States Stepping Up to Address Housing and Food Insecurity: New Hampshire and Vermont Approaches During the Pandemic

Panel Discussion

Kerri Lowery, J.D., M.P.H, **Moderator**

- Ben Frost, Managing Director, Policy & Public Affairs, New Hampshire Housing Finance Authority
- Eileen Groll Liponis, Executive Director, New Hampshire Food Bank
- Tamira Martel, Corporate and Foundations Relationship Manager, Committee on Temporary Shelter, Burlington, Vermont
- Farryl Bertman, PhD, RD, CD, Department of Nutrition & Food Sciences, University of Vermont
NH MEDIAN GROSS RENTAL COST

- 2-BR: $1,413 (5% from last year)
- ALL: $1,280 (2% from last year)

5-year change:
- 2-BR: 22%
- ALL: 20%
NH MEDIAN GROSS RENTAL COST: 2-BEDROOM

Median Monthly Gross Rental Cost for 2-Bedroom Units

Percent Change in 2-Bedroom Median Gross Rent Over 2015-2020
NH VACANCY RATE OF RESIDENTIAL RENTAL UNITS

Turnover
Balanced

Belknap  | Carroll  | Cheshire | Coos     | Grafton | Hillsborough | Merrimack | Rockingham | Strafford | Sullivan
---       | ---       | ---        | ---         | ---       | ---               | ---             | ---         | ---       | ---

2-Bedroom | All Units | 2-Bedroom | All Units | 2-Bedroom | All Units | 2-Bedroom | All Units | 2-Bedroom | All Units
---       | ---       | ---        | ---         | ---       | ---               | ---             | ---         | ---       | ---
0.0%      | 0.0%      | 0.0%       | 0.0%         | 0.0%       | 0.0%               | 0.0%             | 0.0%         | 0.0%      | 0.0%
NH MLS CLOSED SALES

NH Median Sales Price
August 2020

$335,000

$0 $50 $100 $150 $200 $250 $300 $350

$ Thousands


All Homes 12 per. Mov. Avg. (All Homes)
WHERE NH’S HOMEBUYERS ARE COMING FROM

<table>
<thead>
<tr>
<th>State</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hampshire</td>
<td>8,780</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>1,924</td>
</tr>
<tr>
<td>Maine</td>
<td>131</td>
</tr>
<tr>
<td>Vermont</td>
<td>127</td>
</tr>
<tr>
<td>Connecticut</td>
<td>124</td>
</tr>
<tr>
<td>New York</td>
<td>114</td>
</tr>
<tr>
<td>Florida</td>
<td>103</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>77</td>
</tr>
<tr>
<td>California</td>
<td>74</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>47</td>
</tr>
<tr>
<td>Virginia</td>
<td>45</td>
</tr>
<tr>
<td>New Jersey</td>
<td>38</td>
</tr>
<tr>
<td>Texas</td>
<td>38</td>
</tr>
<tr>
<td>Arizona</td>
<td>35</td>
</tr>
<tr>
<td>Colorado</td>
<td>34</td>
</tr>
<tr>
<td>Other States</td>
<td>250</td>
</tr>
<tr>
<td>Unknown</td>
<td>81</td>
</tr>
</tbody>
</table>

Total Sales 12,022
NH HOMELESS SHELTER ASSISTANCE

CARES Act – Coronavirus Relief Fund in New Hampshire
• $15 million for modifications to existing homeless shelter space and operations to account for the impacts of COVID-19
• Rapid response and high level of flexibility
• Totals (so far...)
  • 35 applications, 29 awarded
  • $11.2 million committed
  • Some applications withdrawn because of CRF strict timelines
Overarching Strategy for the NHFB Team......

Feed the hunger and nourish the health of New Hampshire’s food insecure.

Distribution:
- Over 14 millions pounds of food distributed in 2019
- 400+ partner agencies throughout NH

Programming:
- Culinary job training
- Granite State Market Match
- SNAP Outreach
- Cooking Matters
- Production Garden
- USDA Summer Feeding
# The State of Hunger in the United States

National Projections of Food Insecurity and underlying factors for 2020 - Feeding America Oct 2020

