

**Housing Needs Assessment**  
**HINESBURG**  
**VERMONT**



Prepared for:  
HINESBURG AFFORDABLE HOUSING COMMITTEE

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June 2010

## TABLE OF CONTENTS

Introduction	2
I. Population and Demographic Trends	4
II. Rental Housing	6
III. Homeownership	9
IV. Housing for Seniors	14
V. Special Needs Housing	16
VI. Local Perception of Need	17
VII. Recommendations	18
Appendix: Housing Needs Tables	20

## INTRODUCTION

In March 2010 the Hinesburg Affordable Housing Committee engaged the consulting team of Development Cycles and Housing Strategies, Inc., to assess the community's housing needs. The study design follows the Vermont Housing Needs Assessment Guide prepared by the Center for Rural Studies at the University of Vermont and the Vermont Housing Finance Agency ([www.housingdata.org/assessment/](http://www.housingdata.org/assessment/)). The assessment examines the needs for rental and homeownership housing for families, seniors, and those with special needs. The Appendix provides a series of comparative tables that address questions about housing in and around Hinesburg.

The purpose of the study is to assemble and interpret information that will guide town policies, as well as other public and private actions, that address unmet housing needs. The assessment presents data and analysis of current housing conditions in the context of demographic, economic, and development trends, and attempts to place Hinesburg in its context within Chittenden County and Vermont as a whole. In addition to helping guide present actions, the assessment compiles information that may be updated over time to give the community access to longer term trends in the future.

A wide range of sources were used to compile the information, including the US Census, the Vermont Housing Data website, the Vermont Department of Aging and Independent Living, the Vermont Department of Health, the Vermont Department of Taxes, the Vermont Department of Employment and Training, the Vermont State Housing Authority, the Vermont Agency of Human Services Division of Mental Health, the Multiple Listing Service, the Hinesburg Grand List, online rental listings shown in the local and regional newspapers and Craig's List. Interviews were also conducted with individuals who develop, own, manage, employ, provide, and care about housing services in Hinesburg.

The findings and recommendations are offered with a number of key limitations:

- Any study of this sort must be based on assumptions of relatively stable existing conditions, and that they will persist over time. Just as economists and national policymakers are unable to predict trends with confidence, particularly in these unsettled times, nor can we.
- The study bases all dollar amounts on the current values unless otherwise noted. In order not to overstate the available levels of opportunity, the projections are not adjusted to reflect the effects of future inflation.
- The information, estimates, and opinions contained in this report were derived from sources considered reliable. However, since individual items may be more or less accurate than others, we have relied upon no single piece of information. We have analyzed the various data within a framework of common knowledge and experienced judgment.

***Working with 2000 Census Information***

Much of the detailed information about housing and households in Hinesburg comes from data collected more than ten years ago. This data has been reproduced when it is the most current reliable information for a small community like Hinesburg and where it is needed to give a detailed picture of housing conditions. Its value is often comparative; as such, it is commonly provided with county and statewide data for that time period. In our experience, most of the trends in housing stock and occupancy change quite slowly. The 2010 data for rental units by bedroom size, as an example, will change only slightly from that provided for in 2000. In general, we used this data to help characterize the community rather than to focus on specific needs. Where the 2000 data seems particularly untrustworthy or misleading, it is so noted in the Appendix.

## I. DEMOGRAPHIC AND EMPLOYMENT TRENDS

Following are highlights of some of Hinesburg's key demographic and employment trends, as reflected in Figures I.1 through I.9 in the Appendix.

### *Demographics*

- Hinesburg's 2009 population was 4,629. This represents continued moderate growth over the past decade at a rate slightly less than 1 percent per year. Hinesburg is projected to continue growing at twice the rate of Chittenden County and four times the rate of the State of Vermont over the next decade.
- In line with trends at both the state and the county levels, the number of Hinesburg residents age 18-34 dropped significantly during the past 20 years from 1,209 in 1990 to 865 in 2009. In 1990, residents younger than 35 accounted for 62 percent of the town's population; they make up just 43 percent in 2009. Finding ways to attract and retain young adults and new families is a challenge Hinesburg shares with numerous Vermont communities.
- Over the past 20 years, the median age of Hinesburg residents has grown older. At 39 years, Hinesburg's median age resident is roughly the same age as her county counterpart and slightly younger than the median aged resident statewide. Nearly half of the town's population is between the ages 35 and 64, a higher concentration of middle-aged residents than in the state overall (49% to 44%). Over the past ten years, the town's 65 and over population has grown by 66 percent.
- Hinesburg's median household income is slightly higher than the county and the state.
- Based on Census, Grand List and Building Permit data, the consultant estimates that Hinesburg is home to approximately 1,821 housing units and 1,782 occupied households. Eight-two percent are homeowners, and 18 percent are renters. As is typically the case, renter incomes in Hinesburg are less than half that of owners. One of three renters currently earns less than 50 percent of the Area Median Income (AMI), as compared with just one in ten homeowners.
- Most people (86%) who live in Hinesburg have been Chittenden County residents for a while. Two-thirds of Hinesburg residents in 2000 had lived in the same home for at least five years. Fewer than 20 percent of residents had recently moved to town from elsewhere in the county. The remaining 14 percent had come from elsewhere in Vermont or from out-of-state.

### ***Employment and Jobs***

- Hinesburg's resident employment has grown consistently with population growth since 2000. Since 2008, the local unemployment rate has also risen. Unemployment, which stood at 2.2 percent in 2000, rose to 6.9 percent in early-2010. This trend is consistent with both the county and the state. Currently, Hinesburg's unemployment rate is 1.3 percentage points higher than Chittenden County and 0.3 percentage points higher than the state as a whole.
- Since 2000, trends in local jobs and wages in Hinesburg have increased faster than either the county or the state. The number of jobs in town increased between 2000 and 2008, and wages rose as well. Job growth during this time period in both the county and the state was relatively flat, and wage gains were modest.
- Increases in the service and government sectors account for net increases in local jobs and wages. Since 2000, service jobs grew by 50 percent. NRG Systems, which currently employs 112 people, was a significant contributor to this growth. Government jobs also increased substantially over the past decade (24%). The local school union is the town's major employer with 260 staff, approximately half of whom are classroom teachers.
- From 1990-2000, the number of Hinesburg's working residents who worked in town dropped slightly—from 19 to 16 percent. By 2000, more than three-quarters of residents commuted to jobs elsewhere in Chittenden County. That trend may have reversed somewhat with the increased job opportunity in town since the last Census. All the same, most Hinesburg residents will continue to commute to jobs in Burlington and central Chittenden County.

### **Summary**

The key demographic and economic trends to consider in understanding the community's housing needs include the relatively high overall growth, the rapid decline in young adults and children, the large growth in seniors, and the high levels of owner occupancy. During the last decade, Hinesburg's growth combined with aging in place to further concentrate the community as home to older middle age, middle-class homeowners living in single-family homes. These trends point to a potential need to diversify housing opportunity in the community to include more rental and multi-family housing.

## II. RENTAL HOUSING

The following highlight some of Hinesburg's key rental housing trends, as reflected in Figures II.1 through II.16 in the Appendix.

### *Renter Characteristics*

- Hinesburg is home to approximately 310 renter households. This number, which has increased only slightly over the past decade, represents about one in five residential units.
- Hinesburg's rental stock is located in both single- and multi-family buildings. Hinesburg's renters are twice as likely to live in a single-family home (36%) than renters in the rest of Chittenden County.
- Despite the higher number of single-family homes rented, 70 percent of all rentals in town are one- or two-bedroom units. In this respect, Hinesburg's rental distribution is similar to the county or state.
- Compared to the town's ownership stock, most rental units in town are in older buildings. Fifty-nine percent are in properties built prior to 1980. By comparison to the county and state, the rental stock is still relatively new: 74 percent of county rentals and 80 percent of rentals statewide are more than 30 years old.
- Throughout Vermont, renters tend to be more transient than homeowners. Two out of five Hinesburg renters in 2000 lived at the same address for less than a year. This short-time renter tenure was reasonably consistent with the experience elsewhere in the county (43%) and in the state as a whole (35%). This suggests that there is an annual turnover of roughly 120 rental units each year in the community.
- Forty-four percent of Hinesburg renters are younger than 35 years old, and 21 percent are 55 or older. These age groupings are consistent with the county and statewide breakdowns.
- Seventy-nine percent of the town's renters live in one- or two-person households. Forty percent of renters live alone; nearly as many are couples or single parents with one child. The rest of Hinesburg renters (21% of the total) are families of three or more members. These household sizes are consistent with renter populations elsewhere in Vermont.
- In comparison to the county and the state as a whole, Hinesburg renters tend to make higher incomes. In 2000, 26 percent were very low-income earning less than \$20,000 per year, as compared to 35 percent in the county and 41 percent in the state.

- Roughly 100 non-elderly households in town currently earn less than 60 percent of the Area Median Income (AMI) and live in market rate rental housing; as such, they would qualify for a number of subsidized housing programs.

