

Chapter 24 : Windsor County

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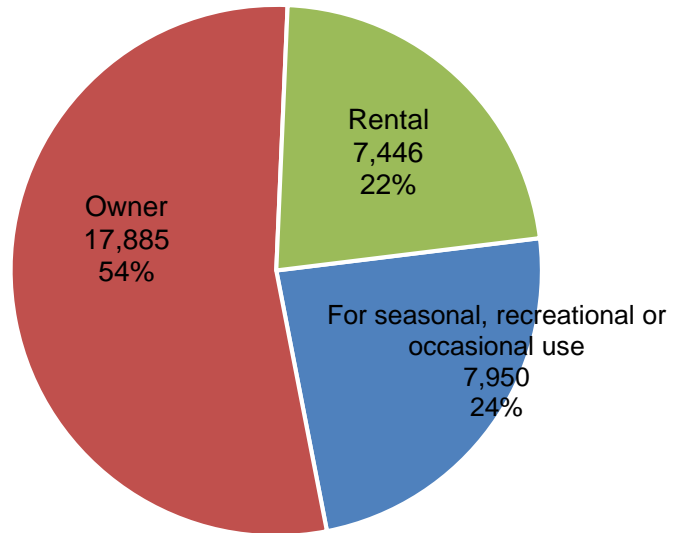
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Total housing stock

Windsor County’s housing stock consists of 33,281 year-round and seasonal homes.

Figure 24-1: Windsor County housing types

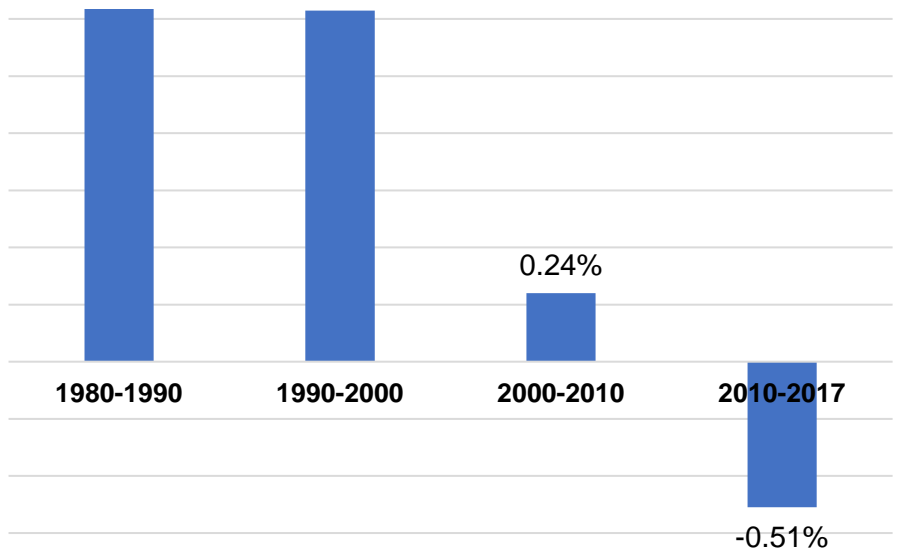


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

The number of homes in Windsor County has been declining at an estimated annual rate of 0.51%¹ since 2010, compared to a growth rate of 0.16% for the state. However, the number of new households living in Windsor over the next 5 years is projected to remain stable, increasing by roughly 10 households by 2025.

Figure 24-2: Average annual change in Windsor County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

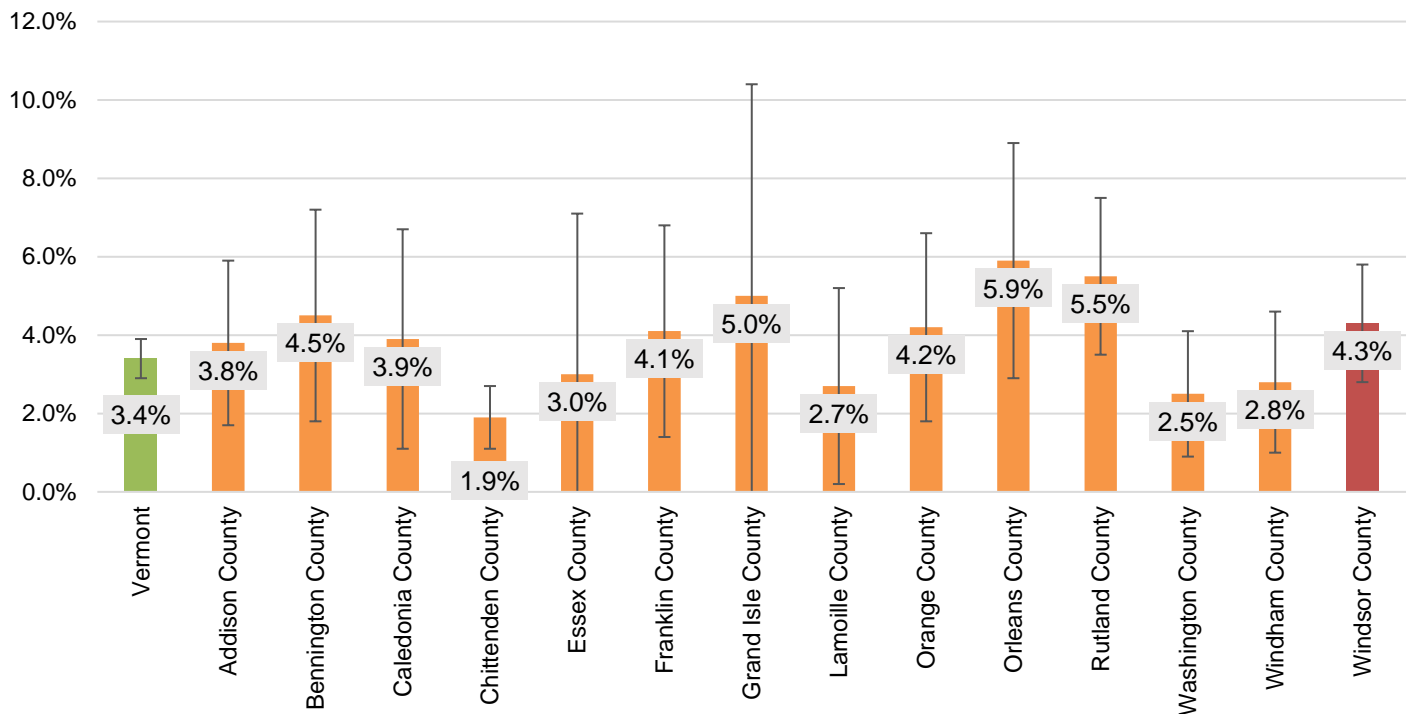
Figure 24-3: Windsor County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
24,653	10
Source: Claritas	

