

# Vermont Coalition to End Homelessness & Vermont Affordable Housing Coalition

## 2020 STATE LEGISLATIVE PRIORITIES

**Safe, stable, and affordable housing is the foundation on which successful, independent lives are built. To alleviate its chronic and substantial housing needs, Vermont must adequately fund all three legs of the three-legged stool of affordable housing investments:**



Vermont Coalition to End Homelessness

The Vermont Coalition to End Homelessness (VCEH) supports the local Continuum of Care so that people living in Vermont have safe, stable, affordable homes, and if homelessness occurs, it is a brief and rare occurrence, during which everyone is treated with dignity and respect.

[www.helpingtohousevt.org](http://www.helpingtohousevt.org)



The Vermont Affordable Housing Coalition (VAHC) is a statewide membership organization dedicated to ensuring that all Vermonters have safe, adequate, physically accessible, and affordable housing, particularly the state's low and moderate-income residents, people with disabilities, the homeless, elders, and families with children.

[www.vtaffordablehousing.org](http://www.vtaffordablehousing.org)

802.660.9484

### Increase quantity and quality of affordable housing through capital investment

A lack of affordable and safe homes continues to be a challenge for many Vermonters. Capital investment and tax credits are crucial to creating more permanently affordable housing. This funding allows for a broad range of development, from building new units to redeveloping or repurposing existing spaces, and more. Rehabilitation and infrastructure improvements are also needed, including for mobile home parks, physically accessible housing, and weatherization of old housing stock. Vermont Housing and Conservation Board (VHCB) plays a key role in this work. VCEH and VAHC support the full funding of VHCB.



The **Vermont Futures Project** of the Vermont Chamber of Commerce has set a growth target of

**5,000**

**new and improved housing units annually.**

### Increase housing-related financial assistance programs

All Vermonters deserve a place to call home, yet the affordability gap for renters and first-time homebuyers puts housing out of reach. VCEH and VAHC seek increases to proven state programs that provide rental and other housing-related financial assistance. This includes increasing funding for the Housing Opportunity Grant Program (HOP), 24/7 year-round Vermont 211 service, General Assistance to meet emergency housing needs, and programs such as DMH Subsidy+Care, DMH's CRT Housing Support Fund, Vermont Rental Subsidy, and Corrections Supportive Housing.



**\$22.78**

is the **Vermont Housing Wage**, the hourly wage needed to afford a 2-bedroom home at fair market rent. In contrast, the average Vermont renter earns only \$13.40.

### Increase supportive services for those with the greatest needs

VCEH and VAHC support the recommendations of the AHS Specialized Housing Vouchers Workgroup to increase access and utilization of Federal Housing Subsidies. Expansion and increased capacity for programs with proven outcomes that provide support services and save the state money are also needed. This includes programs such as Family Supportive Housing, Housing Opportunities Grant Program (HOP), Housing First, Support and Services at Home (SASH), Assistive Community Services, and AHS Central Office Direct Service & Service Coordination Grants. Other needs include expanding landlord liaison capacity, supporting recovery housing, and level funding for HomeShare Vermont.



With current funding **Family Supportive Housing** can serve a maximum of

**147 families in 7 AHS districts**

## Improve rental housing health and safety

VCEH and VAHC support the recommendations of the Rental Housing Advisory Board (RHAB). This includes establishing the Department of Fire Safety (DFS) as the lead agency for complaint-driven, statewide, professional rental housing code enforcement. A modest statewide registration fee would fund the increased positions needed for enforcement through DFS, as well as for a rental housing registry, rental rehab fund, back rent assistance, and landlord-tenant training.



**over 70%**

of **housing violations** are related to fire & building safety, electrical, and plumbing.

## Tap new sustainable and equitable revenue sources

New revenue sources are needed to help fund the growing housing needs of low-income and vulnerable Vermonters and the state's efforts to address homelessness and housing affordability. These sources would include a \$2 a night occupancy surcharge for motel, hotel, and short-term rental stays, and a "mansion tax" for high-priced homes. Additionally, VCEH and VAHC call on lawmakers to research the feasibility of a tax on luxury second-homes.



