

Rutland County 2005 Housing Needs Assessment

Rutland County, in central southern Vermont, is the second most populated county. Its largest city is Rutland with a population of 17,300.

I. Emerging Housing Trends in Rutland County

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

1. Renter Households

Although fairly affordable compared with other counties, low-income Rutland County residents still struggle with few rental housing options. Households earning \$33,235 per year (80% of the estimated county median household income) can afford to pay about \$831 monthly for rent (including utilities). In 2005, an estimated 6,596 affordable rental units are available with rents ranging from \$1 to \$831 (Table 1). However, slightly more than one-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 3,029 units available for low-income households, a shortage of 1,950 affordable rental units in Rutland.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Rutland			
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**
4,979	3,237	6,596	1,950
*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 Rutland 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 4,979 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 3,029 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 2,818 low-income Rutland County households paid unaffordable rents, according to HUD’s CHAS tables. In fact, about 58% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

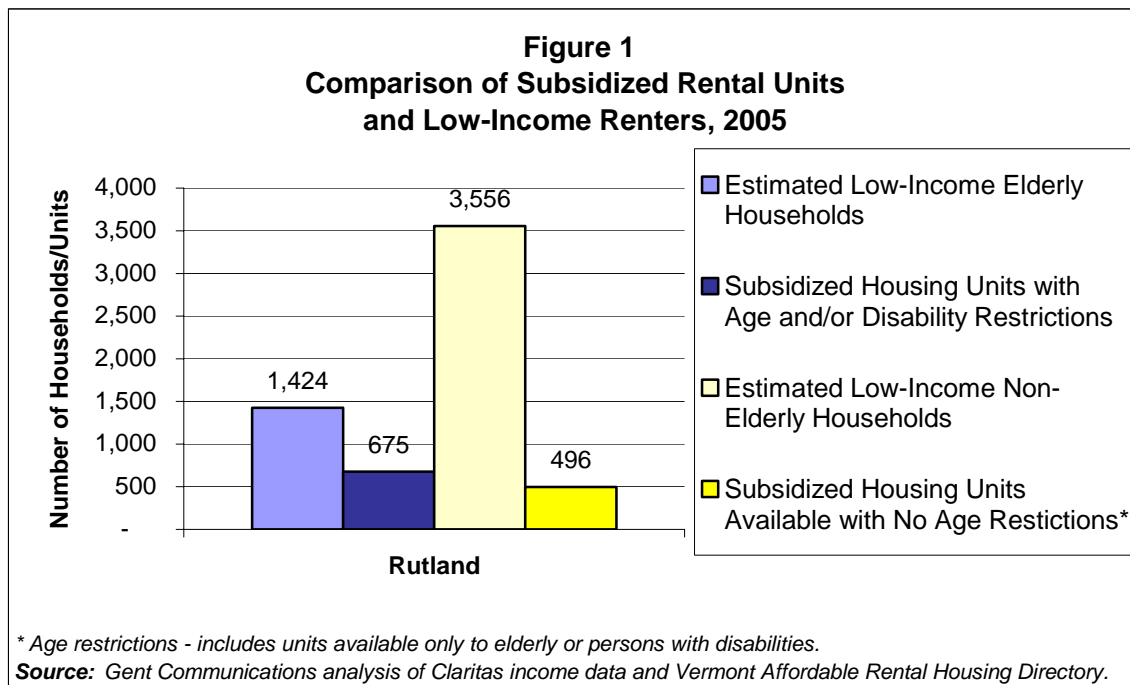
Rutland			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	1,260	803	2,063
>30 to <=50%	987	1,077	2,064
>50 to <=80%	571	1,360	1,931
>80%	48	1,271	1,319
Total	2,867	4,511	7,377
Total <=80%	2,818	3,240	6,058

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

Affordable housing built by Rutland County’s affordable housing developers (mid 1970s to 2004) provides for about 24% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 749 units in affordable elderly rental housing and 3,060 units in non-elderly.

About 1,175 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 Rutland, about 58% 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 Rutland County, about 14% of non-elderly low-income rental households live in subsidized housing stock.

