

## Washington County 2005 Housing Needs Assessment

Washington County, in central Vermont, is home to the State capital and associated organizations. A diverse array of manufacturing, services, and retail are found in Washington County. Barre is the largest city (9,300) and Montpelier is the second largest (8,035).

### I. Emerging Housing Trends in Washington County

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

#### 1. Renter Households

Low-income Washington County residents struggle with few rental housing options. Households earning \$38,286 per year (80% of the estimated county median household income) can afford to pay about \$957 monthly for rent (including utilities). In 2005, an estimated 7,058 affordable rental units are available in Washington County with rents ranging between \$1 and \$957 (Table 1). However, more than one-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 2,978 available for low-income renters – an estimated shortage of 2,134 affordable rental units in Washington County.

<b>Table 1</b>			
<b>Unmet Needs of Low-Income Renter Households, 2005</b>			
<b>Washington</b>			
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**
5,111	3,727	7,058	2,134
*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.			
<b>Sources:</b> 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 Washington 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 5,111 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 2,978 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

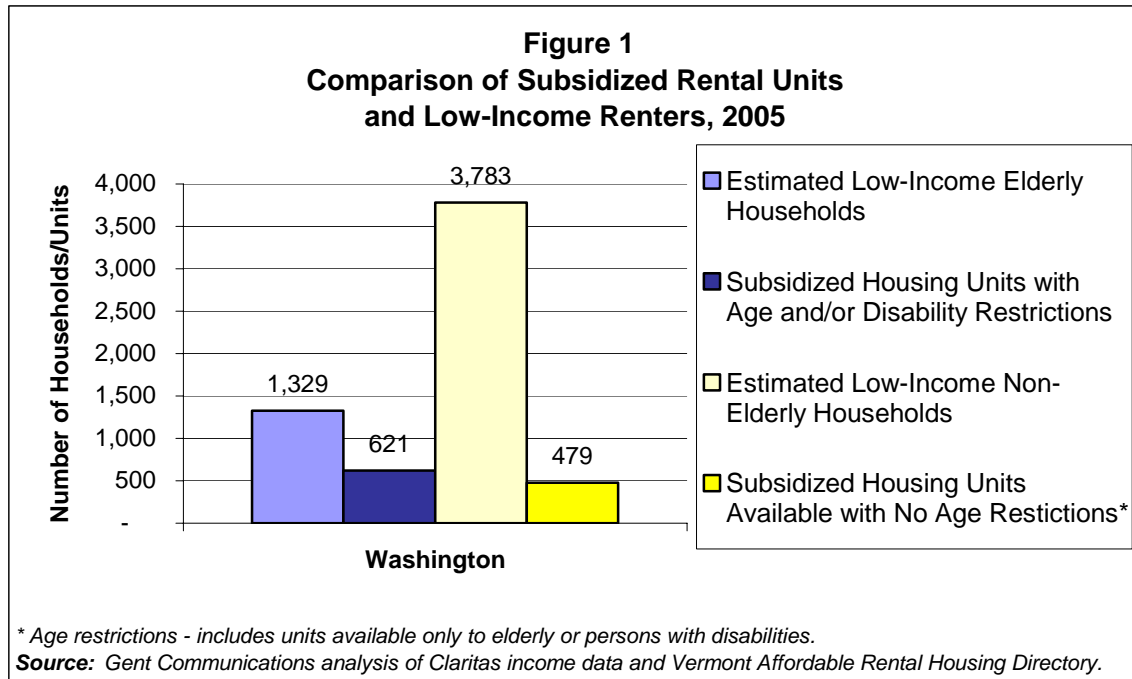
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 2,466 low-income Washington County households paid unaffordable rents, according to HUD’s CHAS tables. In Washington County, about 51% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

<b>Washington</b>			
<b>Household Income Level Relative to Area Median Family Income</b>	<b>Renters</b>	<b>Owners</b>	<b>Total</b>
<=30%	1,349	702	2,051
>30 to <=50%	770	837	1,607
>50 to <=80%	347	1,214	1,561
>80%	48	1,072	1,120
<b>Total</b>	<b>2,514</b>	<b>3,825</b>	<b>6,339</b>
<b>Total &lt;=80%</b>	<b>2,466</b>	<b>2,753</b>	<b>5,219</b>
*Includes all households with a housing cost burden greater than 30% of income.			
<b>Source:</b> CHAS 2000 VT data tables.			

