



Chapter 24: Windsor County

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Household Growth and Projected Needs

Between 2010 and 2020, the number of households living in Windsor County year-round increased at an average rate of 0.4% per year to 25,859. By 2029, a projected 27,454-28,912 households will live in the county.

Figure 24-1 Projected Windsor County year-round household demand, 2025 and 2029

Year-round households	2010	2020	2025 (projected)		2029 (projected)	
			Lower	Upper	Lower	Upper
Total households	24,753	25,859	26,363	26,954	27,454	28,912
Owner households	17,897	18,609	20,193	20,646	20,212	21,285
Renter households	6,856	7,250	6,170	6,308	7,242	7,627

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 the demand to live in the county and meet other housing market needs such as normalizing the vacancy rate, Windsor County is likely to need a projected 2,051-3,120 additional homes between 2025 and 2029.

Figure 24-2 Projected year-round homes needed by tenure, 2025-2029

Additional homes needed	Pre-pandemic growth (Lower)	Pandemic-era growth (Upper)
Owner homes	462	1,335
Renter homes	1,588	1,785
Total additional homes needed	2,051	3,120

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

Windsor County's housing stock consists of 34,673 year-round and seasonal homes. The county has a greater proportion of seasonal homes (23%) than the state (15%) and a lesser proportion of year-round owner and rental homes. Windsor County represents 10% of the state's total housing stock.

Figure 24-3 Windsor County housing stock, 2022

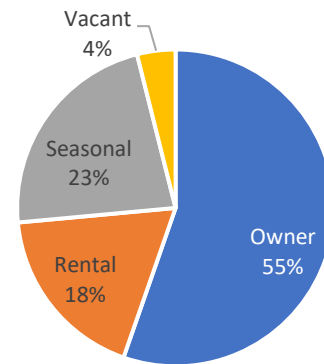


Figure 24-4: Windsor County home types by town

Location	Owner homes	% Owner	Renter homes	% Renter	Seasonal homes	% Seasonal	Vacant homes	% Vacant	Total homes	% of county homes
Windsor County	19,186	55%	6,309	18%	7,819	23%	1,359	4%	34,673	100%
Andover	178	47%	41	11%	158	42%	0	0%	377	1%
Baltimore	104	77%	29	21%	3	2%	0	0%	136	0%
Barnard	405	51%	86	11%	261	33%	38	5%	790	2%
Bethel	670	64%	182	18%	114	11%	76	7%	1,042	3%
Bridgewater	376	53%	85	12%	226	32%	21	3%	708	2%
Cavendish	397	44%	87	10%	382	43%	28	3%	894	3%
Chester	1,051	58%	228	13%	455	25%	80	4%	1,814	5%
Hartford	3,361	56%	1,470	25%	965	16%	193	3%	5,989	17%
Hartland	1,279	75%	216	13%	149	9%	52	3%	1,696	5%
Ludlow	601	19%	300	10%	2,167	70%	29	1%	3,097	9%
Norwich	1,007	69%	292	20%	139	9%	33	2%	1,471	4%
Plymouth	189	23%	66	8%	567	68%	13	2%	835	2%
Pomfret	310	62%	78	16%	112	22%	0	0%	500	1%
Reading	226	58%	30	8%	128	33%	6	2%	390	1%
Rochester	624	64%	74	8%	215	22%	67	7%	980	3%
Royalton	817	59%	293	21%	98	7%	181	13%	1,389	4%
Sharon	465	67%	124	18%	80	12%	29	4%	698	2%
Springfield	2,827	63%	1,327	30%	0	0%	322	7%	4,476	13%
Stockbridge	322	53%	48	8%	226	37%	14	2%	610	2%
Weathersfield	1,196	81%	89	6%	177	12%	8	1%	1,470	4%
West Windsor	415	51%	43	5%	354	43%	5	1%	817	2%
Weston	287	50%	38	7%	238	41%	13	2%	576	2%
Windsor	1,052	56%	691	37%	78	4%	69	4%	1,890	5%
Woodstock	1,027	51%	392	19%	527	26%	82	4%	2,028	6%

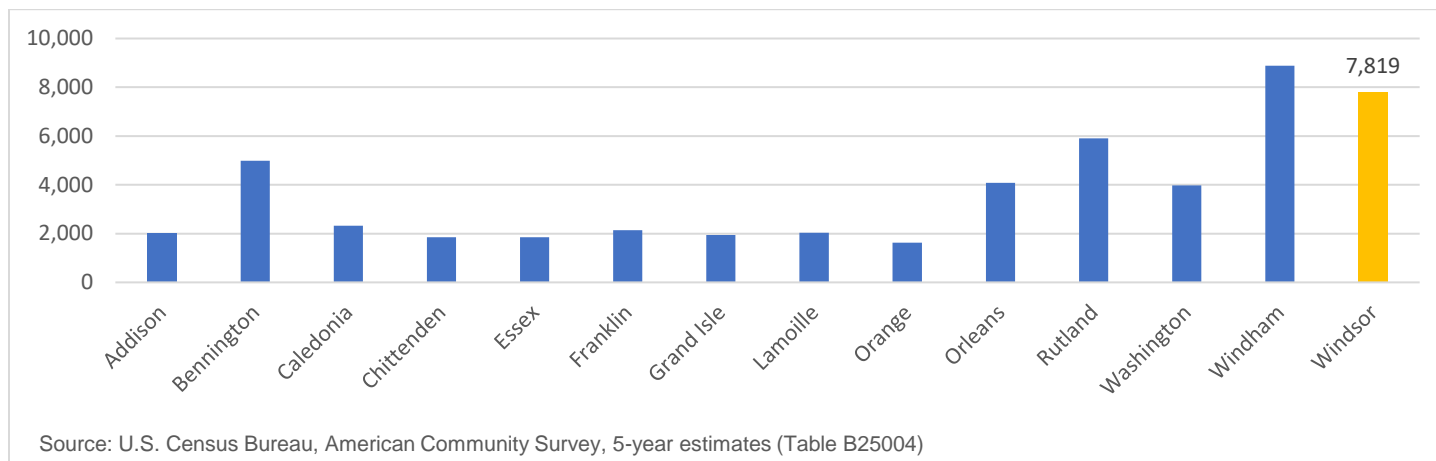
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2018-2022 (Table B25003, B25004) from housingdata.org.



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 7,819 seasonal or occasional use homes in Windsor County, making up 23% of all homes in the county.

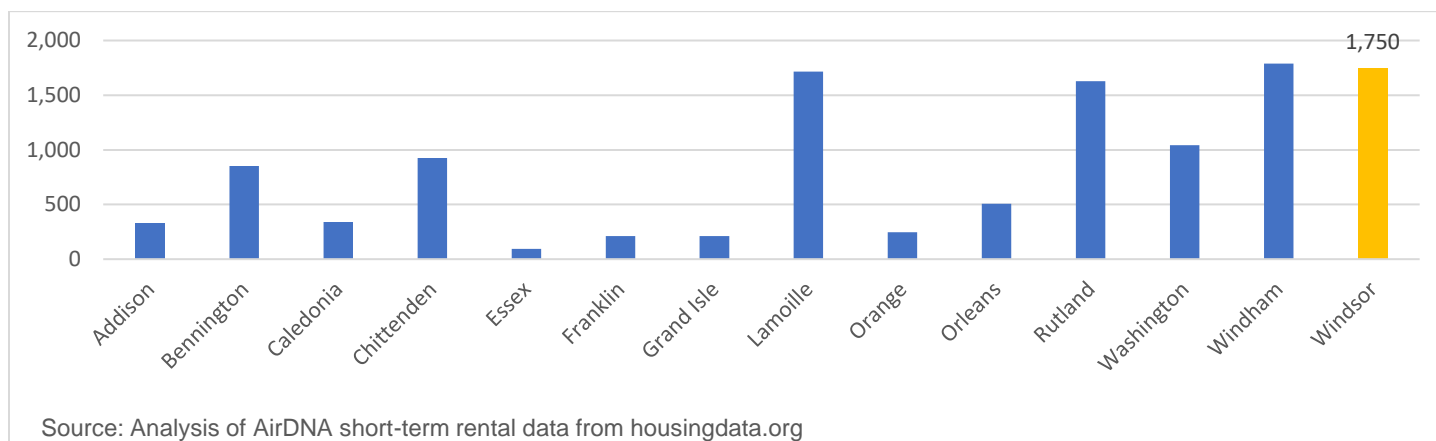
Figure 24-5 Seasonal homes by county, 2022



Short-Term Rentals

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

Figure 24-6 Homes used as short-term rentals by county, Oct. 2023



Windsor County has followed state STR market trends, with a steady annual increase in the number of units. In 2023, 1,750 homes were listed as STRs, representing 5% of the county's total housing stock, somewhat more than the state rate of 4%.

Ludlow, near the Okemo ski resort, had the greatest portion of their housing stock dedicated to Short-term Rentals with 21%. Ludlow contains more than a third of the total STRs in the county. Although the town of Woodstock is known worldwide as a location of great natural beauty and historic preservation, only about 5% of residences are being deployed as short-term rentals.