These 1,175 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**

Rutland

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	5	0	0	5
0	7	0	80	18	105
1	288	0	204	120	612
2	30	0	1	205	236
3	0	0	0	108	108
4	0	0	0	22	22
5+	0	0	0	0	-
Not available	61	6	4	12	83
Total	386	11	289	485	1,171

*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 Rutland County, between 2005 and 2010, there is a need for new construction of 600 owner-occupied homes to bridge the gap in supply and the expected demand from 18,572 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*
18,281	18,557	18,572	600
*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 3,240 low-income Rutland County owner households had cost burdens in 2000. These cost-burdened households comprised 60% of all low-income owner households in Rutland 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.

In Rutland County, a gap between incomes needed to purchase a home and purchase prices exists currently and is expected to be about \$58,000 in 2010 (Table 5). The increase in median incomes will not keep pace with purchase price escalation.

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 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	\$37,074	\$97,500	\$95,203	\$44,276	(\$2,297)	(\$7,202)
2005	\$41,543	\$138,828	\$118,688	\$52,621	(\$20,140)	(\$11,078)
2010	\$46,634	\$158,140	\$100,383	\$74,094	(\$57,756)	(\$27,460)
Note: Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
Sources: Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

For low-income households looking to purchase homes, affordable options are challenging yet

attainable for some households in Rutland County. An estimated 5,524 low-income households will not find enough homes in the supply of estimated 2,109 homes with values of \$69,891 or less in 2005 (Table 6).

By 2010, Rutland County's population is expected to include 264 additional low-income home owner households than in 2000. (This will be discussed in Section V below.) These households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Rutland County households: (1) any of the existing 5,524 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 Rutland		
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**
5,524	\$69,891	2,109
<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 Rutland County's home purchase market, the number of affordable homes for sale is somewhat limited (Table 7). For households with incomes of 80% of the county median (or \$33,235) looking for a home to buy, an estimated 104 of the primary homes sold in 2004 were at prices they could afford.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Rutland		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$69,891	104	\$130,000
<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 Rutland County households with household members over 62 years of age is growing at a rate more than double the rate of all households between 2000 and 2010 (5% versus 2%, respectively) (Table 8 and Appendix 1, Table A). It should be pointed out that both these rates of growth are small, relative to other counties. The level of change for low-income older households (below 80% of median income) is keeping pace with other growth rates in Rutland, with more than 4,458 households expected by 2010, representing a change of 5.6% 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%	1,261	1,403	1,474	11.29%	16.92%
31%-50%	1,316	1,279	1,267	-2.77%	-3.69%
51%-60%	581	574	621	-1.31%	6.77%
61%-80%	1,063	1,021	1,095	-3.99%	3.04%
>80%	2,830	2,905	2,947	2.66%	4.16%
Total	7,051	7,182	7,405	1.86%	5.02%
Total ≤80%	4,221	4,277	4,458	1.33%	5.60%

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

In 2000, more than 2,162 Rutland County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was especially pronounced for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (20% of renter and 35% of owner households). The total number of households with mobility and/or self care limitations represents 19 percent of all Rutland County households.

Rutland										
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%	130	135	305	570	85	48	155	288	858	31%
>30 to ≤50%	140	105	235	480	195	125	215	535	1,015	32%
>50 to ≤80%	100	39	210	349	209	230	285	724	1,073	21%
>80%	39	40	219	298	259	283	1,044	1,586	1,884	13%
Total	409	319	969	1,697	748	686	1,699	3,133	4,830	19%
As % Of All Households With Limitations	8.5%	6.6%	20.1%	35.1%	15.5%	14.2%	35.2%	64.9%	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 Rutland 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.

