

# Maximum rent and purchase price affordability thresholds by income and household size, December 2024



| Area                                               | Income level (% of median income) | INCOME THRESHOLD BY HOUSEHOLD SIZE** |         |         |         |         |         |         |         | MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)*** |       |       |       |       |       | MAX PURCHASE PRICE AFFORDABLE**** |         |         |         |         |
|----------------------------------------------------|-----------------------------------|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|-------|-------|-------|-------|-------|-----------------------------------|---------|---------|---------|---------|
|                                                    |                                   | ONE                                  | TWO     | THREE   | FOUR    | FIVE    | SIX     | SEVEN   | EIGHT   | 1                                                  | 2     | 3     | 4     | 5     | 1     | 2                                 | 3       | 4       | 5       |         |
|                                                    |                                   | PERSON                               | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | STUDIO                                             | BDRM  | BDRM  | BDRM  | BDRM  | BDRM  | BDRM                              | BDRM    | BDRM    | BDRM    | BDRM    |
| <b>VERMONT</b>                                     | 30%                               | 21,500                               | 24,600  | 27,650  | 30,700  | 33,200  | 35,650  | 38,100  | 40,550  | 537                                                | 576   | 691   | 798   | 891   | 983   | 67,500                            | 81,000  | 94,000  | 105,000 | 116,000 |
| (also applies to all 9 counties not listed below*) | 50%                               | 35,850                               | 40,950  | 46,050  | 51,150  | 55,250  | 59,350  | 63,450  | 67,550  | 896                                                | 960   | 1,151 | 1,330 | 1,483 | 1,637 | 113,000                           | 136,500 | 157,500 | 176,500 | 195,000 |
|                                                    | 55%                               | 39,435                               | 45,045  | 50,655  | 56,265  | 60,775  | 65,285  | 69,795  | 74,305  | 985                                                | 1,056 | 1,266 | 1,463 | 1,632 | 1,801 | 125,000                           | 150,000 | 174,000 | 194,500 | 214,500 |
|                                                    | 60%                               | 43,020                               | 49,140  | 55,260  | 61,380  | 66,300  | 71,220  | 76,140  | 81,060  | 1,075                                              | 1,152 | 1,381 | 1,596 | 1,780 | 1,965 | 136,500                           | 164,000 | 190,000 | 212,000 | 234,000 |
|                                                    | 65%                               | 46,605                               | 53,235  | 59,865  | 66,495  | 71,825  | 77,155  | 82,485  | 87,815  | 1,165                                              | 1,248 | 1,496 | 1,729 | 1,928 | 2,128 | 148,000                           | 178,000 | 206,000 | 230,000 | 254,000 |
|                                                    | 70%                               | 50,190                               | 57,330  | 64,470  | 71,610  | 77,350  | 83,090  | 88,830  | 94,570  | 1,254                                              | 1,344 | 1,611 | 1,862 | 2,077 | 2,292 | 159,500                           | 192,000 | 222,000 | 247,500 | 274,000 |
|                                                    | 75%                               | 53,775                               | 61,425  | 69,075  | 76,725  | 82,875  | 89,025  | 95,175  | 101,325 | 1,344                                              | 1,440 | 1,726 | 1,995 | 2,225 | 2,456 | 171,000                           | 205,500 | 238,000 | 265,500 | 293,500 |
|                                                    | 80%                               | 57,300                               | 65,500  | 73,700  | 81,850  | 88,400  | 94,950  | 101,500 | 108,050 | 1,432                                              | 1,535 | 1,842 | 2,128 | 2,373 | 2,619 | 182,500                           | 219,500 | 254,000 | 283,500 | 313,000 |
|                                                    | 85%                               | 60,945                               | 69,615  | 78,285  | 86,955  | 93,925  | 100,895 | 107,865 | 114,835 | 1,523                                              | 1,632 | 1,957 | 2,261 | 2,522 | 2,783 | 194,500                           | 233,000 | 270,000 | 301,500 | 332,500 |
