

## Orange County 2005 Housing Needs Assessment

Orange County is in rural east central Vermont. It consists of small towns, the largest being Randolph with 4,850 people. Like many Vermont counties, Orange County has a diverse mixture of small businesses, manufacturing, services, and farming.

### I. Emerging Housing Trends in Orange County

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

#### 1. Renter Households

Low-income Orange County residents have limited rental housing options. Households earning \$36,746 per year (80% of the estimated 2005 county median household income) can afford to pay about \$919 monthly for rent (including utilities). In 2005, an estimated 2,167 units are in the housing supply with rents ranging from \$1 to \$919 a month (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 around 791 units for low-income households – an estimated shortage of 870 affordable rental units for low-income renters in Orange County.

<b>Table 1</b>			
<b>Unmet Needs of Low-Income Renter Households, 2005</b>			
<b>Orange</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**
1,595	1,334	2,167	870
*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 Orange 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 1,334 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 791 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

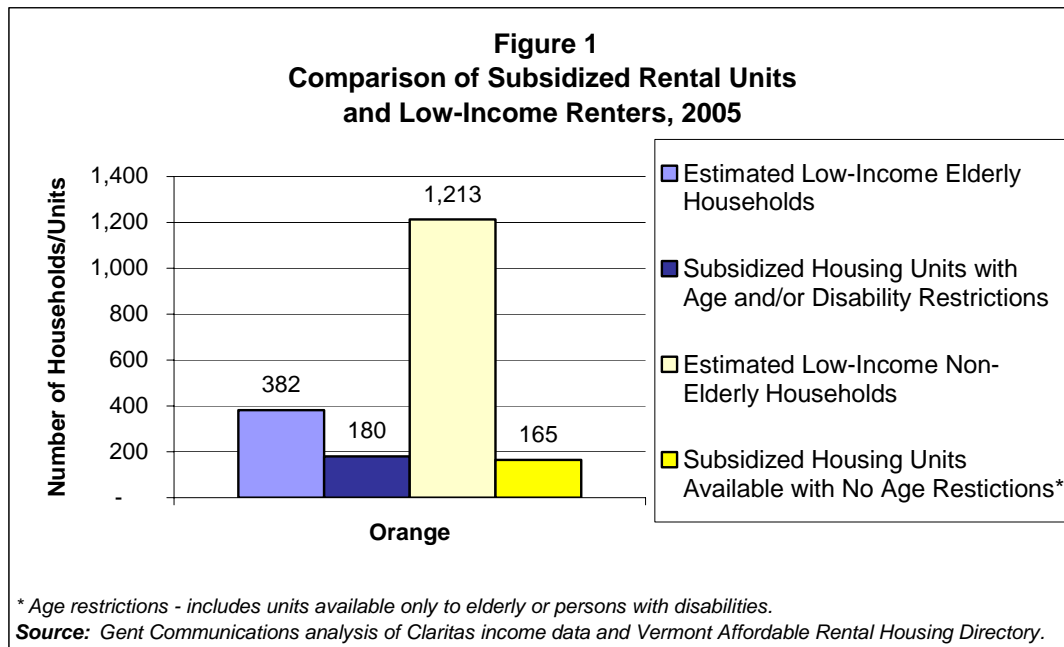
Existing rental housing creates cost burdens for many low-income households (Table 2). In 2000, about 645 low-income Orange County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 47% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

<b>Household Income Level Relative to Area Median Family Income</b>	<b>Renters</b>	<b>Owners</b>	<b>Total</b>
<=30%	283	432	715
>30 to <=50%	202	442	644
>50 to <=80%	160	555	715
>80%	18	573	591
<b>Total</b>	<b>663</b>	<b>2,001</b>	<b>2,664</b>
<b>Total &lt;=80%</b>	<b>645</b>	<b>1,429</b>	<b>2,074</b>

Affordable housing built by Orange County’s affordable housing developers (mid 1970s to 2004) provides for about 22% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 202 units in affordable elderly rental housing and 1,048 units in non-elderly.

About 345 low-income households rent homes 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 Orange, about 52% 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 Orange County, about 14% of non-elderly low-income rental households live in subsidized housing stock.

These 345 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). When units are available for non-elderly or non-disabled residents, apartment sizes tend to be larger (two bedroom apartment most common). In Orange County, the number of SRO units without restrictions for elderly or disabled residents is higher than in other counties.

