

# Vermont Housing Needs Assessment Guide

**Revised August 2022**

L. Black-Plumeau, M. Watson and M. Stoen



## CONTENTS

INTRODUCTION .....	4
SECTION I.....	5
How to Use This Assessment.....	5
1. Who should use this assessment?.....	5
2. Why should a community conduct a housing needs assessment? .....	5
3. Are there easy ways to get housing data? .....	5
Vermont Housing Data Website.....	5
U.S. Census Bureau .....	6
Vermont Department of Taxes Grand List .....	6
Collecting Local Market Information.....	7
Other Communities .....	7
SECTION II.....	8
Population and Demographic Trends .....	8
1. How large is this community? Is it expanding or contracting? .....	8
2. Is this a youthful or aging community? .....	8
3. What are the income levels within a community? .....	9
4. What types of households have the highest (or lowest) incomes in this community?.....	9
5. What are the employment and unemployment levels in the area? .....	10
6. What do workers in the community earn? .....	10
7. What industries are going to expand or decline in this region?.....	11
8. Where are new residents living before coming to your community? .....	11
SECTION III.....	12
Rental Housing .....	12
1. How much rental housing exists in this area? .....	12
2. How much of the community's rental housing stock is subsidized?.....	12
3. What apartment sizes are available in the area? .....	13
4. In what type of buildings is the areas' rental housing located? .....	13
5. How old is the community's rental housing? .....	14
6. What is the rental vacancy rate?.....	14
7. How long is the local waiting list for existing subsidized housing?.....	14
8. Are people moving in or out? .....	14
9. Age distribution of renters? .....	15
10. How much rent do renters pay? .....	15
11. How much income do renters earn? .....	16
12. What can renters afford in the community? .....	16

13. What types of professionals cannot afford housing in this community? .....	17
14. What is the relationship of rents to local wages? .....	17
15. Are there many renters in the community who cannot afford their housing? .....	18
16. What are the ages of renters who can't afford their housing? .....	18
Other Indicators of Renter Housing Need .....	18
SECTION IV .....	20
Homeownership .....	20
1. How much housing for homeownership exists in this area? .....	20
2. What is the homeownership rate in this community? .....	20
3. What are the characteristics of homeowners? .....	20
4. What type of housing is owned? .....	21
5. What home sizes are available in the area? .....	21
6. How old is the community's homeownership stock? .....	21
7. What is the "for sale" vacancy rate? .....	21
8. What are the residency trends? .....	22
9. Age distribution of homeowners? .....	22
10. What are home prices in the community? .....	22
11. What are local home values? .....	23
12. What are the on-going homeownership expenses? .....	23
13. How much buying power do local renter households have? .....	23
14. How much income do homeowners earn? .....	24
15. What is the relationship of home prices to local wages? .....	24
16. What types of professionals cannot afford housing in this community? .....	25
17. Are there many homeowners in this community who cannot afford their housing? .....	25
18. How affordable is local housing? .....	26
19. What are the ages of homeowners who can't afford their housing? .....	26
Other Indicators of Owner Housing Need .....	26
SECTION V .....	28
Housing for the Elderly .....	28
1. How much subsidized, independent senior housing exists in the community? .....	28
2. Are senior-oriented ownership options designed for senior housing needs available? .....	28
3. What is the age distribution of the community's senior households? .....	28
4. How many seniors live in rental housing? Owner housing? .....	29
5. How many seniors in the community already live in subsidized rental housing and in market rate rental housing? .....	29
6. How many seniors in the community have mobility or daily living limitations? .....	29
7. How many renting seniors in the community would qualify for subsidized rental housing? .....	29
8. How long is the waiting list for subsidized elderly housing? .....	30



9. Is there a need for affordable ownership opportunities for seniors designed to meet their physical and other needs? .....	30
SECTION VI .....	32
Special Needs Housing .....	32
People who are homeless .....	32
People with disabilities .....	33
Frail elders .....	33
Other Special Needs .....	34
1. What supportive housing already exists in the community? .....	34
2. How large is the need in the community? .....	34
SECTION VII .....	35
Moving from Information to Action .....	35
Sample Action Plan Outline .....	35
APPENDIX 1 .....	36
Template 1: Inventory of Community Housing Options .....	36
Template 2: Current Waiting List for Subsidized Rental Housing .....	38
Template 3: Local Market Rate Rental Housing Conditions .....	39
Template 4: Local Ownership Housing Conditions .....	40
APPENDIX 2 .....	41
Resources & Publications .....	41
APPENDIX 3 .....	42
Guide to United States Census Data .....	42
Using Census Data .....	43
Understanding Data from Census Data .....	44
APPENDIX 4 .....	45
Guide to Vermont Department of Taxes Grand List .....	45
What is the grand list? .....	45
Using the grand list in housing counts .....	45

## INTRODUCTION

The Vermont Housing Needs Assessment Guide is intended to assist community groups determine the need for affordable housing within their cities or towns. It focuses on the need for:

- Rental housing
- Housing for homeownership
- Housing for seniors
- Special needs housing

Policy makers, leaders, and citizens continually analyze present data and future trends when determining the levels and types of housing needed at the state, regional, or local levels. Whether projecting the capacity for sewer and water infrastructure, building roads, or planning for schools, housing needs assessments are an integral element in community and regional planning.

Town plans should provide the policy framework and vision statement to support housing. Vermont statutes require communities to include a housing element within municipal plans. This helps focus a community's efforts in meeting housing-related goals.

This assessment is a tool for collecting, organizing and analyzing information specific to individual communities. Identifying any outstanding gaps or needs for housing is a first step in planning how, when, and where to address local housing issues. Once the existing situation is understood, goals and priorities can be set, resources identified, and strategies chosen.

State agencies and regional planning commissions often provide technical assistance for local officials and residents to conduct a housing needs assessment. Much of the information used to build such a needs assessment is found in secondary data sets. Other information must be secured through primary data gathering techniques including surveys, review of local permits, and interviews with policy planners. Private vendors also provide otherwise unavailable data such as population projections, economic data, and detailed age/sex distribution data.

As part of the process, a community or housing group often engages in a dialogue within the community over the nature of housing needs. This may reflect initiatives generated by the group or by others within the community. A community may be considering a specific development project or initiative. Does that project address a real need in the community? Is that type of housing a priority? This assessment process assists in developing the tools and understanding to answer questions about local housing needs. Community members can identify housing opportunities within the community and evaluate how these opportunities match with the need for a particular type of housing. Through the process, the merit of these opportunities can be evaluated. In each context, the Vermont Housing Needs Assessment Guide can provide meaningful information and a structure for analyzing the community's effort.

## SECTION I

### How to Use This Assessment

#### 1. Who should use this assessment?

The Housing Needs Assessment Guide is designed for use by people with varying familiarity gathering data, including citizens who may have little or no prior experience in the housing field, as well as town staff or other professionals. The guide may be completed in its entirety or in only those sections of particular interest to your group. The format is set up as a series of the most common questions asked by communities to determine housing need and to identify the “affordability gap” between what residents can afford and the actual cost of available housing.

According to the US Department of Housing and Urban Development (HUD), “Housing is affordable when households with incomes below an area’s median income pay no more than 30% of their income on housing. Housing costs for renters are rent and utilities. Housing costs for homeowners are principal on mortgage payments, interest, property taxes, and insurance.”

#### 2. Why should a community conduct a housing needs assessment?

The definition of housing need varies from community to community. Each community and housing organization “frames” the discussion of housing need based on the community’s unique characteristics. To clarify its definition, the community or housing organization typically poses questions such as:

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?

- Can our children afford to remain in, or return to, the community as they form their own households?
- Are populations with special housing needs given adequate housing options?
- Are there substandard, overcrowded, or other living conditions that are not decent that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the types of housing that promote local economic development?

Most communities have a stated or unstated goal that most residents have the opportunity to live their whole lives in the same community. This can mean living in different types of housing or obtaining renovations and services needed to remain in a home at different stages of one’s life. A useful starting point in defining housing need is to reflect on how achievable that range of housing and services choices are in your own community.

#### 3. Are there easy ways to get housing data?

Several sources of free data are available for every town, village, and county in Vermont. Some communities conducting an assessment may choose to include areas outside county lines or combine several towns into one assessment. This can be accomplished fairly easily with available data sources. Vermont has more freely available online housing data than any other state in the nation. Listed below are the sources most often cited in the Vermont Housing Needs Assessment Guide.

#### Vermont Housing Data Website

Most of the data needed to answer the questions presented in the Vermont

Housing Needs Assessment Guide are at the Vermont Housing Data web site at [www.housingdata.org](http://www.housingdata.org). The information on this web site is a compilation of information from a variety of sources, including the U.S. Census Bureau; Vermont Department of Taxes, Vermont Department of Labor, and U.S. Department of Housing and Urban Development (HUD). Other data sources are used and noted where applicable.

Once on the Web site, users should locate the box labeled “Community profiles” [at the bottom](#) of the page. These profiles contain hundreds of data pieces with current and historical information. Geographic data vary depending on source, but including villages, cities/towns, counties, and statewide. Once a topic is selected, such as data relating to population, families, and housing and renting costs, a list of different ways to limit the topic to include specific geographic locations appears on the right of the chart or graph. Each piece of information includes links to metadata, which provides a detailed description of the methodology for the preparing the information as well as the source.

The Community Profiles include several sections of different topics:

1. [Population & households](#)
2. [Income & employment](#)
3. [Homeowners](#)
4. [Renters](#)
5. [Housing stock](#)
6. [Housing needs](#)
7. [Housing programs](#)

In the Vermont Housing Needs Assessment Guide, the source of the data will be listed as a “Where to look” box, for example:

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Population](#)

Some data may be only available at the county or state level.

Finally, the website has a complete listing of all subsidized housing in Vermont. This [Directory of Affordable Rental Housing \(DoARH\)](#) is available from the [Housing Data Web site main page](#).

### U.S. Census Bureau

The U.S. Census Bureau is another source of secondary data. The U.S. Census of Population and Housing (also known as the Decennial Census) and the annual American Community Survey (“ACS”) provide a wealth of statistical information about the people, housing and economic conditions in your community. Because the ACS is a survey of a small sample of the population, it provides estimates rather than actual counts so is accompanied by margins of error indicating each estimate’s accuracy. Most of the Census information needed to answer the assessment questions is included in the Housing Data Website profiles. In instances where community data are not available from the [Housing Data Website](#), users are directed to specific Census Bureau data tables at the U.S. Census Bureau’s Census web site at [Explore Census Data](#). Instructions for using this Web site are detailed in Appendix 3: Guide To Census Data.

