

## Franklin County 2005 Housing Needs Assessment

Franklin County is in northwest Vermont. It serves as a “gateway” for many visitors from Canada and upstate New York and borders on Chittenden County. Franklin County has a significant agricultural economy and is, more recently, experiencing new types of development. The City of St. Albans, with 7,650 people, is the county’s largest municipality.

### I. Emerging Housing Trends in Franklin County

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

#### 1. Renter Households

Low-income Franklin County residents struggle with few rental housing options. Households earning \$38,341 per year (80% of the estimated 2005 county median household income) can afford to pay about \$959 monthly for rent (including utilities). An estimated 3,905 units are offered with rents ranging from \$1 to \$959 in 2005 (Table 1). However, more than half of these units are estimated to be occupied by upper income households and an additional five percent are assumed to be vacant at any given point in time, leaving only about 1,700 units available for low-income households – an estimated shortage of 1,201 affordable rental units.

<b>Table 1</b>			
<b>Unmet Needs of Low-Income Renter Households, 2005</b>			
<b>Franklin</b>			
Housing Demand		Housing Supply	
Estimated Low-Income Households (Incomes <80% AMI)	Estimated Higher Income Households Demanding Units Affordable to Low-Income Households***	Estimated Number of Affordable Rental Units In Housing Stock*	Estimated Additional Affordable Units Needed**
2,762	2,148	3,905	1,201
*Affordability is defined as spending 30% of household income for housing expenses. Excludes units with no cash rent.			
**Includes a housing vacancy rate of 5% typical in healthy housing market conditions.			
***Assumes that the percentage of units affordable to households with incomes <=80% AMI that were occupied by higher income households is the same in 2005 as in 2000.			
<b>Sources:</b> Gent Communications analysis of data from Claritas, HUD CHAS Data Book, Census American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

The actual need for additional affordable rental units in Franklin 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 2,762 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 1,700 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

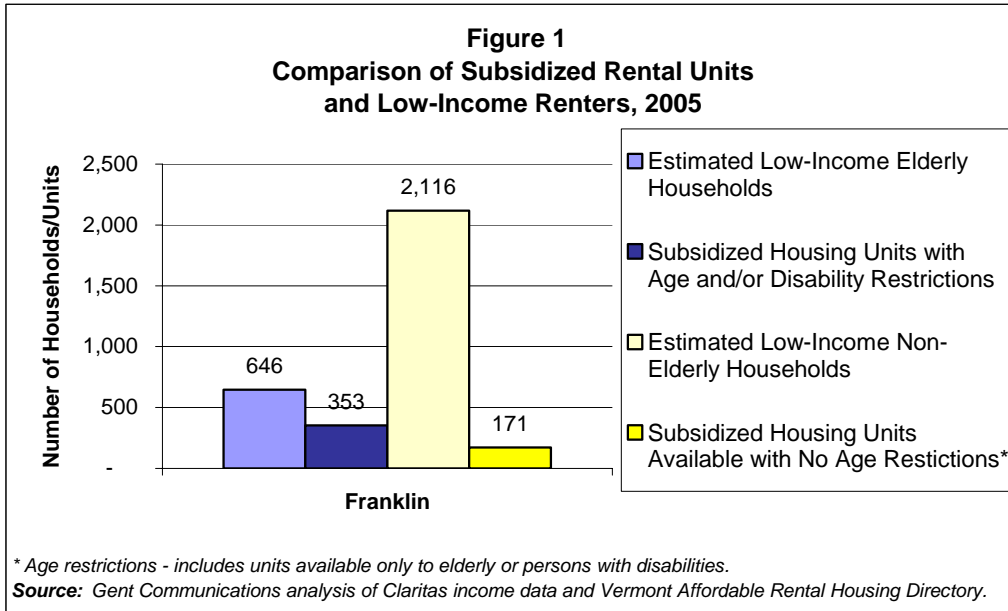
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 1,280 low-income Franklin County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 50% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

<b>Table 2</b>			
<b>Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*</b>			
<b>Franklin</b>			
<b>Household Income Level Relative to Area Median Family Income</b>	<b>Renters</b>	<b>Owners</b>	<b>Total</b>
<=30%	619	599	1,218
>30 to <=50%	494	722	1,216
>50 to <=80%	169	779	949
>80%	8	868	876
<b>Total</b>	<b>1,290</b>	<b>2,968</b>	<b>4,259</b>
<b>Total &lt;=80%</b>	<b>1,282</b>	<b>2,100</b>	<b>3,382</b>
*Includes all households with a housing cost burden greater than 30% of income.			
<b>Source:</b> CHAS 2000 VT data tables.			

