

Grand Isle County 2005 Housing Needs Assessment

Grand Isle County is in northwest Vermont along Lake Champlain. It serves as a “gateway” for many visitors from Canada and upstate New York and borders on Chittenden County, the largest county in Vermont. Grand Isle is rural without any major cities and has a significant agricultural and tourist-based economy.

I. Emerging Housing Trends in Grand Isle County

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

1. Renter Households

Low-income Grand Isle residents struggle with very limited rental housing stock, especially affordable rental housing. Households earning \$41,146 per year (80% of the estimated county median household income) can afford to pay about \$1,029 monthly for rent (including utilities).

There are an estimated 420 units with rents ranging from \$1 to \$1,029 in 2005 (Table 1). However, more than half of these units are estimated to be occupied by upper income households and five percent are assumed to be vacant at any given point in time, leaving only about 152 units available for low-income households – an estimated shortage of 231 affordable rental units in Grand Isle.

| Table 1 | | | |
|--|---|---|--|
| Unmet Needs of Low-Income Renter Households, 2005 | | | |
| Grand Isle | | | |
| 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** |
| 383 | 247 | 420 | 231 |
| *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 Grand Isle 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 383 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 152 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

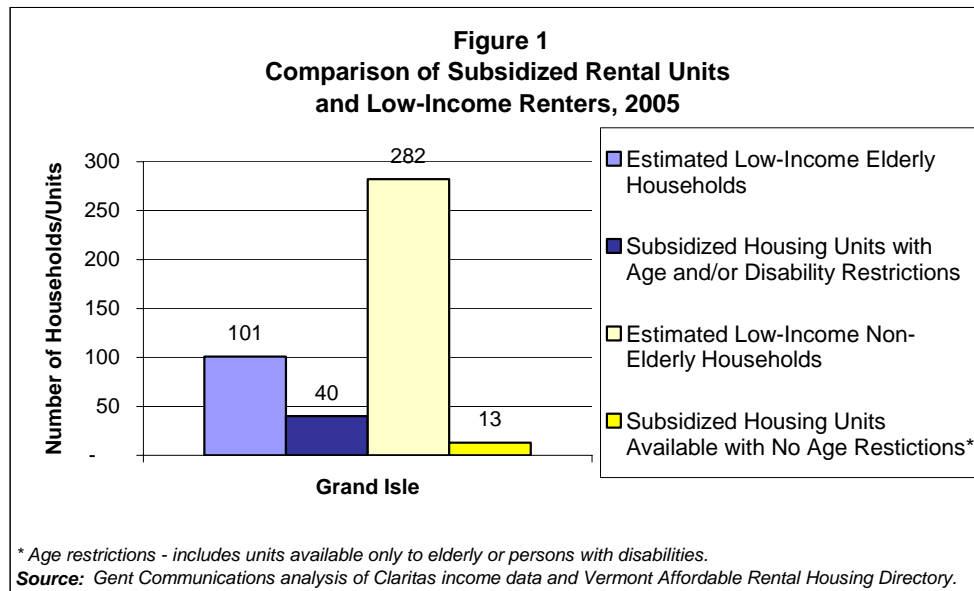
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 164 low-income Grand Isle County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 55% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

| Grand Isle | | | |
|---|----------------|---------------|--------------|
| Household Income Level Relative to Area Median Family Income | Renters | Owners | Total |
| <=30% | 75 | 129 | 204 |
| >30 to <=50% | 54 | 117 | 171 |
| >50 to <=80% | 35 | 181 | 216 |
| >80% | 8 | 189 | 197 |
| Total | 172 | 616 | 788 |
| Total <=80% | 164 | 427 | 591 |
| *Includes all households with a housing cost burden greater than 30% of income. | | | |
| Source: CHAS 2000 VT data tables. | | | |

Affordable housing built by Grand Isle County’s affordable housing developers (mid 1970s to 2004) provides for about 12% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 61 units in affordable elderly rental housing and 269 units in non-elderly.

