



Housing in Shelburne

<http://map.ccrpcvt.org/shelburnehousing/>

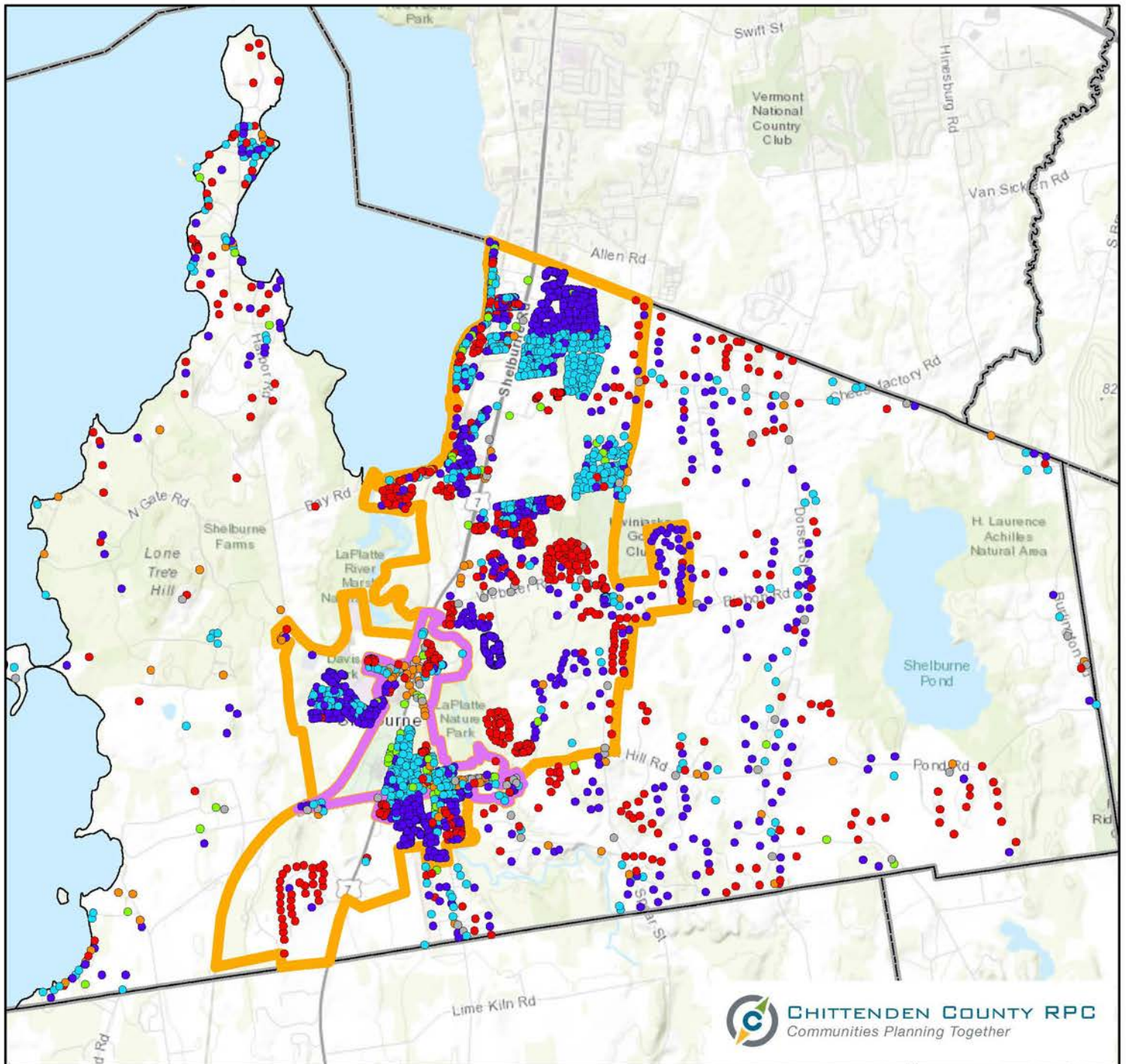
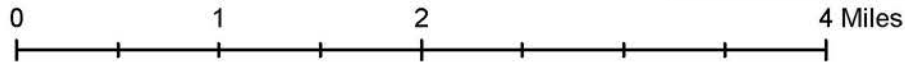
Housing By Year Built

- 1780 - 1870
- 1871 - 1930
- 1931 - 1950
- 1951 - 1970
- 1971 - 1990
- 1991 - 2017

Growth Area

-  Growth Area 1 - 15% of Housing Units
-  Growth Area 2 - 68% of Housing Units
-  Rural - 17% of Housing Units
-  Town Boundary

Approximate # of Housing Units Built	From	To
64	1780	1870
91	1871	1930
57	1931	1950
675	1951	1970
1110	1971	1990
686	1991	2017



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I. Introduction

Purpose

The purpose of the Housing Subcommittee of the Planning Commission is to collect, collate, and analyze data on housing in Shelburne (“the town”) and how it relates to Chittenden County (“the county”) and Vermont (“the state”).

The housing data collected, collated, and analyzed by the subcommittee includes:

- Number of housing units (see housing unit definition)
- Median number of bedrooms per housing unit
- Location of housing, including by zoning districts and growth areas
- Median selling price of housing units
- Fluctuation in assessed value of housing units
- Number of building permits historically issued
- Increase/decrease in town/county/state population
- Household demographics
- Development trends over time
- Current proposals for new housing units
- Understanding Shelburne’s housing in a broader context (county/state)

The data collated to prepare this document were obtained primarily from the [Vermont Housing Finance Agency](#) and the Chittenden County Regional Planning Commission through the [ECOS Project](#).

Please visit the interactive [Shelburne Housing Map](#) for additional information on where and when housing has been built in Shelburne. The map includes housing, zoning districts, growth areas, paths and conserved lands. It also offers a time series feature that allows users to view housing development over time.