Subsidized housing built by Washington County’s affordable housing developers (mid 1970s to 2004) provides for about 21% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 708 units of affordable elderly rental housing and 3,304 units of non-elderly.

About 1,100 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 Washington, 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 Washington County, about 13% of non-elderly low-income rental households live in subsidized housing stock.

These 1,100 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 non-disabled residents, apartment sizes tend to be larger (two bedroom apartment most common).

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

**Washington**

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	39	0	0	0	39
0	68	0	68	10	146
1	281	12	118	93	504
2	10	2	5	190	207
3	0	0	0	102	102
4	0	0	0	13	13
5+	0	0	0	0	-
Not available	12	16	20	41	89
Total	410	30	211	449	1,100

\*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 Washington County, between 2005 and 2010, there is a need for new construction of 1,924 owner-occupied homes to bridge the gap in housing supply and the expected demand from 18,472 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*
16,426	17,128	18,472	1,924
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
<b>Sources:</b> 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 2,753 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 61% of all low-income owner households in Washington 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.

In Washington County, a gap between incomes needed to purchase affordable homes and purchase prices is beginning to take place and is expected grow to about \$76,000 in 2010 (Table 5). The increases in median incomes during this time simply will not keep pace with the significant purchase price escalation.

In Table 5, the estimated “affordable homes based on median income” decreases in 2010 because the calculation includes 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. For low-income households looking to purchase homes, affordable options are

	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
<b>2000</b>	\$41,387	\$95,000	\$110,719	\$43,235	\$15,719	(\$1,848)
<b>2005</b>	\$47,857	\$158,562	\$139,187	\$59,169	(\$19,375)	(\$11,312)
<b>2010</b>	\$54,089	\$192,809	\$115,987	\$88,752	(\$76,822)	(\$34,663)
<b>Note:</b> Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
<b>Sources:</b> Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

difficult to find in Washington County. An estimated 5,133 low-income households will not find enough homes in the supply of estimated 2,546 homes with values of \$82,463 or less in 2005 (Table 6).

By 2010, Washington County is expected to include 1,300 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 Washington County households: (1) any of the existing 5,133 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.

<b>Table 6</b>		
<b>Comparison of Housing Demand and Supply Estimates: Low-Income Home Owners, 2005</b>		
<b>Washington</b>		
<b>Estimated Number of Households With Incomes &lt;=80% of Area Median</b>	<b>Maximum Affordable Purchase Price*</b>	<b>Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**</b>
5,133	\$82,463	2,546
*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.		
<b>Sources:</b> 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 households entering Washington County's home purchase market, the number of affordable homes for sale is somewhat limited (Table 7). For households with incomes of 80% of the county median (or \$38,286) looking for a home to buy, an estimated 116 of the primary homes sold in 2004 were at prices they could afford (\$82,463). In 2004, the median home price in Washington County was \$145,000.

<b>Table 7</b>		
<b>Few Homes Sold in 2004</b>		
<b>For Prices Affordable To Low-Income Households (&lt;=80% AMI)</b>		
<b>Washington</b>		
<b>Maximum Affordable Purchase Price*</b>	<b>Number of Homes Sold in 2004 Below This Price</b>	<b>Median Home Price in 2004</b>
\$82,463	116	\$145,000
*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.		
<b>Source:</b> Vermont Property Transfer Tax Data.		

3. Older and Disabled Residents

The proportion of Washington County households with household members over 62 years of age is growing by 12% between 2000 and 2010, compared with a 9% increase for all households. The rate of change for low-income older households (below 80% of median income) will increase even more quickly, with more than 3,900 households expected by 2010, representing a change of 15% between 2000 and 2010. This reflects the first decade of the “baby boom” population cohort as it begins to affect elder households and longer life expectancies for older residents.

