

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



Prepared for:  
HINESBURG AFFORDABLE HOUSING COMMITTEE

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## INTRODUCTION

The Hinesburg Affordable Housing Committee engaged consultant John Ryan, Principal of Development Cycles, to update an assessment of the community's housing needs last performed in 2010. The study design follows the format of the 2010 Assessment in accordance with the Vermont Housing Needs Assessment Guide prepared by the Center for Rural Studies at the University of Vermont and the Vermont Housing Finance Agency. The assessment examines the needs for rental and homeownership housing for families, seniors, and those with special needs.

As with the 2010 Assessment, the purpose of the study is to assemble and interpret information that will guide town policies, as well as other public and private actions, to 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. Appendix A updates the comparative tables that provide the underpinning for the assessment. That data includes information collected during the prior assessment to chart changes from ongoing sources that may be updated in the future.

A wide range of sources were used to compile the information, including the decennial US Census, the American community Survey, the Vermont Housingdata.org website, the Vermont Department of Taxes, the Vermont Department of Employment and Training, the Vermont Department of Disabilities, Aging & Independent Living, the Hinesburg Grand List, online rental listings shown in the local and regional newspapers and Craig's List. The consultant also conducted interviews with housing professionals working in Hinesburg.

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

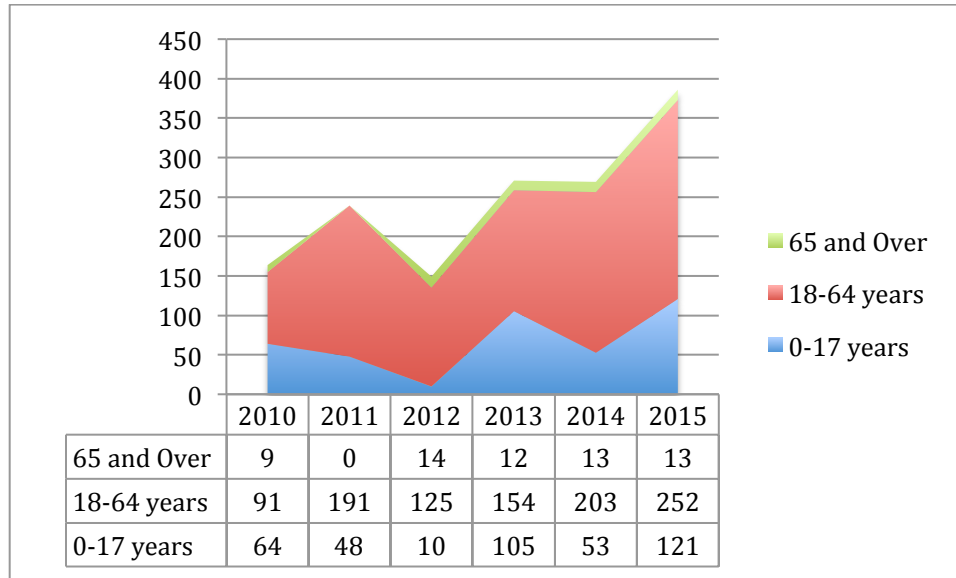
- The information, estimates, and opinions contained in this report were derived from sources considered reliable. However, since individual items may be more or less accurate than others, the consultant relied upon no single piece of information but analyzed the various data within a framework of common knowledge and experienced judgment.
- Much of the detailed information about housing and households in Hinesburg has as its source the US Census Bureau's 2015 Five-Year American Community Survey (ACS). Collected annually from a relatively small sample of residents and averaged over a rolling five-year period (the 2015 survey averages annual data collected from 2011 through 2015), the ACS often brackets its data for small communities like

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Hinesburg with margins of error that are frequently larger than the year-to-year change in the data itself. The following demonstrates what can occur when looking at detailed information.

***Persons Living in Poverty, By Age, Hinesburg  
from Successive ACS 5-year Surveys***



This data shows relative consistent estimates for poverty among residents 65 and over, with the exception of one year (2011) when the ACS estimates suggest there were no seniors in poverty. In this case, the consultant finds the 2015 data for seniors credible. For those 18-64 years old, the poverty estimates range widely with the change from 2013 to 2015 representing a 40% increase. It all falls within the margin of error but where they landed for 2015 stretches credibility. For this age cohort, the consultant draws the inference only that poverty rates are likely rising among work-age residents in the community. Finally, the estimated number of children living in poverty bounces wildly from 10 to 105 to 53 to 121 in successive years. This defies believability. From this data, the consultant interprets, though hesitantly, a growing condition of poverty among non-elderly residents, but cannot credibly present the 2015 data that would put Hinesburg’s child poverty at rates suddenly significantly higher than that of the county or state. In performing this assessment, the consultant drew upon 30 years of experience working with Census data in similarly sized communities and 15 years of interpreting the ACS data. Rather than considering all data as a genuine reflection of fact, or conversely, discounting the value of the data presented entirely because of the potential for error, the consultant subjected each piece of information to a credibility test. Where the data seems particularly untrustworthy or misleading, it

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is so noted in the Appendix. In a few instances where it was possible to provide more meaningful data, the consultant averaged the each 5-year ACS since 2010 to smooth out variations that would have otherwise generated simply unbelievable findings. These too are indicated where they occur. As a general rule, it is best not to latch on to any particular piece of information provided here as reflecting Hinesburg's reality, but to look at all of the data in sum for the essence of the community's housing need.

## SUMMARY OF FINDINGS & RECOMMENDATIONS

The following summarizes the key findings and recommendations from the analysis of demographic and employment trends, rental housing characteristics, ownership characteristics, senior housing needs, and special needs housing.

### ***Demographic & Economic Trends***

The key demographic and economic trends affecting the community's housing needs remain more or less the same as they were in 2010, but the economic context affecting opportunity is very different. In 2010, the economy was weaker at the tail end of the great recession; by comparison, the 2017 is economy strong. The market is in a much better place to respond to and address housing need than it was in 2010. These continuing trends include the rapid decline of young adults, and the corresponding growth in residents 55 and over. Aging in place continues in the community, making it increasingly home to older middle age, middle-class homeowners living in single-family homes. The demographic trends continue to point to a need for more rental and multi-family housing, especially housing aimed at young families of moderate incomes, and empty nesters at all income levels.

### ***Rental Housing***

Given the community's size, age distribution, local economy, and location vis-à-vis Chittenden County's job base, the consultant would expect Hinesburg to have closer to 25% of its housing in rental units. Even with the addition of the Green Street Village Apartments, it remains below 20%. Moreover, there remains a mismatch between the size of renter households and the availability of one- and two-bedroom rents in the community. Rent burden continues to grow in the community with now half of all renters paying at least 30% of their income for rent. For work-age households, rental options are limited at all income levels, with a significant need existing for renters earning under 60% of AMI. For senior households in the community, age appropriate rental options are limited for existing owner residents at all income levels.

*Addressing the Need:* Over the next five years, the need exists to create another rental housing development comparable in size and income-eligibility to the Green Street Village Apartments. Working with the three or four major development parcels in the Village Center to include such housing may represent the most viable way forward. Housing Vermont, in partnership with the Champlain Housing Trust, has significant experience in Chittenden County developing affordable housing for low-income and moderate-income tenants. The consultant also recommends placing a greater focus on one-bedroom units to meet the needs of renters living alone. Expanding and encouraging



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the potential for supplementary or in-law apartments may provide some additional options for one- and two-person renter households that represent 77% of all renter households.

### ***Ownership Housing***

Without a large down payment, home ownership in the community remains beyond reach of any household earning less than \$36,000. This includes at least half of Hinesburg's renter households. Hinesburg's renter households in the lower half of earnings have been priced out of the town's ownership market since at least 1990.

While only about one current renter in six can hope to purchase the median priced home sold in town over the past two years, those earning between \$36,000- \$53,000 can aspire to a home priced between \$133,000- \$200,000. This group, representing about 36% of all renters in town, competes in a market where about a third of all homes and condos sold in this price range since 2016. For the remaining 14% of higher earning renter households, the town offers a fairly wide range of options. Those renters earning more than 100% of AMI have been well served until now. The real squeeze for young buyers is in the 70%-100% of AMI range, depending on household size.

As with renters, there is a mismatch between the size of owner households and the stock of homes in Hinesburg, where 76% of all owner units have three or more bedrooms, while 57% of owners live in one- and two-person households. As owners age in place, this over-housing of owners will only accelerate.

Addressing the Need: The proposed large developments in the Village Center have the potential to shift ownership options away from larger three- and four-bedroom single-family homes to smaller homes, townhouses, condominiums, and age-appropriate housing for seniors and for other smaller households. They also provide the potential for addressing the needs of younger buyers in the 70-100% of AMI range. Whether they can be persuaded or incentivized to do that will largely determine whether they meet this need to rebalance the town's housing stock in line with demographic and economic realities.

### ***Senior Housing***

The recommendations to meet the housing needs of seniors remains relatively unchanged from 2010. Hinesburg's senior population continues to grow rapidly, largely through aging in place. This cohort still consists mostly of homeowners with incomes beyond that which would qualify them for subsidized rental housing for very low-income residents. There is a growing segment of frail elderly in the community. However, this cohort is not likely to reach concentrations needed to justify developing assisting living

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facilities in the community in the foreseeable future.

The community has a growing concentration of older seniors living alone. Given the size and character of ownership housing in the community, the stock remains 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. Those residents in need of such housing include households from all income categories.

One area of senior housing need that the private market may be able to address with new units is “age appropriate” ownership housing. The village center area remains a natural focus for addressing an age-appropriate housing need. Most of the demand for senior housing will continue to come from residents whose upper limit on price does not exceed \$250,000. Projects already in the pipeline will likely meet this need for only Hinesburg’s wealthier seniors.

*Addressing the Need:* Creating incentives to address the downsizing needs of low- and moderate-income seniors earning between 70-120% of AMI, represents a key initiative the town could undertake to meet real needs. The consultant estimates the demand for age appropriate ownership housing for seniors in that income range as 20-25 units over the next five years. The potential may exist to influence the direction of the Wind Energy Associates project or the Haystack development (with its congregate senior component) to consider efforts to serve this need.

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

With limited services available in the community, there remain significant challenges to providing appropriate housing for populations with long-term cognitive, ambulatory, and independent living difficulties. The single supportive housing unit for mental or developmental disabilities is notable given the community’s proximity to services in South Burlington.

*Addressing the Need:* Given the housing stock and nature of special needs, there continues to be a need for some homes being adapted to serve residents with ambulatory impediments. The Vermont Agency for Human Services, Department of Disabilities, Aging & Independent Living remains a resource to provide further support in obtaining grants.

## I. DEMOGRAPHIC & 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 Appendix A.

### *Demographics*

- Hinesburg's current population is roughly 4,500. The community is growing slowly, having increased by an average of 28 residents (0.5%) per year for the past twenty-five years. Hinesburg is projected to continue growing from 2010-2020 at a faster rate than that of Chittenden County, while the population for Vermont as a whole remains level or declines slightly during that time period.
- In 2015, a quarter of the town's population was under 18 year olds, compared to 19% for the county and 20% for the state. In number, Hinesburg's child population has remained more or less constant for the past 25 years. Not so, for young adults. In 1990, the town's 1,200 18-34 year olds represented a third of the town's population; by 2015 it was down to 702, or 16%. Over the past 25 years, the town's median age has increased from 30 to 41, much faster than the change at the county level. It is hard not to see housing prices and the limited availability of rental housing contributing to these dramatic changes.
- The aging of the town's population is particularly notable. The 1990 Census reported 375 residents 55 and over, representing 10% of the town's population. By 2015, that older cohort tripled to 1,095 and now constitutes 26% of the town's residents. Hinesburg now has a similar share of older residents compared to Chittenden County (26%) but still fewer than Vermont as a whole (31%).