About 53 low-income households rent homes 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 Grand Isle, about 75% 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 Grand Isle County, about 5% of non-elderly low-income rental households live in subsidized housing stock. This is a particularly low rate, suggesting there is a strong need for non-elderly affordable units in the county.

The 53 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). Although the total number of units is small, it appears that larger-bedroom units are associated with non-elderly and non-disabled subsidized units.

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

Grand Isle

| 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 | 0 | - |
| 0 | 0 | 0 | 0 | 0 | - |
| 1 | 36 | 0 | 0 | 0 | 36 |
| 2 | 4 | 0 | 0 | 5 | 9 |
| 3 | 0 | 0 | 0 | 6 | 6 |
| 4 | 0 | 0 | 0 | 2 | 2 |
| 5+ | 0 | 0 | 0 | 0 | - |
| Not available | 0 | 0 | 0 | 0 | - |
| Total | 40 | 0 | 0 | 13 | 53 |

*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

Grand Isle has a strong homeownership rate (which will be discussed in Section II). Between 2005 and 2010, there is a need for new construction of 541 owner-occupied homes to meet the total demand in Grand Isle from the expected 2,849 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* |
|--|---|---|--|
| 2,304 | 2,397 | 2,849 | 541 |
| *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 427 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 56% of all low-income owner households in Grand Isle 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 gaps between incomes needed to purchase a home and purchase prices are growing dramatically in Grand Isle County (Table 5). This reflects the rapidly escalating home purchase prices and a slower rate in current and future median incomes. Because of its proximity to Chittenden County, many residents find it an attractive location to live. Between 2000 and 2010, Grand Isle's "affordability gap" will likely increase by more than \$63,000. This situation will likely restrict from ownership all but a few lower-income Grand Isle 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 mortgage payments.

| | 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 | \$43,794 | \$117,000 | \$111,955 | \$52,398 | (\$5,045) | (\$8,604) |
| 2005 | \$51,445 | \$164,441 | \$152,698 | \$61,120 | (\$11,743) | (\$9,675) |
| 2010 | \$60,382 | \$202,203 | \$134,181 | \$92,723 | (\$68,023) | (\$32,341) |
| 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 Grand Isle County (Table 6). An estimated 909 low-income households simply will not find enough homes in the supply of estimated 339 homes with values of \$82,055 or less in 2005.

By 2010, Grand Isle County is expected to include 1,043 low-income owner households, representing an increase of 36%. (This will be discussed in Section II below.). Lower-income households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Grand Isle County households: (1) any of the existing 909 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 Grand Isle | | |
|--|---|---|
| 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** |
| 909 | \$82,055 | 339 |
| <small>*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small> | | |
| <small>**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.</small> | | |
| <small>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.</small> | | |

For any low-income households entering Grand Isle 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 county median (or \$41,146) looking for a home to buy, only an estimated 17 of the primary homes sold in 2004 were at prices they could afford. The 2004 median purchase price was almost \$147,000.

| Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Grand Isle | | |
|--|--|----------------------------------|
| Maximum Affordable Purchase Price* | Number of Homes Sold in 2004 Below This Price | Median Home Price in 2004 |
| \$82,055 | 17 | \$146,880 |
| <small>*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.</small> | | |
| <small>Source: Vermont Property Transfer Tax Data.</small> | | |

3. Older and Disabled Residents

The proportion of Grand Isle County households with household members over 62 years of age is growing at a rate slightly faster than rate of all households, 32% compared with 29% overall (Table 8 and Appendix 1, Table A). This rate of growth is high, and the rate of change in the county as a whole is much higher than other counties. The rate of change for low-income older households (below 80% of median income) is particularly striking, with more than 580 households expected by 2010, representing a change of almost 40% between 2000 and 2010. This reflects the high rate of household growth, the first decade of the “baby boom” population cohort as it begins to affect elder households, longer life expectancies, and the influx of new households in the county.

