INTRODUCTION

In 2023 and 2024, the Vermont legislature made several significant changes in Vermont statute. This includes changes to 24 V.S.A. §4348a – Elements of a Regional Plan. Statute now requires that the regional plan include a housing element that includes the following information (**emphasis added**):

> *(9) A housing element that identifies the regional and community-level need for housing that will result in an adequate supply of building code and energy code compliant homes where most households spend not more than 30 percent of their income on housing and not more than 15 percent on transportation. To establish housing needs, the Department of Housing and Community Development shall publish statewide and regional housing targets or ranges as part of the Statewide Housing Needs Assessment. The regional planning commission shall consult the Statewide Housing Needs Assessment; current and expected demographic data; the current location, quality, types, and cost of housing; other local studies related to housing needs; and data gathered pursuant to subsection 4382(c) of this title. If no such data has been gathered, the regional planning commission shall gather it.* ***The regional planning commission's assessment shall estimate the total needed housing investments in terms of price, quality, unit size or type, and zoning district as applicable and shall disaggregate regional housing targets or ranges by municipality.*** *The housing element shall include a set of recommended actions to satisfy the established needs.*

ECOS Supplement #7: Housing Data provides detailed information about how the Chittenden County Regional Planning Commission (CCRPC) calculated the required regional housing estimates and municipal housing targets.

REGIONAL AND MUNICIPAL HOUSING TARGETS

Regional Housing Targets

The regional housing targets come from the Vermont Housing Needs Assessment 2025-2029, a report that researches and analyzes housing needs. The report was written by the Vermont Housing Finance Agency (VHFA) under contract with the state's Department of Housing and Community Development and is updated every five years. The report provides both "lower" scenario and "upper" scenario housing targets for each Regional Planning Commission (see Figure 1). According to the report, each scenario will "normalize vacancy rates, end homelessness, and replace homes lost from year-round housing stock due to disrepair and seasonal home use."[i] The "lower" scenario is based on a 0.8% average annual rate of housing growth which would address the goals of normalizing vacancy rates, ending homelessness, and replacing lost homes, but provides little flexibility if population grows faster than expected. The "upper" scenario is based on a 1.6% average annual rate of housing growth which mirrors Vermont's growth rate in the 1980 to 1990 period. This scenario would increase Vermont's labor force, provide greater housing access, and decrease houselessness.

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FIGURE 1: 2050 AND 2030 REGIONAL HOUSING TARGETS

Total additional home targets, 2025-2030 and 2025-2050

	2025-2030		2025-2050	
Region	**Lower**	**Upper**	**Lower**	**Upper**
Addison County	1,296	1,978	4,103	8,088
Bennington County	1,453	2,188	4,483	8,836
Central Vermont	2,540	3,864	8,045	15,856
Chittenden County	7,301	10,537	15,783	47,407
Lamoille County	1,387	1,959	3,359	6,621
Mount Ascutney	1,207	1,781	3,750	7,391
Northeastern Vermont	2,836	4,193	9,014	17,768
Northwest Vermont	2,144	3,249	6,755	13,315
Rutland Regional	2,707	4,065	8,100	15,965
Two Rivers-Ottauquechee	2,424	3,640	7,692	15,162
Windham Regional	2,571	3,730	7,933	15,635
Vermont	27,867	41,185	79,018	172,044

2025-2030: "Lower" assume VT year-round households increase at the 2016-2019 average annual rate of 1.02%. "Higher" assume the 2019-2022 rate of 1.77%.
2025-2050: "Lower" based on population projection. "Higher" assume VT year-round households increase at the long-term annual average rate of 1.4%.
All targets include additional projected year-round households plus homes needed to normalize vacancy rates, eliminate homelessness, replace destroyed homes, and provide a margin to address Vermont's 15% seasonal home rate.

CCRPC has also developed a "middle" target between the "lower" and "upper" scenarios given the wide range between the VHFA-developed scenarios for Chittenden County. The "middle" target represents a 1.2% average annual rate of housing growth which will also help grow the workforce, provide greater housing access, and address homelessness.