<table>
<thead>
<tr>
<th></th>
<th>Overall Population</th>
<th>Children Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Annual Unemployment Rate</td>
<td>10.5%</td>
<td>10.5%</td>
</tr>
<tr>
<td>(percentage point increase from 2018)</td>
<td>+6.6</td>
<td>+6.6</td>
</tr>
<tr>
<td>Projected Annual Poverty</td>
<td>14.4%</td>
<td>20.1%</td>
</tr>
<tr>
<td>(percentage point increase from 2018)</td>
<td>+2.6</td>
<td>+3.9</td>
</tr>
<tr>
<td>Projected Annual Food Insecurity Rate</td>
<td>15.6%</td>
<td>23.1%</td>
</tr>
<tr>
<td>(percentage point increase from 2018)</td>
<td>+4.1</td>
<td>+4.9</td>
</tr>
<tr>
<td>Projected # of Food Insecure</td>
<td>50.4 million</td>
<td>17 million</td>
</tr>
</tbody>
</table>
The State of Hunger in NH – Pre & Post COVID

<table>
<thead>
<tr>
<th></th>
<th>Food Insecurity 2018</th>
<th>Revised October 2020</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>9.3%</td>
<td>13.4%</td>
<td>+ 44%</td>
</tr>
<tr>
<td>1,356,458</td>
<td>125,590</td>
<td>181,090</td>
<td>55,500</td>
</tr>
<tr>
<td>Child Population</td>
<td>13.3%</td>
<td>21.2%</td>
<td>+ 60%</td>
</tr>
<tr>
<td>258,128</td>
<td>34,280</td>
<td>54,800</td>
<td>20,520</td>
</tr>
</tbody>
</table>
How we’ve met the 50% increase in demand.

Huge increase in food purchasing. Bought more food in the month of March then we did in all of 2019.

Agency orders are larger and more frequent.

• => Increased deliveries.

• => Increased partner agency access to bulk commodities.

Huge increase in Mobile Food Pantries. (MFP) Pre-COVID 5-10 MFP’s year.

• Over 40 Drive Thru No Contact MFP’s since March.

• Over 14,000 families served 1.5 million pounds of food.
Bright Spots of Progress During COVID

NH Feeding NH
Secured $100K of CARES Act to pilot NH Feeding NH where $ is allocated to chosen agencies to purchase fresh product from local farmers.

Drive Thru Mobile Food Pantries
Direct interaction with the end clients at our drive thru mobile food pantries has given us the ability to communicate our other resources. We have seen participation in our online Cooking Matters classes increase as well as our SNAP applications triple.

Greater Empathy
With so many families negatively affected by COVID-19 there is greater empathy when so many are faced with dealing with food insecurity and needing social services for the first time. We hope with so many in need that we are able to reduce the shame and stigma associated with food insecurity.
Tamira Martel
Corporate & Foundations Relationship Manager
Current Conditions

Chittenden County, Vermont
Rental Vacancy Rates

- 2010
- 2012
- 2014
- 2016
- 2018
- 2020
Emergency Shelter & Housing

Emergency Shelter

- Single-Adult Shelters
  - overnight emergency shelters
  - warming shelters
- Family Shelters
- Domestic Violence Shelters
- Scattered-site Shelters
- Motel Pools

Emergency Housing

- Emergency/General Assistance Programs: https://dcf.vermont.gov/benefits/EA-GA
Alternative Shelter & Housing

Alternative Housing

Quarantine and Isolation

VHCB Coronavirus Relief Funds
Rapid Rehousing

Housing Navigation Services

Motel Outreach Program

CARES Housing Support Services
(Rapid Rehousing & Retention Program)

Housing Search & Moving Assistance

  ♦ Money to Move Program: https://vsha.org/money-to-move-program/
Current Conditions

Housing Opportunity Program Performance: Rapid Re-Housing

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>% of new homeless households who were re-housed.</td>
<td>51%</td>
<td>43%</td>
<td>57%</td>
<td>87%</td>
<td>56%</td>
</tr>
<tr>
<td>Target</td>
<td>70%</td>
<td>70%</td>
<td>70%</td>
<td>70%</td>
<td>70%</td>
</tr>
<tr>
<td>% of Rapid Rehousing Grantees Meeting Target</td>
<td>55%</td>
<td>44%</td>
<td>70%</td>
<td>78%</td>
<td>33%</td>
</tr>
</tbody>
</table>

Source: Vermont Office of Economic Opportunity, Housing Opportunity Grant Program, SFY 2020 Final Report
Homelessness Prevention

Rental and Mortgage Arrearage

- **Rental Assistance Stabilization Program:** [https://vsha.org/rental-housing-stabilization-program/](https://vsha.org/rental-housing-stabilization-program/)
- **Emergency Mortgage Assistance Program:** [https://vhfa.org/map/](https://vhfa.org/map/)

Eviction Moratorium

Housing Search and Moving Assistance

- **Money to Move Program:** [https://vsha.org/money-to-move-program/](https://vsha.org/money-to-move-program/)