Figure 24-7: Windsor County short-term rental homes

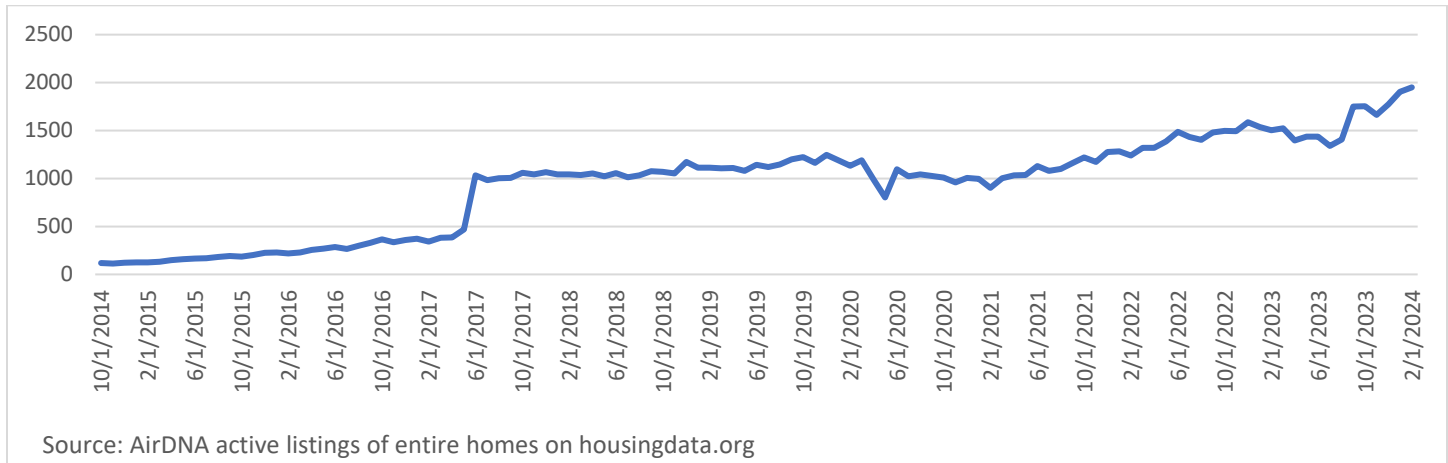


Figure 24-8 Seasonal homes and short-term rentals by town

Location	Seasonal homes (2022)	Seasonal homes relative to total housing stock	Short-term rentals (active Oct. 2023)	Short-term rentals relative to total housing stock	Total housing stock
Windsor County	7,819	23%	1,750	5.00%	34,673
Andover	158	42%	0	0.00%	377
Baltimore	3	2%	0	0.00%	136
Barnard	261	33%	13	1.60%	790
Bethel	114	11%	30	2.90%	1,042
Bridgewater	226	32%	143	20.20%	708
Cavendish	382	43%	30	3.40%	894
Chester	455	25%	94	5.20%	1,814
Hartford	965	16%	221	3.70%	5,989
Hartland	149	9%	29	1.70%	1,696
Ludlow	2,167	70%	651	21.00%	3,097
Norwich	139	9%	23	1.60%	1,471
Plymouth	567	68%	100	12.00%	835
Pomfret	112	22%	12	2.40%	500
Reading	128	33%	23	5.90%	390
Rochester	215	22%	54	5.50%	980
Royalton	98	7%	33	2.40%	1,389
Sharon	80	11%	7	1.00%	698
Springfield	0	0%	18	0.40%	4,476
Stockbridge	226	37%	47	7.70%	610
Weathersfield	177	12%	7	0.50%	1,470
West Windsor	354	43%	32	3.90%	817
Weston	238	41%	36	6.30%	576
Windsor	78	4%	39	2.10%	1,890
Woodstock	527	26%	108	5.30%	2,028

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



Characteristics of the Housing Stock

The types of homes that make up the housing stock in Windsor County are similar to the state as a whole. Of Windsor County's stock of year-round owner and renter homes, single-family detached homes comprise nearly the same proportion at the state (67%).

Figure 24-9: Windsor County owner homes types

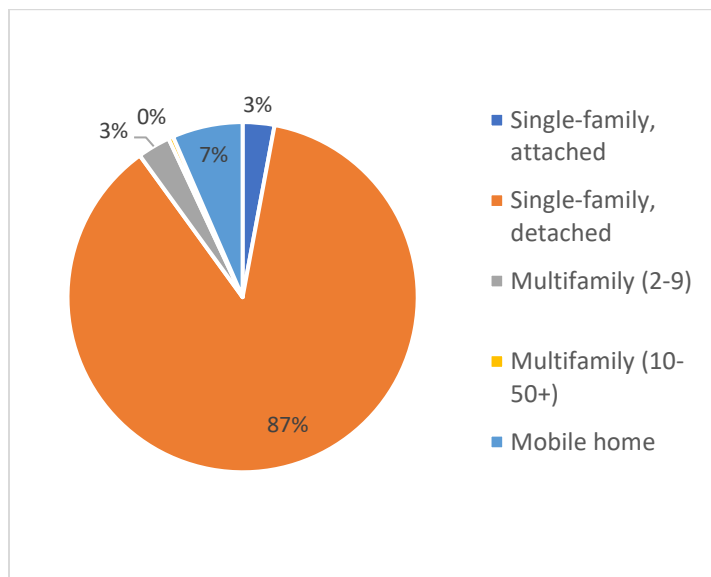
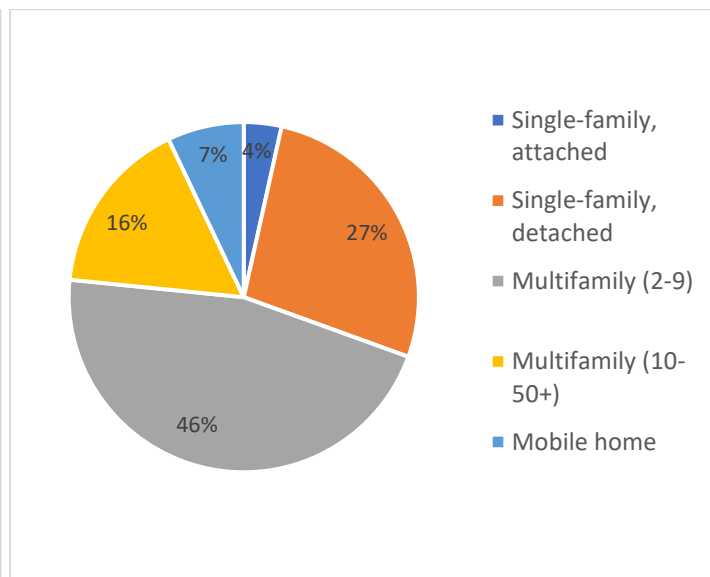


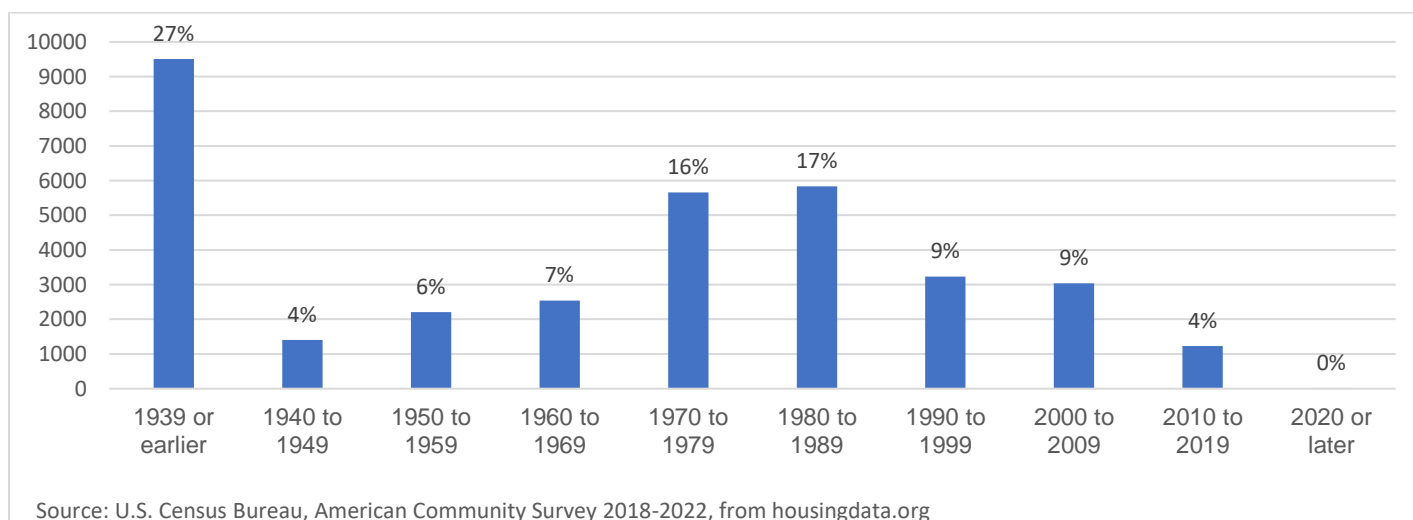
Figure 24-10: Windsor County renter homes types



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

Of all homes in Windsor County, an estimated 27% were built prior to 1940, a greater proportion than the statewide average of 25%. The median home in the county was built in 1973. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant, and is less likely to meet accessibility standards.

