



VERMONT DR-4022

ECONOMIC IMPACT ASSESSMENT

**ECONOMIC RECOVERY
SUPPORT FUNCTION**



April 2012

This Economic Impact Assessment compiles the qualitative and quantitative data available to describe the consequences of Tropical Storm Irene. This assessment contains information from a wide variety of sources and is intended for planning purposes only.

Table of Contents

Executive Summary	ii
I. Introduction	1
a. Objectives	1
b. Scope	2
II. Assessment Methodology.....	3
III. Findings	4
a. Quantitative Information.....	4
1. SBA Loan Application Data	4
2. FEMA Public Assistance Data.....	6
3. FEMA Individual Assistance Data.....	8
4. Agricultural Loss Data.....	11
5. Unemployment Data	12
6. Estimate of Economic Impacts To Washington County, Vermont: Relocation of State Jobs from Waterbury in Washington County To Somewhere Outside the County, but Within the State	13
b. Qualitative Information	15
1. Recovery Planning Issues	16
2. Cash Flow Issues	16
3. Workforce Development Issues	18
4. Finance and Insurance Issues	20
5. Business Resumption Issues	21
6. Tourism Impact/Marketing and Communications Issues	21
7. Small Business Issues.....	22
8. Assessment and Data Issues.....	23
9. Critical Infrastructure Impact.....	23
10. Natural and Cultural Assets Impact.....	24
11. Economic Development Issues.....	24
12. Community Specific Issues and Concerns.....	25
IV. Strategies for Economic Recovery.....	27
a. Economic Development and Community Capacity	27
1. Build Upon Regional Capabilities.....	27
2. Undertake Regional Economic Analysis.....	29
b. Workforce Development and Education	29
1. Enhance the Community's Workforce Strategy.....	29
c. Business Retention, Expansion, and Attraction	30
1. Bolster Baseline Data Availability	30

2.	Employ Best-practices to Improve Access to Capital	31
3.	Host a Business Plan Competition	32
4.	Business Support	33
5.	Accelerate Near-Term Projects.....	33
6.	Strengthen the Link between Workforce and Targeted Industry Recruitment.....	33
7.	Encourage Entrepreneurship that Promotes the Vermont “Brand”	34
8.	Consistent and Active Communication	35
V.	Baseline Demographic and Economic Data-Statewide Summary.....	37

Executive Summary

Tropical Storm Irene made its path across Vermont from with full effects on August 29, 2011 and the resulting damage caused Vermont's Governor Peter Shumlin to request a major disaster declaration with joint federal, state and local officials conducting Preliminary Damage Assessments on August 30th and 31st. The extent of damage was extensive and on September 1st, President Obama declared a major disaster for Vermont. The immediate estimates for Individual Assistance and Public Assistance came in at over \$7 million and \$11.6 million respectively.

On the ground and in the towns of Vermont, Vermonters were not only faced with highest flood levels since 1938 and their aftermath but were mobilized and determined to recover through measures of self-reliance and strong community networking. Media reports circulated in September and October characterizing the resiliency and volunteer recovery efforts that took place across the state.

September 23rd of 2011, only a few weeks after the Tropical Storm Irene event, the new National Disaster Recovery Framework (NDRF) was finalized. In addition to the National Response Framework and its associated Emergency Support Functions (ESF), the NDRF seeks a continuum approach through six Recovery Support Functions (RSF); the six RSFs are:

- Community Planning and Capacity Building
- Economic
- Health and Social Services
- Housing
- Infrastructure Systems
- Natural and Cultural Resources

The U.S. Department of Commerce (DOC) through its Economic Development Administration (EDA) is charged in serving as the Coordinating Agency of the Economic RSF. FEMA partnered with DOC/EDA through a mission assignment to have an Economic Development Specialist in Vermont from November 2011 to January 2012 to provide technical assistance and compile this report.

DOC/EDA engagement in Vermont included daily functions as part of the Emergency Support Function #14 (ESF) team for Long Term Community Recovery (LTCR). These duties included direct outreach and technical assistance for the Towns designated by the State to receive LTCR services along with direct working partnerships with the Vermont Agency of Commerce and Community Development and the Preservation Trust of Vermont with a range of other towns such as Johnson, Killington and Mendon. Extensive communication and coordination occurred with the U.S. Department of Agriculture's Rural Development offices and Small Business Administration. DOC/EDA made particular and extensive efforts to conduct direct outreach with the State's Regional Planning Commissions (RPCs) and Regional Development Corporations (RDCs) with much of this report's content being drawn from their input.

I. Introduction

The U.S. Economic Development Administration (EDA) received a Mission Assignment (MA) from the Federal Emergency Management Agency (FEMA) to provide direct technical assistance throughout Vermont from November 2011 to January 2012 as part of the long term recovery after Tropical Storm Irene and its subsequent Presidential Disaster Declaration (DR-4022) made on September 1, 2011. EDA is also responsible for preparing and presenting this Economic Impact Assessment to FEMA and stakeholders within the state.

Conducting meaningful and actionable economic impact assessments is a complicated and intensive process that requires the consideration and integration of many socio-economic, demographic, inter-governmental, and geographic data sources. The full scope of the economic impacts of Tropical Storm Irene as well as compounding consequences of the three Severe Storms and Floods in May, June and July of 2011 as a resulting of spring storms (DR-4043, DR-1995 and DR-4001) may not be fully realized for several years to come.

What FEMA and EDA do recognize is Vermont's ability to recover, especially with respect to the State's strong volunteer culture where in the initial days and months following Tropical Storm Irene towns and neighbors were mobilized with a common purpose in immediate recovery.

While this analysis does not seek to put forth a single numeric cost attributable to the disaster, it will show that costs from the disaster are geographically and temporally variable. The absorption of these costs occur at many levels, the least of which including Federal disaster assistance, an array of State assistance, private insurance, private capital, non-profit and philanthropic donations, and other economically mitigative factors. These considerations provide a snapshot toward the larger complexity of the economic recovery environment following a major disaster, and demonstrate the need to adopt a broader descriptive approach when conducting an economic impact assessment.

This economic impact assessment will seek to describe the pre-disaster environment, aggregate quantitative and qualitative impact information, and highlight some economic recovery best practices. The intent of this report is to provide a value-added resource for disaster recovery professionals in Vermont as well as all of New England to target areas of economic recovery need and identify economic impact trends to help inform Vermont's long term disaster recovery and new resiliency efforts.

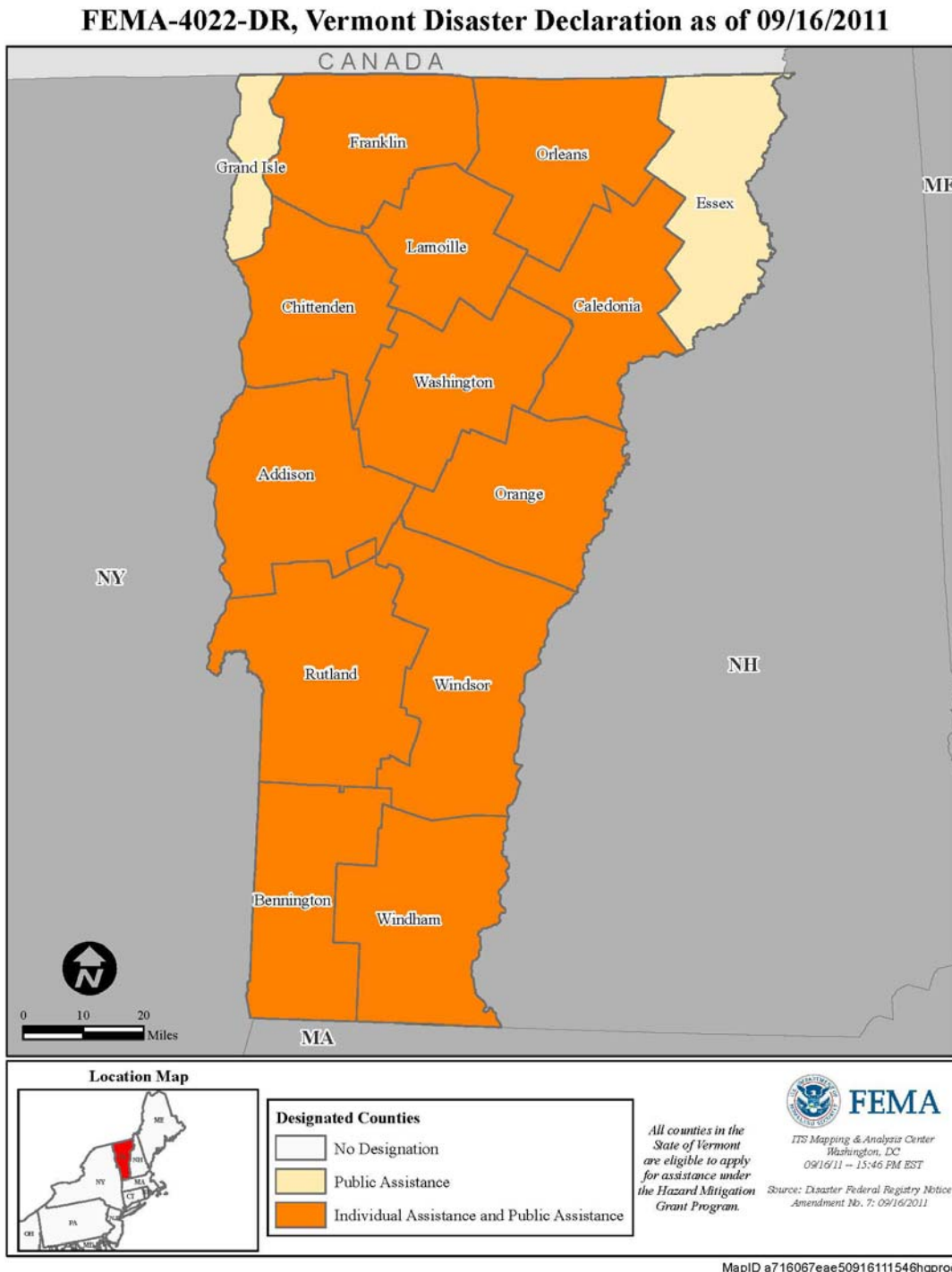
a. Objectives

- Capture the pre-disaster economic environment;
- Aggregate available economic recovery information; and
- Highlight economic recovery best practices for consideration in the on-going recovery process.

b. Scope

All 14 Vermont counties were declared under DR-4022. Impact information is included depending on the data source and the latest date available for data capture. Figure 1 highlights the declared counties.

Figure 1: Declared Counties



II. Assessment Methodology

This economic impact assessment relied on data from the following sources:

- Quantitative Data:
 - o Census Bureau socio-economic and demographic data
 - o Business and industry data from the Bureau of Economic Analysis
 - o SBA loan application data
 - o FEMA Individual Assistance registrant data
 - o State unemployment data
 - o Economics and Statistics Administration – analysis of relocation of Waterbury state complex employment
- Qualitative Data:
 - o Surveys conducted by FEMA LTRC Teams
 - o Surveys from the economic development POCs from the affected Regional Planning commissions
 - o Review of Comprehensive Economic Development Strategies
 - o Participation in community-level visioning meetings
 - o Programmatic data from the US Department of Agriculture (USDA), Department of the Treasury, Federal Deposit Insurance Corporation (FDIC), Economic Development Administration (EDA), Small Business Administration (SBA), and FEMA

The information was gathered over a period of several months to attempt to retrieve the largest sample of relevant data for incorporation into the assessment. Each of the data sources included was selected to provide an *indicator* of economic consequences. Both the qualitative and quantitative information cannot be considered to be a definitive predictor of economic need or cost. Instead, these variables were selected based on their ability to assist the on-going recovery process pin-point areas that are more likely than others to need additional technical assistance, planning, or direct investment from state, Federal, or private sector sources to further the recovery process. When considered in totality with the pre-disaster information, a broad picture is painted to identify areas that have exhibited economic impacts that could be a function of the disaster itself or the disaster combined with pre-existing economic development challenges.

III. Findings

a. Quantitative Information

1. SBA Loan Application Data

The U.S. Small Business Administration (SBA) provides low- interest disaster loans on homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment inventory and business assets that have been damaged or destroyed in a declared disaster. This assistance is carried out through SBA's Office of Disaster Assistance (ODA). Typically these low-interest, long-term loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses.

SBA disaster assistance often represents the largest financial outlay from the Federal government to meet immediate needs of both individuals and businesses. SBA, through its ODA, captures data on the number of applications issued, received, approved and funded. The data provides an indication of need and demand through the number of applications issued. However the outlying measures of applications received and dollars approved is often considered an imperfect indicator of need; it shows the number of clients that have made it through the process and is in actuality an underrepresentation of the actual demand for financial assistance.

Under D.R. 4022, SBA's Office of Disaster Assistance was active in twelve of Vermont's fourteen counties with loan approvals totaling \$29,160,500 (as of January 9, 2012) consisting of 395 home loan applications and 119 business applications. These 514 approved applications represent 8% of the 6,463 applications that were issued; 1,293 is the number of applications returned to SBA as a result of the issuance, representing 20% of the 6,463 total.

The demonstrated County by County "issuance" of applications below provides an overview of activity and outreach.

County	Home Loan	Business Loan	Total
Windsor	1,273	550	1,823
Windham	876	488	1,364
Washington	732	316	1,048
Rutland	661	329	990
Bennington	322	119	441
Orange	181	68	249
Addison	132	44	176
Chittenden	106	41	147
Caledonia	72	30	102
Lamoille	36	21	57
Orleans	25	9	34
Franklin	23	9	32

Figure 2 - SBA Applications Issued Under D.R. 4022

A breakdown of the issuance of SBA applications shows three broad levels of indicative need based on County geography. A high concentration of need is prevalent in the southern and central parts of the State (Windsor, Windham, Rutland and Bennington Counties) stemming north into Addison, Orange and Washington Counties. While disaster assistance measured under the SBA issuance of applications was concentrated in the State's seven southern-most counties, housing and business needs were certainly evident in the five northern counties that surround Washington County.

With Zip Code Tabulation Areas (ZCTA) as a means to review SBA activities on a tighter geographic level, concentrations of need are very evident and highly pronounced in eighteen towns in the Counties of Windsor, Washington, Windham, Rutland, Orange and Bennington. Zip Code designations within the towns listed below each had more than one hundred SBA applications issued. This data is captured in Figure 3, below.

TOWN	Zip Code	County	2010 Population	SBA Applications Issued	SBA Applications Issued : Per Person
Stockbridge	05772	Windsor	736	123	1 per 6
Killington	05751	Rutland	811	132	1 per 6
Wilmington	05363	Windham	1,876	273	1 per 7
Plymouth	05056	Windsor	619	90	1 per 7
Bridgewater (Corners)	05035	Windsor	936	132	1 per 7
South Royalton	05068	Windsor	694	72	1 per 10
Rochester	05767	Windsor	1,139	109	1 per 10
West Dover-Dover	05356	Windham	1,124	106	1 per 10
Waterbury	05676	Washington	5,064	460	1 per 11
Ludlow	05149	Windsor	1,963	161	1 per 12
Jamaica	05343	Windham	1,035	84	1 per 12
Woodstock	05091	Windsor	3,048	207	1 per 14
Bethel	05032	Windsor	2,030	133	1 per 15
Moretown	05660	Washington	1,658	100	1 per 16
Chester-Chester Depot	05143	Windsor	3,154	166	1 per 19
Waitsfield	05673	Washington	1,719	77	1 per 22
Manchester Center	05255	Bennington	2,120	65	1 per 32
Arlington	05250	Bennington	2,317	67	1 per 34
Randolph	05060	Orange	4,778	102	1 per 47
Northfield	05663	Washington	6,207	130	1 per 48
Montpelier	05602	Washington	7,855	151	1 per 52
Rutland (City)	05701	Rutland	16,495	316	1 per 52
Brandon	05733	Rutland	3,966	71	1 per 56
Brattlebro - Guilford	05301	Windham	14,167	251	1 per 56
Bennington	05201	Bennington	15,764	112	1 per 140

Figure 3 – Top 25 SBA Applications Issued by Zip Code Tabulation Area (ZCTA) Under D.R. 4022

As demonstrated by the data in Table 2, some planning significance can be interpolated by the concentration of not only the amount of applications issued (demonstrating a demand for economic assistance) but also in the severity on each of the ZIP codes highlighted. The severity can be inferred for planning purposes from the SBA applications issued per capita (final column).

2. FEMA Public Assistance Data

FEMA's Public Assistance (PA) Grant Program provides assistance to State, Tribal and local governments, as well as assistance to certain types of Private, Nonprofit organizations so that communities can quickly respond to and recover from major disasters or emergencies.

Public Assistance provides supplemental Federal disaster assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. Of equal importance is the encouragement for the protection of these damaged facilities from future events by providing

assistance for hazard mitigation measures to be incorporated during the recovery process.

The Federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. A grantee (typically the State) determines how the non-Federal share (up to 25%) is split with sub-grantees (eligible applicants). Similar to the geographic patterns of need revealed by the aforementioned issuance and offerings of SBA applications the patterns of Public Assistance also reveal concentrations or “hot spots” of economic consequence.

As of January 7, 2012 a total of 3,142 projected Public Assistance projects were on record totaling \$150,191,347.32 across the State. The vast concentration of this need is exhibited in Rutland, Windham and Windsor Counties along with State Agencies.

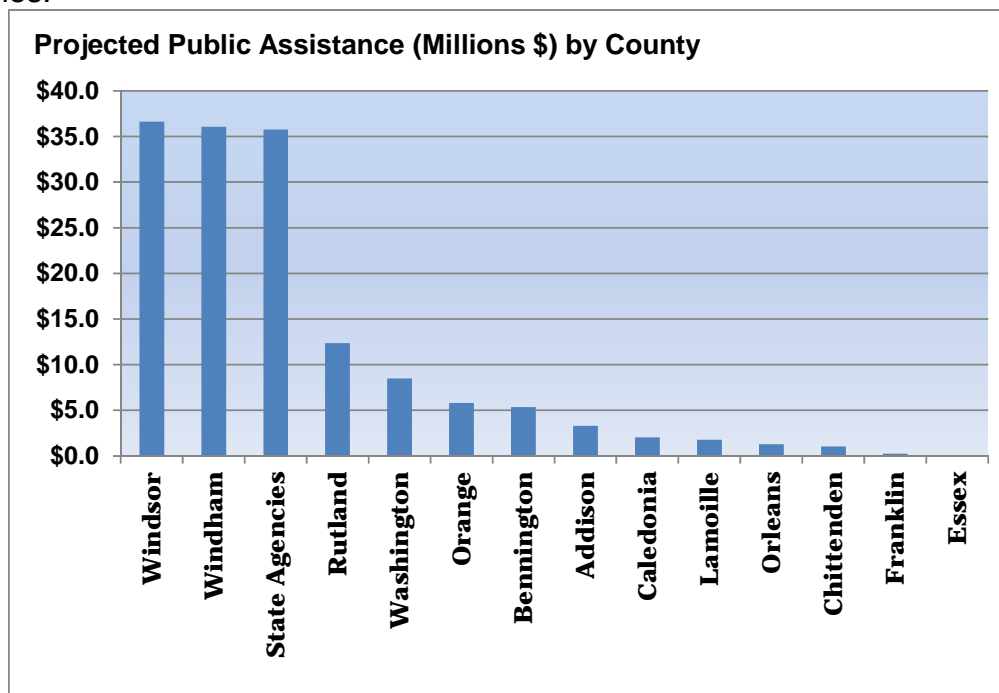


Figure 4 - Projected Public Assistance (Millions \$) by County

Actual Public Assistance cases on record as of January 7, 2012 numbered 706 with a corresponding total value of \$19,242,237.85.

Projected Public Assistance on a per-capita basis shows that both Windham and Windsor Counties were severely impacted when the public assistance cost estimates are adjusted for population. In addition, Orange and Rutland Counties both show an estimated per-capita impact cost of \$200 per person. This is significant in describing not only the severity of the impact but also the extent where Rutland County’s population of 61,642 is more than double that of Orange County’s population of 28,936.

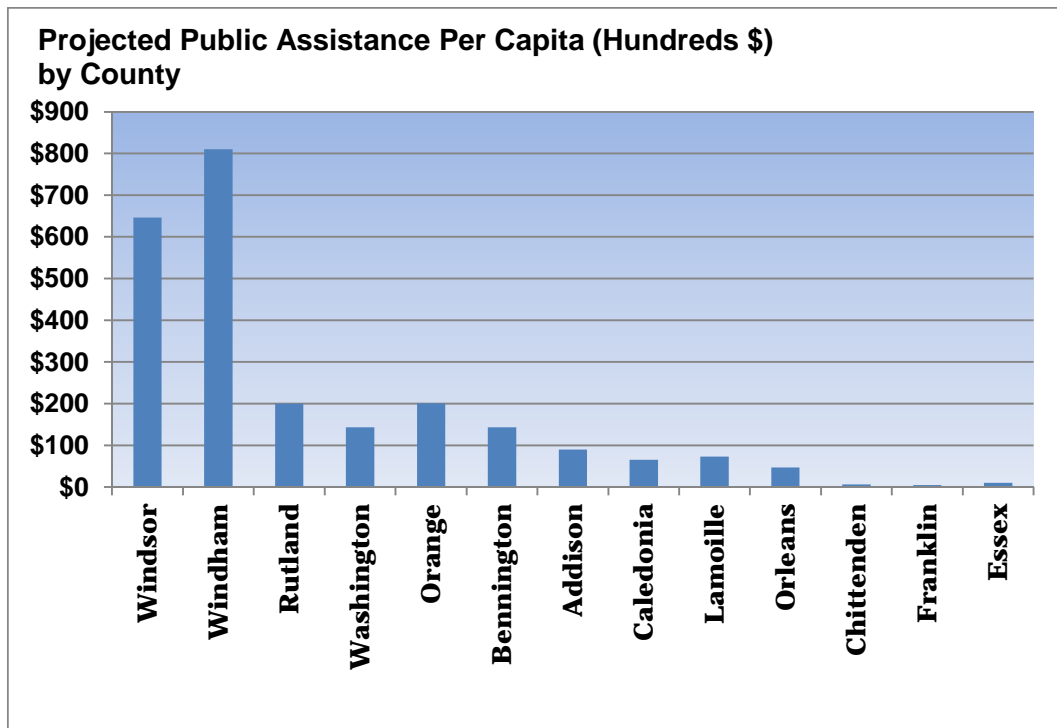


Figure 5 – Projected Public Assistance Per Capita (Hundreds \$) by County

3. FEMA Individual Assistance Data

FEMA’s Individual and Household Program (IHP) provides assistance to Individuals, Households and Businesses for uninsured losses due to a disaster. The vast majority of this assistance is granted for temporary housing, housing repair, housing replacement and permanent housing construction. Other needs that can be served by the IHP include medical, funeral, household items, clean up items and damaged vehicles.

