

Addison County 2005 Housing Needs Assessment

Addison County is a rural, farming county in the Champlain Valley, immediately south of Chittenden County. Its proximity to Chittenden County has affected Addison County’s business, real estate, and housing markets in recent years, resulting in larger than expected expansions.

I. Emerging Housing Trends in Addison County

This report examines general trends describing the lack of affordable housing for low- to moderate-income Addison County residents looking for rental opportunities, wanting to buy a home, or needing special needs housing.

1. Renter Households

Low-income Addison County residents have limited rental housing options. Households earning \$40,317 per year (80% of the estimated county median household income) can afford to pay about \$1,008 a month for rent (including utilities). The total estimated number of units with rents ranging from \$1 to \$1,008 in 2005 is 2,966 (Table 1). However, more than half of these units are estimated to be occupied by upper income households and an additional five percent are assumed to be vacant at any given point in time, leaving only about 974 units available for low-income households—an estimated shortage of 1,149 affordable rental units in Addison County.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Addison			
Housing Demand		Housing Supply	
Estimated Low-Income Households (Incomes <80% AMI)	Estimated Higher Income Households Demanding Units Affordable to Low-Income Households***	Estimated Number of Affordable Rental Units In Housing Stock*	Estimated Additional Affordable Units Needed**
2,123	1,844	2,966	1,149
*Affordability is defined as spending 30% of household income for housing expenses. Excludes units with no cash rent.			
**Includes a housing vacancy rate of 5% typical in healthy housing market conditions.			
***Assumes that the percentage of units affordable to households with incomes <=80% AMI that were occupied by higher income households is the same in 2005 as in 2000.			
Sources: Gent Communications analysis of data from Claritas, HUD CHAS Data Book, Census American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

The actual need for additional affordable rental units in Addison County is no doubt higher than this estimate. Some households who occupy apartments considered “affordable” to low-income households cannot afford those apartments without a rental subsidy. Specifically, it is unlikely that the individual incomes of these 2,123 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 974 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

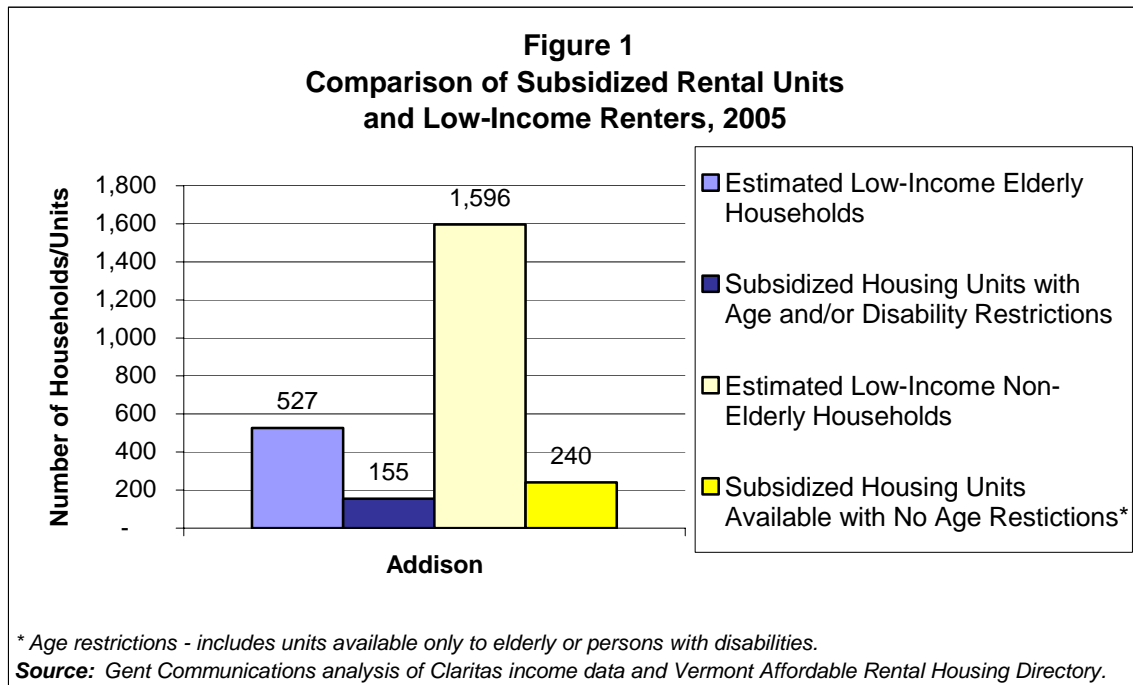
In 2000, about 900 low-income Addison County households paid unaffordable rents, according to HUD’s CHAS data (Table 2). In fact, about 47% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Table 2			
Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*			
Addison			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	373	523	896
>30 to <=50%	339	489	828
>50 to <=80%	192	707	899
>80%	28	974	1,002
Total	932	2,693	3,625
Total <=80%	904	1,719	2,623
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Subsidized housing built by Addison County’s affordable housing developers (mid 1970s to 2004) provides for about 19% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 372 units in subsidized elderly rental housing and 1,356 units in non-elderly.