Subcommittee Members at Time of Publication (Q1 2019)

Ron Bouchard
Pam Brangan, Chair
Mark Brooks
Casey McNeil
Brian Precourt

II. Definitions

Family vs Household

A household is composed of one or more people who occupy a housing unit. Not all households contain families. Under the U.S. Census Bureau definition, a family consists of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of

people who live alone or who share their residence with unrelated individuals. Shelburne, therefore, has more households than families.

Housing Unit

A housing unit, as defined for purposes of these data, is a house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have a direct access from the outside of the building or through a common hall. In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit.

Housing unit statistics exclude group quarters (such as dormitories and rooming houses) and transient accommodations (such as hotels, motels, and inns). Units in assisted living facilities are housing units, however, units in nursing homes are not.

Average (or mean) vs median

For the purposes of this booklet, median was used whenever possible. Average (mean): The sum of all the numbers divided by the amount of numbers in the set. Median: That number where half the numbers are lower, and half the numbers are higher. For example, 11, 23, 37, 46, 98 totals 215. The median is 37 and the average is 43 (215/5).

III. History

General Information

Shelburne is in southwestern Chittenden County in Vermont and is a suburb of the state's largest city, Burlington. The town was settled August 18, 1763 and comprises a land area of 15,455 acres or approximately 24 square miles. From the beginning, Shelburne's economy was based on farming, with related mill buildings erected along the LaPlatte River at Shelburne Falls. Throughout the nineteenth and much of the twentieth centuries, agriculture was Shelburne's primary industry. Agriculture included grain, sheep, orchards and dairy. Following the War of 1812, commerce on adjacent Lake Champlain expanded rapidly. While continuing to support a vigorous agriculture industry and many independent businesses, Shelburne now, due to be the home of the world-renowned Shelburne Museum, Shelburne Farms and Vermont Teddy Bear Factory greatly relies on tourist visits and serves as a "bedroom community" to Burlington.

Founded in 1787, Chittenden County has about 159,515 residents living in 19 municipalities that range in size from 20 to almost 40,000 residents. The County is the heart of the Burlington – South Burlington Metropolitan Statistical Area (the economic engine of Vermont); home to the State's largest higher education institution, health care facility, and private sector employer; and nationally recognized as having an outstanding quality of life. Unlike many rural regions which have experienced population decline over the past 30 years, Chittenden County is growing, and at a rate higher than the rest of Vermont, higher than the New England region, and close to the U.S. Indeed, residents who were born in Vermont now constitute only half the population of the state. And the influx is increasingly diverse: Chittenden County's diversity is growing at a higher rate than the rest of the state.

The state of Vermont was founded March 4, 1791 and is comprised of 214 communities. Chittenden County comprises 25.46% of Vermont’s total population of 626,562. Shelburne, with a population of 7,759 comprises 4.86% of the county population and is the 16th most populated community in the state. Burlington is the largest city in the county and the state with a population 42,417 residents.

Population and Demographics

Despite the county’s relatively youthful population, it is experiencing the same aging trend occurring statewide and throughout the U.S. In 2010, Vermont was ranked 11th in the U.S. for having the highest proportion of people aged 65 and older (14.3%). By 2030, the state’s proportion is expected to continue to rise to 24.4%. In fact, the segment of the county’s population aged 65 and older is the only segment expected to grow between 2010 and 2015, both in terms of the number of people in this age group and in terms of the portion this age group comprises of the total population. This means that all the county’s growth during these years will be due to its older residents.

The following chart displays Shelburne’s population compared to Chittenden County and Chittenden County’s compared to the state of Vermont.

Year	Shelburne	% of County	Chittenden County	County % of State	Vermont
1800	723	NA	NA	NA	153,608
1850	1,257	4.33%	29,036	9.24%	314,304
1900	1,202	3.04%	39,600	11.52%	343,641
1910	1,097	2.58%	42,447	11.92%	355,956
1920	997	2.28%	43,708	12.40%	352,428
1930	1,006	2.12%	47,471	13.20%	359,611
1940	1,010	1.94%	52,098	14.50%	359,281
1950	1,365	2.18%	62,570	16.56%	377,747
1960	1,805	2.43%	74,425	19.09%	389,881
1970	3,728	3.76%	99,131	22.29%	444,731
1980	5,000	4.33%	115,534	22.59%	511,466
1990	5,871	4.46%	131,761	23.41%	562,767
2000	6,944	4.74%	146,571	24.07%	608,827
2010	7,144	4.56%	156,545	25.02%	625,741
2015	7,759	4.86%	159,515	25.46%	626,562

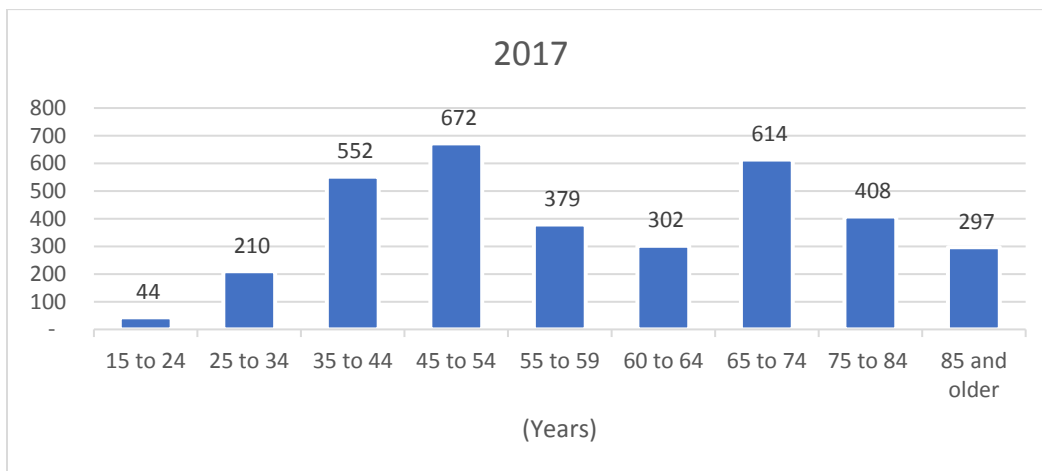
Total Housing Units

The following chart displays Shelburne’s total housing units compared to Chittenden County and Chittenden County’s compared to the state of Vermont.