For rent and for sale homes

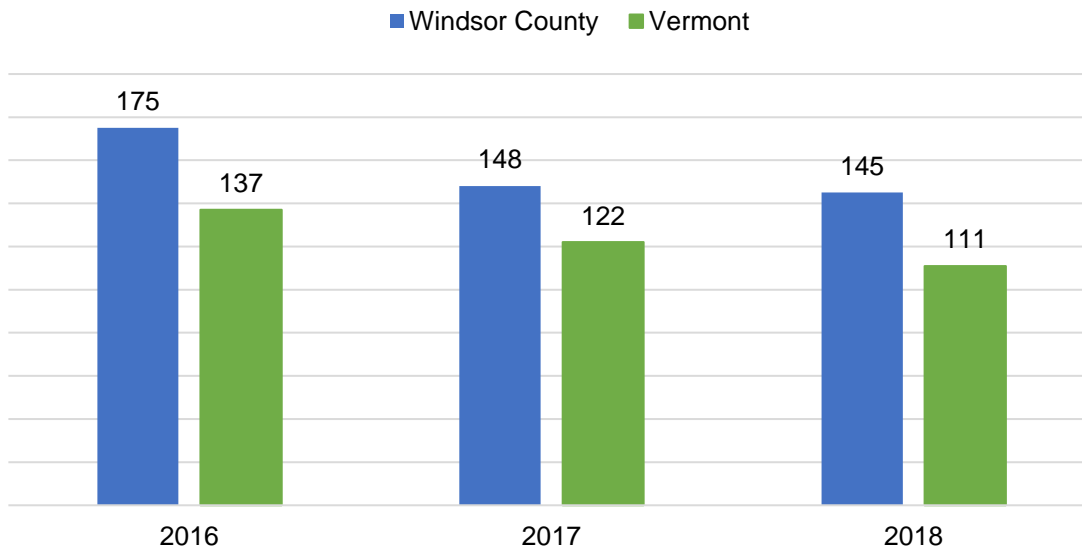
Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Windsor County is 4.3%, which is higher than the statewide rate of 3.4%. The average days on market of homes for sale in Windsor County (145 days in 2018) is also higher than the state as a whole.

Figure 24-4: Windsor 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 24-5: Median days on market of homes sold in Windsor County