### *Income*

- HUD publishes its annual estimate of median household income by household size for each county in the United States. These estimates provide the standard eligibility measure for most state and federally subsidized housing programs. When this report refers to Area Median Income, or AMI, it refers to the percentage of Chittenden's County's median household income that particular groups of households earn in a year. The following provides a table of what those incomes are currently for different household sizes at various percentages of area median income within Chittenden County and therefore Hinesburg.

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## *Area Median Income (AMI) for Chittenden County, 2017*

| % of AMI | Household Size |          |          |          |
|----------|----------------|----------|----------|----------|
|          | 1              | 2        | 3        | 4        |
| 30%      | \$17,300       | \$19,800 | \$22,250 | \$24,700 |
| 50%      | \$28,850       | \$33,000 | \$37,100 | \$41,200 |
| 60%      | \$34,600       | \$39,600 | \$44,500 | \$49,400 |
| 80%      | \$46,100       | \$52,800 | \$59,300 | \$65,900 |
| 100%     | \$57,700       | \$66,000 | \$74,200 | \$82,400 |
| 120%     | \$69,200       | \$79,200 | \$89,000 | \$98,800 |

**SOURCE:** HudUser.org Income Limit Tables, 11/17

The following table lists the maximum affordable rent for a household at these percentages of Area Median Income.

### *Maximum Affordable Rent*

| % of AMI | Household Size |         |         |         |
|----------|----------------|---------|---------|---------|
|          | 1              | 2       | 3       | 4       |
| 30%      | \$433          | \$495   | \$556   | \$618   |
| 50%      | \$721          | \$825   | \$928   | \$1,030 |
| 60%      | \$865          | \$990   | \$1,113 | \$1,235 |
| 80%      | \$1,153        | \$1,320 | \$1,483 | \$1,648 |
| 100%     | \$1,443        | \$1,650 | \$1,855 | \$2,060 |
| 120%     | \$1,730        | \$1,980 | \$2,225 | \$2,470 |

**NOTE:** Gross Rent @ 30% of Household Income

The following table indicates the maximum affordable purchase price for households at these same income levels.

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## Maximum Affordable Home Price

| % of AMI | Household Size |           |           |           |
|----------|----------------|-----------|-----------|-----------|
|          | 1              | 2         | 3         | 4         |
| 30%      | \$68,651       | \$78,571  | \$88,294  | \$98,016  |
| 50%      | \$114,484      | \$130,952 | \$147,222 | \$163,492 |
| 60%      | \$137,302      | \$157,143 | \$176,587 | \$196,032 |
| 80%      | \$182,937      | \$209,524 | \$235,317 | \$261,508 |
| 100%     | \$228,968      | \$261,905 | \$294,444 | \$326,984 |
| 120%     | \$274,603      | \$314,286 | \$353,175 | \$392,063 |

**NOTE:** Assumes excellent credit, a 30-year fixed rate mortgage at 4.0% using 30% of Household Income with a 10% down payment, a \$1.64 per \$1,000 tax rate, \$0.50 per \$1,000 for Primary Mortgage Insurance, and no condominium fees.

- Based on American Community Survey (ACS) data from 2015, the consultant modeled Hinesburg's households by tenure and AMI. Seven percent of the town's households, but nearly a quarter of its renters, would qualify as Extremely Low Income with earnings below 30% of the Area Median for their household size. This corresponds roughly to those living below the poverty line.
- In all, 53% of renters would be eligible for housing aimed at households earning less than 80% of AMI; 88% of renter households earn less than 120% of AMI. By contrast, 53% of Hinesburg's owner households earn more than 120% of the median income for Chittenden County.
- Household income also varies by age. Among Hinesburg's 457 households with a householder less than 45 years old, 40% earn less than \$50,000, compared to 35% countywide and 44% for Vermont as a whole. Nearly 60% of the 400 households over 65 years old earn less than \$50,000 compared to 56% in Chittenden County and 62% in Vermont as a whole. For the roughly 900 households in between (45-64 years old), 31% earn less than \$50,000, and 50% earn more than \$100,000 annually. It is only this cohort within Hinesburg that is notably wealthier than their age peers in the county or the state. Among 45-60 year olds in Chittenden County, 37% earn more than \$100,000; statewide 29% earn that much.
- The ACS estimates 386 residents of Hinesburg (8.7%) are living below the poverty level. This number includes one in six children, a percentage, which if accurate, is higher than either the county or the state. The number of town children living in poverty increased by over 50% from the 2014 to 2015 ACS, which suggests that the estimate may be of limited value (see Introduction). Poverty rates in town have been trending up over the last six 5-year ACS surveys: the average overall

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poverty level was 5.6% for the five surveys and for children was 12.0%. Using these averaged results, the percentage of Hinesburg residents and children living in poverty is lower than the county or the state.

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

- Hinesburg's resident labor force and resident employment have grown by only about 10% since 2000 after increasing by 20% in the 1990s. Neither workforce nor employment has changed much since 2010. Currently, resident unemployment is virtually non-existent. Hinesburg's employment growth of 9.8% since 2000 is lower than the county's growth (13.0%) but higher than that of the state (2.2%). Hinesburg's lower growth compared to the county reflects the town's limited increase in work-age residents.
- Local jobs in the community grew rapidly in the first decade of the 2000s, adding over 400 jobs from 2000-2008 at a time when the county was actually losing jobs. Since 2008, employment in Hinesburg has retrenched (down 80 jobs), while Chittenden County jobs increased by over 7%. Most of the losses in local employment appear to have come in local government jobs. Local government jobs largely associated with the school system dropped from 364 in 2008 to 282 in 2016. The local school union remains the town's major employer with 249 staff. No other employer hires more than 100 workers.
- Local wages have averaged 5.4% annual growth since 2000. During that time, Hinesburg's wage growth rose faster than either the county or the state. With an average annual wage of \$45,542, workers at jobs in Hinesburg earn comparably to the statewide average but earn only 88% of the countywide average wage.
- From 1990-2000, the number of Hinesburg's working residents who worked in town dropped slightly from 19% to 16%. Since that time, the number of residents who work in Hinesburg has grown to 485 or 21%. In 2016, by Hinesburg residents held roughly 40% of all local jobs.

## II. RENTAL HOUSING

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

### **Rental Stock**

- Hinesburg was home to approximately 309 renter households in 2015. That total was up by only 12 households from the 2010 assessment. Rental units increased by only 4% from 2000-2015, compared to an 11% increase in owner-occupied homes. By 2015, renters made up a declining 18% share of the community's households. The addition of 24 rental units at the Green Street Village Apartments, which opened in 2017, increased Hinesburg rental stock by 7%. Even after the addition of this project, Hinesburg, with only 19% of its stock as rental units, lags well behind Chittenden County (34%) and Vermont (29%). Among the five communities that make up Hinesburg's regional high school, only Charlotte has a lower share of rental housing.

| Town             | Percent Renter Households |
|------------------|---------------------------|
| Charlotte        | 10%                       |
| <b>Hinesburg</b> | <b>19%</b>                |
| Williston        | 22%                       |
| Shelburne        | 23%                       |
| St. George       | 29%                       |

- About a third of Hinesburg's rental stock is located in single-family homes, and three-quarters are in buildings of four units or less. Hinesburg's renters are significantly more likely to rent a single-family home (32%) than renters in the rest of Chittenden County (18%).
- Compared to the town's ownership stock, most rental units in town are in older buildings. Eighty-two percent are in properties built prior to 1980 and only 10% was built since 2000. By comparison 64% of rentals countywide and 69% statewide were built before 1980.
- Forty-three percent of occupied rental units in town have at least three bedrooms. By comparison, only 24% of rentals countywide have three or more bedrooms. Despite having larger rental units, only 23% of rental households in Hinesburg have as many as three persons living in them.

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- Rents in Hinesburg are comparably priced with the rest of Chittenden County. Based on 2015 ACS data, median one-bedroom gross rents are \$912/ month, two-bedrooms rent for \$1,160/ month, and three-bedrooms for \$1,396/ month. The consultant performed a market survey in December 2017 for this assessment. Based on a small sample of available units, three-bedroom rents have a higher median gross rent (@\$1,750/ month) than represented in the ACS data. Median rents for the other bedroom sizes were much closer to the ACS rents. Local rents have been increasing by between 4% and 6%/ year, depending on bedroom size, since 2000. This is comparable to the increase in average wage over that time period.
- According to the most recent ACS Survey, Hinesburg's rental stock was functioning at 100% occupancy. While this was probably not actually so, the data more credibly suggests that, since 2000 at least, Hinesburg has maintained a significantly lower vacancy rate than either the county or the state.

### ***Renter Characteristics***

- Seventy-seven percent of the town's renters live in one- or two-person households. Thirty-six percent of renters live alone; a similar share represents couples without children at home or single parents with one child. The rest of Hinesburg renters (23% of the total) are families of three or more members. Hinesburg appears to actually have somewhat smaller-sized renter household than renters in Vermont generally.
- Forty-four percent of Hinesburg renters are younger than 35 years old, and 21% are 55 or older. Hinesburg has a smaller share of both younger renters and older renters compared to the rest of Chittenden County. Statewide, 37% of renters are under 35 and 30% are over 55 years old.
- In comparison to the county and the state as a whole, Hinesburg had fewer very-low income renters. In 2015, 31% earned less than \$20,000 per year, as compared to 35% in the county and 41% in the state. A much larger share of local renters are in the \$35,000- \$50,000 income range compared to the county or state. The 2015 ACS reports that only 15% of Hinesburg renters earn more than \$50,000 compared to 35% for the county and 31% for the state.  
**NOTE:** The low number of higher income renters in Hinesburg is probably understated; an example of the limits of small sample size.
- Among other CVS communities, Hinesburg has the highest share of very-low income renters:



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| Locality         | Total Renters | % Earning less than \$20,000 |
|------------------|---------------|------------------------------|
| Charlotte        | 150           | 21%                          |
| <b>Hinesburg</b> | <b>309</b>    | <b>31%</b>                   |
| Saint George     | 89            | 22%                          |
| Shelburne        | 683           | 22%                          |
| Williston        | 825           | 26%                          |
| <b>Total</b>     |               |                              |

2015 5-year American Community Survey B25074

- Sixty percent of Hinesburg renters have lived in the community for less than five years. This is consistent with both county and statewide percentages. This rate of movement suggests a rental turnover of roughly 36 units/ per year or three-units/ month.
- Adjusting for the likely undercounting of higher earning renters, the consultant estimates that just over half of renter households in Hinesburg earn less than 80% of AMI. Of these, 23% would be considered Extremely Low Income. Another 35% of renter households in town earn between 80-120% of AMI.

### **Rental Affordability**

- Median one-bedroom market rents are currently \$900/ month; the two-bedroom median is \$1,350/ month; and three-bedrooms \$1,750/ month. At these levels, a renter would need to earn \$36,000 to be able to afford the median one-bedroom unit in Hinesburg using no more than 30% of household income. That increases to \$54,000 for a median price two-bedroom unit, and \$70,000 for a three-bedroom rent. Only about half of the community's renter households earn enough to afford a median one-bedroom rent. Less than 25% of renters can afford a median two-bedroom apartment; and only 12% can afford a median three-bedroom unit.  
**NOTE:** There is not a reliable way to estimate household income for household size for renters. When considering the affordability data it is important to remember that 77% of all renter households are one or two persons but that 43% of rental units have three or more bedrooms.
- Fifty-one percent of Hinesburg's renter households pay 30% or more of their income for rent. This compares to 52% for Chittenden County and 49% for Vermont as a whole. In all three localities, rent burden is up significantly.
- Rent burden falls most heavily on the poor. In Hinesburg, 79% of those earning less than \$35,000/ year pay at least 30% of income for rent, as do 34% of renters

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earning between \$35,00- \$49,999; while virtually no renter earning over more than \$50,000 is rent-burdened.

