

Windham County 2005 Housing Needs Assessment

Windham County is in the southeast corner of Vermont and borders with Massachusetts and New Hampshire. Brattleboro is the largest community in the county, with a population of 12,000, and Bellows Falls serves as an important regional hub in the northern part of the county.

I. Emerging Housing Trends in Windham County

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

1. Renter Households

Low-income Windham County residents struggle with few rental housing options. Households earning \$35,058 per year (80% of the estimated 2005 county median household income) can afford to pay about \$876 monthly for rent (including utilities). In 2005, an estimated 4,902 affordable rental units had rents ranging between \$1 and \$876 a month (Table 1). However, 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 1,923 units available for low-income households – an estimated shortage of 1,867 affordable rental units for low income renter households.

Table 1			
Unmet Needs of Low-Income Renter Households, 2005			
Windham			
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**
3,790	2,734	4,902	1,867
*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 Windham 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 3,790 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 1,923 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

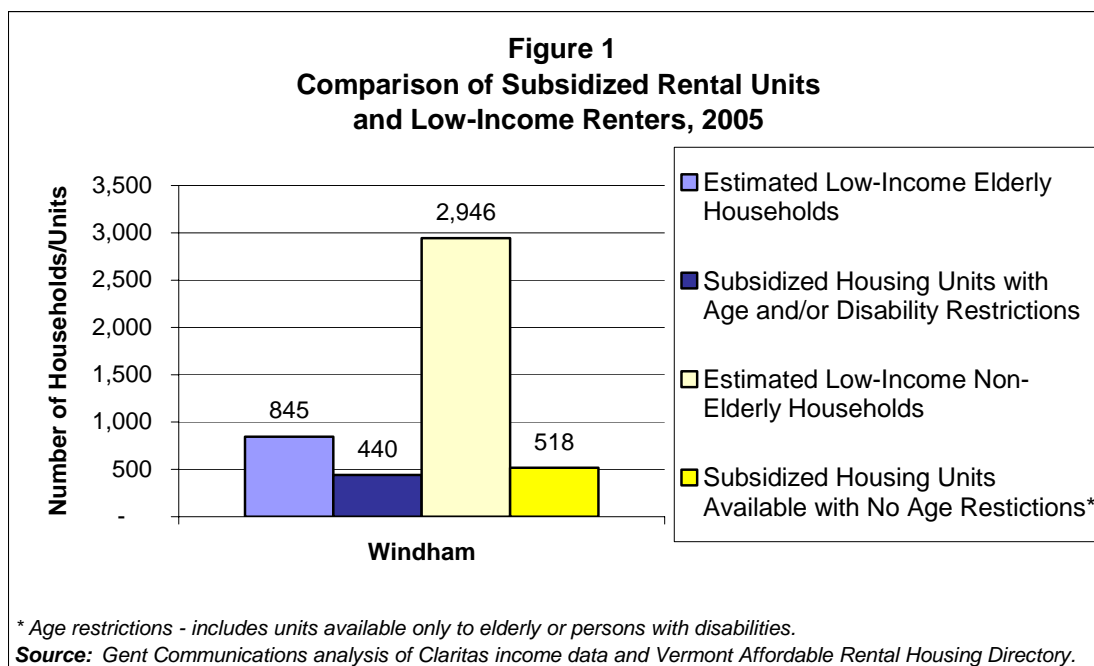
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 1,872 low-income Windham County households paid unaffordable rents, according to HUD’s CHAS tables. In fact, about 54% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Table 2			
Number of Households With Cost Burdens Greater Than 30%, By Income Level and Household Type, 2000*			
Windham			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	719	647	1,366
>30 to <=50%	708	800	1,508
>50 to <=80%	444	872	1,316
>80%	41	914	955
Total	1,912	3,232	5,145
Total <=80%	1,872	2,318	4,190
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Affordable housing built by Windham County’s affordable housing developers (mid 1970s to 2004) provides for about 20% of low-income renter households in 2005 (those earning less than 80% of median income) (Figure 1). There is a current “gap” of 405 units of affordable elderly rental housing and 2,428 units of non-elderly.