An estimated

**93%**

of the fee would be **paid by out-of-staters**. Annually, the occupancy fee would raise

**\$6-7 million**

## Address the climate crisis

Old housing stock and heating systems that rely on fossil fuels are major contributors to global warming. Recognizing the urgent need to address the climate crisis with bold measures, while ensuring an equitable transition, VCEH and VAHC join colleagues in the Climate Action Coalition and the Legislature's Climate Caucus to support the Global Warming Solutions Act, Transportation Climate Initiative, modernizing Vermont's efficiency utilities, 100% renewable electricity by 2030, and workforce training and economic development that aligns workforce and climate.

Heating and cooling buildings is the

**2nd largest**

contributor to **Vermont's carbon footprint**.



## Improve economic and social conditions

Housing investments are not the only way to close the affordability gap for low-income Vermonters. Improving economic and social conditions and the safety net are essential. Some of the ways this can be addressed include passing a Homeless Bill of Rights, increasing the minimum wage, strengthening the Child Care Financial Assistance Program, passing a family and medical leave bill, adequately funding LIHEAP and Crisis Fuel Programs, increasing access to legal services, and making greater investments in Micro Business Development, IDA's, and Reach Up grants.

Even with last year's increase, the first since 2004, current **Reach Up benefits** only provide

**40%**

of the income needed to meet basic family needs.

## Address land use planning, permit reform & community investment

Ease the development review process through land use planning and permit reforms, while ensuring that provisions for inclusive, affordable housing remain a feature of all of the State's Designation Programs. VCEH and VAHC also call for full, statutory funding through the Property Transfer Tax for the Municipal and Regional Planning Fund to increase local and regional capacity to plan for affordable and inclusive housing.



On average, **Act 250 reform** would reduce permit timelines by

**5-6 months**

and save

**\$50-60,000**

in permit fees per project.

## 2020 State Legislative Priorities

Safe, stable, and affordable housing is the foundation on which successful, independent lives are built. Without appropriate housing, children have difficulty learning in school; elders and people with disabilities live less independently and face greater health challenges; homeless Vermonters remain homeless; single parents on public assistance cannot become self-sufficient; and working families have difficulty holding onto jobs, let alone moving up the economic ladder. Housing investments avoid costs throughout the human services budget, from health care to corrections, mental health, nursing homes, foster care, and motels. Investments in housing create good-paying jobs, stimulate spending in regional economies, and increase state and local revenues. Insufficient supply of affordable homes affects employers' ability to attract and retain qualified employees. Energy-efficient housing lowers our carbon footprint and is a climate crisis solution.

To alleviate its chronic and substantial housing needs, Vermont must adequately fund all three legs of the three-legged stool of affordable housing investments:

1. **Capital investments** to create more permanently affordable housing,
2. **Housing-related financial assistance** that fills the affordability gap for low-wage working families or those living on fixed incomes, and
3. **Supportive services** for those with the greatest challenges to finding and maintaining housing.

### Capital Investments

Increase the quantity and quality of affordable housing through capital investments and tax credits:

- **Vermont Housing and Conservation Board** -- Major new investment in VHCB is needed to address the state's substantial and chronic housing needs. Revenues from the Property Transfer Tax continue to grow to record levels as property values and rents increase, making housing less affordable, while the historic 2017 Housing Bond will soon be fully obligated and reduces VHCB resources by \$1.5 million a year to pay for debt service. We must stop diverting VHCB's dedicated share of PTT revenues to other state priorities (almost \$60 million since 2001). Unless the course is reset, VHCB will be operating at a bare minimum level. Increased investments in VHCB could come through its annual appropriation or a second housing bond or a combination of the two. We support the Vermont Housing and Conservation Coalition's call for \$21 million in FY 21, which is still short of VHCB's statutory share of PTT revenues (\$22.6 million for FY 21).
- **Housing rehabilitation & infrastructure improvements** -- Investments in VHCB and other state resources help with needed upgrades to aging, often substandard, and energy inefficient housing stock, mobile homes and mobile home parks.
  - **Mobile Home Parks** – A statewide study of Vermont's nonprofit and cooperatively owned parks has identified an estimated \$31.75 million in capital needs over the next 3 - 5 years, with a funding gap of \$9.7 million. These include major infrastructure improvements, like water and sewer system upgrades; small scale capital needs like removal of abandoned homes; replacement or upgrades for older, energy inefficient homes; and interest rate subsidies to assist with debt refinancing and co-op and nonprofit buy-outs. Brattleboro's Tri-Park Cooperative Homes, the largest park in the state with 314 lots, 42 of which are in the flood plain and urgently need relocation, has an estimated funding gap of \$3.55 million alone. One-time state investments should be directed to address the most urgent needs. Additional funding will enable VHCB to work on the rest over time, increasing park sustainability.
  - **Physically Accessible housing** – Increase funding for VCIL's Home Access Program, which receives its funding through VHCB and DAIL. Increased funding through the 2017 Housing Bond helped reduce VCIL's perennially long waiting list. With bond funds almost fully allocated, the waiting list will again grow. DAIL has not increased its contribution in many years. The Coalition has also long supported the Multiple Sclerosis Society's call for creation of a **tax credit for home modifications**.
  - **Low- and Moderate-Income Weatherization** – Last session saw reauthorization of the revenue sources for the state's Low-Income Weatherization Assistance Programs, as well as a modest increase. The Coalition will

