

Orleans County 2005 Housing Needs Assessment

Orleans County is in northern Vermont, bordering on Canada, and is part of the three-county Northeast Kingdom. Its largest city is Newport with a population of 5,000.

I. Emerging Housing Trends in Orleans County

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

1. Renter Households

Although located in one of the more affordable regions of Vermont, low-income Orleans County residents still struggle with few rental housing options. Households earning \$28,070 per year (80% of the estimated 2005 county median household income) can afford to pay about \$702 monthly for rent (including utilities). An estimated 2,388 rental units have rents ranging from \$1 to \$702 are available in 2005 (Table 1). However, almost 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 960 units for low-income renter households – an estimated shortage of 773 affordable apartments in Orleans County.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Orleans			
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**
1,733	1,309	2,388	773
*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 Orleans 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 1,733 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 960 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

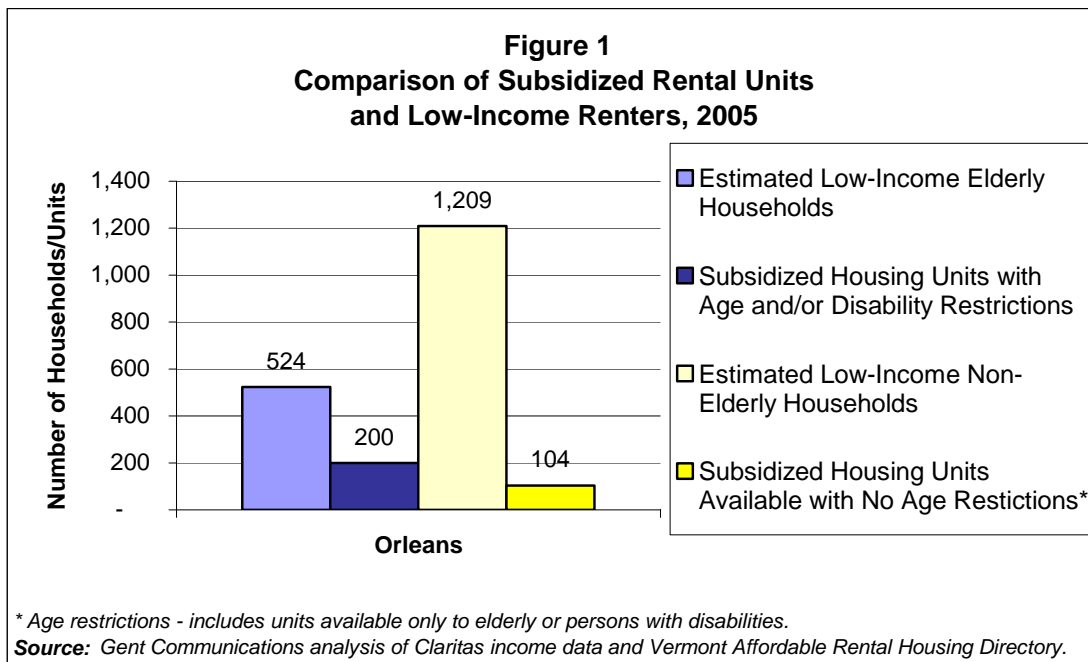
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 923 low-income Orleans County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 56% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Orleans			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	549	548	1,097
>30 to <=50%	258	499	757
>50 to <=80%	116	526	642
>80%	8	380	389
Total	931	1,953	2,884
Total <=80%	923	1,573	2,496
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Affordable housing built by Orleans County’s affordable housing developers (mid 1970s to 2004) provides for about 18% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 324 units in affordable elderly rental housing and 1,105 units in non-elderly.

About 300 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 Orleans, about 66% 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 Orleans County, about 9% of non-elderly low-income rental households live in subsidized housing stock.

These 300 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, with the numbers of units fairly evenly distributed among (1, 2, and 3-bedrooms).

