



December 4, 2017

Mr. Joe Kasprzak  
Town of St. Johnsbury  
51 Depot Street, Suite 3  
St. Johnsbury, VT 05819

Re: St. Johnsbury Housing Study & Needs Assessment (Second Draft)

Dear Mr. Kasprzak:

Bowen National Research is pleased to present to you a second draft of the Housing Study & Needs Assessment that we completed on your behalf. The initial draft was submitted to you on or after November 1, 2017. This second draft includes corrections, additions or clarifications to the original draft.

We appreciate all of the assistance you and others in St. Johnsbury provided us, as it has been instrumental in helping us obtain key information needed for the completion of this report. The report is better because of these efforts.

Please contact me with any questions or comments you may have.

Respectfully,

A handwritten signature in blue ink that reads "Patrick M. Bowen".

Patrick M. Bowen  
President

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# St. Johnsbury, Vermont Housing Study & Needs Assessment

**DRAFT**

*Prepared For:*

Town of St. Johnsbury  
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*Effective Date*

October 31, 2017  
Revised: December 4, 2017

*Job Reference Number*

16-559



## Table of Contents

- I. Introduction
- II. Executive Summary
- III. Community Overview and Study Areas
- IV. Demographic Analysis
- V. Economic Analysis
- VI. Housing Supply Analysis
- VII. Other Housing Market Factors
  - a. Introduction
  - b. Personal Mobility & Transportation Mode
  - c. Parking Alternatives
  - d. Crime Risk
  - e. Community Services
  - f. Housing Choice Voucher Holders
  - g. Special Needs Populations
  - h. Residential Blight
  - i. Historic Preservation
  - j. Housing Programs and Policies
  - k. Development Opportunities
- VIII. Housing Gap /Demand Analysis
- IX. Resident Surveys
- X. Stakeholder Interviews

## XI. Qualifications

Addendum A – Field Survey of Conventional Rentals

Addendum B – Field Survey of Senior Facilities

Addendum C – For-Sale Housing Inventory

Addendum D – Non-Conventional Rental Housing

Addendum E – Resident Survey Instrument and Results

Addendum F – Stakeholder Survey Instrument

Addendum G – Submarket/Neighborhood Chapters

- East St. Johnsbury
- St. Johnsbury Center
- Arlington
- Four Seasons
- Summerville
- Historic District
- Downtown
- Downtown Radius

Addendum H – Sources

Addendum I – Glossary

Addendum J – Supplemental Demographic Analysis



# I. Introduction

## A. Purpose

The town of St. Johnsbury, Vermont retained Bowen National Research in December of 2016 for the purpose of conducting a Housing Study and Needs Assessment of St. Johnsbury, Vermont and surrounding areas of Caledonia County.

Funded by a Vermont Community Development Program grant awarded to the Town of St. Johnsbury from the Vermont Agency of Commerce and Community Development, this report is intended to provide direction to the Town of St. Johnsbury, housing developers and other local partners to take actions that will build an economically sustainable, thriving community. This comprehensive report includes both a detailed inventory and assessment of the Town's housing, and strategies to improve the quality and range of housing options in order to serve a broad range of incomes and household sizes, and to foster re-investment in St. Johnsbury's historic neighborhoods.

While trends and projections based on the gathered data show one future for St. Johnsbury, the report also describes opportunities to initiate programs that can alter the Town's current course by providing a range of housing options that will support the goal of an economically sustainable and thriving community.

With changing demographic and employment characteristics and trends expected over the years ahead, it is important for the town and its citizens to understand the current market conditions and projected changes that are expected to occur that will influence future housing needs. Toward that end, this report intends to:

- Provide an overview of present-day St. Johnsbury and surrounding communities.
- Present and evaluate past, current and projected detailed demographic characteristics.
- Present and evaluate employment characteristics and trends, as well as the economic drivers impacting the area.
- Determine current characteristics of all major housing components within the market (for-sale/ownership and rental housing alternatives).
- Calculate a housing gap by tenure and income segment.
- Evaluate ancillary factors that affect housing market conditions and development.

- Compile local stakeholder and local resident’s perceptions of housing market conditions and trends, opinions on future housing needs, and identify barriers to residential development in the area.

By accomplishing the study’s objectives, government officials, area stakeholders, area employers, and area residents can: (1) better understand the Town's evolving housing market, (2) modify or expand Town housing policies, and (3) enhance and/or expand the Town’s housing market to meet current and future housing needs.

## **B. Methodologies**

The following methods were used by Bowen National Research:

### Study Area Delineation

The primary geographic scope of this study is the town of St. Johnsbury with comparative analysis with surrounding areas within Caledonia County. The Primary Study Area (PSA) is the area within the town limits of St. Johnsbury. Selected neighborhoods and districts within the town were also evaluated. Since the PSA (St. Johnsbury) is influenced by and has an influence on surrounding areas, we have also presented data and conducted corresponding analyses of the areas surrounding the PSA known in this report as the Secondary Study Area (SSA). This SSA includes all of Caledonia County, but excludes St. Johnsbury.

### Demographic Information

Demographic data for population, households, housing, crime, and employment was secured from ESRI, Incorporated, the 2000 and 2010 United States Census, Applied Geographic Solutions, U.S. Department of Commerce, and the American Community Survey. This data has been used in its primary form and by Bowen National Research for secondary calculations. All sources are referenced throughout the report and in Addendum H of this report.

### Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to wages by occupation, employment by job sector, total employment, unemployment rates, identification of top employers, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. However, Bowen National Research also conducted numerous interviews with local stakeholders familiar with employment characteristics and trends of the PSA and SSA.

### Housing Component Definitions

This study is concerned with two major housing components: (1) for-sale/ownership and (2) rental. For-sale/ownership housing includes single-family homes and condominiums. Multifamily rentals include single-family homes and multifamily apartments (generally three+ units per building). Note that for the purposes of this analysis, specific special needs groups such as seniors requiring special care, homeless, victims of domestic violence, persons with substance abuse, adults with severe mental illness, persons with disabilities, ex-offenders, and unaccompanied youth aging out of foster care were also evaluated.

### Housing Supply Documentation

From March to August of 2017, Bowen National Research conducted telephone research, as well as on-line research, of the area's housing supply. Additionally, market analysts from Bowen National Research traveled to the area in the summer and early fall of 2017, conducting research on the housing properties identified in this study, as well as obtaining other on-site information relative to this analysis. The following data was collected on each multifamily rental property:

1. Property Information: Name, address, total units, and number of floors
2. Owner/Developer and/or Property Manager: Name and telephone number
3. Population Served (i.e. seniors vs. family, low-income vs. market-rate, etc)
4. Available Amenities/Features: Both in-unit and within the overall project
5. Years Built and Renovated (if applicable)
6. Vacancy Rates
7. Distribution of Units by Bedroom Type
8. Square Feet and Number of Bathrooms by Bedroom Type
9. Gross Rents or Price Points by Bedroom Type
10. Property Type
11. Quality Ratings
12. GPS Locations

Information regarding for-sale housing was collected by Bowen National Research in-office staff during the aforementioned research period. Home listings were obtained from the New England Real Estate Network and realtor.com. Information regarding the for-sale housing inventory includes property address, sales/asking price, square footage, number of bedrooms and bathrooms, price per square feet, and the number of days on market.

We also surveyed senior care facilities including assisted living facilities and nursing homes within the county. Information gathered on these communities include total beds, vacancies, fees/rents, unit mix by bedroom type, square footage, unit features/amenities, services, project/community amenities, project age and other design elements.

### Resident Survey

Bowen National Research conducted a survey of area residents. This survey included questions relative to the family composition (e.g. household sizes, household income, etc.), current housing conditions, and housing preferences and needs of the community. This data was aggregated and evaluated to assist in establishing the housing needs of St. Johnsbury. This analysis is included in Section IX of the report. The results and the questions used in the survey are included in Addendum E.

### Stakeholder/Interviews

Bowen National Research staff conducted interviews of area stakeholders, as well as allowed stakeholder to partake in an online survey. These stakeholders included individuals from a variety of trades. Questions were structured to elicit opinions on a variety of matters including current housing conditions, housing challenges for area residents, barriers to housing development, future housing needs and recommendations to improve housing in the area. These interviews afforded participants an opportunity to voice their opinions and provide anecdotal insights about the study's subject matter. Overall, several individual interviews were completed and evaluated. Please note that individual names and organizations have not been disclosed in order to protect the confidentiality of participants and encourage their candor. The aggregate results from these interviews are presented and evaluated in this report in Section X. The questions used in this analysis are shown in Addendum F.

### Housing Demand

Based on the demographic data for both 2016 and 2021, and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new units the PSA (St. Johnsbury) can support. The following summarizes the metrics used in our demand estimates.

- Rental Housing – We included renter household growth, the number of units required for a balanced market, the need for replacement housing and external market support as the demand components for new rental housing units. As part of this analysis, we accounted for vacancies reported among all rental alternatives. We concluded this analysis by providing the number of units that the market can support by different income segments and rent levels.
- For-Sale Housing – We considered potential demand from new owner-occupied household growth, renters converting to homeowners, need for replacement housing and external market support in our estimates for new for-sale housing. We accounted for the available supply of for-sale housing to yield a net support base of potential for-sale housing. Demand estimates were provided for multiple income stratifications and corresponding price points.

### **C. Report Limitations**

The intent of this report is to collect and analyze significant levels of data for the town of St. Johnsbury and surrounding communities. Bowen National Research relied on a variety of data sources to generate this report (see Addendum H). These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

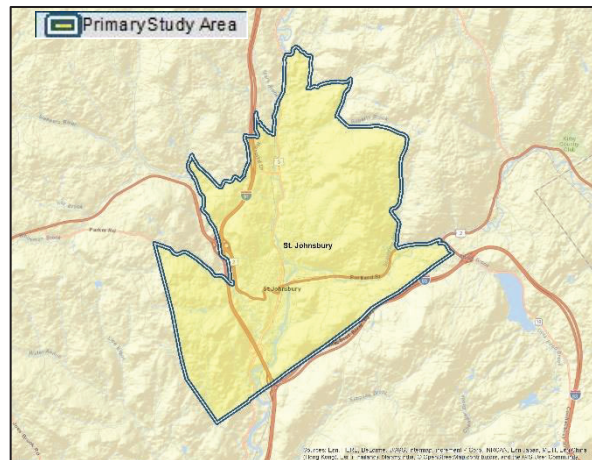
We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study. Any reproduction or duplication of this study without the expressed approval of the town of St. Johnsbury or Bowen National Research is strictly prohibited.

## II. Executive Summary

The purpose of this report is to evaluate the housing needs of the town of St. Johnsbury, Vermont and to recommend strategies and priorities to address such housing needs. To that end, we have conducted a comprehensive Housing Needs Assessment that considered the following:

- Demographic Characteristics and Trends
- Economic Conditions and Activities
- Existing Housing Stock Costs, Performance, Conditions and Features
- Various “Other” Housing Factors (e.g. Blight, Crime, Transportation, Proximity to Community Services, Development Opportunities, etc.)
- Input from Community Stakeholders and Area Residents
- Quantifiable Demand Estimates of Housing Product

The preceding metrics considered both the town of St. Johnsbury and the balance of Caledonia County. Based on these metrics and input, we were able to identify housing needs by affordability and tenure (rental vs. ownership). Using these findings, we developed an outline of strategies that should be considered for implementation by the community. This Executive Summary provides key findings and recommended strategies. Detailed data analysis is presented within the individual sections of this Housing Needs Assessment.



### **Key Findings**

#### ***The Demographic Base of St. Johnsbury is Declining and is Projected to Decline***

– Between 2010 and 2016, St. Johnsbury’s population declined by 91 (1.5%), while the number of households declined by 41 (1.6%). It is projected between 2016 and 2021 that the Town’s population will drop by 59 (1.0%) and the household base will decline by 23 (0.9%). Meanwhile, the more notable communities surrounding St. Johnsbury (e.g. Barnet, Kirby and Waterford) are all projected to experience growth in population and households through at least 2021.



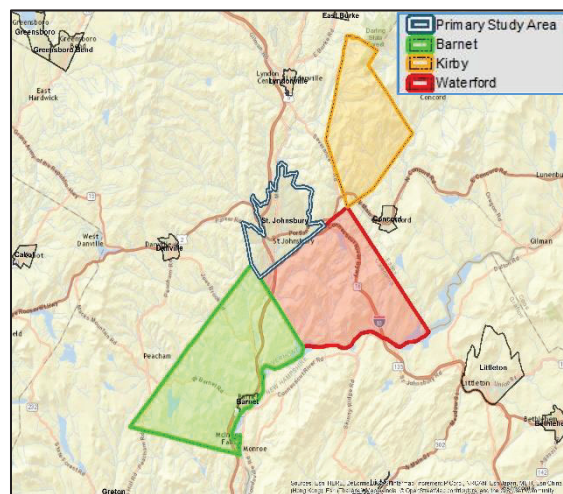
***The Demographic Composition of St. Johnsbury Consists of a Large Portion of Low-income Households and Seniors*** – In 2016, nearly one-half (48.8%) of all households in St. Johnsbury had incomes below \$35,000. During this same time, one-half (49.9%) of all households was age 55 and older. As such, the Town has a significant base of low-income households and older adult households.

***Projected Demographic Trends for St. Johnsbury Indicate that the base of Seniors and Millennials will Increase Over the Next Few Years*** – Between 2016 and 2021, St. Johnsbury is projected to experience an increase of 36 (7.7%) millennial households, which are generally persons age 35 and younger. During this same time, older adults ages 55 and older are projected to experience an increase of 23 (1.8%) households. When limited to seniors ages 65 and older, the growth is more pronounced, with an additional 42 (5.45) senior households expected to be added to the market. These trends indicate the likely increased need for housing that meets the needs and expectations of these age cohorts.

***Projected Demographic Trends Indicate that the base of both Low- and High-Income Households within St. Johnsbury will Increase Over the Next Few Years*** – The number of households in St. Johnsbury with incomes between \$15,000 and \$24,999 are projected to increase by 43 (11.6%) between 2016 and 2021. During this same five-year period, the number of households with incomes of \$50,000 and higher are projected to increase by 57 (6.0%). These projected growth trends will likely contribute to the demand for new housing serving both low- and high-income households.

***St. Johnsbury is Experiencing a Declining Demographic Base Due to its Competitive Disadvantage it has with Surrounding Communities*** –

This report evaluated the St. Johnsbury area in relation to the surrounding communities of Barnet, Kirby and Waterford, in an effort to determine the demographic trends and inventory of housing alternatives that are impacting these areas. The surrounding communities offer more modern and diverse housing alternatives that are lacking in St. Johnsbury and put it at a competitive disadvantage. Based on our analysis, it appears that the lack of available, diverse and modern housing is greatly diminishing St. Johnsbury’s ability to retain and attract residents. This is particularly true of the limited supply of for-sale housing product priced above \$200,000 within the PSA, while the surrounding SSA has a significantly greater number of these higher priced homes.



***The Economic Base of Caledonia is Steadily Declining, but Economic Investment into the Market Should Help It Remain Stable***

Caledonia County was adversely impacted by the national recession, when the employment base lost over 500 jobs from 2007 to 2009. After a brief period of recovery in 2010, the employment base has been gradually declining in the county. From a high of 15,632 jobs in 2010, Caledonia County had an employment base of 14,123 in 2016. This represents a decrease of over 1,500 jobs during a six-year period. The decline in the total employment base is primarily attributed to losses in manufacturing jobs during this period, many of which have not returned to the PSA. The county unemployment rate was as high as 7.9% in 2009, the last year of the recession. As of 2016, the county unemployment rate declined to 4.2%, which is a ten-year low. Considering the declining employment base, it is possible that the lower unemployment rate reflects an increasing number of people that have retired or are not actively looking for work. These people are not counted in unemployment rate figures. It is our opinion that the continuing decline in the local employment base will increase the need for affordable housing alternatives, both for working-age people that have lost jobs, as well as for senior residents that have recently retired or left the workforce. However, with some planned private sector investment and infrastructure projects underway, the local economy is expected to stabilize.

***Nearly 3,000 People Commute Into St. Johnsbury for Work on a Daily Basis***

Based on data reported by [www.onthemap.com](http://www.onthemap.com), there were a total of 3,741 persons employed and working within St. Johnsbury in 2015. While 924 (24.7%) of these employed persons also live in St. Johnsbury, the town has a notable inflow and outflow of employed persons. A total of 1,573 workers leave St. Johnsbury for employment during the day, while 2,817 people that work in St. Johnsbury commute from outside of St. Johnsbury. This inflow of 2,817 workers represents an opportunity for the town to retain such commuters as permanent residents.

***The Inventory of All Housing Segments in St. Johnsbury Indicates there is Limited Availability***

There are very few available housing alternatives within St. Johnsbury. The survey of multifamily rentals revealed one vacant unit (0.3%), while the inventory of for-sale housing indicated that there were only 43 (2.7%) homes available for purchase within St. Johnsbury.

Additionally, there were very few non-conventional rentals (e.g. single-family homes, duplexes, mobile homes, etc.) available in the market. This lack of available housing forces residents to choose from housing that is not affordable to them or does not meet their specific needs. This leads to residents living in cost burdened housing situations and residing in substandard housing, or choosing to move out of St. Johnsbury. This lack of housing is also making it difficult for St. Johnsbury to attract people to the town.



***The Inventory of All Housing Segments in St. Johnsbury Indicates that much of the Existing Housing Stock Consists of Low-Quality Product*** – Based on secondary data sources, approximately 94 households are living in substandard housing situations, such as units that lack complete plumbing or overcrowded units. Our on-site evaluation of multifamily rentals revealed that more than half of such rentals were considered to be “C” quality or lower, reflective of fair to poor housing. Additionally, our evaluation of non-conventional rentals, such as single-family homes, duplexes and mobile homes determined that most of this housing is also of poor quality housing that suffers from neglect and deferred maintenance. This low quality housing likely deters people from moving to St. Johnsbury, adds to housing costs and adversely impacts the quality of life for local residents.

***The Inventory of All Housing Segments in St. Johnsbury Indicates that much of the Existing Housing Stock is Not Affordable to a Large Share of Residents*** – Based on ACS estimates, approximately 46.6% of all *renter* households in St. Johnsbury pay 30% or more of their income towards rent and utilities. Among owner-occupied housing, approximately 37.0% of *owner* households pay 30% of their income towards housing costs. HUD defines cost burdened households as those paying over 30% of their income towards housing. Given that households in HUD subsidized projects pay 30% of their income towards rent, these particular households would not be considered to be cost burdened. Regardless, many of the 1,077 renter and owner households paying 30% of their income are likely cost burdened, meaning they pay a disproportionately high share of their income towards housing costs. This large number of cost burdened households is partially the result of the lack of available housing in the market.

***On-Site Observations and Input from Citizens and Stakeholders Indicate that Residential Blight Should Be Addressed*** – Of the 34 blighted residential units identified in St. Johnsbury, 31 were within single-family homes or multifamily structures, while three were mobile homes. Evidence of blight primarily consisted of abandoned/boarded up/unsafe structures or units in significant disrepair. Streets with two or more identified blight residential units include Spring Street, McGill Avenue, US Highway 2, Pleasant Street, Elm Street, and Concord Avenue, with six blighted units between the 1900 and 2100 blocks of Memorial Drive. Based on our review of all 34 blighted units, it appears the majority of such units are located north of the downtown area and extend up to the southern portion of the Arlington neighborhood and the western portion of the Summerville neighborhood. As such, efforts to address blight should focus on this particular area.





***Parking Alternatives for Multifamily Housing Appears to be Sufficient, Despite the Fact that Some Larger Properties Must Lease Additional Off-Site Spaces*** – Based on our analysis of public parking alternatives offered in St. Johnsbury, the parking alternatives included at the multifamily projects offered in and around the market, and the general perception of parking from residents and stakeholders, there appears to be some issues with the limited availability of residential parking. However, this appears to be a minimal issue, primarily impacting some of the larger multifamily properties. As expected, parking is more important at the projects that primarily attract younger adults than it is at the age-restricted projects. Regardless, our interviews with area apartment managers indicated that the lack of parking or overnight parking have not been a significant issue. As the Town moves forward with new development or the adaptive reuse of multifamily projects, it will be important that sufficient parking is part of each project’s plans, particularly for larger projects serving non-seniors.

