

# Chapter 19 : Orange County

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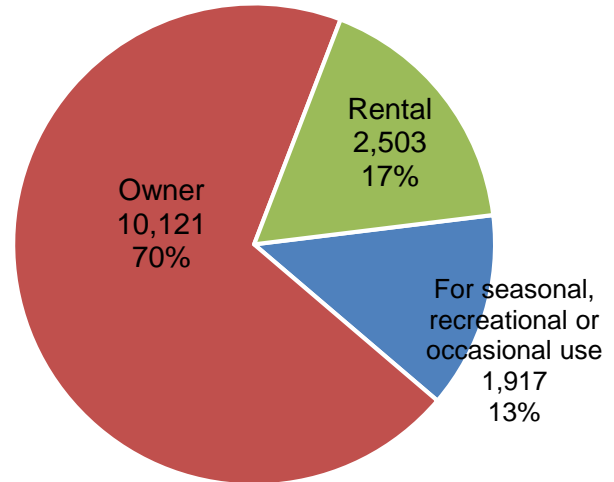
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## Total housing stock

Orange County’s housing stock consists of 14,541 year-round and seasonal homes.

**Figure 19-1: Orange County housing types**

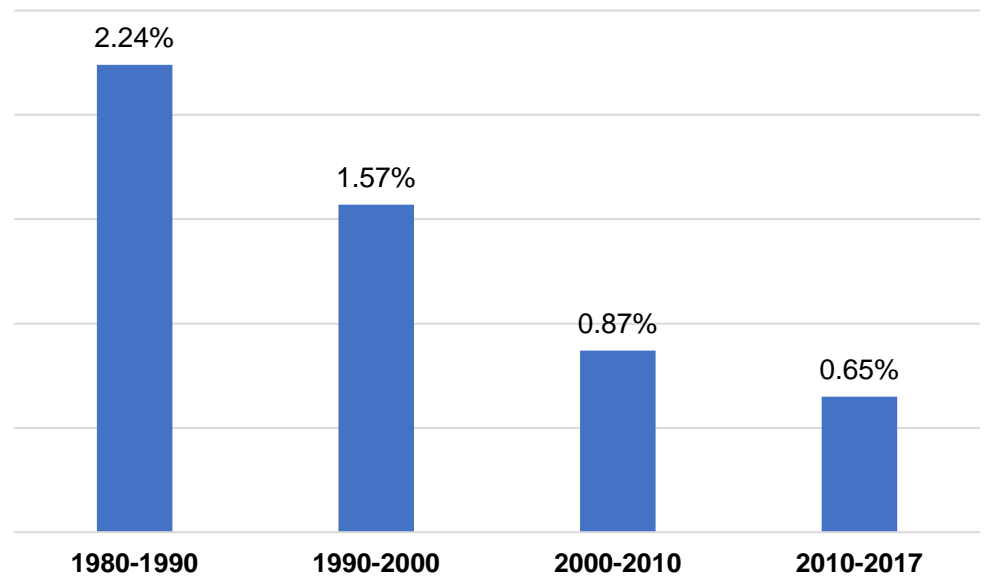


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from [housingdata.org](https://www.housingdata.org).

## Pace of housing and population growth

Since 2010, Orange County’s total non-vacation housing stock has been increasing at an annual pace of less than one percent (0.65%), compared to a growth rate of 0.16% for the state. With faster growth in some Orange County towns, the total pace of growth in households living in the county is projected at 0.2% per year between 2020 and 2025.

**Figure 19-2: Average annual change in Orange County housing supply**



Source: U.S. Census Bureau American Community Survey and Decennial Census from [housingdata.org](https://www.housingdata.org).