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

Orleans

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	39	0	0	0	39
1	128	0	0	23	151
2	15	0	0	33	48
3	0	0	0	31	31
4	0	0	0	5	5
5+	0	0	0	0	-
Not available	18	0	0	12	30
Total	200	0	0	104	304

**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 Orleans County, between 2005 and 2010, there is a need for new construction of 442 owner-occupied housing units to bridge the gap between supply and the expected demand from 8,392 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*
7,939	8,214	8,392	442
*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 1,573 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 62% of all low-income owner households in Orleans County in 2000, a higher rate than the state average (56%). 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. Also, cost-burdened owners are at risk for foreclosure when unexpected financial problems arise.

In Orleans County, no gap between income needed to purchase a home and purchase price exists currently (Table 5). However, should interest rates rise in the next five years, a gap of almost \$20,000 will occur in 2010. The current positive environment certainly helps lower income individuals and families purchase a home in Orleans County.

In Table 5, the estimated “affordable homes based on median income” decreases in 2010 because the calculation includes expenses beyond the mortgage, such as taxes and insurance that are based on increasing median home prices. This leaves less income available for mortgage payments.

	Median Income (Claritas)	Median Home Price (PTT Data)	Affordable home based on median income	Income needed to afford median home	Gap between "affordable" home and median home price	Gap between income needed and median income
2000	\$31,643	\$75,000	\$83,803	\$34,905	\$8,803	(\$3,262)
2005	\$35,087	\$98,821	\$104,647	\$39,345	\$5,826	(\$4,258)
2010	\$41,303	\$114,107	\$94,088	\$55,478	(\$20,019)	(\$14,175)
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 a limited number of households in Orleans County. However, an estimated 2,534

low-income households will not find enough homes in the supply of an estimated 1,273 homes with values of \$62,199 or less in 2005 (Table 6).

By 2010, Orleans County is expected to include 256 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 affordably priced homes for sale with two other groups of Orleans County households: (1) any of the existing 2,534 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 Orleans		
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**
2,534	\$62,199	1,273
<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 Orleans County's home purchase market, the number of affordable homes for sale is limited. For households with incomes of 80% of the county median (or \$28,070) looking for a home to buy, an estimated 67 of the primary homes sold in 2004 were at prices they could afford (Table 7). The median home price in 2004 was \$93,000 in Orleans County.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Orleans		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$62,199	67	\$93,000
<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>Source: Vermont Property Transfer Tax Data.</small>		

3. Older and Disabled Residents

The proportion of Orleans County households with household members over 62 years of age is growing at a faster rate than all households between 2000 and 2010 (12% compared with 8%, respectively) (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is even higher, with more than 1,995 households expected by 2010, representing a change of 15% 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%	522	580	674	11.27%	29.24%
31%-50%	545	565	588	3.73%	8.03%
51%-60%	281	258	256	-8.05%	-8.67%
61%-80%	392	404	476	2.92%	21.45%
>80%	1,165	1,265	1,278	8.60%	9.71%
Total	2,904	3,072	3,273	5.79%	12.71%
Total <=80%	1,739	1,807	1,995	3.91%	14.72%

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

In 2000, more than 900 Orleans 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 higher levels of problems (at 18% for renters and 35% of owners). The total number of households with mobility and/or self care limitations represents 21 percent of all Orleans County households.

Orleans										
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%	80	40	150	270	75	60	103	238	508	36%
>30 to <=50%	40	40	95	175	94	75	145	314	489	31%
>50 to <=80%	25	50	70	145	77	99	149	325	470	21%
>80%	20	10	75	105	124	95	374	593	698	13%
Total	165	140	390	695	370	329	771	1,470	2,165	21%
As % Of All Households With Limitations	7.6%	6.5%	18.0%	32.1%	17.1%	15.2%	35.6%	67.9%	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 Orleans 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 81 percent of households had some type of housing problem at the same time that they struggled physically.

Table 10
Households with Housing Problems and Mobility and/or Self Care Limitation, By Income and Type*

Orleans									
	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	80	40	150	270	75	60	103	238	508
% with any housing problems	75%	75%	87%	82%	73%	67%	92%	80%	81%
2. Household Income >30 to <=50% MFI	40	40	95	175	94	75	145	314	489
% with any housing problems	38%	25%	63%	49%	37%	47%	66%	53%	51%
3. Household Income >50 to <=80% MFI	25	50	70	145	77	99	149	325	470
% with any housing problems	60%	20%	14%	24%	10%	29%	36%	28%	27%
4. Household Income <=80% MFI	145	130	315	590	246	234	397	877	1,467
% with any housing problems	62%	38%	64%	58%	40%	44%	61%	51%	54%
5. Total Households	165	140	390	695	370	329	771	1,470	2,165
% with any housing problems	55%	36%	54%	50%	27%	35%	37%	34%	39%
6. Total Households With Any Housing	90	50	210	350	98	114	283	495	844

*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 Orleans County with long-term care needs will grow to more than 1,063 by the year 2010, representing a 47% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 298 in 2010, a change of 77%. 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 Orleans County.

