

# Addison County Workforce Housing Need Assessment Report

August 2021

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## Abstract

Anecdotal evidence from news reports to employer experiences suggests that Addison County faces a shortage of workforce housing. From July to August 2021, interns from Middlebury College surveyed workers from approximately three dozen businesses based in Addison County to better understand the region's workforce housing needs. Responses from 847 individuals who work for area employers suggest that high housing costs in employment hubs—especially Middlebury—prevent employees from being able to live where they work. Instead, they seek more affordable housing options in New York State and other outlying towns mostly in southern Addison County and Rutland County.

## Executive Summary

### Overview

Area employers frequently report that they struggle to attract and retain qualified employees due to the lack of affordable housing in Addison County. This problem has only worsened due to the pandemic, with home prices increasing 8% from 2019 to 2020 alone.<sup>1</sup>

From June through August 2021, the Addison County Community Trust (ACCT) partnered with Middlebury College interns through the MiddWorks program to better understand the barriers to

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<sup>1</sup> [www.housingdata.org](http://www.housingdata.org)

housing access faced by the local workforce, including housing affordability, transportation, and childcare. Interns created a survey and distributed it to the general public as well as employees of nine specific area employers in order to create a targeted workforce housing needs assessment for Addison County. The results of this survey are presented in this report and hopefully will help inform policy makers and employers as they seek to attract and retain a skilled workforce to keep Addison County thriving and sustainable.

## Key Findings

Between July and August 2021, 847 individuals responded to the survey via direct contact from nine local employers as well as through general outreach on Front Porch Forum. Findings were largely consistent with anecdotal evidence that many workers commute from as far away as New York State due to high housing costs in Addison County employment hubs. Many of these workers would move closer to work if housing they could afford were available.

- Respondents from Middlebury reported monthly housing costs that were 82% higher than those reported by respondents from New York State (\$2,179 vs. \$1,199).
- Overall, the survey identified 230 respondents (27%) who would move closer to work if they were able.
- Respondents who lived in towns farthest from employment hubs expressed a strong desire to move closer to work:
  - The survey identified 19 individuals who commute from towns across the lake in New York, 14 of whom (82%) said they would move closer to work if they were able.
  - The survey identified 63 commuters from Rutland County, 34 of whom (54%) said they would move closer to work if able.
- 84% of respondents who wanted to move cited housing affordability as the primary barrier to living near their workplace.
- The survey identified 37 individuals who wanted to move and could potentially qualify for Low Income Housing Tax Credit (LIHTC) rental housing, which is typically restricted to those with incomes at or below 60% of Area Median Income (AMI). An additional 92 respondents would need affordable housing targeting incomes between 60% and 120% AMI, and 101 would need housing with no income restrictions, i.e., available to households with incomes greater than 120%.

- Commute times of greater than 30 minutes were correlated with a desire to move closer to work, but childcare costs and substandard housing did not appear to be strong factors in geographic preferences.

## Recommendations

This report draws on recommendations from public officials and existing resources such as the report from Vermont Agency of Commerce and Community Development's titled *Zoning for Great Neighborhoods*, and suggests a menu of options for local, state, and federal policymakers to consider when developing strategies to increase affordable workforce housing. Most important of these:

- At the local level, implement zoning reforms that allow for greater density, smaller minimum lot sizes, fewer or more creative parking requirements, and alternative development models such as common ownership of land. Concentrate these reforms on walkable areas with public utilities.
- At the state level, set affordable housing targets monitored by Regional Planning Commissions (RPCs) and adjust policies as necessary to meet targets, in particular greater coordination with Act 250 across permitting departments and more support for nonprofit housing entities to help navigate the complex process.
- At the federal level, align federal requirements such as the environmental review process, with the state permitting process, and ensure adequate subsidy is available to make housing affordable based on state and local median income data.

# Introduction

Purpose of the report:

*The purpose of this report is to identify and summarize the current gaps in the local affordable housing market, to fill potential gaps in data, and to identify roadblocks to affordably housing Addison County's workforce population.*

Gaps in data make it challenging to identify the exact demand for affordable housing in Addison County; however, we know anecdotally that many who work in the county cannot afford to live where they work. This problem is not confined to Addison County—the workforce populations of many Vermont towns commute across state borders and long distances to reach their places of employment all along the west side of the state and so are not counted along with Vermont residents in federal census data. As most resources from many levels of government are assigned to states and/or localities based on U.S. census data, resource allocation to Vermont counties and cities can shortchange the workforce populations who are not able to afford housing near their employment.

The largest employers in Addison County (Middlebury College, Porter Hospital, school districts) struggle to find a reliable and sufficiently robust workforce due in part to the tight housing market with prices unaffordable to most workers earning less than median income (\$68,825 in the county for 2020) or even above.<sup>2</sup> Appendix A demonstrates the disconnect between wages and housing costs at a variety of income levels and price points.

Those who are able to afford homes in the area pay a steep price, at the cost of other expenses such as education, childcare and healthcare. In 2019, 51% of renting Vermonters were either cost burdened (paying 30%-49% of income on rent) or severely cost burdened (paying 50% or more of income on rent).<sup>3</sup> While lawmakers and many citizens are keenly aware of the current housing problem, there are challenging roadblocks to progress: restrictive zoning laws, high cost of housing development, demographic and geographic challenges, and opposition from

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<sup>2</sup> <https://middleburycampus.com/55658/news/college-struggles-to-fill-low-wage-dining-and-facilities-positions/>

<sup>3</sup> <https://www.housingdata.org/profile/rental-housing-costs/renter-cost-burden>

town governance bodies. Each of these, and in combination, impede development of affordable housing.

For policy and planning purposes, there is a lack of accurate and complete data that identifies the housing needs of the workforce population in Addison County and other counties bordering Lake Champlain. This is because the U.S. Census, from which many other studies pull their data, identifies people by where they live, not where they work, and therefore fails to account for the workforce population that is forced into long commutes to find affordable housing (here in this county largely across the state line into New York). The resulting shortchanging of resources for counties where populations cross state lines to find employment is a significant current and historical impediment to developing affordable workforce housing.

### ACCT's role:

Addison County Community Trust (ACCT) manages over 700 permanently affordable homes serving moderate and low-income households, and develops new attractive, energy efficient properties for families and seniors in Addison County. ACCT manages multi-family apartments, mobile home parks, down-payment grants for shared equity houses, and the Support and Services at Home (SASH) Program.

### Demographics:

Vermont's demographics make housing an especially difficult problem for the state. Vermont has a rapidly aging population with the fastest growing segment of the Vermont population being the 60-79 year old age group, while the under-20 population has been declining since 2010.<sup>4</sup> Senior citizens are looking for smaller and more manageable homes, yet many houses in Vermont are large and old, requiring both expensive maintenance and renovations, and requiring significant and often costly improvements in energy efficiency.

In 2018, there were 5431 births in Vermont and 6027 deaths, making a birth rate of 8 and death rate of 9.2. One reason for population decline is that women are increasingly choosing careers and education over having large families. Secondly, in 2018, 700 more people left Vermont than

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<sup>4</sup><https://www.healthvermont.gov/sites/default/files/documents/pdf/HS-STAT-2019-Population-Estimates-Bulletin.pdf>

arrived.<sup>5</sup> Depopulation is cyclical in nature, as it leads to less investment into local economies and housing developments which further disincentivizes people to remain in the area. There is anecdotal evidence of additional demographic shifts in Vermont during 2021 during the Covid-19 pandemic, with many new households moving to Vermont, many in the age group over 60.

### Problems with existing housing stock:

There are several problems with the county's housing stock: there are too few available houses in the market, too little housing being built, and existing houses are mostly single-family and therefore more costly for sale or rent than multi-family housing. There has been a marked decline in residential construction since the 2008 recession, with only 124 permits being issued in 2020 compared to 229 in 2006.<sup>6</sup>

While a healthy rental vacancy rate for a housing market is 5%, Addison County has a vacancy rate of 3.8% for renters and 3.4% in Vermont at large.<sup>7</sup> The high number of second homes and short-term rentals in Vermont is another factor that complicates the housing issue. Seasonal homes make up 17% of the housing stock, the second highest in the nation.<sup>8</sup>

Inclusionary zoning, a policy which requires 15%-25% of units within new developments to be developed as affordable housing, was adopted in Burlington, but not in other parts of Vermont.<sup>9</sup>

### Further complications for the housing affordability problem:

Vulnerable populations - senior citizens, formerly incarcerated people, people with mental and physical disabilities, and those in substance use recovery - require housing that is near, or includes, important support services. Similarly, families require nearby childcare and many low-income people require public transportation or walkability to work. These complications make rural developments infeasible and necessitate developments in town centers with existing water and sewer.

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<sup>5</sup> <https://vtdigger.org/2019/12/31/woolf-vermonts-population-drops-again-in-latest-census-report/>

<sup>6</sup> <https://www.housingdata.org/profile/housing-stock/building-permits>

<sup>7</sup> [https://www.vhfa.org/documents/publications/vt\\_hna\\_2020\\_report.pdf](https://www.vhfa.org/documents/publications/vt_hna_2020_report.pdf)

<sup>8</sup> <https://www.ipx1031.com/vacation-hot-spots/>

<sup>9</sup> <https://www.burlingtonvt.gov/CEDO/Inclusionary-Zoning>

Even with housing available, working Vermonters face wage stagnation and lack of high-paying job opportunities, which makes it difficult for some to afford any housing at all.<sup>10</sup> While wages are relatively stagnant, housing prices are increasing dramatically. From September 2019 to September 2020, the median price of a Vermont home rose 23% to \$348,000.<sup>11</sup> We know housing prices have soared further in 2020-2021. The recent higher percentage of people from out of state moving to Vermont or purchasing houses as second homes increases these pressures.

Additionally, in January 2021, there were 117 people experiencing homelessness in Addison County at the annual “point in time” count.<sup>12</sup> Even for those holding scarce housing vouchers that subsidize rent, there is little to no housing in the market under the maximum rent limit set by the federal Department of Housing and Urban Development (HUD) for Addison County. For many people experiencing homelessness, there are also co-occurring mental, physical, and behavioral health needs that require specialized housing with attendant supportive services (funded by HUD through annual competitive grant processes carried out primarily at the state level).

