

Windsor County 2005 Housing Needs Assessment

Windsor County is in the eastern part of Vermont along the Connecticut River and borders with New Hampshire. Hartland is the largest town in the county (10,400 in population) which includes the village of White River Junction. In the southern part of the county, Springfield serves as an important regional hub (9,078 population). The proximity with Hanover, New Hampshire and Dartmouth College has an important impact on the northern half of Windsor County.

I. Emerging Housing Trends in Windsor County

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

1. Renter Households

Low-income Windsor County residents struggle with a high priced market with few rental housing options. Households earning \$37,047 per year (80% of the estimated 2005 county median household income) can afford to pay about \$926 monthly for rent (including utilities). In 2005, an estimated 5,892 affordable rental units are available with rents ranging from \$1 to \$926 a month (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 about 2,400 units available for low-income renter households – an estimated shortage of 2,231 affordable rental units in 2005.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Windsor			
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**
4,632	3,196	5,892	2,231
*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 Windsor 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 4,632 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 2,400 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

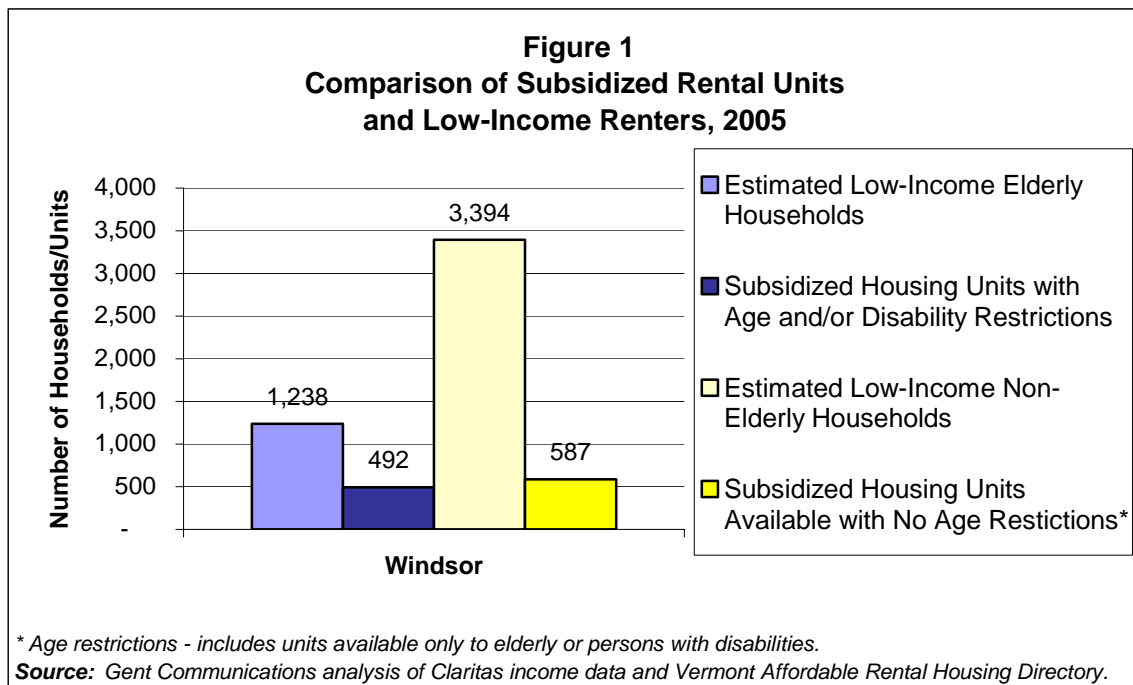
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 2,141 low-income Windsor County households paid unaffordable rents, according to HUD’s CHAS tables. In fact, about 49% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Table 2			
Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*			
Windsor			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	909	766	1,676
>30 to <=50%	766	994	1,760
>50 to <=80%	465	1,106	1,571
>80%	82	1,414	1,496
Total	2,223	4,280	6,502
Total <=80%	2,141	2,865	5,006
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Subsidized housing built by Windsor County’s affordable housing developers (mid 1970s to 2004) provides for about 24% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 746 units of affordable elderly rental housing and 2,807 units of non-elderly.