In addition to SBA activity and Public Assistance cases, the IHP record of losses can exhibit concentrations of economic consequence. In Vermont, Real Property Verified Losses as a result of Tropical Storm Irene have totaled \$25,488,971 and are represented through 1,038 unique cases. On a County by County basis, Windsor County incurred the greatest extent of Real Property Verified losses at just over \$8.4 million. Washington, Windham and Rutland Counties followed with verified losses ranging from \$6.9 to \$2.4 million.

In addition to the significance that can be offered by SBA application issuance data in providing indicators of economic impact, the concentrations of FEMA Individual Assistance data can also highlight “hot spots” of economic consequence. When these variables and others are considered in their totality a picture can begin to emerge to highlight the potential areas of greater need and communities more

vulnerable in the recovery process. To portray the significance of the individual assistance data, Figures 6, 7, and 8 capture data for the registrant count with a capture of these values adjusted for population and the dollar amount of verified losses.

County	IHP Registrants	Total Households 2006-2010	Registrants - % of Households
Addison	193	14,080	1.4%
Bennington	498	15,559	3.2%
Caledonia	164	12,581	1.3%
Chittenden	163	61,581	0.3%
Essex	5	2,842	0.2%
Franklin	43	18,482	0.2%
Grand Isle	5	3,077	0.2%
Lamoille	60	10,345	0.6%
Orange	290	11,967	2.4%
Orleans	57	10,785	0.5%
Rutland	1,163	26,405	4.4%
Washington	1,124	24,621	4.6%
Windham	1,501	19,483	7.7%
Windsor	1,890	24,804	7.6%

Figure 6 - IHP Registrants by County

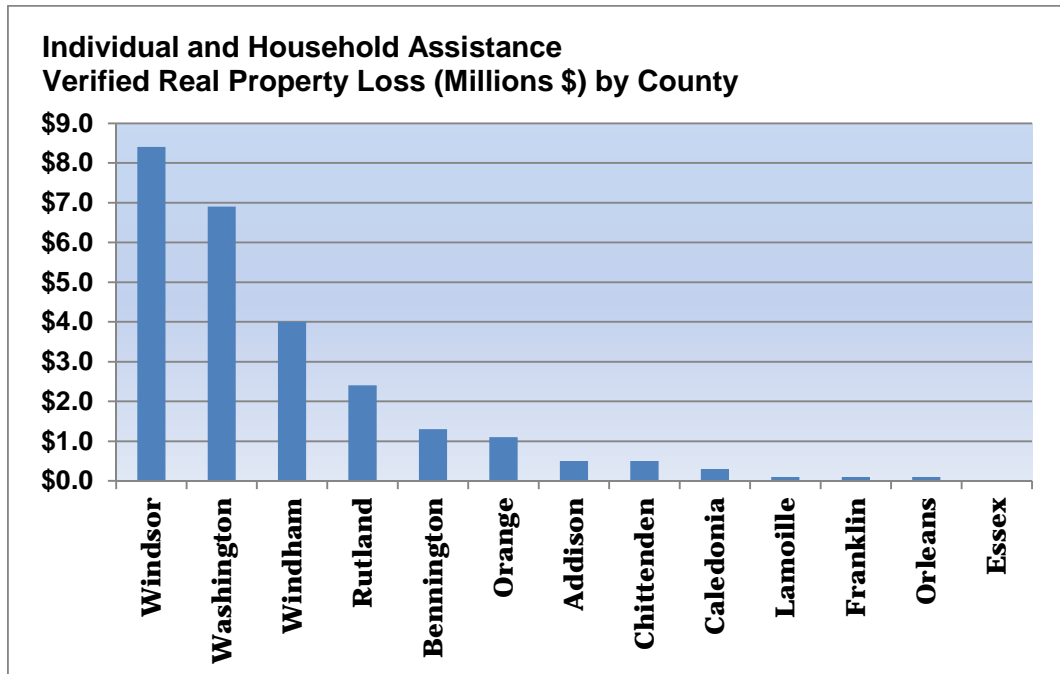


Figure 7 - Individual and Household Assistance Program; Verified Real Property Loss (Millions \$) by County

The FEMA IHP Process tracks real property losses by residence type; Single Family Homes, Manufactured Housing Multi-Family and Other. In addition, the type of tenancy is also charted and is factored by Owner, Renter, Owner/Renter and Other. There are no “Owner/Renter” cases on record under D.R. 4022. Table 8 provides a graphic depiction FEMA Verified Losses by housing type and County.

- Statewide Real Property Verified Losses for 467 Single Family Home cases totaled \$20.371 million; 314 of these cases were of an ownership tenancy with 113 renter cases and 40 unspecified cases.
- Statewide Real Property Verified Losses for 204 Manufactured Housing cases totaled \$4.936 million; 153 of these cases were of an ownership tenancy with 45 renter cases and 6 unspecified cases.

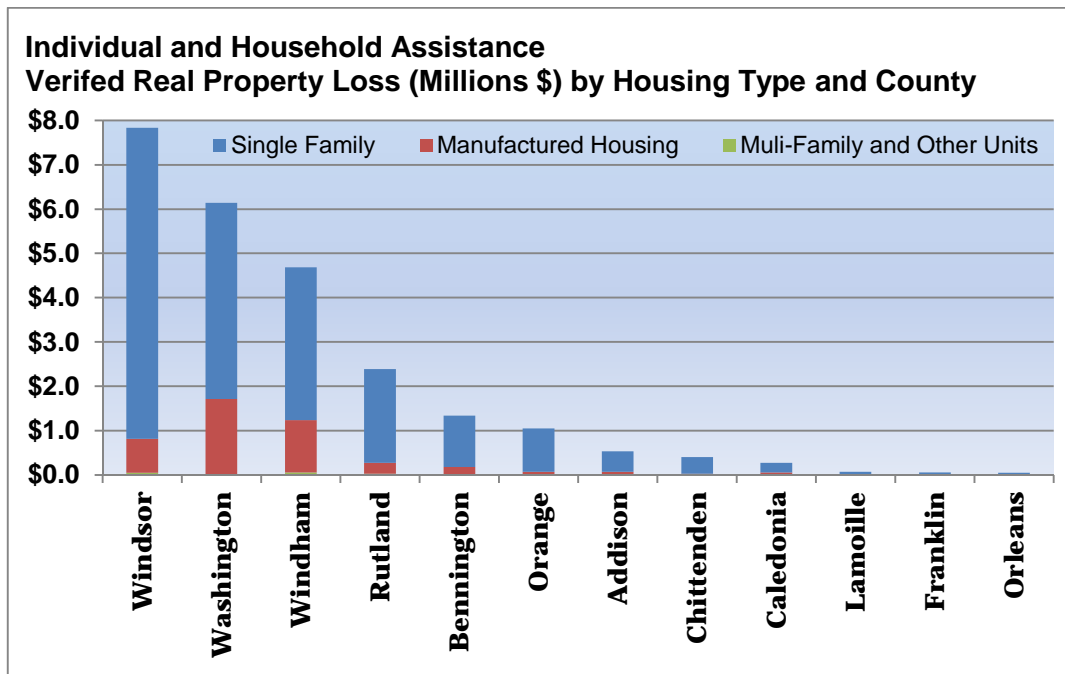


Figure 8 - Individual and Household Assistance Verified Real Property Loss (Millions \$) by Housing Type and County

4. Agricultural Loss Data

According to the U.S. Bureau of Economic Analysis, Vermont’s “Agriculture, Forestry and Fishing” industry represented \$355 million contributing to Vermont’s overall Gross Domestic Product of \$25.6 billion in 2010. The \$355 million represents a 27% increase over the 2009 figure of \$279 million. In 2009, the industry’s Sector of “Crop and Animal Production” accounted for 72% (\$202 million) of the larger “Agriculture, Forestry and Fishing” industry.

The Vermont State Office of the U.S. Department of Agriculture’s Farm Service Agency (FSA) has provided a summary of agricultural losses consisting of individual reports by county.

As of November 10, 2011 a documented total of 463 agricultural producers were impacted, in this context it is estimated that 9,348 acres of land damage occurred as a result of Tropical Storm Irene. Amongst the six types of agricultural land that has been recorded as damaged, a total of 16,043 agricultural producing acres were affected across the State’s fourteen counties.

Table 10 provides comparative context in estimating the number of Agricultural Producers labeled as “Agriculture, Forestry and Fishing” and further described by way of NAICS code 11. Statewide, in 2008, there were approximately 2,093 Non-Employer (Sole Proprietor) establishments and 2009 charts 125 Employer establishments both defined by NAICS code 11.

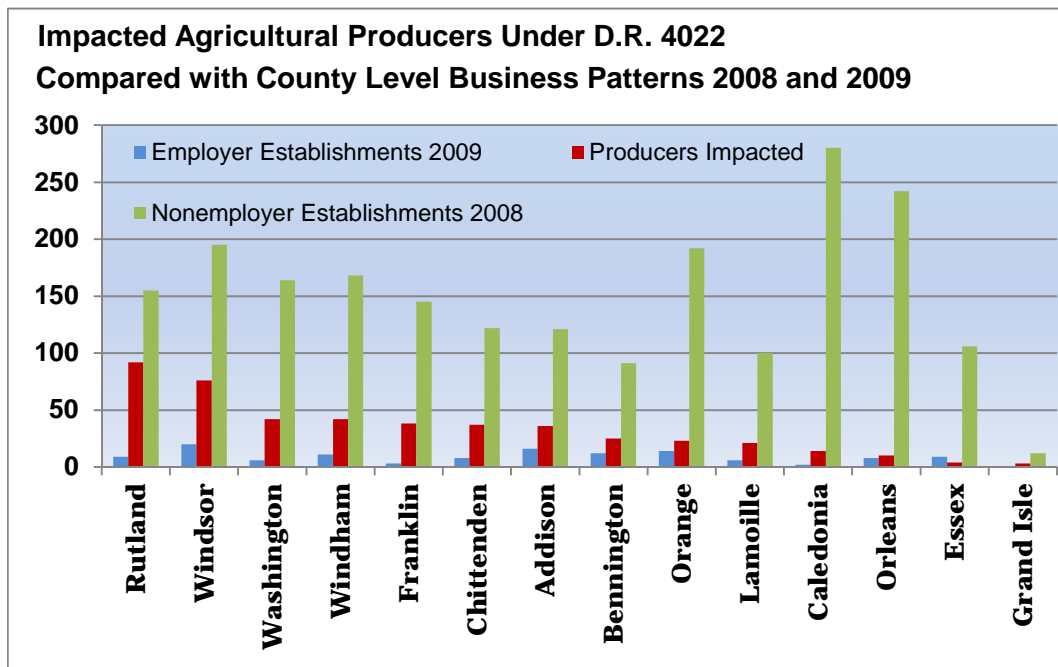


Figure 9 – Potentially Impacted Agricultural Producers Under D.R. 4022 Compared with County Level Business Patterns 2008 and 2009

Both Employer and Nonemployer Establishments are depicted in Figure 9 to illustrate the levels of impact on Vermont’s farming community as a result of Tropical Storm Irene. Large scale significant impacts are evident in Rutland and Windsor Counties in comparison to the number of Agricultural Producers in each County.

While the impact of Tropical Storm Irene affected Agricultural Producers across the State, the data shows that the largest concentrations of impact occurred in Rutland, Windsor, Windham, Washington Counties consistent with the south and central impact patterns expressed elsewhere in the report. The Counties of Addison, Franklin and Chittenden also experienced large scale impact.

5. Unemployment Data

Another measure to assess the economic impact of the disaster is the consideration of unemployment claims. These claims figures are collected on a weekly basis at the state level. Consideration of the workforce issues is a foundational piece of the economic recovery for any community after a disaster. A disaster may present a multitude of conflicting and compounding workforce issues. Much of the workforce will be completely, and in some cases permanently, displaced after a disaster. Recipient communities are faced with challenges of integrating new labor market skills. Workers may be presented with the need to engage in retraining to meet new local workforce demand. Much like the SBA application issuance data and the

FEMA individual assistance data, the unemployment data captured in Figure 10 is intended to highlight areas of greater need as a result of the disaster. In contrast to the aforementioned datasets, this unemployment data is gathered at the state-level. Despite the lesser degree of granularity, the information provides support to the overall effort of capturing trends and major issues associated with the economic recovery.

For the 5 year period 2007 to 2011, the state held an average monthly unemployment rate of 5.475% spanning from a low of 3.9% in 2007 to a high of 7.2% experienced during the spring of 2009. For comparative purposes the national average monthly rate of 7.653% for the same time frame saw a monthly low of 4.6% and a high of 10%.

Vermont did experience a sharp spike in initial unemployment (weekly) claims immediately following Irene with weekly claims figures for the last week of August and then into September dramatically rising. For the week ending on September 3rd there was a 149% increase in claims. The culmination of initial claims from September 3rd and 10th represent a 376% increase.

2010 Vermont Weekly Unemployment Claims			2011 Vermont Weekly Unemployment Claims		
Filed Week Ending	Initial Claims	Reflecting Week Ending	Filed Week Ending	Initial Claims	Reflecting Week Ending
8/28/2010	626	8/21/2010	8/27/2011	474	8/20/2011
9/4/2010	634	8/28/2010	9/3/2011	1,179	8/27/2011
9/11/2010	684	9/4/2010	9/10/2011	1,076	9/3/2011
9/18/2010	662	9/11/2010	9/17/2011	717	9/10/2011

Figure 10 - Weekly Unemployment Claims 2010 – 2011 Comparison (August to September)

6. Estimate of Economic Impacts To Washington County, Vermont: Relocation of State Jobs from Waterbury in Washington County To Somewhere Outside the County, but Within the State

In the conduct of this economic impact assessment, EDA requested additional analytics from the Economics and Statistics Administration to consider the potential economic consequences of a relocation of the state Waterbury complex outside of the county. This section includes that analysis:

The following is an estimate of the economic impacts of additional lost jobs and earnings as a result of relocating 1,349 State government workers from Waterbury within Washington County to somewhere (un-determined) outside of the county. The relocation of these state workers resulted from damage to their facilities from Tropical Storm Irene in the fall of 2011. The combined income of these 1,349 workers in 2011 was \$65.4 million (source: FEMA). Since the re-

located State government workers have really not lost their jobs, the income and jobs are not really lost to the state so that the state's net loss is zero. However, Washington County in Vermont has really lost these jobs and their income that could have been spent in Washington County.

But first we have to consider where these state workers employed and working in Waterbury may have been living, i.e., we have to estimate where their income would have likely been spent. According to the Census Bureau's Local Employment Dynamic (LED)¹ data (<http://onthemap.ces.census.gov/>), in 2009, about one-half of the workers in Waterbury, VT also live within Washington County. In addition to living in the town of Waterbury, workers in Waterbury also lived in other towns that were in Washington County including Montpelier, Barre town/city, Moretown and Duxbury as well as additional communities within Washington County. These workers in Waterbury live somewhere in Washington County and we assume that 100 percent of their income is spent within the county. On the other hand, the Census LED data show that the other half of workers in Waterbury live outside the county and live in towns like Burlington and Essex in Chittenden County and Stowe and Morristown in Lamoille County.

Therefore, we assume that half of the income of the relocated workers would have been spent in the county if they were not relocated. This means that Washington County would lose \$32.7 million in income being spent within county (1/2 of \$65.4 million).

Next, we estimate what other additional jobs and income would have been generated from this \$32.7 million in lost income as a result of the relocation—the economic impact of the re-location within Washington County. To do this we apply a regional household job and income multiplier for Washington County, i.e., a multiplier that can determine the impacts of the lost income. We used the Bureau of Economic Analysis' Regional Impact Multiplier System multipliers (RIMS II)².

But first we must estimate this amount in 2008\$ to be consistent with the latest RIMS multipliers which are based on BEA's 2008 Annual Input-Output table for the nation and 2008 regional data. To do this, we look at quantity indexes for personal consumption expenditures (national) and determined that between 2008 and 2011 personal consumption expenditures were 2.3 percent greater in real

¹ LED Home Destination Report – Where workers live who are employed in Waterbury, Vermont (Washington County). It should also be noted that this is not a survey of the State workers that would be relocated so that it is only an estimate based on all workers in Waterbury, VT in 2009.

² RIMS multipliers take total gross income lost and then take into account the reduction in personal income from taxes (disposable income) and the latest personal savings rates.

terms. Therefore, the \$32.7 million in 2011 dollars is estimated to be \$33.4 million in 2008\$ ($\$32.7 \times 1.023$).

The RIMS II multiplier for the sector called Households (used to distribute to the lost income) in Washington County for jobs is 6.8561; i.e., for every \$1 million in output to final demand (income purchases) lost there are 6.8561 jobs lost in all industries. Therefore, in addition to the 1,349 State Government jobs re-located out of county, another 229 jobs (33.4×6.8561) will be permanently lost to the county in 2012 because of this re-allocation. The earnings multiplier for Washington County is 0.1934 so that it is also estimated that the county will lose an additional \$6.5 million (33.4×0.1934) in earnings as a result of the re-location.

In summary, it is estimated that the additional economic impact to Washington County of re-locating 1,349 State Government workers outside the county would be:

- a. 229 additional jobs lost in 2012;
- b. \$6.5 million in additional income lost to the county; or
- c. about \$28,400 per job.

b. Qualitative Information

Qualitative data is necessary to understand the disaster impacts and to gauge the resulting economic growth and changes for affected communities. The following information should only be considered a sample, recognizing that it does not capture every economic recovery issue that the State and its communities may have or will experience.

In addition, because of the expansive scope of the economic recovery issues, this assessment organizes the issues along twelve major economic recovery themes in addition to other, broader issues. These issues themes are listed below:

- Recovery Planning Issues - Consideration of community-driven economic recovery planning efforts
- Cash Flow Issues- Consideration of individual and business cash flow issues
- Workforce Development Issues- Consideration of post-disaster labor demand with supply, retraining programs, temporary employment, etc
- Finance and Insurance Issues- Consideration of access to capital issues and insurance payments/coverage issues
- Business Resumption Issues - Consideration of businesses returning and rebuilding

- Tourism Impact/Marketing and Communications Issues- Consideration of the consequences of the tourism and hospitality industry
- Small Business Issues - Considerations of small business issues
- Assessment and Data Issues - Consideration for the access, collection, and analysis of recovery-related data
- Critical Infrastructure Impact – Consideration of the impact to the community’s critical infrastructures such as power, telecommunications, and transportation
- Natural and Cultural Assets Impact – Consideration of the impact to natural and cultural resources which may affect the agricultural industries and tourism
- Economic Development Issues - Consideration of accelerated project development, repurposed initiatives, etc

1. Recovery Planning Issues

In recognizing that Vermont is a state primarily made up of small towns with several larger cities, many of these municipal centers are in proximity to waterways and flooding vulnerability is always an issue. The magnitude of Irene and the ability of Vermonter’s response to the storm have set a new standard for coordinated planning and response. Prevailing recovery planning issues for the post-Irene Vermont include:

- A need for quality technical assistance for pre-planning of services on a regional basis so that small municipalities can benefit from regional approaches. Pre-planning services at the municipal level should include the transportation contingencies, backup power and communication systems, appropriate placement and use of shelters including the needs of those with disabilities as well as those with pets.
- Increased sensitivity toward and future management of Fluvial Erosion Hazard (FEH) areas. Through interviews and participation in community sessions, it is apparent that Towns are highly committed to river restoration and management. Planning and technical assistance for fluvial erosion and floodplain mapping should be updated and include community input as towns at the base of a watershed need hydrological modeling to better plan for future flood events.
- Planning for and construction of disaster resilient infrastructure, improved design for roads, bridges and culverts. Towns have missed opportunities to upgrade in the past because of tight requirements and lack of funding.

2. Cash Flow Issues

In a team effort, the State’s Treasurer’s Office along with the Legislature and the Governor worked on several initiatives aimed at assisting Vermont communities impacted by the storm. These measures to address cash flow were intended to give

municipalities relief and options as they worked to rebuild. In addition to these initiatives, included below are additional cash flow issues as captured from community stakeholders.

- Accelerated local highway aid payments, current use, and payment-in-lieu-of taxes to towns totaling \$30.7 million.
- Worked with Vermont banks on financing options for communities in need.
- Assisted in efforts by the municipal Bond Bank to offer low-interest loans and stopgap funding as needed to local banks.
- Assisted in request to FEMA to initiate Community Disaster Loan program to assist towns with low-interest loans.
- Administered one-time deferment program for impacted communities of Act 68 education fund payments.
- Due to the impact of Irene on Vermont's transportation system, the Federal Highway Administration was able to accelerate an emergency grant of \$14 million for repairing damage and \$1 million for repair costs due to spring flooding.

Additional Cash Flow Issues

- There is interest in further identifying and utilizing non-federal and non-traditional grant matching funds for communities and organizations.
- There is interest in connecting businesses to non-traditional capital sources such as Revolving Loan Funds to meet immediate cash flow needs.
- Private insurance claims are taking/took too long to process and respond. There are large gaps in actual flood damage and flood insurance coverage yielding long waits for resolve to claims.
- Farmers were severely impacted by the loss of crops and feed.
- There is a need for more FEMA pre-hazard and mitigation funding. A desire of towns wanting FEMA to cover infrastructure repairs that will prevent future issues.

Vermont Economic Development Authority

On August 31, 2011 three days after the flood event, Governor Peter Shumlin, Agriculture Secretary Chuck Ross, Secretary Lawrence Miller from the Agency of Commerce and Community Development, and VEDA Chief Executive Officer Jo Bradley announced that the Vermont Economic Development Authority (VEDA) allocated up to \$10 million in special low-interest financing for Vermont businesses and farms who suffered direct physical damage as a result of Tropical Storm Irene. As of February 8, 2012, over 254 such loans were made throughout the state's fourteen Counties totaling \$16,212,857.

The funding was made available to help commercial businesses and farms that experienced direct physical damage as a result of the hurricane with affected not-for-profit organizations also being eligible. Financing purposes included, but were not limited to, damages to and/or losses of inventory, equipment, business premises, feed, crops and livestock. The maximum loan amount under the program is \$100,000.