### What is being done currently:

Currently groups in Vermont like ACCT are using federal and state funding to pursue new developments, repair deteriorating housing, and offer other support and services for the local workforce. The influx of federal funding due to the Covid-19 pandemic has allowed Vermont to distribute \$250 Million dollars towards rental assistance, repairing developments, and creating new housing projects over a three-year period.

This funding will not, however, fix the underlying inefficiencies of the regulatory system in the state and in towns that will persist even after these three years of funding. Act 250, a 50-year-old Vermont law, restricts towns from creating dense developments, and aims to protect both the natural surroundings and the small-town nature of Vermont. While Act 250 has benefits for the environment, it has done so at the expense of affordable housing for the workforce, causing many in Addison County and elsewhere in Vermont to live “across the lake” in New York State

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<sup>10</sup> <https://www.economist.com/united-states/2020/01/30/as-wages-grow-across-america-one-state-is-left-behind>

<sup>11</sup> <https://vtdigger.org/2020/11/05/vermont-housing-prices-rose-23-from-september-2019/>

<sup>12</sup> <https://helpingtohousevt.org/wp-content/uploads/2021/08/2021-Vermont-PIT-Count-by-County-and-AHS-District-Summary-FINAL.pdf>

where housing prices are within their budget. This necessitates long drives that are expensive for workers, add to the carbon in the atmosphere, and can be dangerous for commuters in winter conditions.

Act 250 makes it hard for municipalities to develop multi-family housing, apartments or townhomes that are needed to serve lower income and vulnerable people. In addition, a 'not in my backyard' phenomenon has led town boards across Vermont to oppose proposed affordable housing developments.

## Methodology

ACCT's 2021 housing survey sought to gather an accurate and complete dataset of Addison County's workforce housing. Sample size issues in the American Community Survey (ACS - the annual census updates) and accuracy issues in the United States Census completed state by state every decade, have created an environment in which local agencies, policymakers and employers lack accurate understanding of the local workforce's housing needs, most particularly here in Addison County because many employees live across state lines and therefore are not included in Vermont's census data.

Having accurate and complete quantitative data on the existing workforce, regardless of state residency, would allow ACCT to express the housing situation of Addison County and nearby New York State communities in numbers that align with criteria developed by the United States Department of Housing and Urban Development (eligibility for housing income limits) .

Quantitative data also allows for easy integration and comparison with previous data sets of housing in the area. The nature of the ACS and United States Census also means the data that is accurate, but crosses state lines for the county's workforce, means two different census data sets. Data for this Assessment Report was gathered directly by ACCT during the 2021 survey, and not taken from any secondary sources.

ACCT distributed an online survey tool created with Qualtrics XM to various employers in Addison County and the survey was made publicly available through the Addison County Chamber of Commerce's E-Newsletter. Employers who received the survey directly to distribute to their employees were Middlebury College, Porter Hospital/Helen Porter Healthcare and Rehabilitation Center, Addison Northwest School District, Mount Abraham Unified School



District, Addison NW School District, Silver Maple Construction and National Bank of Middlebury. The survey was also distributed through the website Frontporchforum.com for each individual town in Addison County.

After screening out nonexistent zip codes and incomplete responses, the survey had a total of 848 complete responses (out of almost 1,000 responses, an estimated response rate between 20-50% depending on the employer). A copy of the survey questions is included in this Assessment Report's Appendix B. The survey was designed to last five to ten minutes and did not ask for any personal identifiers. A raffle for 2 \$50 VISA gift cards was included as motivation for respondents to complete the survey.

The data from the survey was then exported as a CSV (comma-separated values) file and processed in a software called Datawrapper. Datawrapper allows ACCT to create data visualizations like bar graphs, maps, and pie charts. For questions that required a breakout by another variable (such as income), Qualtrics XM software was used to separate the data gathered in the survey by that specific breakout variable. Occasionally, respondents had the opportunity to input text. These text responses were exempt from the normal processing procedure for data and were instead left in a table.

Regardless, the process to create data visualizations remained the same. These responses were exempt from this process and were instead left in a table. Due to smaller response rates in areas outside Addison County, certain towns were grouped into one data point. These groups came to represent New York State, Chittenden County, and Rutland County. Any town in Addison County with fewer than 10 responses was omitted from any visualization with the exception of the "Average Weekly Childcare Cost by Town/Area" visualization where this cutoff was lowered to 5 in order to continue preserving anonymity but accounting for a lower sample size. Responses to questions requiring text-based answers were compiled into a table.

Finally, the design and distribution of the survey as well as the analysis of its data was done by ACCT summer interns from Middlebury College's MIDDWorks program, under the guidance of ACCT staff and several ACCT board members

# Survey Results

## Overview of Respondents

In total, 847 individuals responded to the survey, 94 percent of whom represented nine employers shown in Figure 1.

### Number of Respondents by Employer

Employer	Count
Middlebury College	410
Porter Medical Center	157
Addison Central School District	56
Addison Northwest School District	49
Mount Abraham Unified School District	41
Other	39
Cooperative Insurance	26
National Bank of Middlebury	25
Helen Porter Healthcare and Rehabilitation Center	22
Retired	15
Silver Maple Construction	7

Total Responses: 847.

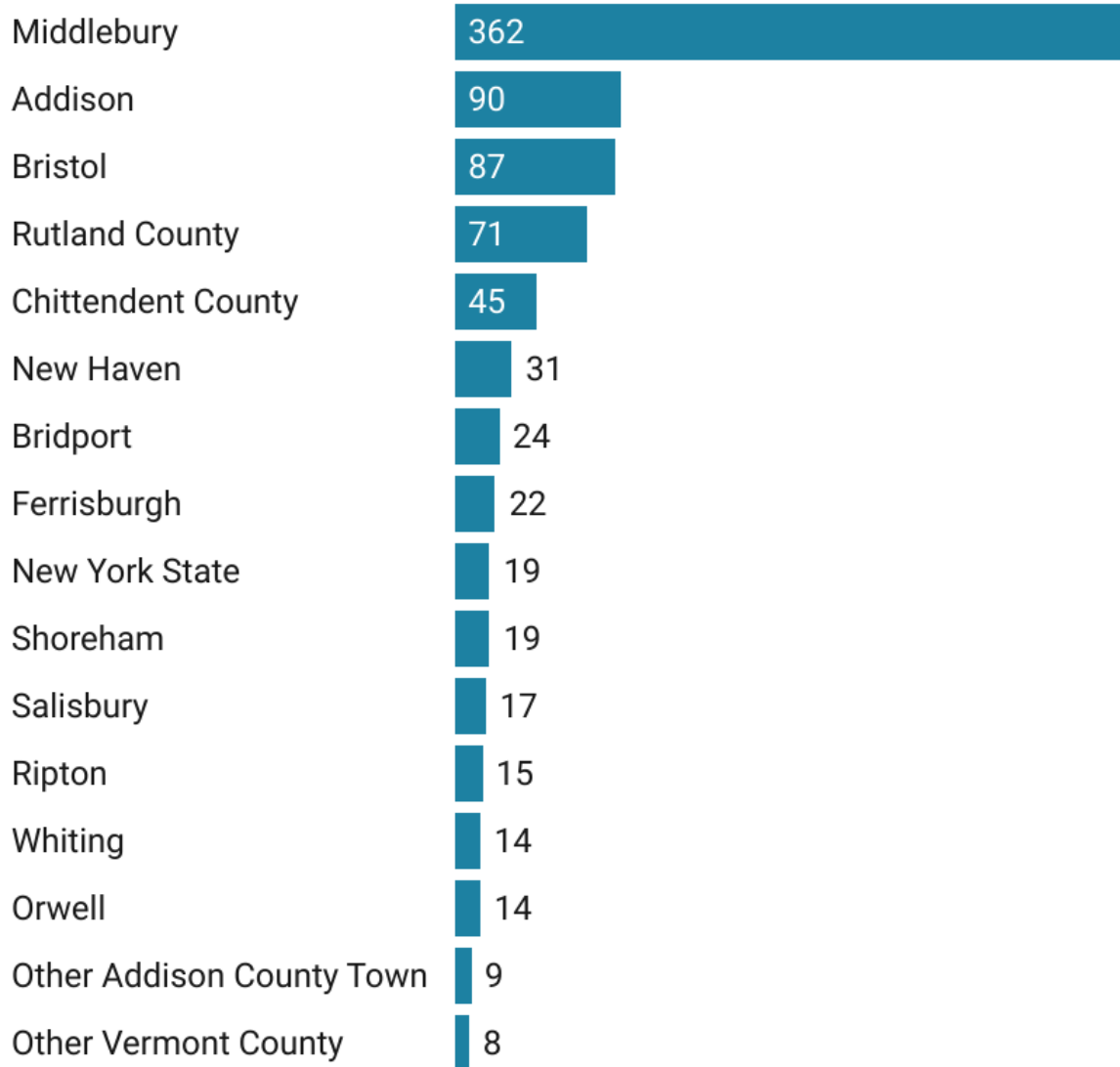
Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 1

The majority of respondents were Middlebury residents (Figure 2). Only 19 responses (2%) came from workers commuting from New York State, while 71 respondents were residents of Rutland County.

# Geographic Distribution of Respondents

Respondents entered where they lived. These are the results.



