

Caledonia County 2005 Housing Needs Assessment

Caledonia County is in the northern upper Connecticut River Valley of Vermont, bordering New Hampshire. It is part of the three-county Northeast Kingdom. Its largest city is St. Johnsbury, with a population of 7,571.

I. Emerging Housing Trends in Caledonia County

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

1. Renter Households

Although located in a more affordable area of Vermont, low-income Caledonia County residents still struggle with few rental housing options. Households earning \$31,087 per year (80% of the estimated 2005 county median household income) can afford to pay about \$777 monthly for rent (including utilities). An estimated 2,887 units have rents ranging from \$1 to \$777 in 2005. 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 1,280 units available for low-income households – an estimated shortage of 863 housing units for low-income renters (Table 1).

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Caledonia			
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**
2,144	1,462	2,887	863
*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 Caledonia 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 2,144 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 1,280 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 1,046 low-income Caledonia County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 51% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

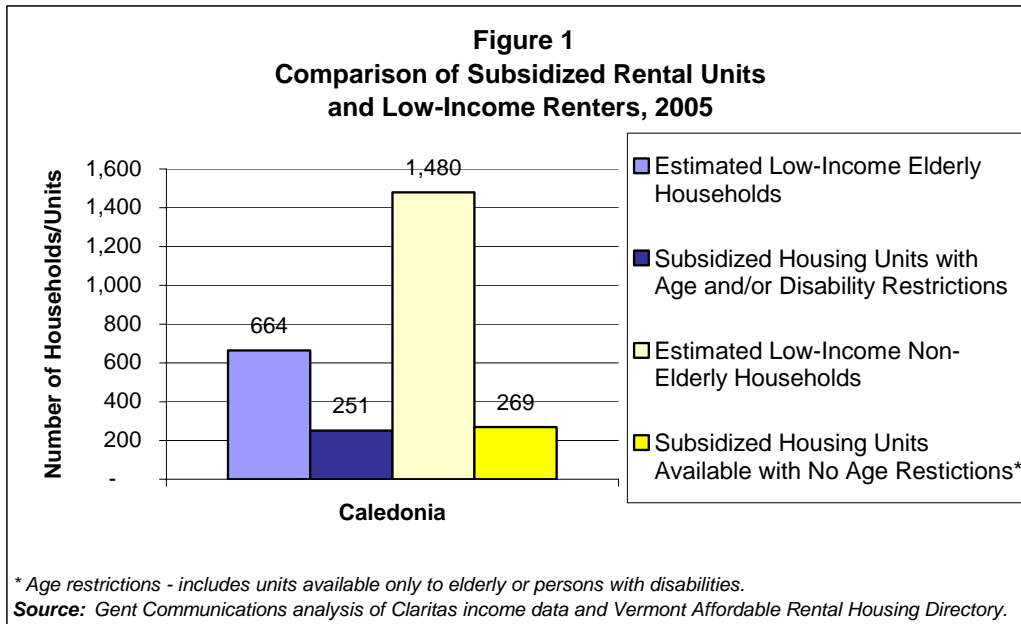
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	554	518	1,072
>30 to <=50%	378	488	866
>50 to <=80%	114	586	700
>80%	12	483	495
Total	1,058	2,074	3,132
Total <=80%	1,046	1,592	2,638

*Includes all households with a housing cost burden greater than 30% of income.
Source: CHAS 2000 VT data tables.

Subsidized housing built by Caledonia County’s affordable housing developers (mid 1970s to 2004) provides for about 19% of low-income renter households in 2005 (those earning less than 80% of median income). There is a current “gap” of 293 units in affordable elderly rental housing and 1,945 units in non-elderly (Figure 1).

About 520 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 Caledonia, about 48% 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 Caledonia County, about 18% of non-elderly low-income rental households live in subsidized housing stock.