3. Workforce Development Issues

In comparison to national unemployment rates and those within the urbanized northeast, Vermont traditionally maintains relatively low unemployment rates. Even with tourism related industries such as Accommodations and food services along with arts, entertainment, and recreation causing seasonal fluctuations, unemployment holds consistently lower than the national figure.

Longer term unemployment as a result of the disasters experienced in Vermont during 2011 was curtailed through the following resources.

- Disaster #1 (DR- 1995) Awarded \$1.2 M. The work is to be performed in Addison, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orleans and Washington Counties. The damage must have occurred between the dates of 04-23-11 to 05-08-11.
- Disaster #2 (DR- 4001) Awarded \$60,000. The work is to be performed in Caledonia and Orange Counties for damage that occurred 05-26-11 to 05-27-11.
- Disaster #3 (DR- 4022) Awarded \$1.6 M. The work to be performed in all counties, with the exception of Grand Isle, for damage that occurred from 08-27-11 to 08-28-11. However, State planned to include Grand Isle as it was declared a disaster after the submission of the initial grant.

The purpose of these National Emergency Grants was to provide up to six months of temporary employment to individuals directly impacted by the flooding, those that meet the eligibility as a dislocated worker and those that were unemployed for a

minimum of 15 weeks and were receiving Unemployment Benefits and had lost their prior job through no fault of their own.

Vermont's Department of Labor conducted extensive outreach to determine the type of assistance needed. These job categories included clean-up, demolition, repair, renovation and reconstruction of destroyed or damaged non-profit structures and facilities.

Long-term workforce development advocates in the state recognize a need to grow occupations with skill sets applicable to disaster resiliency. The greater majority of these occupations are centered on computerized network systems, Computer software and application engineering, environmental engineering as well as several levels of health care and health care maintenance.

In addition to an up-skilled workforce that will develop as a result of Irene, Vermont faces the following broad challenges as cited by Vermont Workforce Development Council:

- The available workforce in Vermont has shown little growth in recent years and will begin to shrink in 2012, continuing to decline in size over the next decade.
- Vermont's workforce is older than average in most other states, and as the baby boomers retire, a large number of skilled workers will leave the workforce.
- Census data continues to show a decline in the 20-34 year old population.
- There will be an 18% decline in Vermont's high school population over the next ten years.

Occupations with a projected growth rate greater than 3% (annualized compounded) from 2008 to 2018 provided by the Vermont Department of Labor include:

Occupational Title	Employment		Annual Percent Change (Compounded)
	2008	2018	
Network Systems and Data Communications Analysts	503	814	4.9%
Personal and Home Care Aides	7,222	10,585	3.9%
Home Health Aides	1,328	1,926	3.8%
Computer Software Engineers, Applications	876	1,237	3.5%
Computer Software Engineers, Systems Software	689	957	3.3%
Geoscientists, Except Hydrologists and Geographers	93	129	3.3%
Environmental Engineers	216	298	3.3%
Pharmacy Technicians	576	794	3.3%
Medical Scientists, Except Epidemiologists	209	288	3.3%
Environmental Science and Protection Technicians, Including	98	135	3.3%
Financial Examiners	59	81	3.2%
Veterinary Technologists and Technicians	391	533	3.1%
Athletic Trainers	105	143	3.1%
Healthcare Practitioners and Technical Workers, All Other	179	243	3.1%
Septic Tank Servicers and Sewer Pipe Cleaners	163	221	3.1%
Eligibility Interviewers, Government Programs	156	209	3.0%

Figure 11 - Vermont Occupational Projections with a Greater than 3% Growth Rate 2008-2018

4. Finance and Insurance Issues

In respect to finance and insurance in the wake of Irene, it has been found that significant gaps exist in the timeliness of insurance company processing of claims and that there are many individuals that required and still require one-on-one financial counseling due to the generally underperforming economy apart from the disaster. These issues captured below are derived from community stakeholder input.

- As a result of Irene many Vermont organizations came forward to address unique finance and insurance issues. Organizations such as Central Vermont Community Land Trust (CVCLT), the Vermont Community Foundation, The Stratton Foundation and the Marlboro Alliance utilized staff and volunteer expertise to fill such gaps.

- Vermont is host to five Community Action agencies and each often serve as a bridge from the local community level to Vermont's Agency of Human Services.
- Based on input from community stakeholders, there was interest in investing in mitigation measures for at-risk businesses but there was considerable concern about the feasibility of financing those improvements. Some stakeholders expressed concern that while the mitigation measures are a positive improvement, they can be capital intensive and in a tenuous economic environment such investments may be unlikely.

5. Business Resumption Issues

- Discussion on business resumption runs the risk of portraying such concerns too broadly. However the heavily impacted businesses and business districts in Northfield, Richmond, Waterbury and Wilmington are slowly progressing and will continue to progress.
- An on-going particular concern emanates from the Town and Village of Waterbury due to the displacement of up to 1,500 workers since housed at the State Facility. The principal concern expressed by community stakeholders is the "ripple effect" on small businesses located in Waterbury who may choose not to rebuild or may relocate based on the disposition of the facility.

6. Tourism Impact/Marketing and Communications Issues

With the late-August arrival of Irene and its immediate damage, dislocations and overall effects; much concern for the health and vitality of the up and coming fall-foliage season occurred across the state. These issues captured below are derived from community stakeholder input.

- Vermont is a key destination for both short and long vacation travel with reasonable proximity to the Boston, Montreal and New York Metropolitan areas.
- With the rapid pace of media reports exhibiting localized damage to roads and businesses the state and potentially-impacted businesses reacted in maintaining that Vermont was open for business with an advertising and social media Open for Business Campaign.
- State Tourism officials along with the Vermont Chamber of Commerce, Vermont Ski Areas Association, Vermont Agency of Transportation, Vermont Department of Forest Parks and Recreation, and Vermont-based communications firms HMC2 and Hen House Media partnered to implement a comprehensive communications campaign to emphasize Vermont's accessibility.

- For the short-term, preliminary data from the Vermont Department of Taxes for Rooms and Meals tax revenue shows across the board increases for the months of September, October and November 2010 figures. September 2010 to 2011 saw a 9.6% increase. October 2010 to 2011 saw a 10% increase with November 2010 to 2011 showing a 9.5% increase.

Localized data presents more targeted and slightly different view with the following September through October figures provided by the Vermont Partners.

- The resorts and communities hardest hit for room sales were: Killington (-18.6 percent for October vs. -78.4 percent in September). Woodstock (-20.4 percent October vs. -68.4 percent in September), Brandon (up 18.1 percent for October vs. -24.8 percent in September), and Bennington (-8.5 percent October vs. -18.7 percent for September).
- Killington rebounded dramatically with meals up 15.1 percent (vs. -55.7 percent in September) and alcohol sales up 13.9 percent (vs. -42.6 percent for September). Ludlow was down in meals sales -22.1 percent for October (vs. -19.5 percent in September), but up +7.0 percent in room sales.
- In Wilmington, October taxable receipts for meals were still off -35.6 percent vs. -48.1 percent in September and room sales were down -7.2 percent. Neighboring Dover was down -4.5 percent for room sales, but meals and alcohol were both up 5.1 percent.
- Other flood-affected communities where lodging sales remained soft during October included Warren -35.3 percent for room sales, but meals and alcohol were both up 5.1 percent.
- The strongest performers in terms of room sales during October were Rutland City (+79.9 percent), Brattleboro (+18.1 percent). These communities also had substantial gains for September.

In addition to the need for a long-term disaster resilient tourism strategy based on the consequences of Irene, a mild winter season for 2011-2012 will potentially call for the State to continue marketing efforts to promote tourism.

7. Small Business Issues

- With a broad average of 12 to 13 employees per business based on the record of 2009 employer establishments, Vermont is truly a State made up of small businesses.
- Application of Continuity of Operations Planning for businesses is now emerging as a result of Irene; the Two Rivers Ottauquechee Regional Commission (in partnership with southern Windsor County Regional Planning Commission, the

Green Mountain Economic Development Corporation and the Springfield Regional Development Corporation) have been offering this service to its region since 2008 and its program could be investigated as a model practice. Further effort should be undertaken to promote and extend these capabilities through the other regional planning organizations in partnership with the state and Small Business Development Centers.

- Many impacted businesses after the disaster were faced with the issue of the availability of prior years of business records thereby not meeting SBA application requirements. This is an area where technical assistance directly to the business community is an opportunity for further exploration for building resiliency pre- and post-disaster.

8. Assessment and Data Issues

- Vermont's small towns were and still are highly vulnerable to large scale disasters. Lessons learned from Irene show that these small communities lack a capacity of trained staff to deal with economic recovery challenges post-disaster.
- Vermont's large communities and Regional bodies have an opportunity to lead in post disaster collaboration.
- The Chittenden County Regional Planning Commission offices served as the command center for local road and bridge damage reports at the height of the event.
- There is a need for improved communications technologies that can be incorporated in the Governor's 2013 telecommunication/broadband plan.
- Redundancy within the State's communication systems is necessary for a disaster resilient Vermont.

9. Critical Infrastructure Impact

- Critical infrastructure affected includes roads, bridges, culverts, rail communications, and water and wastewater treatment facilities.
- Upon Irene's impact on August 28th a total of 146 segments of Vermont's State roads were closed approximating a total length of 531 miles. Additionally, a total of 34 State bridges were destroyed or closed.
- As of December 29th all State roads and bridges were re-opened.
- Damage to local roads totaled 2,260 road segments damaged and 175 were closed including 90 bridges. A total of 963 culverts were damaged.

- Vermont's 11 Regional Planning Commissions collected damage assessments and facilities networking to share equipment, personnel and information. As of December 21st, 43 bridges and 21 road segments remain closed.
- Vermont's Agencies of Natural Resources and Transportation have been working in tandem to promote sustainable and durable (disaster resilient) designs for future road and bridge work.
- Effect on Federal policy: The numerous road and bridge repair projects added new costs to the Vermont Agency of Transportation's (VTrans) administrative budget. In partnership with the Federal Highway Administration (FHWA). FHWA was able to approve VTrans to use federal funded emergency relief projects. Through this approval, VTrans has begun to bill FHWA for these disaster related administrative costs sooner.

10. Natural and Cultural Assets Impact

- Advanced technical assistance for future watershed-based planning for hazard mitigation is needed.
- There is a substantial need to increase training in river dynamics-understanding how actions in waterways affect upstream/downstream uses.
- As noted in the Business Resumption section, the former State Hospital in Waterbury which had a contemporary use as a State Facility housing several large agencies is effectively vacant and blighted due to the displacement of up to 1,500 State workers. This large facility is considered to be a precious historic resource as its square footage provides potential business anchor opportunities for the Town, Village and region.
- Settlement patterns demonstrate that many of Vermont's municipal centers are situated along waterways some of which proved to be volatile during Irene; therefore advanced technical assistance in planning, methods for appropriate in-fill construction and revised zoning need to be balanced with local economic goals and objectives.

11. Economic Development Issues

- Irene has brought forth several opportunities across the state for increased awareness for the benefits of comprehensive economic development planning.
- In respect to federal funding for economic development activities there is a sense amongst economic development planners that Vermont struggles to bring projects forward that compete well with economic development in metropolitan areas.

- As a result of Irene, organizations and agencies such as the State's Agency of Commerce and Community Development, the Preservation Trust of Vermont, the Vermont Community Foundation, the Vermont Economic Development Authority along with the State's 12 Regional Development Corporations are poised to advance their missions toward building a sustainable and resilient Vermont.
- Expansion of Revolving Loan Fund opportunities for small startup businesses along with appropriate financing and development to increase traded clusters (interstate and export based industry clusters can aid in creating a more resilient economy for Vermont).

12. Community Specific Issues and Concerns

The FEMA Long-Term Community Recovery (LTCR) team utilized its assessment methodology across a total of 49 communities in 9 counties based on damage reports provided by the Governor's Office and Vermont Emergency Management along with other partners. Thirteen of these communities within the most severely impacted counties were further identified for a more in depth (preliminary) assessment and each was measured in respect to damage and community capacity. Likely LTCR support was gauged and implemented for the Towns of Waterbury and the combined towns of Wilmington and Dover.

In conjunction with FEMA's LTCR process, Vermont's Agency of Commerce and Community Development led a series of Community Partnership listening sessions.

- Mad River Valley – Warren, Waitsfield, Fayston, Moretown and Duxbury
- Grafton – Rockingham and Chester
- Waterbury – Duxbury, Richmond, Bolton and Huntington
- Killington – Mendon
- Sharon – South Royalton, Bethel, and Randolph
- Windham County – Jamaica, Londonderry, Wardsboro, Newfane, Whitingham, Halifax, Readsboro, Marlboro, Brattleboro and surrounding towns
- Rochester – Pittsfield, Stockbridge, Granville and Hancock
- Barre - Berlin, Plainfield, Marshfield and Montpelier
- Bridgewater – Woodstock, Hartford, Barnard, Plymouth and Reading
- Rutland – Wallingford, Clarendon, Brandon, Mt. Holly, Proctor and Shrewsbury
- Northfield – Roxbury
- Manchester – All of Bennington County

Waterbury – Town and Village

Located in Washington County, Waterbury consists of two incorporated entities, the Town and Village containing a combined population of approximately 5,050 persons. Within its two business districts and in addition to a range of main street small business, Waterbury is host to two large private employers namely Ben and Jerry's Ice Cream and Green Mountain Coffee. As cited elsewhere in this report, prior to Irene, the State maintained a state services complex in Waterbury employing approximately 1,500 workers.

Pre-Irene the Town's economy relied on the locational advantage of the three large employers referenced above; the local sales of goods and services by small business merchants were strong due to the daily influx of workers primarily from the State Office complex.

- Recovery issues include repositioning of some State Agencies back to the Waterbury facility and the State is currently evaluating costs in rehabilitation and flood proofing measures.
- Municipal activity is focused on revitalizing main street business activity for much needed health and vitality.
- Alternate and feasible re-use of the State facility have yet to be pursued in the market.
- Technical assistance and long-term recovery (1 to 5 years) is much needed to rebuild the core business base.

Wilmington and Dover

Wilmington and Dover are neighboring communities in Windham County; each has rather low municipal capacity but they do have strong geographic positioning right between Bennington to the east and Brattleboro to the west along State Route 9 (Molly Stark Scenic Byway). Both towns benefit well in respect to tourism and recreation with their corporate partner being the Mount Snow resort.

In 2009, the two towns adopted an extensive and well detailed economic development plan and current LTRC efforts are utilizing this plan as a post-Irene springboard to focus responsive proposals and projects.

With a combined population of approximately 3,000 persons, the towns experienced rising waters from 6 to 27 feet throughout the course of the Deerfield River. All of Wilmington's critical facilities such as the police, fire, wastewater treatment plant and Town Hall were devastated by the flooding. Approximately

85% of the town's main street businesses were severely affected along with several residences. The vast majority of Wilmington's main street structures are historic properties with some dating back to 1836.

IV. Strategies for Economic Recovery

Strategies toward a more unified and comprehensive framework for strategic planning particularly for economic development would facilitate conversations among stakeholders, including (but not limited to) the different entities in the economic delivery system described earlier in this report along with Vermont's tight knit yet diverse business community. Vermont's regions either defined by County boundaries, transportation networks or through its Regional Planning Commissions may want to consider advancing more formalized performance-based economic development in partnership with the State and its Regional Development Corporations. Such advancement and increased formalization will require authentic participation directly from Vermont's municipalities and communities. Broad-based and localized economic development task forcing of this type will help to grow strategies from the bottom up to meet current and future economic development challenges.

a. Economic Development and Community Capacity

1. Build Upon Regional Capabilities

Building upon and expanding existing local capacity in the form of public-private partnerships is key to further economic growth. Impacted communities have the potential to tie into a regional economic frameworks that exist in the State and when appropriate with those regions of neighboring States.

The 11 Regional Planning Commissions (RPC), 12 Regional Development Corporations (RDC) with appropriate guidance from the Agency of Commerce and Community Development and the Economic Development Authority, in conjunction with the local town leadership, could lead the creation of a multi-faceted local level economic development task force extending partnerships with local Chambers of Commerce, Regional Workforce Investment Boards, and other economic development partners.

In utilizing The Vermont Association of Planning and Development Agencies' 2011 Statewide Strategic Assessment, the following foundational considerations to build upon existing regional capacities can be integrated at many levels to benefit appropriate economic development in Vermont and each of its unique regions:

- The lack of a statewide comprehensive economic development strategy based on regional and local assets, as well as existing and emerging economic innovation clusters, has resulted in uneven development and growth. There is

a significant need for stronger state leadership and actions to assist RPCs and others in integrating and coordinating the various federal and state planning processes required of state and local officials. This should include strategies for better statewide and regional alignment of community and economic development, emergency preparedness, energy, affordable housing, technology, telecommunications, transportation and workforce development plans for a combination of these.

- Vermont's tradition of strong citizen control of and participation in local government often results in a more complicated relationship between state and local government officials.
- A strong state and local orientation toward separating regional and local land use planning and decisions from regional and local community and economic development planning and implementation is causing unnecessary turf battles. It is making it harder to leverage program and project resources and to integrate and coordinate various federal and state resources and policies. This reality is creating unnecessary barriers at a time when the state and its communities should be leveraging the state's primary asset of "quality of place" as part of a comprehensive statewide sustainable economic development strategy.
- The network of Regional Development Corporations appears to lack the organizational capacity, diversity of services, financial resources and organizational scale necessary, based on the NADO research team's external interviews and knowledge of national counterparts, to realistically drive regional innovation and growth by themselves. In most cases nationally, RDCs and RPCs function under the umbrella of a unified regional planning and development organization, giving the organizations more resources and tools to implement comprehensive development strategies. Specially, many RPCs nationally are increasingly serving as the regional administrators of federally-funded programs for workforce development, transportation (including public transit), business lending, entrepreneurship, disaster planning and recovery, housing and other areas linked to community and economic development.
- The state has many highly respected institutions of higher education, yet most of these entities are not actively engaged in leveraging their assets and talents for the greater good of the state's economy. (Champlain College and Vermont Technical College were identified repeatedly as major exceptions; they were labeled as strong leaders and assets for economic development in the state).
- Vermont is a state characterized by a strong sense of community activism, and as such, benefits from a large number of active, effective state and local community groups and nonprofit organizations that rally around critical state issues such as the environment and housing issues. However, it appears there is an immediate and pressing need for better coordination of these entities as

well as a greater emphasis on program implementation and accountability, rather than just planning and process.

2. Undertake Regional Economic Analysis

Community stakeholders indicated some ambiguity about the economic and market outlook for some communities. Without a strong empirical basis for attracting outside investment and pursuing economic development projects, efforts could quickly become frustrated with complications or be incompatible with the actual market demand. A study could be conducted that identifies the various components of the community economies, their interrelationships and impacts upon one another. Armed with this data, economic development and business leaders could develop specific initiatives, including marketing programs and industry associations, designed to take advantage of those interrelationships and grow the local and regional economies.

b. Workforce Development and Education

1. Enhance the Community's Workforce Strategy

The alignment of economic and workforce development as a recovery strategy is important and is enhanced by focusing on skills, especially those skills that span multiple industries. With changing sectors and economies, such skills build a strong labor pool and enable the inclusion of workers into new opportunities. A formal transferable skills analysis (TSA) through direct interviews with workers in the community could provide a rich data source from which local workforce development initiatives could capitalize upon. The TSA, conducted by a professional business counselor, examines a person's work history and highlights areas of expertise and skills that might otherwise go unnoticed. Work activities a person performed in previous jobs are analyzed, along with the objects the work activities were performed on (materials, products, subject matter, and services), and other skills from personal hobbies and volunteer experiences. This data could then be used to identify a set of occupations a worker could be able to perform and could be compiled into a larger database to create a "skillshed" analysis of the area as a whole and, in particular, with the fishing community. A skillshed is the geographic area from which a region pulls its workforce and the skills, education, and experience that the workforce possesses.

A skillshed analysis of the area could identify areas for retraining, placement, and development of entrepreneurship. A skillshed analysis helps communities understand where the region's competitive strengths currently lie by detailing the current workforce mix, and also occupations or industries the region could grow by understanding the difference between the workforce's current skill sets and the skill sets needed to compete in new markets. The outcome of the skillshed analysis helps to analyze four key areas:

- Current skills possessed by area workers

- Projected employment growth, and median wages, skills, and knowledge needed by employers
- Worker demand considering the factors affecting supply and demand
- Gap analysis between the current set of skills and education and that set needed by current and prospective employers.³

In addition, the community and local economic and business organizations could work with the local workforce board to connect displaced individuals with local businesses. The State of Iowa used such an analysis after the loss of the Maytag Corporation.⁴ The survey and analysis report gives communities the ability to document and illustrate the characteristics of their available labor force. It has proven to be a unique and effective tool for expanding existing businesses or growing new businesses while also attracting prospective new employers into the area.

It is important to “look-under-the-hood” of occupational titles at the specific skills, training, and work activities that make an occupation. The Occupational Information Network (O*NET) reports the knowledge requirements, work activities, and tasks (both core and supplemental) for each occupation.⁵ Profiling allows occupations to be grouped according to transferable skills and experience. When combined with a supply/demand analysis, workforce developers can identify opportunities for meeting demand with available skilled workers. For any industries of particular emphasis, once an analysis is complete or even when in preliminary form, then local workers may be able to be cross-trained in other fields that are complementary to their primary business, but will possibly serve to supplement their income. For instance, training workers of “seasonal trades” in emergency management could help supplement the emergency management workforce during disasters.⁶

c. Business Retention, Expansion, and Attraction

1. Bolster Baseline Data Availability

Data collection and reporting can yield powerful and compelling results that can track population characteristics and businesses development. The impacted communities could benefit from exploring technical assistance opportunities that may exist with federal, state, private, and nonprofit entities to develop capacity in establishing a baseline for core data elements and a plan for tracking and reporting progress on these measures.

³ Iowa Innovation Gateway. (2010). *Skillshed Analysis*. Des Moines.

⁴Economic Modeling Specialists. *Iowa Town Reshapes its Economy with Data-Focused Plan, Partnerships*. Retrieved from <http://www.economicmodeling.com/2008/11/12/iowa-town-reshapes-its-economy-with-data-focused-plan-partnerships>.

A Splash of Green for the Rust Belt. (2008 November 1). *The New York Times*. Retrieved from <http://www.nytimes.com/2008/11/02/business/02wind.html>.

⁵ <http://www.onetonline.org/>

⁶ <http://www.mynextmove.org/>

2. Employ Best-practices to Improve Access to Capital

Communities, individuals, and government entities across the country face challenges related to accessing capital. Disaster-impacted communities and its neighbors have a range of community banks - some in business since the Nineteenth Century. These represent valuable resources, not only for the businesses that they assist, but also as significant cultural entities that contribute to the community's social fabric.