About 958 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 Windham, about 52% of the total subsidized housing stock is designated for low-income households without age restrictions. Typically, most non-elderly low-income renter households rent homes through the private rental market. In Windham County, about 18% of non-elderly low-income rental households live in subsidized housing stock.

These 958 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). Windham County subsidized rental stock does include proportionately more SRO units than most other counties.

Table 3
Number of Subsidized Rental Units, 2004

Windham

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	33	0	0	17	50
0	28	0	44	12	84
1	90	2	173	114	379
2	3	0	12	198	213
3	0	0	0	111	111
4	0	0	0	23	23
5+	0	0	0	3	3
Not available	57	5	0	33	95
Total	211	7	229	511	958

*Total does not equal total for all subsidized housing projects because for some projects, the number of bedrooms in units designated for elderly and/or disabled tenants is not available.

Source: Vermont Directory of Affordable Rental Housing.

2. Owner Households

Many low-income Windham County households are owners. There is a need for about 89 new owner-occupied homes to meet the total expected demand from the 12,839 owner households in 2010 (Table 4). This level of projected need for new owner-occupied units may be an underestimate, because of the significant influence of vacation homes in the Windham county market which are difficult to quantify. Windham County contains more seasonal units than any other county, which may contribute to a higher vacancy rate. It should be noted that the methodology in Table 4 for Windham County was modified to reflect the prominence of the secondary home market, include using a different proportion of vacation and primary homes in vacant units and accounting for higher estimated conversions from primary to vacation homes.

Number of Owner Housing Units (2000)	Estimated Number of Owner Housing Units (2005)	Estimated Number of Households in 2010	New Housing Units Needed By 2010*
12,743	13,155	12,839	89
*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.			

In Windham County, a gap between incomes needed to purchase a home and purchase prices exists and is expected grow to about \$107,000 in 2010 (Table 5). The increases in median incomes during this time simply will not keep pace with the significant purchase price escalation. Higher interest rates are also likely to be in place in five years, also affecting affordability.

In Table 5, the “affordable homes based on median income” decreases in 2010 because the calculation includes 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	\$38,553	\$112,750	\$95,412	\$50,628	(\$17,338)	(\$12,075)
2005	\$43,822	\$170,995	\$117,348	\$63,295	(\$53,646)	(\$19,473)
2010	\$48,894	\$203,373	\$96,338	\$93,218	(\$107,035)	(\$44,324)
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 Windham County (Table 6). An estimated 3,865 low-income households will not find enough homes in the supply of estimated 1,271 homes with values of \$69,090 or less in 2005.

By 2010, Windham County is expected to include 95 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 Windham County households: (1) any of the existing 3,865 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 Windham		
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**
3,865	\$69,090	1,271
<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 Windham County's home purchase market, the number of affordable homes for sale is limited (Table 7). For households with incomes of 80% of the county median (or \$35,058) looking for a home to buy, an estimated 46 of the primary homes sold in 2004 were at prices they could afford (\$69,090). The median home price in 2004 was \$155,500.

Table 7 Few Homes Sold in 2004 For Prices Affordable To Low-Income Households (<=80% AMI) Windham		
Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$69,090	46	\$155,500
<small>*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.</small>		
<small>Source: Vermont Property Transfer Tax Data.</small>		

3. Independent Older and Persons with Special Needs

The proportion of Windham 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 (6% versus 3%, respectively) (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) will increase even more quickly, with more than 2,800 households expected by 2010, representing a change of 9% 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%	805	897	953	11.54%	18.47%
31%-50%	838	800	797	-4.57%	-4.92%
51%-60%	338	345	383	2.12%	13.36%
61%-80%	619	649	703	4.91%	13.55%
>80%	2,066	2,074	2,139	0.41%	3.54%
Total	4,666	4,766	4,975	2.15%	6.63%
Total <=80%	2,600	2,692	2,836	3.54%	9.09%

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

In 2000, more than 1,370 Windham 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 (22% of renter and 32% of owner households). The total number of households with mobility and/or self care limitations represents 16 percent of all Windham County households.