| Percentage of Area Median Household Income | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
|--|------|------|------|------------------------|------------------------|
| <=30% | 131 | 169 | 199 | 28.34% | 51.47% |
| 31%-50% | 128 | 147 | 166 | 15.17% | 29.61% |
| 51%-60% | 59 | 68 | 85 | 15.29% | 43.76% |
| 61%-80% | 100 | 112 | 134 | 12.14% | 34.76% |
| >80% | 268 | 281 | 323 | 4.86% | 20.51% |
| Total | 685 | 776 | 906 | 13.24% | 32.21% |
| Total <=80% | 418 | 495 | 583 | 18.61% | 39.71% |

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

In 2000, more than 229 Grand Isle County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was pronounced for elderly or extra-elderly (age 75+) owner households. Generally, however, non-elderly households experienced higher problem levels. The total number of households with mobility and/or self care limitations represents 18 percent of all Grand Isle County households.

| Grand Isle | | | | | | | | | | |
|---|----------------------------|--------------------|----------------------|---------------|----------------------------|--------------------|----------------------|--------------|------------------|---|
| 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% | 14 | 8 | 14 | 36 | 12 | 12 | 29 | 53 | 89 | 33% |
| >30 to <=50% | 8 | 8 | 14 | 30 | 14 | 27 | 27 | 68 | 98 | 33% |
| >50 to <=80% | 4 | 4 | 14 | 22 | 23 | 27 | 60 | 110 | 132 | 23% |
| >80% | 0 | 4 | 4 | 8 | 32 | 32 | 107 | 171 | 179 | 11% |
| Total | 26 | 24 | 46 | 96 | 81 | 98 | 223 | 402 | 498 | 18% |
| As % Of All Households With Limitations | 5.2% | 4.8% | 9.2% | 19.3% | 16.3% | 19.7% | 44.8% | 80.7% | 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

Grand Isle County

The 2000 Census showed that Grand Isle 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.

| Grand Isle | | | | | | | | | |
|--------------------------------------|--|--|----------------------|---------------|--|--|----------------------|--------------|------------------|
| | 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 | 14 | 8 | 14 | 36 | 12 | 12 | 29 | 53 | 89 |
| % with any housing problems | 29% | 50% | 71% | 50% | 67% | 67% | 86% | 77% | 66% |
| 2. Household Income >30 to <=50% MFI | 8 | 8 | 14 | 30 | 14 | 27 | 27 | 68 | 98 |
| % with any housing problems | 50% | 50% | 71% | 60% | 29% | 30% | 70% | 46% | 50% |
| 3. Household Income >50 to <=80% MFI | 4 | 4 | 14 | 22 | 23 | 27 | 60 | 110 | 132 |
| % with any housing problems | 0% | 0% | 29% | 18% | 35% | 30% | 42% | 37% | 34% |
| 4. Household Income <=80% MFI | 26 | 20 | 42 | 88 | 49 | 66 | 116 | 231 | 319 |
| % with any housing problems | 31% | 40% | 57% | 45% | 41% | 36% | 60% | 49% | 48% |
| 5. Total Households | 26 | 24 | 46 | 96 | 81 | 98 | 223 | 402 | 498 |
| % with any housing problems | 31% | 33% | 52% | 42% | 30% | 43% | 42% | 40% | 40% |
| 6. Total Households With Any Housing | 8 | 8 | 24 | 40 | 24 | 42 | 93 | 159 | 199 |

*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 Grand Isle County with long-term care needs will grow to more than 260 by the year 2010, representing a 59% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 59 in 2010, a change of 55%. This is due in large part to the general household growth in the county, to the marked increase in elderly persons, to the general aging of the population, and increase in the number of younger persons with disabilities. As will be discussed in Section II, the number of households with persons age 80+ is expanding significantly in Grand Isle County.