continue to seek funding increases to lower Vermonters' energy burden, increase housing safety, improve health outcomes while lowering the state's carbon footprint

- **Rental Rehab for private landlords** -- The Coalition supports creation of a statewide program to help private for-profit landlords upgrade substandard properties, along the lines of the Administration's proposal for a Vermont Housing Improvement Program (VHIP), introduced last year.
- **New housing options** – To alleviate the housing shortage at all income levels and needs, create a broad range of housing options: build housing that is accessible and affordable for low-income working Vermonters and those on fixed incomes; incentivize accessory dwelling units; redevelop unused spaces; repurpose existing commercial buildings; create more permanent supportive housing and transitional housing for those with longer term needs; recovery housing; SROs; motel conversions; and tiny homes.
- **Housing Related Tax Credits** -- Protect and preserve Vermont's tax credits that support affordable rental housing and homeownership, including the **Downtown Tax Credit**; support increases wherever possible.

### **Emergency, Rental & Home Ownership Assistance**

All Vermonters deserve a place to call home. Support low-income and vulnerable Vermonters by closing the affordability gap for renters and first-time home-buyers. Seek increases to proven state programs that provide rental and other housing-related financial assistance:

- Increase **Housing Opportunity Program (HOP)** funding for a variety of housing related financial supports, including back rent assistance to prevent evictions, short-term rental and utility assistance, security deposits, moving expenses, and the essential cost of shelter operations.
- Fund **Vermont 211** services to provide 24/7 access to Emergency Housing and other resource and referral services 365 days of the year, especially during adverse weather.
- Provide sufficient state funding for General Assistance to meet **Emergency Housing** needs; support regulatory reforms that improve access to assistance and reduce bureaucratic requirements; monitor state proposals to restructure the program.
- Increase and expand **state rental assistance** and other **housing related financial supports**: Vermont Rental Subsidy, DMH Subsidy + Care Program, DMH's CRT Housing Support Fund, and Corrections Supportive Housing. Provide incentives to landlords to rent to special needs populations.

### **Supportive Housing & Services**

Increase supportive services for Vermonters with the greatest needs, especially to make sure Vermont does not leave precious federal rental assistance on the table.

- Support the recommendations of the AHS Specialized Housing Vouchers Working Group to increase access and utilization of federal rental subsidies by addressing services funding; service design, delivery and coordination; housing availability; and barriers to lease up and documentation.
- Expand and increase capacity for programs with proven outcomes that provide support services to Vermonters with special needs and save the state money:
  - **Family Supportive Housing** – Increase funding to expand FSH statewide, beyond the current 7 AHS districts served. Most of the expansion would be paid by Medicaid and would help increase utilization of specialized federal housing vouchers.
  - **Housing Opportunity Program** – Increase funding dedicated to case management and supportive services to homeless families and individuals to help increase utilization of federal housing vouchers.
  - **Housing First** – Increase funding to expand Pathways' services to chronically homeless Vermonters with severe and persistent mental illness and/or co-occurring SUD in underserved counties like Rutland and Bennington, which would also help increase utilization of federal housing vouchers.
  - **Support & Services at Home** – Ensure at least level funding for SASH and monitor OneCare transition.
  - **Assistive Community Services** – Seek further funding increases to cover provider operating costs. Even with the increase for FY 20, providers are still far short of breaking even on services that save the state money in nursing home costs.
  - **AHS Central Office Direct Service & Service Coordination Grants** – Restore former funding levels.
- Increase **landlord liaison** capacity to enhance housing search and retention for those with the greatest barriers to housing success.