**Table 8**  
**Estimated Number of Households**  
**By Household Income Relative to Estimated Area Median, 2000 - 2010**  
**Washington: Households With Householders Aged 62+**

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,104	1,260	1,336	14.13%	21.04%
31%-50%	1,140	1,093	1,177	-4.13%	3.22%
51%-60%	426	515	552	20.89%	29.64%
61%-80%	783	863	909	10.28%	16.08%
>80%	2,210	2,191	2,383	-0.88%	7.81%
Total	5,663	5,922	6,357	4.57%	12.25%
Total <=80%	3,453	3,731	3,974	8.06%	15.09%

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

In 2000, more than 1,800 Washington County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was noted especially for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (21% of renter and 35% of owner households). The total number of households with mobility and/or self care limitations represents 17 percent of all Washington County households.

**Table 9**  
**Households with Mobility and/or Self Care Limitation\* By Type and Income By Tenure, 2000**

Washington

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%	150	130	325	605	90	55	98	243	848	33%
>30 to <=50%	135	100	135	370	145	109	94	348	718	28%
>50 to <=80%	70	60	180	310	145	139	315	599	909	19%
>80%	8	19	194	221	235	210	899	1,344	1,565	11%
<b>Total</b>	<b>363</b>	<b>309</b>	<b>834</b>	<b>1,506</b>	<b>615</b>	<b>513</b>	<b>1,406</b>	<b>2,534</b>	<b>4,040</b>	<b>17%</b>
<b>As % Of All Households With Limitations</b>	<b>9.0%</b>	<b>7.6%</b>	<b>20.6%</b>	<b>37.3%</b>	<b>15.2%</b>	<b>12.7%</b>	<b>34.8%</b>	<b>62.7%</b>	<b>100.0%</b>	

\* 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 Washington 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 71 percent of households had some type of housing problem at the same time that they struggled physically.

Washington									
	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	150	130	325	605	90	55	98	243	848
% with any housing problems	40%	69%	75%	65%	83%	82%	92%	86%	71%
2. Household Income >30 to <=50% MFI	135	100	135	370	145	109	94	348	718
% with any housing problems	22%	25%	67%	39%	48%	73%	80%	65%	52%
3. Household Income >50 to <=80% MFI	70	60	180	310	145	139	315	599	909
% with any housing problems	21%	0%	8%	10%	28%	32%	52%	42%	31%
4. Household Income <=80% MFI	355	290	640	1,285	380	303	507	1,190	2,475
% with any housing problems	30%	40%	55%	44%	49%	56%	65%	58%	51%
5. Total Households	363	309	834	1,506	615	513	1,406	2,534	4,040
% with any housing problems	30%	37%	42%	38%	32%	36%	30%	32%	34%
6. Total Households With Any Housing	109	115	354	578	195	184	425	803	1,382

\*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 Washington County with long-term care needs will grow to more than 1,903 by the year 2010, representing a 27% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 504 in 2010, a change of 44% since 2000. This is due in large part to the 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 Washington County.

Washington County has not met the state 40%/60% long-term care goal in which at least 40% of long-term care services are available within the community.

**Table 11**  
**Estimated Number of People with LTC Needs<sup>1</sup> by County**  
**By Disability Level and Income Persons of All Ages / Point in Time**

<b>Washington</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000-2005)</b>	<b>% Change (2000-2010)</b>
Nursing Facility <sup>2,3</sup>	426	375	331	-12%	-22%
Community <sup>4</sup>					
Low-Income <sup>5</sup>					
2+ ADLs	152	183	207	20%	36%
1+ ADLs	250	291	322	16%	29%
Any ADL or IADL	633	718	783	13%	24%
All Other Incomes					
2+ ADLs	198	276	297	40%	50%
1+ ADLs	346	443	478	28%	38%
Any ADL or IADL	869	1,031	1,120	19%	29%
<b>Total Community</b>	<b>1,503</b>	<b>1,749</b>	<b>1,903</b>	<b>16%</b>	<b>27%</b>