### ***Subsidized Rentals***

- Kelley's Field is a 24-unit rental development that provides subsidized housing for seniors and the disabled. All are one-bedroom units that receive rental assistance through USDA Rural Development. The waiting list at Kelley's Field is described as "long."
- There are no subsidized family projects in Hinesburg.

### ***Rental Market***

- Current median rents in Hinesburg are \$700/month (including utilities) for one-bedroom units and \$1,050/month (including utilities) for two-bedroom units. These rent levels are reasonably in line with the median market rents elsewhere in the county. Since 2000, the median market rent in Hinesburg has increased by nearly 80 percent or significantly faster than wage growth during the decade.
- Rents for three-bedroom units average about \$1,450/month (including utilities) in Hinesburg, notably lower than for Chittenden County (\$1,675/month) but higher than the state as a whole (\$1,400). Overall, median rents for these larger units have more than doubled since 2000.
- To afford an average two-bedroom unit in Hinesburg using no more than 30 percent of household income, a renter would need to earn at least \$42,000 per year. In many of the most common jobs in the Greater Burlington area, it takes two full-time incomes to afford a median cost two-bedroom rental in Hinesburg. These occupations include food preparation workers and servers, childcare workers, home health aids, teacher's assistants, retail sales persons, and cashiers.
- Wages have not kept pace with the growth in rents over the past 20 years. From 1990 to 2000, median rents in Hinesburg rose by 35 percent while wages increased by just 15 percent. The rent-wage disparity has persisted during the past decade: rents have increased by 79 percent while average wages grew by 61 percent. The comparative affordability of renting in Hinesburg is worse today for the average local worker than it was twenty years ago.
- As throughout Vermont, rent burdens are felt most severely by the poor. In 2000, the majority of Hinesburg renters were making less than \$20,000 per year, virtually all of whom were rent-burdened. Thirty-four percent of those earning between \$35,000 and \$50,000, and 20 percent of those earning more than \$50,000, paid more than 30 percent of their income for rent. Rent burdens for these higher income groups elsewhere in Chittenden County were less pronounced, at 13 percent and 8 percent, respectively.

- However, rent burdens among senior renters in Hinesburg in 2000 were markedly less than elsewhere in the county and in the state. Only 21 percent of those who were 65 years old or older were paying more than 30 percent of income for rent, as compared with 62 percent in the county and 54 percent in Vermont. One simple explanation for why comparatively more non-seniors and fewer seniors experienced rent burdens is the presence of subsidized rental housing for seniors, but not for families and individuals.
- Very few rental vacancies were evidenced in classified listings or identified by the property managers interviewed for this study. For example, according to the owner of the 20-year-old East Wind Condominiums, rents range from \$975 to \$995 for the two-bedroom units. There are no vacancies at present.
- Over the past five years, 39 building permits for multifamily properties were issued—17 in 2005 and 20 in 2006. They involved several condominiums projects of which some of the units are rented. There have also been eight accessory apartments created in town since 2003.

## **Summary**

As Hinesburg moves from a rural to suburban community, and especially as it develops more of a local employment base, its need for rental housing grows. With less than 20 percent of its housing used for rental, Hinesburg's ratio of rental housing is at the low end of communities in Vermont.

With the cost of renting and ownership rising faster than wages in the past decade, the burden on new renter households is growing. A strong argument can be made for promoting mixed-income rental development for families and individuals. In all, there are roughly 80 non-elderly renters already living in Hinesburg who would qualify for housing aimed at residents earning less than 60 percent of AMI.

### III. HOMEOWNERSHIP

The following highlight some of Hinesburg's key homeownership trends reflected in Figures III.1-III.19 located in the Appendix.

#### *Homeownership Characteristics*

- Nearly all of Hinesburg's housing units (97 percent) serve as primary residences. Only an estimated 65 units are vacation properties. The percentage of primary residences has remained consistent for the past 20 years.
- Since 1990, Hinesburg's homeownership rate has risen slightly to 82 percent. It significantly exceeds both the county (69%) and state (71%) rates.
- New construction activity in Hinesburg, as measured by building permits, averaged 25 units per year over the past decade. Most permits (82% of units) were for single-family homes. Multifamily development (including duplexes) peaked in 2005 and 2006. Permit activity has flattened with the recent economic downturn, though there are signs of reemerging interest in several projects near the center of town.
- Owner households in Hinesburg are larger and more likely to include children than in Chittenden County and Vermont as a whole. One- and two-person households comprise a smaller share of local owners (45%) than are found in the county (54%) or the state (59%). Forty-four percent of Hinesburg's owner households had children living at home in 2000, compared to 33 percent in the county and 32 percent for the state. From 1990 to 2000, the rate of owners with children at home stayed relatively constant. The percentage of homes with children has declined by roughly five percent in the past decade.
- In 2000, 84 percent of owners lived in single-family detached homes, while about 13 percent lived in mobile homes. The remaining three percent lived in structures that contain two or more units, mostly duplexes or condominiums.
- Hinesburg has fewer small multi-family properties and more mobile homes than most rural/suburban communities in Chittenden County or the state. New construction in the past decade maintained this high ratio of single-family ownership.
- As in many Vermont communities, mobile home parks provide an important resource of affordable housing. There are three parks in Hinesburg: Sunset Lake Villa (56 units), Triple L (65 units), and Mountain View (52 units). They are all served by municipal water, but still rely on on-site septic disposal.

- Lots in the mobile home parks are generally small and densely laid out. The parks have difficulty accommodating larger, newer homes, and particularly doublewides. On-site septic capacity is also a limiting factor for maintaining and improving these facilities.
- A monthly lease at Mountain View is \$346. In addition to the cost of ownership, residents can pay upwards of \$2,000 a year to heat inefficient units. Of Hinesburg's 230 occupied mobile home units in 2000, renters occupied 24 percent. A recent survey conducted by UVM reported that only a small number of mobile homes—from two to six in each park—were rentals.
- Lyman Meadows is an 80-unit condominium that was developed in 1988. There are 24 one-bedroom units and 56 two-bedroom units, which are located across Route 116 from the well-regarded Hinesburg Community School. Values for these “starter homes” are in the \$150-160,000 range.
- Three-quarters of owner-occupied homes in Hinesburg contain three or more bedrooms. The balance has one or two bedrooms. This size and configuration of the homeownership stock is reasonably reflective of the county and the state.
- Nearly two-thirds of Hinesburg's owner-occupied homes were built since 1980. Less than 12 percent are at least 50 years old. On the whole, Hinesburg's ownership stock is significantly newer than the county or the state.
- Hinesburg has a relatively settled ownership population. Nearly half (48%) of owners in 2000 had lived at the same address for at least ten years. This was similar to the county (45%) and the state (53%). Only about one in ten owners had lived at the same address for less than a year.
- Over the past 20 years, an average of 60 homes per year sell in Hinesburg, along with an average of 25 newly constructed homes. Interestingly, with only 18 percent of the housing stock, rental units generate more comings and goings in town than do ownership units.
- The majority of Hinesburg homeowners (65%) were between 35 and 55 years old in 2000. Only 22 percent were older than 55. Overall, homeowner households were somewhat younger than in the county or the state, where 32 percent and 40 percent, respectively, were 55 years or older.

### ***Pipeline of Major Projects***

The town plan encourages new development to occur in and near the village center. Accordingly, new housing can utilize municipal water and sewer (which has excess capacity) and have pedestrian access to retail and commercial facilities. Major projects in the development pipeline are shown below. None report current pricing that would be affordable to most current renters in the community.

Project	Build-out Plans	Status	Pricing
Thistle Hill	Total of 57 units: 25 s-f homes; 32 units for seniors	S-F: 6 sold; 2 for-sale; 2 under construction; 15 “in pipeline”	\$270,000 - \$350,000
Creekside	Total of 52 units, plus commercial space	37 s-f homes built 2005-07; pharmacy and 15 more units in pipeline.	Under \$300,000
Green Street	Total of 23 units: 5 2-br flats; 2 duplexes; 14 s-f homes	Final permitting; to be under construction in summer 2010.	\$300,000-400,000
Saputo Plant	15-acre vacant industrial site for sale for <\$1 million.	Rezoning planned for 2010 to allow redevelopment for mix of uses.	Undetermined

**SOURCE:** Interviews with town planner and developers, 4/10

The sale and redevelopment of the Saputo plant is a high priority. The property is being actively marketed. It remains uncertain whether there is sufficient market demand in Hinesburg for a mixed-use development of the size and complexity contemplated for the site.

Hinesburg does not currently have public bus service. However, the town has approved joining CCTA, and service is anticipated to begin in the next year or two.