CCRPC is required to include both the "low" and "upper" targets in the regional plan. However, CCRPC decided during the development of the municipal housing targets to focus on the "middle" targets. This is because the "middle" targets represent real progress toward addressing the housing crisis, yet also feel achievable despite existing challenges related to land, labor, and cost.

FIGURE 2: 2030 AND 2050 CHITTENDEN COUNTY HOUSING TARGETS

Chittenden County Housing Targets

2030			2050		
Low	Middle	High	Low	Middle	High
7,301	8,919	10,537	15,783	31,595	47,407

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Developing Municipal Targets: Preliminary Research

In late 2023, CCRPC's Planning Advisory Committee (PAC) directed CCRPC staff to form the PAC Housing Targets Working Group. PAC charged this group with developing a method to disaggregate the regional housing target into municipal housing targets as required by the HOME Act (Act 47 of 2023).

The Housing Targets Working Group met several times in 2024 to discuss how to accomplish this task. The Working Group began by reviewing a considerable amount of data to better understand regional context. This included looking at the following information:

Current Shares of Housing Stock | The Working Group reviewed each municipality's percentage of the county's existing housing stock.

Historic Growth Rates | Historic growth rates in the region and in municipalities were reviewed in order to better understand the historical context of Chittenden County during the post-war period.

Planning and Zoning | The Working Group reviewed the 2018 ECOS Plan regional future land use map. It also reviewed a rough regional buildout scenario based on municipal zoning bylaws. An additional buildout scenario, which removed land constrained by natural resources (based on known and possible constraints used in enhanced energy planning), was also reviewed.

Utility Capacity | The Working Group reviewed information about the service areas, treatment capacity, and storage capacity of each of the region's wastewater and water systems. CCRPC staff also had conversations with municipal public works and Champlain Water District (CWD) staff about the capacity of water and wastewater pipes within the region.

Other Considerations | The Working Group discussed access to public transit and three-phase electricity within the region and their importance in developing compact housing.

The Working Group and CCRPC staff then used these data sets to test several scenarios to develop municipal housing targets. Many of these scenarios proved difficult to explain and often led to an unrealistic, or unfair, allocation of municipal housing targets that were not compatible with existing state or regional planning goals.

Municipal Targets: Selected Approach

After much trial-and-error, the Working Group decided on a simplified approach to develop municipal housing targets. The selected approach divides Chittenden County municipalities into three categories: urban, mixed urban/rural, and rural. The municipal housing targets are disaggregated differently based on category:

FIGURE 3: MUNICIPAL HOUSING TARGETS – SELECTED APPROACH

	Urban	Mixed Urban / Rural	Rural
% of Regional Housing Target	60%	36.2%	3.8%
Allocation Method	Share of urban land area	Regional Future Land Use Map	50% share of current housing stock
Municipalities	Burlington	Colchester	Bolton
	Essex Junction	Essex Town	Buel's Gore
	South Burlington	Hinesburg	Charlotte
	Winooski	Jericho	Huntington

		Milton	St. George
		Richmond	Underhill
		Shelburne	Westford
		Williston	

Urban Municipalities: Land Area Method | The region's four cities (Burlington, Essex Junction, South Burlington, and Winooski) are home to 50% of all existing housing in Chittenden County. It is within these cities where infrastructure, social services, and transportation options are strongest, reinforcing these communities as the core of our built environments. To address state, regional, and local planning goals (24 VSA §4302(c)(1)(A)), CCRPC has allocated a substantial majority (60%) of the regional housing targets to the cities. Substantial planning and investment in public infrastructure (e.g. water, wastewater, stormwater management, public transit, schools, and other municipal services) should be focused in these communities to efficiently and cost-effectively create conditions to achieve the regional housing targets.

The 60 percent of the regional target assigned to urban municipalities is then divided across each municipality by its share of total land area. To ensure reasonable distribution of the target, CCRPC established that no municipality would have less than 7% share of the urban housing target (Winooski), and no municipality would have more than 40% of the urban housing target (South Burlington).

