

# St. Johnsbury Housing Needs



The Town of St. Johnsbury is home to 3,112 households, 2,568 of which reside in St. Johnsbury Village. St. Johnsbury is the largest town in the 3-county Northeast Kingdom region.



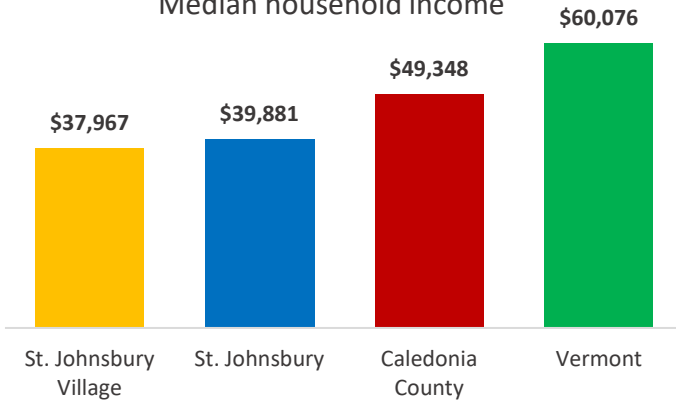
57% of households own their homes, while 43% are renters. Owning a home in St. Johnsbury is less common than in Caledonia County as a whole, which has a homeownership rate of 72%. About 46% of St. Johnsbury Village residents are renters.



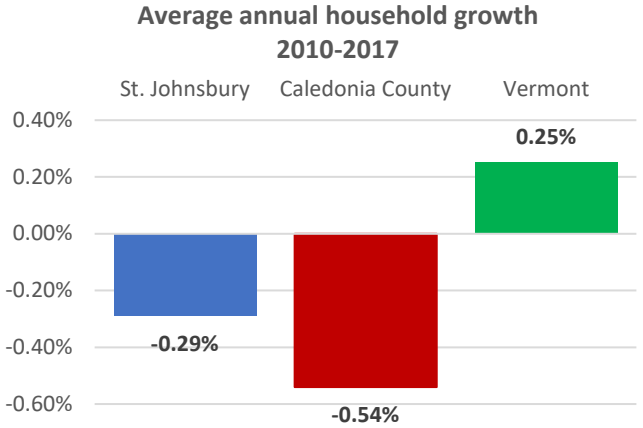
Only 2% of St. Johnsbury's housing stock is used as seasonal or vacation homes, compared to 19% for Caledonia County as a whole. As of October 2020, 15 homes in town were listed as short-term rentals.

The median household income in St. Johnsbury is \$39,881, which is lower than the median income for the county and the state. The St. Johnsbury homeowner median income is \$56,202 while the renter median income is \$27,029.

Median household income



The year-round population of St. Johnsbury has declined slightly, losing an average of 8 households per year since 2010. Caledonia County's population has declined at an even faster rate than the town. Most of the county's loss has been among homeowners, rather than renters.



Around 36% of St. Johnsbury residents both live and work in the town. This is more resident workers than the neighboring towns of Lyndon, Danville, Kirby and Waterford.

St. Johnsbury



St. Johnsbury is the site of employment for 23% of the county's work force—more than any other town in Caledonia County.

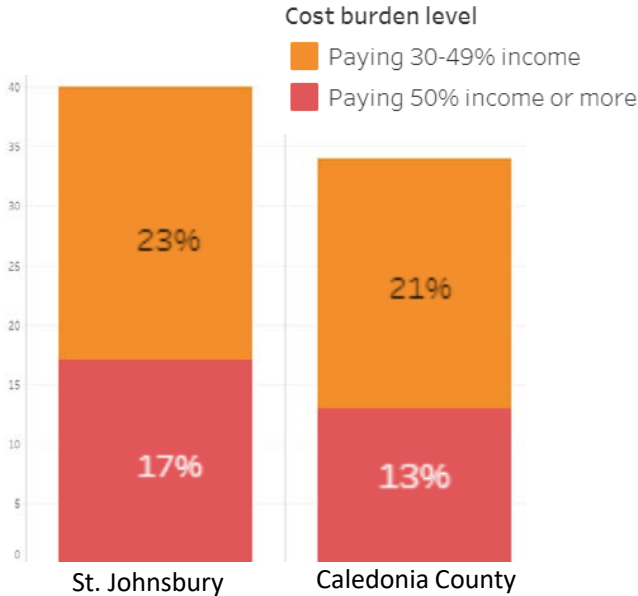
% of town's workforce that live in a different town