Figure 19-3: Orange County household growth

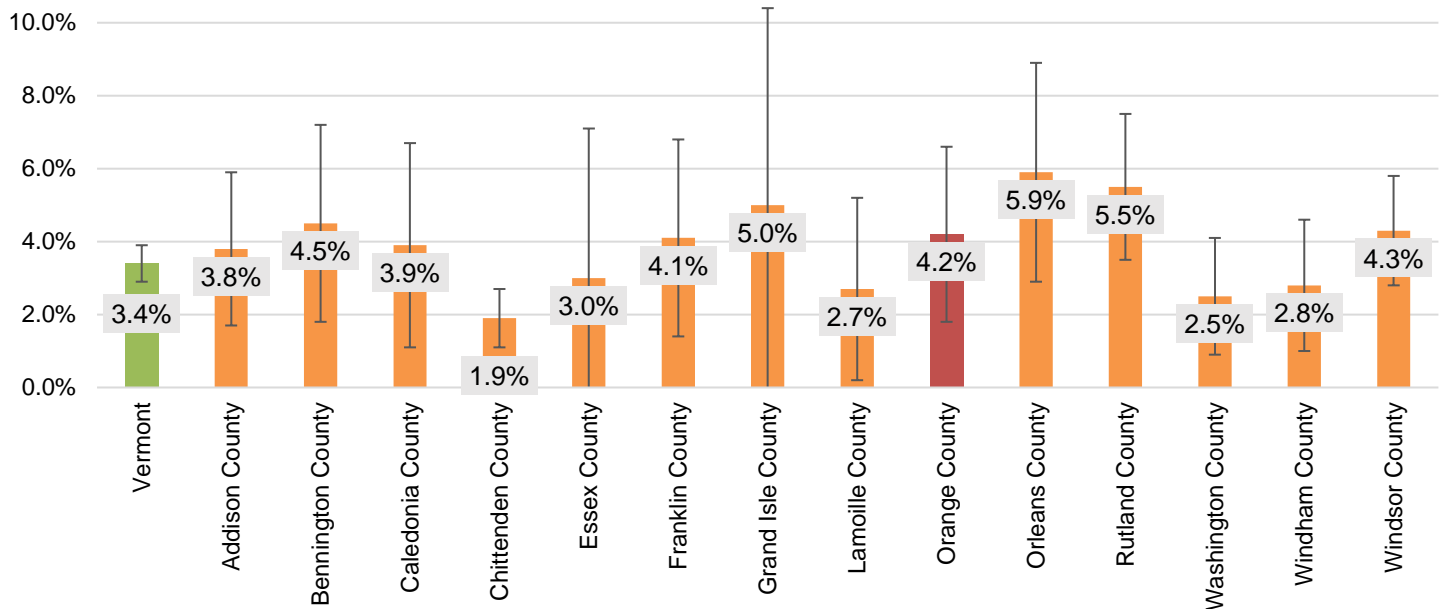
Projected expansion of households living in county, 2020-2025					
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
12,172	115	16	99	3	31

Source: Claritas

## For rent and for sale homes

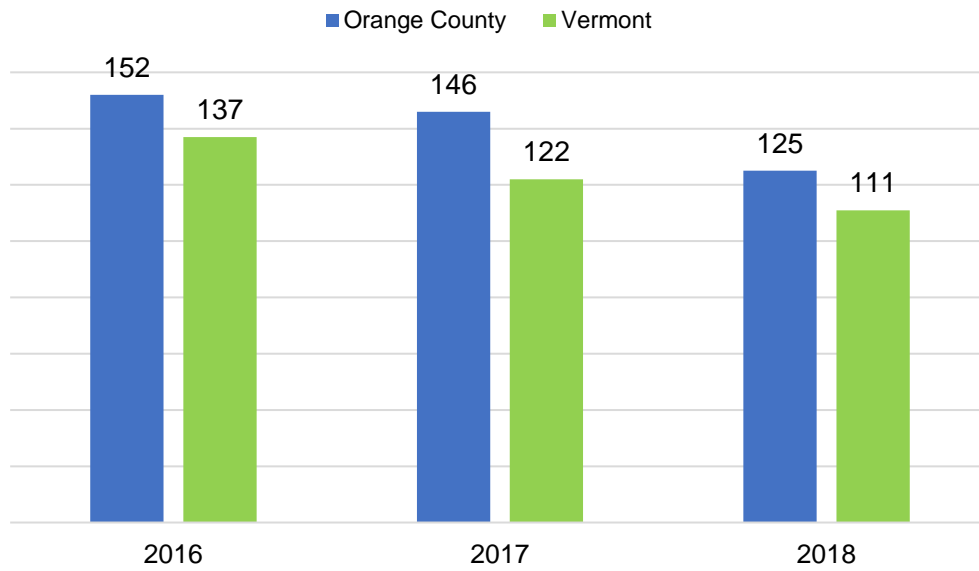
Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Orange is 4.2%-- somewhat higher than the statewide rate of 3.4%. The average days on market of for sale homes in Orange (125 days in 2018) is also slightly higher than the state as a whole.