Since Grand Isle County does not have a nursing home, by default, it meets the state goal to provide 40% of long-term care services within the community. However, elders have the least selection of special needs housing choices of any region in the state.

| Grand Isle | | | | | |
|---------------------------------|-------------|-------------|-------------|-----------------------------|-----------------------------|
| | 2000 | 2005 | 2010 | % Change (2000-2005) | % Change (2000-2010) |
| Nursing Facility ^{2,3} | | | | | |
| Community ⁴ | | | | | |
| Low-Income ⁵ | | | | | |
| 2+ ADLs | 17 | 31 | 44 | 83% | 166% |
| 1+ ADLs | 28 | 44 | 61 | 60% | 122% |
| Any ADL or IADL | 69 | 95 | 127 | 39% | 85% |
| All Other Incomes | | | | | |
| 2+ ADLs | 21 | 16 | 15 | -24% | -32% |
| 1+ ADLs | 38 | 37 | 41 | -2% | 8% |
| Any ADL or IADL | 96 | 111 | 135 | 16% | 41% |
| Total Community | 165 | 206 | 262 | 25% | 59% |

| Grand Isle | | | | | |
|-----------------------------------|-------------|-------------|-------------|-----------------------------|-----------------------------|
| | 2000 | 2005 | 2010 | % Change (2000-2005) | % Change (2000-2010) |
| Nursing Facility ^{2,3} | | | | | |
| Community, Low Income (<175% | 17 | 31 | 44 | 83% | 166% |
| <18 | 1 | 1 | 1 | 24% | 37% |
| 18-64 | 4 | 6 | 8 | 50% | 104% |
| 65-74 | 4 | 6 | 9 | 44% | 101% |
| 75-84 | 5 | 9 | 11 | 75% | 129% |
| 85+ | 3 | 9 | 15 | 227% | 462% |
| Community, 175%+ FPL ⁴ | 21 | 16 | 15 | -24% | -32% |
| <18 | 2 | 2 | 2 | 24% | 37% |
| 18-64 | 6 | 9 | 11 | 41% | 87% |
| 65-74 | 4 | 3 | 3 | -20% | -19% |
| 75-84 | 7 | 5 | 5 | -22% | -28% |
| 85+ | 3 | (3) | (7) | -185% | -321% |
| Total Community | 38 | 47 | 59 | 23% | 55% |

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

Grand Isle County's population will be about 8,600 persons in 2010 and is expected to grow at a very rapid pace of 26% between 2000 and 2010, a growth rate slightly more than 2.5 percent a year for the ten-year period (Table 13). Grand Isle is the fastest-growing county in Vermont.

The number of total households will increase to more than 3,500, an increase of 29%. The rate of growth for both owner and renter households is remarkable but the rate is most impressive for renter households (39% increase over the decade), contrasted with owner households, at 27% for the same time period. Part of the reason for this is due to the very low supply of rental stock in Grand Isle County.

| Grand Isle | | | | | |
|---|-------------|-------------|-------------|-----------------------------------|-----------------------------------|
| | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
| Total Population | 6,901 | 7,775 | 8,661 | 13% | 26% |
| Total Households | 2,761 | 3,155 | 3,563 | 14% | 29% |
| Renters | 514 | 636 | 714 | 24% | 39% |
| Owners | 2,247 | 2,519 | 2,849 | 12% | 27% |
| Source: US Census (2000) and Claritas (2005, 2010) | | | | | |

Population growth is likely to occur within ALL age cohorts in Grand Isle County, which will affect the need for affordable housing (Table 14). The largest increases in householders will be between the ages of 45 and 64. The numbers of young age cohorts will also expand, unlike other counties. There will also be 82 new elderly households aged 80 or more.