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

**Orange**

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	19	5	0	6	30
0	12	0	0	21	33
1	129	0	0	36	165
2	20	0	0	58	78
3	0	0	0	30	30
4	0	0	0	9	9
5+	0	0	0	0	-
Not available	0	0	0	0	-
Total	180	5	0	160	345

*\*Total does not equal total for all subsidized housing projects because for some projects, the number of bedrooms in units designated for elderly and/or disabled tenants is not available.  
Source: Vermont Directory of Affordable Rental Housing.*

2. Owner Households

In Orange County, between 2005 and 2010, there is an estimated need for new construction of 829 owner-occupied homes to bridge the gap in housing supply and the expected demand from 9,399 owner households in 2010 (Table 4).

<b>Number of Owner Housing Units (2000)</b>	<b>Estimated Number of Owner Housing Units (2005)</b>	<b>Estimated Number of Households in 2010</b>	<b>New Housing Units Needed By 2010*</b>
8,686	8,865	9,399	829
*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 1,429 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 50% of all low-income owner households in Orange 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 Orange County (Table 5). This reflects the escalating home purchase prices and a slower rate in current and future median incomes. Between 2005 and 2010, the “affordability gap” will increase to more than \$51,000, although homes were relatively affordable when the decade began. The current situation will likely restrict from ownership all but a few lower-income Orange County residents.

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

	<b>Median Income (Claritas)</b>	<b>Median Home Price (PTT Data)</b>	<b>Affordable home based on median income</b>	<b>Income needed to afford median home</b>	<b>Gap between "affordable" home and median home price</b>	<b>Gap between income needed and median income</b>
<b>2000</b>	\$40,089	\$95,000	\$106,288	\$43,235	\$11,288	(\$3,146)
<b>2005</b>	\$45,933	\$141,750	\$136,709	\$53,590	(\$5,041)	(\$7,657)
<b>2010</b>	\$51,010	\$168,750	\$112,004	\$78,580	(\$56,746)	(\$27,570)
<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

Orange County. An estimated 3,023 low-income households simply will not find enough homes in the supply of about 1,083 homes with affordable values of \$78,918 or less in 2005 (Table 6).

By 2010, Orange County is expected to include 256 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 Orange County households: (1) any of the existing 3,023 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>Orange</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>
3,023	\$78,918	1,083
<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 Orange 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 county median (or \$36,746) looking for a home to buy, only an estimated 42 of the primary homes sold in 2004 were at prices they could afford. The median home price in 2004 was more than \$134,000.

<b>Table 7</b> <b>Few Homes Sold in 2004</b> <b>For Prices Affordable To Low-Income Households (&lt;=80% AMI)</b> <b>Orange</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>
\$78,918	42	\$134,450
<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. Independent Older and Persons with Special Needs

The proportion of Orange County households with household members over 62 years of age is growing at roughly the same rate as all households (10 percent compared with 9 percent, respectively) (Table 8 and Appendix 1, Table A). However, the rate of change for low-income older households (below 80% of median income) is increasing at a higher rate, with more than 1,888 households expected by 2010, representing a change of 13% between 2000 and 2010. Larger numbers of older households reflects the general household growth, 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%	507	585	623	15.38%	22.84%
31%-50%	547	525	541	-3.98%	-1.20%
51%-60%	214	245	268	14.60%	25.32%
61%-80%	398	417	456	4.85%	14.69%
>80%	1,155	1,124	1,224	-2.65%	5.99%
Total	2,821	2,897	3,112	2.70%	10.32%
Total <=80%	1,666	1,773	1,888	6.40%	13.32%

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

In 2000, more than 850 Orange County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was noted especially for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (at 43% of owner and at 15% of renter households). The total number of households with mobility and/or self care limitations represents 19 percent of all Orange County households.

Orange										
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%	40	29	110	179	59	39	95	193	372	40%
>30 to <=50%	25	25	60	110	94	58	99	251	361	32%
>50 to <=80%	29	14	45	88	89	80	174	343	431	21%
>80%	29	14	94	137	107	147	534	788	925	13%
Total	123	82	309	514	349	324	902	1,575	2,089	19%
As % Of All Households With Limitations	5.9%	3.9%	14.8%	24.6%	16.7%	15.5%	43.2%	75.4%	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 Orange 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 79 percent of households had some type of housing problem at the same time that they struggled physically.