***Persons with Disabilities Comprise the Largest Number of Special Needs Populations in St. Johnsbury, Though Many Other Special Needs Groups are Prominent*** - The largest number of special needs persons is among those with disabilities (5,722), adults with severe mental illness (2,444), victims of domestic violence (1,812, includes Caledonia, Essex and Orleans Counties), and persons with substance abuse problems (1,356, includes Caledonia, Essex and Orleans Counties). According to our interviews with area stakeholders, housing alternatives that meet the distinct demands of the special needs population are limited. Notable facilities are offered by Elm Street Transitional Housing, Aerie House, Judd South House, Covered Bridge, North East Kingdom Youth Services, AWARE, Inc., Umbrella, North East Kingdom Human Services, various residential care homes, and Northeast Kingdom Community Action meet the needs of unaccompanied youth, persons with substance abuse, persons with disabilities, and elderly persons. Future housing projects should consider some segment of development that serves special needs populations.

***Historic Preservation Opportunities Exists within St. Johnsbury*** - Brian Knight Research (BKR) completed a preliminary historic preservation analysis in November of 2017 of selected areas within St. Johnsbury. BKR evaluated properties based on three levels of integrity including *Low*, *Medium*, and *High*. For a high level of integrity, a building retained most of its original architectural features and was built over 50 years ago. Such properties represent the most likely historic preservation candidates. A total of 768 buildings were surveyed in the St. Johnsbury study areas as part of this analysis. A total of 222 were given a high integrity rating (representing 29% of the surveyed buildings). Meanwhile, 137 (18%) buildings were given a medium integrity rating, and 354 (46%) were given a low integrity rating. Buildings classified as high integrity and neighborhoods with concentrations of such housing should be areas of focus in terms of historic preservation. Through consultation with the Vermont Division for Historic Preservation, the study areas should be further investigated to determine eligibility for the National Register of Historic Places.

***Numerous Development Opportunities (Sites) Exist within St. Johnsbury***

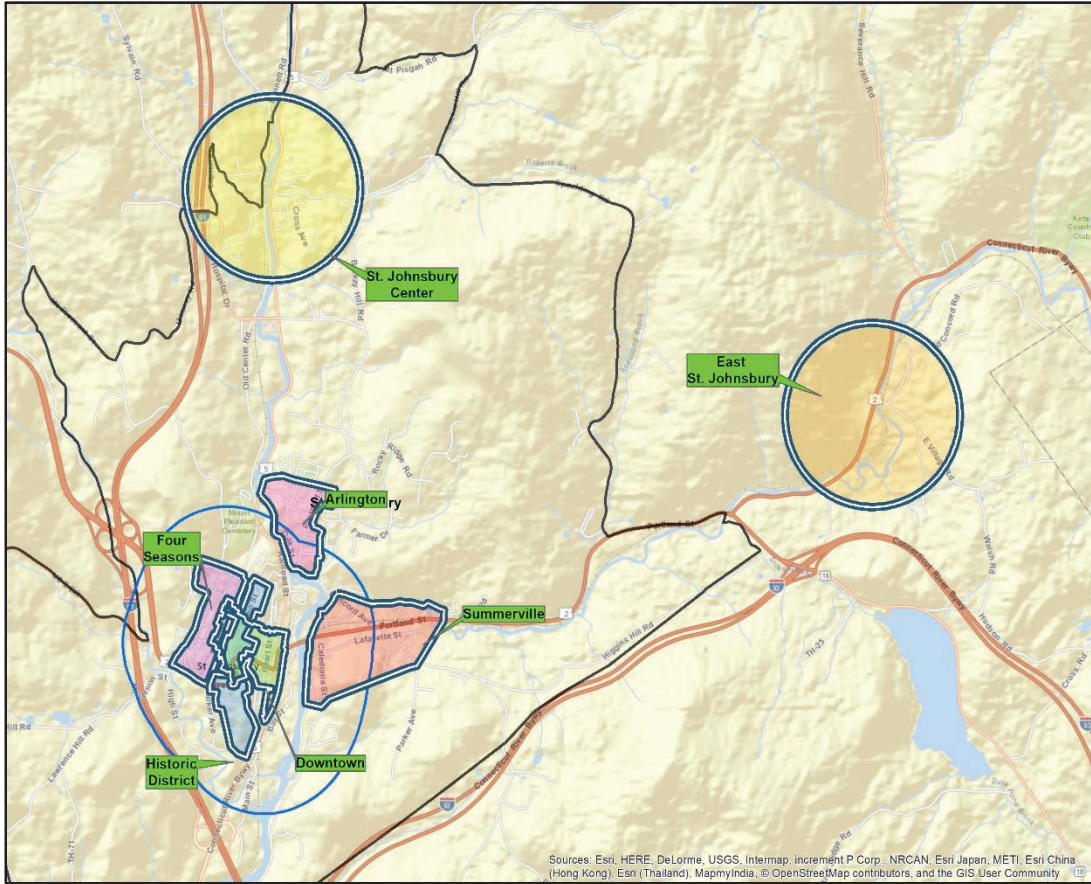
– On-site research of potential housing sites within the PSA yielded sufficient land and buildings to deliver approximately 411 new housing units. However, not all of these properties will be viable or capable of generating the estimated number of units (feasibility of identified properties was beyond the scope of this study). Also, note that 31 of the 33 identified properties contain existing buildings, meaning that very few properties identified in our analysis consisted of vacant land. The lack of available vacant land makes new construction more difficult. Due to the number of existing buildings in our survey, it appears that the most prevalent redevelopment opportunity is adaptive reuse. As shown in this report, over 80% of the estimated residential units that could be accommodated on vacant land or within existing structures are on parcels that are at least partially within a Flood Zone (A or B). As such, these properties represent locations that are exposed to greater development risks. Excluding these properties in a designated flood zone, St. Johnsbury likely has a residential capacity for approximately 156 units. Note that flood zones may not cover an entire parcel, meaning that development opportunities may still be feasible in some instances.



***Submarket/Neighborhood Characteristics and Trends Point to Shared Traits of Large Shares of Low-income Households and Seniors, High Poverty Rates, Limited Available Housing Product and Limited Modern Housing Product***

- A total of eight submarkets/neighborhoods were evaluated as part of this analysis. While each of these eight areas have unique attributes and trends, it is clear that most of the submarkets share many of the same characteristics such as declining populations and household bases, high shares of poverty, growing bases of seniors, limited available housing, and lack of good quality and modern housing alternatives. With the exception of the East St. Johnsbury submarket, all other submarkets are projected to experience a small decline in population and households through 2021. The neighborhoods of Four Seasons and Summerville, and the Downtown and Downtown Radius submarkets, are projected to experience the greatest declines, albeit declining by only eight to 20 households through 2021. While small in number, these declines nonetheless represent challenges for each neighborhood. Housing priorities and plans should address housing challenges such as availability, affordability, home maintenance, accessibility and removal of blight in the most vulnerable submarkets and neighborhoods.

Following is a map illustrating these eight geographic areas.



**Overall Housing Market Needs**

Based on the findings contained in this report, there are a variety of housing needs in St. Johnsbury. The following is a summary of these needs.

***Independent Living Senior Housing and Senior Care Housing*** – The St. Johnsbury and Caledonia County area is expected to experience continued and significant increases in the number of senior (age 55+) households over the next few years. Meanwhile, there are few available senior-oriented housing alternatives available to seniors, including housing for independent seniors and those requiring senior care housing (e.g. residential care/assisted living and nursing care). Housing that meets the needs of the growing senior population in St. Johnsbury should be developed, with pricing at a variety of levels. Product should consist of studio to two-bedroom units with accessibility design elements.



***Affordable Workforce Housing*** – St. Johnsbury lacks available and good quality rental housing that is affordable to low-income and moderate-income households (earning up to 120% of the state’s median household income level) that serves a large portion of the area’s workforce. Given the large number of workers commuting into St. Johnsbury on a daily basis, there is an opportunity for the Town to attract and retain such workers. This is particularly true of young blue collar workers and young professionals who may be interested in living in downtown St. Johnsbury. The development of affordable workforce housing should be supported. This would include rental product generally priced between \$500 and \$1,000 per month. Such product should consist of one- to three-bedroom product, possibly within mixed-income and mixed-use developments.

***Modern Market-Rate Rental Housing*** – There are very few modern market-rate rental alternatives within St. Johnsbury. As a result, higher-income households seeking modern rental housing that includes the features, amenities and design characteristics of modern rental housing must look outside of St. Johnsbury to find such housing. The development of a well-designed market-rate product would enable St. Johnsbury to attract and retain such groups as young professionals and independent seniors. This would include product priced above \$1,000 per month and include one- and two-bedroom units in mixed-use product.

***Entry-Level and Higher-end Modern For-Sale Housing*** – There are approximately 43 for-sale housing units available for purchase in St. Johnsbury. This is a very limited supply relative to the overall household base of the town. As a result, potential buyers have very limited choices, particularly those seeking product priced above \$225,000. This is putting St. Johnsbury at a competitive disadvantage with surrounding communities. The development of modern for-sale housing should be considered in St. Johnsbury. While this could be at a variety of price points, emphasis should be on entry-level product priced below \$150,000 and product priced above \$225,000. This would include condominium product (primarily with two-bedroom units) for young adults and seniors, as well as single-family home product (primarily with three-bedroom units) for families.

***Special Needs Housing*** – While many special needs groups were evaluated in the market and each, to some degree, had insufficient housing to meet the needs of these groups, it was determined that the greatest need appears to be for persons with disabilities, adults with mental illness, victims of domestic violence and persons experiencing substance abuse issues. Housing policies and priorities should consider some level of implementation of the development of housing that serves these special needs populations, as well as others.

The table below summarizes the approximate potential number of new residential units that could be supported in St. Johnsbury over the next few years.

St. Johnsbury Housing Needs Estimates (2017 to 2021)	
Housing Segment	Number of Units*
Subsidized Rental Housing (Senior & Family)	50
Affordable Workforce Rental Housing	30
Market-rate Rental Housing	125
Senior Care Housing	50 (Beds)
Entry-Level For-Sale Homes	10
Moderate-Income For-Sale Homes	15
High-Income For-Sale Homes	40

\*Maximum number of units assumes product is marketable, affordable and in an appropriate location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed preceding projections.

Numerous factors impact a market’s ability to support new housing product. This is particularly true of individual housing projects or units. Certain design elements, pricing structure, target market segments (e.g. seniors, workforce, young professionals, etc.), product quality and location all influence the actual number of units that can be supported and ultimately the success of a new residential project. The estimates shown in the preceding table provide the approximate maximum number of units that could potentially be supported, assuming the new product is marketable. As such, the preceding estimates should be used as a guideline for establishing housing priorities and goals for St. Johnsbury. Demand estimates could exceed those shown in the preceding table if the community offers incentives to encourage people to move to town or for developers to develop new housing product, and/or developers are successful in attracting commuters.

**Housing Priorities and Strategies**

The following summarizes key strategies that should be considered by the town of St. Johnsbury to address housing issues and needs of the community. These strategies do not need to be done concurrently, nor do all strategies need implemented to create an impact.

***Identify and Attract Potential Developers*** – Using a variety of sources, the town should attempt to identify and market itself to the residential developers active in the region. Identification could be through trade associations, published lists of developers, real estate agents or brokers and other real estate entities in the region. Marketing of the community through trade publications, direct solicitation or public venues (e.g. housing and economic conferences) should be considered. The promotion of market data (including this Housing Needs Assessment), development opportunities, housing programs and incentives should be the focus of such efforts.

***Support Efforts to Enable Area Seniors to Transition into Housing to Meet Their Changing Needs*** – St. Johnsbury is no different than most parts of the country, in that it has a large base of seniors and this base is projected to increase over the foreseeable future. Based on a survey of housing alternatives in the market, an assessment of area demographic characteristics and trends, and input from both area stakeholders and residents, it is evident that senior-oriented housing is and will be an important component to the overall housing market. New housing product for seniors that should be considered include independent living rentals, senior care housing (residential care/assisted living facilities and nursing homes), and for-sale condominiums that include accessibility design elements.

***Create Local Incentive Programs Supporting Re-investment in Historic Neighborhoods*** – Brian Knight Research (BKR) completed a preliminary analysis of historic preservation opportunities of buildings and neighborhoods in St. Johnsbury. More than 200 buildings were classified as “high integrity” structures and represent historic preservation opportunities. These properties would be eligible for the National Register of Historic Places. The highest concentration of high-medium integrity buildings was found in the Four Seasons study area as well as isolated sections of the Summerville, East St. Johnsbury, St. Johnsbury and Arlington study areas. These buildings possess suitable historic integrity to be potentially individually eligible for the National Register for Historic Places for their architectural merit (Criterion C). They also may be eligible, under Criterion A, for having historic significance, usually under social history, ethnic heritage, community planning and development. BKR recommended that the Town of St. Johnsbury conduct an intensive survey as well as develop a historic context for each study area. Through careful boundary analysis, historic surveys and development of historic context statements, large components of these study areas would be eligible for the National Register of Historic Places. The town should create incentive programs to support historic preservation efforts.

***Explore Designation of Neighborhood Development Areas to Support Residential Development*** – As shown in Section VII of this report, there are more than two dozen programs and incentives offered in Vermont that assist with the improvement and development of housing. Most of these programs are available through the state, though some local and Federal programs are offered. The Town should evaluate these programs to see which ones they may want to utilize and promote. Specifically, the town should explore the designation of Neighborhood Development Areas (NDA) within targeted areas of St. Johnsbury, such as areas adjacent to the Designated Downtown and possibly in St. Johnsbury Center and East St. Johnsbury, once a Village Center Designation is secured for these areas. The NDA offers various benefits and incentives for communities and developers, which are outlined on page VII-59 of this report.

***Encourage Mixed-Income & Mixed-Use Product in and Around Downtown*** – In an effort to develop new housing that 1.) serves a broad base of housing needs, 2.) is complimentary to existing uses in the downtown area and 3.) takes advantage of the walkability of the downtown, consideration should be given to the development of housing product that attempts to serve a variety of household incomes and possibly incorporates mixed-use concepts (e.g. residential units over first floor retail). Such product, which will help the town retain and attract young professionals, workers currently commuting into the downtown area, seniors and smaller families, should incorporate design elements that promote and preserve the historic characteristics of the downtown area. Programs like St. Johnsbury’s Intern Housing Program should be supported in an effort to attract a younger demographic.

***Support Affordable Rental Housing for Seniors and Workforce Households*** – Based on the lack of *available* housing that is affordable to low-income households, the large base of low-income residents in the market, and the expressed interests by area residents and stakeholders, it appears that there is significant and pent-up market demand for product serving low-income households. New rental housing product should address the needs of low-income families and seniors, generally with incomes at or below 120% of Area Median Household Income. This would primarily be rental product priced below \$1,000 per month and for-sale product priced below \$150,000. Based on the findings contained in this report, the housing needs of area seniors appear to be more pronounced and should be considered as a housing priority. Exploring such things as inclusionary zoning policies that mandate that new residential developments (of more than a specified minimum number of units) include a designated proportion of “affordable” units could encourage the development of such units.

***Support and Encourage Development of Higher-end For-Sale Housing*** – Given St. Johnsbury appears to be at a competitive disadvantage with surrounding communities as it offers very limited product priced over \$200,000, it will be important for the town to explore incentives, initiatives, and efforts to support and encourage the development of higher-end for-sale product. This may include such things as taxes, fees, zoning, infrastructure or other assistance that may encourage developers to consider developing higher-end for-sale product in St. Johnsbury.

***Continue and Expand Efforts Supporting the Improvement/Renovation of Existing Housing*** – Based on an analysis of published secondary data and an on-site observation of the Town’s existing housing stock, it is evident that St. Johnsbury has a large inventory of older (pre-1950) housing stock. Some of this housing stock shows signs of its age, deferred maintenance and neglect and is in need of repairs and modernization. Priorities should be placed on encouraging the renovations and improvements of the existing owner-occupied housing stock. Housing plans and priorities should focus on efforts (including financial incentives) to help with the weatherization, modernization and renovation of the existing housing stock. Code compliance/enforcement efforts should continue to be an integral part of the town’s efforts to insure housing is brought up to and maintained at expected standards.

***Encourage the Redevelopment of Vacant and Unused Structures*** – There were nearly three dozen vacant buildings of notable size in St. Johnsbury that represent potential sites for redevelopment. Such properties represent adaptive reuse opportunities that could support housing development. These properties are located throughout St. Johnsbury; however, several were located in the Summerville neighborhood and in the Downtown area of St. Johnsbury. Additionally, promotional materials should be made from key highlights of the Housing Needs Assessment and marketed throughout the region to demonstrate the potential depth of support and development opportunities that exist within the market.

***Reduce Residential Blight*** – While residential blight (abandoned/boarded up/unsafe structures or units in significant disrepair) does not represent a large portion of the local housing market, based on our on-site evaluation there appears to be approximately 34 residential units that exhibited some sort of blight within the St. Johnsbury town limits. These 34 homes represent 1.2% of the 2,939 housing units in St. Johnsbury (based on 2010 estimates). While this represents a small share of the total housing inventory, these homes still represent potential nuisances, safety hazards and may be detrimental to nearby property values. While blight is scattered throughout town, it appears the majority of such units are located north of the downtown area and extend up to the southern portion of the Arlington neighborhood and the western portion of the Summerville neighborhood. As such, efforts to address blight should focus on this particular area. There are numerous strategies that exist to address residential blight within communities. Because such strategies vary in scope, involve various financial and legal considerations, and not all strategies work for each community, we do not recommend any single strategy. Instead, we recommend that the Town explore multiple ways to address blight. These may range from implementing liens on neglected or abandoned properties to establishing a land bank to acquire, remedy and dispose of such properties. In addition to current code enforcement efforts underway within the Town, it is recommended that St. Johnsbury consider additional efforts to engage with the landlord community in addresses neglected residential properties.

***Assistance for First-Time Home Buyers*** – First-time homebuyer programs should continue to be supported and promoted. Based on our survey of town residents, homeownership appears to be the preferred housing product. Efforts to assist homebuyers, particularly first-time buyers, should be established as a priority for the town. The state of Vermont offers a variety of housing assistance programs that should be promoted by St. Johnsbury. Additionally, St. Johnsbury may want to explore establishing public-private partnerships to establish possible employer-sponsored homebuyer programs/initiatives.



***Explore and Encourage Development Partnerships*** – Although the town of St. Johnsbury can develop and support various programs and initiatives to address housing issues and the needs in the market, the success of such efforts will be, in part, contingent upon the relationships the town makes with regional and state entities, local business and private sector developers. It is recommended that the Town work to establish or build upon regional government relationships and explore potential relationships with major employers to develop incentives to have employees locate to and live in St. Johnsbury.

***Invest in Community Beautification Efforts and in Parks/Green Space Improvements*** – In an effort to enhance the aesthetic appeal of the community, the town is encouraged to support efforts that lead towards the aesthetic improvements of the town. While removal of blight and the redevelopment of vacant structures will go a long way to improving the town’s appearance, the town will want to explore beautification efforts (e.g. façade improvements, adding greenery/landscaping, repairing streets and sidewalks, etc.) and expanding or enhancing green space and parks within town. Such efforts will improve the aesthetic appeal of the town and increase the likelihood more people will consider moving to St. Johnsbury.