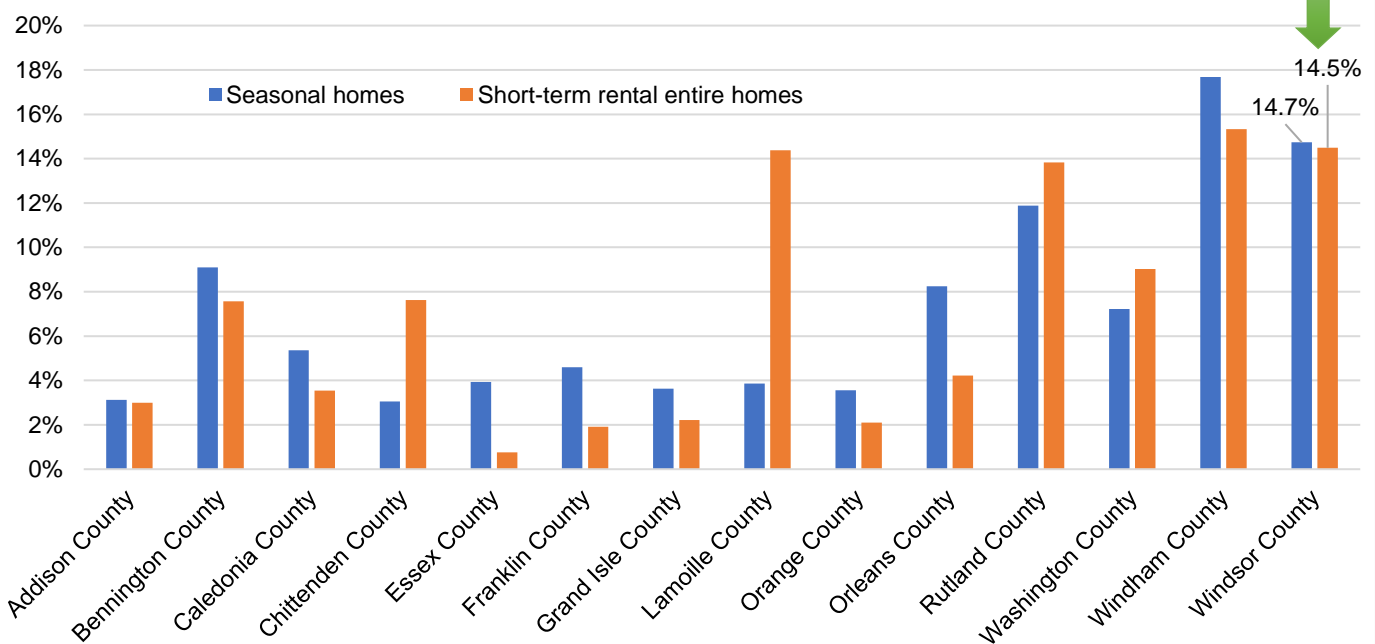


Source: Multiple Listing Service (MLS) from housingdata.org

Short term rentals and vacation home effect on market

Around 15% of Vermont’s stock of vacation homes and short-term rental homes are located in Windsor County. Of all homes in the county, 24% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. The number of short-term rental homes in Windsor County was 1,165 in July 2019--an increase of 12% relative to 2018.

Figure 24-6: 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.

Figure 24-7: Windsor County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Windsor County	7,950	24%
Vermont	53,940	17%