These 520 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**

Caledonia

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	18	0	4	12	34
1	135	0	37	58	230
2	18	0	5	114	137
3	1	0	0	49	50
4	0	0	0	13	13
5+	0	0	0	1	1
Not available	9	2	24	20	55
Total	181	2	70	267	520

*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

Many low-income Caledonia County households are owners. Between 2005 and 2010, there is a need for new construction of 595 owner-occupied homes to meet the gap in housing units and the total expected demand in 2010 from the 9,350 owner households (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*
8,712	9,049	9,350	595
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
Sources: Gent Communications analysis of data from Claritas, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

Table 2 (in Renter Household section above) also displays the cost burden for low-income homeowners. A total of 1,600 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 61% of all low-income owner households in Caledonia County in 2000, a rate much higher than the statewide percentage. 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 Caledonia County, no gap exists currently between incomes needed to purchase a home and purchase prices (Table 5). However, should interest rates rise in the next five years, a gap of almost \$10,000 will occur in 2010. The current positive environment certainly helps a limited number of lower income individuals and families purchase a home in Caledonia.

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	\$34,855	\$79,000	\$93,498	\$36,571	\$14,498	(\$1,716)
2005	\$38,858	\$100,837	\$120,299	\$40,014	\$19,462	(\$1,156)
2010	\$44,425	\$114,185	\$104,272	\$55,511	(\$9,913)	(\$11,086)
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 Caledonia County (Table 6). An estimated 2,727 low-income households will not find enough homes in the supply of an estimated 2,014 homes with values of \$69,701 or less in 2005.

By 2010, Caledonia County is expected to include 276 additional low-income home owner households than in 2005. (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 Caledonia County households: (1) any of the existing 2,727 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 Caledonia		
Estimated Number of Households With Incomes <=80% of Area Median	Maximum Affordable Purchase Price*	Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**
2,727	\$69,701	2,014
<small>*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small>**Total owner units for 2005 based on building permit data and on Census total housing estimates in Table HU-EST2003-04-50 Population Division, U.S. Census Bureau, Release Date: July 23, 2004. Assumes the same ownership rate as in 2000. Portion of stock within maximum affordable price is based on 2003-2004 home purchase prices.</small>		
<small>Sources: Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.</small>		

For any low-income households entering Caledonia 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 \$31,087) looking for a home to buy, an estimated 99 of the primary homes sold in 2004 were at prices they could afford. The median price in 2004 was \$92,500, one of the lowest in Vermont.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Caledonia		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$69,701	99	\$92,500
<small>*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small>Source: Vermont Property Transfer Tax Data.</small>		

3. Older and Disabled Residents

The proportion of Caledonia County households with household members over 62 years of age is growing at a 10% rate compared with a 8% increase for all households between 2000 and 2010 (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 2,163 households expected by 2010, representing a change of 13% 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%	606	683	763	12.67%	25.85%
31%-50%	604	600	615	-0.72%	1.82%
51%-60%	278	252	286	-9.18%	2.85%
61%-80%	418	471	499	12.76%	19.31%
>80%	1,341	1,358	1,429	1.30%	6.58%
Total	3,247	3,365	3,592	3.62%	10.61%
Total <=80%	1,906	2,007	2,163	5.26%	13.45%

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

In 2000, more than 1,100 Caledonia 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) of problems. The total number of households with mobility and/or self care limitations represents 20 percent of all Caledonia County households.

Household income relative to the area median income	Renters				Owners				Total		As % of All Households, Regardless of Limitations
	Extra Elderly Households**	Elderly Households	All Other Households	Total Renters	Extra Elderly Households**	Elderly Households	All Other Households	Total Owners	Total Households		
<=30%	100	75	170	345	93	45	84	222	567	37%	
>30 to <=50%	75	34	110	219	125	65	105	295	514	35%	
>50 to <=80%	40	4	90	134	105	49	205	359	493	21%	
>80%	29	14	93	136	138	113	434	685	821	13%	
Total	244	127	463	834	461	272	828	1,561	2,395	20%	
As % Of All Households With Limitations	10.2%	5.3%	19.3%	34.8%	19.2%	11.4%	34.6%	65.2%	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 documented that Caledonia 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). These housing problems extended to both renter and owner households (Table 10). The trend is particularly noteworthy for very-low income households (below 30% of median family income), where 65 percent of households had some type of housing problem at the same time that they struggled physically.

