

Home purchase price & rental affordability thresholds with expanded income levels for Vermont, April 2025



AREA	% AREA MEDIAN INCOME AMI	INCOME THRESHOLD BY HOUSEHOLD SIZE**								MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)***						MAX PURCHASE PRICE AFFORDABLE****				
		ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	0	1	2	3	4	5	1	2	3	4	5
		PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	STUDIO	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM
VERMONT (also applies to all 10 counties listed*)	30%	23,450	26,800	30,150	33,500	37,650	43,150	48,650	54,150	586	628	753	889	1,078	1,285	74,500	90,000	106,500	130,000	154,500
	50%	39,100	44,650	50,520	55,850	60,300	64,800	69,250	73,750	977	1,046	1,263	1,451	1,620	1,787	126,000	152,000	175,000	196,000	216,000
	55%	43,010	49,115	55,572	61,435	66,330	71,280	76,175	81,125	1,075	1,151	1,389	1,597	1,782	1,966	138,500	167,500	193,000	215,500	238,000
	60%	46,920	53,580	60,624	67,020	72,360	77,760	83,100	88,500	1,173	1,256	1,515	1,742	1,944	2,145	151,000	183,000	210,500	235,000	259,500
	65%	50,830	58,045	65,676	72,605	78,390	84,240	90,025	95,875	1,270	1,360	1,641	1,887	2,106	2,323	164,000	198,500	228,000	255,000	282,000
	70%	54,740	62,510	70,728	78,190	84,420	90,720	96,950	103,250	1,368	1,465	1,768	2,032	2,268	2,502	176,500	213,500	246,000	275,000	303,500
	75%	58,650	66,975	75,780	83,775	90,450	97,200	103,875	110,625	1,466	1,570	1,894	2,177	2,430	2,681	190,000	229,000	263,500	294,500	325,000
	80%	62,550	71,500	80,450	89,400	96,550	103,700	110,850	118,000	1,563	1,675	2,011	2,324	2,592	2,860	202,500	243,500	282,000	314,500	347,000
	85%	66,470	75,905	85,884	94,945	102,510	110,160	117,725	125,375	1,661	1,779	2,147	2,468	2,754	3,038	215,000	260,000	299,500	334,000	368,500
	90%	70,380	80,370	90,936	100,530	108,540	116,640	124,650	132,750	1,759	1,884	2,273	2,613	2,916	3,217	228,000	275,500	317,000	353,500	390,500
	95%	74,290	84,835	95,988	106,115	114,570	123,120	131,575	140,125	1,857	1,989	2,399	2,758	3,078	3,396	240,500	291,000	334,500	373,500	412,000
	100%	78,200	89,300	101,040	111,700	120,600	129,600	138,500	147,500	1,955	2,093	2,526	2,903	3,240	3,575	253,500	306,500	352,000	393,000	433,500
	105%	82,110	93,765	106,092	117,285	126,630	136,080	145,425	154,875	2,052	2,198	2,652	3,048	3,402	3,753	266,000	321,500	370,000	412,500	455,500
	110%	86,020	98,230	111,144	122,870	132,660	142,560	152,350	162,250	2,150	2,303	2,778	3,194	3,564	3,932	279,500	337,000	387,500	432,500	477,000
	115%	89,930	102,695	116,196	128,455	138,690	149,040	159,275	169,625	2,248	2,407	2,904	3,339	3,726	4,111	292,000	352,500	405,000	452,000	499,000
	120%	93,840	107,160	121,248	134,040	144,720	155,520	166,200	177,000	2,346	2,512	3,031	3,484	3,888	4,290	304,500	367,500	422,500	471,500	520,500
	125%	97,750	111,625	126,300	139,625	150,750	162,000	173,125	184,375	2,443	2,617	3,157	3,629	4,050	4,468	317,500	383,000	440,500	491,500	542,000
	130%	101,660	116,090	131,352	145,210	156,780	168,480	180,050	191,750	2,541	2,721	3,283	3,774	4,212	4,647	330,000	398,500	458,000	511,000	564,000
	135%	105,570	120,555	136,404	150,795	162,810	174,960	186,975	199,125	2,639	2,826	3,410	3,920	4,374	4,826	343,000	413,500	475,500	530,500	585,500
	140%	109,480	125,020	141,456	156,380	168,840	181,440	193,900	206,500	2,737	2,931	3,536	4,065	4,536	5,005	355,500	429,000	493,000	550,500	607,000
	145%	113,390	129,485	146,508	161,965	174,870	187,920	200,825	213,875	2,834	3,035	3,662	4,210	4,698	5,183	368,000	444,500	511,000	570,000	629,000
	150%	117,300	133,950	151,560	167,550	180,900	194,400	207,750	221,250	2,932	3,140	3,789	4,355	4,860	5,362	381,000	459,500	528,500	589,500	650,500

