

Bennington County 2005 Housing Needs Assessment

Bennington County is in the southwest corner of the Vermont. It serves as a “gateway” for many visitors from Bennington and Massachusetts and points south. The eastern half of the county is occupied by the Green Mountain National Forest. The City of Bennington, with 15,700 people, contains nearly half of the county’s population.

I. Emerging Housing Trends in Bennington County

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

1. Renter Households

Low-income Bennington County residents struggle with few rental housing options. Households earning \$36,423 per year (80% of the estimated 2005 county median household income) can afford to pay about \$911 monthly for rent (including utilities). A total of 3,662 units are available with rents ranging from \$1 to \$911 a month. 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 1,604 units available for low-income households -- an estimated shortage of 1,244 housing units for low-income renters in Bennington (Table 1).

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Bennington			
Housing Demand		Housing Supply	
Estimated Low-Income Households (Incomes <80% AMI)	Estimated Higher Income Households Demanding Units Affordable to Low-Income Households***	Estimated Number of Affordable Rental Units In Housing Stock*	Estimated Additional Affordable Units Needed**
2,848	1,875	3,662	1,244
*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 Bennington County is no doubt higher than this estimate. Some households who occupy apartments considered “affordable” to low-income households cannot afford those apartments without a rental subsidy. Specifically, it is unlikely that the individual incomes of these 2,848 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 1,604 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

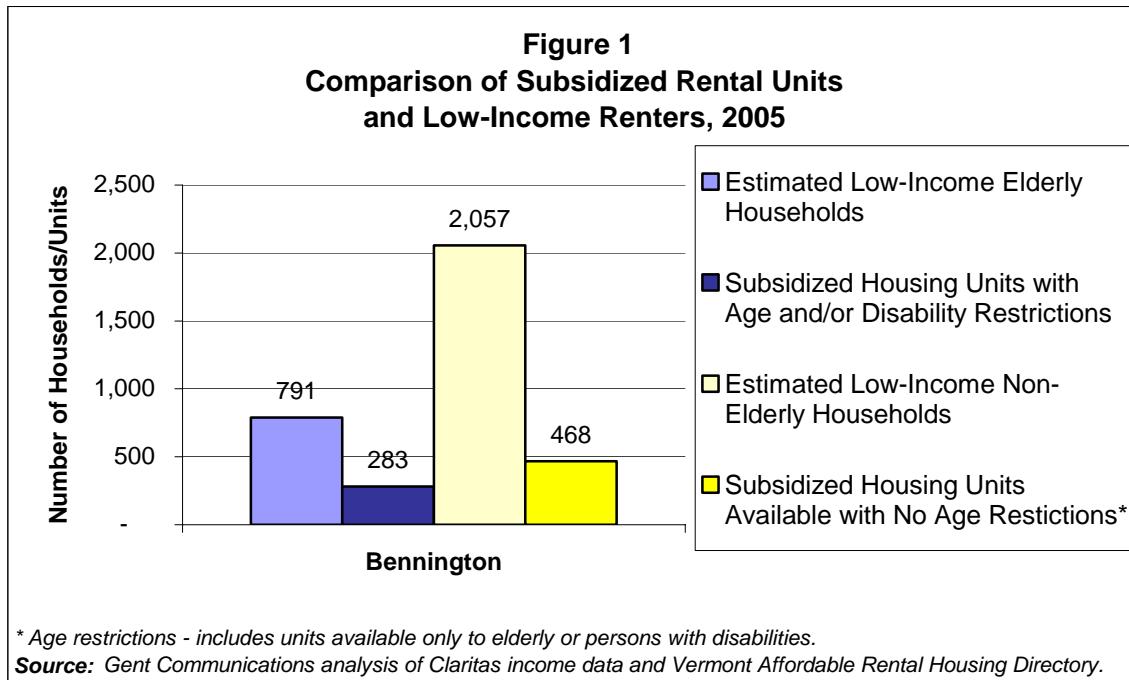
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 1,560 low-income Bennington County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 58% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000, a rate higher than the state average.

