

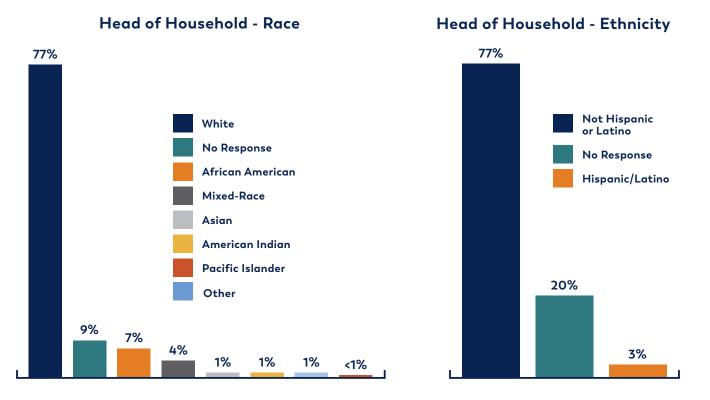
# 2024 TENANT DEMOGRAPHIC DATA SNAPSHOT

Every year Evernorth gathers the demographics of our Vermont tenants using data from the Vermont Housing Finance Agency's tenant database. We use this information to try to better understand the diverse groups of people who live in our housing. This data helps shape our Connections Program initiatives and informs affordable housing advocacy.





## **EVERNORTH VERMONT UNITS**



### LIHTC UNITS WITHOUT SUBSIDY



LIHTC Units without Rent Subsidy





Number of Occupants 2,257

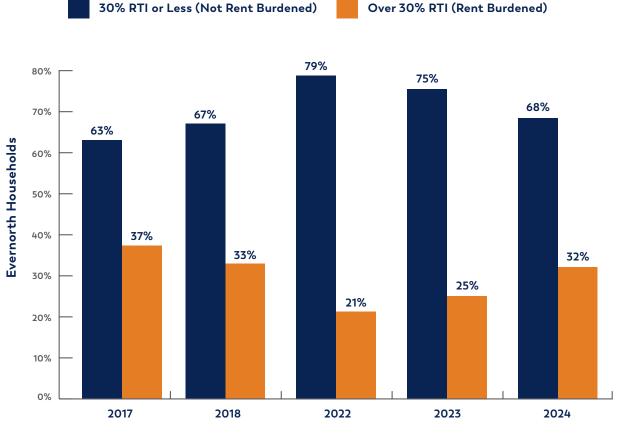
Number of Children



The Low Income Housing Tax Credit (LIHTC) program incentivizes private investments to develop and preserve affordable housing for low to moderate income households. It is a federal program specifically for rental housing.



#### **EVERNORTH HOUSEHOLD RENT BURDEN**



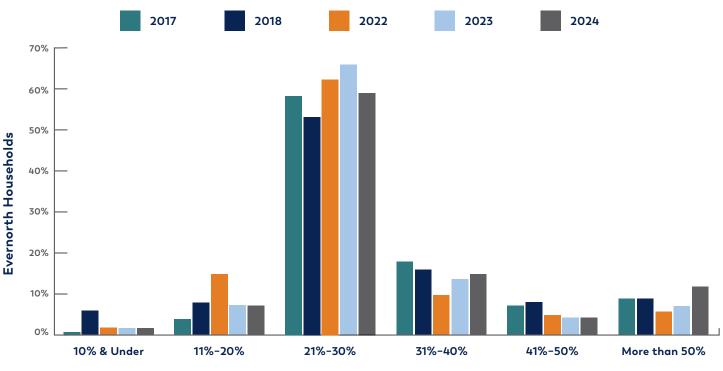
Rent to Income (RTI) Ratio by Year

HUD considers households at 30% or more cost-burdened and 50% or more severely cost-burdened.





#### PERCENTAGE OF EVERNORTH HOUSEHOLDS BY RENT TO INCOME (RTI) RATIO



RTI Ratio (Rent as a Percentage of Household Income)

The Rent to Income Ratio is the percent of a household's gross income needed to afford rent.