Stakeholders could explore using local community planning processes to direct additional resources to nonprofit finance entities and development organizations. For example, eligible communities could consider creatively using its HUD Community Development Block Grants (CDBG) entitlement for Section 108 Loan Guarantees Guaranteed Loans. The Section 108 Program allows the locality to use its HUD guaranteed loans at approximately U.S. Treasury rates for community and economic development projects. Eligible communities may use the borrowed funds for public projects or relend them to private businesses to assist development projects.

In addition, stakeholders should employ the aforementioned short-term strategy of bringing various stakeholders together to provide additional resources for nonprofit organizations and CDFIs. As mentioned, capacity needs vary amongst non-profit organizations, so a medium-term strategy should incorporate building the capacity of lower-capacity organizations while strengthening higher-capacity organizations and forming linkages where possible. In addition, bringing different stakeholders together allows private, public, and other entities to identify the resource needs of local organizations. This greater understanding of local capacity can help facilitate resource sharing amongst financiers as well as non-profit finance entities and development organizations.

To build resilience in the lending environment, the region's financial institutions could explore additional options for expanding access to capital including:

- Investigate the U.S. Department of Agriculture's Intermediary Relending Program. The Program provides loans to local organizations (intermediaries) to establish revolving loan funds in rural areas to assist with financing business and economic development activity that creates or retains jobs. Communities could explore the applicability of this program and develop partnerships with eligible local entities.
- Bring together the traditional lenders (banks) and non-traditional lenders (SBA 504, CDFI, other federal sourced capitalized revolving loan funds) to explore alternative, new methodologies to meet the financing needs of the business community. The historic record of such partnerships has been to repeatedly create new loan and financial support products partnering the traditional and non-traditional resources to meet unusual financing needs. Among the innovative options to weigh would be a hybrid mortgage product, tiered financing among the various partners, lease to purchase, etc.
- Encourage local lenders to apply to become community development financial institutions (CDFIs). CDFI is a federal designation from the U.S. Department of Treasury that expands the capacity of financial institutions to provide credit,

capital and financial services to underserved populations and communities. The city could continue to look for money from nonprofit foundations to tailor funding to suit their needs. The Business Civic Leadership Center of the U.S. Chamber of Commerce developed relationships with many major corporate foundations looking to assist businesses and individuals adversely impacted by an economic disaster.

- Encourage the region's financial institutions and CDFIs make business loans by providing secondary financing with HUD Section 108 Guaranteed Loan funds, as previously described.
- Partner with regional or national foundations to provide seed money for on-going RLF capitalization and operations. Additional information on references to potential foundations is included in the Appendices.
- Identify major employers that would be willing to serve as resources from which to draw professional staff (e.g., accountants, public relations professionals, etc.) who can volunteer their technical assistance services to businesses or business support organizations in the community.

3. Host a Business Plan Competition

Business plan competitions often serve as conduits for opportunities for future entrepreneurs, as well as provide key market trend insights to local economic developers. Such a competition could help build upon the community's existing entrepreneurial culture and potentially aid in the process of attracting venture capital and angel investors to the region. While the competition could be open to entrepreneurs from all over, the committee may consider only funding those entrepreneurs who commit to creating a high growth company in the community.

The competition could offer mentoring, business class training, and an opportunity to win a "start-up box" of investment and services. Mentors who are successful entrepreneurs themselves could help competitors in completing and refining business plans, to include:

- Completing and refining an investor pitch
- Building out a team
- Marketing
- Sales/business development
- Financial planning

Additionally, the communities could engage the local school system in youth entrepreneurship. Fostering entrepreneurship instills skills and optimism in young people and creates lasting community change. It also prepares and motivates youth to continue in school or successfully enter the workforce. There are many examples of best practices of this model in use throughout the country, usually associated with local community colleges or university-driven k-12 outreach initiatives.

4. Business Support

Promote Local Purchasing

Many cities and regions are seeking ways to encourage large businesses to the area to use local contractors and vendors for services such as food, maintenance, supplies or technology. Given the long standing history of many of the community's "blue chip" businesses and the healthy critical mass of the community, efforts to connect businesses with local product and service providers could be explored and further developed and could be integrated with business incubation as well as workforce training efforts.

Business Development Incentives

Community stakeholders cited the need to market the community and use incentives to attract new businesses. While Tax Increment Financing districts are a common tool across the country, they appear to be a less than desirable tool to in some of the communities. Some communities could consider other incentive models to protect resources such as Growth Incentive Zoning; Form Based Zoning; and Transfer of Development Rights (TDRs) (or Fees).

Provide Financial Literacy Assistance

Many of the communities have resources such as the Small Business Development Network, business incubators, and others that could collaborate to include experts who can provide financial literacy and "soft skills" training (e.g. interview skills, resume writing, operating in a business environment, phone skills, verbal and written communication, etc).

Major employers could also assist with "local-helping-local" organizational capacity building by encouraging their employees to volunteer as instructors, counselors, and technical advisers to assist businesses and help workers seeking new opportunities.

5. Accelerate Near-Term Projects

At the community level, efforts have been made to ensure that permit review processes do not delay projects from moving forward. Counties and cities could continue to ensure that development and infrastructure projects are expedited with necessary due diligence. The communities can also expand existing efforts to work with project developers to negotiate development needs on a case-by-case basis to accelerate construction projects. The acceleration of construction projects could take advantage of the "surplus" of available land in the communities when coupled with sustainable growth initiatives and efforts to support the targeted growth industries.

6. Strengthen the Link between Workforce and Targeted Industry Recruitment

Many communities in the region could benefit from a more active, and potentially meaningful, relationship with the local Workforce Investment Board and its associated workforce development efforts. A stronger relationship between the targeted industries of the economic development "sphere" and those of workforce development could help leverage local workforce development resources and regional economic capabilities to

foster growth. Benchmarks for recruitment in the short, medium, and long term could be established. Leaders indicated that additional funding and programs are necessary to train workers to transition to higher skill, higher wage positions. Workforce development programs could seek additional funding sources to build upon existing programs or offer a more diverse set of training courses. A medium - to long-term workforce training program coupled with an incentive package could attract businesses in those industries targeted by the region as a whole.

7. Encourage Entrepreneurship that Promotes the Vermont “Brand”

Vermont recognizes certain high-growth areas in its region and believes there will be sustainable growth opportunities for the region in the future. Through efforts that increase the capacity for people, businesses and institutions to engage in entrepreneurship, economic developers can unlock the latent potential within their communities for sustained economic growth.

Vermont could expand new business development in disaster-impacted areas by developing a program supported by local institutions to enhance entrepreneurship skills and inform potential business owners about state and federal small business loan programs. Some of the targeted communities could also consider facilitating a high-tech business incubator by collaborating with the state, labor, education, and small business agencies and other successful incubator programs to develop capacity. The proximity of the nuclear power station provides a potentially rich pool of highly skilled labor to feed local technology-driven entrepreneurship. This “innovation campus” would create the sustained environment for high-tech – low-density operations to grow. In other parts of the world, these campuses are successful; for instance, Philips has a successful innovation campus in Bangalore.⁷ Targeted clusters could include wireless application development (replicating the Stanford University project).⁸ Software and IT companies are unique because their products are sold with hardly any need for large physical plant operations. Because there are few restrictions as to where they run their operations, these types of companies usually migrate to areas where there is a high standard of living and a sense of community for employees.

The key is to focus on “clustering opportunities.” “Clusters are geographic concentrations of interconnected companies, specialized suppliers, service providers, and associated institutions in a particular field that are present in a nation or region.”⁹ Clusters can affect competition by increasing the productivity of area companies, driving innovation and stimulating entrepreneurship and business growth within the cluster. Therefore, while difficult and in no way formulaic, cluster development is an attractive method by which to stimulate sustainable growth in a region’s economy.

⁷ <http://www.research.philips.com/locations/bangalore.html>

⁸ http://www.nytimes.com/2011/05/08/technology/08class.html?_r=1&ref=smallbusiness

⁹ Harvard Institute for Strategy and Competitiveness. *Clusters and Clusters Development*. Retrieved from <http://www.isc.hbs.edu/econ-clusters.htm>

Local Entrepreneurship Support Network

The state has a number of entrepreneurs, developers, traders, and Fortune 1000 representatives with experience starting and growing successful businesses. Existing entrepreneurs could serve as mentors and key connectors to drive the creation of a more robust network of entrepreneurs and potential innovators. Vermont is also home to a strong entrepreneurial community of small business owners. This deeply rooted entrepreneurial spirit is a ripe resource for diversifying the region's economic base. Therefore, Vermont could consider *further* enhancing the Small Business Development Center network with a local entrepreneurial support network in which resource providers meet on a regular basis to share information, brainstorm about challenges faced by the entrepreneurs, and arrange cross referrals.

This network would help to ensure that resources are being connected to meet the needs of entrepreneurs. This effort is especially relevant because the area is in close proximity to a myriad of higher education research institutions and resources. Through efforts that increase the capacity for people, businesses, and institutions to engage in entrepreneurship, the latent entrepreneurial potential within the community can be unlocked for sustained economic growth.

In the information age, investors have the ability to find projects that suit their standards of acceptable risk across state and county lines. Vermont could consider developing a list of contacts for angel investor networks, groups of individuals interested in investing in early stage small businesses, and encouraging startup businesses to reach out to these investors using the area's economic development strategy as a selling point.

8. Consistent and Active Communication

Small but consistent efforts can go a long way in keeping leadership informed and up to speed on efforts that affect their purview. For example, the community, all local mayors, chamber executive directors, and others could meet regularly with regional university and technical college presidents, and state government officials to discuss economic development priorities for the area. This would offer a chance for civic leaders to talk to each other, build alliances, dispel myths, and identify emerging opportunities. Additionally, community stakeholders could hold a quarterly breakfast or luncheon meeting to engage local and regional business leaders in discussion about business opportunities and challenges. The communities could collaborate with the local chambers and other regional partners to set up this meeting, which could be held in a neutral location.

Businesses, investors, and residents need continuous access to information regarding economic and community development efforts. Effective communication can greatly assist with implementing a certain level of confidence that promotes investment. Each quarter, all levels of government, together with business leadership, could host community summits, listening sessions, meet and greets, best practice tours of other communities. These summits would help communicate on-going challenges and formulate coordinated policy, while providing transparent management control and accountability. Further, economic development leadership could engage local political

leadership in strategic business retention and expansion activities. A coordinated economic development leader, such as the Regional Planning Commission could provide the senior leadership of the community with a list of top companies, executives, neighbors, etc., to personally call on or to meet. This list could include both existing companies as well as prospective ones. Critical firms and industries could be red-flagged for priority. In addition, a letter from the local municipal leadership could go out to invite targeted businesses to attend briefings and participate in face-to-face meetings with the economic and community development staff. Naturally, there are resource constraints for this kind of outreach effort, but if able, the Regional Planning Commission is well positioned to promote business growth regionally.

V. Baseline Demographic and Economic Data-Statewide Summary

Although numerous states and communities were affected by Tropical Storm Irene, the following section covers portions of Vermont only. Based on the areas of interest provided by FEMA, the following focuses on nine (9) counties, listed in alphabetical order, and sixty-two (62) Census tract-town combinations (deemed as “affected areas” in this section) that were within those counties and that were particularly affected. This report focuses on 62 Census tract-town combinations as areas for which to develop demographic and economic profiles. (See the Appendix.) This baseline demographic analysis was provided by the Economics and Statistics Administration (ESA).

A Census tract is a geographic portion of a county. A Census tract-town combination is the portion of the Census tract that contains all or part of a town or city. For example, in Addison County, there were only two (2) Census tract-town combinations, Granville and Hancock towns, that were particularly affected by these storms. Both towns are located in Census tract “960600” as designated by the Bureau of the Census but do not fully comprise the Census tract “960600.”

This report provides population data on the 62 Census tract-town combinations. However, the number of households, income, and family poverty rates data provided in this report are for the entire Census tract, which in most cases includes a larger geographic area than the area affected by the storms. The Census provides maps that identify county, Census tract, town and city boundaries. For the detailed map of Vermont, see http://www.census.gov/geo/www/maps/pl10_map_suite/st50_tract.html.

The state of Vermont has 14 counties in total. The total population of Vermont in the 2010 Census was 625,741, about 0.2 percent of the U.S. population. (In 2009, persons per square mile in the U.S. were 87.9, while Vermont’s persons per square mile were 67.9.)¹⁰ The total population of the 9 counties designated for this report was 506,261, about 81 percent of the total population in the state. The population of the 62 affected areas within the 9 counties was 129,103, about 26 percent of the population of the 9 counties and 21 percent of the population of the state.¹¹

The purpose of this report is to provide demographic and economic data for the affected areas within the nine counties designated by the Economic Development Administration (EDA) as being of primary interest in assessing Federal assistance. To give a sense of proportion, the affected areas, in the tables that follow, are compared to county totals. In some cases, Census tract information is not available, particularly for unemployment and employment by industry variables. A more detailed description of these profiles is provided on page 6.

¹⁰ In 2009, 11.5 percent of the households in Vermont were below the poverty rate while the rate for the U.S. was 14.3 percent (defined in 2011 as a family of four with a yearly income below \$22,350). Likewise, the median household income in Vermont was \$51,219 compared to \$50,221 in the U.S.

¹¹ For example, the two affected areas within Addison county and within Census tract 960600 included Granville town and Hancock town and accounted for only 2 percent of the county population in 2010.

County and Affected Areas Baseline Profiles

This demographic and economic baseline report reflects conditions in these counties and affected areas¹² prior to the storms. There are however, unemployment rate data that are presented in a chart that shows rates before, during and after the storms. The Bureau of Labor Statistics publishes unemployment rates, at the county level of geography, on a monthly basis and since these storms have been over for about five months, data are provided through their most current release.

Data for the counties and the affected areas include: (1) population by age and sex; (2) the number of households by median income ranges by number of households; and (3) family poverty rates. County data is provided for (1) unemployment rates; (2) the top 25 industries ranked by employment and (3) the number of non-employer (self-employed) establishments and receipts, by industry type.

Additional baseline county data on the economy, transportation, housing, schools, industries and occupations that are not included in this report can be found on-line from the Census Bureau's Community Development Hot Reports: <http://lehd.did.census.gov/led/datatools/hotreport.html>.

Federal Grants, Contracts, and Top Companies Headquartered in Vermont (State Only¹³)

This paper also provides some information on Federal grants and contracts in FY 2011. Grants are listed by type by dollar amount for FY 2011 as well as some examples of the most recently funded grants. Contract information includes number available, dollar amount of open contracts and awards in FY 2011. Grant and contract information provided in this report may or may not have a bearing on the population and economy of the counties and the areas affected by the storm.

This report also lists the top 20 companies, ranked by revenue, headquartered in Vermont. In addition to revenue, company information includes the number of employees, industry type, and location. As was the case for Federal contracts and grants, these companies may or may not be affected by the counties and the areas affected by the storm.

¹² Census tract-town combinations are described on page 37.

¹³ The data are provided by congressional district. Since there is only one (1) congressional district in Vermont, the data presented in this report is for the entire state.

Addison County

The following provides a summary of baseline demographic and economic data for Addison County, the Census tract, and Census tract-town combinations within the county that were fully or partially affected by the storms. The towns affected by the storms were Granville and Hancock, which are within the same Census tract.

- The total population in Addison County, VT was 36,821 in 2010. Population in the affected Census tract was 621, or only 1.7 percent of total county population (table 1).
- The median household income in Addison County was \$55,800 on average for the 2006-2010 time period. The median household income for the Census tract that includes Granville and Hancock was somewhat lower at \$51,378 (table 2).
- The family poverty rate for Addison County averaged 5.7 percent during the period 2006 to 2010. Considerably more families in the Census tract that contains the areas affected by the storms—7.3 percent—were impoverished (table 2).
- The unemployment rate in Addison County and for the state of Vermont, in general, has been running about 2-3 percentage points below the national average beginning in the spring of 2010. Just prior to the storms (July 2011), the unemployment rate in the county was 5.0 percent and then dropped steadily until it reached 2.9 percent in October. In November, there was a slight increase to 4.2 percent. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 1).
- In 2010, employment in Addison County was 11,326. The top 25 industries in the county, ranked by number of employees, comprised 84 percent of employment in the county. Educational Services; Ambulatory Health Care Services; and Computer and Electronic Product Manufacturing were the largest three industries based on the number of employees in Addison County (table 3.)
- In 2009, the number of self-employed in Addison County was 3,788 (identified as establishments in the data) with combined revenue of \$124.7 million (identified as receipts). Professional, Scientific and Technical Services; Specialty Trade Contractors; and Construction were the industries that had the most self-employed workers. Together these three comprised over one-third of the self-employed and 41 percent of self-employed revenue in Addison County in 2009 (table 4).

Table 1. Population in Addison County and Affected Areas, by Age and Sex, 2010

		Addison County			Affected Areas	
		Whole County	Affected Areas	% of County	Granville town 960600	Hancock town 960600
Total Population	<i>Total</i>	36,821	621	1.7%	298	323
	<i>Male</i>	18,364	330	1.8%	156	174
	<i>Female</i>	18,457	291	1.6%	142	149
Under 20 years	<i>Total</i>	9,227	123	1.3%	56	67
	<i>Male</i>	4,767	68	1.4%	30	38
	<i>Female</i>	4,460	55	1.2%	26	29
20 to 39 years	<i>Total</i>	8,522	129	1.5%	79	50
	<i>Male</i>	4,356	64	1.5%	41	23
	<i>Female</i>	4,166	65	1.6%	38	27
40 to 59 years	<i>Total</i>	11,465	230	2.0%	113	117
	<i>Male</i>	5,665	126	2.2%	62	64
	<i>Female</i>	5,800	104	1.8%	51	53
60 to 74 years	<i>Total</i>	5,331	101	1.9%	31	70
	<i>Male</i>	2,651	54	2.0%	16	38
	<i>Female</i>	2,680	47	1.8%	15	32
75 years and older	<i>Total</i>	2,276	38	1.7%	19	19
	<i>Male</i>	925	18	1.9%	7	11
	<i>Female</i>	1,351	20	1.5%	12	8

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 2. Number of Households, Median Income, and Poverty Rates in Addison County and Affected Census Tracts

	Addison County		Census Tract
	Whole	Affected	960600
Number of Households	14,080	1,089	1,089
Less than \$25,000	2,605	205	205
\$25,000 to \$49,999	3,676	318	318
\$50,000 to \$74,999	3,189	258	258
\$75,000 to \$99,999	1,986	145	145
\$100,000 to \$124,999	1,162	77	77
\$125,000 to \$149,999	627	31	31
\$150,000 to \$199,999	480	33	33
\$200,000 or more	355	22	22
Median household income	\$ 55,800	\$ 51,378	\$ 51,378
Poverty rate (family)	5.7	7.3	7.3

Source: Bureau of the Census, American Community Survey, 2006-2010

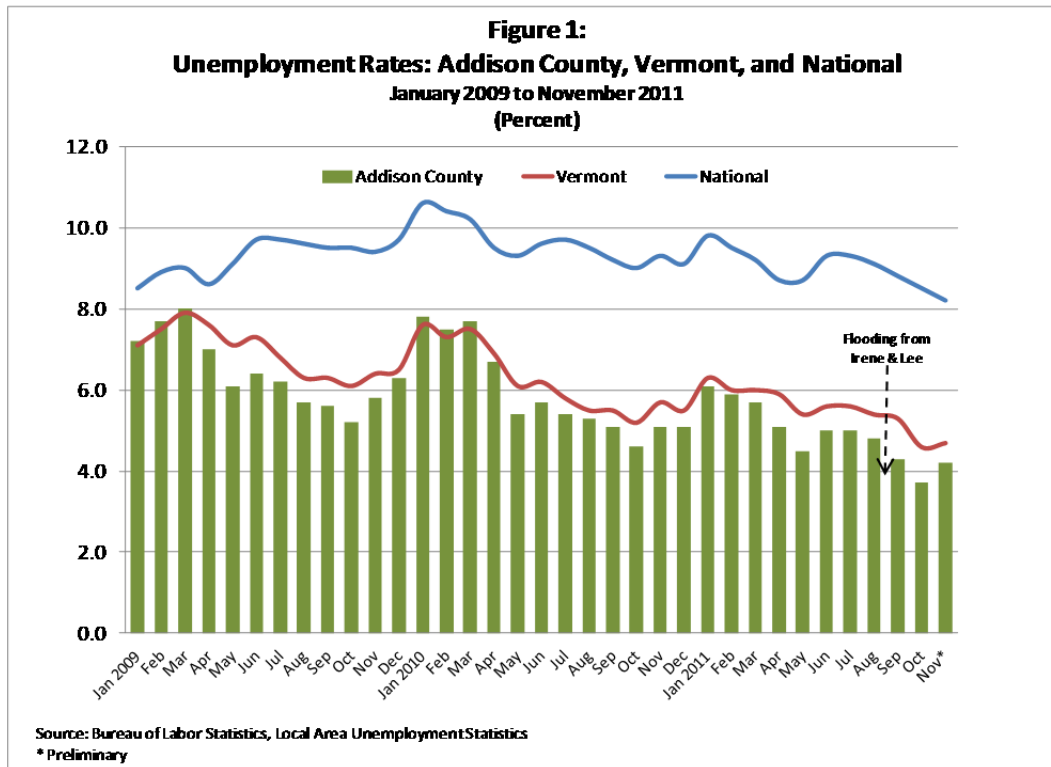


Table 3. Top 25 Industries in Addison County, Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	611 Educational Services	1,344
2	621 Ambulatory Health Care Services	800
3	334 Computer and Electronic Product Manufacturing	718
4	722 Food Services and Drinking Places	655
5	445 Food and Beverage Stores	527
6	541 Professional, Scientific, and Technical Services	501
7	622 Hospitals	448
8	112 Animal Production	440
9	624 Social Assistance	430
10	454 Nonstore Retailers	398
11	623 Nursing and Residential Care Facilities	396
12	721 Accommodation	352
13	238 Specialty Trade Contractors	306
14	485 Transit and Ground Passenger Transportation	261
15	441 Motor Vehicle and Parts Dealers	231
16	236 Construction of Buildings	221
17	311 Food Manufacturing	220
18	444 Building Material and Garden Equipment and Supplies Dealers	219
19	325 Chemical Manufacturing	206
20	561 Administrative and Support Services	201
21	522 Credit Intermediation and Related Activities	194
22	447 Gasoline Stations	148
23	524 Insurance Carriers and Related Activities	122
24	811 Repair and Maintenance	116
25	423 Merchant Wholesalers, Durable Goods	110
	Number of employees in top 25 industries	9,564
	Total employment	11,326

Note: Average Quarterly Employment in 2010

Source: Bureau of the Census, Local Employment Dynamics

Table 4. Top 25 Industries with Non-Employer Businesses in Addison County, Ranked By Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	535	17,754
2	238 Specialty trade contractors	463	18,738
3	236 Construction of buildings	324	14,872
4	812 Personal and laundry services	308	5,758
5	561 Administrative and support services	257	4,821
6	711 Performing arts, spectator sports, and related industries	235	4,254
7	531 Real estate	199	9,338
8	621 Ambulatory health care services	159	5,486
9	611 Educational services	158	2,563
10	624 Social assistance	151	2,337
11	811 Repair and maintenance	148	4,862
12	454 Nonstore retailers	115	2,326
13	115 Support activities for agriculture and forestry	81	1,861
14	453 Miscellaneous store retailers	61	1,940
15	484 Truck transportation	55	4,562
16	721 Accommodation	46	1,485
17	113 Forestry and logging	42	1,137
18	722 Food services and drinking places	34	1,067
19	423 Merchant wholesalers, durable goods	31	2,479
20	713 Amusement, gambling, and recreation industries	31	643
21	441 Motor vehicle and parts dealers	29	2,455
22	524 Insurance carriers and related activities	26	1,040
23	311 Food manufacturing	25	802
24	511 Publishing industries (except Internet)	23	1,218
25	813 Religious, grantmaking, civic, professional, and similar organizations	19	307
	Total in the top 25 industries	3,555	114,105
	County total	3,788	124,708

Note: Non-employer establishments are self-employed workers.

