Chapter 3: Housing Stock

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Housing Stock

Vermont has a long-standing, statewide lack of affordable and available homes. The shortage of affordable homes for Vermonters has been further exacerbated by changes in the economy since the pandemic, housing quality issues within the aging housing stock, and the challenges that go along with the state's history as a vacation destination. Although options are most limited for low-income renters, renters at all income levels struggle to find an apartment due to the state's extremely low vacancy rate. Vermont's rental vacancy rate of 3.2% is among the lowest in the country, and well below the 5% rate of a healthy market. The most populous area, Chittenden County, had a vacancy rate estimated at just 1% in 2023.[20] The vacancy rate among owner homes is even lower, with Vermont's median days-on-market of homes listed for sale at an all-time low. Catastrophic flooding during the summer of 2023 has rendered hundreds of homes across the state uninhabitable and thousands of others in need of repairs, further taxing Vermont's fragile network of available homes. In some communities, the seasonal or vacation homes and homes used largely as short-term rentals further limit housing availability for year-round residents.

Home Types

Vermont has an estimated 339,218 homes, of which 196,446 are owner homes (59%), 76,262 are renter homes (23%), and 51,474 are used as seasonal or vacation homes (15%). The remaining 10,879 are vacant homes used occasionally for migrant workers or with no specific use indicated (3%).[21]

The composition of Vermont's housing stock varies widely by county. Chittenden County has the highest share of rental housing (36%), containing 31% of the state's overall rental stock. Orange County has the state's highest rate of owner housing (71%), with comparatively few seasonal or rental homes.

Figure 3-1 Total housing stock by usage

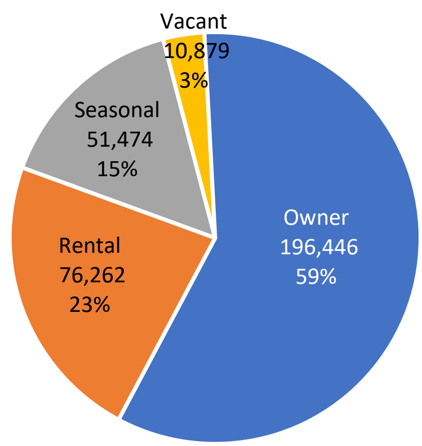
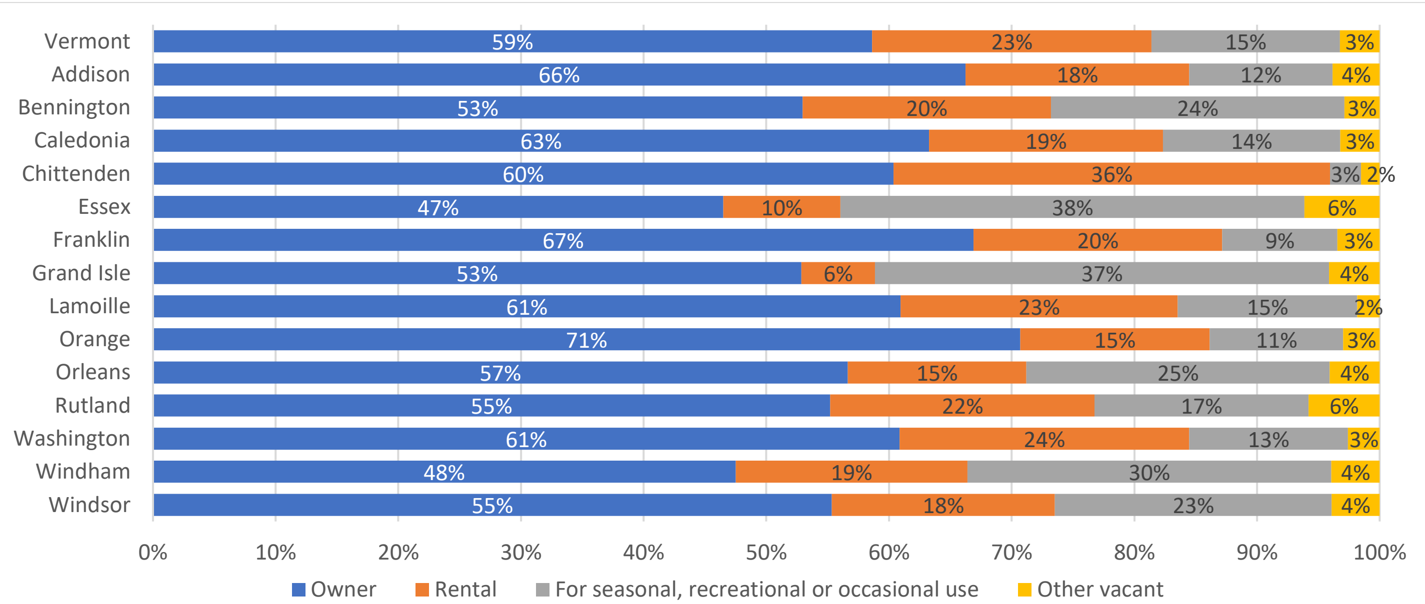


Figure 3-2 Statewide housing stock by usage type and county, 2022



Source: U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Tables B25003 and B25004)

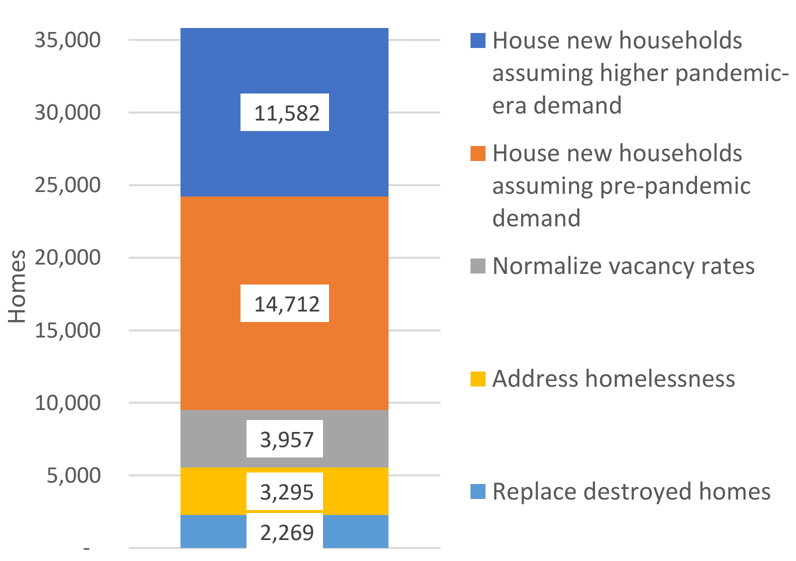
[20] Allen, Brooks & Minor Report, A comprehensive semi-annual analysis of the real estate market, June 2023, as reported in the Chittenden County Regional Planning Commission, Building Homes Together October 2023 update.
[21] U.S. Census Bureau, 2022 American Community Survey, 5-year estimates (Tables B25003 and B25004)

Figure 3-3 Detailed housing stock by county, 2022

Location	Owner homes	Owner % of total	Renter homes	Renter % of total	Seasonal homes	Seasonal % of total	Vacant homes	Vacant % of total	Total homes	% of all Vermont homes
Addison County	11,561	66%	3,183	18%	2,040	12%	671	4%	17,455	5%
Bennington County	11,039	53%	4,222	20%	4,987	24%	600	3%	20,848	6%
Caledonia County	10,147	63%	3,056	19%	2,318	14%	516	3%	16,037	5%
Chittenden County	44,204	60%	26,034	36%	1,852	3%	1,119	2%	73,209	22%
Essex County	2,281	47%	468	10%	1,855	38%	301	6%	4,905	1%
Franklin County	15,182	67%	4,604	20%	2,134	9%	780	3%	22,700	7%
Grand Isle County	2,783	53%	315	6%	1,949	37%	217	4%	5,264	2%
Lamoille County	8,501	61%	3,150	23%	2,039	15%	256	2%	13,946	4%
Orange County	10,602	71%	2,317	15%	1,634	11%	445	3%	14,998	4%
Orleans County	9,338	57%	2,398	15%	4,081	25%	670	4%	16,487	5%
Rutland County	18,715	55%	7,304	22%	5,908	17%	1,969	6%	33,896	10%
Washington County	18,682	61%	7,247	24%	3,973	13%	795	3%	30,697	9%
Windham County	14,225	48%	5,655	19%	8,885	30%	1,181	4%	29,946	9%
Windsor County	19,186	55%	6,309	18%	7,819	23%	1,359	4%	34,673	10%
Vermont	196,446	59%	76,262	23%	51,474	15%	10,879	3%	335,061	100%

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

Figure 3-4 Housing stock needs projection, 2025 to 2029



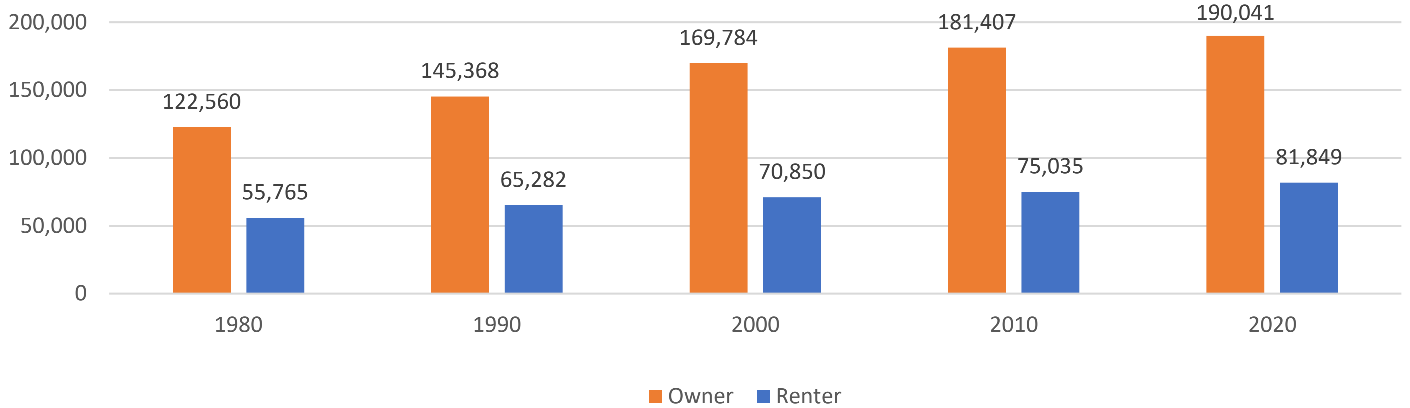
Source: Based on data from U.S. Census Bureau and Vermont Coalition to End Homelessness.

To normalize vacancy rates and house the homeless today, Vermont's stock of year-round housing would need to expand by at least 7,000 assuming that a healthy statewide rental vacancy rate is 5% and a healthy owner vacancy rate is 2%.

To accommodate projected growth in households living year-round in Vermont, replace homes that are lost from the housing stock due to disrepair, normalize vacancy rates and to house those experiencing homelessness, Vermont is likely to need an additional 24,000-36,000 homes across the state in 2025-2029, growing the overall housing stock by between 7% and 11% during that time period.