### Vermont Department of Taxes Grand List

In some cases, particularly for smaller municipalities, U.S. Census Bureau housing data may have a margin of error that is too large for that data to be useful in estimating the number of housing units. The [Vermont Department of Taxes](#) grand list provides a record of all properties in a municipality. This data is available at the municipality level or [upon request](#). Instructions for using

grand list data in a housing assessment are detailed in Appendix 4: Guide to The Vermont Department of Taxes Grand List.

### **Collecting Local Market Information**

After collecting some basic demographic and economic information about the community, most housing committees assess their local and regional conditions by asking some additional questions that must be answered locally:

- What subsidized and affordable housing options already exist in the community?
- Is there a waiting list for this housing?
- What is the current rental housing market like?
- What is the current homeownership market like?

If this information is not already at hand, you may turn to local resources including the municipality's planning or community development departments, public housing authority (PHA), the local assessor, real estate agents, and private developers for some of these answers. Your Regional Planning Commission (RPC) is an important source of local and regional information. There may be a fee for data reports, depending on how your RPC is organized and what services they provide. A listing of Vermont's Regional Planning Commissions is available from the [Vermont Association of Planning and Development Agencies](#).

Assessment Templates provide a format for conducting these local interviews and recording the information obtained. These are available in Appendix 1. The templates provide guidance for collecting information about subsidized and affordable housing, waiting lists, market-rate rental housing, and the current ownership market in your community. Together with the demographic and economic information, these local data

provide the resource tools to assist your assessment of housing needs. In order to complete the analysis sections of the assessment, you will need the information identified in these templates.

### **Other Communities**

Many communities have already completed needs assessments and shaped specific actions from their analysis of housing need. Looking at what other communities have done can be a great way to identify approaches that will work in your community both in terms of conducting housing needs assessments and in addressing needs.

The [Housing Data Website](#) has a section with examples of housing needs assessments from Vermont communities.

Appendix 2: Resources and Publications gives additional sources for finding descriptions of noteworthy efforts by Vermont communities to address their specific housing needs. This section also identifies how to obtain additional information on strategies and resources. Note that web links in this report can change over time and may need to be updated.



## SECTION II

### Population and Demographic Trends

#### 1. How large is this community? Is it expanding or contracting?

The size of a community will sometimes indicate the demand for housing. It is important to understand the relative size of a community in relation to its greater area. Historical population data over time can show long-term trends about a community.

The U.S. Census Bureau attempts to count the entire population every 10 years in its decennial Census. That count is available for every village, town, county, and statewide in Vermont.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Population](#)

However, the rate of housing growth does not necessarily correspond precisely with changes in population. For example, trends in multi-generational housing, shared housing, and marriages and divorces (see next section) can impact housing trends independently of actual population growth.

The American Community Survey (ACS) estimates actual housing units for a given area.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Households by tenure](#)

#### 2. Is this a youthful or aging community?

Trends in age distribution data over multiple decades can demonstrate the trend for local communities in relation to county, state, and national trends. This can guide a community toward the most appropriate type of housing for each demographic. For instance, sometimes families with many children require homes with more bedrooms, while elderly households are more comfortable in smaller homes with on-site amenities.

The [Vermont Housing Data Website](#) has projections of age cohorts by county.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Age of householder](#)

Also, birth and death rates are available on an annual basis for all Vermont municipalities. These vital statistics can give a community an idea of whether the population is expanding or contracting. An expanding population will mean more demand for housing and corresponding higher rents, where a contracting trend may mean increased vacancies and possible rental price decreases.

Another interesting factor to consider is the rate of marriages and civil unions compared to divorces for the area. Divorces often create more pressure on the housing market because, when a household separates and doubles, two separate households now need individual housing. The Vermont Health Department issues annual vital statistics reports that identify births, deaths, marriages, divorces, and civil unions.

Where to look: [VT Department of Health](#)  
Report: Annual Vital Statistics, Reports and Maps

### 3. What are the income levels within a community?

A household's ability to afford housing is based on wages and income. The federal guideline for affordability is that housing costs (rent + utilities or mortgage, taxes, and insurance) do not exceed 30 percent of a household's gross income. Household income information is available from a number of data sources. Each type of data is helpful in creating a picture of Vermonters' income in relation to other communities or county/state averages.

The decennial U.S. Census for Vermont contains income information for individuals, families, and households over a four-decade period. There are sometimes subtle differences between the sources of information for income and wage data, so numerous options are listed below.

The median household income is usually what housing professionals use to determine what most residents in a community earn. This divides the total household income distribution into two equal groups, one having incomes above the median, and other having incomes below the median. "Households" are usually a better source of data than "families" since they include all types of households, one person households, roommates, non-married couples, as well as traditional families.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Median Household Income](#)

Family households are limited to those people who are related and/or married. This median is often higher than household incomes because the average household size is often larger, meaning potentially

more workers are available. Once a community understands the incomes of the area it can calculate how much someone could afford to pay for housing. Also, it can be compared to surrounding communities to determine if the area is better or worse off. Finally, it helps identify what income a "low income" household earns. "Low income" is defined by HUD to be those earning 80% of the median area income. "Very low income" are those earning 50% of the area median. "Extremely low income" are those who earn less than 30% of the median and are those most at risk of having vulnerable or no housing options.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Median family income](#)

For communities with high margins of error associated with the Census Bureau estimates of median income, the Vermont Department of Taxes releases an annual report showing median family adjusted gross income for each town, based upon tax filings with the State of Vermont. Although this indicator is available only for families (and not households) it can be useful for examining historical trends and for confirming or negating Census Bureau estimates with large error rates.

Where to look: [VT Department of Taxes](#)  
Section: Data statistics  
Page: [Income Tax Statistics](#)

### 4. What types of households have the highest (or lowest) incomes in this community?

Understanding the income levels of households based on the householder's age can help communities understand the demographic characteristics of those

residents with potentially the greatest need for housing.

The numbers of households (by age ranges) that fall within a series of income categories can be helpful to understand the incomes of families with children, young professionals, people who are elderly, etc.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B19037 – Age of householder by household income in the past 12 months

Income data related to housing tenure is particularly important for a housing needs assessment. The Vermont Housing Needs Assessment Guide includes Rental Housing and Homeownership sections with detailed information about income and tenure data sources.

## 5. What are the employment and unemployment levels in the area?

Understanding local industries and their potential growth or decline in employment will help communities plan for possible additional housing needs as workers are hired or for increased vacancies if jobs are cut and households need to leave the area for new opportunities.

The overall size of a community's workforce is a good baseline from which to start. This shows the number within the labor force who are employed and unemployed as well as the unemployment rate.

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Labor force & unemployment](#)

Sometimes workers cannot find housing in the same town in which they work or cannot find jobs in the same town in which they live. While commuting to work is a reality for many, the distance of that commute might indicate that the local or surrounding areas may also not have an adequate supply of housing available to local workers. The data available shows travel time to work for residents of a selected area.

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Commuting time](#)

The year a household moves into a home indicates how transitional community residents are, especially with respect to surrounding areas. A useful data set shows the year in which the household move into its home by tenure (rental or owner-occupied).

Where to look: [VT Housing Data](#)

Section: Population & households

Page: [Year householder moved into home](#)

## 6. What do workers in the community earn?

It is important to not only understand the earning capacity of the residents in a community, but also the workers who are employed there. Sometimes workers in a town or city can represent the potential renters or homebuyers who would like to reside in the area but have not found appropriate housing. Also, workers support local communities by purchasing goods and services, etc. Learning more about this population will help explain some dynamics within the community in greater depth.

The Vermont Housing Data Website shows the annual average wage earned by all

workers, which is produced by the Vermont Department of Labor.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Wages](#)

For more detailed information about the types of jobs workers hold and the wages of those individual professions, the best source is the Vermont Department of Labor. (Note: the data will not be available if the number of employees within a given category is too small.)

Where to look: [www.vtlmi.info/indnaics.htm](http://www.vtlmi.info/indnaics.htm)

This information is used in analyzing the rents and home prices in relation to wages — see [Rental Housing](#) and [Homeownership](#) sections below.

## 7. What industries are going to expand or decline in this region?

Expansion of certain industries and jobs are a key indication as to the future wage levels of workers in the community. In 2016, the Vermont Department of Labor released projections of major occupations (those with 50+ workers) for both the short term (2015-2017) and the long term (2014-2024). A needs assessment might include a comparison of the top occupations within an area with the potential for its future growth or decline. Note that these are statewide estimates and may not be suitable for analysis at the community level.

Where to look:  
<http://www.vtlmi.info/occupation.cfm>

## 8. Where are new residents living before coming to your community?

A community's "movership" rates provide a picture of whether residents have moved into their current homes from across town, within a county or state, or have moved from outside the state. Estimates show those households that moved in the past 5 years and the locations where they lived previously. A lower residence moving rate may indicate stability of the population.

Where to look: [Census Data](#)  
Data Source: American Community Survey 5-Year Estimates  
Table: B07204: Geographical mobility in the past year for current residence



## SECTION III Rental Housing

### 1. How much rental housing exists in this area?

In a comprehensive housing needs assessment, it is important to differentiate the needs for both rental housing units and owned homes. For many, the dream of owning one's home is a powerful motivator. Typically, many young households begin renting as the first step in independent living. It is important to understand the characteristics of households that live in each type of housing, as well as the potential barriers that may prevent residents from accessing desired units.

Note that a "household" is defined by the Census as "living in a housing unit." While some housing units may be vacant, the number of occupied housing units will always equal the total number of households.

Where to look: [VT Housing Data Profiles](#)  
Section: Housing stock  
Page: [Housing units](#)

Some communities have much more development of housing for homeownership than rental, and others have the opposite. Compare the area studied to the surrounding areas to determine if the balance of rental housing is fairly equal between the communities, or if your area has more or fewer rental housing opportunities than other areas. The box above will show you the proportion of renter occupied housing and homeowner occupied housing, divide each into the total housing units to get a percentage.