***Support Special Needs Housing Initiatives and Housing Product*** - There is a large base of special needs households that are in need of housing that meets these populations’ specific needs and that is affordable. The town should support projects that include at least a portion of the units set aside for special needs populations. This would diminish the likelihood that single projects will be developed that exclusively target special needs households, but enable such product to be developed in a variety of properties (and product types) in various parts of town. The town may want to explore inclusionary zoning or other regulatory incentives to encourage the inclusion of some special needs units in future housing developments.

***Support Efforts to Develop Projects Near Public Transportation Routes*** - Most commuters living in St. Johnsbury drove alone to work, and have a typical drive time to work of less than 30 minutes. A notable share (11.1%) in the PSA walks to work, a share that is higher than the SSA and the state of Vermont. Walkability was rated very high by the Walkscore website in Downtown and the adjacent Four Seasons neighborhood. Two Downtown locations and one Four Seasons location were each designated as “Very Walkable”, meaning that most errands can be accomplished on foot. There are two primary modes of public transportation offered in St. Johnsbury, including Green Mountain Transit (GMT), a public bus service, and Rural Community Transportation, Inc. (RCT), a non-profit shuttle service. GMT offers two stops in St. Johnsbury, while RCT offers five stops, either in or near St. Johnsbury. Redevelopment and development opportunities should focus on the walkable parts of town and those offering bus or shuttle service, due to convenience and proximity to community services for pedestrians and public transportation for commuters.



***Consider Hiring a Housing Director to Develop, Implement and Oversee Housing Plans, Policies and Initiatives*** – Housing is complex and the issues impacting housing for the community are significant. While the Town may be able to develop housing policies, programs and processes, the effective implementation of change could be contingent upon the daily oversight by a housing professional. The Town may want to approach other nearby communities and the county to explore the possibility of a regional/county housing director.

### III. Community Overview and Study Areas

#### A. St. Johnsbury, Vermont

This report focuses on the housing needs for citizens of St. Johnsbury, the shire (or county seat) of Caledonia County, Vermont. St. Johnsbury is located in the middle eastern part of Caledonia County, which is in the northeastern portion of Vermont. It is approximately 37 square miles in size, with the Passumpsic River running through the eastern portion of town. It is served by Interstates 91 and 93 and U.S. Routes 2 and 5. It is northwest of White Mountain National Forest and located approximately 36 miles northeast of Montpelier, the state capital. St. Johnsbury sits approximately 48 miles south of Quebec, Canada.

The town of St. Johnsbury has gone through a few name changes since it was originally granted in 1770 (source: discoverstjohnsbury.com) by King George the Third as part of the New Hampshire Grants. The town's names ranged from its original name of Bessborough to Dunmore, when it was first settled in 1786, to its current name of St. Johnsbury. When it was renamed, it was Ethan Allan, Vermont founder, who suggested to name it after the French author and agriculturist Michel Guillaume St. Jean de Crevecoeur, also known as J. Hector St. John. The town was originally settled by seven families from Rhode Island when it was still called Dunmore. Jonathan Arnold, one of the original families, and member of the Continental Congress, who wrote the Rhode Island's act of secession from the United Kingdom, helped settle the town center. At that time, there were 143 people living in town, according to the 1790 census.

The mid-19<sup>th</sup> century brought about a change to St. Johnsbury when it became home to the manufacturing of platform scales, maple syrup and maple syrup items. The town's growth accelerated when the railway from Boston to Montreal was brought to St. Johnsbury and helped spur the economy to create a small manufacturing community. By the mid-20<sup>th</sup> century, Fairbanks Scales and Maple Grove Farms of Vermont had become the largest manufacturers of their products in the world.

Today, the town primarily includes a mix of residential units, consisting primarily older single-family homes, along with smaller retail alternatives in the town's central business district. The St. Johnsbury Academy, a secondary school, the St. Johnsbury Athenaeum, a library and art museum, the Fairbanks Museum and Planetarium and Catamount Film & Arts all contribute to education, culture and quality of life in the area. The Lamoille Valley Rail Trail, Kingdom Trails and Dog Mountain are just a few of the many outdoor recreational areas that also contribute to the appeal of the area.

Additional information regarding the town's demographic characteristics and trends, economic conditions, housing supply, community services and other attributes and challenges are included throughout this report.

## **B. Study Areas - PSA & SSA Delineations**

This report addresses the residential housing needs of the town of St. Johnsbury, Vermont. To this end, we have evaluated the demographic and economic characteristics, as well as the existing housing stock, of St. Johnsbury. Additionally, because the demographics, economics and housing of St. Johnsbury are influenced by the surrounding communities within Caledonia County, we have also studied various socio-economic characteristics and trends, as well as the housing inventory, of the balance of the county and of the surrounding communities of Barnet, Kirby and Waterford. Finally, because this report may be used to address housing needs within neighborhoods or districts within the St. Johnsbury town limits, we have evaluated numerous metrics within these defined submarkets. The following summarizes the various study areas used in this analysis.

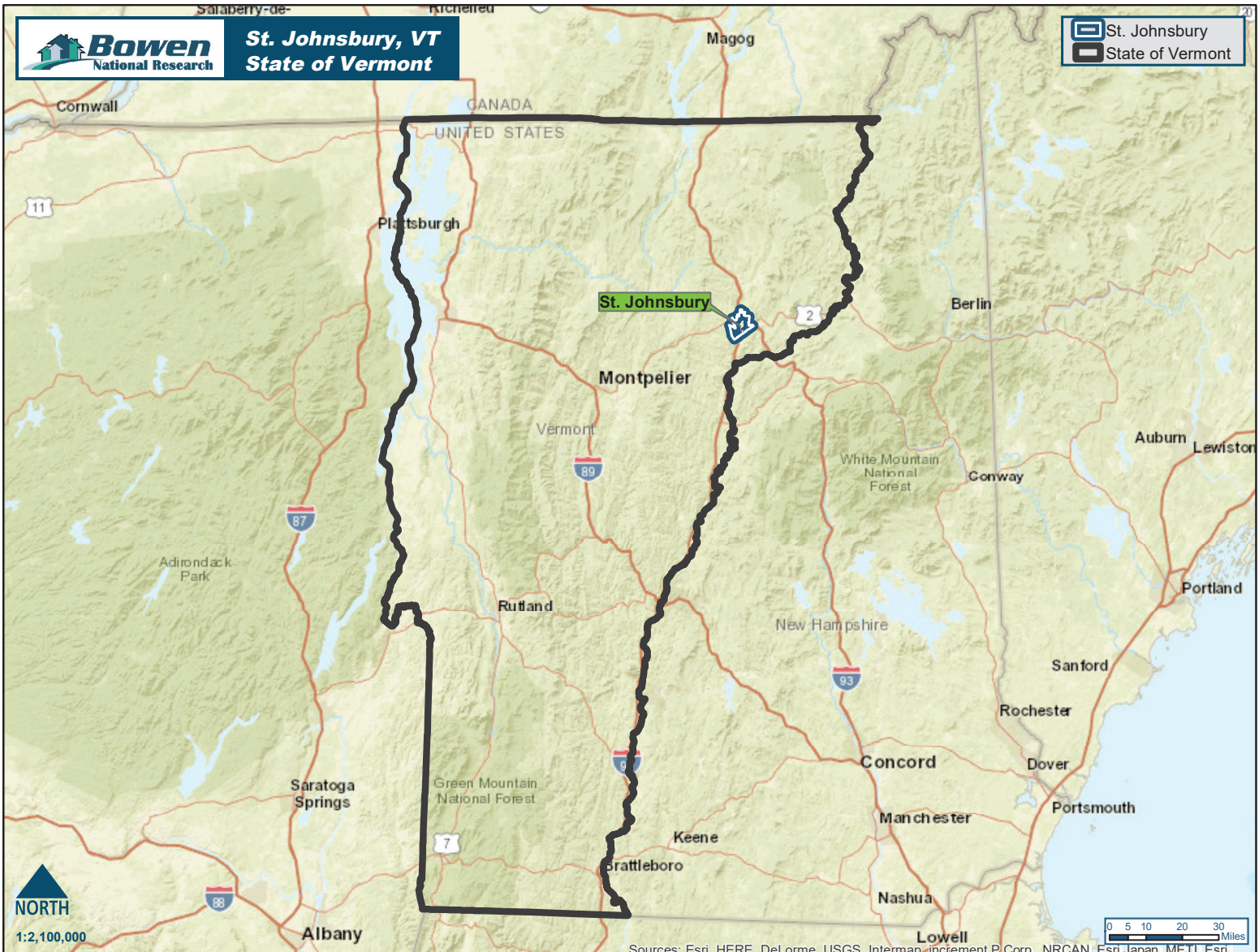
***Primary Study Area*** - The Primary Study Area (PSA) includes the town of St. Johnsbury. For the statistical purposes of this report, the Census-designated place of St. Johnsbury was used as the geographic boundary of the town, which is slightly smaller than the official boundary of the town.

***Secondary Study Area*** - The Secondary Study Area (SSA) is comprised of the area of Caledonia County that is outside of the PSA (St. Johnsbury).

***Internal Submarkets*** – Pursuant to the Town's request, we have evaluated selected neighborhoods, districts and other designated submarkets within St. Johnsbury. These include East St. Johnsbury, St. Johnsbury Center, St. Johnsbury Historic District, downtown St. Johnsbury, a one-mile radius around downtown St. Johnsbury, and the neighborhoods of Arlington, Four Seasons, and Summerville. It should be noted that the one-mile radius around downtown overlaps and is inclusive of portions of other submarkets. These submarkets have been evaluated in comparison with each other, as well as individually.

***External Communities*** – Pursuant to the Town's request, the surrounding communities of Barnet, Kirby and Waterford were evaluated. These communities have been compared with St. Johnsbury.

Maps delineating the boundaries of the various study areas are shown on the following pages.

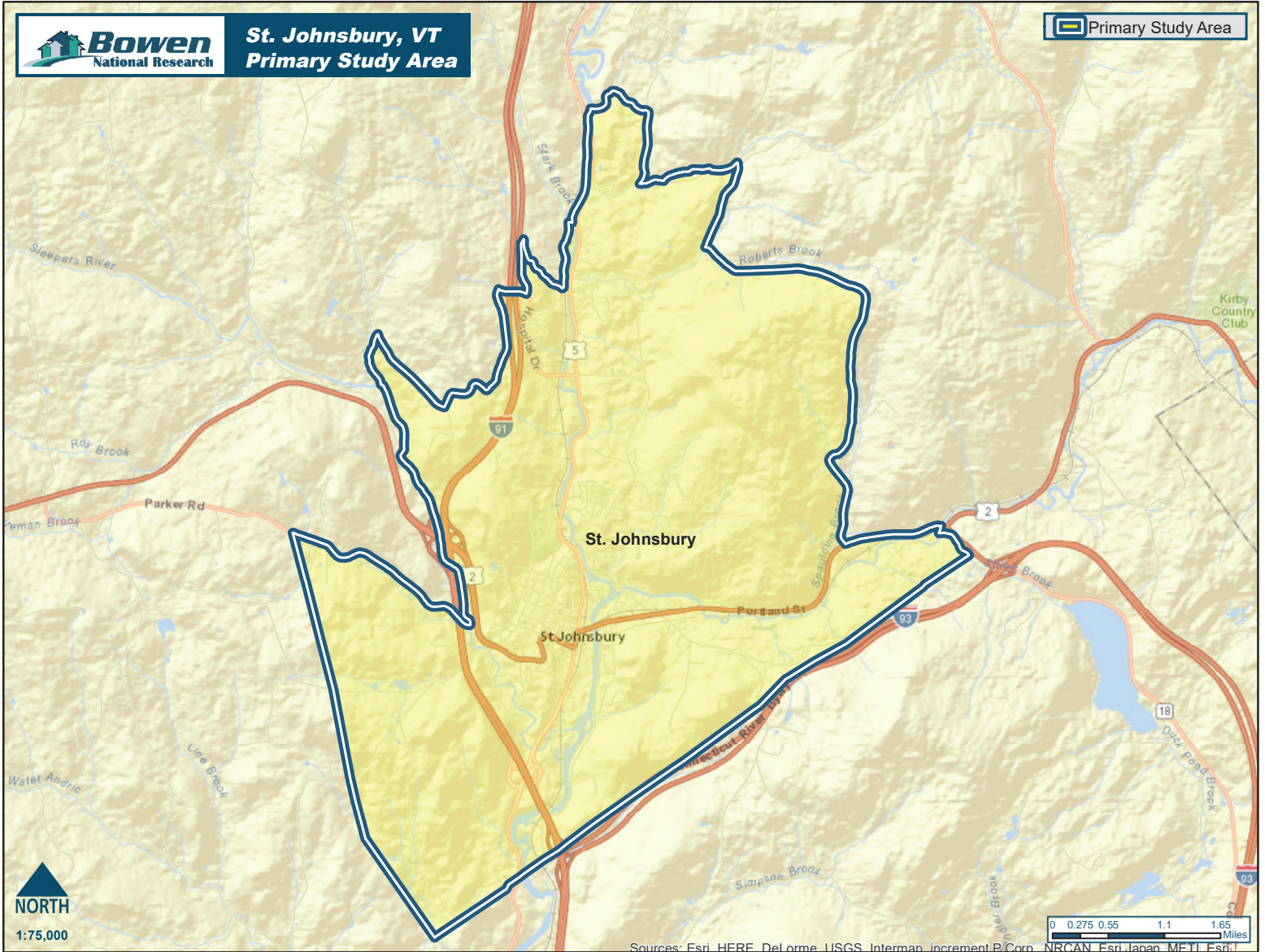






# St. Johnsbury, VT Primary Study Area

Primary Study Area



**NORTH**  
1:75,000

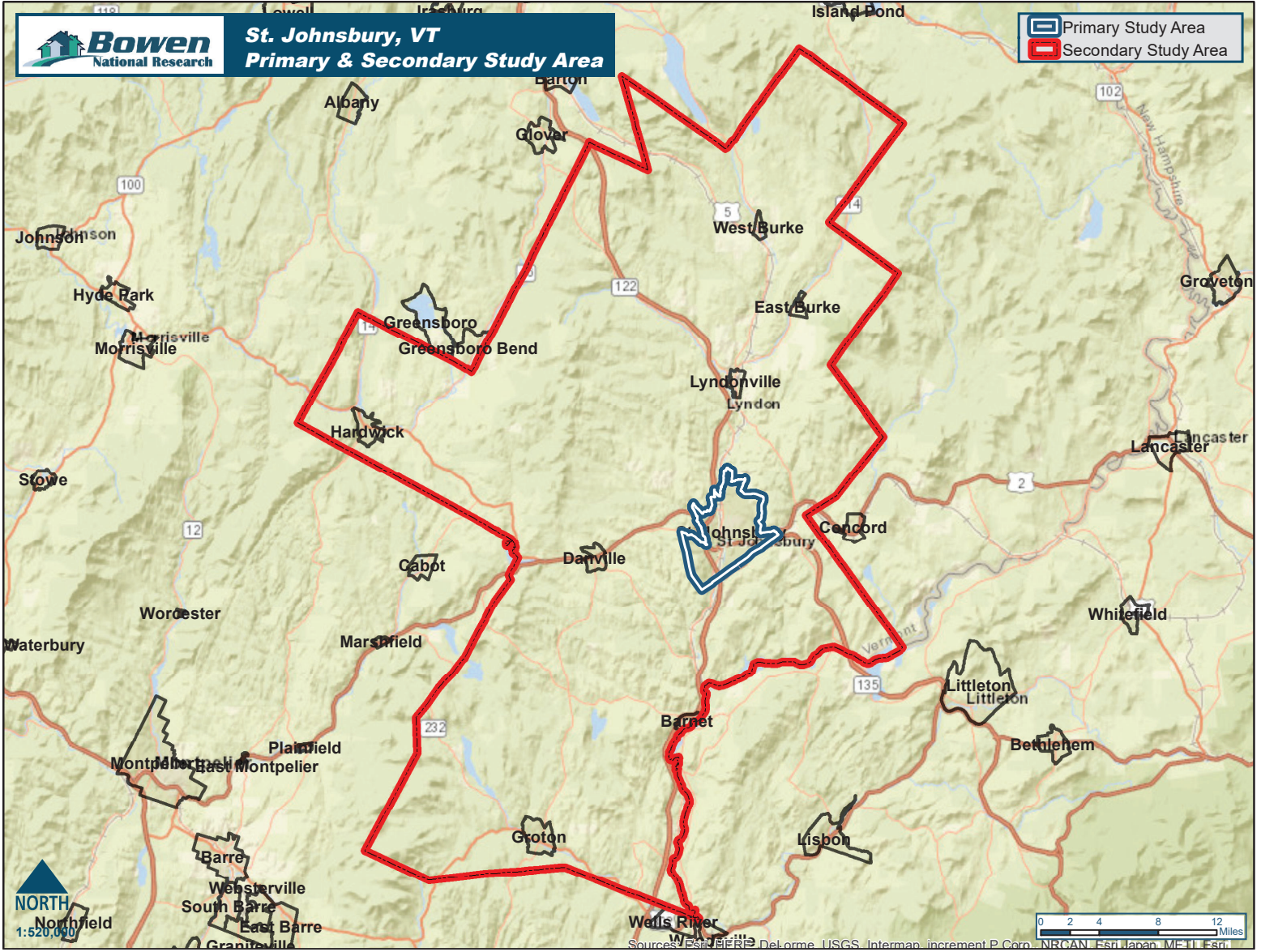
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P, Corp, NRCAN, Esri, Japan, METI, Esri





# St. Johnsbury, VT Primary & Secondary Study Area

Primary Study Area  
 Secondary Study Area

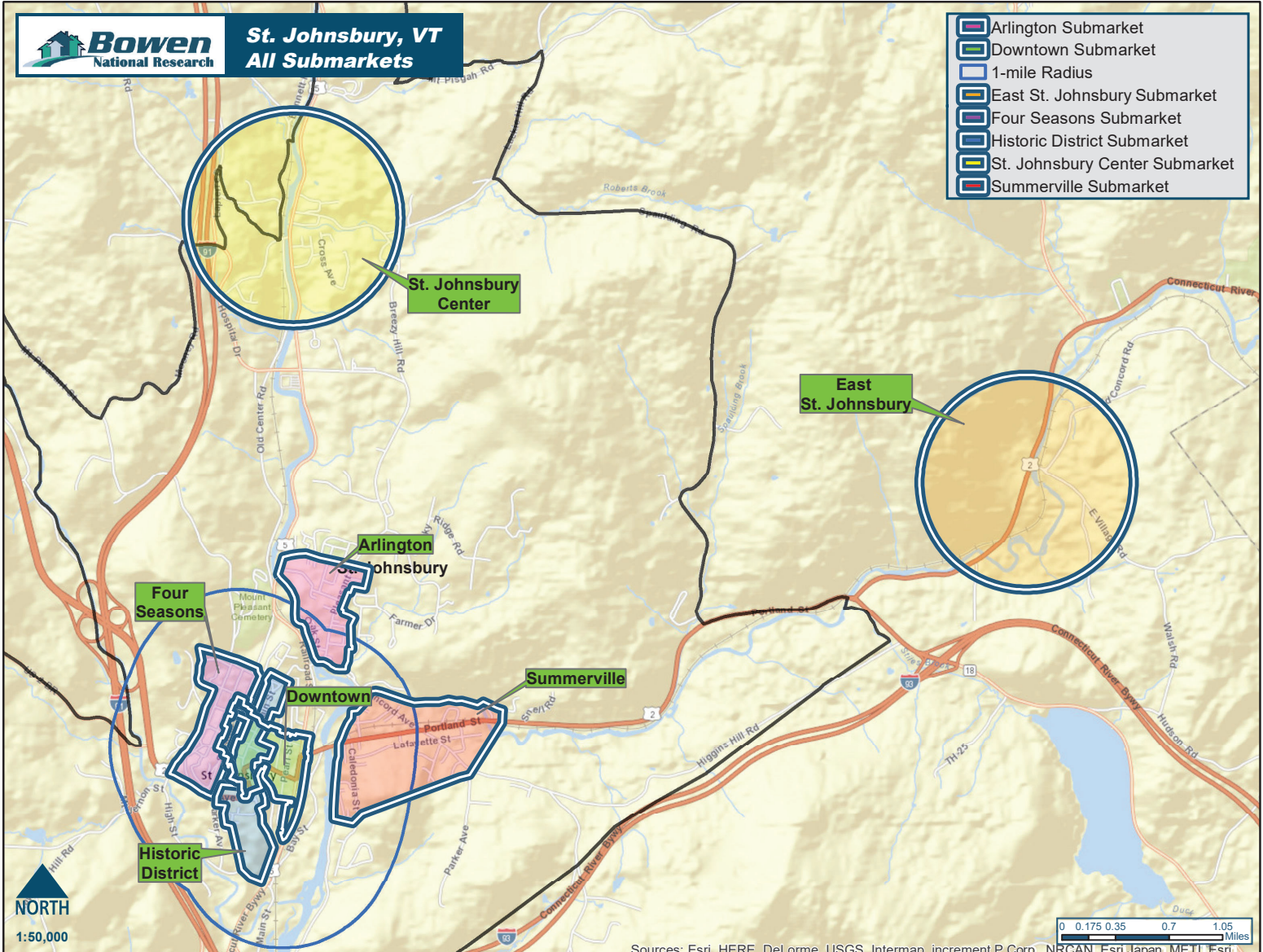






# St. Johnsbury, VT All Submarkets

- Arlington Submarket
- Downtown Submarket
- 1-mile Radius
- East St. Johnsbury Submarket
- Four Seasons Submarket
- Historic District Submarket
- St. Johnsbury Center Submarket
- Summerville Submarket