Caledonia									
	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	100	75	170	345	93	45	84	222	567
% with any housing problems	40%	53%	65%	55%	80%	78%	83%	81%	65%
2. Household Income >30 to <=50% MFI	75	34	110	219	125	65	105	295	514
% with any housing problems	60%	12%	77%	61%	52%	54%	67%	58%	59%
3. Household Income >50 to <=80% MFI	40	4	90	134	105	49	205	359	493
% with any housing problems	38%	0%	39%	37%	29%	41%	42%	38%	38%
4. Household Income <=80% MFI	215	113	370	698	323	159	394	876	1,574
% with any housing problems	47%	39%	62%	54%	52%	57%	57%	55%	54%
5. Total Households	244	127	463	834	461	272	828	1,561	2,395
% with any housing problems	41%	35%	51%	46%	38%	36%	34%	35%	39%
6. Total Households With Any Housing	100	44	238	382	173	98	279	549	932

*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 Caledonia County with long-term care needs will grow to more than 1,088 by the year 2010, representing a 30% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 279 in 2010, a change of 43%. 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 Caledonia County.

Recent information from the Vermont Department of Aging and Independent Living indicates that Caledonia 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. Caledonia County residents do not have access to assisted living or match up programs.

Table 11 Estimated Number of People with LTC Needs ¹ by County By Disability Level and Income Persons of All Ages / Point in Time					
Caledonia					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	161	149	142	-7%	-12%
Community ⁴					
Low-Income ⁵					
2+ ADLs	90	113	133	26%	48%
1+ ADLs	149	179	205	20%	38%
Any ADL or IADL	379	441	496	16%	31%
All Other Incomes					
2+ ADLs	106	135	147	28%	39%
1+ ADLs	184	225	245	22%	33%
Any ADL or IADL	460	539	591	17%	29%
Total Community	838	980	1,088	17%	30%

Table 12 Estimated Number of People Needing Assistance With At Least Two Activities of Daily Living By Age Group and Income / Point in Time					
Caledonia					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	161	149	142	-7%	-12%
Community, Low Income (<175%	90	113	133	26%	48%
<18	3	4	4	14%	17%
18-64	20	26	32	32%	59%
65-74	19	21	25	11%	30%
75-84	28	34	35	21%	26%
85+	20	29	38	41%	86%
Community, 175%+ FPL ⁴	106	135	147	28%	39%
<18	7	8	8	14%	17%
18-64	24	32	38	34%	59%
65-74	16	16	15	-4%	-6%
75-84	36	45	44	26%	24%
85+	23	35	41	51%	76%
Total Community	196	249	279	27%	43%

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

Caledonia County's population will grow to over 31,300 persons in 2010 and is expected to expand at a modest pace by 6% between 2000 and 2010, a growth rate slightly more than .6 percent a year for the ten-year period (Table 13).

The number of total households will increase to over 9,300, an increase of 10%. The rate of growth for owner households is higher than for renter households. For instance, renter households will increase by 4% over the decade, contrasted with owner, at 10% for the same time period.

Caledonia					
	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
Total Population	29,702	30,535	31,343	3%	6%
Total Households	11,663	12,156	12,652	4%	8%
Renters	3,164	3,254	3,302	3%	4%
Owners	8,499	8,902	9,350	5%	10%

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

Substantial population shifts will occur within age cohorts in Caledonia 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 206 new elderly households aged 80 or more, a large increase for a relatively small county. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Caledonia						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	531	598	625	13%	18%	94
25-34	1,569	1,519	1,488	-3%	-5%	(81)
35-44	2,415	2,354	2,287	-3%	-5%	(128)
45-54	2,726	2,851	2,987	5%	10%	261
55-59	915	1,150	1,282	26%	40%	367
60-64	729	822	947	13%	30%	218
65-69	656	668	739	2%	13%	83
70-74	712	671	686	-6%	-4%	(26)
75-79	651	639	646	-2%	-1%	(5)
80-84	437	504	532	15%	22%	95
85+	322	380	433	18%	34%	111
Total	11,663	12,156	12,652	4%	8%	989

Source: Claritas

III. Labor Force and Occupations

Caledonia County's unemployment rate has remained higher than the state average for several years including 2004 (Table 15). It should be noted that the county's unemployment rate improved last year. Caledonia has a history of high unemployment relative to most other regions.

The top five occupations held in Caledonia County are all lower-paying service oriented positions, unlike most other counties where at least some higher paying occupations are being created among the top five occupations (Table 16). A large number of these new service sector employees are expected to earn lower incomes, which will add to the need for affordable housing.