Rural Municipalities: 50% Current Share Method | Housing development in rural municipalities (Bolton, Buel's Gore, Charlotte, Huntington, St. George, Underhill, and Westford) is limited by lack of robust infrastructure and widespread natural resource development constraints.

Rural housing targets are lower in order to prioritize housing development in urban and mixed urban/rural municipalities and to support protection of working lands outside of village centers. Within rural communities, CCRPC is encouraging development in compact village centers and neighborhoods. Rural municipalities currently contain 7.6% of the county's housing stock. In CCRPC's methodology, 3.8% of the regional housing target, is assigned to the rural municipalities. This means that housing stock in rural municipalities will continue to grow, yet not as quickly as the rest of Chittenden County.

Achieving housing targets in rural municipalities will require additional planning, bylaw, and infrastructure work to accommodate growth in or near existing villages instead of in outlying or environmentally sensitive areas.

FIGURE 4: RURAL MUNICIPALITIES HOUSING TARGETS – 50% CURRENT SHARE METHOD

Rural Municipalities	Current Housing Number of Housing Units (2023)	Current Share of County Housing Units %	2030 and 2050 Housing Target as % of Regional Target
BOLTON	550	0.75%	0.37%
BUEL'S GORE	12	0.02%	0.01%
CHARLOTTE	1,643	2.23%	1.12%
HUNTINGTON	876	1.19%	0.60%
ST. GEORGE	314	0.43%	0.21%
UNDERHILL	1,313	1.79%	0.89%
WESTFORD	899	1.22%	0.61%

Mixed Urban / Rural Municipalities: Regional Future Land Use Method | Mixed urban/rural municipalities are those that have both areas planned for growth and rural and working lands.

Mixed urban/rural municipalities are assigned 36.2% of the regional housing target. This is calculated by subtracting the urban municipality target (60%) and the rural municipality target (3.8%) from the regional housing target.

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The mixed urban/rural municipal housing target is then allocated to municipalities based on the regional future land use map. With this approach, the housing targets reinforce and support the land use and transportation goals of the ECOS Plan by targeting development in areas planned for growth. Specifically, the mixed urban/rural housing target is allocated by the total land areas in each municipality in specific future land use area categories (see Figure 5).

FIGURE 5: MIXED URBAN/RURAL MUNICIPALITIES – FUTURE LAND USE CATEGORY ACRES PER MUNICIPALITY

Total Planning Area Acres												
Municipality	Downtown Center	Village Center	Planned Growth Area	Village Area	Transition Area	Resource-Based Recreation Area	Enterprise Area	Rural General	Rural Ag and Forestry	Rural Conservation	Airport or Camp Johnson or Ethan Allen Firing Range	TOTAL
COLCHESTER	273	317	245	4,856	772	0	522	5,658	2,006	8,458	730	23,837
ESSEX	203	242	3,626	105	0	0	890	5,925	3,232	8,032	0	22,254
HINESBURG	0	129	319	23	243	202	428	10,464	7,113	6,502	0	25,422
JERICHO	0	294	0	1,194	482	0	0	5,739	4,140	5,857	5,071	22,777
MILTON	175	55	1,763	0	1,094	0	1,400	8,628	8,107	12,779	0	34,002
RICHMOND	0	48	168	0	46	572	95	7,069	7,137	5,897	0	21,034
SHELBURNE	181	68	2,166	0	1,049	0	226	4,404	2,753	5,160	0	16,006
WILLISTON	566	232	3,450	0	0	0	649	7,655	3,277	4,028	0	19,857
Total	1,398	1,385	11,738	6,179	3,685	774	4,209	55,542	37,765	56,713	5,801	185,190

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The mixed urban/rural housing targets are further weighted so that most of the targets are allocated to future land use areas that are planned for growth (see Figure 6 on the next page). This includes the Downtown Center, Village Center, Planned Growth Area, Village Area, and Transition future land use area categories. Ninety percent of the target in the mixed urban/rural municipalities is allocated to areas planned for growth as delineated on the regional future land use map.

