



**BRATTLEBORO
DEVELOPMENT**
CREDIT CORPORATION

REPORT



Windham Region: Economic Data Overview

Fall 2021



Adam Grinold, Executive Director Brattleboro Development Credit Corporation
76 Cotton Mill Hill • Brattleboro, VT • 05301 • 802 257-7731 ext. 224
agrinold@brattleborodevelopment.com

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Introduction

This Southeastern Vermont Economic Development Strategies (SeVEDS) regional data report is intended to provide context for local decision-makers and planning. It was compiled by Brattleboro Development Credit Corporation (BDCC) staff with research support from our SerVermont VISTA Service Member, Cristy Carretero. BDCC & SeVEDS' service area is the Windham Region – 27 towns including all towns in Windham County, Readsboro, Searsburg and Winhall in Bennington County and Weston in Windsor County.

Economic development is about helping one business grow, one person accesses a better job, one project take shape. But the regional economy connects southeastern Vermont's towns and people. Local businesses draw customers from across the region. Working residents rely upon a "job shed" that extends across county and state lines. We rely upon schools, training centers and services that cover multiple towns.

The data provided here is just a snapshot of what's going on. Data sources for understanding local economic and demographic conditions have limitations. Data may be suppressed at the local scale due to privacy concerns, or subject to reporting lags. Sometimes finding answers requires local research. And, of course, COVID-19 has caused a lot of disruption that makes it hard to see clearly what's going on, and what's coming. **But the regional data context provided is key to understanding local conditions.**

The last section of this report provides some town-by-town data to supplement the town data reports made available through the regional planning commissions. In addition to the information contained here and that provided by the RPCs, we encourage local residents and officials to refer to the excellent regional, state and federal resources available to you, including:

- Vermont Department of Labor - [Vtlmi.org](http://vtlmi.org)
- Vermont Department of Labor Annual Profile <http://www.vtlmi.info/profile2021.pdf>
- Vermont Housing Finance Agency <https://www.housingdata.org/profile/>
- Vermont Department of Health - www.healthvermont.gov/stats
- Vermont Center for Geographic Information - vcgi.vermont.gov
- Vermont Futures Project - vtfuturesproject.org
- U.S Census <https://data.census.gov/cedsci/>
- Windham Regional Commission <http://windhamregional.org/towns>
- Vermont Department of Taxes <https://tax.vermont.gov/data-and-statistics>

The Brattleboro Development Credit Corporation (BDCC) is a private, nonprofit economic development organization that serves as a catalyst for industrial and commercial growth throughout Southeastern Vermont, including Windham County and the towns of Readsboro, Searsburg, Winhall and Weston. BDCC serves as the State of Vermont's certified Regional Development Corporation (RDC) for the greater Windham County area. BDCC is one of 12 RDCs throughout Vermont. This BDCC activity was made possible in part by a grant from the State of Vermont through the Agency of Commerce and Community Development. For more information, visit: <https://brattleborodevelopment.com/>

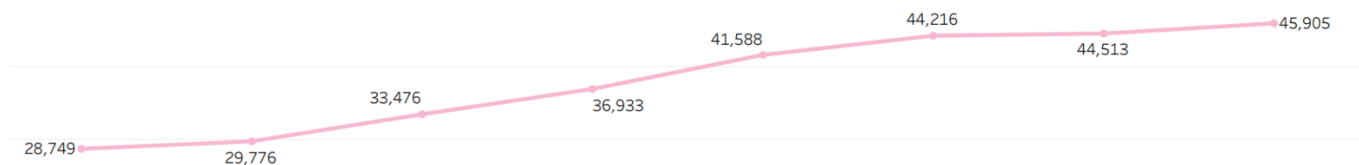
Southeastern Vermont Economic Development Strategies (SeVEDS) is an affiliate of BDCC that grew from a 2008 grassroots effort, initiated by BDCC, to understand and create long term strategies needed to reverse the economic decline of the Windham Region and plan for the economic impacts from the closure of the Vermont Yankee nuclear power plant. In 2014, after multiple years of regional input, education and data gathering, SeVEDS received federal approval for the Windham Region's federally recognized S.M.A.R.T. Comprehensive Economic Development Strategy (CEDS). SeVEDS partnered with Bennington's Regional Economic Development Group in 2018 to develop the 2019 Southern Vermont Zone CEDS. For more information, visit: www.seveds.com