Caledonia County	Labor Force	Unemployment rate
2000	15250	4.0%
2001	15350	5.1%
2002	15700	5.2%
2003	15900	6.0%
2004	17200	4.1%

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

Caledonia 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	2,485	14%	\$13	0.5%
Production occupations	2,141	12%	\$13	0.2%
Sales and related occupations	1,789	10%	\$14	1.1%
Education, training, and library occupations	1,524	8%	\$16	1.8%
Construction trades workers	1,116	6%	\$15	0.8%
Total Employed	18,392	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. However, in Caledonia County, the rental vacancy rate was 6.5%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Caledonia County had the rate of 2.4%, also higher than

the state average of 1.7%. (See Vermont Summary chapter for a county comparison.)

Another noteworthy trend relates to housing quality as measured by the age of housing stock. In general, Vermont’s housing stock is old. This relates to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Caledonia’s is older than the state average, with 40.2% built prior to 1939 (Table 17). In fact, Caledonia has the highest percent of older housing units in the state. On the other hand, less than 8% of the housing stock was built since 1998.

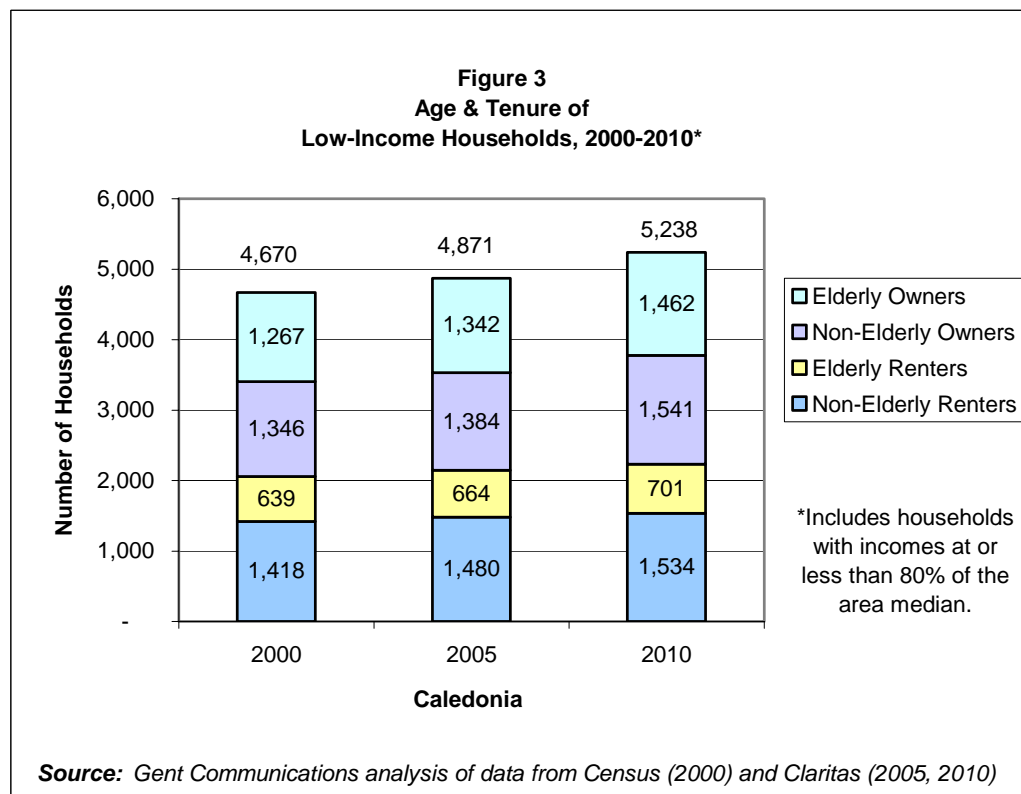
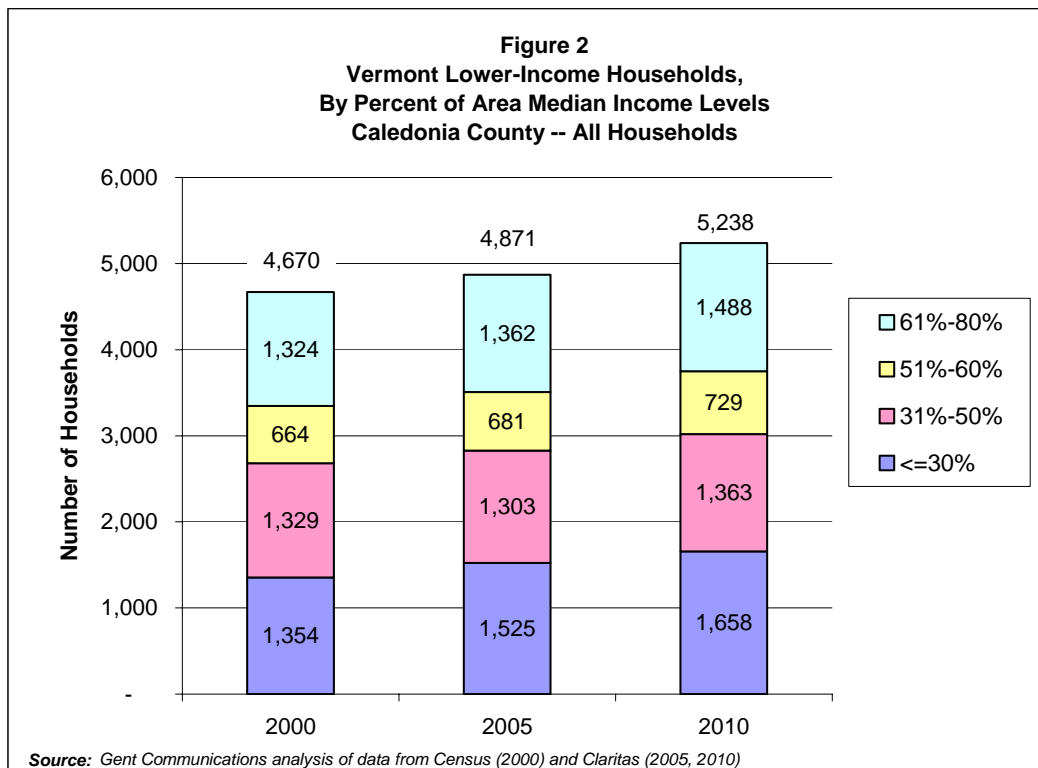
Caledonia					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	12	177	111	189	1.6%
1995 to 1998	81	466	169	547	4.7%
1990 to 1994	108	665	189	773	6.6%
1980 to 1989	280	1,461	380	1,741	14.9%
1970 to 1979	416	1,506	391	1,922	16.5%
1960 to 1969	239	674	366	913	7.8%
1950 to 1959	138	326	158	464	4.0%
1940 to 1949	224	199	120	423	3.6%
1939 or earlier	1,659	3,032	957	4,691	40.2%
Total	3,157	8,506	2,841	11,663	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 Caledonia County households (which earn less than 80% of the estimated county median income) will grow by an estimated 421 households to more than 5,200 households (Figure 2). Over 1,650 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.