Table 2			
Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*			
Bennington			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	748	456	1,204
>30 to <=50%	534	547	1,081
>50 to <=80%	284	794	1,078
>80%	35	1,025	1,060
Total	1,600	2,823	4,423
Total <=80%	1,566	1,797	3,363
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Subsidized housing built by Bennington County’s affordable housing developers (mid 1970s to 2004) provides for about 26% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 508 units in affordable elderly rental housing and 1,589 units in non-elderly.

About 751 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 Bennington, about 38% 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 Bennington County, about 23% of non-elderly low-income rental households live in subsidized housing stock.

These 751 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**

Bennington

Number of Bedrooms	Units for elderly tenants only	Units for disabled tenants only	Units for elderly or disabled tenants only	Units without elderly/disabled restrictions	Total*
SRO	0	0	0	0	-
0	17	0	24	10	51
1	137	10	76	102	325
2	2	0	0	136	138
3	0	0	0	39	39
4	0	0	0	4	4
5+	0	0	0	0	-
Not available	27	22	0	145	194
Total	183	32	100	436	751

**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

Between 2005 and 2010, there is a need for new construction of **283** owner-occupied homes to meet the gap between the gap in housing units and the total expected demand from the 11,213 Bennington County 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*
10,817	11,283	11,213	283
*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. Almost 1,800 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 56% of all low-income owner households in Bennington 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 Bennington 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 \$57,600. This situation will likely restrict from ownership all but a few lower-income Bennington County residents.

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

	Median Income (Claritas)	Median Home Price (PTT Data)	Affordable home based on median income	Income needed to afford median home	Gap between "affordable" home and median home price	Gap between income needed and median income
2000	\$39,755	\$115,000	\$98,801	\$51,565	(\$16,199)	(\$11,810)
2005	\$45,528	\$156,605	\$129,769	\$58,520	(\$26,836)	(\$12,992)
2010	\$51,264	\$183,026	\$109,226	\$84,615	(\$73,799)	(\$33,351)
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

Bennington County (Table 6). An estimated 3,423 low-income households simply will not find enough homes in the supply of estimated 1,400 homes with values of \$71,659 or less in 2005.

By 2010, Bennington County is expected to include 300 additional low-income home owner households than in 2000. (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 Bennington County households: (1) any of the existing 3,498 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		
Bennington		
Estimated Number of Households With Incomes <=80% of Area Median	Maximum Affordable Purchase Price*	Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**
3,423	\$71,659	1,400
*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 Bennington County's home purchase market, the number of affordable homes for sale is extremely limited (Table 7). For households with incomes of 80% of the 2005 county median (or \$36,423) looking for a home to buy, only an estimated 67 of the primary homes sold in 2004 were at prices they could afford. The median home price was almost \$145,000.

Table 7		
Few Homes Sold in 2004		
For Prices Affordable To Low-Income Households (<=80% AMI)		
Bennington		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$71,659	67	\$144,900
*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 Bennington County households with household members over 62 years of age is growing at a rate more than double the rate of all households (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is particularly striking, with more than 2,640 households expected by 2010, representing a change of 14% between 2000 and 2010. This reflects 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%	702	834	866	18.79%	23.31%
31%-50%	769	740	765	-3.66%	-0.41%
51%-60%	292	351	384	20.21%	31.25%
61%-80%	549	601	631	9.41%	14.90%
>80%	1,953	1,995	2,053	2.18%	5.14%
Total	4,265	4,522	4,699	6.03%	10.18%
Total ≤80%	2,312	2,527	2,646	9.28%	14.43%

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

In 2000, more than 1,220 Bennington County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was especially pronounced for extra-elderly (age 75+) owner households. However, non-elderly households experienced higher levels (and correspondingly larger percentages). The total number of households with mobility and/or self care limitations represents 18 percent of all Bennington 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%	60	35	210	305	104	18	110	232	537	34%
>30 to ≤50%	50	70	95	215	105	70	124	299	514	31%
>50 to ≤80%	45	14	125	184	114	78	194	386	570	21%
>80%	23	29	105	157	244	162	558	964	1,121	12%
Total	178	148	535	861	567	328	986	1,881	2,742	18%
As % Of All Households With Limitations	6.5%	5.4%	19.5%	31.4%	20.7%	12.0%	36.0%	68.6%	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 Bennington 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 70 percent of households had some type of housing problem at the same time that they struggled physically.