Utilities Arrearage

- **Utility Assistance Program:** [https://publicservice.vermont.gov/](https://publicservice.vermont.gov/)
FOOD ACCESS AND SECURITY DURING COVID-19: Vermont Studies

Farryl Bertmann, PhD, RDN, CD
University of Vermont

TUTA: Food & Housing Insecurity in the Wake of COVID-19
OUR RESEARCH TEAM

The University of Vermont

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Program Office, Johns Hopkins
University Center for a Livable Future

The University of Arizona

ANNA JOSEPHSON
Assistant Professor, University of
Arizona
First Survey – March/April 2020
- State-level stakeholders
- Iterative survey instrument development
- Piloted with Vermont population sub-set (n=25)
- Multi-pronged distribution
- 3,219 responses (2% margin of error)

Second survey – May/June 2020
- Follow up with the same participants from first survey who provided emails (~1800)
- 1,236 responses (~70% of original sample with emails)
- 2.8% margin of error, representative on age, income, race, sex, and education (weighted on sex and education)

Third survey – August/ September 2020 – Sneak Peek
- Qualtrics Survey based on V 2.1 NFACT Survey (~900 recruited)
- 600 responses after removing incomplete responses
- Recruitment efforts to match/exceed VT Census for race & ethnicity; 92.6% White; 2.1% Black; 2.7% Native American; 1.37% Asian; 2.93% Hispanic, Latinx, Spanish origin
33% increase in food insecurity

Disrupted eating patterns in 2/3 of food insecure households

USDA Six Item Module for Measuring Food Security

- Food didn't last, no money to get more: 75% Food Secure, 75% Food Insecure
- Couldn't afford to eat balanced meals: 83% Food Secure, 83% Food Insecure
- Cut the size/skip meals b/c there wasn't enough money: 69% Food Secure, 69% Food Insecure
- Cut twice: 69% Food Secure, 69% Food Insecure
- Cut weekly: 41% Food Secure, 41% Food Insecure
- Cut daily: 24% Food Secure, 24% Food Insecure
- Eat less b/c there wasn't enough money: 71% Food Secure, 71% Food Insecure
- Hungry but didn't eat b/c there wasn't enough money: 48% Food Secure, 48% Food Insecure

33% increase in food insecurity

Minority of food insecure households using food assistance

<table>
<thead>
<tr>
<th>Program</th>
<th>12 months before COVID-19</th>
<th>Since COVID-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>SNAP (formerly food stamps)</td>
<td>27.1%</td>
<td>20.8%</td>
</tr>
<tr>
<td>School meals*</td>
<td>50.8%</td>
<td>48.3%</td>
</tr>
<tr>
<td>Food pantry</td>
<td>23.4%</td>
<td>15.2%</td>
</tr>
<tr>
<td>WIC</td>
<td>13.9%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Meals on Wheels</td>
<td>2.6%</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

*School meals usage is based only on households with children under 18.


Bertmann et al. 2020 Food Access Through School Meals and Food Pantries During COVID-19: Early Findings from Vermont. College of Agriculture and Life Sciences Faculty Publications. 22.
SECOND SURVEY

23% FOOD INSECURE
(LOWER THAN IN MARCH/APRIL, BUT HIGHER THAN PRE-COVID)

SIGNIFICANTLY HIGHER RATES AMONG CERTAIN GROUPS

People with greater odds of being food insecure

- People of color: 4X
- No college degree: 3.8X
- Job disruption: 3.5X
- Houses w/children: 2X
- Women: 1.8X

Consistently high food insecurity among POC

Niles, Meredith T.; Josephson, Anna L.; Bertmann, Farryl; Belarmino, Emily H.; and Neff, Roni, "Food and Job Insecurity in Vermont During COVID-19 Infographic" (2020). College of Agriculture and Life Sciences Faculty Publications. 25.
SECOND SURVEY

23% FOOD INSECURE (LOWER THAN IN MARCH/APRIL, BUT HIGHER THAN PRE-COVID)

MORE THAN 50% EXPERIENCED JOB DISRUPTION IN MAY/JUNE

<table>
<thead>
<tr>
<th>Job Disruption Category</th>
<th>Last 30 Days Before Survey</th>
<th>Survey Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Loss</td>
<td>16.50%</td>
<td>20.6%</td>
</tr>
<tr>
<td>Furlough</td>
<td>11.10%</td>
<td>10.3%</td>
</tr>
<tr>
<td>Loss of Hours</td>
<td>27.80%</td>
<td>30.6%</td>
</tr>
</tbody>
</table>

1 in 5 on unemployment benefits – white Vermonters 3.3X as likely to be on unemployment benefits as POC