Rutland									
	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	130	135	305	570	85	48	155	288	858
% with any housing problems	62%	67%	85%	75%	82%	83%	84%	83%	78%
2. Household Income >30 to <=50% MFI	140	105	235	480	195	125	215	535	1,015
% with any housing problems	25%	33%	72%	50%	56%	60%	72%	64%	57%
3. Household Income >50 to <=80% MFI	100	39	210	349	209	230	285	724	1,073
% with any housing problems	65%	10%	33%	40%	22%	30%	51%	36%	37%
4. Household Income <=80% MFI	370	279	750	1,399	489	403	655	1,547	2,946
% with any housing problems	49%	46%	67%	58%	46%	46%	66%	54%	56%
5. Total Households	409	319	969	1,697	748	686	1,699	3,133	4,830
% with any housing problems	45%	40%	53%	49%	32%	30%	33%	32%	38%
6. Total Households With Any Housing	184	129	514	826	239	203	559	1,003	1,826

*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 Rutland County with long-term care needs will grow to more than 2,283 by the year 2010, representing a 27% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 600 in 2010, a change of 44% since 2000. 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 Rutland County.

Rutland County has not met the state 40%/60% long-term care goal in which 40% of long-term care services are available within the community.

Table 11
Estimated Number of People with LTC Needs¹ by County
By Disability Level and Income Persons of All Ages / Point in Time

Rutland					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	444	402	360	-10%	-19%
Community ⁴					
Low-Income ⁵					
2+ ADLs	191	231	257	21%	35%
1+ ADLs	315	369	405	17%	29%
Any ADL or IADL	801	924	1,001	15%	25%
All Other Incomes					
2+ ADLs	229	322	348	41%	52%
1+ ADLs	399	514	553	29%	39%
Any ADL or IADL	999	1,192	1,282	19%	28%
Total Community	1,800	2,117	2,283	18%	27%

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

Rutland					
	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	444	402	360	-10%	-19%
Community, Low Income (<175%)	191	231	257	21%	35%
<18	6	7	7	14%	15%
18-64	44	56	65	26%	48%
65-74	41	46	54	15%	34%
75-84	58	63	64	9%	9%
85+	42	59	67	38%	59%
Community, 175%+ FPL ⁴	229	322	348	41%	52%
<18	14	16	16	14%	16%
18-64	53	67	78	27%	48%
65-74	36	40	42	10%	17%
75-84	77	98	97	27%	26%
85+	49	102	115	106%	134%
Total Community	420	553	606	32%	44%

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

Rutland County's population will be over 62,600 persons in 2010 and is expected to decrease slightly by -1% between 2000 and 2010 (Table 13).

The number of total households will increase to over 26,200, an increase of just 2%. The rate of growth for owner households is higher than of renter households. In fact, renter households are expected to decrease by -2% over the decade, contrasted with owners, which will increase by 4% for the same time period.

Rutland					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	63,400	63,033	62,611	-1%	-1%
Total Households	25,678	25,959	26,222	1%	2%
Renters	7,777	7,744	7,650	0%	-2%
Owners	17,901	18,215	18,572	2%	4%
Source: US Census (2000) and Claritas (2005, 2010)					

Substantial population shifts will occur within age cohorts in Rutland 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. Rutland ranks second in the number of new households with a householder age 65 or more (691). There will be over 210 new elderly households aged 80 or more. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Rutland						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	1,005	1,069	1,080	6%	7%	75
25-34	3,480	3,118	2,971	-10%	-15%	(509)
35-44	5,603	5,343	5,070	-5%	-10%	(533)
45-54	5,659	5,997	6,114	6%	8%	455
55-59	2,153	2,459	2,660	14%	24%	507
60-64	1,647	1,849	2,049	12%	24%	402
65-69	1,583	1,514	1,624	-4%	3%	41
70-74	1,556	1,541	1,528	-1%	-2%	(28)
75-79	1,302	1,249	1,225	-4%	-6%	(77)
80-84	994	1,081	1,099	9%	11%	105
85+	696	739	802	6%	15%	106
Total	25,678	25,959	26,222	1%	2%	544
Source: Claritas						

III. Labor Force and Occupations

Rutland County's unemployment rate has remained higher than the state average for the past five years (Table 15). During 2004, the unemployment rate decreased in Rutland County.

Four of the top five types of occupations held in Rutland County are lower-paying service oriented positions, with only one category (management occupations) that has corresponding higher hourly wages (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.

