Chapter 10: Households With Special Needs and Challenges

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Households with Special Needs and Challenges

Many households in Vermont are impacted by conditions that require additional support for housing. Often, these conditions are intersecting and complex, such as age and disability, or substance abuse and mental illness. Vermonters that fall into these categories have lower median incomes and can have difficulty navigating the system of housing supports, as well as dealing with instances of housing discrimination.[151]

Due to Vermont's aging population, the proliferation of addictive drugs, and the mental health crisis exacerbated by the COVID-19 pandemic, data shows that the percentage of Vermont households facing these challenges is increasing.

Disability

Disability encompasses an extremely wide range of conditions, tied by the common thread to the fact that stable housing is even more critical to the health and well-being of disabled people than those without disabilities.

On the surface, this is clear because of the need for homes to be accessible, for example, allowing people with mobility impairments to get around the house safely, or ensuring that accommodations are made for those with difficulty seeing and/or hearing. The Fair Housing Act and the Americans with Disabilities Act (ADA) represent some of the most stringent requirements for housing accessibility anywhere in the world, but violations are prevalent and enforcement is difficult, even in Vermont where an estimated 80% of residences that fall under the requirements of the laws have accessibility violations. Vermont Legal Aid has estimated that 70% or more of newly constructed homes in Vermont since 1990 have violations of the Fair Housing Act and ADA. Complaints from disabled people make up a majority of complaints to the HUD Fair Housing Enforcement Office and related state and local agencies.[152]

Just as significant a challenge, however, is the fact that disability makes working more difficult, resulting in lower incomes for disabled Vermonters than those without disabilities.

Figure 10-1 Vermont population with a disability by sex and age, 2022

	Total population	Population with a disability	Percent of total population with a disability
Total population	637,608	92,193	15%
Male	317,034	46,267	15%
Female	320,574	45,926	14%
Under 5 years	28,275	325	1%
5 to 17 years	88,386	6,199	7%
18 to 34 years	143,126	13,840	10%
35 to 64 years	250,459	33,658	13%
65 to 74 years	78,933	16,672	21%
75 years and over	48,429	21,499	44%

Source: U.S. Census Bureau, American Community Survey 5-year estimates 2018-2022 (Table S1810).

[151] U.S. Department of Housing and Urban Development, Office of Policy Development and Research reports on housing discrimination research.
[152] Vermont Legal Aid report, Renters At Risk: The Cost of Substandard Housing

Figure 10-2 Types of disabilities among Vermont population, 2022

Disability Type	Number of Vermonters	Percentage of Vermonters
Hearing difficulty	30,079	5%
Vision difficulty	13,890	2%
Cognitive difficulty	38,146	6%
Ambulatory difficulty	38,235	6%
Self-care difficulty	14,139	2%
Independent living difficulty	29,305	6%

Source: U.S. Census Bureau, American Community Survey 5-year estimates 2018-2022 (Table S1810)

As we can see in data from the U.S. Census' American Community Survey, 15% of Vermonters have a disability, for a total of around 96,000 individuals. This compares to the ACS estimate of 13% of all Americans, a discrepancy that is like the result of Vermont's population being slightly older on average relative to other states. The median age of the United States is 38, while the median age of Vermont is 43.[153] Rates of disability increase steadily with the age of a given population. Over 40% of Vermonters 75 and older are disabled. No one type of disability is especially prevalent in Vermont relative to others.

Disabled Vermonters are disproportionately low-income compared to Vermonters without disabilities. This stems from the facts that fewer disabled people are able to work, able to work in high-income positions, and able to advance their education.

Figure 10-3 Economic status of Vermonters with disabilities, 2022

Category	Total noninstitutionalized population	Population with a Disability	Population with No Disability
Total population	541,444	90,902	450,542
Median earnings	**$42,150**	**$24,705**	**$44,011**
Employed	64%	33%	70%
Not in Labor Force	35%	65%	28%
Less than high school graduate	5%	11%	4%
High school graduate (includes equivalency)	26%	36%	24%
Some college or associate's degree	25%	27%	24%
Bachelor's degree or higher	45%	26%	48%
Below 100% of the poverty level	10%	20%	8%
100 to 149% of the poverty level	6%	12%	5%
At or above 150% of the poverty level	84%	68%	87%

Source: U.S. Census Bureau, 2022 American Community Survey 5-year estimates (Table S1811)

[153] U.S. Census Bureau, American Community Survey, 5-year estimates 2018-2022 (Table S0101)

The Census Bureau's ongoing Household Pulse Survey has found that disabled Vermonters in rental housing are far more likely to be behind on rent than those without disabilities, and that disabled Vermonters who are behind on rent are more likely to expect eviction in the face of their circumstances than those without disabilities.[154]

The Urban Institute performed the most recent comprehensive national study on the housing status of disabled Americans and estimated that 18,000,000 out of 39,000,000 disabled Americans were in need of housing assistance, or 46%.[155] If this rate is mirrored in Vermont, we can assume that roughly **44,260** disabled Vermonters are in need of housing assistance. By contrast, there are only 2,713 accessible or adaptable apartments within Vermont's subsidized affordable housing stock.