Orleans County has not met the state 40%/60% long-term care goal in which 40% of long-term case services are available within the community. Orleans County also does not have any access to assisted living and some forms of unlicensed special needs housing.

Table 11 Estimated Number of People with LTC Needs ¹ by County By Disability Level and Income Persons of All Ages / Point in Time					
Orleans					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	255	244	241	-4%	-5%
Community ⁴					
Low-Income ⁵					
2+ ADLs	79	109	134	38%	69%
1+ ADLs	131	172	205	31%	56%
Any ADL or IADL	335	421	492	26%	47%
All Other Incomes					
2+ ADLs	89	141	163	58%	84%
1+ ADLs	155	220	253	42%	63%
Any ADL or IADL	387	500	571	29%	47%
Total Community	722	921	1,063	28%	47%

Table 12 Estimated Number of People Needing Assistance With At Least Two Activities of Daily Living By Age Group and Income / Point in Time					
Orleans					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	255	244	241	-4%	-5%
Community, Low Income (<175%	79	109	134	38%	69%
<18	3	3	3	14%	20%
18-64	20	26	32	33%	62%
65-74	17	22	29	28%	65%
75-84	24	31	33	26%	33%
85+	15	27	38	79%	152%
Community, 175%+ FPL ⁴	89	141	163	58%	84%
<18	6	7	7	15%	21%
18-64	20	28	33	37%	65%
65-74	14	17	19	18%	29%
75-84	31	46	47	48%	50%
85+	17	43	58	151%	237%
Total Community	168	250	298	49%	77%

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

Orleans County's population will be over 27,400 persons in 2010 and is expected to grow at a modest pace by 5% between 2000 and 2010, a growth rate of .5 percent a year for the ten-year period (Table 13).

The number of total households will increase to over 11,300, an increase of 8%. The rate of growth for owner and renter households is comparable, at 8%, although there are expected to be about twice as many owner households as renter households.

Orleans					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	26,277	26,889	27,479	2%	5%
Total Households	10,446	10,879	11,319	4%	8%
Renters	2,708	2,879	2,927	6%	8%
Owners	7,738	8,000	8,392	3%	8%
Source: US Census (2000) and Claritas (2005, 2010)					

Substantial population shifts will occur within age cohorts in Orleans 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 170 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. The group with young households (15-24 years) will expand slightly.

Orleans						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	448	504	530	13%	18%	82
25-34	1,467	1,424	1,398	-3%	-5%	(69)
35-44	2,160	2,094	2,033	-3%	-6%	(127)
45-54	2,263	2,417	2,530	7%	12%	267
55-59	915	1,027	1,139	12%	24%	224
60-64	722	837	943	16%	31%	221
65-69	652	659	723	1%	11%	71
70-74	622	611	625	-2%	0%	3
75-79	540	553	563	2%	4%	23
80-84	409	459	488	12%	19%	79
85+	248	294	347	19%	40%	99
Total	10,446	10,879	11,319	4%	8%	873
Source: Claritas						

III. Labor Force and Occupations

Orleans County's unemployment rate was high between 2000 and 2003, although the rate dropped in 2004 (Table 15). Orleans County has a history of high unemployment relative to most other regions and the trend continued during the past five years.