- **Recovery Housing** -- Support passage of a compromise version of H.223 exempting state-certified recovery residences from the eviction provisions of landlord-tenant law.
- **HomeShare Vermont** -- Request level funding, which is \$151,411 in General Funds plus a federal match of \$175,752, to support home-sharing in Vermont for a total of \$327,163. HomeShare Vermont serves 7 counties out of two regional offices.

### Rental Housing Safety

Support the recommendations of the Rental Housing Advisory Board (RHAB) to increase rental housing health and safety, as follows:

- Establish the **Department of Fire Safety** (DFS) as the lead agency for complaint-driven, statewide, professional rental housing code enforcement. Communities with existing programs would retain those. Town Health Officers will be relieved of most of their responsibilities regarding rental housing inspections.
- Establish a modest statewide **rental registration fee** to fund the increased positions needed for enforcement through DFS, as well as the cost of establishing and maintaining a statewide **rental housing registry**, **rental rehab fund** (like the Governor's VHIP program), increased funding for **Back Rent assistance**, and statewide **landlord-tenant training** & technical assistance.

### New Revenues for Housing & Homelessness

Tap sustainable and equitable new revenue sources to help fund the growing housing needs of low-income and vulnerable Vermonters and the state's efforts to address homelessness and housing affordability.

- Enact a **\$2 a night "occupancy fee"** for motel, hotel and short-term rental stays, which would raise \$7.1 million annually and could be used to fund affordable housing and homeless programs. Estimates are that 93% of rooms are paid for by out-of-staters.
- Institute a **"Mansion Tax"** for high priced homes, as has been done in a number of other states. A 1% surcharge on property transfers above \$1 million could provide additional resources to help create more affordable housing and alleviate homelessness.
- Vermont has the second highest rate of second-home ownership in the country, behind Maine. The Coalition calls on lawmakers to research the feasibility of a potential **tax on luxury second-homes**.

### Addressing the Climate Crisis

Heating and cooling buildings is the second largest contributor to the state's carbon footprint. Publicly funded affordable housing in Vermont, whether newly constructed or substantially rehabilitated, is built to the highest current energy-efficiency standards, lowering heating and cooling costs and making buildings less costly to operate and more sustainable over the long term. By maximizing thermal efficiency, affordable housing investments lower our carbon footprint and help the state make progress on its climate change goals. Recognizing the urgent need to address the climate crisis with bold measures, the VAHC joins colleagues in the Climate Action Coalition and the Legislature's Climate Caucus to support:

- A **Global Warming Solutions Act**, enacted in other New England states, will turn our aspirational Green House Gas (GHG) goals into binding requirements and focus state agencies on cutting carbon pollution.
- A **Transportation Climate Initiative** will foster regional collaboration to cap emissions from cars and trucks, with proceeds to be invested in clean transportation alternatives, like subsidies for installing electric vehicle chargers in multi-family developments.
- **Workforce Training and Economic Development** that aligns workforce and climate and includes GHG metrics and awareness in all state training and licensure programs.
- A **Transition away from Fossil Fuels** by promoting and removing barriers to in-state renewable energy generation, streamlining incentives for low-carbon technologies, and transitioning to an all-fuels efficiency model. The latter would increase resources for low-income Weatherization, energy-efficiency in affordable housing developments, and could provide new incentives for solar in multi-family housing.

### Economic and Social Justice

Housing investments are not the only way to close the affordability gap for low-income working Vermonters and those living on fixed incomes. Improving economic and social conditions and the safety net are essential, too:

- Protect the constitutional rights of Vermonters without housing by passing a **Homeless Bill of Rights**, adopted by several other states (see House Bill H.492). This would help prevent discrimination based on homeless

status, reduce efforts to criminalize behavior often associated with homelessness, like panhandling or sleeping in cars, and create greater respect for the meager possessions of the homeless. Towns would have guidelines helping them avoid enacting ordinances targeting the homeless and the litigation that could ensue, for instance, when possessions are discarded illegally.