Figure 19-4: Orange County rental vacancy rate



Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

**Figure 19-5: Median days on market of homes sold in Orange County**

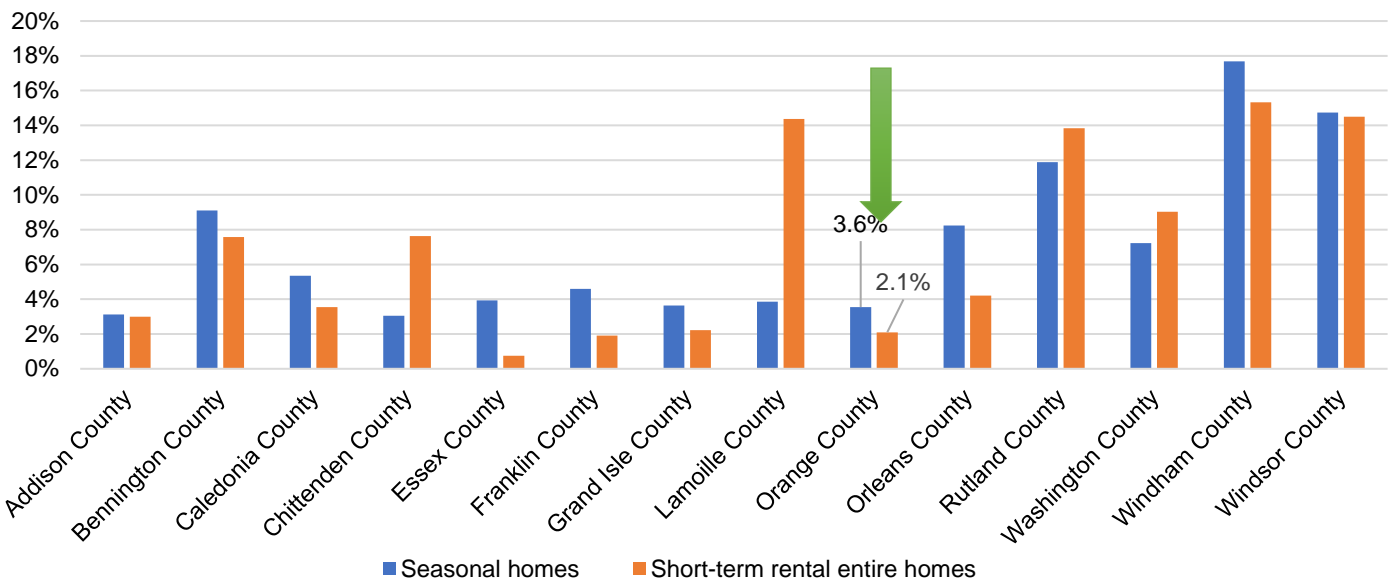


Source: Multiple Listing Service (MLS) from [housingdata.org](https://housingdata.org)

## Short term rentals and vacation home effect on market

About 4% of Vermont’s stock of vacation homes and 2% of its short-term rental homes are located in Orange County. Of all homes in the county, 13% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. The number of short-term rental homes in Orange County was 169 in July 2019--an increase of 11% relative to 2018.

**Figure 19-6: Distribution of Vermont's seasonal homes and short-term rental homes by county**



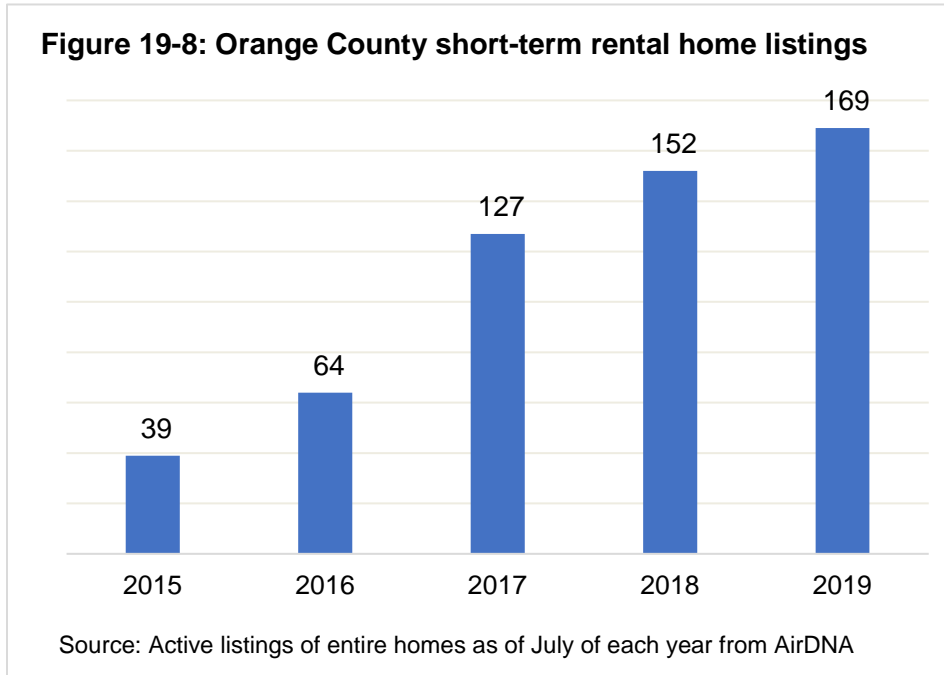
Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://housingdata.org).

**Figure 19-7: Orange County seasonal home snapshot**

	Seasonal homes	As % of all homes in county/state
Orange County	1,917	13%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

**Figure 19-8: Orange County short-term rental home listings**



**Figure 19-9: Orange County short-term rental home snapshot**

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Orange County	169	79%	0.9%	11%	\$ 160
Vermont	8,041	72%	1.8%	12%	\$ 215