Figure 24-11: Year built for Windsor County homes



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



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

The mismatch is present in Windsor County as well, where large homes (59% of the county's year-round homes) far outnumber large households (26% of the county's year-round households). Conversely, single person households (33% of the county's year-round households) outnumber small homes of 0-1 bedrooms (16% of the county's year-round homes).

Figure 24-12 Household size, 2022

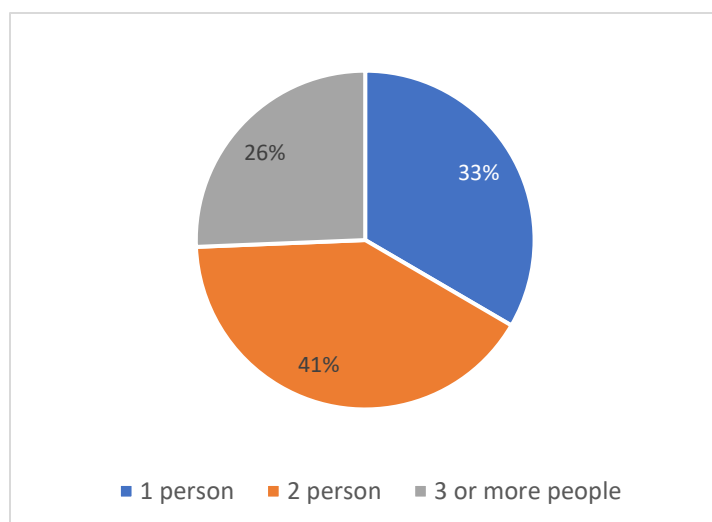
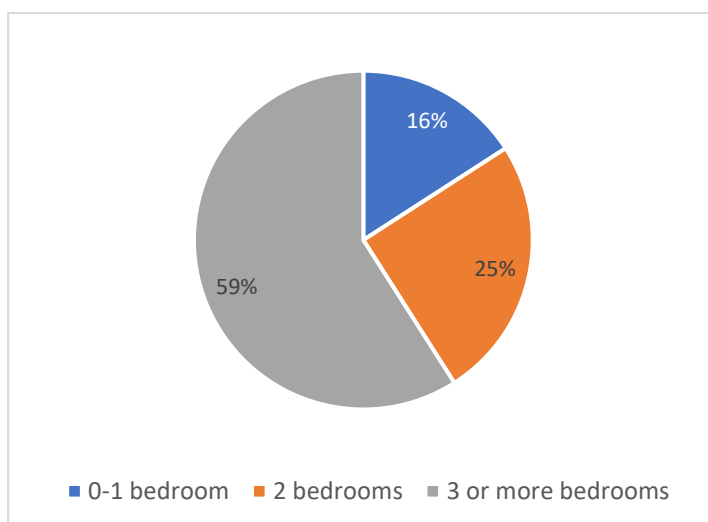


Figure 24-13 Home size (number of bedrooms), 2022



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

Manufactured Homes and Mobile Home Parks

There are approximately 2,053 manufactured homes in Windsor County. These include homes used by year-round homeowners and renters as well as homes used seasonally or occasionally and vacant. Manufactured homes make up 6% of the county housing stock, slightly more than the state average rate of 5%, according to the U.S. Census Bureau's 2018-2022 American Community Survey.

Most manufactured homes in Windsor County are located in manufactured home communities, also known as mobile home parks. Windsor County has 36 mobile home parks with 880 lots. As of November 2023, there were 43 vacant lots in the county, resulting in a 4.9% park vacancy rate. Windsor County has three mobile home parks in 100-year floodplains and four in floodways. low quality units, and a third that shows vulnerability based on market conditions.

Black River Park, a 15 lot privately owned park in Ludlow, was significantly damaged during flooding in the Summer of 2023. Riverside Park in Woodstock, which was significantly damaged during Tropical Storm Irene in 2011, avoided major damage in 2023 and had no homes condemned due to flooding.

Figure 24-14 Windsor County mobile home parks

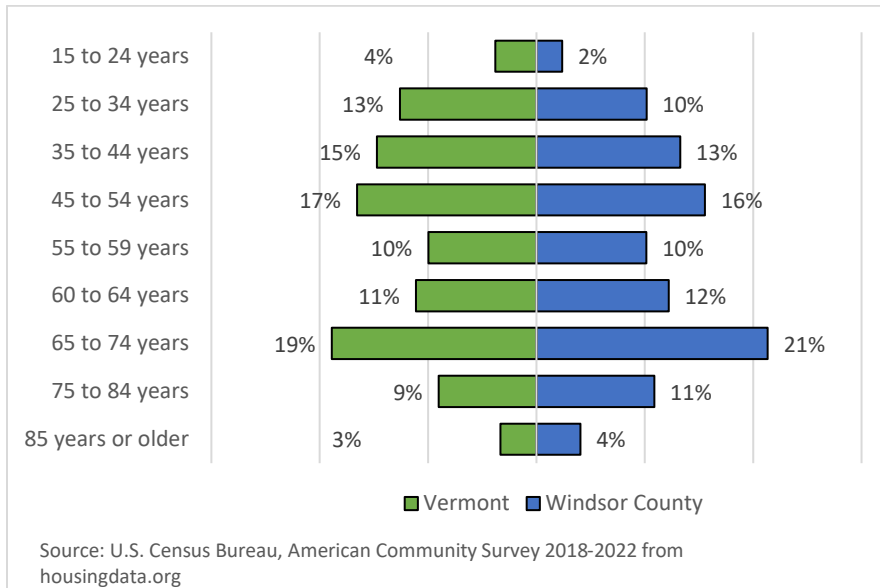
Park Ownership type	Parks	Lots
For Profit	24	623
Non-profit	7	222
Cooperative	1	14
All Rental (for profit)	4	21
Total	36	880
Median lot rent	\$445	
Source: Vermont Mobile Home Park Registry		



Household Demographics

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

Figure 24-15 Households by age of householder, 2022



Age range	Households
15 to 24 years	581
25 to 34 years	2,494
35 to 44 years	3,256
45 to 54 years	3,817
55 to 59 years	2,491
60 to 64 years	2,997
65 to 74 years	5,236
75 to 84 years	2,667
85 years or older	997
Total	24,536

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

Figure 24-16 Households by race and tenure, 2010-2022

Windsor County	All households			Owner households			Renter households		
	2010	2020	2022*	2010	2020	2022*	2010	2020	2022*
American Indian and Alaska Native alone	61	68		31	33		30	35	
Asian alone	157	179	145	98	103	105	59	76	40
Black or African American alone	90	154		30	60		60	94	
Native Hawaiian and Other Pacific Islander alone	5	12		2	6		3	6	
Some Other Race alone	34	178		13	108		21	70	
Two or More Races	283	1,110	618	141	690	350	142	420	268
White alone	24,123	24,158	23,636	17,582	17,609	18,279	6,541	6,549	5,357
Grand Total	24,753	25,859	24,536	17,897	18,609	18,794	6,856	7,250	5,742

Source: U.S. Census Bureau Decennial Census and American Community Survey 2018-2022 estimates (Table B25003A-G) from housingdata.org



The estimated median household income in Windsor County was \$69,492 in 2022. About 23% of county households have very low incomes of 50% of the Area Median Income (AMI) or less.

Figure 24-17 Household income relative to Area Median Income (AMI)