|                                                    | 90%                               | 64,530                               | 73,710  | 82,890  | 92,070  | 99,450  | 106,830 | 114,210 | 121,590 | 1,613                                              | 1,728 | 2,072 | 2,394 | 2,670 | 2,947 | 206,000                           | 247,000 | 286,000 | 319,000 | 352,500 |
|                                                    | 95%                               | 68,115                               | 77,805  | 87,495  | 97,185  | 104,975 | 112,765 | 120,555 | 128,345 | 1,702                                              | 1,824 | 2,187 | 2,527 | 2,819 | 3,111 | 217,000                           | 261,000 | 302,000 | 337,000 | 372,000 |
|                                                    | 100%                              | 71,700                               | 81,900  | 92,100  | 102,300 | 110,500 | 118,700 | 126,900 | 135,100 | 1,792                                              | 1,920 | 2,302 | 2,660 | 2,967 | 3,275 | 228,500                           | 275,000 | 318,000 | 354,500 | 391,500 |
|                                                    | 105%                              | 75,285                               | 85,995  | 96,705  | 107,415 | 116,025 | 124,635 | 133,245 | 141,855 | 1,882                                              | 2,016 | 2,417 | 2,793 | 3,115 | 3,438 | 240,500                           | 289,000 | 334,000 | 372,500 | 411,000 |
|                                                    | 110%                              | 78,870                               | 90,090  | 101,310 | 112,530 | 121,550 | 130,570 | 139,590 | 148,610 | 1,971                                              | 2,112 | 2,532 | 2,926 | 3,264 | 3,602 | 252,000                           | 302,500 | 349,500 | 390,000 | 430,500 |
|                                                    | 115%                              | 82,455                               | 94,185  | 105,915 | 117,645 | 127,075 | 136,505 | 145,935 | 155,365 | 2,061                                              | 2,208 | 2,647 | 3,059 | 3,412 | 3,766 | 263,500                           | 316,500 | 365,500 | 408,000 | 450,000 |
|                                                    | 120%                              | 86,040                               | 98,280  | 110,520 | 122,760 | 132,600 | 142,440 | 152,280 | 162,120 | 2,151                                              | 2,304 | 2,763 | 3,192 | 3,561 | 3,930 | 275,500                           | 330,000 | 381,500 | 425,500 | 470,000 |
|                                                    | 125%                              | 89,625                               | 102,375 | 115,125 | 127,875 | 138,125 | 148,375 | 158,625 | 168,875 | 2,240                                              | 2,400 | 2,878 | 3,325 | 3,709 | 4,093 | 287,000                           | 344,000 | 397,500 | 443,500 | 489,500 |
|                                                    | 130%                              | 93,210                               | 106,470 | 119,730 | 132,990 | 143,650 | 154,310 | 164,970 | 175,630 | 2,330                                              | 2,496 | 2,993 | 3,458 | 3,857 | 4,257 | 298,500                           | 357,500 | 413,500 | 461,000 | 509,000 |
|                                                    | 135%                              | 96,795                               | 110,565 | 124,335 | 138,105 | 149,175 | 160,245 | 171,315 | 182,385 | 2,419                                              | 2,592 | 3,108 | 3,591 | 4,006 | 4,421 | 309,500                           | 371,500 | 429,000 | 479,000 | 528,500 |
|                                                    | 140%                              | 100,380                              | 114,660 | 128,940 | 143,220 | 154,700 | 166,180 | 177,660 | 189,140 | 2,509                                              | 2,688 | 3,223 | 3,724 | 4,154 | 4,585 | 321,000                           | 385,500 | 445,000 | 496,500 | 548,000 |
|                                                    | 145%                              | 103,965                              | 118,755 | 133,545 | 148,335 | 160,225 | 172,115 | 184,005 | 195,895 | 2,599                                              | 2,784 | 3,338 | 3,857 | 4,302 | 4,748 | 332,500                           | 399,000 | 461,000 | 514,500 | 567,500 |
|                                                    | 150%                              | 107,550                              | 122,850 | 138,150 | 153,450 | 165,750 | 178,050 | 190,350 | 202,650 | 2,688                                              | 2,880 | 3,453 | 3,990 | 4,451 | 4,912 | 344,000                           | 413,000 | 477,000 | 532,000 | 587,500 |

\*In counties with median income estimates lower than for the entire state, Vermont Chapter 117 recommends the use of the median for the entire state. For 2024, Bennington, Caledonia, Essex, Lamoille, Orange, Orleans, Rutland, Windham, and Windsor counties all had median income estimates lower than the statewide median of \$102,300.