Source: Bureau of the Census, American Fact Finder, 2009 Non-Employer Statistics Program

Bennington County

The following provides a summary of baseline demographic and economic data for Bennington County, the Census tracts and the Census tract-town combinations that were affected by the storms. These areas include four parts of Bennington town as well as the towns of Searsburg, Sunderland, and Woodford:

- The total population in Bennington County was 37,125 in 2010. Population in the affected Census tract areas was 17,253—46.5 percent of the county population (table 5).
- The median household income in Bennington County was \$47,396. The median family income in the affected tracts varied substantially from \$30,671, which includes one part of Bennington town to \$53,312 in another (table 6).
- The family poverty rate for Bennington County averaged 8.6 percent during the period 2006 to 2010. Among the Census tracts that were fully or partially affected by the storm, the poverty rate varied considerably from 4.4 percent to 29.3 percent (table 6).
- After exceeding the national unemployment rate in early 2009, Bennington County ended the year with an unemployment rate more than 2 percentage points below the national average, but above the state average by about one percentage point. Just prior to the storms (July 2011), the unemployment rate in the county was 6.6 percent and then dropped steadily until it reached 5.6 percent in October. In November, there was an increase to 5.9 percent. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 2).
- In 2010, the number of paid employees in Bennington County was 14,897. The top 25 industries in the county, ranked by number of employees, comprised 72 percent of employment in the county. The top three ranked industries were Food Services, Ambulatory Health Care Services and Nursing Care Facilities (table 7).
- In 2009, the number of self-employed in Bennington County was 3,648 (identified as establishments in the data) with combined revenue of \$135.6 million (identified as receipts). The top 3 non-employer industries were Professional, Scientific and Technical Services; Specialty Trade Contractors; and Real Estate. Together these three comprised over one-third of the employment and 45 percent of the revenue (table 8).

Table 5. Population in Bennington County and Affected Areas, by Age and Sex, 2010

	Bennington County			Affected Areas							
	Whole County	Affected Areas	% of County	Bennington town pt. 970900	Bennington town pt. 971000	Bennington town pt. 971100	Bennington town pt. 971200	Searsburg town 970600	Sunderland town 970600	Woodford town 970600	
Total Population	Total	37,125	17,253	46.5%	2,264	3,700	4,727	5,073	109	956	424
	Male	17,954	8,122	45.2%	1,067	1,655	2,220	2,437	64	468	211
	Female	19,171	9,131	47.6%	1,197	2,045	2,507	2,636	45	488	213
Under 20 years	Total	8,692	4,144	47.7%	686	986	986	1,148	28	218	92
	Male	4,477	2,118	47.3%	336	458	578	581	19	104	42
	Female	4,215	2,026	48.1%	350	528	408	567	9	114	50
20 to 39 years	Total	7,397	4,070	55.0%	515	1,027	886	1,354	17	185	86
	Male	3,588	1,929	53.8%	235	445	444	663	9	91	42
	Female	3,809	2,141	56.2%	280	582	442	691	8	94	44
40 to 59 years	Total	11,373	4,711	41.4%	676	835	1,333	1,363	38	312	154
	Male	5,482	2,266	41.3%	317	400	623	664	22	153	87
	Female	5,891	2,445	41.5%	359	435	710	699	16	159	67
60 to 74 years	Total	6,230	2,467	39.6%	292	481	770	678	22	164	60
	Male	3,006	1,165	38.8%	146	231	365	303	13	79	28
	Female	3,224	1,302	40.4%	146	250	405	375	9	85	32
75 years and older	Total	3,433	1,715	50.0%	95	371	606	530	4	77	32
	Male	1,401	644	46.0%	33	121	210	226	1	41	12
	Female	2,032	1,071	52.7%	62	250	396	304	3	36	20

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 6. Number of Households, Median Income, and Poverty Rates in Bennington County and Affected Census Tracts

	Bennington County		Affected Tracts in County				
	Whole County	Affected Tracts	970900	971000	971100	971200	970600
Number of Households	15,559	7,488	878	1,171	1,742	2,471	1,226
Less than \$25,000	3,767	2,231	305	301	398	939	288
\$25,000 to \$49,999	4,368	2,116	316	310	399	785	306
\$50,000 to \$74,999	2,953	1,378	115	163	450	387	263
\$75,000 to \$99,999	1,838	873	63	177	244	191	198
\$100,000 to \$124,999	1,077	441	66	75	102	113	85
\$125,000 to \$149,999	523	132	-	44	42	5	41
\$150,000 to \$199,999	534	172	11	71	45	27	18
\$200,000 or more	499	145	2	30	62	24	27
Median household income	\$ 47,396	n.a.	\$ 35,469	\$ 46,708	\$ 53,312	\$ 30,671	\$ 52,375
Poverty rate (family)	8.6	n.a.	29.3	6.5	6.2	18.0	4.4

Source: Bureau of the Census American Community Survey, 2006-2010

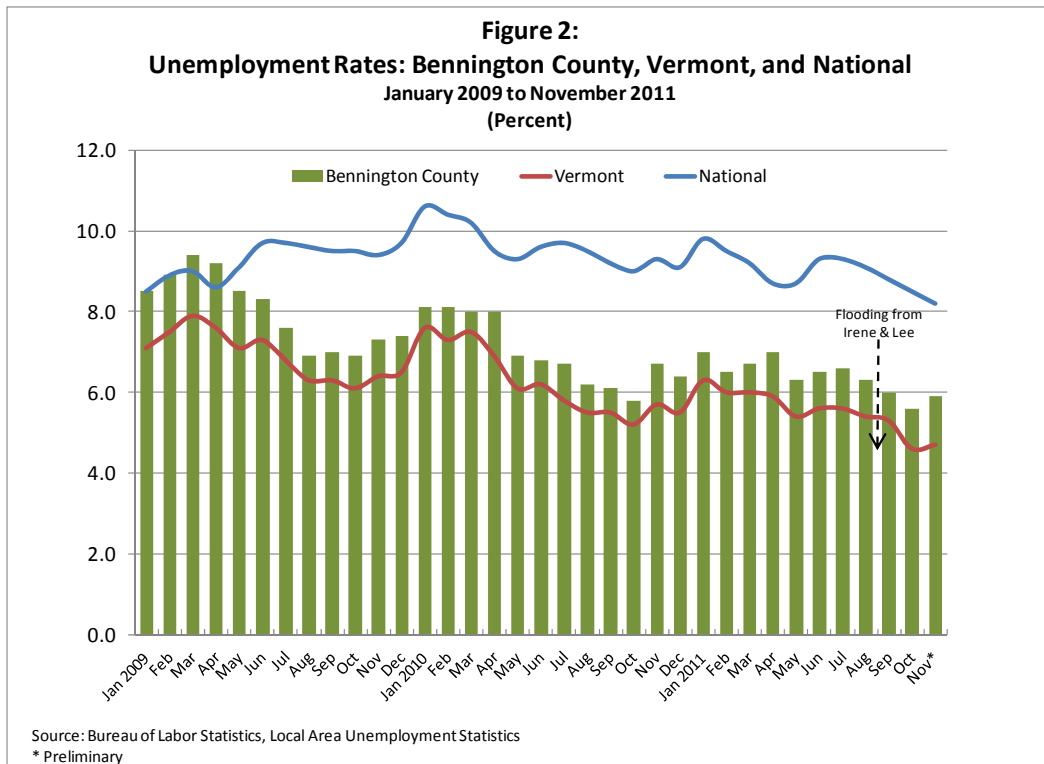


Table 7. Industries in Bennington County, Top 25 Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	722 Food Services and Drinking Places	1,172
2	621 Ambulatory Health Care Services	865
3	623 Nursing and Residential Care Facilities	852
4	611 Educational Services	801
5	445 Food and Beverage Stores	703
6	721 Accommodation	576
7	326 Plastics and Rubber Products Manufacturing	514
8	336 Transportation Equipment Manufacturing	465
9	561 Administrative and Support Services	461
10	541 Professional, Scientific, and Technical Services	460
11	448 Clothing and Clothing Accessories Stores	362
12	713 Amusement, Gambling, and Recreation Industries	361
13	238 Specialty Trade Contractors	353
14	334 Computer and Electronic Product Manufacturing	320
15	335 Electrical Equipment, Appliance, and Component Manufacturing	318
16	452 General Merchandise Stores	269
17	444 Building Material and Garden Equipment and Supplies Dealers	254
18	511 Publishing Industries (except Internet)	244
19	454 Nonstore Retailers	239
20	441 Motor Vehicle and Parts Dealers	225
21	447 Gasoline Stations	207
22	522 Credit Intermediation and Related Activities	203
23	551 Management of Companies and Enterprises	201
24	624 Social Assistance	193
25	236 Construction of Buildings	173
	Number of employees in top 25 industries	10,791
	Total employment	14,897

Note: Average Quarterly Employment in 2010

Source: U.S. Census Bureau, Local Employment Dynamics

Table 8. Non-Employer Businesses in Bennington County, Top 25 Industries Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	509	17,690
2	238 Specialty trade contractors	484	20,202
3	531 Real estate	324	23,201
4	561 Administrative and support services	301	5,872
5	711 Performing arts, spectator sports, and related industries	238	4,165
6	236 Construction of buildings	215	12,735
7	812 Personal and laundry services	213	3,767
8	621 Ambulatory health care services	156	6,397
9	811 Repair and maintenance	151	5,102
10	624 Social assistance	144	2,646
11	611 Educational services	109	1,133
12	454 Nonstore retailers	103	2,527
13	453 Miscellaneous store retailers	82	3,330
14	113 Forestry and logging	53	2,520
15	721 Accommodation	48	2,447
16	722 Food services and drinking places	44	1,549
17	523 Securities, commodity contracts, and other financial investments and related activities	35	1,057
18	524 Insurance carriers and related activities	33	1,385
19	423 Merchant wholesalers, durable goods	28	1,067
20	115 Support activities for agriculture and forestry	22	420
21	485 Transit and ground passenger transportation	22	469
22	339 Miscellaneous manufacturing	20	557
23	445 Food and beverage stores	20	2,339
24	511 Publishing industries (except Internet)	19	595
25	713 Amusement, gambling, and recreation industries	19	319
26	813 Religious, grantmaking, civic, professional, and similar organizations	19	139
	Total in the top 25 NAICS subsectors	3,411	123,630
	County total	3,648	135,637

Note: Non-employer establishments are self-employed workers.

Source: U.S. Census Bureau, American Fact Finder, 2009 Non-Employer Statistics Program

Chittenden County

The following provides a summary of baseline demographic and economic data for Chittenden County, the Census tract, and the Census tract-town combination (Richmond town) within the county that was affected by the storms.

- The average total population in Chittenden County, VT was 156,545 during 2010. Population in the affected Census tract was 4,081, or 2.6 percent of the county population (table 9).
- The median household income in Chittenden County was \$59,878 but only \$34,336 in the Census tract that includes Richmond town (table 10).
- The family poverty rate for Chittenden County averaged 6.6 percent during the period 2006 to 2010. However, almost one in four families (23.6 percent) in the Census tract that includes Richmond town had income below the poverty level (table 10).
- In the fall of 2009, the unemployment rate in Chittenden County averaged about 4 percentage points below the national average and 0.8 percentage points below the state average. Just prior to the storms (July 2011), the unemployment rate in the county was 4.8 percent and then dropped steadily until it reached 3.6 percent in October remained at the same rate in November. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 3).
- In 2010, the number of paid employees in Chittenden County was 79,640. The top 25 industries in the county, ranked by number of employees, comprised 77 percent of employment in the county. The three industries with the highest employment were Professional, Scientific, and Technical Services; Food Services and Drinking Places; and Ambulatory Health Care Services (table 11).
- In 2009, the number of self-employed in Chittenden County was 12,926 (identified as establishments in the data) with combined revenue of \$549 million (identified as receipts). The top three non-employer industries were Professional, Scientific, and Technical Services; Real Estate; and Specialty Trade Contractors. Together these three comprised 38 percent of the employment and 53 percent of the revenue of self-employed workers in that year (table 12).

Table 9. Population in Chittenden County and Affected Area, by Age and Sex, 2010

		Chittenden County			Affected Area
		Whole County	Affected Area	% of County	Richmond town 003000
Total Population	<i>Total</i>	156,545	4,081	2.6%	4,081
	<i>Male</i>	76,309	2,007	2.6%	2,007
	<i>Female</i>	80,236	2,074	2.6%	2,074
Under 20 years	<i>Total</i>	39,028	1,117	2.9%	1,117
	<i>Male</i>	19,780	571	2.9%	571
	<i>Female</i>	19,248	546	2.8%	546
20 to 39 years	<i>Total</i>	46,365	834	1.8%	834
	<i>Male</i>	23,049	411	1.8%	411
	<i>Female</i>	23,316	423	1.8%	423
40 to 59 years	<i>Total</i>	45,247	1,513	3.3%	1,513
	<i>Male</i>	22,096	740	3.3%	740
	<i>Female</i>	23,151	773	3.3%	773
60 to 74 years	<i>Total</i>	17,652	471	2.7%	471
	<i>Male</i>	8,356	229	2.7%	229
	<i>Female</i>	9,296	242	2.6%	242
75 years and older	<i>Total</i>	8,253	146	1.8%	146
	<i>Male</i>	3,028	56	1.8%	56
	<i>Female</i>	5,225	90	1.7%	90

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 10. Number of Households, Income, and Poverty Rates in Chittenden County and Affected Census Tract

	Chittenden County		Affected Tract
	Whole County	Affected Tract	003000
Number of Households	61,581	1,451	1,451
Less than \$25,000	11,671	520	520
\$25,000 to \$49,999	13,759	449	449
\$50,000 to \$74,999	12,436	272	272
\$75,000 to \$99,999	9,009	105	105
\$100,000 to \$124,999	5,617	41	41
\$125,000 to \$149,999	3,180	0	0
\$150,000 to \$199,999	3,296	49	49
\$200,000 or more	2,613	15	15
Median household income	\$ 59,878	\$34,336	\$34,336
Poverty rate (family)	6.6%	23.6%	23.6%

Source: Bureau of the Census, American Community Survey, 2006-2010

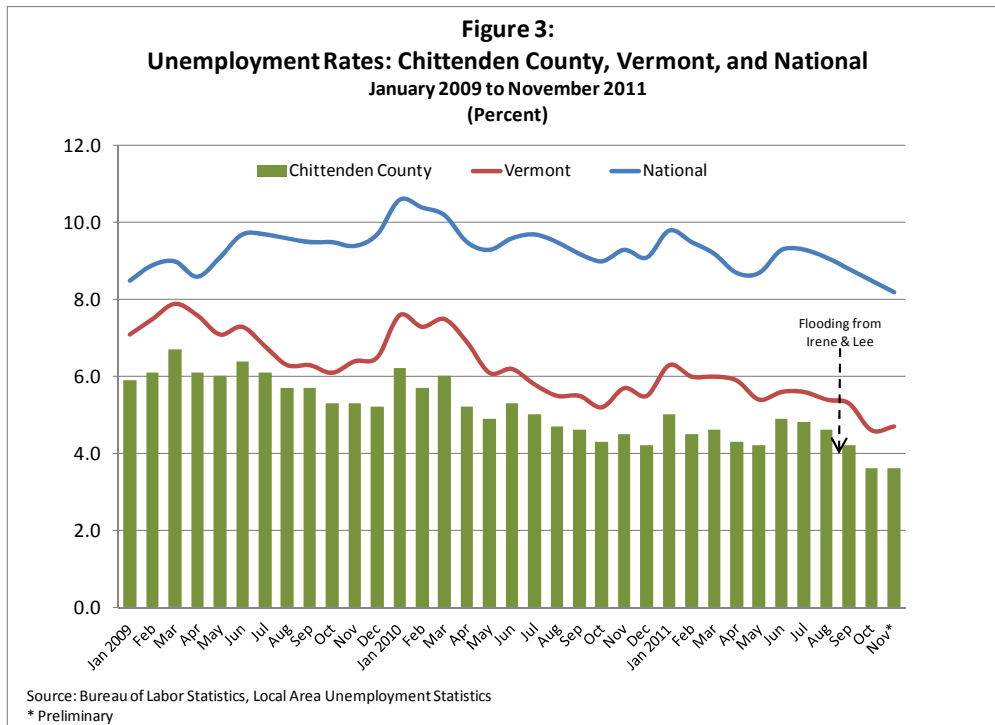


Table 11. Industries In Chittenden County, Top 25 Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	541 Professional, Scientific, and Technical Services	7,079
2	722 Food Services and Drinking Places	6,271
3	621 Ambulatory Health Care Services	6,068
4	334 Computer and Electronic Product Manufacturing	6,055
5	622 Hospitals	4,381
6	561 Administrative and Support Services	3,036
7	445 Food and Beverage Stores	2,770
8	238 Specialty Trade Contractors	2,614
9	611 Educational Services	2,208
10	624 Social Assistance	1,972
11	522 Credit Intermediation and Related Activities	1,796
12	423 Merchant Wholesalers, Durable Goods	1,735
13	448 Clothing and Clothing Accessories Stores	1,511
14	424 Merchant Wholesalers, Nondurable Goods	1,478
15	721 Accommodation	1,403
16	441 Motor Vehicle and Parts Dealers	1,335
17	623 Nursing and Residential Care Facilities	1,334
18	332 Fabricated Metal Product Manufacturing	1,156
19	236 Construction of Buildings	1,075
20	452 General Merchandise Stores	1,062
21	713 Amusement, Gambling, and Recreation Industries	1,048
22	524 Insurance Carriers and Related Activities	996
23	453 Miscellaneous Store Retailers	994
24	813 Religious, Grantmaking, Civic, Professional, and Similar Organizations	952
25	444 Building Material and Garden Equipment and Supplies Dealers	931
	Number of employees in top 25 industries	61,260
	Total employment	79,640

Note: Average Quarterly Employment in 2010

Source: U.S. Census Bureau, Local Employment Dynamics

Table 12. Non-Employer Businesses by Industry in Chittenden County, Top 25 Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	2,593	86,484
2	531 Real estate	1,374	164,370
3	238 Specialty trade contractors	949	38,519
4	711 Performing arts, spectator sports, and related industries	926	13,353
5	812 Personal and laundry services	877	21,464
6	561 Administrative and support services	807	20,384
7	621 Ambulatory health care services	714	27,592
8	611 Educational services	565	6,479
9	236 Construction of buildings	491	35,516
10	624 Social assistance	460	9,013
11	454 Nonstore retailers	454	13,410
12	811 Repair and maintenance	337	13,309
13	524 Insurance carriers and related activities	214	10,193
14	453 Miscellaneous store retailers	180	6,420
15	722 Food services and drinking places	132	3,304
16	523 Securities, commodity contracts, and other financial investments and related activities	128	8,318
17	713 Amusement, gambling, and recreation industries	124	3,382
18	423 Merchant wholesalers, durable goods	101	7,232
19	511 Publishing industries (except Internet)	91	2,250
20	813 Religious, grantmaking, civic, professional, and similar organizations	89	2,127
21	424 Merchant wholesalers, nondurable goods	82	8,706
22	492 Couriers and messengers	77	1,125
23	484 Truck transportation	76	6,029
24	339 Miscellaneous manufacturing	69	2,121
25	448 Clothing and clothing accessories stores	59	1,835
	Total in the top 25 industries	11,969	512,935
	County total	12,926	549,000

Note: Non-employer establishments are self-employed workers.

Source: U.S. Census Bureau, American Fact Finder, 2009 Non-Employer Statistics Program

Lamoille County

The following provides a summary of baseline demographic and economic data for Lamoille County, the Census tracts, and the Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include the towns of Johnson and Walcott.

- The average total population in Lamoille County, VT was 24,475 in 2010. Population in the affected Census tracts was 5,122—21 percent of the county population (table 13).
- The median household income in Lamoille County was \$52,232, considerably higher than the median household income in the Census tracts that contain Johnson and Walcott of \$27,808 and \$48,689 (table 14).
- The family poverty rate for Lamoille County averaged 8.7 percent during the period 2006 to 2010. The family poverty rate in Johnson town's Census tract was above the county average at 12.2 percent while the tract that contains Wolcott town had a family poverty rate of 6.0 percent, slightly below the county average (table 14).
- In the spring of 2009, the unemployment rate in Lamoille County slightly exceeded the national average, but fell to almost 3 percentage points below the national average by the fall, but was slightly higher than the average for the state. Just prior to the storms (July 2011), the unemployment rate in the county was 6.0 percent and then dropped steadily until it reached 5.0 percent in October, but then rebounded to 5.9 percent in November. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 4).
- In 2010, the number of paid employees in Lamoille County was 9,187. The top 21 industries in the county, ranked by number of employees, comprised 77 percent of employment in the county. The top three ranked industries were Accommodations, Food Services and Drinking Places, and Food and Beverage Stores (table 15).
- In 2009, the number of self-employed in Lamoille County was 2,558 (identified as establishments in the data) with combined revenue of \$90.8 million (identified as receipts). The top 3 non-employer industries were Professional, Scientific and Technical Services; Specialty Trade Contractors; and Personal and Laundry Services as measured by employment. Together these three comprised over one-third of both employment and revenue in that year (table 16).