About 1,079 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 Windsor, about 46% 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 Windsor County, about 17% of non-elderly low-income rental households live in subsidized housing stock.

These 1,079 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). Windsor County’s subsidized rental stock also includes a small portion of SRO units for elderly and/or disabled as well as for non-restricted units.

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

Windsor

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	17	0	17
0	30	0	0	3	33
1	305	4	38	97	444
2	3	0	0	279	282
3	0	0	0	102	102
4	0	0	0	11	11
5+	0	0	0	0	-
Not available	95	0	4	91	190
Total	433	4	59	583	1,079

*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 Windsor County, between 2005 and 2010, there is a need for new construction of 813 owner-occupied homes to bridge the gap between supply and the demand from 18,453 owner households expected 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*
17,554	18,221	18,453	813
*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 2,865 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 55% of all low-income owner households in Windsor 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 Windsor County, a gap between incomes needed to purchase a home and purchase prices exists and is expected to increase by about \$80,000 between 2000 and 2010 (Table 5). The increases in median incomes during this time will not keep pace with the significant purchase price escalation. Higher interest rates are also likely to be in place in five years, also affecting affordability.

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	\$40,816	\$110,000	\$104,010	\$49,482	(\$5,990)	(\$8,666)
2005	\$46,308	\$165,765	\$129,956	\$61,559	(\$35,809)	(\$15,251)
2010	\$51,529	\$193,823	\$107,364	\$89,180	(\$86,460)	(\$37,651)
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, affordable options are challenging yet attainable for some households in Windsor County. An estimated 5,547 low-income households will not find enough homes in the supply of estimated 2,886 homes with values of \$76,143 or less in 2005 (Table 6).

By 2010, Windsor County is expected to include 516 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 Windsor County households: (1) any of the existing 5,547 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		
Windsor		
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**
5,547	\$76,143	2,886
*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
**Total owner units for 2005 based on building permit data and on Census total housing estimates in Table HU-EST2003-04-50 Population Division, U.S. Census Bureau, Release Date: July 23, 2004. Assumes the same ownership rate as in 2000. Portion of stock within maximum affordable price is based on 2003-2004 home purchase prices.		
Sources: Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.		

For any low-income households entering Windsor 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 \$37,047) looking for a home to buy, an estimated 131 of the primary homes sold in 2004 were at prices they could afford. The median priced home in 2004 was \$150,000.

Table 7		
Few Homes Sold in 2004		
For Prices Affordable To Low-Income Households (<=80% AMI)		
Windsor		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$76,143	131	\$150,000
*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
Source: Vermont Property Transfer Tax Data.		

3.Older and Disabled Residents

The proportion of Windsor County households with household members over 62 years of age is growing at a rate slightly higher than the rate for all households between 2000 and 2010 (7% versus 6%, respectively) (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) will increase more quickly, with more than 4,315 households expected by 2010, representing a change of 11% 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.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,164	1,312	1,364	12.70%	17.15%
31%-50%	1,171	1,181	1,201	0.84%	2.52%
51%-60%	556	606	619	9.06%	11.45%
61%-80%	997	1,033	1,131	3.67%	13.43%
>80%	3,036	2,948	3,095	-2.88%	1.96%
Total	6,924	7,081	7,410	2.27%	7.02%
Total <=80%	3,888	4,133	4,315	6.29%	10.97%

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

In 2000, more than 1,938 Windsor County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was noted especially for extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (18% of renter and 32% of owner households). The total number of households with mobility and/or self care limitations represents 16 percent of all Windsor County households.

Windsor										
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%	105	85	195	385	120	49	89	258	643	28%
>30 to <=50%	75	105	165	345	170	115	159	444	789	29%
>50 to <=80%	49	60	125	234	244	135	235	614	848	19%
>80%	55	18	234	307	299	254	779	1,332	1,639	11%
Total	284	268	719	1,271	833	553	1,262	2,648	3,919	16%
As % Of All Households With Limitations	7.2%	6.8%	18.3%	32.4%	21.3%	14.1%	32.2%	67.6%	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 Windsor 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 68 percent of households had some type of housing problem at the same time that they struggled physically.