Windham										
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%	105	50	225	380	52	64	69	185	565	31%
>30 to <=50%	105	15	135	255	104	130	104	338	593	26%
>50 to <=80%	34	30	120	184	165	110	194	469	653	20%
>80%	39	20	184	243	197	158	614	969	1,212	11%
Total	283	115	664	1,062	518	462	981	1,961	3,023	16%
As % Of All Households With Limitations	9.4%	3.8%	22.0%	35.1%	17.1%	15.3%	32.5%	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 Windham 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 68 percent of households had some type of housing problem at the same time that they struggled physically.

Windham County

Windham									
	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	105	50	225	380	52	64	69	185	565
% with any housing problems	57%	60%	56%	57%	85%	94%	94%	91%	68%
2. Household Income >30 to <=50% MFI	105	15	135	255	104	130	104	338	593
% with any housing problems	19%	100%	63%	47%	67%	73%	67%	70%	60%
3. Household Income >50 to <=80% MFI	34	30	120	184	165	110	194	469	653
% with any housing problems	12%	33%	17%	19%	36%	23%	51%	39%	33%
4. Household Income <=80% MFI	244	95	480	819	321	304	367	992	1,811
% with any housing problems	34%	58%	48%	45%	54%	59%	64%	59%	53%
5. Total Households	283	115	664	1,062	518	462	981	1,961	3,023
% with any housing problems	30%	48%	37%	36%	35%	45%	32%	36%	36%
6. Total Households With Any Housing	84	55	244	383	182	209	318	710	1,091

*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 Windham County with long-term care needs will grow to more than 1,609 by the year 2010, representing a 34% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 428 in 2010, a change of 52% 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 in Windham County.

Windham County has 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

Windham

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	316	278	260	-12%	-17%
Community ⁴					
Low-Income ⁵					
2+ ADLs	125	155	182	24%	46%
1+ ADLs	205	246	283	20%	38%
Any ADL or IADL	520	606	687	17%	32%
All Other Incomes					
2+ ADLs	156	219	245	40%	57%
1+ ADLs	272	352	393	29%	44%
Any ADL or IADL	683	824	923	21%	35%
Total Community	1,203	1,430	1,609	19%	34%

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

Windham

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	316	278	260	-12%	-17%
Community, Low Income (<175%)	125	155	182	24%	46%
<18	4	5	5	13%	14%
18-64	28	37	45	32%	59%
65-74	26	32	40	21%	52%
75-84	36	42	44	15%	21%
85+	30	40	49	32%	63%
Community, 175%+ FPL ⁴	156	219	245	40%	57%
<18	10	11	11	13%	14%
18-64	38	51	61	33%	59%
65-74	24	27	30	12%	25%
75-84	49	62	64	27%	30%
85+	35	68	80	93%	129%
Total Community	281	374	428	33%	52%

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

Windham County’s population will be about 44,400 persons in 2010 and is expected to change very little between 2000 and 2010 (Table 13).

The number of total households will increase to over 19,000, an increase of 4%. The rate of growth for owner households (3%) is less than for renter households. In general, Windham County is not expanding appreciably in either population or households.