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

Figure 24-8: Windsor County short-term rental listings

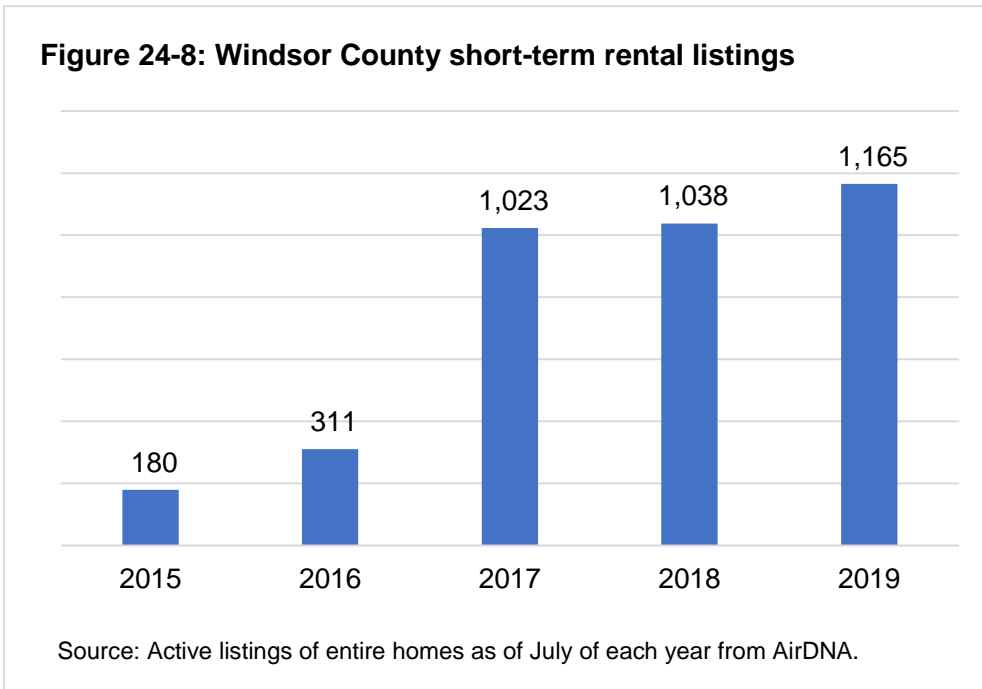


Figure 24-9: Windsor County short-term rental home snapshot

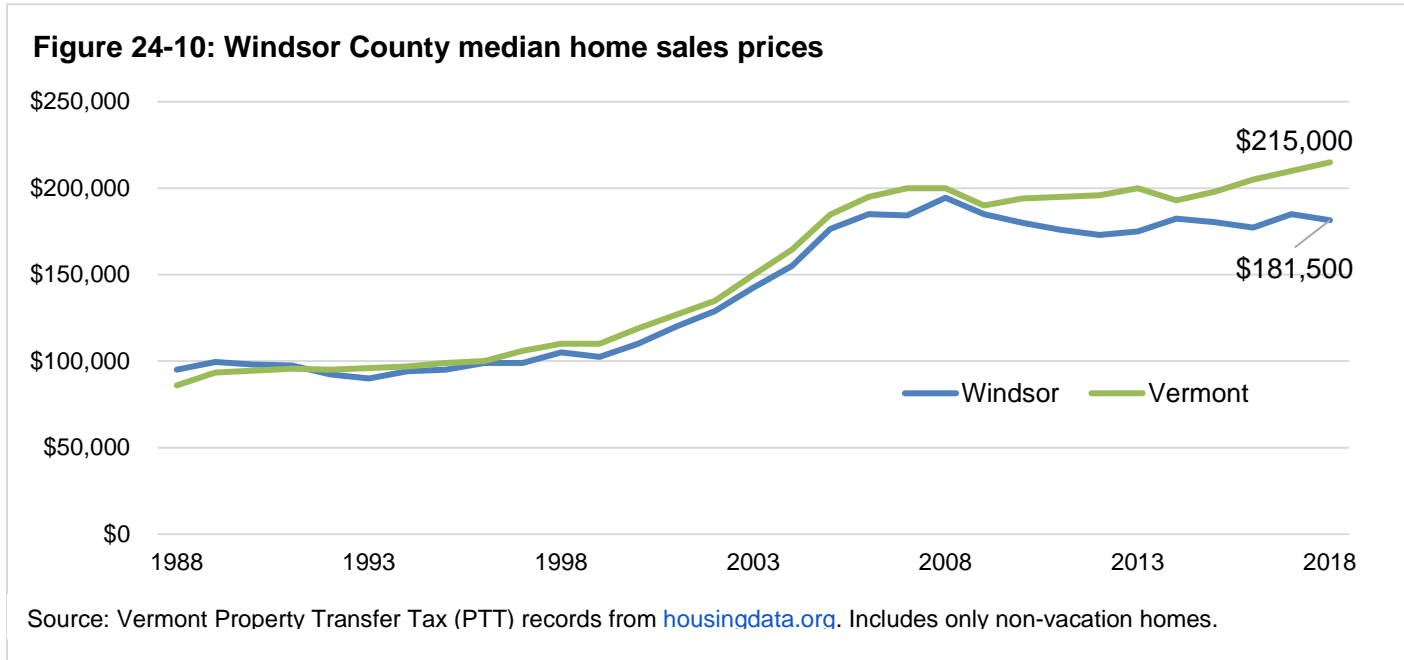
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Windsor County	1,165	71%	2.5%	12%	\$ 302
Vermont	8,041	72%	1.8%	12%	\$ 215

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

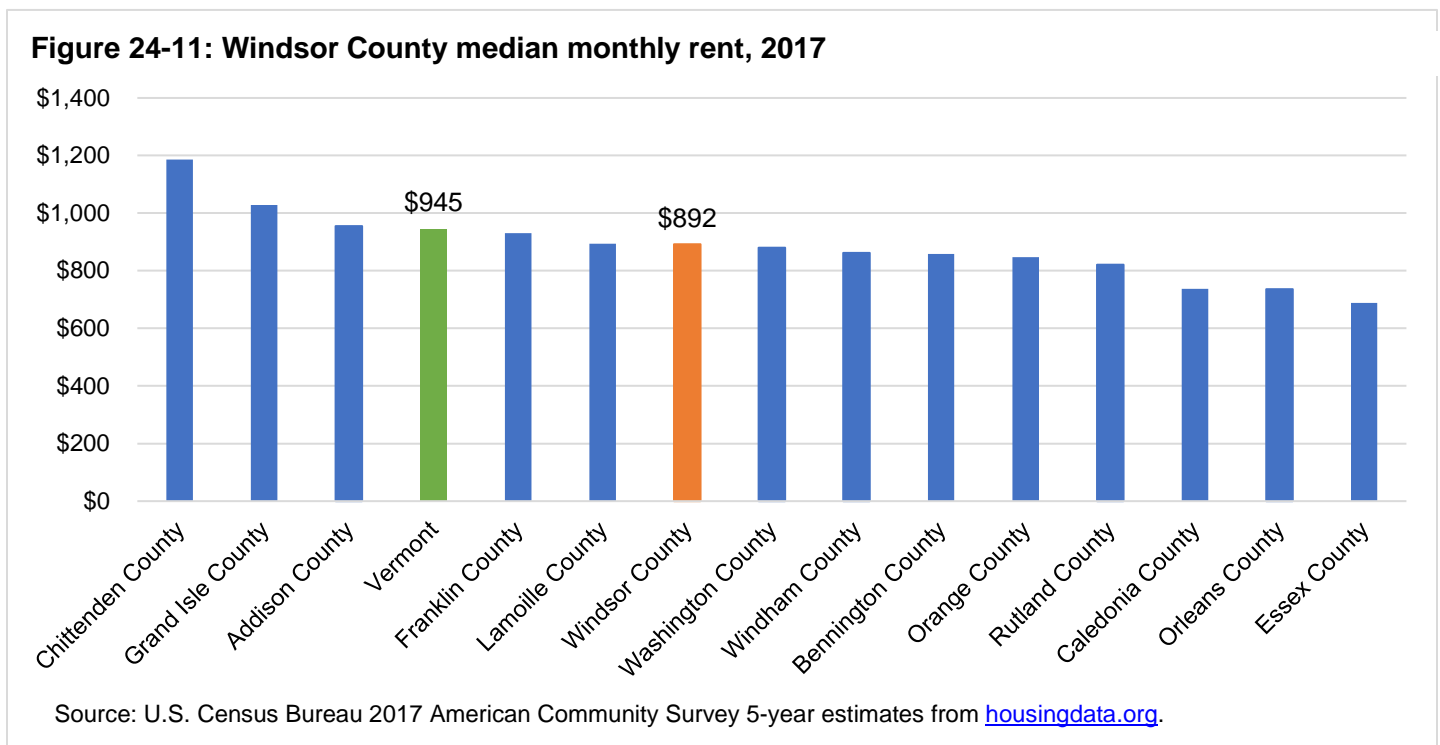
Housing affordability

Home prices and rents

The median sales price of homes sold in Windsor County in 2018 was \$181,500--lower than the statewide median of \$215,000.