When possible, you should also factor in or quantify the numbers of rental units that

that are vacant and not lived in at the moment.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Vacant housing units...](#)  
...vacant housing units  
...for rent

### 2. How much of the community's rental housing stock is subsidized?

The Vermont Directory of Affordable Rental Housing (DoARH) provides the framework for developing a current inventory of state and federal subsidized and affordable rental housing in your community. A search for all rental properties in a particular geographic area can be done for a particular county or town. You can also obtain the number of homes by size (the numbers of bedrooms), of disabled units, of elderly units and of wheelchair accessible units.

A housing needs assessment should include the following types of subsidized rental housing, which are all included in the DoARH, on the Vermont Housing Data Web site:

- Public Housing units
  - Project-based Section 8 units
  - Low Income Housing Tax Credit units
  - HOME-funded units
  - USDA Rural Development units
  - Other financed units
  - Housing for special populations
- o Section 202 housing for people who are elderly
  - o Section 811 housing for people who are disabled

Comparing the units in your community with surrounding communities can show whether your community supports its

portion of affordable subsidized rental units.

Where to look: [Directory of Affordable Rental Housing \(DoARH\)](#)

The Directory contains listings of affordable rental properties generally available for low-income Vermonters, including elders or persons with disabilities. For more information on housing built specifically for people with disabilities — including group homes, housing for people who are homeless, or other specialized housing, contact the Continuum of Care for your area from the guide provided by the [Vermont Coalition to End Homelessness](#).

Another type of housing subsidy available to low-income Vermonters is tenant-based assistance. This is not tied to a specific apartment but can instead be used in a variety of privately owned rental housing. Local Public Housing Authorities (PHAs) offer tenant-based “vouchers” for individuals and families who live or want to live within their jurisdictions. [US Housing Data](#) provides a complete list of Vermont’s Public Housing Authorities.

### 3. What apartment sizes are available in the area?

The American Community Survey estimates the number of rental units by the corresponding number of bedrooms. This can inform a community as to what mix of unit sizes are available. This supply can then be compared to the demand for units with different number of bedrooms.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Number of bedrooms](#)

To take the next step in determining if that mix of units by number of bedrooms is most appropriate, a community can compare it to the size of households in the community and neighboring areas. Household size can vary over time and provides a measure of changes in types of households and a community’s profile.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Average household size...](#)  
...renter occupied housing units

Combined with the information collected from housing providers offering state and federal subsidized housing and from local rental agents (see [Templates 1, 2 and 3](#)), this information helps gauge the size of homes and apartments needed. In general, a range of housing options should exist for different sized households.

### 4. In what type of buildings is the areas’ rental housing located?

Assessments may want to analyze how much of the community’s rental stock is located in single-family homes versus multi-unit buildings (by units per structure). Since single-family homes often represent the most expensive rental housing, a high percentage of single-family rentals may be an indicator of limited affordable supply or, in some instances, may indicate a pattern of neighborhood divestment by homeowners.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Residential building type](#)  
...renter occupied housing units

## 5. How old is the community's rental housing?

By looking at data that give the approximate year housing was built, an assessment can gauge the age of the rental housing stock and possibly examine its quality based on age. A community with older rental housing stock will typically possess more deteriorated properties which are more likely to have lead paint, code violations, and sub-standard conditions.

Also, the data show the level of rental production over the last 10 to 20 years. How does this compare with the number of owner-occupied homes built during the same period? A lack of rental housing production limits the types of households that can form or move into a community.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Year structure built](#)

## 6. What is the rental vacancy rate?

Where to look: [VT Housing Data](#)  
Section: Renters  
Page: [Rental vacancy rate](#)

In general, a rental vacancy rate is considered “healthy” when it is between 4 to 6 percent. A vacancy rate below 4 percent is considered a condition where renters are subject to limited choice and increasing rental costs, which may show the need for additional rental housing. [Appendix 1 — Template 3: Local Market Rate Rental Housing Conditions](#) asks local housing professionals to estimate changes

in the community's rental vacancy rate since the Census.

## 7. How long is the local waiting list for existing subsidized housing?

### [Appendix 1 — Template 2: Current Waiting List for Subsidized Rental Housing](#)

Information provides communities with an estimate of the pent up demand for housing broken out by type of housing, hometown of applicant, and size of household. The size of a current waiting list for subsidized housing in the community is the best indicator for housing needs of people who are lower income.

The local housing authority or manager of privately owned subsidized housing might make this information available to you upon request. Visit [US Housing Data](#) for a list of local housing authorities. In Vermont, local housing authorities may have “closed” lists and have stopped accepting applications for waiting lists. In those instances, waiting list information is not appropriate for use in your community housing needs assessment because old or closed waiting list may understate need. Be aware that personal information identifying applicants is confidential and cannot be provided. It is important to check how recently these waiting lists have been updated and to ask if the waiting list is “closed” to new applicants. The potential for names to be duplicated on several waiting lists may conversely overstate the need indicated by the waiting list.

## 8. Are people moving in or out?

Knowing when households move in and out of current rental locations helps pinpoint the dynamics of the rental housing market. Examining other communities can be particularly illuminating.

This can highlight a very transient rental market where people move frequently versus a highly stable one where there is little turnover in units.

Where to look: [VT Housing Data](#)  
Section: Populations & households  
Page: [Year householder moved into home](#)

## 9. Age distribution of renters?

The distribution of ages of renter households is important to best understand the demographics of the community. It may be worthwhile to compare age distribution to several past years to identify trends and future needs.

A housing needs assessment must address the aging of the large “Baby Boomer” generation and assess its impact on local housing options. Older householders generally prefer smaller units and on-site amenities. [AARP](#) has done some research on the housing needs of people over 50.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Age of householder](#)

## 10. How much rent do renters pay?

The median gross rent for a community indicates the amount where half of the renters in the area pay less than that amount in rent each month, and half are paying more. The median gross rent includes heat and other utilities, if these are included with the rent. It may be interesting to compare this number to surrounding communities and to the county and state as a whole.

It is important to remember that the number of small-sized units in the area may make this median appear to be less than a neighboring area. This may not mean that housing is less expensive, it may mean that the neighboring area has larger units with more bedrooms and therefore charge higher rents.

Where to look: [VT Housing Data](#)  
Section: Renters  
Page: [Median rent](#)

Larger families may need more bedrooms, while one or two person households may require only one or two. Usually, the rents charged for larger units are higher than for smaller units. To capture the costs of rental housing based on the number of bedrooms, the American Community Survey provides a table with the distribution of gross rent for rental units of various bedroom sizes.

Where to look: [VT Housing Data](#)  
Section: Renters  
Page: [Median rent by number of bedrooms](#)

For more information about rental units, a community may want to conduct interviews with local housing professionals. This will provide current pricing levels since housing markets fluctuate more often than the American Community Survey releases data. [Appendix 1 — Template 3: Local Market Rate Rental Housing Conditions](#) provides a list of questions that will help this research. This template information augments the ACS figures and provides an estimate of the changes in the community's market rents by bedroom size.

Current market rents are typically significantly higher than the American Community Survey estimates for several



reasons. First, there may be price escalation over time. Second, ACS rent estimates also include subsidized rentals. Finally, when professionals think of market rents, they almost always think in terms of what is available for rent at the current time. These rents reflect the current market but generally do not reflect the rents paid by those who have lived in the same apartment on a long-term basis and often pay rents well below those charged to new residents.

### 11. How much income do renters earn?

Renting households often have lower incomes than homeowners. Once incomes rise to levels that support the savings for a down payment and mortgage costs, many renters become homeowners. It is important for housing needs assessments to understand renters' income levels so that some broad trends as to affordability may be established.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Household income by tenure](#)

Where to look: [VT Housing Data Profiles](#)  
Section: Income & employment  
Page: [Median household income](#)

### 12. What can renters afford in the community?

HUD releases annual median income estimates to determine eligibility for its federal housing programs. These median income figures are available for Vermont and other smaller regions.

The median family income is the middle dollar figure in the range of all family incomes when sorted in ascending order. A "family" refers to the Census definition of a family: A householder with one or more

persons living in the same household who are related to the householder by birth, marriage, or adoption. The definition of family excludes one-person households.

HUD calculates the income limits of its major affordable housing programs using this median income level. It is adjusted for these programs based on household size and other program regulations. These data are released annually.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Median family income by size](#)

#### Step 1

The median income given by HUD is for a family of 4 and is the norm usually used for calculations.

OR

Use as a baseline to compute the affordable rent for households at 80% of median or any other income group you are interested in serving.

#### Step 2

Divide the annual household income by 12 to get the monthly gross income.

#### Step 3

Multiply by 0.30 for amount of income available for monthly housing cost (includes rent and utilities).

#### Step 4

Subtract an estimate of monthly utility costs and the remainder is the affordable rent.

#### EXAMPLE

Median income for a family of 4 in County is \$57,000.

$\$57,000 \times 0.80 = \$45,600$

$\$45,600 / 12 = \$3,800$  for monthly income

$\$3,800 \times 0.30 = \$1,140$  for amount available for monthly housing cost

$\$1,140 - \$300 = \$840$  per month for heat, hot water and electric

\$840 is affordable rent for family of four earning 80% of area median income.

### 13. What types of professionals cannot afford housing in this community?

The exercise above may show that many workers can afford to rent in their communities. The follow up question should be, "What professions cannot afford to rent locally?" The Vermont Department of Labor has an online listing of several Vermont geographic areas (Central VT, Southern, Northeast, etc.) which includes the average annual wage listed by profession and the number of workers in that profession.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Wage by Occupation](#)

Does a gap exist for key jobs between what an average worker can afford and what current rents cost? How much is that gap? Also, for those current renter households earning minimum wage or less than \$10,000 or between \$20,000 and \$35,000/year, how much is the gap? How many renter households in the area fall into these income categories?

Additional analysis: Compare the community's Department of Labor average wage for local jobs to that of the state. Then compare the Median Gross Rent at the local, county, and state levels.

Where to look: [VT Housing Data](#)  
Section: Renters  
Page: [Median rent](#)

Which is higher? Does the community have comparatively higher paying jobs or higher rents? If the latter, it may indicate that local workers are less able to afford to live in the community.

### 14. What is the relationship of rents to local wages?

When comparing local wages in relation to the cost of renting for someone working and living in the community, another interesting set of questions include:

- What could a typical worker (for example: construction worker, teacher, nurse, food service employee) in the community afford to pay for rent?
- How much would they have to earn to afford the median rent?
- How many average workers' wages does it take to afford the median rent in the community?