*Total Responses: 847.*

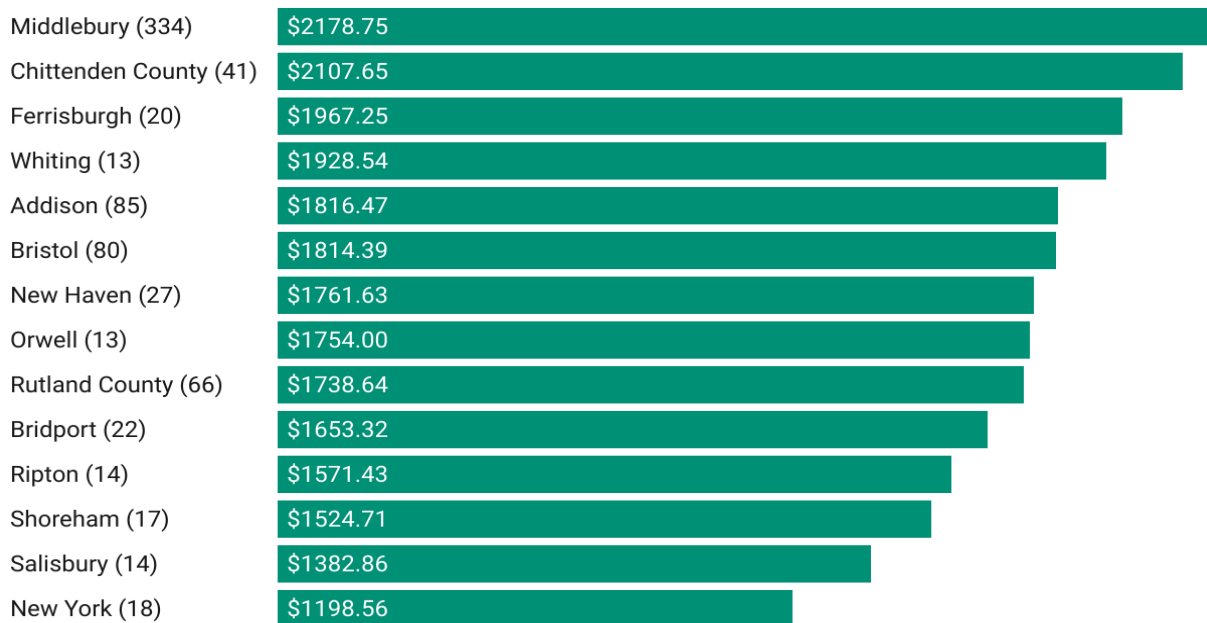
Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 2

## Housing Cost and Income Categories

The survey asked respondents to estimate their total monthly housing costs including utilities. The findings bore out anecdotal evidence that many workers in Addison County live in outlying towns and especially across the bridge in New York State due to greater affordability. Among the survey sample (shown in Figure 3), residents from Middlebury and Chittenden Counties had the highest housing costs, while southern Addison County and New York residents had the lowest housing costs. In fact, respondents from Middlebury reported average monthly housing costs that were 82% higher than reported housing costs in New York State.

### Average Monthly Housing Cost by Town/Area (in US dollars)



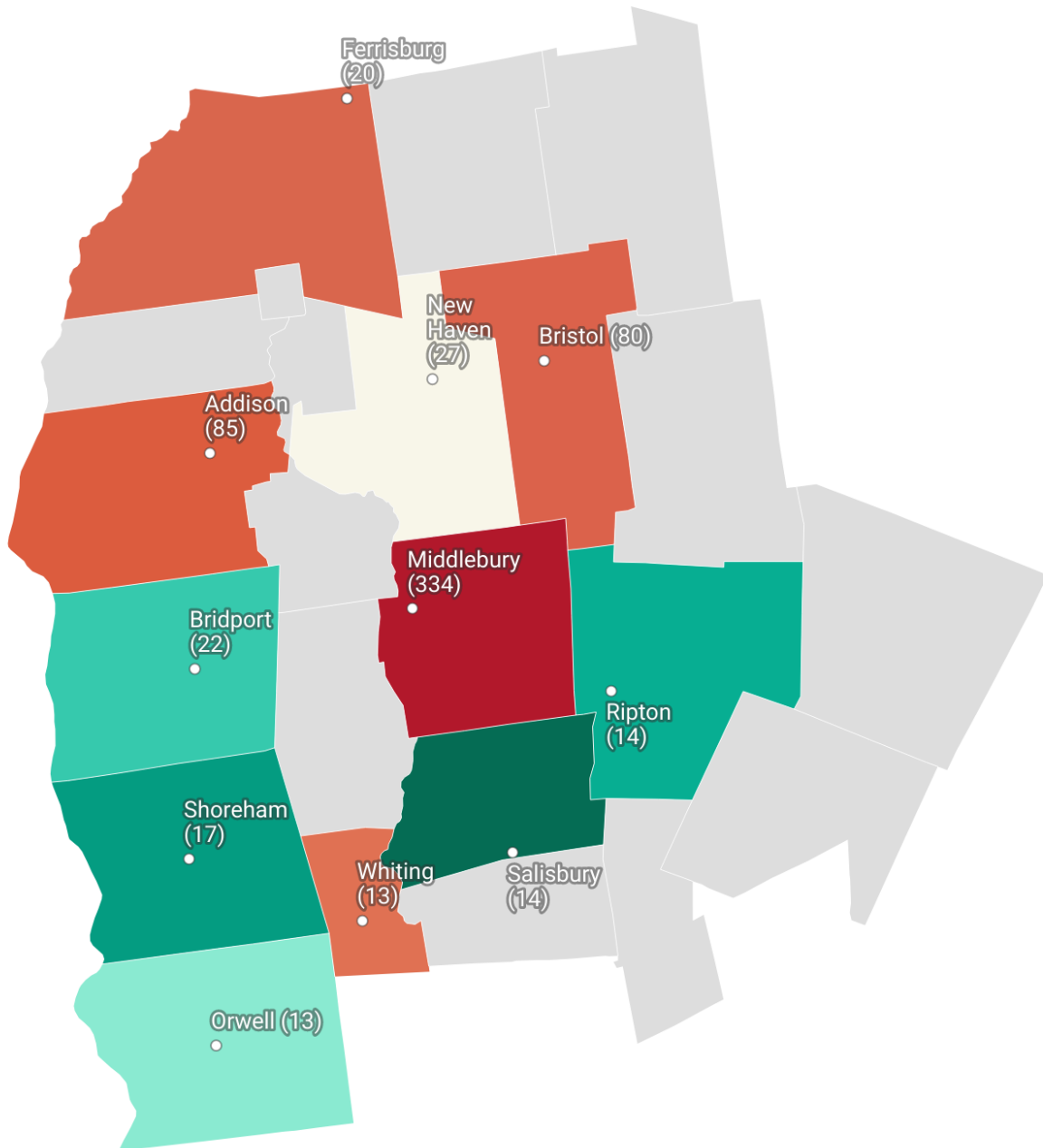
Total Responses: 764. Numbers in parentheses represent number of respondents from that town/area.  
Source: Addison County Community Trust • Created with Datawrapper

Figure 3

Figure 4 (below) shows the geographic distribution of housing costs by town in Addison County. Towns in New York State are excluded as each town had fewer than 10 respondents. Generally, reported housing costs were higher in northern Addison County than in the southern part of the county.

# Average Monthly Housing Cost by Town/Area (in US dollars)

Regions without data are shaded grey. Scale comes from natural interpolation.



Total Responses: 764. Numbers in parentheses represent number of respondents from that town/area.

Source: Addison County Community Trust • Created with Datawrapper

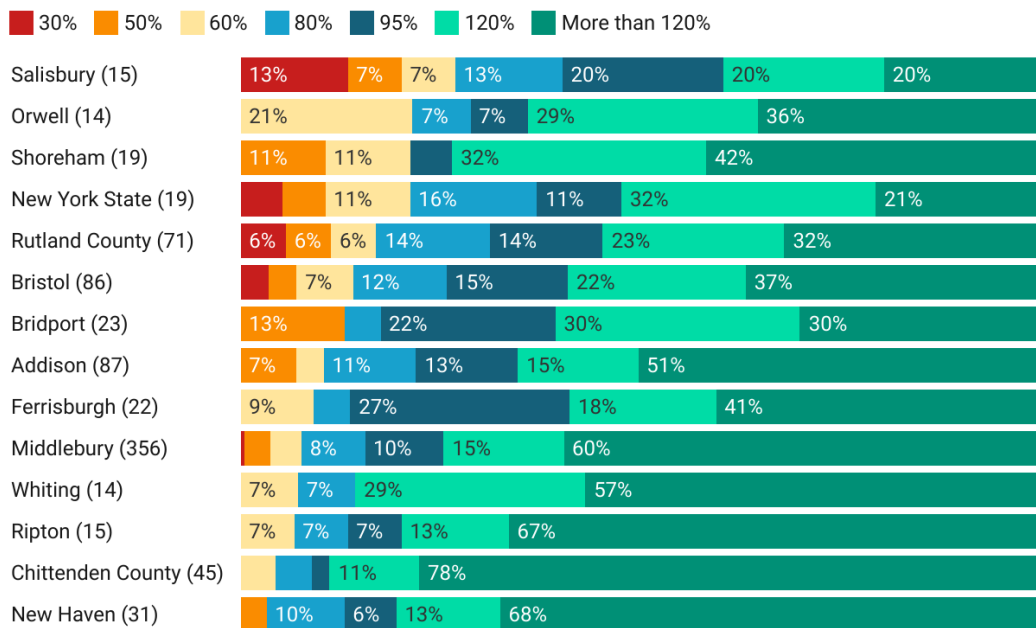
Figure 4

Income distribution of respondents was varied, but perhaps unsurprisingly, fewer low-income respondents hailed from the more expensive towns of Middlebury and Chittenden County, while with a few exceptions southern Addison County and New York State tended to have more residents with low and moderate incomes. Figure 5 shows the income distribution of respondents in descending order of the share earning 60% or less of Area Median Income. This threshold is significant as it represents the eligibility cutoff for most affordable rental housing through the Low Income Housing Tax Credit program (LIHTC). In almost all jurisdictions, the majority of residents fell into the 60%-120% of median income brackets, demonstrating the need for more funds targeted at this group.

## Respondent Income Distribution Across HUD Income Categories by Town/Area (Percent Breakdown)

The U.S. Department of Housing and Urban Development (HUD) classifies eligibility for housing assistance programs by income categories. These categories are 30% (extremely low), 50% (very low), 60% (low), 80% (low), 95% (eligible for some programs), 120% (eligible for some programs), and greater than 120% (ineligible for housing assistance) of the average household income of a family of 4. Adjustments are then made for household size. Further description of HUD Income Limits can be found here:

<https://www.huduser.gov/portal/datasets/il/il21/IncomeLimitsMethodology-FY21.pdf>



Total Responses: 817. Numbers in parentheses represent number of respondents in that town/area.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 5

## Housing Cost Burden

The survey estimated housing cost burden (paying more than 30% of income) by zip code, which is aggregated at the county level in Figure 6. Results are reported in absolute number of respondents and therefore don't show relative cost burden but demonstrate a high number of respondents reporting that they spend more than 30% of their incomes on housing.

