

Section 3: Where We Live

Housing, Transportation, Energy, Telecommunications and Broadband, and Land Use



Housing: Strategy

According to the 2023 American Community Survey (ACS), Vermont saw 4.2% of residents moving from other states to Vermont. Lamoille County's population continues to grow, with 3.9% of the county population having moved from a different state to Vermont in 2023. In 2023 the ACS reported an average household size in Lamoille County of 2.33 people. This is a slight decrease since 2020 when the average household size was 2.37. Housing costs and home prices continue to rise at a rate unequal to income growth. This means that more housing units will be necessary to house the same number of people and the ability of people to spend money outside of their basic needs may be restricted. The expectation, therefore, is an overwhelming need for additional and affordable housing as the County continues to grow. To meet this need, the Regional Plan offers the following Housing objectives:

Provide for the full housing continuum: There is more to the County's housing picture than simple supply. The housing needs of various segments of the population vary greatly. Affordability for young families, renters, and first-time homebuyers is a major workforce housing concern. There is a growing need for "missing middle" options for homeownership throughout the Region. At the same time, an aging population creates future needs for more housing options for senior and disabled residents.

Ensure a diverse and affordable housing stock: With the diversity of communities in Lamoille County, from rural communities without traditional village centers or commercial cores to towns that are the workforce center of the region, to communities with heavy seasonal housing stock, the housing needs of each community vary. Further, each community has different water and wastewater availability, development pressures, and priority needs that must be addressed. A diversity of housing options should be encouraged to meet the County's housing needs, including development of additional multi-family, Accessory Dwelling Units, single-family, and senior housing units. The 2025 Regional Plan Survey demonstrated support for renovating vacant and underused housing units to assist in providing additional housing stock in the County.

Consider the costs of housing plus transportation: As the cost of transportation rises, the costs of housing plus transportation may begin to factor into where housing is built or re-developed. Encouraging growth in and near Village and Downtown Centers by locating centers of employment, services, and housing more compactly, helps alleviate additional transportation costs. The 2025 Regional Plan Survey demonstrated that rising housing

costs continues to be the greatest challenge for Lamoille County residents in terms of affordability.

Expand housing options in “safer areas” outside the floodplain within and near village centers and downtown centers: Many of Lamoille County’s traditional village centers and downtowns are located close to rivers and other waterbodies. As a result, significant portions of the Region’s most “naturally affordable” housing stock are located in flood prone areas. Recent flood events have had devastating impacts on these neighborhoods and highlighted the vulnerability of these centers. New housing outside of the floodplain is a critical element of local and regional flood recovery.

Promote Safe and Adequate Housing Options (“Healthy Homes”): Several health and environmental factors play a role in ensuring housing options are safe and adequate for Lamoille County residents. Locating more affordable housing options outside flood prone areas promotes housing stock in safer locations less susceptible to future flooding events. Housing stock and neighborhoods that support health and well-being are predictors of overall wellness. The Lamoille County Planning Commission recognizes that everyone deserves to live in a healthy, safe home. Health and wellness should be considered when locating new housing development and services in Lamoille County. Wellness can take many forms including promoting walkable safe environments, enhancing access to green space and parks, ensuring access to healthy foods, health services, and alternative modes of transportation as well as providing opportunities for social engagement. Ensuring prospective and existing homeowners are aware of other health factors and potential hazards such as high radon levels, contaminants in drinking water, and the presence of lead paint also plays a role in providing healthy homes.

This chapter was based on available U.S. Census and American Community Survey data, municipal plans, the regional plans of other Regional Planning Commissions, the report *Fair Housing and Land Use Regulation in Lamoille County, Vermont* (2007), the *2024 Lamoille County Housing Study and Needs Assessment*, and the *2025 Vermont Housing Needs Assessment* (This includes a specific Lamoille County Housing Needs Assessment Report). While this section aims to be comprehensive in addressing the needs of Lamoille County’s population and its communities, it is nearly impossible to capture every housing need or scenario. The section aims to address trends found throughout the region and provides suggestions, policies, and recommended actions to guide LCPC’s work in ensuring all residents have safe, quality housing they can afford over the next eight years. In June of 2023 the Vermont Home Act (Act 47) was passed to reform Vermont housing statute to address the current

housing crisis regarding limited housing availability and affordability. The Act amends the Planning and Development statute, Act 250, and other laws to enable new opportunities for housing development within state, regional, and local planning and development regulations.

POLICIES & ACTION ITEMS

Policy: *Affordable housing is a regional challenge. When applicable, regional solutions should be promoted to further increase housing stock.*

Action Items:

- Assist every municipality in planning for the full spectrum of the “Housing Continuum” to meet present and future population needs, including, but not limited to, entry level housing, manufactured housing parks, transitional housing, accessory apartments, senior housing and assisted living facilities, multi-family housing, single-family housing, and duplexes. Work with municipalities to identify and overcome barriers to meeting the housing targets identified in the State Housing Needs Assessment.
- Along with its member municipalities, regularly update the county-wide housing study and needs assessment. The LCPC is committed to gathering data to help inform the local decision making process.
- Support housing that allows elderly residents to age in their communities, including but not limited to accessory dwelling units and senior housing.
- Evaluate and support opportunities to expand “missing middle” homeownership options throughout the Region.
- Identify appropriate locations for specialized housing options. “Specialized housing options” are identified in the Housing Section. Locations are discussed in the Land Use section.
- Maintain historic housing data for comparison to current trends to help project future housing needs.
- Work closely with existing housing organizations on the planning, financing, development, and management of affordable housing projects in Lamoille County to ensure all residents have affordable shelter options year-round.
- Advocate for state policies, regulatory reforms, and funding for initiatives that increase housing opportunities and affordability.
- Upon request, assist municipalities with non-regulatory language or ordinances that

provide creative ways of addressing housing needs. Housing options that could be explored include: community loan funds, co- operative housing, co-housing, reverse mortgages, HomeShare Now, and other techniques aimed at increasing housing opportunities and affordability.

Policy: *LCPC, along with municipalities and regional housing organizations, should promote and support efforts that allow and encourage clustering for the purpose of providing affordable housing, building multi- family units, providing lots for single family homes, and mixed-use development projects.*

Action Items:

- Upon request, assist municipalities with individualized housing plans that accommodate the diverse and changing housing needs of each municipality through non-regulatory mechanisms, fee structures, zoning and subdivision regulations, and other mechanisms. Assistance will include further education and outreach to the public about housing responsibilities, statutes, and needs for sheltering.
- Encourage affordable housing by offering potential incentives to meet a municipality’s stated affordable housing goals, such as reducing permit or hookup fees or allowing single meters to serve multi- unit structures for municipal sewer, water, or electrical services.

Policy: *LCPC encourages municipal efforts to maintain adequate sewer, water, and other facilities and services that accommodate residential growth in Center Areas.*

Action Items:

- LCPC supports efforts to upgrade sewer, water, and other infrastructure to accommodate residential growth in and near Village and Downtown Centers.
- In order to accommodate the need for housing outside of flood prone village centers and downtown centers, LCPC supports efforts to expand sewer, water, and other infrastructure into Transition Infill Areas, Village Areas, and Planned Growth Areas identified on the Future Land Use Map and other “safer areas” identified in regionally approved municipal plans. The LCPC will work cooperatively with municipalities to develop land use tools and sewer/water ordinances to ensure that these expansions support growth of needed housing while minimizing strip development.

- LCPC works with municipalities to improve the quality of the existing housing stock. Efforts may include: providing technical assistance in applications for grants, loans, and tax credits for code improvement; assisting with the adoption and enforcement of health and building codes; assisting with lead and asbestos assessment and abatement; and brownfield assessment, remediation, and reuse.

Policy: *LCPC shall assist municipalities in preparing capital programs and capital budgets to fund improvements to community infrastructure and services needed to support housing development, particularly within Village/Downtown Centers, Village Areas, Planned Growth Areas, and Transition Infill Areas.*

Action Items:

- Work with municipalities to obtain the greater “step” benefits available to Village Centers and Downtowns and adopt the local pre-requisites for Tier 1b status.
- LCPC should assist municipalities in pursuing State and Federal funding to assist in the installation and/or upgrade of improved infrastructure and municipal services to service housing developments, particularly within Village /Downtown Centers, Village Areas, Planned Growth Areas, and Transition Infill Areas.
- The existing housing stock should be preserved and renovated. Renovation of underutilized buildings, and adaptive re-use of older and historic buildings is encouraged, especially in Village/Downtown Centers.

Policy: *LCPC supports residential development that is compatible with objective standards defined in municipal plans and bylaws. An increase in the total number of dwelling units and/or housing density in comparison to neighboring properties shall not be considered detrimental to the character of the neighborhood. The need to shift development patterns away from flood prone areas may result in an increase in housing density in some currently lower-density areas of the Region.*

Policy: *Development standards should permit a wide variety of housing (including single-family, multi-family, accessory, and mobile homes). Municipalities should use alternatives to minimum lot size to regulate use and intensity of development, especially in Village/Downtown Centers.*

Action Items:

- Encourage policies, regulations, and projects that support policies outlined in this Land Use Plan, aimed to support housing in and adjacent to Village/Downtown Centers,

cluster housing, preserve open space and working landscapes, and involve a variety of regulatory and non-regulatory tools to achieve desired densities and settlement patterns.

- LCPC encourages innovative planning, design, and construction of primary housing that minimizes cost, energy consumption, and environmental impacts of housing.
- To support clustering of housing, developers shall consider use of community water/wastewater systems, wastewater pretreatment, and innovative wastewater treatment.
- To ensure a predictable permitting process, municipalities are encouraged to provide clear standards to assess applications for new housing and subdivisions.
- Conduct trainings throughout the region on land use tools and creative solutions to address housing needs, including, but not limited to, form based codes, PUDs (Planned Unit Development), density bonuses, alternatives to large lot zoning, voluntary and compulsory inclusionary zoning and types of subdivisions, and other creative solutions to address housing needs. Trainings will be tailored for Planning Commissions, Development Review Boards, and other municipal decision-makers.

Policy: *LCPC supports promoting “Healthy Homes” and safe and adequate housing options in Lamoille County.*

Actions Items:

- Consider health impacts and consult community health assessments when reviewing proposed development and Act 250 applications with the LCPC Plan and Project Review Committee.
- Work with municipal, regional, and state health partners to share information regarding existing state testing programs designed to promote home safety, such as lead paint, radon, and water testing, and ensure these resources are accessible to the community through a variety of communication methods.
- Assist Lamoille County municipalities in planning for future growth outside flood prone areas near existing Village/ Downtown Centers. This may take the form of Municipal Plan updates, zoning bylaw updates, and assisting communities in securing grant funding for priority community projects that promote flood resiliency.

Housing: Background and Inventory

As this chapter is very data heavy, LCPC felt it was appropriate to break down the commonly used sources. Census data is frequently used and is an all-encompassing survey done every ten years. The Census Bureau also conducts the American Community Survey (ACS), which is done every year and creates a representative sample of the study location.