Windsor									
	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	105	85	195	385	120	49	89	258	643
% with any housing problems	38%	47%	72%	57%	71%	92%	96%	83%	68%
2. Household Income >30 to <=50% MFI	75	105	165	345	170	115	159	444	789
% with any housing problems	40%	24%	76%	52%	44%	78%	72%	63%	58%
3. Household Income >50 to <=80% MFI	49	60	125	234	244	135	235	614	848
% with any housing problems	8%	42%	36%	32%	14%	37%	55%	35%	34%
4. Household Income <=80% MFI	229	250	485	964	534	299	483	1,316	2,280
% with any housing problems	32%	36%	64%	49%	36%	62%	68%	54%	52%
5. Total Households	284	268	719	1,271	833	553	1,262	2,648	3,919
% with any housing problems	26%	35%	49%	41%	26%	38%	34%	32%	35%
6. Total Households With Any Housing	74	94	349	517	214	209	429	853	1,368

*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 Windsor County with long-term care needs will grow to more than 2,100 by the year 2010, representing a 28% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 563 in 2010, a change of 40%. 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 in Windsor County.

Windsor 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.

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

Windsor

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	297	275	255	-7%	-14%
Community ⁴					
Low-Income ⁵					
2+ ADLs	178	213	241	20%	36%
1+ ADLs	291	339	378	17%	30%
Any ADL or IADL	732	841	928	15%	27%
All Other Incomes					
2+ ADLs	225	294	321	30%	43%
1+ ADLs	391	482	526	23%	34%
Any ADL or IADL	977	1,146	1,255	17%	28%
Total Community	1,708	1,987	2,182	16%	28%

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

Windsor

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	297	275	255	-7%	-14%
Community, Low Income (<175%) ⁴	178	213	241	20%	36%
<18	5	6	6	14%	15%
18-64	34	44	52	30%	56%
65-74	38	43	51	12%	34%
75-84	57	63	63	9%	10%
85+	43	58	69	33%	59%
Community, 175%+ FPL ⁴	225	294	321	30%	43%
<18	13	15	15	14%	15%
18-64	49	63	75	31%	55%
65-74	35	37	41	6%	16%
75-84	78	92	90	18%	16%
85+	51	86	100	70%	97%
Total Community	403	507	563	26%	40%

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

Windsor County's population will be almost 59,000 persons in 2010 and is expected to change a moderate amount (3%) between 2000 and 2010 (Table 13).

The number of total households will increase to over 25,500, an increase of 6%. The rate of growth for owner households (7%) is greater than for renter households (3%) between 2000 and 2010.

Windsor					
	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
Total Population	57,418	58,229	58,988	1%	3%
Total Households	24,162	24,867	25,567	3%	6%
Renters	6,877	7,068	7,114	3%	3%
Owners	17,285	17,799	18,453	3%	7%
Source: US Census (2000) and Claritas (2005, 2010)					

Substantial population shifts will occur within age cohorts in Windsor 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 300 new elderly households aged 80 or more, a high number for the relatively small county. There is expected to be a significant decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Windsor						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	829	926	965	12%	16%	136
25-34	3,023	2,866	2,772	-5%	-8%	(251)
35-44	5,140	4,826	4,652	-6%	-9%	(488)
45-54	5,562	5,894	6,106	6%	10%	544
55-59	2,112	2,454	2,688	16%	27%	576
60-64	1,612	1,849	2,072	15%	29%	460
65-69	1,492	1,502	1,629	1%	9%	137
70-74	1,461	1,435	1,452	-2%	-1%	(9)
75-79	1,326	1,329	1,326	0%	0%	-
80-84	925	1,015	1,052	10%	14%	127
85+	680	771	853	13%	25%	173
Total	24,162	24,867	25,567	3%	6%	1,405
Source: Claritas						

III. Labor Force and Occupations

Relative to the state average, Windsor County's unemployment rate remained low for the past five years and dropped slightly in 2004 (Table 15).

Four of the top five types of occupations in Windsor 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.