St. Johnsbury  
46%

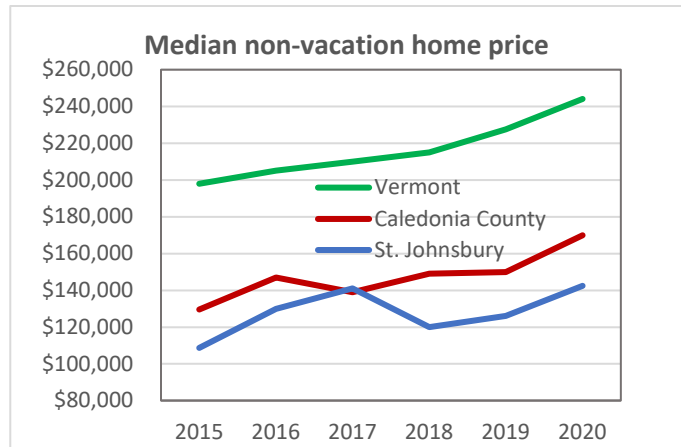
About 40% of St. Johnsbury households are cost-burdened, spending at least 30% of their income on housing costs. About 23% spend at least half their income on housing. This makes it difficult for them to afford other necessities like food, childcare, and healthcare. In comparison only 34% of Caledonia County residents are cost-burdened. Both St. Johnsbury renters and owners experience cost-burden at higher rates than the county and the state as a whole.

**Percentage of households with unaffordable housing**



Why are so many St. Johnsbury households paying too much for housing? Although the median rent in St. Johnsbury of \$767 is similar to rents across Caledonia County, it is out of reach for many workers in Vermont’s most common occupations. To afford monthly rent of \$767, the typical tenant would need to earn an annual salary of at least \$31,000.

While median home prices have increased in Caledonia County and the state as a whole, home prices in St. Johnsbury have remained relatively stable and among the most affordable in the state. Nevertheless, it would still take an annual salary of at least \$40,000 to afford the median St. Johnsbury home in 2020.



**More information**

- [www.housingdata.org/profile](http://www.housingdata.org/profile)
- [VT Housing Needs Assessment](#) 2020 full report
- VT Housing Needs Assessment 2020 chapter on [Caledonia County](#)

St. Johnsbury has the oldest housing stock in the Caledonia county. Statewide, it has the 7<sup>th</sup> highest number of homes built before 1940. St Johnsbury also has a higher than average rate of vacant homes that are neither for rent, for sale or for seasonal use. The high rate of “other vacant” homes may indicate housing quality and/or vacancy problems.



**How can we make our town more affordable and vibrant?**

- Consider applying for state Neighborhood Development Area designation.
- Identify underutilized parcels ideal for housing and align local land use regulations, fees and approval process to promote housing development in these areas.
- Replicate best practices from VT’s CARES Act rental housing repair program via the town’s Rental Housing Improvement Program.
- Identify ways to align statewide 2020 Accessory Dwelling Unit changes with local housing needs when incorporating into local bylaws and practices.
  - Explore ways to grow financial support for housing with a local/regional housing trust fund or housing bond, VT Community Development Program, or VT Community Foundation grant.
  - More at [www.housingdata.org/toolbox](http://www.housingdata.org/toolbox).