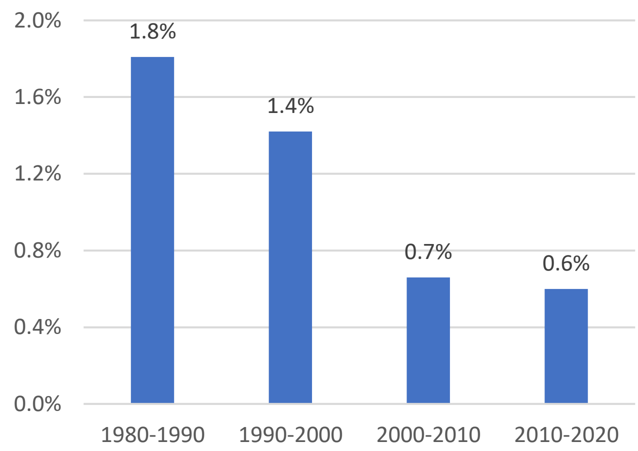
Change in the Housing Stock

Figure 3-5 Occupied housing stock by tenure, 1980-2022



Source: U.S. Census Bureau, Decennial Census, 1980-2020

Figure 3-6 Average annual increase in occupied housing stock



Source: U.S. Census Bureau, Decennial Census

From 2010 to 2020, Vermont's housing stock grew by an average of just 0.6% per year, increasing by 11,779 total homes or around 1,200 homes per year. Some areas of the state have slightly higher rates of housing stock growth - Chittenden County's housing stock grew by an average of 1.2% per year between 2010 and 2020.

Vermont's housing growth rate has declined considerably since the 1980s, when it increased at a rate of 1.8% per year. The effect of this decline in construction is reflected in Vermont's low rental and owner vacancy rates. Without increased construction, Vermont's home sale and rental markets will continue to grow tighter, with prices likely to continue to increase.

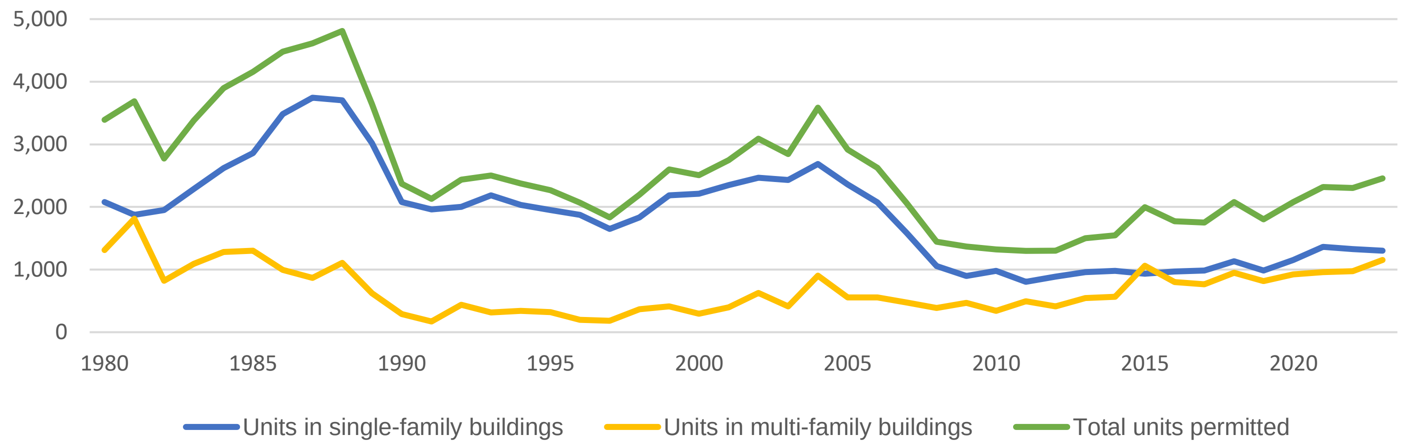
Aside from home construction, other factors impact Vermont's year-round housing stock including conversions between home use-types and homes removed from the housing stock all together. During the period from 2010-2020, Vermont's occupied housing stock increased by 15,448, reflecting a net gain of 3,669 more occupied homes than total homes. This would suggest that at least that many homes had previously been classified as vacant or as a seasonal home during the prior Census. According to the U.S Department of Housing and Urban Development, 0.15% of the nation's occupied housing stock is permanently lost each year due to destruction, unit loss during conversion to other usages, or other causes. If true in Vermont, this would represent between 500-600 homes lost annually.[22]

[22] HUD Components of Inventory Change (CINCH), 2017-2019. Housing needs projections in this report assume a 0.15% annual loss rate for both owner and renter homes to be conservative in light of the lack of state-level loss rate data.

Building Permits

Vermont's housing challenges are in part attributable to a slow rate of housing construction. The state permitted just 2,302 new homes in 2022, more than most prior years in the past decade, but well below the 5,000-7,000 homes that will be needed annually to meet the state's needs. The overall pace of home building has increased in recent years across the state but is still far below levels seen in the 1980s and 1990s. Construction costs have increased at an annual pace of 30% since the beginning of the pandemic, compounding Vermont's housing supply and affordability challenges. The average total costs of developing a single apartment within a multifamily building for low-income Vermonters rose to about $500,000 in 2023. Similarly, the median price of a newly constructed single-family home in Vermont was $616,500 in 2023.[23]

Figure 3-7 Number of homes permitted by building type, 1980-2023



Source: U.S. Census Bureau, Building Permit Survey on housingdata.org

Since 2010, the percentage of new homes permitted in the state in multi-family buildings has increased significantly.[24] Units in multi-family buildings have made up more than 40% of the annual building permits every year since 2015. Nationally, single family home construction has decreased since the pandemic, while multifamily housing construction is at its highest level since the 1980s, mirroring trends seen in Vermont. Although multifamily buildings are likely to be renter-occupied, the total number of Vermont homes available to renter households has remained consistently between 76,000-82,000 since 2010 when accounting for units converted to other uses, such as owner occupancy or occasional use, and for those homes that are fully removed from the housing stock.

Planed Future Development

Across the state, there are several planned larger development projects in the works that will help address the lack of available units for renters and homeowners. These developments include (but are not limited to):

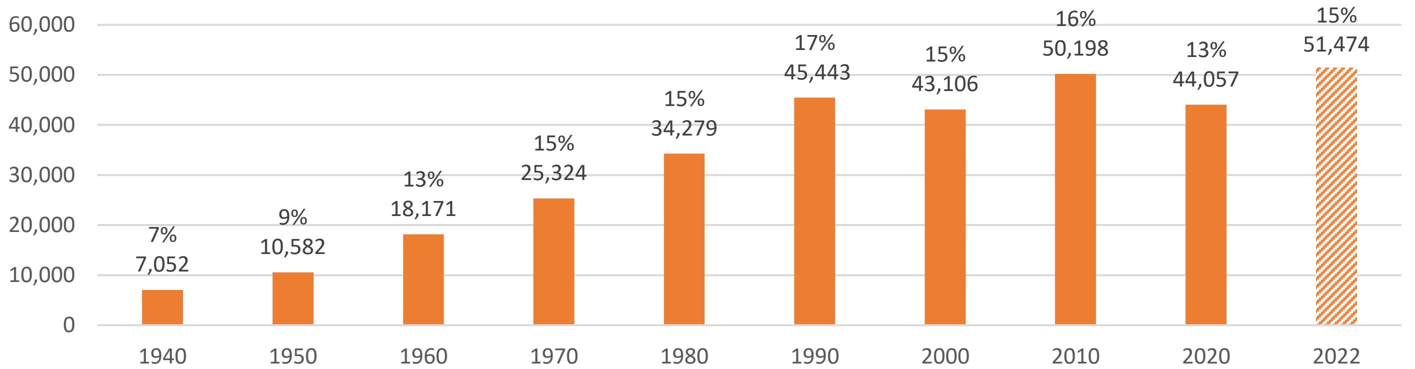
- 1,100 units to be built through a coordinated development in Burlington's newly rezoned South End Innovation District. Beyond this initial development, the new district is zoned to accommodate 1,000 additional units. Development must meet the city's Inclusionary Zoning requirements, ensuring that some portion will be affordable to lower income residents
- 350 mixed-income units are planned for the Winston Prouty campus in Brattleboro
- 128 homes could be built in the Prospect Heights development in Barre. If fully built out, the development could include 50 single family lots and two multi-family lots clustered together
- At least 836 apartments and mobile homes have been funded for development through public programs throughout the state

[23] Multiple Listing Service (MLS) on housingdata.org
[24] U.S. Census Bureau, Building Permit Survey 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. Maine ranks first in the nation and New Hampshire ranks third.[25] Vermont, Maine, and New Hampshire have had the highest percentage of seasonal homes among all states since the Census began counting them in 1940.

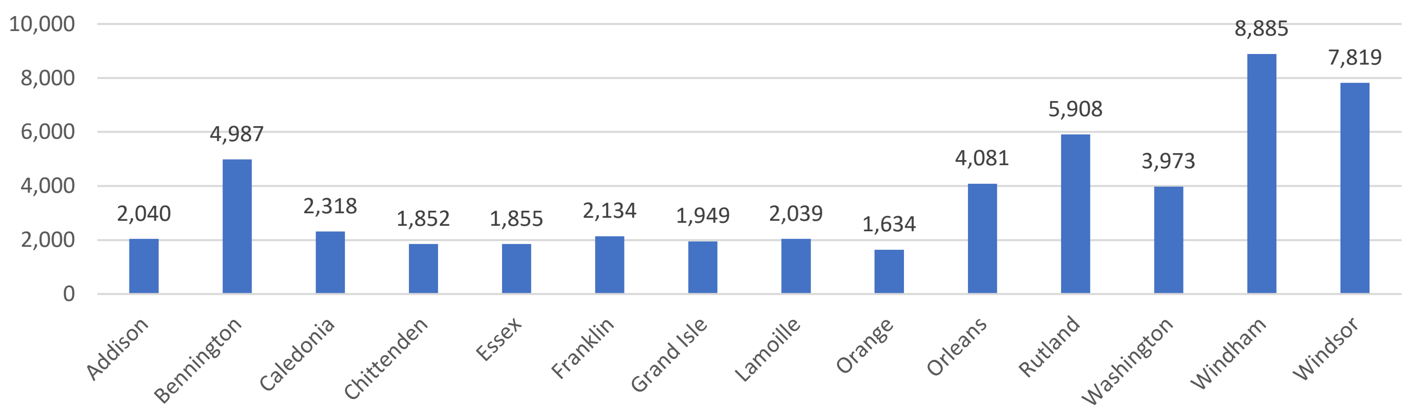
Figure 3-8 Seasonal homes as a percentage of statewide total housing stock



Source: U.S. Census Bureau, Decennial Census and American Community Survey, 1-year estimates (Table B25004)

Since 1960, seasonal homes have made up more than 10% of Vermont's housing stock, reaching a high point of 17% of the total housing stock in 1990. Today, there are more seasonal homes than there were in 1990, but they make up a smaller percentage of the overall housing stock. Estimates of the number of seasonal homes reached a high point right before the pandemic after years of sustained growth. Since the pandemic, the number of seasonal homes has decreased. The decrease occurred at the same time as an overall increase in the year-round housing stock, suggesting some of the seasonal units were converted to year-round housing following the outbreak of the pandemic.