Windsor County	Labor Force	Unemployment rate
2000	31050	2.3%
2001	31550	2.8%
2002	31900	3.2%
2003	32750	3.7%
2004	33050	3.2%

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

Windsor 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	4,946	14%	\$13	0.5%
Sales and related occupations	3,762	10%	\$14	1.1%
Production occupations	3,203	9%	\$13	0.2%
Management occupations, except farmers and farm managers	3,087	8%	\$39	1.3%
Education, training, and library occupations	2,698	7%	\$16	1.8%
Total Employed	36,517	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 Windsor, the rental vacancy rate was 4.7%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Windham had a 1.5% rate, slightly 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. Windsor's is newer than the state average (38.1%), with 31.7% 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.

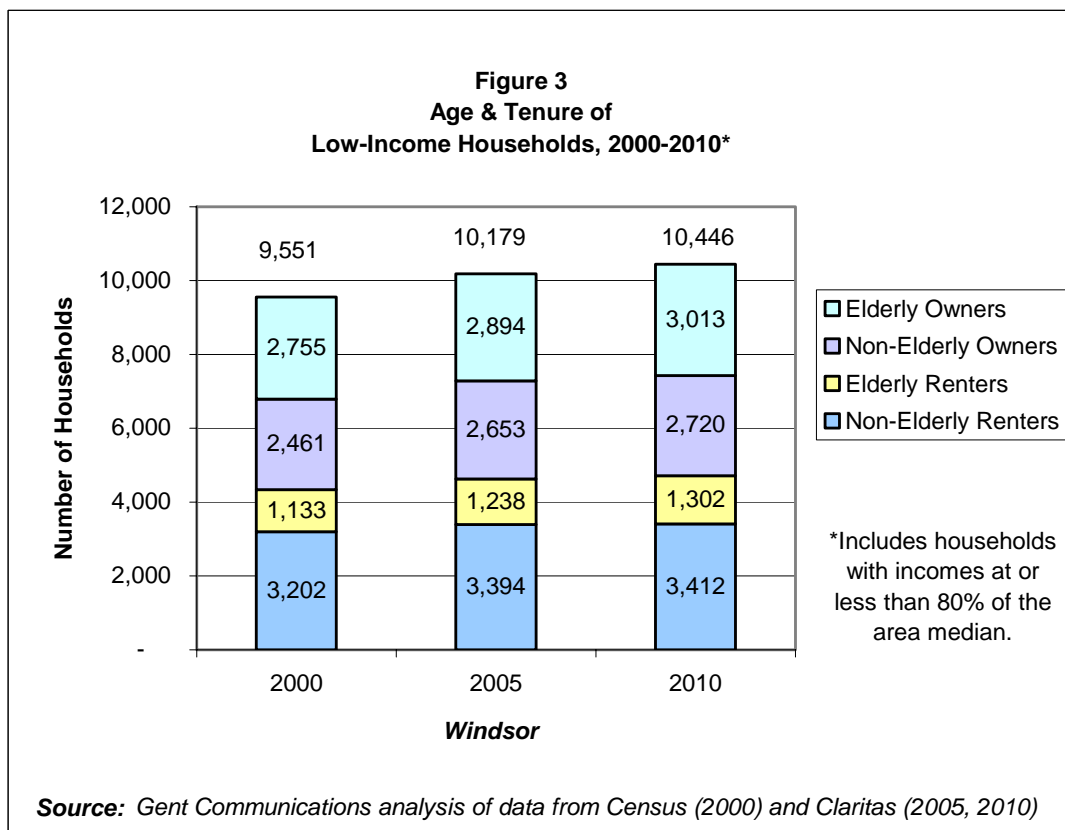
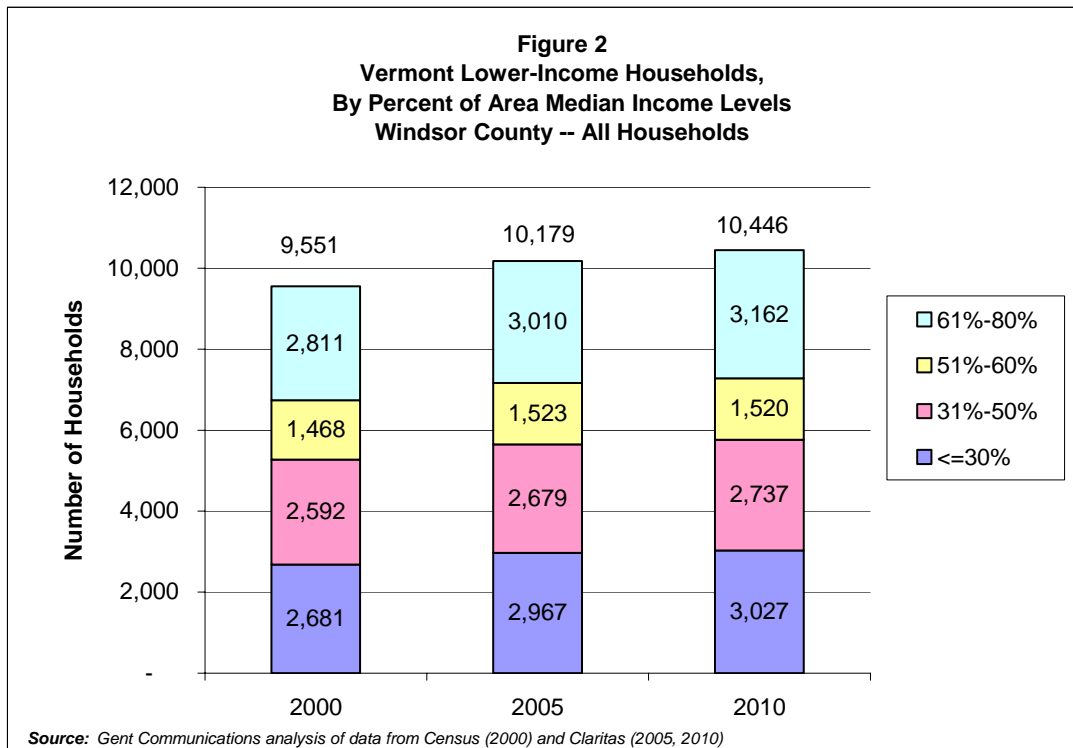
Windsor					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	23	216	157	239	1.0%
1995 to 1998	189	892	364	1,081	4.5%
1990 to 1994	330	1,010	744	1,340	5.5%
1980 to 1989	763	2,953	1,565	3,716	15.4%
1970 to 1979	1,223	3,080	1,277	4,303	17.8%
1960 to 1969	517	1,731	618	2,248	9.3%
1950 to 1959	567	1,490	346	2,057	8.5%
1940 to 1949	525	984	245	1,509	6.2%
1939 or earlier	2,741	4,928	2,143	7,669	31.7%
Total	6,878	17,284	7,459	24,162	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 Windsor County households (which earn less than 80% of the estimated county median income) will grow by an estimated 896 households to more than 10,400 households (Figure 2). Over 3,000 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.