### ***Current Housing Market***

- In March 2010, there were 17 homes on the market listed through the Multiple Listing Service (MLS). These constitute 1.3 percent of the town’s housing stock. There are also 26 house lots in Hinesburg currently listed on MLS.
- Forty-two single-family homes in Hinesburg sold between March 2008 and March 2010. That amounts to sales activity of 21 properties per year. (An additional seven properties were under contract in March 2010.) Annual sales activity is down dramatically from the average of 51 sales/year in the 1990s and 72 sales/year from 2000-2007.
- From 2000-2009, the median price of a primary residence that was purchased in Hinesburg increased from \$154,250 to \$261,448, an increase of 61 percent. This increase in values was consistent with, though slightly below, the increase in the county (66%) and in the state as a whole (68%). Despite the steep drop in activity, the median price of homes sold in 2009 was down only \$10,000, or less than three percent, from the peak value in 2007.
- The median price of a Hinesburg home that sold in the past two years was \$262,500. The 2009 Grand List reported values for 1,619 residences whose median assessment

was \$250,000. The median market values of homes sold are thus reasonably in line with the town's average values.

- The median asking price for MLS listings in Hinesburg is significantly higher than recent sales. In March 2010 it was \$314,900. Only two homes were being offered at less than the 2008-10 median selling price of \$262,500. Median MLS prices in Hinesburg are midway between those of the eight contiguous towns, which include Starksboro, Monkton, Richmond, Huntington, Williston, Shelburne, St. George, and Charlotte.

### ***Affordability Gap***

- Hinesburg homeowners' monthly housing costs in 2000 were consistent with the county and slightly below the state. Only about one-half of local owners (55%) had housing costs in excess of \$1,000. Projecting from these monthly costs, only half of Hinesburg owners carried as much as \$100,000 in mortgages on their homes.
- Based on an indexing of renter household incomes and increases in wage rates since 2000, approximately a quarter of Hinesburg's current renters could not afford to carry a 90 percent mortgage on a \$100,000 home if one were available. Forty percent have incomes sufficient to support a home costing between \$100,000 and \$200,000. Only nine of the homes (21%) that sold through MLS over the past two years cost less than \$200,000. About one renter in three could hope to afford the mortgage and taxes on a home priced over \$200,000.
- It has always been hard to support the cost of a home in Hinesburg based on the wages paid in the community. In 1990, the average worker in Hinesburg could afford just 34 percent of the median sales price of a home sold in that year. By 2000, the average wage in the community could cover about 40 percent of the carrying costs on a median priced home.
- From 2000-2008, both wages and home prices in the community went up by just over 60 percent. At the same time, 30-year fixed interest rates dropped by 26 percent, giving current buyers comparatively more buying power. Based on recent sales, buying a home in Hinesburg is slightly less affordable today than it was 20 years ago. And homes listed for sale are markedly less affordable than those recently sold.
- There are many important occupations needed in any community that do not pay the wages needed to purchase a median priced home in Hinesburg today. For example, it would take 1.8 electricians, 1.6 teachers, 1.4 nurses, and 2.3 police officers to be able to afford the median priced \$262,500 home in town.
- As with renter households, the problem of cost burden for owners is a function of household income. In 2000, nearly all owners with incomes less than \$20,000 paid more than 30 percent of their income for housing. That number declined as income

went up: among those earning \$50,000 or more, only 4 percent of owners paid more than 30 percent of their income for housing.

- Owners 65 and over are more likely than younger owners to pay more than 30 percent of the income for housing. In 2000, 36 percent of Hinesburg's senior owners experienced this cost burden. This compares to 28 percent of seniors in Chittenden County and 27 percent in the state as a whole.
- Based on recent sales prices, only the highest income Hinesburg renters have a significant range of choice in finding housing to purchase. For the lowest earning quarter—those with household incomes below \$30,000—fewer than two percent of homes sold fall within a price range they could afford. For households who earn between \$32,500 and \$47,500 per year (22%), the market offered only four percent of its housing selling below \$150,000. Only about 17 percent of current renters, with incomes of at least \$82,500 per year, could have chosen from among half of the housing sold in the last two years.

## Summary

Hinesburg has a stable ownership market with pricing in the middle of the range among its immediate neighbors and in the county as a whole. Sales activity would generally average between 50-70 primary residences each year, though the last two years have seen less than half of that activity.

Home ownership in Hinesburg is slightly less affordable for the average wage town worker than it has been in the past twenty years and remains almost entirely beyond reach for half of current Hinesburg residents who earn less than \$47,500. Only about one current renter in six could hope to purchase the median priced home sold in town in the past two years. The current homes for sale in the community are even less affordable, with only two homes listed below \$250,000.

## IV. HOUSING FOR SENIORS

The following highlight some of Hinesburg's key senior housing trends as reflected in Figures IV.1-IV.8 in the Appendix.

### *Subsidized & Age-appropriate Housing*

- The 24-unit Kelley's Fields project provides subsidized rental housing for seniors and handicapped individuals. There are no other subsidized developments for seniors or families in Hinesburg. The next closest senior housing is the 20-unit Interfaith Housing in Shelburne. There are a total of 375 units in five subsidized senior projects that are located in South Burlington, Shelburne, Vergennes, and Bristol.
- As for ownership housing, there are no age-appropriate (55-and-over) communities in Hinesburg.
- Most senior rental housing in Chittenden County is full, but the projects carry relatively small waiting lists. Eligible Hinesburg seniors might reasonably expect to find a rental unit within six months to a year in one of several nearby facilities, but could wait as much as two years to live in Kelley Fields.

### *Senior Demographics*

- From 1990-2000, Hinesburg residents 65 and over increased by 31 percent. That rate of growth nearly doubled to 59 percent from 2000 to 2010. There are an estimated 376 seniors living in Hinesburg at this time. Ten years from now, as baby boomers reach senior status, the 65 and over population will double to 765.
- The largest rate of growth among seniors in the past decade was among those aged 75-84. This cohort grew from 63 to 109 residents during the past decade. There are roughly 100 households in the community with a householder at least 75 years old of whom all but about 30 live in homes they own.
- The consultant estimates that there are no more than 40 senior households who are not already living in Kelley Fields would qualify for housing aimed at seniors earning less than 50 percent of AMI.
- According to the 2000 Census, three-quarters of the community's seniors own their homes. This is a slightly higher ratio than in the county (71%), but roughly the same as in the state. Given the rapid growth in seniors since 2000 and the absence of any new rental housing for seniors, the homeownership rate of older residents approximates that of younger residents (80%+).
- According to the 2000 Census, 24 percent of the community's seniors reported some

form of disability. Of these, 13 percent of seniors reported a self-care disability. Hinesburg's concentration of seniors with disabilities was significantly below county or state levels.

- Of the 49 senior renters living in Hinesburg in 2000 (Note: HUD data differs slightly from Census Data), 80 percent would qualify for subsidized senior rental housing based on income. Half of these seniors were in fact living in such housing. Of senior homeowners, only 10 percent would qualify.
- In the consultant's recent experience reviewing Assisted Living Facilities (ALF) and senior housing with services in smaller communities within Vermont, the minimum scale for such a facility is 30-units. To support full utilization for 30-units of a type of housing that experiences relatively high levels of turnover demands a potential market of 400-500 households aged 75 and over and at least 125 households aged 85 and over. Hinesburg is currently home to roughly 100 households aged 75 and over and 30 aged 85 and over. Ten years from now that local potential market will likely double but will still be well below the threshold for supporting an Assisted Living Facility based on local demand. Given that there are several surrounding communities with ALFs that currently meet that need for seniors who require a greater level of assistance with activities of daily life, a project in Hinesburg would have limited ability to draw from a larger market area. It would have a potential market of non-residents who may move to a facility in Hinesburg to live closer to adult children living in the community. While it is an understandable desire to provide for housing that would allow frail elders to remain in the community, market realities will make that difficult to achieve in the foreseeable future.

## Summary

Hinesburg's senior population is growing rapidly, largely through aging in place. This cohort consists mostly of homeowners with incomes beyond that which would qualify them for subsidized housing for very low-income residents. There is also a growing segment of frail elderly in the community. However, this cohort is not likely to reach concentrations needed to justify developing assisting living facilities in the community in the foreseeable future.

One area of senior housing need that may be addressed with new units is "age appropriate" ownership housing. The community has a growing concentration of older seniors living alone. Given the size and character of ownership housing in the community, the stock is a poor match for the physical and social needs of this growing population. Housing which addresses the accessibility, maintenance, and storage needs, and the financial parameters of this segment of the population, should meet with strong local support.

The interest in developing the village center area is a natural focus for addressing this need. Most of the demand for senior housing will come from residents whose upper limit on price will not exceed \$250,000. It may be difficult to produce new units at this cost without access to free land or other subsidies. The initial scale of demand for age appropriate ownership housing for seniors is in the range of 25-35 units.

## **V. SPECIAL NEEDS HOUSING**

The following highlight some of Hinesburg's key special needs housing trends, as reflected in Figures V.1 and V.2 in the Appendix.

### ***Special Needs Housing Options***

There are no special needs or supportive housing in Hinesburg. There are no institutionalized residents living in the community.