Windham					
	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
Total Population	44,216	44,327	44,397	0%	0%
Total Households	18,375	18,705	19,025	2%	4%
Renters	5,896	6,140	6,186	4%	5%
Owners	12,479	12,565	12,839	1%	3%

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

Substantial population shifts will occur within age cohorts in Windham County, which will affect the need for affordable housing. (Table 14) Most of the additional householders will be between the ages of 45 and 74. There will be almost 130 new elderly households aged 80 or more. At the same time, there is expected to be a significant decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Windham						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	610	665	685	9%	12%	75
25-34	2,468	2,250	2,154	-9%	-13%	(314)
35-44	4,185	3,917	3,736	-6%	-11%	(449)
45-54	4,397	4,666	4,771	6%	9%	374
55-59	1,591	1,864	2,021	17%	27%	430
60-64	1,194	1,369	1,524	15%	28%	330
65-69	1,023	1,037	1,117	1%	9%	94
70-74	975	1,004	1,006	3%	3%	31
75-79	842	801	793	-5%	-6%	(49)
80-84	613	658	683	7%	11%	70
85+	477	474	535	-1%	12%	58
Total	18,375	18,705	19,025	2%	4%	650

Source: Claritas

III. Labor Force and Occupations

Windham County’s unemployment rate has remained during the past five years and continues to mirror the state rate closely (Table 15).

Four of the top five types of occupations held in Windham 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.

Windham County	Labor Force	Unemployment rate
2000	22900	3.0%
2001	23000	3.3%
2002	23750	2.7%
2003	23300	3.8%
2004	23550	3.7%

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

Windham 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	3,799	13%	\$13	0.5%
Sales and related occupations	2,918	10%	\$14	1.1%
Management occupations, except farmers and farm managers	2,450	9%	\$39	1.3%
Production occupations	2,423	8%	\$13	0.2%
Education, training, and library occupations	2,314	8%	\$16	1.8%
Total Employed	28,671	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 Windham, the rental vacancy rate was 4.9%, higher than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Windham had a 2.8% 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. Windham’s is newer than

the state average (38.1%), with 37.7% built prior to 1939 (Table 17). On the other hand, only 5% of the housing stock was built since 1998, which is a somewhat lower rate than most other Vermont counties.