- Rent burden among senior renters in Hinesburg in 2000 were markedly less than elsewhere in the county and in the state. Only 21% of those who were 65 years old or older were paying more than 30% of income for rent, as compared with 62% in the county and 54% in Vermont. By 2015, Hinesburg's older renter had unfortunately caught up. According to the 2015 ACS, 57% of senior renters were rent-burdened, compared to 61% countywide and 51% for Vermont as a whole.

### ***Subsidized Rentals***

- Hinesburg has two subsidized rental housing developments: Kelly's Field, 23 units reserved for the elderly or disabled; and 23 new units at Green Street Village Apartments. Green Street Village is available to residents of all ages. These two developments total 16% of Hinesburg's rental housing.
- Kelley's Field is a 23-unit rental development built in 1981 that provides subsidized housing for seniors and the disabled. All are one-bedroom units that receive rental assistance through USDA Rural Development. The current waiting list for Kelly's Field is 98, representing 408% of existing units. According to the Property Manager, most of the initial residents were from Hinesburg, but now most waiting list applicants live in surrounding communities.
- Green Street Village Apartments, which opened in 2017, offers 21 apartments for residents earning less than 60% of AMI and two market rate units. According to the manager, property rented up quickly, but the Champlain Housing Trust, does not maintain a waiting list for the property.

### III. HOMEOWNERSHIP

The following highlights some of Hinesburg's key homeownership trends reflected in Figures III.1-III.16 located in Appendix A.

#### *Homeownership Characteristics*

- Nearly all of Hinesburg's housing units (97%) serve as primary residences. Only an estimated 48 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%. It significantly exceeds both the county (69%) and state (71%) ownership rates.
- New construction in Hinesburg, as measured by building permits, averaged 20 units per year over the past 15 years. Ninety percent were for single-family homes compared to 85% in the 1990s. Several major developments in Hinesburg Village are in the permitting queue awaiting water and sewer capacity.
- In 2015, 82% of owners lived in single-family detached homes, while about 12% lived in mobile homes, and 6% lived in condominiums or small multi-family properties. Hinesburg has fewer small multi-family properties and more mobile homes than most rural/suburban communities in Chittenden County. New construction in the past decade maintained a high ratio of single-family ownership.
- Nearly three-quarters of owner-occupied homes in Hinesburg contain three or more bedrooms. This bedroom configuration of the homeownership stock is reasonably reflective of the county and the state and has changed only slightly since 2000 and not at all since 2010.
- 18% of Hinesburg's owner-occupied homes were built since 2000. One in six was built before 1950. On the whole, Hinesburg's ownership stock remains significantly newer than the county or the state.
- More than half of Hinesburg's owner households have lived at the same address for at least ten years and 88% have lived in their home for at least five years. This too is consistent with county and statewide percentages.
- 65% of Hinesburg homeowners were between 35 and 55 years old in 2000. That dropped to 52% in 2015. Conversely, 22% were older than 55 years of age in 2000; by 2015 that had increased to 40%. Despite this aging in place, homeowner

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households are still somewhat younger than in the county or the state, where 48% and 52% of homeowners, respectively, were 55 years or older in 2015.

- Hinesburg's owner households are getting smaller and are less likely to have children living in them compared to 2000. Two-thirds of owner households now have two or fewer residents compared to 45% in 2000. In 2000, 42% of owner households in town had children living in the; by 2015, only a quarter did. These declines are consistent with county and statewide trends.
- Owner incomes vary considerable. The median owner income in Hinesburg of just over \$75,000 is more than double the renter median of \$36,000. That said, nearly a third of all Hinesburg owners earn less than \$50,000. Thirty-six percent earn over \$100,000.
- The median monthly ownership cost is just over \$1,500, a number slightly higher than for the county and significantly higher than the Vermont median. This compares with a median rent of about \$1,200 for local renters whose median income is half that of owners.  
**Note:** Owner costs include mortgages, property taxes, utilities, condo fees (if applicable), and property related insurance. It can be considered the analog to Gross Rent.
- Over the past 20 years, an average of 60 homes sold in Hinesburg annually, for an average turnover of five units per month. Annually, primary homes sales have risen and fallen with the general economy. For example, from 2002-2006, 76 homes/year sold, while only 46/year sold from 2007-2011 and 55/year for the last five years.

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

- According to the 2017 Grand List, the median value of all residential property in Hinesburg was \$291,000. Only 10% of the town's single-family homes were valued at less than \$200,000.
- From 2010-2016, the median price of a primary residence purchased in Hinesburg went from \$235,500 to \$286,000, an increase of 21%. This compares with an 11% increase in Chittenden County's median sale price and a 5.6% increase statewide. Since 2000, Hinesburg's median home value has increased slightly more than the county or the state.
- The median price of the 71 single-family homes that sold in Hinesburg between January 1, 2016 and November 15, 2017 was \$314,000, while the 27 condos sold for a median price of \$165,000. In all, about a third of all these transactions were

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for under \$200,000, with condominiums representing 58% of the under \$200,000 sales.

- Since 2010, an average of 53 primary homes and three vacation homes have sold annually. Hinesburg's sales activity is consistent with the level of activity in the 1990s and down significantly from the 2000-2010 period.
- On November 15, 2017, there were 11 single-family homes and 11 condominiums on the market listed with MLS and Zillow. These properties for sale constitute 1.3% of the town's housing stock, just as it did in March of 2010 when the last assessment surveyed the market. This represents about half of the typical share of housing available for sale generally in a healthy market. There are also 12 house lots in Hinesburg currently listed with a median price just over \$150,000.
- Homes currently on the market are trending significantly higher than recent sales. With a median price of \$349,000, single-family homes on the market have an asking price 11% higher than the median price for home sold in 2016-2017. With a median of \$285,000, condominiums on the market are priced 73% higher than recent condo sales as new higher-priced units come on the market.
- Median MLS asking prices in Hinesburg are midway between those of the eight contiguous towns, which include Starksboro, Monkton, Richmond, Huntington, Williston, Shelburne, St. George, and Charlotte.

| Locality         | # Listings | Median Price     |
|------------------|------------|------------------|
| Starksboro       | 8          | \$229,900        |
| Huntington       | 7          | \$319,000        |
| <b>Hinesburg</b> | <b>22</b>  | <b>\$349,000</b> |
| Monkton          | 13         | \$355,000        |
| Williston        | 37         | \$411,010        |
| Richmond         | 8          | \$437,000        |
| Shelburne        | 23         | \$479,000        |
| Charlotte        | 32         | \$565,000        |
| <b>Total</b>     | <b>150</b> | <b>\$385,000</b> |

SOURCE: MLS homes for sale, 11/17

### ***Affordability Gap***

- One third of all Hinesburg owners pay at least 30% of their gross income for monthly owner costs. As with renter households, the problem of cost burden for

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owners is a function of total household income. Nearly all owners with incomes less than \$35,000 paid more than 30% of their income for housing. That number declined as income went up: among those earning \$50,000 or more, only about 10% of owners paid more than 30% of their income for housing.

- It has always been hard to support the cost of a home in Hinesburg based on the wages paid in the community. Since 1990, the average worker in Hinesburg could afford between 34-40% of the median sales price of a home sold in a given year. It currently stands at 39%.
- The median income renter household in the community earns \$36,000. Even with excellent credit and a 5% down payment, that renter cannot typically afford to mortgage a home priced higher than \$133,000 using 30% of their income. In the past two years, only 2% of homes have sold for \$133,000 or less. Those earning between \$36,000- \$53,000 can aspire to a home priced up to \$200,000. This group, representing about 36% of all renters in town, competes in a market where about a third of all homes and condos sold for between \$133,000- \$200,000. For the remaining 14% of higher earning households, the town offers a fairly wide range of options. The relative affordability of the town to its renters has remained roughly the same since 2010.
- There are many important occupations required in any community that do not pay the wages needed to purchase a median priced home. For example, it would take 1.6 electricians, 1.3 teachers, 1.3 nurses, and 1.7 police officers to be able to afford the median priced home in the community.

### ***Affordable Options***

- Mobile home parks still provide an important resource of affordable housing. The median assessed value for mobile homes with land is \$123,000 and \$20,000 for mobile homes on leased lots. There are three parks in Hinesburg that lease lots: Sunset Lake Villa (56 units), Triple L (65 units), and Mountain View (52 units). They are all served by municipal water, but rely on on-site septic disposal. Lots in the mobile home parks are generally small and densely laid out and have difficulty accommodating larger, newer homes, and particularly doublewides. On-site septic capacity is also a limiting factor for maintaining and improving these facilities. Only one, Mountain View, is owned a non-profit organization, The Housing Foundation, Inc. None of these conditions has changed since 2010.
- Lyman Meadows is an 80-unit condominium complex 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

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these “starter homes” are in the \$135,000-\$165,000 range. The value of homes in this project has changed little since 2010.

### ***New Ownership Projects***

- Thistle Hill on Thorn Bush Road is a 36-unit subdivision that came on line since the 2010 assessment. Thistle Hill provides 36 single family and duplex units. Homes sold in the \$270,000 to \$350,000 range. The project recently sold out.
- Meadow Mist is a 24-unit condominium development off Route 116 in the Village Center that began construction in 2016. Two-bedroom townhouses currently on the market start at \$270,000. No units were completed at the time of this assessment in December 2017.

### ***Projects in the Pipeline***

The zoning changes that encouraged new development in and near the village center resulted in a flurry of large development permit applications in the years following the publication of the housing needs assessment in 2010. A moratorium on new water allocation has delayed much of that development. According to the Town Planner, those problems may be resolved within 24 months. Once permits can again be granted, projects already in the pipeline have the potential to add 389 units of housing, plus a 56-unit senior congregate project, and another 250,000 square feet of commercial and industrial space in or near the Village Center. Conversations with developers suggest that some plans are pretty set while others remain flexible as the projects await their final approvals and water/ sewer access. The three biggest projects include the following:

- Haystack Crossing: This is a Planned Unit Development located on a 76-acre parcel on the west side of Route 116 south of the Shelburne Falls Road. Black Rock Construction proposes to build approximately 219 dwelling units— 66 detached single family dwellings, 28 units in 3 and 4-plex townhouses, 20 units in two 10-plex multi-family buildings, 12 units in one 12-plex, and 93 units in eight mixed use buildings which include non-residential uses. An additional 56 units of congregate senior housing is also proposed. The permit calls for meeting certain density bonuses by constructing 50-74% of units to meet the town’s small dwelling unit size criterion. There is currently no plan for rental units or for deed restricted affordable ownership units. The Town’s inclusionary zoning requirement for this project will add ten units of perpetually affordable housing by the time this development is complete.
- Wind Energy Associates (NRG Systems): This project calls for a planned unit development on a 66-acre parcel located on the east side of Route 116 in the

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Village Northeast Zoning District. The master plan for the project includes 178,150 square feet of office or manufacturing space and 101 residential units, inclusive of 36 senior apartments. Preliminary discussions have occurred between Wind Energy Associates and the Cathedral Square Corporation to development the senior residences but no decision has been made. The Town's inclusionary zoning requirement for this project will also add ten units of perpetually affordable housing by the time this development is complete

- Hinesburg Center Phase II: This is an extension of a development by Milot Real Estate that includes 35 ownership units built in 2005, and the mixed-use development built in 2011. That later component includes the Kinney Drug complex and 18 apartments, one of which is perpetually affordable. The final phase, currently in the permitting process, calls for 69 dwelling units to be located on 46 acres located west of Kinney Drugs and north of Farmall Drive in the Village and Agricultural districts. The project proposes to include eight single-family lots, 13 townhouse units, and 43 multi-family units in mixed-use buildings with residences on the 2<sup>nd</sup> floor. There has been no firm determination of either the rental or ownership structure of the multi-family component, or of its affordability. The applicant has proposed to include nine perpetually affordable units in response to the Town's inclusionary zoning requirement for this project to include five such units.