### ***Special Needs Demographics***

- Hinesburg has a population with a range of disabilities according to 2000 Census data. A total of 167 persons reported having some form of mental disability; one-quarter of them were seniors. Mental disabilities among those 65 and over were significantly more concentrated in the community (18.1%) than in Chittenden County as a whole (9.1%).
- A total of 203 residents identified themselves as having a physical disability. Again, one-quarter of these were seniors. The percentage of residents with physical disabilities was higher than the county but lower than for the state.
- A total of 58 Hinesburg residents reported having a self-care disability. Nearly half of these residents were seniors. Here too, the rate of disability was relatively high.
- As for public disability assistance, 62 households reported receiving SSI. That represents nearly 4 percent of all local households, which is in line with the county and slightly below the state as a whole.
- By Census standards (lack of complete plumbing facilities or overcrowding), seven local owner households lived in substandard housing in 2000.

### **Summary**

With limited services available in the community, there are significant challenges to providing appropriate housing for populations with long-term chronic disabilities. Given the housing stock and nature of special needs, there is a need for at least some homes being adapted to serve residents with mobility impairments.

## VI. LOCAL PERCEPTION OF NEED

Phone interviews conducted for this study revealed various perceptions of need for affordable housing in Hinesburg. Following are some of the issues cited.

- **Inclusionary Zoning:** In the fall of 2009, Hinesburg adopted density incentives to achieve certain community goals, including the creation of affordable housing in the village growth area. The new ordinance provides for inclusionary requirements that compel developers of larger projects (10 or more units) to have at least 10 percent of units be affordable. Some developer resistance exists to these requirements, particularly within the financial realities of the down real estate market.
- **Saputo Plant:** The Saputo cheese facility is the dominant in-town property. It has been closed since November 2008. A mixed-use redevelopment plan has been outlined by a working group of local residents, and the site is being marketed for sale. The idle plant has freed up municipal sewer capacity. There is now ample sewer capacity available for other development in the village area.
- **Vacant Land in the Village:** After a relatively quiet preceding decade, residential development in the village became active over the past five years. And there is more available land and development interest along the west side of Route 116 between the Charlotte Road and Shelburne Falls Road. Several landowners are exploring residential alternatives.
- **Developer Capacity:** There is both interest and capacity to pursue expanded and new projects in town by local and regional real estate developers. Major nonprofits with solid development track-records, such as Housing Vermont, Champlain Housing Trust, and Cathedral Square Corporation, have also been invited to consider building new affordable housing. Subsidized projects for seniors are being actively discussed.
- **Local Support and Permitting:** A recent opinion survey, the enactment of inclusionary zoning, and an engaged affordable housing committee all attest to the support for reasonably-priced housing in town. As with any rural Vermont community, however, change comes with controversy, and there is some resistance to growth. Several developers observed that smaller, moderately-priced homes have needed to be enlarged and made more expensive to cover redesign and financing costs incurred in the permitting process.
- **Family and Senior Housing:** Hinesburg is gaining broader recognition in Chittenden County for its convenient location, and particularly its access to Burlington. With this appeal, of course, comes higher land and housing values. There is concern that the community's economic diversity is threatened. Moderate-income families and seniors are both being priced out of the market.

## VII. RECOMMENDATIONS

The needs assessment indicates that Hinesburg would benefit from the following:

1. 25-30 units of good quality, mixed income rental housing for households earning less than 100 percent of AMI;
2. 4-5 units/ year of good quality ownership housing affordable to households earning under 80 percent of AMI and costing no more than \$150,000;
3. 25-35 units of age-appropriate ownership housing for seniors at a range of prices; and
4. Capacity to provide 6-8 existing homes with improved accessibility for residents with mobility impairments.

In total, these roughly 70-80 housing units, representing less than two percent of the town's housing stock, would significantly ease the burden of seniors, newly-forming households, local workers, young families, families dealing with divorce and separation, single parents, and those with mobility impairments.

These four areas of potential development represent more or less immediate needs. It is likely that over the next ten years an expansion of Kelley Fields or a new 20-30 unit mixed-income senior rental development will be justified by increases in older seniors looking to sell existing homes. The need for a funding source that allows for higher income seniors to rent in these apartments at prices comparable to renting in a market rate condominium will represent the key challenge to developing such a product. Long term needs for additional units of affordable and market rate rental will demand largely on Hinesburg's ability to provide continued increases in local job opportunities.

Following are recommendations for strategies the Hinesburg Affordable Housing Committee may wish to consider in addressing these needs.

### 1. Rental Housing for Low Income Families

The Low-Income Housing Tax Credit Program (LIHTC) is an essential funding tool for affordable rental housing in today's market. The program is aimed to meet the needs of households earning less than 60 percent of Area Median Income. The LIHTC program is seldom viable for projects with fewer than 25 units. Housing Vermont, in partnership with the Champlain Housing Trust, has significant experience in Chittenden County developing affordable housing for low-income tenants.

### 2. Young Family Homeownership Opportunity for Less than \$150,000

Throughout the State of Vermont, non-profit housing providers are struggling to develop

and sell homes to low- and moderate-income residents at prices they can afford for units that compete effectively with existing housing stock in the community. It is hard to get prices for new construction low enough to serve those first-time buyers needs. Some strategies for generating affordable homeownership in Hinesburg include the following:

- Champlain Housing Trust is regarded nationally as an innovative, high-performing nonprofit developer that employs the land trust model. Local communities may participate and reduce development costs by donating town-owned land to young adults who grew up there. These “youth lots” allow young families in high cost areas to affordably build their own home, often over time and often with a lot of sweat equity. At sale, the owner recoups the home value of the property but not the land value, thus preserving some measure of affordability in perpetuity.
- USDA-Rural Development has long provided grants and low-cost loans for “self help” projects. These are supervised sweat equity projects for low- and moderate-income first-time buyers.

### 3. Age Appropriate Ownership Housing for Seniors

There is likely a market within the town center for a new development that provides ownership housing designed specifically to meet the needs of independent seniors. These “age-appropriate” characteristics typically include first floor bedroom/ bathroom suites, accessible grades, attached garages, maintenance support, handicapped adaptable first floor bathrooms, and storage options that limit the need for excessive reaching or bending. Such housing is typically developed as either attached or detached condominiums. The cost of these units would likely end up to be relatively expensive—in the \$250,000 or more range, unless land or other forms of subsidy were provided. This would not be affordable housing, but it would be housing to meet the desire for residents with some means to remain in the community when their existing home was no longer manageable or when living alone became burdensome.

### 4. Support to Make Existing Homes Handicapped-Accessible

There is a need to muster resources to adapt a number of existing buildings for use by current residents with mobility impairments. The Vermont Agency for Human Services may be able to provide further support in obtaining grants.

## APPENDIX

### Housing Needs Tables

#### I. POPULATION AND DEMOGRAPHIC TRENDS

1. *How large is this community? Is it expanding or contracting?*

Fig. I.1

#### POPULATION

Hinesburg, Chittenden County and Vermont, 1990-2014 Projected

	Hinesburg	Chittenden County	Vermont
1990	3,780	131,761	562,767
2000	4,340	146,571	608,827
2009 Estimate	4,629	152,718	622,552
2014 Projection	4,891	156,226	630,276
Change 2000-09	6.7%	4.2%	2.3%
Change 2000-14	12.7%	6.6%	3.5%

SOURCE: 1990, STF-3, P001 and TRF Policy Map

2. *Is this a youthful or aging community?*

Fig. I.2

**POPULATION BY AGE**

Hinesburg, Chittenden County and Vermont, 1990-2009 Estimate

	Hinesburg Number	Hinesburg Percent	Chittenden Percent	Vermont Percent
<b>Under 18 Years</b>				
1990	1,136	30%	24%	26%
2000	1,278	29%	24%	24%
2009	1,188	25%	21%	21%
<b>18-34 Years</b>				
1990	1,209	32%	36%	26%
2000	863	20%	28%	22%
2009	865	18%	24%	21%
<b>35-54 Years</b>				
1990	1,060	28%	26%	27%
2000	1,662	38%	32%	32%
2009	1,703	36%	31%	30%
<b>55-64 Years</b>				
1990	194	5%	7%	8%
2000	331	7%	8%	9%
2009	595	13%	12%	14%
<b>65 Years &amp; Over</b>				
1990	181	5%	8%	12%
2000	226	5%	9%	13%
2009	376	8%	11%	14%
<b>Median Age</b>				
1990		30	30	32
2000		34	33	37
2009		39	38	41

SOURCE: 1990, STF-3, P013 and TRF Policy Map

### 3. What are the income levels within the community?

Fig. I.3a

#### HOUSEHOLD INCOME, BY AGE OF HOUSEHOLDER

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg Number	Hinesburg Percent	Chittenden County Percent	Vermont Percent
<b>Under 35 Years</b>				
Less than \$25,000	73	21.7%	29.8%	31.7%
\$25,000- \$49,999	124	36.9%	36.8%	39.6%
\$50,000- \$99,999	139	41.4%	29.6%	25.8%
\$100,000 or more	0	0.0%	3.9%	2.9%
<b>35 to 44 Years</b>				
Less than \$25,000	64	13.1%	13.4%	18.9%
\$25,000- \$49,999	155	31.8%	22.7%	33.8%
\$50,000- \$99,999	224	45.9%	42.6%	38.4%
\$100,000 or more	45	9.2%	21.3%	8.9%
<b>45 to 64 Years</b>				
Less than \$25,000	95	15.8%	15.0%	20.7%
\$25,000- \$49,999	141	23.5%	26.7%	29.2%
\$50,000- \$99,999	255	42.5%	42.4%	36.4%
\$100,000 or more	109	18.2%	15.8%	13.6%
<b>65 and Over</b>				
Less than \$25,000	43	27.7%	42.7%	49.8%
\$25,000- \$49,999	88	56.8%	32.2%	30.1%
\$50,000- \$99,999	8	5.2%	18.0%	14.6%
\$100,000 or more	16	10.3%	7.1%	5.5%