Year	Shelburne	% of County	Chittenden County	County % of State	Vermont
1940	274	1.95%	14,020	13.18%	106,362
1950	369	2.07%	17,852	14.64%	121,911
1960	583	2.59%	22,467	16.48%	136,307
1970	1,122	3.66%	30,668	18.58%	165,063
1980	1,719	4.16%	41,347	18.52%	223,198
1990	2,350	4.51%	52,095	19.21%	271,214
2000	2,741	4.66%	58,864	20.00%	294,382
2010	3,085	4.69%	65,722	20.38%	322,539
2015	3,270	4.88%	67,027	20.61%	325,174

Age of Housing in Shelburne

The following chart displays the age of Shelburne’s housing data.



Total Owner-Occupied Housing Units

The following chart displays Shelburne’s total owner-occupied housing units compared to Chittenden County.

Year	Shelburne	% of County	Chittenden County
1970	828	4.66%	17,785
1980	1,306	5.29%	24,695
1990	1,795	5.76%	31,177
2000	2,107	5.65%	37,292
2010	2,225	5.52%	40,310
2015	2,299	5.58%	41,223

Total Renter-Occupied Housing Units

The following chart displays Shelburne’s total renter-occupied housing units compared to Chittenden County.

Year	Shelburne	% of County	Chittenden County
1970	197	2.01%	9,797
1980	307	2.22%	13,833
1990	370	2.14%	17,262
2000	525	2.74%	19,160
2010	655	3.04%	21,517
2015	683	3.07%	22,275

Building Permits Reported

The following chart displays the total building permit request in Chittenden County by housing type, by unit, single family and multi-family permits.

Year	Total Units	Total % of County	Single-Family	Single % of County	Multi-Family	Multi % of County
1998	92	14.86%	30	7.11%	62	31.47%
1999	27	3.54%	27	4.65%	0	0.00%
2000	12	1.82%	12	2.14%	0	0.00%
2001	16	2.11%	16	3.17%	0	0.00%
2002	20	2.74%	20	6.02%	0	0.00%
2003	24	4.06%	6	1.40%	18	11.18%
2004	37	4.46%	26	6.99%	11	2.41%
2005	43	8.58%	32	9.17%	11	7.24%
2006	20	4.26%	20	6.10%	0	0.00%
2007	16	3.27%	5	2.00%	11	4.60%
2008	11	3.12%	11	6.71%	0	0.00%
2009	13	3.22%	11	6.83%	2	0.82%
2010	114	28.01%	14	7.04%	100	48.08%
2011	27	4.84%	18	9.94%	9	2.39%
2012	25	5.43%	13	5.46%	12	5.41%
2013	109	18.51%	27	11.49%	82	23.16%
2014	27	5.07%	23	9.54%	4	1.37%
2015	23	3.04%	14	6.11%	9	1.71%
2016	19	2.85%	14	7.37%	5	1.05%
2017	17	2.44%	5	2.16%	12	2.59%

Housing Development and Growth Areas

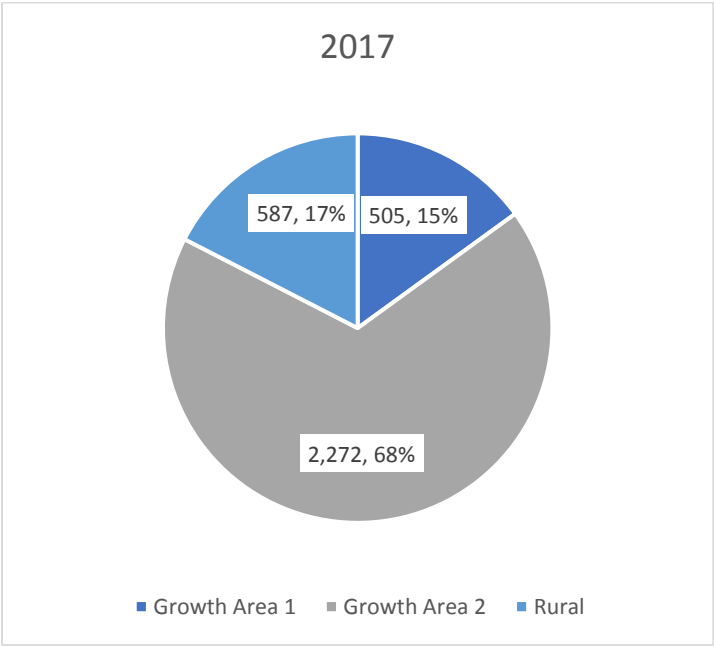
Using the time series tool in the [Shelburne Housing Map](#), users can view the towns housing as it has developed since 1900. The median year structures were built in Shelburne is 1984, the county median year is 1977 and the

state median year is 1974. As mentioned in the [Shelburne Comprehensive Plan](#), from 2000 to 2010, Shelburne’s housing stock increased by 344 units, an average of 34 units per year. Between 2010 and 2017, the number of housing units has increased by 274 units, an average of 39 units per year.

An important goal of [Shelburne’s Comprehensive Plan](#) is to achieve the greatest density of residential development in Growth Area 1, with less housing density in Growth Area 2. By concentrating housing growth in Growth Areas 1 and 2, the Rural district is intended to retain as much of its rural character as possible. Growth Area 1 encompasses the village core and is comprised of the Village Center Mixed Use, Village Residential, Shelburne Falls Mixed Use, and Museum zoning districts. Growth Area 2 is comprised of the Residential, Mixed Use, Commerce & Industry and Commercial & Industry South districts. The Rural district is comprised of the Rural and Conservation zoning districts.

Focused on the village core, Growth Area 1 has about 3% (approximately 410 acres) of Shelburne’s land area, and it has 15% of the town’s housing units. Growth Area 2 has 23% (approximately 3,781 acres) of the town’s land and has 68% of its housing units. The Rural district has about 75% (approximately 11,794 acres) of Shelburne’s land area, by far the largest of the three districts, and it has about 17% of Shelburne’s housing units. Growth Areas 1 and 2 have approximately 26% of Shelburne’s land area and 83% of its housing units. To look at it another way, Growth Area 1 has about 0.81 acres per housing unit, Growth Area 2 has about 1.67 acres per housing unit while the Rural Area has about 20.30 acres per housing unit.