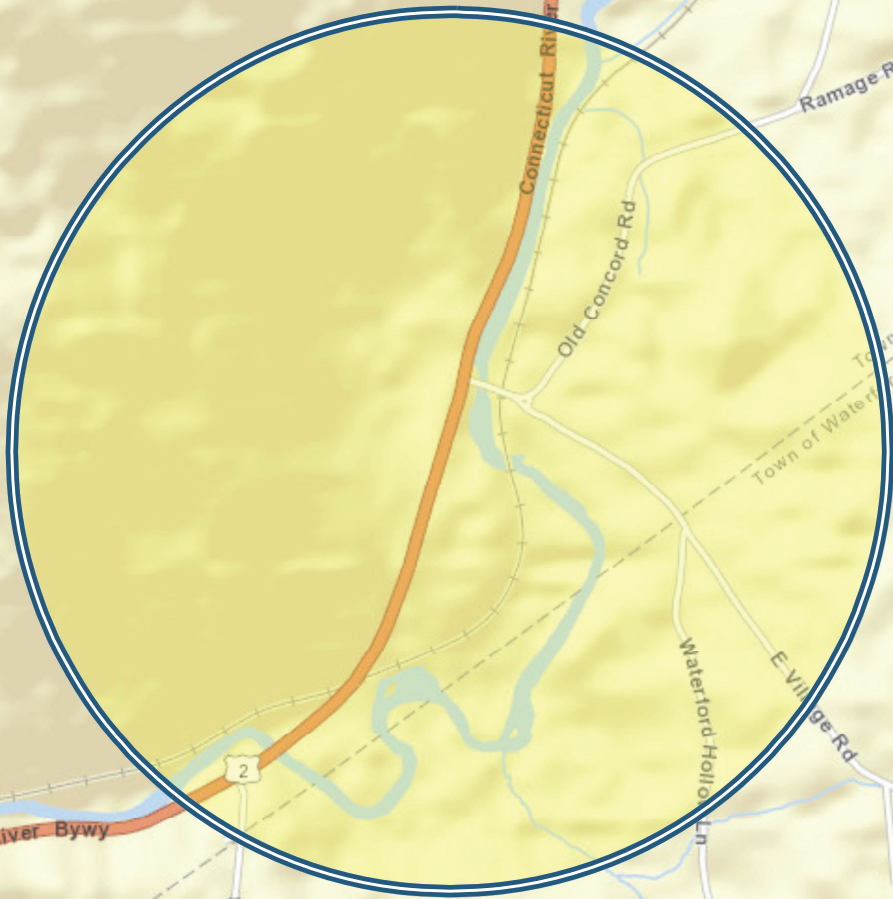


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri



**St. Johnsbury, VT**  
**East St. Johnsbury Submarket**

East St. Johnsbury Submarket



NORTH  
1:15,000


0 0.05 0.1 0.2 0.3 Miles

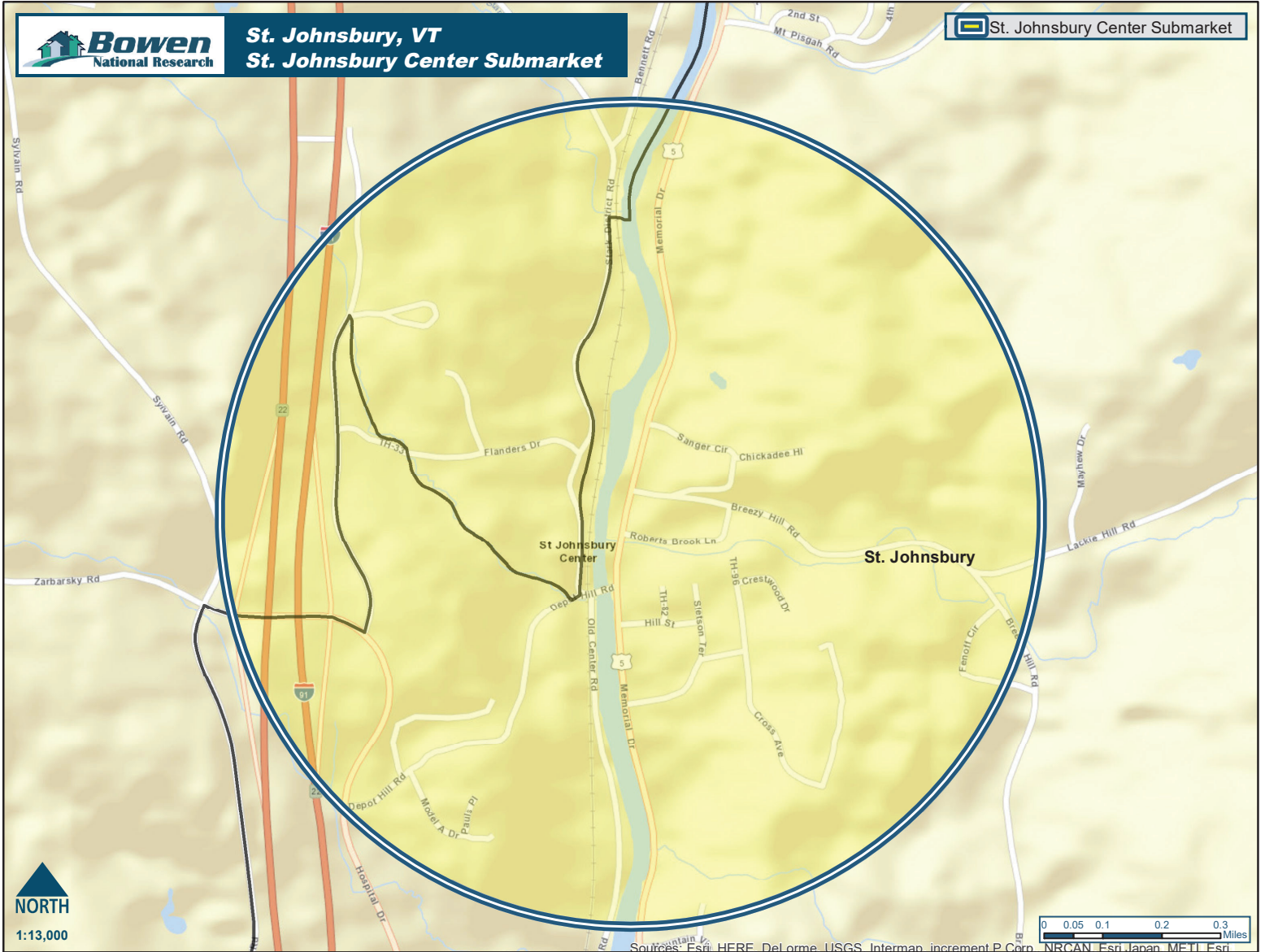
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri





**St. Johnsbury, VT**  
**St. Johnsbury Center Submarket**

 St. Johnsbury Center Submarket

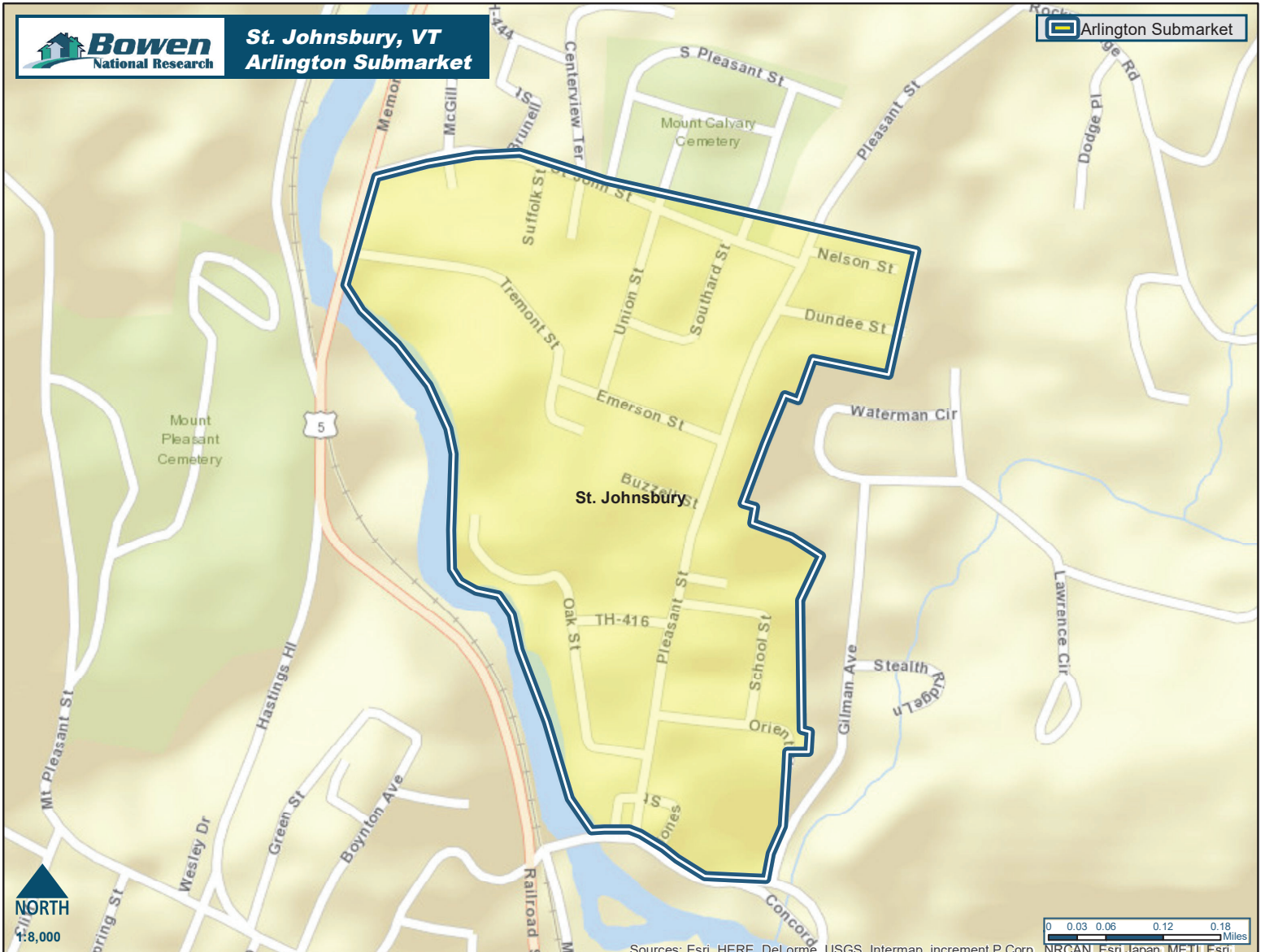


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri



# St. Johnsbury, VT Arlington Submarket

Arlington Submarket



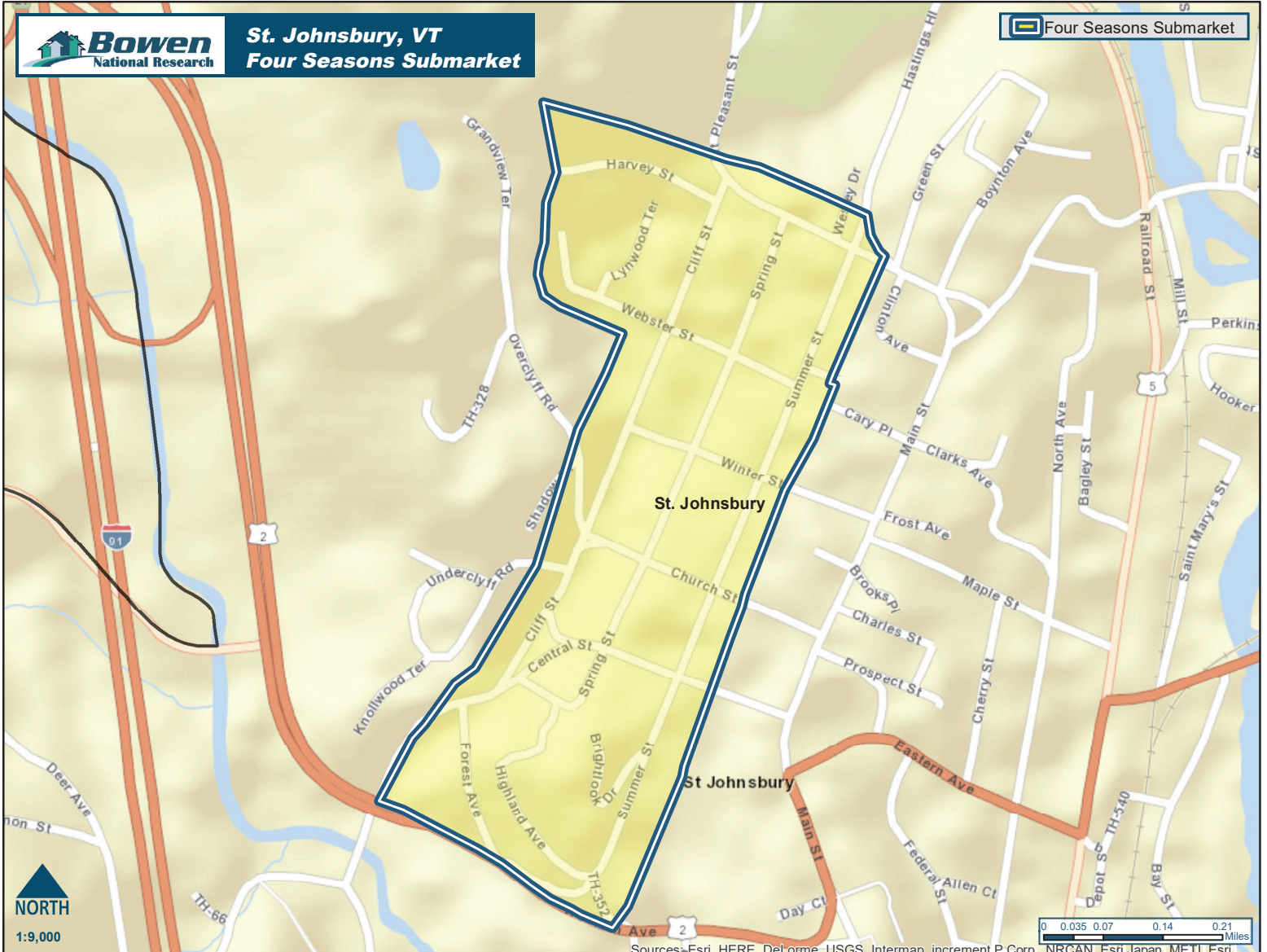
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri





**St. Johnsbury, VT**  
**Four Seasons Submarket**

Four Seasons Submarket

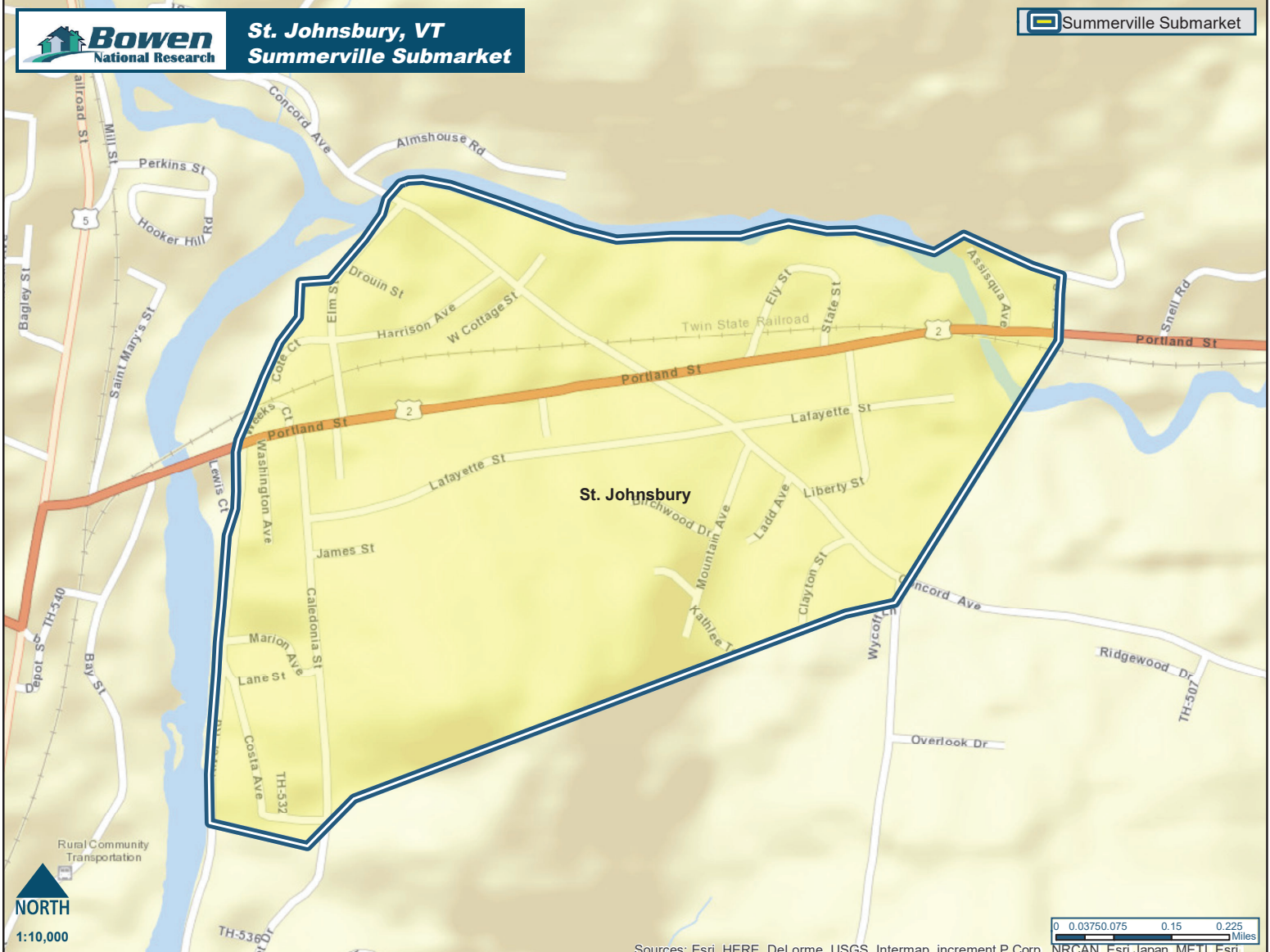


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri



# St. Johnsbury, VT Summerville Submarket

Summerville Submarket

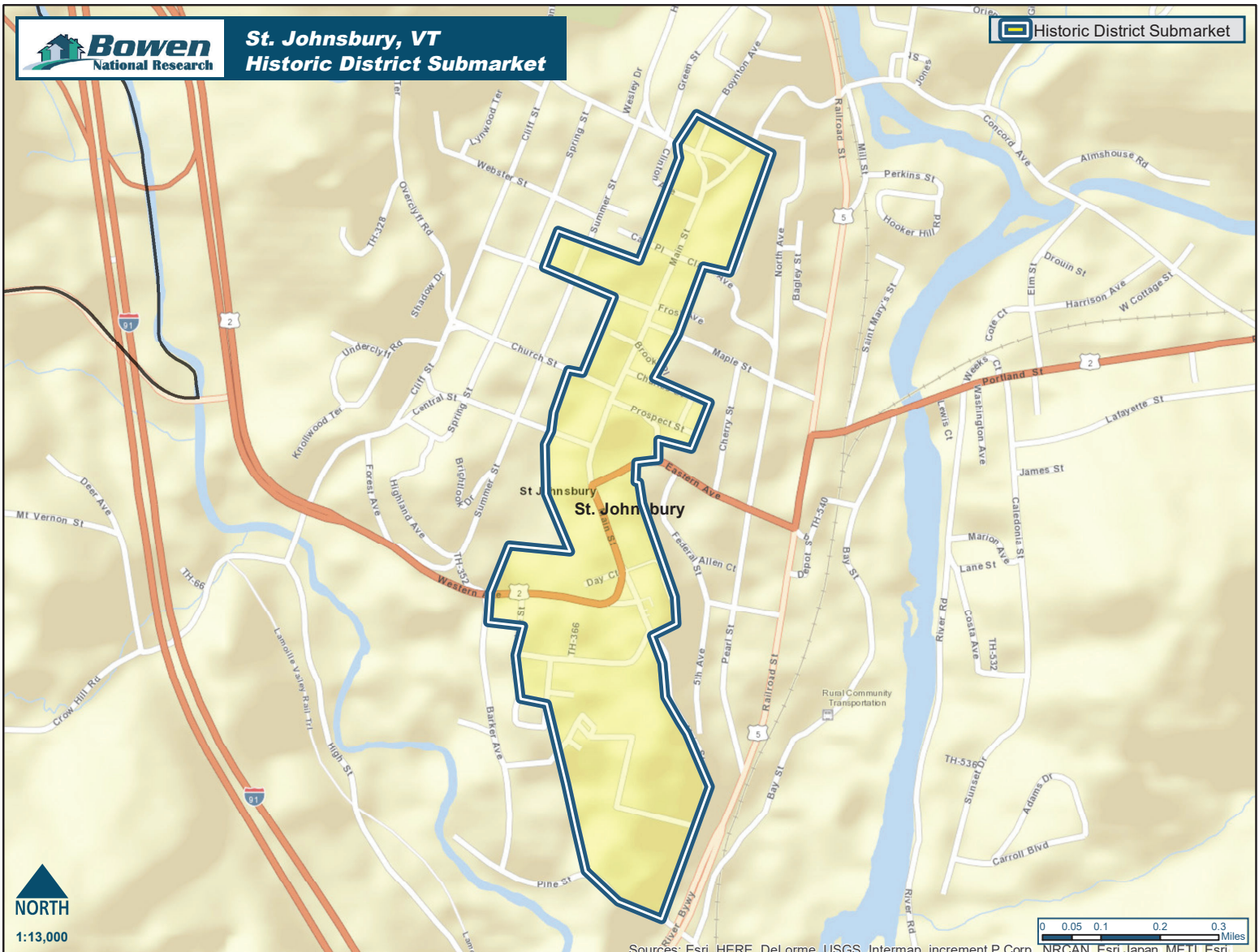






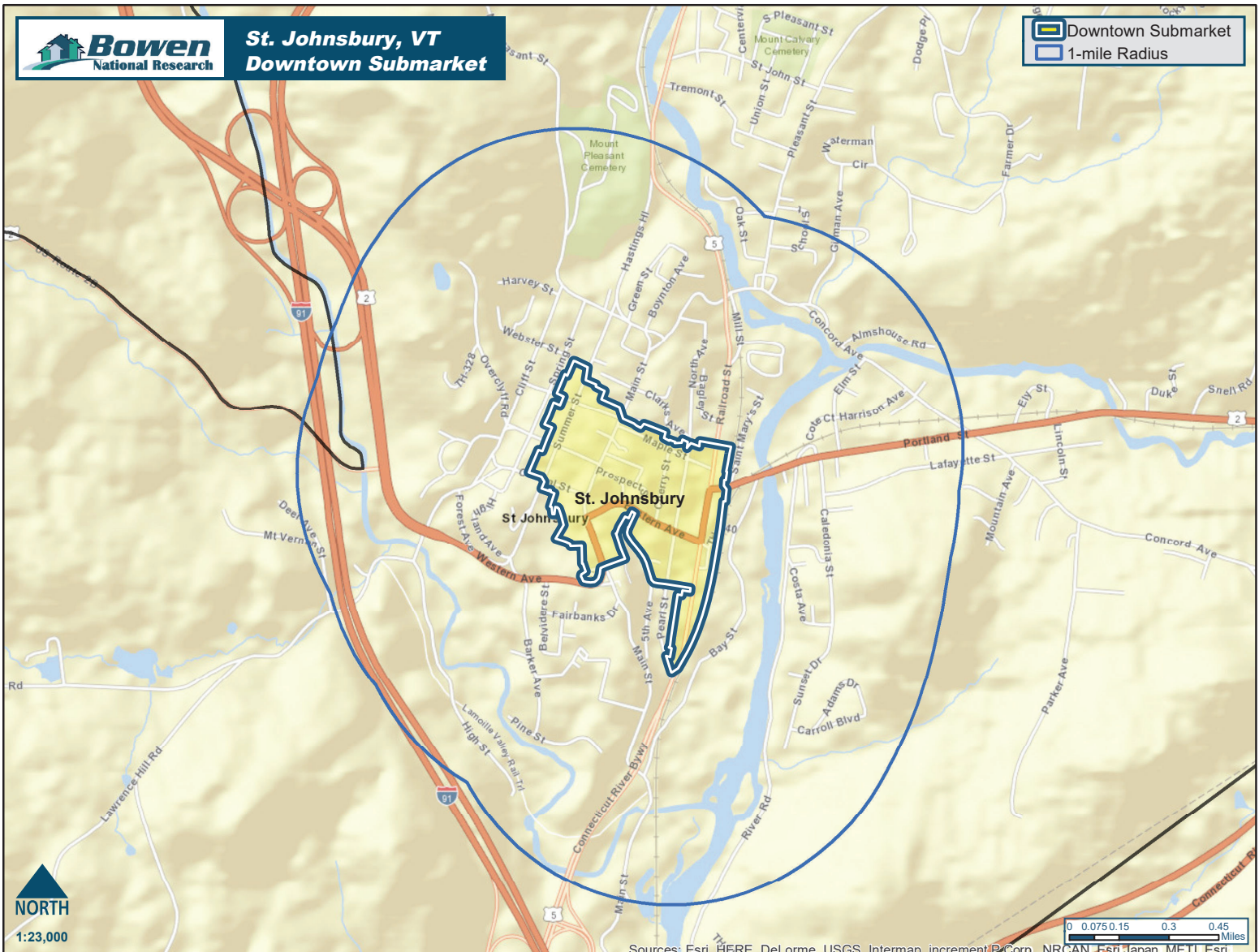
# St. Johnsbury, VT Historic District Submarket

Historic District Submarket



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri

Downtown Submarket  
 1-mile Radius



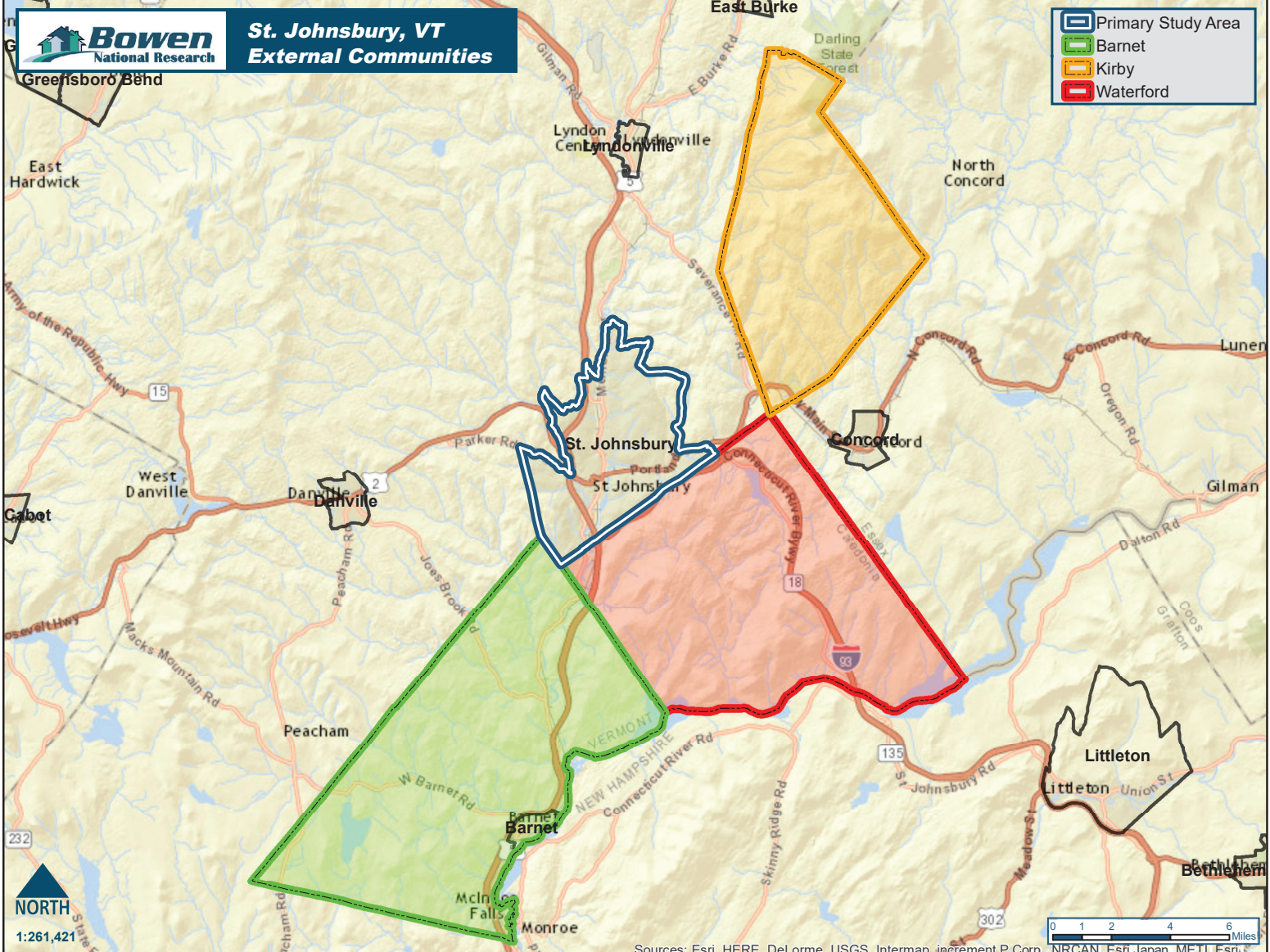
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri





# St. Johnsbury, VT External Communities

- Primary Study Area
- Barnet
- Kirby
- Waterford



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri

## IV. Demographic Analysis

### A. Introduction

This section of the report evaluates key demographic characteristics for the Primary Study Area (St. Johnsbury), the Secondary Study Area (the balance of Caledonia County), Caledonia County (PSA and SSA combined), and the state of Vermont (statewide). Additionally, we have evaluated selected submarkets and districts within St. Johnsbury (referred to as “Internal Market Analysis”) and conducted analysis of St. Johnsbury compared with surrounding communities (referred to as “External Market Analysis”).

Through this analysis, unfolding trends and unique conditions are often revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons among these geographies provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in St. Johnsbury, and what are these people like?
- In what kinds of household groupings do St. Johnsbury residents live?
- What share of people rent or own their St. Johnsbury residence?
- Are the number of people and households living in St. Johnsbury increasing or decreasing over time?
- How do St. Johnsbury residents compare with residents in the rest of the surrounding area (SSA), including surrounding communities?

This section is comprised of three major parts: population characteristics, household characteristics, and demographic theme maps. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence. Theme maps graphically show varying levels (low to high concentrations) of a demographic characteristic across a geographic region and are included in this section of the report.

It is important to note that 2000 and 2010 demographics are based on U.S. Census data (actual count), while 2016 and 2021 data are based on calculated estimates provided by ESRI, a nationally recognized demography firm. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize;
- Governmental policies with respect to residential development remain consistent;
- Availability of financing for residential development (i.e. mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent;
- Sufficient housing and infrastructure is provided to support projected population and household growth.



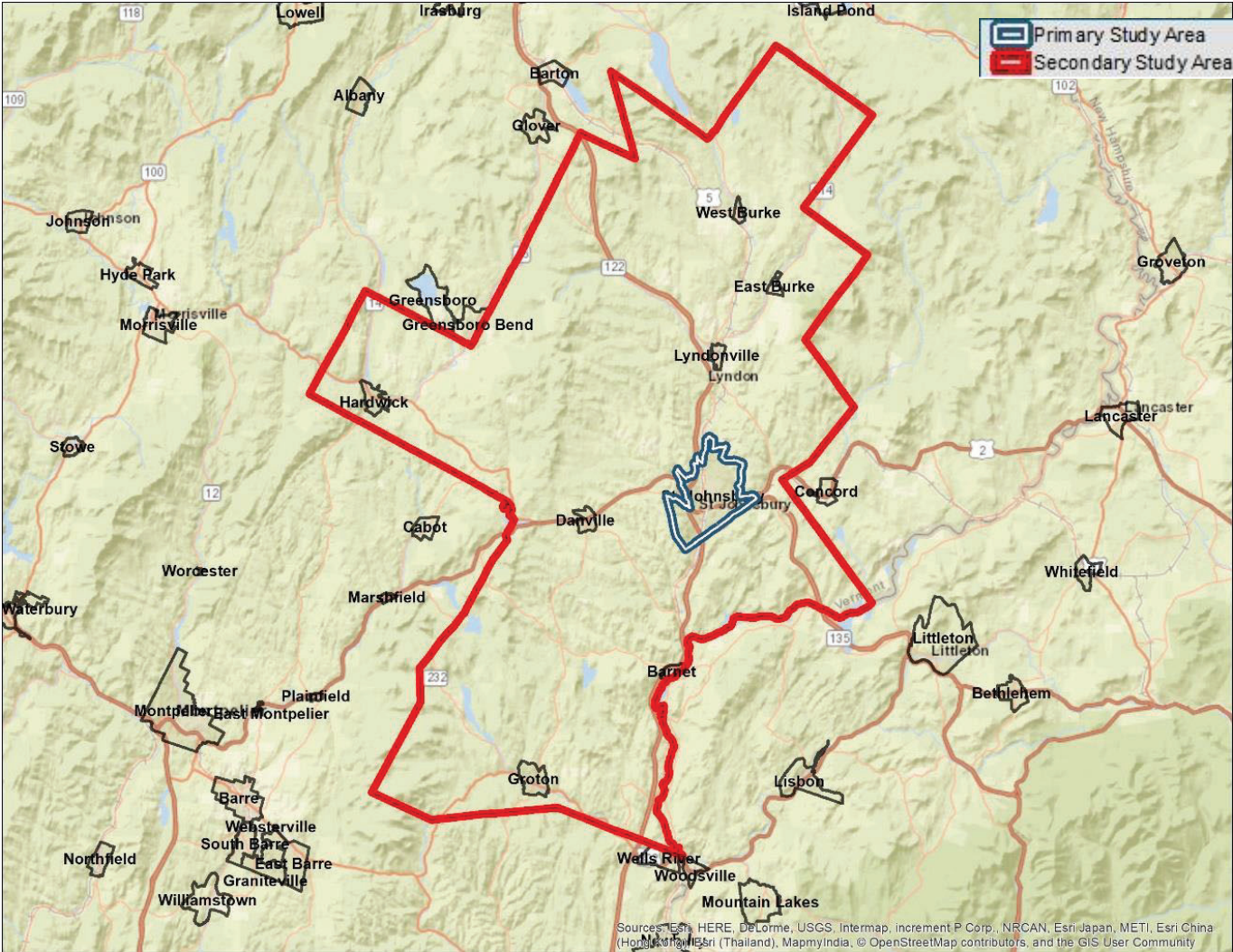
Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic projections/estimates.

It should be noted that some total numbers and percentages may not match the totals within or between tables in this section due to rounding.

**B. Overall Market Analysis (St. Johnsbury vs. Balance of County & Vermont)**

This section evaluates different demographic characteristics and trends of St. Johnsbury and compares them with the balance of the county (Secondary Study Area, or SSA), the overall county, and the state of Vermont. It should be noted that for the purposes of this demographic statistical analysis, the Census-designated place of St. Johnsbury was used as the boundaries of the town which is slightly smaller than the actual unincorporated town limits.

A map illustrating the PSA (shown in blue/white border) and SSA (shown in red border) is shown below.



## 1. Population Characteristics

Population by numbers and percent change (growth or decline) for selected years is shown in the following table:

	Total Population									
	2000 Census	2010 Census	Change 2000-2010		2016 Estimated	Change 2010-2016		2021 Projected	Change 2016-2021	
			#	%		#	%		#	%
<b>PSA</b>	6,192	6,193	1	0.0%	6,102	-91	-1.5%	6,043	-59	-1.0%
<b>SSA</b>	23,510	25,034	1,524	6.5%	26,019	985	3.9%	26,631	612	2.4%
<b>County (PSA &amp; SSA)</b>	29,702	31,227	1,525	5.1%	32,121	894	2.9%	32,674	553	1.7%
<b>Vermont</b>	608,827	625,741	16,914	2.8%	644,954	19,213	3.1%	658,856	13,902	2.2%

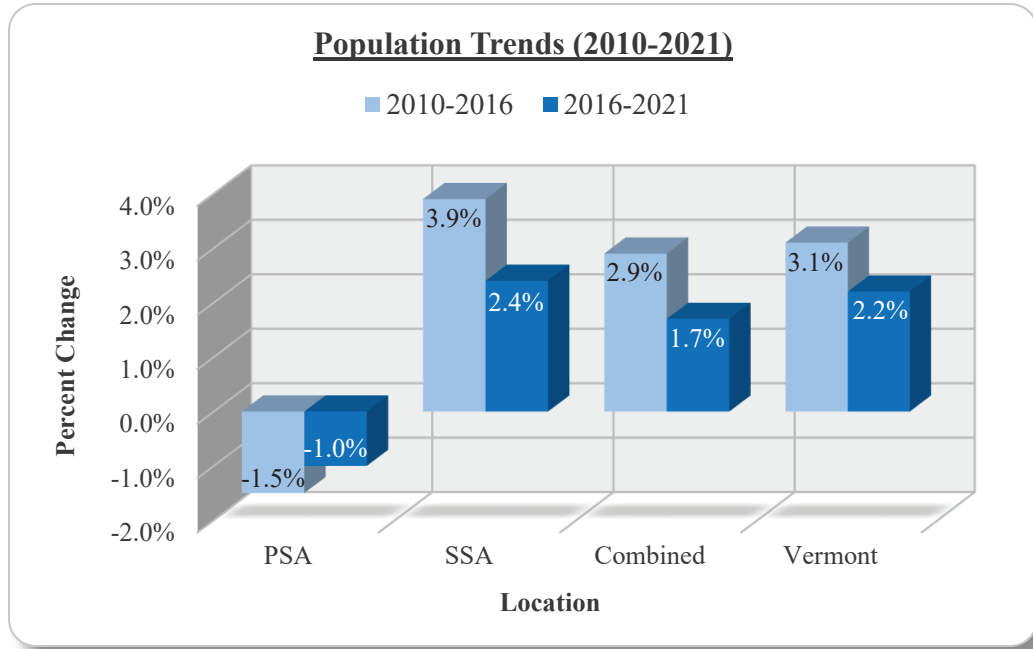
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- From 2000 to 2010, the PSA population increased by one person (less than 0.1%), while the SSA population (area surrounding PSA) increased by 1,524, or by 6.5%. In Caledonia County, which reflects the combined PSA and SSA areas, the population increased by 1,525 people (5.1%) between 2000 and 2010. During the same period, the state of Vermont experienced positive population growth of 2.8%. The PSA population was stable between 2000 and 2010, while the SSA population increased at a greater overall rate than the state of Vermont.
- Over the past six years (2010 to 2016), it is estimated that the PSA population decreased by 91 (-1.5%). During the same period, the SSA experienced an increase of 985 people, which reflects an increase of 3.9% over 2010 numbers. The Caledonia County population increased by 894 (2.9%) between 2010 and 2016, while the statewide population increased by 3.1% during this period.
- It is projected that the PSA population base will continue to decline (-1.0%) between 2016 and 2021. Meanwhile, it is projected that the total number of people in the SSA will experience positive population growth, increasing by approximately 612 (2.4%) during this same five-year period. This projected rate of population growth within the SSA is higher than Caledonia County (1.7%) and the state of Vermont (2.1%).