| Grand Isle | | | | | | |
|-------------------------|-------------|-------------|-------------|--------------------------------|--------------------------------|---|
| | 2000 | 2005 | 2010 | %Change (2000-2005) | %Change (2000-2010) | Change in # Households (2000-2010) |
| All Households | | | | | | |
| 15-24 | 80 | 111 | 126 | 39% | 58% | 46 |
| 25-34 | 354 | 388 | 413 | 10% | 17% | 59 |
| 35-44 | 649 | 699 | 740 | 8% | 14% | 91 |
| 45-54 | 617 | 721 | 820 | 17% | 33% | 203 |
| 55-59 | 279 | 329 | 394 | 18% | 41% | 115 |
| 60-64 | 218 | 271 | 331 | 24% | 52% | 113 |
| 65-69 | 193 | 205 | 244 | 6% | 26% | 51 |
| 70-74 | 145 | 155 | 173 | 7% | 19% | 28 |
| 75-79 | 120 | 123 | 134 | 3% | 12% | 14 |
| 80-84 | 64 | 86 | 100 | 34% | 56% | 36 |
| 85+ | 42 | 67 | 88 | 60% | 110% | 46 |
| Total | 2,761 | 3,155 | 3,563 | 14% | 29% | 802 |
| Source: Claritas | | | | | | |

III. Labor Force and Occupations

Grand Isle County's unemployment rate was moderately low between 2000 and 2003 and decreased in 2004 (Table 15). It represents a higher rate than the rate for neighboring counties, Franklin or Chittenden.

The top five types of jobs held currently in Grand Isle County reflect both lower-paying service oriented positions and, to a degree, higher level positions (Table 16). One type of occupation (management occupations), ranking fourth in the list, is higher-paying. But most new positions are held by service-based employees who are earning lower incomes, thus affecting the need for additional affordable housing.

| Grand Isle County | Labor Force | Unemployment rate |
|--------------------------|--------------------|--------------------------|
| 2000 | 3,650 | 4.6% |
| 2001 | 3,800 | 4.8% |
| 2002 | 4,050 | 4.8% |
| 2003 | 4,050 | 6.3% |
| 2004 | 4,350 | 4.6% |

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

| Grand Isle 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 | 718 | 16% | \$13 | 0.5% |
| Sales and related occupations | 467 | 11% | \$14 | 1.1% |
| Production occupations | 360 | 8% | \$13 | 0.2% |
| Management occupations, except farmers and farm managers | 332 | 8% | \$39 | 1.3% |
| Construction trades workers | 316 | 7% | \$15 | 0.8% |
| Total Employed | 4,411 | 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 Grand Isle, the rental vacancy rate was 5.7%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Grand Isle had the rate of 2.6%, also higher than the state average of 1.7%. (*See Vermont Summary chapter for a county comparison.*)

Another noteworthy trend relates to housing quality as measured by the age of housing stock. 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. Grand Isle's is newer than the state average, with 25.4% built prior to 1939 (Table 17). Slightly more than 13% of the housing stock was built since 1998, a higher percentage than most other counties. Nonetheless, the amount of housing stock being built is not adequate to meet demand in this fast-growing county.