The 90% allocated to areas planned for growth is then further divided into areas with water and wastewater service (80%) and areas with only water, or wastewater, or neither utility (10%). Only 10% of the mixed urban/rural municipalities target is allocated to rural areas.

Municipalities in this category with larger geographic areas planned for growth served by water and sewer service will have larger targets than municipalities with more land area assigned to rural land use area categories.

FIGURE 6: MIXED URBAN/MUNICIPALITIES – HOUSING TARGET WEIGHT BY FUTURE LAND USE CATEGORY AND ACCESS TO WATER AND WASTEWATER INFRASTRUCTURE

Housing Target Weights by Planning Area			
Planning Area / Sub-Area			% Allocation
Rural General Housing Target (10%)			10%
Growth Areas Housing Target (90%)	Growth Areas with Water & Wastewater Infrastructure (80%)	Downtown Center	20%
		Village Center	20%
		Planned Growth Area	35%
		Village Area	0%
		Transition	5%
	Growth Areas with Water OR Wastewater OR Neither (10%)	Downtown Center	1.0%
		Village Center	4%
		Planned Growth Area	0.5%
		Village Area	4%
		Transition	0.5%

Housing Targets and Regional Land Use Goal | The ECOS Plan contains a land use goal to "focus 90% of development in area planned for growth (Downtown Centers, Village Centers, Planned Growth Areas, Village Areas, and Transition), in order to maintain a settlement pattern of compact centers separated by rural countryside." CCRPC's municipal housing targets comply with this goal by allocating 92.6% of the regional housing target to areas planned for growth in urban and mixed urban/rural municipalities in Vermont:

- The entire municipal housing target for Chittenden County's urban municipalities will occur in an area planned for growth. This accounts for 60% of the regional housing target.
- Ninety percent of the municipal housing target in mixed urban rural municipalities has been allocated to areas planned for growth. This accounts for 32.6% of the regional housing target (36.2% x 90% = 32.6%).
- The municipal housing targets assigned to rural municipalities (3.8% of the regional housing targets) are not assigned based on the regional future land use map's areas planned for growth. However, CCRPC will work with our municipalities on bylaw and infrastructure projects that support future development in rural municipalities that meets the statutory goal of compact centers surrounded by rural countryside, and provides a range of housing choices in all of our communities.

Category	Regional Housing Target	Percent of Category Target Allocated to Areas Planned for Growth	Regional Housing Target Allocated to Area Planned for Growth
Urban	60%	100%	60.0%
Mixed Urban/Rural	36.2%	90%	32.6%
Rural	3.8%	Based on local zoning and infrastructure planning	Based on local zoning and infrastructure planning
		Total Regional Housing Targets Allocated to Area Planned for Growth	> 92.6%

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HOUSING ESTIMATES BY ZONING DISTRICT, UNIT TYPE, UNIT SIZE, AND PRICE

Planning for housing must include a mix of unit sizes and types, affordability levels, and locations to meet people's housing needs. The following section describes how CCRPC developed estimates for housing by zoning district (*Future Land Use Area), housing type, unit size, and price (affordability level)* as required by 24 V.S.A. §4348a(9)

Housing Estimates by Zoning District (Future Land Use Areas)

CCRPC does not have the authority to adopt zoning. Therefore, CCRPC has interpreted the statutory requirement to related to "zoning district" to instead mean "future land use planning area."

CCRPC's approach to housing estimates was designed to advance the ECOS Plan's land use goal, took into account available land and infrastructure, and included the following criteria:

- 90% of the region's 2030 and 2050 housing targets will be accommodated within areas planned for growth (Downtown Centers, Village Centers, Planned Growth Areas, Village Areas, and Transition Areas) which collectively account for 12.8% of the region's land area.
- The remaining 10% of housing will be accommodated in the rural land use areas, which collectively account for 81.6% of the region's land area.
- Little or no housing is planned in the Enterprise, Resource-Based Recreation, or Airport / Camp Johnson / Ethan Allen Firing Range land use areas (5.6% of the county's land area).