Housing Units by Growth Area



Housing Units by Growth Area Over Time

	1990	1995	2000	2005	2010	2015	2016	2017
Growth Area 1	14%	14%	13%	14%	14%	15%	16%	15%
Growth Area 2	70%	70%	70%	69%	69%	67%	66%	68%
Rural	16%	16%	17%	17%	17%	18%	18%	17%

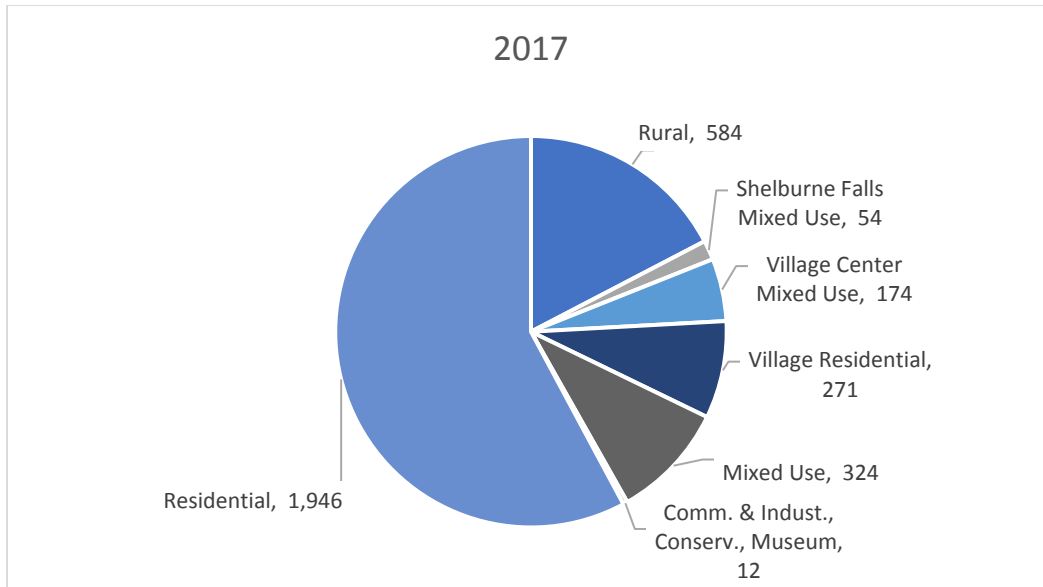
Housing Unit Increase by Growth Area

	1990 to 1995	1995 to 2000	2000 to 2005	2005 to 2010	2010 to 2015
Growth Area 1	9	4	36	3	88
Growth Area 2	414	102	64	57	72
Rural	22	42	51	17	47

Housing and Zoning Districts

Shelburne has approximately 3,366 housing units. About 58% of the town's housing units are in the Residential district. The Rural district, which has the largest amount of land area among the zoning districts, has the second largest number of housing units, with about 17% of the town's total. The three zoning districts which encompass most of Shelburne's village core (Village Residential, Village Center Mixed Use, and Shelburne Falls Mixed Use), have collectively the third largest number of housing units, representing about 15% of the total. Broken down by acres per housing unit, the Residential district has 1.45 acres per housing unit, the Rural district has 14.17 acres per housing unit, and the village core (Village Residential, Village Center Mixed Use, and Shelburne Falls Mixed Use) has 0.59 acres per housing unit.

The graph below indicates the locations of Shelburne’s housing units (single family and multi-family) by zoning district.



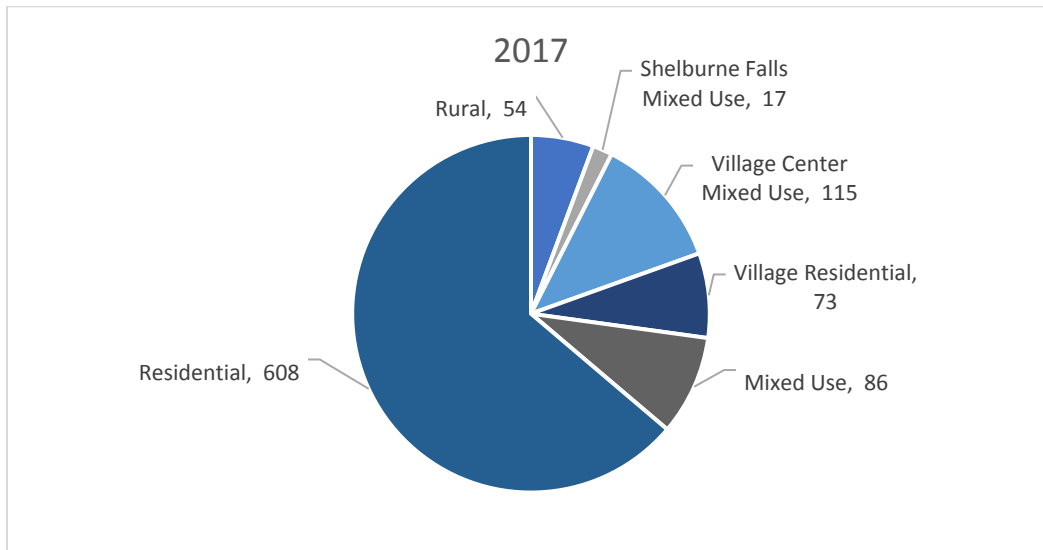
Multi-Family Housing Units by Zoning District

Shelburne has about 935 multi-family housing units. Multi-family units include both condominiums and apartments with 2 or more units. Most of the town’s multi-family housing units are in the Residential zoning district, which has about 64% of the total. The four zoning districts which encompass the village core (Village Residential, Village Center Mixed Use, Shelburne Falls Mixed Use and Museum), have collectively the second largest number of multi-family housing units, representing about 22% of the total. The Mixed Use and Rural districts have 9% and 6% of Shelburne’s multi-family housing units respectively.