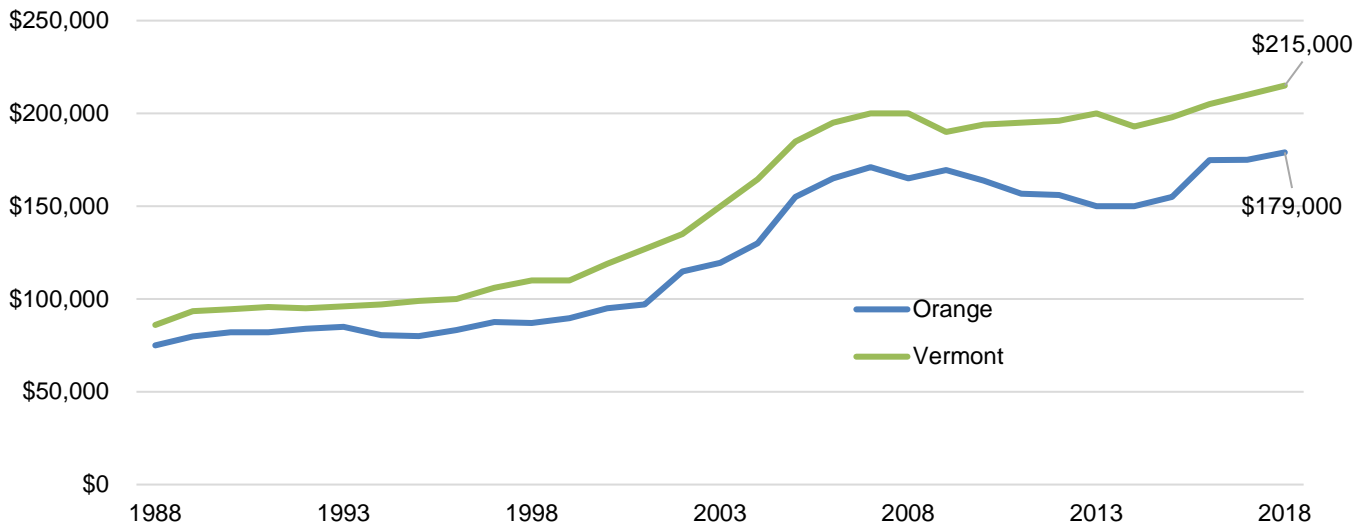
Source: Active listings of entire homes as of July of each year from AirDNA.

# Housing affordability

## Home prices and rents

The median sales price of a primary home in Orange County in 2018 was \$179,000, compared to \$215,000 statewide.

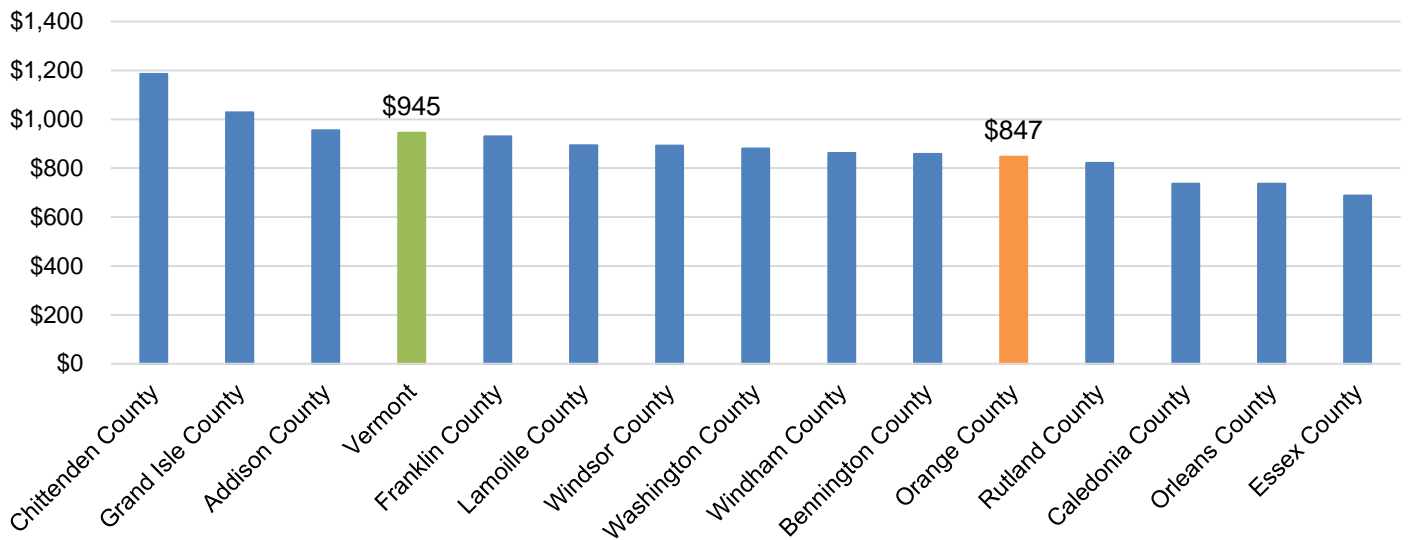
**Figure 19-10: Orange County median home sales prices**



Source: Vermont Property Transfer Tax (PTT) records from [housingdata.org](http://housingdata.org). Includes only non-vacation homes.

Median gross rent (including utilities) in Orange County was an estimated \$847 per month – less than the statewide median of \$945.