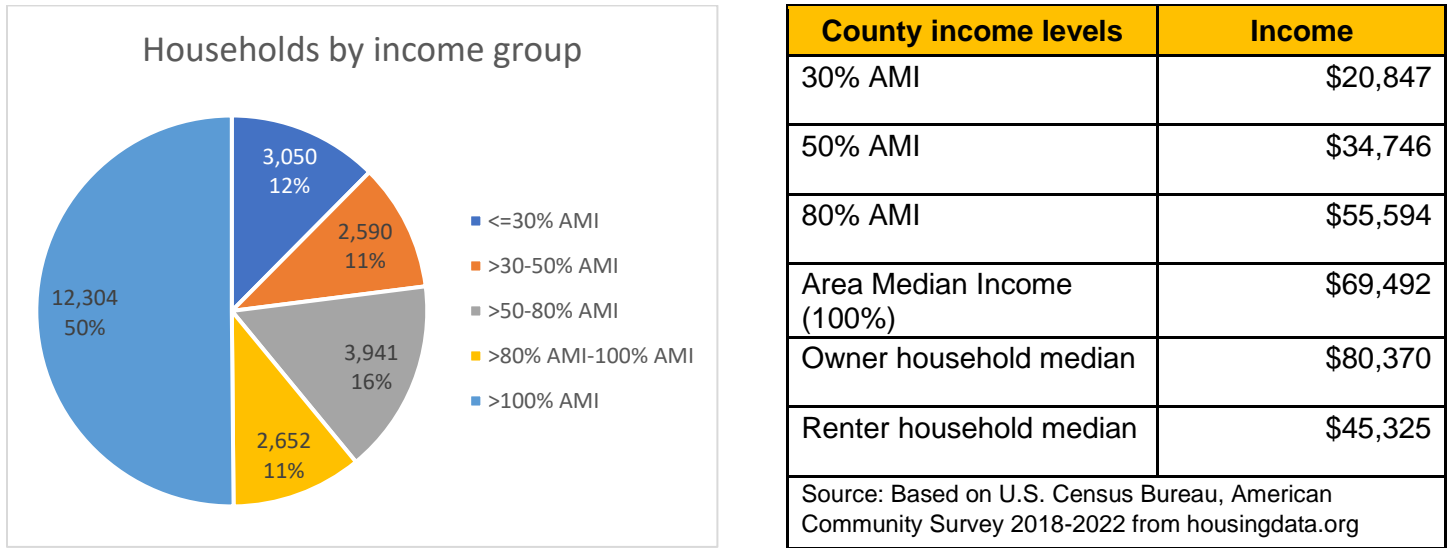
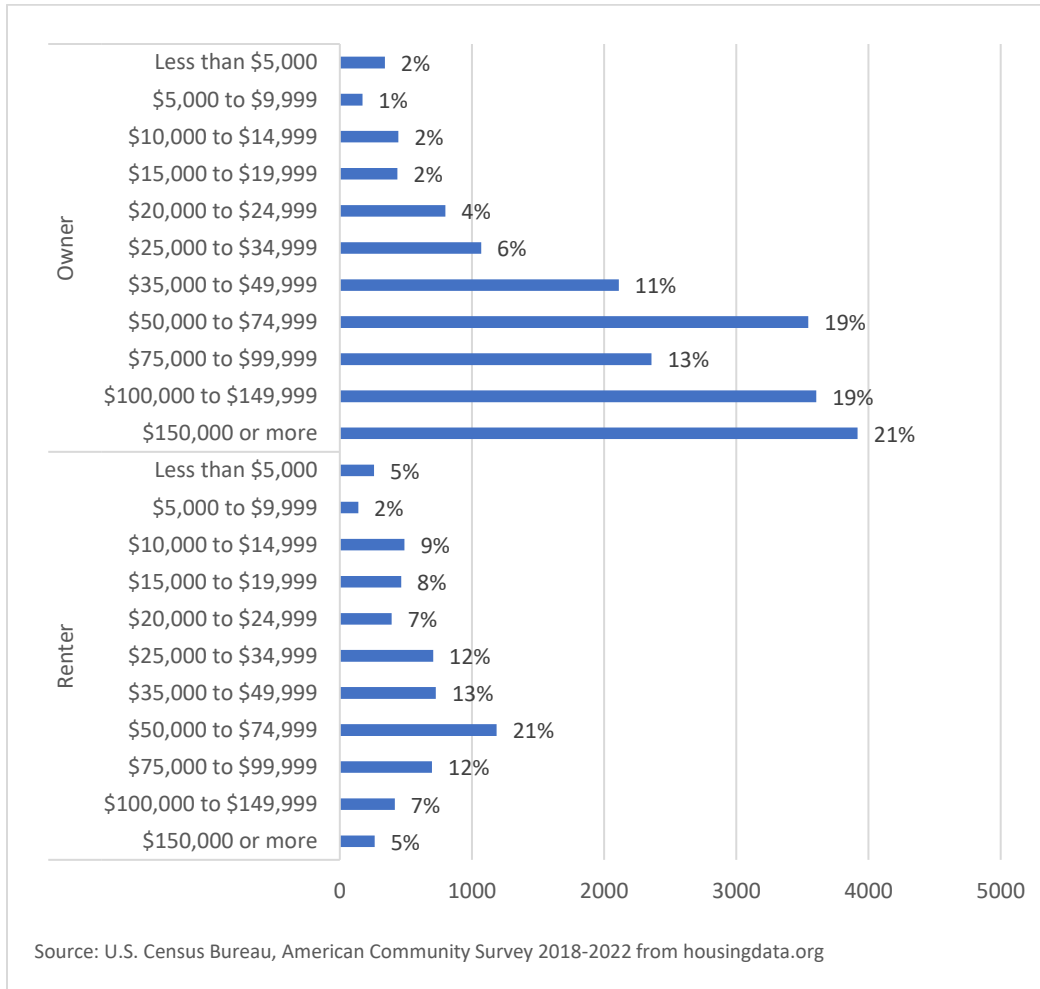


Figure 24-18 Number of households by income by tenure, 2022





Homeownership Market

There are approximately 18,795 households in Windsor County that own their own home. This represents 77% of total households in the county, just over the statewide percentage of 73%.

The median home price in 2022 was \$279,750, lower than the state median of \$315,000. As with the rest of the state, the median amount of time a home spends on the market has been steadily declining, from 99 days in 2019 to 62 days in 2023.