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As noted above, when developing the municipal housing targets, CCRPC assessed the amount of land and infrastructure available in Downtown Centers, Village Centers, Planned Growth Areas, Village Areas, and Transition Areas to determine the amount of new housing that could be allocated to each. (Note that despite this, with these numbers CCRPC is not prescribing the locations of housing development at the municipal level within areas planned for growth).

Estimates for Different Housing Unit Types

"Unit type" describes the characteristics of a housing unit. To arrive at estimates for future housing unit types, CCRPC first calculated the existing percentage of each unit type within each future land use area (see Figure 8).[1]

FIGURE 8: EXISTING DWELLING UNIT TYPE AND FUTURE LAND USE CATEGORY

DU Type as % of Total Units by FLU Area	ACCESSORY DWELLING UNIT	MOBILE HOME	SINGLE HOUSING UNIT	MULTIUNIT	SEASONAL CAMP	Grand Total
Downtown Center	0.01%	0.05%	0.62%	8.42%	0.00%	9.09%
Village Center	0.01%	0.35%	1.10%	3.20%	0.00%	4.67%
Planned Growth Area	0.14%	0.28%	24.98%	30.26%	0.01%	55.66%
Village Area	0.03%	0.37%	5.88%	2.42%	0.09%	8.79%
Transition/Infill Area	0.01%	0.23%	1.28%	0.67%	0.00%	2.19%

[1] Chittenden County Regional Housing Database. (2025, September 3). Home Page. https://data-ccrpc.opendata.arcgis.com/datasets/CCRPC::vt-data-housing-chittendencounty/about

Resource-based Recreation Area	0.00%	0.00%	0.07%	0.06%	0.00%	0.13%
Enterprise Area	0.00%	0.00%	0.11%	0.02%	0.00%	0.13%
Airport or Camp Johnson or Ethan Allen Firing Range	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hamlet	0.00%	0.00%	0.03%	0.00%	0.00%	0.03%
Rural General	0.14%	1.03%	13.98%	1.11%	0.27%	16.53%
Rural Ag and Forestry	0.01%	0.02%	0.91%	0.10%	0.02%	1.06%
Rural Conservation	0.02%	0.09%	1.35%	0.19%	0.06%	1.71%
All Rural Categories	*0.18%*	*1.15%*	*16.27%*	*1.40%*	*0.35%*	*19.34%*
Grand Total	**0.37%**	**2.43%**	**50.30%**	**46.45%**	**0.45%**	**100.00%**

CCRPC staff then used existing housing unit type information, and the following principles, to develop estimates for future housing unit type mix within each future land use area category:

- Ensure no housing units are allocated to non-residential areas (Enterprise and Airport / Camp Johnson / Ethan Allen Firing Range);
- Maintain CCRPC's land use goal of allocating 90% of development to areas planned for growth (Downtown Centers, Village Centers, Planned Growth Areas, Village Areas, and Transition Areas), with only 10% of development occurring in other future land use areas (Resource-based Recreation, Hamlet, Rural General, Rural Agriculture & Forestry, and Rural Conservation);
- Reflect housing reforms in the HOME Act, and the changes in state, regional, and local planning policy, create more housing categories (duplex, multiunit housing (3-4 units), multiunit housing (5-19 units), multiunit housing (20+ units)). This helps set housing estimates for missing middle housing, a category of house-scale building types with multiple units that are compatible in scale and form with detached single-family homes.[2] It also helps track the development of missing middle units over time; and
- Allocate a higher percentage of larger multi-family housing units in Downtown Centers and Village Centers, given that much of the development that will occur in these areas will be infill development.

These adjustments were also made with the goal that there should be a mix of all housing types in both urban and rural areas in order to provide people with choice, flexibility, and access to different communities.

The total regional housing target was multiplied by these modified percentages of each housing type per future land use areas (Figure 9) to obtain the target number of units by housing type for both 2030 and 2050 (Figure 10 and Figure 11).

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[2] Missing Middle Housing. (2025, September 3). Home Page. https://missingmiddlehousing.com/.

