

Lamoille County 2005 Housing Needs Assessment

Lamoille County is in north central Vermont. The town of Morristown, with 5,100 persons, is the county’s largest community. Much of the economy is based on tourism and recreational activities.

I. Emerging Housing Trends in Lamoille County

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

1. Renter Households

Low-income Lamoille County residents have limited rental housing options. Households earning \$36,933 per year (80% of the estimated county median household income) can afford to pay about \$923 monthly for rent (including utilities). An estimated 2,303 units are available with rents ranging from \$1 to \$923 a month (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 889 units available for low-income renter households – an estimated shortage of 859 rental housing units in Lamoille County.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Lamoille			
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**
1,748	1,299	2,303	859
*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 Lamoille 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 1,748 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 889 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

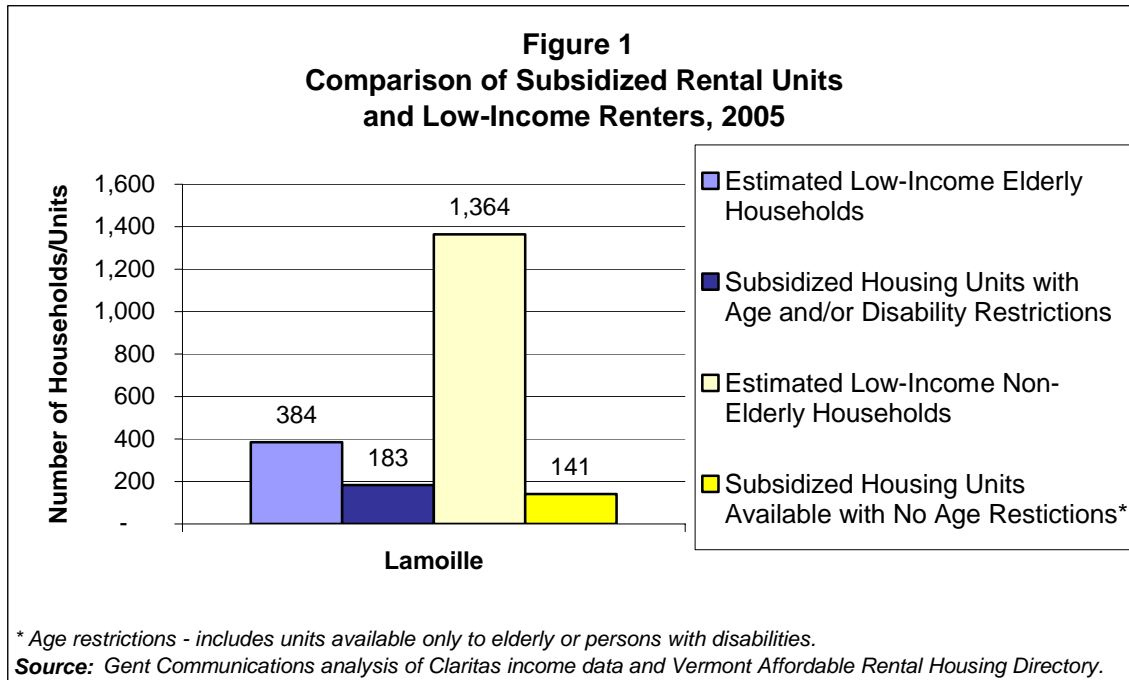
The cost of existing rental housing creates cost burdens for many low-income households (Table 2). In 2000, about 775 low-income Lamoille County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 49% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Table 2			
Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*			
Lamoille			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	254	288	542
>30 to <=50%	337	367	704
>50 to <=80%	184	506	690
>80%	74	622	696
Total	849	1,783	2,631
Total <=80%	775	1,161	1,936
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Affordable housing built by Lamoille County’s affordable housing developers (mid 1970s to 2004) provides for about 18% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 201 units in affordable elderly rental housing and 1,223 units in non-elderly.

About 324 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 Lamoille, about 56% 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 Lamoille County, about 10% of non-elderly low-income rental households live in subsidized housing stock.

These 324 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). In Lamoille County, the relative number of SRO units is higher than other counties. For non-elderly or non-disabled residents, apartment sizes tend to be larger (two bedroom apartment most common).