Affordable housing built by Franklin 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) (Figure 1). There is a current “gap” of 293 units in affordable elderly rental housing and 1,945 units in non-elderly.

About 524 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 Franklin, about 67% 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. About 8% of non-elderly low-income rental households live in subsidized housing stock, a low rate compared with the number of non-elderly rental households.

These 524 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**

**Franklin**

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	5	5
0	18	0	0	21	39
1	229	6	80	30	345
2	12	0	7	81	100
3	0	0	0	15	15
4	0	0	0	5	5
5+	0	0	0	0	-
Not available	7	0	0	8	15
Total	266	6	87	165	524

*\*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 1,354 owner-occupied homes in Franklin County to bridge the gap in housing units and the total expected demand from owner households in 2010 (Table 4).

Number of Owner Housing Units (2000)	Estimated Number of Owner Housing Units (2005)	Estimated Number of Households in 2010	New Housing Units Needed By 2010*
12,745	13,649	14,546	1,354
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
<b>Sources:</b> Gent Communications analysis of data from Claritas, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

Table 2 (in Renter Household section above) also displays the cost burden for low-income homeowners. A total of 2,100 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 54% of all low-income owner households in Franklin 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 dramatically in Franklin 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 \$83,000. This situation will likely restrict from ownership all but a few lower-income Franklin 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
<b>2000</b>	\$41,927	\$113,650	\$106,644	\$51,003	(\$7,006)	(\$9,076)
<b>2005</b>	\$47,926	\$163,120	\$137,896	\$60,681	(\$25,223)	(\$12,755)
<b>2010</b>	\$54,358	\$204,798	\$113,836	\$93,820	(\$90,962)	(\$39,462)
<b>Note:</b> Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
<b>Sources:</b> Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

For low-income households looking to purchase homes, very few affordable options exist in Franklin County (Table 6). An estimated 4,388 low-income households simply will not find enough homes in the supply of estimated 1,754 homes with values of \$78,019 or less in 2005.

By 2010, Franklin County’s population is expected to include 378 additional low-income home owner households than in 2005. (This will be discussed in Section II below.) These households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Franklin County households: (1) any of the existing 4,388 low-income homeowners who need to move, and (2) upper income households who want to spend less than 30% of their incomes for housing costs.

<b>Table 6</b> <b>Comparison of Housing Demand and Supply Estimates: Low-Income Home Owners, 2005</b> <b>Franklin</b>		
<b>Estimated Number of Households With Incomes &lt;=80% of Area Median</b>	<b>Maximum Affordable Purchase Price*</b>	<b>Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**</b>
4,388	\$78,019	1,754
<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><b>Sources:</b> Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.</small>		

For any low-income households entering Franklin 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 \$38,341) looking for a home to buy, only an estimated 98 of the primary homes sold in 2004 were at prices they could afford. The median purchase price in 2004 was \$149,000.

<b>Table 7</b> <b>Few Homes Sold in 2004</b> <b>For Prices Affordable To Low-Income Households (&lt;=80% AMI)</b> <b>Franklin</b>		
<b>Maximum Affordable Purchase Price*</b>	<b>Number of Homes Sold in 2004 Below This Price</b>	<b>Median Home Price in 2004</b>
\$78,019	98	\$149,000
<small>*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small><b>Source:</b> Vermont Property Transfer Tax Data.</small>		

## 3. Older and Disabled Residents

The proportion of Franklin County households with household members over 62 years of age is growing at a rate faster than rate of all households (17% compared with 13% overall) (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 2,896 households expected by 2010, representing a change of 21% between 2000 and 2010. This reflects the first decade of the “baby boom” population cohort as it begins to affect elder households, longer life expectancies and an influx of new households in the county.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	824	960	1,064	16.42%	29.01%
31%-50%	816	806	880	-1.25%	7.87%
51%-60%	263	349	373	32.53%	41.59%
61%-80%	487	531	580	8.98%	19.01%
>80%	1,344	1,325	1,471	-1.42%	9.44%
Total	3,735	3,970	4,367	6.30%	16.93%
Total <=80%	2,391	2,645	2,896	10.65%	21.14%

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

In 2000, more than 1,178 Franklin County elderly households had some type of mobility and/or self care limitation (Table 9). Generally, non-elderly households experienced higher problem levels of mobility and/or self care limitations. The total number of households with mobility and/or self care limitations represents 18 percent of all Franklin County households.