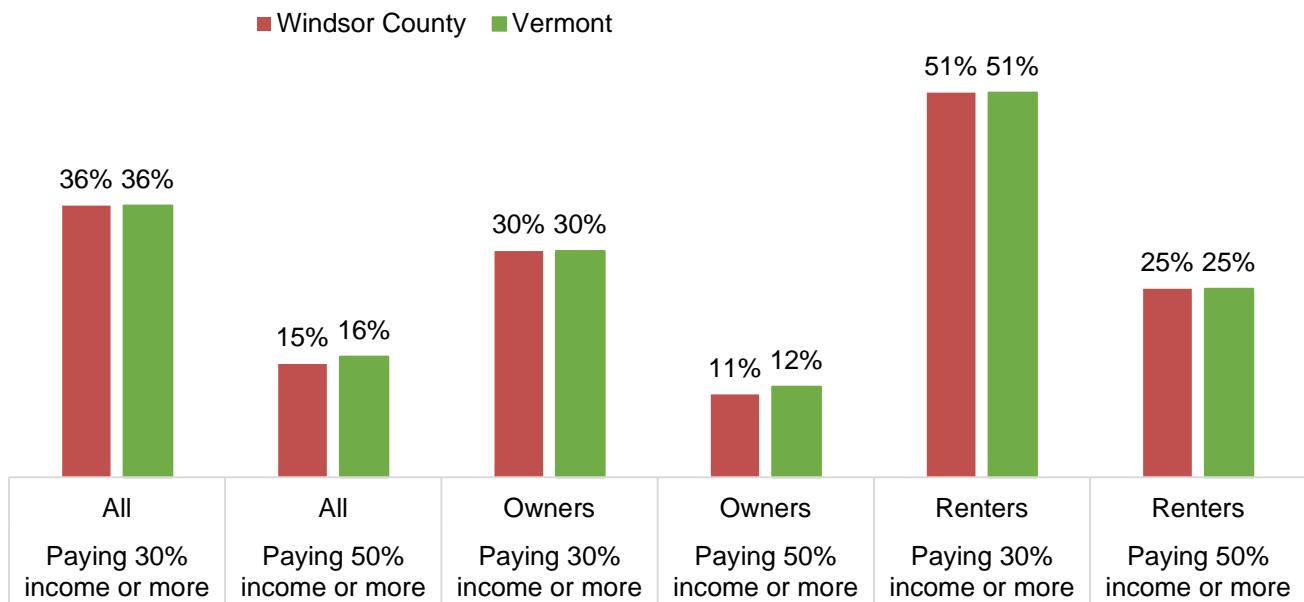
Median gross rent (including utilities) in Windsor County was an estimated \$892 per month, which is somewhat less than the statewide median of \$945.



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, 36% of all Windsor County households pay more than 30% of their income for housing. About 15% of Windsor households pay a severely high 50% 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 24-12: Windsor 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.

Figure 24-13: Windsor County households with high housing costs relative to income

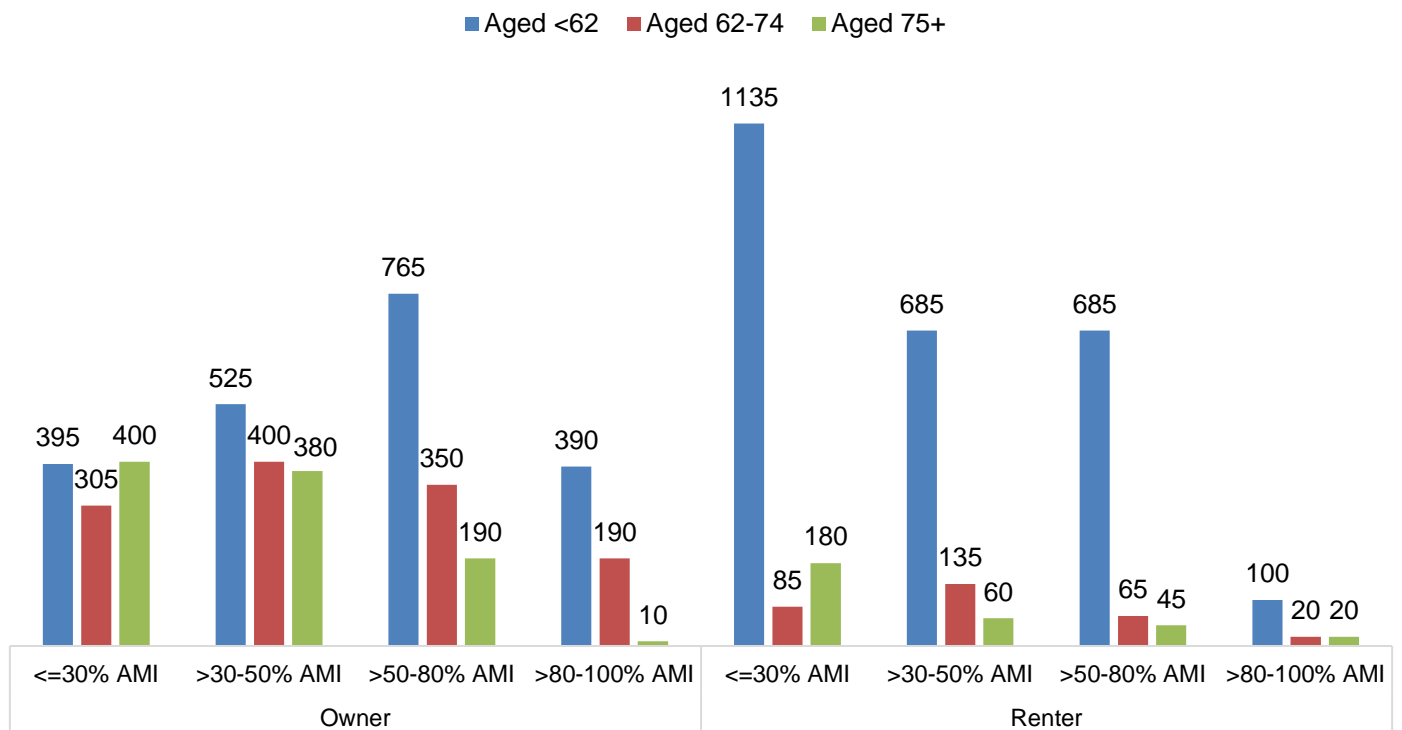
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Windsor County Renters	3,117	1,550
Windsor County Owners	5,201	1,950