Figure 24-19: Median home prices

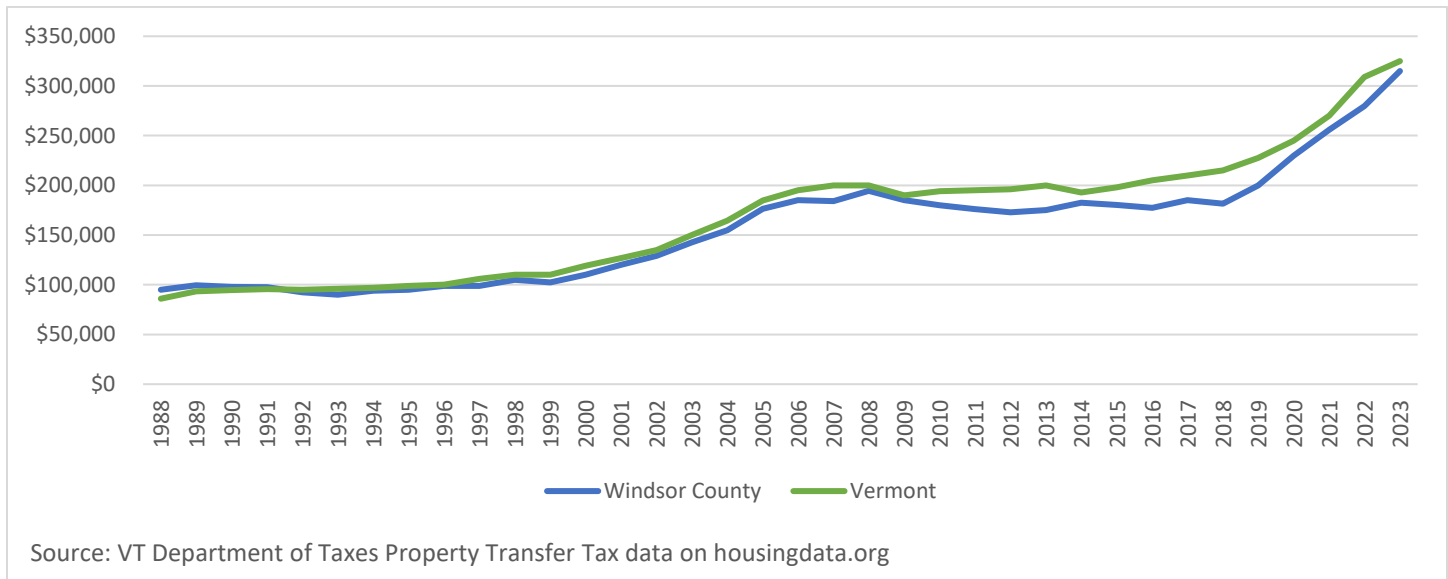


Figure 24-20 Median primary home sale price by county, 2023

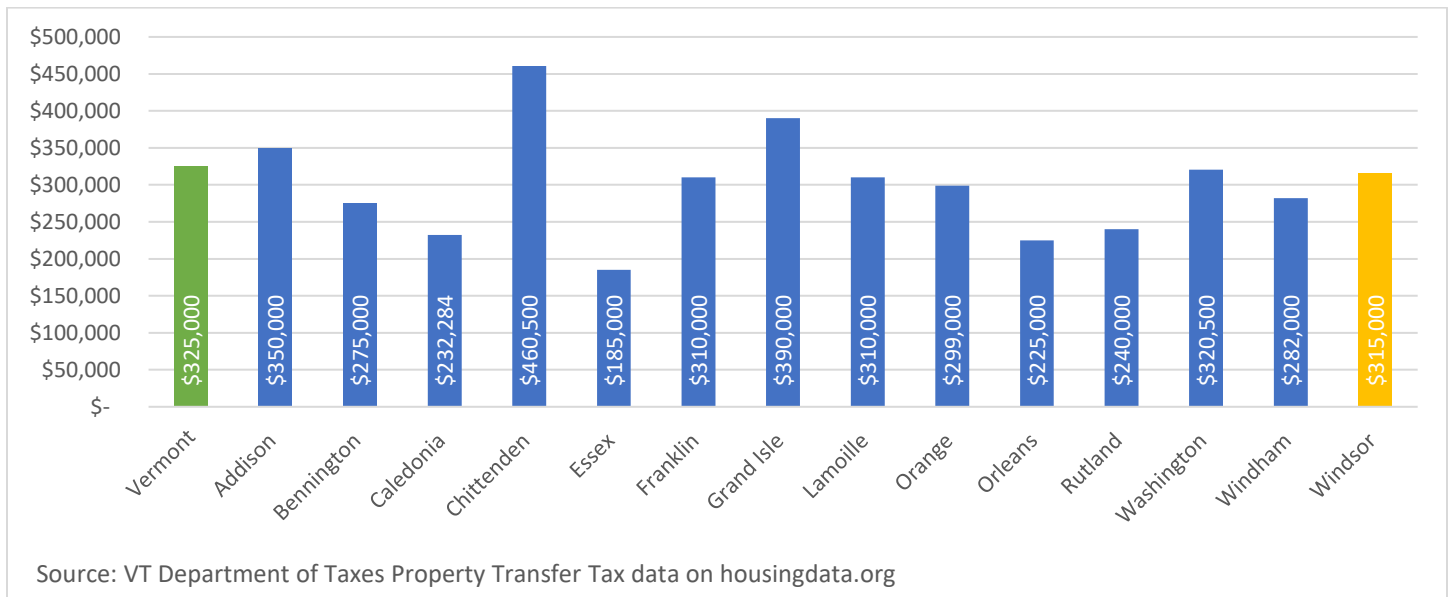




Figure 24-21 Number of primary home sales in Windsor County, 1988-2023

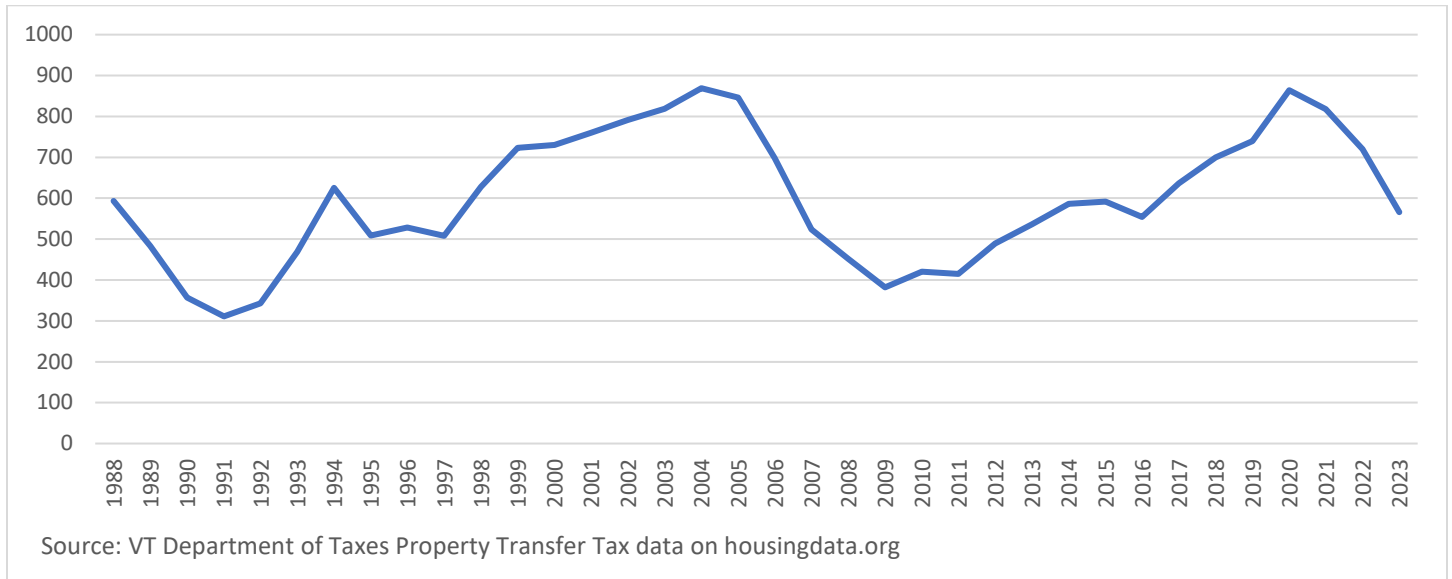


Figure 24-22: Median days on market

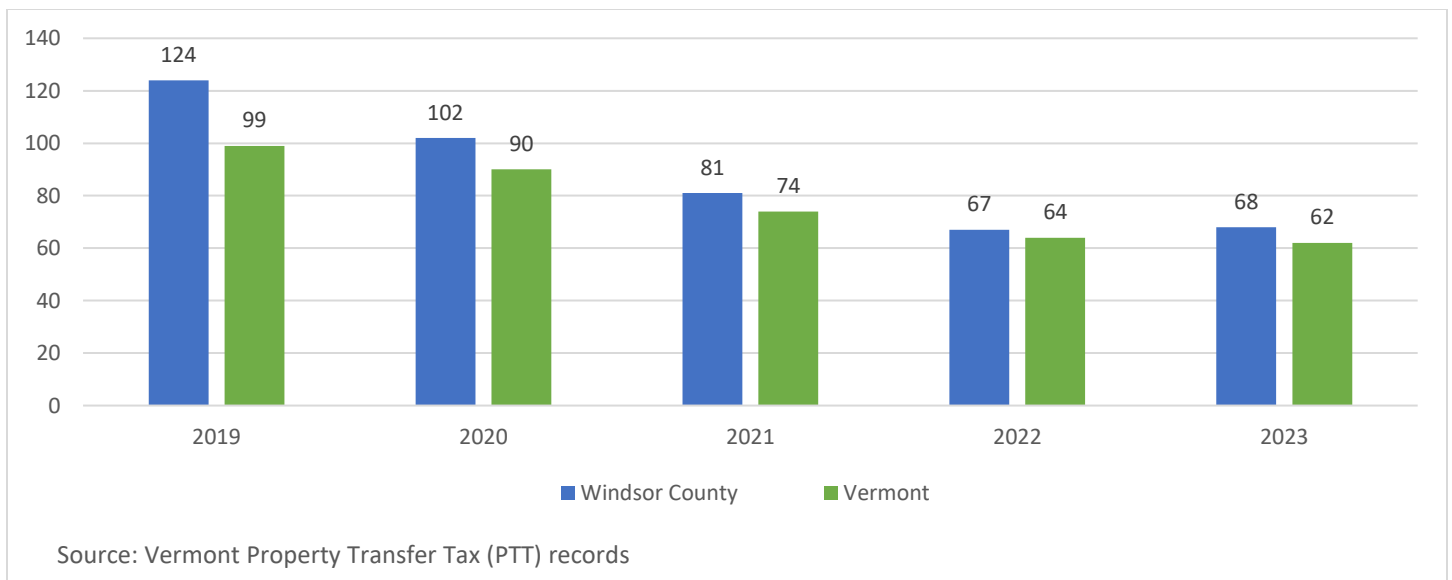
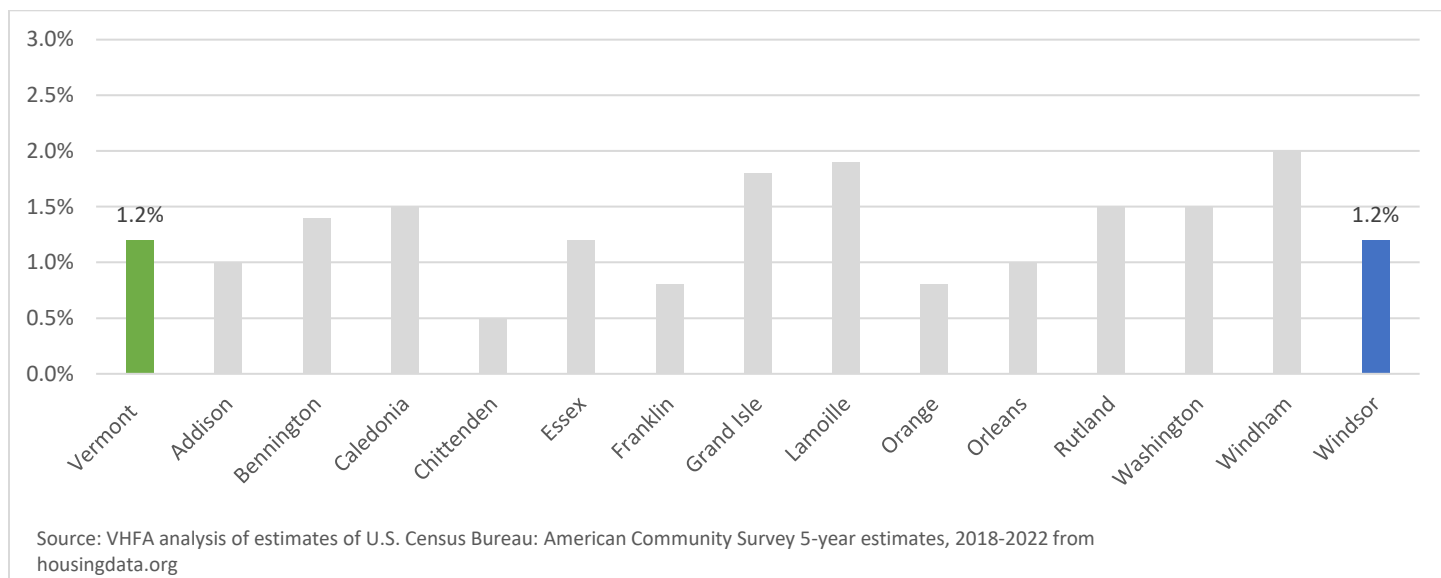