Rutland County	Labor Force	Unemployment rate
2000	31050	3.6%
2001	31600	4.1%
2002	32350	4.1%
2003	32300	5.5%
2004	36300	4.0%

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

Rutland 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	5,461	14%	\$13	0.5%
Sales and related occupations	4,921	12%	\$14	1.1%
Production occupations	4,280	11%	\$13	0.2%
Management occupations, except farmers and farm managers	2,612	7%	\$39	1.3%
Food preparation and serving related occupations	2,526	6%	\$9	1.1%
Total Employed	39,459	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 Rutland, the rental vacancy rate was 4.8%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Rutland had a 2.0% rate, 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. Rutland’s is older than the state average, with 38.1% built prior to 1939 (Table 17). In fact, Rutland has the second highest percent in the state. On the other hand, less than 5.3% of the housing stock was built since 1998, which is a lower rate than most other Vermont counties.

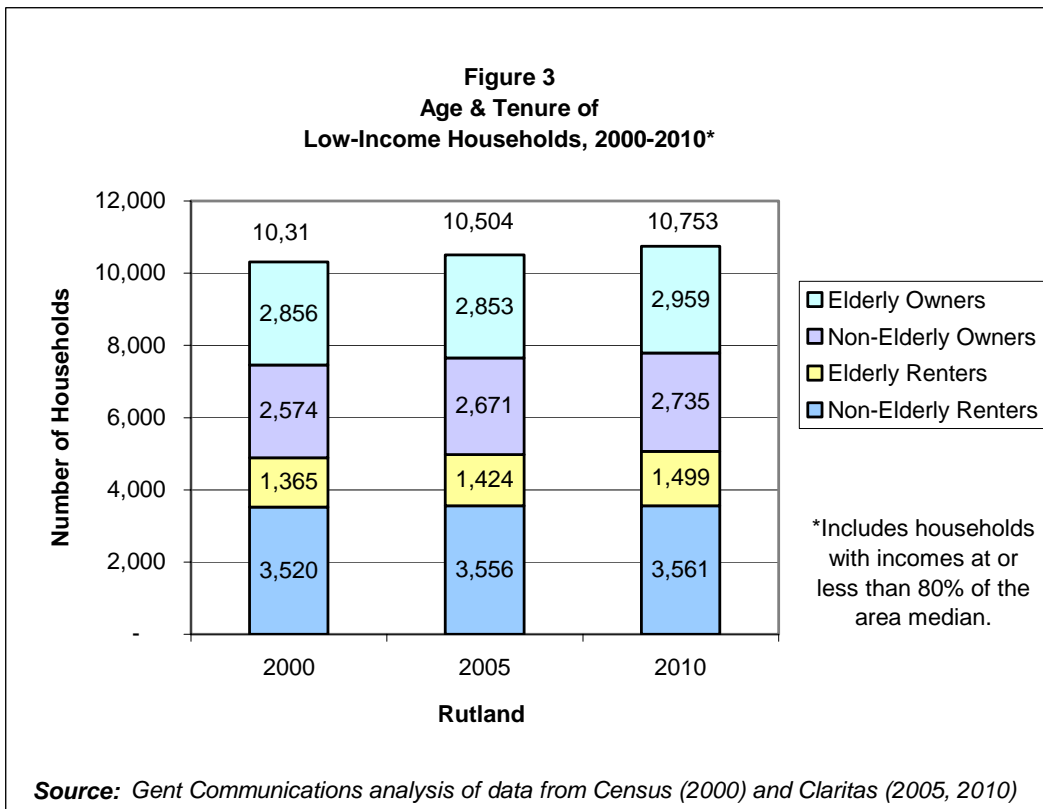
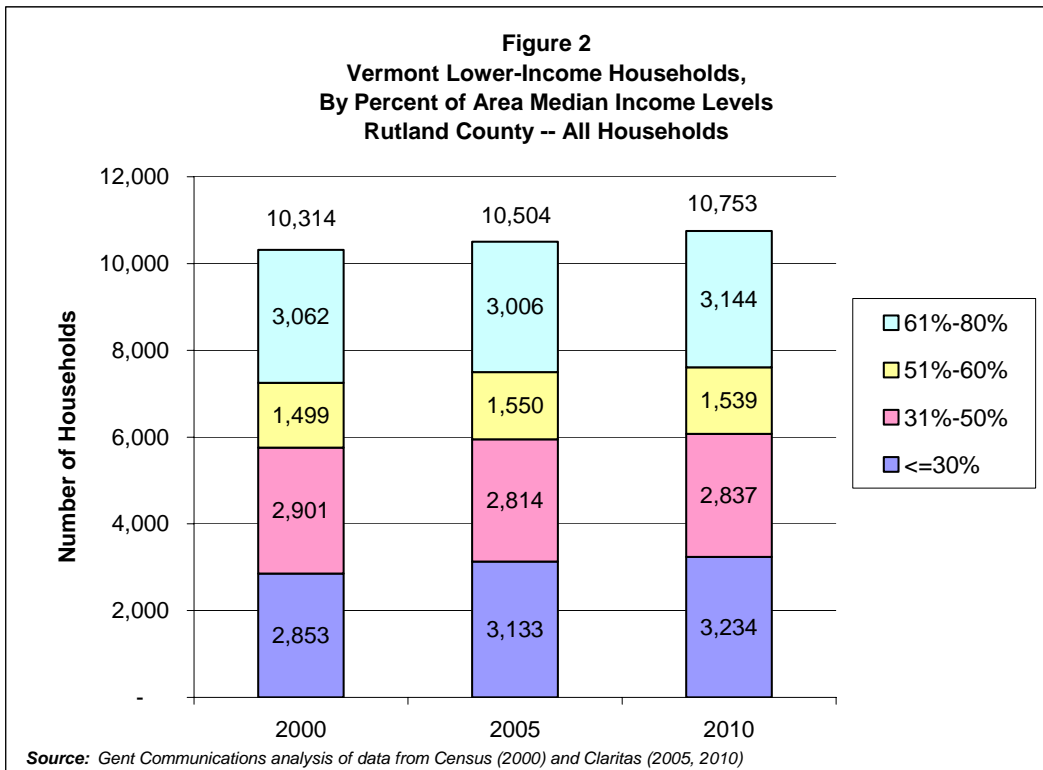
Rutland					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	29	240	96	269	1.0%
1995 to 1998	157	685	337	842	3.3%
1990 to 1994	172	1,124	234	1,296	5.0%
1980 to 1989	877	2,802	1,737	3,679	14.3%
1970 to 1979	1,052	2,950	1,403	4,002	15.6%
1960 to 1969	666	1,848	720	2,514	9.8%
1950 to 1959	577	1,241	524	1,818	7.1%
1940 to 1949	568	912	308	1,480	5.8%
1939 or earlier	3,656	6,122	1,274	9,778	38.1%
Total	7,754	17,924	6,633	25,678	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 Rutland County households (which earn less than 80% of the estimated county median income) will grow by an estimated 439 households to more than 10,700 households (Figure 2). Over 3,230 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.