Table 17
Age of Housing Stock, 2000

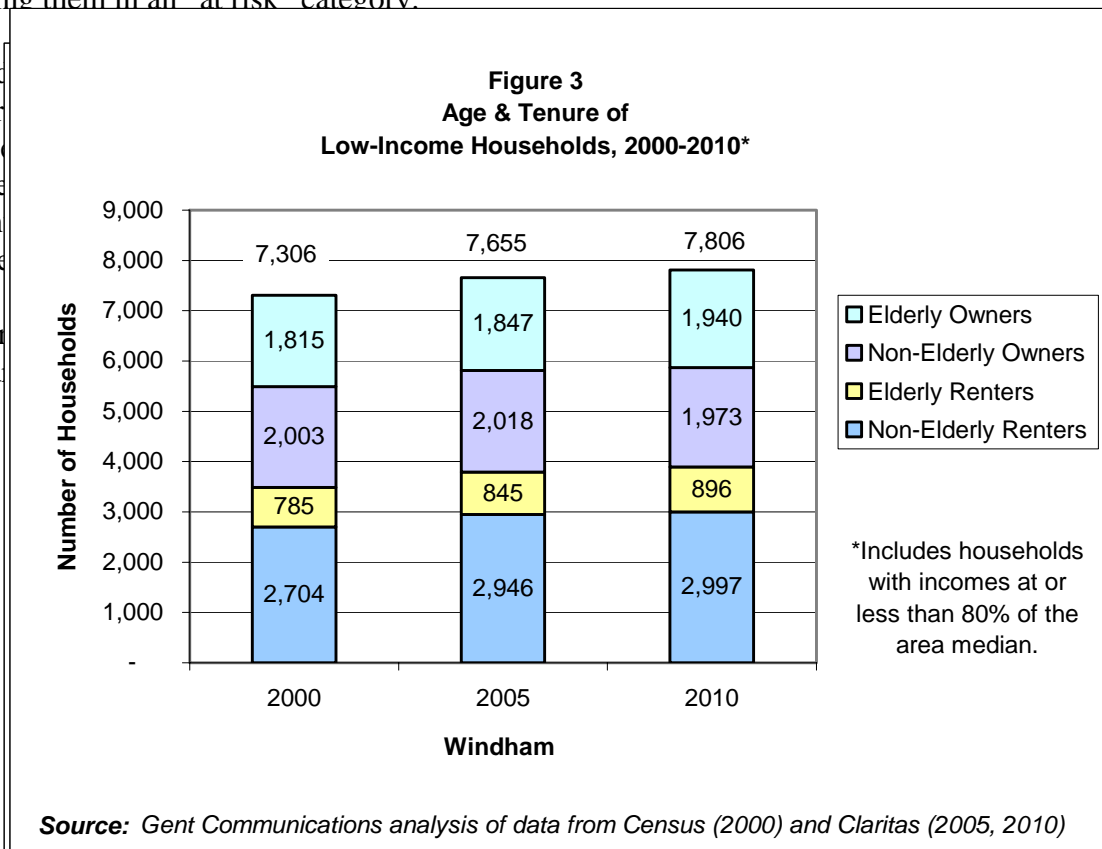
Windham

Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	12	160	321	172	0.9%
1995 to 1998	66	528	289	594	3.2%
1990 to 1994	125	809	519	934	5.1%
1980 to 1989	565	2,160	3,273	2,725	14.8%
1970 to 1979	791	2,123	1,395	2,914	15.9%
1960 to 1969	585	1,367	999	1,952	10.6%
1950 to 1959	361	882	366	1,243	6.8%
1940 to 1949	352	568	205	920	5.0%
1939 or earlier	3,039	3,882	1,297	6,921	37.7%
Total	5,896	12,479	8,664	18,375	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 Windham County households (which earn less than 80% of the estimated county median income) will likely grow by an estimated 500 households to more than 7,800 households (Figure 2). Over 2,300 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.



VI. Windham County Focus Group

At a focus group in Brattleboro on October 22, professionals representing a cross-section of organizations that work regularly with Windham County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth – discussed the breadth and scope of problems surrounding special needs populations and housing. The following summarizes the discussion at the Brattleboro Focus Group.

Housing:

- Working families are having hard times finding affordable, quality housing
- Special needs housing clients have to leave Brattleboro and go to adjacent communities to find subsidized housing – in some unfortunate situations, people are using modified cars, tents, etc. for housing
- High housing demand in town centers. This results in special needs populations being forced out of high demand area and associated low levels of service provision in rural areas
- 75 housing vouchers for disabilities, all 75 vouchers used up quickly
- Screen 6 people for every 1 person accepted for affordable housing (problems with past issues and poor credit)

Homeless:

- Hard to house -- People with substance/mental health/ landlord issues in the past cannot get into or stay in housing

Money Issues:

- First, last, security deposit is really tough for most to afford
- Resources to meet current in-home care for Medicaid recipients are not sufficient
 - Not enough pay/incentive to increase numbers of service providers to match need

Transportation:

- Rural housing is a “choice” for some and a necessity for others to find afford housing but transportation costs add significantly to expenses

Elders:

- Elderly housing with a spectrum of service provisions: real need for elderly housing
- Windham County will need 200 beds for disabled and/or elders. This would double what they currently have.
- Home based elderly programming for services loses money. Creation of a service provision hub/center makes it more affordable. Folks are willing to move toward services with in their community to consolidate service provision.
- Smaller communities cannot consolidate housing for consolidated service provision due to economics of scale. A new definition of community must include multiple communities.
- Elders outside town centers want to stay in their homes
- In Brattleboro area, they have lost 213 nursing home beds recently although need is increasing

Youth:

- High school graduates with service jobs, but income is not sufficient for an apartment- so they

live with friends, neighbors

- Lack of affordable housing for at-risk youth
- Instability in children's housing due to family instability
- Every year, youth services numbers go up for those turning 18 and need transitional options