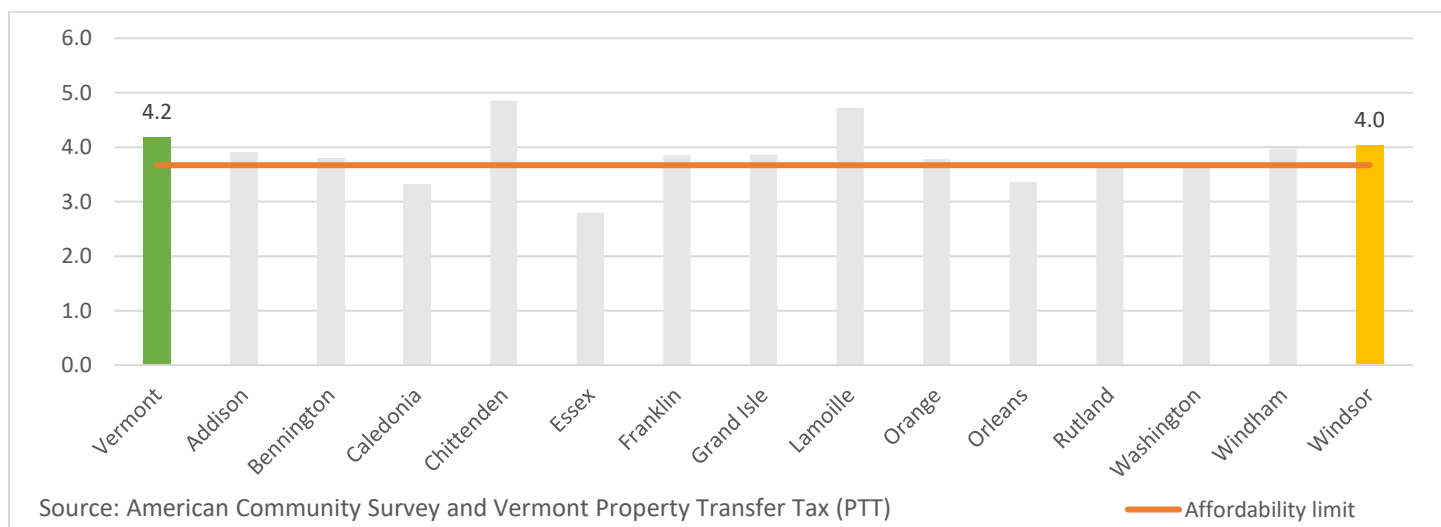


Figure 24-23: Homeowner vacancy rates



Home buying is unaffordable for the average Windsor County household, like in most Vermont counties. In 2022, the ratio of county home prices to median county household income was 4. When exceeding a factor of 3.67, households on average are paying more than 30% of their annual income towards housing costs and are thus considered cost burdened. An estimated 25% of owner-occupied households in Windsor County are cost-burdened.

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





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.¹⁷ The fair market rent for a 2-bedroom apartment in Windsor County was set at \$1,300 in 2024. The median rent in Windsor County of \$1,054 was similar to the statewide median in 2022.

Figure 24-25: Fair market rent for a 2-bedroom apartment

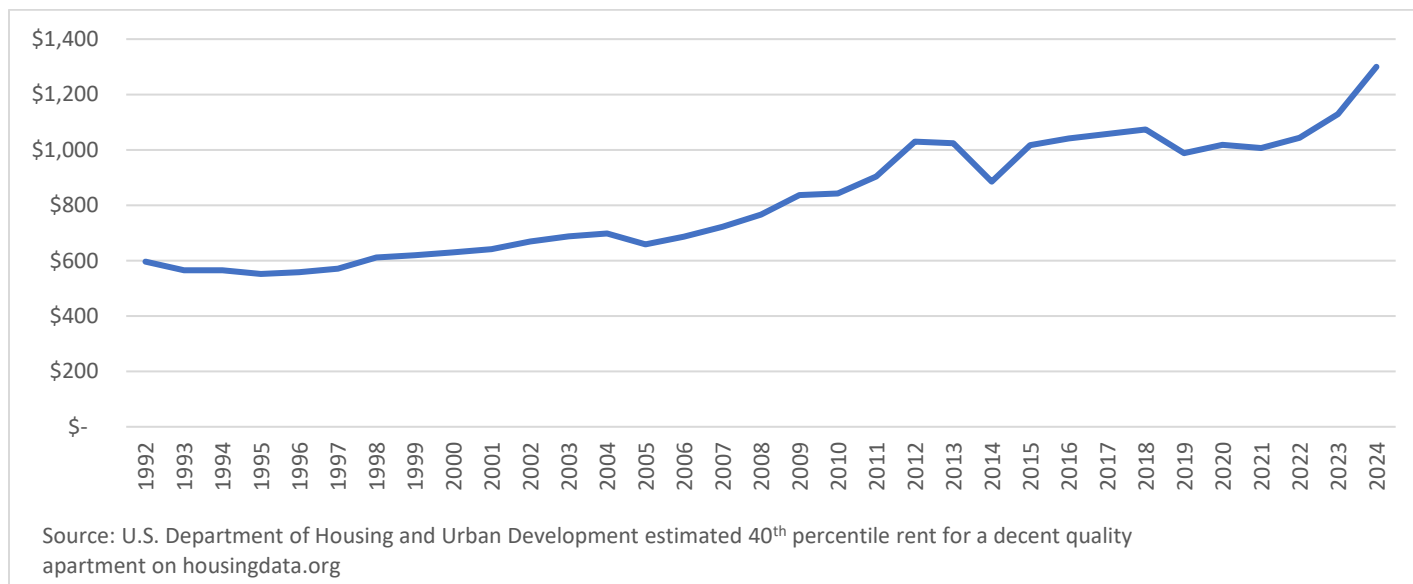
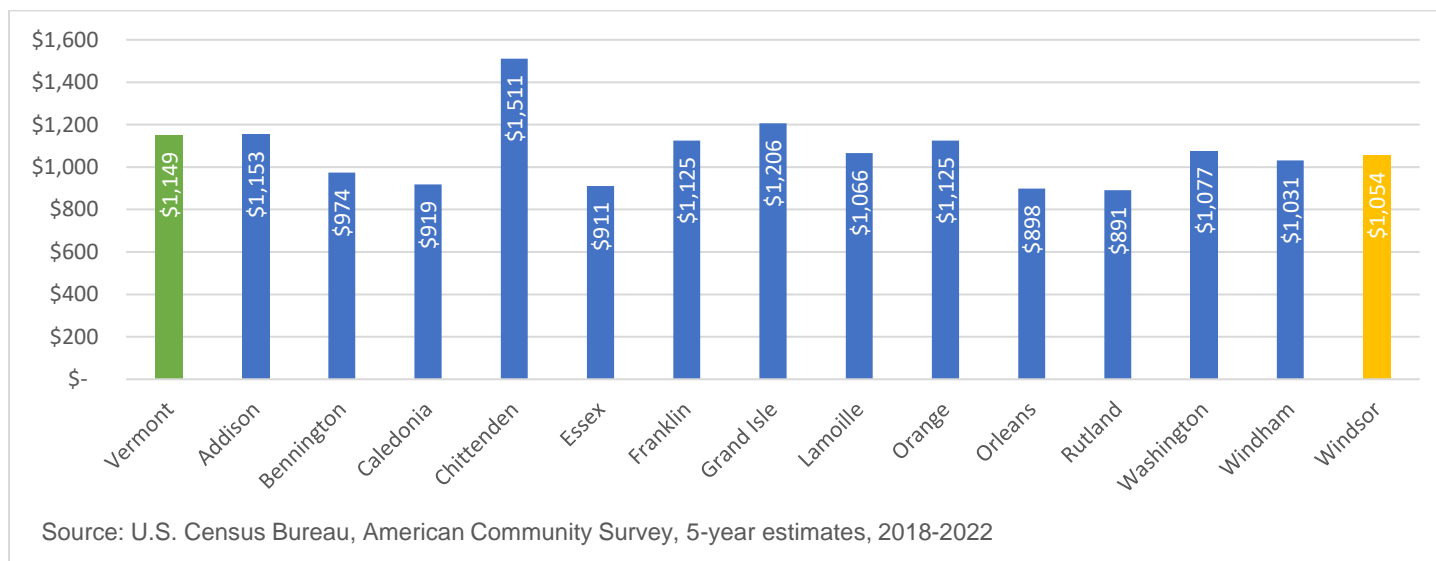