Franklin 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%	70	40	205	315	75	79	115	269	584	36%
>30 to <=50%	45	40	160	245	154	110	160	424	669	31%
>50 to <=80%	15	30	115	160	98	114	289	501	661	20%
>80%	25	24	138	187	86	173	650	909	1,096	11%
Total	155	134	618	907	413	476	1,214	2,103	3,010	18%
As % Of All Households With Limitations	5.1%	4.5%	20.5%	30.1%	13.7%	15.8%	40.3%	69.9%	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 Franklin 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 78

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

Franklin									
	Renters				Owners				
	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Renters	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Owners	Total Households
<b>1. Household Income &lt;=30% MFI</b>	70	40	205	315	75	79	115	269	584
% with any housing problems	43%	63%	83%	71%	87%	82%	87%	86%	78%
<b>2. Household Income &gt;30 to &lt;=50% MFI</b>	45	40	160	245	154	110	160	424	669
% with any housing problems	22%	63%	84%	69%	52%	50%	78%	61%	64%
<b>3. Household Income &gt;50 to &lt;=80% MFI</b>	15	30	115	160	98	114	289	501	661
% with any housing problems	0%	33%	22%	22%	8%	25%	39%	30%	28%
<b>4. Household Income &lt;=80% MFI</b>	130	110	480	720	327	303	564	1,194	1,914
% with any housing problems	31%	55%	69%	60%	47%	49%	60%	54%	56%
<b>5. Total Households</b>	155	134	618	907	413	476	1,214	2,103	3,010
% with any housing problems	26%	45%	55%	48%	39%	33%	36%	36%	40%
<b>6. Total Households With Any Housing</b>	40	60	338	438	161	157	439	757	1,195

\*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 Franklin County with long-term care needs will grow to more than 1,419 by the year 2010, representing a 37% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 369 in 2010, a change of 50%. 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 Franklin County.

Franklin County has met the State 40%/60% long term care goal in which at least 40% of long-term care services are available within the community.

<b>Franklin</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000-2005)</b>	<b>% Change (2000-2010)</b>
Nursing Facility <sup>2,3</sup>	204	190	179	-7%	-13%
Community <sup>4</sup>					
Low-Income <sup>5</sup>					
2+ ADLs	106	135	160	27%	50%
1+ ADLs	177	216	251	22%	42%
Any ADL or IADL	449	533	610	19%	36%
All Other Incomes					
2+ ADLs	132	178	199	34%	50%
1+ ADLs	235	299	336	27%	43%
Any ADL or IADL	588	713	809	21%	38%
<b>Total Community</b>	<b>1,036</b>	<b>1,246</b>	<b>1,419</b>	<b>20%</b>	<b>37%</b>

<b>Franklin</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000-2005)</b>	<b>% Change (2000-2010)</b>
Nursing Facility <sup>2,3</sup>	204	190	179	-7%	-13%
Community, Low Income (<175%)	106	135	160	27%	50%
<18	5	6	7	22%	36%
18-64	27	36	45	33%	65%
65-74	24	28	33	16%	39%
75-84	30	35	37	17%	25%
85+	21	30	38	45%	84%
Community, 175%+ FPL <sup>4</sup>	132	178	199	34%	50%
<18	12	15	17	22%	36%
18-64	38	51	62	33%	63%
65-74	20	22	23	8%	15%
75-84	38	50	51	30%	33%
85+	24	41	46	72%	94%
<b>Total Community</b>	<b>239</b>	<b>313</b>	<b>359</b>	<b>31%</b>	<b>50%</b>

<sup>1</sup>LTC needs are defined as requiring assistance with ADLs and/or IADLs. A person with an ADL requires "hands on" assistance with an activity of daily living, such as dressing, bathing, movement, toileting, and eating. A person with an IADL requires assistance with instrumental activities of daily living such as paying bills, taking medication, using the telephone, getting around outside the house, doing light house work, and preparing meals. *Excludes* individuals with mental retardation or developmental disabilities.