Caledonia 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 faster pace -- 15% compared with 9% for renter 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. Caledonia County/Essex County Focus Group

At a focus group in St. Johnsbury on October 26, professionals representing a cross-section of organizations that work regularly with Caledonia County's and Essex County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth – met to discuss housing issues for special needs populations. The following summarizes the discussion at the St. Johnsbury Focus Group. [No focus group took place in Essex County.]

Housing:

- Housing failures occur due to poor or lack of service provision
- People losing housing due to lifestyle choices (substance abuse, not paying rent) or economic issues
 - Need long-term training in life skills
- Lack of subsidized housing
- Old housing stock is a problem
- Substandard housing is available as affordable housing
- No middle class housing in NEK (stock is either substandard housing or is very nice)
- Nobody is building rental housing because it doesn't make economic sense to own rentals
- Gilman's management company receives about 200 applications/month and rejects around 150
- Lifestyle choices are a problem because housing providers not willing to rent to "problem" tenants; those with good lifestyle choices can find housing
- Gilman Homeownership Center has 200 clients at this time
 - 350 families into home ownership in Northeast Kingdom countries since 1998-Gilman
 - over 1,000 attend home buyer education class
- 7-10 families that have moved to Newport after "burning through" apartments in St Johnsbury
- In 3 years- lost 25 units, 25 units brought back on, but must be rehabilitated