Table 13. Population in Lamoille County and Affected Areas, By Age and Sex, 2010

		Lamoille County			Affected Areas	
		Whole County	Affected Areas	% of County	Johnson town 953200	Wolcott town 953500
Total Population	Total	24,475	5,122	20.9%	3,446	1,676
	Male	12,244	2,638	21.5%	1,776	862
	Female	12,231	2,484	20.3%	1,670	814
Under 20 years	Total	6,244	1,464	23.4%	970	494
	Male	3,174	730	23.0%	471	259
	Female	3,070	734	23.9%	499	235
20 to 39 years	Total	6,093	1,612	26.5%	1,220	392
	Male	3,098	853	27.5%	664	189
	Female	2,995	759	25.3%	556	203
40 to 59 years	Total	7,376	1,314	17.8%	801	513
	Male	3,657	684	18.7%	420	264
	Female	3,719	630	16.9%	381	249
60 to 74 years	Total	3,371	560	16.6%	332	228
	Male	1,720	293	17.0%	167	126
	Female	1,651	267	16.2%	165	102
75 years and older	Total	1,391	172	12.4%	123	49
	Male	595	78	13.1%	54	24
	Female	796	94	11.8%	69	25

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 14. Number of Households, Income, and Poverty Rates in Lamoille County and Affected Census Tracts

	Lamoille County		Affected Tracts	
	Whole County	Affected Tracts	953200	953400
Number of Households	10,345	2,379	1,298	1,081
Less than \$25,000	2,547	825	597	228
\$25,000 to \$49,999	2,347	632	298	334
\$50,000 to \$74,999	2,564	509	267	242
\$75,000 to \$99,999	1,225	240	72	168
\$100,000 to \$124,999	691	86	20	66
\$125,000 to \$149,999	280	30	9	21
\$150,000 to \$199,999	356	23	16	7
\$200,000 or more	335	34	19	15
Median household income	\$52,232	n.a.	\$27,808	\$48,689
Poverty rate (family)	8.7	n.a.	12.2	6.0

Source: Bureau of the Census, American Community Survey, 2006-2010

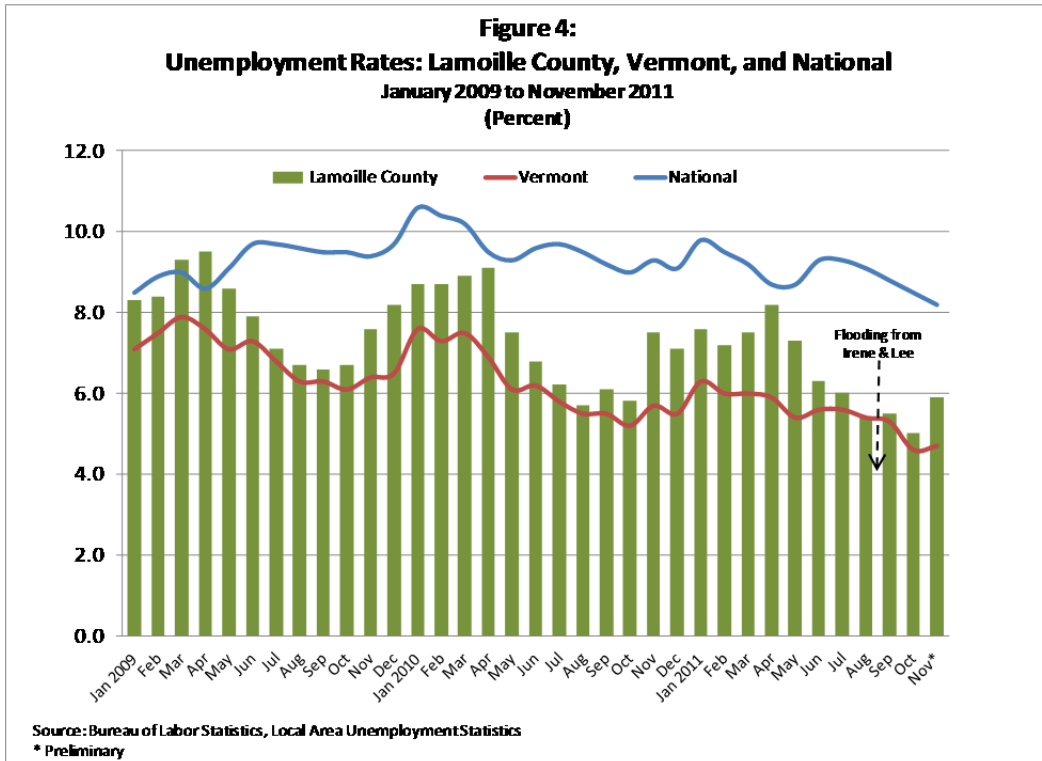


Table 15. Industries in Lamoille County, Top 25¹ Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	721 Accommodation	2,238
2	722 Food Services and Drinking Places	809
3	445 Food and Beverage Stores	469
4	621 Ambulatory Health Care Services	460
5	541 Professional, Scientific, and Technical Services	407
6	624 Social Assistance	380
7	238 Specialty Trade Contractors	340
8	561 Administrative and Support Services	223
9	236 Construction of Buildings	199
10	623 Nursing and Residential Care Facilities	198
11	522 Credit Intermediation and Related Activities	179
12	454 Nonstore Retailers	145
13	339 Miscellaneous Manufacturing	140
14	444 Building Material and Garden Equipment and Supplies Dealers	137
15	447 Gasoline Stations	135
16	451 Sporting Goods, Hobby, Book, and Music Stores	131
17	611 Educational Services	124
18	811 Repair and Maintenance	111
19	813 Religious, Grantmaking, Civic, Professional, and Similar Organizations	108
20	424 Merchant Wholesalers, Nondurable Goods	99
21	531 Real Estate	87
	Number of employees in top 21 industries	7,119
	Total employment	9,187

¹Disclosure issue prevents release of data for industries ranked 22 through 25.

Note: Average Quarterly Employment in 2010

Source: Bureau of the Census, Local Employment Dynamics

Table 16. Non-Employer Businesses in Lamoille County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	395	14,779
2	238 Specialty trade contractors	297	11,906
3	812 Personal and laundry services	207	4,057
4	531 Real estate	206	11,203
5	561 Administrative and support services	200	2,978
6	236 Construction of buildings	190	9,307
7	711 Performing arts, spectator sports, and related industries	117	2,329
8	811 Repair and maintenance	104	3,809
9	624 Social assistance	101	1,847
10	621 Ambulatory health care services	96	3,558
11	454 Nonstore retailers	76	2,414
12	113 Forestry and logging	63	2,068
13	611 Educational services	58	712
14	453 Miscellaneous store retailers	41	1,121
15	311 Food manufacturing	34	1,430
16	115 Support activities for agriculture and forestry	28	543
17	721 Accommodation	27	1,075
18	484 Truck transportation	24	2,420
19	722 Food services and drinking places	24	1,113
20	339 Miscellaneous manufacturing	22	558
21	424 Merchant wholesalers, nondurable goods	22	1,506
22	713 Amusement, gambling, and recreation industries	19	563
23	813 Religious, grantmaking, civic, professional, and similar organizations	17	126
24	423 Merchant wholesalers, durable goods	16	530
25	523 Securities, commodity contracts, and other financial investments and related activities	16	2,264
	Total in the top 25 industries	2,400	84,216
	County total	2,558	90,844

Note: Non-employer establishments are self-employed workers.

Source: Bureau of the Census, American Fact Finder, 2009 Non-Employer Statistics Program

Orange County

The following provides a summary of baseline demographic and economic data for Orange County, the Census tracts, and Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include Randolph and Stafford towns.

- The average total population in Orange County, VT was 28,936 in 2010. Population in the affected Census tracts was 5,876—20 percent of the county population (table 17).
- The median household income in Orange County was \$52,079, which is slightly higher than the median household income of the Census tract that contains Randolph town (\$49,226) and that which contains Stafford town (\$49,363)(table 18).
- The family poverty rate for Orange County averaged 6.2 percent during the period 2006 to 2010. However, the tracts which contained the two towns affected by the storms were considerably less impoverished with family poverty rates of 3.7 percent in the tract containing Randolph town and 2.9 percent in the tract containing Stafford town (table 18).
- In the fall of 2009, the unemployment rate in Orange County was almost 4 percentage points below the national average and slightly lower than the state average. Just prior to the storms (July 2011), the unemployment rate in the county was 5.4 percent and has fallen steadily to 4.3 percent in November, well below national average of 8.2 percent and slightly below the state average of 4.7 percent (figure 5).
- In 2010, the number of paid employees in Orange County was 5,527. The top 18 industries in the county, ranked by number of employees, comprised 62 percent of employment in the county. The top three ranked industries were Specialty Trade Contractors, Food Services and Drinking Places, and Social Assistance (table 19).
- In 2009, the number of self-employed in Orange County was 2,919 (identified as establishments in the data) with combined revenue of \$94.9 million (identified as receipts). The top 3 non-employer industries were Specialty Trade Contractors; Professional, Scientific and Technical Services; and Administrative and Support Services. Together these three comprised 36 percent of employment and 33 percent of the revenue in that year (table 20).

Table 17. Population in Orange County and Affected Areas, by Age and Sex, 2010

		Orange County			Affected Areas	
		Whole County	Affected Areas	% of County	Randolph town 959400	Stafford town 959500
Total Population	Total	28,936	5,876	20.3%	4,778	1,098
	Male	14,421	2,984	20.7%	2,451	533
	Female	14,515	2,892	19.9%	2,327	565
Under 20 years	Total	6,863	1,473	21.5%	1,209	264
	Male	3,541	782	22.1%	654	128
	Female	3,322	691	20.8%	555	136
20 to 39 years	Total	6,175	1,373	22.2%	1,169	204
	Male	3,141	762	24.3%	662	100
	Female	3,034	611	20.1%	507	104
40 to 59 years	Total	9,469	1,670	17.6%	1,309	361
	Male	4,665	813	17.4%	646	167
	Female	4,804	857	17.8%	663	194
60 to 74 years	Total	4,584	929	20.3%	722	207
	Male	2,283	489	21.4%	355	134
	Female	2,301	466	20.3%	367	99
75 years and older	Total	1,845	391	21.2%	369	22
	Male	791	164	20.7%	134	30
	Female	1,054	267	25.3%	235	32

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 18. Number of Households, Income, and Poverty Rates in Orange County and Affected Census Tracts

	Orange County		Affected Tracts in County	
	Whole County	Affected Tracts	959400	959500
Number of Households	11,967	3,550	1,669	1,881
Less than \$25,000	2511	733	369	364
\$25,000 to \$49,999	3213	1,062	472	590
\$50,000 to \$74,999	2597	763	318	445
\$75,000 to \$99,999	1,735	459	237	222
\$100,000 to \$124,999	917	239	120	119
\$125,000 to \$149,999	485	115	64	51
\$150,000 to \$199,999	296	84	50	34
\$200,000 or more	213	95	39	56
Median household income	\$ 52,079	n.a.	\$ 49,226	\$ 49,363

Poverty rate (family)	6.2	n.a.	3.7	2.9
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Source: Bureau of the Census American Community Survey, 2006-2010

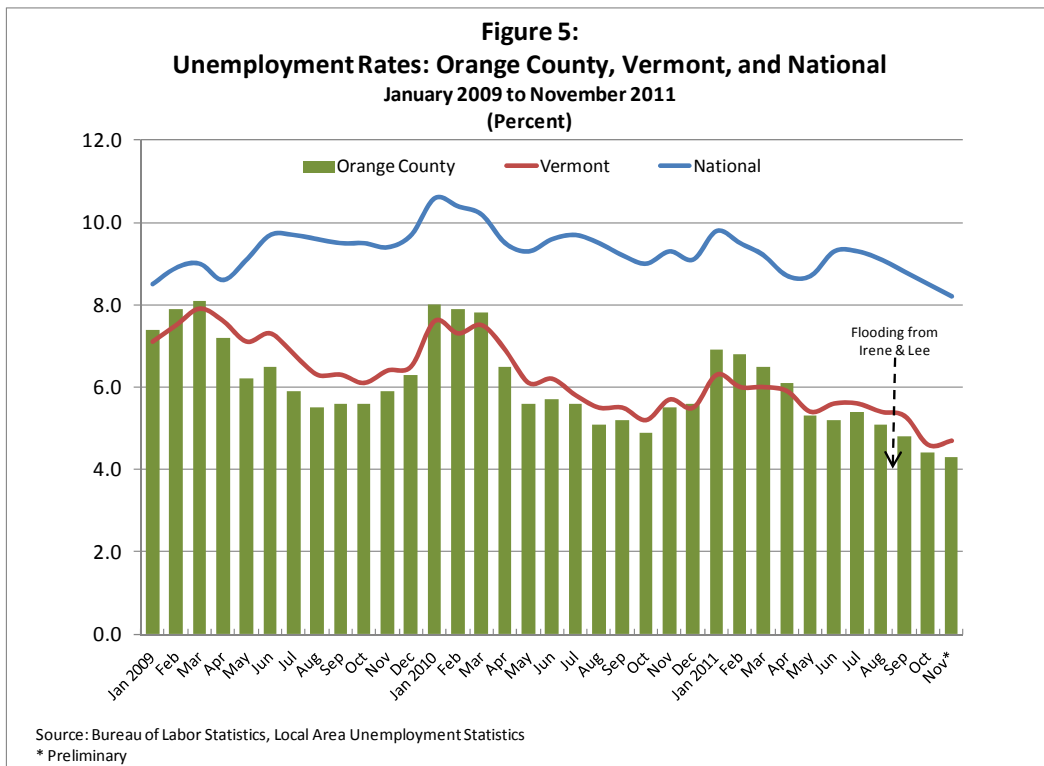


Table 19. Industries in Orange County, Top 25¹ Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	238 Specialty Trade Contractors	362
2	722 Food Services and Drinking Places	313
3	624 Social Assistance	279
4	623 Nursing and Residential Care Facilities	248
5	541 Professional, Scientific, and Technical Services	239
6	423 Merchant Wholesalers, Durable Goods	237
7	445 Food and Beverage Stores	212
8	721 Accommodation	196
9	621 Ambulatory Health Care Services	170
10	447 Gasoline Stations	165
11	561 Administrative and Support Services	161
12	611 Educational Services	159
13	522 Credit Intermediation and Related Activities	154
14	236 Construction of Buildings	127
15	484 Truck Transportation	110
16	444 Building Material and Garden Equipment and Supplies Dealers	109
17	112 Animal Production	104
18	332 Fabricated Metal Product Manufacturing	103
	Number of employees in top 18 industries	3,448
	Total employment	5,527

¹Disclosure issue prevents release of data for industries ranked 19 through 25.

Note: Average Quarterly Employment in 2010

Source: U.S. Census Bureau, Local Employment Dynamics

Table 20. Non-Employer Businesses in Orange County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	238 Specialty trade contractors	463	18,026
2	541 Professional, scientific, and technical services	382	9,805
3	561 Administrative and support services	209	3,552
4	812 Personal and laundry services	199	3,681
5	711 Performing arts, spectator sports, and related industries	171	2,269
6	236 Construction of buildings	159	9,261
7	811 Repair and maintenance	137	4,659
8	621 Ambulatory health care services	118	3,331
9	113 Forestry and logging	114	5,828
10	624 Social assistance	109	1,588
11	531 Real estate	104	5,564
12	454 Nonstore retailers	95	2,125
13	611 Educational services	91	1,216
14	115 Support activities for agriculture and forestry	57	2,198
15	484 Truck transportation	54	4,486
16	453 Miscellaneous store retailers	39	1,521
17	423 Merchant wholesalers, durable goods	31	1,857
18	722 Food services and drinking places	27	989
19	311 Food manufacturing	24	393
20	424 Merchant wholesalers, nondurable goods	24	1,923
21	339 Miscellaneous manufacturing	23	617
22	511 Publishing industries (except Internet)	23	1,168
23	813 Religious, grantmaking, civic, professional, and similar organizations	20	327
24	451 Sporting goods, hobby, book, and music stores	19	416
25	713 Amusement, gambling, and recreation industries	18	301
	Total in the top 25 industries	2,710	87,101
	County total	2,919	94,896

Note: Non-employer establishments are self-employed workers.

Source: U.S. Census Bureau, American Fact Finder, 2009 Non-Employer Statistics Program

Rutland County

The following provides a summary of baseline demographic and economic data for Rutland County, Census tracts, and Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include four parts of Rutland town and the towns of Castletown, Danby, Killington, Mendon, Middletown Springs, Pittsfield, Proctor, Rutland, Shrewsbury and Wallingford.

- The average total population in Rutland County, VT was 61,642 in 2010. Population in the affected Census tracts was 30,560—49.6 percent of the county population (table 21).
- The median household income in Rutland County was \$47,027. Median household income in the Census tracts ranged from \$26,545 to \$63,625 (table 22).
- The family poverty rate for Rutland County averaged 8.1 percent during the period 2006 to 2010. The family poverty rates in the Census tracts that contained the areas affected by the storms were wide ranging, from 2.4 percent to 18.8 percent (table 22).
- In spring 2009 the unemployment rate in Rutland County slightly exceeded the national average, but was about 2 percentage points below the national average through November 2010. Just prior to the storms (July 2011), the unemployment rate in the county was 6.8 percent and since then has dropped steadily to 5.4 percent in November. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 6).
- In 2010, the number of paid employees in Rutland County was 23,183. The top 25 industries in the county, ranked by number of employees, comprised 70 percent of employment in the county. The top three ranked industries were Food Services and Drinking Places; Ambulatory Health Care Services; and Accommodations (table 23).
- In 2009, the number of self-employed in Rutland County was 5,151 (identified as establishments in the data) with combined revenue of \$169.6 million (identified as receipts). The top 3 non-employer industries were Specialty Trade Contractors; Professional, Scientific and Technical Services; and Real Estate. Together these three comprised about one-third of the employment and 36 percent of the revenue in that year (table 24).

Table 21. Population in Rutland County and Affected Areas, by Age and Sex, 2010

	Rutland County			Affected Areas															
	Whole County	Affected Tracts	% of County	Castle-town	Danby-town	Killington-town	Mendon-town	Middle-Springs-town	Pitsfield-town	Proctor-town	Rutland-town pt	Rutland-town pt	Rutland-town pt	Rutland-town pt	Rutland-town pt	Shrews-bury town	Walling-ford town		
Total Population	Total	61,642	30,560	49.6%	4,717	1,311	811	1,059	745	546	1,741	4,371	3,408	3,174	5,542	1,056	2,079		
	Male	30,385	15,012	49.4%	2,385	658	439	512	375	276	826	2,067	1,682	1,648	2,570	540	1,044		
Under 20 years	Total	13,838	6,794	49.1%	1,246	301	127	205	150	108	444	948	711	702	1,231	191	430		
	Male	7,139	3,472	48.6%	629	152	66	92	82	52	222	474	381	388	604	101	229		
20 to 39 years	Total	6,699	3,322	49.6%	617	149	61	113	68	56	222	474	330	314	627	90	201		
	Male	3,515	1,757	53.0%	1,380	286	182	188	115	108	346	861	966	899	1,271	186	369		
40 to 59 years	Total	6,869	3,688	53.7%	743	142	99	98	64	54	166	444	491	488	616	94	189		
	Male	3,466	1,757	52.2%	637	144	83	90	51	54	180	417	475	411	655	92	180		
60 to 74 years	Total	19,575	9,472	48.4%	1,237	400	288	391	268	188	576	1,476	987	1,001	1,563	372	725		
	Male	9,686	4,731	48.8%	625	199	168	185	124	96	268	683	522	517	789	193	362		
75 years and older	Total	9,889	4,741	47.9%	612	201	120	206	144	92	308	793	455	484	774	179	363		
	Male	5,129	2,481	48.4%	350	116	94	93	86	52	136	374	211	173	459	121	216		
Total	Total	4,698	2,443	52.0%	209	85	31	79	50	42	112	394	323	226	667	77	148		
	Male	1,804	908	50.3%	93	42	17	34	29	26	43	148	78	82	210	43	63		
Total	Total	2,894	1,535	53.0%	116	43	14	45	21	16	69	246	245	144	457	34	85		
	Male																		

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 22. Number of Households, Median Income, and Poverty Rates in Rutland County and Affected Census Tracts

	Rutland County		Affected Census Tracts															
	Whole County	Affected Tracts	963600	964200	962800	963500	962100	962500	963000	963100	963200	963300	962800	964000				
Number of Households	26,405	16,152	1,743	641	1,282	763	672	769	2,018	1,792	1,340	2,383	1,282	1,467				
Less than \$25,000	6,570	4,212	528	126	164	121	113	171	645	794	381	711	164	294				
\$25,000 to \$49,999	7,399	4,406	462	159	334	197	147	192	423	572	476	711	334	399				
\$50,000 to \$74,999	4,939	2,991	214	105	247	184	131	175	437	230	188	490	247	343				
\$75,000 to \$99,999	3,661	2,159	257	98	188	132	103	108	242	133	180	320	188	210				
\$100,000 to \$124,999	1,760	995	139	79	114	68	63	58	106	5	31	110	114	108				
\$125,000 to \$149,999	950	627	54	21	96	42	58	35	86	39	37	21	96	42				
\$150,000 to \$199,999	572	329	40	20	57	12	35	10	27	11	10	11	57	39				
\$200,000 or more	554	433	49	33	82	7	22	20	52	8	37	9	82	32				
Median household income	\$47,027	n.a.	\$60,089	\$60,089	\$62,708	\$54,315	\$63,625	\$52,554	\$46,951	\$26,545	\$37,833	\$41,948	\$62,708	\$53,187				
Poverty rate (family)	8.1	n.a.	11.6	11.6	2.4	4.2	4.8	5.3	6.4	18.8	15.9	9.8	2.4	5.0				

