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**New Housing Needs Assessment Shows Challenges Ahead**

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St. Albans – A new housing report shows we are not creating the number and types of homes in Franklin and Grand Isle counties to provide people with the foundation for economic stability and better health. It also shows the median sale price of a single-unit primary home in the two-county region increased to a new high in 2021 – \$275,000 in Franklin County and \$330,050 in Grand Isle County. These are some of the conclusions from a Housing Needs Assessment commissioned by the Northwest Regional Planning Commission (NRPC) and Housing For All - Working Communities Challenge initiative.

The report estimates that there are 7,600 households currently living in the two-county region with an unmet housing need. That includes households currently unhoused, cost-burdened low-income households, young adults currently living with others, and households currently underhoused (in housing that is inadequate or poor condition). While this level of unmet need is significant, it is important to acknowledge that much of this analysis is based on 2020 Census data and as a result the effects of the pandemic are still not fully understood. We do know that sale and rent prices have continued to climb steeply since 2020 and that the number of cost burdened households is likely underestimated in the report. “The level of unmet housing need in our region is so substantial that ‘catching up’ will require a sustained, long-term commitment,” says Catherine Dimitruk, executive director for NRPC. “So, as we work to provide housing for our region’s new residents in the future, we must also focus on improving affordability and housing options for current residents.”

The new report also shows that household growth between 2000 and 2020 was due primarily to increases in nonfamily and single-person households, yet single-unit detached homes comprised nearly 77% of the two-county region’s housing stock in 2020. Also, building permit data shows for 7 of the 20 municipalities in the region, single unit homes accounted for all the new housing permitted between 2010 and 2019. The increasing proportion of non-family households is a phenomenon of our existing households shifting in makeup and size, with larger households forming multiple smaller households, and new households moving to the region.

“In addition to just not having enough homes built in Franklin and Grand Isle counties over the last 20 years for our growing and increasingly diverse population, the data highlights the mismatch between the types of homes built and the people who need them,” says Barry Lampke, Housing For All project manager.

“It also shows the cost burden for home affordability is greatest for people with lower incomes and people identifying in the Census as Black, Indigenous and People of Color,” says Lampke. “They are clearly the hardest hit by the current housing crisis.”

Other conclusions include:

- Younger adults across the income distribution have and continue to face far more difficulty securing and paying for housing in the region.
- There are currently few options for older residents who want to stay in their community other than remaining in their current homes. The number of residents 'aging in place' in their homes across the region will continue to grow until peaking around 2040. The location, design and maintenance requirements of many homes in the region will pose challenges to elderly residents.
- An increasing number of people in the region are living alone. The number of single-person households is anticipated to increase in future years. Single-person households struggle to find housing that meets their needs and budget across the income distribution. Much of the region's housing stock requires that a household have two-wage earners for it to be affordable.
- There are unmet housing needs throughout the region, but most housing creation has occurred in only a few communities in recent years. The targeted location of new units, when combined with the limited range of unit types being built, leads to housing that may only meet the needs and budgets of a small slice of the region's households.

The report recommends setting goals to address the unmet housing needs, involving all communities, including marginalized populations, fostering greater coordination and collaboration, tracking actions and outcomes, updating and supplementing data, and educating decisionmakers. NRPC and Housing For All are using the report to inform their goals and priorities, and update the housing portion of the Northwest Regional Plan.

NRPC is the backbone organization for Housing For All, which includes the Community College of Vermont, First Congregational Church of St. Albans, Franklin Grande Isle Community Action, Franklin County Industrial Development Corporation, Northwest Counseling and Support Services, Northwestern Medical Center, Peoples Trust Company, Town of Fairfax, and United Way of Northwest Vermont. The initiative is supported by the Federal Reserve Bank of Boston and the State of Vermont.