FIGURE 9: ESTIMATED DWELLING UNIT TYPES NEEDED BY FUTURE LAND USE AREA CATEGORY

	ADU	Mobile Home	Single-Unit	Duplex	Multi-Unit 3-4	Multi-Unit 5-19	Multi-Unit 20+	Seasonal Camp	Total
Downtown Center	0.00%	0.00%	0.25%	0.25%	2.75%	2.75%	15.00%	0.00%	21.00%
Village Center	0.25%	0.00%	1.00%	1.00%	2.50%	2.00%	1.00%	0.00%	7.75%
Planned Growth Area	0.25%	0.00%	5.00%	8.00%	12.25%	12.50%	14.00%	0.00%	52.00%
Village Area	0.05%	0.25%	2.00%	2.00%	2.50%	0.50%	0.00%	0.00%	7.30%
Transition/Infill Area	0.01%	0.00%	0.25%	0.25%	0.75%	0.45%	0.25%	0.00%	1.96%
Resource-based Recreation Area	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.00%	0.14%
Enterprise Area	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Airport / Camp Johnson / Ethan Allen Firing Range	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hamlet	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Rural General	0.20%	0.50%	4.30%	3.50%	0.50%	0.00%	0.00%	0.00%	9.00%
Rural Ag and Forestry	0.01%	0.00%	0.80%	0.00%	0.04%	0.00%	0.00%	0.00%	0.86%
Rural Conservation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Rural Categories	*0.21%*	*0.50%*	*5.10%*	*3.50%*	*0.54%*	*0.00%*	*0.00%*	*0.00%*	*9.86%*
Grand Total	**0.77%**	**0.75%**	**13.60%**	**15.00%**	**21.29%**	**18.34%**	**30.25%**	**0.00%**	**100.00%**

FIGURE 10: ESTIMATES BY DWELLING UNIT TYPE AND FUTURE LAND USE CATEGORY (2030)

	ADU	Mobile Home	Single-Unit	Duplex	Multi-Unit 3-4	Multi-Unit 5-19	Multi-Unit 20+	Seasonal Camp	Total
Downtown Center	0	0	22	22	245	245	1,338	0	1,873
Village Center	22	0	89	89	223	178	89	0	691
Planned Growth Area	22	0	446	714	1,093	1,115	1,249	0	4,638
Village Area	4	22	178	178	223	45	0	0	651
Transition/Infill Area	1	0	22	22	67	40	22	0	175
Resource-based Recreation Area	0	0	0	0	0	12	0	0	12
Enterprise Area	0	0	0	0	0	0	0	0	0
Airport or Camp Johnson or Ethan Allen Firing Range	0	0	0	0	0	0	0	0	0
Hamlet	0	0	0	0	0	0	0	0	0
Rural General	18	45	384	312	45	0	0	0	803
Rural Ag and Forestry	1	0	71	0	4	0	0	0	76
Rural Conservation	0	0	0	0	0	0	0	0	0
All Rural Categories	*19*	*45*	*455*	312	49	0	0	*0*	*879*
Grand Total	**69**	**67**	**1,213**	**1,338**	**1,899**	**1,635**	**2,698**	**0**	**8,919**

FIGURE 11: ESTIMATES BY DWELLING UNIT TYPE AND FUTURE LAND USE CATEGORY (2050)

	ADU	Mobile Home	Single-Unit	Duplex	Multi-Unit 3-4	Multi-Unit 5-19	Multi-Unit 20+	Seasonal Camp	Total
Downtown Center	0	0	79	79	869	869	4,739	0	6,635
Village Center	79	0	316	316	790	632	316	0	2,449
Planned Growth Area	79	0	1,580	2,528	3,870	3,949	4,423	0	16,429
Village Area	16	79	632	632	790	158	0	0	2,306
Transition/Infill Area	2	0	79	79	237	142	79	0	618
Resource-based Recreation Area	0	0	0	0	0	43	0	0	43
Enterprise Area	0	0	0	0	0	0	0	0	0
Airport or Camp Johnson or Ethan Allen Firing Range	0	0	0	0	0	0	0	0	0
Hamlet	0	0	0	0	0	0	0	0	0
Rural General	63	158	1,359	1,106	158	0	0	0	2,844
Rural Ag and Forestry	4	0	253	0	14	0	0	0	270
Rural Conservation	0	0	0	0	0	0	0	0	0
All Rural Categories	*67*	*158*	*1,611*	*1,106*	*172*	*0*	*0*	*0*	*3,114*
Grand Total	**243**	**237**	**4,297**	**4,739**	**6,728**	**5,793**	**9,557**	**0**	**31,595**