About 395 low-income households rent units that are subsidized through federal and state housing programs. The total market of affordable rental housing units -- all households and all unit types -- includes subsidized and market rate units. In Addison, about 40% of the total subsidized housing stock is designated for elderly households. Typically, most non-elderly low-income renter households rent homes through the private rental market. In Addison County, about 15% of non-elderly low-income rental households live in subsidized housing stock. Comparatively, 29% of the low-income households eligible for this subsidized housing are elderly.

These 395 subsidized units do not include “affordable” rental units in the marketplace occupied by low-income households and the associated needs/gaps for that type of housing.



In rental housing development, bedroom sizes are an important consideration. Details about types of subsidized rental units show that, as expected, apartments for elderly tenants are smaller in size, with one bedroom apartments most prevalent (Table 3). For non-elderly or disabled residents, apartment sizes tend to be larger (two bedroom apartment most common).

**Table 3
Number of Subsidized Rental Units, 2004**

Addison

Number of Bedrooms	Units for elderly tenants only	Units for disabled tenants only	Units for elderly or disabled tenants only	Units without elderly/disabled restrictions	Total*
SRO	0	0	0	8	8
0	0	0	0	27	27
1	82	0	0	47	129
2	10	0	0	94	104
3	0	0	0	34	34
4	0	0	0	1	1
5+	0	0	0	0	-
Not available	0	12	63	17	92
Total	92	12	63	228	395

**Total does not equal total for all subsidized housing projects because for some projects, the number of bedrooms in units designated for elderly and/or disabled tenants is not available.
Source: Vermont Directory of Affordable Rental Housing.*

2. Owner Households

In Addison County, there is a need for new construction of 754 owner-occupied homes between 2005 and 2010 to meet the total expected demand from the 10,848 owner households in 2010 (Table 4).

Number of Owner Housing Units (2000)	Estimated Number of Owner Housing Units (2005)	Estimated Number of Households in 2010	New Housing Units Needed By 2010*
9,931	10,435	10,848	754
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
Sources: Gent Communications analysis of data from Claritas, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

Table 2 (in Renter Household section above) also displays the cost burden for low-income homeowners. A total of 1,700 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 55% of all low-income owner households in Addison County in 2000. Several trends suggest that cost-burdened owner households may be at risk for financial difficulties. With home prices increasing, many owners take out home equity loans to cover various expenses. Should home prices decline, these owners may be over-leveraged, a particular problem for low-income cost-burdened households. In addition, cost-burdened owners are at risk for foreclosure when unexpected financial problems arise.

The estimated gaps between incomes needed to purchase a home and purchase prices are growing dramatically in Addison County (Table 5). This reflects the rapidly escalating home purchase prices and a much slower rate in current and future median incomes. Between 2000 and 2010, the “affordability gap” will likely increase by more than \$90,000. This situation will likely restrict from ownership all but a few lower-income Addison residents.

In Table 5, the estimated “affordable homes based on median income” decreases in 2010 because this calculation takes into account expenses beyond the mortgage, such as taxes and insurance which are based on the increasing median home price. This leaves less income available for the mortgage payment.