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

Lamoille

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	36	20	0	0	56
0	20	0	0	3	23
1	41	0	0	25	66
2	6	2	0	50	58
3	0	0	0	27	27
4	0	0	0	0	-
5+	0	0	0	0	-
Not available	78	13	2	1	94
Total	181	35	2	106	324

**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 Lamoille County, between 2005 and 2010, there is a need for new construction of 846 owner-occupied homes to bridge the gap in housing units and the total expected demand from 7,693 owner households 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*
6,625	7,088	7,693	846
*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 1,161 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 58% of all low-income owner households in Lamoille 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 in Lamoille County (Table 5). This reflects the rapidly escalating home purchase prices and a slower rate in current and future median incomes. Between 2000 and 2010, the “affordability gap” will increase by more than \$110,000. This situation, which is among the worst in the state, will likely restrict from ownership all but a few lower-income Lamoille 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	\$39,993	\$115,000	\$99,614	\$51,565	(\$15,386)	(\$11,572)
2005	\$46,166	\$177,375	\$125,288	\$65,412	(\$52,087)	(\$19,246)
2010	\$51,960	\$226,875	\$100,419	\$103,154	(\$126,456)	(\$51,194)
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 Lamoille County (Table 6). An estimated 2,250 low-income households simply will not find enough homes in the supply of estimated 882 homes with affordable values of \$72,309 or less in 2005.

By 2010, Lamoille County is expected to include 165 additional low-income home owner households than in 2005. (This will be discussed in Section II below.) These households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Lamoille County households: (1) any of the existing 2,250 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 Lamoille		
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**
2,250	\$72,309	882
<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 Lamoille County's home purchase market, the number of affordable homes for sale is limited (Table 7). For households with incomes of 80% of the county median (or \$36,933) looking for a home to buy, only an estimated 38 of the primary homes sold in 2004 were at prices they could afford.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Lamoille		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$72,309	38	\$160,000
<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 Lamoille County households with household members over 62 years of age is growing at a faster rate than for all households (20 percent compared with 18 percent, respectively) (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is increasing quickly, with more than 1,350 households expected by 2010, representing a change of 23% between 2000 and 2010. This reflects the general household growth in this popular destination county, the first decade of the “baby boom” population cohort as it begins to affect elder households, and generally longer life expectancies.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	349	419	457	19.92%	31.02%
31%-50%	381	360	389	-5.31%	2.28%
51%-60%	123	151	186	22.97%	51.88%
61%-80%	240	295	317	22.88%	32.00%
>80%	894	942	1,047	5.42%	17.16%
Total	1,986	2,167	2,397	9.11%	20.69%
Total <=80%	1,092	1,225	1,350	12.12%	23.57%

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

In 2000, more than 575 Lamoille 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. However, non-elderly households experienced even higher levels (39% of owner and 20% of renter households). The total number of households with mobility and/or self care limitations represents 15 percent of all Lamoille County households.

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%	25	30	65	120	39	19	49	107	227	30%
>30 to <=50%	14	40	55	109	45	19	80	144	253	24%
>50 to <=80%	14	8	70	92	43	49	134	226	318	17%
>80%	14	14	84	112	78	125	285	488	600	11%
Total	67	92	274	433	205	212	548	965	1,398	15%
As % Of All Households With Limitations	4.8%	6.6%	19.6%	31.0%	14.7%	15.2%	39.2%	69.0%	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 showed that Lamoille 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 74 percent of households had some type of housing problem at the same time that they struggled physically.

Lamoille									
	Renters				Owners				
	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	Total Households
1. Household Income <=30% MFI	25	30	65	120	39	19	49	107	227
% with any housing problems	40%	33%	77%	58%	90%	100%	92%	93%	74%
2. Household Income >30 to <=50% MFI	14	40	55	109	45	19	80	144	253
% with any housing problems	71%	38%	64%	55%	56%	79%	75%	69%	63%
3. Household Income >50 to <=80% MFI	14	8	70	92	43	49	134	226	318
% with any housing problems	29%	50%	36%	36%	33%	20%	40%	35%	35%
4. Household Income <=80% MFI	53	78	190	321	127	87	263	477	798
% with any housing problems	45%	37%	58%	51%	58%	51%	60%	58%	55%
5. Total Households	67	92	274	433	205	212	548	965	1,398
% with any housing problems	42%	32%	45%	42%	40%	26%	37%	35%	37%
6. Total Households With Any Housing	28	29	124	181	82	54	204	340	521

*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 Lamoille County with long-term care needs will grow to more than 824 by the year 2010, representing a 45% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 210 in 2010, a change of 60%. 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. As will be discussed in Section II, the number of households with persons age 80+ is expanding significantly in Lamoille County.