Figure 24-26: Median gross rent by county, 2022

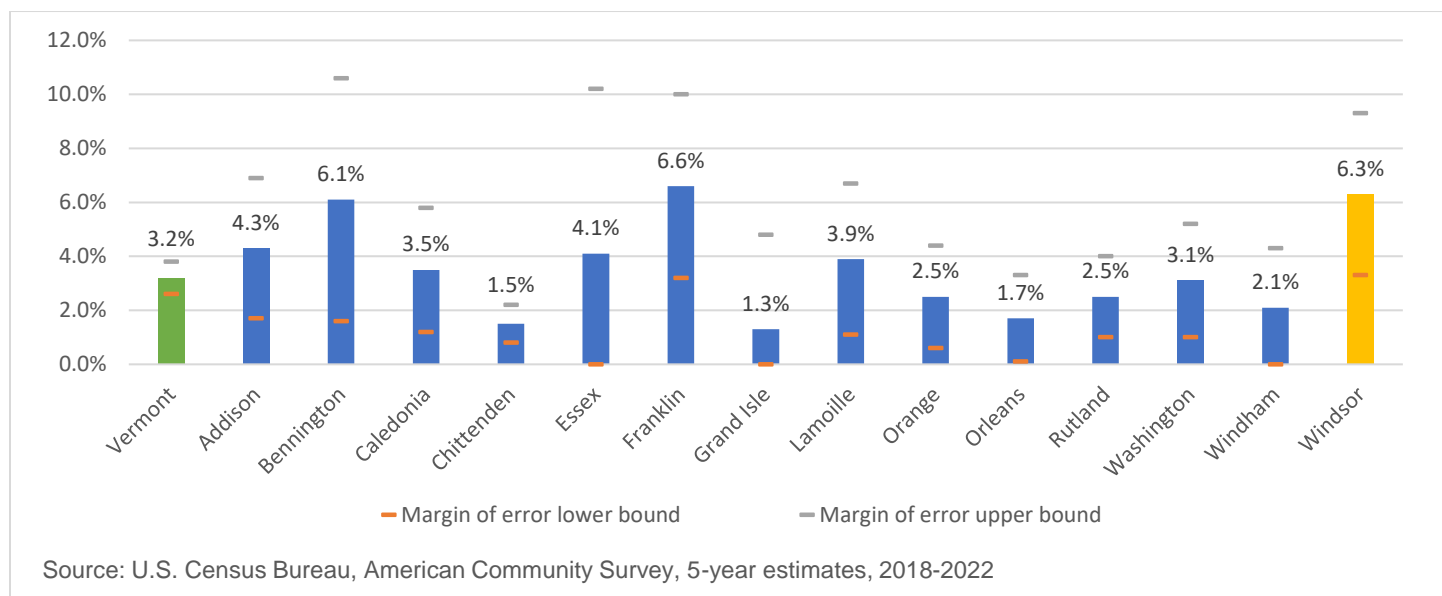


¹⁷ U.S. Dept. of Housing and Urban Development, [HUD Fair Market and 50th Percentile Rents](https://www.hud.gov/fairmarket). 2024



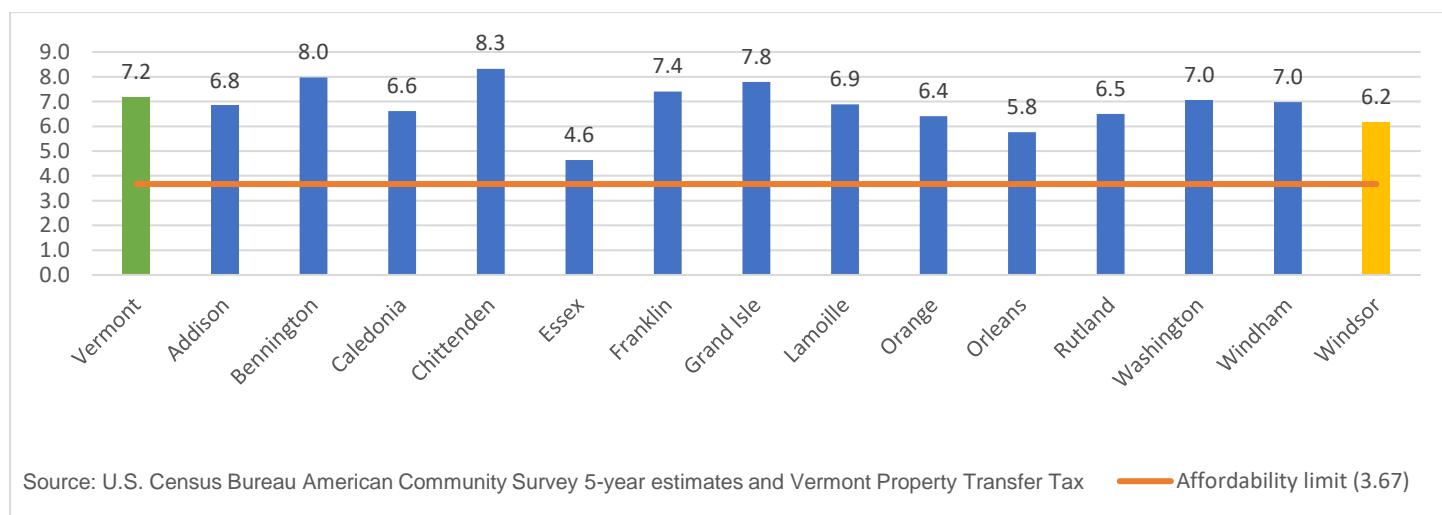
The renter vacancy rate is the number of homes for rent compared to the total number of homes used or intended for renter households. According to the most recent estimates available, Vermont's rental vacancy rate is 3.2%. This is somewhat lower than what experts consider to be a healthy vacancy rate, which is typically around 4 to 6%. Below that rate, renters can have difficulty finding an affordable home, putting upward pressure on prices. Windsor County had a rental vacancy rate of 6.3% in 2022 – greater than the statewide rate, but a larger margin of error. Both state and county vacancy rates have declined in the last ten years.

Figure 24-27: Rental vacancy rates, 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 Windsor County.

Figure 24-28 Median home sale price to median renter income ratio, 2022





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 24-29 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 Windsor County, there are 1,251 apartments in buildings that were built with public development subsidies. These apartments account for 20% of the county rental housing stock. Among those apartments, 749 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 administering agency covering the remaining rent balance directly.

Springfield Housing Authority administers certain federal housing programs including 162 Section 8 Housing Choice Vouchers for low-income renter households.



Households With Housing Problems

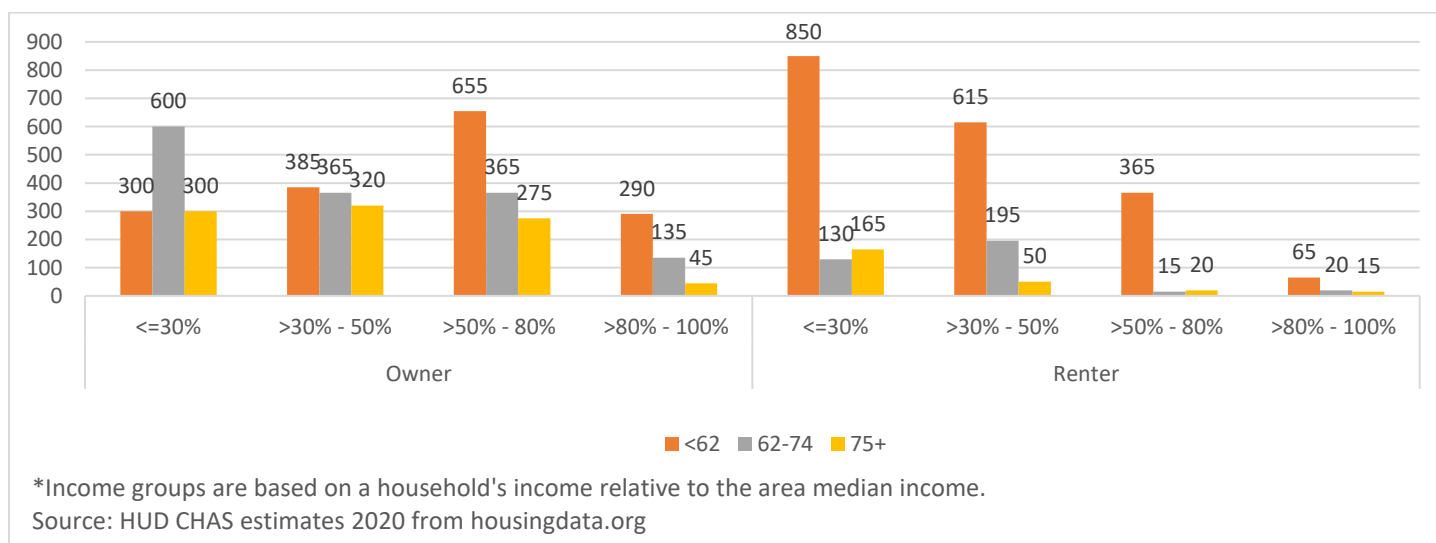
The U.S. Department of Housing and Urban Development (HUD) receives custom tabulations from the Census Bureau American Community Survey (ACS). These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly 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 largest demographic group in Windsor County experiencing housing problems are renters with household incomes less than 30 % of the median who are younger than 62. Per the HUD Comprehensive Housing Affordability Strategy estimates, 850 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 24-30: Windsor County households with housing problems, by income group*



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, with the survey instead grouping counties regionally. Windsor County is classified as part of the Southern Vermont PUMS region and represents 29% of the housing stock in the region. Assuming that housing quality throughout the region is relatively consistent, we can infer that there are approximately 968 owner occupied and 461 renter occupied homes in the county in poor condition.