	Median Income (Claritas)	Median Home Price (PTT Data)	Affordable home based on median income	Income needed to afford median home	Gap between "affordable" home and median home price	Gap between income needed and median income
2000	\$43,270	\$120,900	\$108,928	\$54,022	(\$11,972)	(\$10,752)
2005	\$50,396	\$179,688	\$142,828	\$66,179	(\$36,861)	(\$15,783)
2010	\$57,392	\$222,441	\$119,294	\$101,279	(\$103,148)	(\$43,887)
Note: Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
Sources: Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

For low-income households looking to purchase homes, very few affordable options exist in Addison County (Table 6). An estimated 3,414 low-income households will not find enough homes in the supply of estimated 1,171 homes with values of \$79,386 or less in 2005.

By 2010, Addison County is expected to include 477 additional low-income home owner households than in 2000. (This will be discussed in Section V below.) These households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Addison County households: (1) any of the existing 3,590 low-income homeowners who need to move, and (2) upper income households who want to spend less than 30% of their incomes for housing costs.

Table 6		
Comparison of Housing Demand and Supply Estimates: Low-Income Home Owners, 2005		
Addison		
Estimated Number of Households With Incomes <=80% of Area Median	Maximum Affordable Purchase Price*	Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**
3,414	\$79,386	1,171
*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
**Total owner units for 2005 based on building permit data and on Census total housing estimates in Table HU-EST2003-04-50 Population Division, U.S. Census Bureau, Release Date: July 23, 2004. Assumes the same ownership rate as in 2000. Portion of stock within maximum affordable price is based on 2003-2004 home purchase prices.		
Sources: Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.		

For any low-income household entering Addison County's home purchase market, the number of affordable homes for sale is extremely limited (Table 7). For households with incomes of 80% of the 2005 county median (or \$40,317) looking for a home to buy, only an estimated 58 of the primary homes sold in 2004 were at prices they could afford. The median price in 2004 was \$165,000.

Table 7		
Few Homes Sold in 2004		
For Prices Affordable To Low-Income Households (<=80% AMI)		
Addison		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$79,386	58	\$165,000
*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
Source: Vermont Property Transfer Tax Data.		

3. Older and Disabled Residents

The proportion of Addison County households with household members over 62 years of age is growing by 9%, compared with a 9% increase for all households (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is particularly striking, with more than 2,200 households expected by 2010. This reflects the first decade of the “baby boom” population cohort as it begins to affect elder households and longer life expectancies.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	653	742	789	13.50%	20.84%
31%-50%	574	593	643	3.40%	12.00%
51%-60%	275	294	318	7.19%	15.65%
61%-80%	423	461	494	9.01%	16.89%
>80%	1,219	1,161	1,257	-4.79%	3.10%
Total	3,144	3,251	3,501	3.41%	11.36%
Total <=80%	1,924	2,090	2,244	8.60%	16.59%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

In 2000, more than 950 Addison County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was especially pronounced for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced higher levels (and correspondingly larger percentages). The total number of households with mobility and/or self care limitations represents 16 percent of all Addison County households.

Addison										
Household income relative to the area median income	Renters				Owners				Total	
	Extra Elderly Households**	Elderly Households	All Other Households	Total Renters	Extra Elderly Households**	Elderly Households	All Other Households	Total Owners	Total Households	As % of All Households, Regardless of Limitations
<=30%	70	70	70	210	65	39	59	163	373	32%
>30 to <=50%	35	19	65	119	79	75	79	233	352	28%
>50 to <=80%	29	4	75	108	114	75	175	364	472	20%
>80%	25	23	98	146	119	128	550	797	943	11%
Total	159	116	308	583	377	317	863	1,557	2,140	16%
As % Of All Households With Limitations	7.4%	5.4%	14.4%	27.2%	17.6%	14.8%	40.3%	72.8%	100.0%	

* Includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

** "Extra Elderly" households are 1 or 2 Member households, with either person 75 years or older. "Elderly households" are 1 or 2 Member Households, with either person 62 to 74 years old.