Furthermore, LCPC used data and analysis from the [2024 Lamoille County/Hardwick Regional Housing Assessment](#) as well as the [Vermont Housing Needs Assessment: 2025-2029](#). These two reports also frequently use the Census and ACS data, but also incorporated other sources depending on the analysis. Each report has been hyperlinked to ensure that readers can view these housing assessment reports as desired.. Furthermore, the Town of Stowe has produced its own local [2025 Housing Needs Assessment Report](#) which looks specifically at the existing housing stock in Stowe.

Municipalities may find unique approaches to addressing housing needs applicable to the community but ultimately, a regional entity may be able to facilitate work between municipalities, service providers, non-profit agencies, and residents of varying needs to address housing needs.

Housing is affected by transportation, location, workforce development, and land use trends. Regional organizations that do not work directly with those seeking housing, such as LCPC, can be liaisons between regional groups, agencies, entities, and organizations that do create housing and housing policy. Housing struggles are not limited to any one community in the county. Policies and programs implemented in one community may have consequences in the next. LCPC can facilitate county-wide dialogues to help finance and locate housing.

To address housing needs and trends, it is useful to collect and analyze data on demographic changes or to undertake housing needs assessments. A Lamoille County regional housing needs assessment was last conducted in 2024. Since the beginning of the Covid-19 Pandemic in 2020, trends are different given changes in regional, state, and national economies.

Lamoille County’s demographic trends show a substantial increase in housing units, likely due to the County’s increasing population. It should be noted that 2nd homes and commercial housing is counted in total housing units available. Housing challenges include affordability, adequate stock of housing for diverse populations, quality of housing, transportation costs, land constraints, and availability of employment opportunities. Everyone needs shelter and a regional approach to addressing housing makes everyone responsible for ensuring all people are adequately and appropriately sheltered. The increase in short-term rental housing limits available housing stock for year-round residents. Trends in seasonal/short-term housing are described below in the Housing Stock Characteristics section of this chapter. Challenges regarding limiting year-round housing stock and affordability exacerbate regional and statewide issues concerning staffing shortages across all economic sectors.

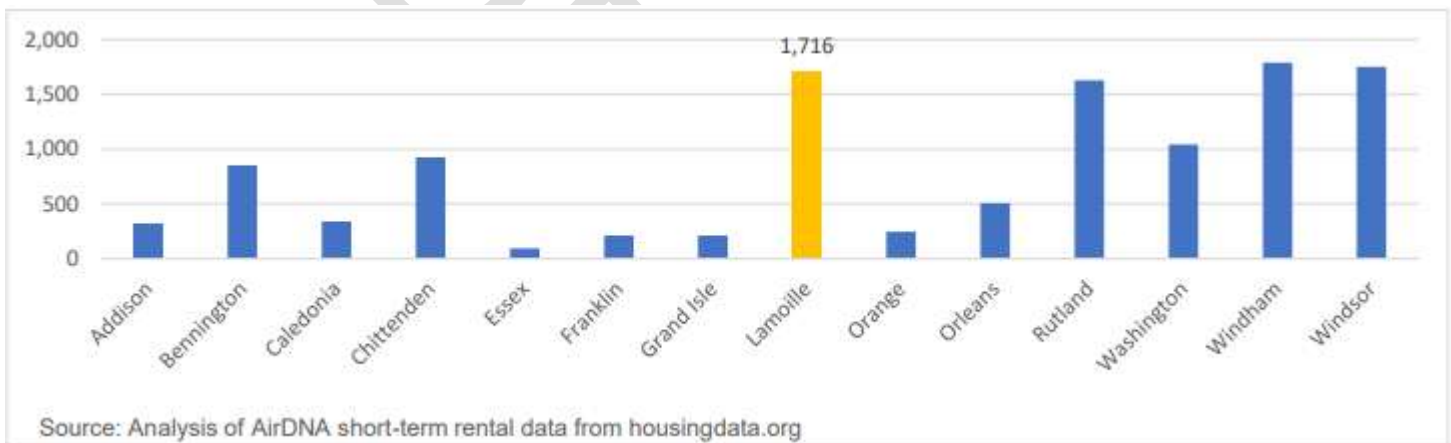


Figure 3-1 short-term Rental Data

The State’s housing report shows that Lamoille County has the second highest number of short term rentals (STR) in the State. Stowe has the greatest portion of their housing stock dedicated to Short-term Rentals/seasonal homes. The 2025 Stowe Housing Needs Assessment reported that only 33% of residential properties were year-round residences. Meaning roughly 67% of residential properties in Stowe are second homes. Stowe contains more than half of the short-term rentals in the county. Cambridge, the town nearest Smugglers’ Notch, had the second highest share of STRs in the county.

Housing and Demographic Changes

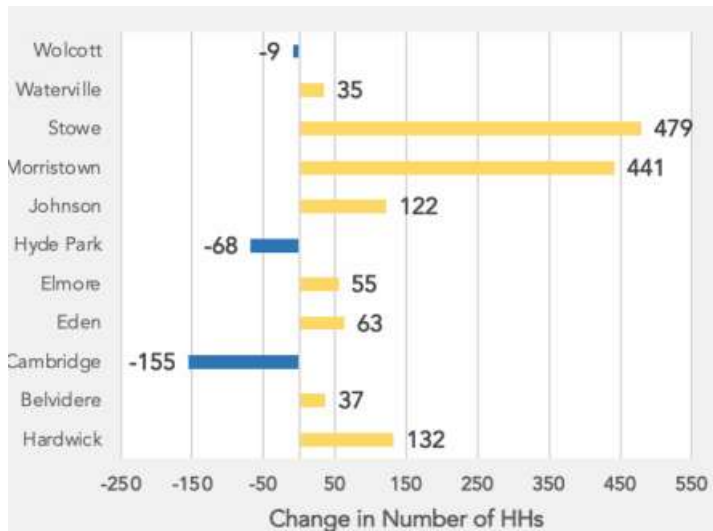


Figure 3-2 Change in Households in Lamoille County Between 2015-2022

Source: 2024 Lamoille County Housing Assessment Report

Population Change - Recent, Current													
	Hardwick	Belvidere	Cambridge	Eden	Elmore	Hyde Park	Johnson	Morristown	Stowe	Waterville	Wolcott	Study Region	Vermont
2000	3,174	294	3,186	1,152	849	2,847	3,274	5,139	4,339	697	1,456	26,407	608,827
2010	3,010	348	3,659	1,323	855	2,954	3,446	5,227	4,314	673	1,676	27,485	625,741
2015	2,937	356	3,769	1,353	881	3,068	3,526	5,415	4,448	691	1,728	28,172	626,042
2020	2,906	353	3,807	1,334	876	3,001	3,540	5,435	5,218	689	1,661	28,820	642,495
2022	2,972	350	3,763	1,319	885	3,009	3,444	5,676	5,291	682	1,671	29,062	647,064
% Change													
2000-'22	(6%)	19%	18%	14%	4%	6%	5%	10%	22%	(2%)	15%	10%	6%
2010-'22	(1%)	1%	3%	(0%)	4%	2%	(0%)	9%	23%	1%	(0%)	6%	3%
2020-'22	2.3%	(0.8%)	(1.2%)	(1.1%)	1.0%	0.3%	(2.7%)	4.4%	1.4%	(1.0%)	0.6%	0.8%	0.7%

Figure 3-3 Population Change 2000-2022

Source: [2024 Lamoille County/Hardwick Regional Housing Assessment](#)

Over the past three decades Lamoille County and Hardwick have consistently been outpacing the State in population growth. More recently, however, the region has dropped closer to the State’s average growth levels.

The change in households between 2015 and 2022 shows a sharp increase in Stowe and Morristown, but noticeable decreases in Cambridge and Hyde Park.

Housing Needs and the Housing Continuum

People have different housing needs at different ages. When there is a burst of demand within a specific age group, it leads to inflation within their particular type of housing. Lamoille County must track population and age statistics to ensure each group has an adequate supply of housing to meet their needs. The chart below builds upon the previous definition from the State of Vermont Housing Needs Assessment.

Table 3-1 Housing Continuum by Age Group

Age Group	General Characteristics	Housing Demand
20s	<ul style="list-style-type: none"> -Lower incomes -Career Exploration/Training -High mobility -Small households (single-unmarried) 	Apartments Student Housing House sharing (many households in one unit)
30s	<ul style="list-style-type: none"> -Growing households (marriage) -Beginning families -Small children -Growing income -Career growth -Higher Education 	Apartments, Tiny Homes Larger rentals-single family homes, duplexes, etc. 1 st Time Homebuyer Mobile homes Condos
40s	<ul style="list-style-type: none"> -Beginning families -Older children -Growing families -Growing income -May experience housing changes with family events (death, divorce, etc.) 	1 st Time Homebuyer Step up to larger house Additions, home improvements Accessory Dwelling Units (additional rental income or caring for loved ones)
50s	<ul style="list-style-type: none"> -Older children -Empty nest -May experience housing changes with family events (death, divorce, etc.) -Stable income -Consistent housing 	Live in existing homes Renovate and improve housing May downsize or move for children/life events
60s	<ul style="list-style-type: none"> -Nearing retirement- May experience housing changes with family events (death, divorce, etc.) 	Begin process of “downsizing” May move for resources or community

70s	-Retirement -Reduced income -Reduced physical mobility	Smaller homes Accessory dwelling units Accessible tiny homes Apartments May move to be close to children/grandchildren Condos Retirement developments
80s/90s	-Risk of frailty -Could utilize live in support -More single households than couples	Assisted living May move in with children May move to be closer to healthcare At risk of institutional care

Source: Vermont Department of Housing and Community Development, 2020 VT Housing Needs Assessment

Demographic trends (see Section 2) indicate that the proportion of the population who are retirement age and elderly will increase over the next decade. While the middle-aged tends to be the wealthiest sector of the population, many of those in the elderly age range may be single people with limited incomes and the need to locate near services. The increasing trend shifting towards older renters over younger will impact the housing demands. From a supply standpoint, older renters expect higher quality rental units than younger renters or may need to shift from a detached single-family home to a more modest living unit.

Household and Family Characteristics

The Census has defined the following:

A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roommates, is also counted as a household. The count of households excludes group quarters. There are two major categories of households:

- *A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.*
- *A nonfamily household consists of a householder living alone (a one-person household)*

or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Families are broken down into types:

Families may be a "Married Couple Family," "Female householder, no spouse present" or "Male householder, no spouse present."

The town with the highest percentage of householders living alone is Stowe (38%) followed by Hyde Park and Johnson (both 28%). The town with the lowest percentage of householders living alone is Cambridge at 17%.

Lamoille County, 2020:

63% of the 10,770 households were families,
48% of households were married families – often living
in homeownership situations
8% of households were female householders
with no spouse present,
27% of householders live alone

Many people may desire homeownership but a married couple has an easier time qualifying and securing financing for a home. This can be due to the overall cost, bank policies, credit, or other factors

The householder data also demonstrates some similarities of high rates of non-family households (A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related). The highest is Stowe (49%), followed by Johnson (42%), and Morristown (39%). Both Stowe and Johnson have high rates of households composed of non-family members. This could be housemates or people living alone. Stowe, Johnson, and Morristown have high rates of rental occupancy. However, for Johnson, this is likely due to the high population of students and for Stowe, it is the high population of seasonal residents, many of whom are retirees.