## IV. HOUSING FOR SENIORS

The following highlight some of Hinesburg's key senior housing trends as reflected in Figures IV.1-IV.6 in Appendix A.

### *Senior Demographics*

- From 1990-2000, Hinesburg residents 65 and over increased by 31%. This cohort of older residents more than doubled in size again from 2000 to 2015. There are an estimated 532 seniors living in Hinesburg at this time. By 2020, as most local baby boomers reach senior status, the 65 and over population should reach 600.
- By 2020, there will be roughly 180 households in the community with a householder at least 75 years old, doubling from 2010. At this point, all but about 35 75 and over seniors still live in homes they own. Given the limited capacity of low- and moderate-income seniors to access the area's subsidized rental developments, some focus on providing more age appropriate housing for these older residents should be a priority in the next five years.
- According to the 2015 ACS, 81% of the community's seniors 65 and over own their homes. This rate is up from 75% in 2000. Senior ownership remains more common than in the county (74%), but is roughly the same as in the state (80%).
- According to the 2015 ACS, 30% of the community's seniors reported some form of disability. Up from 24% in 2000, Hinesburg's concentration of seniors with disabilities has caught up with that of the county (31%) but remains lower than the state (33%).
- Of the 79 senior renters living in Hinesburg in 2015, just over half would qualify as very-low income (<50% of AMI) and 80% earn less than 80% of AMI. The consultant estimates that there are no more than 10 very-low income senior renter households who are not already living in Kelley Fields or Green Street Village Apartments.
- Of Hinesburg's 327 senior home-owning households, an estimated 22% earn less than 50% of AMI. One in four earn between 50-80% of AMI; 29% earn between 80-120% of AMI; and 24% earn more than 120% of AMI. To provide meaningful options for downsizing senior owners, new age-appropriate housing would have to span the rental cost range starting at prices under \$1,000/ month and ownership costs from \$150,000 to straight market rate pricing. It is important to remember that these owners would have no priority for accessing the Kelley's Field

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Apartments given the requirement to focus on those seniors or disabled persons facing homelessness.

- The 2010 Assessment suggested that Hinesburg would need a minimum of 400-500 households aged 75 and over and at least 125 households aged 85 and over to support an Assisted Living Facility (ALF) in the community. In the consultant's view, that minimum threshold has not changed. By 2020, Hinesburg will still be home to only about 180 households aged 75 and over and 70 aged 85 and over. That still falls well below the threshold for such a facility. 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 continue to make that difficult to achieve in the foreseeable future. That said, the Black Rock Construction proposal to include a 56-unit congregate senior facility suggests that they may be planning to explore such at some point in the future.

### ***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 in Hinesburg, though the Green Street Village Apartments is open to residents of all ages. The next closest subsidized senior rental housing is the 36-unit Wright House in Shelburne. There are a total of 412 units in six subsidized senior projects located in South Burlington, Shelburne, and Hinesburg.
- According to Colleen Lee at Cathedral Square Corporation who manages Kelly Field, Wright House in Shelburne and Grand Way Commons in South Burlington, waiting lists in each development far outpace available units. With priority going to homeless and extremely low-income applicants, placements, when they do become available, almost always go to these priority residents. For now at least, the option for even low-income seniors to sell their home and find placement at Kelley's Field or a subsidized independent rental nearby is not a realistic option. Cathedral Square has broken ground on Allard Square, the 39-unit mixed income project for seniors in South Burlington's new City Center. The one- and two-bedroom units at Allard Square will include a mix of market rate and subsidized housing.
- The consultant is not aware of any source that indicates what market rate

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apartment complexes house predominantly senior residents though certainly many do. Any option to serve local seniors with a market rate rental option does so in a regional rental market that is experiencing all time low vacancy rates.

## 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*

Baird Center operates one supportive home in Hinesburg. There are no institutionalized residents living in the community.

### *Special Needs Characteristics*

- According to the 2015 ACS, 30% of Hinesburg's seniors and 10% of their non-senior residents report some form of physical or cognitive difficulty. The ACS reports that among the town's non-seniors, ambulatory difficulties are higher than for the county or state, while cognitive and independent living difficulties are comparable. Unfortunately, the type of disability data for seniors does not produce credible results.
- About 4% of households in Hinesburg receive some form of Public Assistance. These numbers are consistent with the 2010 Assessment and comparable to the county and state.
- According to the 2015 ACS, Hinesburg has no substandard housing, which the Census Bureau defines as housing without adequate plumbing or kitchen facilities or house more than two persons per room.

With limited services available in the community, there remain significant challenges to providing appropriate housing for populations with long-term cognitive, ambulatory, and independent living difficulties. The single supportive housing unit for mental or developmental disabilities is notable given the community's proximity to services in South Burlington. Given the housing stock and nature of special needs, there continues to be a need for some homes being adapted to serve residents with ambulatory impediments. The Vermont Agency for Human Services, Department of Disabilities, Aging & Independent Living remains a resource to provide further support in obtaining grants.

**APPENDIX A**  
 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, 1990-2020 Projected

|                 | Hinesburg | Chittenden<br>County | Vermont |
|-----------------|-----------|----------------------|---------|
| 1990            | 3,780     | 131,761              | 562,767 |
| 2000            | 4,340     | 146,571              | 608,827 |
| 2010            | 4,396     | 156,545              | 625,741 |
| 2015            | 4,472     | 159,711              | 626,604 |
| 2020 Projection | 4,551     | 161,113              | 626,800 |
| Change 00-10    | 1.3%      | 6.8%                 | 2.8%    |
| Change 10-20    | 3.5%      | 2.9%                 | 0.2%    |

**SOURCE:** US Census 1990, 2000, STF-3, P001, 2010 US Census SF-1, 2015 5-year American Community Survey B01003, and Hinesburg Town Plan, 11/17.

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

Fig. I.2

### Age Distribution & Median Age

Hinesburg, Chittenden County and Vermont, 1990-2015

|                            | Hinesburg | Hinesburg<br>Percent | Chittenden<br>Co. Percent | Vermont<br>Percent |
|----------------------------|-----------|----------------------|---------------------------|--------------------|
| <b>Under 18 Years Old</b>  |           |                      |                           |                    |
| 1990                       | 1,136     | 30%                  | 24%                       | 26%                |
| 2000                       | 1,278     | 29%                  | 24%                       | 24%                |
| 2010                       | 1,038     | 24%                  | 20%                       | 21%                |
| 2015                       | 1,114     | 25%                  | 19%                       | 20%                |
| <b>18-34 Years Old</b>     |           |                      |                           |                    |
| 1990                       | 1,209     | 32%                  | 36%                       | 26%                |
| 2000                       | 863       | 20%                  | 28%                       | 22%                |
| 2010                       | 767       | 17%                  | 29%                       | 21%                |
| 2015                       | 702       | 16%                  | 28%                       | 24%                |
| <b>35-54 Years Old</b>     |           |                      |                           |                    |
| 1990                       | 1,060     | 28%                  | 26%                       | 27%                |
| 2000                       | 1,662     | 38%                  | 32%                       | 32%                |
| 2010                       | 1,551     | 35%                  | 28%                       | 29%                |
| 2015                       | 1,556     | 35%                  | 26%                       | 27%                |
| <b>55-64 Years Old</b>     |           |                      |                           |                    |
| 1990                       | 194       | 5%                   | 7%                        | 8%                 |
| 2000                       | 331       | 7%                   | 8%                        | 9%                 |
| 2010                       | 649       | 15%                  | 12%                       | 14%                |
| 2015                       | 563       | 13%                  | 13%                       | 15%                |
| <b>65 Years &amp; Over</b> |           |                      |                           |                    |
| 1990                       | 181       | 5%                   | 8%                        | 12%                |
| 2000                       | 237       | 5%                   | 9%                        | 13%                |
| 2010                       | 391       | 9%                   | 11%                       | 15%                |
| 2015                       | 532       | 12%                  | 13%                       | 16%                |
| <b>Median Age</b>          |           |                      |                           |                    |
| 1990                       |           | 30                   | 30                        | 32                 |
| 2000                       |           | 34                   | 33                        | 37                 |
| 2010                       |           | 41                   | 36                        | 42                 |
| 2015                       |           | 41                   | 36                        | 42                 |

**SOURCE:** US Census 1990, 2000, 2010 STF-3, P001; American Community Survey 2015 S0101, B1002

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

Fig. 1.3a

#### Household Income Distribution as a Percent of Area Median Income

Hinesburg, 2017 Estimate

| Hinesburg                   | Owners       | %           | Renters    | %           | Total        | %           |
|-----------------------------|--------------|-------------|------------|-------------|--------------|-------------|
| <30 Percent of AMI          | 48           | 3%          | 72         | 23%         | 120          | 7%          |
| >30-<50 Percent of AMI      | 144          | 10%         | 32         | 11%         | 176          | 10%         |
| >50-<80 Percent of AMI      | 188          | 13%         | 58         | 19%         | 246          | 14%         |
| >80-<120 Percent of AMI     | 304          | 21%         | 109        | 35%         | 413          | 24%         |
| 120% Percent of AMI or More | 759          | 53%         | 38         | 12%         | 797          | 45%         |
| <b>Total</b>                | <b>1,443</b> | <b>100%</b> | <b>309</b> | <b>100%</b> | <b>1,752</b> | <b>100%</b> |

**SOURCE:** Development Cycles from 2015 5-year American Community Survey & HudUser.org

Fig. 1.3b

#### Household Income Distribution, By Age of Householder

In 2009 Inflation-Adjusted Dollars Hinesburg, Chittenden County and Vermont, 2015

|                           | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------------------|-----------|----------------------|---------------------------------|--------------------|
| <b>Under 45 Years Old</b> |           |                      |                                 |                    |
| Less than \$25,000        | 77        | 15.8%                | 16.0%                           | 16.8%              |
| \$25,000- \$49,999        | 126       | 25.9%                | 17.9%                           | 24.4%              |
| \$50,000- \$99,999        | 190       | 39.0%                | 39.6%                           | 39.9%              |
| \$100,000 or more         | 94        | 19.3%                | 26.5%                           | 18.9%              |
| <b>45 to 64 Years Old</b> |           |                      |                                 |                    |
| Less than \$25,000        | 122       | 13.7%                | 15.0%                           | 16.8%              |
| \$25,000- \$49,999        | 156       | 17.5%                | 15.9%                           | 20.0%              |
| \$50,000- \$99,999        | 169       | 19.0%                | 32.2%                           | 34.5%              |
| \$100,000 or more         | 442       | 49.7%                | 36.9%                           | 28.7%              |
| <b>65 and Over</b>        |           |                      |                                 |                    |
| Less than \$25,000        | 77        | 19.0%                | 27.4%                           | 32.3%              |
| \$25,000- \$49,999        | 162       | 39.9%                | 29.0%                           | 29.7%              |
| \$50,000- \$99,999        | 147       | 36.2%                | 26.9%                           | 25.3%              |
| \$100,000 or more         | 20        | 4.9%                 | 16.7%                           | 12.8%              |

**SOURCE:** 2015 5-year American Community Survey B19037

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Fig. I.3c

### Median Household Income By Age of Householder

Hinesburg, Chittenden County & Vermont, 2015

|                 | Chittenden      |                 |                 |
|-----------------|-----------------|-----------------|-----------------|
|                 | Hinesburg       | County          | Vermont         |
| <25 Years Old   | \$--            | \$31,429        | \$31,220        |
| 25-44 Years Old | \$56,058        | \$71,165        | \$62,021        |
| 45-64 Years Old | \$98,958        | \$83,101        | \$65,064        |
| 65 and Over     | \$36,964        | \$44,292        | \$38,174        |
| <b>Median</b>   | <b>\$61,023</b> | <b>\$65,350</b> | <b>\$55,176</b> |