Source: CHAS 2000 Data, U.S. Dept. of Housing and Urban Development

The 2000 Census reported that Addison County’s lowest-income households were much more likely to have mobility and/or self care limitations **and** housing problems (as measured by cost burden, and/or overcrowding, and/or without adequate plumbing or kitchen facilities) (Table 10). These housing problems extended to both renter and owner households. The trend is particularly noteworthy for very-low income households (below 30% of median family income), where 66 percent of households had some type of housing problem at the same time that they struggled physically.

Addison									
	Renters				Owners				Total Households
	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Renters	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Owners	
1. Household Income <=30% MFI	70	70	70	210	65	39	59	163	373
% with any housing problems	50%	29%	86%	55%	77%	90%	76%	80%	66%
2. Household Income >30 to <=50% MFI	35	19	65	119	79	75	79	233	352
% with any housing problems	29%	79%	69%	59%	51%	67%	70%	62%	61%
3. Household Income >50 to <=80% MFI	29	4	75	108	114	75	175	364	472
% with any housing problems	14%	0%	20%	18%	22%	40%	40%	34%	31%
4. Household Income <=80% MFI	134	93	210	437	258	189	313	760	1,197
% with any housing problems	37%	38%	57%	47%	45%	61%	54%	53%	50%
5. Total Households	159	116	308	583	377	317	863	1,557	2,140
% with any housing problems	31%	34%	42%	37%	32%	44%	27%	32%	33%
6. Total Households With Any Housing	49	39	128	216	119	139	235	494	708

*Includes all households with a housing cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities and where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Source: CHAS 2000 VT data table.

According to the Vermont Department of Aging and Independent Living’s *Shaping the Future of Long Term Care & Independent Living* report, the projected number of persons in Addison County with long-term care needs will grow to more than 1,173 by the year 2010, representing a 36% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 298 in 2010, a change of 49%. This is due in large part to the marked increase in elderly persons, to the general aging of the population, and increase in the number of younger persons with disabilities.

Addison County has met the state 40%/60% long-term care goal in which at least 40% of long-term care services are available within the community. Some choice in licensed special needs housing exists in Addison County except for assisted living, though that supply does not appear to be adequate to meet the demand.

Table 11
Estimated Number of People with LTC Needs¹ by County
By Disability Level and Income Persons of All Ages / Point in Time

Addison

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	119	112	106	-6%	-11%
Community ⁴					
Low-Income ⁵					
2+ ADLs	87	112	133	29%	54%
1+ ADLs	143	177	206	24%	44%
Any ADL or IADL	364	436	498	20%	37%
All Other Incomes					
2+ ADLs	113	141	164	25%	46%
1+ ADLs	199	243	278	22%	40%
Any ADL or IADL	500	597	679	19%	36%
Total Community	864	1,034	1,176	20%	36%

Table 12
Estimated Number of People Needing Assistance With At Least Two Activities of
Daily Living By Age Group and Income / Point in Time

Addison

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	119	112	106	-6%	-11%
Community, Low Income (<175%	87	112	133	29%	54%
<18	4	4	4	17%	25%
18-64	22	28	35	32%	60%
65-74	18	20	25	15%	42%
75-84	25	30	32	21%	27%
85+	19	29	38	52%	96%
Community, 175%+ FPL ⁴	113	141	164	25%	46%
<18	9	10	11	17%	25%
18-64	32	42	51	31%	58%
65-74	16	16	19	2%	18%
75-84	33	39	41	18%	23%
85+	22	33	43	49%	91%
Total Community	199	253	298	27%	49%

¹LTC needs are defined as requiring assistance with ADLs and/or IADLs. A person with an ADL requires "hands on" assistance with an activity of daily living, such as dressing, bathing, movement, toileting, and eating. A person with an IADL requires assistance with instrumental activities of daily living such as paying bills, taking medication, using the telephone, getting around outside the house, doing light house work, and preparing meals. *Excludes* individuals with mental retardation or developmental disabilities.

²Represents average daily number of nursing facility residents in fiscal year, based on quarterly MDS data (includes Wake Robin but excludes Arbors and Mertens). Nursing facility residents not broken out by income or disability level because data are unavailable.