Regional Overview: Demographic Trends

After a decade of data indicating the population of Windham County, Vermont was shrinking, the most recent (2020) census shows Windham County grew 3.15% from 2010-2020, adding 1,403 residents to reach a population of 45,905. However, our population continues to change as the result of several factors such as an aging population. State population projections (below) show that the share of local population that is nearing or at retirement age will continue to grow. For some time, deaths have outnumbered births in Windham County (355 Births and 447 Deaths in 2019).

However, COVID-19 illustrated dramatically that forecasts aren't written in stone. During the pandemic, we saw new dynamics such as an influx of people to the region. This may be temporary, or may represent an underestimated long-term trend: in-migration to the region. This factor has the potential to grow and reshape the population. For instance, more new households in family formation vs retirement mode will change the population growth curve. It could bring the region back to an age distribution akin to the 1980s and 1990s. There are myriad implications for schools, entrepreneurship, customer base for local businesses, housing, and the labor force, just to name a few.

Windham County Population Change 1950 to 2020

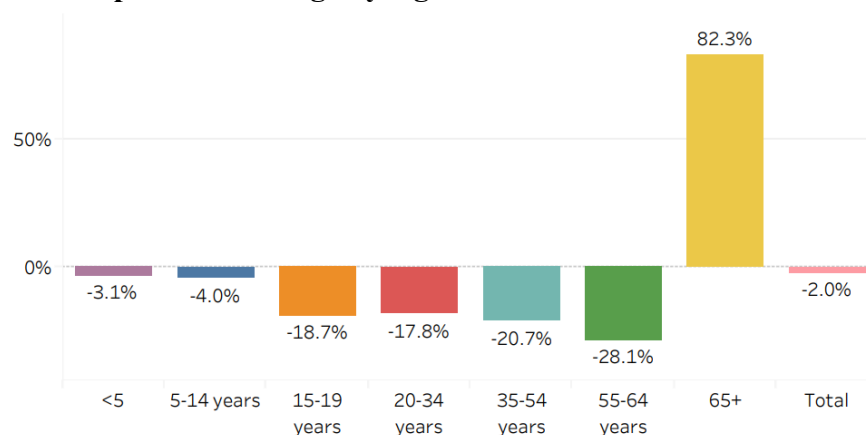


Source: US Decennial Census, images courtesy of VT Department of Labor Annual Profile Report <http://www.vtlmi.info/profile2021.pdf>

Windham County Projected Population Change by Age Cohort: 2010 – 2030

Projections 2030²

<5	2,081
5-14 years	4,773
15-19 years	2,309
20-34 years	5,877
35-54 years	10,214
55-64 years	5,289
65+	13,067
Total	43,610



Source: Source of Projections: Vermont Agency of Commerce & Community Development, <http://accd.vermont.gov/>, images courtesy of VT Department of Labor Annual Profile Report <http://www.vtlmi.info/profile2021.pdf>

Population Dynamics: Statewide, Town by Town

A shift has taken place in how Vermont grows. In the 90's growth showed up across Vermont. More recently, growth has mainly centered on resort towns and the Burlington region. This may reflect the availability and quality of the housing stock, as well as different market dynamics and consumer confidence.

These maps from the Vermont Department of Health (right and bottom left) and Vermont Center for Geographic Information (bottom right) provide an example of how there can be “little change” in the statewide population, and yet tremendous change at the regional and local level.