The Vermont Department of Labor provides the annual average wage earned by all workers and by typical jobs. This information is available at the state, county, or community levels. It is also possible to get pay scales for municipal workers for this exercise. (Note: the data will not be available if the number of employees within a given category is too small.)

Where to look: [www.vtlni.info/indnaics.htm](http://www.vtlni.info/indnaics.htm)

#### EXERCISE

##### Step 1

Divide the average annual wage by 12 to get an average monthly wage.

##### Step 2

Multiply that monthly income by 0.3 (This gives the maximum affordable rent, including utilities, for that worker.)

##### Step 3

Use Template 3: Local Market Rate Rental Housing Conditions to compare the maximum affordable rent calculated in Step 2 to the actual rents in the area. To figure out the number of workers per household it would take to rent the median priced apartment one could follow the formula:  $(\text{median gross rent} / .30 \times 12) / \text{average wage} = \text{number of workers needed}$ .

### 15. Are there many renters in the community who cannot afford their housing?

Housing needs assessments should try to capture the need for various levels of rental housing. A local supply of rental units at multiple cost ranges provides residents with choices within the local housing market. Thirty percent of gross income is typically considered the maximum expenditure for an affordable housing cost.

The American Community Survey has a table showing the total number of renter households who are paying more than 30 percent of their gross income, as well as a percentage of all renters. The table also provides the income levels for those households carrying a high cost burden. The number of lower-income renters paying more than 30 percent of their income for rent is one potential benchmark for assessing rental affordable housing need. Although 30 percent is the affordability threshold used in most public programs, the number of renters paying more than 50 percent of their income for rent is an additionally important indicator of housing need. These households are likely to have very few resources left after paying for their housing which leads to great risk of eviction and homelessness.

Where to look: [VT Housing Data](#)

Section: Renters

Page: [Renter cost burden](#)

... paying 30-49% income

...paying 50% of income or more

This is one key indicator of a mismatch between rental costs and renter household incomes. The American Community Survey also estimates rent burden by household income groups. This can be used to estimate how many

financially burdened households would be income eligible for subsidized housing if it were available.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B25074 – Household income by gross rent as a percentage of income in the past 12 months

### 16. What are the ages of renters who can't afford their housing?

As seen above, the proportion of households paying more than 30 percent of their income towards housing costs — the federal definition of “affordable” — will indicate the potential for a housing crisis in the community. This information can be even more helpful when breaking those households out by age.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B25072 — Age of householder by gross rent as a percent of household income

### Other Indicators of Renter Housing Need

Other indicators can provide important inputs for individual community analysis of renter housing need. The following represent some typical indicators that demonstrate when a community is experiencing rental housing need. This information may be obtained at the Vermont Housing Data Web Site ([www.housingdata.org](http://www.housingdata.org)) or by contacts with local housing experts.

- A vacancy rate falls below 5% or limited rental availability as indicated by local agents
- A closed waiting list or a long waiting period for subsidized rental housing
- Little or no multi-family rental housing production in the last decade
- Rental housing that constitutes less than 30% of the community's housing stock
- More than 30% of renters paying more than 30% of their income for rent
- More than 15% of renters paying more than 50% of their income for rent
- Increased incidence of homelessness
- More than 20% of renters living in single family homes (this may indicate a limited multi-family options)
- Change in typical rents over last two years
- Estimated vacancy rate today
- Change in vacancy rate over last two years
- Local college or university plans to increase student enrollment without increasing on-campus housing.
- Any other significant changes in market over last two years



## SECTION IV

### Homeownership

Homeownership is a long-cherished goal in the U.S. and the vast majority of Vermonters want to own their own homes — whether in small towns or in larger communities. Some parts of the state have faced a serious housing shortage. This is a particular problem for people who want to purchase a home and cannot find an affordable property, although availability and prices vary by geographic region and community.

The next set of questions uses Census Bureau and secondary sources for employment data and local market information to look more closely at a community's access to ownership, especially for moderate-income, first-time homebuyers.

Appendix 1 Template 4: Local Ownership Housing Conditions provides the basis for updated market information about housing costs in your community and is the key information source for this section of the analysis.

#### 1. How much housing for homeownership exists in this area?

The Census counts the number of housing units in each community and categorizes it as rental, owned, or vacant property. To get the full picture of how much housing is available for homeowners, you add together the occupied housing that is owned with the vacant property that is available to purchase.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Vacant homes](#)

It is important to understand the characteristics of households that own their homes, as well as the relative size of that population to the community as a whole.

#### 2. What is the homeownership rate in this community?

The proportion of households that own their homes compared to the total number of households in an area determines the homeownership rate. To calculate this rate, the number of occupied owned homes must be divided by the total housing units for a given area. How does this compare with the larger region and with surrounding communities? To be consistent, it is best to use the same data table for all geographic locations.

Where to look: [VT Housing Profiles](#)  
Section: Housing stock  
Page: [Housing units...  
...owner](#)

#### 3. What are the characteristics of homeowners?

Households that own their home often are larger (i.e., numbers of persons) than renter households. It is interesting to watch over time the differences in household size for homeowners, to try to estimate if housing demand for homeownership units is increasing or decreasing. Decreasing household sizes indicates that there is often more demand for housing because people are living in smaller households. This happens, for instance, when a divorce occurs, and one household suddenly becomes two or when adult children move out to create their own separate households. When this occurs, household

sizes decrease but the number of households increases.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Household size...  
...owner](#)

#### 4. What type of housing is owned?

Assessments may also analyze how much of the community's owned housing stock is located in single-family homes versus multi-unit buildings (such as condominiums). Some may be interested in the number of mobile homes within a community.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Residential building by type](#)

#### 5. What home sizes are available in the area?

Sometimes the number of housing units is appropriate for the community, but the size of the housing (as measured by the numbers of bedrooms) may not be. Growing families often require more bedrooms for children, while families whose children are moving out and non-family households may be "over housed" and not need so much space. It is important to try to determine if the mix of housing options for homeowners matches the demand.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Number of bedrooms](#)

#### 6. How old is the community's homeownership stock?

By looking at data that gives the approximate year housing was built, an assessment can gauge the age of the owned housing stock and possibly make assumptions as to its quality based on age. A community possessing older housing stock will typically possess more deteriorated properties which may be more likely to have lead paint, code violations, sub-standard conditions and high home heating costs

Also, these data show the level of homeownership production over the last 10 to 20 years. How does this compare with the number of renter-occupied homes built during the same period? A lack of new affordable housing for homeownership can pose problems for communities.

Where to look: [VT Housing Data](#)  
Section: Housing stock  
Page: [Year structure built](#)

#### 7. What is the "for sale" vacancy rate?

The "for sale" vacancy rate is a very important indicator of housing demand because a low vacancy rate can indicate pent up demand for housing, while a high vacancy rate may indicate less demand and, therefore, potential for lower prices for homes. The Census provides data showing a total of vacant homeownership housing units in April 2010, the date when the census data were collected. To calculate a homeownership vacancy rate for the community, first add the "...Vacant housing units ...for sale" to the "Total housing units ...owner occupied." This total will give you all homeownership housing units, both occupied and vacant.

Next divide the "...Vacant housing units ...for sale" by the total (vacant housing units plus owner occupied housing units).

Where to look: [VT Housing Data](#)

Section: Housing stock

Page: [Housing units](#)

...owner occupied

...rental

Where to look: [VT Housing Data](#)

Section: Housing stock

Page: [Vacant homes](#)

In general, a homeownership vacancy rate is considered "healthy" when it is approximately 3 percent. A vacancy rate below 3 percent is generally a condition where renters are subject to limited choice and increasing rental costs and may show the need for additional rental housing. [Template 3: Local Market Rate Rental Housing Conditions](#) asks local housing professionals to estimate changes in the community's for sale vacancy rate since the Census.

## 8. What are the residency trends?

A community's stability is important to its overall housing market. To calculate a measure of how often homeowners move, the Census has a table showing when householder moved into the current home location (by series of year categories). This can provide an idea of how long homeowners have been established in various neighborhoods and begin to make assumptions as to the relative changes in value.

Where to look: [VT Housing Data](#)

Section: Population & households

Page: [Year householder moved into home](#)

## 9. Age distribution of homeowners?

The age of the householder is also an important factor to consider. The Housing Data website has a table with the age distribution of owner-occupied households based on the age of the householder. It may be worthwhile to compare age distribution to past years to identify trends and future needs.

Where to look: [VT Housing Data](#)

Section: Population & households

Page: [Age of householder](#)

## 10. What are home prices in the community?

The Vermont Housing Data Web Site contains the most current home price data at the village, town, county, and state levels for single family homes, condominiums, mobile homes, and vacation residences. This includes the number for each type of property sold each year, and average and median prices. This source is among the most current and reliable indicator for home sale activity in Vermont. The data may be combined with income data to produce "affordability" indices at the county or local level, when available.

Where to look: [VT Housing Data](#)

Section: Homeownership costs

Page: [Primary home sales...](#)

...Median home sale price

Some analysts chose to use averages (or means) instead of medians. However, for analyzing housing market conditions, the median home price is often the most accurate gauge for housing costs because it is not skewed by a few very high end (or low end) homes in a community.

### 11. What are local home values?

In addition to the price for homes sold during the recent past, another good indicator of the market for homeownership units in an area are the estimates of the value of owned property. This provides the owner's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would command in the market if it were for sale.

Home values within a given community can vary substantially. Needs assessments often focus on the homes and households most in need. Therefore, communities may want to examine the lowest valued homes in an area and the geographic locations for those homes. Is there an area where home prices are unusually depressed? The American Community Survey produces a table showing the estimated number of properties in an area by the owners' estimates of the amount that individual properties would command in the market.

Where to look: [Census Data](#)  
Data Source: American Community Survey 5-Year Estimates  
Table: B25075 – Value (owner- occupied housing units)

**Template 4: Local Ownership Housing Conditions** provides a basis for collecting updated market information about housing costs in the community, including the current price range (including lower quartile and median) for both new and existing single-family homes, condominiums, and other housing options by bedroom size.

Template 4 also looks at the change in price of a typical starter home over last two years and the change in sales activity over the last two years, based on an analysis of local home sales.