<sup>2</sup>Represents average daily number of nursing facility residents in fiscal year, based on quarterly MDS data (includes Wake Robin but excludes Arbors and Mertens). Nursing facility residents not broken out by income or disability level because data are unavailable.

<sup>3</sup>Nursing facility "need" assumes that all individuals in nursing facilities in 2000 "needed" nursing facility care. Trend in nursing facility need over time is based on use trend assumption entered on ASSUMPTIONS sheet. All individuals in nursing homes are assumed to have 2+ ADLs.

<sup>4</sup>Community residents include individuals residing in non-institutional settings. This includes people living in their homes, as well as people living in residential care and congregate housing with supportive services.

<sup>5</sup>Low-Income here is defined as income less than 175% of federal poverty level.

**Source:** Estimates were prepared by The Lewin Group and published in "Shaping the Future of Long Term Care & Independent Living, 2000-2010" State of Vermont Agency of Human Services, May 2003.

## II. Population and Demographic Trends

Franklin County's population will be about 50,500 persons in 2010 and is expected to grow at a rapid pace of 11% between 2000 and 2010, a growth rate slightly more than 1 percent a year for the ten-year period (Table 13).

The number of total households will increase to almost 19,000, an increase of 13%. The rate of growth for owner households is higher than for renter households, with renter households growing by 5% over the decade, contrasted with owner, at 16% for the same time period.

<b>Franklin</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<b>Total Population</b>	45,417	47,979	50,522	6%	11%
<b>Total Households</b>	16,765	17,844	18,930	6%	13%
<b>Renters</b>	4,183	4,280	4,384	2%	5%
<b>Owners</b>	12,582	13,564	14,546	8%	16%
<b>Source: US Census (2000) and Claritas (2005, 2010)</b>					

Substantial population shifts will occur within age cohorts in Franklin County, which will affect the need for affordable housing (Table 14). Most of the additional householders will be between the ages of 35 and 64. The numbers of young age cohorts will likely expand. The only age cohort that is expected to contract is in the 25-34 group. There will be over 200 new elderly households aged 80 or more.

<b>Franklin</b>						
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>%Change (2000-2005)</b>	<b>%Change (2000-2010)</b>	<b>Change in # Households (2000-2010)</b>
<b>All Households</b>						
<b>15-24</b>	625	713	762	14%	22%	137
<b>25-34</b>	2,916	2,754	2,759	-6%	-5%	(157)
<b>35-44</b>	4,284	4,390	4,371	2%	2%	87
<b>45-54</b>	3,560	3,984	4,267	12%	20%	707
<b>55-59</b>	1,286	1,554	1,788	21%	39%	502
<b>60-64</b>	943	1,136	1,350	20%	43%	407
<b>65-69</b>	875	889	1,015	2%	16%	140
<b>70-74</b>	840	859	899	2%	7%	59
<b>75-79</b>	687	733	756	7%	10%	69
<b>80-84</b>	450	479	527	6%	17%	77
<b>85+</b>	299	353	436	18%	46%	137
<b>Total</b>	16,765	17,844	18,930	6%	13%	2,165
<b>Source: Claritas</b>						

### III. Labor Force and Occupations

Franklin County's unemployment rate remained fairly moderate between 2000 and 2003 and decreased in 2004 (Table 15).

The top five occupations in Franklin County reflect both lower-paying service oriented positions and, to a degree, higher level positions (Table 16). One type of occupation (management occupations), ranking fourth in the list, tends to be higher-paying. But most new positions are held by service-based employees who are likely to earn lower incomes, which will affect the need for affordable housing.

Franklin County	Labor Force	Unemployment rate
2000	24000	3.3%
2001	24550	4.2%
2002	25750	4.1%
2003	25800	5.2%
2004	27000	3.9%

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

Franklin 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	4,251	15%	\$13	0.5%
Production occupations	3,575	13%	\$13	0.2%
Sales and related occupations	2,530	9%	\$14	1.1%
Management occupations, except farmers and farm managers	1,670	6%	\$39	1.3%
Education, training, and library occupations	1,594	6%	\$16	1.8%
Total Employed	27,674	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 Franklin, the rental vacancy rate was 2.5%, lower than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Franklin had the low rate of 1.4%, also lower than the state average of 1.7%. (*See Vermont Summary chapter for a county comparison.*)

Another noteworthy trend relates to housing quality as measured by the age of housing stock. In general, Vermont's housing stock is old. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Franklin's is newer than the state average, with 34.1% built prior to 1939 (Table 17). Slightly more than 10% of the housing stock was built since 1998, a higher rate than most other areas of the state.