Table 3-2 depicts the trends in the average size of families and all households between 2000 and 2020 for the county and the entire state. The average family and household size

across Vermont has steadily decreased since 2000. There has been a slight increase in the household and family size for Lamoille County since 2010. The overall trend is still lower than in 2000. Families and households that are smaller may desire smaller dwellings. However, the numbers presented are averages and many households do experience overcrowding. Economic shifts from the Covid-19 pandemic may have exacerbated this trend due to reduced incomes, employment changes, or increased childcare disruptions impacting the ability to work. Similarly, taking in elderly or lower- income relatives may be unsuitable for smaller houses not equipped to handle more people.

Table 3-2. Average Size of Families, 2010-2020

Year	Lamoille County	Vermont
2010	2.74	2.85
2020	2.79	2.83

Sources: 2000 Census and 2010, 2020 ACS 5 Year Estimates

Table 3-3

Households by Size - Owner & Renter (2022)													
	Hardwick	Belvidere	Cambridge	Eden	Elmore	Hyde Park	Johnson	Morristown	Stowe	Waterville	Wolcott	Study Region	Vermont
Total:	1,224	179	1,376	571	464	1,241	1,284	2,429	2,401	183	702	12,054	262,514
Owner occupied:	1,031	172	939	448	427	1,095	774	1,672	1,726	137	533	8,954	189,152
1-person household	243	41	113	115	118	317	222	252	637	37	96	2,191	47,090
2-person household	394	74	382	204	154	409	228	899	731	58	205	3,738	81,472
3-person household	191	36	184	63	60	126	153	216	96	24	130	1,279	27,431
4-person household	142	18	117	25	84	172	156	181	59	15	63	1,032	22,398
5-person household	58	2	94	41	2	11	15	96	57	3	21	400	7,254
6-person household	3	1	14	0	9	9	0	0	146	0	0	182	2,344
7+ person household	0	0	35	0	0	51	0	28	0	0	18	132	1,163
Renter occupied:	193	7	437	123	37	146	510	757	675	46	169	3,100	73,362
1-person household	83	0	115	23	23	45	162	373	337	4	79	1,244	33,421
2-person household	97	0	155	48	3	64	181	247	226	27	40	1,088	21,777
3-person household	13	7	86	15	2	29	40	81	17	15	13	318	9,452
4-person household	0	0	59	32	9	0	72	51	95	0	34	352	5,618
5-person household	0	0	0	5	0	8	55	5	0	0	0	73	2,113
6-person household	0	0	12	0	0	0	0	0	0	0	0	12	657
7+ person household	0	0	10	0	0	0	0	0	0	0	3	13	324

Source: [2024 Lamoille County/Hardwick Regional Housing Assessment](#)

Table 3-3 above shows minimal change in the average family size for Lamoille County and the State respectively between 2010 and 2020. During this time there was a slight increase in the average family size in Lamoille County. Meanwhile, Vermont saw a slight decrease in the average family size.

According to the [2024 Lamoille County/Hardwick Regional Housing Assessment](#) table 3-4 above shows household size split between renter occupied units and owner occupied units in the Lamoille Region. There are significantly more owner occupied units and they also tend to have larger families. The renter occupied units are primarily single individuals or are a two-person family, with very few renter occupied units having 5 or more family members.

Housing Stock Characteristics

According to the U.S. Census (2020), the majority (68%) of the housing units in Lamoille County are single-family homes. Structures with two or more units are 22% of the housing stock, and mobile homes make up the remaining 10%.

The housing stock in Lamoille County is primarily owner occupied. The County has stayed at 69–72% owner occupancy from 2000 to 2020 for all occupied properties. Johnson has the highest percentage of rental occupancy (68%) of all Lamoille County towns. Johnson was the only town in Lamoille County that saw an increase in rental housing in the past 20 years. Several towns saw a decrease in rental housing including Belvidere, Elmore, and Hyde Park. The remaining towns have similar, if not the same rates of rental occupancy in the past 20 years.

HOUSING UNITS (1 house = 1,000 units)



Almost half of the County's housing is in Morristown and Stowe

In the past 20 years from 2000-2020, Stowe had the highest rate of increase in housing units at 40% while Cambridge follows close behind at 36%. Waterville has had the slowest rate of housing unit growth throughout this same time period, increasing its housing stock by only 8%. Belvidere, Eden, Johnson, and Morrystown have seen growth in the 20th percentile over the past 20 years.

Lamoille County depends on its seasonal population for much of its economic growth. However, a majority (84%) of the County’s housing stock is year-round housing. Cambridge (7%), Hyde Park (7%), Morrystown (6%), and Wolcott (8%), each have only a small portion of their housing stock as seasonal. On the other hand, Stowe, Elmore, and Eden each have significant seasonal populations, 39%, 27%, and 21% respectively. There have been significant changes to seasonal homes within the county over the past 20 years. The chart below demonstrates how each town changed since 2000. Some have doubled the seasonal housing, while others have significantly decreased. This could be from people changing seasonal homes to year-round occupancy during the pandemic.

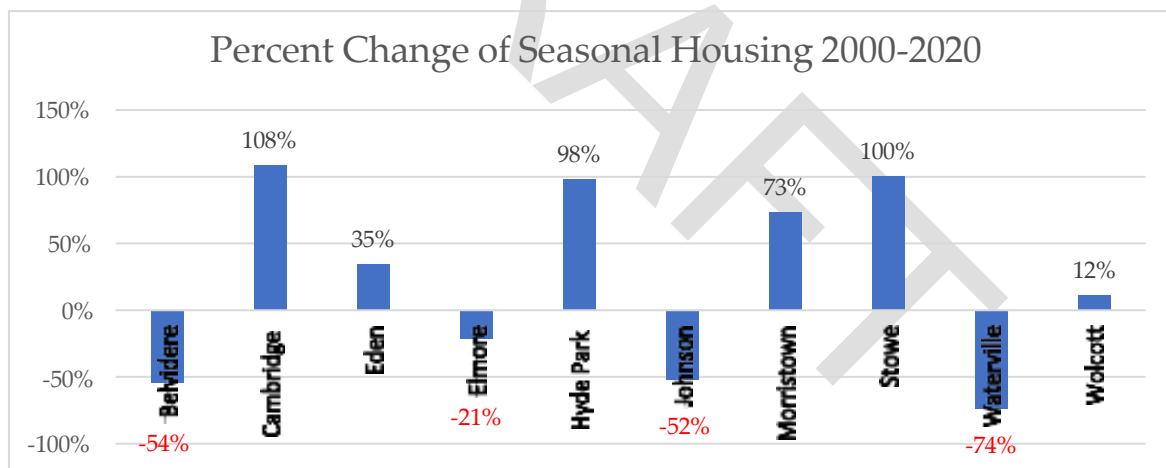


Figure 3-4 Percent Change in Seasonal Housing from 2000-2020

Source: Census 2000-2020

One way of measuring housing quality is by the age of housing stock. Much of Vermont's housing stock is older than the national average. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing, which can come with its own set of additional costs.

Examples of issues that can arise with an older housing stock include: prevalence of lead paint and asbestos, no fire code, and inefficient home heating and cooling. With that in mind it should be noted that Lamoille has a younger overall housing stock when compared to the state average.



Figure 3-5 Occupied Housing Stock Median Age

Source: 2024 Lamoille County Housing Assessment Report

Lamoille County is 5th in the state out of the fourteen counties for housing built before to 1939. Almost 18% of the housing stock was built since 2000, which is again in the top five relative to other counties and exemplifies the county's increasing growth rate. However 68% of the houses in Cambridge Village and 48% of the homes in Jeffersonville Village were built prior to 1939. Another area with a high percentage of homes built prior to 1939 is Waterville (40%). The 2024 Lamoille Housing Report showed that Waterville's median home age is 55, with Morristown and Hyde Park at 52 and 49 respectively. These clusters of old housing stock within Lamoille County can become problems for these communities and the owners if regular maintenance is not done. An example of a potential hazard that may show up in homes older than 1978 is Lead paint. It is possible that renters and homeowners have been exposed to lead in their house especially in towns with older housing stock. More specifically, around 46.1% of Lamoille County's housing stock was built before the 1978 ban of Lead paint

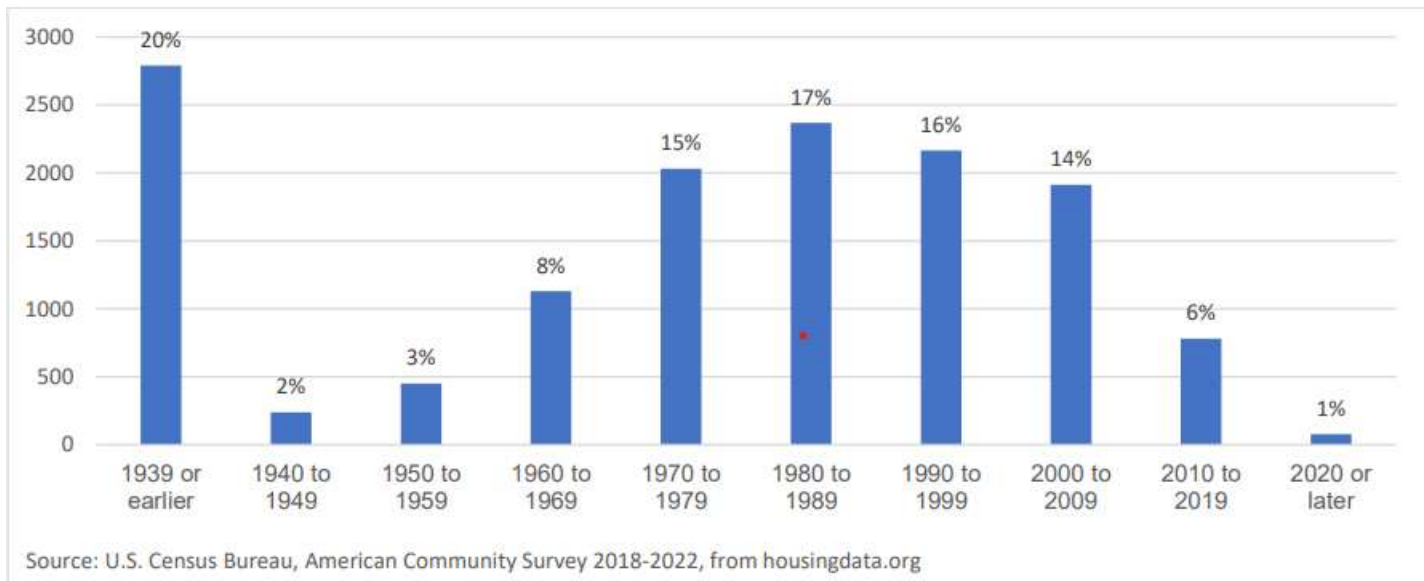


Figure 3-6 Lamoille County Housing Stock Year Built

All houses have their challenges but one of the challenges with older homes is their functionality. When houses were built in the 19th century, they were larger, to accommodate extended families and families that were much larger than they are today. The average size of a family in Lamoille County today is 2.79 people, which is down when compared to a typical household size in the year 2000. Also, when compared to the year 1800, the household size is down dramatically from 7.00 people. Large Victorian homes have proved useful for a number of adaptive re-uses. Beyond their intended use as a single-family home, these homes have found use as rental apartments for individuals and families, shared housing situations for elderly, assisted living facilities, commercial uses, museums, transitional housing, or mixed-use developments (commercial and residential uses). There are many opportunities to adapt and reuse these older homes in village centers. However, there needs to be infrastructure upgrades to the water and wastewater systems to accommodate these changes.