Bennington									
	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	60	35	210	305	104	18	110	232	537
% with any housing problems	58%	57%	64%	62%	77%	78%	82%	79%	70%
2. Household Income >30 to <=50% MFI	50	70	95	215	105	70	124	299	514
% with any housing problems	30%	36%	74%	51%	38%	64%	77%	60%	56%
3. Household Income >50 to <=80% MFI	45	14	125	184	114	78	194	386	570
% with any housing problems	22%	29%	24%	24%	35%	10%	30%	28%	27%
4. Household Income <=80% MFI	155	119	430	704	323	166	428	917	1,621
% with any housing problems	39%	41%	55%	49%	50%	40%	57%	51%	50%
5. Total Households	178	148	535	861	567	328	986	1,881	2,742
% with any housing problems	36%	33%	44%	40%	34%	27%	35%	33%	36%
6. Total Households With Any Housing	64	49	235	348	190	90	347	626	976

*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 Bennington County with long-term care needs will grow to more than 1,450 by the year 2010, representing a 34% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 418 in 2010, a change of 64%. 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 Bennington County.

Bennington County has the highest gap between community-based long-term care program utilization and 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 Needs¹ by County
By Disability Level and Income Persons of All Ages / Point in Time

Bennington					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	459	413	384	-10%	-16%
Community ⁴					
Low-Income ⁵					
2+ ADLs	115	147	171	28%	50%
1+ ADLs	188	230	261	22%	39%
Any ADL or IADL	473	557	618	18%	31%
All Other Incomes					
2+ ADLs	140	223	246	58%	75%
1+ ADLs	244	341	375	40%	54%
Any ADL or IADL	610	760	833	25%	37%
Total Community	1,082	1,317	1,451	22%	34%

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

Bennington					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	459	413	384	-10%	-16%
Community, Low Income (<175%	115	147	171	28%	50%
<18	4	4	4	13%	13%
18-64	23	30	35	29%	53%
65-74	26	33	40	26%	53%
75-84	33	41	44	22%	33%
85+	28	39	48	39%	68%
Community, 175%+ FPL ⁴	140	223	246	58%	75%
<18	8	9	9	13%	13%
18-64	30	40	47	33%	55%
65-74	24	33	35	39%	48%
75-84	45	73	79	62%	75%
85+	33	67	76	102%	130%
Total Community	255	369	418	45%	64%

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

Bennington County's population will be about 37,600 persons in 2010 and is expected to grow at a slow pace by 2% between 2000 and 2010, a growth rate slightly more than .2 percent a year for the ten-year period (Table 13).

The number of total households will increase to over 11,200, an increase of 5%. The rate of growth for owner households is higher than of renter households. For instance, renter households will increase by 2% over the decade, contrasted with owner, at 6% for the same time period.

Bennington					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	36,994	37,323	37,617	1%	2%
Total Households	14,846	15,204	15,556	2%	5%
Renters	4,247	4,346	4,343	2%	2%
Owners	10,599	10,858	11,213	2%	6%

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

Substantial population shifts will occur within age cohorts in Bennington County, which will affect the need for affordable housing (Table 14). Most of the additional householders will be between the ages of 45 and 64. There will be about 215 new elderly households aged 75 or more. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Bennington						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	550	603	622	10%	13%	72
25-34	1,893	1,741	1,676	-8%	-11%	(217)
35-44	3,108	2,954	2,832	-5%	-9%	(276)
45-54	3,190	3,396	3,507	6%	10%	317
55-59	1,275	1,450	1,588	14%	25%	313
60-64	1,055	1,167	1,302	11%	23%	247
65-69	958	989	1,058	3%	10%	100
70-74	1,033	965	969	-7%	-6%	(64)
75-79	762	861	855	13%	12%	93
80-84	552	603	623	9%	13%	71
85+	470	475	524	1%	11%	54
Total	14,846	15,204	15,556	2%	5%	710

Source: Claritas

III. Labor Force and Occupations

Bennington County's unemployment rate has remained fairly moderate during the past several years, improving by .8% in 2004 (Table 15).

The top five occupations in Bennington County tend to be in lower-paying service oriented positions (Table 16). Only one category (management occupations), ranking fourth in the list, would be higher paying. The new service oriented employees will likely live in lower-income households, which will result in increased demand for affordable housing.