| Area       | Income level (% of median income) | INCOME THRESHOLD BY HOUSEHOLD SIZE** |         |         |         |         |         |         |         | MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)*** |       |       |       |       | MAX PURCHASE PRICE AFFORDABLE**** |         |         |         |         |         |
|------------|-----------------------------------|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|-------|-------|-------|-------|-----------------------------------|---------|---------|---------|---------|---------|
|            |                                   | ONE                                  | TWO     | THREE   | FOUR    | FIVE    | SIX     | SEVEN   | EIGHT   | 1                                                  | 2     | 3     | 4     | 5     | 1                                 | 2       | 3       | 4       | 5       |         |
|            |                                   | PERSON                               | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | STUDIO                                             | BDRM  | BDRM  | BDRM  | BDRM  | BDRM                              | BDRM    | BDRM    | BDRM    | BDRM    | BDRM    |
| CHITTENDEN | 30%                               | 25,000                               | 28,550  | 32,100  | 35,650  | 38,550  | 41,960  | 47,340  | 52,720  | 625                                                | 669   | 802   | 927   | 1,049 | 1,250                             | 78,000  | 94,500  | 109,500 | 124,500 | 148,500 |
| FRANKLIN   | 50%                               | 41,650                               | 47,600  | 53,550  | 59,450  | 64,250  | 69,000  | 73,750  | 78,500  | 1,041                                              | 1,115 | 1,338 | 1,546 | 1,725 | 1,903                             | 132,500 | 159,000 | 184,000 | 205,500 | 226,500 |
| GRAND ISLE | 55%                               | 45,815                               | 52,360  | 58,905  | 65,395  | 70,675  | 75,900  | 81,125  | 86,350  | 1,145                                              | 1,227 | 1,472 | 1,700 | 1,897 | 2,093                             | 145,500 | 175,000 | 202,500 | 226,000 | 249,500 |
|            | 60%                               | 49,980                               | 57,120  | 64,260  | 71,340  | 77,100  | 82,800  | 88,500  | 94,200  | 1,249                                              | 1,338 | 1,606 | 1,855 | 2,070 | 2,283                             | 159,000 | 191,500 | 221,000 | 247,000 | 273,000 |
|            | 65%                               | 54,145                               | 61,880  | 69,615  | 77,285  | 83,525  | 89,700  | 95,875  | 102,050 | 1,353                                              | 1,450 | 1,740 | 2,010 | 2,242 | 2,474                             | 172,500 | 207,500 | 239,500 | 267,500 | 295,500 |
|            | 70%                               | 58,310                               | 66,640  | 74,970  | 83,230  | 89,950  | 96,600  | 103,250 | 109,900 | 1,457                                              | 1,561 | 1,874 | 2,164 | 2,415 | 2,664                             | 185,500 | 223,000 | 258,000 | 288,500 | 318,500 |
|            | 75%                               | 62,475                               | 71,400  | 80,325  | 89,175  | 96,375  | 103,500 | 110,625 | 117,750 | 1,561                                              | 1,673 | 2,008 | 2,319 | 2,587 | 2,854                             | 199,500 | 239,500 | 277,000 | 309,000 | 341,000 |
|            | 80%                               | 66,600                               | 76,100  | 85,600  | 95,100  | 102,750 | 110,350 | 117,950 | 125,550 | 1,665                                              | 1,783 | 2,140 | 2,473 | 2,758 | 3,043                             | 212,500 | 255,000 | 295,500 | 329,500 | 364,000 |
|            | 85%                               | 70,805                               | 80,920  | 91,035  | 101,065 | 109,225 | 117,300 | 125,375 | 133,450 | 1,770                                              | 1,896 | 2,275 | 2,628 | 2,932 | 3,235                             | 226,000 | 272,000 | 314,000 | 350,500 | 386,500 |
|            | 90%                               | 74,970                               | 85,680  | 96,390  | 107,010 | 115,650 | 124,200 | 132,750 | 141,300 | 1,874                                              | 2,008 | 2,409 | 2,783 | 3,105 | 3,425                             | 239,500 | 288,000 | 332,500 | 371,000 | 409,500 |
|            | 95%                               | 79,135                               | 90,440  | 101,745 | 112,955 | 122,075 | 131,100 | 140,125 | 149,150 | 1,978                                              | 2,119 | 2,543 | 2,937 | 3,277 | 3,615                             | 253,000 | 304,000 | 351,000 | 391,500 | 432,000 |