State Housing Targets

The Vermont Agency of Commerce and Community Development has created aspirational housing targets for each county in Vermont and tasked each RPC with creating town specific goals. These goals are seen as a response to the ongoing state wide housing crisis. A Dwelling Unit is a self-contained housing space where one or more people live. It can be a house, apartment, or even a single room, with its own entrance, kitchen, and bathroom. The State provided four different goals for each RPC. Importantly, these goals are not mandatory and were created to encourage statewide housing growth rather than enforce it. Furthermore, the state does not distinguish between primary and secondary homes or types of housing units. The State provided LCPC with the following goals:

- 2030 Lower Goal: 1,387 additional dwelling units
- 2030 Higher Goal: 1,959 additional dwelling units
- 2050 Lower Goal: 3,359 additional dwelling units
- 2050 Higher Goal: 6,621 additional dwelling units

The table below shows the total number of dwelling units in Lamoille County from 2010 to 2022. This was calculated by using the ACS estimation of the occupied units in the county and adding the ACS estimate of vacant units in the county. (The State used this same processes in calculating the county’s 2022 number of total units.) To create a historic trend line, the annual change in units was calculated and averaged. This found that the average number of new dwelling units in Lamoille County between 2010 and 2022 was 101.

Table 3-4 Total Number of Dwelling Units in Lamoille County 2010-2022

Year	Occupied Units	Vacant Units	Total Units	Change in Total Units
2022	11,176	2,770	13,946	156
2021	10,830	2,960	13,790	-27
2020	10,770	3,047	13,817	136
2019	10,546	3,135	13,681	128
2018	10,607	2,946	13,553	122
2017	10,401	3,030	13,431	196

2016	10,342	2,893	13,235	113
2015	10,176	2,946	13,122	28
2014	10,121	2,973	13,094	87
2013	10,046	2,961	13,007	57
2012	9,975	2,975	12,950	66
2011	10,097	2,787	12,884	156
2010	10,345	2,383	12,728	N/A

Source: ACS 5-year estimates

The Vermont Housing Needs Assessment used 2022 American Community Survey Data to serve as a starting point for each County’s goal. The 2022 ACS cites 13,946 total dwelling units in the County. With this in mind, starting in 2022, Lamoille County would need to build an average of the following numbers of new dwelling units each year to hit each goal:

- 2030 Lower Goal: 197 additional dwelling units per year between 2022 and 2030
- 2030 Higher Goal: 269 additional dwelling units per year between 2022 and 2030
- 2050 Lower Goal: 127 additional dwelling units per year between 2022 and 2050
- 2050 Higher Goal: 243 additional dwelling units per year between 2022 and 2050

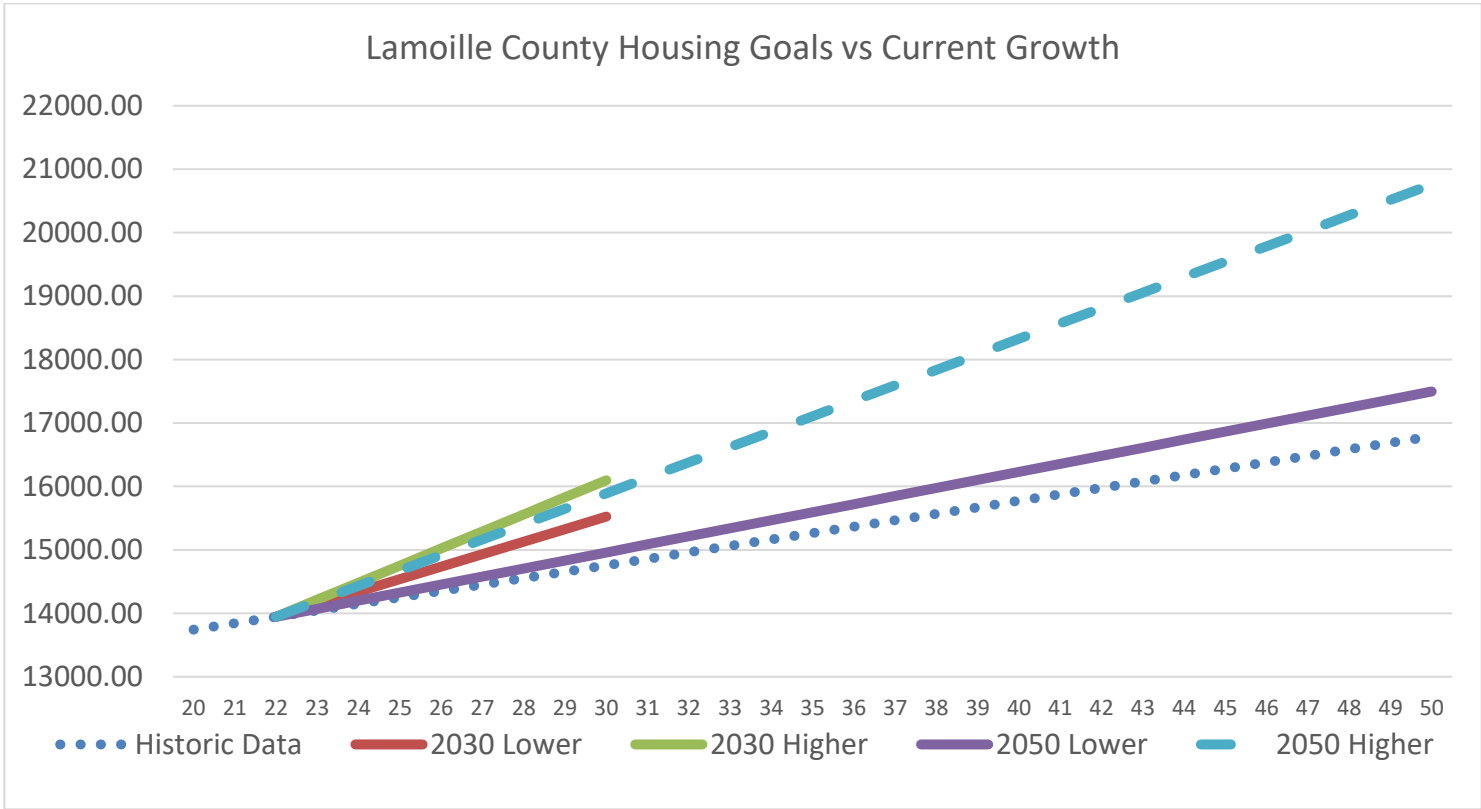


Figure 3-7 Lamoille County Housing Goals
 Source: 2025 Vermont Housing Assessment Report

The graph above directly compares a projection that maintains the 101 new dwelling units per year that was seen between 2010 and 2022 to the number of new units needed per year to meet each of the State’s goals. Notably, the 2030 goals not only have a closer timeline, but also require significantly more acceleration than the 2050 goals.

The town specific goals have been created by disaggregating the county goals above in proportion to each town’s portion of the county’s total population. For example, Belvidere represents about 1.38% of the county’s population. As such, they will represent 1.38% of the county’s housing goals. The 2030 lower goal aims for 1,387 new units for the county at large. Therefore, Belvidere’s goal is 19 new units, which is about 1.38% of 1,387 new units. The table below includes each town’s goals.

The LCPC explored other options and formulas to create town level housing targets. Dividing the regional target based on current population distribution proved to be the most rational and equitable approach. The LCPC explored dividing the targets based on current housing unit distribution, but this produced skewed results due to the high volume of 2nd homes in Lamoille County – especially in Stowe. The LCPC also considered developing a formula-based infrastructure service area. The LCPC decided against that

method due to limitations of existing water and sewer infrastructure in the County.

Table 3-5

	2030 Lower # of Additional Units	2030 Higher # of Additional Units	2050 Lower # of Additional Units	2050 Higher # of Additional Units
Belvidere	19	27	46	91
Cambridge	205	290	497	980
Eden	72	101	173	341
Elmore	47	67	115	226
Hyde Park	161	228	391	771
Johnson	187	264	452	891
Morristown	290	410	704	1,387
Stowe	279	394	676	1,333
Waterville	37	52	89	175
Wolcott	89	126	216	426
Lamoille	1,387	1,959	3,359	6,621

Source: LCPC, 2025. Regional Housing Targets Goal broke down by percentage of population/town.

The Need for Fair and Affordable Housing

It would be ideal for all residents of Lamoille County to have fair and equal opportunity to secure affordable housing that meets their needs for shelter and accessibility.

Unfortunately, that is not always the case. Common barriers to housing include low incomes, high housing costs, accessibility and self-care needs due to age and disability, and possible discrimination based on ethnicity, familial status, and more.

Communities with zoning and subdivision bylaws must be careful not to drive up housing costs by requiring large lots or having other requirements that add costs to the final unit. By state law, municipalities must treat mobile homes the same as other types of housing and must allow mobile home parks, multi-family housing, and accessory apartments in their communities.

In 2007, LCPC published a report entitled *Fair Housing and Land Use Planning & Regulation in Lamoille County, Vermont*. This report analyzed Lamoille County’s municipal plans and zoning bylaws to assess the degree of compliance with the U.S. Fair Housing Act and propose steps to further the goal of fair housing. The report noted that all towns and villages with a plan have some language that may be impractical given the community’s lack of regulatory authority and that many

32% of Lamoille County renters are in unaffordable housing situations

***Vermont Housing Data**

communities do have some provisions to increase access to affordable housing.

Housing Affordability

Affordable housing is hard to find, and this is becoming a major crisis across Vermont.

“The state would have to build a minimum of 5,800 homes and apartments by 2025, and more than triple that to address the broader affordability crisis.”² The number of affordable housing units is tracked through the update of the Regional Housing Assessment Report. This report was last updated in 2024 and is housed on LCPC’s [website](#). Transition Infill Areas referenced on the 2026 Lamoille County Future Land Use Map provide additional areas for affordable housing to be built including mobile homes.

The Vermont Department of Housing and Community Development (DHCD) housing policy states that housing is considered affordable when the costs (such as rent and utilities, or mortgage and taxes) are no more than 30% of income for a household earning 80% of the county median. Generally, the lower the income, the smaller the chance that available housing will be affordable. Factors that affect the affordability of housing are briefly discussed below. (For more detailed analysis, see the Economic Development, Energy, Transportation, and Demographics sections). An affordable monthly housing payment for local families is approximately \$1,334 per month, including taxes and utilities. Accounting for increases in heating fuel prices — which may exceed \$200 per month during winter — there are a limited number of housing options in the region that are, by definition, affordable.

The median household income of a renter in Lamoille County is \$40,453, compared to the median household income of a homeowner, \$77,083. In Lamoille County, 39% of homeowners with a mortgage spend less than 20% of their income on housing costs, while 22% spend over 35% on housing costs. The remaining 58% of homeowners spend more than 20% but less than 35% on housing costs. Housing costs for renters are higher with 34% of renters spending more than 35% of their income and 33% of renters spending 20%-29% of their income on housing costs. This higher cost, combined with a lack of home equity and overall lower income, makes it harder to work towards home ownership.