SOURCE: U.S. Census 2000, STF-3, P55

Fig. I.3b

#### HOUSEHOLD INCOME DISTRIBUTION as Percent of Median Family Income (MFI)

Hinesburg, 2000

	Owners	%	Renters	%	Total
<30 Percent of MFI	23	2%	64	21%	87
>30-<50 Percent of MFI	104	8%	38	13%	142
>50-<80 Percent of MFI	192	15%	64	21%	256
>80 Percent of MFI	978	75%	135	45%	1,113
Total	1,297	100%	301	100%	1,598

SOURCE: Huduser.org

4. *How many people in the community are living in poverty?*

Fig. I.4  
**POVERTY STATUS, BY AGE**  
 Hinesburg, Chittenden County and Vermont, 2000

Living Below Poverty Level	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
Under 18 years	65	5.1%	8.4%	11.4%
18 to 64 years	79	2.8%	9.0%	8.8%
65 and over	8	3.5%	8.2%	8.5%
<b>Total</b>	<b>152</b>	<b>3.5%</b>	<b>8.8%</b>	<b>9.4%</b>

SOURCE: 2000 US Census, SF-3, P87

5. *What types of households have the highest (or lowest) incomes in this community?*

Fig. 1.5  
**MEDIAN HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER**  
 Hinesburg, Chittenden County & Vermont, 2000

Age	Hinesburg	Chittenden County	Vermont
<25 Years	\$26,250	\$24,643	\$23,835
25-34 Years	\$47,143	\$43,258	\$39,701
35-44 Years	\$56,429	\$57,218	\$47,624
45-54 Years	\$65,714	\$62,648	\$52,738
55-64 Years	\$51,250	\$54,593	\$45,594
65-74 Years	\$36,979	\$33,772	\$29,877
75 and Over	\$38,512	\$25,021	\$20,985
<b>Median</b>	<b>\$49,788</b>	<b>\$47,673</b>	<b>\$40,856</b>

SOURCE: U.S. Census 2000, STF-3, P56

6. *What are the employment and unemployment levels in the area?*

Fig. I.6

**RESIDENT EMPLOYMENT**

Hinesburg, Chittenden County and Vermont, 2000-February 2010

	Hinesburg	Chittenden County	Vermont
<b>Labor Force</b>			
1990	2,170	78,250	309,300
2000	2,600	85,250	335,800
Feb. 2010	2,810	88,850	361,300
<b>Employment</b>			
1990	2,090	75,200	294,100
2000	2,540	83,350	326,700
Feb. 2010	2,620	83,900	337,400
<b>Unemployment</b>			
1990	3.7%	3.9%	4.9%
2000	2.2%	2.2%	2.7%
Feb. 2010	6.9%	5.6%	6.6%
Employment Change 2000-Feb. 2010	3.1%	0.7%	3.3%

SOURCE: VT Department of Labor, 3/10

7. *What do workers in the community earn?*

Fig. I.7

**LOCAL JOBS AND WAGES**

Hinesburg, Chittenden County and Vermont, 2000 & 2008

	Hinesburg	Chittenden County	Vermont
<b>Total Local Jobs</b>			
2000	854	95,354	296,468
2008	1,267	94,750	302,563
<b>Average Wage</b>			
2000	\$24,356	\$34,327	\$28,925
2008	\$39,165	\$45,034	\$36,272
Local Job Change 2000-08	48.4%	-0.6%	2.1%
Average Wage Change 2000-08	60.8%	31.2%	25.4%

SOURCE: VT Department of Labor, 3/10

8. What industries are going to expand or decline in this region?

Fig. I.8a

**CHANGES IN REGIONAL EMPLOYMENT**

Hinesburg & Chittenden County, 1990-2008

	Total Jobs	Goods Producing	Service Providing	Government
<b>Hinesburg</b>				
1990	860	630	243	230
2000	854	560	363	294
2008	1,267	358	545	364
Change 1990-99	-1%	-11%	49%	28%
Change 2000-08	48%	-36%	50%	24%
<b>Chittenden County</b>				
1990	77,548	18,923	47,487	11,138
2000	95,354	22,275	59,832	13,247
2008	94,750	16,689	62,822	15,239
Change 1990-99	23%	18%	26%	19%
Change 2000-08	-1%	-25%	5%	15%

SOURCE: VT Department of Labor, 3/10

8b. Where do Hinesburg residents work?

Fig. I.8b

**COMMUTING PATTERNS**

Hinesburg, 1990 & 2000

Residents Who Work In:	1990 Number	1990 Percent	2000 Number	2000 Percent
Hinesburg	461	19%	493	16%
Rest of Chittenden	1,784	74%	2,416	76%
Rest of Vermont	120	5%	254	8%
Out of State	43	2%	17	1%
<b>Total</b>	<b>2,408</b>	<b>100%</b>	<b>3,180</b>	<b>100%</b>

SOURCE: 2000 US Census, SF-3 P26, P29; 1990 STF-3, P45 and P48

9. *Where are new residents living before coming to the community?*

Fig. I.9

**RESIDENCE IN 1995 FOR PERSONS FIVE AND OVER**

Hinesburg, 2000

Five Years Earlier, lived in:	Number	Percent
Same Residence	2,698	67%
Burlington	162	4%
Rest of Chittenden County (inc. Hinesburg)	623	15%
Different County in Vermont	185	5%
Different State in US	341	8%
Different Country	28	1%
<b>Total</b>	<b>4,033</b>	<b>100%</b>

**SOURCE:** 2000 US Census, SF-3 P24 and P25

## II. RENTAL HOUSING

### 1. How much rental housing exists in this area?

Fig. II.1

#### HOUSING TENURE

Hinesburg, Chittenden County and Vermont, 2000 & 2008 Estimate

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
<b>Owners</b>				
2000	1,302	81%	66%	71%
2008	1,466	82%	65%	71%
Percent Change 2000-08	13%			
<b>Renters</b>				
2000	297	19%	34%	29%
2008	316	18%	35%	29%
Percent Change 2000-08	6%			

SOURCE: U.S. Census 2000, SF-3, H7; 2008 Estimate based on building permit data

### 2. How much of the community's rental housing stock is subsidized?

Fig. II.2

#### SUBSIDIZED HOUSING

Hinesburg, Chittenden County and Vermont, 2008 Estimate

	Hinesburg	Chittenden County	Vermont
Elderly or Disabled Only Rental	24	1,846	6,356
Wheelchair Accessible Housing Units	2	1,003	2,168
Units in Non-Profit Owned Mobile Parks	0	512	2,129
<b>Total Subsidized Housing Units</b>	<b>24</b>	<b>4,276</b>	<b>12,826</b>
Total Subsidized Units as Percentage of All Households	1.4%	6.8%	4.1%

SOURCE: Directory of Affordable Housing, 3/10

3. *What apartment sizes are available in the area?*

Fig. II.3

**RENTAL HOUSING, BY BEDROOM SIZE**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
Studio	0	0%	4%	3%
One	82	28%	31%	31%
Two	125	42%	44%	38%
Three	59	20%	16%	21%
Four or More	31	10%	5%	7%
<b>Total</b>	<b>297</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

SOURCE: U.S. Census 2000, STF-3, H42

4. *In what housing stock are rental units located?*

Fig. II.4

**RENTAL HOUSING, BY UNITS IN STRUCTURE**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
One	107	36%	18%	27%
Two	42	14%	18%	19%
3 or 4	51	17%	22%	21%
5 to 9	18	6%	20%	15%
10 or More	23	8%	20%	13%
Mobile Home, Other	56	19%	2%	6%
<b>Total</b>	<b>297</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

SOURCE: U.S. Census 2000, STF-3, H32

*How old is the community's rental housing?*

Fig. II.5

**RENTAL HOUSING, BY YEAR UNIT BUILT**  
Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
Built 2000-2009	13	3%	4%	4%
Built 1990-1999	27	9%	12%	8%
Built 1980-1989	96	31%	14%	12%
Built 1970-1979	65	21%	16%	14%
Built 1960-1969	41	14%	11%	9%
Built 1950-1959	7	2%	8%	7%
Built Before 1950	61	20%	36%	46%
<b>Total</b>	<b>310</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H36

*5. What is the rental vacancy rate?*

Fig. II.6

**RENTAL VACANCY RATE**  
Hinesburg, Chittenden County and Vermont, 1990-2008 Estimate

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
1990	15	6.2%	4.4%	7.5%
2000	2	0.7%	1.8%	4.2%
2010 Est.	2	0.7%	1.6%	3.5%

**SOURCE:** Vermont Housing Data; 2010 estimate Development Cycles based on discussions with local landlords, Realtors, 4/10.

