

Housing Needs Assessment

Prepared for the Dummerston Housing Advisory Commission

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Population and Demographic Trends:

- *The overall population has increased slightly by 4% since 1990
- * The number of 18-34 year olds has decreased by 40% since 1990.
- *Residents 55 and over have increased by 20% since 1990.
- *Dummerston residents have significantly higher incomes than the rest of the county and a significantly lower level of poverty.
- *81% of Dummerston residents own their own home compared to 68% county wide.
- *To date, Dummerston residents have experienced stable resident employment and a significantly lower unemployment rate than the county.

Dummerston's Rental Housing

- *Less than 20% of Dummerston residents rent their home; 32% of county residents rent their homes
- *Almost twice as many renters live in single family homes in Dummerston.
- *Median market rents are about \$50 per month higher than elsewhere in the county.
- *There are seldom more than a few rentals available at any given time.
- *Roughly 36% of Dummerston renters have incomes that would qualify them for housing funded through Low Income Housing Tax Credits.
- *Half of those eligible for LIHTC are paying rents in excess of 30% of their gross income.

Summary of rental need:

--DUMMERSTON DOES NOT HAVE ENOUGH RENTAL HOUSING.

--60 CURRENT RENTER HOUSEHOLDS WOULD QUALIFY FOR SUBSIDIZED HOUSING IF IT WERE AVAILABLE.

--THE FOCUS SHOULD BE ON ONE- AND TWO- BEDROOM UNITS.

--IDEALLY THERE WOULD BE AN ADDITIONAL 20-24 UNITS OF RENTAL HOUSING.

Suggestions:

The Low-Income Housing Tax Credit is seldom viable for fewer than 25 units so work with the Windham Housing Trust who might be able to “bundle” several projects or perhaps work with Putney to provide a modest 12-16 unit of rental or mixed rental/ownership.

Provide outreach and grants to create more “in-law” or “granny” auxiliary apartments.

Homeownership

- *Dummerston has one of the highest homeownership rates (81%) and lowest rates of multi-family housing (1%) in the state.
- *63% of Dummerston homeowners have lived in their current home for at least 10 years.
- *60% of home-owning households have only one or two persons.
- *50% of all homes are owned by 35-54 year olds.
- *The median cost of buying a home in Dummerston in 2007 was \$201,000
- *20% of renters in Dummerston can afford to buy at the median cost.
- *It takes 2.2 average wages to afford the median priced home in Dummerston.

Summary of homeownership need:

--DUMMERSTON NEEDS 3-4 UNITS OF GOOD QUALITY HOUSING FOR YOUNG FAMILIES, SINGLE PEOPLE AND DOWNSIZING SENIORS AT PRICES BELOW \$150,000.

Suggestions:

Youth lots - Make town owned land available at little or no cost to young adults who grew up in Dummerston.

Low/no interest loans to refurbish older camps or unwinterized vacation homes.

Allow/help larger homes to be subdivided into condominiums

Housing for the Elderly

- *14% of Dummerston's population is 65 or older.
- *90% of those 65 and older own their own home compared to 77% county wide.
- *Dummerston residents 65 and older have a significantly smaller concentration of need (those paying more than 30% of their income on rent/homeowner costs).
- *33% of Dummerston seniors could qualify for housing aimed at low and moderate-income residents – even after the sale of their home.
- *Between 2000-2020 the number of Dummerston residents over 75 is expected to increase by 29%.

SUMMARY OF ELDERLY HOUSING NEED

--THERE IS A SMALL NEED OF 3-5 RENTAL UNITS FOR LOW INCOME SENIORS.

--THERE SHOULD BE AT LEAST 4-6 UNITS OF AGE APPROPRIATE, MODERATELY PRICED OWNERSHIP HOUSING TO MEET THE NEEDS OF THE INDEPENDENT, LARGELY SINGLE-PERSON HOUSEHOLDS WHO NO LONGER CAN OR WANT TO MAINTAIN THEIR EXISTING HOMES.

Recommendation:

To build small, senior-only condominiums with full accessibility will be expensive – around \$250,000. The Windham Housing Trust might be able to finance one or more units to make them affordable to lower income seniors.

Special Needs Housing

*There is no supportive or special-need housing in Dummerston.

*1.2% of Dummerston residents received some form of public assistance in 2000 compared to 5.2% in the county.

SUMMARY OF SPECIAL NEEDS HOUSING

--GIVEN THE LIMITED SERVICES AVAILABLE THERE ARE SIGNIFICANT CHALLENGES TO PROVIDING APPROPRIATE HOUSING FOR THOSE WITH LONG-TERM CHRONIC DISABILITIES.

Recommendation:

Use the Windham Housing Trust and the Vermont Agency of Human Services to get grants to adapt homes to serve the needs of residents with mobility impairments.