² <https://vtdigger.org/2022/04/17/vermont-conversation-the-roots-and-way-out-of-vermonts-housing-crisis/> Windham and Windsor Housing Trust.

Table 3-6

Municipality	2020 Median Gross Mortgage	2020 Median Household Income	2020 Housing Costs as % of Household Income	2010 Housing Costs as % of Household Income
Belvidere	\$ 1,314	\$ 75,156	20.98%	25.80%
Cambridge	\$ 1,808	\$ 76,250	28.45%	22.30%
Cambridge Village	\$ 1,528	\$ 72,500	25.29%	28.10%
Jeffersonville	\$ 1,625	\$ 54,917	35.51%	31.40%
Eden	\$ 1,211	\$ 49,010	29.65%	21.70%
Elmore	\$ 1,480	\$ 94,286	18.84%	21.30%
Hyde Park	\$ 1,511	\$ 70,871	25.58%	21.80%
Hyde Park Village	\$ 1,554	\$ 72,880	25.59%	25.20%
Johnson	\$ 1,392	\$ 50,000	33.41%	26.80%
Johnson Village	\$ 1,422	\$ 40,907	41.71%	31.60%
Morristown	\$ 1,645	\$ 55,343	35.67%	23.10%
Morrisville	\$ 1,526	\$ 53,138	34.46%	23.00%
Stowe	\$ 2,200	\$ 70,577	37.41%	29.80%
Waterville	\$ 1,447	\$ 74,375	23.35%	24.60%
Wolcott	\$ 1,188	\$ 60,703	23.48%	26.60%
Lamoille County	\$ 1,594	\$ 64,179	29.80%	23.70%
State of Vermont	\$ 1,630	\$ 63,477	30.81%	23.20%

Source: American Community Survey 2020

Low and middle-income residents do not fare as well. Lower-income earners are likely to have a harder time keeping up with housing costs than higher wage earners. A combination of rising land and home prices, concentration of employment in the low-wage service sector, and increased pressure on the rental market could rapidly push some Lamoille County communities out of the affordable range for low and middle-income residents. While owning a home may be more affordable for some workers, the cost of maintaining that home over time will continue to increase as the cost of living increases faster than wages.

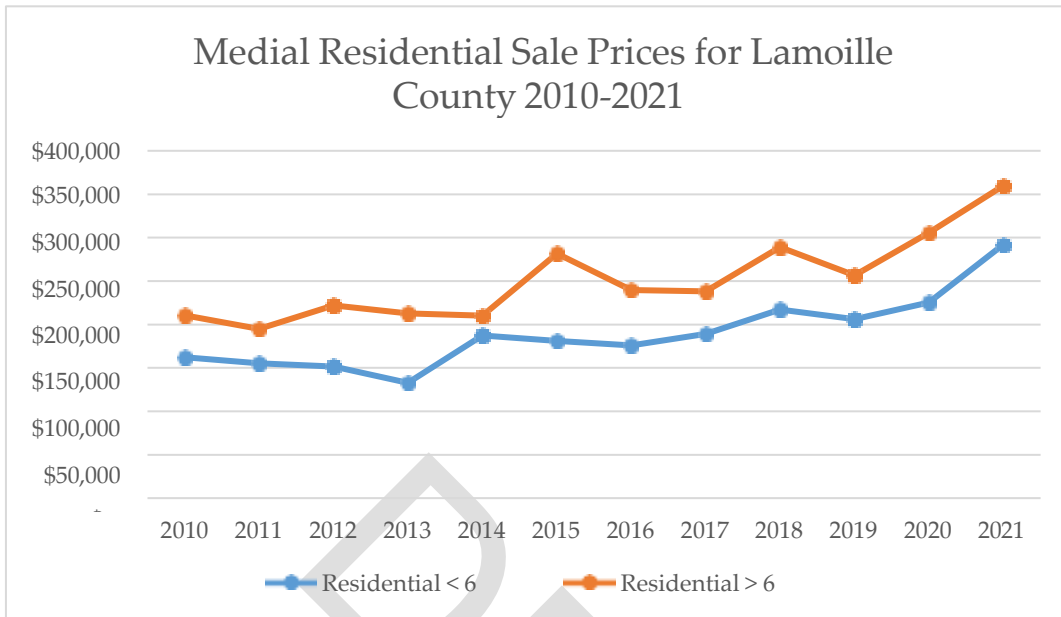


Figure 3-8 Residential State Sale Prices for Lamoille County

Source: Vermont Department of Taxes, 2010-2021

Cost of purchasing a home

Using the rough estimate that households can afford a house that is three times their yearly income, a family with an income of \$64,179 (median income in 2020) could afford a home with a sale price of \$192,537. Affordability is determined by sale prices, not by property values; there may be plenty of affordable housing but if none of it is for sale, it doesn't do a buyer any good. The median sale prices for Lamoille County are in the figure below. These prices were derived from property transfer tax information compiled by the State of Vermont. Countywide, the median household income increased 63% between the 2000 and 2020 Census counts. This is a slower increase than seen in the previous 20 years.

Table 3-7 attempts to determine whether local and regional income sources have been keeping up with increases in home sale prices. Home sale prices are a primary driver of housing costs and increases in average wages can affect all local households, regardless of how many earners may be present. However, this table does not consider mortgage rates, utility costs, tax rates, and other non-wage income sources, including public subsidies.

Home prices and wages in Lamoille County have not increased at the same rate over the past 11 years. The State Department of Taxes tracks housing sale prices annually,

categorized by parcel size. In 2021, median sale prices ranged from \$201,250 for less than 6 acres to \$247,375 greater than 6 acres. This is higher than the \$192,537 calculated above that a median family income in 2020 could afford.

Table 3-7. Increase in Median Home Prices Versus Annual Average Wages – Lamoille County Time Period	Median Home Price Increase	Average Wage Increase
2010-2012	13%	19%
2013-2015	16%	20%
2016-2018	17%	19%
2019-2021	21%	12%

The Vermont Housing and Finance Authority (VHFA) calculated that the overall home price for Lamoille County has grown 33% from 2019-2021.

Sources: 2010-2021 Vermont Dept. of Taxes, Property Transfer Data, U.S. Census, Quarterly Covered Employment and Wages Report

Housing prices are beyond affordability for the average Lamoille County worker. Families who make the median income or less are unable to afford the median home price. The lack of affordable housing is a challenge for many, and any current renters will have a very hard time transitioning to purchasing a home based on the increase in home prices.



Figure 3-9 2023 Median Primary Home Sale Price by County

The figure above (figure 3-9) from the 2025 Vermont Housing Needs Assessment compares the median primary home sale price by county in 2023. Lamoille County’s median price was \$310,000 which is just \$15,000 below the States median price. In looking at other counties, Chittenden and Grand Isle are the most expensive and Essex and Orleans are the least expensive. Lastly, it is important to note that industry data suggests the average price of a home in Lamoille County may be significantly higher than reported in the American Community Survey and 2025 Vermont Housing Needs Assessment.

The 2025 Vermont Housing Needs Assessment also compared the ratio of median home sale price to county median household income in 2022. This graph reveals that while Lamoille County may be below average in median home price, when median income is taken into account the county is actually above average. Furthermore, the assessment also notes that households on average are paying more than 30% of their annual income towards housing costs and are thus considered cost burdened. An estimated 33% of owner-occupied households in Lamoille County are cost burdened. The graph below (figure 3-10) demonstrates this cost burden by looking at this threshold of affordability and which Counties in Vermont are above the “affordability limit” including Lamoille County.

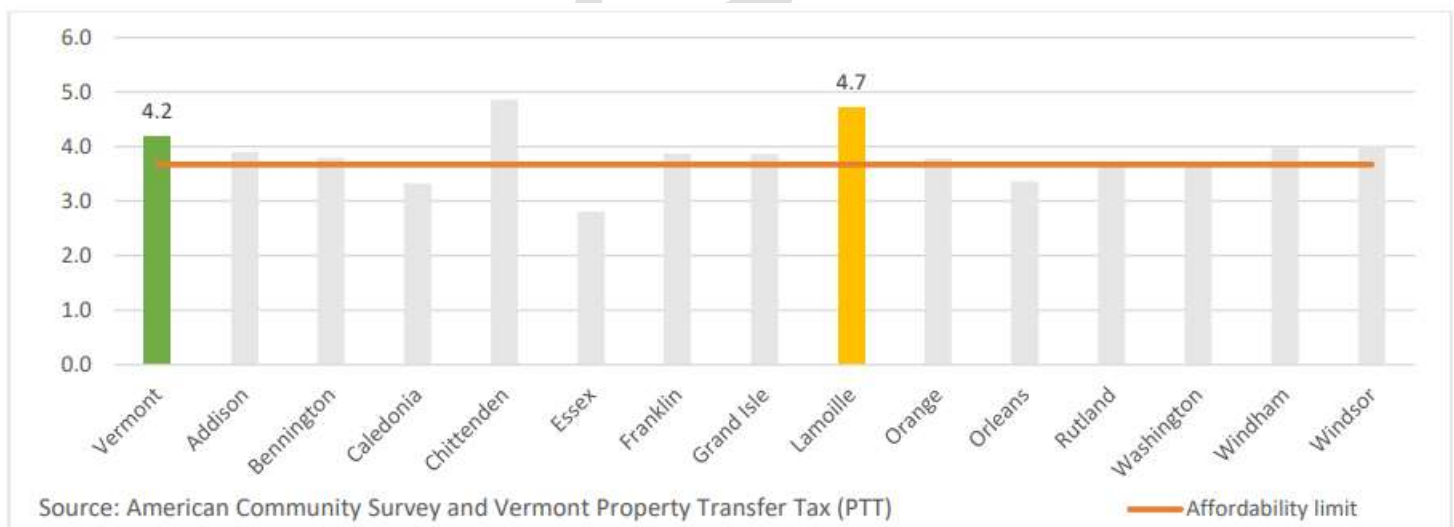


Figure 3-10 Cost Burden of Housing

Rental Housing Costs

Renters struggle to afford housing in Lamoille County. As demonstrated in Table 3-8, rental housing affordability has improved since 2010, although the renter-occupied median income is less than owner occupied housing, which means anyone below the median pays considerably more for their housing.

Table 3-8. Rental Housing Costs as Percent of Household Income				
Municipality	2010 Median Gross Rent (\$)	2010 % of Household Income	2020 Median Gross Rent (\$)	2020 % of Household Income (Renters)
Belvidere	988	41.70%	1000	29.66%
Cambridge	888	24.90%	977	24.82%
Cambridge Village	782	35.70%	1016	20.61%
Jeffersonville	867	29.70%	1017	27.98%
Eden	1,305	37.50%	1,125	27.55%
Elmore	1,167	28.30%	696	29.48%
Hyde Park	790	32.50%	884	17.13%
Hyde Park Village	800	27.00%	1019	27.34%
Johnson	758	31.00%	891	34.44%
Johnson Village	719	40.30%	928	29.56%
Morristown	931	28.70%	928	30.36%
Morrisville	841	31.00%	945	27.17%
Stowe	1,318	34.00%	1,075	34.79%
Waterville	940	25.90%	850	24.24%
Wolcott	758	20.00%	817	24.09%
Lamoille County Average	930	31.80%	941	27.91%
Vermont Average	843	30.90%	999	32.22%

Source: U.S. Census 2010 and American Community Survey 2020

Housing Plus Transportation

The decision about where to live and work is based on several factors. Employment in Chittenden County may pay more, but it also costs more to buy a home there. Lamoille County's communities are within driving distance to Burlington, but housing costs have historically been lower. The same can be said for living and working within Lamoille County. Housing values, as opposed to sale prices, vary throughout Lamoille County towns. Since the Covid-19 Pandemic, there has been an increase in people working from home and an increase in home prices and sales. Post Pandemic many commuters have returned to the office, although many continue to work remotely, at least part time.