Since multi-family housing typically has greater density of development as compared to detached single-family housing, it is more suitable to zoning districts which allow greater density, such as the Village Center Mixed Use, Shelburne Falls Mixed Use, and the Route 7 Mixed Use Districts. These districts allow the greatest housing density with a minimum land area per multi-family unit of 7,500 SF (0.17± acre) in the Village Center district and 10,000 SF (0.23± acre) per unit in the Shelburne Falls Mixed Use district. The Route 7 Mixed Use District (Form-Based Code) allows a variety of density options.

Multi-family housing is not a permitted use in the Rural, Village Residential, Museum, Commerce & Industry, Commerce & Industry South, and Conservation Districts.

The graph below depicts multi-family housing units by zoning district.

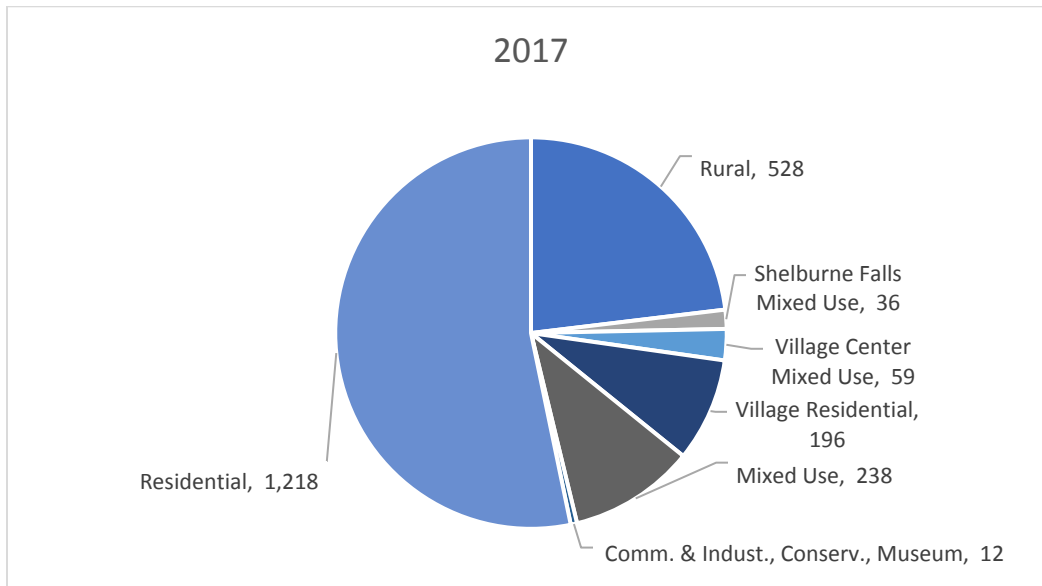


Single Family Homes by Zoning District

Shelburne has about 2,284 single family housing units; which includes 112 mobile homes. Most of the town’s single-family housing units are in the Residential zoning district, which has about 53% of the total. The Rural district has the second largest number of single family homes, with 23% of the total, followed by the Mixed-Use district with 10% of the total. The four zoning districts which encompass most of Shelburne’s village core (Village Residential, Village Center Mixed Use, Shelburne Falls Mixed Use, and Museum), have collectively 13% of the total single-family housing units in Shelburne.

Single family housing is not a permitted use in the Commerce & Industry, Commerce and Industry South, and Conservation districts.

The graph below depicts single-family housing units by zoning district.



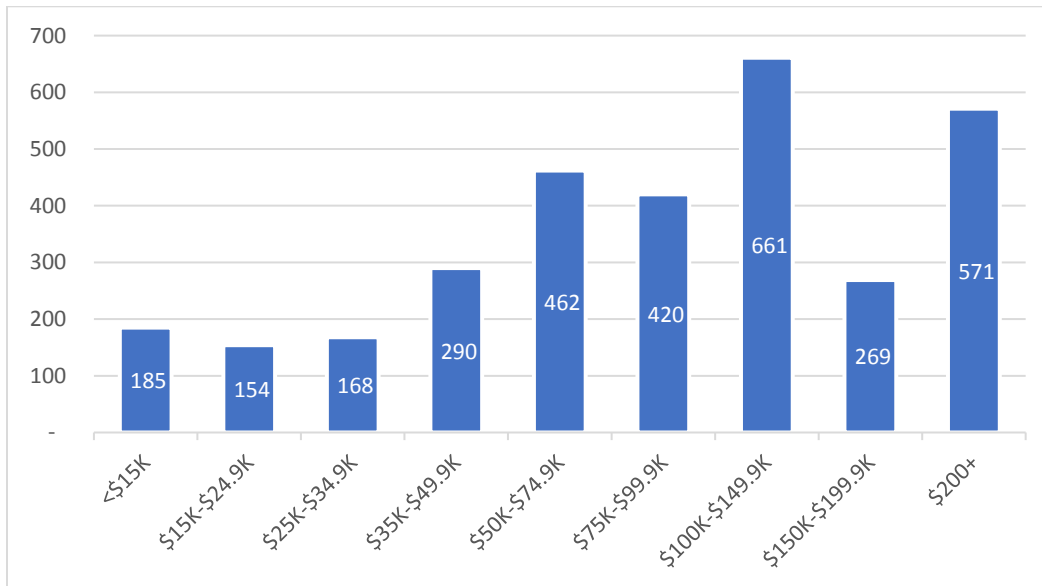
IV. Current Housing Condition

Population Density and Demographics

Chittenden County's communities with the largest proportion of older residents are the southern/western towns of Shelburne, Williston, South Burlington and Charlotte. This may be due in part because Shelburne, Williston, and South Burlington have built housing targeted to seniors. Some of the youngest towns in the county are those that are farther from the Burlington core such as Hinesburg, Huntington and Bolton.

Shelburne consists of 3,197 households with 1,845 families residing in the town. The population density is 285.6 people per square mile. The median age for a Shelburne resident is 46.6 years. The median income for a household in Shelburne in 2015 was \$97,120 and the median income for a family was \$78,492. The per capita income for the town in 2013 was \$53,840. About 2.9% of families and 4.9% of the population were below the poverty line, including 2.7% of those under age 18 and 7.6% of those age 65 or over.