Youth

- Transitional housing for 2 years for SRS youth moving out of SRS and into Gilman programs/housing
- SRS-60 kids in custody
- Kids aging out of SRS as they turn 18- where do they go?
 - Once they are out of custody, young adults cannot do it alone, even with help paying initial rent
- Young parents- doubling up can work to some extent, but can be too much
- Youth getting out of high school need programming, life skills to keep them on track. They are not going to college, are earning minimum wage
- Target youth for life skills, training

Money

- "Housing" funders only want to fund housing, they don't want to hear about programming
- When a family has kids taken away, this leads to the funding going away, and then the house is usually first to go
- Poor credit is a major issue for most clients
- Build credit back for folks with poor credit

Corrections

- Incarcerated individuals move into worse case housing situations when getting back into

society. This puts them back into prison often.

Future Trends and Needs

- Increased rate of incarceration in St. Johnsbury
- Rural folks are clustering in communities for service provision
- Need more Single Room Occupancy with on-site service provision
- Large number of clients moving from one community to the next as they “burn bridges”
- Second-home purchases are increasing prices and low-cost homes being bought up.
 - Bought from out of state and left empty, may increase in the next years.
- Section 8 approach by the administration -Decrease in section 8 money
- The cost of materials for housing/remodeling are increasing rapidly
- Fear about one major employer in NEK and what happens when Ethan Allen leaves
- Influx of drug abuse is bringing decreased quality of life
- Decrease in jobs, increase in drugs- leading to cycle
- Increase in families following a new substance abuse rehab facility in Brandon - 100+ beds

Suggestions/Strengths:

- Replicate programs and housing that works.
- Youth getting out of high school need programming, life skills to keep them on track
 - Those in programming the longest have the most success
- Must find a way to share landlords’ risk of renting to some “special needs” clients
- NEK multi-family revolving loan fund in conjunction with VT community loan fund/ USDA:
 - Low interest loans to landlords to fix- open multi-family housing
- Residents’ leadership core group within a larger housing complex
- Residents must have ownership/responsibility
- Increase community involvement/events, Increase active participation, Increase collaboration, partnerships with educational institutions/Americorps
- Doubling up not a bad thing
- Sometimes mixed living can work
 - For instance, mixed housing for foster parents, young parents and the young parents’ kids nearby can work
- Need supportive living arrangements for women with children
- Make sure services can get to the people
- On site services/property management, available transportation
- Provide housing education, skills and housing for those who have bad credit
 - financial counseling
- Help restore credit for folks with poor credit

ST JOHNSBURY FOCUS GROUP ATTENDEES

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APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Caledonia -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,354	1,525	1,658	12.67%	22.47%
31%-50%	1,329	1,303	1,363	-1.97%	2.57%
51%-60%	664	681	729	2.61%	9.89%
61%-80%	1,324	1,362	1,488	2.85%	12.33%
>80%	6,993	7,285	7,414	4.18%	6.03%
Total	11,663	12,156	12,652	4.23%	8.48%
Total <=80%	4,670	4,871	5,238	4.29%	12.15%

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					
Caledonia -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	770	878	956	14.07%	24.26%
31%-50%	591	599	601	1.46%	1.79%
51%-60%	273	236	252	-13.85%	-7.90%
61%-80%	424	431	425	1.71%	0.21%
>80%	1,106	1,110	1,068	0.34%	-3.49%
Total	3,164	3,254	3,302	2.84%	4.36%
Total <=80%	2,058	2,144	2,234	4.19%	8.58%

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					
Caledonia -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	584	647	701	10.82%	20.10%
31%-50%	738	703	762	-4.70%	3.20%
51%-60%	390	446	478	14.15%	22.36%
61%-80%	900	931	1,063	3.38%	18.04%
>80%	5,887	6,175	6,347	4.91%	7.82%
Total	8,499	8,902	9,350	4.74%	10.01%
Total <=80%	2,612	2,727	3,003	4.37%	14.95%
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					
Caledonia -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	747	842	895	12.67%	19.72%
31%-50%	724	703	748	-3.01%	3.20%
51%-60%	386	429	444	11.09%	14.96%
61%-80%	906	891	989	-1.72%	9.11%
>80%	5,652	5,927	5,985	4.87%	5.90%
Total	8,416	8,791	9,060	4.46%	7.66%
Total <=80%	2,764	2,864	3,075	3.62%	11.24%
Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					