**NOTE:** Hinesburg had insufficient data for Householders under 25 years old. The ACS estimate of Median Household Income for Hinesburg shows a sharp decline from \$73,944 for the 2012 5-year survey at which time it was 116% of the county median, to \$61,023 for the 2015 5-year survey when Hinesburg's median was just 93% of the county median. In the consultant's view, this kind of change is unprecedented and may represent the limitations of the survey size. At the same time, four of the last five ACS surveys have shown Hinesburg's median income dropping. While, the consultant doubts it is as low as indicated here, it may well be closer to the county median than it was in 2012. **SOURCE:** 2015 5-year American Community Survey B19037

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

Fig. I.4

### Poverty Status, By Age

Hinesburg, Chittenden County and Vermont, 2015

| Living Below Poverty Level | Chittenden |                   |                |                 |
|----------------------------|------------|-------------------|----------------|-----------------|
|                            | Hinesburg  | Hinesburg Percent | County Percent | Vermont Percent |
| Under 18 years             | 179        | 16.2%             | 11.9%          | 15.1%           |
| 18 to 64 years             | 194        | 6.9%              | 12.3%          | 11.5%           |
| 65 and over                | 13         | 2.4%              | 5.8%           | 7.2%            |
| <b>Total</b>               | <b>386</b> | <b>8.7%</b>       | <b>11.4%</b>   | <b>11.5%</b>    |

**NOTE:** The number of town children living in poverty increased by over 50% from the 2014 to 2015 ACS, which suggests that the estimate may be of limited value. Poverty rates in town have been trending up over the last six 5-year ACS surveys: the average overall poverty level was 5.6% for the five surveys and for children was 12.0%. In both instances they are lower than the county or State.

**SOURCE:** 2015 5-year American Community Survey B17001



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## 5. What are the employment and unemployment levels in the area?

Fig. 1.5

### Resident Employment

Hinesburg, Chittenden County and Vermont, 2000-2017

|                          |           | Hinesburg | Chittenden<br>County | Vermont |
|--------------------------|-----------|-----------|----------------------|---------|
| <b>Labor Force</b>       |           |           |                      |         |
|                          | 1990      | 2,170     | 78,250               | 309,300 |
|                          | 2000      | 2,600     | 85,250               | 335,800 |
|                          | 2010      | 2,850     | 94,500               | 359,400 |
|                          | Sep-17    | 2,840     | 96,400               | 346,050 |
| <b>Employment</b>        |           |           |                      |         |
|                          | 1990      | 2,090     | 75,200               | 294,100 |
|                          | 2000      | 2,540     | 83,350               | 326,700 |
|                          | 2010      | 2,700     | 90,000               | 337,500 |
|                          | Sep-17    | 2,790     | 94,150               | 335,450 |
| <b>Unemployment Rate</b> |           |           |                      |         |
|                          | 1990      | 3.7%      | 3.9%                 | 4.9%    |
|                          | 2000      | 2.2%      | 2.2%                 | 2.7%    |
|                          | 2010      | 5.1%      | 4.8%                 | 6.1%    |
|                          | Sep-17    | 2.0%      | 2.4%                 | 3.1%    |
| <b>Employment Change</b> |           |           |                      |         |
|                          | 2000-2017 | 9.8%      | 13.0%                | 2.7%    |

SOURCE: VT Department of Labor, 11/17

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## 6. What do workers in the community earn?

Fig. I.6

### Local Jobs and Wages

Hinesburg, Chittenden County and Vermont, 2000, 2008 & 2016

|                           |      | Hinesburg | Chittenden<br>County | Vermont  |
|---------------------------|------|-----------|----------------------|----------|
| Total Local Jobs          | 2000 | 854       | 95,354               | 296,468  |
|                           | 2008 | 1,267     | 94,750               | 302,563  |
|                           | 2016 | 1,187     | 101,625              | 308,061  |
| Average Wage              | 2000 | \$24,356  | \$34,327             | \$28,925 |
|                           | 2008 | \$39,165  | \$45,034             | \$36,272 |
|                           | 2016 | \$45,542  | \$51,453             | \$45,054 |
| Local Job Change 08-16    |      | -6.3%     | 7.3%                 | 1.8%     |
| Average Wage Change 08-16 |      | 16.3%     | 14.3%                | 24.2%    |

SOURCE: VT Department of Labor, 11/17

## 7. What industries are expanding or declining in this region?

Fig. I.7

### Changes in Regional Employment

Hinesburg & Chittenden County, 1990-2016

|              | Total Jobs | Goods<br>Producing | Service<br>Providing | Government |
|--------------|------------|--------------------|----------------------|------------|
| Hinesburg    |            |                    |                      |            |
| 1990         | 860        | 630                | 243                  | 230        |
| 2000         | 854        | 560                | 363                  | 294        |
| 2008         | 1,267      | 358                | 545                  | 364        |
| 2016         | 1,187      | 366                | 539                  | 282        |
| Change 90-99 | -1%        | -11%               | 49%                  | 28%        |
| Change 00-08 | 48%        | -36%               | 50%                  | 24%        |
| Change 08-16 | -6%        | 2%                 | -1%                  | -23%       |

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|                | Total Jobs | Goods Producing | Service Providing | Government |
|----------------|------------|-----------------|-------------------|------------|
| Chittenden Co. |            |                 |                   |            |
| 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     |
| 2016           | 101,625    | 14,952          | 70,099            | 16,574     |
| Change 90-99   | 23%        | 18%             | 26%               | 19%        |
| Change 00-08   | -1%        | -25%            | 5%                | 15%        |
| Change 08-16   | 7%         | -10%            | 12%               | 9%         |

SOURCE: VT Department of Labor, 11/17

## 8. Where do Hinesburg residents work?

Fig. I.8

### Commuting Patterns

Hinesburg, 2015

| Hinesburg Residents Work In: | 2015 Number | 2015 Percent | 2000 Percent | 1990 Percent |
|------------------------------|-------------|--------------|--------------|--------------|
| Hinesburg                    | 485         | 21%          | 16%          | 19%          |
| Rest of Chittenden           | 1469        | 65%          | 76%          | 74%          |
| Rest of Vermont              | 274         | 12%          | 8%           | 5%           |
| Out of State                 | 42          | 2%           | 1%           | 2%           |
| <b>Total</b>                 | <b>2270</b> | <b>100%</b>  | <b>100%</b>  | <b>100%</b>  |

SOURCE: 2000 US Census, SF-3 P26, P29; 1990 STF-3, P45 and P48; 2015 5-year American Community Survey S0801

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

Fig. I.9

### Geographic Mobility in the Past Year

Hinesburg, Chittenden County & Vermont 2015

| Previous Year, lived in:       | Hinesburg    |             | Chittenden  |             |
|--------------------------------|--------------|-------------|-------------|-------------|
|                                | Number       | Percent     | County      | Vermont     |
| Same House                     | 4,176        | 93.4%       | 81.2%       | 86.5%       |
| Within County, Different House | 213          | 4.8%        | 11.3%       | 7.5%        |
| Different County in VT         | 83           | 1.9%        | 1.9%        | 2.1%        |
| Different State in US          | 0            | 0.0%        | 4.7%        | 3.5%        |
| Different Country              | 0            | 0.0%        | 0.8%        | 0.4%        |
| <b>Total</b>                   | <b>4,472</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> |

**SOURCE:** 2015 5-year American Community Survey B07001

## II. RENTAL HOUSING

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

Fig. II.1

#### Housing Tenure

Hinesburg, Chittenden County and Vermont, 2000, 2010 & 2015

|                | Hinesburg | Hinesburg<br>Percent | Chittenden<br>Co. Percent | Vermont<br>Percent |
|----------------|-----------|----------------------|---------------------------|--------------------|
| <b>Owners</b>  |           |                      |                           |                    |
| 2000           | 1,302     | 81%                  | 66%                       | 71%                |
| 2010           | 1,495     | 85%                  | 66%                       | 71%                |
| 2015           | 1,443     | 82%                  | 65%                       | 71%                |
| Change 00-15   | 10.8%     |                      |                           |                    |
| <b>Renters</b> |           |                      |                           |                    |
| 2000           | 297       | 19%                  | 34%                       | 29%                |
| 2010           | 254       | 15%                  | 34%                       | 29%                |
| 2015           | 309       | 18%                  | 35%                       | 29%                |
| Change 00-15   | 4.0%      |                      |                           |                    |

**SOURCE:** U.S. Census 2000, SF-3, H7; 2015 5-year American Community Survey B25003

### 2. What types of housing stock exist?

Fig. II.2

#### Rental Housing, By Units in Structure

Hinesburg, Chittenden County and Vermont, 2015

|                            | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>Co. Percent | Vermont<br>Percent |
|----------------------------|------------|----------------------|---------------------------|--------------------|
| One (Detached or Attached) | 100        | 32%                  | 18%                       | 27%                |
| Two                        | 18         | 6%                   | 17%                       | 16%                |
| 3 or 4                     | 129        | 42%                  | 21%                       | 20%                |
| 5 to 9                     | 0          | 0%                   | 17%                       | 14%                |
| 10 or More                 | 62         | 20%                  | 26%                       | 17%                |
| Mobile Home, Other         | 0          | 0%                   | 2%                        | 6%                 |
| <b>Total</b>               | <b>309</b> | <b>100%</b>          | <b>100%</b>               | <b>100%</b>        |

**NOTE:** Each ACS Annual survey since 2010 shows an increasing number of rental units in 10+ unit structures in Hinesburg, while the Town Planner notes that there are no buildings in town with ten or more units in a single structure. The consultant cannot explain this anomaly.

**SOURCE:** 2015 5-year American Community Survey B25032

3. How old is the community's rental housing?

Fig. II.3  
**Rental Housing, By Year Unit Built**  
Hinesburg, Chittenden County and Vermont, 2015

|                     | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------------|------------|----------------------|---------------------------------|--------------------|
| Built 2000 or Later | 31         | 10%                  | 12%                             | 10%                |
| Built 1980-1999     | 24         | 8%                   | 23%                             | 21%                |
| Built 1950-1979     | 196        | 63%                  | 29%                             | 28%                |
| Built Before 1950   | 58         | 19%                  | 35%                             | 41%                |
| <b>Total</b>        | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

SOURCE: 2015 5-year American Community Survey B25036

4. What apartment sizes are available in the area?

Fig. II.4  
**Rental Housing, By Bedroom Size**  
Hinesburg, Chittenden County and Vermont, 2015

|               | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------|------------|----------------------|---------------------------------|--------------------|
| Studio        | 0          | 0%                   | 5%                              | 7%                 |
| One           | 82         | 27%                  | 28%                             | 28%                |
| Two           | 94         | 30%                  | 42%                             | 35%                |
| Three or More | 133        | 43%                  | 24%                             | 30%                |
| <b>Total</b>  | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

SOURCE: 2015 5-year American Community Survey B25068

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## 5. How much rent do renters pay?