Figure 10-4 Accessible apartments and apartments targeted towards people with disabilities in Vermont's subsidized housing stock

County	Accessible or adaptable units	Units limited to disabled tenants	Units limited to tenants aged 55 and older	Units limited to senior or disabled tenants
Addison	46	14	109	75
Bennington	128	12	122	122
Caledonia	88	2	15	152
Chittenden	1,336	97	1,329	715
Essex	9	0	0	63
Franklin	229	6	187	214
Grand Isle	7	0	46	24
Lamoille	97	30	73	120
Orange	106	6	91	119
Orleans	62	29	70	135
Rutland	178	23	197	573
Washington	147	29	86	560
Windham	146	16	190	429
Windsor	134	4	219	306
Statewide	2,713	268	2,734	3,607
Source: Vermont Directory of Affordable Rental Housing on housingdata.org				

As of the 2023 Point In Time count of Vermont's homeless population, 339 adult Vermonters were homeless with a long-term physical disability, while 135 had a developmental disability. In addition, there were 39 homeless children with disabilities. [156]

[154] U.S. Census Bureau, Household Pulse Survey
[155] Urban Institute, People With Disabilities Living In The US Face Urgent Barriers To Housing
[156] 2023 Vermont Annual Point-In-Time Count Report

Substance Use and Substance Use Disorder

Data consistently shows that substance use and substance use disorder affect Vermonters at a higher rate than the rest of the country, on average.

Figure 10-5 Prevalence of substance use disorders in Vermont, 2021

Condition	% of Vermont population	Vermont population estimate	% of national population
Drug use disorder	11%	65,000	9%
Pain reliever use disorder	2%	10,000	2%
Opioid use disorder	2%	12,000	2%
Alcohol use disorder	12%	69,000	11%
Substance use disorder	21%	120,000	17%
Needing but not receiving treatment at a specialty facility for illicit drug use	9%	48,000	7%
Needing but not receiving treatment at a specialty facility for alcohol use	12%	68,000	10%
Needing but not receiving treatment at a specialty facility for substance use	20%	111,000	15%
Source: Substance Abuse and Mental Health Association, 2021 State-Specific Tables			

Substance use represents a double-edged sword when it comes to housing instability, as while a safe place to live is critical both to reducing the harm of using drugs, and to receiving the consistent treatment necessary to treat addiction, substance use has historically been a disqualifying factor for housing assistance, as well as a factor that has led to eviction. People who are homeless or in difficult housing circumstances often turn to drugs as a means to escape or cope with their situation, spreading the actual prevalence of this problem, and dramatically increasing the false belief that many or most people become homeless *because* of addiction. The variety of studies on drug use amongst the homeless population find that roughly 50% of homeless people are actively suffering from alcohol or substance use disorder, while a staggering 80% have suffered from such an addiction at some point in their life.[157]

Detailed data on the number of Vermonters in an unstable housing situation that suffer from substance use and substance use disorder is not currently available. It is quite safe to assume, based on available national data, that an outsize percentage of Vermonters who do not have stable housing, also struggle with alcohol and substance use, and that the issues are in many cases, of an intertwining nature. With what data is available, according to the 2023 Point-in-Time count, at least 233 Vermonters were homeless and suffering from chronic alcohol and/or drug abuse.[158]

The most critical intersection of substance use disorders and housing is the fact that living in proximity to people using drugs or alcohol is the key factor leading individuals in recovery to relapse. The solution to this is to ensure that people in recovery have access to places to live where substance abuse is not permitted for anyone, and where they are able to easily access the resources necessary to ensure their health and personal stability going forward. This kind of housing is referred to as a recovery residence.

There are a variety of recovery residences located across the state but following the closure of the Phoenix and Stonecrop residences, only 80 beds total beds remain certified by the Vermont Association of Recovery

[157]National Institutes of Health: Social Relationships, Homelessness, and Substance Use Among Emergency Department Patients
[158] VCEH, Vermont's Annual Point-In-Time Count of Those Experiencing Homelessness, 2023

Residences (VTARR). There are no certified beds in Burlington, Bennington, Brattleboro, Springfield, Newport, Montpelier, or Middlebury- although some of these communities are home to recovery residences that are not certified, such as the Dismas Houses. This total represents a significant decline from before the COVID-19 pandemic, when there were 211 beds across the state.