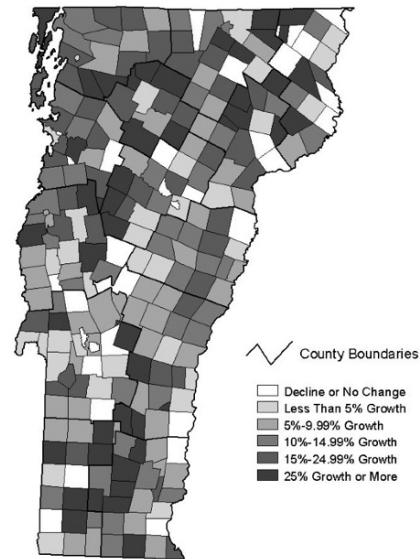


Figure 2. Population Change of Vermont Towns, 1990-2000.

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Clockwise from Top Right – 1990-2000, 2010-2020, 2000-2010.

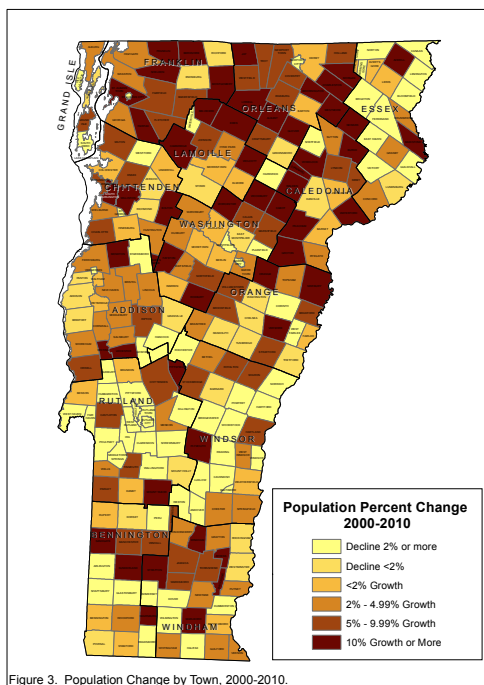
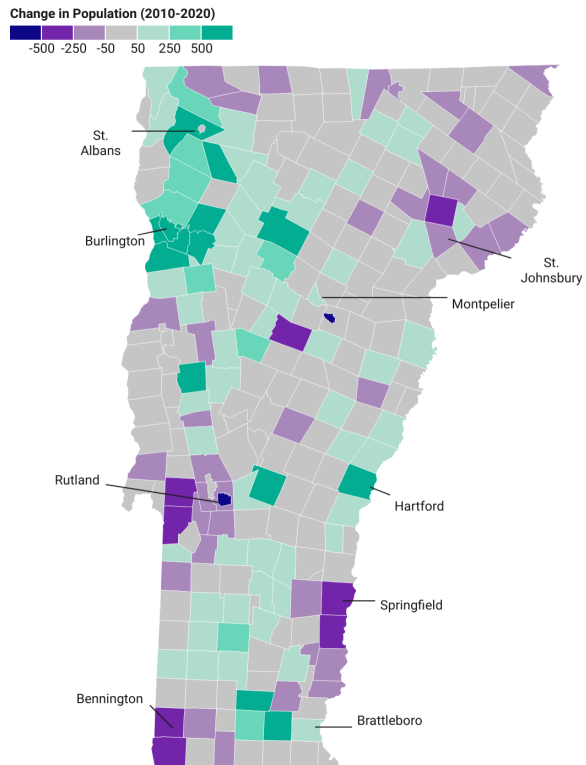


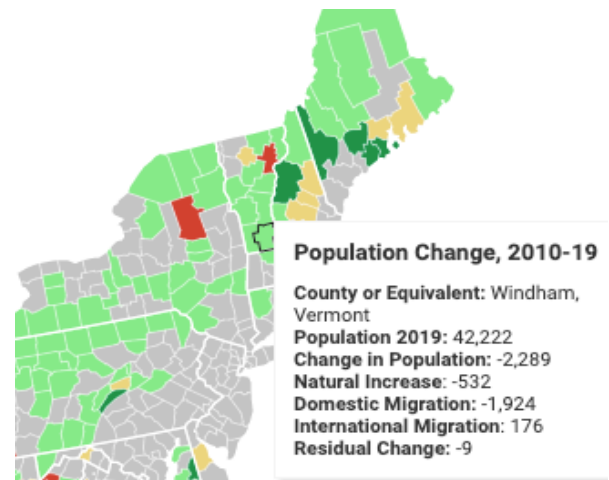
Figure 3. Population Change by Town, 2000-2010.