72% of 2021 property transfers in Lamoille County were in Stowe, Morristown, and Cambridge. These three communities are also closest to employment centers. While housing is generally more affordable further from employment centers, longer commutes often result in increased transportation costs (including fuel costs, vehicle repairs, and other related expenses, Table 3-9).

Table 3-9 Costs of Commuting*

	40-mile round trip commute	15-miles round trip commute
Monthly Costs	\$507	\$190
Yearly Costs	\$6084	\$2282

*Assumes commute is 5 days per week x 2021 IRS rate (\$.585 per mile)

The financial costs of commuting show that an average 40-mile round trip per workday will cost a worker about \$507 a month, or \$6,084 a year (using the Internal Revenue Service’s 2021 standard mileage rate) while a worker who has a 15-mile round trip commute will spend significantly less, \$190 a month or \$2,282 annually. Commuting also impacts quality of life, traffic, air pollution, and time spent with families or in the community (for more information, see the Transportation Section). Development patterns that locate housing further from jobs and services, cost residents time and money and reduce the amount of disposable income that residents can spend at local businesses.

This combination of housing plus transportation costs is at the root of a new affordability index developed by the Center for Neighborhood Technology (CNT). CNT realized that there are more cost burdens associated with housing than just income, or income and commuting costs. Neighborhoods that are efficient also cost less. This means compact neighborhoods with mixed-uses, access to jobs, services, and transit are more efficient. After housing costs, transportation is the second greatest cost to a household. Combined, housing and transportation should be no more than 45% of a household’s income.

The CNT website, <https://cnt.org/>, discusses housing and transportation costs in greater detail and features an interactive platform that allows users to gauge their housing plus transportation affordability index. The index includes income, household size, and average number of commuters per household. An example from the site shows that Lamoille County residents spend about 33% of their income on housing costs. When combined with transportation, they spend over 61% of their income on those two costs. This has been deemed unaffordable by the CNT index.

Lamoille County’s housing values are \$228,200 and the household income is \$64,179. The idea of housing plus transportation costs for Lamoille County Residents are shown in Table 3-10.

Table 3-10. Housing + Transportation Affordability in Lamoille County*

	Cost	% of income
Median Mortgage payments	\$1,594/ month	30
Commuting costs	\$14,506 (annually)	23
Total (annual)	\$33,634	53

*Based on the median annual income for a household in the 2020 Census, Commuting costs were obtained through H+T Index.

Housing values for towns in adjacent regions provide varied options for potential Lamoille County residents. In the northeastern regions and towns, housing values are lower and more diverse than the western and southern towns which border Lamoille County. Owner-occupied housing values in Lowell and Hardwick are lower than Craftsbury, for example. The southern towns of Franklin County, all of Chittenden County’s towns adjacent to Lamoille County, and most of Washington County’s bordering towns have median housing values in the upper end of the spectrum.

Housing values in adjoining regions are an important consideration for communities bordering other counties. As housing costs in Chittenden County continue to increase, development pressure may be put on Cambridge and Jeffersonville. Waterville, Belvidere, and Eden are all currently relatively affordable communities within reasonable commuting distance to the Jay/Newport area. Major developments proposed in this area may have an impact on housing costs and/or increase development pressures on these Lamoille County communities. Monitoring workforce projects will be important for LCPC as these development proposals unfold to the north.

Specialized Housing Options

There are individuals or families with special housing needs within every community. The elderly, individuals, and families with children in poverty are examples of groups with special needs that are found in most communities. People with disabilities may also require special arrangements. A final category of special needs housing is group quarters or institutional care. Living arrangements such as college dormitories, nursing homes, group homes, and homeless shelters fall into this category. If diverse housing options are

not available, some residents may be forced to relocate outside of Lamoille County as they age and need additional levels of care.

High housing costs adversely affect young families and the elderly more than the general population. For the elderly who may be living on fixed incomes, the cost of utilities, health care, or other monthly costs can be difficult to maintain. For the elderly, who may live alone or with another person, their homes may be larger than what one or two people need or can maintain. This increases costs of heating and maintenance. The draw for elders to remain in their homes may be economic (an older person is more likely to own his or her home rather than pay a mortgage) or social (comfort of knowing the house, the neighborhood, and the community).

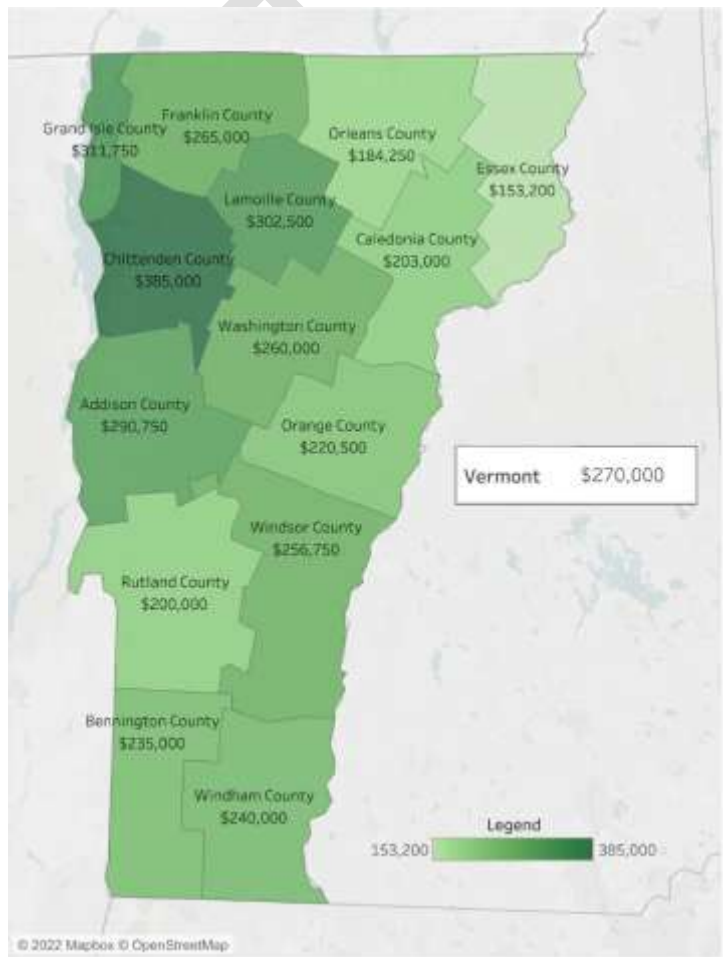


Figure 3-11 Median Value of Homes by County
Source: VT Housing Data

Young families may require more bedrooms. Ramifications of inadequate bedroom counts may impact, among other factors, wastewater treatment systems in communities without municipal sewer or cause overcrowding. The median sale price for a home in Lamoille County is currently \$302,500, according to VT Dept. of Taxes. This means to comfortably afford a home in Lamoille County in the current housing market, a household should earn near six figures. This is well above the county median income.

Listed below are groups with specific needs which are found in Lamoille County and an evaluation of how well their needs are being met. Generalizations are made throughout this section based on characteristics and they are not intended to be derogatory in any manner. With each generation, individuals are staying healthier longer and can live independently much later in life. But, in general, taking care of oneself and one's home gets significantly more difficult as one gets older, especially if someone loses a spouse.

For elderly assisted living facilities, there are four levels based on the amount of care and assistance necessary. The amount of special care required may be more or less depending on the situation. Some individuals need only special construction (such as handicapped accessibility) while others need assisted living arrangements (visiting nurses) while still others may require full institutional care.

The groups listed below would need Level IV care.

- Seniors 70-85: Most seniors between 70 and 85 continue to live independently, but many require some assistance especially as they get older. These may be situations where seniors have difficulty driving or require a visiting nurse periodically. This age group may require Level III care.
- Seniors 85 and over: Beyond age 85, seniors increasingly need more intensive care. In the most serious cases, full institutional care is required. There are relatively few individuals in this category, but this may be due to the fact that anyone who requires assisted living is forced to move to towns which have these facilities available. These individuals would require Level II or Level I housing. Level I nursing homes are generally located near hospitals where emergency services are available.
- Mobility and self-care limitations (people with disabilities). Individuals would require assistance with day-to-day functions such as eating, dressing, and bathing. Depending on the severity of the limitations presented by one's disability, human services, transportation services, or special construction (handicapped accessibility)

may be required. Social services are available in Lamoille County although special living situations for those with serious conditions do not exist.

- Families, Children, and Seniors in Poverty: The average rate of poverty in Lamoille County, based on 2020 estimates, is 12.4%. Poverty affects individuals, families, and the elderly. It is a compound of income, cost of living, and the ability to provide basic needs to survive.
- Homelessness and Transitional Housing: Homelessness is when people, an individual, or a family, lack a fixed, regular, and adequate nighttime residence. Despite the resiliency of Vermonters, homelessness continues to afflict many in Lamoille County.
- Student housing: Contrary to State trends, Lamoille County's percentage of 20-24 year olds is increasing and is projected to continue growing. That age group has decreased in enrolment in post- secondary education but undergraduate degrees for the 25+ population is increasing. However, housing a student population requires different expectations than housing for elderly or families. With Vermont State University in Johnson, and the Vermont Woodworking School student population housed in Jeffersonville, these two communities face especially different housing challenges related to housing affordability and availability than many other Lamoille County communities.
- Seasonal workers: As an economy which benefits heavily from tourism related industries, Lamoille County has a unique challenge in housing seasonal workers who may only spend 5-8 months in Lamoille County. There is no definitive characterization of the type of seasonal worker who may need housing in the region so housing should accommodate a variety of needs on the housing continuum.
- Veterans: Lamoille County has a population of veterans who live here year-round. The housing needs of veterans, individually or a family, are unique to this group. While military benefits are generally available, veterans often need a holistic approach to address their needs. The incidence of post-traumatic stress disorder, substance abuse, or mental health illness is high in this group, making stable, affordable, and safe housing an issue of concern for many.

Older and Disabled Residents

The proportion of Lamoille County households with household members over 62 years of age is growing at a faster rate than for all households (29% in 2020, compared to 20 percent in 2010). In 2020, more than 741 Lamoille County elderly residents (65+) had some type of mobility and/or self-care limitation. The problem was pronounced for elderly residents age

75+. However, non-elderly households experienced even higher levels (39% of owner and 20% of renter households). The total number of households with mobility and/or self-care limitations represents 13.5% of all Lamoille County residents.