Fig. II.5

### Median Gross Rent By Bedroom Size

Hinesburg, Chittenden County and Vermont, 2000, 2010, 2015

|                       | Hinesburg | Chittenden<br>County | Vermont |
|-----------------------|-----------|----------------------|---------|
| <b>One Bedroom</b>    |           |                      |         |
| 2000                  | \$576     | \$565                | \$446   |
| 2010                  | \$700     | \$675                | \$575   |
| 2015                  | \$912     | \$876                | \$732   |
| <b>Two Bedroom</b>    |           |                      |         |
| 2000                  | \$689     | \$673                | \$621   |
| 2010                  | \$1,050   | \$1,025              | \$1,000 |
| 2015                  | \$1,160   | \$1,171              | \$961   |
| <b>Three Bedroom</b>  |           |                      |         |
| 2000                  | \$666     | \$892                | \$731   |
| 2010                  | \$1,450   | \$1,675              | \$1,400 |
| 2015                  | \$1,396   | \$1,469              | \$1,136 |
| <b>Change 2000-15</b> |           |                      |         |
| One Bedroom           | 58%       | 55%                  | 64%     |
| Two Bedroom           | 68%       | 74%                  | 55%     |
| Three Bedroom         | 110%      | 65%                  | 55%     |

**NOTE:** ACs Table B25031 reports gross rent by bedroom size at different price intervals (i.e. \$0-\$499, \$500-\$749). The consultant estimates median rent by bedroom size by assuming rents distribute evenly in each such interval. **SOURCE:** U.S. Census 2000, 2010 STF-3; SOURCE: 2,010, 2015 5-year American Community Survey B25031

## 6. What is the rental vacancy rate?

Fig. II.6

### Rental Vacancy Rate

Hinesburg, Chittenden County and Vermont, 1990-2015

|      | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County Percent | Vermont<br>Percent |
|------|-----------|----------------------|------------------------------|--------------------|
| 1990 | 15        | 6.2%                 | 4.4%                         | 7.5%               |
| 2000 | 2         | 0.7%                 | 1.8%                         | 4.2%               |
| 2015 | 0         | 0.0%                 | 2.4%                         | 4.5%               |

**SOURCE:** VHFA's Vermont Housingdata.org., 2015 5-year American Community Survey B25004

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## 7. What size and kind of rental households are there?

Fig. II.7a

### Rental Households, By Household Size

Hinesburg, Chittenden County and Vermont, 2015

|               | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------|------------|----------------------|---------------------------------|--------------------|
| One           | 111        | 36%                  | 38%                             | 41%                |
| Two           | 128        | 41%                  | 35%                             | 31%                |
| Three or More | 70         | 23%                  | 27%                             | 28%                |
| <b>Total</b>  | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**NOTE:** The 2015 5-Year ACS data suggested that virtually all renters lived in one or two person households. Finding this data, unbelievable, the consultant averaged all ACS survey results since 2010 and applied the percentages to The 309 total units. 2011-2015 Five-year ACS Reports for Hinesburg.

**SOURCE:** 2015 5-year American Community Survey B25009

Fig. II.7b

### Rental Households, By Household Type

Hinesburg, Chittenden County and Vermont, 2015

|                          | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------------------|------------|----------------------|---------------------------------|--------------------|
| Married-couple Family    | 93         | 30%                  | 29%                             | 27%                |
| Single Parent Household  | 34         | 11%                  | 10%                             | 15%                |
| Living Alone             | 111        | 37%                  | 38%                             | 41%                |
| Other (Not Living Alone) | 71         | 23%                  | 23%                             | 17%                |
| <b>Total</b>             | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25116



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## 8. What is the Age of Renting Householders?

Fig. II.8

### Renter Households, By Age of Householder

Hinesburg, Chittenden County and Vermont, 2000-2015

|                    | 2000<br>Hinesburg | 2015<br>Hinesburg<br>Number | 2000<br>Hinesburg<br>Percent | 2015<br>Hinesburg<br>Percent | 2015<br>Chittenden<br>County<br>Percent | 2015<br>Vermont<br>Percent |
|--------------------|-------------------|-----------------------------|------------------------------|------------------------------|---|----------------------------|
| Under 35 Years Old | 131               | 154                         | 44%                          | 50%                          | 50%                                     | 37%                        |
| 35-54 Years Old    | 102               | 60                          | 34%                          | 19%                          | 27%                                     | 33%                        |
| 55-64 Years Old    | 25                | 16                          | 8%                           | 5%                           | 8%                                      | 12%                        |
| 65 and Over        | 39                | 79                          | 13%                          | 26%                          | 15%                                     | 18%                        |
| <b>Total</b>       | <b>297</b>        | <b>309</b>                  | <b>100%</b>                  | <b>100%</b>                  | <b>100%</b>                             | <b>100%</b>                |

SOURCE: U.S. Census 2000, STF-3, H14; SOURCE: 2015 5-year American Community Survey B25007

## 9. How long are renters staying?

Fig. II.9

### Rental Length of Tenure

Hinesburg, Chittenden County and Vermont, 2015

| Lived in Address      | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|-----------------------|------------|----------------------|---------------------------------|--------------------|
| Less than One Year    | 6          | 2%                   | 4%                              | 3%                 |
| One to Four Years     | 180        | 58%                  | 60%                             | 56%                |
| Five to Fifteen Years | 115        | 37%                  | 29%                             | 32%                |
| Fifteen Years or More | 8          | 3%                   | 7%                              | 8%                 |
| <b>Total</b>          | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

SOURCE: 2015 5-year American Community Survey B25038

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## 10. How much income do renters earn?

Fig. II.10a

### Renter Household Income

#### Distribution

Hinesburg, Chittenden County and Vermont, 2015

|                    | Hinesburg  | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------------|------------|----------------------|---------------------------------|--------------------|
| Less than \$20,000 | 96         | 31%                  | 29%                             | 32%                |
| \$20,000- \$34,999 | 49         | 16%                  | 19%                             | 21%                |
| \$35,000- \$49,999 | 119        | 39%                  | 16%                             | 16%                |
| \$50,000- \$74,999 | 10         | 3%                   | 18%                             | 16%                |
| \$75,000 and over  | 35         | 11%                  | 17%                             | 15%                |
| <b>Total</b>       | <b>309</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**NOTE:** This probably overstates the number of renters earning between \$35,000-\$49,999 and understates the number between \$50,000 and \$74,999.

**SOURCE:** 2015 5-year American Community Survey B25074

Fig. II.10b

### Renter Household Income Distribution as a Percent of Area Median Income

Hinesburg, 2017 Estimate

| Hinesburg                   | Renters    | %           |
|-----------------------------|------------|-------------|
| <30 Percent of AMI          | 72         | 23%         |
| >30-<50 Percent of AMI      | 32         | 11%         |
| >50-<80 Percent of AMI      | 58         | 19%         |
| >80-<120 Percent of AMI     | 109        | 35%         |
| 120% Percent of AMI or More | 38         | 12%         |
| <b>Total</b>                | <b>309</b> | <b>100%</b> |

**SOURCE:** Development Cycles from 2015 5-year American Community Survey B25074

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## 11. What can renters afford in the community?

Fig II.11

### Current Market Rents, By Bedroom Size

Hinesburg, 2017

|               | 2017 HUD<br>Fair Market<br>Rents | Median Gross<br>Market Rent | Income Needed<br>to Afford<br>Median Rent | Percent of<br>Renters at<br>this Income |
|---------------|----------------------------------|-----------------------------|---|---|
| One Bedroom   | \$1,121                          | \$900                       | \$36,000                                  | 50%                                     |
| Two Bedroom   | \$1,442                          | \$1,350                     | \$54,000                                  | 13%                                     |
| Three Bedroom | \$1,921                          | \$1,750                     | \$70,000                                  | 12%                                     |

**SOURCE:** HUDUser.org, Craigslist, Zillow, Seven Days 11/17

## 12. What is the relationship of rents to local wages?

Fig. II.12

### Relationship of Rent and Local Wages

Hinesburg, Chittenden County and Vermont, 1990-2016

|                     | Hinesburg | Chittenden<br>County | Vermont  |
|---------------------|-----------|----------------------|----------|
| <b>Median Rent</b>  |           |                      |          |
| 2000                | \$588     | \$552                | \$553    |
| 2010                | \$1,050   | \$1,025              | \$1,000  |
| 2015                | \$1,180   | \$1,200              | \$995    |
| Change 2000-10      | 79%       | 86%                  | 81%      |
| Change 2010-15      | 12%       | 17%                  | -1%      |
| <b>Average Wage</b> |           |                      |          |
| 2000                | \$24,356  | \$34,327             | \$28,925 |
| 2010                | \$41,020  | \$46,213             | \$39,425 |
| 2016                | \$45,542  | \$51,453             | \$45,054 |
| Change 2000-10      | 68%       | 35%                  | 36%      |
| Change 2010-16      | 11%       | 11%                  | 14%      |

**SOURCE:** U.S. Census 2000, STF-3, H63; 1990 STF-3 H43A, 2015 5-year American Community Survey B25031; VT Dept. of Labor, 11/17

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

Fig. II.13

### Rent Burden By Renter Household income

Hinesburg, Chittenden County and Vermont, 2015

| Paying More than 30<br>Percent of Income For<br>Rent | Hinesburg  |                      | Chittenden<br>County |         | Vermont    |
|--|------------|----------------------|----------------------|---------|------------|
|  | Hinesburg  | Hinesburg<br>Percent | County<br>Percent    | Percent | Percent    |
| Less than \$35,000                                   | 115        | 79%                  | 74%                  |         | 80%        |
| \$35,000- \$49,999                                   | 41         | 34%                  | 40%                  |         | 37%        |
| \$50,000 and over                                    | 0          | 0%                   | 11%                  |         | 8%         |
| <b>Total</b>   | <b>156</b> | <b>51%</b>           | <b>52%</b>           |         | <b>49%</b> |

**SOURCE:** 2015 5-year American Community Survey B25074

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

Fig. II.14

### Rent Burden, By Age of Householder

Hinesburg, Chittenden County and Vermont, 2015

| Paying More than 30<br>Percent of Income For Rent | Hinesburg  |                      | Chittenden<br>County |         | Vermont    |
|---|------------|----------------------|----------------------|---------|------------|
|   | Hinesburg  | Hinesburg<br>Percent | County<br>Percent    | Percent | Percent    |
| Householder 15-34 Years                           | 61         | 40%                  | 53%                  |         | 46%        |
| Householder 35-64 Years                           | 18         | 24%                  | 45%                  |         | 39%        |
| Householder 65 and Over                           | 45         | 57%                  | 61%                  |         | 51%        |
| <b>Total</b>                                      | <b>124</b> | <b>40%</b>           | <b>51%</b>           |         | <b>46%</b> |

*Note: Represents 2011-2015 five-year average of ACS data because the individual 5-year survey did not provide believable information.*

**SOURCE:** 2015 5-year American Community Survey B25072

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## 15. Is Hinesburg affordable to rent for the most common jobs?