Niles, Meredith T.; Josephson, Anna L.; Bertmann, Farryl; Belarmino, Emily H.; and Neff, Roni, "COVID-19 and Food Insecurity Impacts: A Follow Up Vermont Study" (2020). College of Agriculture and Life Sciences Faculty Publications. 26.
SECOND SURVEY

SIGNIFICANT INCREASE IN FOOD ASSISTANCE PROGRAM USE

- 68% increase in food pantry use
- 49% increase in SNAP participation
SECOND SURVEY

MOST (BUT NOT ALL) CONCERNS RELATED TO FOOD ACCESS HAVE DECREASED SINCE MARCH

<table>
<thead>
<tr>
<th>Concern</th>
<th>March 2020</th>
<th>June 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food will become more expensive for my house</td>
<td>3.79</td>
<td>4.24</td>
</tr>
<tr>
<td>My household won't have enough food if we can't go out</td>
<td>2.98</td>
<td>3.61</td>
</tr>
<tr>
<td>There will not be enough food in the store</td>
<td>2.85</td>
<td>3.37</td>
</tr>
<tr>
<td>My household will lose so much income that we aren't afford enough food</td>
<td>2.85</td>
<td>3.32</td>
</tr>
<tr>
<td>Food will become unsafe or contaminated</td>
<td>2.90</td>
<td>3.32</td>
</tr>
<tr>
<td>My household will lose access to programs for food</td>
<td>2.67</td>
<td>2.97</td>
</tr>
</tbody>
</table>
THIRD SURVEY — Sneak Peek

29% of HOUSEHOLDS ARE FOOD INSECURITY

33% USED SOME TYPE OF FOOD ASSISTANCE PROGRAM SINCE COVID

![Bar Chart]

Vermont average 2018: 11.3%
March-April 2020: 24.1%
May-June 2020: 23.0%
August-September 2020: 29.0%

Brief forthcoming: https://www.nfactresearch.org/
## Third Survey - Sneak Peek

### Stigma and Food Assistance Program Use

- **29%** Too many assets to qualify
- **25.2%** Traveling to apply
- **19.2%** Paperwork

### Chart

<table>
<thead>
<tr>
<th>Perception</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neither agree nor disagree</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worried about paperwork</td>
<td>32.0%</td>
<td>20.1%</td>
<td>25.8%</td>
<td>28.9%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Don't want to rely on food programs because I value personal independence</td>
<td>24.7%</td>
<td>14.4%</td>
<td>25.3%</td>
<td>19.1%</td>
<td>24.7%</td>
</tr>
<tr>
<td>Difficult to travel to apply for programs</td>
<td>24.2%</td>
<td>30.4%</td>
<td>23.7%</td>
<td>22.2%</td>
<td>21.1%</td>
</tr>
<tr>
<td>Worried too many personal assets to qualify</td>
<td>19.1%</td>
<td>17.5%</td>
<td>10.8%</td>
<td>10.8%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Worried people will find out I use these program</td>
<td>12.9%</td>
<td>10.8%</td>
<td>7.7%</td>
<td>6.2%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>
CURRENT AND FUTURE EFFORTS

- Establishment of NF ACT
- Led by UVM, JHU, ASU, and UofA
- Focus on open access, shared tools and methods, and collaboration
- Surveys in 17 locations nationwide including across 15 states

www.nfactresearch.org

NF ACT
National Food Access and COVID Research Team
ACKNOWLEDGEMENTS

We would like to thank many community partners for assisting with the dissemination of the rest survey including: Community College of Vermont, Farm to Institution New England, Front Porch Forum, Hunger Free Vermont, Representative Welch’s staff, Rural Vermont, Salvation Farms, Senator Sanders’ staff, Senator Leahy’s staff, Support and Services at Home (SASH), University of Vermont, University of Vermont Extension, VT Academy of Nutrition and Dietetics, VT Department of Agriculture, VT Department of Children and Families, VT Department of Health, VT Farm to Plate Network, VT Foodbank, VT Retail and Grocers Association, VT Sustainable Jobs Fund.

We thank the following for funding: University of Vermont- College of Agriculture and Life Sciences, Office of the Vice President of Research, and the Gund Institute for Environment; University of Arizona- College of Agriculture and Life Science; Johns Hopkins University- Center for a Livable Future through a directed research grant.

We would also like to thank Emily Barbour and Thomas Wentworth for their assistance with the survey dissemination and analysis as well as NOPREN/HER for your collaboration and support.
In closing

Thank you for joining us today!

Go back to the main screen to the schedule icon to get to your breakout session

Please complete your evaluation using the program evaluation icon to the left of the home screen