6. *How long is the local waiting list for existing subsidized housing?*

Fig. II.7

**WAITING LISTS FOR SUBSIDIZED HOUSING**

Hinesburg, 2010

Provider/ Town	Number of Units	Size of Waiting List	Waiting List as Percentage of Units
Kelley’s Field (RD 515)	24	“long”	unsure

**SOURCE:** Phone interview with manager, 4/10

7. *Are people moving in or out?*

Fig. II.8

**RENTAL LENGTH OF TENURE**

Hinesburg, Chittenden County and Vermont, 2000

Lived in Address	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than One Year	122	41%	43%	37%
One to Four Years	102	34%	38%	37%
Five to Nine Years	33	11%	11%	12%
Ten Years or More	40	13%	2%	13%
Total	297	100%	100%	100%

**SOURCE:** 2000 US Census, SF-3 H38

8. Age, Size & Type of Renters?

Fig. II.9

**RENTER HOUSEHOLDS**

Hinesburg, Chittenden County and Vermont, 2000

*By Age*

	Hinesburg	Hinesburg Percent	Chittenden Co. Percent	Vermont Percent
Under 35 Years Old	131	44%	49%	39%
35-54 Years Old	102	34%	33%	37%
55-64 Years Old	25	8%	6%	8%
65 and Over	39	13%	13%	17%
<b>Total</b>	<b>297</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*By Household Size*

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
One	115	39%	41%	41%
Two	118	40%	33%	30%
Three	24	8%	13%	14%
Four	15	5%	9%	9%
Five or More	25	8%	4%	6%
<b>Total</b>	<b>297</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

*By Household Type*

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
Married Couple & Family	104	35%	21%	26%
Single Parent Household	41	14%	15%	18%
Living Alone	115	39%	41%	41%
Other (not alone)	37	12%	16%	15%
<b>Total</b>	<b>297</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H19

9. How much rent do renters pay?

Fig. II.10

**MEDIAN GROSS RENT BY BEDROOM SIZE**

Hinesburg, Chittenden County and Vermont, 2000 & 2010 Estimate

	Hinesburg	Chittenden County	Vermont
One Bedroom			
2000	\$576	\$565	\$446
2010	\$700	\$675	\$575
Two Bedroom			
2000	\$689	\$673	\$621
2010	\$1,050	\$1,025	\$1,000
Three Bedroom			
2000	\$666	\$892	\$731
2010	\$1,450	\$1,675	\$1,400
Change 2000-10			
One Bedroom	22%	19%	29%
Two Bedroom	52%	52%	61%
Three Bedroom	118%	87%	92%

SOURCE: U.S. Census 2000, STF-3 and Development Cycles, 4/10

10. What types of workers cannot afford housing in this community?

Fig. II.11

**RENTER AFFORDABILITY BY SELECTED JOB CATEGORIES**

Burlington-South Burlington MSA, 2008

Jobs	Average Wage	Number of Workers Needed to Afford Two-Bedroom Rent	Rank by Largest Burlington-So. Burlington MSA
Retail Sales Persons	\$27,050	1.9	1
Cashiers	\$19,770	2.5	2
Waiters & Waitresses	\$25,950	1.9	7
Janitors & Cleaners	\$25,320	2.0	9
Secretaries	\$28,980	1.7	10
Receptionists & Info. Clerks	\$27,340	1.8	15
Stock Clerks	\$23,280	2.2	16
Food Prep, Serving Workers	\$24,070	2.1	39
Maids & Housekeepers	\$20,960	2.4	45
Home Health Aids	\$21,510	2.3	59
Child Care Workers	\$20,300	2.5	63

SOURCE: Vermont Department of Labor - Occupation Report

*11. How much income do renters earn?*

Fig. II.12a

**RENTER HOUSEHOLD INCOME**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
Less than \$10,000	37	13%	15%	18%
\$10,000- \$19,999	35	13%	20%	23%
\$20,000- \$34,999	71	25%	27%	27%
\$35,000- \$49,999	93	33%	19%	17%
\$50,000 and over	44	16%	19%	16%
<b>Totals</b>	<b>280</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H73

Fig. II.12b

**RENTER HOUSEHOLD INCOME**

As Percentage of Median Family Income (MFI), Hinesburg, 2000

Renter Household Income	Number	Percent
<30 Percent of MFI	64	21%
30-49 Percent of MFI	38	13%
50-79 Percent of MFI	64	21%
80 Percent or More of MFI	135	45%
<b>Total</b>	<b>301</b>	<b>100%</b>

**SOURCE:** Huduser.org

*12. What can renters afford in the community?*

Fig. II.13

**CURRENT MARKET RENTS**

Hinesburg 2010

	2010 FMRs	Median Gross Market Rent	Income Needed to Afford Median Rent
One Bedroom	\$889	\$700	\$28,000
Two Bedroom	\$1,116	\$1,050	\$42,000
Three Bedroom	\$1,428	\$1,450	\$58,000

**SOURCE:** HUD FMRs; real estate ads in local newspapers; interviews with housing managers, 4/10

*13. What is the relationship of rents to local wages?*

Fig. II.14

**RELATIONSHIP OF RENT AND LOCAL WAGES**

Hinesburg, Chittenden County and Vermont, 1990-2008

	Hinesburg	Chittenden County	Vermont
<b>Median Rent</b>			
1990	\$437	\$458	\$446
2000	\$588	\$552	\$553
2010	\$1,050	\$1,025	\$1,000
Change 1990-99	35%	21%	24%
Change 2000-10	79%	86%	81%
<b>Average Wage</b>			
1990	\$21,107	\$24,044	\$20,531
2000	24,356	\$34,327	\$28,925
2008	\$39,165	\$45,034	\$38,326
Change 1990-99	15%	43%	41%
Change 2000-08	61%	31%	33%

**SOURCE:** U.S. Census 2000, STF-3, H63; 1990 STF-3 H43A and Development Cycles, 4/10

14. Are there many renters in the community who cannot afford their housing?

Fig. II.15

**RENT BURDEN BY RENTER HOUSEHOLD INCOME**

Hinesburg, Chittenden County and Vermont, 2000

Paying More than 30% of Income For Rent	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than \$10,000	22	59%	84%	84%
\$10,000- \$19,999	19	54%	79%	73%
\$20,000- \$34,999	31	44%	50%	37%
\$35,000- \$49,999	32	34%	13%	10%
\$50,000 and over	9	20%	8%	8%
<b>Total</b>	<b>113</b>	<b>40%</b>	<b>46%</b>	<b>44%</b>

SOURCE: U.S. Census 2000, STF-3, H73

15. What are the ages of renters who can't afford their housing?

Fig. II.16

**RENT BURDEN, BY AGE OF HOUSEHOLD**

Hinesburg, Chittenden County and Vermont, 2000

Paying More than 30% of Income For Rent	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Householder 18-64 Years	96	40%	35%	42%
Householder 65 and Over	8	21%	62%	54%
<b>Total</b>	<b>104</b>	<b>37%</b>	<b>39%</b>	<b>44%</b>

SOURCE: U.S. Census 2000, STF-3, H71

### III. HOMEOWNERSHIP

1. *How much housing for homeownership exists in this area?*

Fig. III.1a

#### HOUSING UNITS

Hinesburg, Chittenden County and Vermont, 1990-2008 Estimate

	Hinesburg Primary Residence	Hinesburg For Vacation Use	Hinesburg Percentage Primary	Chittenden County Percentage Primary	Vermont Percentage Primary
1990	1345	76	95%	97%	83%
2000	1599	65	96%	98%	85%
2008	1821	65	97%	98%	85%
Change 90-99	19%	-14%			
Change 00-08	14%	0%			

**SOURCE:** US Census: 2000 SF-3, H7 & H8; 1990, SF-3, H006 & H008, and Building Permit data 2000-2008

Fig. III.1b

#### OWNERSHIP

Hinesburg, Chittenden County and Vermont, 1990-2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
1990	1,118	83%	64%	69%
2000	1,302	81%	66%	71%
2008	1,485	82%	69%	71%

**SOURCE:** Vermont Housing Data, 3/10

Fig. III.1c

**NEW RESIDENTIAL BUILDING PERMITS**

Hinesburg, 2000-2008

	Total New Units	Single Family Units	Multi-Family Units
2000	19	19	0
2001	24	24	0
2002	15	15	0
2003	19	19	0
2004	19	19	0
2005	51	34	17
2006	50	30	20
2007	15	13	2
2008	10	10	0
<b>Total</b>	<b>222</b>	<b>183</b>	<b>39</b>