Figure 24-31 Occupied households with potential housing quality issues, 2022

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

This analysis does not account for vacant units – an additional 1,359 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 519 households in Windsor County that are considered overcrowded. Of those households, 194 are owner-occupied and 325 are renter-occupied. Among all overcrowding in Windsor County, an estimated 274 households are considered severely overcrowded.

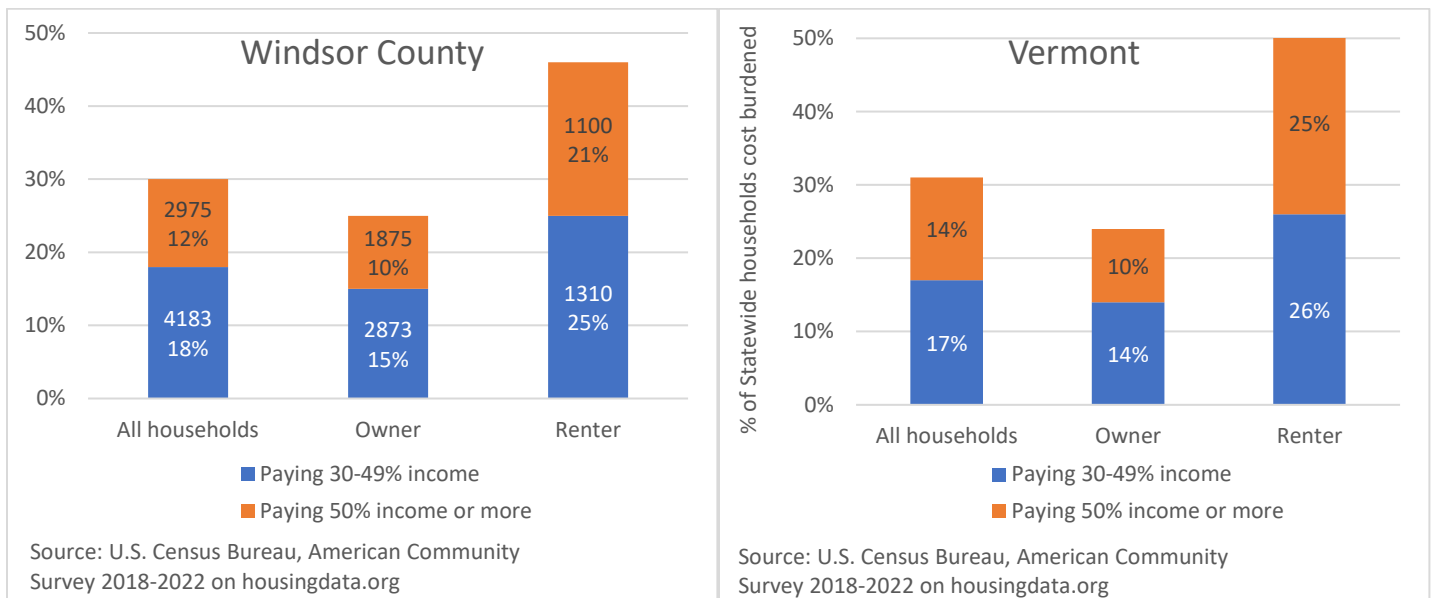
Cost Burden

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

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

The proportion of owner households that are cost-burdened is slightly greater (25%) in Windsor County than the state as a whole, but renter cost burden is lesser than the state (46%). Approximately 2975 households are severely cost-burdened in Windsor County and may be at risk of housing instability. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 24-32: Cost burden among Windsor County households compared to statewide cost burden





Homelessness

Homelessness services in the Upper Valley are divided between three local Continua of Care (CoC): the Windham South CoC, Orange/Windsor North CoC, and the Windsor South/Windham North CoC. The Windsor County towns of Andover, Baltimore, Cavendish, Chester, Ludlow, Plymouth, Reading, Springfield, Weathersfield, West Windsor, Weston, and Windsor served by the Windsor South-Windham North Continuum of Care. The remaining Windsor County towns are served by the Orange/Windsor North CoC.

During the most recent 2023 Point-In-Time count, 287 people in 190 households were experiencing homelessness in the CoCs serving Windsor 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, 623 people in the Windsor County area received support through this area's continuum of care.

Figure 24-33: Number of people experiencing homelessness served by the Windsor County Continua of Care

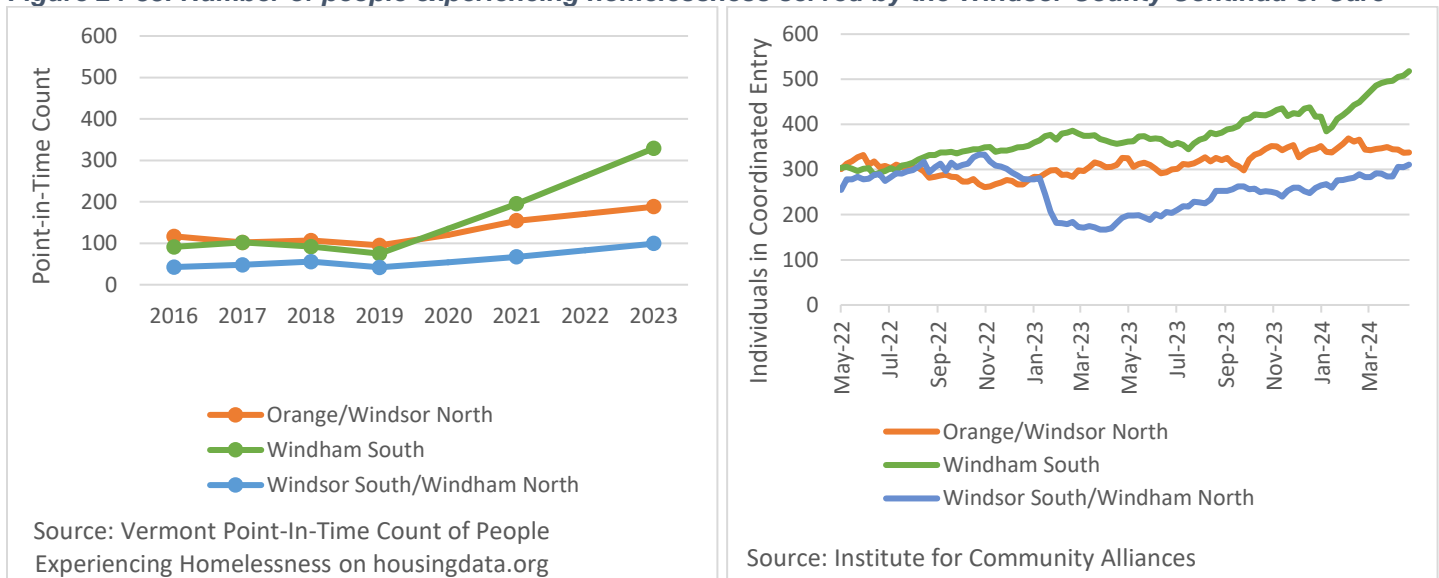


Figure 24-34: Number of people experiencing homeless by local Continua of Care (CoCs)

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

Source: Vermont Point-in-Time Count 2023 and Vermont Coordinated Entry Dashboard



Figure 24-35 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 following represent the emergency and transitional housing resources in the county:

- Upper Valley Haven operates a 46-bed shelter for families, and a 20-bed shelter for adults in Hartford.
- Springfield Supportive Housing Program operates 32 beds of emergency housing across 7 sites.
- Windsor County Youth Services operates a boys' shelter in Ludlow and a girls' shelter in Cavendish.

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



Recent Studies

The [Keys to the Valley Initiative](https://www.keystothevalley.com/report/2030-home-projections/) was undertaken by three regional planning commissions – the Upper Valley Lake Sunapee Regional Planning Commission of New Hampshire, and the Two Rivers-Ottawquechee Regional and Mount Ascutney Regional Commissions of Vermont.¹⁸ The three commissions, called the “Tri-Commission”, cover 67 communities on both sides of the Connecticut River of the greater Upper Valley in both Vermont and New Hampshire.

- Key Result #1 – The number of new homes (of all kinds) being created in the greater Upper Valley region will need to increase significantly to meet demand.
 - It is estimated that approximately 10,000 new homes of all kinds will be needed by 2030 to meet increased demand for homes in the greater Upper Valley region, based on demographic trends and projected increases in the number of households. This is approximately three times more homes than were created in the region between 2010 and 2020.
- Key Result #2 – There is significant demand for more affordable homes in the region.
 - Beyond the estimated ~10,000 homes that will be needed to meet increased demand, many additional lower-priced homes and affordability programs are needed to reduce housing cost burdens for residents. From 2013 to 2017, about one-third of greater Upper Valley region households were cost-burdened, meaning they paid more than 30% of household income towards housing costs (mortgage, rent, etc.). If current levels of cost burden continue, by 2030 there will be approximately 26,000 cost-burdened households in the region. In other words, if current trends continue, by 2030 there will be approximately 26,000 households that would benefit significantly from more affordable home options and/or financial support.
- Key Result #3 – An aging population will increase demand for smaller homes.
 - The average household size in the greater Upper Valley region is projected to shrink from 2.30 people per household to 2.14 people per household. This is largely due to the continued aging of the region’s population, as older residents tend to have smaller households.

¹⁸ <https://www.keystothevalley.com/report/2030-home-projections/>