Source: Bureau of the Census American Community Survey, 2006-2010

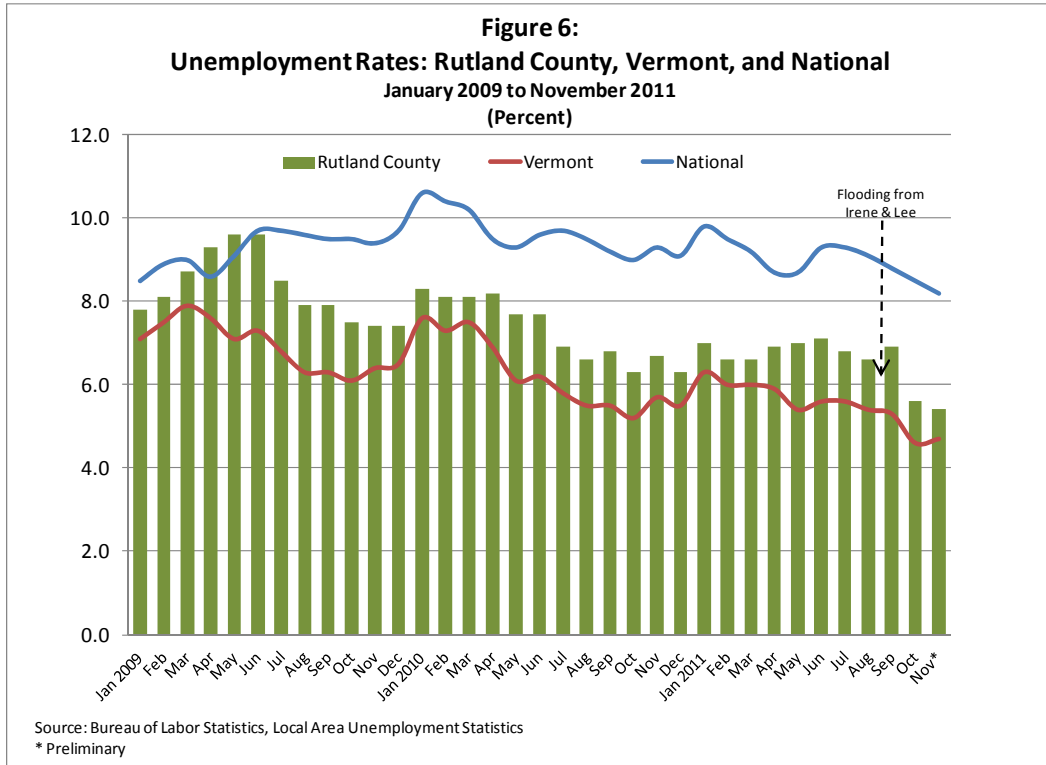


Table 23. Industries in Rutland County, Top 25 Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	722 Food Services and Drinking Places	2,003
2	621 Ambulatory Health Care Services	1,504
3	721 Accommodation	1,452
4	623 Nursing and Residential Care Facilities	918
5	445 Food and Beverage Stores	901
6	238 Specialty Trade Contractors	742
7	561 Administrative and Support Services	728
8	541 Professional, Scientific, and Technical Services	713
9	221 Utilities	677
10	424 Merchant Wholesalers, Nondurable Goods	578
11	441 Motor Vehicle and Parts Dealers	539
12	452 General Merchandise Stores	524
13	624 Social Assistance	501
14	236 Construction of Buildings	449
15	611 Educational Services	435
16	321 Wood Product Manufacturing	430
17	423 Merchant Wholesalers, Durable Goods	413
18	447 Gasoline Stations	407
19	212 Mining (except Oil and Gas)	348
20	327 Nonmetallic Mineral Product Manufacturing	342
21	522 Credit Intermediation and Related Activities	327
22	335 Electrical Equipment, Appliance, and Component Manufacturing	318
23	444 Building Material and Garden Equipment and Supplies Dealers	291
24	448 Clothing and Clothing Accessories Stores	282
25	446 Health and Personal Care Stores	272
	Number of employees in top 25 industries	16,094
	Total employment	23,183

Note: Average Quarterly Employment in 2010

Source: Bureau of the Census, Local Employment Dynamics

Table 24. Non-Employer Businesses in Rutland County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	238 Specialty trade contractors	705	23,552
2	541 Professional, scientific, and technical services	559	15,613
3	531 Real estate	435	22,675
4	812 Personal and laundry services	419	8,670
5	561 Administrative and support services	389	6,087
6	236 Construction of buildings	283	16,646
7	711 Performing arts, spectator sports, and related industries	264	4,037
8	811 Repair and maintenance	222	6,600
9	454 Nonstore retailers	201	3,441
10	624 Social assistance	201	3,187
11	621 Ambulatory health care services	158	6,244
12	611 Educational services	135	1,229
13	453 Miscellaneous store retailers	126	5,887
14	113 Forestry and logging	82	3,389
15	524 Insurance carriers and related activities	82	3,554
16	115 Support activities for agriculture and forestry	69	2,018
17	484 Truck transportation	63	3,692
18	722 Food services and drinking places	58	1,914
19	713 Amusement, gambling, and recreation industries	54	1,082
20	423 Merchant wholesalers, durable goods	41	3,741
21	721 Accommodation	41	1,167
22	813 Religious, grantmaking, civic, professional, and similar organizations	39	403
23	311 Food manufacturing	35	721
24	424 Merchant wholesalers, nondurable goods	33	2,676
25	451 Sporting goods, hobby, book, and music stores	33	1,290
	Total in the top 25 industries	4,727	149,515
	County total	5,151	169,587

Note: Non-employer establishments are self-employed workers.

Source: Bureau of the Census, American Fact Finder, 2009 Non-Employer Statistics Program

Washington County

The following provides a summary of baseline demographic and economic data for Washington County, VT, the Census tracts, and the Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include four parts of Montpelier city and the towns of Berlin, Moretown, Northfield, Roxbury, Waterbury and Woodbury.

- The average total population in Washington County, VT was 59,534 in 2010. Population in the affected areas was 25,268—42.4 percent of the county population (table 25).
- The median household income in Washington County was \$55,313. Median household income of the affected Census tracts ranged from \$43,011 to \$63,693 (table 26).
- The family poverty rate for Washington County averaged 5.9 percent during the period 2006 to 2010. The family poverty rates in the affected Census tracts ranged from a low of 0.5 percent to a high of 16.6 percent (table 26).
- In the fall of 2009, the unemployment rate in Washington County lagged the national average by more than 3 percentage points but was only slightly below the average for the state of Vermont. Just prior to the storms (July 2011), the unemployment rate in the county was 5.2 percent and then dropped steadily to 4.2 percent in October. The county unemployment rate rose slightly in November to 4.3 percent, but is still below the state average of 4.7 percent and well below the national rate of 8.2 percent (figure 7)
- In 2010, the number of paid employees in Washington County was 24,549. The top 25 industries in the county, ranked by number of employees, comprised 78 percent of employment in the county. The top three ranked industries were Food Services and Drinking Places, Ambulatory Health Care Services, and Insurance Carriers and Related Activities (table 27).
- In 2009, the number of self-employed in Washington County was 6,049 (identified as establishments in the data) with combined revenue of \$209.4 million (identified as receipts). The top 3 non-employer industries were Professional, Scientific and Technical Services, Specialty Trade Contractors and Personal Laundry Services. Together these three comprised 36 percent of employment and 32 percent of the revenue in that year (table 28).

Table 25. Population in Washington County and Affected Areas, by Age and Sex, 2010

	Washington County			Affected Areas													
	Whole County	Affected Areas	% of County	Berlin town 954500	Montpelier city (pt) 954600	Montpelier city (pt) 954700	Montpelier city (pt) 954800	Montpelier city (pt) 954900	Moretown town 954400	Northfield town 955500	Roxbury town 955500	Waterbury town 954300	Woodbury town 954100				
Total Population	Total	59,534	25,268	42.4%	2,887	2,221	1,505	2,239	1,890	1,658	6,207	691	5,064	906			
	Male	29,412	12,620	42.9%	1,348	1,062	680	1,053	842	826	3,451	365	2,527	466			
Under 20 years	Female	30,122	12,648	42.0%	1,539	1,159	825	1,186	1,048	832	2,756	326	2,537	440			
	Total	14,141	5,899	41.7%	616	449	349	445	366	378	1,788	152	1,179	177			
20 to 39 years	Male	7,414	3,202	43.2%	307	220	180	220	199	196	1,094	80	613	93			
	Female	6,727	2,697	40.1%	309	229	169	225	167	182	694	72	566	84			
40 to 59 years	Total	13,714	6,437	46.9%	538	587	277	667	447	327	2,050	149	1,200	195			
	Male	6,967	3,389	48.6%	265	283	128	318	218	163	1,237	75	594	108			
60 to 74 years	Female	6,747	3,048	45.2%	273	304	149	349	229	164	813	74	606	87			
	Total	18,877	7,564	40.1%	866	727	477	687	565	611	1,361	241	1,705	324			
75 years and older	Male	9,205	3,646	39.6%	428	347	203	325	250	289	665	129	850	160			
	Female	9,672	3,918	40.5%	438	380	274	362	315	322	696	112	855	164			
Total	Male	8,791	3,572	40.6%	440	336	282	261	292	252	677	119	734	179			
	Female	4,317	1,756	40.7%	218	162	131	135	120	120	345	68	364	93			
Total	Male	4,474	1,816	40.6%	222	174	151	126	172	132	332	51	370	86			
	Female	4,011	1,796	44.8%	427	122	120	179	220	90	331	30	246	31			
Total	Male	1,509	612	40.6%	130	50	38	55	55	43	110	13	106	12			
	Female	2,502	1,184	47.3%	297	72	82	124	165	47	221	17	140	19			

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 26. Number of Households, Income, and Poverty Rates in Washington County and Affected Census Tracts

	Washington County		Affected Census Tracts in County							
	Whole County	Affected Tracts	954500	954600	954700	954800	954900	954400	955500	954300
Number of Households	24,621	10,397	1,109	1,074	733	1,087	962	1,281	1,975	2,176
Less than \$25,000	5,289	2,167	249	218	132	353	261	191	489	274
\$25,000 to \$49,999	5,751	2,389	167	229	155	253	195	325	402	663
\$50,000 to \$74,999	5,430	2,326	311	236	237	204	226	220	417	475
\$75,000 to \$99,999	3,456	1,496	193	162	103	76	102	245	328	287
\$100,000 to \$124,999	1,953	749	107	88	39	74	64	128	158	91
\$125,000 to \$149,999	1,268	562	25	54	38	31	67	84	84	179
\$150,000 to \$199,999	829	436	43	60	10	87	14	48	72	102
\$200,000 or more	645	272	14	27	19	9	33	40	25	105
Median household income	\$55,313	n.a.	57,328	56,902	56,888	43,011	51,453	63,693	55,961	60,452
Poverty rate (family)	5.9	n.a.	6.1	4.1	6.7	16.6	2.0	4.6	10.7	0.5

Source: Bureau of the Census American Community Survey, 2006-2010

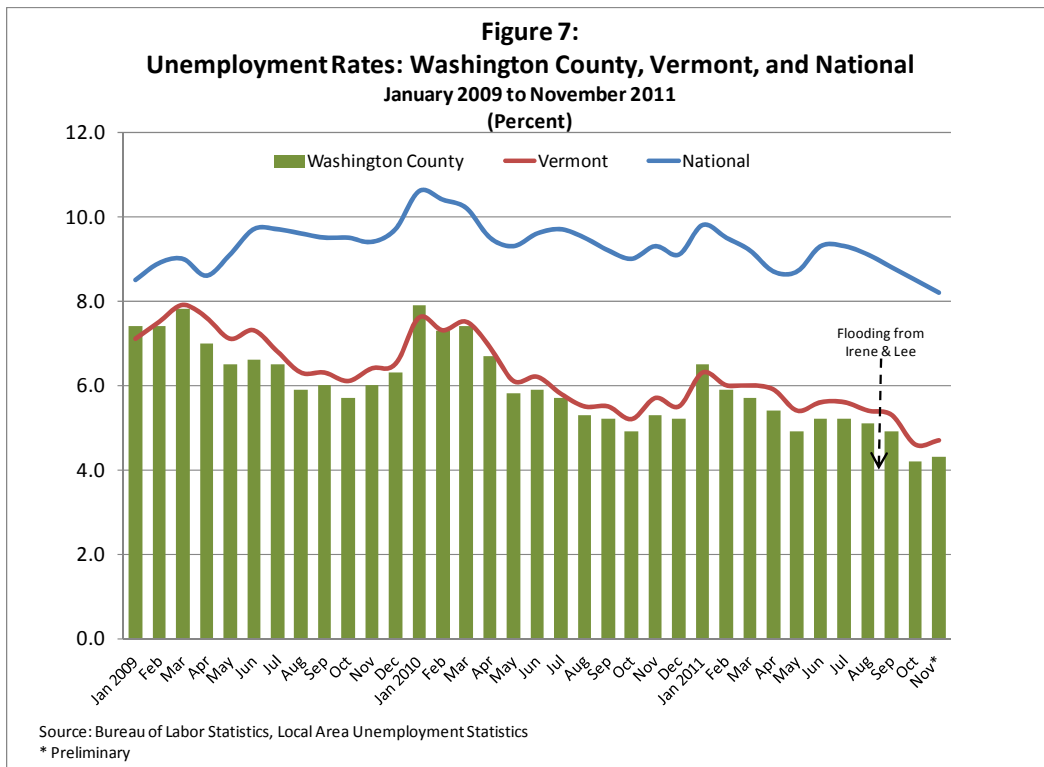


Table 27. Industries in Washington County, Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	722 Food Services and Drinking Places	1,760
2	621 Ambulatory Health Care Services	1,697
3	524 Insurance Carriers and Related Activities	1,595
4	445 Food and Beverage Stores	1,311
5	611 Educational Services	1,270
6	541 Professional, Scientific, and Technical Services	1,212
7	311 Food Manufacturing	1,052
8	424 Merchant Wholesalers, Nondurable Goods	866
9	813 Religious, Grantmaking, Civic, Professional, and Similar Organizations	858
10	623 Nursing and Residential Care Facilities	853
11	624 Social Assistance	693
12	721 Accommodation	663
13	238 Specialty Trade Contractors	648
14	561 Administrative and Support Services	634
15	441 Motor Vehicle and Parts Dealers	621
16	522 Credit Intermediation and Related Activities	449
17	423 Merchant Wholesalers, Durable Goods	430
18	444 Building Material and Garden Equipment and Supplies Dealers	394
19	327 Nonmetallic Mineral Product Manufacturing	378
20	447 Gasoline Stations	353
21	452 General Merchandise Stores	341
22	333 Machinery Manufacturing	296
23	236 Construction of Buildings	291
24	713 Amusement, Gambling, and Recreation Industries	285
25	237 Heavy and Civil Engineering Construction	244
	Number of employees in top 25 industries	19,194
	Total employment	24,549

Note: Average Quarterly Employment in 2010

Source: Bureau of the Census, Local Employment Dynamics

Table 28. Non-Employer Businesses in Washington County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	994	30,989
2	238 Specialty trade contractors	697	27,480
3	812 Personal and laundry services	463	9,196
4	561 Administrative and support services	419	6,858
5	711 Performing arts, spectator sports, and related industries	403	6,837
6	531 Real estate	362	25,787
7	236 Construction of buildings	337	17,219
8	621 Ambulatory health care services	317	11,782
9	624 Social assistance	266	5,464
10	611 Educational services	220	2,999
11	811 Repair and maintenance	195	7,807
12	454 Nonstore retailers	183	3,167
13	453 Miscellaneous store retailers	89	2,794
14	113 Forestry and logging	88	3,460
15	722 Food services and drinking places	58	1,765
16	423 Merchant wholesalers, durable goods	55	7,603
17	524 Insurance carriers and related activities	55	1,831
18	115 Support activities for agriculture and forestry	54	1,643
19	511 Publishing industries (except Internet)	52	1,391
20	713 Amusement, gambling, and recreation industries	46	1,195
21	813 Religious, grantmaking, civic, professional, and similar organizations	45	581
22	721 Accommodation	44	2,128
23	424 Merchant wholesalers, nondurable goods	43	5,486
24	523 Securities, commodity contracts, and other financial investments and related activities	41	2,226
25	339 Miscellaneous manufacturing	36	947
	Total in the top 25 industries	5,562	188,635
	County total	6,049	209,413

Note: Non-employer establishments are self-employed workers.

Source: Bureau of the Census, American Fact Finder, 2009 Non-Employer Statistics Program

Windham County

The following provides a summary of baseline demographic and economic data for Windham County, VT, the Census tracts, and the Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include three parts of Brattleboro town and the towns of Athens, Dover, Halifax, Jamaica, Londonderry, Marlboro, Newfane, Stratton, Wardsboro and Wilmington.

- The average total population in Windham County, VT was 44,513 in 2010. Population in the affected Census tract-town combinations was 22,940—51.5 percent of the county population (table 29).
- The median household income in Windham County was \$46,714, while median incomes for the affected tracts ranged from \$35,672 to \$64,643 (table 30).
- The family poverty rate for Windham County averaged 6.3 percent during the period 2006 to 2010. Like income, poverty rates varied across the tracts affected by the storms, ranging from a low of 1.4 percent to a high of 11.9 percent (table 30).
- In fall 2009, at 6.3 percent, the unemployment rate in Windham County averaged 3 percentage points below the national rate and was very close to the state average. Just prior to the storms (July 2011), the unemployment rate in the county was 5.5 percent and since then dropped steadily to 4.9 percent in October before rising slightly to 5.0 in November. The state unemployment rate in November was 4.7 percent while the national unemployment rate was 8.2 percent (figure 8).
- In 2010, the number of paid employees in Windham County was 19,366. The top 25 industries in the county, ranked by number of employees, comprised 80 percent of employment in the county. The top three ranked industries were Accommodation, Educational Services, and Food Services and Drinking Places (table 31).
- In 2009, the number of self-employed in Windham County was 5,307 (identified as establishments in the data) with combined revenue of \$179.2 million (identified as receipts). The top 3 non-employer industries were Professional, Scientific and Technical Services; Specialty Trade Contractors; and Administrative and Support Services as measured by employment/number of establishments. Together these three comprised roughly 35 percent of both employment and revenue in that year (table 32).

Table 29. Population in Windham County and Affected Areas, by Age and Sex, 2010

	Windham County			Affected Areas																
	Whole County	Affected Areas	% of County	Athens town 967200	Bottleboro town (pt) 968500	Dover town 967900	Hollfax town 968200	Jamaica town 967400	London-derry town 967300	Mashboro town 96820	Newfane town 967800	Stratton town 967500	Wards-boro town 967500	Wilmington town 968000						
Total Population	Total	44,513	22,940	51.5%	442	3,943	5,807	2,296	1,124	585	728	1,035	1,769	1,078	1,726	216	900	1,876		
	Male	21,869	11,097	50.7%	235	1,837	2,680	1,074	585	369	564	880	889	521	822	112	467	951		
	Female	22,644	11,843	52.3%	207	2,106	3,127	1,222	539	359	471	889	557	557	904	104	433	925		
Under 20 years	Total	9,958	4,949	49.7%	107	902	1,307	438	203	142	243	376	241	241	348	42	214	386		
	Male	5,183	2,539	49.0%	60	477	662	232	104	72	139	185	114	114	163	25	108	198		
	Female	4,775	2,410	50.5%	47	425	645	206	99	70	104	191	127	127	185	17	106	188		
20 to 39 years	Total	9,486	5,082	53.6%	114	714	1,577	597	198	131	204	350	288	288	282	44	171	412		
	Male	4,726	2,441	51.7%	64	325	727	282	102	62	106	185	146	146	126	22	85	209		
	Female	4,760	2,641	55.5%	50	389	850	315	96	69	98	165	142	142	156	22	86	203		
40 to 59 years	Total	14,532	7,436	51.2%	132	1,336	1,691	711	417	264	326	589	313	313	644	71	332	610		
	Male	7,037	3,580	50.9%	69	588	824	321	213	132	176	289	140	140	315	32	175	306		
	Female	7,495	3,856	51.4%	63	748	867	390	204	132	150	300	173	173	329	39	157	304		
60 to 74 years	Total	7,337	3,772	51.4%	69	696	759	348	224	140	200	325	176	176	320	43	139	333		
	Male	3,601	1,842	51.2%	37	331	321	156	121	74	112	165	94	94	156	26	74	175		
	Female	3,736	1,930	51.7%	32	365	438	192	103	66	88	160	82	82	164	17	65	158		
75 years and older	Total	3,200	1,701	53.2%	20	295	473	202	82	51	62	129	60	60	132	16	44	135		
	Male	1,322	695	52.6%	5	116	146	83	45	29	31	56	27	27	62	7	25	63		
	Female	1,878	1,006	53.6%	15	179	327	119	37	22	31	73	33	33	70	9	19	72		

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 30. Number of Households, Median Income, and Poverty Rates in Windham County and Affected Census Tracts

	Windham County		Affected Census Tracts in Windham County													
	Whole County	Affected Tracts	967200	968400	968500	968600	967900	968200*	967400	967300	967800	967500**	968000			
Number of Households	19,483	11,936	1,385	2,055	2,566	1,299	593	740	397	746	738	421	996			
Less than \$25,000	5,005	3,313	314	745	940	363	116	213	102	124	140	83	173			
\$25,000 to \$49,999	5,340	3,382	381	390	861	313	165	236	134	249	178	159	316			
\$50,000 to \$74,999	3,938	2,276	267	422	433	269	102	127	105	179	156	73	143			
\$75,000 to \$99,999	2,287	1,268	198	198	151	121	87	50	15	107	113	40	188			
\$100,000 to \$124,999	1,235	691	72	61	107	92	76	31	17	49	54	31	101			
\$125,000 to \$149,999	628	386	35	63	43	76	10	43	6	21	47	11	31			
\$150,000 to \$199,999	587	357	39	152	15	43	6	15	5	12	36	13	21			
\$200,000 or more	463	263	79	24	16	22	31	25	13	5	14	11	23			
Median household income	\$ 46,714	n.a.	\$ 49,816	\$ 43,209	\$ 35,672	\$ 48,459	\$ 52,589	\$ 40,000	\$ 45,174	\$ 50,000	\$ 64,643	\$ 41,836	\$ 52,250			
Poverty rate (family)	6.3	n.a.	4.9	10.4	9.5	2.9	3.7	5.7	11.9	4.4	1.4	7.3	4.2			

* Includes Halifax and Marlboro; **Includes Stratton and Wardsboro
 Source: Bureau of the Census American Community Survey, 2006-2010