**Figure 19-11: Orange County median monthly rent, 2017**

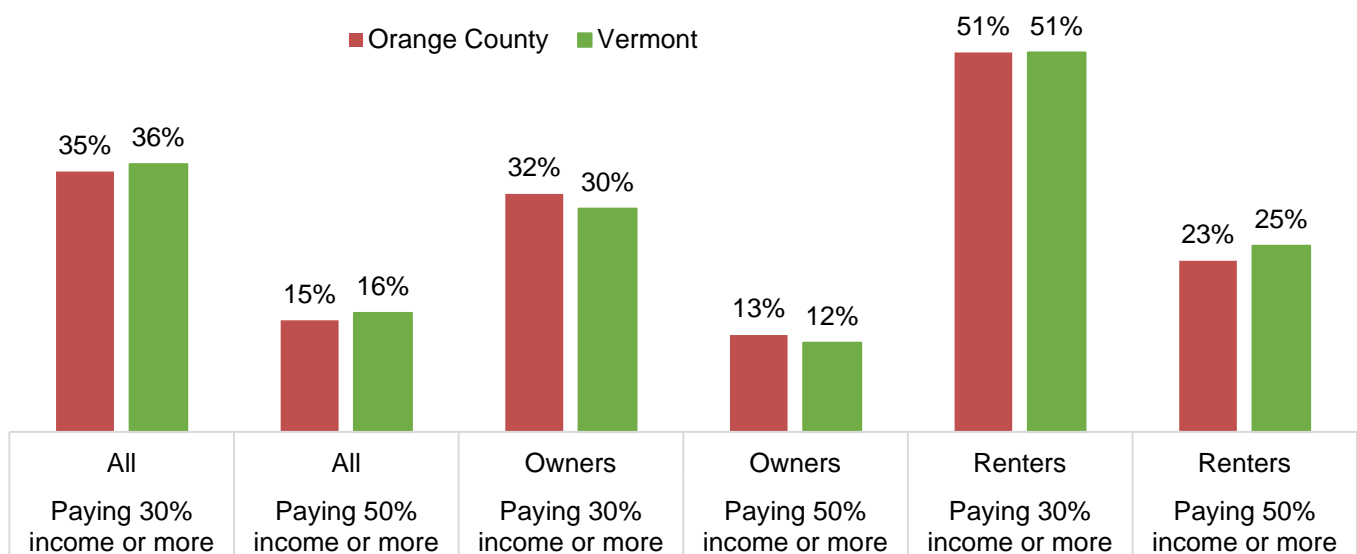


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](http://housingdata.org).

## Cost burden

When a household’s housing expenses consume less than 30% of their monthly income, their housing is considered “affordable” because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 35% of all Orange County households pay more than 30% of their income for housing. About 15% of Orange households pay a severely high 30% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

**Figure 19-12: Orange County households with high housing costs relative to income**



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from [housingdata.org](https://www.housingdata.org).

**Figure 19-13: Orange County households with high housing costs relative to income**

	Paying more than 30% of income for housing	Paying more than 50% of income for housing
<b>Orange County Renters</b>	1,091	493
<b>Orange County Owners</b>	3,125	1,281

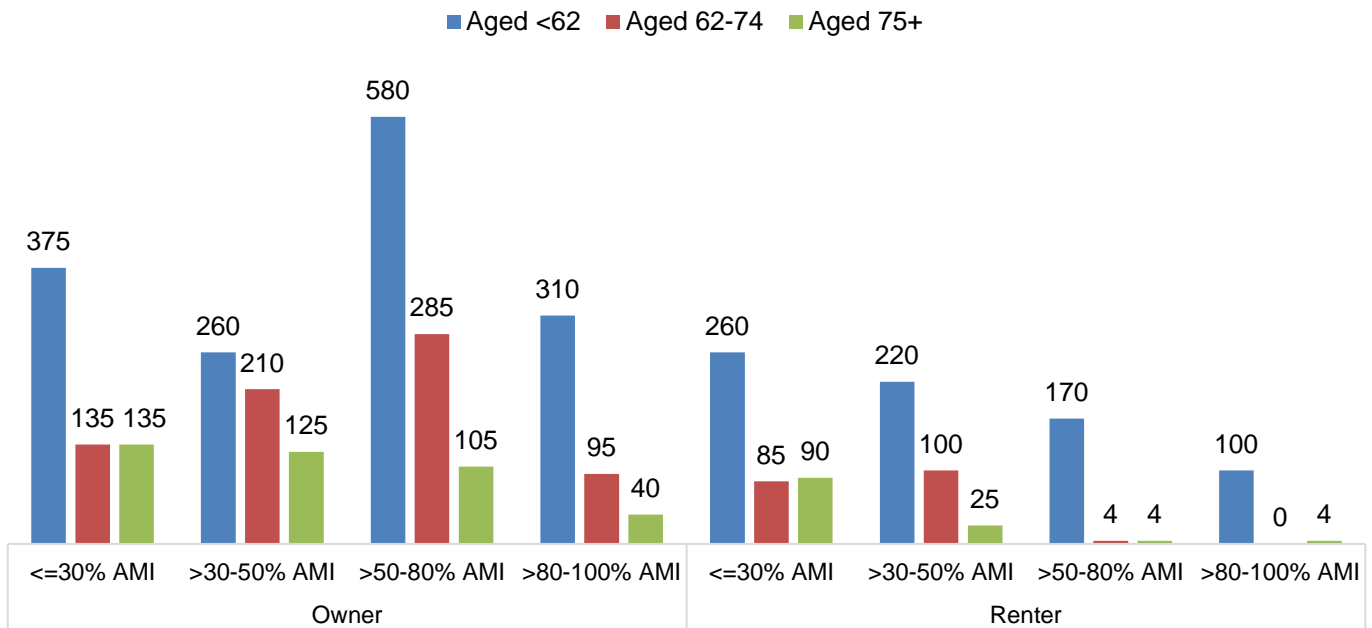
Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from [housingdata.org](https://www.housingdata.org).