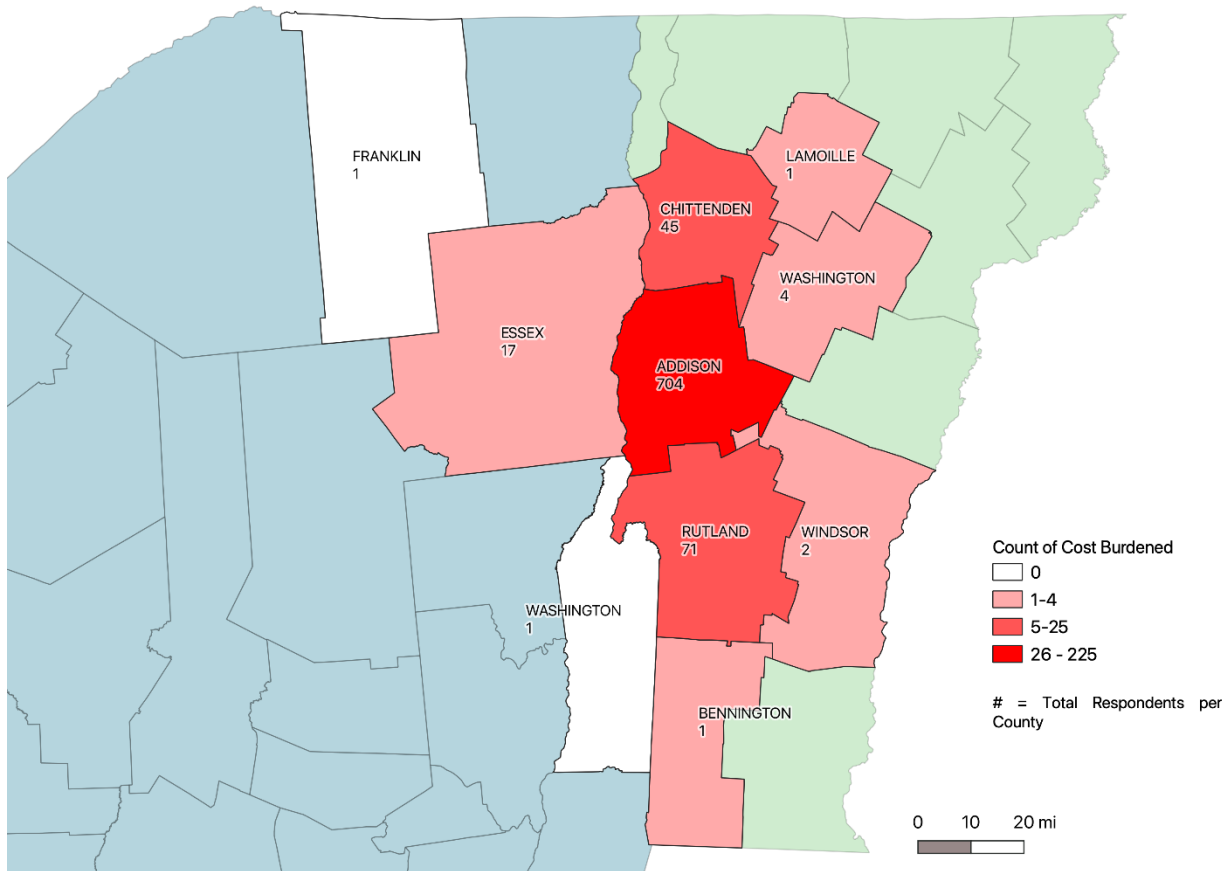


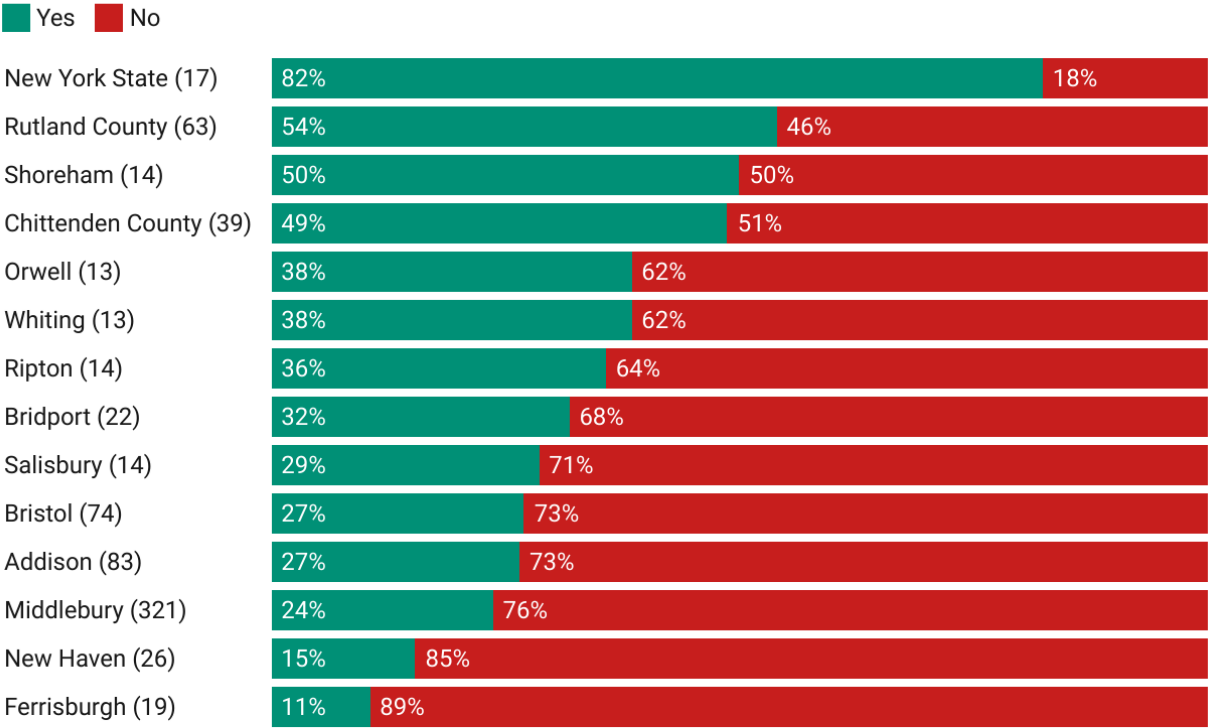
Figure 6

## Desire to Live Closer to Work

In total, 230 respondents (30%) said they would move to be closer to work if they were able. Respondents of towns farther away from employment hubs expressed strong desire to move closer to work. Overwhelmingly, residents of New York State said they would move closer to work if they were able. Towns in southern Addison County and Rutland County also reported wanting to move at high rates. Of note, the survey identified 34 respondents from Rutland County (54%) who said they would like to move closer to work if they were able. Full results are shown in Figure 7.

### Percent of Respondents that Would Live Closer to Work if Able by Town/Area

Respondents who selected yes indicated a desire to live closer to work but could not due to certain obstacles/barriers.



Total Responses: 732. Numbers in parentheses represent number of respondents from that town/area.

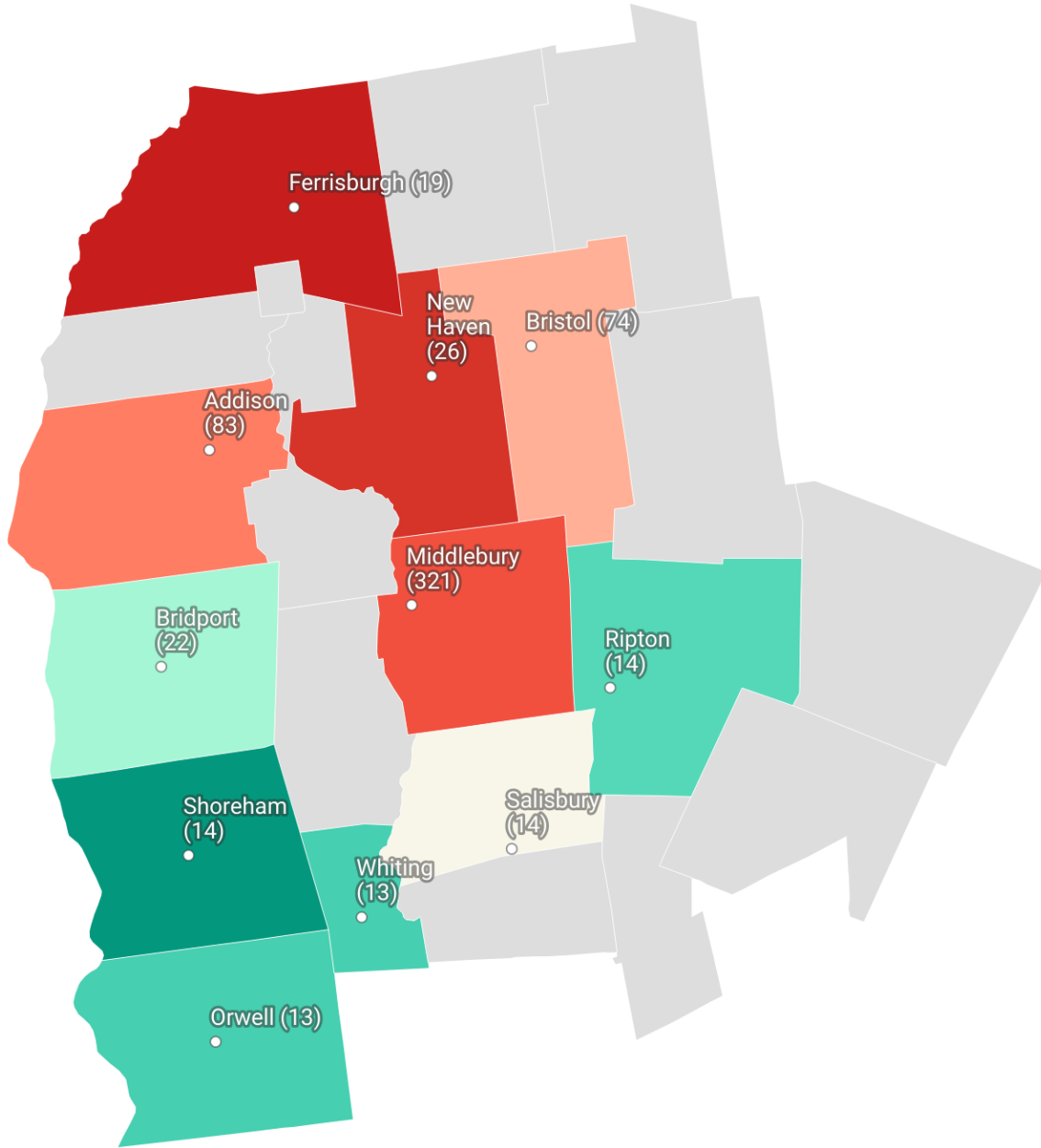
Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 7



# Percent of Respondents that WOULD Move Closer to Work if Able

Regions without data are shaded grey. Scale comes from natural interpolation.