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

<b>Washington</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000-2005)</b>	<b>% Change (2000-2010)</b>
Nursing Facility <sup>2,3</sup>	426	375	331	-12%	-22%
Community, Low Income (<175%)	152	183	207	20%	36%
<18	5	6	6	15%	19%
18-64	35	46	55	31%	58%
65-74	30	37	44	22%	45%
75-84	43	45	47	6%	11%
85+	39	48	54	24%	38%
Community, 175%+ FPL <sup>4</sup>	198	276	297	40%	50%
<18	13	15	16	16%	19%
18-64	52	69	82	34%	60%
65-74	29	34	37	20%	28%
75-84	59	72	74	24%	26%
85+	46	85	89	85%	93%
<b>Total Community</b>	<b>350</b>	<b>459</b>	<b>504</b>	<b>31%</b>	<b>44%</b>

<sup>1</sup>LTC 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.

<sup>2</sup>Represents 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.

<sup>3</sup>Nursing 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.

<sup>4</sup>Community 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.

<sup>5</sup>Low-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

Washington County's population will be over 61,100 persons in 2010 and is expected to increase moderately by 5% between 2000 and 2010, which is an annual rate of .5% (Table 13).

The number of total households will increase to over 25,800, an increase of 9%. The rate of growth for owner households (14%) is higher than for renter households. In fact, renter households are not expected to grow appreciably during the decade.

<b>Washington</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<b>Total Population</b>	58,039	59,607	61,127	3%	5%
<b>Total Households</b>	23,659	24,771	25,893	5%	9%
<b>Renters</b>	7,441	7,488	7,421	1%	0%
<b>Owners</b>	16,218	17,283	18,472	7%	14%
<b>Source:</b> US Census (2000) and Claritas (2005, 2010)					

Substantial population shifts will occur within age cohorts in Washington County, which will affect the need for affordable housing (Table 14). Most of the additional householders will be between the ages of 45 and 69. There will be over 240 new elderly households aged 80 or more. There is expected to be a decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

<b>Washington</b>						
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>%Change (2000-2005)</b>	<b>%Change (2000-2010)</b>	<b>Change in # Households (2000-2010)</b>
<b>All Households</b>						
<b>15-24</b>	1,040	1,116	1,158	7%	11%	118
<b>25-34</b>	3,514	3,402	3,367	-3%	-4%	(147)
<b>35-44</b>	5,402	5,315	5,225	-2%	-3%	(177)
<b>45-54</b>	5,593	6,083	6,414	9%	15%	821
<b>55-59</b>	1,855	2,230	2,509	20%	35%	654
<b>60-64</b>	1,432	1,634	1,892	14%	32%	460
<b>65-69</b>	1,286	1,348	1,501	5%	17%	215
<b>70-74</b>	1,145	1,197	1,235	5%	8%	90
<b>75-79</b>	1,002	943	955	-6%	-5%	(47)
<b>80-84</b>	751	820	870	9%	16%	119
<b>85+</b>	639	683	767	7%	20%	128
<b>Total</b>	23,659	24,771	25,893	5%	9%	2,234
<b>Source:</b> Claritas						

## III. Labor Force and Occupations

Washington County's unemployment rate has remained just slightly higher than the state average during the past five years (Table 15). The unemployment rate in Washington County dropped by 0.7% between 2003 and 2004.

Four of the top five types of occupations held in Washington County are lower-paying service oriented positions, with only one category (management occupations) that has corresponding higher hourly wages (Table 16). A large number of these new service sector employees are expected to have lower incomes, which will add to the need for affordable housing.

<b>Washington County</b>		
	<b>Labor Force</b>	<b>Unemployment rate</b>
2000	32150	3.1%
2001	33150	3.7%
2002	34200	4.1%
2003	34250	4.8%
2004	31750	4.1%

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

<b>Washington County</b>				
	<b>Number of Workers in 2000</b>	<b>Percent of Total Employed in 2000</b>	<b>Average Hourly Wage in VT in 2003</b>	<b>Projected Annual Job Growth Rate Through 2012</b>
Office and administrative support occupations	6,032	16%	\$13	0.5%
Sales and related occupations	4,073	11%	\$14	1.1%
Management occupations, except farmers and farm managers	3,246	9%	\$39	1.3%
Education, training, and library occupations	2,843	7%	\$16	1.8%
Production occupations	2,481	7%	\$13	0.2%
<b>Total Employed</b>	<b>38,014</b>	<b>100%</b>	<b>\$15</b>	<b>1.1%</b>

**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 Washington, the rental vacancy rate was 3.3%, lower than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Washington 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. Washington's is exactly the same as the state average, with 38.1% built prior to 1939 (Table 17). On the other hand, only 6% of the housing stock was built since 1998, which is a somewhat lower rate than most other Vermont counties.