Bennington County		
	Labor Force	Unemployment rate
2000	20150	3.2%
2001	20250	4.6%
2002	20650	4.5%
2003	20450	5.2%
2004	19650	4.0%

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

Bennington 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	2,914	13%	\$13	0.5%
Sales and related occupations	2,582	11%	\$14	1.1%
Production occupations	2,509	11%	\$13	0.2%
Management occupations, except farmers and farm managers	1,833	8%	\$39	1.3%
Education, training, and library occupations	1,595	7%	\$16	1.8%
Total Employed	22,937	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 Bennington, the rental vacancy rate was 4.6%, higher than the state average. For owner occupied housing, a 3% rate is optimal. Bennington had the low rate of 2.0%, also higher than the state average. (*See Vermont Summary chapter for a county comparison.*)

Another noteworthy trend relates to housing quality as measured by the age of housing stock (Table 17). In general, Vermont's housing stock is old. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Bennington's is newer than the state average, with 32.1% built prior to 1939. On the other hand, less than 6% of the housing stock was built since 1998.

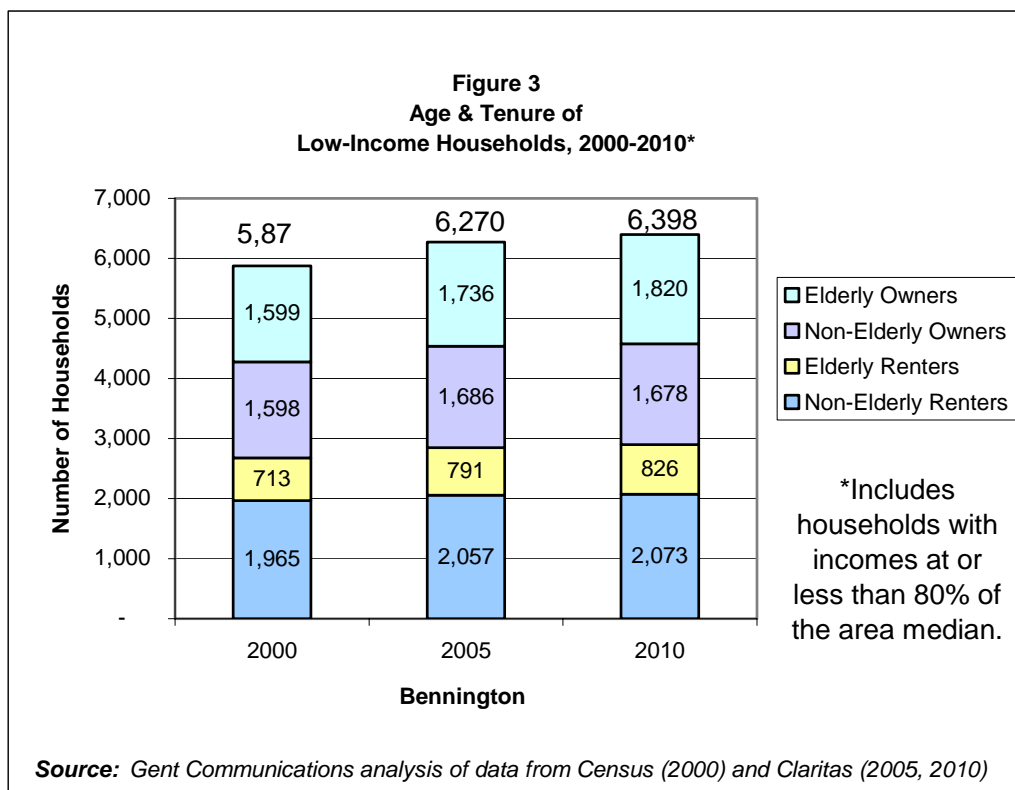
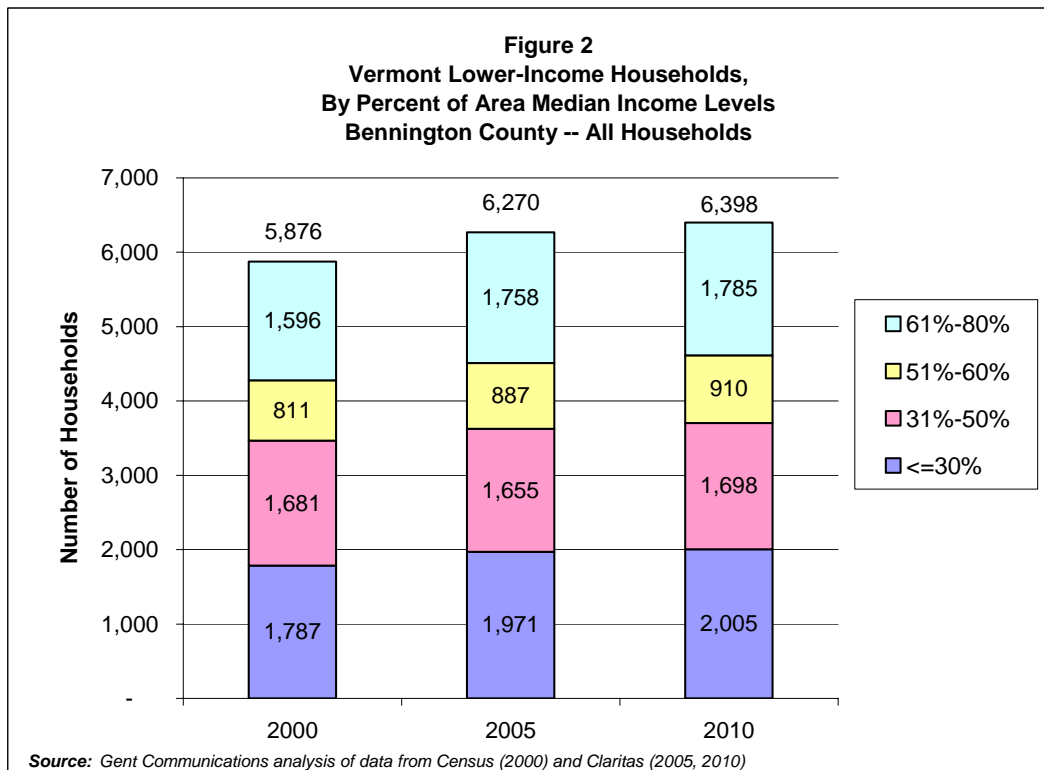
Bennington					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	60	169	99	229	1.5%
1995 to 1998	68	502	187	570	3.8%
1990 to 1994	97	783	233	880	5.9%
1980 to 1989	629	1,748	1,056	2,377	16.0%
1970 to 1979	595	1,729	893	2,324	15.7%
1960 to 1969	417	1,130	724	1,547	10.4%
1950 to 1959	412	842	320	1,254	8.4%
1940 to 1949	296	597	168	893	6.0%
1939 or earlier	1,673	3,099	877	4,772	32.1%
Total	4,247	10,599	4,557	14,846	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 Bennington County households (which earn less than 80% of the estimated county median income) will grow by an estimated 522 households to almost 6,400 households (Figure 2). Over 2,000 of these additional low-income households will have very low-incomes (no more than 30% of the county median), clearly placing them in an "at risk" category.

Bennington County's low-income households will be distributed among renter elderly and non-elderly as well as owner elderly and non-elderly groups (Figure 3). In general, owner households are growing at a slightly faster pace (9%) than renter households (8%), especially among elderly owners (with a household member older than age 62), with a net increase of 221 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. Bennington County Focus Group

At a focus group in Bennington on October 18, professionals representing a cross-section of organizations that work regularly with Bennington County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth -- reported that the hardest to serve group of people in many cases multiple problems that cannot easily be addressed within one department or a single program. The following summarizes the discussion at the Bennington Focus Group.