Lamoille County has not met the state 40%/60% long-term care goal in which 40% of long-term care services are available within the community. Lamoille County does not have access to assisted living or some forms of unlicensed special needs housing. Elders report difficulty in locating the special needs housing they need and some providers are exploring the feasibility of adding units to existing special needs housing projects.

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

Lamoille					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	124	118	114	-5%	-8%
Community ⁴					
Low-Income ⁵					
2+ ADLs	58	81	102	38%	74%
1+ ADLs	97	126	154	30%	59%
Any ADL or IADL	248	307	366	24%	48%
All Other Incomes					
2+ ADLs	72	97	108	33%	49%
1+ ADLs	128	163	185	27%	45%
Any ADL or IADL	322	396	459	23%	43%
Total Community	569	703	824	23%	45%

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

Lamoille					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	124	118	114	-5%	-8%
Community, Low Income (<175%)	58	81	102	38%	74%
<18	2	3	3	21%	31%
18-64	16	22	27	38%	75%
65-74	12	16	21	35%	82%
75-84	16	19	21	22%	36%
85+	13	22	29	64%	119%
Community, 175%+ FPL ⁴	72	97	108	33%	49%
<18	5	6	7	21%	31%
18-64	21	28	36	39%	73%
65-74	10	12	14	17%	38%
75-84	21	25	25	20%	21%
85+	15	25	26	59%	68%
Total Community	131	178	210	36%	60%

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

Lamoille County's population will be almost 26,000 persons in 2010 and is expected to grow at a moderately fast pace of 12% between 2000 and 2010, a growth rate slightly more than 1.2 percent a year for the ten-year period (Table 13). Although it ranks twelfth in total population, Lamoille is the state's fourth fastest growing county.

The number of total households will increase to over 10,600, an increase of 15%. The rate of growth for owner households is expected to be about double the rate for renter households (a 9% increase for renters, compared with an 18% rate for owner households).

Lamoille					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	23,233	24,591	25,939	6%	12%
Total Households	9,221	9,921	10,633	8%	15%
Renters	2,687	2,813	2,940	5%	9%
Owners	6,534	7,108	7,693	9%	18%

Source: US Census (2000) and Claritas (2005, 2010)

Unlike most counties, population growth will occur within ALL age cohorts in Lamoille County, which will affect the need for affordable housing (Table 14). The largest increases will be in householders between the ages of 45 and 64. There will be over 120 new elderly households with a member aged 80 or more. Young households (15-24 years) will also expand, perhaps reflecting the large recreational and related employment opportunities in the area.

Lamoille						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	549	587	619	7%	13%	70
25-34	1,519	1,610	1,640	6%	8%	121
35-44	2,123	2,114	2,129	0%	0%	6
45-54	2,032	2,247	2,436	11%	20%	404
55-59	735	890	1,028	21%	40%	293
60-64	574	686	811	20%	41%	237
65-69	482	513	589	6%	22%	107
70-74	392	403	426	3%	9%	34
75-79	339	333	347	-2%	2%	8
80-84	254	279	302	10%	19%	48
85+	222	259	306	17%	38%	84
Total	9,221	9,921	10,633	8%	15%	1,412

Source: Claritas

III. Labor Force and Occupations

Lamoille County's unemployment rate was fairly moderate between 2000 and 2003 and decreased in 2004 (Table 15). Lamoille has a higher rate than the state average.

The top five types of occupations held in Lamoille County tend to be in lower-paying service oriented positions (Table 16). Only one category (management occupations), ranking third in the list, tends to pay better wages. The new service-oriented employees will likely live in lower-income households, which will result in increased demand for affordable housing.