Orange									
	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	40	29	110	179	59	39	95	193	372
% with any housing problems	50%	86%	73%	70%	83%	90%	90%	88%	79%
2. Household Income >30 to <=50% MFI	25	25	60	110	94	58	99	251	361
% with any housing problems	60%	40%	75%	64%	64%	33%	66%	57%	59%
3. Household Income >50 to <=80% MFI	29	14	45	88	89	80	174	343	431
% with any housing problems	14%	71%	33%	33%	16%	31%	54%	39%	38%
4. Household Income <=80% MFI	94	68	215	377	242	177	368	787	1,164
% with any housing problems	41%	66%	65%	59%	51%	45%	66%	57%	58%
5. Total Households	123	82	309	514	349	324	902	1,575	2,089
% with any housing problems	32%	55%	50%	46%	39%	27%	34%	33%	37%
6. Total Households With Any Housing	39	45	154	238	135	87	303	524	762

\*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 Orange County with long-term care needs will grow to more than 935 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 225 in 2010, a change of 34%. 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 in Orange County.

After data and projections for the 2003 *Shaping the Future of Long Term Care & Independent Living* report and projections were prepared, the former Brookside Nursing Home-Bradford closed. Adults with special needs who were formerly housed and cared for in the institutional setting had an immediate need for alternative shelter and care. A total of 91 persons had lived in the home for long-term stays and a preliminary review by the Department of Aging & Independent Living (DAIL) suggested that a significant number of these individuals might be housed and served in community settings if housing and services can be coordinated. DAIL and the Vermonters Coming Home project are working with community organizations to plan for changes in the services system and to study the feasibility of developing one or more assisted living residences to respond to the new community need. For more information about these efforts in progress, contact the Vermont Department of Aging & Independent Living.

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

**Orange**

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility <sup>2,3</sup>	67	61	59	-9%	-12%
Community <sup>4</sup>					
Low-Income <sup>5</sup>					
2+ ADLs	74	95	113	27%	52%
1+ ADLs	123	149	173	21%	41%
Any ADL or IADL	310	363	414	17%	33%
All Other Incomes					
2+ ADLs	93	106	112	14%	21%
1+ ADLs	163	186	202	14%	24%
Any ADL or IADL	409	470	521	15%	27%
<b>Total Community</b>	<b>720</b>	<b>833</b>	<b>935</b>	<b>16%</b>	<b>30%</b>

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

**Orange**

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility <sup>2,3</sup>	67	61	59	-9%	-12%
Community, Low Income (<175%) <sup>4</sup>	74	95	113	27%	52%
<18	3	3	3	14%	17%
18-64	17	23	28	32%	60%
65-74	17	19	23	15%	36%
75-84	22	26	29	19%	31%
85+	16	23	31	48%	95%
Community, 175%+ FPL <sup>4</sup>	93	106	112	14%	21%
<18	7	8	8	14%	17%
18-64	24	32	38	31%	57%
65-74	15	15	16	4%	8%
75-84	29	31	31	7%	6%
85+	18	20	20	10%	8%
<b>Total Community</b>	<b>167</b>	<b>200</b>	<b>225</b>	<b>20%</b>	<b>34%</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

Orange County's population will be almost 30,000 persons in 2010 and is expected to grow at a slow pace of 6% between 2000 and 2010, a growth rate slightly more than .6 percent a year for the ten-year period (Table 13). Orange County ranks tenth in total population.

The number of total households will increase to almost 12,000, an increase of 10%. The rate of growth for owner households is expected to be slightly higher than that of renter households. For instance, renter households will increase by 9% over the decade and owner, at 10% for the same time period.

<b>Table 13</b>					
<b>Population and Household Growth, 2000 - 2010</b>					
<b>Orange</b>					
	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>% Change (2000 – 2005)</b>	<b>% Change (2000 – 2010)</b>
<b>Total Population</b>	28,226	29,020	29,791	3%	6%
<b>Total Households</b>	10,936	11,459	11,988	5%	10%
<b>Renters</b>	2,377	2,519	2,589	6%	9%
<b>Owners</b>	8,559	8,940	9,399	4%	10%
<b>Source:</b> US Census (2000) and Claritas (2005, 2010)					

Like most counties, population growth will occur somewhat unevenly for age cohorts in Orange County, which will affect the need for affordable housing (Table 14). The largest increases will be for householders between the ages of 45 and 64. There will be over 140 elderly households aged 80 or more. Young households (15-24 years) will contract in size, similar to the trend in most other counties.