|            | 100%                              | 83,300                               | 95,200  | 107,100 | 118,900 | 128,500 | 138,000 | 147,500 | 157,000 | 2,082                                              | 2,231 | 2,677 | 3,092 | 3,450 | 3,806                             | 266,000 | 320,000 | 369,500 | 412,500 | 455,000 |
|            | 105%                              | 87,465                               | 99,960  | 112,455 | 124,845 | 134,925 | 144,900 | 154,875 | 164,850 | 2,186                                              | 2,342 | 2,811 | 3,247 | 3,622 | 3,996                             | 280,000 | 336,000 | 388,000 | 433,000 | 477,500 |
|            | 110%                              | 91,630                               | 104,720 | 117,810 | 130,790 | 141,350 | 151,800 | 162,250 | 172,700 | 2,290                                              | 2,454 | 2,945 | 3,401 | 3,795 | 4,186                             | 293,500 | 352,000 | 406,500 | 453,500 | 500,500 |
|            | 115%                              | 95,795                               | 109,480 | 123,165 | 136,735 | 147,775 | 158,700 | 169,625 | 180,550 | 2,394                                              | 2,565 | 3,079 | 3,556 | 3,967 | 4,377                             | 306,500 | 368,000 | 425,000 | 474,500 | 523,500 |
|            | 120%                              | 99,960                               | 114,240 | 128,520 | 142,680 | 154,200 | 165,600 | 177,000 | 188,400 | 2,499                                              | 2,677 | 3,213 | 3,711 | 4,140 | 4,567                             | 320,000 | 384,000 | 443,500 | 495,000 | 546,000 |
|            | 125%                              | 104,125                              | 119,000 | 133,875 | 148,625 | 160,625 | 172,500 | 184,375 | 196,250 | 2,603                                              | 2,789 | 3,346 | 3,865 | 4,312 | 4,757                             | 333,500 | 400,000 | 462,000 | 515,500 | 569,000 |
|            | 130%                              | 108,290                              | 123,760 | 139,230 | 154,570 | 167,050 | 179,400 | 191,750 | 204,100 | 2,707                                              | 2,900 | 3,480 | 4,020 | 4,485 | 4,948                             | 346,500 | 416,000 | 480,500 | 536,000 | 591,500 |
|            | 135%                              | 112,455                              | 128,520 | 144,585 | 160,515 | 173,475 | 186,300 | 199,125 | 211,950 | 2,811                                              | 3,012 | 3,614 | 4,174 | 4,657 | 5,138                             | 360,000 | 432,000 | 499,000 | 557,000 | 614,500 |
|            | 140%                              | 116,620                              | 133,280 | 149,940 | 166,460 | 179,900 | 193,200 | 206,500 | 219,800 | 2,915                                              | 3,123 | 3,748 | 4,329 | 4,830 | 5,328                             | 373,500 | 448,000 | 517,500 | 577,500 | 637,000 |
|            | 145%                              | 120,785                              | 138,040 | 155,295 | 172,405 | 186,325 | 200,100 | 213,875 | 227,650 | 3,019                                              | 3,235 | 3,882 | 4,484 | 5,002 | 5,519                             | 386,500 | 464,000 | 536,000 | 598,000 | 660,000 |
|            | 150%                              | 124,950                              | 142,800 | 160,650 | 178,350 | 192,750 | 207,000 | 221,250 | 235,500 | 3,123                                              | 3,346 | 4,016 | 4,638 | 5,175 | 5,709                             | 400,000 | 480,000 | 554,500 | 618,500 | 682,500 |

| Area    | Income level (% of median income) | INCOME THRESHOLD BY HOUSEHOLD SIZE** |         |         |         |         |         |         |         | MAX GROSS RENT AFFORDABLE (INCLUDING UTILITIES)*** |       |       |       |       |       | MAX PURCHASE PRICE AFFORDABLE**** |         |         |         |         |
|---------|-----------------------------------|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|-------|-------|-------|-------|-------|-----------------------------------|---------|---------|---------|---------|
|         |                                   | ONE                                  | TWO     | THREE   | FOUR    | FIVE    | SIX     | SEVEN   | EIGHT   |                                                    | 1     | 2     | 3     | 4     | 5     | 1                                 | 2       | 3       | 4       | 5       |