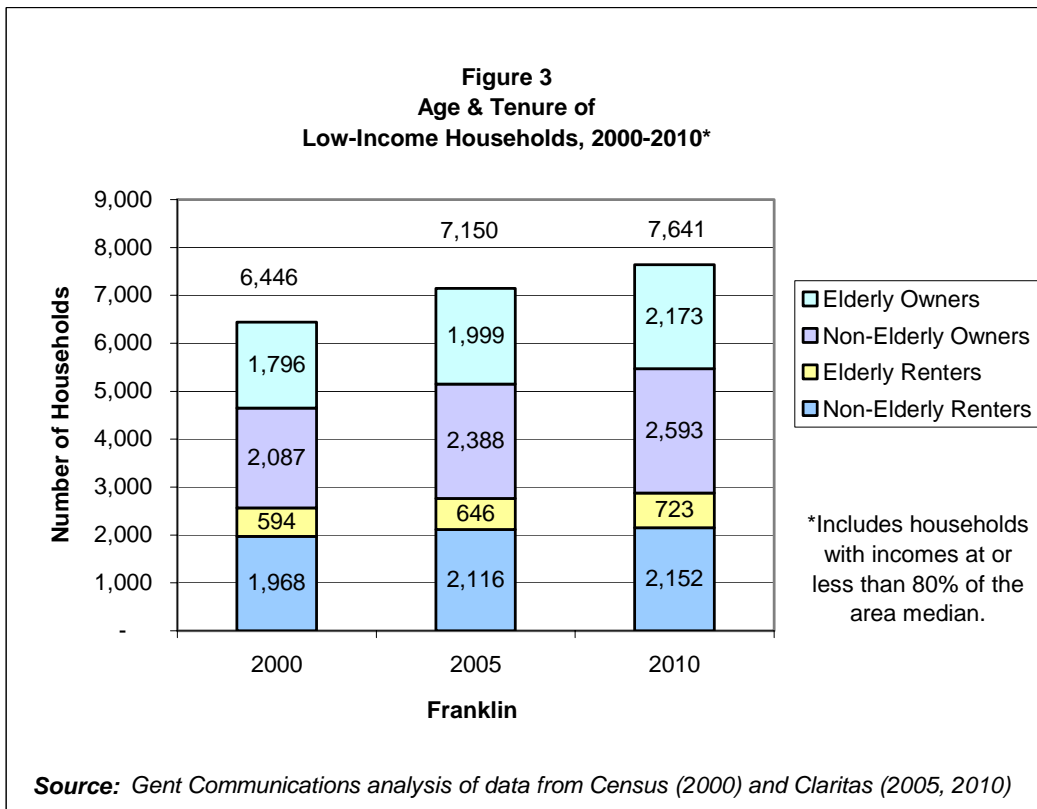
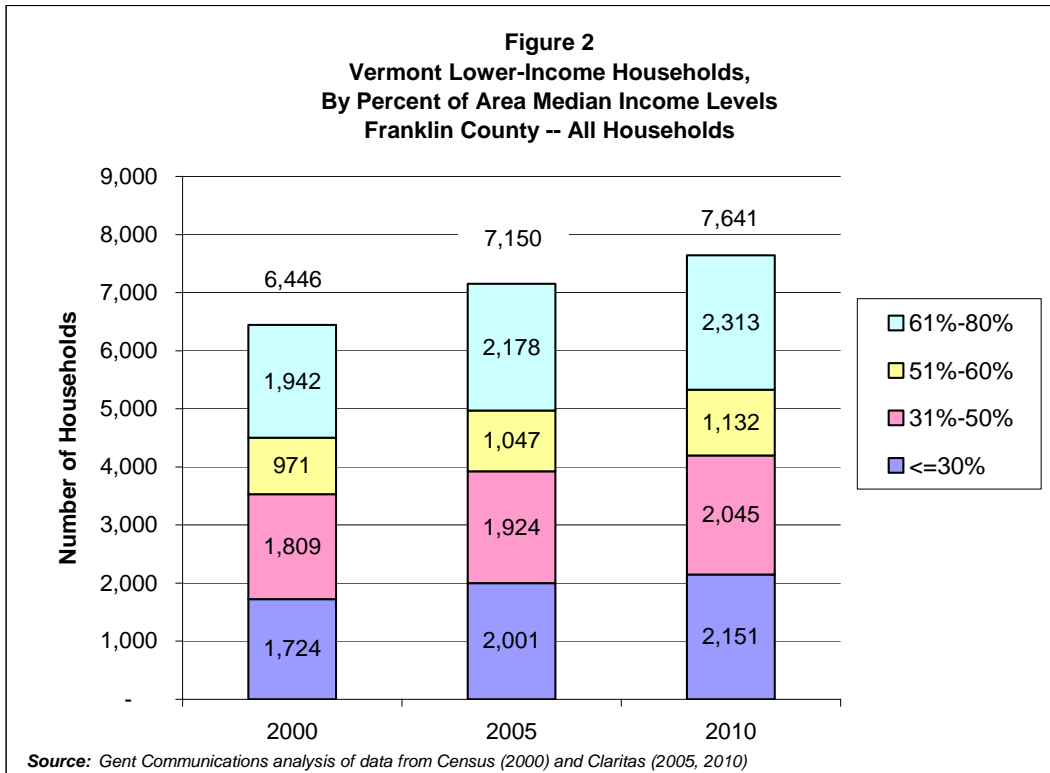
<b>Franklin</b>					
<b>Year Structure Built</b>	<b>Renter-Occupied Units</b>	<b>Owner-Occupied Units</b>	<b>All Vacant Units</b>	<b>Total</b>	<b>Percentage of Total Units</b>
1999 to March 2000	19	332	50	351	2.1%
1995 to 1998	95	940	179	1,035	6.2%
1990 to 1994	186	1,257	284	1,443	8.6%
1980 to 1989	517	2,392	292	2,909	17.4%
1970 to 1979	526	2,104	436	2,630	15.7%
1960 to 1969	418	787	344	1,205	7.2%
1950 to 1959	296	588	255	884	5.3%
1940 to 1949	268	320	122	588	3.5%
1939 or earlier	1,871	3,849	464	5,720	34.1%
<b>Total</b>	<b>4,196</b>	<b>12,569</b>	<b>2,426</b>	<b>16,765</b>	<b>100.0%</b>
<b>Source:</b> U.S. Census Bureau - American FactFinder Advanced Query System, Census 2000 Sample Data File					
<b>Note:</b> Includes all occupied (primary) units and all vacant units for sale or rent.					