<b>Table 14</b>						
<b>Households, By Age of Householder, 2000-2010</b>						
<b>Orange</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>	353	398	415	13%	18%	62
<b>25-34</b>	1,464	1,437	1,415	-2%	-3%	(49)
<b>35-44</b>	2,583	2,460	2,412	-5%	-7%	(171)
<b>45-54</b>	2,579	2,851	3,005	11%	17%	426
<b>55-59</b>	907	1,052	1,184	16%	31%	277
<b>60-64</b>	696	834	958	20%	38%	262
<b>65-69</b>	684	712	788	4%	15%	104
<b>70-74</b>	594	586	604	-1%	2%	10
<b>75-79</b>	506	487	493	-4%	-3%	(13)
<b>80-84</b>	343	383	409	12%	19%	66
<b>85+</b>	227	259	305	14%	34%	78
<b>Total</b>	10,936	11,459	11,988	5%	10%	1,052
<b>Source:</b> Claritas						

### III. Labor Force and Occupations

Orange County’s unemployment rate remained fairly low between 2000 and 2003 and dropped slightly in 2004 (Table 15). The Orange County rates have been lower than the state average (which was 3.7% in 2004, for instance).

The top five types of occupations held in Orange County are all in lower-paying service oriented positions (Table 16). These new service-oriented employees will likely live in lower-income households, which will result in increased demand for affordable housing.

<b>Orange County</b>		
	<b>Labor Force</b>	<b>Unemployment rate</b>
2000	15450	2.3%
2001	15850	2.7%
2002	16350	3.4%
2003	16650	3.9%
2004	15550	3.6%

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

<b>Orange County</b>				
	<b>Number of Workers in 2000</b>	<b>Percent of Total Employed in 2000</b>	<b>Average Hourly Wage in VT in 2003</b>	<b>Projected Annual Job Growth Rate Through 2012</b>
Office and administrative support occupations	2,545	14%	\$13	0.5%
Production occupations	1,673	9%	\$13	0.2%
Sales and related occupations	1,546	9%	\$14	1.1%
Construction trades workers	1,359	8%	\$15	0.8%
Education, training, and library occupations	1,301	7%	\$16	1.8%
<b>Total Employed</b>	<b>18,024</b>	<b>100%</b>	<b>\$15</b>	<b>1.1%</b>

**Sources:** U.S. Census; Vermont Department of Employment & Training

#### **IV. Housing Stock Availability and Quality**

One measure of a healthy housing market is the level of housing vacancies. The 2000 Census data provided the most recent set of vacancy rate data for every county. Low vacancy rates have generated much concern, since many areas have less than a 5% rate. In Orange County, the rental vacancy rate was 7.1%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Orange County had the rate of 1.6%, just about comparable 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. Orange has slightly older stock than the state average, with 34.3% built prior to 1939 (Table 17). On the other hand, 8.5% of the housing stock was built since 1998.