Fig. II.15

### Renter Affordability By Largest Job Categories

Burlington-South Burlington MSA, 2016

| Rank by # Jobs | Jobs   | Average Wage (2016) | Needed to Afford 2Bd Rent |
|----------------|--|---------------------|---------------------------|
| 1              | Office and Administrative Support Occupations      | \$35,820            | 1.6                       |
| 2              | Sales and Related Occupations                      | \$26,460            | 2.2                       |
| 3              | Food Preparation and Serving Related Occupations   | \$24,120            | 2.4                       |
| 4              | Education, Training, and Library Occupations       | \$42,320            | 1.4                       |
| 5              | Business and Financial Operations Occupations      | \$59,100            | 1.0                       |
| 6              | Production Occupations                             | \$33,360            | 1.7                       |
| 7              | Healthcare Practitioners and Technical Occupations | \$66,120            | 0.9                       |
| 8              | Transportation and Material Moving Occupations     | \$32,600            | 1.8                       |
| 9              | Management Occupations                             | \$95,940            | 0.6                       |
| 10             | Installation, Maintenance, and Repair Occupations  | \$44,180            | 1.3                       |

**SOURCE:** Vermont Department of Labor - Occupation Report

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

Fig. II.16

### Subsidized Rental Housing

Hinesburg, Chittenden County and Vermont, 2017

|   | Hinesburg | Chittenden County | Vermont       |
|---|-----------|-------------------|---------------|
| Elderly or Disabled Only Rental   | 23        | 2,085             | 6,530         |
| Family/ Other Rental Units  | 24        | 2,559             | 6,927         |
| <b>Total Subsidized Housing Units</b>                                       | <b>47</b> | <b>4,644</b>      | <b>13,457</b> |
| Subsidized Elderly Units as a Percentage of All Households 65 & Over        | 6%        | 16%               | 10%           |
| Subsidized Elderly Units as a Percentage of All Renter Households 65 & Over | 29%       | 61%               | 49%           |
| Subsidized Units as Percentage of All Rental Households                     | 15%       | 21%               | 18%           |

**SOURCE:** 2015 5-year American Community Survey B1002, B25007 & VHFA Directory of Affordable Housing, 11/17

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### III. HOMEOWNERSHIP

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

Fig. III.1a

#### Housing Units

Hinesburg, Chittenden County and Vermont, 2000-2015

|              | Hinesburg<br>Primary<br>Residence | Hinesburg<br>For Vacation<br>Use | Hinesburg<br>Percentage<br>Primary | Chittenden<br>County<br>Percentage<br>Primary | Vermont<br>Percentage<br>Primary |
|--------------|-----------------------------------|----------------------------------|------------------------------------|---|----------------------------------|
| 2000         | 1599                              | 65                               | 96%                                | 98%   | 85%                              |
| 2015         | 1752                              | 52                               | 97%                                | 98%   | 84%                              |
| Change 00-15 | 10%                               | -20%                             |                                    |   |                                  |

**SOURCE:** US Census: 2000 SF-3, H7 & H8; 2015 5-year American Community Survey B25004

Fig. III.1b

#### Ownership

Hinesburg, Chittenden County and Vermont, 2000-2015

|              | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------|-----------|----------------------|---------------------------------|--------------------|
| 2000         | 1302      | 81%                  | 66%                             | 71%                |
| 2015         | 1443      | 82%                  | 65%                             | 71%                |
| Change 00-15 | 11%       |                      |                                 |                    |

**SOURCE:** VHFA's Housingdata.org Community Profile, 11/17

Fig. III.1c

#### New Residential Building Permits

Hinesburg, 2000-2014

| Hinesburg     | Total New<br>Units | Single Family | Multi-Family<br>Units |
|---------------|--------------------|---------------|-----------------------|
| 2000-09 Ave   | 22                 | 18            | 4                     |
| 2010-14 Ave   | 19                 | 17            | 2                     |
| Total 2000-14 | 302                | 270           | 32                    |

**SOURCE:** VHFA's Housingdata.org Community Profile, 11/17

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

Fig. III.2

### Homeownership Rate

Hinesburg, Chittenden County and Vermont, 2000-2015

|        | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------|----------------------|---------------------------------|--------------------|
| Owners |                      |                                 |                    |
| 2000   | 81%                  | 66%                             | 71%                |
| 2010   | 85%                  | 65%                             | 71%                |
| 2015   | 82%                  | 65%                             | 71%                |

**SOURCE:** VHFA's Housingdata.org Community Profile, 11/17

## 3. What type of housing is owned?

Fig. III.3

### Owner-Occupied Housing, By Units in Structure

Hinesburg, Chittenden County and Vermont, 2015

|                             | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|-----------------------------|--------------|----------------------|---------------------------------|--------------------|
| One (Detached and Attached) | 1266         | 88%                  | 85%                             | 87%                |
| Two                         | 30           | 2%                   | 3%                              | 2%                 |
| 3 or 4                      | 72           | 5%                   | 3%                              | 1%                 |
| 5 to 9                      | 39           | 3%                   | 2%                              | 1%                 |
| 10 or More                  | 0            | 0%                   | 2%                              | 1%                 |
| Mobile Home, Other          | 36           | 2%                   | 4%                              | 8%                 |
| <b>Total</b>                | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25032



# HINESBURG, VT

Housing Needs Assessment 2017

## 4. What home sizes are available in the area?

Fig. III.4

### Owner-Occupied Housing, By Bedroom Size

Hinesburg, Chittenden County and Vermont, 2015

|              | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------|--------------|----------------------|---------------------------------|--------------------|
| Studio       | 0            | 0%                   | 0%                              | 0%                 |
| One          | 39           | 3%                   | 2%                              | 4%                 |
| Two          | 310          | 21%                  | 23%                             | 22%                |
| Three        | 776          | 54%                  | 49%                             | 49%                |
| Four or More | 318          | 22%                  | 27%                             | 25%                |
| <b>Total</b> | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25042

## 5. How old is the community's homeownership stock?

Fig. III.5

### Owner-Occupied Housing, By Year Structure Built

Hinesburg, Chittenden County and Vermont, 2015

|                     | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------------|--------------|----------------------|---------------------------------|--------------------|
| Built 2000 or later | 264          | 18%                  | 14%                             | 13%                |
| Built 1980-1999     | 598          | 41%                  | 34%                             | 30%                |
| Built 1950-1979     | 356          | 25%                  | 37%                             | 31%                |
| Built Before 1950   | 225          | 16%                  | 15%                             | 26%                |
| <b>Total</b>        | <b>1,443</b> | <b>82%</b>           | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25036

# HINESBURG, VT

Housing Needs Assessment 2017

## 6. What is the “for sale” vacancy rate?

Fig. III.6

### Vacant Units for Sale

Hinesburg, Chittenden County and Vermont, 1990-2015

|      | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|------|-----------|----------------------|---------------------------------|--------------------|
| 1990 | 35        | 3.0%                 | 1.9%                            | 2.0%               |
| 2000 | 11        | 0.8%                 | 0.8%                            | 1.7%               |
| 2017 | 22        | 1.5%                 | 1.3%                            | 1.8%               |

**SOURCE:** 2000 US Census, SF-3 H6, H8; 1990 STF-3 H7, H8, 2015 5-year American Community Survey B25004, Zillow 11/17

## 7. What is the size range of homeowner households?

Fig. III.7

### Owner-Occupied Housing, By Household Size

Hinesburg, Chittenden County and Vermont, 2015

|              | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------|--------------|----------------------|---------------------------------|--------------------|
| One          | 210          | 15%                  | 22%                             | 24%                |
| Two          | 600          | 42%                  | 40%                             | 42%                |
| Three        | 201          | 14%                  | 16%                             | 15%                |
| Four         | 290          | 20%                  | 15%                             | 13%                |
| Five or More | 142          | 10%                  | 7%                              | 6%                 |
| <b>Total</b> | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25009

## HINESBURG, VT

Housing Needs Assessment 2017

### 8. What are the residency trends?

Fig. III.8

#### Owner-Occupied Housing, By Year Householder Moved In

Hinesburg, Chittenden County and Vermont, 2015

| Lived in Address          | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|---------------------------|--------------|----------------------|---------------------------------|--------------------|
| Less than One Year        | 12           | 0.8%                 | 0.6%                            | 0.3%               |
| One to Four Years         | 167          | 11.6%                | 15.0%                           | 12.0%              |
| Five to Fourteen<br>Years | 501          | 34.7%                | 37.2%                           | 36.1%              |
| Fifteen Years or<br>More  | 763          | 52.9%                | 47.2%                           | 51.6%              |
| <b>Total</b>              | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

SOURCE: 2015 5-year American Community Survey B25038

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

Fig. III.9

#### Homeowners, By Age of Householder

Hinesburg, Chittenden County and Vermont, 2000- 2015

|                 | 2000<br>Hinesburg | 2000<br>Hinesburg<br>Percent | 2015<br>Hinesburg | 2015<br>Hinesburg<br>Percent | 2015<br>Chittenden<br>County<br>Percent | 2015<br>Vermont<br>Percent |
|-----------------|-------------------|------------------------------|-------------------|------------------------------|---|----------------------------|
| <35 Years Old   | 174               | 13%                          | 120               | 8%                           | 10%                                     | 8%                         |
| 35-54 Years Old | 846               | 65%                          | 749               | 52%                          | 41%                                     | 38%                        |
| 55-64 Years Old | 157               | 12%                          | 247               | 17%                          | 25%                                     | 26%                        |
| 65 and Over     | 125               | 10%                          | 327               | 23%                          | 23%                                     | 28%                        |
| <b>Total</b>    | <b>1,302</b>      | <b>100%</b>                  | <b>1,443</b>      | <b>100%</b>                  | <b>100%</b>                             | <b>100%</b>                |

SOURCE: 2015 5-year American Community Survey B25007

# HINESBURG, VT

Housing Needs Assessment 2017

## 10. How much income do homeowners earn?

Fig. III.10

### Household Income, Owner-Occupied Households

Hinesburg, Chittenden County and Vermont, 2015

|                    | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--------------------|--------------|----------------------|---------------------------------|--------------------|
| Less than \$20,000 | 114          | 8%                   | 6%                              | 10%                |
| \$20,000- \$34,999 | 183          | 13%                  | 8%                              | 13%                |
| \$35,000- \$49,999 | 139          | 10%                  | 10%                             | 13%                |
| \$50,000-\$74,999  | 266          | 18%                  | 18%                             | 21%                |
| \$74,999- \$99,999 | 217          | 15%                  | 18%                             | 16%                |
| \$100,000 and over | 524          | 36%                  | 40%                             | 27%                |
| <b>Total</b>       | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

SOURCE: 2015 5-year American Community Survey B25095

## 11. What are home prices in the community?

Fig. III.11a

### HOMESTEAD VALUES

Hinesburg Grand List, 2017

| Hinesburg<br>Assessed Value         | Number           | Percent       |
|-------------------------------------|------------------|---------------|
| <i>Single Family</i>                |                  |               |
| Under \$200,000                     | 136              | 10.4%         |
| \$200,000 - 300,000                 | 390              | 29.7%         |
| \$300,000 - 400,000                 | 458              | 34.9%         |
| \$400,000 - 500,000                 | 199              | 15.1%         |
| Over \$500,000                      | 131              | 10.0%         |
| <i>Total Single Family</i>          | <i>1,314</i>     | <i>100.0%</i> |
| <i>Total Mobile Homes</i>           | <i>234</i>       |               |
| <i>Total Condominiums</i>           | <i>125</i>       |               |
| <b>Median Assessment (All Type)</b> | <b>\$291,100</b> |               |

SOURCE: Hinesburg Grand List

Fig. III.11b

## HINESBURG, VT

Housing Needs Assessment 2017

### Median Price of Primary Residence Sold

Hinesburg, Chittenden County, Vermont, 2000-2016

|                  | Hinesburg | Chittenden<br>County | Vermont   |
|------------------|-----------|----------------------|-----------|
| 2000             | \$154,250 | \$145,000            | \$119,000 |
| 2010             | \$235,500 | \$246,750            | \$194,000 |
| 2016             | \$286,000 | \$275,000            | \$205,000 |
| Change 2000-2016 | 85%       | 90%                  | 72%       |

SOURCE: VHFA's Housingdata.org Community Profile, 11/17

Fig. III.11c

### Homes Sold 2016-2017

Hinesburg, VT

| Hinesburg            | Single<br>Family | Percent | Condo     | Percent | Total     | Percent |
|----------------------|------------------|---------|-----------|---------|-----------|---------|
| \$0- \$199,999       | 14               | 20%     | 19        | 70%     | 33        | 34%     |
| \$200,000- \$299,999 | 19               | 27%     | 6         | 22%     | 25        | 26%     |
| \$300,000- \$399,999 | 22               | 31%     | 2         | 7%      | 24        | 24%     |
| \$400,000+           | 16               | 22%     | 0         | 0%      | 16        | 16%     |
| Total                | 71               | 100%    | 27        | 100%    | 98        | 100%    |
| Median Primary       | \$314,000        |         | \$165,000 |         | \$275,000 |         |