Lamoille County does not have access to assisted living or some forms of unlicensed special needs housing. Elders report difficulty in locating the special needs housing they require, and some providers are exploring the feasibility of adding units to existing special needs housing projects.

According to the 2020 Census, there were 1,188 seniors (65+) living alone in Lamoille County. About 40% of the 65+ population lives alone. There should be great focus on this age group because of the difficulties that are presented to them when living alone. In many cases, opportunities to rent apartments in senior housing are desired. The average monthly payment for Supplemental Security Income (SSI)³ is \$841. There are over 536 individuals in Lamoille County receiving these federal benefits. This monthly income is not sufficient to provide housing and food, at a minimum.

Homelessness and Transitional Housing

Homelessness is difficult to measure, particularly in a region like Lamoille County, with limited social services, a scattered population, and proximity to major social service centers like Burlington and Barre. While data is limited, based on the best available information, we know:

- There is 1 domestic violence shelter in Lamoille County
- According to 2021 Point In Time count (PIT) there were approximately 143 households staying in hotels/shelters in the County. A PIT count is meant to provide information about the unmet needs in our community and show trends over time.
- According to a 2021 PIT report at least 75 households utilized the Morrisville Emergency Shelter
- Out of the 112 people who were in the Morrisville Shelter, 26 of them were under the age of 18.
- People find places to live such as personal automobiles or tents.
- Seasonal work leads to homelessness in off seasons.
- Most people who are homeless are employed at some level.

³ Supplemental Security Income Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (*not* Social Security taxes) that is designed to help aged, blind, and disabled people who have little to no income. It provides cash to meet basic needs for food, clothing, and shelter.

There are several causes for homelessness. It is not often that there is only one factor that causes an individual or family to become homeless but rather it is a culmination. Some factors include:

- Domestic violence or threatening situation
- Lack of affordable housing
- Rental policies are difficult (requiring first/last and security deposit is unaffordable; lack of 2, 3, or 4 bedroom rental units; landlords uneasy to rent to families)
- Undiagnosed mental health issues
- Substance abuse
- Gap between income needed to purchase or rent a home is growing
- Low or stagnant wages are not keeping up with rising costs of heating, housing, or transportation

Point in Time data collection counts the number of individuals and families receiving State assistance at any given point. For all counties there were 2591 people in Emergency Shelters or transitional housing for homelessness, or shelters not adequate for human habitation. This is an increase from 1481 the year before. A total of 2043 households were experiencing a form of homelessness which is up from 1222 the year prior. Statewide, Homelessness is a serious issue that continues to grow, even as the economy appears to improve. As of January 27, 2021, the number of individuals seeking assistance in Lamoille County was 112. Out of these 112 individuals, 53 people were experiencing first time homelessness and were seeking services. This means those seeking assistance are often seeking assistance on multiple occasions, highlighting a need for continued assistance.

Chittenden County, with its high population, has the highest rates of services sought. Lamoille County, Caledonia County, and Franklin County all have similar numbers of individuals seeking shelter.

As of the writing of this Plan, there is one year-round, 24-hour homeless shelter available in the County, located at 213 Clark Rd in Hyde Park, Vermont (Lamoille Community House). On Mondays the United Community Church in Morrisville also provides a warming and cooling shelter. Mondays were chosen because the Library is not open at this time.

***Precariously housed column does not contain data because it did not take place in 2021 due to COVID-19. Statewide

Unduplicated counts may not equal the sum of County or AHS District Totals. For example, if a person with the same unique identifier was counted by an agency in Addison County and by an agency in Chittenden County, statewide unduplicated counts will count this person as one, and breakdowns for Addison County and for Chittenden County will each count this person.

County	Total Persons	%	Chronic Homeless	Precariously Housed***	Motel Vouchers	VT Rental Subsidy
Caledonia	116	8%	3	N/A	93	2
Chittenden	700	48.6%	166	N/A	539	55
Franklin	146	10.3%	15	N/A	113	39
Lamoille	112	7.8%	13	N/A	102	12
Orleans	38	2.6%	6	N/A	16	6
Washington	327	23%	57	N/A	258	19

There has been a continued effort to have a year-round, 24-hour shelter and due to the current federal grant opportunities through the American Rescue Plan Act, local

partners are actively working towards this goal. In addition to emergency shelters, transitional housing plays a key role in moving a family or individual from a homeless condition to permanent housing. In addition to shelter, transitional housing offers accompanying services coordinated by support agencies to manage the housing, coordinate with partners, and expand beyond finding a housing unit and into life skills training. The goal of transitional housing is to help individuals or families become independent and successful in finding permanent housing. There is no definition of a transitional housing unit; it can be a motel, apartment, a unit in a multifamily structure, a room in a house, or a facility built specifically as transitional housing. Residency generally lasts between six months and two years. Because it is an amorphous issue, it can be difficult to quantify people served by transitional housing. Service providers (those working for non-profits or for State or Federally funded social service programs) have identified a need for more transitional housing spread out around Lamoille County rather than concentrated in one or two buildings in one or two towns.

The State, through the Reach Up program, offers motel vouchers for emergency situations to families. These vouchers are not handed out freely, but eligibility must be determined by income, resources, living expenses, and number of family members. If temporary assistance is sought, recipients must show they are likely to be self-sufficient in 4 months or less.

Other State assistance programs include the Vermont Rental Subsidy Program, similar in structure to the Federal Section 8 program. Applicants must be pre-screened by regional Housing Review Teams and meet eligibility requirements. Approved renters pay a portion

of rent while the state pays the remaining portion. Apartments selected must be priced below fair market rent and pass an inspection. Federal programs provide housing assistance under the Section-8 Housing Choice Voucher. A family or individual can apply to the Vermont State Housing Authority for rental assistance (called a "voucher") that would enable them to afford a privately-owned apartment of their choice within the Housing Authority's jurisdiction. Affordable housing developments such as Brewster River Housing (Jeffersonville) and Section 8 Housing Vouchers are, in many cases, the housing of last resort for some families before becoming homeless. These housing and support programs are necessary to help families keep a roof over their heads until a more permanent arrangement can be made.

Social service providers, through the Agency of Human Services, Department of Corrections, non-profit organizations, United Way, the Lamoille Family Center, clergy, and other programs, have identified barriers to finding housing for those in desperate need. Lamoille County's dependence on tourism has made it difficult for public places to be open to the public when the need is greatest. Shelters often have limited hours. The availability to find showers, maintain a mailing address or phone number, and to receive assistance during non-business hours are consistent barriers preventing individuals and families from taking steps to improve their situations. Landlord relationships with service providers and potential renters are strained. There is often a misunderstanding and miscommunication between the parties, buoyed by public misperceptions of those receiving State assistance. Further, as state and federal funding is often tenuous and unpredictable, service providers are stretched thin and working to triage clients' needs.

Student Housing

The population of 20–24-year-olds continues to increase in Lamoille County, a trend not seen in most other regions of Vermont. For people in this age group who are receiving post-secondary education, there are unique housing challenges. The housing continuum identifies this age group as having lower incomes and high mobility, likely living in apartments or rental housing.

Lamoille County is home to Vermont State University at Johnson. Enrollment has increased steadily since 1985, now educating about 1,925 individuals. VSU's Johnson campus includes on-campus dormitories with 550 beds and on-campus apartments for 50 people, including students with families. An increasing proportion of the college's student population is classified as "non-traditional college age." These older students are more

likely to seek off campus housing, often in Johnson Village.

Johnson Village contains 545 housing units. Out of the 502 occupied units, 70% are renter occupied. Out of those 545 housing units, 53% are in multi-unit structures. Large village homes have frequently been converted into apartments, which encourages a denser village center but also poses other challenges to public safety and neighboring property values. The high rate of housing conversions often results in absentee landlord situations. The median rent for households in Johnson is \$928 a month, which is below the median county rent which is \$941. The typical household will spend below 30% of their gross income on rent (27%).

Another educational institution providing student housing in Lamoille County is the Vermont Woodworking School, located in nearby Fairfax. The Woodworking School leases a building in Jeffersonville to provide housing for their students. There is a farmhouse and two renovated silos that contain 14 single occupancy rooms on the campus. Students who live off-site may also tend to seek housing in Jeffersonville given its high rate of rental units. With lower housing costs in Lamoille County than in neighboring regions such as Chittenden County, students who attend schools in Burlington or Montpelier may choose to either live at home with parents residing in Lamoille County or rent their own apartments and commute to school in other regions. Data has not been collected to verify whether this is occurring. Expanding the availability of accessory apartments is one way to accommodate a commuter/student population without overtaxing an already limited rental housing market.

Seasonal Worker Housing

The regional economy is dependent upon tourism, especially the winter ski industry. This economy can bring unique challenges to municipalities that host major ski resorts and related service-based businesses. Cambridge and Stowe must consider issues related to housing for seasonal workers. Stowe Mountain Resort, Smugglers' Notch Resort and other companies rely on seasonal employees. These workers generally need inexpensive housing with short-term or no leases. Providing affordable housing for seasonal workers is essential for the success of the tourism industry. The high demand for seasonal housing in Stowe and Jeffersonville has caused the price of rental units to be significantly higher than what can be afforded by those who are employed in these areas. The result is a spillover, which increases rents in neighboring communities as well.

Seasonal worker housing can be constructed and maintained in a manner that has a positive impact on the area's aesthetics and the towns. A trend in both Stowe and Cambridge suggests old motor lodges are being converted to seasonal worker housing. Poorly kept facilities could degrade the character and health of host towns. These issues could be addressed through zoning regulations by requiring site plan and/or conditional use review for these types of units. Zoning regulations could further identify appropriate locations for such housing types (for example, along Route 108 in proximity to major resorts). By locating such housing in specific areas or along specific corridors, it becomes more feasible to provide transit and other services that benefit seasonal employees.

Municipalities and Housing

As residents age, many may wish to remain in their communities, but it will become more difficult to take care of large, rural properties. At the same time, housing costs may be prohibitively expensive for younger families and individuals seeking their first home. Some Lamoille County towns lack the infrastructure to support large senior housing or affordable housing developments while others must balance housing affordability and housing stock with other factors such as parking, infill development, and/or natural resources. There are several strategies a municipality may employ to address housing, some of which are presented below.