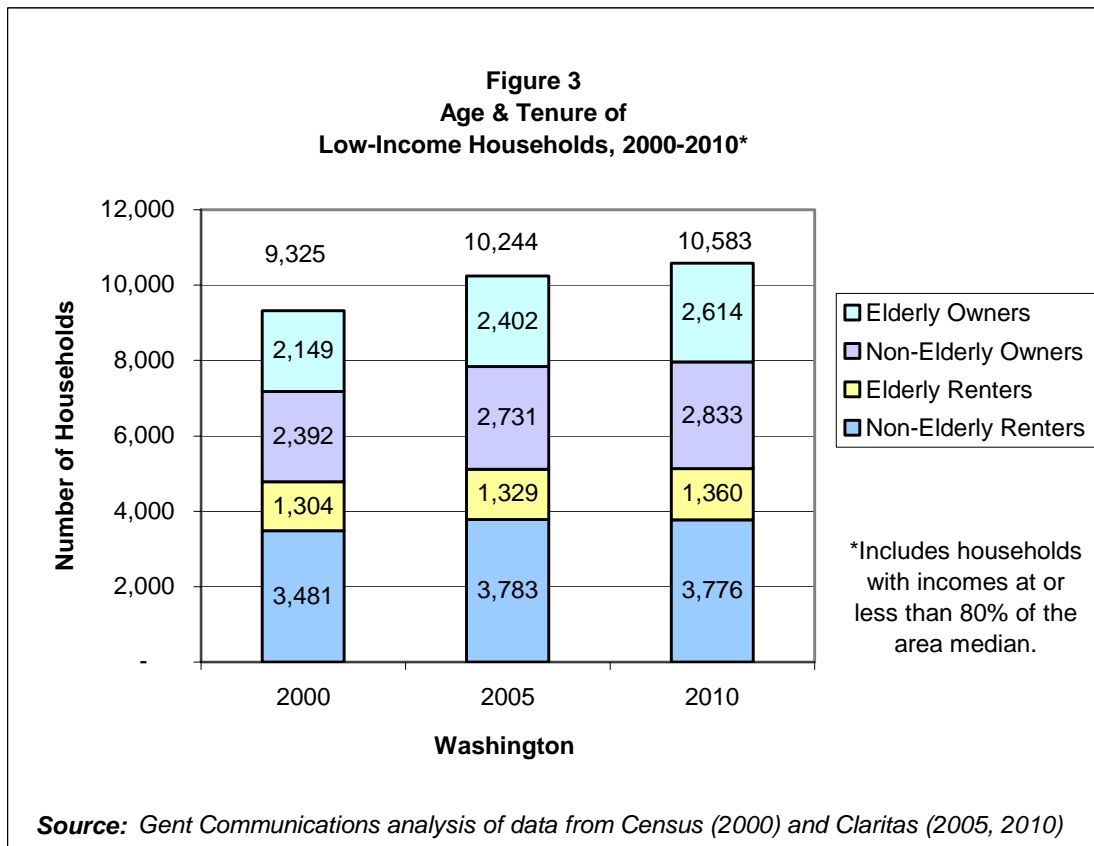
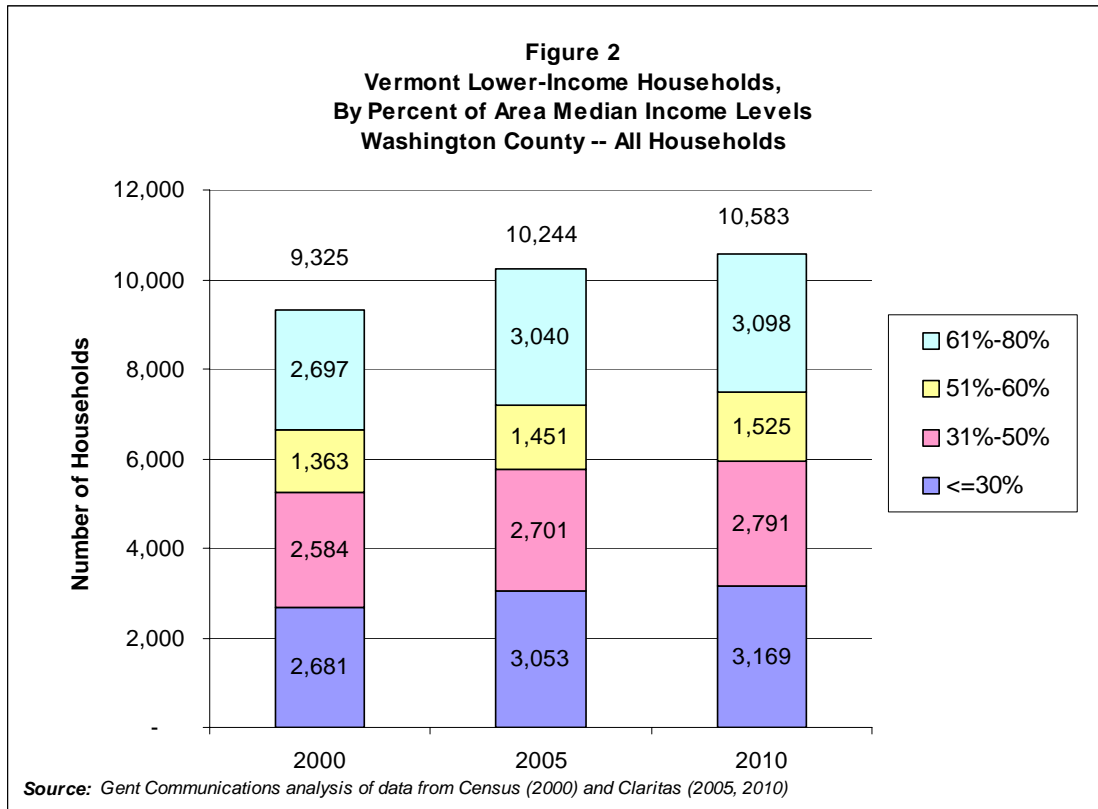
<b>Washington</b>					
<b>Year Structure Built</b>	<b>Renter-Occupied Units</b>	<b>Owner-Occupied Units</b>	<b>All Vacant Units</b>	<b>Total</b>	<b>Percentage of Total Units</b>
1999 to March 2000	3	219	100	222	0.9%
1995 to 1998	139	835	140	974	4.1%
1990 to 1994	259	1,086	167	1,345	5.7%
1980 to 1989	779	2,570	774	3,349	14.2%
1970 to 1979	1,025	2,821	1,027	3,846	16.3%
1960 to 1969	533	2,085	590	2,618	11.1%
1950 to 1959	553	913	132	1,466	6.2%
1940 to 1949	420	598	83	1,018	4.3%
1939 or earlier	3,746	5,075	972	8,821	37.3%
<b>Total</b>	<b>7,457</b>	<b>16,202</b>	<b>3,985</b>	<b>23,659</b>	<b>100.0%</b>
<b>Source:</b> U.S. Census Bureau - American FactFinder Advanced Query System, Census 2000 Sample Data File					
<b>Note:</b> 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 Washington County households (which earn less than 80% of the estimated county median income) will grow by an estimated 1,258 households to more than 10,500 households (Figure 2). Over 3,169 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.