## Who faces housing problems most often?

Homeowners with household income of 50-80% of median who are younger than 62 are the largest demographic group to experience housing problems in Orange County. The HUD Comprehensive Housing Affordability Strategy estimates, 580 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding<sup>1</sup>.

**Figure 19-14: Orange County households with housing problems**



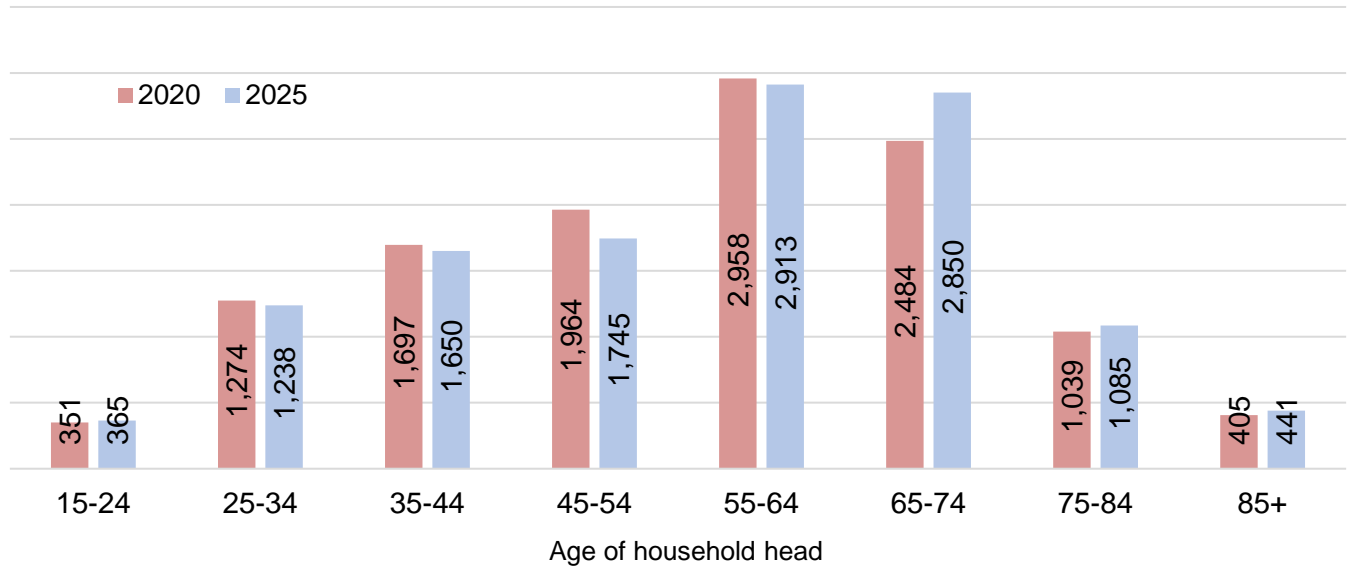
Source: HUD CHAS estimates, 2015, from [housingdata.org](http://housingdata.org). AMI=County median income.

<sup>1</sup> Overcrowding is defined here as having more than one person per room of the unit.

## Householder age

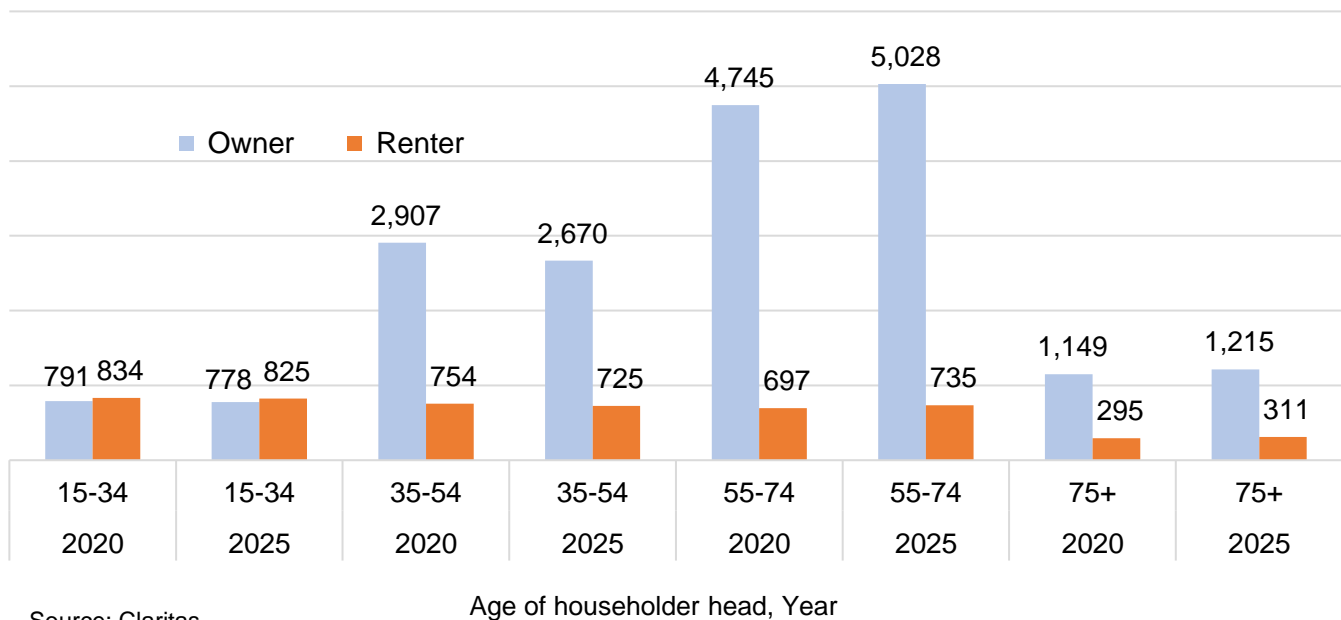
Between 2020 and 2025, the median age of the head of an Orange County household will inch up from 59 to 61 for owners and 45 to 46 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