Total Responses: 732. Numbers in parentheses represent number of respondents from that town/area.

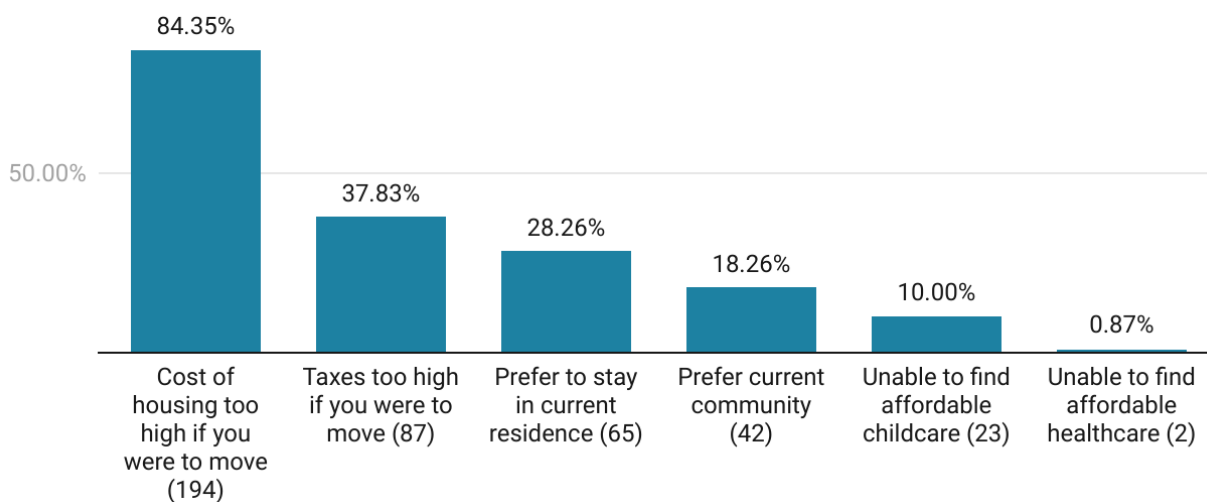
Source: Addison County Community Trust • Created with Datawrapper

Figure 8

Figure 9 shows common barriers cited by respondents who expressed a desire to move closer to work if they were able. Housing affordability was the most common reason people reported for being unable to live near their workplace, by a vast margin. Meanwhile, access to affordable childcare and healthcare were not commonly cited barriers.

## Common Barriers to Move Among Respondents Who Indicated a Willingness to Move Closer to Work

This chart shows the percent of respondents (that indicated a desire to move closer to work) who selected the following barriers in moving closer to work.



Total Responses: 230. Numbers in parentheses represent number of respondents that selected that barrier.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

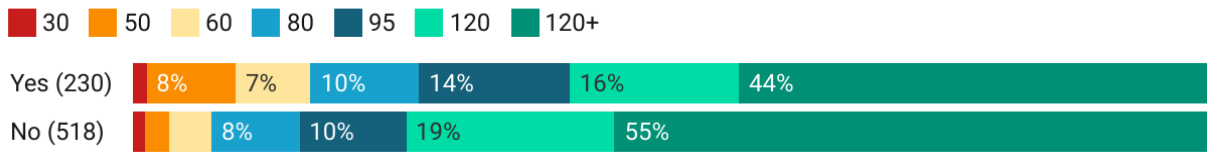
Figure 9

Perhaps unsurprisingly then, incomes of would-be movers skewed lower than non-movers as shown in Figure 10. Even so, high-income respondents represented a plurality of those reporting a desire to move, at 44% with incomes over 120% AMI and 16% with incomes under 60% of AMI. In absolute numbers, the survey identified 37 individuals who could potentially qualify for LIHTC housing and wanted to move closer to work.

# HUD Income Category of Respondents who wanted to Move vs. Not Move (Percentage Breakdown)

The U.S. Department of Housing and Urban Development (HUD) classifies eligibility for housing assistance programs by income categories. These categories are 30% (extremely low), 50% (very low), 60% (low), 80% (low), 95% (eligible for some programs), 120% (eligible for some programs), and greater than 120% (ineligible for housing assistance) of the average household income of a family of 4. Adjustments are then made for household size. Further description of HUD Income Limits can be found here:

<https://www.huduser.gov/portal/datasets/il/il21/IncomeLimitsMethodology-FY21.pdf>



Total Responses: 748. Numbers in parentheses represent number of respondents in that category.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 10

Finally, Middlebury was the most desired destination town of would-be movers as shown in Figure 11.

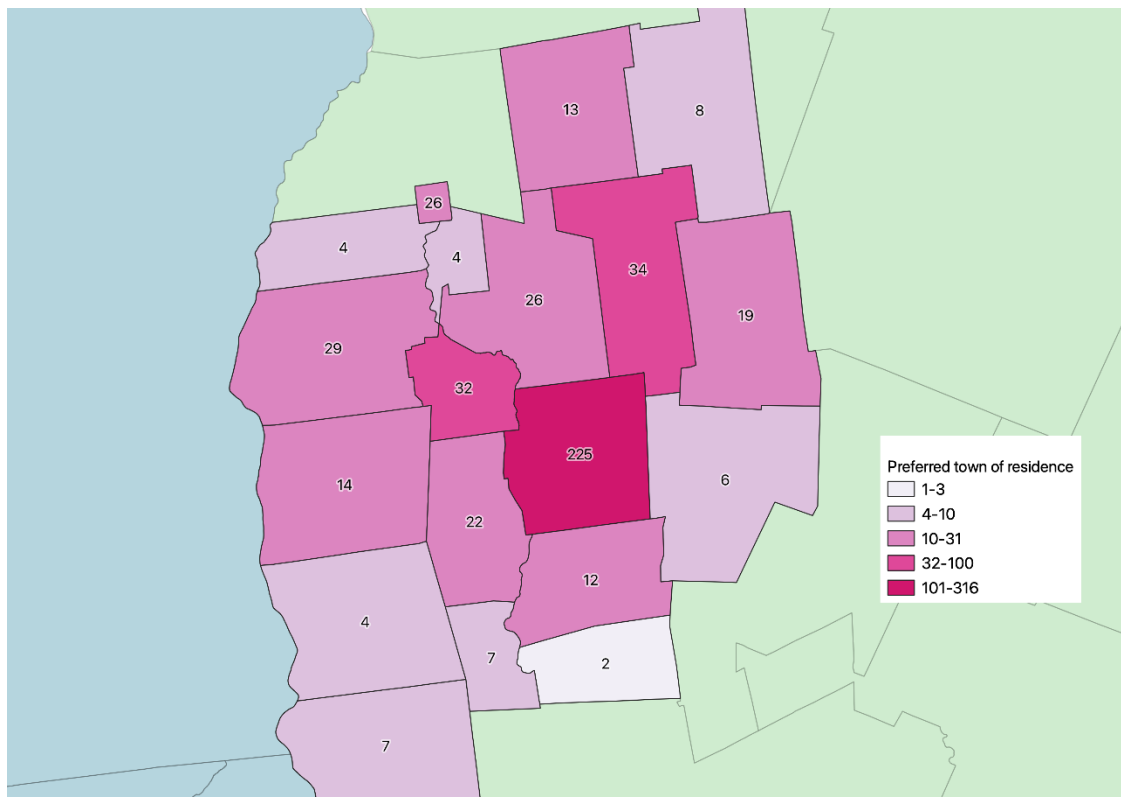
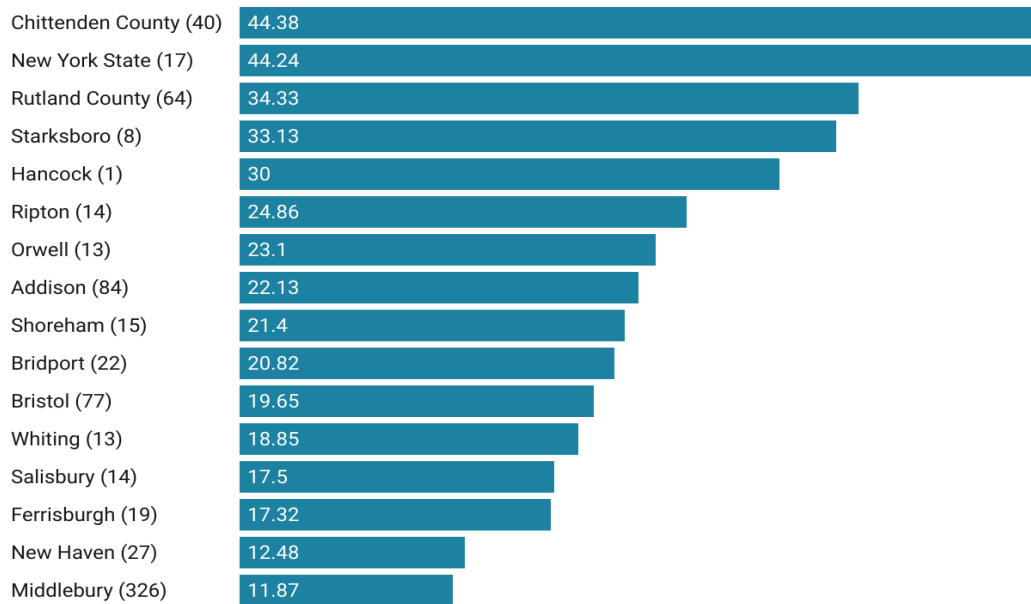


Figure 11

## Commute

Areas with high proportions of would-be movers such as Chittenden County, New York State, and Rutland County all reported commute times of more than 30 minutes. Commute times (as shown in Figure 12) of under 30 minutes did not appear to have a strong correlation with desire to move, though further regression analysis would be needed to confirm this association.