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

Orleans County	Labor Force	Unemployment rate
2000	12800	5.8%
2001	13000	7.1%
2002	13150	6.9%
2003	13500	7.6%
2004	14850	4.9%

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

Orleans 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
Production occupations	2,094	13%	\$13	0.2%
Office and administrative support occupations	1,813	12%	\$13	0.5%
Sales and related occupations	1,426	9%	\$14	1.1%
Education, training, and library occupations	1,133	7%	\$16	1.8%
Construction trades workers	945	6%	\$15	0.8%
Total Employed	15,625	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 Orleans, the rental vacancy rate was 9.0%, much higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Orleans had the rate of 2.6%, 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 corresponds to housing quality issues and the

potential need for housing rehabilitation as opposed to new housing. Orleans’s is older than the state average, with 36.8% built prior to 1939 (Table 17). On this measure, Orleans ranks fifth in the state.

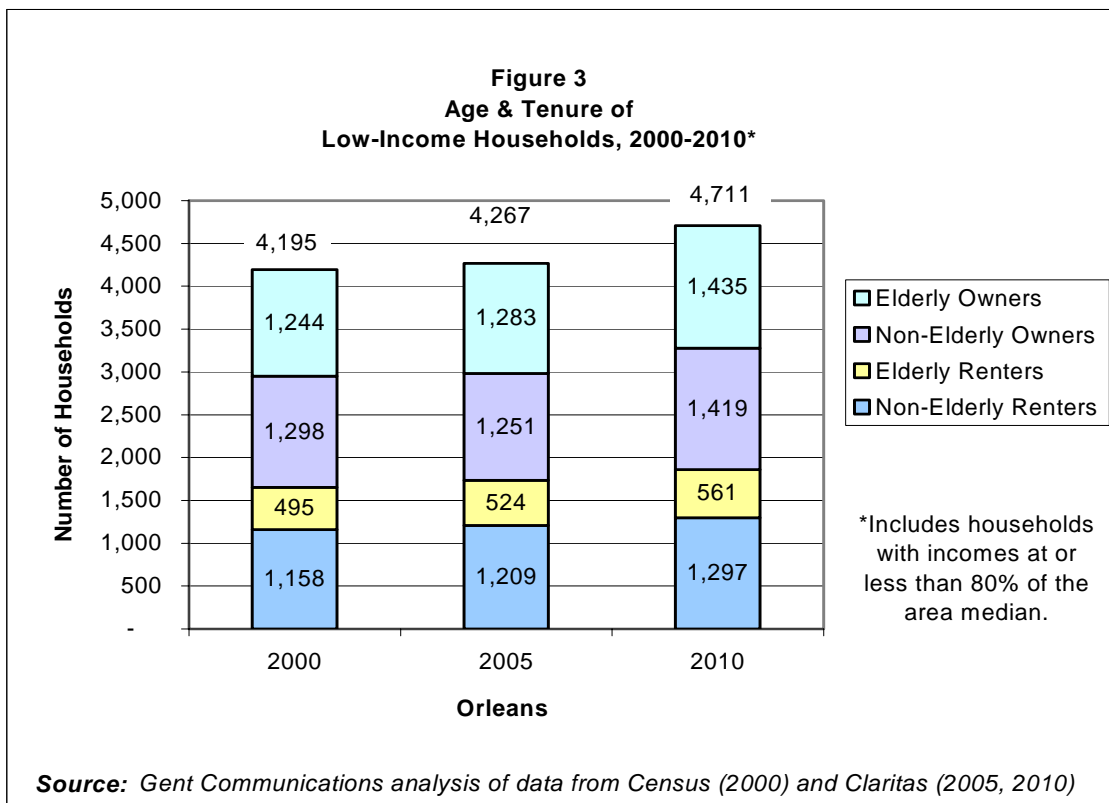
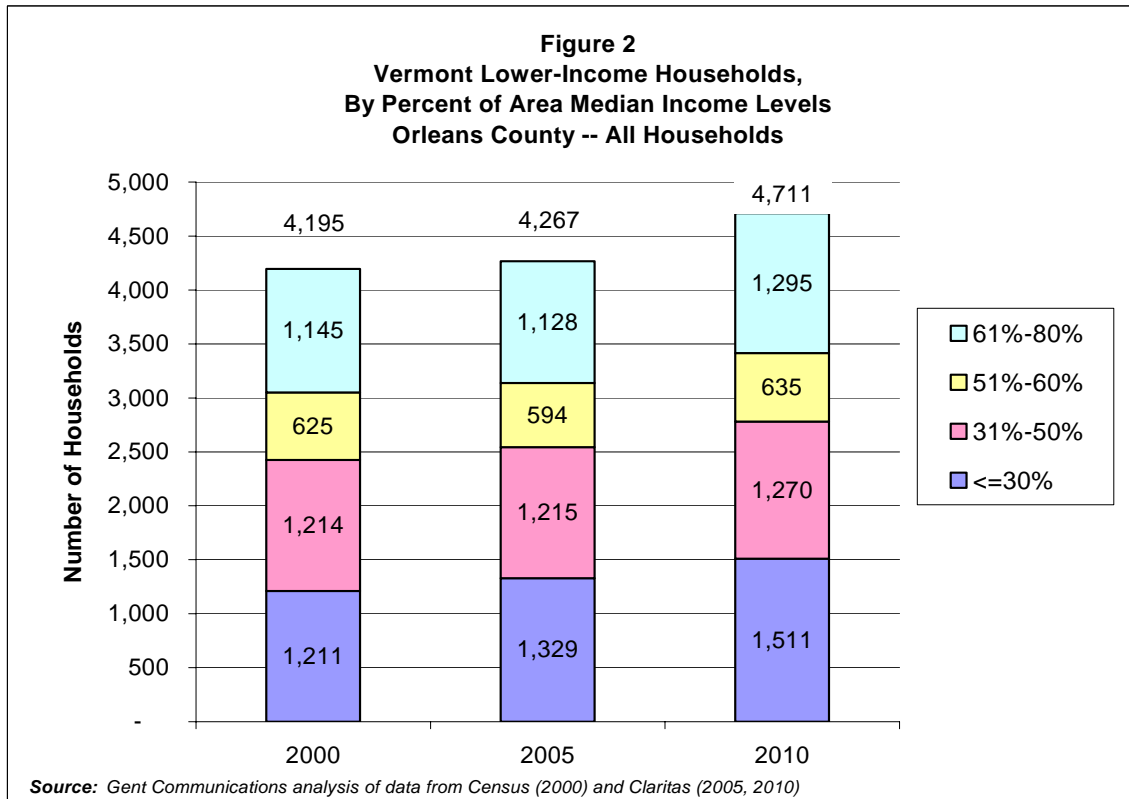
Orleans					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	19	150	126	169	1.6%
1995 to 1998	54	532	233	586	5.6%
1990 to 1994	161	660	291	821	7.9%
1980 to 1989	296	1,277	632	1,573	15.1%
1970 to 1979	358	1,491	633	1,849	17.7%
1960 to 1969	193	601	490	794	7.6%
1950 to 1959	124	327	286	451	4.3%
1940 to 1949	179	184	275	363	3.5%
1939 or earlier	1,326	2,514	1,261	3,840	36.8%
Total	2,710	7,736	4,227	10,446	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 Orleans County households (which earn less than 80% of the estimated county median income) will grow by an estimated 516 households to more than 4,700 households (Figure 2). Over 1,500 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.