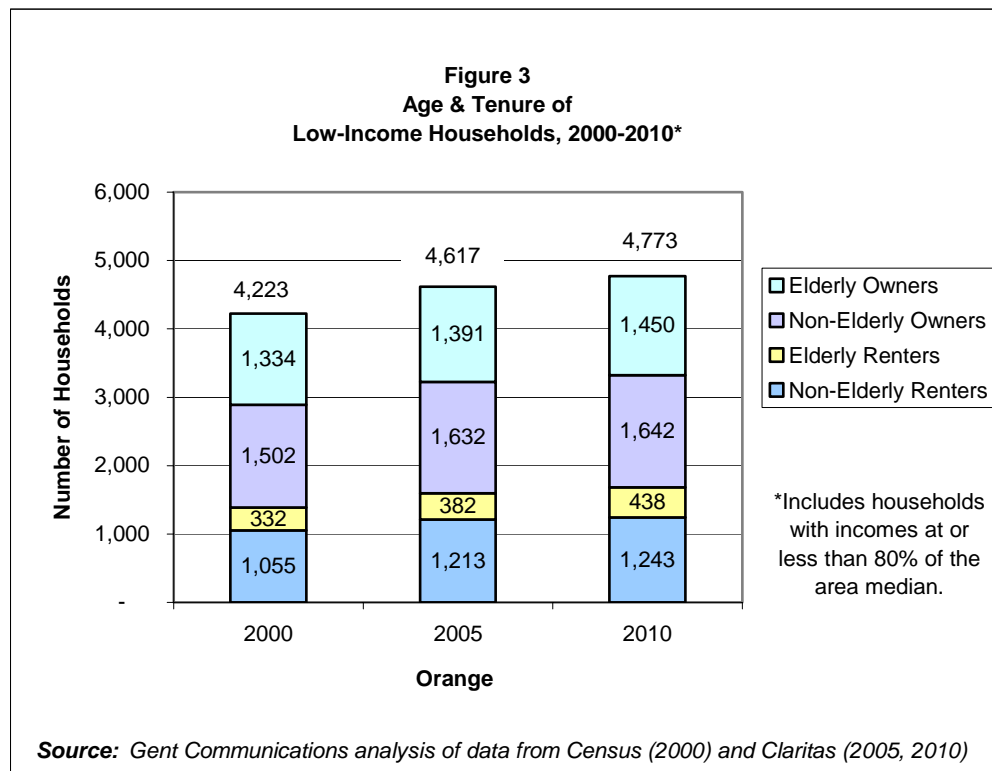
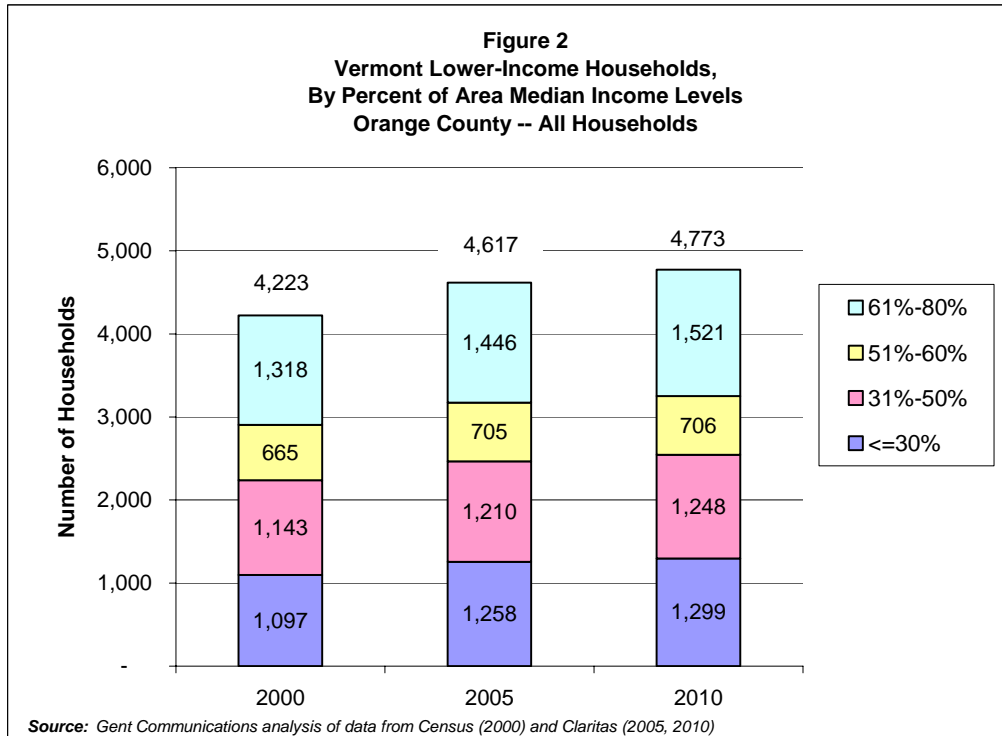
<b>Orange</b>					
<b>Year Structure Built</b>	<b>Renter-Occupied Units</b>	<b>Owner-Occupied Units</b>	<b>All Vacant Units</b>	<b>Total</b>	<b>Percentage of Total Units</b>
1999 to March 2000	0	166	119	166	1.5%
1995 to 1998	96	502	182	598	5.5%
1990 to 1994	135	730	224	865	7.9%
1980 to 1989	300	1,598	318	1,898	17.4%
1970 to 1979	336	1,674	387	2,010	18.4%
1960 to 1969	166	686	299	852	7.8%
1950 to 1959	186	304	158	490	4.5%
1940 to 1949	100	209	71	309	2.8%
1939 or earlier	1,074	2,674	692	3,748	34.3%
<b>Total</b>	<b>2,393</b>	<b>8,543</b>	<b>2,450</b>	<b>10,936</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 Orange County households (which earn less than 80% of the estimated county median income) will grow by an estimated 550 households to more than 4,770 households (Figure 2). Almost 1,250 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.