- Raise the **minimum wage** to \$15/hour by 2024, as proposed by the Raise the Wage Coalition, which would nearly align the minimum wage with the state's livable wage as defined in statute. Anyone working 40 hours a week ought to be able to afford their basic needs. The State of Vermont should pay all of its workers without sacrificing the quality of social services or access to them.
- Pass a strong, universal, and inclusive **family and medical leave bill**, as supported by the FaMLI Coalition, to support the health, well-being, and economic security of Vermont's children and families.
- **Child Care Subsidies** -- Vermont must continue to make progress on strengthening the Child Care Financial Assistance Program. CCFAP is a critical resource that helps Vermont families afford child care. However, the level of financial assistance offered by the program does not reflect the current cost of child care in Vermont, meaning that eligible families and child care providers still struggle.
- **Reach Up** -- Increase the Reach Up cash grant to children and families incrementally until it meets 100% of the basic needs of participants, with automatic inflation indexing going forward. Restore full benefits to Reach Up families receiving adult Supplemental Security Income (SSI). Even with last year's increases, current appropriations still provide less than 40% of a family's basic needs and continue to reduce Reach Up benefits from families with SSI income. Make work pay by continuing to increase income disregards and asset limits; address benefit cliffs that disincentivize increased work hours and higher pay.
- Provide greater incentives for low-income Vermonters to save for major essential needs and life goals by increasing investments in **Matched Savings/Individual Development Accounts**.
- Ensure at least level funding for essential safety net programs like **LIHEAP** and **Crisis Fuel**.
- Increase **access to Legal Services** for low-income Vermonters, especially in eviction situations.
- Help low-income Vermonters start small businesses and achieve greater economic self-sufficiency by increasing access to capital and technical assistance through **Micro Business Development Programs**.
- **Education Finance and Tax Reform** – Preserve income sensitivity and ensure that low-income renters and affordable housing are not adversely affected by tax reform efforts. Support the Tax Department's proposal to reform and restructure the **Renter Rebate**, in concept, while ensuring that those with the lowest incomes and greatest need are not adversely impacted.

### **Land Use Planning, Permit Reform & Community Investments**

Ease the development review process through land use planning and permit reforms, while ensuring that the provision of inclusive, affordable housing remains a requirement for all of the State's Designation Programs. The Coalition also calls for **full, statutory funding** through the Property Transfer Tax for the **Municipal and Regional Planning Fund** to increase local and regional capacity to plan for affordable and inclusive housing, including the following proposals. VAHC supports, in concept and with *preliminary* caveats noted, the Administration's emerging proposed reforms and community investments, which would:

- Eliminate **Act 250 Jurisdiction** in State Designated Downtowns & Neighborhoods (caveat: provisions for inclusive, affordable housing should be included);
- Reduce double-permitting for **state & municipal water/wastewater connection permits**;
- Amending the **Municipal and Regional Planning and Development Act** to expand small-scale residential development opportunities, like small lots, Accessory Dwelling Units (ADUs), and duplexes; help municipalities with by-law updates; and provide training on the new rules to builders and landlords;
- Expand **Downtown & Village Center Tax Credits** for re-investment and flood-safe rehabilitation in designated Neighborhood Development Areas and reduce capital gains on the sale of improved homes located within federally designated **Opportunity Zones**;
- Create a **Vermont Housing Improvement Program** for grants to bring unsafe, blighted, and vacant rental units up to code and back online (caveat: provisions to minimize economic displacement should be included); and
- Establish a **"Better Places" Crowd-Granting Framework** to leverage funding from private foundations for "placemaking" in centers.