Estimates for Housing Unit Size

Housing unit size estimates were calculated using the expected needed number of bedrooms based on future household size. CCRPC's assumptions about the number of needed bedrooms per household size are in Figure 12.

FIGURE 12: ESTIMATED DWELLING UNIT SIZE NEEDED PER HOUSEHOLD SIZE

Household Size	0-1 bedroom	2 bedroom	3 bedroom	4 bedroom	5+ bedroom
1-person household	75%	20%	5%	0%	0%
2-person household	25%	50%	20%	5%	0%
3-person household	0%	30%	40%	25%	5%
4-person household	0%	30%	40%	25%	5%
5-person household	0%	0%	20%	40%	40%
6-person household	0%	0%	20%	40%	40%
7-or-more-person household	0%	0%	0%	20%	80%

While the number of bedrooms required should generally match the number of people in a household, it is assumed that some households will require additional rooms to accommodate guests, children in shared custody arrangements, live-in caretakers, home offices, or other needs. In addition, while some households may include members who share a bedroom (spouses, young children, etc.), generally the number of people should be less than double the number of bedrooms to avoid overcrowding.

CCRPC estimated household size in 2030 and 2050 based on the following information:

- CCRPC used the Vermont Housing Needs Assessment's regional-level household projections for 2029 to determine how many households of each size there will be in 2030. These projections do not change current assumptions about the mix of household sizes by 2030.[3]
- The Vermont Housing Needs Assessment does not provide a projected number of households out to 2050, but the assessment does estimate Chittenden County's projected average household size to be 2.15 in 2050. In combination with regional population projections developed for the 2018 ECOS Plan, CCRPC developed a scenario for the allocation of household size for 2050.

FIGURE 13: ESTIMATED HOUSEHOLD SIZE IN CHITTENDEN COUNTY (VT HOUSING NEEDS ASSESSMENT 2025-2029)

Household Size	2020	2030	2050
1-person household	30.06%	30.06%	38.25%
2-person household	37.23%	37.23%	32.00%
3-person household	15.27%	15.27%	13.55%
4-person household	11.92%	11.92%	11.05%
5-person household	3.70%	3.70%	3.50%
6-person household	1.16%	1.16%	1.15%
7-or-more-person household	0.67%	0.67%	0.50%
Average Household Size	2.44	2.28	2.15

CCRPC then estimated 2030- and 2050-unit sizes by multiplying household size estimates by the unit bedroom size

[3] US Census Bureau. *American Community Survey 5-Year Estimates*. (2023). Table B25009 | Household Size. Retrieved August 20, 2025 from https://housingdata.org/profile/population-household/household-size.

assumptions. The results are in Figure 14. The 2050 household size estimates indicate a decrease in average household size, and therefore a shift toward smaller households and smaller unit sizes.

FIGURE 14: DWELLING UNIT SIZE ESTIAMTES IN 2030 AND 2050 HOUSING TARGET SCENARIOS

Target Year	Scenario	New Units	0-1 bedroom	2 bedroom	3 bedroom	4 bedroom	5+ bedroom
2030 Regional Housing Target	**Low**	**7,301**	2,374	2,351	1,422	715	257
	Middle	**8,919**	2,901	2,872	1,737	873	314
	Upper	**10,537**	3,427	3,393	2,052	1,032	370
	Percent Allocations		32.52%	32.20%	19.48%	9.79%	3.52%
2050 Regional Housing Target	**Low**	**15,783**	5,790	4,897	3,012	1,533	551
	Middle	**31,595**	11,591	9,804	6,029	3,068	1,103
	Upper	**47,407**	17,392	14,710	9,046	4,603	1,655
	Percent Allocations		36.69%	31.03%	19.08%	9.71%	3.49%

The 2050 upper housing targets from the VT Housing Needs Assessment are highly dependent on significant in-migration to Vermont and Chittenden County; the mix of unit sizes will therefore need to reflect the sizes of households that migrate to the state.