The following table shows number of households by income level in the town:



Most Chittenden county households have 1-2 people (64%). It is projected that the number of small households as a percentage of our population is likely to increase, as more baby boomers enter their senior years. The number of owner households with 4 or more people is declining. Virtually all growth between 2000 and 2010 among owner households in the county was due to those with 1 or 2 people.

Of the 2,632 households, 37.6% had children under the age of 18 living with them, 61.3% were couples living together and joined in either marriage or civil union, 6.7% had a female householder with no husband present, and 29.9% were non-families. 22.9% of all households were made up of individuals and 11.7% had someone living alone who was 65 years of age or older. The average household size is 2.42 and the average family size is 2.93.

The population is spread out with 27.6% under the age of 18, 3.9% from 18 to 24, 25.9% from 25 to 44, 27.2% from 45 to 64, and 15.4% who were 65 years of age or older. The median age is 41 years.

Permitted and Proposed Housing

Project	Total Additional Units	Permitted or Built	Single Family or Duplex Units	Multi-family Attached Units	Permitted Pre-2017	2017 or Expected	Possibly 2018	Uncertain 2019 or Beyond
Approved projects not yet built out or recently built out								
	145	63	87	58	57	51	9	18
Projects that have not received final plan approval								
	1	0	1	0	0	1	1	5
Total	146	63	88	58	57	52	10	23

Housing Stock

	Shelburne	% of Total	Chittenden County	% of Total	Vermont	% of Total
Population:	7,730		152,372		626,299	
Number of Households:	3,197		65,949		266,722	
Owning Home	2,274	71%	41,345	63%	186,310	70%
Renting Home	923	29%	24,604	37%	80,462	30%
Average Household:	2.36		2.37		2.32	

House Pricing

The median price of homes used as primary residences (rather than vacation homes) has risen 70% in Chittenden County since 2000. As of 2010, the median price of primary (non-vacation) homes sold in the county was \$247,000—27% higher than the price statewide.

Although Chittenden County's housing vacancy rates have risen slightly since the 2008 recession, they remain at levels that are substantially lower than the state or the U.S. 2010 estimates of the vacancy rate among rental units in the county were 3.25%. The average rate since 2000 is 1.7%. It is higher now because of the new construction which came online over the past 2-3 years. Rental demand is still strong, just more to choose from. Among owner occupied units, 1.4% were vacant as of 2010.

There were 84 primary residences, including single family (68) and condominium (16), sold in Shelburne in 2017. During that same period, there were nine second homes sold, including single-family and condominiums. The median selling price of a primary residence in the town was \$208,000. The median selling price of a second home was \$310,261.

Median selling price for Primary Residence (1,804 sales):

Single Family: \$319,900 – 1,271 homes

Condominium: \$213,750 – 522 homes

Median selling price for a Second Home (9 sales):

Single Family: \$521,650 - 6

Condominium: \$290,000 - 3

The following table depicts the median price for primary residence homes (single family and condominium) sold in Shelburne compared to Chittenden County and Vermont:

Year	Shelburne	Chittenden County	State of Vermont	Shelburne vs. County State	
1988	\$ 132,250	\$ 99,400	\$ 86,000	133%	154%
1989	\$ 139,000	\$ 115,000	\$ 93,500	121%	149%
1990	\$ 129,500	\$ 112,000	\$ 94,500	116%	137%
1991	\$ 125,500	\$ 112,000	\$ 95,700	112%	131%
1992	\$ 127,750	\$ 111,400	\$ 95,000	115%	134%
1993	\$ 132,700	\$ 115,000	\$ 96,000	115%	138%
1994	\$ 153,500	\$ 119,000	\$ 97,000	129%	158%
1995	\$ 144,900	\$ 119,900	\$ 99,000	121%	146%
1996	\$ 158,450	\$ 120,000	\$ 100,000	132%	158%
1997	\$ 161,450	\$ 125,000	\$ 106,000	129%	152%
1998	\$ 162,500	\$ 128,500	\$ 110,000	126%	148%
1999	\$ 166,000	\$ 132,000	\$ 110,000	126%	151%
2000	\$ 186,150	\$ 145,000	\$ 119,000	128%	156%
2001	\$ 178,100	\$ 160,000	\$ 126,900	111%	140%
2002	\$ 212,000	\$ 168,000	\$ 134,925	126%	157%
2003	\$ 216,000	\$ 183,950	\$ 149,900	117%	144%
2004	\$ 258,500	\$ 210,000	\$ 164,500	123%	157%
2005	\$ 270,000	\$ 230,000	\$ 184,900	117%	146%
2006	\$ 300,000	\$ 240,000	\$ 195,000	125%	154%
2007	\$ 349,900	\$ 242,750	\$ 200,000	144%	175%
2008	\$ 307,000	\$ 240,000	\$ 200,000	128%	154%
2009	\$ 330,000	\$ 235,000	\$ 190,000	140%	174%
2010	\$ 298,200	\$ 246,750	\$ 194,000	121%	154%
2011	\$ 394,950	\$ 245,000	\$ 195,000	161%	203%
2012	\$ 326,000	\$ 250,000	\$ 196,000	130%	166%
2013	\$ 314,500	\$ 256,000	\$ 200,000	123%	157%
2014	\$ 371,750	\$ 260,000	\$ 193,000	143%	193%
2015	\$ 331,250	\$ 270,000	\$ 198,000	123%	167%
2016	\$ 365,000	\$ 275,000	\$ 206,000	133%	177%
2017	\$ 380,950	\$ 291,750	\$ 210,000	131%	181%

Town Amenities

Shelburne offers a myriad of recreational opportunities, (see [Shelburne Housing Map](#) for details) including a growing network of bicycle/pedestrian paths, public parks and natural areas which have a variety of hiking trails, tennis courts, a beautiful public beach on Lake Champlain, and town boat moorings in Shelburne Bay. Thousands of tourists come to Shelburne annually to visit such popular attractions as Shelburne Farms, Shelburne Museum and Vermont Teddy Bear Factory. A State boat launch at the south end of Shelburne Bay provides the public with

easy access to Lake Champlain. Bicycling is popular along Shelburne's many rural roads, and several heavily traveled roads have dedicated bike lanes.