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

Who faces housing problems most often?

In Windsor County, the largest demographic group experiencing housing problems are renters with household income of 30% or less of the county median who are younger than 62. HUD Comprehensive Housing Affordability Strategy estimates 1,135 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 overcrowding².

Figure 24-14: Windsor County households with housing problems



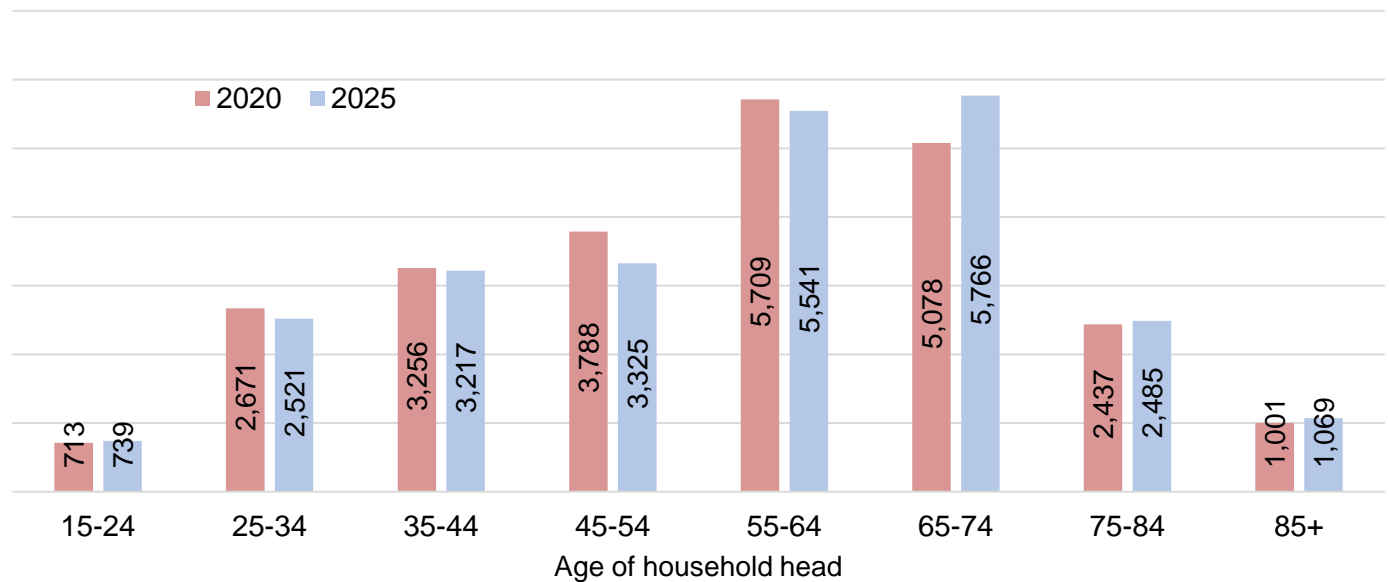
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