Mentally Disabled:

- Non-physically disabled are at a disadvantage when looking for housing. Landlords don't know that person might have special needs

Substance Abuse:

- Brattleboro has significant drug usage problems

Future Trends/Needs:

- Tight housing market and property improvements are eliminating marginal housing that is where the hard to house usually live
- Special needs housing clients must to leave Brattleboro, and go to adjacent communities (subsidized housing) in modified cars, tents, etc.
- More undiagnosed individuals are under the radar and, therefore, do not receive services
- 1,600 elders within 10 years will need assistance.
- 100 service provisions now, but need for 400 in 10 years
- If there was more affordable accessible housing in this urban area, it would fill up quickly. If there were more housing in villages, it would fill up due to proximity to normal services.
- Brattleboro has high rate of in-migration due to geography. It has the 2nd highest rate of diverse population in Vermont.
- Increased corrections pressures for housing within communities
- Increased disabled veterans and their families from recent conflict
 - Lots of homeless veterans in employment search
- If funding is cut, the federal programs will not keep up with the need
- Decrease in funding for workforce development is ongoing
- Drop in school populations because housing/jobs are hard to attain for young families
- Increase in in-migration/second home purchases
- Continual search for affordable housing is driving up prices in new housing markets as people are driving further to work

Suggestions/Strengths:

- Create fund for first, last and deposit for apartment
- Rather than build specific housing for special needs, develop services that can help people where they live.
- Putney Cares model works, and there should be more single occupant, independent living with services enabled by group format
- Appropriate housing is critical to individual recovery from substance abuse and other problems
- Continue programs that enable service provisions in-home
- Put nursing home savings back into service provision programs.
- Land trust- should introduce less specific criteria to serve clients who cannot get service in other programs
 - work with residents with less than ideal references, lower income, etc.
- Collaborate with homeless shelter to provide a transitional housing unit for a special needs client and shelter provides life skills

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APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Windham -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	2,009	2,260	2,314	12.51%	15.19%
31%-50%	2,154	2,109	2,094	-2.06%	-2.74%
51%-60%	1,058	1,095	1,105	3.44%	4.37%
61%-80%	2,085	2,191	2,293	5.06%	9.95%
>80%	11,069	11,050	11,219	-0.17%	1.36%
Total	18,375	18,705	19,025	1.80%	3.54%
Total <=80%	7,306	7,655	7,806	4.78%	6.84%

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					
Windham -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,120	1,344	1,422	20.00%	27.01%
31%-50%	1,070	1,101	1,095	2.95%	2.35%
51%-60%	454	484	510	6.71%	12.48%
61%-80%	845	861	865	1.87%	2.38%
>80%	2,408	2,350	2,293	-2.40%	-4.75%
Total	5,896	6,140	6,186	4.14%	4.92%
Total <=80%	3,488	3,790	3,893	8.65%	11.59%

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					
Windham -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	889	917	892	3.07%	0.31%
31%-50%	1,084	1,008	999	-7.00%	-7.77%
51%-60%	604	610	594	0.99%	-1.72%
61%-80%	1,240	1,330	1,428	7.23%	15.11%
>80%	8,661	8,700	8,926	0.45%	3.05%
Total	12,479	12,565	12,839	0.69%	2.88%
Total <=80%	3,818	3,865	3,913	1.24%	2.50%
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					
Windham -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,205	1,363	1,361	13.16%	13.01%
31%-50%	1,315	1,309	1,297	-0.46%	-1.35%
51%-60%	721	750	722	4.06%	0.16%
61%-80%	1,466	1,542	1,590	5.12%	8.43%
>80%	9,003	8,975	9,080	-0.30%	0.85%
Total	13,709	13,939	14,050	1.67%	2.48%
Total <=80%	4,707	4,964	4,970	5.46%	5.60%
Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					