# 2019 VERMONT HOUSING PROFILE



Across Vermont, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**SENATORS:** Bernard Sanders and Patrick J. Leahy

KEY FACTS

## 18,225

OR

## 23%

Renter Households that are extremely low income

## \$24,600

Maximum income of 4-person extremely low income households (state level)

## -11,876

Shortage of rental homes affordable and available for extremely low income renters

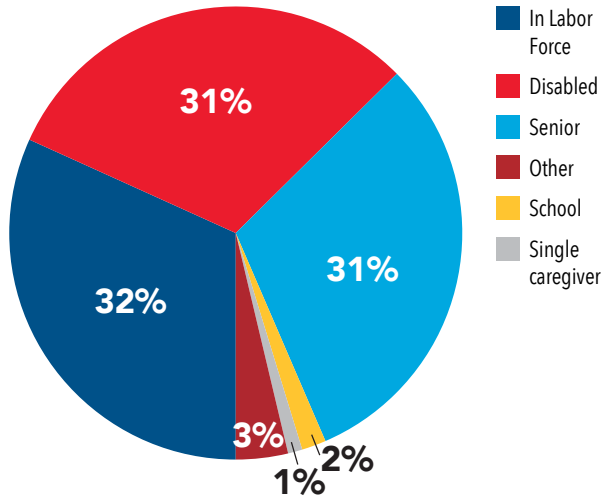
## \$47,375

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

## 68%

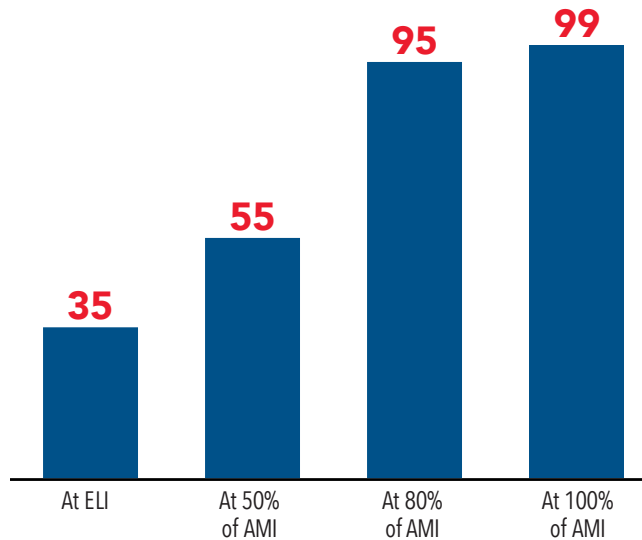
Percent of extremely low income renter households with severe cost burden

## EXTREMELY LOW INCOME RENTER HOUSEHOLDS



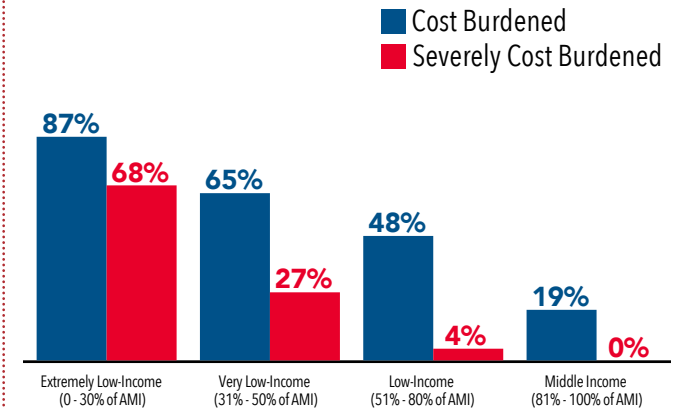
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week and 2% of whom are in school. Source: 2017 ACS PUMS.

## AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2017 ACS PUMS

## HOUSING COST BURDEN BY INCOME GROUP



Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2017 ACS PUMS.

Updated: 11/19/2019

1000 Vermont Avenue, NW, Suite 500, Washington, DC 20005 [WWW.NLIHC.ORG](http://WWW.NLIHC.ORG)

Extremely Low Income = 0-30%\* of AMI  
Low Income = 51-80% of AMI  
Note:\*Or poverty guideline, if higher.