Figure 3-9 Seasonal housing stock by county, 2022



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

Vermont's least populous counties, Grand Isle and Essex, had the highest proportion of their housing stock used as vacation homes (37% and 38%, respectively), while the most densely populated county, Chittenden County, had the smallest (3%). Despite this, most of the state's seasonal homes are in southern Vermont counties that feature a large resort town (Bennington, Windham, Windsor, and Rutland).

[25] U.S. Census Bureau, American Community Survey, 5-year estimates (B25004) and Decennial Census

Figure 3-10 Towns with the most seasonal homes, 2022

Location	County	Seasonal homes	Seasonal homes % of total housing stock	Total housing stock
Killington	Rutland	2,359	85%	2,766
Dover	Windham	2,289	76%	2,995
Ludlow	Windsor	2,167	70%	3,097
Warren	Washington	1,735	68%	2,556
Wilmington	Windham	1,456	60%	2,435
Stratton	Windham	1,431	93%	1,537
Stowe	Lamoille	1,354	33%	4,066
Winhall	Bennington	1,328	79%	1,676
Hartford	Windsor	965	16%	5,989
Manchester	Bennington	951	33%	2,891
Source: U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Table B25004)				

While some seasonal homes could be used as year-round homes, many properties are unlikely to change status. At least some seasonal homes are unheated hunting cabins, lakeside camps with limited septic systems, or condominiums within ski resorts that are not suitable for year-round use. Approximately 4,200 vacant homes do not have complete kitchen facilities[26] and 4,960 do not have working plumbing[27], suggesting they would need significant conversion before becoming usable for full year occupancy.[28]

Figure 3-11 Seasonal homes and short-term rentals by county

Location	Seasonal homes	Seasonal % of housing stock	Short-term rentals	STR % of housing stock	Total housing stock
Addison County	2,040	12%	324	1.9%	17,455
Bennington County	4,987	24%	851	4.1%	20,857
Caledonia County	2,318	14%	339	2.1%	16,037
Chittenden County	1,852	3%	925	1.3%	73,209
Essex County	1,855	38%	94	1.9%	4,905
Franklin County	2,134	9%	212	0.9%	22,714
Grand Isle County	1,949	37%	211	4.0%	5,264
Lamoille County	2,039	15%	1,716	12.3%	13,946
Orange County	1,634	11%	245	1.6%	14,998
Orleans County	4,081	25%	506	3.1%	16,499
Rutland County	5,908	17%	1,629	4.8%	33,906
Washington County	3,973	13%	1,042	3.4%	30,697
Windham County	8,885	30%	1,790	6.0%	29,978
Windsor County	7,819	23%	1,750	5.0%	34,673
Vermont	51,474	15%	11,634	3.5%	335,138
Source: U.S. Census Bureau, American Community Survey 5-year estimates 2018-2022 (Table B25004) and AirDNA data on active short-term rental homes in October 2023 on housingdata.org					

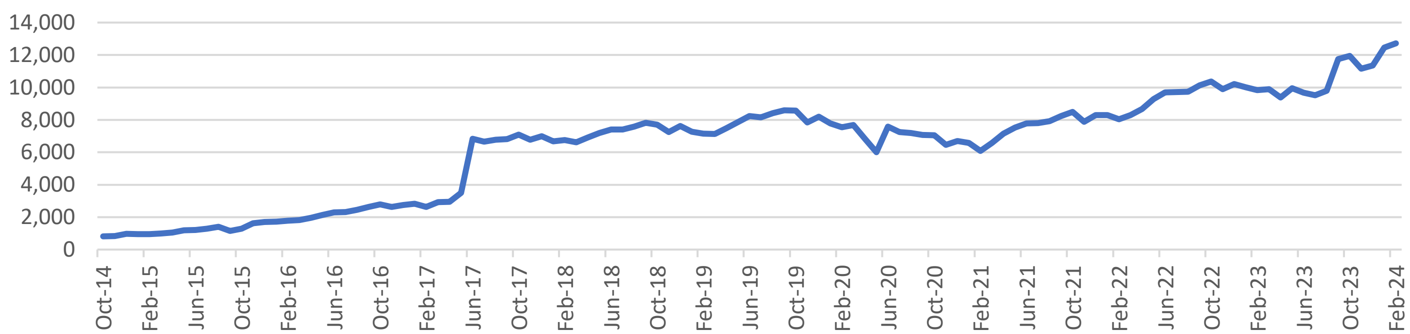
[26] U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Table B25052)
[27] U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Table B25048)
[28] Seasonal homes make-up 74% of the Census Bureau classified “vacant homes” in Vermont

Short-Term Rentals

Short-term rentals (STRs) are typically furnished homes rented for short periods of time, instead of being annually leased or owner occupied. They are often used by travelers as an alternative to a hotel, as they may feature different amenities, prices, and locations than more traditional lodging. Vermonters opening their homes for short stays is not a new phenomenon. Today, traditional bed & breakfasts can still be found in many of the state's historic downtowns, with some having first welcomed guests more than 100 years ago. However, the practice has changed dramatically since the introduction of web-based listing sites such as AirBNB and Vrbo. The ease of listing a home (or part of one) has led to the proliferation of homeowners doing so who may not otherwise have felt comfortable with this even ten years ago.

In 2014, just over 1,000 homes statewide were listed on these sites as short-term rentals, according to AirDNA. During January 2024, more than 12,000 entire homes in Vermont were actively used as short-term rentals for at least one night. That figure only includes full-unit rentals to isolate full homes that could be immediately used for year-round residence. Partial homes, shared rooms, resorts, and traditional bed and breakfasts listed on these sites have been excluded from this data. Homes used as short-term rentals may be seasonal homes or they may be homes occupied primarily by their owners who use them as short-term rentals when they are staying elsewhere.

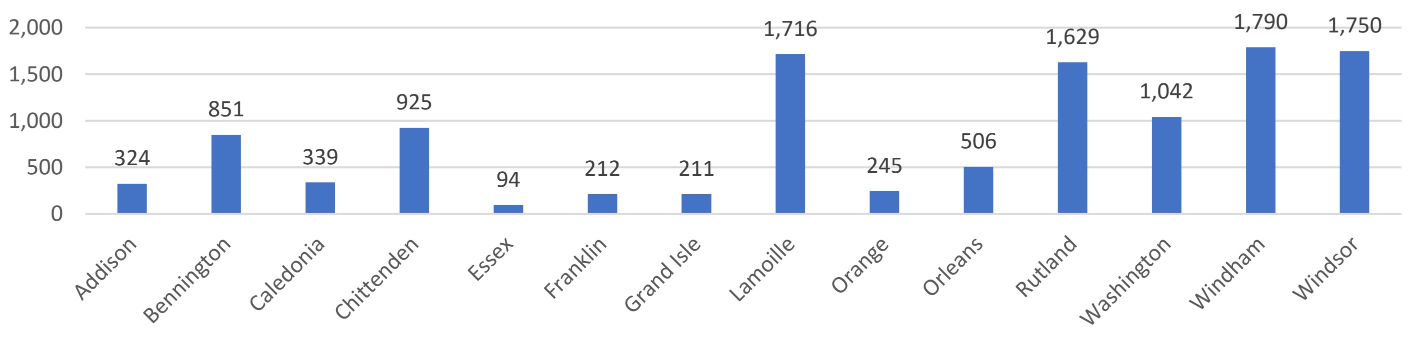
Figure 3-12 Active short-term rentals by month, 2015-2024



Source: Analysis of monthly AirDNA short-term rental data on entire homes used as STRs from housingdata.org

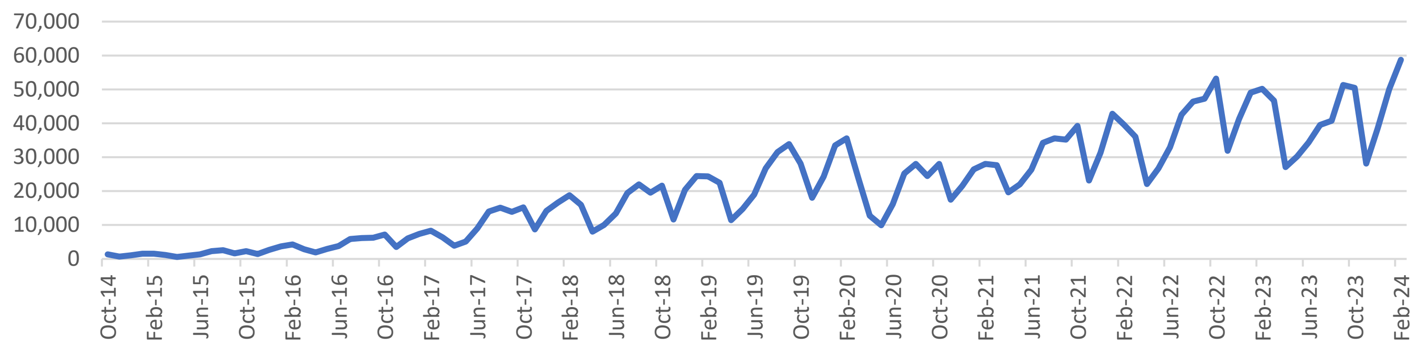
It is clear that the number of homes used as short-term rentals in Vermont has significantly increased over time, with a marked increase in the last three years. The larger trend was briefly halted by the impact of the COVID-19 pandemic and the associated travel restrictions, apparent in the stark decline in active homes in May 2020. From February 2021 onwards, the STR market made a swift recovery, with about as many active STR homes in September 2019 (8,583 homes) as there were in September 2021 (8,237). The growth continued, with an average of ~1,250 additional units listed as STRs each year in September 2022 (10,131) and 2023 (11,747).