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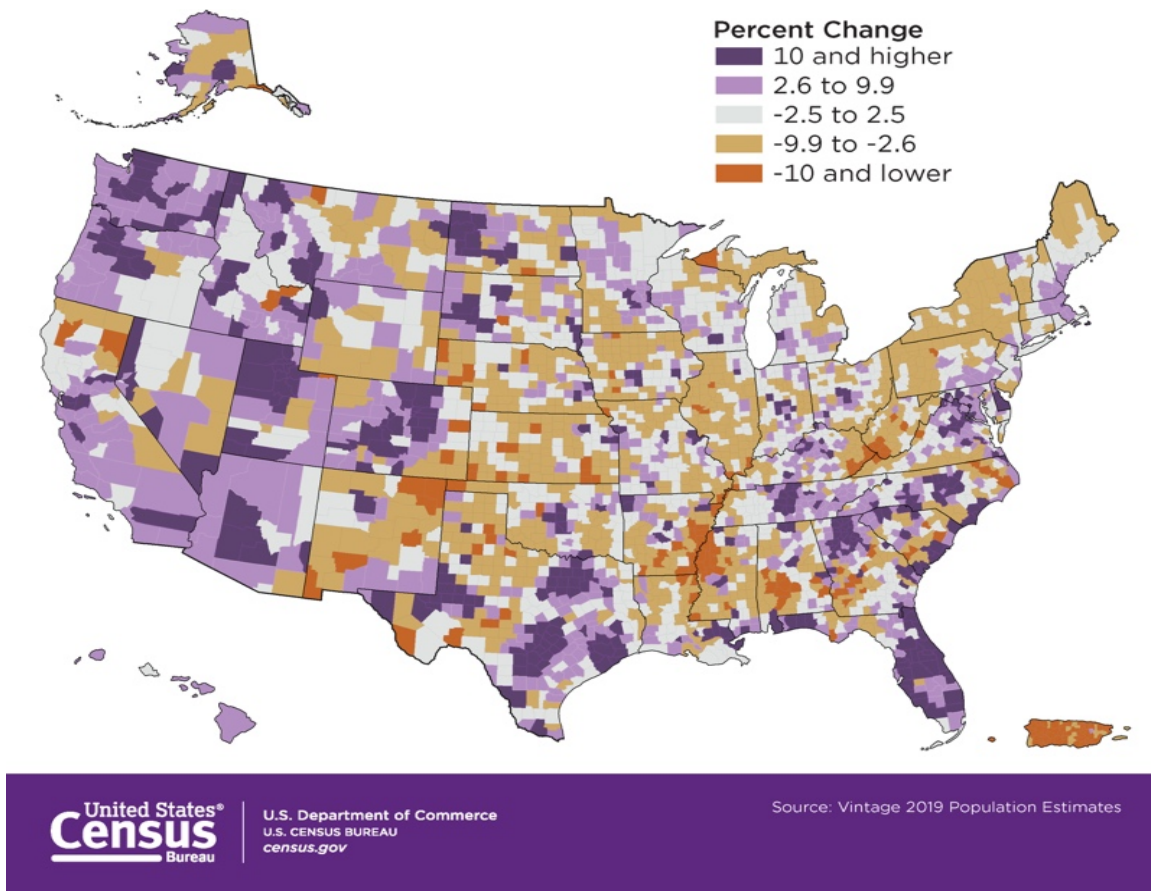


Population Dynamics: Migration

In addition to births and deaths, the movement of people influences population. The large map below shows Vermont and much of rural America experiencing population loss from 2010-2019. The pullout to the right shows American Community Survey data (published by the US Census) for Windham County which breaks down some elements of population change. Natural increase is births and deaths. Domestic migration means people moving to other parts of the U.S. Windham County lost 1,924 people to other states from 2010-2019. International migration, population growth attributable to incoming foreign-born residents, helped Windham gain 176 people in the same time period.