### 12. What are the on-going homeownership expenses?

The federal standard of affordability establishes that all households should not pay more than 30% of their gross income towards housing. Although renters often face the greatest housing cost burden, a portion of homeowners also pay more than the 30 percent threshold. The American Community Survey estimates monthly owner costs (total) for specified owner-occupied housing units, including households paying less or more than 30 percent of household income. This measure shows the distribution of owner-occupied households spending too much for their housing.

Where to look: [VT Housing Data](#)  
Section: Homeowners  
Page: [Homeowner cost burden](#)

### 13. How much buying power do local renter households have?

To identify the availability of households to move into homeownership, an assessment must consider the ability of renters to become first time home buyers. The American Community Survey has information that can be used as the basis for assessing the purchasing power of local renter households. Gross rent as a percentage of household income is a computed ratio of monthly gross rent to monthly household income. The ratio is computed separately for each renter household, rounded to the nearest tenth and



then displayed by household income groups.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B25074 – Household income by gross rent as a percentage of income in the past 12 months

Note: similar calculations can be done using either the ACS median household income estimate or the HUD median family income for a family of four (to compute an affordable sales price).

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Median household income by size](#) and [HUD 4-person median family income](#)

#### EXERCISE

##### Step 1

Take the HUD median family income for family of four and divide by 12 to get the monthly gross income.

##### Step 2

Monthly income x 0.30 = total income available for paying principal, interest, property taxes, insurance (and condominium fees where applicable)

##### Step 3

Deduct for monthly insurance, any condo fees, and property taxes (from [Template 4: Current Ownership Market](#)) = monthly amount available for mortgage payment.

The Vermont Housing Data web site contains a special tool which makes it easy to assess the buying power of households. [The Vermont Housing Data affordable home price calculator](#) performs two types of comparisons: (1) how much of a home you can afford, based on a particular income amount; or

(2) how much income is needed to afford a home with a particular price.

#### 14. How much income do homeowners earn?

Homeowners often earn higher incomes than renters. It is important for housing needs assessments to understand the income levels of homeowner households so some broad assumptions as to affordability may be made. A community with drastically higher income levels than the surrounding area may have reduced opportunities for renters to move into homeownership.

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Median household income](#) ...owner

#### 15. What is the relationship of home prices to local wages?

To assess housing affordability, local wages can be assessed in relation to the cost of purchasing a home for someone working and living in the community. These questions include:

- What could a typical worker (for example: construction worker, teacher, nurse, food service employee) in the community afford to pay for a home?
- How much would a worker need to earn to afford the median home price — for different types of homes?
- How many average workers' wages does it take to afford the median home price in the community?

The Vermont Department of Labor provides the annual average wage earned by all workers and by typical jobs. This information is available at the state, county, or community levels. It is also possible to get pay scales for municipal workers for this exercise. (Note: the data will not be available if the number of employees within a given category is too small.)

Where to look: [www.vtlmi.info/indnaics.htm](http://www.vtlmi.info/indnaics.htm)

#### EXERCISE

##### Step 1

Divide the average annual wage by 12 to get an average monthly income.

##### Step 2

Multiply that monthly income by 0.3 (This gives the maximum affordable housing payment, including mortgage, insurance, and taxes, for that worker.)

##### Step 3

Use Template 4: Current Ownership Market to compare the maximum affordable housing payment calculated in Step 2 to the actual home costs in the area. To figure out the number of workers per household it would take to afford the median priced home one could follow the formula:  $(\text{median gross monthly housing payment} / 0.30 \times 12) / \text{average wage} = \text{number of workers needed}$ .

### 16. What types of professionals cannot afford housing in this community?

Based on the exercise in the question above, a needs assessment may find that many workers cannot afford to purchase a home in their community. A follow up question is, what professionals cannot afford to own locally? The Vermont Department of Labor has an online listing of several Vermont areas (Central VT, Southern, Northeast, etc.) where the average annual wage is listed by

profession, including the number of workers in that profession.

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Wages](#)

Does a gap exist for key jobs between what an average worker can afford and what current homes cost? How much is that gap? How many households cannot afford to buy a home in the area?

Additional analysis: compare state and VT DOL average wage for jobs. Then compare the median home price at the local, county, and state levels. Which is higher? Does the community have comparatively higher paying jobs or higher home prices? If the latter, it may indicate that local workers are less able to afford to live in the community.

### 17. Are there many homeowners in this community who cannot afford their housing?

Housing needs assessments should identify the need for specific price ranges of owner-occupied housing. A local supply of homeownership units in a variety of price ranges provides residents with choices within the local housing market. Typically, 30 percent of gross income is considered the maximum expenditure for housing to be considered affordable. The ACS estimates the median ratio of housing costs to household income for homeowners. This should be compared to surrounding communities to get a sense of relative differences or similarities.

Where to look: [VT Housing Data](#)

Section: Housing needs

Page: [Home price affordability for area residents](#)

The ACS also estimates the total number of owner households who are paying more than 30 percent of their gross income and the percentage of all homeowners. The table also provides information about households carrying excessive cost burdens of housing costs of 50 percent or more of income. The number of lower-income homeowners paying more than 30 or 50 percent of their income for rent are potential benchmarks for assessing affordable housing need.

Where to look: [VT Housing Data](#)

Section: Income & employment

Page: [Cost burden](#)

... at or above 30% of household income

... at or above 50% of household income

### 19. What are the ages of homeowners who can't afford their housing?

As seen above, the proportion of households paying more than 30 percent and 50 percent of their income towards housing costs will indicate the potential for a housing crisis in the community. This information can be even more helpful when considering households by age. This is one indicator of the mismatch between homeownership costs and homeowner's incomes.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B25093 - Age of householder by selected monthly owner costs as a percentage of household income in the past 12 months

### 18. How affordable is local housing?

Using the mortgage calculator on the [VT Housing Data Profiles](#) website, computing the following benchmarks will help describe how affordable housing in the community is for potential first-time home buyers:

- If a renter earning the median income could make a 10% down-payment, what priced home could they afford (Formula: mortgage amount/0.90)? What percentage of homes in the community is currently priced at this level?
- How much of a down payment would the renter earning the median income need to afford the monthly payments on the median priced home using 30 percent of their income? On the lowest quartile of housing?
- How much of a home could a household earning 80 percent of the area median income afford? 100 percent? How does this compare to price of housing in the community?

### Other Indicators of Owner Housing Need

The following represent some typical indicators that demonstrate when a community is experiencing homeownership housing shortages. This information may be obtained at the [Vermont Housing Data Web site](#) or by contacts with local housing experts.

- The median renter household income for the community is not enough to purchase a local home in the lowest quartile of housing prices
- 150% of the average local wage (i.e. 1.5 average workers per household) is not enough to purchase a local home in the lowest quartile of housing prices.
- Lack of owner housing for single-person households affordable at 100% of average local wage

- The number of residents working and living in the community is under 50%. This also sheds light on fair share housing issues in which communities do not provide adequate levels of housing for workers.

Where to look: [VT Housing Data](#)  
Section: Income & employment  
Page: [Labor force & unemployment...](#)  
...employed workers

## SECTION V

### Housing for the Elderly

Over the past three decades, senior rental housing was a focus of affordable housing development activities in many communities. But new types of housing for different sub-populations of seniors are needed to meet new demographic trends, increased senior assets, lifestyle preferences that favor homeownership, and life longevity resulting in greater advanced care needs. There are increasing numbers of seniors proportionate to the population and many have incomes and assets that do not qualify them for traditional subsidized senior housing. Today's seniors are more likely to own their own homes than seniors of previous decades. Perhaps most significantly, more seniors are living longer and need assistance in conducting certain daily living activities for an extended period of their lives.

#### 1. How much subsidized, independent senior housing exists in the community?

Template 1: Inventory of Community Housing Options provides inventory information about senior housing developments in the community. A good resource to help in completing Template 1 is the [Vermont Directory of Affordable Rental Housing](#), which allows for searches for all rental properties in a particular geographic area (e.g., particular county or town). Searches by number of bedrooms needed, funding sources and availability of disabled units, elderly units, or wheelchair accessible units are available.

Where to look: [Directory of Affordable Rental Housing \(DoARH\)](#)

Key issues to consider include: the age, quality and location of these developments; any services for residents; the accessibility of units; the percentage of non-elderly handicapped residents; and any vacancies or marketing difficulties experienced at the developments. Communities may also want to consider the data available on the institutionalized population living in nursing homes. It is important to note that there are some non-elderly residents in nursing homes who live there due to a disability.

Where to look: [Census Data](#)  
Data Source: 2020 U.S. Census  
Table: P42 – Group quarters population by group quarters type

Lists of nursing homes and residential care facilities can be found at the [State of Vermont Department of Aging and Independent Living \(DAIL\)](#) Web site.

#### 2. Are senior-oriented ownership options designed for senior housing needs available?

When completing [Template 4: Local Ownership Housing Conditions](#), an assessment of any ownership housing options specifically designed for seniors regardless of income should be completed. These may include “55 and over” communities; condominiums designed and marketed for seniors; life care communities, and senior-only mobile home parks.

#### 3. What is the age distribution of the community's senior households?

The number of people broken out into age categories provides a distribution of seniors and non-seniors. Typically, the median age of residents in subsidized independent senior housing projects is over 75 years and is 80 years for Assisted Living Facilities.



Although eligibility for many programs begins at age 62, communities conducting assessments should look not only at those who are currently considered elderly, but also the number of people in younger, “near-senior” cohorts. This will provide help in projecting future demand for housing for people who are elderly.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Age of Householder](#)

#### 4. How many seniors live in rental housing? Owner housing?

Understanding the current housing situations of seniors is important for gauging their future housing needs. Homeowners may have equity invested in their homes and, therefore, may have some resources to assist them as they age.

Where to look: [VT Housing Data](#)  
Section: Population & households  
Page: [Age of household](#)  
...renters

#### 5. How many seniors in the community already live in subsidized rental housing and in market rate rental housing?

[Template 1: Inventory of Community Housing Options](#) provides information on the number of residents already living in some form of senior housing in the community. Deducting these renters from the total senior renters (from previous question) provides a total of seniors renting market rate housing. The Directory of Affordable Rental Housing provides information about the numbers of subsidized apartments for seniors in a given community.