**Figure 19-15: Orange County households by age, 2020-2025**



Source: Claritas.

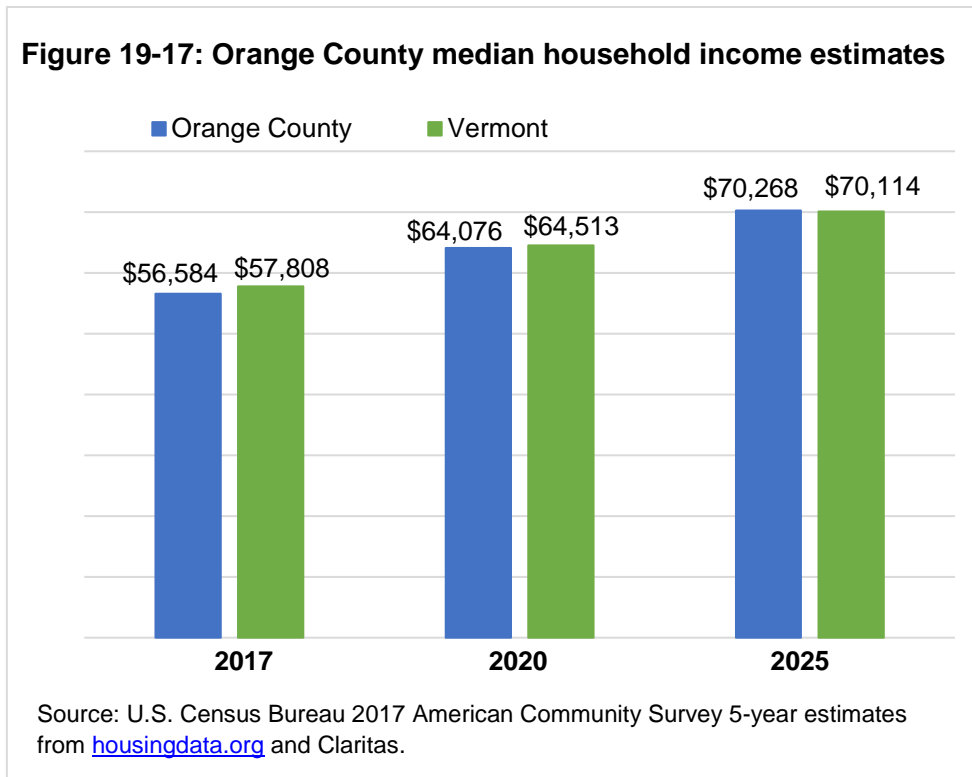
**Figure 19-16: Orange County households by age and tenure, 2020-2025**



Source: Claritas.

## Household income

The median income among all households in Orange County is expected to increase from \$64,076 to \$70,268 between 2020 and 2025.



**Figure 19-18: Income ranges relative to Orange County median income, 2020**

Median income		\$	64,076
<=30% of median		<=	\$ 19,223
31-50% of median	\$	19,224 -	\$ 32,038
51-80% of median	\$	32,039 -	\$ 51,261
81-100% of median	\$	51,262 -	\$ 64,076
101-120% median	\$	64,077 -	\$ 76,891
>120% of median		>	\$ 76,892