SOURCE: Zillow Recent Sales 1/1/16-11/15/17

Fig. III.11d

### Current Homes on Market For Sale

Hinesburg, November 2017

| Hinesburg            | Single<br>Family | Percent | Condo     | Percent | Total     | Percent |
|----------------------|------------------|---------|-----------|---------|-----------|---------|
| \$0- \$199,999       | 0                | 0%      | 1         | 9%      | 1         | 5%      |
| \$200,000- \$299,999 | 2                | 18%     | 8         | 73%     | 10        | 45%     |
| \$300,000- \$399,999 | 4                | 36%     | 2         | 18%     | 6         | 27%     |
| \$400,000+           | 5                | 45%     | 0         | 0%      | 5         | 23%     |
| Total                | 11               | 100%    | 11        | 100%    | 22        | 100%    |
| Median               | \$349,000        |         | \$285,000 |         | \$304,500 |         |

SOURCE: Zillow Homes for Sale, 11/15/17

12. What are the on-going homeownership expenses?

## HINESBURG, VT

Housing Needs Assessment 2017

Fig. III.12

### Specified Monthly Owner Costs

Hinesburg, Chittenden County and Vermont, 2015

|                   | Hinesburg    | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|-------------------|--------------|----------------------|---------------------------------|--------------------|
| Less than \$1,000 | 401          | 28%                  | 30%                             | 35%                |
| \$1,000- \$1,499  | 297          | 21%                  | 22%                             | 25%                |
| \$1,500- \$1,999  | 373          | 26%                  | 22%                             | 18%                |
| \$2,000 and Over  | 372          | 26%                  | 26%                             | 22%                |
| <b>Total</b>      | <b>1,443</b> | <b>100%</b>          | <b>100%</b>                     | <b>100%</b>        |

**SOURCE:** 2015 5-year American Community Survey B25094

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

Fig. III.13

### Homeownership Cost Burden

Hinesburg, Chittenden County and Vermont, 2015

| Paying More than 30<br>Percent of Income For<br>Specified Owner Costs | Hinesburg  | Percent<br>Burdened at<br>This income:<br>Hinesburg | Chittenden<br>County | Vermont    |
|---|------------|---|----------------------|------------|
| Less than \$20,000  | 112        | 100%  | 94%                  | 96%        |
| \$20,000- \$34,999  | 167        | 90%   | 71%                  | 63%        |
| \$35,000- \$49,999  | 87         | 63%   | 53%                  | 43%        |
| \$50,000- \$74,999  | 35         | 8%  | 19%                  | 28%        |
| \$75,000- \$99,999  | 56         | 26%   | 8%                   | 13%        |
| \$100,000 and over  | 12         | 2%  | 3%                   | 2%         |
| <b>Total</b>  | <b>469</b> | <b>33%</b>  | <b>26%</b>           | <b>27%</b> |

**SOURCE:** 2015 5-year American Community Survey B25095

## HINESBURG, VT

Housing Needs Assessment 2017

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

Fig. III.14

#### Median Home Price, Median Interest Rate and Average Wage Hinesburg, 1990-2016

| Hinesburg 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%                 |
| 2016             | \$286,000         | \$45,542     | 4.00%                    | 39%                 |
| Change 1990-1999 | 31%               | 15%          | -19%                     | 5%                  |
| Change 2000-2008 | 61%               | 61%          | -26%                     | -12%                |
| Change 2008-2016 | 15%               | 16%          | -34%                     | 10%                 |

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

**SOURCE:** Housingdata.org, VT Dept. of Labor, & Federal Home Loan Bank, 11/17

### 15. How much buying power do local renter households have?

Fig. III.15

#### Buying Power, Rental Households Hinesburg, 2017 Estimate

| Hinesburg Maximum Buying Power | Household Income Range | Percent of Renter Households | Percent of Homes Sold 2016-2017 |
|--------------------------------|------------------------|------------------------------|---------------------------------|
| \$0-\$133,000                  | \$0-\$36,000           | 50%                          | 1%                              |
| \$133,000- \$199,999           | \$36,001- \$53,000     | 36%                          | 27%                             |
| \$200,000- \$249,999           | \$53,001- \$65,000     | 2%                           | 12%                             |
| \$250,000- \$299,999           | \$65,001- \$76,000     | 1%                           | 15%                             |
| \$300,000 or More              | \$76,001 or more       | 11%                          | 41%                             |

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

**SOURCE:** Development Cycles, 11/17

## HINESBURG, VT

Housing Needs Assessment 2017

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

Fig. III.16

#### Homeownership Affordability By Selected Occupational Categories

Hinesburg 2017

| Jobs                       | Average Wage<br>(Burlington-South<br>Burlington, 2016) | Number Needed to<br>Afford Median<br>Home Sold |
|----------------------------|--|--|
| Home Health Aids           | \$25,340   | 3.2  |
| Graphic Designers          | \$42,160   | 1.9  |
| Carpenters                 | \$43,260   | 1.9  |
| Police Patrol Officers     | \$49,660   | 1.7  |
| Electricians               | \$47,640   | 1.6  |
| Librarians                 | \$50,240   | 1.6  |
| Registered Nurse           | \$64,200   | 1.3  |
| Elementary School Teachers | \$64,440   | 1.3  |
| Clinical, counseling       | \$75,140   | 1.1  |

**SOURCE:** VT Dept. of Labor, Occupational Employment & Wage Estimates, 2016



#### IV. HOUSING FOR SENIORS

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

Fig. IV.1  
**Age Distribution, Senior Population**  
Hinesburg, 1990-2020  
Projected

| Hinesburg        | 65-74 | 75-84 | 85+  | Total |
|------------------|-------|-------|------|-------|
| 1990             | 95    | 58    | 28   | 181   |
| 2000             | 149   | 63    | 25   | 237   |
| 2010             | 223   | 74    | 31   | 328   |
| 2015             | 330   | 112   | 90   | 532   |
| 2020 Projected   | 372   | 136   | 92   | 600   |
| Change 1990-2000 | 57%   | 9%    | -11% | 31%   |
| Change 2000-2015 | 121%  | 78%   | 260% | 124%  |
| Change 2015-2020 | 13%   | 21%   | 2%   | 13%   |

**SOURCE:** 1990, 2000 US Census, SF-3, P1; 1990 STF-3, P13; 2015 5-year American Community Survey S0101; projections by Development Cycles from VT Dept. of Health Population Projections.

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

Fig. IV.2  
**Housing Tenure, Senior Households**  
Hinesburg, Chittenden County and Vermont, 2015

| Households 65 and Over      | Chittenden |                   |                |                 |
|-----------------------------|------------|-------------------|----------------|-----------------|
|                             | Hinesburg  | Hinesburg Percent | County Percent | Vermont Percent |
| Owners                      | 327        | 81%               | 74%            | 80%             |
| Renters                     | 79         | 19%               | 26%            | 20%             |
| <b>Total (% of All HHs)</b> | <b>406</b> | <b>23%</b>        | <b>21%</b>     | <b>25%</b>      |

**SOURCE:** 2015 5-year American Community Survey B25007

## HINESBURG, VT

Housing Needs Assessment 2017

### 3. How many seniors in the community have disabilities?

Fig. IV.3

#### Senior Disability

Hinesburg, Chittenden County and Vermont, 2015

|  | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--|-----------|----------------------|---------------------------------|--------------------|
| Persons 65 and Over<br>With a disability | 160       | 30%                  | 30%                             | 33%                |

**SOURCE:** 2015 5-year American Community Survey S18101

### 4. How many seniors in the community would qualify for subsidized rental housing?

Fig. IV.4

#### Senior Eligibility for Subsidized Housing

Hinesburg, 2017 Estimated

| Hinesburg           | Renters   | Percent<br>Senior<br>Renters | Owners     | Percent<br>Senior<br>Owners | Totals     | Percent<br>Seniors |
|---------------------|-----------|------------------------------|------------|-----------------------------|------------|--------------------|
| <50% of AMI         | 40        | 51%                          | 71         | 22%                         | 111        | 27%                |
| 50%-79.9% of AMI    | 23        | 29%                          | 82         | 25%                         | 105        | 26%                |
| 80%-119.9% of AMI   | 16        | 20%                          | 96         | 29%                         | 112        | 28%                |
| 120% of AMI or More | 0         | 0%                           | 78         | 24%                         | 78         | 19%                |
| <b>Total</b>        | <b>79</b> | <b>100%</b>                  | <b>327</b> | <b>100%</b>                 | <b>406</b> | <b>100%</b>        |

**SOURCE:** Development Cycles from 2015 5-year American Community Survey & HudUser.org

5. What subsidized rental options exist for seniors in Hinesburg & in nearby communities?

Fig. IV.5

**Senior Housing Options In Hinesburg & Nearby Communities**

Hinesburg Area, 2017

| Complex                 | Town             | Units | Year Built | Waiting List |
|-------------------------|------------------|-------|------------|--------------|
| Kelly's Field           | Hinesburg        | 24    | 1981       | 98           |
| Wright House            | Shelburne        | 36    | 2014       | 234          |
| Grand Way Commons 1     | South Burlington | 63    | 2007       | 260          |
| Grand Way Commons 2     | South Burlington | 28    | 2011       | 51           |
| Country Park            | South Burlington | 76    | 1979       | 16           |
| The Pines (Phases I-IV) | South Burlington | 185   | 1995       | small        |

**NOTE:** Duplications between projects are probable. Grand Way Commons wait list breaks out in 206 Section 8 (<50% AMI), 54 LIHTC (<60% AMI)

**SOURCE:** Property Managers, 11/17

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

Fig. IV.6

**Age Restricted 55 and Over Communities**

Hinesburg Area, 2017

There are no designated age-restricted 55 and over communities in the Hinesburg market area.

## V. SPECIAL NEEDS HOUSING

### 1. What are the characteristics of Hinesburg's population with Special Needs?

Fig. V.1  
**Estimate of Special Needs Population, By Type**  
Hinesburg, Chittenden County & Vermont, 2015

|  | Hinesburg | Hinesburg<br>Percent | Chittenden<br>County<br>Percent | Vermont<br>Percent |
|--|-----------|----------------------|---------------------------------|--------------------|
| <b>With a Disability</b>                                       |           |                      |                                 |                    |
| 0-64 Years Old   | 406       | 10%                  | 7%                              | 10%                |
| 65 and Over  | 160       | 30%                  | 31%                             | 33%                |
| <b>Type of Disability</b>                                      |           |                      |                                 |                    |
| <b>With Cognitive Difficulty</b>                               |           |                      |                                 |                    |
| 0-64 Years Old   | 227       | 6%                   | 5%                              | 6%                 |
| 65 and Over  | 12*       | 2%                   | 9%                              | 8%                 |
| <b>With Ambulatory Difficulty</b>                              |           |                      |                                 |                    |
| 0-64 Years Old   | 278       | 7%                   | 3%                              | 4%                 |
| 65 and Over  | 51*       | 10%                  | 20%                             | 20%                |
| <b>With Independent Living Disability</b>                      |           |                      |                                 |                    |
| 0-64 Years Old   | 196       | 5%                   | 3%                              | 4%                 |
| 65 and Over  | 15*       | 3%                   | 14%                             | 13%                |
| <b>Households Receiving Some Form<br/>of Public Assistance</b> | 73        | 4.2%                 | 4.4%                            | 4.2%               |
| <b>Living in Substandard Housing</b>                           |           |                      |                                 |                    |
| Owners   | 0         | 0.0%                 | 0.1%                            | 0.6%               |
| Renters  | 0         | 0.0%                 | 0.8%                            | 1.7%               |

**NOTE:** Local 65 and over data on type of disability appears unrealistically low.

**SOURCE:** 2015 5-year American Community Survey S1810; VHFA's Housingdata.org Community Profile, 11/17

### 2. What special needs housing exists in the community?

Kelley's Field Apartments has two accessible units. The Green Street Village Apartments have none. According of the VT Department of Disabilities, Aging & Independent Living, there are no supportive housing units in Hinesburg to serve mentally, developmentally or physically disabled residents.