Lamoille County	Labor Force	Unemployment rate
2000	12100	4.2%
2001	12250	4.8%
2002	12800	4.6%
2003	13050	6.0%
2004	14150	4.2%

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

Lamoille 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	1,939	13%	\$13	0.5%
Sales and related occupations	1,629	11%	\$14	1.1%
Management occupations, except farmers and farm managers	1,544	10%	\$39	1.3%
Food preparation and serving related occupations	1,156	7%	\$9	1.1%
Production occupations	1,069	7%	\$13	0.2%
Total Employed	15,428	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 Lamoille, the rental vacancy rate was 3.0%, lower than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Lamoille had a 1.4% rate, also lower 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. Lamoille has newer stock than the state average, with 24.6% built prior to 1939 (Table 17). In fact, Lamoille has one of the lowest percentages in the state. On the other hand, almost 13% of the housing stock was built since 1998, which is a high rate relative to other counties.

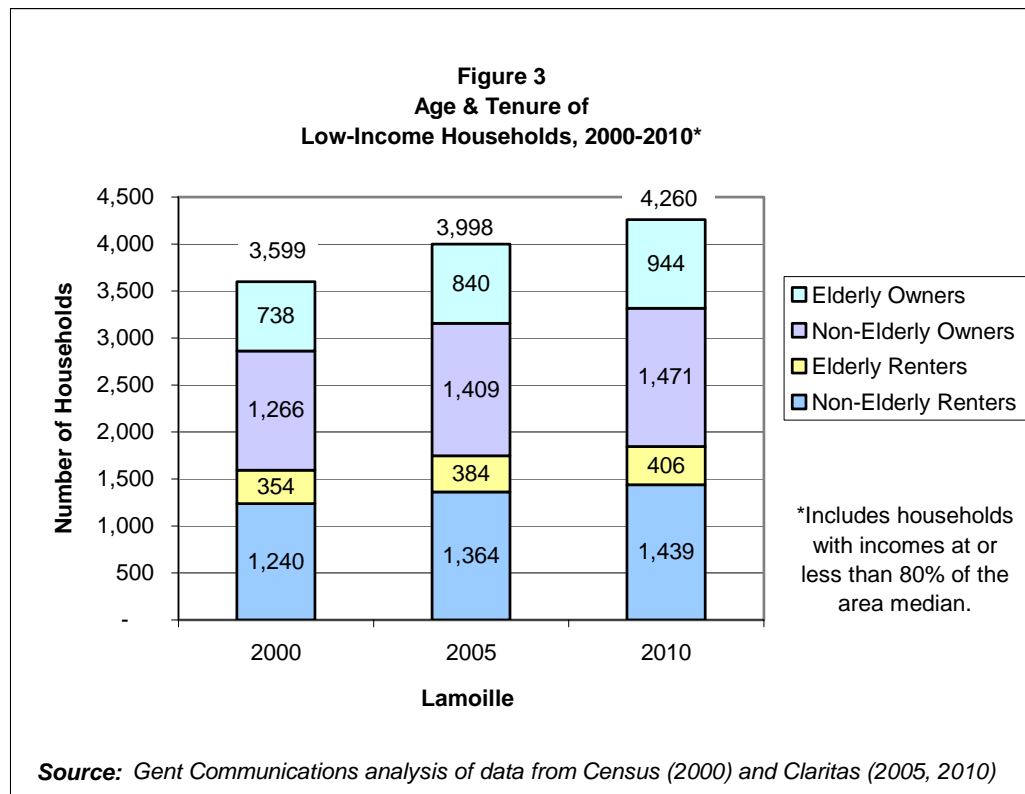
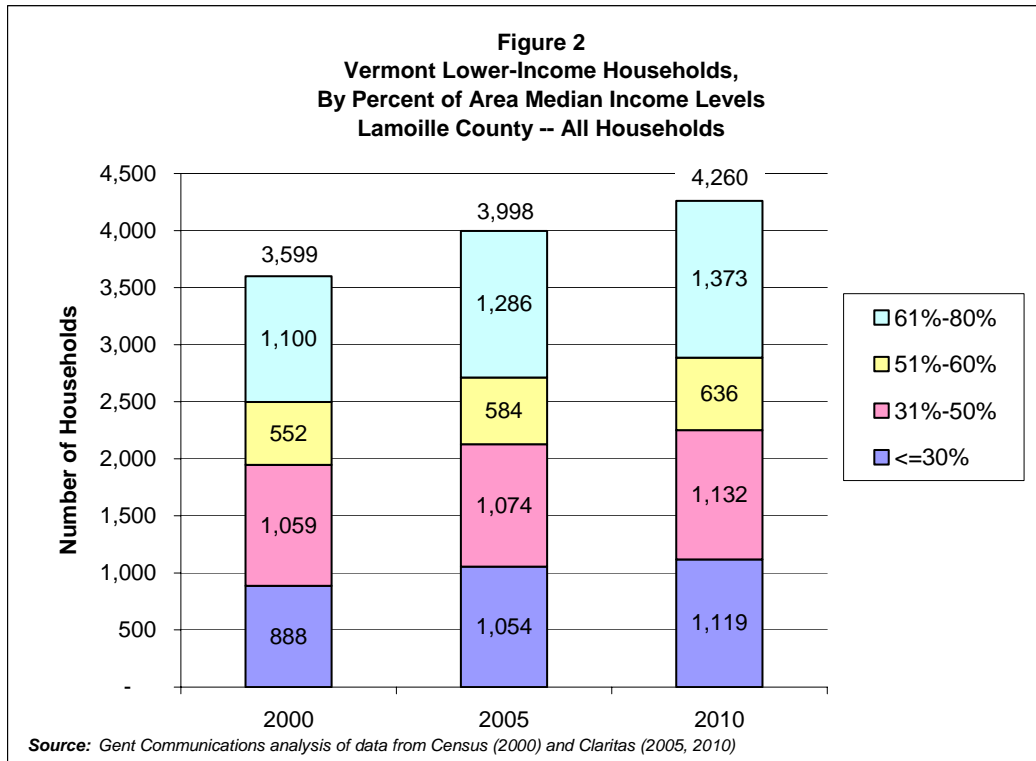
Lamoille					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	50	195	39	245	2.7%
1995 to 1998	144	544	105	688	7.5%
1990 to 1994	135	667	191	802	8.7%
1980 to 1989	412	1,501	366	1,913	20.7%
1970 to 1979	437	1,425	383	1,862	20.2%
1960 to 1969	252	541	183	793	8.6%
1950 to 1959	197	232	96	429	4.7%
1940 to 1949	91	126	35	217	2.4%
1939 or earlier	973	1,299	390	2,272	24.6%
Total	2,691	6,530	1,788	9,221	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 Lamoille County households (which earn less than 80% of the estimated county median income) will grow by an estimated 660 households to more than 4,260 households (Figure 2). Over 1,100 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.