V. Affordability

The term "affordable" is commonly used when discussing housing. In reality, "affordable housing" covers a wide range. Generally, someone's housing is considered "affordable" if their housing expenses constitute no more than 30% of their income. But "affordable housing" has come to mean a subset of the housing stock that is affordable to a subset of the population (based usually on income level) due to a public subsidy, incentive or requirement. See the resources section of this document for addition resources on affordable housing in Vermont.

Renting in Vermont

Approximately 22,000 households in Chittenden County (35%) rent their homes. Unfortunately, these households are even more likely to be cost burdened by their housing expenses than the county's homeowners, according to Census Bureau estimates. More than half (59%, or 12,600) of the county's renter households lack housing they can afford without spending more than 30% of their income for their housing expenses. About 6,000 of these households pay an extremely challenging 50% or more of their income housing expenses.

On June 8, 2017, the Vermont Affordable Housing Coalition released a report, which is crafted each year by the National Low-Income Housing Coalition for all states, counties and metropolitan areas in the country. The group defines affordable housing as costing 30 percent or less of salary (housing costs include rent and utilities).

The report also examined the demographics of minimum wage earners in Vermont. The average age of workers earning the minimum wage is 35, and 88 percent are at least 20 years old, while half are over 30 and about a third are at least 40. That dispels the common belief that most minimum-wage earners are high school students, according to the report.

The report contains other findings including:

- Vermont has the sixth-largest shortfall in the nation between the two-bedroom housing wage and the renter wage.
- Vermont is the 13th most expensive state in the nation for renters.
- To afford a modest, two-bedroom apartment at the Fair Market Rent in Vermont, renters need to earn \$21.90 an hour, or \$45,545 a year.
- At Vermont's current minimum wage, individuals would need to work 88 hours per week, or 2.2 full-time jobs, to afford a two-bedroom rental home.

Unfortunately, renters have not shared in any improved affordability since 2004. Rents in Chittenden County have continued to increase during this period.

Chittenden County

For most households, the cost of housing consumes more income than any other type of expense. If a household's housing expenses and income fall out of balance, its members have fewer dollars for other critical needs. In a

growing number of communities, unaffordable housing has led to foreclosure, eviction, and homelessness. Lack of affordable housing puts the stability of individual residents and their neighborhoods at risk. The cost of housing was rated a serious problem by most area employers surveyed during this study. Adverse effects include losing recruits for job openings and higher expenditures when non-local candidates take positions here, such as for sign-on bonuses and reimbursement for relocation expenses.

In 2017, the Median Annual Household Income in the Burlington / South Burlington MSA (Metropolitan Statistical Area) was \$82,400, which means half of Vermont's household earned above that figure and half below. The Burlington / South Burlington Metropolitan consists of the three Vermont counties of Chittenden, Franklin and Grand Isle. According to 2017 U.S. Census estimates, the metro area had an estimated population of 218,341, (approximately one third of Vermont's total population).

The following table displays breakdown of income levels for affordable housing by number of persons per household:

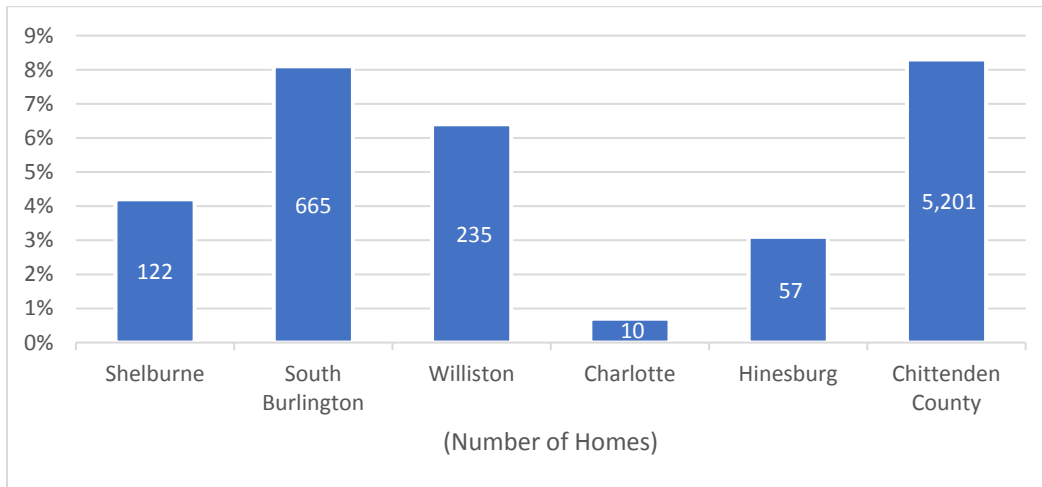
# in Household	1	2	3	4	5	6	7	8
EXTREMELY LOW INCOME (30% of median)	\$17,300	\$19,800	\$22,250	\$24,700	\$28,780	\$32,960	\$37,140	\$41,320
VERY LOW INCOME (50% of median)	\$28,850	\$33,000	\$37,100	\$41,200	\$44,500	\$47,800	\$51,100	\$54,400
LOW INCOME (80% of median)	\$46,150	\$52,750	\$59,350	\$65,900	\$71,200	\$76,450	\$81,750	\$87,000

The distribution of benefits in this economic recovery is hurting middle-income Vermonters. But the poor are even worse off. In 2006, Vermont's overall poverty rate was the 10th lowest among U.S. states (and D.C.). In 2016, the latest year for which data is available, Vermont's rate was the 19th lowest. Vermont's poverty rate rose from 10.3% in 2006 to 11.9% in 2016, while the national average rose from 13.3% to 14.0%. The total number of Vermonters in poverty rose from 62,281 in 2006 to 71,329 in 2016.