Very Low Income = 31%-50% of AMI  
Middle Income = 81%-100% of AMI

# VERMONT

STATE RANKING **#16\***

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,184**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,948** monthly or **\$47,375** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$22.78**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT VERMONT:

| STATE FACTS                 |                |
|-----------------------------|----------------|
| Minimum Wage                | <b>\$10.78</b> |
| Average Renter Wage         | <b>\$13.40</b> |
| 2-Bedroom Housing Wage      | <b>\$22.78</b> |
| Number of Renter Households | <b>76214</b>   |
| Percent Renters             | <b>29%</b>     |

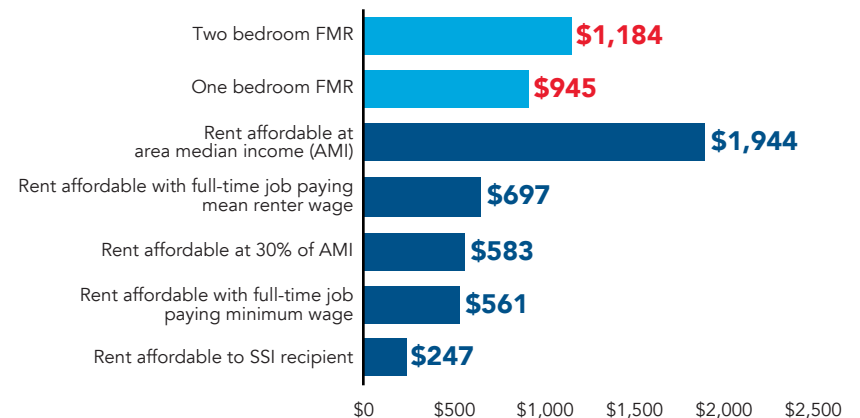
**85**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**67**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.1**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**1.7**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)

| MOST EXPENSIVE AREAS                | HOUSING WAGE   |
|-------------------------------------|----------------|
| Burlington-South Burlington, VT MSA | <b>\$29.69</b> |
| Washington County                   | <b>\$19.92</b> |
| Addison County                      | <b>\$19.35</b> |
| Windham County                      | <b>\$19.12</b> |
| Lamoille County                     | <b>\$19.00</b> |



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



# Vermont

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

|                                 | Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup> | 2 BR FMR | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup> | Annual AMI <sup>4</sup> | Monthly rent affordable at AMI <sup>5</sup> | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2013-2017) | % of total households (2013-2017) | Estimated hourly mean renter wage (2019) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|---------------------------------|--|----------|--|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Vermont                         | \$22.78  | \$1,184  | \$47,375                                 | 2.1   | \$77,777                | \$1,944                                     | \$23,333   | \$583                                 | 76,214                        | 29%                               | \$13.40                                  | \$697                                       | 1.7  |
| Combined Nonmetro Areas         | \$18.45  | \$960    | \$38,383                                 | 1.7   | \$70,827                | \$1,771                                     | \$21,248   | \$531                                 | 46,897                        | 27%                               | \$12.27                                  | \$638                                       | 1.5  |
| <u>Metropolitan Areas</u>       |  |          |  |   |                         |   |            |                                       |                               |                                   |  |   |  |
| Burlington-South Burlington MSA | \$29.69  | \$1,544  | \$61,760                                 | 2.8   | \$91,600                | \$2,290                                     | \$27,480   | \$687                                 | 29,317                        | 34%                               | \$15.10                                  | \$785                                       | 2.0  |
| <u>Counties</u>                 |  |          |  |   |                         |   |            |                                       |                               |                                   |  |   |  |
| Addison County                  | \$19.35  | \$1,006  | \$40,240                                 | 1.8   | \$77,900                | \$1,948                                     | \$23,370   | \$584                                 | 4,053                         | 28%                               | \$14.97                                  | \$779                                       | 1.3  |
| Bennington County               | \$17.54  | \$912    | \$36,480                                 | 1.6   | \$67,000                | \$1,675                                     | \$20,100   | \$503                                 | 4,141                         | 27%                               | \$13.01                                  | \$676                                       | 1.3  |
| Caledonia County                | \$16.96  | \$882    | \$35,280                                 | 1.6   | \$63,900                | \$1,598                                     | \$19,170   | \$479                                 | 3,244                         | 27%                               | \$12.38                                  | \$644                                       | 1.4  |
| Essex County                    | \$14.65  | \$762    | \$30,480                                 | 1.4   | \$51,400                | \$1,285                                     | \$15,420   | \$386                                 | 572                           | 21%                               | \$10.93                                  | \$568                                       | 1.3  |
| Lamoille County                 | \$19.00  | \$988    | \$39,520                                 | 1.8   | \$71,800                | \$1,795                                     | \$21,540   | \$539                                 | 2,974                         | 29%                               | \$10.59                                  | \$551                                       | 1.8  |
| Orange County                   | \$18.46  | \$960    | \$38,400                                 | 1.7   | \$71,300                | \$1,783                                     | \$21,390   | \$535                                 | 2,364                         | 19%                               | \$12.26                                  | \$637                                       | 1.5  |
| Orleans County                  | \$14.62  | \$760    | \$30,400                                 | 1.4   | \$58,600                | \$1,465                                     | \$17,580   | \$440                                 | 2,550                         | 22%                               | \$10.65                                  | \$554                                       | 1.4  |
| Rutland County                  | \$18.06  | \$939    | \$37,560                                 | 1.7   | \$68,600                | \$1,715                                     | \$20,580   | \$515                                 | 7,019                         | 28%                               | \$10.97                                  | \$570                                       | 1.6  |
| Washington County               | \$19.92  | \$1,036  | \$41,440                                 | 1.8   | \$78,700                | \$1,968                                     | \$23,610   | \$590                                 | 7,010                         | 28%                               | \$13.33                                  | \$693                                       | 1.5  |
| Windham County                  | \$19.12  | \$994    | \$39,760                                 | 1.8   | \$68,200                | \$1,705                                     | \$20,460   | \$512                                 | 6,153                         | 32%                               | \$12.09                                  | \$629                                       | 1.6  |
| Windsor County                  | \$19.00  | \$988    | \$39,520                                 | 1.8   | \$76,100                | \$1,903                                     | \$22,830   | \$571                                 | 6,817                         | 28%                               | \$11.83                                  | \$615                                       | 1.6  |