Lamoille 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, low-income owner households are growing at a faster pace (21%) than renter households (16%).

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. Lamoille County Focus Group

At a focus group in Morrisville on October 28, professionals representing a cross-section of organizations that work regularly with Lamoille County's special needs populations – elderly, corrections, mental health, substance abuse, 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 Morrisville Focus Group.

Housing:

- Rent approaching \$1,000 per month for rent for a family
- The lack of affordable housing is expanding from Burlington and Chittenden County
- Landlord costs are increasing for recouping expenses related to eviction
 - This leads to reluctance to rent to special needs populations with potentially higher eviction rates
- Landlords reluctant to rent to children/families
- First/last month rent plus deposit is restrictive for families and screens out low-income
- CVCAC-emergency services: 80% of client loads had housing issues- 500 clients a year
- Need 1,000 rental units in this county
- There is not enough project-based housing (Section 8)
- Not enough 2, 3 or 4 bedroom apartments
- Lead in older rental units
- Difficult for non-profits to acquire property because private sector is buying and turning over properties for rent/profit quickly
- Housing of "last resort" (affordable but substandard) is being redeveloped and is being made unaffordable for low-income residents
- Vacancies do exist but fear about renting to difficult renters leads to units not being filled
- Anyone who has filed bankruptcy or felony, etc. cannot qualify for affordable housing
- Very little transitional housing

Homeless:

- 1 domestic violence shelter
- At any given time, approximately 12 families in hotels in the county
- 45 families in shelters at peak times
- People were living in rail cars which are now being pulled out- people now sleep on the road

Youth:

- Couch surfers- mostly young with no emergency housing or shelters
- Multiple housing transitions for youth cause long-term issues
- Growing population of children with autism
- Seasonal work leads to homelessness. Single, young adults that find themselves in trouble in between seasons
- Increased need for low income housing for young mothers with special needs children
- In past 3 years, has gone from a minority to over 50% in free/reduced lunch (in Cambridge)

Transportation:

- Transportation costs and low wages leading to risk of housing loss

Corrections:

- One transitional housing project in Newport, one in St. Johnsbury
- Need for short term transitional housing

Money:

- 2nd fastest growing county in state, therefore, the lowest income clients being pushed away
- “working poor” work 40 hours/week job and cannot afford housing

Mental health:

- Mental health is issue in adult housing
- No housing at all for undiagnosed mentally ill

Future Trends/needs:

- Rural and urban models needed for affordable housing project development
- SSDI clients with low fixed income most successful in affordable housing
- With recent cuts and future trends by 2010, current special needs folks will be elderly, etc. who cannot afford market rent
- Decreasing populations living in prisons, Corrections is placing prisoners into communities
- Increase in teenage pregnancy, increase in multiple pregnancies (unmarried)
- No growth in jobs and shifting of jobs/population into different places
- Elderly cannot pay taxes on fixed income with increases in tax rates
- Trends of multi-unit rental housing conversion to businesses
- TANF reauthorization will restrict funding and resources
- Decreasing state taxes due to decrease economy means less funding for poor
- Don't have resources to keep up with pace of increasing costs for programs
- Increased rate of 2nd home ownership
- Increased rich/poor gap
- Increased cost for living/livable wages discrepancy
- Increase in “starter mansions”
- Increased consolidation of ownership of housing
- Baby-boomer- working elders will increase the need for some assistance
- VT will reach end of welfare to work program eligibility for many clients
- increased program cuts

Suggestions/strengths:

- Help landlords to absorb costs of working with bad clients
- Incentives for housing development
- Distressed properties are a source of affordable housing
- Family housing partnership program is a good model.
 - Elders taking in a family can work!
 - Home sharing- not subsidized, but a private incentive
 - May ease family economic challenges/not simply profit-based.
- Need backup social service provision with a given family to encourage landlords to take on special needs folks.
- Raise community awareness of housing issues (tell the story, public relations for homeless)
- Develop creative innovative collaborations/matching funds
- Collaborative efforts with colleges for rehabilitation (service learning or classes)

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APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Lamoille -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	888	1,054	1,119	18.68%	26.00%
31%-50%	1,059	1,074	1,132	1.42%	6.93%
51%-60%	552	584	636	5.70%	15.22%
61%-80%	1,100	1,286	1,373	16.95%	24.81%
>80%	5,622	5,923	6,373	5.36%	13.35%
Total	9,221	9,921	10,633	7.59%	15.31%
Total <=80%	3,599	3,998	4,260	11.08%	18.37%

Source: Gent Communications analysis of income data from Claritas and HUD.

Table B					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Lamoille -- Renters					
Household Income, As Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	488	590	647	20.91%	32.78%
31%-50%	533	500	482	-6.30%	-9.63%
51%-60%	194	204	224	5.37%	15.90%
61%-80%	380	455	491	19.73%	29.38%
>80%	1,093	1,065	1,095	-2.53%	0.20%
Total	2,687	2,813	2,940	4.69%	9.42%
Total <=80%	1,594	1,748	1,845	9.64%	15.73%

Source: Gent Communications analysis of income data from Claritas and HUD.

Table C					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Lamoille -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	401	465	472	15.97%	17.74%
31%-50%	525	574	650	9.26%	23.75%
51%-60%	358	379	412	5.88%	14.85%
61%-80%	720	832	882	15.48%	22.40%
>80%	4,529	4,858	5,278	7.26%	16.53%
Total	6,534	7,108	7,693	8.78%	17.74%
Total <=80%	2,005	2,250	2,415	12.23%	20.47%

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					
Lamoille -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	539	636	662	17.88%	22.74%
31%-50%	678	713	743	5.20%	9.55%
51%-60%	429	433	450	0.77%	4.73%
61%-80%	860	991	1,056	15.29%	22.80%
>80%	4,728	4,981	5,326	5.34%	12.63%
Total	7,235	7,754	8,236	7.18%	13.84%
Total <=80%	2,506	2,773	2,910	10.63%	16.11%

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