Rutland 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 renter households are growing at a slower rate (3.5%) than owner households (4.9%). Low-income non-elderly owner households are the fastest growing type of household (161 new households). It is important to note that the number of total renter households (all income groups) is expected to decrease in Rutland County, however, the number of low-income households is likely to increase.

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. Rutland County Focus Group

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

Housing:

- Housing stock is available for rent/sale, but the quality is terrible
- Low income families with children.
 - In one caseload, 8 of 25 families have housing issues (9 case managers with similar case loads)

Homeless:

- Housing Coalition -- 12 clients at any time in a motel
 - PATH referred 14 cases in one week this summer
- Economic Services Dept -- four in the last week moved to motels
- Emergency shelter in excess of 200 families this year
- In Rutland, shelter for women or families available only when abusive situation involved so motels are the only option for serving many homeless
- Section 8 vouchers changed to allow home purchases. Unfortunately, numerous people bought houses, defaulted and became homeless with bad credit

Money Issues:

- Bad credit is obstacle to rent or buy
- Rural areas becoming more expensive due to in-migration by colleges, ski industry
- Funding is already out for this year for Back Rent Program
- Increase in clients is causing short falls in Back Rent programs, etc.
- Landlords want first and last months' rent and security deposit

Youth:

- Teens have no credit
- Trend: teens taking apartments they can't afford, leads to eviction and bad reference
- Increase in teens/elders coming into urban areas
- Mixed housing i.e. elder and youth disabled doesn't work

Elders:

- Increase in teens/elders coming into urban areas
- Section 8 cutbacks increase waitlists for elderly/frail to get into subsidized housing
- Need increased senior housing
- Mixed housing i.e. elder and youth disabled doesn't work

Corrections:

- Felons generally can't get into programs like Section 8, but they sometimes can successfully appeal to get into program. However, felons with histories of abuse, sex offense, and methamphetamine are not able to appeal.
- 20-30 individuals from Corrections are re-entering the community on any given day- half may fit a special needs category.

Transportation:

- Many are relocating from rural to urban areas to get services and lower transportation costs

Future Trends/Needs:

- Expect increases in substance abuse
- Need additional mixed-use transitional housing for multiple clients
- Section 8 crisis (decreased funding) will be a huge problem
- Clients cannot hold old vouchers -- if not used, vouchers revoked
- Increase in migration and increase in cuts will lead to increased homeless in next years
- Increased cost of living (housing market increase)
 - Increased elderly
 - Decreased employment
 - Programming isn't keeping up
- Poverty guidelines not changing
- Housing allocation not changing

Suggestions/Strengths:

- Need more redevelopment of under-utilized properties -including federal/state property
- Need increased communication with public about need for housing and assistance programs
- Build on the increased collaboration/cooperation among housing and service providers-this is important and works
- Developers need to increase cooperation with agencies/organizations
- Corrections has increased budget for transitional housing – this means there will be more money available for more transitional housing
- Shelters are expensive to run and stigmatize clients, therefore, create scattered shelter apartments across neighborhoods (in housing stock)
- Habitat for Humanity has stopped operations, but hopefully it will begin again soon

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APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Rutland -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	2,853	3,133	3,234	9.83%	13.37%
31%-50%	2,901	2,814	2,837	-2.97%	-2.19%
51%-60%	1,499	1,550	1,539	3.39%	2.65%
61%-80%	3,062	3,006	3,144	-1.82%	2.66%
>80%	15,364	15,455	15,469	0.60%	0.68%
Total	25,678	25,959	26,222	1.09%	2.12%
Total <=80%	10,314	10,504	10,753	1.84%	4.26%

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

Table B					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Rutland -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,703	1,900	1,989	11.58%	16.83%
31%-50%	1,393	1,388	1,364	-0.35%	-2.05%
51%-60%	627	602	619	-3.94%	-1.17%
61%-80%	1,163	1,089	1,087	-6.29%	-6.53%
>80%	2,892	2,765	2,591	-4.41%	-10.43%
Total	7,777	7,744	7,650	-0.42%	-1.63%
Total <=80%	4,885	4,979	5,059	1.94%	3.58%

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

Table C					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Rutland -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,150	1,233	1,245	7.22%	8.25%
31%-50%	1,508	1,427	1,473	-5.39%	-2.33%
51%-60%	873	948	920	8.65%	5.39%
61%-80%	1,900	1,917	2,057	0.92%	8.29%
>80%	12,471	12,691	12,878	1.76%	3.26%
Total	17,901	18,215	18,572	1.75%	3.75%
Total <=80%	5,430	5,524	5,694	1.74%	4.87%

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					
Rutland -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,592	1,730	1,760	8.66%	10.56%
31%-50%	1,585	1,535	1,570	-3.14%	-0.96%
51%-60%	918	976	918	6.36%	0.04%
61%-80%	1,999	1,986	2,048	-0.66%	2.46%
>80%	12,534	12,550	12,521	0.13%	-0.10%
Total	18,627	18,777	18,817	0.80%	1.02%
Total <=80%	6,093	6,227	6,296	2.19%	3.32%

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