Figure 3-13 Active short-term rentals by county, Oct. 2023



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

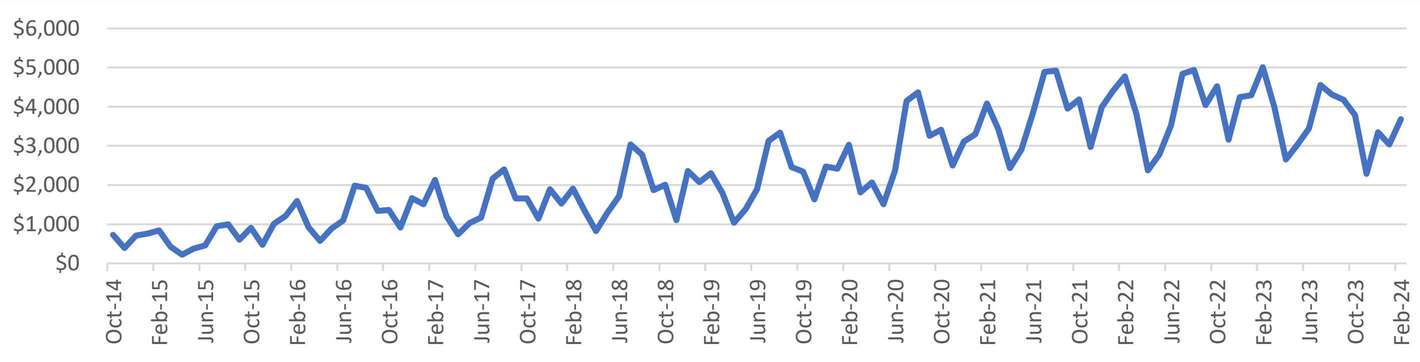
Figure 3-14 Monthly total short-term rental reservations, 2014-2023



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

The demand to stay in Vermont STRs has continuously increased over this period as well. In Sept. 2019, there were 33,892 full unit STR reservations in Vermont. Despite pandemic conditions that both hindered travel and limited the number of STRs available to rent, guests made 24,419 reservations at STRs in Vermont during Sept. 2020. Reservations made a full recovery to pre-pandemic levels in September 2021 and have continued to rise since. There were 51,290 STR reservations in Vermont in September 2023.[29] The data shows a seasonal cycle in the number of active STRs in the state. Annually, September and October have the highest number of active STRs statewide. February, March, and November have the lowest counts annually. This reflects seasonal weather patterns and tourism trends.

Figure 3-15 Average monthly revenue per short-term rental, 2014-2023



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

These changes are also reflected in the average monthly revenue per STR. Average revenue (i.e. rent collected from visitors before fees) was below $2,000 in all months prior to June 2018, reaching $2,460 by September 2019. That number jumped to $3,256 in 2020, then again to $3,948 in 2021. The rate of increase leveled out after that point, increasing less drastically to $4,040 in Sept. 2022 and then $4,181 in 2023. However, it is worth noting that average monthly revenue crossed $5,000 for the first time in February 2023. By contrast, the Fair Market Rent in 2024 for a 2-bedroom year-round rented Vermont home was between $936 and $1,887 according to HUD.

Reviewing the average daily rates of short-term rentals demonstrates the strong financial incentives for owners to list homes as short-term rentals. The average short-term rental in Vermont was listed in September 2023 for $323 per night. At that rate, a property owner would only need to rent the home for three to six days in a month to make more than renting the home out full-time at the median rent value. In addition, in strong short-term rental markets, short-term rental property owners can avoid landlord-tenant laws and the possible cost of evictions.

[29] Vermont homes used as STRs in Sept. 2023 had 5 reservations during the month on average

Towns with the most short-term rental listings are consistently the ski resort towns of Stowe, Killington, Ludlow, Dover, and Warren. These towns are also the state's top locations for the number of seasonal homes. Vermont's seasonal homes account for about 15% of the state's total housing stock, according to the Census Bureau. Short-Term Rentals account for about 4%, but from the data we cannot determine the overlap between these two figures.

Figure 3-16 Towns with 200 or more short-term rentals, Oct. 2023

Location	County	Short-term rentals (active Oct. 2023)	Short-term rental % of total housing stock	Total housing stock
Stowe	Lamoille	989	24%	4,066
Killington	Rutland	887	32%	2,766
Ludlow	Windsor	651	21%	3,097
Dover	Windham	528	18%	2,995
Warren	Washington	405	16%	2,556
Cambridge	Lamoille	377	22%	1,721
Wilmington	Windham	337	14%	2,435
Londonderry	Windham	301	20%	1,509
Burlington	Chittenden	270	1%	18,203
Winhall	Bennington	236	14%	1,676
Hartford	Windsor	221	4%	5,989
Manchester	Bennington	203	7%	2,891
Source: American Community Survey 5-year estimates 2018-2022 (Table B25004) and AirDNA data analysis on housingdata.org				

Determining where owners of Vermont's short-term rentals live is less straightforward. Hosts self-report their location on rental websites and are not required to provide the same level of specificity when stating where they live as opposed to where their STR property is located.

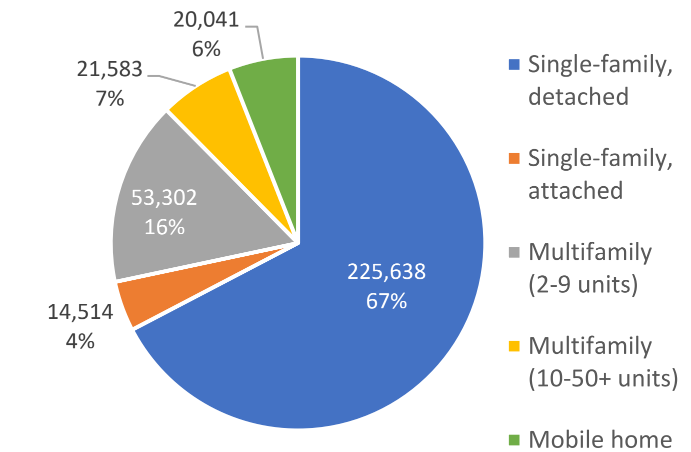
Through a data cleaning process, we were able to determine the host locations for 7,786 of the 11,878 active strs in October 2023, representing 66% of the total listed homes. However, it should be noted that STR property management companies that list homes they do not own but only manage may further obscure where hosts live. For example, Vacasa, a management company with over 44,000 units managed nationally, was listed as the host of 795 active full unit STRs in Vermont in October 2023. This manager is one of several local and national management companies operating in Vermont, all of which likely do not own any of the units within their portfolio and we are not able to deduce owner characteristics.

Of the STR homes with identifiable locations in October 2023, 4,145 STRs have a confirmed Vermont based host, representing 53% of the homes. Another 1,215 homes had a host from neighboring New Hampshire, Massachusetts, or New York. Only 95 hosts identified as living in a country other than the U.S., with 61 of those hosts from Canada. The remaining 2,301 homes were hosted by someone from another state or only listed themselves as a U.S. based host without further identifying information.

Building Types

Vermont's housing stock is largely comprised of single-family detached homes, which make up 67% of all year-round homes in the state, while homes in multifamily structures account for 22% of the housing stock. Nationally, 61% of the housing stock are single-family detached homes and 27% are in multifamily buildings.

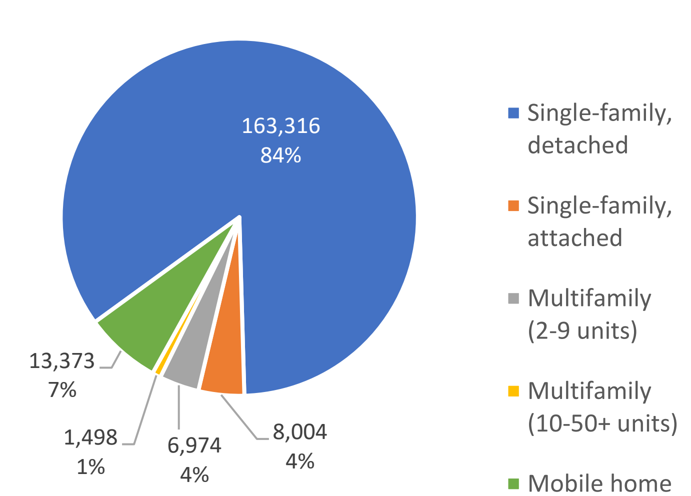
Figure 3-17 Residential buildings by type, 2022



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

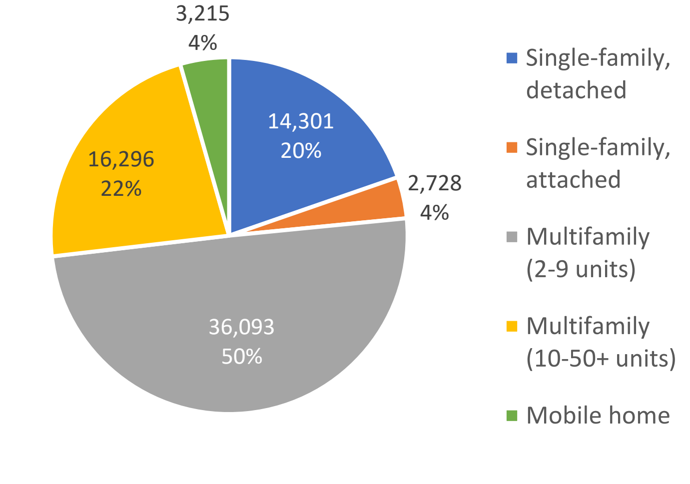
Vermont homeowners predominantly live in detached single family homes whereas renter households are much more likely to live in a multifamily building. 85% of owner-occupied homes are single family detached structures, while only 20% of renter households are this building type. Conversely, 72% of renter households live in multifamily buildings (50% in smaller buildings with less than 10 units, 22% in larger buildings) while only 5% of owner households are in multifamily buildings (4% in smaller buildings and 1% in larger respectively). Nationally, 82% of owner occupied homes and 25% of renter occupied homes are single family detached and 65% of renter households are in multifamily buildings.

Figure 3-18 Owned homes by building type, 2022



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

Figure 3-19 Rented homes by building type, 2022



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

Manufactured Homes

Under Vermont law, the terms "mobile home" and "manufactured home" are used interchangeably for factory-built homes transported to their final site. Manufactured homes present an affordable housing option for many Vermont residents - the median Vermont mobile home with land sold for $130,000 in 2023, while the median detached single family home sold for $325,000. There are approximately 16,500 occupied manufactured homes in the state, making up around 6% of the overall housing stock. An estimated 13,373 manufactured homes in Vermont are owner-occupied and 3,215 are rented. There are an additional 3,500 manufactured homes used either as seasonal homes or are currently vacant.