Housing Price (Affordability) Estimates

Housing affordability is defined under 24 V.S.A. § 4303(1) generally as housing that costs no more than 30% of a household's income, though the standards used to define household income are different for owner-occupied housing (120% of area median income or AMI) vs. renter-occupied housing (80% of AMI). Furthermore, developers of subsidized housing that use HUD and VHCB funds must provide housing at specific income levels (less than or equal to 30% AMI, 30-50% AMI, 50-80% AMI, 80-100% AMI, and greater than 100% AMI). CCRPC defined targets for housing affordability according to these levels:

- For 2030 targets, the Vermont Housing Needs Assessment provides statewide projections to 2029 of households by income group. CCRPC applied these projections to the total housing targets for our region to obtain estimates for unit affordability.
- For 2050 targets, the same assumptions for 2030 about the mix of income groups were applied to the 2050 regional target to obtain unit affordability estimates.
- The Vermont Housing Needs Assessment statewide projections anticipate a widening of the income gap, with more households falling within extreme income groupings. It is unclear if this trend will continue through to 2050.

FIGURE 15: OWNER-OCCUPIED HOUSING ESTIMATES BY AREA MEDIAN INCOME (AMI) COHORT IN 2030 AND 2050 HOUSING TARGET SCENARIOS

	Percent of Total New Housing Units in Chittenden County	2030 Housing Targets			2050 Housing Targets		
		Low	Middle	Upper	Low	Middle	Upper
Total Housing Target		**7,301**	**8,919**	**10,537**	**15,783**	**31,595**	**47,407**
Owner-Occupied	**66%**	**4,838**	**5,910**	**6,983**	**10,459**	**20,937**	**31,416**
<30% AMI	4%	288	351	415	622	1,245	1,868

30-50% AMI	5%	386	472	558	835	1,672	2,508
50-80% AMI	8%	608	742	877	1,313	2,629	3,945
80-100% AMI	8%	553	675	798	1,195	2,392	3,589
100-120% AMI	16%	1,174	1,434	1,694	2,537	5,080	7,622
> 120% AMI	25%	1,830	2,236	2,641	3,956	7,920	11,883

FIGURE 16: RENTER HOUSING ESTIMATES BY AREA MEDIAN INCOME (AMI) COHORT IN 2030 AND 2050 HOUSING TARGET SCENARIOS

	Percent of Total New Housing Units in Chittenden County	**2030 Housing Targets**			**2050 Housing Targets**		
		Low	**Middle**	**Upper**	**Low**	**Middle**	**Upper**
Total Housing Target		**7,301**	**8,919**	**10,537**	**15,783**	**31,595**	**47,407**
Renter-Occupied	**34%**	**2,463**	**3,009**	**3,554**	**5,324**	**10,658**	**15,991**
<30% AMI	6%	466	569	672	1,007	2,016	3,025
30-50% AMI	7%	528	645	762	1,141	2,285	3,428
50-80% AMI	7%	484	592	699	1,047	2,096	3,146
80-100% AMI	5%	357	436	515	772	1,545	2,318
100-120% AMI	6%	471	575	680	1,018	2,038	3,058
> 120% AMI	2%	156	191	226	338	677	1,016

[i] VHFA. (2025). *Vermont Housing Needs Assessment 2025-2029 Appendix 1: Statewide and Regional Housing Targets.* Retrieved July 21, 2025 from https://vhfa.org/sites/default/files/publications/Housing-Targets-Appendix.pdf.