Washington 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 rate (20%) than renter households (7%). Both low-income elderly owner households (age 62+) and non-elderly owner households are also growing at a strong rate (22% and 18%, respectively). It is important to note that the number of total renter households (all income groups) is expected to decrease slightly in Washington County, but the projected low-income households to increase (by about 350 households).

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. Washington County Focus Groups**

### **BARRE**

At a focus group in Barre on October 15, professionals representing a cross-section of organizations that work regularly with Washington County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth – discussed the breadth and scope of problems surrounding special needs populations and housing. The following summarizes the discussion at the Barre Focus Group.

#### Housing:

- It is a landlord's market
- Market rate housing is not affordable and affordable housing is not accessible
- State housing authority is too unreasonable in their expectations: Cut way back on credit checks.
- Subsidized housing is too restrictive to meet the needs of special needs groups.
- Disconnect between housing provider criteria and clients
- Waiting list –for managed apts.
  - For 120 permanent apartments, 46 on wait list
  - Wait time depends on qualifications but average 6 months wait time.
  - People on wait list with special needs and homeless – tend to couch-surfing
    - If they don't have good references, they won't get an apartment.
- Any budget cuts from McKinney/HUD will be a real detriment to some programs

#### Homeless:

- More and more people are renting hotel rooms by the week
- People pitching tents in backyard of the Haven in summer
- Less transient groups are living at shelters (i.e., more local, Vermonters, Washington County)
- Several chronically homeless
- No place to "hang out" for homeless
- Example: six families and one person in a program looking for homes this week
- There are people working multiple jobs and cannot afford rent
- Good Samaritan House- 200 individuals a year
- Haven- average stay
  - In 1998- eight days- two weeks
  - Now in 2004- two months

#### Corrections:

- Any felony conviction may possibly prevent housing
- No housing available for sex offenders
- Corrections putting more and more clients out in the community

#### Mental Health:

- Mental health plays a big part: clients on the cusp of qualifying for programs, but don't
- Homeless with mental health issues often referred to different services and bounce from office to office waiting for help

Physically Disabled:

- Physically disabled- find housing but not appropriate (i.e., accessible for needs)
- More and more people with disabilities are applying for SSI and looking for housing at the same time
- Older people “aging in place” and losing income, need wheelchairs, etc.
  - Land trust works with VCIL

Future Trends/Needs/Challenges:

- Limited transportation
- Situation will get worse- income not matching cost of living- cycle of poverty
- Increased sense of entitlement
- No skills now- can’t afford now, will get worse in the future
- Increasing older population
- No services to enable long-term change
- Problems/disconnect between housing and services
- Waiting list for mental health cases
- High turnover rate for case workers
- No training opportunities / limited access to jobs with good pay (\$)

Suggestions/Strengths:

- Life skills preparation -- 8-10 week month program
- Develop a Correctional transition center
- Landlords more willing to rent if case management followed special needs
- Increased oversight/management/life skills programming in affordable housing to increase positive, sustainable housing experiences
- Develop a service to handle folks who don’t fit any of the programming criteria but are in need.
- “Poor farm” idea- when nowhere to go. Go work, earn a living and live.

**BARRE FOCUS GROUP PARTICIPANTS:**

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Liz Mineo from Central VT Community Land Trust was also interviewed.

## **MONTPELIER**

At a focus group in Montpelier on November 2, professionals representing a cross-section of organizations that work regularly with statewide or Washington County's special needs populations – elderly, corrections, mental health, domestic violence, developmentally disabled, substance abuse, homelessness, and youth – discussed the breadth and scope of problems surrounding special needs populations and housing. (Note: this meeting was the final focus group in the series and had been originally intended to reflect statewide trends.) The following summarizes the discussion at the Montpelier Focus Group.

### **Housing:**

- Mixed housing for different special needs groups does not work because needs are too different
- Need to support people in their current homes
- Need more permanent housing with services attached
- There is a need for both transitional housing and permanent housing
- Long waiting lists for housing because landlords don't want to deal with special needs clients
- Increasing need for physically accessible housing
- Loss of section 8 vouchers is devastating
  - People who don't qualify for funding are forced into housing crisis situations
- Need housing with services

### **Mental Health:**

- Mental health clients: lack of affordable housing is #1 challenge
  - Need to work with landlords to overcome stigma associated with clients
- Restrictions on qualifications for housing prevent those being treated for substance abuse and mental health problems from getting housing

### **Corrections:**

- Number of women incarcerated is increasing
  - Women often have complex situations with children, families, etc. which are not addressed while incarcerated
- Increased incarceration rates because of broader range of convictions (drug use, etc.)
- Large number of older sex offenders are coming out of prison
- Many older offenders are exiting the corrections system