Below – Population Change from 2010-2019 based on the American Community Survey.

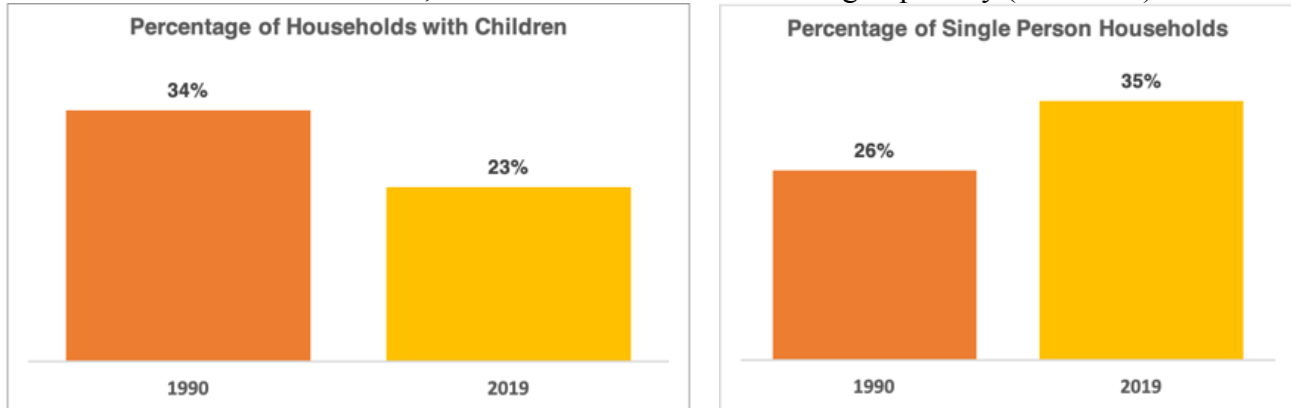


Town by Town Population Trends: New 2020 Census Data

Town	1800	1900	1950	1970	1990	2000	2010	2020	Population trends 1791 to 2020
Athens	459	180	139	159	313	340	442	380	
Brattleboro	1,867	6,640	11,522	12,239	12,241	12,005	12,046	12,184	
Brookline	472	171	132	180	403	467	530	540	
Dover	-	503	252	555	994	1,410	1,124	1,798	
Dummerston	1,692	728	790	1,295	1,863	1,915	1,864	1,865	
Grafton	1,149	804	422	465	602	649	679	645	
Guilford	2,257	782	796	1,108	1,941	2,046	2,121	2,120	
Halifax	1,600	662	343	295	588	782	728	771	
Jamaica	582	800	597	590	754	946	1,035	1,005	
Londonderry	530	961	953	1,037	1,506	1,709	1,769	1,919	
Marlboro	1,087	448	311	592	924	978	1,078	1,722	
Newfane	1,000	902	708	900	1,555	1,680	1,726	1,645	
Putney	1,574	969	1,019	1,727	2,352	2,634	2,702	2,617	
Readsboro	234	1,139	847	638	762	809	763	702	
Rockingham	1,684	5,809	5,499	5,501	5,484	5,309	5,282	4,832	
Searsburg	40	161	84	84	85	96	109	126	
Somerset	130	67	8	-	2	5	3	6	
Stratton	271	271	54	104	121	136	216	440	
Townshend	1,083	833	584	668	1,019	1,149	1,232	1,291	
Vernon	480	578	712	1,024	1,850	2,141	2,206	2,192	
Wardsboro	1,484	637	377	391	654	854	900	869	
Westminster	1,942	1,295	1,400	1,875	3,026	3,210	3,178	3,016	
Weston	-	756	468	507	488	630	566	623	
Whitingham	868	1,042	816	1,011	1,177	1,298	1,357	1,344	
Wilmington	1,011	1,221	1,169	1,586	1,968	2,225	1,876	2,255	
Windham	427	356	146	174	251	328	419	449	
Winhall	202	449	255	281	482	702	769	1,182	