Source: Claritas

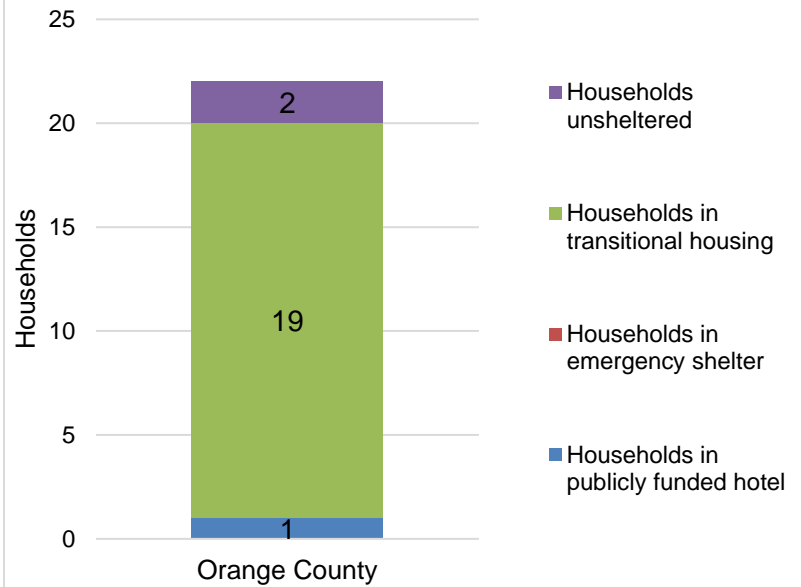
## Homelessness

During the 2019 One-Night Count, 23 Orange County residents experienced homelessness. The 2017 Vermont Coalition to End Homelessness report cites the need for more flexible housing options to meet special needs and help creating new shelters<sup>2</sup>. Strict voucher rules make it difficult to transition people from shelters to transitional housing, according to local service providers interviewed for the report.

## Housing quality

The age of Orange County’s housing stock is typical of the state. Of all homes in the county, an estimated 27% were built prior to 1940--slightly more than the statewide average. The median home was built in 1975, compared to the statewide median of 1974<sup>3</sup>.

**Figure 19-19: Shelter status for Orange County homeless households**

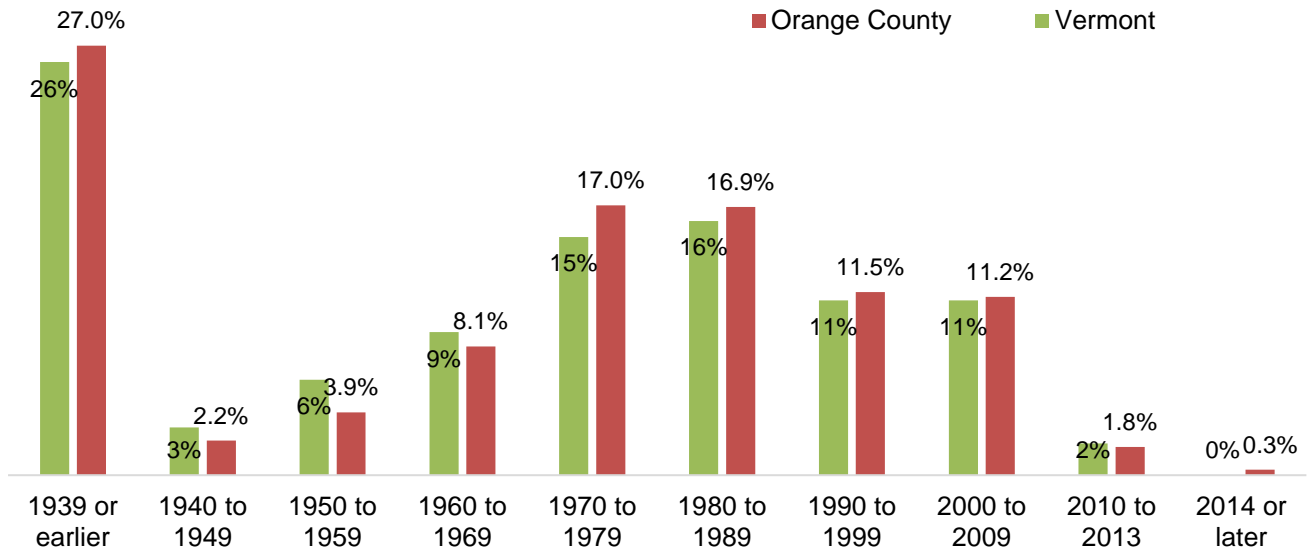


Source: 2019 One Night Count. Institute for Community Alliances from [housingdata.org](http://housingdata.org).

<sup>2</sup> Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

<sup>3</sup> U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from [housingdata.org](http://housingdata.org)

**Figure 19-20: Age of Orange County housing stock**



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from [housingdata.org](http://housingdata.org).

## Homes in mobile home parks

Orange County has 15 mobile home parks with 281 lots. There are 25 vacant lots and an 8.9% vacancy rate, substantially higher than Vermont’s overall lot vacancy rate of 5.2%.<sup>4</sup> Critical concerns facing mobile home parks in Orange County include one park located in a 100-year floodplain and another located in a floodway<sup>5</sup>. Orange County has at least one park that contains units that were built prior to 1976, are of poor quality and possess the risk of abandonment/unmarketability. This combination of factors heightens the risk that the park may struggle with attracting residents, increasing its financial vulnerability.<sup>6</sup>

<sup>4</sup> [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

<sup>5</sup> [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

<sup>6</sup> [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, “Sustainability Assessment of Affordable Mobile Home Parks in Vermont”, 2019