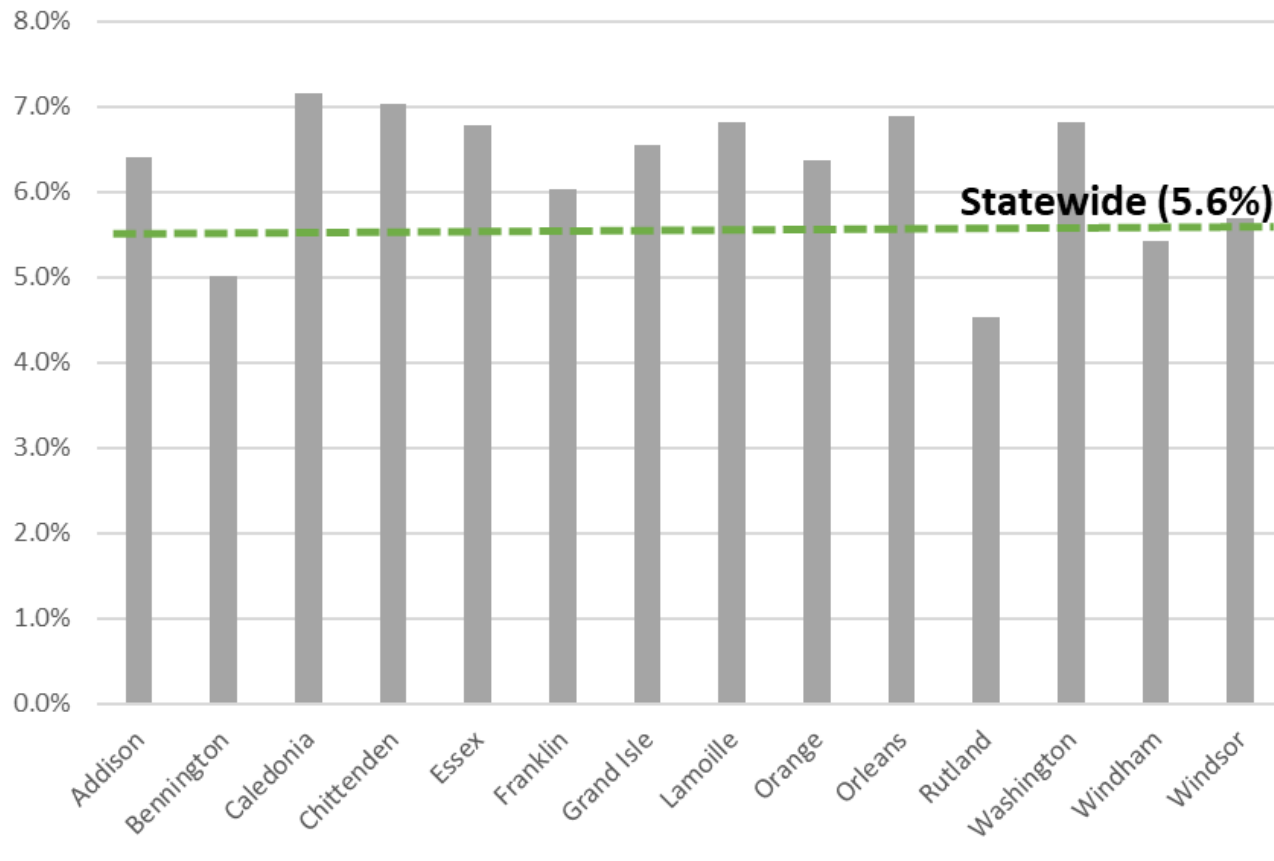


Butternut Grove, Winooski



Average Annual Percentage Increase in Median Home Sales Price, By County, 2001-2021



Increase in Vermont Primary Home Sales Prices, 2001 - 2021

	2001	2021	Annual % Increase
Addison	\$127,500	\$290,750	6.4%
Bennington	\$117,250	\$235,000	5.0%
Caledonia	\$83,500	\$203,000	7.2%
Chittenden	\$160,000	\$385,000	7.0%
Essex	\$65,000	\$153,200	6.8%
Franklin	\$120,000	\$265,000	6.0%
Grand Isle	\$135,000	\$311,750	6.5%
Lamoille	\$128,000	\$302,500	6.8%
Orange	\$97,000	\$220,500	6.4%
Orleans	\$77,500	\$184,250	6.9%
Rutland	\$105,000	\$200,000	4.5%
Washington	\$110,000	\$260,000	6.8%
Windham	\$115,000	\$240,000	5.4%
Windsor	\$120,000	\$256,750	5.7%
Vermont	\$126,900	\$270,000	5.6%

source: <https://www.housingdata.org/profile/homeownership-costs/primary-home-sales> (accessed 4/4/22)

MISSING MIDDLE (simple subsidy retention)

Year	0	5	10	15	20
Home Value (incr 5.6%/yr)	\$375,000	\$492,400	\$646,600	\$849,100	\$1,115,000
Affordability Subsidy	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000
Subsidy as % of value	12.8%	10.0%	7.8%	6.1%	4.7%
Sales Price	\$320,000	\$437,400	\$591,600	\$794,100	\$1,060,000

SHARED EQUITY (based on 75% share to next owner)

Year	0	5	10	15	20
Home Value (incr 5.6%/year)	\$375,000	\$492,400	\$646,600	\$849,100	\$1,115,000
Original Subsidy + Seller's Share	\$150,000	\$238,000	\$353,600	\$503,700	\$700,800
Total Subsidy as % of value	40.0%	48.3%	54.7%	59.3%	62.9%
Sales Price	\$225,000	\$254,400	\$293,000	\$345,400	\$414,200

Top Five Known* Occupations of Champlain Housing Trust Shared Equity Owners

Health Care / Provider / Support Staff	138	15%
Administrative Assistant / Office Administrator / IT	130	14%
Nonprofit / Social Services / Public Service	104	11%
Teacher / Aide	90	10%
Manufacturing	71	7%

** over the life of the program, with 193 unknown*



LINCOLN BROWN ILLUSTRATION