³Nursing facility "need" assumes that all individuals in nursing facilities in 2000 "needed" nursing facility care. Trend in nursing facility need over time is based on use trend assumption entered on ASSUMPTIONS sheet. All individuals in nursing homes are assumed to have 2+ ADLs.

⁴Community residents include individuals residing in non-institutional settings. This includes people living in their homes, as well as people living in residential care and congregate housing with supportive services.

⁵Low-Income here is defined as income less than 175% of federal poverty level.

Source: Estimates were prepared by The Lewin Group and published in "Shaping the Future of Long Term Care & Independent Living, 2000-2010" State of Vermont Agency of Human Services, May 2003.

II. Population and Demographic Trends

Addison County's population will be over 38,000 persons in 2010 and is expected to grow by 6% between 2000 and 2010, a growth rate slightly more than ½ percent a year for the ten-year period (Table 13).

The number of total households will increase to over 14,000, an increase of 9%. The rate of growth for owner households is much more pronounced than that for renter households. For instance, renter households will increase by 4% over the decade, contrasted with owner, at 11% for the same time period.

Addison					
	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
Total Population	35,974	37,151	38,300	3%	6%
Total Households	13,068	13,658	14,250	5%	9%
Renters	3,286	3,371	3,402	3%	4%
Owners	9,782	10,287	10,848	5%	11%
Source: US Census (2000) and Claritas (2005, 2010)					

Substantial population shifts will occur within age cohorts in Addison County, which will affect the need for affordable housing (Table 14). Most of the additional householders will be between the ages of 45 and 64. There will be over 163 new elderly households aged 80 or more, a very striking trend. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand only slightly.

Addison						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	489	514	537	5%	10%	48
25-34	1,866	1,739	1,708	-7%	-8%	(158)
35-44	3,042	3,011	2,944	-1%	-3%	(98)
45-54	3,168	3,442	3,608	9%	14%	440
55-59	1,095	1,296	1,451	18%	33%	356
60-64	784	944	1,089	20%	39%	305
65-69	684	736	823	8%	20%	139
70-74	692	644	663	-7%	-4%	(29)
75-79	570	577	586	1%	3%	16
80-84	394	422	451	7%	14%	57
85+	284	333	390	17%	37%	106
Total	13,068	13,658	14,250	5%	9%	1,182
Source: Claritas						

III. Labor Force and Occupations

Addison County's unemployment rate has remained fairly low during the past several years, improving slightly in 2004 (Table 15).

The top five occupations held in Addison County tend to be in lower-paying service oriented positions (Table 16). Only one category (managerial occupations), ranking fourth in the list, would be higher paying. The lower-earning households will need affordable housing, adding to the gaps already present in Addison County.

Addison County	Labor Force	Unemployment rate
2000	20,200	2.6%
2001	20,600	3.2%
2002	21,300	3.3%
2003	21,750	3.9%
2004	20,800	3.6%

Source: Vermont Dept of Employment & Training, Labor Market Information, in cooperation with the U.S. Bureau of Labor Statistics.

Addison County	Number of Workers in 2000	Percent of Total Employed in 2000	Average Hourly Wage in VT in 2003	Projected Annual Job Growth Rate Through 2012
Office and administrative support occupations	3,121	13%	\$13	0.5%
Sales and related occupations	2,291	10%	\$14	1.1%
Production occupations	2,003	8%	\$13	0.2%
Education, training, and library occupations	1,941	8%	\$16	1.8%
Management occupations, except farmers and farm managers	1,582	7%	\$39	1.3%
Total Employed	23,668	100%	\$15	1.1%

Sources: U.S. Census; Vermont Department of Employment & Training

IV. Housing Stock Availability and Quality

One measure of a healthy housing market is the level of housing vacancies. The 2000 Census data provided the most recent set of vacancy rate data for every county. Low vacancy rates have generated much concern, since many areas have less than a 5% rate. In Addison, the rental vacancy rate was 3.3%, lower than the state average. For owner occupied housing, a 3% rate is optimal. Addison also had the low rate of 1.3%. (*See Vermont Summary chapter for a county comparison.*)

Another noteworthy trend relates to housing quality as measured by the age of housing stock (Table 17). In general, Vermont’s housing stock is old. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Addison’s is newer than the state average, with only 31.6% built prior to 1939. On the other hand, less than 10% of the housing stock was built since 1998, which helps substantiate the observation that the amount of housing stock being built is not adequate to meet demand, in particular for rental housing.