## V. Incomes Trends

Between 2000 and 2010, the number of low-income Franklin County households (which earn less than 80% of the estimated county median income) will grow by an estimated 1,195 households to more than 7,600 households, (Figure 2). Over 2,100 of these additional low-income households will likely have very low-incomes (no more than 30% of the county median), clearly placing them in an "at risk" category.

Franklin 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 (23%) than renter households (13%), with fairly even growth among elderly owners and non-elderly owners. Even with this emphasis on owner expansion, rental household growth in Franklin County is likely to be one of the strongest in the state.

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. Franklin/Grand Isle County Focus Group**

At a focus group in St. Albans on October 14, professionals representing a cross-section of organizations that work regularly with Franklin and Grand Isle County's special needs populations – especially elderly, disabled populations, and youth – met and discussed housing problems and solutions for special needs populations. The following summarizes the discussion at the St. Albans Focus Group.

### Housing:

- Need a continuum of housing options
- Create tax incentives for building accessory uses (apartments) etc.

### Money Issues:

- Clients with bad credit need money management education
- Housing affordability is a barrier for low-income households
- Clients need better wages
- People with disabilities - lack of cash to hire/manage their own care
- People do not have enough money to pay for services (especially elders)

### Transportation:

- Transportation is issue for rural housing – poses many problems for people living in rural areas (leads to isolation, not being able to access services)

### Elders:

- Elderly do not want nursing homes
- Need flexible options for room/board for elderly such as matched into other persons' home with care options
- Disabled youth prefer not living with elders or at home with their families

### Youth:

- Disabled youth prefer not living with elders or at home with their families (*see above*)
- Unreported homeless (couch surfing)
- Disabled youth
  - Increased young disabled
  - Higher cancer rates in younger people
  - Increased drug related disabilities in youth
  - Increased reported autism cases in general

### Wait Lists:

- Rural sites have low waiting list
- Urban sites have high waiting lists (many waiting lists are closed)