Vermont's 71% manufactured home homeownership rate is one of the highest in the nation. Within Vermont's mobile home parks, the homeownership rate is even higher at 90%. This homeownership rate is higher still in nonprofit and resident owned cooperative parks where 98.7% of the mobile homes are owned by residents.[30]

Figure 3-20 Manufactured homes and mobile home parks by county, 2022

Location	# of manufactured homes	% of county housing stock	# of mobile home parks	# of homes in mobile home parks	% of manufactured homes in parks
Addison County	1,331	8%	15	381	29%
Bennington County	1,059	5%	25	624	59%
Caledonia County	1,390	9%	12	312	22%
Chittenden County	2,786	4%	24	1,796	64%
Essex County	475	10%	2	39	8%
Franklin County	1,356	6%	27	435	32%
Grand Isle County	629	12%	2	25	4%
Lamoille County	1,301	9%	7	314	24%
Orange County	1,428	10%	15	220	15%
Orleans County	1,352	8%	6	207	15%
Rutland County	1,874	6%	25	362	19%
Washington County	1,641	5%	24	538	33%
Windham County	1,366	5%	16	475	35%
Windsor County	2,053	6%	36	809	39%
Vermont	20,041	5%	236	6,537	33%
Source: VT Mobile home park registry and American Community Survey, 5-year estimates 2018-2022 (Table B25032)					

Manufactured home standards were first established in 1974 under the Mobile Home Construction and Safety Standards Act (what has become known as "HUD Code"), which ratified certain minimum health and safety requirements for all new homes. Homes built prior to 1976 were unregulated and thus more likely to contain potentially hazardous building materials or may have become structurally unsound in the intervening years. There are 4,000 to 5,000 manufactured homes in Vermont built prior to 1979[31], of which 3,300 are owner occupied and 1,300 are renter occupied.[32] A 2019 analysis of Vermont's mobile home parks found that approximately 25% of the homes within parks may be in substandard condition due to age or other quality concerns.[33]

[30] Vermont Department of Housing and Community Development, 2022 Vermont Mobile Home Parks Report
[31] U.S. Census Bureau, Public Use Microdata Sample (PUMS) 5-year estimates, 2018-2022
[32] U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Table B25127)
[33] Vermont Housing & Conservation Board, Sustainability Assessment of Affordable Mobile Home Parks in Vermont, 2019

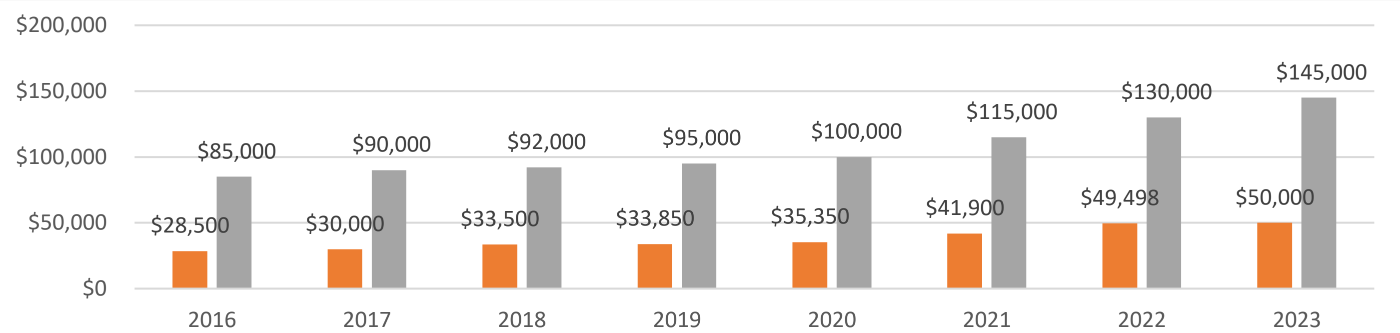
Recognizing the specific need for home repair assistance among manufactured homeowners, the state of Vermont launched the Manufactured Home Improvement & Repair (MHIR) program in 2023, providing home repair grants in instances where a homeowner is not able to replace their home, but their home needed repairs to keep the owner housed[34]. As of June 2024, 218 households had received home repair grants.[35]

By contrast, modern manufactured homes are built to similar building standards as other new homes while offering cost savings through their construction process. New manufactured homes, especially those built after 2016 quality standards updates by the U.S. Department of Energy, are held to higher energy efficiency standards, making them likely more efficient than much of the Vermont's older existing housing stock[36]. Also as of 2016, all newly shipped manufactured homes must be sited on a HUD-approved concrete slab foundation, making the homes more energy efficient and prolonging their lifespan. While this creates greater home sustainability in the long run, the additional foundation requirement has increased installation costs by more than $10,000 per home.

1,148 new manufactured homes have been shipped to Vermont since 2016, averaging 144 new homes per year. This figure, reflecting homes shipped from factories to local distributors, has been relatively steady since 2008. Vermont averaged 358 new manufactured homes per year from 2001-2007 and 594 per year from 1994-2000[37]. This follows a national trend of declining manufactured home shipments that began in the early 2000s.[38]

Historically, manufactured homes have provided a more affordable option for homeownership. However, the sales price of new manufactured homes has doubled in the last 5 years in Vermont. In September 2019, the average new single-wide and double-wide sold for $59,600 and $103,700 respectively in the Northeast region of the US. In September 2023, those figures had increased to $85,400 and $172,800, representing a 43% and a 66% increase.[39] In Vermont, the median price of mobile home sold with land was $145,000, representing a 50% increase in median price since 2019. The average home sale price for manufactured homes in Vermont in 2022 was the tenth most expensive in the country compared to other states.[40]

Figure 3-21 Median sales price of manufactured homes with and without land, 2016-2023



Source: Vemont Dept. of Taxes, Property Transfer Tax (PTT)

Manufactured homes sold without land are likely to be located within one of the state's mobile home parks. In 2023, the median lot rent, the monthly cost of siting a manufactured home in a park, in Vermont was $390.[41] This figure has increased over time, but to a lesser degree than the increase in overall median rents in the state. Chittenden County has the highest median lot rents at $463, while Windham has the lowest median rents at $305.

[34] Vermont State Housing Authority (VSHA), Manufactured Home Repair Program
[35] Vermont State Housing Authority (VSHA) Legislative testimony Jan. 16, 2024
[36] The Daily Journal of the United States Government, Energy Conservation Program: Energy Conservation Standards For Manufactured Housing, May 31, 2022
[37] U.S. Dept. of Housing and Urban Development, Manufactured Housing Survey, Annual Totals of Shipments to States: 1994 - 2023
[38] Christopher Hebert, Alexander Hermann, Daniel McCue, Chadwick Reed, Joint Center For Housing Studies of Harvard University (JCHS), A Review of Barriers to Greater Use of Manufactured Housing for Entry-Level Homeownership, Jan 2024
[39] U.S. Dept. of Housing and Urban Development (HUD), Average sales price of manufactured homes by region
[40] New York Times, Home Prices Grew but Mobile Home Prices Grew Faster, 2023
[41] Vermont Department of Housing and Community Development, 2022 Vermont Mobile Home Parks Report

Mobile Home Parks

While most manufactured homes in Vermont are sited on individual parcels of land, approximately 7,104 manufactured homes are located in one of Vermont's 238 "mobile home parks," which are defined as "any property that has more than two mobile homes or mobile home lots with limited exceptions for farm worker housing and seasonal or vacation homes". There were 6,777 occupied lots and 327 vacant lots as of the 2023 registry listing. Essex County has the state's highest lot vacancy rate, while Lamoille County has the lowest vacancy rate.

The number of parks and lots has decreased over time due to park or lot closures. In 2022, there were six fewer registered parks with 82 fewer total lots than in 2013. Tracing that trend back further, from 2004 to 2013 there were 10 fewer parks with 132 fewer total lots. All told, Vermont lost 16 parks and more than 200 lots (about 3% of the mobile home park lots in the state) in the last twenty years. In tandem, local land use and zoning rules have made it more difficult to create new mobile home parks, suggesting the number of parks will continue to decrease over time.

Figure 3-22 Mobile home parks by county, 2023

Location	Parks	Lots	Vacant Lots	Vacancy Rate	Lots in Flood Hazard zones	Median Lot Rent
Addison County	14	382	7	2%	15	$383
Bennington County	27	709	68	10%	160	$415
Caledonia County	12	355	34	10%	19	$350
Chittenden County	24	1,857	29	2%	50	$463
Essex County	2	42	6	14%	4	$330
Franklin County	26	461	10	2%	28	$385
Grand Isle County	2	32	3	9%	0	$389
Lamoille County	8	331	3	1%	25	$355
Orange County	15	277	16	6%	5	$387
Orleans County	6	215	5	2%	0	$406
Rutland County	25	433	36	8%	22	$360
Washington County	24	608	44	7%	211	$410
Windham County	17	522	23	4%	169	$305
Windsor County	36	880	43	5%	101	$445
Vermont	238	7,104	327	5%	809	$390

Source: Vermont Department of Housing & Community Development Mobile Home Park Registration Summary, 2023

Unlike other states, more than half of Vermont's mobile home parks are small parks with fewer than 20 homes. Only 21 parks have more than 75 lots and among those, only 2 parks have more than 200 lots. By contrast, states like California, Texas and Florida have parks with more than a thousand homes each. Small parks create a unique problem as the cost of maintaining infrastructure today may not be covered by the revenue generated from the lot rent of the small number of homes.

Mobile home park residents are vulnerable to housing issues in part because of the mobile homes themselves, but mainly because they don't own the land on which their home sits. While most mobile home parks are privately owned, others are owned by non-profit organizations or resident-owned cooperatives. Park residents are protected by the "warranty of habitability" within state statute, which outlines the responsibilities of owners and residents for maintenance and upkeep, as well as establishing a system to report potential concerns.[42] DHCD contracts with the Champlain Valley Office of Economic Opportunity (CVOEO) Mobile Home Program to provide direct assistance to mobile home park residents throughout Vermont.

[42] Vermont Statute, Title 10, Chapter 153: Mobile Home Parks

Since the passage of "Act 252" in 1988, Vermont mobile homeowners in parks have the right to consider buying a park that comes up for sale. Since then, 48 parks have been purchased by nonprofit housing organizations and 20 have become resident owned cooperatives following a Notice of Intent to Sell. Now, 28% of Vermont's mobile home parks are owned by nonprofits and cooperatives and contain nearly half of Vermont's home park lots. The rate of park conversion to different ownership models has declined in recent years as small parks have become more challenging to effectively finance.

Beyond the right to purchase their park when it's for sale, Vermont's mobile home park residents also have the right to mediation of certain lot rent increases. Lot rent increases that are more than 1% above the annual change in the Consumer Price Index as established by the DHCD are eligible for mediation.

Figure 3-23 Mobile home parks and lots by ownership type by county, 2023

Ownership type	For profit		Non-profit		Cooperative		All Rental (for-profit)	
Location	Parks	Lots	Parks	Lots	Parks	Lots	Parks	Lots
Addison County	4	36	9	340	0	0	2	11
Bennington County	22	652	2	45	0	0	1	7
Caledonia County	10	301	2	73	0	0	0	0
Chittenden County	9	376	5	393	10	1082	0	0
Essex County	2	42	0	0	0	0	0	0
Franklin County	19	352	3	58	2	39	3	17
Grand Isle County	1	8	1	24	0	0	0	0
Lamoille County	6	214	0	0	1	113	0	0
Orange County	7	80	6	181	0	0	2	17
Orleans County	3	54	2	150	0	0	1	11
Rutland County	20	298	3	78	2	56	0	0
Washington County	19	413	3	93	1	83	1	4
Windham County	6	56	5	119	3	315	2	9
Windsor County	24	623	7	222	1	14	4	21
Vermont	152	3505	48	1776	20	1702	16	97
Source: Vermont Department of Housing & Community Development, Mobile Home Park Registry 2023								

The Mobile Home Task Force convened by the Vermont legislature in 2022 found that aging park infrastructure is the greatest risk to long term mobile home park sustainability.[43] Most of the state's mobile home parks were built prior to 1970 and have not had direct access to infrastructure funding in the intervening years, specifically in relation to park water systems. More than 75% of the mobile home parks in the state were constructed prior to the ratification of the Clean Water Act in 1975, which standardized practices for groundwater and wastewater. More than half of the state's mobile home parks are not connected to municipal water systems and are individually responsible for system maintenance without funding streams available to municipalities.