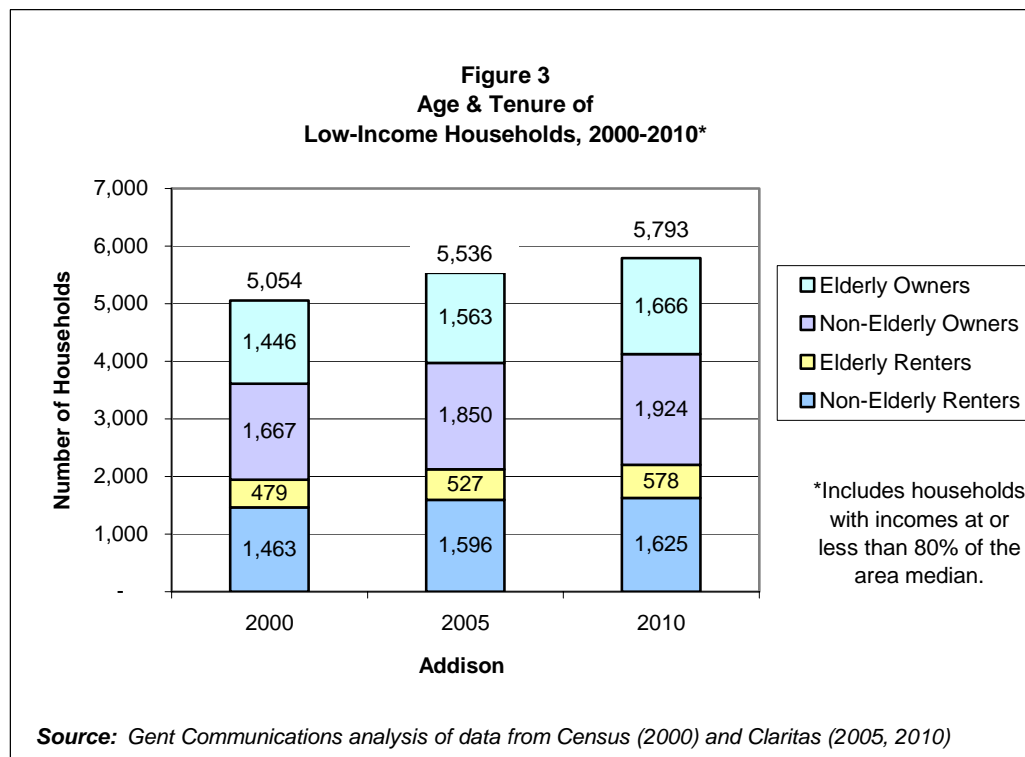
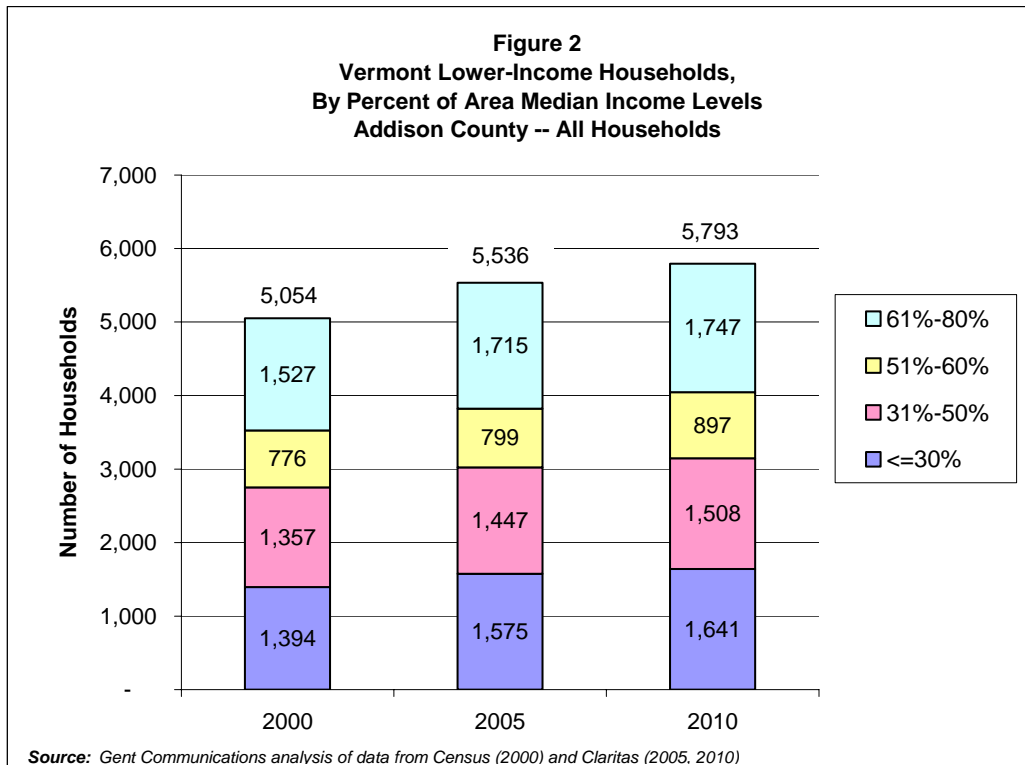
Addison					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	9	225	28	234	1.8%
1995 to 1998	57	618	33	675	5.2%
1990 to 1994	234	928	134	1,162	8.9%
1980 to 1989	526	1,728	245	2,254	17.2%
1970 to 1979	543	1,815	219	2,358	18.0%
1960 to 1969	291	912	254	1,203	9.2%
1950 to 1959	176	443	229	619	4.7%
1940 to 1949	175	258	201	433	3.3%
1939 or earlier	1,260	2,870	901	4,130	31.6%
Total	3,271	9,797	2,244	13,068	100.0%
Source: U.S. Census Bureau - American FactFinder Advanced Query System, Census 2000 Sample Data File					
Note: Includes all occupied (primary) units and all vacant units for sale or rent.					