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Maximum gross rent and purchase prices affordable are based on HUD guidance stipulating that homes have at least 1 bedroom for every 1.5 people in the household. This means that the affordable rent and purchase price of a 1 bedroom home are based on the average of the median incomes of 1 person household and of a 2 person household as a proxy for the median income of a "1.5 person household". For households larger than 5 people, the 4-person income threshold should be multiplied by an additional 8% for each person beyond 4. For ex., the threshold for an 8-person household is 32% (4 additional people * 8%) multiplied by the relevant 4-person income threshold.

*In counties with median income estimates lower than for the entire state, Vermont Chapter 117 recommends the use of the median for the entire state. For 2025, Bennington, Caledonia, Essex, Lamoille, Orange, Orleans, Rutland, Washington, Windham, and Windsor counties all had median household income estimates (HAMFI) lower than the \$113,200 median statewide.

**Income levels for 30%, 50% and 80% are HUD's Section 8 program income limits. "30%" thresholds shown are HUD's "Extremely Low-Income" limits, "50%" thresholds are HUD's "Very Low-Income" limits and "80%" thresholds are HUD's "Low-Income" limits. Although based largely on median household income estimates, they are also based on HUD program ceilings/floors. All other income thresholds are based on HUD's 50% level.

***Consult the manager or developer for utility cost estimates of specific rental units. Alternatively, utility allowances linked on this page can help estimate utility costs.

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Source: Based on HUD median income estimates for 2025 (<https://www.huduser.gov/portal/datasets/il.html>)

Home purchase price & rental affordability thresholds with expanded income levels for Chittenden, Franklin, and Grand Isle counties, April 2025