2014 Poverty threshold by family size:

- One person - \$11,670
- Two people - \$15,730
- Three people - \$19,790
- Four people - \$23,850
- Five people - \$27,910

The following chart shows the percentage of homes that have public subsidies to be affordable to residents:



Federal rental housing programs generally come with fixed tenant income limits which ensure that units subsidized through these programs are targeted to certain income groups. The most popular program for funding the construction of rental housing these days, the Low-Income Housing Tax Credit program, requires that apartments developed with it be priced so they are affordable to households earning no more than 60% of the area median income. In Shelburne and the larger metro area, this is \$40,320 for a 2-person household. As some public programs for rental housing allow incomes that go up to 80% of median income, we generally associate “subsidized rental housing” with housing for renters at no more than that level of income.

As of 2010, about 40,000 households in the county (65%) owned their homes. Unfortunately, for many of these homeowners, the financial burden of paying a mortgage, homeowners’ insurance, property taxes, utility expenses and other housing fees is unaffordable because they consume more than 30% of the household’s income. An estimated 20%, or 11,000, of these households have mortgage payments and other housing expenses that consume more than 30% of their incomes.

Chittenden County’s housing stock is dominated by older, owner occupied homes. Approximately 4,000 owner households and 6,000 renter households living in Chittenden County pay more than half of their incomes for housing expenses.

Existing Affordable Housing in Shelburne

Shelburne has three affordable rental housing neighborhoods comprising 98 units:

Shelburne Interfaith Housing – Ockert Lane:

Year Built: 2004

Number of units: 20 – 12 two-bedroom units, 6 one-bedroom units, 2 three-bedroom units

Rental assistance: Section 8 Project-based vouchers – 6

Harrington Village – Shelburne Road:

Year Built: 2014

Number of units: 42 - 29 two-bedroom units, 10 one-bedroom units, 3 three-bedroom units.

Rental assistance: None

Wright House – Harrington Avenue:

Year Built: 2014

Number of units: 36 one-bedroom units – all units are elderly/disabled only

Additionally, Shelburne has 24 homes deemed Affordable through the Champlain Housing Trust shared equity model. Shared equity homeownership is a way to lower the cost of buying a home by eliminating the need for a down payment and reducing the mortgage.

VI. Environment–Community–Opportunity–Sustainability Housing Report

Environment–Community–Opportunity–Sustainability (“ECOS”) Housing Report

The 2013 ECOS Project “A Sustainable Future for Chittenden County”, prepared and adopted by the Chittenden County Regional Planning Commission is the culmination of almost two years of dedicated work from our Chittenden County municipalities, 45+ organizations and residents. The document is an important milestone in an unprecedented effort to acknowledge and act upon the interconnectedness of our County’s institutions and towns. While the plan encompasses a wide range of uses from energy to transportation we utilized the Housing section of [the report](#): 2.5.2 and how Shelburne relates country-wide as an aid to prepare this document.

The complete [ECOS Report](#) is a comprehensive publication which cannot be adequately covered in this booklet. It includes additional information and sections on people with disabilities, citizens of color, the environment, health, energy efficiency, proximity to work and various other issues important to Shelburne, Chittenden County and all Vermont residents. Additionally, the [ECOS Scorecard: The State of Chittenden County](#) is available and serves as a tool to track progress.

ECOS Conclusions and Recommendations

As noted throughout our document, Chittenden County’s housing stock is dominated by older owner-occupied homes. Its population is becoming older and its households are becoming smaller. These demographic shifts, coupled with a rising demand for rental housing, new options for improving home energy efficiency and a growing urgency to address housing and transportation cost burdens among residents create a unique opportunity for the region. Planning today can help this become a region in which housing is fair, and residential buildings and neighborhoods are located and designed with the health of occupants and the sustainability of the greater community in mind.

Many opportunities exist to improve housing choice fairness, the affordability of housing, and inefficient features of the county’s housing stock for today’s residents and to guide future development in ways that address demographic trends and enhance the region’s long run sustainability. This assessment documents several ways in

which the housing needs of current residents are not being fully met and identifies future trends that will place additional pressure on the county's housing delivery system.

Developing specific approaches to meeting these needs requires a thorough review of the analytical reports developed for the ECOS project, including tools available to policy makers at the community level. With an understanding of the interaction between energy, transportation, economic development, health, and housing issues, the range of tools expands exponentially. This is the strength of the ECOS project and creates a rare opportunity to make advances in unprecedented ways. Selecting a priority such as reducing a portion of county residents' combined housing and transportation cost burden to an affordable level and employing the full array of tools identified by the ECOS project partners could address almost all the critical housing need areas listed above. Furthermore, tools in virtually all the ECOS subject areas (such as housing, transportation, energy) can offer information and impact at creating conditions in which county residents can afford to pay for their most critical expenses.

VII. Resources

Building Homes Together: The Champlain Housing Trust, Housing Vermont, and the Chittenden County Regional Planning Commission are currently undergoing a coordinated campaign to increase the housing supply in Chittenden County. This campaign is called [Building Homes Together](#). The campaign will provide up-to-date data to the community on the need for and benefits of new housing, build cross-sector and public support for housing development, increasing access to capital, and supporting municipalities.

Vermont housing Data – Powered by the Vermont Housing Finance Agency, [HousingData.org](#) provides access to tools and resources for community members and housing analysts to help make more informed decisions about affordable housing.

Shelburne Specific

- Shelburne – Wikipedia page: https://en.wikipedia.org/wiki/Shelburne,_Vermont
- Housing profile for Shelburne: <http://www.housingdata.org/>
- Recreation amenities: http://www.actrees.org/files/Research/parks_on_property_values.pdf
- Town map; <https://map.ccrpcvt.org/ShelburneHousing>

Affordable Housing in Vermont

- Vermont Housing Finance Agency: <http://www.vhfa.org/partners/initiatives>
- Vermont Affordable Housing Coalition: <http://www.vtaffordablehousing.org>
- Chittenden County Regional Planning Commission, ECOS report: <http://www.ecosproject.com>
- Chittenden County Regional Planning Commission: <http://www.ccrpcvt.org/>