#### 6. How many seniors in the community have mobility or daily living limitations?

Mobility and/or daily living limitations are the major factors elderly households consider when contemplating a move from an individual home to a congregate or assistive setting. Seniors often find more comfort in knowing that someone is available to assist with these needs.

Needs assessments may also want to categorize the types of disabilities people in their community have when trying to estimate if enough appropriate housing is available to the population. While the American Community Survey data lists the type of disability, this may include younger people with disabilities as well as older residents. Also, each individual’s disability may require different levels and types of care in their housing.

Where to look: [Census Data](#)  
Data Source: American Community Survey  
5-Year Estimates  
Table: S1810 – Disability characteristics

#### 7. How many renting seniors in the community would qualify for subsidized rental housing?

A reasonable way to estimate how many additional senior renter households would qualify for subsidized housing (if it existed) is to look at the number of senior renters paying more than 30 percent of their gross incomes for rent, otherwise known as “cost burdened.”

Where to look: [Census Data](#)  
Data Source: American Community Survey  
5-Year Estimates  
Table: B25072 — Age of household by gross rent as a percent of household income

## 8. How long is the waiting list for subsidized elderly housing?

Template 2: Current Waiting Lists for Subsidized Rental Housing provides some key information about the current status of waiting lists for subsidized senior housing in the community. Key questions to check include:

- How recently was that list updated?
- How many of those on the waiting list live in the community?
- How much has the size of that list changed in the past two years?

The local housing authority or manager of privately owned subsidized housing might make this information available to you upon request. In Vermont, local housing authorities may have “closed” lists where they have stopped accepting applications for waiting lists. In those instances, waiting list information is not appropriate for use in your community housing needs assessment because an old or closed waiting list may understate the need for subsidized rental housing. Conversely, the potential for names to be duplicated on several waiting lists may overstate the need indicated by the waiting list.

Be aware that personal information identifying applicants is confidential and cannot be provided. It is important to check how recently these waiting lists have been updated and to ask if the waiting list is “closed” to new applicants.

## 9. Is there a need for affordable ownership opportunities for seniors designed to meet their physical and other needs?

While there is no clear data source that can provide the exact needs of households in a community, one can use Template 4 in this

guide to help inform their decisions. Template 4: Local Ownership Housing Conditions asks about the availability of housing in the community especially designed for seniors. The Department of Disabilities, Aging, and Independent Living provides some research on the number of elders with physical needs in the state.

Where to Look: VT DAIL [Publications and Reports](#)

[AARP](#) has done extensive research on the types of housing most requested by seniors, including universally designed homes. Universal design is a way of accommodating people both with and without physical needs within the same home to encourage people to age in place.

### Other Indicators of Senior Housing Need

The following represent some typical indicators that a community is experiencing senior housing need:

- The number of older seniors (age 75 and over) who earn less than \$30,000 is more than twice the number of subsidized senior housing units in the community.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B19037 – Age of householder by household income in the past 12 months

- The number of older renters (age 55 +) who pay more than 30% of their income for rent is more than twice the number of subsidized senior housing units in the community.

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: B25072 – Age of householder by gross rent as a percent of household income

- In many communities, the issue is not the total number of subsidized senior housing units, but the age and quality of those existing units. It is important to interview the management of senior housing developments to determine what housing improvements they recommend to serve the existing demand for senior housing.
- Another senior housing issue is the ability to provide a diversity of types of rental housing for older residents who do not qualify for subsidized housing programs. Encouraging market rentals and lower cost cooperative housing or condominium developments to meet the needs of older residents may also contribute to addressing senior housing needs.

## SECTION VI

### Special Needs Housing

Supportive housing is a successful, cost-effective combination of affordable housing with services that helps people live more stable, productive lives. Supportive housing works well for people who face the most complex challenges—individuals and families who are not only homeless, but who also have very low incomes and serious, persistent issues that may include substance use, mental illness, and HIV/AIDS. While supportive housing is a useful intervention for a wide range of people who are homeless or at risk of homelessness, this section focuses on permanent and transitional supportive housing opportunities for men, women, youth, and families with children who:

- Are poor, with most earning 30% of median income and below;
- Have chronic health conditions that are at least episodically disabling such as mental illness, HIV/AIDS, and substance use issues, or other substantial barriers to housing stability (e.g. domestic violence, trauma, history of out of home placements);
- Are not able to obtain or maintain housing, and do not live in appropriate and stable housing in the community; and
- Would not be able to retain stable housing without tightly linked services.

This includes people who may be homeless (for any length of time) or are at risk of homelessness and includes those who may be leaving other systems of care without a place to live, such as (1) young people aging out of foster care, (2) people with mental illness or other disabilities leaving jail or prison, and (3) some members of the elderly population. People who live in supportive housing sign leases and pay rent, just like their neighbors. Supportive housing and shelters aren't the same thing, but they complement each other. Shelters work well for what they're designed for- emergencies and short-term situations, not as long-term housing.

### People who are homeless

Homeless individuals and families in communities are typically either in a temporary situation or are “chronically homeless.” In the best scenario, communities have a good understanding of both types of homelessness.

According to HUD, chronically homeless persons are unaccompanied individuals (no families or adults with children are defined as “chronically homeless”) with disabilities who have been continuously homeless for a year or more OR have had at least four episodes of homelessness in the past three years. For HUD purposes, a disability does include substance abuse issues.

Housing needs inventories might want to catalog local shelters as being available for individuals, families, or both (see [Template 1: Inventory of Community Housing Options](#)).

A community inventory of housing which serves special needs populations should also include a variety of programs including those serving:

- Individuals with HIV/AIDS
- Survivors of domestic violence
- Veterans
- Runaway youth
- Families
- People with disabilities
- Elderly

It is challenging to get an accurate count of the number of people who are homeless because they may be served in shelters, or they may be sleeping in public areas. They may be receiving supportive services, or they may be managing on their own with little to no public help. They may be “doubled up” and living on a friend’s couch or in an overcrowded apartment with several other families or fleeing a domestic violence situation — each scenario brings unique hurdles to data collection.

Point-in-time counts are required by HUD and conducted by local agencies at least one every other year. PIT counts count the homeless population in one night every time they are conducted. They are a starting point to understanding homelessness in a community.

However, PIT counts do not take into consideration those who are in shelters or other temporary living situations.

Where to look: [VT Housing Data](#)  
 Section: Housing needs  
 Page: [Homelessness](#)

Another way to find the inventory of local housing resources as well as the characteristics of people who are homeless in your community is to interview the local Continuum of Care leader in the county. The Vermont Coalition to End Homelessness provides a list of [county contacts](#).

## People with disabilities

People may need supportive housing because of physical needs or programmatic needs. People with physical disabilities typically need handicapped accessible housing, while those with other types of disabilities may need different accommodations. Often the existing housing stock in a community does not provide an adequate supply of service-appropriate housing.

In planning and designing the construction of new housing or the substantial renovation of an existing property, the inclusion of accessible units and adaptive units (units that can be easily converted to full accessibility) may not add much to the overall project costs but may provide a valuable community housing resource. In some cases, handicapped accessible units may be required by law to be included as a portion of the total units.

Contact the [Vermont Center for Independent Living](#) for additional information about the local housing needs for people with disabilities.

The Vermont Housing Data website has information on the number of people with disabilities by age group.

There are many types of disabilities, and each means different housing needs for the population. The American Community Survey has a breakdown of the number of people in

each community categorized by various definitions of disability. This also is split up by age group, to show those who are young people with disabilities compared to elders with disabilities.

Understanding the prevalence of people with certain disabilities can help a community plan the appropriate supports for each demographic group individually.

Where to look: [Census Data](#)  
 Data Source: American Community Survey 5-Year Estimates  
 Table: S1810 – Disability characteristics

People with mental/developmental delays or mental health disabilities may choose supportive housing. Within Vermont's Agency of Human Services, two departments provide mental health and disabilities related information and services. The [Department of Mental Health](#) (in the Vermont Agency of Human Services) includes adult mental health; child, adolescent, and family mental health; emergency services; and the Vermont State Hospital.

The other agency department is the [Department of Disabilities, Aging, & Independent Living](#).

## Frail elders

People who are elderly sometimes are very capable of living independently for most of their senior years. Other times, as people age, they face the dual concerns of aging and the physical limitations that accompany that process. [AARP](#) has done extensive research on the types of housing most requested by seniors, including universally designed homes. Universal design is a way of accommodating people both with and without physical needs within the same home to encourage people to age in place.

Many Vermonters would choose to live in their home for as long as possible before moving to congregate living. In Vermont, the vast majority of seniors own their homes and do not move.



## Other Special Needs

Communities may identify other special needs populations according to local needs, concerns, and availability of service providers. Some communities have developed housing for the following populations:

- youth at risk of becoming homeless or experiencing mental health problems;
- parenting grandparents;
- people with HIV/AIDS;
- people in alcohol or drug recovery;
- survivors of domestic violence; and
- others with particular short or long-term housing needs requiring specialized physical design or professional services.

Local and regional social service providers for your area are the best place to find out more about the local specialized housing needs of underserved populations.

### 1. What supportive housing already exists in the community?

Larger communities in Vermont may have planning and community development departments that can provide information on the existence of special needs housing in the community. For smaller communities, you may contact the [Vermont Department of Health](#) as well as the [Vermont Department of Aging & Independent Living](#) for information on existing special needs housing. Local service providers should also be contacted.

### 2. How large is the need in the community?

A community may contact the Vermont Department of Health and the Vermont Department of Disabilities, Aging, & Independent Living to find out how many people are currently housed and the research regarding projected needs. However, because of confidentiality protections, the locations of the current special needs housing may not be able to be disclosed.

## Other Indicators of Special Needs Housing

Indicators of housing need can include:

Where to look: [Census Data](#)

Data Source: American Community Survey 5-Year Estimates

Table: S1810 – Disability Characteristics

- Anecdotal information from the Vermont Center for Independent Living and area service providers
- Number of handicapped accessible units owned or managed by the local or regional housing authorities

Where to look: [Directory of Affordable Rental Housing \(DoARH\)](#)

- Number of people served by the Vermont Department of Health and the Vermont Department of Aging and Independent Living.

## SECTION VII

### Moving from Information to Action

A housing needs assessment is intended to be a foundation on which to build a housing plan that articulates specific local goals and activities that preserve and promote affordable housing. The completion and adoption of a Housing Action Plan, a Housing Strategic Plan, or a housing component of a larger master planning effort will ideally involve discussion and input from a broad cross section of community members.