The MHIR program, funded by both ARPA and the State's General Fund, also offers assistance to park owners for small-scale capital improvements to infill vacant or abandoned mobile home park lots and to prospective homeowners to provide new foundations for the placement of manufactured homes. The desired outcome is to prepare 125 to 300 vacant or abandoned lots for new manufactured homes and to install 25 to 75 foundations. As of June 2024, 113 small-scale capital improvement projects for the infill of 89 lots have been approved and 60 foundation projects for the installation of homes on 52 lots have been approved.

Currently, there are 809 lots situated within a flood hazard zone, making up 11% of all homes in parks. UVM researchers have found that 32% of all mobile home parks in the state have some of their land in floodplains, and more than 20% of all mobile home parks have at least one house in the floodplain. 154 homes in mobile home parks were destroyed by Tropical Storm Irene. The flooding of July 2023 continued this trend, damaging 277 mobile homes, including 42 homes that were destroyed in two parks with extreme flooding in Berlin.

[43] Report of The Mobile Home Task Force, Feb 11, 2024

Accessory Dwelling Units

Vermont's Planning Act (24 V.S.A 4412) defines Accessory Dwelling Units (ADUs) to mean "a distinct unit that is clearly subordinate to a single family dwelling, and has facilities and provisions for independent living, including sleeping, food preparation, and sanitation".

Since 2016, all New England states aside from Massachusetts have passed legislation with the intention of enabling ADU development[44]. Of those states, Vermont is the only to require by-right permitting for ADUs, meaning municipalities must approve the development of ADUs that meet state standards. A national analysis of ADU types found that ADUs attached to the primary home are more prevalent than detached ADUs in all New England states.

Estimating the number of ADUs in Vermont is challenging due to the variety of structures that might include them. For example, an ADU might be within the walls of the main home, such as an apartment over an attached garage or in the basement. Alternatively, an ADU might be a second, smaller building near the main home, which could be in the form of a manufactured home. A study by Freddie Mac in 2020 found 1.4 million ADUs nationally based on analysis of MLS listing information.[45] This equates to about 1.1% of all occupied homes in the U.S. If ADUs occur at about the same rate in Vermont, an estimated 3,048 homes in the state would be ADUs.

Since enabling legislation was passed in 2017, Portland, Oregon has become a national leader in ADU policy and construction. Since 2010, 15% of all new permitted housing units in the city have been ADUs. Two major factors have increased ADU development in Portland; (1) a series of policy decisions that lower permitting barriers to ADU development, and (2) a proliferation of the targeted services that make ADU development possible (outreach campaigns and advocacy, greater familiarity in lending for their development, growth in home builders specializing in ADUs).

New Hampshire, by contrast, was an earlier adopter of ADU-enabling legislation but did not enact by-right permitting, allowing great opportunity for local opposition to ADUs. As such, the state has seen little development – an analysis of 8 of the state's largest municipalities found a rate of less than 1.5 ADUs permitted per 1000 single family homes since 2016[46]. The rate of building varies by municipality, resulting from different local standards. From this, unlike Oregon, a statewide network of developers, builders, and lenders has not yet developed in New Hampshire.

177 ADUs were developed in Chittenden County in 2016-2022, according to the Chittenden County Regional Planning Commission.[47] The regional planning commission has identified 244 total ADUs in the county, but believes this to be an undercount excluding "informal" ADUs that have not received a permit or those constructed prior to the 2016 statutory requirement of by-right ADU development in Vermont.

In March 2023-February 2024, 3% of all Vermont homes listed as STRs were categorized as guest houses or guest suites, according to AirDNA data. With about 11,000 homes listed as STRs in Vermont in September, this means that an estimated 330 of these are likely to be guest houses or guest suites. However, the data does not confirm that these homes meet Vermont's definition of an ADU (i.e. whether or not the STR is subordinate to a single-family dwelling and has all of the features needed for independent living.)

It is likely that the majority of ADUs are rented to their occupants since few municipalities allow owners of the primary dwelling to rent out the primary home and occupy the ADU. It is also possible that occupants may stay in an ADU without paying rent. Among Vermont's entire rental housing stock, 3,857 or 5.6% of homes charge no rent.

[44] Joint Center for Housing Studies at Harvard, Accessory Dwelling Units, Lessons for Massachusetts, November 2023
[45] Freddie Mac, Granny Flats, Garage Apartments, In-Law Suites: Identifying Accessory Dwelling Units from Real Estate Listing Descriptions Using Text Mining, July 2020.
[46] Emily Hamilton and Abigail Houseal, Mercatus Center George Mason University, Legalizing Accessory Dwelling Units at the State Level: A New Hampshire Case Study, March 30, 2023
[47] Chittenden County Regional Planning Commission, Building Homes Together Dashboard, Feb 2024.

Group Quarters

Outside of the traditional household population, approximately 25,000 people live in Vermont in various forms of group quarters, such as in dormitories, nursing facilities, or correctional facilities.[48] Because they are not traditional households, these people are not reflected in household counts, however, they make up approximately 4% of the state's total population. This percentage has been steady since the Census Bureau began publishing data on the subject in 2010. Most residents of group quarters in Vermont live in student housing, of which 6,397 lived within student housing at the University of Vermont.[49]

Figure 3-24 Group quarters by living arrangement, 2017 and 2022

Group Quarters type:	2017	2022
Adult correctional facilities	1,499	1,233
Nursing facilities/skilled nursing facilities	3,608	3,646
Other institutionalized group quarters	414	221
College/university student housing	16,872	16,203
Other noninstitutionalized group quarters	2,856	3,640
Group quarters population:	25,249	24,943
Source: U.S. Census Bureau, American Community Survey 5-year estimates, 2018-2022 (Table B26103)		

Figure 3-25 Group quarters by county, 2010-2022

Location	2010	2017	2022	2022 Total population	% of population in group quarters
Addison County	2,698	2,894	3,127	37,434	8%
Bennington County	1,308	1,470	1,278	37,326	3%
Caledonia County	1,305	1,142	1,050	30,418	3%
Chittenden County	8,884	9,847	9,880	168,309	6%
Essex County	0	29	28	5,976	0%
Franklin County	648	455	449	50,101	1%
Grand Isle County	0	0	7	7,335	0%
Lamoille County	702	671	632	25,977	2%
Orange County	744	712	602	29,439	2%
Orleans County	705	831	890	27,459	3%
Rutland County	2,585	2,268	2,072	60,585	3%
Washington County	2,796	2,225	2,247	59,768	4%
Windham County	1,079	1,736	1,811	45,857	4%
Windsor County	1,083	969	870	57,832	2%
Vermont	24,537	25,249	24,943	643,816	4%
Source: U.S. Census Bureau, American Community Survey 5-year estimates 2018-2022 (Table B26103)					

[48] U.S. Census Bureau, American Community Survey 5-year estimates, 2018-2022 (Table B26103)
[49] University of Vermont, [Housing and Our Community: Cooperative Solutions]

Housing Quality

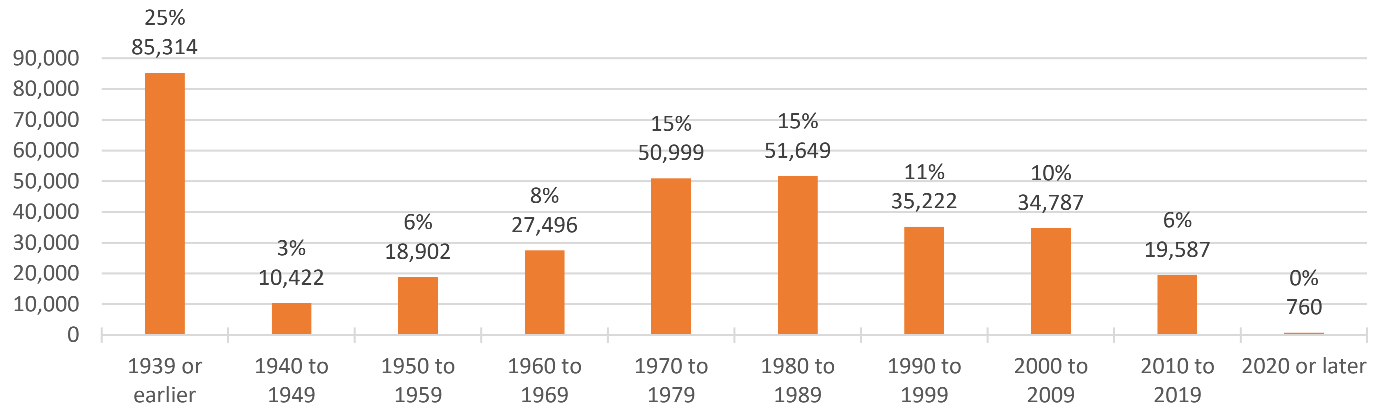
Age of Housing Stock

Vermont housing stock is among the oldest in the country. Nationally, only 12% of the housing stock was built before 1940, compared to more than 25% of Vermont's housing stock. Only Massachusetts, New York, Pennsylvania, and Rhode Island exceed Vermont in terms of the prevalence of homes built before 1940.

The age of housing is particularly pertinent for renters, as more than 34% of rental homes in the state are from that period. The median year built is more than ten years earlier for Vermont's renter-occupied homes (1967) than owner-occupied homes (1979).

Older housing stock is of concern for several reasons. Homes built before 1978 may have lead paint, which can be a major health risk, especially for young children. Homes built before 1980 may have asbestos, which requires professional remediation if disturbed during renovations. Older homes are often less energy efficient than newer homes, leading to higher energy cost-burden for their occupants.