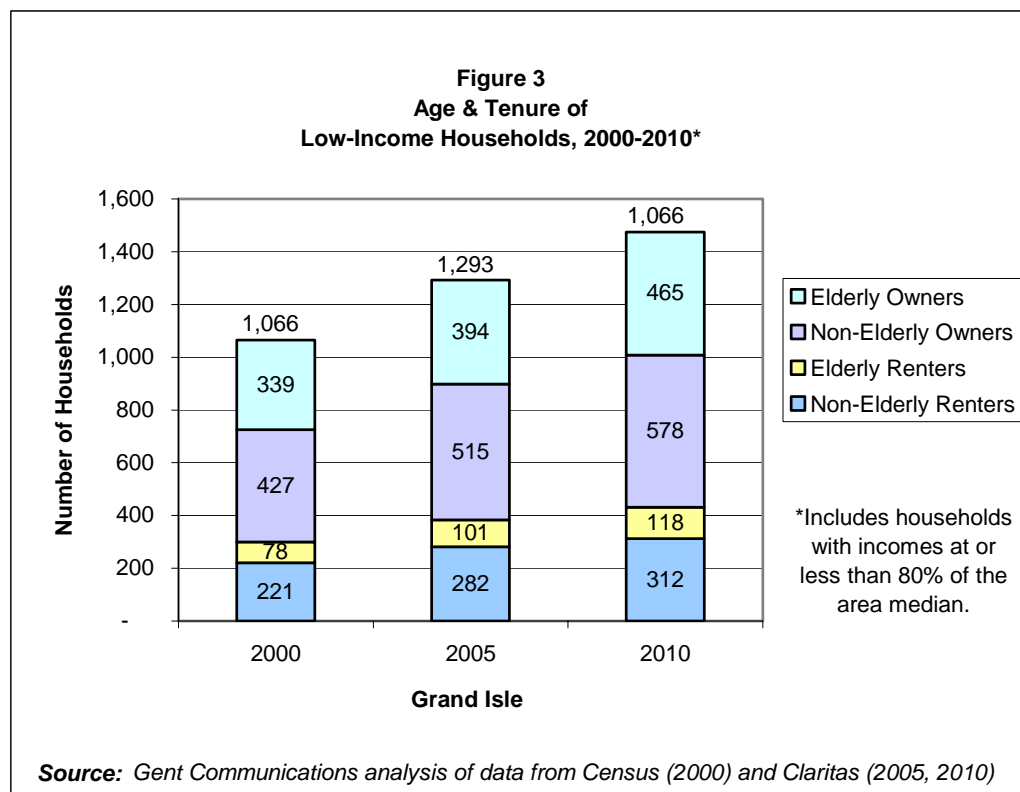
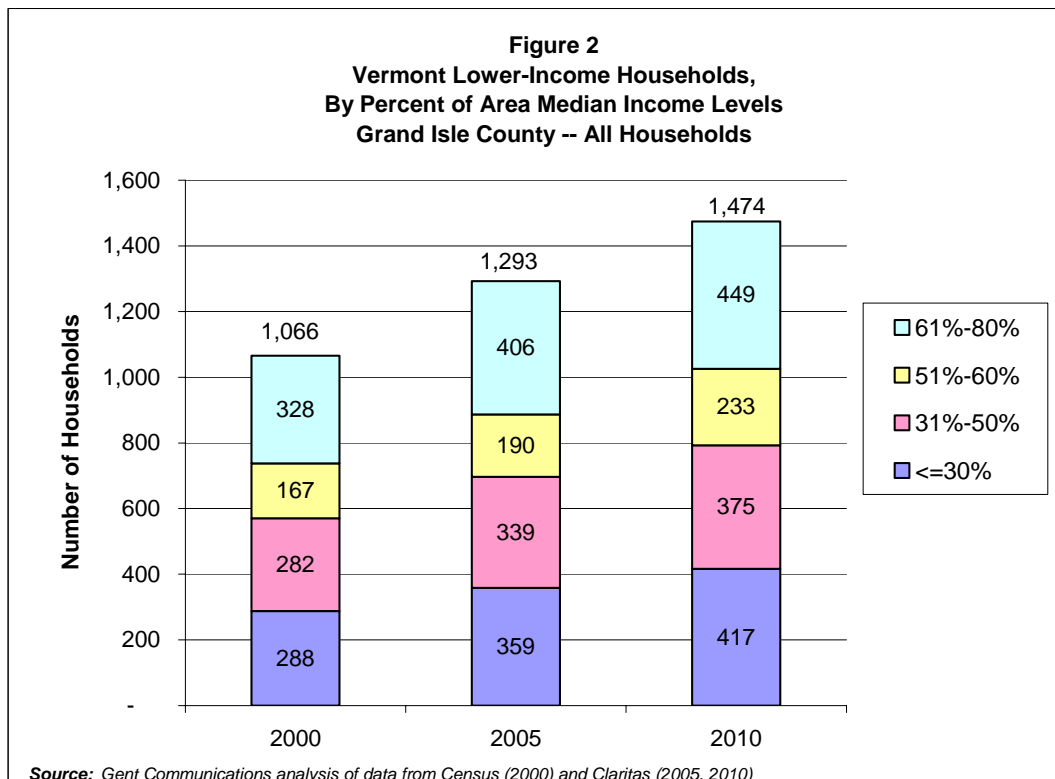
| Grand Isle | | | | | |
|---|------------------------------|-----------------------------|-------------------------|--------------|----------------------------------|
| Year Structure Built | Renter-Occupied Units | Owner-Occupied Units | All Vacant Units | Total | Percentage of Total Units |
| 1999 to March 2000 | 1 | 58 | 31 | 59 | 2.1% |
| 1995 to 1998 | 30 | 214 | 44 | 244 | 8.8% |
| 1990 to 1994 | 28 | 251 | 168 | 279 | 10.1% |
| 1980 to 1989 | 91 | 459 | 236 | 550 | 19.9% |
| 1970 to 1979 | 87 | 361 | 301 | 448 | 16.2% |
| 1960 to 1969 | 76 | 211 | 350 | 287 | 10.4% |
| 1950 to 1959 | 15 | 89 | 304 | 104 | 3.8% |
| 1940 to 1949 | 24 | 64 | 166 | 88 | 3.2% |
| 1939 or earlier | 165 | 537 | 302 | 702 | 25.4% |
| Total | 517 | 2,244 | 1,902 | 2,761 | 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 Grand Isle County households (which earn less than 80% of the estimated county median income) will grow by an estimated 400 households to more than 1,470 households (Figure 2). About 415 low-income households will have very low-incomes (no more than 30% of the county median), clearly placing them in an "at risk" category.