Orleans 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 and renter households are growing at comparable rates – at about 12% for both groups. There are expected to be about 1,000 more low-income owner households in Orleans County in 2010.

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. Orleans County/Essex County Focus Group

At a focus group in Newport on October 28, professionals representing a cross-section of organizations that work regularly with Orleans County and Essex County's special needs populations – elderly, 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. The following summarizes the discussion at the Newport Focus Group. [No focus group took place in Essex County.]

Housing:

- People must commute into town to work because they can't find housing
- Non-profits provide housing for those who don't fit state or federal eligibility
- Non-profit housing has criteria that limits eligibility for the hardest to serve clients
- Older, distressed, substandard housing stock results in lack of appropriate housing. Although it is affordable, there is no associated quality.
- There are an increased number of individuals wanting one-bedroom apartments. Newport is attracting singles.
- Lack of affordable one-bedroom apartments in areas with services, only available in rural, out of reach places where people don't want to be located.
- Housing market is starting to get stressed in Newport
- Not enough housing for:
 - folks coming back into the community from corrections
 - transitional housing w/support services

Homeless:

- Shelter with Northeast Kingdom Community Action: 5 beds are full. Very restrictive eligibility and some people are not served.

Elders:

- 400 units in Northeast Kingdom for elderly/ disabled
- Clients are decreasing for independent housing without services.
 - Clients are staying home longer and services are going to homes (aging in place)
 - Michaud Manor -- ½ of clients are 90+ yrs old

Youth:

- Teenage moms in abusive situations are couch surfing
- Self-esteem low due to no jobs and youth are hopeless, lost, they need skills, knowledge, and mentoring
- 5-6 kids per year in Orleans leave foster care and “falling through the cracks”

Money Issues:

- For viability of rental housing, must have high standards for credits references.
- There are disabled/diagnosed individuals who don't fit criteria for full services.
 - Partial eligibility for these clients doesn't provide enough \$ to pay for rent
- There are not sufficient dollars for supportive services to make the housing work.

Orleans County

- General assistance level is \$198 a month – is not sustainable with weekly room rent \$40 a week
- Services need to stay central for costs- though providers would like to get services out to rural areas.

Transportation:

- Transportation is a major issue for clients here who don't have cars, need access to services
- 16,000 roadway miles in this service area

Domestic Abuse:

- Abused women are in need of shelter. Short term services available, but no long term services

Future Trends/needs:

- Support staff is needed to support special needs clients in their housing
- In 5-6 years, people will have trouble finding housing in general
- Individuals looking for 1 bedroom apartments
 - if they can't find 1 bedroom they are paying more for 2 bedroom and having couch surfers come in or renting by the week or day to others
- Lots of couch surfing, not just those out of SRS. Those awaiting disability claims/services
- Overall applicants up over the past 5-6 yrs, 3-4 applications from higher income families (who are not making it financially)
- Baby Boomers living longer- needing services for longer time and increased expectation of services provision in the future
- Increased # of individuals wanting 1 bedroom apts. Newport is attracting singles
- Transportation to bring clients to services.
- Increasing insurance, healthcare, fuel costs are problems
- Increased tax rates
- Increased need for subsidized housing
 - must drive 2 hours for services, entertainment, etc.

Strengths/suggestions:

- Great level of care for mental health clients and quality housing through Northeast Kingdom mental health organizations
- Housing providers would take clients who need some supervision if the services/supervision comes with the clients
- Start working with diverse populations, not just one housing situation for one type of client
- Local organizations want more control over defining clients and their needs

NEWPORT FOCUS GROUP ATTENDEES

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APPENDIX 1: ADDITIONAL TABLES

Orleans -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,211	1,329	1,511	9.77%	24.75%
31%-50%	1,214	1,215	1,270	0.04%	4.57%
51%-60%	625	594	635	-4.86%	1.67%
61%-80%	1,145	1,128	1,295	-1.46%	13.12%
>80%	6,251	6,612	6,608	5.78%	5.71%
Total	10,446	10,879	11,319	4.15%	8.36%
Total <=80%	4,195	4,267	4,711	1.71%	12.30%

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

Orleans -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	636	714	806	12.23%	26.76%
31%-50%	471	500	537	6.33%	14.13%
51%-60%	237	220	178	-7.32%	-25.16%
61%-80%	310	299	337	-3.48%	8.89%
>80%	1,055	1,146	1,069	8.69%	1.38%
Total	2,708	2,879	2,927	6.31%	8.09%
Total <=80%	1,653	1,733	1,858	4.80%	12.36%

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					
Orleans -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	575	616	705	7.06%	22.53%
31%-50%	744	714	733	-3.94%	-1.48%
51%-60%	387	374	458	-3.36%	18.10%
61%-80%	835	829	958	-0.72%	14.69%
>80%	5,196	5,466	5,539	5.19%	6.59%
Total	7,738	8,000	8,392	3.39%	8.45%
Total <=80%	2,542	2,534	2,853	-0.30%	12.25%

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					
Orleans -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	689	749	836	8.64%	21.35%
31%-50%	670	650	681	-2.96%	1.76%
51%-60%	344	336	379	-2.26%	10.12%
61%-80%	753	725	819	-3.75%	8.79%
>80%	5,086	5,347	5,330	5.13%	4.80%
Total	7,542	7,807	8,046	3.51%	6.68%
Total <=80%	2,456	2,460	2,716	0.15%	10.58%

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