### **Transitional:**

- Need more transitional housing to meet multiple needs
- If more permanent housing were built, the transitional housing would become available.
- Transition out of institutions or care should include advance planning for housing needs during transition
- Fewer places for transitional living as shelters are becoming more permanent housing solutions
- Transitional housing stays increasing in length from 8 weeks in past to 6 months now
- Increasing resources spent placing folks in hotels because there is no other housing

### **Domestic Abuse:**

- Domestic abuse victims are living in hotels for longer amounts of time, due to lack of housing

Transportation:

- Persons with disabilities and elderly are dependent upon public transportation

Youth:

- There is a decrease in youth with physical special needs due to increase in medical technology
- It is difficult to identify homeless and runaway youth (not always intersecting with system)
- “Forced pairings” between disabled youth and elders often do not work

Homeless:

- Staff who work with homeless spend large time and resources in search for housing for clients simply because housing not available
- Homeless end up taking any services they can get, even services they may not need

Strengths/Future Trends:

- Statewide policies being developed for discharging corrections clients into communities
- Homeshare model works and should be expanded
  - Provide support to families or individuals who provide housing
- Allow local determination of what housing type is needed for what client type
- Need more project-based vouchers vs. person-based vouchers
- Need to streamline eviction process for landlords to increase incentive for landlords to rent to special needs
- There are increasing refugees coming into programs who need special services
- Need more service provider offices in rural areas to get to clients

**MONTPELIER FOCUS GROUP PARTICIPANTS:**

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**APPENDIX 1: ADDITIONAL TABLES**

<b>Table A</b> <b>Estimated Number of Households</b> <b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Washington -- All Households</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	2,681	3,053	3,169	13.87%	18.20%
31%-50%	2,584	2,701	2,791	4.50%	7.99%
51%-60%	1,363	1,451	1,525	6.44%	11.88%
61%-80%	2,697	3,040	3,098	12.71%	14.87%
>80%	14,334	14,527	15,310	1.35%	6.81%
Total	23,659	24,771	25,893	4.70%	9.44%
Total <=80%	9,325	10,244	10,583	9.85%	13.48%

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

<b>Table B</b> <b>Estimated Number of Households</b> <b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Washington -- Renters</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	1,745	1,999	2,109	14.52%	20.83%
31%-50%	1,385	1,384	1,356	-0.05%	-2.06%
51%-60%	583	628	608	7.68%	4.34%
61%-80%	1,072	1,101	1,063	2.72%	-0.85%
>80%	2,656	2,377	2,285	-10.53%	-13.97%
Total	7,441	7,488	7,421	0.63%	-0.27%
Total <=80%	4,785	5,111	5,136	6.83%	7.34%

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

<b>Table C</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Washington -- Owners</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	936	1,055	1,061	12.66%	13.30%
31%-50%	1,200	1,317	1,435	9.76%	19.59%
51%-60%	780	823	916	5.52%	17.51%
61%-80%	1,625	1,939	2,035	19.29%	25.23%
>80%	11,677	12,150	13,025	4.05%	11.54%
<b>Total</b>	<b>16,218</b>	<b>17,283</b>	<b>18,472</b>	<b>6.57%</b>	<b>13.90%</b>
<b>Total &lt;=80%</b>	<b>4,541</b>	<b>5,133</b>	<b>5,447</b>	<b>13.04%</b>	<b>19.96%</b>

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

<b>Table D</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Washington -- Households With Householders Aged &lt; 62</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	1,578	1,794	1,833	13.69%	16.21%
31%-50%	1,444	1,608	1,614	11.32%	11.76%
51%-60%	937	936	972	-0.13%	3.80%
61%-80%	1,914	2,176	2,189	13.70%	14.37%
>80%	12,123	12,336	12,927	1.75%	6.63%
<b>Total</b>	<b>17,996</b>	<b>18,849</b>	<b>19,536</b>	<b>4.74%</b>	<b>8.56%</b>
<b>Total &lt;=80%</b>	<b>5,873</b>	<b>6,513</b>	<b>6,609</b>	<b>10.91%</b>	<b>12.54%</b>

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