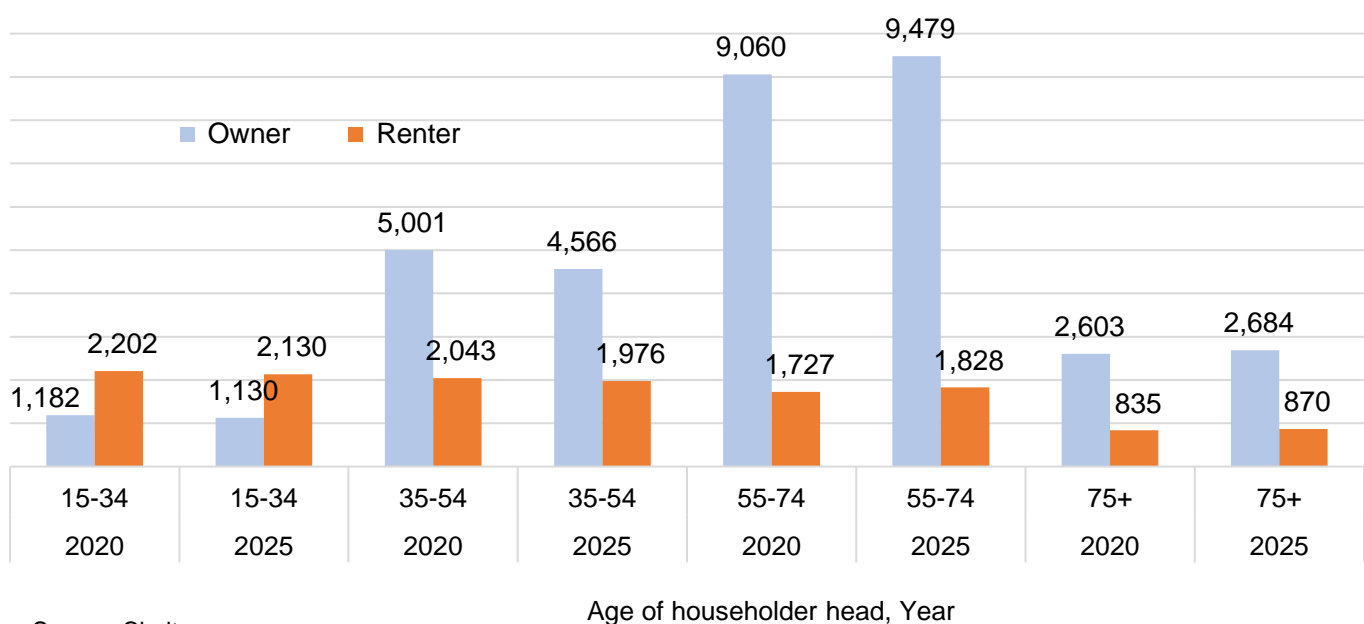
Between 2020 and 2025, the median age of the head of a Windsor County household will inch up from 61 to 62 for owners and 45 to 46 for renters. An estimated 38% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 24-16: Windsor County households by age, 2020-2025



Source: Claritas.

Figure 24-15: Windsor County households by age and tenure, 2020-2025



Source: Claritas.

Household income

The median income among all households in Windsor County is expected to increase from \$64,674 to \$70,663 between 2020 and 2025.

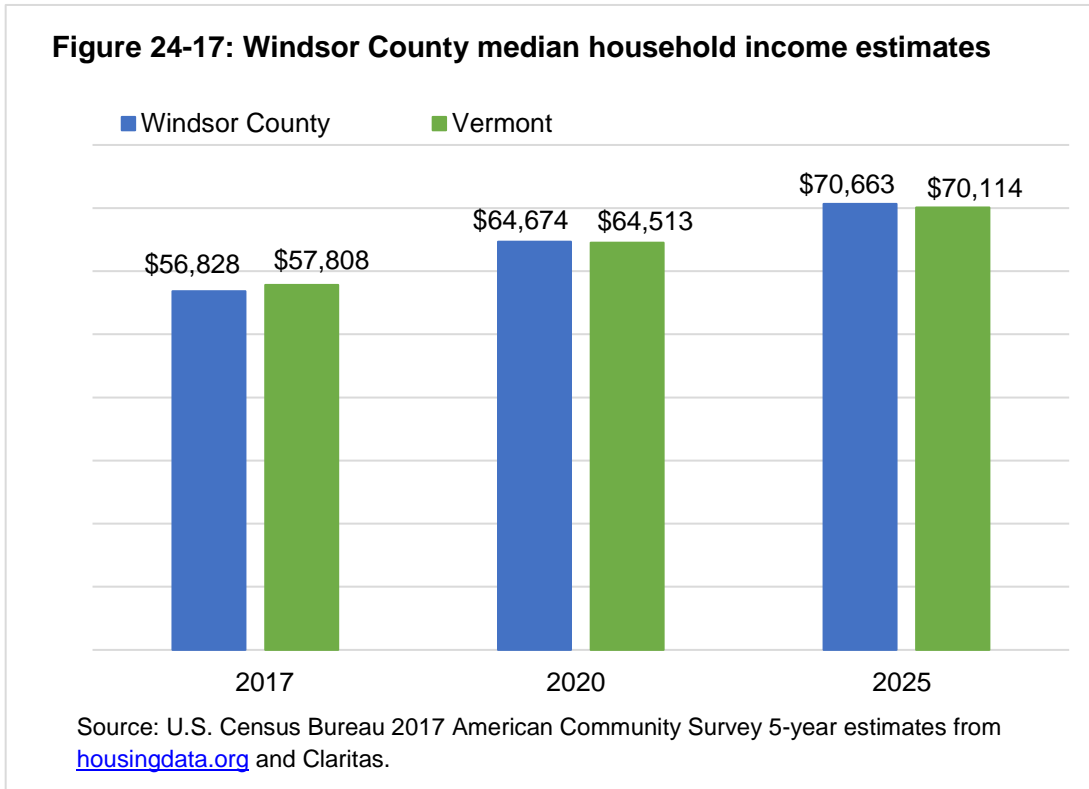


Figure 24-18: Income ranges relative to Windsor County median income, 2020

Median income		\$	64,674
<=30% of median		<=	\$ 19,402
31-50% of median	\$	19,403	- \$ 32,337
51-80% of median	\$	32,338	- \$ 51,739
81-100% of median	\$	51,740	- \$ 64,674
101-120% median	\$	64,675	- \$ 77,609
>120% of median		>	\$ 77,610