V. Incomes Trends

Between 2000 and 2010, the number of low-income Addison County households (which earn less than 80% of the estimated county median income) will grow by an estimated 740 households to almost 5,800 households (Figure 2). Over 1,625 of these low-income households will have very low-incomes (no more than 30% of the county median), clearly placing them in an “at risk” category.

Addison County’s low-income households will be distributed among renter elderly and non-elderly as well as owner elderly and non-elderly groups (Figure 3). In general, owner households are growing at a slightly faster pace than renter households, with a 15% change for owner and a 13% change for renter households).

In addition, a series of tables showing the estimated numbers of households by household income relative to the area median incomes are included in Appendix 1.



VI. Addison County Focus Group

At a focus group in Middlebury on October 15, professionals representing a cross-section of organizations that work regularly with Addison County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth -- reported that the hardest to serve group of people in many cases have multiple problems that cannot easily be addressed within one department or a single program. The following summarizes the discussion at the Middlebury Focus Group.

Housing:

- Need transitional housing (group housing) close to services
- Transitional housing with or without services or different support service levels available
- Mixed special needs populations are difficult to house
- Women without kids are who vulnerable, can't find affordable options, don't qualify
- More people are staying at home, which has slowed supply of housing clients
- Because of real estate prices, caregivers cannot afford housing, with their low wages
- Overcrowding in housing causes increased stress
- Waiting lists:
 - 8-10 people – for apartments in Brandon
 - 40-50 persons for apartments on waiting list - Middlebury
 - Addison County Home Health Hospice waiting list for Medicaid waivers- 5-10
- Transitional housing is not transitional because it is more and more difficult to find affordable permanent housing
- Finding low turnover, low vacancy, high rents
 - Therefore, landlords can get top dollar in that situation

Homeless:

- Homeless single adults: emergency program doesn't assist effectively
- 3 counselors on staff see one housing crisis a week
- Past year – 50% increase in women applying for emergency assistance
- Crisis housing -- couch surfing women/kids
- 2 children in custody because parents cannot find housing
- About ¼ of families at Parent Child Center are homeless

Money:

- High rent makes money tight. Become homeless due to inability to pay rent.
- Local residents can not afford houses
- Lack of money leads to patchwork of services/ housing that may not serve the residents

Youth:

- Couch surfing- at risk youth with drug issues- kicked out of homes
- Transitional housing and services for at-risk youth are needed
- One unit housing is being developed
- High percent of at-risk youth placed out of county because of insufficient housing & services.
- Used to be informal mentorship through farm community – does not exist today
- Farms in past were places where kids would go/ hang out
 - Would learn work ethics and skills
 - Informal arrangements still exist today (on one farm location) but do not meet

Elders:

- Persons need assistance at home because they don't qualify for nursing homes
- Serving sicker and sicker people at home
- Elderly often refuse to go to hospital as it is viewed as place to die, nursing home is seen as same as hospital
- As baby-boomers age they will expect more from the system (level of expectation)
- Affordable elder housing Boarding house: Meals and 24-hour coverage-17 rooms

Domestic Abuse:

- Women going back to abusive situation after Section 8 vouchers dried up
- When there is not room at the domestic shelter, must use the homeless shelter

Future trends/needs:

- Baby boomers with mental health and other issues getting older
- Increase in longer life span (for disabled and general population) with increases in medical progress
- Increases in turnover rates: i.e., older folks to nursing homes as they cannot get services in buildings
- Assisted living to become greater part of continuous care
- More and more family preservation program funds going towards emergency housing in hotels, etc.
- More families need vouchers for housing, but cannot find housing, and shelters are full

MIDDLEBURY FOCUS GROUP ATTENDEES

Fran White	Vermont State Housing Authority	fran@vdna.org
Judy Pierce	Park Houses	parkhse@sooer.net
Naomi Smith	Women Safe	ns@womensafe.net
Larry Goetschius	Addison County Home Health and Hospice	lgoetschius@achhh.org
Karen Gissendanner	Champlain Valley Agency on Aging	Karen@cvaa.org

Donna Bailey from the Addison County Parent Child Center was also interviewed.

APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Addison -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,394	1,575	1,641	12.94%	17.65%
31%-50%	1,357	1,447	1,508	6.59%	11.10%
51%-60%	776	799	897	3.04%	15.69%
61%-80%	1,527	1,715	1,747	12.34%	14.42%
>80%	8,014	8,122	8,457	1.35%	5.53%
Total	13,068	13,658	14,250	4.51%	9.04%
Total <=80%	5,054	5,536	5,793	9.53%	14.61%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table B					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Addison -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	661	769	824	16.41%	24.70%
31%-50%	543	565	580	3.93%	6.76%
51%-60%	260	280	292	7.56%	12.35%
61%-80%	477	509	506	6.70%	6.20%
>80%	1,345	1,248	1,199	-7.17%	-10.83%
Total	3,286	3,371	3,402	2.59%	3.53%
Total <=80%	1,941	2,123	2,203	9.35%	13.48%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table C					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Addison -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	734	806	817	9.81%	11.31%
31%-50%	814	882	928	8.36%	13.99%
51%-60%	515	519	605	0.76%	17.38%
61%-80%	1,050	1,207	1,241	14.90%	18.15%
>80%	6,669	6,873	7,258	3.07%	8.83%
Total	9,782	10,287	10,848	5.16%	10.90%
Total <=80%	3,113	3,414	3,590	9.65%	15.32%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table D					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Addison -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	741	833	851	12.45%	14.84%
31%-50%	783	853	865	8.92%	10.44%
51%-60%	501	505	580	0.76%	15.71%
61%-80%	1,104	1,255	1,253	13.62%	13.47%
>80%	6,794	6,961	7,200	2.45%	5.97%
Total	9,924	10,407	10,749	4.87%	8.31%
Total <=80%	3,130	3,446	3,549	10.11%	13.40%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)