AREA	% AREA MEDIAN INCOME AMI	INCOME THRESHOLD BY HOUSEHOLD SIZE**								MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)***						MAX PURCHASE PRICE AFFORDABLE****				
		ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	0	1	2	3	4	5	1	2	3	4	5
		PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	STUDIO	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM
CHITTENDEN FRANKLIN GRAND ISLE	30%	27,300	31,200	35,100	38,950	42,100	45,200	48,650	54,150	682	731	877	1,013	1,130	1,285	86,500	105,000	122,000	136,000	154,500
	50%	45,450	51,950	58,450	64,900	70,100	75,300	80,500	85,700	1,136	1,217	1,461	1,687	1,882	2,077	146,500	176,000	204,000	227,500	251,500
	55%	49,995	57,145	64,295	71,390	77,110	82,830	88,550	94,270	1,249	1,339	1,607	1,856	2,070	2,285	161,500	194,500	224,500	250,500	277,000
	60%	54,540	62,340	70,140	77,880	84,120	90,360	96,600	102,840	1,363	1,461	1,753	2,025	2,259	2,493	176,000	212,000	245,000	274,000	302,500
	65%	59,085	67,535	75,985	84,370	91,130	97,890	104,650	111,410	1,477	1,582	1,899	2,193	2,447	2,700	191,500	229,500	265,500	297,000	327,500
	70%	63,630	72,730	81,830	90,860	98,140	105,420	112,700	119,980	1,590	1,704	2,045	2,362	2,635	2,908	206,000	247,500	286,500	319,500	353,000
	75%	68,175	77,925	87,675	97,350	105,150	112,950	120,750	128,550	1,704	1,826	2,191	2,531	2,823	3,116	220,500	265,500	307,000	342,500	378,000
	80%	72,700	83,100	93,500	103,850	112,200	120,500	128,800	137,100	1,817	1,947	2,337	2,700	3,012	3,323	235,500	283,500	327,500	365,500	403,000
	85%	77,265	88,315	99,365	110,330	119,170	128,010	136,850	145,690	1,931	2,069	2,484	2,868	3,200	3,531	250,500	301,500	348,000	388,000	428,500
	90%	81,810	93,510	105,210	116,820	126,180	135,540	144,900	154,260	2,045	2,191	2,630	3,037	3,388	3,739	265,000	319,000	368,500	411,000	453,500
	95%	86,355	98,705	111,055	123,310	133,190	143,070	152,950	162,830	2,158	2,313	2,776	3,206	3,576	3,947	280,500	336,500	389,000	434,000	479,000
	100%	90,900	103,900	116,900	129,800	140,200	150,600	161,000	171,400	2,272	2,435	2,922	3,375	3,765	4,155	295,500	354,500	409,500	456,500	504,000
	105%	95,445	109,095	122,745	136,290	147,210	158,130	169,050	179,970	2,386	2,556	3,068	3,543	3,953	4,362	310,000	372,000	430,000	479,500	529,500
	110%	99,990	114,290	128,590	142,780	154,220	165,660	177,100	188,540	2,499	2,678	3,214	3,712	4,141	4,570	325,000	390,000	450,500	502,500	554,500
	115%	104,535	119,485	134,435	149,270	161,230	173,190	185,150	197,110	2,613	2,800	3,360	3,881	4,329	4,778	339,500	407,500	471,000	525,500	579,500
	120%	109,080	124,680	140,280	155,760	168,240	180,720	193,200	205,680	2,727	2,922	3,507	4,050	4,518	4,986	354,500	425,500	491,500	548,000	605,000
	125%	113,625	129,875	146,125	162,250	175,250	188,250	201,250	214,250	2,840	3,043	3,653	4,218	4,706	5,193	369,000	443,000	512,000	571,000	630,000
	130%	118,170	135,070	151,970	168,740	182,260	195,780	209,300	222,820	2,954	3,165	3,799	4,387	4,894	5,401	384,000	461,000	532,500	594,000	655,500
	135%	122,715	140,265	157,815	175,230	189,270	203,310	217,350	231,390	3,067	3,287	3,945	4,556	5,082	5,609	398,500	478,500	553,000	616,500	680,500
	140%	127,260	145,460	163,660	181,720	196,280	210,840	225,400	239,960	3,181	3,409	4,091	4,725	5,271	5,817	413,500	496,500	573,000	639,500	706,000
	145%	131,805	150,655	169,505	188,210	203,290	218,370	233,450	248,530	3,295	3,530	4,237	4,893	5,459	6,024	428,500	514,000	593,500	662,500	731,000
	150%	136,350	155,850	175,350	194,700	210,300	225,900	241,500	257,100	3,408	3,652	4,383	5,062	5,647	6,232	443,000	532,000	614,000	685,000	756,000

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Source: Based on HUD median income estimates for 2025 (<https://www.huduser.gov/portal/datasets/il.html>)

Home purchase price & rental affordability thresholds with expanded income levels for Addison County, April 2025