Windsor 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 renter households are growing at a slightly slower rate (9%) than owner households (10%). Both low-income elderly and non-elderly owner households are growing at similar strong rates (9% and 10%, respectively). Unlike numerous other counties, all types of households are increasing in Windsor County.

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. Windsor County Focus Groups

Because of the service areas (districts) for the Vermont Agency of Human Services, two separate focus groups were held in Windsor County. The first took place in Springfield on October 22nd and the second in Hartford (White River Junction) on October 26th. At these focus groups, professionals representing a cross-section of organizations that work regularly with Windsor 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 Springfield and the Hartford Focus Groups.

HARTFORD FOCUS GROUP SUMMARY

Housing:

- Windsor has largest subsidized housing development in the state yet no services on-site
- 3,000 people on statewide section 8 wait list
- Housing relies on a variety of funding sources for services (not coordinated)
- Program resources for housing assistance are low to non-existent
- Department of Children and Families
 - usually works with other agencies/departments for housing (no direct role)
- Affordable housing is not available in area
- Cost of housing has increased 30% a year in past few years in Windsor
- Affordable housing is being purchased and upgraded, taking substandard/affordable housing off the market
 - Yet lots of uninhabitable housing exists
- Landlords will not take the hard to house
- Fewer people per housing unit requires more housing units
- Misperceptions of impact of new housing development on infrastructure costs reduces receptivity to new housing
- There are good jobs in urban areas- increasing competition for housing with Dartmouth/Hitchcock and other high quality job providers in urban areas

Homeless:

- Staff experience with caseloads
 - 10 families at one time “homeless”
 - 15 singles at one time “homeless”
 - 15-20 in between families- transitional

Youth:

- No services for youth after age 18 and no longer receiving SRS services, but they still need assistance.
 - No tracking of progress once they leave system.