Source: Claritas

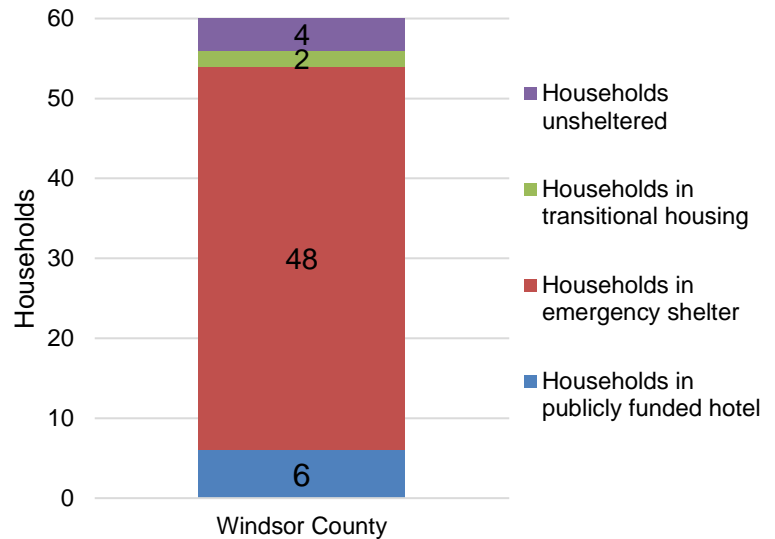
Homelessness

During the 2019 One-Night Count, 91 Windsor County residents experienced homelessness. According to a VCEH 2017 assessment report, Windsor County experiences youth shelter participants maxing out on 90-day stays. Additionally, service providers would like more flexibility in addressing homelessness because HUD definitions of homelessness prevent people from getting into shelter or qualifying for vouchers³.

Housing quality

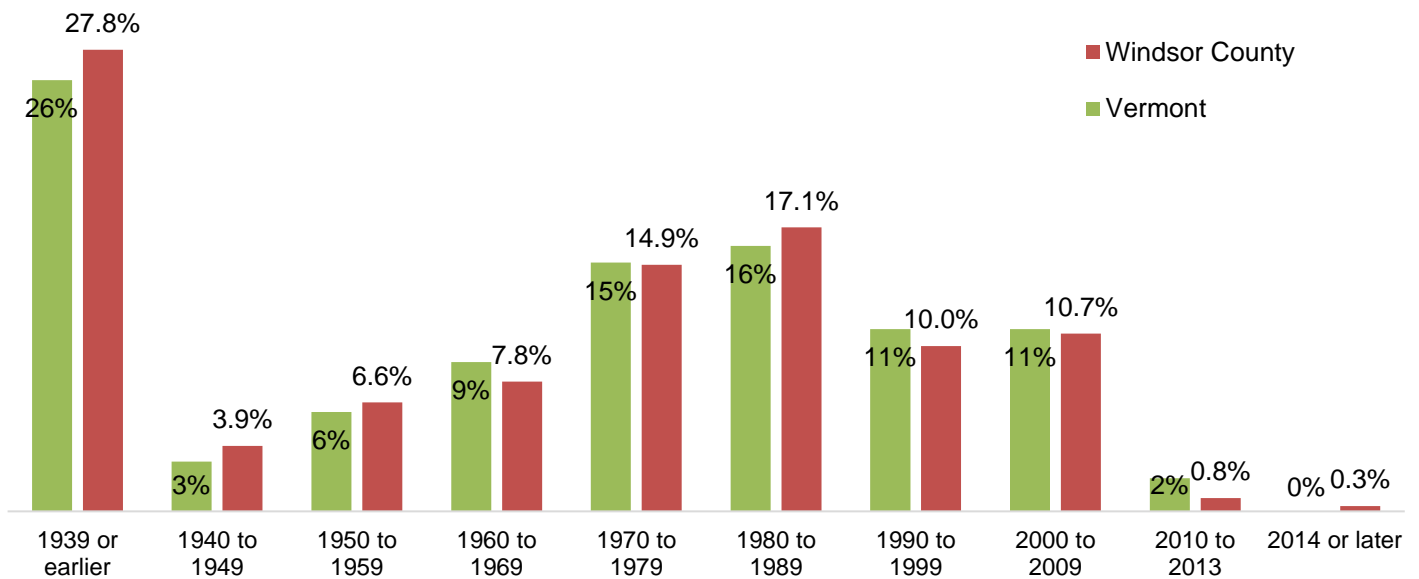
Of all homes in Windsor County, an estimated 27.8% were built prior to 1940--somewhat more than the statewide average. The median home was built in 1973⁴.

Figure 24-19: Shelter status for Windsor County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 24-20: Age of Windsor County housing stock



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

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](http://housingdata.org)

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Windsor County has 33 mobile home parks and 861 lots, the largest number of individual mobile home parks in the state. There are 38 vacant lots and a vacancy rate of 4.4%, somewhat lower than Vermont's overall lot vacancy rate of 5.2%.⁵ Windsor County has three mobile home parks in 100-year floodplains and four in floodways⁶. While not in immediate jeopardy, there is at least one mobile home park that is underperforming financially, and another park that has indications low quality units, and a third that shows vulnerability based on market conditions.⁷

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁷ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019