With few exceptions, recovery residences are segregated by gender, and by family status. While there are two certified residences for women with children, in Barre and White River Junction, this population is believed to represent the direst need. There are also no residences dedicated to housing people who identify as part of the LGBTQ+ community.

There are several factors that have led to closures, and that limit the proliferation of recovery residences in Vermont. There is a persistent need for financial resources. Low wages, high cost of rent and homes, and the difficulty of the work has led to a severe lack of available staff. Recovery residences also face difficulty resulting from protections for tenants. Disruptive residents, including those that flaunt the rules and the healing of others by using alcohol or other drugs in the recovery setting, can be impossible to remove. This presents a need not only for reforms that exempt recovery residences from certain landlord provisions of law, but for the creation of stabilization beds that allow recovery residences to remove violators without adding them to the ranks of the unsheltered homeless.

Mental Illness

According to the National Alliance on Mental Illness, access to safe and affordable housing is the biggest single barrier faced by adults with severe mental illness, as they attempt to achieve a decent standard of living, or recovery from their conditions.

Mental illness has long been stereotyped as a cause of homelessness, but research increasingly shows that unaffordability of housing, and the stress caused by eviction and life on the street, are more often the cause of mental illness, than mental illness is the cause of homelessness. A recent longitudinal study showed that the cost burden of housing was indirectly correlated with social, emotional, and mental functionality, over a five-year period.[159] The difficulty that people with mentally illness face in obtaining a sufficient income, and navigating the search for housing in a tight market, as well as the array of housing assistance programs and associated requirements, lead to an acute need for support from the government sphere.

Per 2021 data, about 27,000 Vermonters suffer from a severe mental illness- a rate slightly lower than the national average.[160] Of this number, approximately 370 individuals are homeless, according to the Vermont chapter of the National Alliance on Mental Illness. The 2023 Point In Time count found that 698 homeless Vermonters reported they were suffering from mental illness. Over 118 people were housed through the Department of Mental Health's Housing Subsidy & Care program which helps people experiencing homelessness to exit from mental health acute care beds.[161]

[159] Baker, E., Lester, L., Mason, K., Mental health and prolonged exposure to unaffordable housing: a longitudinal analysis, Social Psychiatry and Psychiatric Epidemiology, March 2020
[160] National Alliance on Mental Illness, Vermont Fact Sheet, 2021
[161] Dept. of Housing and Community Development, Vermont Housing Budget and Investment Report, 2023

Domestic Violence and Sexual Abuse

Victims of domestic violence often struggle to find permanent housing after fleeing abusive relationships. Many have fled with little money or possessions, and often to a place devoid of personal connections which could provide assistance. Abusers commonly sabotage a victim's economic stability, making victims more vulnerable to homelessness. Many victims and survivors of domestic violence have trouble securing rental housing because of poor credit, rental, and employment histories that result from their abuse.

The Vermont Network has data and firsthand reporting, including a report on economic impacts from 2021. This study found that annually, about 400 children and 20,700 adults are victims of sexual violence, while 10,000 children and another 10,000 adults are victims of domestic violence. In an attempt to derive an estimate from the National Network's 2018 study[162] which found that 80% to 85% of victims were in need of stable housing, this would imply that there are roughly between **16,000 to 17,000 Vermonters** that are victims of domestic violence and in need of a stable housing

In 2022, the Vermont Network tracked 2,483 individuals who were provided emergency or permanent housing support following domestic or sexual violence.[163] Amongst these were 89 families which secured stable housing as a result of government programs. During the 2023 Vermont Point-In-Time count, 200 households that had experienced domestic violence were experiencing homelessness

Unaccompanied Youth

Evaluating the size and characteristics of the population of unaccompanied youth in Vermont and their unmet housing needs is a difficult question that has yet to be fully answered by any study or survey. By nature, the population is difficult to define and capture in data at any given moment in time, because of the fluid nature of individual situations, the transient status of many individuals, and the difficulty in obtaining a reasonably complete set of survey responses with any measure of confidence.

One key resource is the Vermont Coalition of Runaway & Homeless Youth Programs (VCRHYP).[164] This nonprofit alliance is one of only 18% of the roughly 1,000 unaccompanied youth programs deemed by the federal government to be effective in its goals. Per their most recent data, VCRHYP provided support, usually in the form of temporary housing and social services, to 118 unaccompanied youth in 2020, and was able to secure safe and stable housing for roughly 85% of those individuals. A total of 150 unaccompanied youth experienced homelessness in 2023, according to the Point-In-Time count.