The following graph compares percent change in population (growth +/decline -) for two time periods, 2010 to 2016 and 2016 to 2021:





Population by age cohorts for selected years is shown in the following table:

		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
PSA	2010	1,896 (30.6%)	716 (11.6%)	723 (11.7%)	946 (15.3%)	842 (13.6%)	450 (7.3%)	621 (10.0%)	41.7
	2016	1,799 (29.5%)	741 (12.1%)	675 (11.1%)	805 (13.2%)	879 (14.4%)	592 (9.7%)	611 (10.0%)	42.6
	2021	1,760 (29.1%)	823 (13.6%)	650 (10.8%)	683 (11.3%)	849 (14.0%)	692 (11.5%)	586 (9.7%)	41.7
	Change 2016-2021	-39 (-2.2%)	82 (11.1%)	-25 (-3.7%)	-122 (-15.2%)	-30 (-3.4%)	100 (16.9%)	-25 (-4.1%)	N/A
SSA	2010	7,929 (31.7%)	2,499 (10.0%)	2,962 (11.8%)	3,945 (15.8%)	3,976 (15.9%)	2,093 (8.4%)	1,629 (6.5%)	42.1
	2016	7,856 (30.2%)	2,743 (10.5%)	2,902 (11.2%)	3,516 (13.5%)	4,258 (16.4%)	3,027 (11.6%)	1,717 (6.6%)	43.4
	2021	7,663 (28.8%)	2,773 (10.4%)	2,970 (11.2%)	3,263 (12.3%)	4,087 (15.3%)	3,803 (14.3%)	2,072 (7.8%)	44.7
	Change 2016-2021	-193 (-2.5%)	30 (1.1%)	68 (2.3%)	-253 (-7.2%)	-171 (-4.0%)	776 (25.6%)	355 (20.7%)	N/A
County (PSA & SSA)	2010	9,825 (31.5%)	3,215 (10.3%)	3,685 (11.8%)	4,891 (15.7%)	4,818 (15.4%)	2,543 (8.1%)	2,250 (7.2%)	42.0
	2016	9,655 (30.1%)	3,484 (10.8%)	3,577 (11.1%)	4,321 (13.5%)	5,137 (16.0%)	3,619 (11.3%)	2,328 (7.2%)	43.2
	2021	9,423 (28.8%)	3,596 (11.0%)	3,620 (11.1%)	3,946 (12.1%)	4,936 (15.1%)	4,495 (13.8%)	2,658 (8.1%)	44.2
	Change 2016-2021	-232 (-2.4%)	112 (3.2%)	43 (1.2%)	-375 (-8.7%)	-201 (-3.9%)	876 (24.2%)	330 (14.2%)	N/A

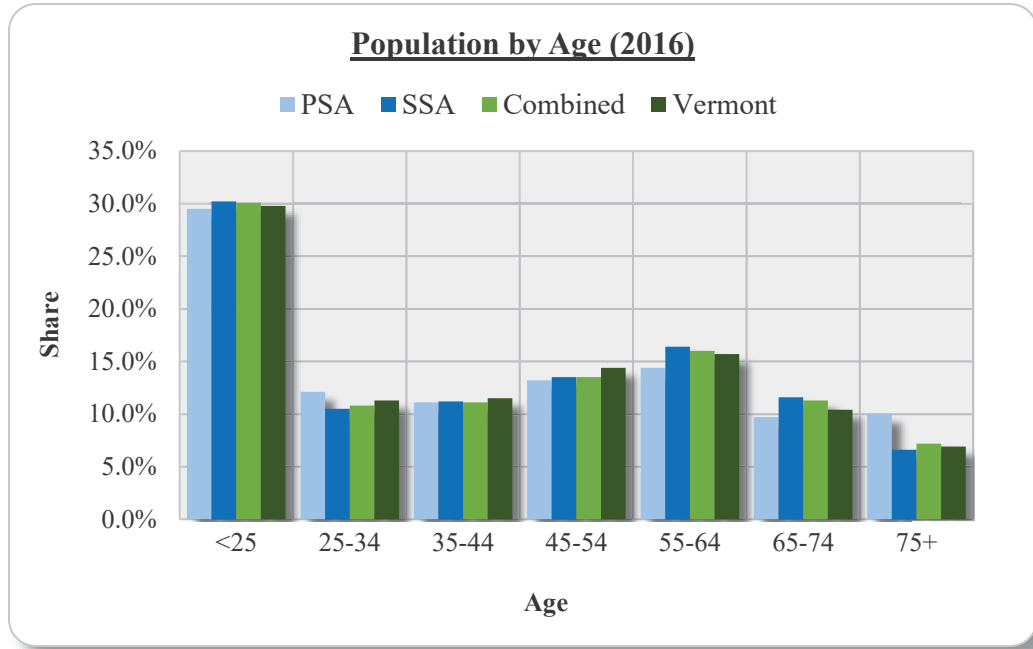
		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Vermont	2010	194,106 (31.0%)	69,622 (11.1%)	78,359 (12.5%)	102,603 (16.4%)	89,973 (14.4%)	49,538 (7.9%)	41,540 (6.6%)	41.5
	2016	191,958 (29.8%)	73,134 (11.3%)	74,349 (11.5%)	92,847 (14.4%)	101,027 (15.7%)	67,081 (10.4%)	44,558 (6.9%)	42.8
	2021	186,358 (28.3%)	76,101 (11.6%)	76,312 (11.6%)	83,802 (12.7%)	101,950 (15.5%)	81,976 (12.4%)	52,357 (7.9%)	43.8
	Change 2016-2021	-5,600 (-2.9%)	2,967 (4.1%)	1,963 (2.6%)	-9,045 (-9.7%)	923 (0.9%)	14,895 (22.2%)	7,799 (17.5%)	N/A

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The median age (42.6) for the PSA's population in 2016 was slightly younger than the SSA (43.4), Caledonia County (43.2), and the state of Vermont (42.8). It is projected that the PSA's median age will decrease slightly to 41.7 years by 2021.
- Excluding the under age 25 cohorts, the largest share of the PSA population in 2016 fell between the ages of 55 and 64, which made up 14.4% of the population. By 2021, the population share within this age cohort is projected to decrease to 14.0%, yet it will still be the largest share of population by age within the PSA.
- The greatest change in population by age within the PSA between 2016 and 2021 is projected among persons between the ages of 65 and 74. This age cohort is projected to increase by 100 (16.9%) between 2016 and 2021. The population between the ages of 25 and 34 is also projected to increase in population (82 people, or 11.1%) during this period. All other age cohorts within the PSA are projected to decline between 2016 and 2021.
- In 2016, the PSA had a slightly lower share (29.5%) of people under the age of 25, which includes children, than the SSA (30.2%), Caledonia County (30.1%), and the state of Vermont (29.8%). Population under the age of 25 is projected to decline by 39 (-2.2%) within the PSA between 2016 and 2021.

The following graph compares population age cohort shares for 2016:



Population by race for 2010 is shown in the following table:

		Population by Race					
		White Alone	Black or African American Alone	Asian Alone	Some Other Race Alone	Two or More Races	Total
<b>PSA</b>	Number	5,915	46	78	63	90	6,192
	Percent	95.5%	0.7%	1.3%	1.0%	1.5%	100.0%
<b>SSA</b>	Number	24,223	121	173	168	350	25,035
	Percent	96.8%	0.5%	0.7%	0.7%	1.4%	100.0%
<b>County (PSA &amp; SSA)</b>	Number	30,138	167	251	231	440	31,227
	Percent	96.5%	0.5%	0.8%	0.7%	1.4%	100.0%
<b>Vermont</b>	Number	596,292	6,277	7,947	4,472	10,753	625,741
	Percent	95.3%	1.0%	1.3%	0.7%	1.7%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- Over 95.0% of the PSA’s population was categorized as “White Alone”. This is consistent with the share of population for the SSA, Caledonia County, and the state of Vermont.



Population by marital status for 2016 is shown in the following table:

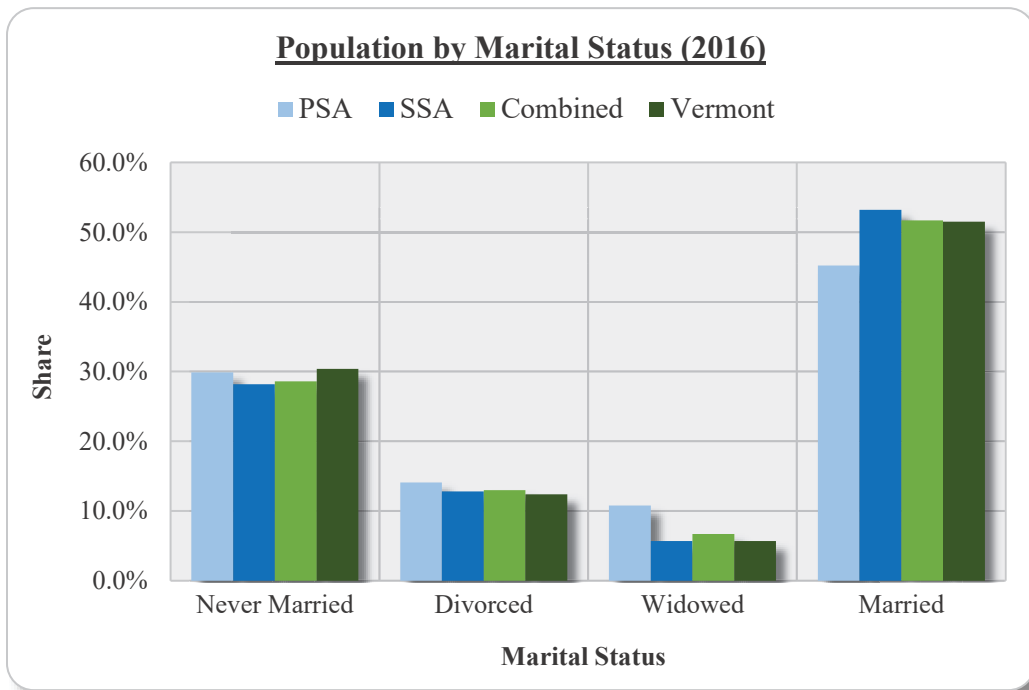
		Population by Marital Status				
		Not Married			Married	Total
		Never Married	Divorced	Widowed		
PSA	Number	1,517	716	548	2,295	5,076
	Percent	29.9%	14.1%	10.8%	45.2%	100.0%
SSA	Number	6,148	2,785	1,242	11,588	21,763
	Percent	28.2%	12.8%	5.7%	53.2%	100.0%
County (PSA & SSA)	Number	7,665	3,501	1,790	13,883	26,839
	Percent	28.6%	13.0%	6.7%	51.7%	100.0%
Vermont	Number	165,735	67,511	30,958	280,578	544,782
	Percent	30.4%	12.4%	5.7%	51.5%	100.0%

Source: ESRI 2016; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA had the highest share (54.8%) of unmarried people when compared with the SSA (46.8%), Caledonia County (48.3%), and the state of Vermont (48.5%).
- 29.9% of PSA residents have never been married, which is a slightly higher rate than the SSA (28.2%) and Caledonia County (28.6%), but slightly lower than the state of Vermont (30.4%).

The following graph compares marital status shares for 2016:



Population by highest educational attainment for 2016 is shown below:

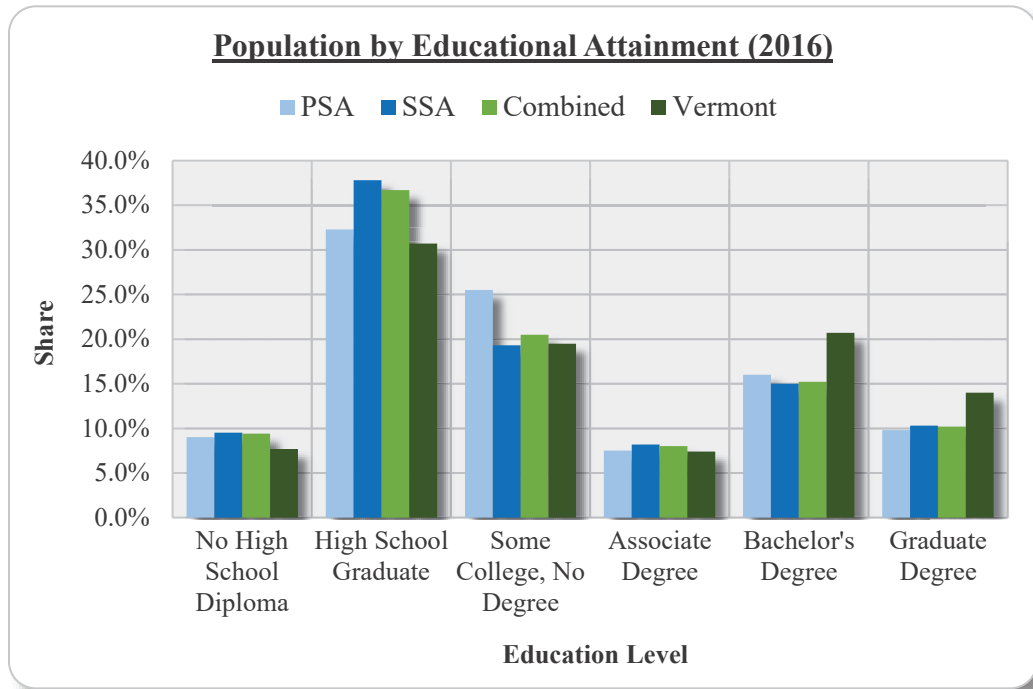
		Population by Educational Attainment						
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree	Total
<b>PSA</b>	Number	386	1,388	1,098	322	689	420	4,303
	Percent	9.0%	32.3%	25.5%	7.5%	16.0%	9.8%	100.0%
<b>SSA</b>	Number	1,722	6,861	3,508	1,481	2,729	1,862	18,163
	Percent	9.5%	37.8%	19.3%	8.2%	15.0%	10.3%	100.0%
<b>County (PSA &amp; SSA)</b>	Number	2,108	8,249	4,606	1,803	3,418	2,282	22,466
	Percent	9.4%	36.7%	20.5%	8.0%	15.2%	10.2%	100.0%
<b>Vermont</b>	Number	35,088	139,267	88,142	33,601	93,670	63,228	452,996
	Percent	7.7%	30.7%	19.5%	7.4%	20.7%	14.0%	100.0%

Source: ESRI 2016; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The share of PSA population (9.0%) without a high school diploma is below the SSA (9.5%) and Caledonia County (9.4%), but above the rate for the state of Vermont (7.7%).
- Approximately one-third (33.3%) of PSA residents have received a college degree, which is slightly below the share of college degree holders in the SSA (33.5%) and Caledonia County (33.4%). The statewide share of college graduates for Vermont (42.1%) is significantly higher than the PSA share.

The following graph compares educational attainment for the year 2016:



Population by poverty status is shown in the following table:

		Population by Poverty Status						Total
		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	
<b>PSA</b>	Number	142	404	137	893	3,228	977	5,781
	Percent	2.5%	7.0%	2.4%	15.4%	55.8%	16.9%	100.0%
<b>SSA</b>	Number	955	1,878	217	4,107	13,026	3,910	24,093
	Percent	4.0%	7.8%	0.9%	17.0%	54.1%	16.2%	100.0%
<b>County (PSA &amp; SSA)</b>	Number	1,097	2,282	354	5,000	16,254	4,887	29,874
	Percent	3.7%	7.6%	1.2%	16.7%	54.4%	16.4%	100.0%
<b>Vermont</b>	Number	18,133	44,016	7,084	102,335	338,389	91,775	601,732
	Percent	3.0%	7.3%	1.2%	17.0%	56.2%	15.3%	100.0%

Source: U.S. Census Bureau, 2011-2015 American Community Survey; Urban Decision Group; Bowen National Research

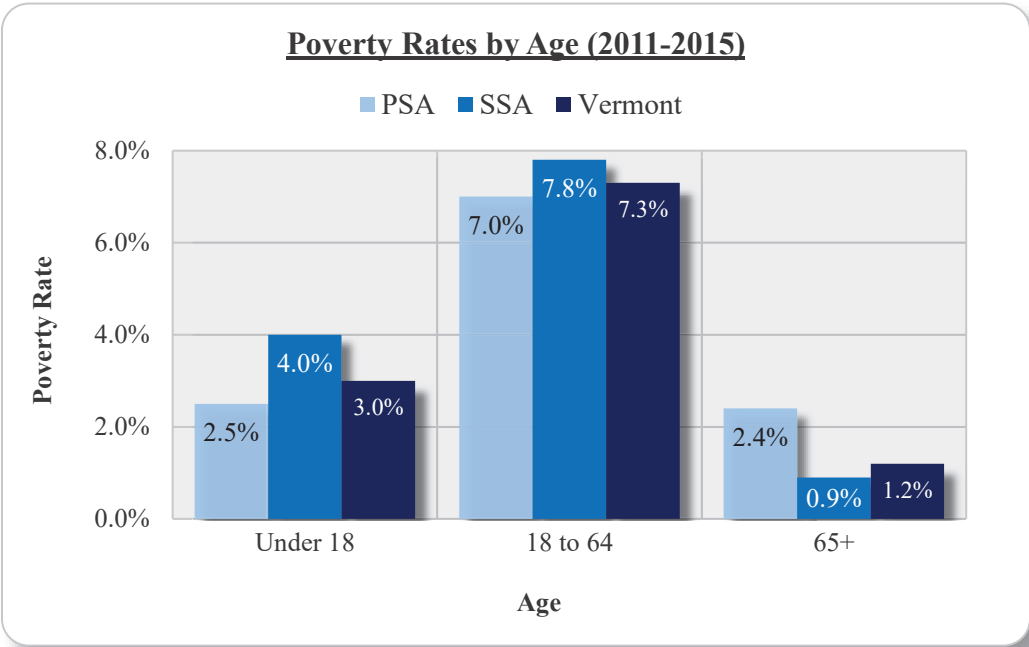
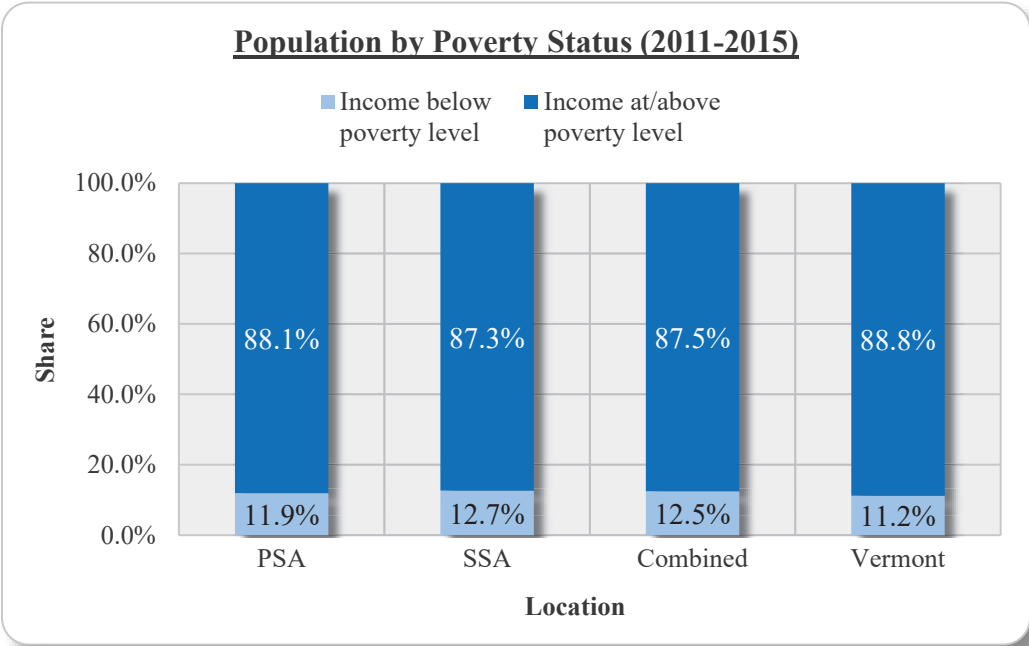
Noteworthy observations from the preceding table include:

- The PSA had a lower share (11.8%) of people living below the poverty level compared with the SSA (12.7%) and Caledonia County (12.5%). The Vermont statewide poverty rate (11.5%) is slightly below the PSA poverty rate.
- Within the PSA, 13.7% of the younger population (under the age of 18) was living below the poverty level. This rate is lower than the poverty rate (under the age of 18) for the SSA (18.9%), Caledonia County (18.0%), and the state of Vermont (15.1%).