### Average Commute Time by Town/Area (in minutes)



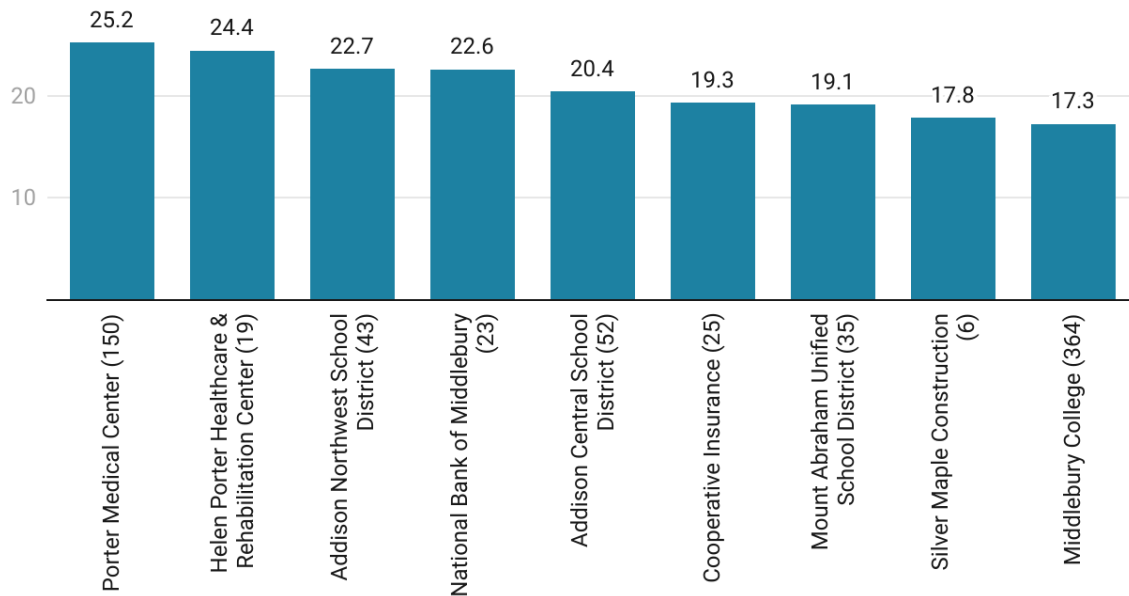
Total Responses: 754. Numbers in parentheses represent number of respondents from that town/area.  
Source: Addison County Community Trust • Created with Datawrapper

Figure 12

Figure 13 shows commute time by place of employment. Porter Hospital had the longest average commute times at about 25 minutes. Middlebury College had the shortest commute times at around 17 minutes. This could be due to higher salaries at the College driving a higher share of respondents to be able to live in Middlebury. Alternatively, many Middlebury College administrative offices are located closer to Rt. 125 from New York State, which might account for a shorter commute compared with the extra 5-10 minutes to reach Porter Hospital on South St.

Average commute time was not strongly correlated with income (Figure 14); however, households with incomes between 80% and 95% of Area Media Income had the longest commute times at 25 minutes on average. It could be that households with moderate incomes are able to afford homeownership opportunities in outlying locations. Households with incomes below 30% AMI also had longer commute times, underscoring the lack of housing available to low-wage workers in employment hubs.

### Commute Time by Place of Employment (in minutes)



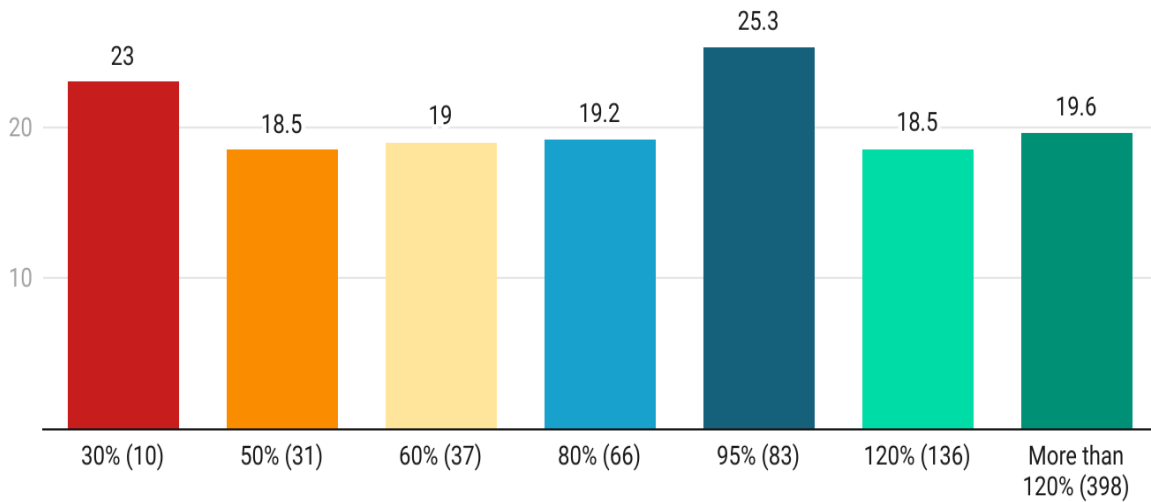
Total Responses: 717. Numbers in parentheses represent number of respondents in that category.

Source: Addison County Community Trust • Created with Datawrapper

Figure 13

## Average Commute Time of Respondent by HUD Income Category Limits (in minutes)

The U.S. Department of Housing and Urban Development (HUD) classifies eligibility for housing assistance programs by income categories. These categories are 30% (extremely low), 50% (very low), 60% (low), 80% (low), 95% (eligible for some programs), 120% (eligible for some programs), and greater than 120% (ineligible for housing assistance) of the average household income of a family of 4. Adjustments are then made for household size. Further description of HUD Income Limits can be found here: <https://www.huduser.gov/portal/datasets/il//il21/IncomeLimitsMethodology-FY21.pdf>



Total Responses: 761. Numbers in parentheses represent number of respondents in that category.

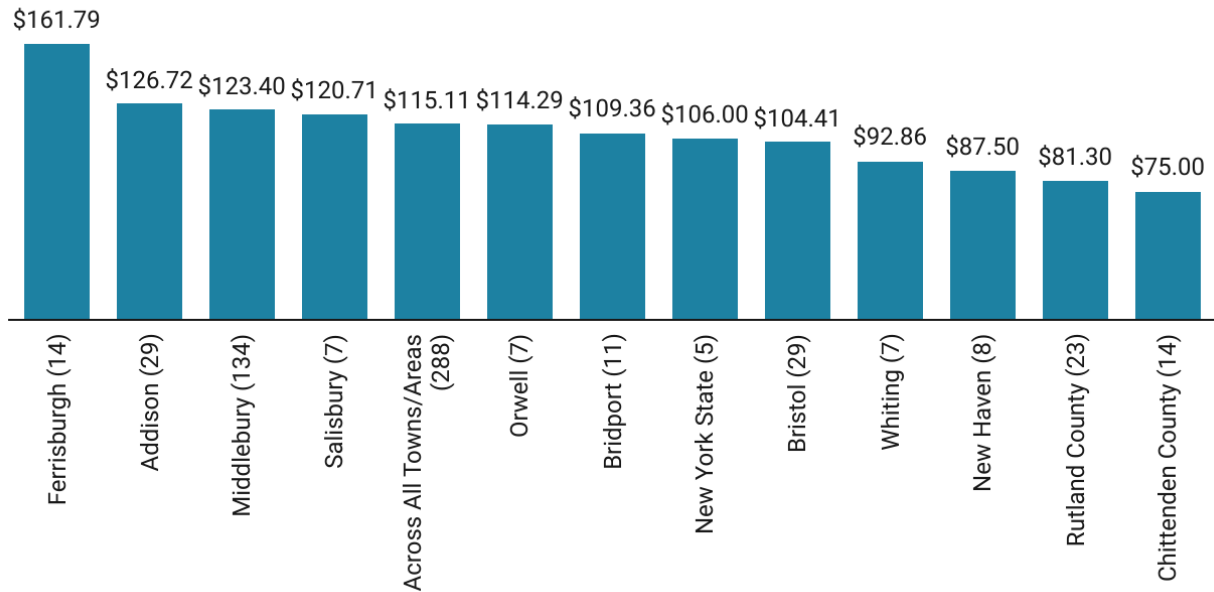
Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 14

## Childcare

Childcare costs ranged widely and did not necessarily correlate with desire to move, as shown in Figure 15, but both Rutland and New York commuters reported childcare costs below the average of \$115 per week.