AREA	% AREA MEDIAN INCOME AMI	INCOME THRESHOLD BY HOUSEHOLD SIZE**								MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)***						MAX PURCHASE PRICE AFFORDABLE****				
		ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT	0	1	2	3	4	5	1	2	3	4	5
		PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	PERSON	STUDIO	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM	BDRM
ADDISON	30%	24,400	27,900	31,400	34,850	37,650	43,150	48,650	54,150	610	653	785	906	1,078	1,285	77,500	94,000	108,500	130,000	154,500
	50%	40,650	46,450	52,250	58,050	62,700	67,350	72,000	76,650	1,016	1,088	1,306	1,509	1,683	1,858	131,000	157,000	182,000	203,500	224,500
	55%	44,715	51,095	57,475	63,855	68,970	74,085	79,200	84,315	1,117	1,197	1,436	1,660	1,852	2,043	144,000	173,500	200,500	224,000	247,500
	60%	48,780	55,740	62,700	69,660	75,240	80,820	86,400	91,980	1,219	1,306	1,567	1,811	2,020	2,229	157,000	189,000	219,000	244,500	270,500
	65%	52,845	60,385	67,925	75,465	81,510	87,555	93,600	99,645	1,321	1,415	1,698	1,962	2,188	2,415	170,500	205,000	237,500	265,000	293,000
	70%	56,910	65,030	73,150	81,270	87,780	94,290	100,800	107,310	1,422	1,524	1,828	2,113	2,357	2,601	184,000	221,000	255,500	286,000	315,500
	75%	60,975	69,675	78,375	87,075	94,050	101,025	108,000	114,975	1,524	1,633	1,959	2,264	2,525	2,787	197,500	237,000	274,500	306,500	338,000
	80%	65,050	74,350	83,650	92,900	100,350	107,800	115,200	122,650	1,626	1,742	2,091	2,415	2,695	2,973	210,500	253,000	293,000	327,000	360,500
	85%	69,105	78,965	88,825	98,685	106,590	114,495	122,400	130,305	1,727	1,850	2,220	2,565	2,862	3,158	223,500	268,500	311,000	347,000	383,000
	90%	73,170	83,610	94,050	104,490	112,860	121,230	129,600	137,970	1,829	1,959	2,351	2,716	3,030	3,344	237,000	285,000	329,500	367,500	405,500
	95%	77,235	88,255	99,275	110,295	119,130	127,965	136,800	145,635	1,930	2,068	2,481	2,867	3,199	3,530	250,500	301,000	348,000	388,000	428,500
	100%	81,300	92,900	104,500	116,100	125,400	134,700	144,000	153,300	2,032	2,177	2,612	3,018	3,367	3,716	263,500	317,000	366,000	408,500	451,000
	105%	85,365	97,545	109,725	121,905	131,670	141,435	151,200	160,965	2,134	2,286	2,743	3,169	3,535	3,902	277,500	332,500	384,500	429,000	473,500
	110%	89,430	102,190	114,950	127,710	137,940	148,170	158,400	168,630	2,235	2,395	2,873	3,320	3,704	4,087	290,500	348,500	403,000	449,500	496,000
	115%	93,495	106,835	120,175	133,515	144,210	154,905	165,600	176,295	2,337	2,504	3,004	3,471	3,872	4,273	303,500	364,500	421,000	470,000	518,500
	120%	97,560	111,480	125,400	139,320	150,480	161,640	172,800	183,960	2,439	2,613	3,135	3,622	4,041	4,459	317,000	380,500	439,500	490,000	541,000
	125%	101,625	116,125	130,625	145,125	156,750	168,375	180,000	191,625	2,540	2,721	3,265	3,773	4,209	4,645	330,000	396,000	457,500	510,500	563,500
	130%	105,690	120,770	135,850	150,930	163,020	175,110	187,200	199,290	2,642	2,830	3,396	3,924	4,377	4,831	343,500	412,000	476,000	531,000	586,000
	135%	109,755	125,415	141,075	156,735	169,290	181,845	194,400	206,955	2,743	2,939	3,526	4,075	4,546	5,016	356,500	428,000	494,500	551,500	608,500
	140%	113,820	130,060	146,300	162,540	175,560	188,580	201,600	214,620	2,845	3,048	3,657	4,226	4,714	5,202	370,000	443,500	512,500	572,000	631,000
	145%	117,885	134,705	151,525	168,345	181,830	195,315	208,800	222,285	2,947	3,157	3,788	4,377	4,882	5,388	383,000	459,500	531,000	592,500	654,000
	150%	121,950	139,350	156,750	174,150	188,100	202,050	216,000	229,950	3,048	3,266	3,918	4,528	5,051	5,574	396,000	475,500	549,500	613,000	676,500

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***Consult the manager or developer for utility cost estimates of specific rental units. Alternatively, utility allowances linked on this page can help estimate utility costs.

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Source: Based on HUD median income estimates for 2025 (<https://www.huduser.gov/portal/datasets/il.html>)