

9. Housing

The Housing Plan outlines policies and actions to support safe, affordable, energy-efficient housing for the residents of Irasburg at all stages of life, in line with Irasburg’s planning principles of respect for the environment, sound economics and regard for community values.

Irasburg is a largely residential community where residential development follows the pattern that has historically characterized the town’s development:

a concentrated village center of dense business, civic and residential uses, with residential dwellings and small businesses located along the principal routes radiating from the center. (See Figure 2.2, map of Irasburg in 1878.) This historic pattern of development in the village center and along the roadways protects and preserves the integrity of the forests and agricultural lands that Irasburg citizens value. Future development is likely to follow a similar pattern.

Housing Trends

Irasburg’s population reached the highest level measured to date in 2010, with 1,163 residents.

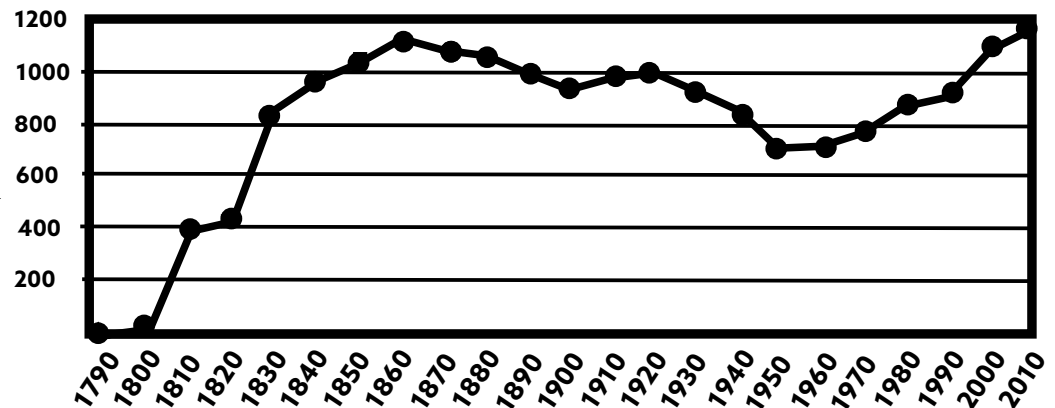


Table 9.1 Irasburg Population

The population declined in the mid-1900s but has been steadily increasing since. Housing data for Irasburg dates back to 1940. As the population increased, so did the number of housing units. In the 2010 - 2014 American Community Survey, Irasburg had 541 housing units containing 462 households. From 2000 to 2010, the number of housing units in Irasburg increased 9.74 percent, faster than the 8 percent population change.

Housing Supply

The majority of Irasburg’s residents live in owner-occupied single-family homes. Half of Irasburg’s residences were built before 1979.

In this Chapter:

- *Housing Trends*
- *Housing Supply*
- *The Housing Continuum*
- *Housing Strategies*
- *Goals & Actions*



An inviting light source in Irasburg Village.

Changes to fire codes and asbestos and lead laws since 1980 mean that many residences may be unsafe or out of compliance with today's safe housing standards.

Family sizes have shrunk substantially since 1979, with Irasburg's average family size down to 2.85 people compared to 3.24 people in 1990 or 7.00 in the 19th century. Larger homes were built to accommodate large families, often including extended-

family members. Maintaining a large old home can present challenges. Homes built before 1970 often fail to meet modern construction and efficiency standards and, without renovation, can be expensive to maintain.

The vacancy rate is fairly low, about 15 percent, making this a tight housing market for residents looking to move to Irasburg or within Irasburg.

Just 10 percent of Irasburg's housing supply is seasonal. In other Northeast Kingdom communities, seasonal housing can present complications, as the sale price of seasonal units is consistently higher than the cost of other housing. That trend does not seem to carry through to Irasburg. Trends in Irasburg indicate that sale prices here are below the Orleans County average. For example, in 2014, the average cost of a single family home in Irasburg was \$141,668 while the average single-family home in Orleans County sold for \$158,049. Interestingly, the value of homes in Irasburg is higher than the value of the average Orleans County home, a difference

| | Owner Occupied | Renter Occupied | Vacant |
|--------------------------------|-----------------------|------------------------|---------------|
| Total | 395 | 83 | 74 |
| Buildings with 1 Unit | 339 | 3 | Unknown |
| Buildings with 2 units | 0 | 18 | Unknown |
| Buildings with 3+ units | 0 | 0 | Unknown |
| Mobile Homes, other | 56 | 19 | Unknown |