SOURCE: Vermont Housing Data, 3/10

*2. What is the homeownership rate in the community?*

Fig. III.2

**HOMEOWNERSHIP RATE**

Hinesburg, Chittenden County and Vermont, 1990-2008

	Hinesburg Percent	Chittenden County Percent	Vermont Percent
<b>Owners</b>			
1990	83%	64%	69%
2000	81%	66%	71%
2008	82%	69%	71%

SOURCE: Vermont Housing Data, 3/10

3. *What are the characteristics of homeowners?*

Fig. III.3

**OWNER-OCCUPIED HOUSING, BY HOUSEHOLD SIZE**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
One	148	11%	18%	20%
Two	445	34%	36%	39%
Three	291	22%	18%	17%
Four	285	22%	18%	16%
Five or More	133	10%	9%	8%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, SF-3, H17

4. *What type of housing is owned?*

Fig. III.4

**OWNER-OCCUPIED HOUSING, BY UNITS IN STRUCTURE**

Hinesburg, Chittenden County and Vermont, 2000

No. Units	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
One	1,095	84%	85%	85%
Two	9	1%	4%	3%
3 or 4	17	1%	2%	1%
5 to 9	7	1%	2%	1%
10 or More	0	0%	1%	1%
Mobile Home, Other	174	13%	6%	9%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H32

5. *What home sizes are available in the area?*

Fig. III.5

**OWNER-OCCUPIED HOUSING, BY BEDROOM SIZE**  
Hinesburg, Chittenden County and Vermont, 2000

Bedroom Size	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Studio	0	0%	0%	0%
One	76	6%	2%	3%
Two	242	19%	22%	22%
Three	668	51%	46%	48%
Four or More	316	24%	29%	27%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H42

6. *How old is the community's homeownership stock?*

Fig. III.6

**OWNER-OCCUPIED HOUSING, BY YEAR STRUCTURE BUILT**  
Hinesburg, Chittenden County and Vermont, 2009

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Built 2000-2009	185	12%	6%	5%
Built 1990- 2000	262	18%	17%	15%
Built 1980-1989	396	27%	20%	17%
Built 1970-1979	374	25%	19%	17%
Built 1960-1969	82	6%	12%	10%
Built 1950-1959	18	1%	8%	7%
Built Before 1950	170	11%	18%	29%
<b>Total</b>	<b>1,487</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, SF-3, H36

7. What is the “for sale” vacancy rate?

Fig. III.7

**VACANT UNITS FOR SALE**

Hinesburg, Chittenden County and Vermont, 2000 & 2008 Estimate

	Hinesburg	Hinesburg Percent	Chittenden Percent	Vermont Percent
1990	35	3.0%	1.9%	2.0%
2000	11	0.8%	0.8%	1.7%
2010 Est.	17	1.3%	2.0%	2.8%

*NOTE: the vacant for sale from 1990 and 2000 represents only vacant primary residences as a percentage of all primary residences; 2010 data includes all housing for sale as a percentage of all housing units.*

**SOURCE:** 2000 US Census, SF-3 H6, H8; 1990 STF-3 H7, H8 with estimate from MLS Homes for Sale 4/10

Fig. III.7b

**LISTINGS AND PRICES OF RESIDENCES FOR SALE**

Hinesburg and Adjacent Communities, March 2010

Locality	# Listings	Average Price	Median Price
Starksboro	12	\$251,125	\$219,000
Monkton	16	\$260,293	\$249,000
Richmond	17	\$394,200	\$298,500
Huntington	16	\$281,950	\$298,500
<b>Hinesburg</b>	17	\$548,518	<b>\$314,900</b>
Williston	52	\$387,231	\$364,000
Shelburne	48	\$635,014	\$489,900
St. George	6	\$475,800	\$535,000
Charlotte	56	\$933,758	\$635,000
	240	\$556,156	\$385,000

**SOURCE:** MLS homes for sale, 3/10

Fig. III.7c

**LISTING PRICES OF RESIDENCES FOR SALE**  
Hinesburg and Adjacent Communities, March 2010

Less than	% of Total
200,000	10%
250,000	20%
300,000	35%
350,000	45%
400,000	54%
500,000	67%
600,000	76%
700,000	83%
800,000	86%
1,000,000	91%

SOURCE: MLS homes for sale, 3/10

*8. What are the residency trends?*

Fig. III.8

**OWNER-OCCUPIED HOUSING, BY YEAR HOUSEHOLDER MOVED IN**  
Hinesburg, Chittenden County and Vermont, 2000

Lived in Address	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than One Year	131	10%	11%	9%
One to Four Years	312	24%	24%	21%
Five to Nine Years	232	18%	20%	18%
Ten Years or More	627	48%	45%	53%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

SOURCE: 2000 US Census, SF-3 H38

9. *What is the age distribution of homeowners?*

Fig. III.9

**HOMEOWNERS, BY AGE OF HOUSEHOLDER**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Under 35 Years Old	174	13%	12%	11%
35-54 Years Old	846	65%	55%	49%
55-64 Years Old	157	12%	16%	17%
65 and Over	125	10%	16%	23%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**SOURCE:** U.S. Census 2000, STF-3, H14

10. *What are home prices in the community?*

Fig. III.10

**MEDIAN PRICE OF PRIMARY RESIDENCE SOLD**

Hinesburg, Chittenden County, Vermont, 2000-2009

	Hinesburg	Chittenden County	Vermont
2000	\$154,250	\$145,000	\$119,000
2001	\$145,000	\$160,000	\$126,775
2002	\$146,900	\$168,000	\$134,900
2003	\$124,125	\$183,950	\$149,900
2004	\$175,000	\$210,000	\$164,900
2005	\$248,555	\$230,000	\$185,000
2006	\$238,750	\$240,000	\$197,000
2007	\$271,400	\$242,750	\$201,000
2008	\$249,000	\$240,000	\$200,000
2009	\$261,448	n/a	n/a
<b>Change 2000-2009</b>	<b>61%</b>	<b>66%</b>	<b>68%</b>

**SOURCE:** Vermont Housing Data

11. What are local home values?

Fig. III.11a

**HOMES SOLD IN HINESBURG**  
2008-2010

Sales Price	Number	Percent
Less than \$200,000	9	21%
\$200,000 - 250,000	10	23%
\$250,000 - 300,000	10	23%
\$300,000 - 350,000	6	14%
\$350,000 - 400,000	6	14%
\$400,000 or more	2	5%
<b>Totals</b>	<b>43</b>	<b>100%</b>
Median Price	\$262,500	
Average Value/Sq.Ft.	\$149	

**SOURCE:** MLS Records, 3/10

Fig. III.11b

**HOMESTEAD VALUES**  
Hinesburg Grand List, 2009

Assessed Value	Number	Percent
<i>Single Family</i>		
Under \$100,000	204	13%
\$100,000 - 200,000	303	19%
\$200,000 - 300,000	559	35%
\$300,000 - 400,000	341	21%
\$400,000 - 500,000	125	8%
Over \$500,000	87	5%
<i>Total Single Family</i>	<i>1,619</i>	<i>100%</i>
<i>Total Mobile Homes</i>	<i>204</i>	
<i>Total Condominiums</i>	<i>114</i>	
Median Assessment (All Type)	\$250,000	

**SOURCE:** Hinesburg Grand List, 3/10

12. What are the on-going homeownership expenses?

Fig. III.12. **SPECIFIED MONTHLY OWNER COSTS**  
Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than \$500	142	11%	17%	28%
\$500- \$749	211	16%	15%	21%
\$750- \$999	227	17%	20%	16%
\$1,000 and Over	722	55%	54%	36%
<b>Total</b>	<b>1,302</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

SOURCE: 2000 US Census, SF-3, H98

13. How much buying power do local renter households have?

Fig. III.13  
**BUYING POWER, RENTAL HOUSEHOLDS**  
Hinesburg, 2010 Estimate

Maximum Buying Power	Household Income Range	Renter Households	Percent
Under \$100,000	Up to \$30,000	80	26%
\$100,000- \$149,999	\$30,000- \$47,500	70	22%
\$150,000- \$199,999	\$47,500- \$62,500	57	18%
\$200,000- \$249,999	\$62,500- \$82,500	55	17%
\$250,000- \$299,999	\$82,500- \$92,750	38	12%
\$300,000 or More	More than \$92,750	16	5%

*NOTE: Assumes ability to pay 90% mortgage at current 30-year fixed mortgage rates with 30 percent of gross household income*

SOURCE: Development Cycles, 4/10

14. How much income do homeowners earn?

Fig. III.14

**HOUSEHOLD INCOME, OWNER-OCCUPIED HOUSEHOLDS**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than \$10,000	7	1%	2%	4%
\$10,000- \$19,999	32	4%	4%	9%
\$20,000- \$34,999	76	10%	12%	18%
\$35,000- \$49,999	198	26%	16%	19%
\$50,000 and over	441	58%	66%	51%
<b>Total</b>	<b>754</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