Note that the share of the PSA population over age 65 living in poverty (12.4%) is significantly higher than the SSA (5.3%), Caledonia County (6.8%), and the state of Vermont (7.2%) for the same age group.

The following graphs compare poverty status for each geographic area and age group.



Population by migration (previous residence one year prior to survey) for years 2011-2015 is shown in the following table:

		Population by Migration					
		Same House	Different House in Same County	Different County In Same State	Different State	Moved from Abroad	Total
PSA	Number	4,947	520	263	346	40	6,116
	Percent	80.9%	8.5%	4.3%	5.7%	0.7%	100.0%
SSA	Number	21,165	1,969	817	746	41	24,738
	Percent	85.6%	8.0%	3.3%	3.0%	0.2%	100.0%
County (PSA & SSA)	Number	26,112	2,489	1,080	1,092	81	30,854
	Percent	84.6%	8.1%	3.5%	3.5%	0.3%	100.0%
Vermont	Number	537,205	45,658	13,464	22,156	2,662	621,145
	Percent	86.5%	7.4%	2.2%	3.6%	0.4%	100.0%

Source: U.S. Census Bureau, 2011-2015 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA had a higher share (19.1%) of people changing residences annually than the SSA (14.4%), Caledonia County (15.4%), and the state of Vermont (13.5%).
- Of the PSA residents who had changed residences over the preceding year, the largest number (520 persons) moved from within Caledonia County. An additional 346 persons (5.7%) relocated from another state.

Population densities for selected years are shown in the following table:

		Population Densities			
		Year			
		2000	2010	2016	2021
PSA	Population	6,192	6,193	6,102	6,043
	Area in Square Miles	13.08	13.08	13.08	13.08
	Density	473.5	473.6	466.6	462.1
SSA	Population	23,510	25,034	26,019	26,631
	Area in Square Miles	644.45	644.45	644.45	644.45
	Density	36.5	38.8	40.4	41.3
County (PSA & SSA)	Population	29,702	31,227	32,121	32,674
	Area in Square Miles	657.53	657.53	657.53	657.53
	Density	45.2	47.5	48.9	49.7
Vermont	Population	608,827	625,741	644,954	658,856
	Area in Square Miles	9,614.19	9,614.19	9,614.19	9,614.19
	Density	63.3	65.1	67.1	68.5

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The 2016 PSA population density of 466.6 people per square mile is significantly higher than the SSA density of 40.4. The population density within the PSA is also significantly higher than Caledonia County (48.9 people per square mile) and the state of Vermont (67.1 people per square mile).
- The PSA population density is projected to decrease slightly through 2021. The population is projected to decline by 59 persons between 2016 and 2021, while the total area of the PSA is projected to stay the same (13.08 square miles).

## 2. Household Characteristics

Households by numbers and percent change (growth or decline) for selected years are shown in the following table:

	Total Households									
	2000 Census	2010 Census	Change 2000-2010		2016 Estimated	Change 2010-2016		2021 Projected	Change 2016-2021	
			#	%		#	%		#	%
<b>PSA</b>	2,686	2,623	-63	-2.3%	2,582	-41	-1.6%	2,559	-23	-0.9%
<b>SSA</b>	8,977	9,930	953	10.6%	10,379	449	4.5%	10,652	273	2.6%
<b>County (PSA &amp; SSA)</b>	11,663	12,553	890	7.6%	122,961	408	3.3%	13,211	250	1.9%
<b>Vermont</b>	240,634	256,442	15,808	6.6%	266,861	10,419	4.1%	273,956	7,095	2.7%

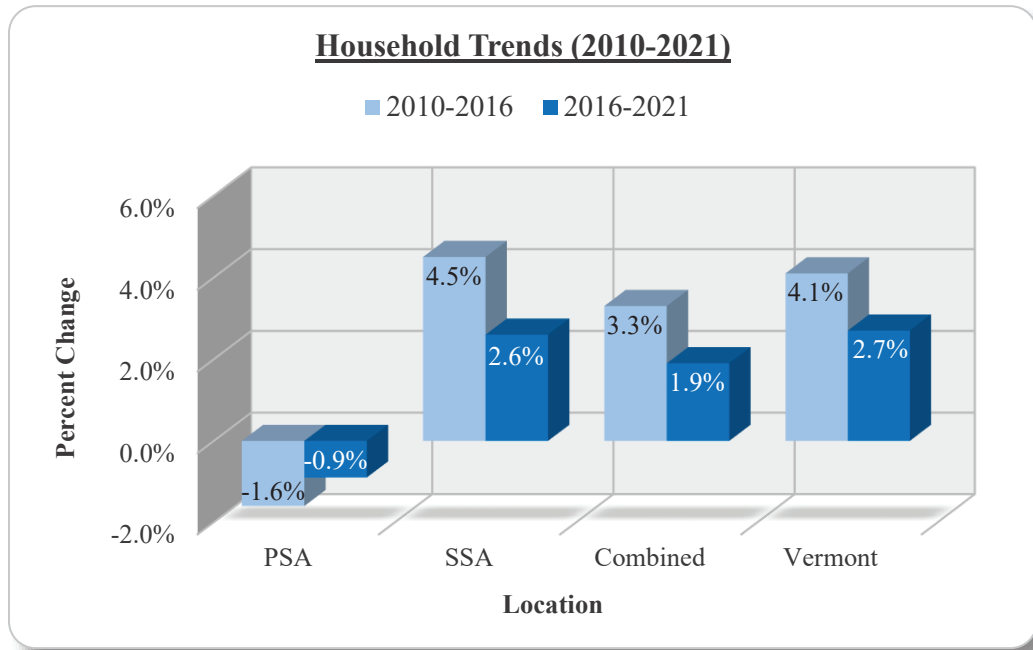
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- From 2000 to 2010, the number of households in the PSA decreased by 63, reflecting a decrease of 2.3%. By comparison, the SSA, Caledonia County, and the state of Vermont all experienced an increase in households between 2000 and 2010. The SSA posted a 10.6% increase in households, while Caledonia County (7.6%) and the state of Vermont (6.6%) reflected a smaller rate increase during the same period.
- The number of households within the PSA also decreased by 41 during the past six years (between 2010 and 2016). The SSA, Caledonia County, and the state of Vermont all experienced an increase in households between 2010 and 2016.
- Between 2016 and 2021, the number of households in the PSA is projected to continue declining (by 23 households), while the SSA, Caledonia County, and the state of Vermont are all projected to increase in households during this period. The SSA is projected to increase by 273 households (2.3%).



The following graph compares percent change in households (growth +/-decline -) for two time periods, 2010 to 2016 and 2016 to 2021:



Household heads by age cohorts for selected years are shown in the following table:

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
PSA	2010	135 (5.1%)	316 (12.0%)	401 (15.3%)	561 (21.4%)	510 (19.4%)	306 (11.6%)	398 (15.2%)
	2016	138 (5.3%)	330 (12.8%)	366 (14.2%)	460 (17.8%)	506 (19.6%)	388 (15.0%)	395 (15.3%)
	2021	136 (5.3%)	368 (14.4%)	353 (13.8%)	390 (15.2%)	487 (19.0%)	448 (17.5%)	377 (14.7%)
	<b>Change 2016-2021</b>	-2 (-1.4%)	38 (11.5%)	-13 (-3.6%)	-70 (-15.2%)	-19 (-3.8%)	60 (15.5%)	-18 (-4.6%)
SSA	2010	388 (3.9%)	1,105 (11.1%)	1,555 (15.7%)	2,110 (21.2%)	2,307 (23.2%)	1,325 (13.3%)	1,140 (11.5%)
	2016	362 (3.5%)	1,186 (11.4%)	1,491 (14.4%)	1,854 (17.9%)	2,437 (23.5%)	1,883 (18.1%)	1,165 (11.2%)
	2021	337 (3.2%)	1,178 (11.1%)	1,492 (14.0%)	1,682 (15.8%)	2,283 (21.4%)	2,305 (21.6%)	1,375 (12.9%)
	<b>Change 2016-2021</b>	-25 (-6.9%)	-8 (-0.7%)	1 (0.1%)	-172 (-9.3%)	-154 (-6.3%)	422 (22.4%)	210 (18.0%)

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

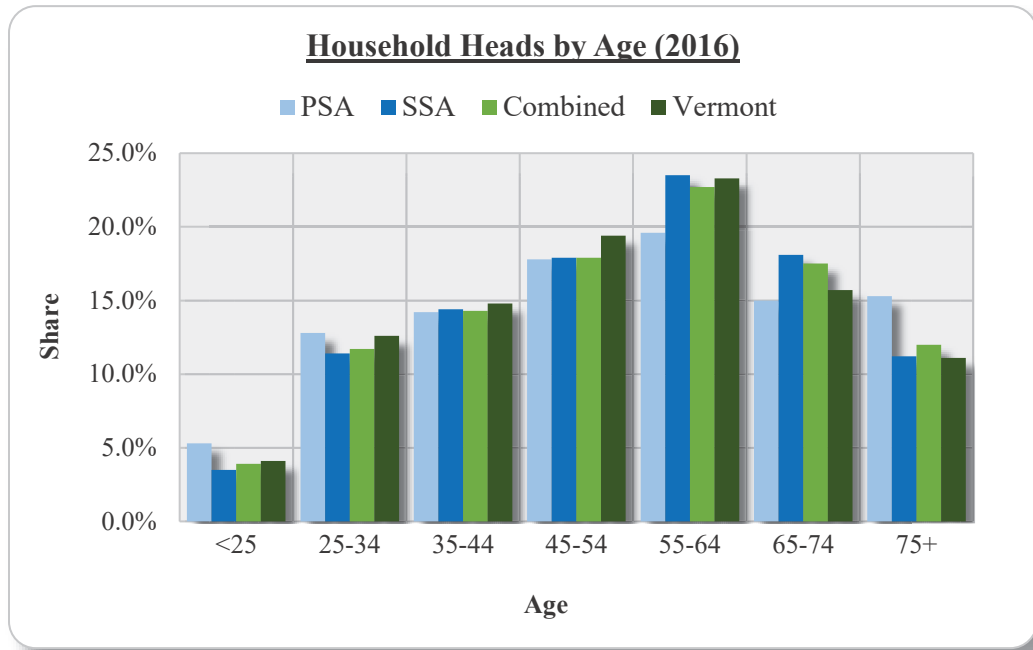
		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
<b>County (PSA &amp; SSA)</b>	2010	523 (4.2%)	1,420 (11.3%)	1,952 (15.6%)	2,671 (21.3%)	2,818 (22.4%)	1,630 (13.0%)	1,539 (12.3%)
	2016	500 (3.9%)	1,516 (11.7%)	1,857 (14.3%)	2,314 (17.9%)	2,943 (22.7%)	2,271 (17.5%)	1,560 (12.0%)
	2021	473 (3.6%)	1,546 (11.7%)	1,845 (14.0%)	2,072 (15.7%)	2,770 (21.0%)	2,753 (20.8%)	1,752 (13.3%)
	<b>Change 2016-2021</b>	-27 (-5.4%)	30 (2.0%)	-12 (-0.6%)	-242 (-10.5%)	-173 (-5.9%)	482 (21.2%)	192 (12.3%)
<b>Vermont</b>	2010	10,987 (4.3%)	32,491 (12.7%)	42,017 (16.4%)	57,986 (22.6%)	53,735 (21.0%)	31,424 (12.3%)	27,803 (10.8%)
	2016	10,868 (4.1%)	33,754 (12.6%)	39,399 (14.8%)	51,811 (19.4%)	59,506 (22.3%)	41,976 (15.7%)	29,539 (11.1%)
	2021	10,186 (3.7%)	34,690 (12.7%)	39,784 (14.5%)	45,935 (16.8%)	58,888 (21.5%)	50,265 (18.3%)	34,200 (12.5%)
	<b>Change 2016-2021</b>	-682 (-6.3%)	936 (2.8%)	385 (1.0%)	-5,876 (-11.3%)	-618 (-1.0%)	8,289 (19.7%)	4,661 (15.8%)

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The largest share (19.6%) of households by age in the PSA in 2016 is headed by a person between the ages of 55 and 64. By 2021, it is projected that households within this same age group will decline by 19, but will still represent the largest share (19.0%) of households. The second largest share of households (17.5%) in 2021 is projected to be within the 65- to 74-year old age group. Note that the 55- to 64-year old age group and the 65- to 74-year old age group also represent the largest share of total households within the SSA, Caledonia County, and the state of Vermont.
- An increase of 38 households is also projected for the 25- to 34-year old age group between 2016 and 2021. Note that the SSA is projecting a slight decrease (8 households) in the 25- to 34-year old age group during this period. The increase in the PSA (and corresponding decrease in the SSA) may be attributed to members of the millennial generation moving out of family homes to start new households and millennials moving from outlying areas of the SSA to the PSA (St. Johnsbury).

The graph on the following page compares household age cohort shares for 2016:



Households by tenure for selected years are shown in the following table:

		Households by Tenure							
		2000		2010		2016		2021	
Household Type		Number	Percent	Number	Percent	Number	Percent	Number	Percent
PSA	Owner-Occupied	1,400	52.1%	1,365	52.0%	1,309	50.7%	1,306	51.0%
	Renter-Occupied	1,286	47.9%	1,258	48.0%	1,273	49.3%	1,253	49.0%
	Total	2,686	100.0%	2,623	100.0%	2,582	100.0%	2,559	100.0%
SSA	Owner-Occupied	7,099	79.1%	7,868	79.2%	8,111	78.1%	8,307	78.0%
	Renter-Occupied	1,878	20.9%	2,062	20.8%	2,268	21.9%	2,345	22.0%
	Total	8,977	100.0%	9,930	100.0%	10,379	100.0%	10,652	100.0%
County (PSA & SSA)	Owner-Occupied	8,499	72.9%	9,233	73.6%	9,420	72.7%	9,613	72.8%
	Renter-Occupied	3,164	27.1%	3,320	26.4%	3,541	27.3%	3,598	27.2%
	Total	11,663	100.0%	12,553	100.0%	12,961	100.0%	13,211	100.0%
Vermont	Owner-Occupied	169,784	70.6%	181,407	70.7%	186,488	69.9%	191,521	69.9%
	Renter-Occupied	70,850	29.4%	75,035	29.3%	80,373	30.1%	82,435	30.1%
	Total	240,634	100.0%	256,442	100.0%	266,861	100.0%	273,956	100.0%

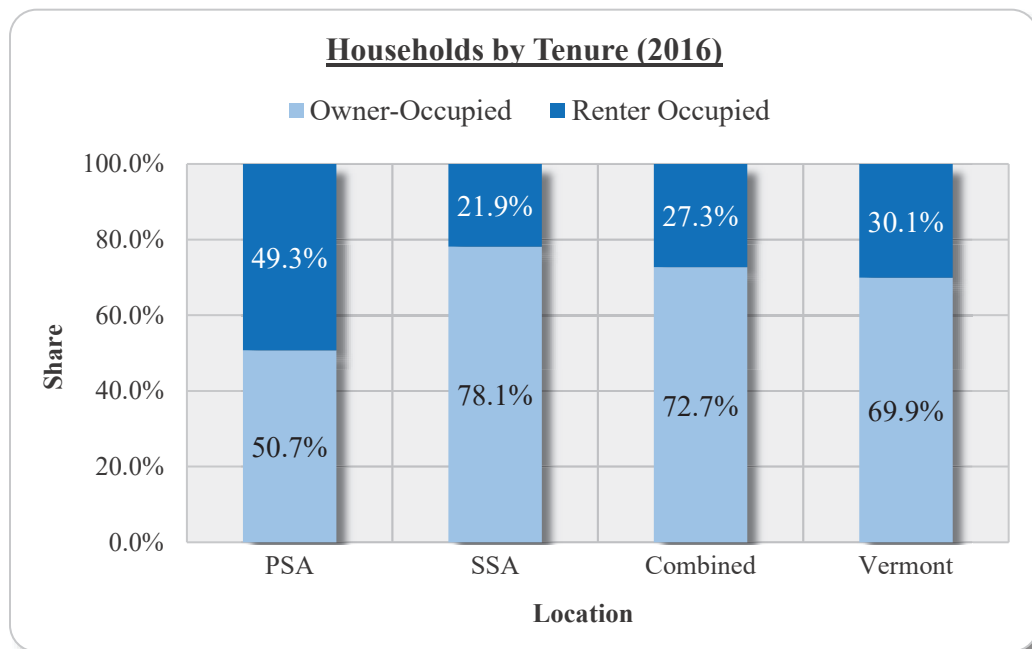
Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



Noteworthy observations from the preceding table include:

- The 2016 share (49.3%) of renter households within the PSA is projected to decrease slightly through 2021 (49.0%). The number of renter households within the PSA is also projected to decrease slightly (20) between 2016 and 2021.
- The 2016 share of renter households in the PSA (44.1%) was significantly larger than the share of renter households within the SSA (21.9%). The share of renter households in the SSA is projected to increase slightly (to 22.0%) by 2021. The share of renter households in the PSA was also significantly larger than Caledonia County (27.3%) and the state of Vermont (30.1%) in 2016.