Table 9.1 Irasburg Home Occupancy by Type of Housing

Source: American Community Survey

| | 2010 | # | 2012 | # | 2013 | # | 2015 | # |
|--------------------------------|-------------|----------|-------------|----------|-------------|----------|-------------|----------|
| Residential <6 acres | \$131,087 | 10 | \$123,666 | 14 | \$63,483 | 16 | \$123,129 | 15 |
| Residential >6 acres | \$122,500 | 11 | \$168,536 | 22 | \$205,166 | 25 | \$117,571 | 16 |
| Seasonal | \$98,000 | 1 | \$60,000 | 2 | \$20,725 | 4 | \$42,500* | 3 |
| Mobile homes w/o land | \$25,000 | 1 | \$32,025 | 3 | \$933 | 1 | \$20,000 | 1 |
| Mobile homes w/ land | \$14,000 | 3 | \$55,000 | 5 | \$38,360 | 8 | \$66,000 | 2 |
| Farms | * | 1 | \$180,000 | 3 | 0 | 0 | | 1 |

* incomplete data

Table 9.2 Total Number and Average Value of Housing Sales in Irasburg, select years

Source: American Community Survey

| Town | Pop. | Median Household Income (2009-2013) | Owner Occupied Housing Units (2010) | Median value of owner-occupied housing units (2009-2013) | Median monthly owner costs (2009-2013) | Median price of primary residences sold (2015) | Renter occupied Housing Units (2010) | Median Gross Rent (2009-2013) |
|------------|-------|-------------------------------------|-------------------------------------|--|--|--|--------------------------------------|-------------------------------|
| Irasburg | 1,163 | \$48,393 | 381 | \$172,600 | \$910 | \$95,000 | 81 | \$688 |
| Albany | 941 | \$38,125 | 325 | \$148,300 | \$784 | \$143,750 | 70 | \$633 |
| Craftsbury | 1,206 | \$48,125 | 408 | \$162,000 | \$871 | \$155,750 | 94 | \$675 |
| Lowell | 879 | \$48,875 | 282 | \$142,700 | \$975 | \$115,000 | 58 | \$1,029 |
| Orleans | 738 | \$41,953 | | \$156,300 | \$881 | \$134,000 | | \$692 |
| Vermont | 624K | \$54,267 | | \$216,800 | \$1,208 | \$198,000 | | \$875 |

Table 9.3 Housing Characteristics for Irasburg and Neighboring Communities

Source: American Community Survey

of \$172,600 to \$156,300. An owner-occupied home in Irasburg appears to be worth more here than in other towns in the county (see tables for a comparison of household characteristics in Irasburg and Orleans County).

People move to Irasburg, buy their own homes, and stay for a long time. Compared to residents of other Orleans County towns, Irasburg residents tend to have somewhat higher incomes.

Housing Affordability

Housing in rural communities varies widely in cost and condition. The State of Vermont classifies housing as affordable when the costs (such as rent and utilities or mortgage payments and taxes) are no more than 30 percent of income for a household earning 80 percent of the county median. The data showed in Table 9.5 estimates the median household income in Orleans

| | Irasburg | Orleans County | Vermont |
|--|-------------|----------------|-------------|
| % Owner occupied housing units | 70.4% | 52.9% | 56.2% |
| % Renter occupied housing units | 15.0% | 17.1% | 23.3% |
| % Vacant housing units | 14.6% | 30.0% | 20.5% |
| Average household size | 2.52 people | 2.33 people | 2.34 people |
| Median household income, all units | \$48,393 | \$48,953 | \$54,267 |
| Median household income, owner-occupied | \$49,773 | \$47,026 | \$64,771 |
| Median household income, renter-occupied | \$31,750 | \$23,216 | \$31,943 |
| Median year householder moved into unit | 1998 | 2001 | 2002 |

Table 9.4 A Comparison of Basic Household Characteristics in the Town of Irasburg, Orleans County and Vermont

Source: American Community Survey

County to be \$41,953. At 80 percent of this value, \$33,562, an affordable monthly housing payment for Orleans County households is approximately \$839 per month. As demonstrated in Table 9.5 both homeowners and renters are paying more than this amount for housing each month.

Renters are often in more unaffordable housing situations than homeowners. The average Irasburg renter spends 35 percent of his/her income on rent, a slightly higher amount than other Orleans County or Vermont renters. The necessary hourly wage for a householder to rent “affordably” in Orleans County ranges from \$12.25 for a one-bedroom unit to \$18.35 for a three-bedroom unit. Vermont’s minimum wage is \$10.50 an hour, creating an affordability gap for renters, particularly those with children or households with only one wage earner.