Orange County’s low-income households will be distributed among renter elderly and non-elderly as well as owner elderly and non-elderly groups (Figure 3). In general, low-income owner households are growing at a slow pace (9% or 256 additional households) when compared with the estimated number of new renter households, growing at 21% (or 294 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. Orange County Special Needs Focus Group**

No focus groups took place in Orange County, however, focus groups were held in Barre on October 15 and in Montpelier on November 2. At these meetings, professionals representing a cross-section of organizations that work regularly with Orange and Washington County’s special needs populations – elderly, victims of domestic violence, corrections, mental health, substance abuse, sex offenders, homelessness, and youth -- reported that the hardest to serve group of people in many cases have multiple problems that cannot easily be addressed within one department or a single program. A SUMMARY OF THOSE FOCUS GROUPS IS FOUND IN THE WASHINGTON COUNTY CHAPTER.

**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>Orange -- 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%	1,097	1,258	1,299	14.68%	18.46%
31%-50%	1,143	1,210	1,248	5.81%	9.14%
51%-60%	665	705	706	5.91%	6.06%
61%-80%	1,318	1,446	1,521	9.71%	15.44%
>80%	6,713	6,842	7,215	1.91%	7.47%
<b>Total</b>	<b>10,936</b>	<b>11,459</b>	<b>11,988</b>	<b>4.78%</b>	<b>9.62%</b>
<b>Total &lt;=80%</b>	<b>4,223</b>	<b>4,617</b>	<b>4,773</b>	<b>9.35%</b>	<b>13.04%</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>Orange -- 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%	468	554	578	18.36%	23.38%
31%-50%	345	390	422	12.83%	22.32%
51%-60%	195	220	227	13.06%	16.85%
61%-80%	379	431	453	13.67%	19.64%
>80%	990	924	908	-6.62%	-8.27%
<b>Total</b>	<b>2,377</b>	<b>2,519</b>	<b>2,589</b>	<b>5.97%</b>	<b>8.92%</b>
<b>Total &lt;=80%</b>	<b>1,387</b>	<b>1,595</b>	<b>1,681</b>	<b>14.96%</b>	<b>21.18%</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>Orange -- 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%	628	703	721	11.94%	14.78%
31%-50%	798	820	825	2.78%	3.44%
51%-60%	471	485	478	2.96%	1.59%
61%-80%	939	1,015	1,068	8.11%	13.74%
>80%	5,723	5,917	6,307	3.39%	10.19%
<b>Total</b>	<b>8,559</b>	<b>8,940</b>	<b>9,399</b>	<b>4.45%</b>	<b>9.81%</b>
<b>Total &lt;=80%</b>	<b>2,836</b>	<b>3,023</b>	<b>3,092</b>	<b>6.60%</b>	<b>9.06%</b>
<b>Source:</b> 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>Orange -- 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%	590	673	676	14.08%	14.68%
31%-50%	596	684	707	14.81%	18.63%
51%-60%	451	459	437	1.79%	-3.08%
61%-80%	920	1,029	1,065	11.81%	15.76%
>80%	5,558	5,717	5,991	2.86%	7.78%
<b>Total</b>	<b>8,115</b>	<b>8,562</b>	<b>8,876</b>	<b>5.51%</b>	<b>9.38%</b>
<b>Total &lt;=80%</b>	<b>2,557</b>	<b>2,845</b>	<b>2,885</b>	<b>11.26%</b>	<b>12.86%</b>
<b>Source:</b> Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					