Grand Isle 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). The number of low-income owners increases by about 36% to 1,043 households. Low-income renter households will grow substantially (a 44% increase), with both elderly and non-elderly expanding.

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. Franklin/Grand Isle County Focus Group

At a focus group in St. Albans on October 14, professionals representing a cross-section of organizations that work regularly with Franklin and Grand Isle County's special needs populations – especially elderly, disabled populations, and youth – met and discussed housing problems and solutions for special needs populations. The following summarizes the discussion at the St. Albans Focus Group.

Housing:

- Need a continuum of housing options
- Create tax incentives for building accessory uses (apartments) etc.

Money Issues:

- Clients with bad credit need money management education
- Housing affordability is a barrier for low-income households
- Clients need better wages
- People with disabilities - lack of cash to hire/manage their own care
- People do not have enough money to pay for services (especially elders)

Transportation:

- Transportation is issue for rural housing – poses many problems for people living in rural areas (leads to isolation, not being able to access services)

Elders:

- Elderly do not want nursing homes
- Need flexible options for room/board for elderly such as matched into other persons' home with care options
- Disabled youth prefer not living with elders or at home with their families

Youth:

- Disabled youth prefer not living with elders or at home with their families (*see above*)
- Unreported homeless (couch surfing)
- Disabled youth
 - Increased young disabled
 - Higher cancer rates in younger people
 - Increased drug related disabilities in youth
 - Increased reported autism cases in general

Wait Lists:

- Rural sites have low waiting list
- Urban sites have high waiting lists (many waiting lists are closed)

Voc Rehab:

- Tighter eligibility requirement
- When clients lose jobs, can't afford housing or bills
- Need communication between agencies about housing for clients
- 15-20% of voc rehab clients have housing and transportation issues

Future Trends/Needs:

- Families will have more difficulty caring for elders (who will be living longer)
- Because special needs populations are increasing, housing shortage will grow
- Expect increase in disabled elderly

Suggestions/Strengths:

- Create tax incentives for accessory uses (apartments) etc.
- Need a continuum of housing options
- Find non nursing home options
- Need Elder Care Family Registry
 - Flexible options for room/board for elderly matched in other persons' home with care options
- Anderson Housing in South Burlington – example of mixed housing for all disabilities
- Disabled youth prefer not living with elders or at home

ST ALBANS FOCUS GROUP ATTENDEES

| | | |
|----------------|------------------------------------|--|
| Carrie Shamel | Franklin County Home Health Agency | |
| Carol Cohen | Franklin County Home Health Agency | c.cohen@fchha.org |
| Connie VanDine | CVAA | connie@cvaa.org |
| Betty DeBoer | DET/Disability Navigator | bdeboer@det.state.vt.us |

A telephone interview was also conducted with Phyllis Tiffany of the Franklin NE School district supervisory union.

APPENDIX 1: ADDITIONAL TABLES

| Table A | | | | | |
|--|--------------|--------------|--------------|-------------------------------|-------------------------------|
| Estimated Number of Households | | | | | |
| By Household Income Relative to Estimated Area Median, 2000-2010 | | | | | |
| Grand Isle -- All Households | | | | | |
| Percentage of Area Median Household Income | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
| <=30% | 288 | 359 | 417 | 24.43% | 44.71% |
| 31%-50% | 282 | 339 | 375 | 19.90% | 32.93% |
| 51%-60% | 167 | 190 | 233 | 13.72% | 39.71% |
| 61%-80% | 328 | 406 | 449 | 23.62% | 36.74% |
| >80% | 1,695 | 1,862 | 2,089 | 9.85% | 23.20% |
| Total | 2,761 | 3,155 | 3,563 | 14.27% | 29.05% |
| Total <=80% | 1,066 | 1,293 | 1,474 | 21.30% | 38.35% |
| 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 | | | | | |
| Grand Isle -- Renters | | | | | |
| Percentage of Area Median Household Income | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
| <=30% | 109 | 150 | 179 | 37.48% | 63.92% |
| 31%-50% | 83 | 100 | 107 | 20.56% | 30.01% |
| 51%-60% | 39 | 48 | 52 | 23.77% | 32.71% |
| 61%-80% | 68 | 85 | 92 | 24.43% | 35.52% |
| >80% | 215 | 253 | 283 | 17.74% | 31.82% |
| Total | 514 | 636 | 714 | 23.74% | 38.91% |
| Total <=80% | 299 | 383 | 431 | 28.04% | 44.00% |
| 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 | | | | | |
| Grand Isle -- Owners | | | | | |
| Percentage of Area Median Household Income | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
| <=30% | 179 | 208 | 238 | 16.46% | 32.96% |
| 31%-50% | 200 | 239 | 268 | 19.62% | 34.13% |
| 51%-60% | 128 | 141 | 181 | 10.63% | 41.86% |
| 61%-80% | 260 | 321 | 356 | 23.40% | 37.06% |
| >80% | 1,481 | 1,610 | 1,806 | 8.71% | 21.95% |
| Total | 2,247 | 2,519 | 2,849 | 12.11% | 26.79% |
| Total <=80% | 766 | 909 | 1,043 | 18.67% | 36.14% |

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 | | | | | |
| Grand Isle -- Households With Householders Aged < 62 | | | | | |
| Percentage of Area Median Household Income | 2000 | 2005 | 2010 | % Change (2000 – 2005) | % Change (2000 – 2010) |
| <=30% | 157 | 190 | 218 | 21.16% | 39.04% |
| 31%-50% | 155 | 191 | 210 | 23.81% | 35.67% |
| 51%-60% | 108 | 122 | 149 | 12.86% | 37.51% |
| 61%-80% | 229 | 294 | 315 | 28.62% | 37.61% |
| >80% | 1,428 | 1,582 | 1,766 | 10.79% | 23.71% |
| Total | 2,076 | 2,379 | 2,657 | 14.61% | 28.00% |
| Total <=80% | 648 | 797 | 891 | 23.04% | 37.47% |

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