Planning

Through plans, municipalities have assessed their housing needs and goals. While each community has its own housing needs, challenges, and opportunities, the following common themes are found among plans:

- Safe, quality housing for all residents, including those with specialized housing needs
- A variety of housing needs should be available, including accessory apartments and manufactured housing
- New housing should be located near existing facilities, infrastructure, and utilities and should not place an undue burden on the capacity of the municipality to provide services
- New housing should be built in a way to lessen the impact on natural and fragile resources, including along elevations unsuitable for development and in flood hazard areas
- Housing should follow the land use policies identified in the municipal plan
- Identify appropriate locations for locating types of housing to accommodate the continuum of housing needs

- Identify needs and set goals for achieving housing affordability and needs
- Set policies to guide municipal housing planning
- Describe possible funding mechanisms to encourage new housing developments, improve safety conditions, or lower costs for residents
- Develop land use policies that may impact where and how housing can be placed in the community
- Set the agenda for municipal actions over the next five years
- Provide a statement on affordable/fair housing
- Outline incentives for developers to encourage fair housing

Education and Outreach

- Municipalities can educate property owners of their rights and responsibilities, renters of their rights and responsibilities, and the rights and responsibilities of landlords
- Municipalities can provide updated information on any changes to housing laws or discrimination practices
- Provide public spaces for homeless residents to bathe, rest, or stay warm in the winter

Regulation

- Revise limits on lot sizes/lot requirements
- Allow permitted uses to include multi-family, single-family, manufactured, co-operative, senior housing, and other housing types in all districts where residential housing is appropriate
- Allow accessory apartments at the State minimums or larger, which may affect square footage, number of occupants, bedrooms, etc.
- Allow a variety of building styles, such as encouraging clustering to save costs, burying utilities, sharing driveways, etc.
- Inclusionary zoning for affordable housing units
- Instate flexible regulations, including, where appropriate, zero lot-line development, small lots, and easing parking requirements
- Allow mechanisms in regulations to encourage transitional housing or homeless shelters

Funding

Few Lamoille County communities have large enough tax bases to provide local funding for new housing development. However, communities can assist in securing funds for housing that meets their local needs. For example, many senior and affordable housing

developments are funded through Community Development Block Grants, which require the municipality to serve as the applicant. In addition, tax credits provided through the Vermont Downtown and Village Center programs can be used to facilitate the adaptive reuse of historic buildings and offset the costs of making code and other improvements to the existing housing stock.

Specifically, for communities with land use regulations, state law requires that zoning bylaws cannot discriminate against certain types of housing, such as mobile homes. Well-planned mobile home parks can provide affordable, entry-level homeownership housing options. The Sterling View mobile home park in Hyde Park is an example of such a park. A developing trend in other regions of the Country are “cottage” neighborhoods, which consist of relatively small (sometimes less than 1,000 sf), owner-occupied dwellings located close together on small lots. These developments often include central buildings with common cooking and recreation facilities. Another area where zoning can help create affordable housing is through clustered housing. State statute allows clustered housing through a mechanism called a “Planned Unit Development.” This provides communities with another means of regulating density in downtowns and village centers from the traditional use of minimum lot sizes. Clustered housing can decrease costs by minimizing infrastructure investment, such as shorter roads and fewer power lines. Density bonuses for affordable units have also been used in other towns and regions.

State Programs

The State program “Vermont Neighborhoods” is another option to increase the supply of affordable housing. The program offers relief from Act 250 and certain state taxes for projects that contain affordable housing and are located in proximity to state “designated Village Centers and Downtowns”. It also provides a small amount of financial incentives for communities that host new affordable housing. Municipalities may wish to investigate if participation in this program would help to further their communities’ goals.

Brownfields

Brownfields Programs assist property owners and investors in overcoming environmental challenges related to past use. Brownfields projects prioritize sites for assessment. Working with consultants, property owners, prospective developers, and state and federal agencies, projects move from assessment phases to redevelopment phases. The Arthur’s Main Street Block in Morrisville is a brownfields redevelopment using historic buildings for housing and commercial use. The Johnson Village Housing on School Street in Johnson is another

example of a brownfields redevelopment project. In both cases, the Lamoille Housing Partnership was the key organization for moving the projects to redevelopment. Brownfields projects are excellent models of adaptive re-use of buildings and land.

Housing Resources

There are many resources available for renters, homeowners, potential homeowners, municipalities, and others interested in housing. The Lamoille Housing Partnership (LHP) is a regional, non-profit organization serving residents of Lamoille County in funding, managing, and developing attractive, affordable housing opportunities. LHP develops projects in Lamoille County communities that:

- Are financially feasible
- Meet perceived or real social needs
- Serve community interests

LHP has developed affordable housing projects in several communities (Jeffersonville, Morrisville, and Stowe) and is available to work with town government, businesses, and individuals to discuss developing other affordable housing opportunities. They have 300 units in their portfolio, with some projects focusing on Section 8 housing units, units for seniors, or units dedicated to eligible low-income individuals and families. LHP also supports a limited equity homeownership program, in which grants are offered to first time homebuyers meeting income eligibility guidelines. When the homeowner is ready to sell, LHP receives a portion of the appreciation of the home, while the remainder is passed on to the next homebuyer, allowing the home to remain “perpetually affordable.”

The land use provisions of this plan can help create opportunities for housing developers and service providers to do their part to encourage fair and affordable housing. These provisions will be discussed in detail in the Land Use section of this plan.

Capstone Community Action helps people achieve economic sufficiency with dignity through individual and family development. Since 1965, Capstone has worked with low-income families, those who are impoverished, government agencies, and other non-profits to provide services and programs for low to moderate income Vermonters. Capstone provides outreach, and works to empower individuals to take control of their economic futures. Capstone also organizes to identify common problems, establish goals, and take action to address social and community issues.

In 2025, the Lamoille County Planning Commission developed a “Housing Resources Guide” for a one-stop-shop of resources, guides, and tools for individuals, homeowners, small builders, communities and municipalities to encourage the development of diverse housing options in Lamoille County. To view the Housing Resources Guide, the latest Housing Needs Assessment Report for the County, and other helpful housing data visit LCPC’s Housing Resources webpage at <https://www.lcpcvt.org/housing>.

Additional Highlights and Data from the 2024 Lamoille County/Hardwick Regional Housing Assessment

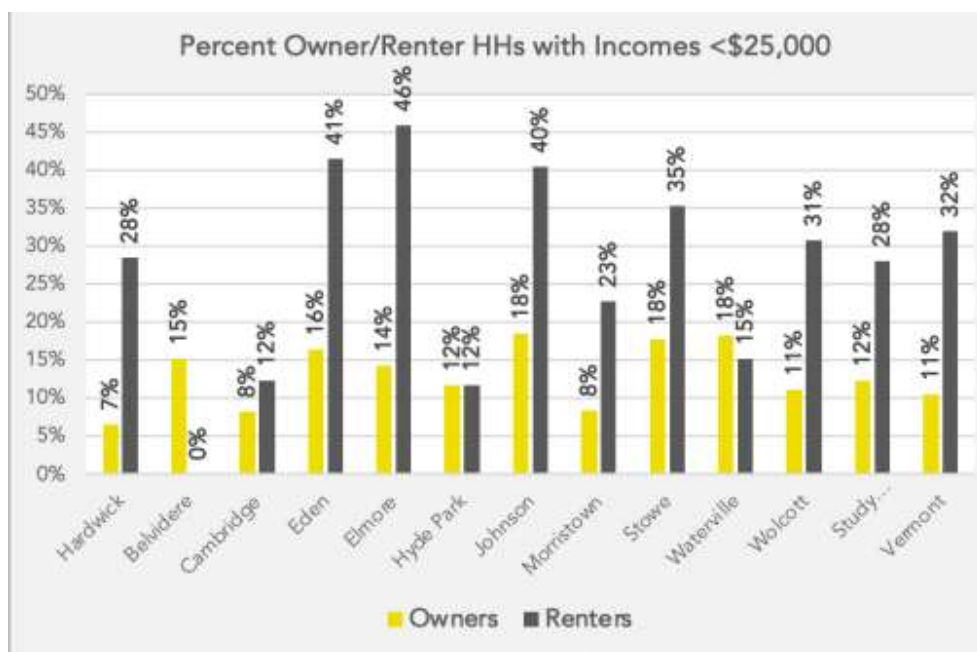


Figure 3-12 Percentage of Household Owners/Renters with Incomes <\$25,000

The graph above (figure 3-12) shows the percentage of both homeowners and renters that have a household income less than \$25,000 in each town. Eden, Elmore and Johnson have more than 40% of their rental households making less than \$25,000, and less than 20% of the homeowners making less than \$25,000. The State as a whole has 32% of its rental households and 11% of homeowner households making less than \$25,000.

The 2024 Lamoille County/Hardwick Regional Housing Assessment also provides the graph above and states that it is a “breakdown between study region owners and renters by age bracket”. This graph shows that the number of renters is not only higher in the younger age brackets but also rises to 44% in the 85+ age bracket. Home ownership is most common between the ages of 35 and 84.

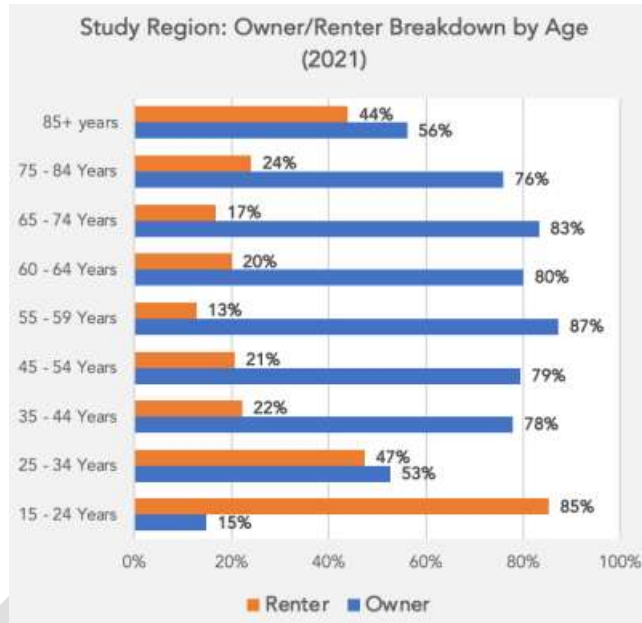


Figure 3-13 Owners/Renters by Age

Housing Related Findings from the 2025 Regional Plan Survey

Question 6 (see appendix B) of the 2025 Regional Plan Survey asked “What policies should Lamoille County pursue to meet its housing needs?” This allowed respondents to pick up to 5 options provided that they felt answered the question. The overwhelming majority (84%) of respondents selected “Renovate vacant and underused housing”. This option garnered significantly more support than the second most selected option “invest in upgrades to public infrastructure” (52%). All other options saw around 45% of respondents voicing their support, except for “reduce regulations on housing construction”, which only gathered 32% of respondents. The results indicate that respondents feel strongly that the renovation of empty and underutilized dwelling units is an attractive solution to the county’s housing needs. While all other options provided some support, it is clear that de-regulation dips in support below the other options, and significantly below housing renovation options.

Similarly, question 7 asks “What types of housing would you like to see built?” The most frequently selected response (62%) was single family units, which was closely followed by multifamily units (59%). 47% of respondents selected they would like to see apartments and workforce housing built. 27% of respondents selected accessory dwelling units.

Question 9 looks at the location of new housing units in asking “Where would you like to see the majority of new homes built?” The most frequently selected option was “near downtown and village centers” with just under half (45%) of respondents picking that

option. Support for new dwellings in village centers/downtowns was just under a third (29%) of respondents. 16% of respondents voiced their opinions for new dwellings in rural areas, and the remaining 10% selected the “other” option. The respondents that selected “other” had the opportunity to elaborate, with many of them commenting on the importance of building out of the floodplain and some advocating for a balance of locations.

Lastly, it is important to note that when asked “What do you see as the main affordability challenges for Lamoille County?” 77% of respondents selected “housing”. This was the most frequently selected option, with “taxes” being the second most common answer having 71% of responses.

The survey in its entirety is located in appendix B, and touches on many issues relevant to housing that can expand one’s understanding of Lamoille County’s needs and support for a diversity of housing options.