HIV/AIDS

According to the U.S. Department of Health and Human Services, stable housing is closely linked to positive outcomes for the increasingly treatable condition of HIV/AIDS. Housing is critical to ensure consistency of treatment, which is the key factor in securing these outcomes. HIV+ households face an uphill battle, however, due to the stigma and subsequent discrimination posed by the disease, and the excessive medical costs required to receive appropriate care. In 2021, there were 728 people living with HIV in Vermont, with 12 of these people newly diagnosed that year.[165]

The federal Housing Opportunities for Persons with AIDS (HOPWA) program, which serves as the main program providing housing support funding specifically for people with HIV+, Vermont has a portfolio of two grantees. Between these, the Burlington Housing Authority and the VHCB, the program provided housing for 30 new individuals in the household of HOPWA-eligible HIV+ individuals in 2022, to make a total of 37 households currently assisted by the program in Vermont.[166]

[162] National Network to End Violence, Domestic Violence, Housing, and Homelessness, 2018.
[163] Vermont Network, 2022 Data Snapshot
[164] Vermont Coalition of Runaway & Homeless Youth
[165] AIDSVU.org Local Data: Vermont
[166] HUD Exchange, HOPWA Performance Profiles

Exiting The Correctional System

In the United States, formerly incarcerated people are 10 times more likely to be homeless than Americans who have not been incarcerated.[167] Far from being a rehabilitation into society, prison tends to be a traumatic experience from which people emerge unprepared to deal with living in the free world. Additionally, a prison term imposes an economic sentence; few people emerge from their sentence with funds sufficient to obtain stable housing. Additionally, people with more than one prison term are even more likely to be homeless, exacerbating a cycle of unstable housing, homelessness, and prison.

The Vermont Department of Corrections (DOC) supports about 275 beds of transitional housing at any given time, but this is not a sufficient resource to ensure stable housing for people leaving prison. In 2022, the DOC reported that 71 people were held in prison past their intended release date, because of an inability to find housing, from DOC assistance or otherwise. Additionally, the rate at which prisoners require transitional housing out of an inability to afford shelter on their own is rising- in 2022, 25% of Vermonters prisoners required housing support upon release, up from 19% in 2021.[168] In 2023, 429 individuals who were formerly incarcerated were housed through the DOC Transitional Housing program.[169]

Researchers and reform advocates both within Vermont and beyond have placed an emphasis on the impact that unstable housing situations have on recidivism. Although Vermont has a low recidivism rate compared to the rest of the country at roughly 40%, 80% of Vermont prison admissions from 2017 to 2019 were the result of violations of parole or probation. Research has also shown that housing instability has an outsize effect on the recidivism of people who committed low-level offenses, and considered at low risk of reoffending.[170]

Migrant Workers

Migrant workers in Vermont fall into two main categories: agriculture and tourism, with the latter category being concentrated around the state's ski resorts. Until a 2021 report commissioned by the VHCB, there was little research conducted statewide compiling data on the deficit of stable, safe housing for migrant agricultural workers[171]. Data is also compiled by the University of Vermont Extension, but in all cases, data is difficult to confirm due to the fluidity of migrant work, and the undocumented immigrant status of a majority of workers.

There are about 2,000 farm workers who live across about 560 farm-owned, farm-adjacent dwellings each year in Vermont. The estimate from both the VHCB report and UVM is that there are between 1,000 and 1,200 migrant farm workers in Vermont each year. While there is diversity of backgrounds and situations of these workers, the majority are single men, working in the dairy industry in Franklin, Addison, and Orleans counties.

While the state has the **9 V.S.A. § 4469a** law to regulate the standards of living for these residences, the VHCB report found that 175 to 250 of these required significant improvements of over $5,000 in order to meet the state's standards of safe living. Additionally, the report found a need for an additional 50 to 75 of these dwellings in order to meet the deficit of housing that still exists for migrant and domestic hired farmworkers. Vermont's state government and public housing providers have recognized this need and dedicated more funding to farmworker housing programs after the VHCB report.

There has been no comprehensive survey to date on the needs for migrant worker housing across Vermont's ski resorts and other tourism destinations. This may be in part due to the fact that ski resorts have historically had greater resources with which to adopt innovative solutions to meet additional needs their temporary employees face for housing. For example, in recent years Killington and Jay have constructed new apartment buildings, Smuggler's Notch has housed employees in dormitories through a contract with Vermont State University- Johnson, and Sugarbush has a program allowing locals who rent rooms to employees at fixed rates to ski at the resort with a substantial discount.

[167] Prison Policy, Nowhere to Go: Homelessness among formerly incarcerated people, August 2018
[168] Vermont Department for Children and Families, Transitional Housing, 2024
[169] Dept. of Housing and Community Development, Vermont Housing Budget and Investment Report, 2023
[170] Crime Research Group, VT Office of the Attorney General, Recidivism Study and Cost Analysis for Vermont Court Diversion, 2019.
[171] Vermont Housing and Conservation Board, Farmworker Housing Needs Assessment, 2021.