While these costs include utilities, taxes, and insurance, they exclude one important factor: transportation. While no specific measures yet calculate the cost of housing and transportation, these two expenses are often the greatest expenses for households. Collectively, Irasburg residents drive almost 14 million miles annually, at a cost of over \$1.4 million. The development of a dedicated Park & Ride facility is one way to address both the energy use and the cost of transportation. Likewise, measures to improve energy conservation and efficiency not only reduce energy use but also have the potential to reduce the high cost of home heating.

There is one low-income housing option available in Irasburg. Rural Edge, a non-profit housing organization, owns and manages a low-income rental housing complex for elderly and disabled tenants.

The Housing Continuum

The “housing continuum” refers to the concept that people need different types of housing throughout their lives. Remaining part of the Irasburg community throughout their lives matters to many residents. Many grew up in the area, and 53 percent

| | Irasburg | Orleans County |
|---|-----------------|-----------------------|
| Median monthly homeowner costs | \$910 | \$881 |
| ... with mortgage | \$1,295 | \$1,210 |
| ... without mortgage | \$421 | \$525 |
| ... as percentage of household income | 21.50% | 23.10% |
| Owner-occupied housing units at or above 30% of household income | 34.60% | 34.30% |
| Owner-occupied housing units at or above 50% of household income | 16.80% | 13.50% |
| Median gross rent | \$688 | \$692 |
| Fair market rent (2-bedroom unit) | \$767 | \$767 |
| Rental housing units at or above 30% of household income | 56.20% | 54.90% |
| Rental housing units at or above 50% of household income | 25% | 27% |

Table 9.5 Housing Affordability

Source: Irasburg Energy Profile from NVDA

of respondents to the community survey said they stayed here, or moved back, because of family ties. Roughly one-third of Irasburg’s homeowners have lived in their houses since 2000, one-third moved in between 1980 and 1999, and another third moved into their houses in 1979 or earlier. For residents to stay in Irasburg throughout their lives, requires a variety of housing options. The average age of an Irasburg resident is 43. The State of Vermont’s 2013 Population Projections report projects Irasburg’s population to grow anywhere

from 4.5 percent to 14.1 percent between 2010 and 2030. These numbers indicate the need for housing a variety of people.

Senior citizens (65 and older), who currently make up 16 percent of Irasburg's population, may require special services, such as assisted living or nursing care. Many older residents may find it difficult to remain in the community because of lack of services. Often living on fixed incomes, seniors may struggle to pay housing costs. Twelve percent of Irasburg residents 65 and older live below the federal poverty threshold.

While it is difficult to quantify the number of residents with disabilities, it is estimated that 16 percent of the population has disabilities. However, there are no facilities in Irasburg that offer assistance.

Many Irasburg families also struggle financially. For single mothers, poverty is very real: of families headed by women, half of these struggled below the poverty level. Seventeen percent of all residents had incomes below the poverty level, according to the 2010 – 2014 American Community Survey.

Housing Strategies

The 2016 Irasburg Community Survey indicated that most respondents would like to see more single-family residential housing in Irasburg. Providing more rental housing was rated high on the list of priorities for the next 10 years. To that end, Irasburg encourages property owners with available space to consider construction of energy-efficient, cost-effective housing units, adding more affordable options to the town's housing stock and providing income to property owners who have space available. Modular homes may offer an avenue to affordable housing that meets modern construction and efficiency standards.

Irasburg could consider partnering with existing housing organizations, such as Rural Edge, to locate, construct and manage additional low-income or elderly housing. By receiving Village

Center Designation, Irasburg would become eligible for Low-Income Housing Tax Credits. Applying to certain grant programs to support affordable housing construction or to conduct a housing needs study are other activities the town can take to address affordable housing. Qualified Irasburg residents benefit from income-related state property tax-abatements and similar state tax abatements for disabled veterans. The town of Irasburg offers property-tax abatement to disabled veterans.

Goal

At all stages of life, Irasburg's residents have access to safe, affordable, energy-efficient housing, in accord with the principles of respect for the environment, sound economics and regard for community values.

Actions

- Apply for Village Center Designation to obtain tax credits and other programs to preserve Irasburg's existing village housing.
- Support partnerships with housing organizations, developers, utilities and government agencies to support energy-efficient housing, both through high-efficiency new construction or through energy upgrades for existing housing.
- Support efforts of regional organizations to meet the needs of the housing continuum. Encourage the development of accessory apartments and modular homes as options to increase the supply of low- and moderate-income housing.
- New housing and improvements in the Village Center should preserve Irasburg's historical architectural context.