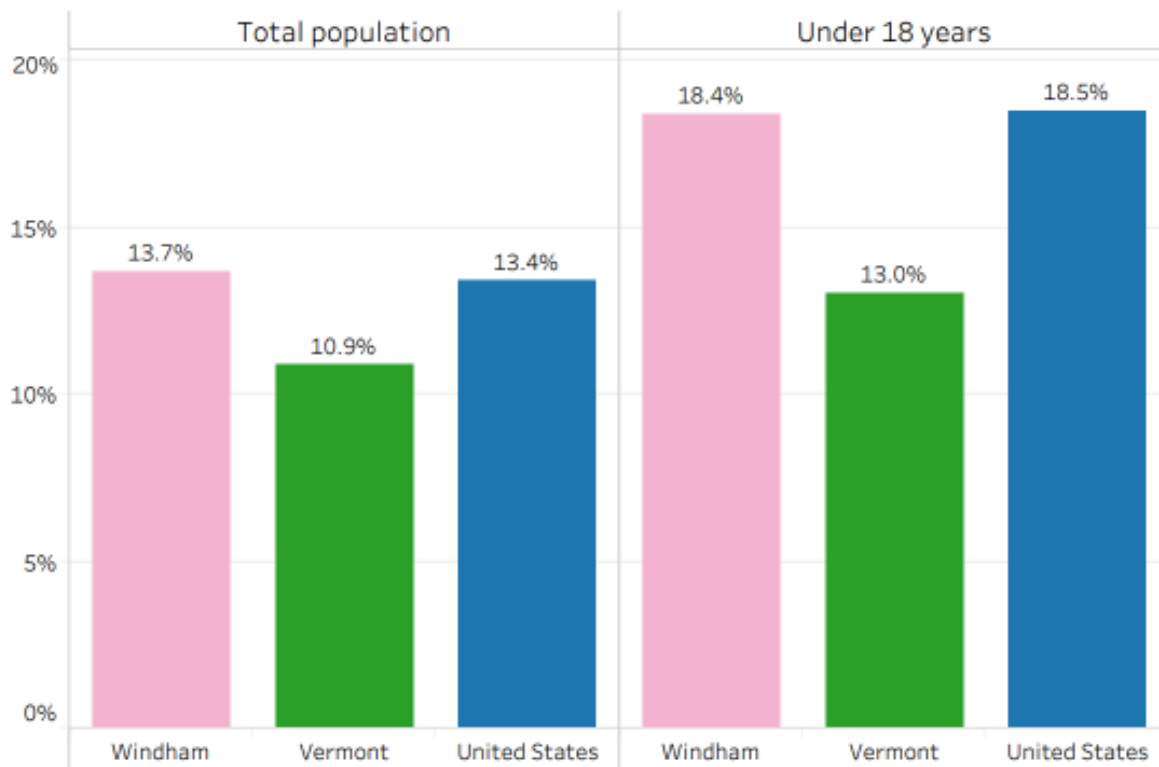
Changing Households, Household Income & Poverty

Vermont's population changes have been limited and slow, but people and households keep changing. Since 1990 the share of households with children has dropped, while single-person households have grown in number (see below). Median household income has dropped despite growth at state and national level, but it also varies widely from town to town (next page). Windham's poverty rates mirror the nation, rather than Vermont's lower rates, with over 18% of children living in poverty (see below).