SOURCE: 2000 US Census, SF-3, H97

15. What is the relationship of home prices to local wages?

Fig. III.15

**MEDIAN HOME PRICE, MEDIAN INTEREST RATE AND AVERAGE WAGE**

Hinesburg, 1990-2008

Year	Median Sale Price	Average Wage	Median 30-Fixed Mortgage	Buying Power Ratio*
1990	\$117,450	\$21,107	10.12%	38%
2000	\$154,250	\$24,356	8.16%	40%
2008	\$249,000	\$39,166	6.04%	35%
Change 1990-1999	31%	15%	-19%	5%
Change 2000-2008	61%	61%	-26%	-12%
Change 1990-2008	112%	86%	-40%	-8%

\* Percent of Median Sale Price affordable to average wage worker (10% down)

SOURCE: VT Department of Housing and Federal Home Loan Bank

*16. What types of professionals cannot afford housing in this community?*

Fig. III.16

**OWNERSHIP AFFORDABILITY BY SELECTED OCCUPATIONS**

Hinesburg 2010

Jobs	Average Wage (Burlington-South Burlington, 2008)	Number Needed to Afford Mortgage
Electricians	\$45,480	1.8
Clinical, counseling	\$65,910	1.2
Carpenters	\$42,550	1.9
Elementary School Teachers	\$53,100	1.5
Registered Nurses	\$66,240	1.2
Truck Drivers	\$37,850	2.2
Accountants & Auditors	\$67,500	1.2
Police Patrol Officers	\$46,560	1.8

*Median Sales Price* \$262,500  
*Income Needed to Afford 90 Percent Mortgage* \$82,000

**SOURCE:** VT Department of Labor Occupation Report, 4/10

*17. Are there many homeowners in the community who cannot afford their housing?*

Fig. III.17

**HOMEOWNERSHIP COST BURDEN**

Hinesburg, Chittenden County and Vermont, 2000

Paying More than 30% of Income for Specified Owner Costs	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Less than \$10,000	7	3%	95%	95%
\$10,000- \$19,999	0	0%	71%	60%
\$20,000- \$34,999	68	32%	55%	41%
\$35,000- \$49,999	85	40%	36%	24%
\$50,000 and over	51	24%	8%	6%
<b>Total</b>	<b>211</b>	<b>28%</b>	<b>22%</b>	<b>24%</b>

**SOURCE:** 2000 US Census, SF-3, H97

*18. How affordable is local housing?*

Fig. III.18

**OWNERSHIP AFFORDABILITY**

Hinesburg, 2010 Estimate

Maximum Buying Power	Household Income Range	Percent of Renters in Income Range	Percent of Homes Affordable to Income Range per Grand List Values	Percent of Homes Affordable to Income Range based on Homes for Sale
Under \$100,000	Up to \$30,000	26%	13%	2%
\$100,000- \$149,999	\$30,000- \$47,500	22%	6%	2%
\$150,000- \$199,999	\$47,500- \$62,500	18%	16%	17%
\$200,000- \$249,999	\$62,500- \$82,500	17%	14%	23%
\$250,000- \$299,999	\$82,500- \$92,750	12%	17%	23%
\$300,000 or More	More than \$92,750	5%	34%	33%

SOURCE: 2009 Grand List Values; Sales, 2008-3/10

*19. What are the ages of homeowners who can't afford their housing?*

Fig. III.19

**HOMEOWNERSHIP COST BURDEN, BY AGE OF HOUSEHOLDER**

Hinesburg, Chittenden County and Vermont, 2000

Paying More than 30% of Income For Specified Owner Costs	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Householder 15-64 Years	185	27%	21%	22%
Householder 65 and Over	35	46%	24%	27%
Total	220	29%	22%	24%

SOURCE: 2000 US Census, SF-3, H96

## IV. HOUSING FOR SENIORS

### 1. How much subsidized, independent senior housing exists in the community?

The Kelley’s Fields project is a “retirement community” for seniors and handicapped individuals. There is no other subsidized senior housing in Hinesburg. The following chart indicates the nearest senior housing options.

Fig. IV.1

### **SUBSIDIZED INDEPENDENT SENIOR HOUSING OPTIONS**

Chittenden County, 2010

Senior Development	Town	Miles from Hinesburg Center	No. Units	Current Vacancies
Shelburne Interfaith Housing	Shelburne	8.3	20	1
Grand Way Commons	So. Burlington	12.4	63	0
Country Park	So. Burlington	12.7	75	0
The Pines (Phases I-IV)	So. Burlington	11.1	185	0
Valley View Apartments I and II	Vergennes	15.0	36	0
Pleasant Hills	Bristol	17.1	16	1

**SOURCE:** VT Directory of Affordable Housing

### 2. Are seniors-oriented ownership options designed for their housing needs available?

There are no 55-and-over communities or specified age-appropriate ownership housing for seniors in Hinesburg.

3. *What is the age distribution of the community's senior households?*

Fig. IV.3

**AGE DISTRIBUTION, SENIOR POPULATION**

Hinesburg, 1990-2020 Proj.

	65-74	75-84	85+	Total
1990	95	58	28	181
2000	149	63	25	237
2010 Est.	234	109	33	376
2020 Proj.	529	180	56	765
Change 1990-2000	57%	9%	-11%	31%
Change 2000-2010	57%	73%	32%	59%
Change 2010-2020	126%	65%	70%	103%

**SOURCE:** 1990, 2000 US Census, SF-3, P1; 1990 STF-3, P13; 2007 VT Department of Labor Economic-Demographic Profile; VT Dept of Health Population Projections and Development Cycles

4. *How many seniors live in rental housing? Ownership housing?*

Fig. IV.4

**HOUSING TENURE, SENIOR HOUSEHOLDS**

Hinesburg, Chittenden County and Vermont, 2000

Households 65 and Over	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Owners	125	76%	71%	77%
Renters	39	24%	29%	23%
Total	164	100%	100%	100%

**SOURCE:** U.S. Census 2000, STF-3, H14

5. *How many seniors in the community already live in subsidized rental housing and in market rate rental housing?*

Kelley Field provides 24 units of subsidized rental housing for seniors in Hinesburg. In 2000, there were only 15 seniors living in market rate rental housing.

6. *How many seniors in the community have mobility or daily living limitations?*

Fig. IV.6

**SENIOR DISABILITY**

Hinesburg, Chittenden County and Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden County Percent	Vermont Percent
Persons 65 and Over				
With a disability	58	24%	39%	39%
With a self care disability	28	13%	11%	11%

**SOURCE:** U.S. Census 2000, STF-3 P41, P42

7. *How many seniors in the community would qualify for subsidized rental housing?*

Fig. IV.7

**SENIOR ELIGIBILITY FOR SUBSIDIZED HOUSING**

Hinesburg, 2000

	Renters	Percent	Owners	Percent	Totals	Percent
Earning <50% of AMI	39	80%	18	10%	57	30%
Earning 50-79% of AMI	0	0%	34	19%	34	18%
>80% of MFI	10	20%	124	70%	134	70%

**SOURCE:** Development Cycles based on CHAS data and Huduser.org

8. *How long is the waiting list for subsidized elderly housing?*

Fig. IV.8

**WAITING LISTS AT AREA SENIOR HOUSING DEVELOPMENTS**

Chittenden County, March 2010

	Town	No. Units	Waiting List
Shelburne Interfaith Housing	Shelburne	20	0
Grand Way Commons	So. Burlington	63	95
Country Park	So. Burlington	75	12
The Pines (Phases I-IV)	So. Burlington	185	10
Valley View Apts I and II	Vergennes	36	46
Pleasant Hills	Bristol	16	11

**SOURCE:** Interviews with Housing Managers, 3/10

## V. SPECIAL NEEDS HOUSING

### 1. What supportive housing already exists in the community?

There is no supportive housing in Hinesburg.

### 2. How large is the need in the community?

Fig. V.2

#### ESTIMATE OF SPECIAL NEEDS POPULATION, BY TYPE

Hinesburg, Chittenden Co. & Vermont, 2000

	Hinesburg	Hinesburg Percent	Chittenden Co. Percent	Vermont Percent
Institutionalized Persons	0	0%	0.7%	0.9%
In Nursing Homes	0	0%	0.0%	0.7%
Non-Institutionalized Persons				
With Mental Disability				
5-15 Years Old	63	7.4%	4.7%	5.7%
16-64 Years Old	63	2.1%	3.3%	4.2%
65 and Over	41	18.1%	10.2%	9.1%
With Physical Disability				
5-15 Years Old	7	0.8%	0.7%	0.8%
16-64 Years Old	144	4.9%	4.1%	6.1%
65 and Over	52	23.0%	23.5%	24.4%
With Self-Care Disability				
5-15 Years Old	7	0.8%	0.3%	0.6%
16-64 Years Old	23	0.8%	0.9%	1.4%
65 and Over	28	12.4%	8.2%	7.7%
Households Receiving Some Form of Public Assistance	62	3.9%	3.8%	4.8%
Living in Substandard Housing				
Owners	7	0.0%	0.3%	0.6%
Renters	0	0.0%	0.4%	0.8%

SOURCE: Vermont Housing Data Profiles, 4/10