|         |                                   | PERSON                               | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | STUDIO                                             | BDRM  | BDRM  | BDRM  | BDRM  | BDRM  | BDRM                              | BDRM    | BDRM    | BDRM    | BDRM    |
| ADDISON | 30%                               | 22,900                               | 26,200  | 29,450  | 32,700  | 36,580  | 41,960  | 47,340  | 52,720  | 572                                                | 613   | 736   | 866   | 1,049 | 1,250 | 71,500                            | 86,000  | 102,000 | 124,500 | 148,500 |
|         | 50%                               | 38,150                               | 43,600  | 49,050  | 54,500  | 58,900  | 63,250  | 67,550  | 71,950  | 953                                                | 1,021 | 1,226 | 1,417 | 1,581 | 1,743 | 121,000                           | 145,500 | 168,500 | 188,000 | 207,500 |
|         | 55%                               | 41,965                               | 47,960  | 53,955  | 59,950  | 64,790  | 69,575  | 74,305  | 79,145  | 1,049                                              | 1,124 | 1,348 | 1,559 | 1,739 | 1,918 | 133,500                           | 160,500 | 185,500 | 207,000 | 228,500 |
|         | 60%                               | 45,780                               | 52,320  | 58,860  | 65,400  | 70,680  | 75,900  | 81,060  | 86,340  | 1,144                                              | 1,226 | 1,471 | 1,701 | 1,897 | 2,092 | 145,500                           | 175,000 | 202,500 | 226,000 | 249,500 |
|         | 65%                               | 49,595                               | 56,680  | 63,765  | 70,850  | 76,570  | 82,225  | 87,815  | 93,535  | 1,239                                              | 1,328 | 1,594 | 1,842 | 2,055 | 2,266 | 157,500                           | 190,000 | 219,500 | 245,000 | 271,000 |
|         | 70%                               | 53,410                               | 61,040  | 68,670  | 76,300  | 82,460  | 88,550  | 94,570  | 100,730 | 1,335                                              | 1,430 | 1,716 | 1,984 | 2,213 | 2,441 | 170,000                           | 204,500 | 236,500 | 264,000 | 291,500 |
|         | 75%                               | 57,225                               | 65,400  | 73,575  | 81,750  | 88,350  | 94,875  | 101,325 | 107,925 | 1,430                                              | 1,532 | 1,839 | 2,126 | 2,371 | 2,615 | 182,000                           | 219,000 | 253,500 | 283,500 | 312,500 |
|         | 80%                               | 61,050                               | 69,750  | 78,500  | 87,200  | 94,200  | 101,200 | 108,150 | 115,150 | 1,526                                              | 1,635 | 1,962 | 2,267 | 2,530 | 2,791 | 194,500                           | 234,000 | 271,000 | 302,500 | 333,500 |
|         | 85%                               | 64,855                               | 74,120  | 83,385  | 92,650  | 100,130 | 107,525 | 114,835 | 122,315 | 1,621                                              | 1,737 | 2,084 | 2,409 | 2,688 | 2,964 | 207,000                           | 248,500 | 288,000 | 321,000 | 354,500 |
|         | 90%                               | 68,670                               | 78,480  | 88,290  | 98,100  | 106,020 | 113,850 | 121,590 | 129,510 | 1,716                                              | 1,839 | 2,207 | 2,551 | 2,846 | 3,138 | 219,000                           | 263,000 | 305,000 | 340,000 | 375,000 |
|         | 95%                               | 72,485                               | 82,840  | 93,195  | 103,550 | 111,910 | 120,175 | 128,345 | 136,705 | 1,812                                              | 1,941 | 2,329 | 2,693 | 3,004 | 3,313 | 231,500                           | 278,500 | 322,000 | 359,000 | 396,000 |
|         | 100%                              | 76,300                               | 87,200  | 98,100  | 109,000 | 117,800 | 126,500 | 135,100 | 143,900 | 1,907                                              | 2,043 | 2,452 | 2,835 | 3,162 | 3,487 | 243,500                           | 293,000 | 339,000 | 378,000 | 417,000 |
|         | 105%                              | 80,115                               | 91,560  | 103,005 | 114,450 | 123,690 | 132,825 | 141,855 | 151,095 | 2,002                                              | 2,145 | 2,575 | 2,976 | 3,320 | 3,661 | 256,000                           | 307,500 | 356,000 | 397,000 | 437,500 |
|         | 110%                              | 83,930                               | 95,920  | 107,910 | 119,900 | 129,580 | 139,150 | 148,610 | 158,290 | 2,098                                              | 2,248 | 2,697 | 3,118 | 3,478 | 3,836 | 268,000                           | 322,500 | 372,500 | 416,000 | 458,500 |