Figure 3-26 Year residential structure built, 2022



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, (B25034, B25036), 2018-2022

Lead-Based Paint Risk

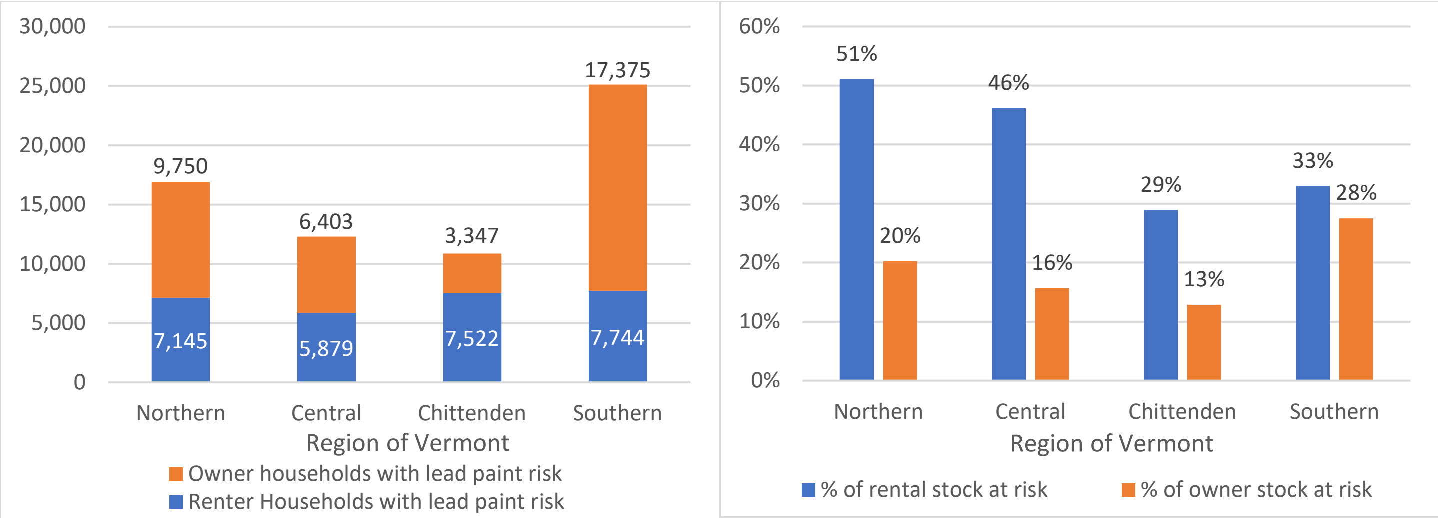
Unless it is properly mitigated, lead-based paint can be a serious housing quality issue. Lead paint was used in many homes prior to the 1970s. Exposure to the paint occurs via dust or chips from painted surfaces or contaminated soil. Ingesting lead can lead to a variety of health problems, especially in young children. This can result in slowed growth and development as well as problems with learning, behavior, hearing and speech. HUD estimates that 44% of all housing in the Northeast region of the U.S. contain lead-based paint hazards, due in large part to the region's older housing stock.[50]

An estimated 191,325 homes, or 58% of Vermont's housing stock, were built before 1978, when lead-based paint was banned for residential use in the U.S. Roughly 95,736 homes were built before 1950, when lead paint was widely used. Nationally, 85% of homes built prior to 1940 contain lead paint hazards.[51] Lead paint can be removed or encapsulated to make homes safer, but this process can be very expensive. VHCB reported that the average cost for a whole-home abatement has risen from $10,000 in 2019 to more than $29,000 in 2023.

An analysis of U.S. Census Bureau Public Use Microdata Sample (PUMS) data suggests that 36,875 Vermont homeowner households and 28,290 Vermont renter households are at particularly high risk for lead paint exposure, as they live in homes built before 1978 and earn less than 80% of the Area Median Income. These households live in homes that may have lead-based paint and are also likely to struggle to afford the high costs of abatement.

[50] U.S. Dept. of Housing and Urban Development (HUD), American Healthy Homes Survey II Lead Findings, October 29, 2021
[51] U.S. Dept. of Housing and Urban Development (HUD), AHHS II Lead Findings Report, October 29, 2021

Figure 3-27 Households with potential lead-based paint risk by tenure, 2022



Source: Based on Census Bureau Public Use Microdata Sample (PUMS), 2018-2022
Northern Vermont: Grand Isle, Franklin, Lamoille, Orleans, Caledonia & Essex Counties
Central Vermont: Addison, Washington & Orange Counties
Chittenden: Chittenden County
Southern Vermont: Rutland, Windsor, Bennington & Windham Counties

Lead-Based Paint Mitigation

The U.S. Department of Housing and Urban Development (HUD) offers lead-based paint abatement funding to landlords or homeowners for properties occupied by families with household incomes that are 80% or less than the county median income that also have a child aged six or younger in the household. Vermont has two different programs administering this funding and assistance: the Vermont Housing & Conservation Board's (VHCB) Lead-Based Paint Program and the City of Burlington's Lead Program.

Figure 3-28 Vermont's HUD-sponsored lead remediation programs, 2023

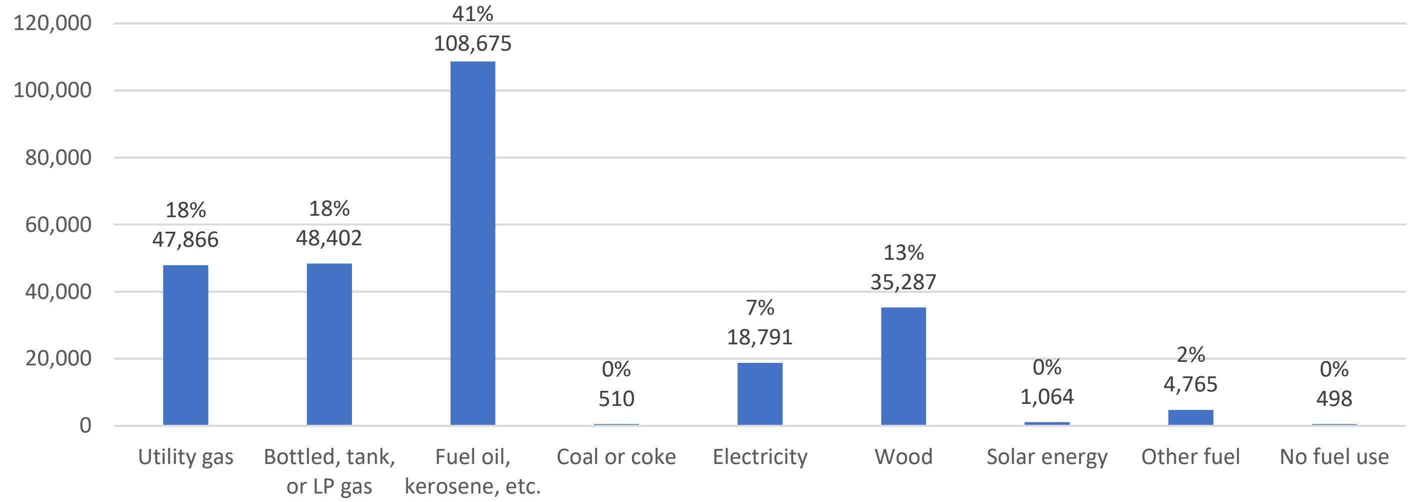
Program	Average units remediated per year	Total units remediated (all time)	Average amount per project (Last grant cycle)	Total spent on program (Estimated)
Vermont Housing & Conservation Board's (VHCB) Lead-Based Paint Program	30	2,900+	$29,635	$35,724,844
City of Burlington's Lead Program	35	722	$8,547	$15,966,000
Source: Direct data from VHCB and Burlington Lead Programs				

Between the two programs, at least 3,622 homes have been remediated since 1980. This represents about 5% of the Vermont homes at high risk for lead paint, although additional homes may have been remediated at personal cost, and not all of these have small children living there. However, it remains clear that lead paint continues to threaten the health of many Vermonters. Increased instances of applicants who have children with elevated lead blood levels has led to a lower number of units completed by lead abatement teams and higher per-unit cost for mitigation in recent years, due to the cost of completing the more delicate remediation. The Vermont Department of Health found that 366 children under 6 tested positive for harmful levels of lead in 2022, approximately 4.4% of all children tested.[52] This percentage has been relatively stable since 2018 after a 20 year period of decline.

[52] Mark Levine MD, Vermont Dept. of Health presentation to Vermont General Assembly, Lead Poisoning Prevention: Report on 2022 Program Outcomes and Activities, April 17, 2023

Heating Fuels

Figure 3-29 Households by heating fuel type, 2022



Source: U.S. Census Bureau, American Community Survey, 5-year estimates (B25117 and B25040), 2018-2022

An estimated 41% of Vermont's homes use fuel oil or kerosene as a primary heating source, compared to just 4% nationwide. Using fuel oil or kerosene as a heating source can be problematic for households, as prices for these fuels are not regulated by the states as natural gas and electricity are. This can lead to substantial price fluctuations, making it difficult for households to predict heating bills. However, the percentage (and number) of Vermont homes using fuel oil or kerosene is declining, down from 48% in 2010.

Electric heating has grown in Vermont since 2010 by around 7,000 households and now makes up 7% of primary heat sources. Most of the growth in electric heating has been in renter homes, where 16% of are electrically heated.

Vermont has a large percentage of homes that use wood as a primary fuel source, with 13% using wood compared to less than 2% nationwide. However, the survey does not differentiate between types of wood fuel, therefore modern pellet stoves, cast-iron stoves and fireplaces all appear in the same category in the survey. Homeowners were much more likely to use wood as a primary heat source (17%) than renters (4%).

Solar energy remains very rare in Vermont, but the number of households using it as a primary fuel source has steadily increased since 2010. Then, less than 100 households used it as a primary heat source – now more than 1000 households do. Despite this increase, the portion of Vermont homes heated with solar remains under 1%. In April 2024, the State of Vermont received $62 million from the federal Solar for All program with the goal of enabling low-income and disadvantaged communities to benefit from residential solar power.[53]

Use of utility gas is much more common in Chittenden County, at 55%, than in other areas of the state. In most Vermont counties, fewer than 3% of homes are heated with utility gas. This reflects the overall pattern of development in Vermont, which tends to be much more compact in Chittenden County than in other areas, making utility gas line construction more economically viable. Recently built homes are also more likely to use natural gas (utility, bottled or tank) than older homes, which are more likely to use fuel oil, kerosene, or coal.

Around 500 occupied homes, about 0.3% of homes in Vermont, were listed with no fuel used, which either do not use heat or have no heating equipment. These homes are likely to be of poor quality but are still occupied.

[53] Environmental Protection Agency (EPA), Biden-Harris Administration announces Vermont Department of Public Service to receive, April 22, 2024

Weatherization

Home energy costs can contribute to housing cost burden in Vermont. The average Vermont household spends $3,130 per year on household expenditures for electricity, gas and other fuels. These costs exceed the national average of $2,194.[54]

Energy burden is defined as the average annual home energy costs divided by the average annual household income. In Vermont, the average household devotes 4% of household income towards heating costs. However, low-income households (earning 30% of AMI or less) devote 21% of their income towards heating and electricity. This suggests that among cost-burdened households a significant portion of total housing costs are driven by the costs of heating and electricity. Nationally, households at that income level pay only 13% of their income towards energy costs.

There are an estimated 65,000 households in Vermont that live in a home built before 1979 and have a household income less than 80% of Area Median Income.[55] Of those, 28,000 are renter occupied (37% of renter households) and 37,000 are owner occupied (19% of owner households). These homes are likely to need weatherization updates, which cost-burdened low-income households are unlikely to be able to afford.

Vermont programs offer loans and grants for weatherization projects for households earning less than 80% of Area Median Income (AMI), have a member that receives Supplemental Security Income (SSI) or receive seasonal fuel assistance through the Low-Income Home Energy Assistance Program (LIHEAP). The Vermont Office of Economic Opportunity (OEO), which administers the Vermont Home Weatherization Assistance Program (HWAP), assisted 1139 households in FY2023, including 176 manufactured homes and 53 shelter units. Around 30% to 40% of homes weatherized each year are renter occupied. The program's average investment is $11,869 per household.