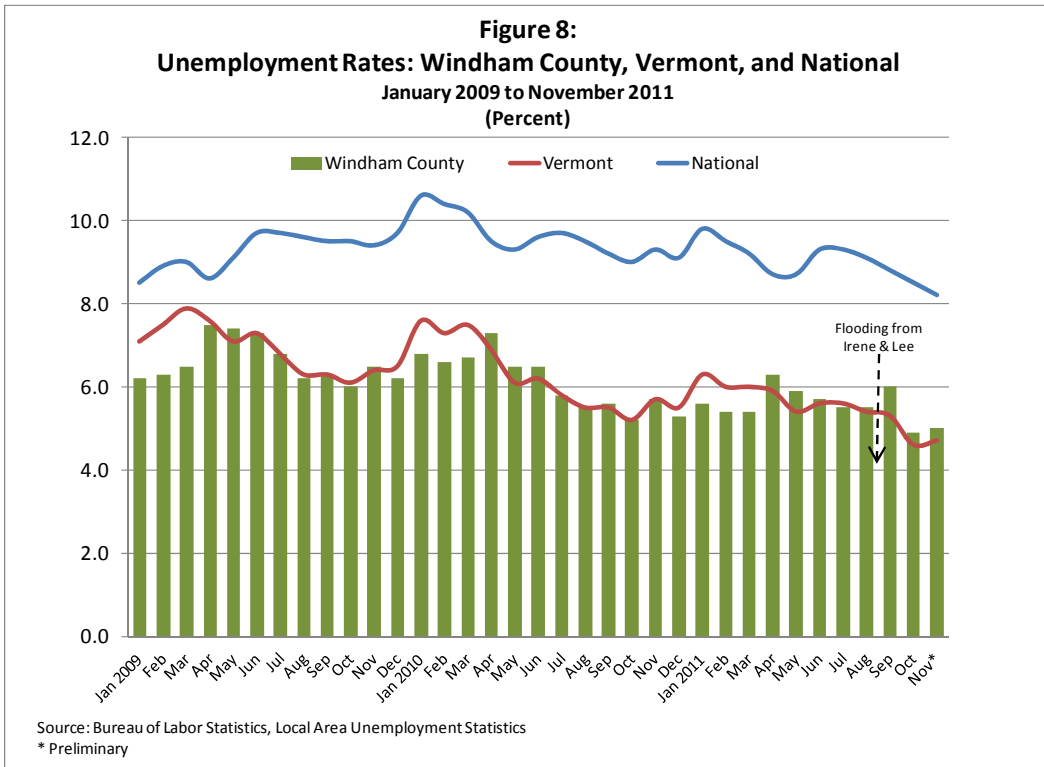


Table 31. Industries in Windham County, Top 25 Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	721 Accommodation	2,000
2	611 Educational Services	1,639
3	722 Food Services and Drinking Places	1,368
4	622 Hospitals	1,253
5	445 Food and Beverage Stores	904
6	424 Merchant Wholesalers, Nondurable Goods	898
7	621 Ambulatory Health Care Services	818
8	541 Professional, Scientific, and Technical Services	649
9	333 Machinery Manufacturing	567
10	238 Specialty Trade Contractors	561
11	561 Administrative and Support Services	550
12	221 Utilities	489
13	623 Nursing and Residential Care Facilities	472
14	522 Credit Intermediation and Related Activities	449
15	484 Truck Transportation	396
16	624 Social Assistance	312
17	322 Paper Manufacturing	284
18	236 Construction of Buildings	277
19	441 Motor Vehicle and Parts Dealers	273
20	321 Wood Product Manufacturing	265
21	811 Repair and Maintenance	247
22	813 Religious, Grantmaking, Civic, Professional, and Similar Organizations	234
23	454 Nonstore Retailers	214
24	447 Gasoline Stations	208
25	453 Miscellaneous Store Retailers	196
	Number of employees in top 25 industries	15,523
	Total employment	19,366

Note: Average Quarterly Employment in 2010

Source: Bureau of the Census, Local Employment Dynamics

Table 32. Non-Employer Businesses in Windham County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	723	26,471
2	238 Specialty trade contractors	632	26,734
3	561 Administrative and support services	482	10,370
4	711 Performing arts, spectator sports, and related industries	437	7,574
5	531 Real estate	402	22,093
6	236 Construction of buildings	327	16,479
7	621 Ambulatory health care services	288	9,194
8	812 Personal and laundry services	285	5,229
9	611 Educational services	233	2,995
10	811 Repair and maintenance	167	5,260
11	624 Social assistance	162	2,803
12	454 Nonstore retailers	133	3,187
13	113 Forestry and logging	101	4,573
14	453 Miscellaneous store retailers	99	3,492
15	115 Support activities for agriculture and forestry	63	1,678
16	721 Accommodation	59	2,392
17	722 Food services and drinking places	58	1,711
18	339 Miscellaneous manufacturing	43	1,282
19	484 Truck transportation	42	2,974
20	713 Amusement, gambling, and recreation industries	40	756
21	424 Merchant wholesalers, nondurable goods	37	2,131
22	511 Publishing industries (except Internet)	36	901
23	523 Securities, commodity contracts, and other financial investments and related activities	33	1,571
24	512 Motion picture and sound recording industries	32	835
25	451 Sporting goods, hobby, book, and music stores	31	1,772
	Total in the top 25 industries	4,945	164,457
	County total	5,307	179,185

Note: Non-employer establishments are self-employed workers.

Source: Bureau of the Census, American Fact Finder, 2009 Non-Employer Statistics Program

Windsor County

The following provides a summary of baseline demographic and economic data for Windsor County, VT, the Census tracts, and the Census tract-town combinations within the county that were affected by the storms. The Census tract-town combinations include two parts of Rochester town, South Royalton CDP¹⁴ and the towns of Barnard, Bethel, Bridgewater, Cavendish, Chester, Ludlow, Plymouth, Sharon, Stockbridge and Woodstock.

- The average total population in Windsor County, VT was 56,670 in 2010. Population in the affected Census tracts was 17,432—31 percent of the county population (table 33).
- The median household income in Windsor County was \$50,893. Median household income in the affected Census tracts ranged from \$26,667 to \$75,000 (table 34).
- The family poverty rate for Windsor County averaged 5.6 percent during the period 2006 to 2010. Like income, poverty rates varied across the tracts affected by the storms, ranging from a low of 1.5 percent of families in poverty to a high of one in four (25.8 percent) families falling below the poverty line (table 34).
- In fall 2009, the unemployment rate in Windsor County averaged 5.6 percent, 4 percentage points below the national average and .07 below the state average. Just prior to the storms (July 2011), the unemployment rate in the county was 5.3 percent and has dropped steadily to 4.7 percent in November, equaling the state unemployment rate. The November national average was 8.2 percent (figure 9).
- In 2010, the number of paid employees in Windsor County was 22,764. The top 25 industries in the county, ranked by number of employees, comprised 80 percent of employment in the county. The top three ranked industries were Social Assistance, Food Services and Drinking Places, and Accommodation (table 35).
- In 2009, the number of self-employed in Windsor County was 6,110 (identified as establishments in the data) with combined revenue of \$214.5 million (identified as receipts). The top 3 non-employer industries were Professional, Scientific and Technical Services; Specialty Trade Contractors; and Administrative Support Services, as measured by employment. Together these three comprised 37 percent of employment and 34 percent of the revenue in that year (table 36).

¹⁴ Census Designated Place

Table 33. Population in Windsor County and Affected Areas, by Age and Sex, 2010

	Windsor County			Affected Areas															
	Whole County	Affected Areas	% of County	Barnard town 965400	Bethel town 965200	Bridge-water town 965900	Caver-dish town 966200	Chester town 966500	Ludlow town 966300	Plymouth town 965900	Rochest-er town (pt) 965200	Rochest-er town (pt) 965300	South-Royalton CDP 965100	Sharon town 965400	Stock-bridge town 965400	Wood-stock town 965800			
Total Population	Total	56,670	30.8%	244	2,030	936	1,367	3,154	1,963	619	840	299	694	1,502	736	3,048			
	Male	27,774	30.7%	133	1,003	479	681	1,516	954	319	435	139	324	748	369	1,427			
	Female	28,896	30.8%	111	1,027	457	686	1,638	1,009	300	405	160	370	754	367	1,621			
	Total	12,292	29.1%	61	465	177	294	715	358	110	146	70	67	360	151	604			
Under 20 years	Male	6,295	28.6%	31	243	93	143	339	175	53	79	36	40	188	75	303			
	Female	5,997	29.7%	30	222	84	151	376	183	57	67	34	27	172	76	301			
20 to 39 years	Total	11,773	29.6%	51	459	162	236	575	395	94	135	50	420	312	153	438			
	Male	5,955	29.2%	29	218	82	117	281	216	49	73	24	202	148	76	223			
40 to 59 years	Female	5,818	29.9%	22	241	80	119	294	179	45	62	26	218	164	77	215			
	Total	18,266	30.9%	86	642	330	459	1,045	587	217	330	92	113	544	239	963			
60 to 74 years	Male	8,892	31.1%	50	324	169	236	506	281	114	164	42	52	272	122	434			
	Female	9,374	30.7%	36	318	161	223	539	306	103	166	50	61	272	117	529			
75 years and older	Total	9,778	33.4%	39	340	193	268	540	419	148	162	45	50	215	145	701			
	Male	4,766	33.6%	19	167	95	141	269	201	73	84	20	15	112	73	331			
	Female	5,012	33.2%	20	173	98	127	271	218	75	78	25	35	103	72	370			
	Total	4,561	32.1%	7	124	74	110	279	204	50	67	42	44	71	48	342			
	Male	1,866	33.5%	4	51	40	44	121	81	30	35	17	15	28	23	136			
	Female	2,695	31.1%	3	73	34	66	158	123	20	32	25	29	43	25	206			

Source: Bureau of the Census, 2010 Decennial Census of Population

Table 34. Number of Households, Income, and Poverty Rates of Affected Census Tracts

	Windsor County		Affected Census Tracts in County									
	Whole County	Affected Tracts	965400	965200	965900	966200	966500	966300	96530	965100	965800	
Number of Households	24,804	10,715	1,790	1,458	1,250	649	1,885	931	144	1,294	1,314	
Less than \$25,000	6,115	2,526	350	345	211	158	535	241	58	441	187	
\$25,000 to \$49,999	6,074	2,682	463	401	306	181	467	269	60	356	179	
\$50,000 to \$74,999	5,198	2,307	358	393	267	164	409	185	15	225	291	
\$75,000 to \$99,999	3,023	1,293	270	145	168	88	184	133	0	119	186	
\$100,000 to \$124,999	1,540	704	132	70	95	28	112	28	11	87	141	
\$125,000 to \$149,999	1,142	462	86	50	89	22	36	29	0	40	110	
\$150,000 to \$199,999	899	364	67	23	77	5	59	19	0	9	105	
\$200,000 or more	813	377	64	31	37	3	83	27	0	17	115	
Median household income	\$50,893	n.a.	\$56,378	\$49,076	\$58,256	\$48,274	\$44,840	\$46,174	\$26,667	\$34,968	\$75,000	
Poverty rate (family)	5.6	n.a.	5.1	3.3	1.5	4.5	6.0	7.5	25.8	5.6	3.7	

Source: Bureau of the Census, American Community Survey, 2006-2010

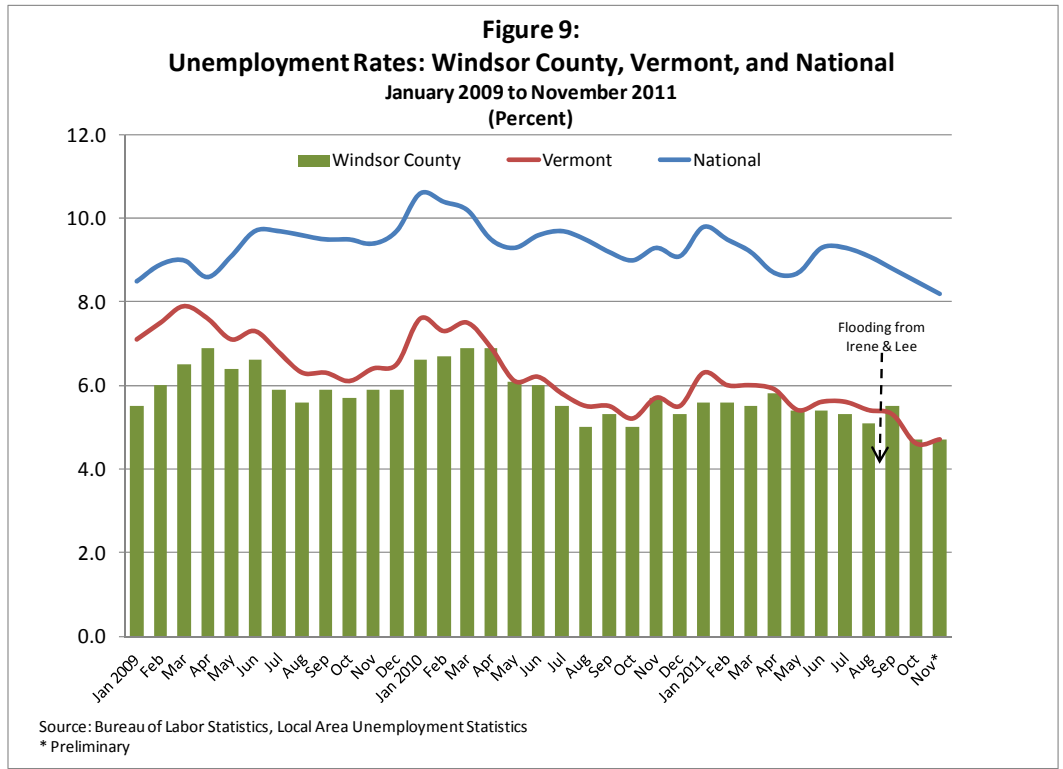


Table 35. Industries in Windsor County, Top 25 Ranked by Employment, 2010

Rank	NAICS Code and Industry Name	Total Employment
1	624 Social Assistance	5,868
2	722 Food Services and Drinking Places	1,612
3	721 Accommodation	1,539
4	541 Professional, Scientific, and Technical Services	1,331
5	238 Specialty Trade Contractors	722
6	623 Nursing and Residential Care Facilities	570
7	445 Food and Beverage Stores	551
8	621 Ambulatory Health Care Services	509
9	561 Administrative and Support Services	502
10	424 Merchant Wholesalers, Nondurable Goods	412
11	236 Construction of Buildings	409
12	611 Educational Services	404
13	522 Credit Intermediation and Related Activities	393
14	441 Motor Vehicle and Parts Dealers	390
15	447 Gasoline Stations	388
16	813 Religious, Grantmaking, Civic, Professional, and Similar Organizations	355
17	326 Plastics and Rubber Products Manufacturing	337
18	333 Machinery Manufacturing	332
19	713 Amusement, Gambling, and Recreation Industries	305
20	444 Building Material and Garden Equipment and Supplies Dealers	268
21	321 Wood Product Manufacturing	266
22	423 Merchant Wholesalers, Durable Goods	246
23	485 Transit and Ground Passenger Transportation	214
24	519 Other Information Services	208
25	811 Repair and Maintenance	202
	Number of employees in top 25 industries	18,333
	Total employment	22,764

Note: Average Quarterly Employment in 2010

Source: U.S. Census Bureau, Local Employment Dynamics

Table 36. Non-Employer Businesses in Windsor County, Top 25 Industries, Ranked by Number of Establishments, 2009

Rank	NAICS Code and Industry Name	Number of Establishments	Receipts (\$1,000)
1	541 Professional, scientific, and technical services	966	32,867
2	238 Specialty trade contractors	783	31,356
3	561 Administrative and support services	490	8,466
4	531 Real estate	480	25,494
5	812 Personal and laundry services	469	9,062
6	711 Performing arts, spectator sports, and related industries	360	9,871
7	236 Construction of buildings	322	21,073
8	621 Ambulatory health care services	279	7,994
9	811 Repair and maintenance	209	7,076
10	624 Social assistance	208	3,459
11	611 Educational services	172	2,203
12	454 Nonstore retailers	154	3,292
13	453 Miscellaneous store retailers	112	4,921
14	113 Forestry and logging	92	5,072
15	115 Support activities for agriculture and forestry	90	1,845
16	721 Accommodation	64	4,050
17	484 Truck transportation	60	3,756
18	722 Food services and drinking places	60	2,114
19	713 Amusement, gambling, and recreation industries	50	1,578
20	524 Insurance carriers and related activities	45	1,784
21	523 Securities, commodity contracts, and other financial investments and related activities	44	3,834
22	423 Merchant wholesalers, durable goods	38	2,426
23	511 Publishing industries (except Internet)	37	1,383
24	813 Religious, grantmaking, civic, professional, and similar organizations	37	839
25	451 Sporting goods, hobby, book, and music stores	35	1,153
	Total in the top 25 industries	5,656	196,968
	County total	6,110	214,463

Note: Non-employer establishments are self-employed workers.

Source: U.S. Census Bureau, American Fact Finder, 2009 Non-Employer Statistics Program

Government Contracts and Grants and Companies Headquartered in Vermont

In 2011, contracts awarded from the Federal Government amounted to \$467.6 million. As of January 2012, there were 3,378 contracts available for the state valued at \$2.3 billion (open contracts). The largest open contract in the state in 2011 was to Simmonds Precision Products (part of Goodrich Corporation) in Vergennes, VT. The Department of Defense contract awarded in 2008 was for \$303.2 million for ground support equipment for the UH-60 helicopter. This contract ends in 2013. The second largest open contract in 2011 is to General Dynamics Corporation (Armament Division) for \$172.8 million. The project is due to end in 2013, as well.

In 2011, Federal Grants in FY 2011 were \$45.4 billion practically all of which was for education¹⁵. Small Business loans amounted to \$33 million and industry loans another \$14 million. Grants in FY 2011 amounted to \$72,500 per capita.

Below is a list of the top 20 companies headquartered in Vermont, ranked by their revenues in the last 12 months. Some of these headquarters, but not all, are located in towns located in Census Tracts for which economic baseline data has been developed.

Table 37. Top 20 Companies Headquartered in Vermont, Ranked by Last 12 Months of Revenues

	Company	Industry	Employees	Headquarters	Revenues (millions)
1	Green Mountain Coffee	Food Products	5,600	Waterbury	\$2,700.0
2	Fletcher Alien Health Care	Health Services	n/a	Burlington	887.1
3	Casella Waste Systems	Waste Services	1,800	Rutland	478.2
4	Central Vermont Public	Utility	517	Rutland	355.0
5	Green Mountain Power	Utility	192	Colchester	240.5
6	Middlebury College	Education	n/a	Middlebury	228.0
7	Reebok	Recreation Products	1,376	Westmount	212.7
8	Norwich University	Consumer Services	n/a	Northfield	92.4
9	Merchants Bancshares	Banks	303	South Burlington	70.4
10	DEW Construction	Heavy Construction	n/a	Williston	60.5
11	Howardcenter Inc	n/a	n/a	Burlington	59.1
12	Lucille Farms Inc.	Food Products	79	Swanton	45.7
13	Rock of Ages Corp.	Consumer Services	257	Graniteville	45.5
14	Union Bancshares	Banks	160	Morrisville	29.7
15	Bennington College	Education	n/a	Bennington	29.4
16	Community Bancorp.	Banks	137	Derby	28.9
17	Vermont Law School	Education	n/a	South Royalton	28.7
18	Britton Lumber Co.	Wood Products	n/a	Fairlee	28.1
19	Chroma Technology	Electronic Equipment	n/a	Bellows Falls	20.6
20	Precision Contract Manufacturing	Diversified Industries	n/a	Springfield	19.4

Source: Bloomberg Government, accessed on 01/10/12.

¹⁵ Including direct student loans (the majority), Pell grants and grants to local education agencies.

Appendix

Counties and Affected Areas in Vermont

Number of Areas	Number of Counties	County	Town Name	Census Tract
1	1	Addison	Granville	50001960600
2	1	Addison	Hancock	50001960600
3	2	Bennington	Bennington	50003970900
4	2	Bennington	Bennington	50003971000
5	2	Bennington	Bennington	50003971100
6	2	Bennington	Bennington	50003971200
7	2	Bennington	Searsburg	50003970600
8	2	Bennington	Sunderland	50003970600
9	2	Bennington	Woodford	50003970600
10	3	Chittenden	Richmond	50007003000
11	4	Lamoille	Johnson	50015953200
12	4	Lamoille	Wolcott	50015953400
13	5	Orange	Randoph	50017959400
14	5	Orange	Strafford	50017959500
15	6	Rutland	Castleton	50021963600
16	6	Rutland	Danby	50021964200
17	6	Rutland	Killington	n.a.
18	6	Rutland	Mendon	50021962800
19	6	Rutland	Middletown Springs	50021963500
20	6	Rutland	Pittsfield	50021962100
21	6	Rutland	Proctor	50021962500
22	6	Rutland	Rutland	50021963000
23	6	Rutland	Rutland	50021963100
24	6	Rutland	Rutland	50021963200
25	6	Rutland	Rutland	50021963300
26	6	Rutland	Shrewsbury	50021962800
27	6	Rutland	Wallingford	50021964000
28	7	Washington	Berlin	50023954500
29	7	Washington	Montpelier	50023954600
30	7	Washington	Montpelier	50023954700
31	7	Washington	Montpelier	50023954800
32	7	Washington	Montpelier	50023954900
33	7	Washington	Moretown	50023954400
34	7	Washington	Northfield	50023955500
35	7	Washington	Roxbury	50023955500
36	7	Washington	Waterbury	50023954300
37	7	Washington	Woodbridge	n.a.

Appendix (continued)

Number of Areas	Number of Counties	County	Town Name	Census Tract
38	8	Windham	Athens	50025967200
39	8	Windham	Brattleboro	50025968400
40	8	Windham	Brattleboro	50025968500
41	8	Windham	Brattleboro	50025968600
42	8	Windham	Dover	50025967900
43	8	Windham	Halifax	50025968200
44	8	Windham	Jamaica	50025967400
45	8	Windham	Londonderry	50025967300
46	8	Windham	Marlboro	50025968200
47	8	Windham	Newfane	50025967800
48	8	Windham	Stratton	50025967500
49	8	Windham	Wardsboro	50025967500
50	8	Windham	Wilmington	50025968000
51	9	Windsor	Barnard	50027965400
52	9	Windsor	Bethel	50027965200
53	9	Windsor	Bridgewater	50027965900
54	9	Windsor	Cavendish	50027966200
55	9	Windsor	Chester	50027966500
56	9	Windsor	Ludlow	50027966300
57	9	Windsor	Plymouth	50027965900
58	9	Windsor	Rochester	50027965300
59	9	Windsor	Sharon	50027965400
60	9	Windsor	South Royalton	50027965100
61	9	Windsor	Stockbridge	50027965400
62	9	Windsor	Woodstock	50027965800