|         | 115%                              | 87,745                               | 100,280 | 112,815 | 125,350 | 135,470 | 145,475 | 155,365 | 165,485 | 2,193                                              | 2,350 | 2,820 | 3,260 | 3,636 | 4,010 | 281,000                           | 337,000 | 389,500 | 434,500 | 479,500 |
|         | 120%                              | 91,560                               | 104,640 | 117,720 | 130,800 | 141,360 | 151,800 | 162,120 | 172,680 | 2,289                                              | 2,452 | 2,943 | 3,402 | 3,795 | 4,185 | 293,000                           | 351,500 | 406,500 | 453,500 | 500,500 |
|         | 125%                              | 95,375                               | 109,000 | 122,625 | 136,250 | 147,250 | 158,125 | 168,875 | 179,875 | 2,384                                              | 2,554 | 3,065 | 3,543 | 3,953 | 4,359 | 305,500                           | 366,500 | 423,500 | 472,500 | 521,000 |
|         | 130%                              | 99,190                               | 113,360 | 127,530 | 141,700 | 153,140 | 164,450 | 175,630 | 187,070 | 2,479                                              | 2,656 | 3,188 | 3,685 | 4,111 | 4,533 | 317,500                           | 381,000 | 440,500 | 491,500 | 542,000 |
|         | 135%                              | 103,005                              | 117,720 | 132,435 | 147,150 | 159,030 | 170,775 | 182,385 | 194,265 | 2,575                                              | 2,759 | 3,310 | 3,827 | 4,269 | 4,708 | 329,500                           | 395,500 | 457,500 | 510,500 | 563,000 |
|         | 140%                              | 106,820                              | 122,080 | 137,340 | 152,600 | 164,920 | 177,100 | 189,140 | 201,460 | 2,670                                              | 2,861 | 3,433 | 3,969 | 4,427 | 4,882 | 342,000                           | 410,500 | 474,500 | 529,500 | 583,500 |
|         | 145%                              | 110,635                              | 126,440 | 142,245 | 158,050 | 170,810 | 183,425 | 195,895 | 208,655 | 2,765                                              | 2,963 | 3,556 | 4,110 | 4,585 | 5,056 | 354,000                           | 425,000 | 491,500 | 548,000 | 604,500 |
|         | 150%                              | 114,450                              | 130,800 | 147,150 | 163,500 | 176,700 | 189,750 | 202,650 | 215,850 | 2,861                                              | 3,065 | 3,678 | 4,252 | 4,743 | 5,231 | 366,500                           | 439,500 | 508,500 | 567,000 | 625,500 |



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|------------|-----------------------------------|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|----------------------------------------------------|-------|-------|-------|-------|-------|-----------------------------------|---------|---------|---------|---------|
|            |                                   | ONE                                  | TWO     | THREE   | FOUR    | FIVE    | SIX     | SEVEN   | EIGHT   |                                                    | 1     | 2     | 3     | 4     | 5     | 1                                 | 2       | 3       | 4       | 5       |
|            |                                   | PERSON                               | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | PERSON  | STUDIO                                             | BDRM  | BDRM  | BDRM  | BDRM  | BDRM  | BDRM                              | BDRM    | BDRM    | BDRM    | BDRM    |
| WASHINGTON | 30%                               | 22,150                               | 25,300  | 28,450  | 31,600  | 36,580  | 41,960  | 47,340  | 52,720  | 553                                                | 593   | 711   | 852   | 1,049 | 1,250 | 69,500                            | 83,000  | 100,500 | 124,500 | 148,500 |
|            | 50%                               | 36,900                               | 42,200  | 47,450  | 52,700  | 56,950  | 61,150  | 65,350  | 69,600  | 922                                                | 988   | 1,186 | 1,370 | 1,528 | 1,686 | 116,500                           | 140,500 | 163,000 | 181,500 | 201,000 |
|            | 55%                               | 40,590                               | 46,420  | 52,195  | 57,970  | 62,645  | 67,265  | 71,885  | 76,560  | 1,014                                              | 1,087 | 1,304 | 1,507 | 1,681 | 1,855 | 129,000                           | 154,500 | 179,000 | 200,500 | 221,000 |