### Voc Rehab:

- Tighter eligibility requirement
- When clients lose jobs, can't afford housing or bills
- Need communication between agencies about housing for clients
- 15-20% of voc rehab clients have housing and transportation issues

Future Trends/Needs:

- Families will have more difficulty caring for elders (who will be living longer)
- Because special needs populations are increasing, housing shortage will grow
- Expect increase in disabled elderly

Suggestions/Strengths:

- Create tax incentives for accessory uses (apartments) etc.
- Need a continuum of housing options
- Find non nursing home options
- Need Elder Care Family Registry
  - Flexible options for room/board for elderly matched in other persons' home with care options
- Anderson Housing in South Burlington – example of mixed housing for all disabilities
- Disabled youth prefer not living with elders or at home

**ST ALBANS FOCUS GROUP ATTENDEES**

Carrie Shamel	Franklin County Home Health Agency	
Carol Cohen	Franklin County Home Health Agency	<a href="mailto:c.cohen@fchha.org">c.cohen@fchha.org</a>
Connie VanDine	CVAA	<a href="mailto:connie@cvaa.org">connie@cvaa.org</a>
Betty DeBoer	DET/Disability Navigator	<a href="mailto:bdeboer@det.state.vt.us">bdeboer@det.state.vt.us</a>

A telephone interview was also conducted with Phyllis Tiffany of the Franklin NE School district supervisory union.

**APPENDIX 1: ADDITIONAL TABLES**

<b>Table A</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Franklin -- All Households</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	1,724	2,001	2,151	16.08%	24.78%
31%-50%	1,809	1,924	2,045	6.34%	13.04%
51%-60%	971	1,047	1,132	7.81%	16.56%
61%-80%	1,942	2,178	2,313	12.17%	19.10%
>80%	10,319	10,694	11,289	3.64%	9.40%
<b>Total</b>	<b>16,765</b>	<b>17,844</b>	<b>18,930</b>	<b>6.44%</b>	<b>12.91%</b>
<b>Total &lt;=80%</b>	<b>6,446</b>	<b>7,150</b>	<b>7,641</b>	<b>10.92%</b>	<b>18.53%</b>

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

<b>Table B</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Franklin -- Renters</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	868	1,006	1,080	15.81%	24.41%
31%-50%	709	739	756	4.23%	6.59%
51%-60%	348	370	369	6.23%	6.17%
61%-80%	637	648	670	1.70%	5.11%
>80%	1,621	1,518	1,509	-6.35%	-6.89%
<b>Total</b>	<b>4,183</b>	<b>4,280</b>	<b>4,384</b>	<b>2.32%</b>	<b>4.81%</b>
<b>Total &lt;=80%</b>	<b>2,562</b>	<b>2,762</b>	<b>2,875</b>	<b>7.80%</b>	<b>12.20%</b>

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

<b>Table C</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Franklin -- Owners</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	856	995	1,071	16.34%	25.14%
31%-50%	1,100	1,185	1,289	7.69%	17.20%
51%-60%	623	677	762	8.68%	22.37%
61%-80%	1,305	1,530	1,643	17.28%	25.93%
>80%	8,698	9,176	9,780	5.50%	12.44%
<b>Total</b>	<b>12,582</b>	<b>13,564</b>	<b>14,546</b>	<b>7.80%</b>	<b>15.61%</b>
<b>Total &lt;=80%</b>	<b>3,884</b>	<b>4,388</b>	<b>4,766</b>	<b>12.98%</b>	<b>22.71%</b>

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

<b>Table D</b>					
<b>Estimated Number of Households</b>					
<b>By Household Income Relative to Estimated Area Median, 2000-2010</b>					
<b>Franklin -- Households With Householders Aged &lt; 62</b>					
<b>Percentage of Area Median Household Income</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<=30%	899	1,041	1,087	15.76%	20.89%
31%-50%	993	1,118	1,165	12.57%	17.28%
51%-60%	708	698	759	-1.39%	7.25%
61%-80%	1,455	1,648	1,733	13.23%	19.13%
>80%	8,975	9,370	9,819	4.39%	9.40%
<b>Total</b>	<b>13,030</b>	<b>13,874</b>	<b>14,563</b>	<b>6.47%</b>	<b>11.76%</b>
<b>Total &lt;=80%</b>	<b>4,055</b>	<b>4,504</b>	<b>4,744</b>	<b>11.08%</b>	<b>16.99%</b>

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