The following graph compares household tenure shares for 2016:



Renter households by size for selected years are shown in the following table:

		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
PSA	2010	702 (55.8%)	277 (22.0%)	215 (17.1%)	35 (2.8%)	29 (2.3%)	1,258 (100.0%)	1.74
	2016	691 (54.3%)	350 (27.5%)	209 (16.4%)	22 (1.7%)	0 (0.0%)	1,272 (100.0%)	1.66
	2021	682 (54.5%)	342 (27.3%)	206 (16.5%)	22 (1.8%)	0 (0.0%)	1,252 (100.0%)	1.65
SSA	2010	787 (38.2%)	583 (28.3%)	350 (17.0%)	177 (8.6%)	165 (8.0%)	2,062 (100.0%)	2.20
	2016	881 (38.8%)	631 (27.8%)	424 (18.7%)	198 (8.7%)	134 (5.9%)	2,268 (100.0%)	2.15
	2021	916 (39.1%)	653 (27.8%)	439 (18.7%)	201 (8.6%)	136 (5.8%)	2,345 (100.0%)	2.14
County (PSA & SSA)	2010	1,465 (44.1%)	863 (26.0%)	570 (17.2%)	222 (6.7%)	201 (6.1%)	3,321 (100.0%)	2.05
	2016	1,549 (43.7%)	985 (27.8%)	638 (18.0%)	228 (6.4%)	142 (4.0%)	3,542 (100.0%)	1.99
	2021	1,574 (43.7%)	996 (27.7%)	650 (18.1%)	234 (6.5%)	144 (4.0%)	3,598 (100.0%)	1.99
Vermont	2010	31,268 (41.7%)	22,688 (30.2%)	10,890 (14.5%)	6,507 (8.7%)	3,682 (4.9%)	75,035 (100.0%)	2.05
	2016	33,186 (41.3%)	25,043 (31.2%)	11,159 (13.9%)	7,055 (8.8%)	3,929 (4.9%)	80,372 (100.0%)	2.05
	2021	34,020 (41.3%)	25,686 (31.2%)	11,449 (13.9%)	7,244 (8.8%)	4,034 (4.9%)	82,433 (100.0%)	2.05

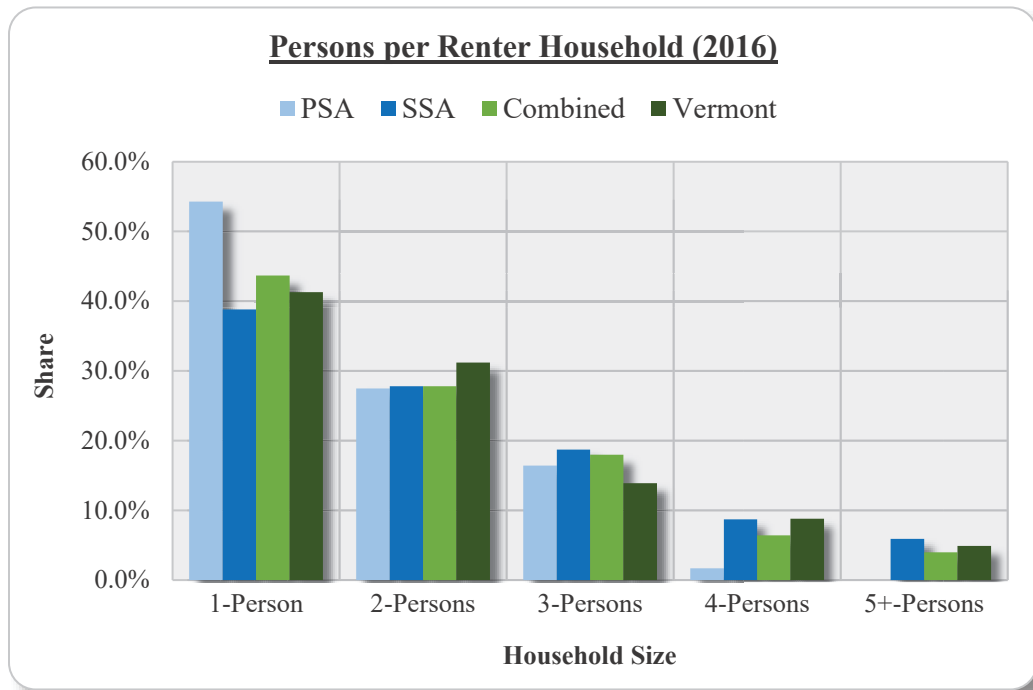
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National

Noteworthy observations from the preceding table include:

- In 2016, the largest share (54.3%) of renter households in the PSA consisted of one-person households, while two-person households represented the second largest share (22.0%) of renter households. The one-person share of renter households in the PSA was higher than the SSA (38.8%), Caledonia County (43.7%), and the state of Vermont (41.3%). Despite a projected decrease of eight one-person households in the PSA between 2016 and 2021, the share of one-person renter households in the PSA is projected to increase slightly (54.5%) during this period.
- Larger renter households (three-person or above) in the PSA are not as prevalent as smaller renter households. Three-person or larger renter households represented 18.2% of all PSA renter households in 2016. This is a significantly lower share than the SSA (33.3%), where approximately one out of every three renter households consisted of three or more people. Caledonia County (28.5%), and the state of Vermont (27.6%) also had higher rates of larger renter households in 2016.

- The overall median renter household size was 1.66 persons in the PSA in 2016. The PSA had a smaller median renter household size than the SSA (2.15 persons), Caledonia County (1.99 persons), and the state of Vermont (2.05 persons). By 2021, the overall median renter household size is projected to remain virtually unchanged in the PSA.

The following graph compares renter household size shares for 2016:





Owner households by size for selected years are shown on the following table:

		Persons Per Owner Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
PSA	2010	325 (23.7%)	611 (44.6%)	221 (16.1%)	95 (6.9%)	117 (8.5%)	1,369 (100.0%)	2.32
	2016	363 (27.7%)	461 (35.2%)	223 (17.0%)	129 (9.8%)	134 (10.2%)	1,310 (100.0%)	2.40
	2021	368 (28.2%)	455 (34.8%)	226 (17.3%)	126 (9.6%)	132 (10.1%)	1,307 (100.0%)	2.39
SSA	2010	1,680 (21.4%)	3,527 (44.8%)	1,035 (13.2%)	1,081 (13.7%)	545 (6.9%)	7,868 (100.0%)	2.40
	2016	1,981 (24.4%)	3,492 (43.0%)	999 (12.3%)	1,070 (13.2%)	570 (7.0%)	8,112 (100.0%)	2.35
	2021	2,027 (24.4%)	3,581 (43.1%)	1,022 (12.3%)	1,095 (13.2%)	585 (7.0%)	8,310 (100.0%)	2.35
County (PSA & SSA)	2010	1,992 (21.6%)	4,136 (44.8%)	1,261 (13.7%)	1,167 (12.6%)	676 (7.3%)	9,232 (100.0%)	2.39
	2016	2,347 (24.9%)	3,918 (41.6%)	1,244 (13.2%)	1,188 (12.6%)	722 (7.7%)	9,419 (100.0%)	2.37
	2021	2,399 (25.0%)	4,001 (41.6%)	1,266 (13.2%)	1,211 (12.6%)	736 (7.7%)	9,613 (100.0%)	2.36
Vermont	2010	40,549 (22.4%)	76,082 (41.9%)	28,807 (15.9%)	24,200 (13.3%)	11,770 (6.5%)	181,408 (100.0%)	2.40
	2016	43,475 (23.3%)	79,053 (42.4%)	28,142 (15.1%)	23,854 (12.8%)	11,965 (6.4%)	186,489 (100.0%)	2.37
	2021	44,649 (23.3%)	81,184 (42.4%)	28,899 (15.1%)	24,495 (12.8%)	12,296 (6.4%)	191,523 (100.0%)	2.37

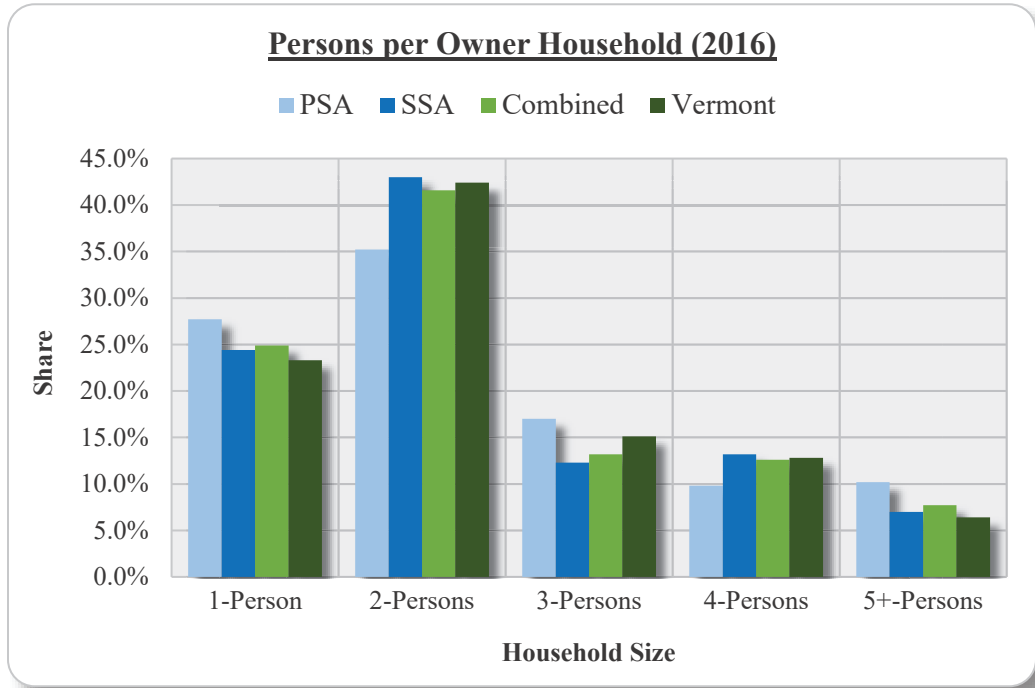
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National

Noteworthy observations from the preceding table include:

- Two-person owner households represented the largest share of PSA homeowners, while one-person owner households represent the second largest share in 2016. One-person and two-person households comprised 62.9% of all PSA owner households in 2016. By 2021, it is projected that one-person and two-person owner households will increase by five in the PSA, meaning that the overall share of these households is projected to increase slightly (63.0%).
- Median owner household sizes are projected to remain virtually unchanged through 2021 for the PSA. In 2016, the median owner household size was 2.40 persons, and is projected to be 2.39 persons in 2021. The SSA had a slightly smaller median owner household size (2.35 persons) in 2016, which is projected to remain unchanged by 2021.

- Owner household growth in the PSA is projected to remain stable among all household sizes through 2021. Projected growth ranges from an increase of five for one-person households, to a decrease of six for two-person households. Households are projected to increase in the SSA among all household types.

The following graph compares owner household size shares for 2016:



The distribution of households by income is illustrated below:

		Households by Income							
		<\$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000+
PSA	2010	725 (27.6%)	401 (15.3%)	267 (10.2%)	376 (14.3%)	408 (15.5%)	242 (9.2%)	154 (5.9%)	54 (2.1%)
	2016	486 (18.8%)	372 (14.4%)	402 (15.6%)	365 (14.1%)	386 (14.9%)	289 (11.2%)	209 (8.1%)	73 (2.8%)
	2021	472 (18.4%)	415 (16.2%)	338 (13.2%)	320 (12.5%)	404 (15.8%)	304 (11.9%)	229 (8.9%)	77 (3.0%)
	Change 2016-2021	-14 (-2.9%)	43 (11.6%)	-64 (-15.9%)	-45 (-12.3%)	18 (4.7%)	15 (5.2%)	20 (9.6%)	4 (5.5%)
SSA	2010	1,791 (18.0%)	1,012 (10.2%)	1,167 (11.8%)	1,723 (17.4%)	1,967 (19.8%)	850 (8.6%)	900 (9.1%)	520 (5.2%)
	2016	1,307 (12.6%)	1,165 (11.2%)	1,438 (13.9%)	1,625 (15.7%)	1,990 (19.2%)	1,389 (13.4%)	1,067 (10.3%)	399 (3.8%)
	2021	1,421 (13.3%)	1,345 (12.6%)	1,279 (12.0%)	1,576 (14.8%)	2,099 (19.7%)	1,374 (12.9%)	1,151 (10.8%)	410 (3.8%)
	Change 2016-2021	114 (8.7%)	180 (15.5%)	-159 (-11.1%)	-49 (-3.0%)	109 (5.5%)	-15 (-1.1%)	84 (7.9%)	11 (2.8%)
County (PSA & SSA)	2010	2,363 (18.8%)	1,428 (11.4%)	1,445 (11.5%)	2,135 (17.0%)	2,421 (19.3%)	1,111 (8.9%)	1,068 (8.5%)	582 (4.6%)
	2016	1,789 (13.8%)	1,537 (11.9%)	1,841 (14.2%)	1,984 (15.3%)	2,371 (18.3%)	1,681 (13.0%)	1,276 (9.8%)	482 (3.7%)
	2021	1,876 (14.2%)	1,731 (13.1%)	1,596 (12.1%)	1,876 (14.2%)	2,525 (19.1%)	1,712 (13.0%)	1,397 (10.6%)	498 (3.8%)
	Change 2016-2021	87 (4.9%)	194 (12.6%)	-245 (-13.3%)	-108 (-5.4%)	154 (6.5%)	31 (1.8%)	121 (9.5%)	16 (3.3%)
Vermont	2010	32,664 (12.7%)	28,995 (11.3%)	26,650 (10.4%)	38,267 (14.9%)	53,968 (21.0%)	31,211 (12.2%)	28,462 (11.1%)	16,226 (6.3%)
	2016	32,378 (12.1%)	26,293 (9.9%)	28,305 (10.6%)	35,921 (13.5%)	50,989 (19.1%)	36,725 (13.8%)	34,577 (13.0%)	21,673 (8.1%)
	2021	34,875 (12.7%)	28,226 (10.3%)	28,600 (10.4%)	33,435 (12.2%)	50,089 (18.3%)	37,979 (13.9%)	37,754 (13.8%)	22,998 (8.4%)
	Change 2016-2021	2,497 (7.7%)	1,933 (7.4%)	295 (1.0%)	-2,486 (-6.9%)	-900 (-1.8%)	1,254 (3.4%)	3,177 (9.2%)	1,325 (6.1%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2010, the largest share (27.6%) of households in the PSA had incomes below \$15,000. In 2016, the share (18.8%) of households earning less than \$15,000 decreased significantly, while nearly one-third of PSA households earned less than \$25,000 during this period. The share of households earning between \$25,000 and \$34,999 also increased significantly between 2010 and 2016. This shift in income levels in the PSA may reflect people returning to work post-recession.

- The SSA had a smaller share (23.8%) of its households earning less than \$25,000 in 2016. The share (25.9%) of households earning less than \$25,000 is projected to increase slightly by 2021. Nearly half (46.7%) of all households in the SSA earned \$50,000 or more in 2016.
- The number of households earning \$50,000 and above is projected to increase within the PSA and SSA between 2016 and 2021, while notable growth is also projected to occur among those making between \$15,000 and \$24,999. Households in the PSA earning \$50,000 and above are projected to increase by 57 (6.0%) during this period. Conversely, PSA households earning less than \$50,000 are projected to decrease by 80 (-4.9%) between 2016 and 2021. Despite this projected change, households earning less than \$50,000 will still represent over 60.0% of all households in the PSA. As such, affordable housing will remain an important segment of the local housing market.

Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2016 Estimated	% Change 2010-2016	2021 Projected	% Change 2016-2021
PSA	\$32,022	\$36,274	13.3%	\$37,555	3.5%
SSA	\$43,662	\$46,815	7.2%	\$47,207	0.8%
County (PSA & SSA)	\$42,310	\$44,931	6.2%	\$46,214	2.9%
Vermont	\$50,762	\$55,165	8.7%	\$55,910	1.4%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA had an estimated median household income of \$32,022 in 2010. Median household income in the PSA increased to \$36,274 (13.3%) in 2016. It is projected that median household income will continue to increase within the PSA, to \$37,555 (3.5%) in 2021.
- Note that the PSA median household income increased by 13.3% between 2010 and 2016. This was a larger percentage increase during this period than the SSA (7.2%), Caledonia County (6.2%), and the state of Vermont (8.7%). However, the estimated median income in 2016 for the PSA (\$36,274) was well below the estimated median income for the SSA (\$46,815), Caledonia County (\$44,931), and the state of Vermont (\$55,165). The estimated median income for the PSA is projected to increase at a higher rate (3.5) than the SSA, county, and state through 2021.



The distribution of *renter* households by income is illustrated below:

		Renter Households by Income							
		<\$15,000	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000+
PSA	2010	582 (46.3%)	228 (18.1%)	164 (13.0%)	144 (11.4%)	118 (9.4%)	5 (0.4%)	5 (0.4%)	12 (1.0%)
	2016	392 (30.8%)	253 (19.9%)	222 (17.5%)	101 (7.9%)	154 (12.1%)	108 (8.5%)	23 (1.8%)	19 (1.5%)
	2021	354 (28.1%)	289 (23.0%)	159 (12.6%)	53 (4.2%)	179 (14.2%)	178 (14.1%)	18 (1.4%)	28 (2.2%)
	Change 2016-2021	-38 (-9.7%)	36 (14.2%)	-63 (-28.4%)	-48 (-47.5%)	25 (16.2%)	70 (64.8%)	-5 (-21.7%)	9 (47.4%)
SSA	2010	795 (38.6%)	392 (19.0%)	271 (13.1%)	301 (14.6%)	215 (10.4%)	47 (2.3%)	32 (1.6%)	9 (0.4%)
	2016	616 (27.2%)	425 (18.7%)	409 (18.0%)	385 (17.0%)	239 (10.5%)	109 (4.8%)	57 (2.5%)	28 (1.2%)
	2021	670 (28.5%)	411 (17.5%)	413 (17.6%)	413 (17.6%)	191 (8.1%)	140 (6.0%)	53 (2.3%)	60 (2.6%)
	Change 2016-2021	54 (8.8%)	-14 (-3.3%)	4 (1.0%)	28 (7.3%)	-48 (-20.1%)	31 (28.4%)	-4 (-7.0%)	32 (114.3%)
County (PSA & SSA)	2010	1,322 (39.8%)	621 (18.7%)	439 (13.2%)	473 (14.2%)	335 (10.1%)	58 (1.7%)	37 (1.1%)	36 (1.1%)
	2016	1,014 (28.6%)	679 (19.2%)	617 (17.4%)	488 (13.8%)	393 (11.1%)	217 (6.1%)	81 (2.3%)	53 (1.5%)
	2021	1,039 (28.8%)	700 (19.4%)	532 (14.7%)	467 (12.9%)	369 (10.2%)	338 (9.4%)	73 (2.0%)	90 (2.5%)
	Change 2016-2021	25 (2.5%)	21 (3.1%)	-85 (-13.8%)	-21 (-4.3%)	-24 (-6.1%)	121 (55.8%)	-8 (-9.9%)	37 (69.8%)
Vermont	2010	19,663 (26.2%)	13,437 (17.9%)	10,446 (13.9%)	12,706 (16.9%)	11,611 (15.5%)	4,218 (5.6%)	2,082 (2.8%)	872 (1.2%)
	2016	20,128 (25.0%)	12,661 (15.8%)	11,828 (14.7%)	12,240 (15.2%)	12,592 (15.7%)	5,996 (7.5%)	3,657 (4.6%)	1,270 (1.6%)
	2021	21,169 (25.6%)	12,824 (15.5%)	11,595 (14.0%)	10,859 (13.1%)	12,709 (15.4%)	7,119 (8.6%)	4,831 (5.8%)	1,492 (1.8%)
	Change 2016-2021	1,041 (5.2%)	163 (1.3%)	-233 (-2.0%)	-1,381 (-11.3%)	117 (0.9%)	1,123 (18.7%)	1,174 (32.1%)	222 (17.5%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2016, the largest number of renter households (392) in the PSA had incomes below \$15,000. This figure represented 30.8% of all renter households in the PSA. The next largest number of renter households (253) made between \$15,000 and \$24,999, which represented a 19.9% share of all renter households. As a combined figure, over half of the renter households in the PSA earned less than \$25,000 in 2016. This figure is higher than the 45.9% share of renter incomes than earned less than \$25,000 in the SSA for 2016.