|            | 60%                               | 44,280                               | 50,640  | 56,940  | 63,240  | 68,340  | 73,380  | 78,420  | 83,520  | 1,107                                              | 1,186 | 1,423 | 1,644 | 1,834 | 2,024 | 140,500                           | 169,000 | 196,000 | 218,500 | 241,500 |
|            | 65%                               | 47,970                               | 54,860  | 61,685  | 68,510  | 74,035  | 79,495  | 84,955  | 90,480  | 1,199                                              | 1,285 | 1,542 | 1,781 | 1,987 | 2,192 | 152,500                           | 183,500 | 212,000 | 237,000 | 261,500 |
|            | 70%                               | 51,660                               | 59,080  | 66,430  | 73,780  | 79,730  | 85,610  | 91,490  | 97,440  | 1,291                                              | 1,384 | 1,660 | 1,918 | 2,140 | 2,361 | 164,500                           | 198,000 | 228,500 | 255,000 | 282,000 |
|            | 75%                               | 55,350                               | 63,300  | 71,175  | 79,050  | 85,425  | 91,725  | 98,025  | 104,400 | 1,383                                              | 1,483 | 1,779 | 2,055 | 2,293 | 2,530 | 176,000                           | 212,000 | 245,000 | 274,000 | 302,500 |
|            | 80%                               | 59,050                               | 67,450  | 75,900  | 84,300  | 91,050  | 97,800  | 104,550 | 111,300 | 1,476                                              | 1,581 | 1,897 | 2,191 | 2,445 | 2,698 | 188,000                           | 226,000 | 261,500 | 292,000 | 322,500 |
|            | 85%                               | 62,730                               | 71,740  | 80,665  | 89,590  | 96,815  | 103,955 | 111,095 | 118,320 | 1,568                                              | 1,680 | 2,016 | 2,330 | 2,598 | 2,867 | 200,000                           | 240,500 | 278,500 | 310,500 | 342,500 |
|            | 90%                               | 66,420                               | 75,960  | 85,410  | 94,860  | 102,510 | 110,070 | 117,630 | 125,280 | 1,660                                              | 1,779 | 2,135 | 2,467 | 2,751 | 3,036 | 212,000                           | 254,500 | 295,000 | 329,000 | 363,000 |
|            | 95%                               | 70,110                               | 80,180  | 90,155  | 100,130 | 108,205 | 116,185 | 124,165 | 132,240 | 1,752                                              | 1,878 | 2,253 | 2,604 | 2,904 | 3,205 | 224,000                           | 269,000 | 311,000 | 347,000 | 383,000 |
|            | 100%                              | 73,800                               | 84,400  | 94,900  | 105,400 | 113,900 | 122,300 | 130,700 | 139,200 | 1,845                                              | 1,977 | 2,372 | 2,741 | 3,057 | 3,373 | 236,000                           | 283,500 | 327,500 | 365,500 | 403,000 |
|            | 105%                              | 77,490                               | 88,620  | 99,645  | 110,670 | 119,595 | 128,415 | 137,235 | 146,160 | 1,937                                              | 2,076 | 2,491 | 2,878 | 3,210 | 3,542 | 247,500                           | 297,500 | 344,000 | 383,500 | 423,500 |
|            | 110%                              | 81,180                               | 92,840  | 104,390 | 115,940 | 125,290 | 134,530 | 143,770 | 153,120 | 2,029                                              | 2,175 | 2,609 | 3,015 | 3,363 | 3,711 | 259,500                           | 312,000 | 360,500 | 402,000 | 443,500 |
|            | 115%                              | 84,870                               | 97,060  | 109,135 | 121,210 | 130,985 | 140,645 | 150,305 | 160,080 | 2,121                                              | 2,274 | 2,728 | 3,152 | 3,516 | 3,879 | 271,500                           | 326,000 | 377,000 | 420,500 | 464,000 |
|            | 120%                              | 88,560                               | 101,280 | 113,880 | 126,480 | 136,680 | 146,760 | 156,840 | 167,040 | 2,214                                              | 2,373 | 2,847 | 3,289 | 3,669 | 4,048 | 283,500                           | 340,000 | 393,000 | 438,500 | 484,000 |
|            | 125%                              | 92,250                               | 105,500 | 118,625 | 131,750 | 142,375 | 152,875 | 163,375 | 174,000 | 2,306                                              | 2,471 | 2,965 | 3,426 | 3,821 | 4,217 | 295,500                           | 354,500 | 409,500 | 457,000 | 504,000 |