### Average Weekly Childcare Cost by Town/Area (in US dollars)



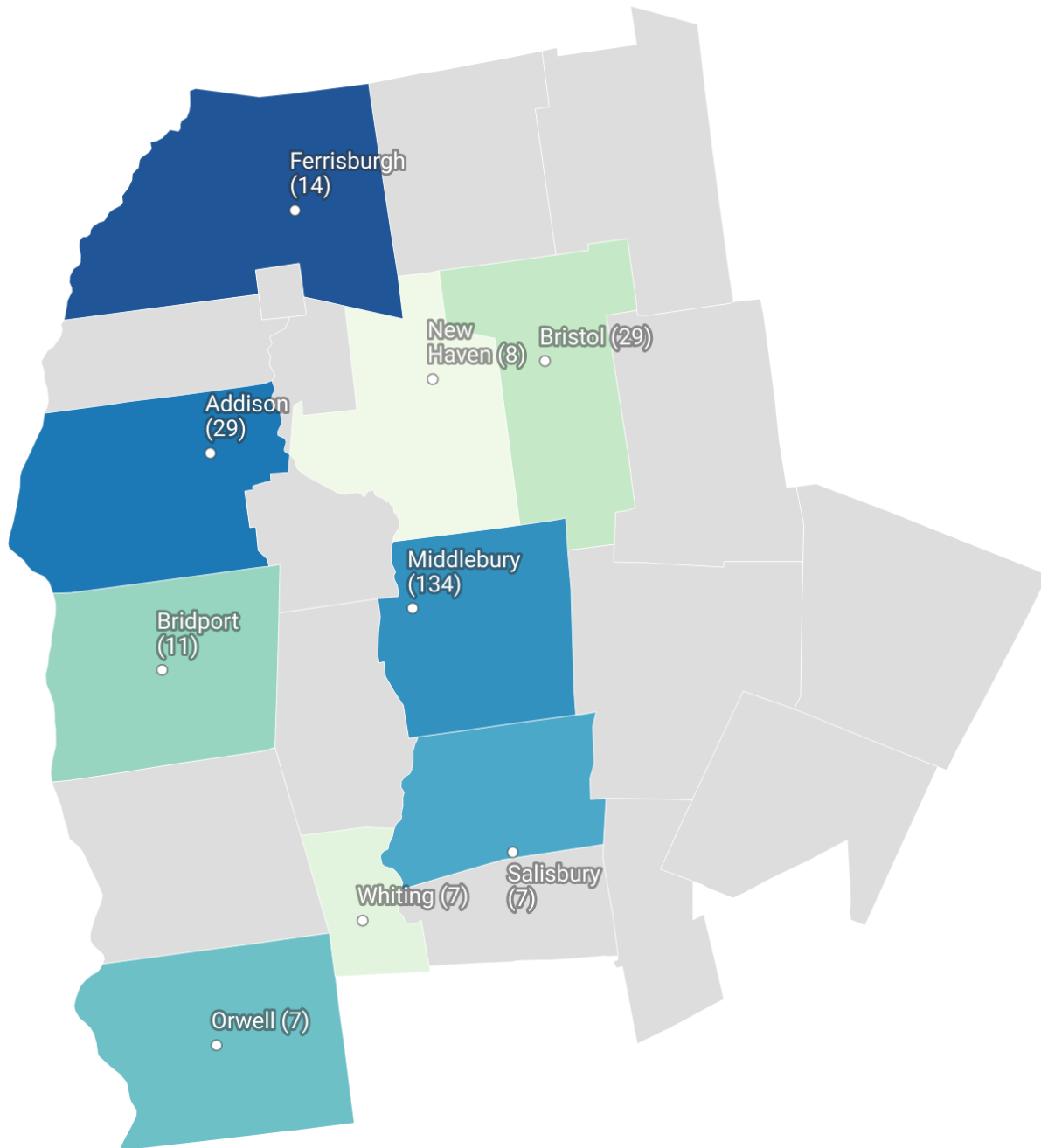
Total Responses: 288. Numbers in parentheses represent number of respondents from that town/area.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 15

# Average Weekly Childcare Cost by Town/Area

Regions without data are shaded grey. Color scale comes from natural interpolation.



Total Responses: 246. Numbers in parentheses represent number of respondents from that town/area.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 16

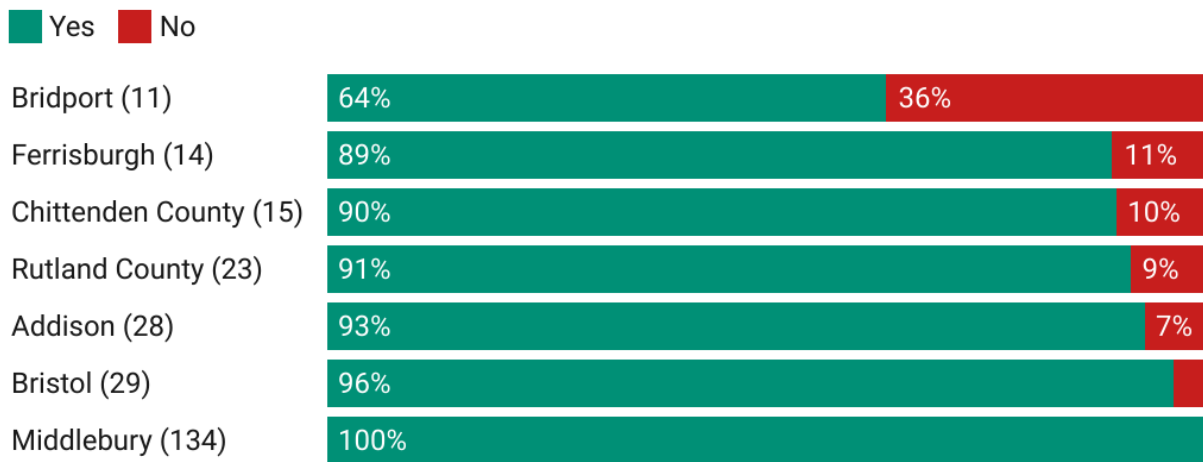


## Housing Quality

Most respondents reported that their housing was safe and suitable (Figure 17). Bridport had the highest share of respondents reporting substandard housing quality.

### Respondents that Live in a Safe and Suitable Home by Town/Area (Percentage Breakdown)

Respondents were responsible for judging if their home was in a safe/suitable condition.



Total Responses: 254. Numbers in parentheses represent number of respondents from that town/area.

Source: Addison County Community Trust Summer 2021 • Created with Datawrapper

Figure 17

# Opportunities for Change

Increasing the supply of affordable homes will require changes at the local, state, and federal levels. Although specific recommendations are beyond the scope of this report, policymakers have a menu of options to choose from when it comes to supporting affordable housing development. For example:

- At the local level, implement zoning reforms that allow for greater density, smaller minimum lot sizes, fewer or more creative parking requirements, and alternative development models such as common ownership of land. Concentrate these reforms on walkable areas with public utilities.
- At the state level, set affordable housing targets monitored by Regional Planning Commissions (RPCs) and adjust policies as necessary to meet targets, in particular greater coordination with Act 250 across permitting departments and more support for nonprofit developers to help navigate the complex process.
- At the federal level, align federal requirements such as the environmental review process with the state permitting process, and ensure adequate subsidy is available to make housing affordable based on local median income data.

At the local level in particular, the Vermont Agency of Commerce and Community Development's report [Enabling Better Places: A Zoning Guide for Vermont Neighborhoods](#) is a great resource for municipal officials seeking to implement zoning reforms. The report recommends incremental changes to bylaws that over time can help Vermont address its workforce housing shortage and become a place where all can afford to live where they work.

## Acknowledgments

ACCT gratefully acknowledges the following individuals:

Lily Jones, Castin Stone and Mihir Singh, Interns from Middlebury College; Paul Ralston, Ruth Hardy, Katie Raycroft-Meyer, Fran Putnam and Amey Ryan.

And lastly, sincere appreciation to Middlebury College's MIDDWorks program for providing ACCT with three interns for this project during summer, 2021.

# Appendix A

Appendix A shows the relationship between various income levels and housing affordability.

Income Level	Affordable Rent	Affordable Purchase Price
Single individual earning average renter wage of \$13.83	\$719	\$104,000
Couple earning \$30,000 (average ACCT applicant 2021 YTD)	\$750	\$108,500
Household earning \$33,800	\$845 (median ACCT contract rent 2019)	\$123,500
Single individual earning \$17 per hour (60% AMI)	\$884	\$128,000
Household earning \$38,500	\$963	\$140,500 (median ACCT shared equity home price)
Income needed to afford median rent: \$41,280 (\$20/hr)	\$1,032 (2019 median Addison County rent)	\$150,500
Household earning \$45,000 per year (80% AMI)	\$1,125	\$164,500
Household earning \$68,825 (2019 median)	\$1,721	\$253,000
Income needed to afford median purchase price: \$72,222	\$1,805	\$265,500 (median Addison County purchase price 2020)
Household earning \$100,440 (120% for family of four 2021)	\$2,511	\$370,000

## Appendix B

# ACCT: 2021 Housing Survey - combined data.

[http://middlebury.qualtrics.com/jfe/form/SV\\_3Ic5eqhRRX28t9Q](http://middlebury.qualtrics.com/jfe/form/SV_3Ic5eqhRRX28t9Q)

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### Start of Block: Goes to Everyone Regardless of Income

Thank you for participating in Addison County Community Trust's housing survey! This report will help employers, policy-makers, and the public better understand the housing situation and affordable housing needs of the area. **The survey is designed to take between 5 to 10 minutes.** The information provided by you in this survey will be anonymous. **No personal identifiers (ie name, email address, date of birth, etc...) will be required by this survey.** The data will be reviewed only by ACCT, and ACCT will publish a report such that any information in it cannot be traced to any individual respondent. By continuing to fill out this form, you understand that your response will be processed by ACCT and included in a published report. At the end of this survey you will be presented with the option to enter your email in a separate document to join a raffle for 2 **\$50 VISA gift cards that will be drawn on August 1st.**

Yes, I understand my data will be used to publish a report (1)

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Page Break



Q1 Where do you live? (Please provide a zip code)

\_\_\_\_\_

Q2 Where do you work?

- Addison Central School District (9)
- Addison Northwest School District (10)
- Collins Aerospace (11)
- Cooperative Insurance (3)
- Helen Porter Healthcare and Rehabilitation Center (6)
- Middlebury College (1)
- Middlebury Fence (12)
- Mount Abraham Unified School District (7)
- National Bank of Middlebury (2)
- Porter Medical Center (5)
- Retired (15)
- Silver Maple Construction (14)
- Vermont Coffee Company (4)
- Woodchuck Cidery (13)
- Other (Please specify) (8) \_\_\_\_\_

Q54 Do you work full-time or part-time?

- Full-time (1)
  - Part-time (2)
- 

Q3 What is your age?

- Under 18 (1)
- 18-44 (2)
- 45-64 (3)
- 65 and older (4)

**End of Block: Goes to Everyone Regardless of Income**

---

**Start of Block: Assigning People By Household Income and Eligibility for Housing Services**

Q4 Please select the number of people living in your household.

- 1 (1)
  - 2 (2)
  - 3 (3)
  - 4 (4)
  - 5 (5)
  - 6 (6)
  - 7 (7)
  - 8+ (8)
- 

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*Display This Question:*

*If Please select the number of people living in your household. = 1*

Q5 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$17,600 (1)
- \$17,601 to \$29,300 (2)
- \$29,301 to \$35,200 (3)
- \$35,201 to \$43,900 (4)
- \$43,901 to \$55,700 (5)
- \$55,701 to \$70,300 (6)
- Over or equal to \$70,301 (7)

---

*Display This Question:*

*If Please select the number of people living in your household. = 2*



Q6 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$20,100 (1)
- \$20,101 to \$33,500 (2)
- \$33,501 to \$40,200 (3)
- \$40,201 to \$53,600 (4)
- \$53,601 to \$63,600 (5)
- \$63,601 to \$80,300 (6)
- Over or equal to \$80,301 (7)

---

*Display This Question:*

*If Please select the number of people living in your household. = 3*

Q7 Please select your annual household income range.