These planning documents may be prepared by housing committee members, municipal staff, or consultants where resources are available for professional assistance.

A local housing plan should cover both long and short-term projections and goals. It should project the number of new housing starts, both rental and homeownership, that will be needed to address local needs. It should identify areas of the community where the housing will be developed; identify actions requiring zoning or other regulatory reforms; and begin to identify programmatic and funding resources that might be available at the local, state and federal level to assist in the effort.

Some strategies for implementing the plan include:

- Form a local housing committee or housing task force
- Educate the community on the issues; forums, workshops, media coverage, and printed materials targeted for local residents.
- Participate in regional planning commission housing task force groups
- Promote homebuyer counseling programs through the [NeighborWorks®](#) agencies

- Support and advocate for proposed affordable housing developments
- Create an inventory of town land for use for affordable housing
- Work with a local affordable housing developer to prepare Request for Proposal (RFP) for transfer of property to local housing authority or for sale or transfer to other development entity
  - Propose zoning changes
- Begin a local preservation program. For information and support, contact the [Vermont Housing & Conservation Board](#).

There are many possible strategies and activities that have proven successful locally. Read more about municipal tools for promoting affordable housing at [The Vermont Housing Data website](#).

[Appendix 2: Resources & Publications](#) provides additional organizations, reference materials and other housing related information and publications that you may find useful to your assessment of local housing needs and strategies.

### Sample Action Plan Outline

- I. Purpose of Plan/Mission Statement
- II. Identification of Participants in Plan
- III. Summary Profile of Housing Characteristics
- IV. Identification of Problems and Issues
- V. Identification of Local Opportunities and Resources to Address these Problems
- VI. Action Plan Goals
  - a. Short Term Goals (<1 year)
  - b. Medium Term Goals (1-5 years)
  - c. Long Term Goals (5-10 years)
  - d. Identification of Timeline, Funding Sources and Responsibility for Implementation
  - e. Identification of Key Challenges to Accomplishing Action Plan
- VII. Next Steps

## APPENDIX 1

### Template 1: Inventory of Community Housing Options

#### TYPES OF HOUSING

- ☐ RENTAL    ☐ SENIORS (including assisted living facilities)  
☐ OWNERSHIP    ☐ SUPPORTIVE HOUSING

#### INFORMATION HEADINGS

NAME OF PROJECT \_\_\_\_\_

ADDRESS \_\_\_\_\_

CONTACT NAME \_\_\_\_\_ CONTACT PHONE \_\_\_\_\_

DATE BUILT \_\_\_\_\_ TYPE OF PROJECT \_\_\_\_\_  
(i.e. mix of family and elderly, assisted living facility)

FUNDING SOURCE \_\_\_\_\_  
(i.e. HUD Section 8/Low Income Housing Tax Credits)

TOTAL NO. UNITS \_\_\_\_\_ TOTAL NO. BELOW-MARKET UNITS \_\_\_\_\_

#### UNIT DISTRIBUTION BY NUMBER OF BEDROOMS

TOTAL	NO. UNITS AT	NO. UNITS BELOW
	MARKET RATE	MARKET RATE
STUDIO _____	STUDIO _____	STUDIO _____
1 BEDROOM _____	1 BEDROOM _____	1 BEDROOM _____
2 BEDROOMS _____	2 BEDROOMS _____	2 BEDROOMS _____
3 BEDROOMS _____	3 BEDROOMS _____	3 BEDROOMS _____
4 BEDROOMS _____	4 BEDROOMS _____	4 BEDROOMS _____

#### RENT (OR SALES PRICE FOR OWNERSHIP)

TOTAL	NO. UNITS AT	NO. UNITS BELOW
	MARKET RATE	MARKET RATE
STUDIO _____	STUDIO _____	STUDIO _____
1 BEDROOM _____	1 BEDROOM _____	1 BEDROOM _____
2 BEDROOMS _____	2 BEDROOMS _____	2 BEDROOMS _____
3 BEDROOMS _____	3 BEDROOMS _____	3 BEDROOMS _____
4 BEDROOMS _____	4 BEDROOMS _____	4 BEDROOMS _____

INCOME ELIGIBILITY REQUIREMENTS \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PROJECT AMENITIES \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WAITING LIST: Y or N

VACANCIES: Y or N

LOCAL RESIDENTS \_\_\_\_\_%

OVERALL HOUSING QUALITY† \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

OTHER COMMENTS \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

† The quality assessment of the quality of the existing housing stock is a qualitative measure — including age, outside appearance and other indicators of physical deterioration; problems with occupancy due to of the unit condition, size, or accessibility (for senior). As you talk with local housing officials you may want to ask about the condition of the property, how recently it has received significant improvements; and problems with occupancy.

# Template 2: Current Waiting List for Subsidized Rental Housing

ADMINISTERING AGENCY

AGENCY NAME \_\_\_\_\_  
NO. UNITS MANAGED \_\_\_\_\_ NO. CERTIFICATES/VOUCHERS MANAGED \_\_\_\_\_

WAITING LIST

WAITING LIST SIZE (RESIDENTS/NON-RESIDENTS)

NO. NON-ELDERLY APPLICANTS \_\_\_\_\_ NO. ELDERLY APPLICANTS \_\_\_\_\_  
NO. SPECIAL NEEDS/DISABLED APPLICANTS \_\_\_\_\_

EXPECTED LENGTH OF WAIT (RESIDENTS/NON-RESIDENTS)

NON-ELDERLY \_\_\_\_\_ ELDERLY \_\_\_\_\_ SPECIAL NEEDS \_\_\_\_\_

WAITING LIST SIZE

NON-ELDERLY	ELDERLY	SPECIAL NEEDS/DISABLED
STUDIO _____	STUDIO _____	STUDIO _____
1 BEDROOM _____	1 BEDROOM _____	1 BEDROOM _____
2 BEDROOMS _____	2 BEDROOMS _____	2 BEDROOMS _____
3 BEDROOMS _____	3 BEDROOMS _____	3 BEDROOMS _____
4 BEDROOMS _____	4 BEDROOMS _____	4 BEDROOMS _____

IS THE WAITING LIST OPEN? Y or N IF NO, W HEN WAS IT CLOSED? \_\_\_\_\_

HOW RECENTLY WAS THE WAITING LIST UPDATED? \_\_\_\_\_

HAS THERE BEEN ANY SIGNIFICANT CHANGE IN THE WAITING LIST IN THE PAST TWO YEARS? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Note: Some housing developments are privately owned but have subsidized units as a condition of their financing or permitting. The length of time these units will remain affordable should be included in the inventory. The owner or property manager can provide information about the property’s “expiring use.”



### Template 3: Local Market Rate Rental Housing Conditions

Contact a number of housing professionals who have a current sense of the rental housing market. Typically, the director of the local housing authority keeps up with rental trends. Local landlords, management companies, apartment complexes, and local real estate professionals are also important resources for collecting the following information.

Site's name and address, and name and phone of the site's public housing official; or if major landlord, management company, or apartment complex, name and phone of property manager.

#### CURRENT RENT RANGE (INCLUDING HEAT AND HOT WATER) AND MEDIAN RENT

	SINGLE-FAMILY HOMES	SMALL BUILDINGS	APARTMENT BUILDINGS	MEDIAN (ALL-TYPES)
Studios				
1 bedroom				
2 bedrooms				
3 bedrooms				
4 bedrooms				

CHANGE IN TYPICAL RENTS OVER LAST TWO YEARS

ESTIMATED VACANCY RATE TODAY

CHANGE IN VACANCY RATE OVER LAST TWO YEARS

ANY OTHER SIGNIFICANT CHANGES IN MARKET OVER LAST TWO YEARS

# Template 4: Local Ownership Housing Conditions

Contact a number of housing professionals who have a current sense of the ownership housing market. Typically, realtors and local builders and developers represent important resources for collecting this anecdotal information. Many realtors will also share actual sales data if asked. The city or town assessor may also be able to provide recent sales information. Many local assessors subscribe to private services that list residential sales by type for each community. You may wish to ask these housing professionals for hard data, if available, in addition to their opinions.

NAME AND PHONE OF REALTOR OR DEVELOPER

CURRENT PRICE RANGE FOR OWNERSHIP (INCLUDING LOWER QUARTILE AND MEDIAN)

	EXISTING SINGLE-FAMILY HOMES	NEW SMALL BUILDINGS	CONDOS	OTHER
1 bedroom				
2 bedrooms				
3 bedrooms				
4 bedrooms				

CHANGE IN PRICE OF TYPICAL STARTER HOME OVER LAST TWO YEARS

CHANGE IN SALES ACTIVITY OVER THE LAST TWO YEARS

ANY OTHER SIGNIFICANT CHANGES IN MARKET OVER LAST TWO YEARS

CURRENT PROPERTY TAX RATE (FOR CALCULATING MORTGAGE AFFORDABILITY)

IDENTIFY ANY OWNERSHIP HOUSING OPTIONS SPECIFICALLY DESIGNED FOR SENIORS

## APPENDIX 2

### Resources & Publications

Many organizations are working hard to help communities support affordable housing through research, housing programs, and planning tools. The following is a list of web resources and publications that can be helpful in moving from information to action.

#### Vermont Housing Finance Agency

Created in 1974 by the Vermont Legislature, VHFA's mission is to finance and promote affordable housing opportunities for low- and moderate-income Vermonters. VHFA provides low-interest mortgages for low-income homebuyers, finances the creation of affordable apartments and provides housing needs research and policy guidance and manages the [Vermont Housing Data](#) website. VHFA collaborates and partners with nonprofit and private housing developers; with Vermont banks, mortgage companies and credit unions; and with other state and federal agencies. Resources on VHFA's website ([www.vhfa.org](http://www.vhfa.org)) include: [Housing market analysis](#), [publications](#), and [municipal tools for addressing housing needs](#)

#### Habitat for Humanity

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

#### The NeighborWorks Alliance of Vermont

These local organizations offer an array of services including home buyer education; credit and budget counseling; financial assistance; home maintenance education; home rehab planning and loans; and delinquency intervention.

#### Regional Planning Commissions

Vermont's regional planning commissions work actively with municipalities to develop and implement town plans and local tools to encourage housing. Regional planning commissions offer technical assistance to member communities.