|            | 130%                              | 95,940                               | 109,720 | 123,370 | 137,020 | 148,070 | 158,990 | 169,910 | 180,960 | 2,398                                              | 2,570 | 3,084 | 3,563 | 3,974 | 4,385 | 307,000                           | 368,500 | 426,000 | 475,000 | 524,500 |
|            | 135%                              | 99,630                               | 113,940 | 128,115 | 142,290 | 153,765 | 165,105 | 176,445 | 187,920 | 2,490                                              | 2,669 | 3,202 | 3,700 | 4,127 | 4,554 | 319,000                           | 383,000 | 442,500 | 493,500 | 544,500 |
|            | 140%                              | 103,320                              | 118,160 | 132,860 | 147,560 | 159,460 | 171,220 | 182,980 | 194,880 | 2,583                                              | 2,768 | 3,321 | 3,837 | 4,280 | 4,723 | 331,000                           | 397,000 | 458,500 | 511,500 | 564,500 |
|            | 145%                              | 107,010                              | 122,380 | 137,605 | 152,830 | 165,155 | 177,335 | 189,515 | 201,840 | 2,675                                              | 2,867 | 3,440 | 3,974 | 4,433 | 4,891 | 342,500                           | 411,000 | 475,000 | 530,000 | 585,000 |
|            | 150%                              | 110,700                              | 126,600 | 142,350 | 158,100 | 170,850 | 183,450 | 196,050 | 208,800 | 2,767                                              | 2,966 | 3,558 | 4,111 | 4,586 | 5,060 | 354,500                           | 425,500 | 491,500 | 548,500 | 605,000 |

Disclaimer: This table is provided for information purposes only with no statutory enforcement power. Some housing programs have program-specific income, rent and/or purchase price requirements which should be used for activities conducted through these programs. The information provided above is not necessarily applicable in any way to any VHFA non-loan programs. These estimates do not constitute in any way any pre-qualification, evaluation of loan amount, qualification or approval of any loan by any lender, including lenders under VHFA mortgage programs. This is not a disclosure, nor an offer of credit and no guarantees are implied. Your actual loan amount and payments may vary. The managers of this web site assume no responsibility for any errors, omissions or calculations made with this table. For actual loan and payment amounts, please contact a lender in your local area. Visit VHFA's website at <http://www.vhfa.org/homebuyers/lenders> for a list of lenders offering VHFA affordable home mortgage products.

\*In counties with median income estimates lower than for the entire state, Vermont Chapter 117 recommends the use of the median for the entire state. For 2024, Bennington, Caledonia, Essex, Lamoille, Orange, Orleans, Rutland, Windham, and Windsor counties all had median income estimates lower than the \$102,300 median statewide.

\*\*Income levels for 30%, 50% and 80% are HUD's Income Limits. Although based largely on median household income estimates, they are also based on poverty thresholds and HUD program caps and ceilings. All other income thresholds are based on HUD's 50% level. Maximum gross rent and purchase prices affordable are based on HUD guidance stipulating that homes have at least 1 bedroom for every 1.5 people in the household. This means that the affordable rent and purchase price of a 1 bedroom home are based on the average of the median incomes of 1 person household and of a 2 person household as a proxy for the median income of a "1.5 person household". The affordable rent and purchase price for a 2 bedroom home are based on the median income of a 3-person household (i.e. 2 bedrooms x 1.5 people/bedroom = 3-person household). For a 3 bedroom home, the rent and price are based on the average of the median incomes of a 4 and 5 person household. For larger households, the 4-person income threshold should be multiplied by an additional 8% for each person beyond 4. For ex., the threshold for an 8-person household is 32% (4 additional people \* 8%) multiplied by the relevant 4-person income threshold.

\*\*\*Consult the manager or developer for utility cost estimates of specific rental units. Alternatively, utility allowances linked on this page can help estimate utility costs.

\*\*\*\*Purchase price affordable assumes 5% downpayment, average VT insurance, taxes and interest rates and a 30% affordability threshold (i.e. that the buyer spends 30% of income for principal and interest payment, taxes and insurance). To adjust for all or a portion of mandatory condo or HOA fees, reduce the Max Purchase Price Affordable by monthly fee amount times 40.

Source: Based on HUD median income estimates for 2024  
(<https://www.huduser.gov/portal/datasets/il.html>)