### BURLINGTON-SOUTH BURLINGTON, VT MSA

#### CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

#### FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburg town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Montpelier town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

#### GRAND ISLE COUNTY

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 Fair Market Rent.

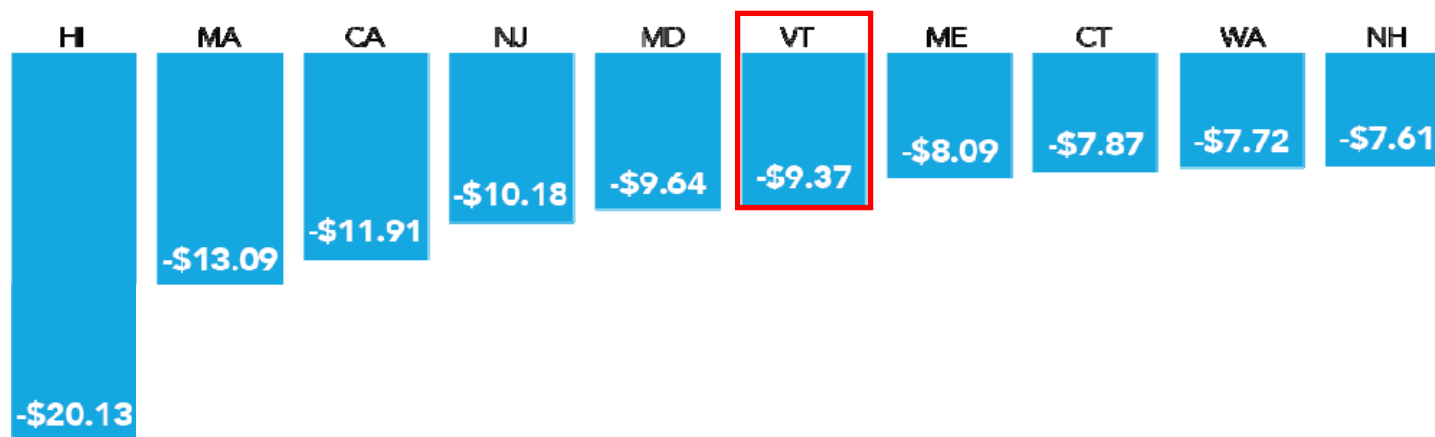
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

# OUT<sup>of</sup> REACH

FIGURE 2: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2017 adjusted to 2019 dollars.

## Median Hourly Wage of Most Common Jobs in Vermont

Source: NLIHC analysis of Bureau of Labor Statistics