Housing:

- Lack of affordable housing
- Lack of assisted living housing in Bennington and Windham Counties
- All residential care and assisted living beds are full
- There are 1-2 year waiting lists for residential care beds
- "Landlords' market" makes finding affordable housing difficult

Homeless:

- Corrections now utilizes long term stays in hotels and, therefore, reduces available space for emergency stays for homeless
- Estimate 136 homeless in Bennington
- Receive 1 call a week from police station about a homeless with a need
- In public schools last year – 60 students homeless
- Seeing increased homelessness across the board

Money:

- Case management needs greater amount than funds currently available
- As the Section 8 program decreases, the incentive (guaranteed rent) is reduced for landlords providing affordable housing
- Eligible recipient of subsidy programs "helps" friends or family and double up to afford rent or to help out – both get evicted because of the program violations OR second person becomes homeless again

Youth

- Youth at risk -- finding 6-12 on caseloads with no place to go when state custody ends.
 - Upon turning 18+, youths are doubling up/ couch surfing.
- For 16-21 year olds, need youth transition housing.
 - including 8 to 9 women
- There is no transition housing for single person, 21+
- Youth at risk don't fit into most programming
- In public schools last year – 60 students homeless (*see above*)

Corrections:

- Gap in community for correctional transitional housing
- Elderly convicted sex offenders –no one wants them
- Long term stays in hotels being used by corrections and competing with emergency stay for homeless

Mentally Ill

- Mentally disabled have to leave the area for services not available here
- Restrictions on programs for persistent mental illness

Elderly

- Two year waiting list for elderly housing
- Elderly in rural housing must leave their own homes to find housing in less rural areas because
 - cannot afford taxes, heating, transportation, no services available
- Bennington County has the largest per capita elder population in the state
- No affordable elder housing

Future Trends/Needs/Challenges:

- Need transitional housing for all special groups
- Longer waiting lists, more homelessness, doubling up for families to afford rent
- Affordability/availability decreasing
- Increase in case management/ supportive services needs
- Increase numbers of kids with mental/development issues
- There will be changes in development regulations to encourage housing starts
- There will be new development opportunities for renovation of existing infrastructure to house elders
- Increasing need to get services to where people live

Strengths/Suggestions:

- Develop deliberate communities with rental and ownership components for group living
 - There are models like this already in operation
- Community-based inter-generational operations -- families/kids/elders
- Draw on strengths of local groups to work on and tackle identified needs
- Local non-profits in collaboration with others
- Funding to help elders convert homes to become more accessible
- Need significant growth in nursing home beds
- Develop alternatives for rural folks to stay at home
- Public transportation shared by organizations
- Provide more mobile services (office in local areas on regular basis)
- State needs to increase funding for housing
- Need to increase incentives for building and providing housing

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APPENDIX 1: ADDITIONAL TABLES

Table A Estimated Number of Households By Household Income Relative to Estimated Area Median, 2000-2010					
Bennington -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,787	1,971	2,005	10.31%	12.20%
31%-50%	1,681	1,655	1,698	-1.58%	0.99%
51%-60%	811	887	910	9.32%	12.21%
61%-80%	1,596	1,758	1,785	10.10%	11.79%
>80%	8,970	8,934	9,158	-0.41%	2.10%
Total	14,846	15,204	15,556	2.41%	4.78%
Total <=80%	5,876	6,270	6,398	6.72%	8.88%

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					
Bennington -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,065	1,181	1,225	10.92%	15.04%
31%-50%	800	761	748	-4.87%	-6.50%
51%-60%	281	321	337	14.09%	19.62%
61%-80%	532	585	590	9.90%	10.88%
>80%	1,569	1,498	1,444	-4.50%	-7.98%
Total	4,247	4,346	4,343	2.33%	2.26%
Total <=80%	2,678	2,848	2,899	6.33%	8.26%

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					
Bennington -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	722	790	780	9.42%	8.02%
31%-50%	881	893	950	1.40%	7.79%
51%-60%	530	566	574	6.79%	8.28%
61%-80%	1,064	1,173	1,195	10.21%	12.25%
>80%	7,401	7,435	7,715	0.46%	4.23%
Total	10,599	10,858	11,213	2.44%	5.79%
Total <=80%	3,198	3,423	3,498	7.04%	9.41%

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					
Bennington -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,085	1,137	1,139	4.82%	5.01%
31%-50%	913	914	932	0.17%	2.16%
51%-60%	519	535	527	3.19%	1.49%
61%-80%	1,047	1,157	1,154	10.47%	10.16%
>80%	7,018	6,939	7,105	-1.13%	1.25%
Total	10,581	10,682	10,857	0.95%	2.61%
Total <=80%	3,563	3,743	3,752	5.05%	5.28%

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