#### Vermont Association of Planning and Development Agencies

VAPDA is a volunteer-based organization of professional planners that fosters community environments to fulfill present and future needs through careful planning.

#### Vermont Agency of Commerce and Community Development

The Vermont Agency of Commerce and Community Development administers numerous grant programs for municipalities for planning and development activities to create affordable housing. The department also oversees municipal planning, housing safety, and fair housing programs, including municipal compliance with Vermont's local land development law (Chapter 117).

#### Vermont Housing & Conservation Board

VHCB funds the acquisition, rehabilitation and construction of affordable housing by nonprofit housing organizations. Affordable housing projects eligible for funding include rental housing, rental and ownership coops, mobile home parks, single family homes, shared elderly housing, single room occupancy housing, and group homes.

#### Vermont Planning Information Center

A clearinghouse of information for communities to include housing in town plans, to increase public participation, and to incorporate required changes to town ordinances and plans. Publications and fact sheets available:

- [Planning Manual for Vermont Municipalities](#)
- [Thriving Communities: Building a Vibrant Inclusive Vermont](#)

## APPENDIX 3

### Guide to United States Census Data

Census Data is the U.S. Census Bureau's primary access tool for population, housing, economic and geographic data. Census Data displays data from a variety of surveys conducted through the U.S. Census Bureau and other federal agencies. The surveys most relevant for Vermont housing data are the decennial census and the American Community Survey.

Source:

U.S. Census Bureau

Developed by:

U.S. Census Bureau

Smallest geographic level covered:

Census Blocks

Web site location:

<https://data.census.gov/cedsci/>

For decades the U.S. Census Bureau collected population data in the nation-wide decennial (10 year) census. A fraction of households would be selected to receive long-form versions of the survey with more detailed questions on demographics, income, housing, and other topics. In 2000, the U.S. Census Bureau implemented the American Community Survey (ACS) to replace the long-form version of the decennial census. Instead of collecting data once every 10 years, the ACS continuously surveys households throughout the United States to gather comprehensive and current data. The last long-form version of the decennial census was administered in 2000.

Users of Census Data can view data from the 2000, 2010, and 2020 censuses, or more recent data from the American Community Survey. ACS data is released as the following data sets:

The US Census Bureau releases data collected in the ACS in the following data sets:

- 1-year estimates
  - Available for geographical areas with a population of at least 65,000
  - In Vermont, this includes only the State of Vermont as a whole and Chittenden County.
- 5-year estimates
  - Available for all geographical areas down to the block group scale<sup>1</sup>.
  - These include all areas of Vermont, include state, county, and town and village level.
- 1-year supplemental estimates
  - Fewer data topics available compared to regular 1- and 5-year estimates, but does include basic housing unit counts and vacancy rates
  - Available for geographical areas with a population of at least 20,000.
  - These estimates include the State of Vermont as a whole and all Vermont counties except Grand Isle County and Essex County. The only municipalities that are included are Essex (incorporating the Town of Essex and Essex Junction) and the City of Burlington.
  - Temporarily suspended in 2020 due to COVID-19. 2019 tables are still available, as well as 2020 ACS experimental estimates

The American Community Survey produces period estimates rather than the point in time estimates previously produced by the decennial census. The 1-year estimates for 2020 include data collected throughout 2020. The 5-year estimates for 2020 includes data collected during the 60-month period from 2016 through 2020. The 5-year estimates are multi-year projections and cannot be represented as belonging to any single year. The 5-year estimates are calculated on a rolling basis, so the 5-year estimates for 2021 will be based on data from 2017 through 2021, and so on, with the oldest year dropped from each subsequent calculation. ACS data for less populated geographical areas with a smaller sample size is released only as 5-year estimates in order to increase the reliability of the data.

Although the American Community Survey can be a very useful data source for researchers, it is important to remember that the data it provides are estimates and may not be a perfect reflection of current conditions.

## Using Census Data

### Step 1

Start at <https://data.census.gov/cedsci/>

### Step 2

To look up a table, type the name in the search bar. Table numbers are listed throughout the Housing Needs Assessment guide in the green boxes. For example, to find the table “B25074 – Household income by gross rent as a percentage of income in the past 12 months ” from Section 4, Part 13 of the guide, enter “B25074 under “topic or table name”. Then enter the name of the place you want to find data for under “state, county or place (optional)”. You can search for data at the state, county, or municipal level.

To explore the different data available on the Census Data, select “Advanced Search” and go through the criteria in the “filters” section, where counties, cities, and types of data can be filtered. This will show all the different data available within your search.

### Step 2



Tables Maps Pages Microdata

## Explore Census Data

Learn about America's People, Places, and Economy

b25074

X



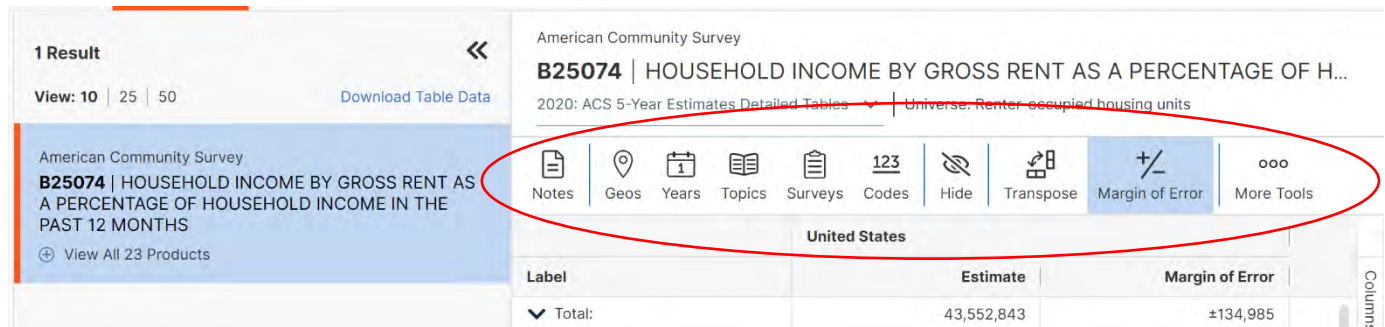
B25074: HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE C

[Use Advanced Search...](#)



### Step 3

Once the table is entered into the search bar, click the “Search” button. The page will automatically take you to the ACS 2020 table for that specific search for the country. In order to filter it down or change the year, click the buttons at the top of the table, right below the title. “Geos” will allow the location of the table to be changed, and “Years” allows for different years of the ACS to be changed for the given table.



American Community Survey

**B25074** | HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF H...

2020: ACS 5-Year Estimates Detailed Tables | Universe: Renter-occupied housing units

View: 10 | 25 | 50 Download Table Data

American Community Survey

**B25074** | HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

View All 23 Products

Notes Geos Years Topics Surveys Codes Hide Transpose Margin of Error More Tools

United States

Label	Estimate	Margin of Error
Total:	43,552,843	±134,985

### Step 4

From here you can view the data as an excel sheet or download the data in multiple file formats. Click on “more tools” to see a drop-down menu for different formats to download the table.

## Understanding Data from Census Data

You may need to find information on the sampling methodology for the data used for your housing needs assessment. Detailed information on how the American Community Survey can be found here:

<https://www.census.gov/programs-surveys/acs/methodology.html>

Census Data includes a margin of error estimate alongside each table produced by the American Community Survey estimates. (It does not produce information on the margin of error for the decennial census data).

To view the actual sample count of housing units for a given area, search for Table B98001: Unweighted Sample Housing Units in Census Data. This table displays the total number of households contacted and interviewed for either the 1 or 5-year period, depending on the dataset selected. This table shows both the initial number of housing units selected for the survey and the final number of housing units surveyed and included in the ACS estimates.

## APPENDIX 4

### Guide to Vermont Department of Taxes Grand List

The grand list is available from the VT Department of Taxes upon request. If a housing needs assessment is being conducted by a municipality, they would have access to the grand list as well as detailed property records that could be used.

**Source:** Vermont Department of Taxes

**Smallest geographic level covered:** Municipality

**Web site:** <http://tax.vermont.gov/municipal-officials/grand-list-request-form>.

#### What is the grand list?

All properties in a given municipality are listed in the grand list, which is managed by the VT Department of Taxes. Records in the grand list are created by assessors and listers employed by a municipality to evaluate a property to determine its fair market value for tax purposes. The assessment itself produces a highly detailed record of the property, including the property type (i.e. residential, commercial, farm, woodland, etc.), the age of structure, their physical condition, and any amenities. The record included in the grand list contains the address, property type, acreage, value, and tax adjustment information. A property record is updated in the grand list whenever the property is sold, or when the municipality conducts an assessment of properties. The assessment can be municipality-wide, or targeted to a specific area.

#### Using the grand list in housing counts

The grand list can be downloaded into Microsoft Excel or another program that can display data in a spreadsheet. The data may be filtered into properties marked “Residential” to obtain a count of all housing units. The grand list does not differentiate between rental and owner-occupied properties, but there are several methods a municipality could use to determine numbers of each property type:

- The grand list shows if a property is declared as a homestead. A property is a homestead if it is owned by a Vermont resident and is the principle dwelling of the resident as of April 1<sup>st</sup> of that year. A property is not considered a homestead if the property is a second home, or is rented or leased more than 182 days in a calendar year. The homestead declaration must be filed each year with the VT Department of Taxes. By filtering residential properties by properties with homestead declarations, the grand list can provide a reasonable current estimate of the number of properties occupied by a homeowner.
- Seasonal properties are listed separately from residential properties, but could be included or excluded in data depending on how the municipality wishes to conduct its assessment.
- Determining occupancy rates of rental properties may be more challenging. Properties on the grand list can be filtered by type of property owner, and those owned by corporations could be considered rental properties. A municipality conducting a housing needs assessment could follow up with these corporations to survey their rental property vacancy rates.
- Any properties that do not fall into these categories (i.e., neither seasonal, nor owned by a corporation, nor declared as a homestead) would likely also be considered as rental properties but would need to be sorted at the discretion of the person conducting the housing needs assessment.

Although using the grand list to obtain housing data would require some guesswork and additional labor by the municipality, combining the grand list data with local knowledge is likely to result in more accurate estimates than small towns are likely to receive from the American Community Survey data.