- Under or equal to \$16,800 (9)
- \$16,801 to \$22,600 (1)
- \$22,601 to \$37,700 (2)
- \$37,700 to \$45,200 (3)
- \$45,201 to \$60,300 (4)
- \$60,301 to \$71,600 (5)
- \$71,601 to \$90,400 (6)
- Over or equal to \$90,401 (7)

*Display This Question:*

*If Please select the number of people living in your household. = 4*

Q8 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$26,500 (1)
- \$26,501 to \$42,900 (2)
- \$42,901 to \$50,200 (3)
- \$50,201 to \$67,000 (4)
- \$67,001 to \$79,500 (5)
- \$79,501 to \$100,400 (6)
- Over or equal to \$100,401 (7)

---

*Display This Question:*

*If Please select the number of people living in your household. = 5*

Q9 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$31,000 (1)
- \$31,001 to \$45,200 (2)
- \$45,201 to \$54,200 (3)
- \$54,201 to \$72,400 (4)
- \$72,401 to \$85,900 (5)
- \$85,901 to \$108,500 (6)
- Over or equal to \$108,501 (7)

---

*Display This Question:*

*If Please select the number of people living in your household. = 6*

Q10 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$35,600 (1)
- \$35,601 to \$48,600 (2)
- \$48,601 to \$58,300 (3)
- \$58,301 to \$77,700 (4)
- \$77,701 to \$92,200 (5)
- \$92,201 to \$116,500 (6)
- Over or equal to \$116,501 (7)

*Display This Question:*

*If Please select the number of people living in your household. = 7*

Q11 Please select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$40,100 (1)
- \$40,101 to \$51,900 (2)
- \$51,901 to \$62,300 (3)
- \$62,301 to \$83,000 (4)
- \$83,001 to \$98,600 (5)
- \$98,601 to \$124,600 (6)
- Over or equal to \$124,601 (7)

---

*Display This Question:*

*If Please select the number of people living in your household. = 8+*

Q12 Please Select your annual household income range.

- Under or equal to \$16,800 (8)
- \$16,801 to \$44,700 (1)
- \$44,701 to \$55,300 (2)
- \$55,301 to \$66,300 (3)
- \$66,301 to \$88,400 (4)
- \$88,401 to \$105,000 (5)
- \$105,001 to \$132,600 (6)
- Over or equal to \$132,601 (7)

**End of Block: Assigning People By Household Income and Eligibility for Housing Services**

---

**Start of Block: Housing Situation**

Q13 Do you rent or own your place of residence?

- Rent (1)
- Own (2)
- Neither/currently experiencing homelessness (3)



Q14 What is your total monthly housing cost? (your rent/mortgage amount, insurance, taxes, utilities, homeowners association fees, etc... added together)

\_\_\_\_\_

---

*Display This Question:*

*If Do you rent or own your place of residence? = Rent*

Q15 Are utilities included in your rent?

- Yes (1)
  - No (2)
  - Partially (3)
- 

*Display This Question:*

*If Do you rent or own your place of residence? = Rent*

Q16 Does your landlord live in-town or out-of-town?

- In town (1)
  - Out of town (2)
  - Don't Know (3)
- 

Page Break

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Q17 If you are already looking for a homeownership opportunity, has a bank already prequalified you for a mortgage?

- Yes I am ALREADY prequalified/Yes I am already paying a mortgage (1)
  - No I am not prequalified (2)
- 

Q18 Have you taken (or are currently enrolled in) a homeownership counseling course?

- Yes (2)
  - No (3)
- 

Page Break

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Q19 How do you primarily get to work?

- Your own car (1)
  - Public transport (bus, train, etc...) (2)
  - Carpool with coworker or family member (3)
- 



Q20 How long (in minutes) is your commute to work?

\_\_\_\_\_

---



Q21 About how far (in miles) is your commute to work?

\_\_\_\_\_

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Q22 How many children live at home with you?

- 0 (1)
- 1 (2)
- 2 (3)
- 3 (4)
- 4 (5)
- 5+ (6)

*Skip To: End of Block If How many children live at home with you? = 0*

---

Page Break

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Q23 How much do you spend on childcare a week?

---

Q24 What childcare services do you use?

- Government childcare subsidies (1)
- Public schools K-12 (2)
- Private schools K-12 (3)
- Pre-k/Daycare Services (4)
- Family Member or Caretaker (5)

Q25 How much do you agree or disagree with the following statement: "I am adequately able to access childcare services"

- Strongly Agree (1)
- Agree (2)
- Neutral (3)
- Disagree (4)
- Strongly Disagree (5)

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Display This Question:

If What is your age? = 65 and older

Q26 Which of the following do you have?

- Medicaid (1)
- Medicare (2)
- Pension (3)
- Retirement Earnings (4)
- Social Security Benefits (5)
- None of the above (6)

---

Page Break

Q27 Do you currently live in a safe home in suitable condition that you can afford?

Yes (1)

No (2)

---

Page Break

Q28 Have you ever tried obtaining any of the following? (Check all that apply)

- Section 8 Voucher (1)
- Shared equity ownership program (2)
- ACCT SASH (Support and Services at Home) services (3)
- ACCT properties (homes, apartments, or mobile home parks) (4)
- Other (Please specify) (5)  
\_\_\_\_\_
- I have NOT tried obtaining any housing services (6)

*Skip To: End of Block If Have you ever tried obtaining any of the following? (Check all that apply) = I have NOT tried obtaining any housing services*

-----

Q29 Was there any obstacle in accessing any of the above services/programs?

- No (1)
  - Yes BUT I OBTAINED such a service (Please specify) (2)  
\_\_\_\_\_
  - Yes I WAS UNABLE TO OBTAIN such a service (Please specify) (3)  
\_\_\_\_\_
-

Q30 If you are currently using any of the following housing programs, which ones are you using? (Check all that apply)

- Section 8 Voucher (1)
- Shared equity ownership program (2)
- ACCT SASH (Support and Services at Home) services (3)
- ACCT properties (homes, apartments, or mobile home parks) (4)
- Other (Please specify) (5)  
\_\_\_\_\_
- I am NOT using housing services (6)

-----  
Page Break \_\_\_\_\_

End of Block: Housing Situation

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Start of Block: Preference to Move

Q31 The following questions help ACCT help identify how many people work at an Addison County employer but can't afford to live in Addison County/near where they work. Answering these questions also helps us understand the type of housing and price of such housing that would allow employees to move in Addison County/near where they work

.

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Q32 If you could live closer to work, would you?

Yes (1)

No (2)

---

Page Break

---

Display This Question:

If you could live closer to work, would you? = Yes

Q33 Please identify some barriers to moving closer to your work. (Check all that apply)

- Cost of housing too high if you were to move (6)
- Prefer to stay in current residence (1)
- Prefer current community (5)
- Taxes too high if you were to move (4)
- Unable to find affordable childcare (2)
- Unable to find affordable healthcare (3)

---

Page Break



*Display This Question:*

*If If you could live closer to work, would you? = Yes*

Q34 If you were to move, what type of housing would you prefer as your first choice?

- Single-family home - owned (1)
- Single-family home - rented (2)
- Rental apartment in building with 4 or fewer units (3)
- Renal apartment in building with 5 or more units (4)
- Mobile home in nonprofit park (5)
- Mobile home on own land (6)

*Display This Question:*

*If If you could live closer to work, would you? = Yes*

Q35 (OPTIONAL QUESTION) At what price for a home would you be able to move if you were renting or owning your home?

- Renting your new home (monthly) (4)  
\_\_\_\_\_
- Owning your new home (purchase price) (5)  
\_\_\_\_\_

*Display This Question:*

*If If you could live closer to work, would you? = Yes*



Q53 (OPTIONAL QUESTION) If owning, about how much money do you have available for a downpayment?

\_\_\_\_\_

Q44 Would you need an of the following accessibility features in a new home? (Select all that apply)

- Fully ADA unit (1)
  - No Stairs (2)
  - Other (Please Specify) (3)
- 
- None of the above (4)

End of Block: Preference to Move

---

Start of Block: Housing Preferences

Q36 Would you like to fill out 4 additional questions on Housing Preferences? This part of the survey is entirely optional. The information entered here will help ACCT and lawmakers understand the housing demands of the area.

- Yes (4)
- No (5)

*Skip To: End of Block If Would you like to fill out 4 additional questions on Housing Preferences? This part of the survey... = No*

---

Q45 Would you prefer to rent or own your home/apartment

- Own (1)
  - Rent (2)
- 

*Display This Question:*

*If Would you prefer to rent or own your home/apartment = Own*

Q46 Would you prefer to live in a 1 or 2 story home?

- 1 story (1)
- 2 story (2)

---

*Display This Question:*

*If Would you prefer to rent or own your home/apartment = Own*

Q47 What size home would you need to comfortably accommodate your household?

- 1 bedrooms (1)
- 2 bedrooms (2)
- 3 bedrooms (3)
- 4+ bedrooms (4)

---

*Display This Question:*

*If Would you prefer to rent or own your home/apartment = Rent*

Q48 Which type of rental do you prefer?

- Single-family home (1)
- Apartment (2)

---

*Display This Question:*

*If Would you prefer to rent or own your home/apartment = Rent*

Q49 What size rental do you prefer?

- 1 bedroom (1)
- 2 bedroom (2)
- 3+ bedroom (3)

---

Page Break



Q52 Click or tap on a town in the image below to indicate your first choice for a place to live in Addison County.

# ADDISON COUNTY, VERMONT



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Q55 If you were to move, what amenities would you want? (Select all that apply)

- Electric Vehicle charging station nearby (1)
  - Nearby walking trails (2)
  - Nearby public transit (3)
  - Sustainable construction/design of house (6)
  - Other (Please specify) (4)
- 

**End of Block: Housing Preferences**

---

**Start of Block: Contact**

Q50 If you would like to be contacted by the Addison County Community Trust for more information about affordable housing services please provide your email at this separate link. (In order to ensure the results of this survey are anonymous we ask that you provide an email at a different link.)

[Link to contact form](#)

**End of Block: Contact**

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