Families:

- 240 families receiving assistance
- 1,400 more- food stamps and other

Elders:

- Lack of senior and disabled housing

Corrections:

- Little formal coordination between programs, but this is beginning to change

Transportation:

- Difficulty of transportation in rural areas
- Jobs -- people will be traveling more and more to get to work due to inability to find affordable housing where jobs are located

Money Issues:

- Persons below 30% of poverty often have difficulty getting funding because they don't qualify for supportive services
- Not enough housing money to go around
- As health care coverage decreases, money goes toward health care provision instead of housing

Future Trends/Needs/Challenges:

- Towns working to provide housing- a community-needs perspective
- In future: disparity between funds and costs of living
- Increased number of people using public funds to transition
- There is an increased demand for affordable housing, other services, and transportation.
- People will be traveling more and more to get to work due to lack of affordable housing

Suggestions/Strengths:

- Create more local funding control
- Help landlords fund affordable housing for transitional/special needs clients
- Increase collaboration/coordination for creative problem solving
- Form collaborations between landlords and communities (local government) to provide funding for housing redevelopment
- Need diverse funding sources
- Integration of services within an infrastructure to coordinate provision
- Based on New Hampshire experience:
 - Begin community tenure program.
 - Mobil, community based programs provide life-skills and training for clients who didn't fit other programs.
 - Stipends to community folks to train to work with the special needs clients for service provision.
 - Billed Medicaid for program
 - Special needs clients lived in homes with local citizens
- Develop housing for different groups- dispersed family self-sufficiency program that moves families out of supported housing and into home-ownership
- Bring social services providers to the housing sites (or at least within walking distance)
- Build communities around jobs

- Satellite services out to smaller community areas
- Bring service to the housing communities rather than special needs clients to services
- Create incentives for towns to encourage affordable housing
- Need discussion about resolving transportation and child care services for new businesses

Hartford Focus Group Attendees:

Jack Howard	VT State Housing Authority	Jack@VSHA.org
Kathy Sullivan-Smith	VT Department of Health	ksulliv@vdh.state.vt.us
Pat Wheatley	DCP- Economic Services	patw@path.state.vt.us
Kathy Hemenway	DCP- Child Welfare	Khemenway@srs.state.vt.us
Maura Collins	VHFA	mcollins@vhfa.org
Jill Michaels	Windsor Improvement Corp Community Investments	jill-michaels@valley.net
Pat Wallace	Twin Pines	tphtpat@valley.net

SPRINGFIELD FOCUS GROUP SUMMARY:

Housing:

- \$350 a month to rent four years ago is now \$600-\$650 with no improvements
- Cannot find adequate, affordable housing
- In-migration causing housing cost increase
- Lack of affordable housing or chronic housing deficiency
- High percent of sub-standard housing, with no local codes
- Fear of homelessness/ retaliation results in residents not speaking up about sub-standard housing problems

Homeless:

- Folks living in tents during the summer to save on rent and then scramble to find housing in the winter
- Short term shelters needed
- One case worker reported: 3 families living in 1 trailer and one income (SSI with one person)
- Desperate people break into hunting cabins to find a place to stay
- Average 250 homeless families/year
 - with 25% homeless multiple days
 - 45% of total head count are under 18 years old
- Staff receive 5-10 calls a day to change addresses
- Constantly moving population stay as long as they are welcome as couch surfers

Money:

- Many want to break out of bad situations but simply cannot afford to get out of bad housing - - SSI payment does not match cost of living increase
- Rising costs are eliminating funds for safety net
- Programming dollars are not matching cost of living increasing

Corrections:

- Families with partners who have felonies cannot find landlords who will rent apartments
- Springfield offender re-entry program clients cannot find affordable housing
- No correctional transitional housing
- 2-3 prison offenders a week looking for services/programming
- Corrections families become at risk when someone is incarcerated
- Incarcerated persons getting out and straining community resources

Mental Health:

- Economic Services- mental health, substance abuse: 350-caseload- 50-80% with mental health issues

Transportation:

- No jobs nearby -- so transportation to get to jobs requires paying for housing and transportation

Data:

- Springfield-highest rate of substance abuse
- Highest child abuse/neglect report
- Highest teen pregnancy rate in VT
- After 9/11- decreased economy and now caseload numbers have increased

Youth:

- Average of 250 homeless families/year, 45% of total head count are under 18 years old
- 2 teen shelters in the county– with long waiting lists

Elders:

- Community-based long term care programs increase care for elderly
- Large senior population with waiting lists for senior housing units

Future Trends/Needs:

- Generational poverty- cycle
- Disabled adult children whose parents are growing older will need support from other sources
- As economy stays soft, more clients are entering state programs
- Need crisis housing/emergency housing due to inability of programs for affordable housing/service provision to match need
- Long-term support needed for special needs who cannot be trained
- Find placements for hard to house

Strengths/Suggestions:

- Springfield outreach network- a group with flexible funds for clients in Springfield
 - A combination of federal/private funds that get pieced together to help clients
 - Inter-agency community support team- fills gaps for homeless who don't fit into programs
- “One-on-one case management really makes the difference”
- Immediate access to mental health services
- Public transportation services must increase to get people to jobs from their affordable housing
- Need economic growth/jobs that have quality pay and provide health insurance
- Need a good model for group housing, supervision and service provision
- More concentrated living/service provision spaces to jump start employment opportunities/life skills training
- Need to develop all types of housing

Springfield Focus Group Attendees:

Deborah Luse	Springfield Family Center	vermontel.net
Jeff Staudinger	Rockingham Area Comm. Land Trust	jstaudinger@vermontel.net
Kathy Shoster	VT Department of Health	kshoste@vdh.state.vt.us
Bart Mair	HCRS	bmair@hcrs.org
Jordan Derderian	Public Guardian, DAIL	sherderian@ddmhs.state.vt.us
Becky Thomas	VT Department of Health	rthomas@vdh.state.vt.us
Catherine Kratz	DCF Economic Services	CathyK@wpgatel.AHS.state.vt.us

APPENDIX 1: ADDITIONAL TABLES

Table A Estimated Number of Households By Household Income Relative to Estimated Area Median, 2000-2010					
Windsor -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	2,681	2,967	3,027	10.67%	12.93%
31%-50%	2,592	2,679	2,737	3.38%	5.61%
51%-60%	1,468	1,523	1,520	3.79%	3.55%
61%-80%	2,811	3,010	3,162	7.07%	12.47%
>80%	14,611	14,688	15,121	0.53%	3.49%
Total	24,162	24,867	25,567	2.92%	5.81%
Total <=80%	9,551	10,179	10,446	6.57%	9.37%
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					
Windsor -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,517	1,742	1,812	14.84%	19.46%
31%-50%	1,223	1,259	1,274	2.99%	4.18%
51%-60%	573	623	614	8.72%	7.14%
61%-80%	1,022	1,007	1,013	-1.45%	-0.89%
>80%	2,542	2,436	2,401	-4.16%	-5.56%
Total	6,877	7,068	7,114	2.78%	3.45%
Total <=80%	4,335	4,632	4,713	6.85%	8.72%
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					
Windsor -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,164	1,224	1,215	5.23%	4.42%
31%-50%	1,369	1,420	1,463	3.73%	6.88%
51%-60%	894	900	905	0.62%	1.25%
61%-80%	1,790	2,003	2,149	11.94%	20.10%
>80%	12,069	12,252	12,721	1.52%	5.40%
Total	17,285	17,799	18,453	2.97%	6.76%
Total <=80%	5,216	5,547	5,732	6.35%	9.90%

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					
Windsor -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,517	1,655	1,664	9.10%	9.69%
31%-50%	1,420	1,498	1,536	5.47%	8.16%
51%-60%	912	917	900	0.57%	-1.26%
61%-80%	1,815	1,977	2,031	8.94%	11.95%
>80%	11,575	11,740	12,026	1.42%	3.89%
Total	17,238	17,786	18,157	3.18%	5.33%
Total <=80%	5,663	6,046	6,131	6.77%	8.27%

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