Figure 3-30 Impacts of statewide weatherization program, 2016-2023

Program year	Estimated average energy savings	Average household savings	Units in single family buildings	Units in multifamily buildings	Total units
2016	24%	$368	498 (64%)	276 (36%)	774
2017	24%	$442	533 (60%)	360 (40%)	893
2018	29%	$663	512 (62%)	309 (38%)	821
2019	34%	$745	573 (75%)	194 (25%)	767
2020	31%	$680	413 (64%)	235 (36%)	648
2021	29%	$568	614 (58%)	441 (42%)	1055
2022	29%	$921	564 (55%)	469 (45%)	1033
2023	30%	$1026	654 (57%)	485 (43%)	1139

Source: Report on Performance Indicators for the Vermont Weatherization Assistance Program

Since 1980, the program has assisted an estimated 60,588 Vermont homes, which is about 22% of Vermont's occupied housing stock. However, even once weatherization is addressed, these homes may still have other health and safety issues, including lead paint, pests, and structural issues. The state's HWAP report states "The largest barrier to low-income home weatherization continues to be the presence of vermiculite insulation, a material known for containing asbestos. There are also many other structural issues present in Vermont's older housing stock that can prohibit weatherization, such as leaky roofs, wet basements, knob and tube wiring, and other structural issues."[56] Additionally, some homes that went through weatherization during the early years of the program may need additional updates as materials age and standards have been improved in intervening years.

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[54] U.S. Department of Energy, Low-income Energy Affordability (LEAD) tool, 2024
[55] U.S. Census Bureau Public Use Microdata Sample (PUMS), 5-year estimates 2018-2022
[56] Chris Winters and Geoff Wilcox, Vermont Agency of Human Services, Performance Indicators for the Vermont Weatherization Assistance Program, January 30, 2024

Homes with Potential Housing Quality Issues

According to the U.S. Department of Housing & Urban Development (HUD)'s housing quality standards,[57] housing quality can be assessed through 13 key factors:

Figure 3-31 Criteria of HUD Housing Quality Standards (HQS) inspection

Criteria	Requirement
Sanitary facilities	The dwelling unit must include private sanitary facilities in proper operating condition.
Kitchen and waste disposal	The dwelling must have suitable space and equipment to store, prepare and serve food and dispose of refuse in a sanitary manner.
Space and security	The dwelling must provide adequate space and security for the family. The dwelling unit must have a least one bedroom or living/sleeping room for every two persons.
Thermal environment	The dwelling must have safe and adequate heating or cooling facilities to provide a thermal environment that is healthy for the human body.
Illumination and Electricity	Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. Fixtures and wiring must not pose a fire hazard.
Structure and Materials	The dwelling unit must be structurally sound and must protect the occupants from the environment.
Interior Air Quality	The dwelling unit must be free of air pollutant levels that threaten the occupants' health.
Water supply	The water supply must be free of leaks or contamination.
Lead-based paint	Homes at risk of lead-based paint may not have deteriorated painted surfaces.
Access	Access to the unit must be possible without unauthorized use of other properties. The building must provide an alternate means of exit in case of fire.
Site and neighborhood	The site and neighborhood must be reasonably free from disturbing noises and reverberations or other dangers to the health, safety, and general welfare of the occupants.
Sanitary condition	The dwelling unit and its equipment must be in sanitary condition, free from refuse and vermin infestation.
Smoke Detectors	Each level of the dwelling unit must have functional smoke detectors.
Source: U.S. dept. of Housing and Urban Development (HUD) Housing Quality Standards (HQS)	

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.[58]
- 1,322 occupied housing units, or 0.4% of Vermont's housing stock lack complete plumbing facilities.[59]
- 498 occupied housing units, or 0.3% of Vermont's housing stock are unheated
- 510 use coal as a main heating source.[60]
- 4,230 occupied homes, or 2% of the housing stock, are overcrowded[61]
- 4,600 occupied mobile homes were built before 1979 when federal quality standards were enacted[62]

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[57] U.S. Department of Housing & Urban Development, Housing Choice Voucher Program Guidebook, Chapter 10.
[58] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25052)
[59] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25048)
[60] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25040)
[61] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25014)
[62] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25127)

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).

Figure 3-32 Households with potential housing quality issues, 2022

Region	Owned	Rented	Occupied without payment of rent	Total
Northern Vermont (Grand Isle, Franklin, Lamoille, Orleans, Caledonia & Essex Counties)	5,151	953	526	6,630
Central Vermont (Addison, Washington & Orange Counties)	3,093	1,099	163	4,355
Chittenden County	2,516	874	0	3,390
Southern Vermont (Rutland, Windsor, Bennington & Windham Counties)	3,341	1,591	366	5,298
Statewide	14,101	4,517	1,055	19,673
Source: Based on Census Bureau Public Use Microdata Sample (PUMS), 5-year estimates 2018-2022				

This analysis suggests at least 19,637 Vermont households live in homes with potentially serious housing quality issues. This number 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. This accounts for about 7% of the occupied housing stock. Approximately 30% of the 3,587 homes occupied without rent may contain potential housing issues.

A small number of Vermont homes have been surveyed for housing quality issues through Vermont's One Touch program, administered through the Vermont Office of Economic Opportunity (OEO). Auditors visiting Vermont homes through OEO's weatherization programs survey households about other housing quality issues and connect clients with social services. Homes visited were primarily owner-occupied and were inclusive of all regions of the state.

Survey results from 4,112 visits since 2017 found that 55% of homes had moisture related problems, including plumbing (8%) or roof leaks (12%), drainage problems (18%), visible mold (10%), or rotted building areas (7%). 26% had pest problems, with the majority related to rodent infestations. 65% had various structural issues, including defective or missing smoke (38%) or carbon monoxide detectors (41%), wiring issues (5%), inadequate stair or porch railings (5%), and windows or doors that would not open for exit (2%).[63]

[63]Vermont OneTouch report, 2017-March 2024

"Other Vacant" Homes

The Census Bureau classifies all homes that are not occupied full time as "vacant units", including homes where an occupant has a more permanent residence elsewhere. This includes those that are for rent or for sale but are not currently occupied, seasonal homes, homes for migrant workers, and those classified in a catch-all category known as "other vacant." In Vermont, seasonal homes account for 74% of the 69,280 vacant homes in the state. Of all vacant homes in Vermont, approximately 4,200 vacant homes do not have complete kitchen facilities and 4,960 do not have working plumbing, suggesting they would need significant conversion before becoming usable for full-year occupancy.

Approximately 10,879 homes, or 3% of Vermont's total housing stock, are classified as "other vacant" by the 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.

As of 2021, the Census Bureau has started to provide disaggregated information about "other vacant" homes at the state level.[64] In Vermont, approximately 2,600 are vacant due to repairs needed – 1,400 in the process of being repaired, 600 in need of repair, and 600 that are abandoned or possibly condemned. Notably, the number of homes in need of repair dropped by around 1,000 homes between 2021 and 2022 while the number in the process of repair increased, suggesting work is being done or has been completed on some amount of these homes.

Approximately 3,100 were vacant due to personal/family reasons or due to legal proceedings, suggesting they may be vacant due to issues with succession of the home or are stuck in a legal trust. Approximately 200 are vacant due to foreclosure.

Although Vermont's rate of "other vacant" homes is lower than the national average, examining this indicator by town can flag potential local housing problems. Rutland County had the highest number of these homes, and they made up the greatest proportion of the county's housing stock (6%).

Figure 3-33 Towns with the most "other vacant" homes, 2022

Location	County	"Other Vacant" homes	Total housing stock	% of total housing stock
Rutland City	Rutland	648	8,548	7.6%
Colchester	Chittenden	325	7,724	4.2%
Springfield	Windsor	322	4,476	7.2%
Rockingham	Windham	267	2,616	10.2%
Bennington	Bennington	259	6,871	3.8%
Brattleboro	Windham	242	6,116	4.0%
Burlington	Chittenden	207	18,203	1.1%
Brandon	Rutland	200	1,958	10.2%
Hartford	Windsor	193	5,989	3.2%
Royalton	Windsor	181	1,389	13.0%

Source: U.S. Census Bureau, American Community Survey 5-year estimates 2018-2022 (Table B25136: Structure type by occupancy)

[64] U.S. Census Bureau, American Community Survey 2018-2022 (Table B25130)

Flooding Vulnerability

At least 3,756 Vermont homes were damaged by catastrophic flooding in July 2023, according to FEMA counts of verified damage. Of those, at least 374 homes were deemed uninhabitable due to flood inundation or as a result of a landslide.[65] 2,094 households seeking assistance had someone aged 65+ in the household, 1,522 had some under 18 in the household, and 1,149 had someone with a disability. The reported number of homes damaged in Vermont in 2023 exceeds the total from Tropical Storm Irene, which damaged 3,642 homes in 2011.[66]

The most significant damage from the 2023 flooding was recorded in central Vermont, as well as in towns on the eastern slopes of the Green Mountains.[67] Several watersheds reached their highest recorded level or were close to peak levels recorded during Vermont's two prior major flooding events; Tropical Storm Irene in 2011 or the Flood of 1927.

Major flooding was recorded along the Winooski River in Montpelier and Waterbury, the Lamoille River in Johnson, Otter Creek in Rutland, as well as along the banks of the Missisquoi and Upper Passumpsic basins in northern Vermont. Following the initial deluge, additional flooding took place across the state in the following weeks as watersheds were unable to handle the additional water volume. In the following year, at least 60 of Vermont's 247 towns faced local budget deficits as a result of flood-related clean-up.[68] Washington County had the highest number of disaster relief claims (2,343), followed by Windsor County (1,043). Preliminary assessments on the impact of additional flooding in December of 2023 indicates damage occurred in areas that had been spared the worst of the July flooding such as Addison, Essex, and Orleans counties.

At least 20% of manufactured home communities have at least one home in a flood plain. 277 mobile homes were damaged during the flooding in 2023, indicating that these homes may be at greater flood risk than other housing types in Vermont. This count includes 42 homes that were totally destroyed, the bulk of which were located in two parks with extreme flooding in Berlin.

An analysis of natural disaster risk among the publicly-supported housing stock found that federally-assisted homes in Vermont were at a greater risk of flooding than the mainstream housing market.[69] According to FEMA, 348 apartments in multifamily buildings (greater than 2 units, subsidized and unsubsidized) were damaged during the flooding in 2023 with 65 units destroyed.

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[65] Federal Emergency Management Agency (FEMA), Individual Assistance Snapshot, January 2, 2024
[66] VT Digger, Preliminary tally indicates Vermont floods damaged more than 4,000 homes and 800 businesses, July 26, 2023
[67] National Weather Service, The Great Vermont Flood of 10-11 July 2023: Preliminary Meteorological Summary, August 5, 2023
[68] VT Digger, As March Town Meetings near, 2023 floods spur a temporary torrent of red ink, January 10, 2024
[69] The Public and Affordable Housing Research Corporation & The National Low Income Housing Coalition, Natural Hazards and Federally Assisted Housing, November 2023