2015-2019 American Community Survey 5-yr estimates, image courtesy of VT Dept of Labor Annual Profile Report <http://www.vtlni.info/profile2021.pdf>

Poverty Rate by Age

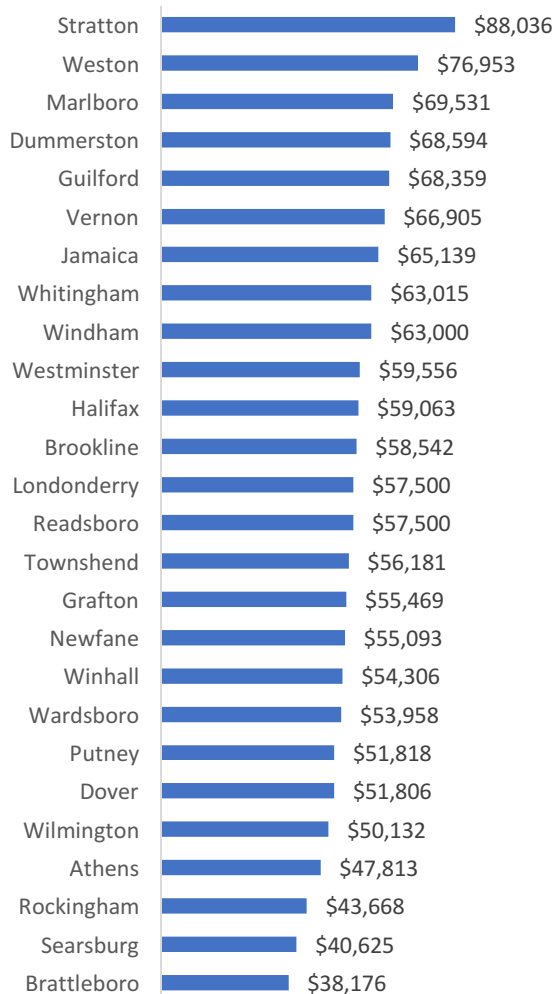


2015-2019 ACS 5-year estimates, Image courtesy of VT Department of Labor Annual Profile Report <http://www.vtlni.info/profile2021.pdf>, Vermont Agency of Commerce & Community Development, <http://accd.vermont.gov/>.

Changing Households, Household Income & Poverty *continued*

More than half of household earnings in the region come from non-wage sources, including products of wealth and retirement income as well as social benefits. The data below includes household income based on all of these sources. With less than half of the regional population participating in the workforce, it is important to consider household economic well-being from multiple angles and that different households rely on different sources for that well-being.

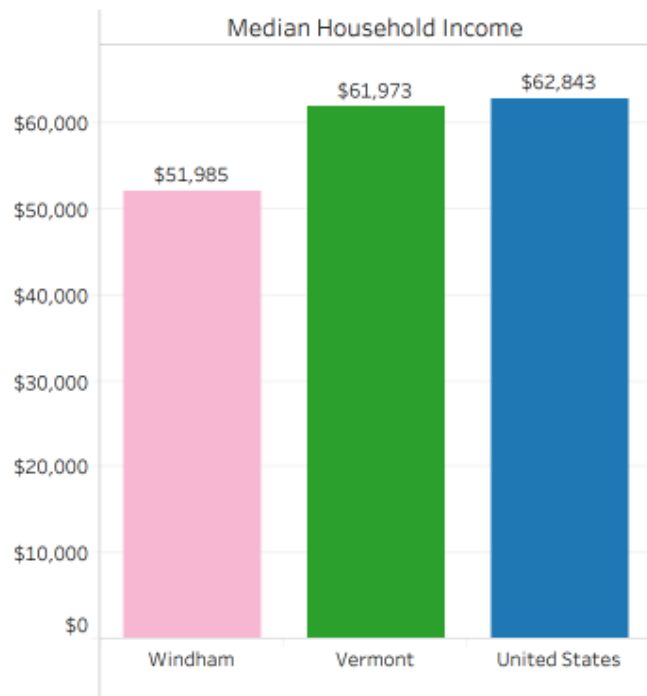
Median Household Income



Median Household Income¹

Area	2010	2019
Windham	\$54,769	\$51,985
Vermont	\$60,780	\$61,973
United States	\$60,866	\$62,843

2019



2006-2010 and 2015-2019 ACS 5-year estimates, 2019 inflation-adjusted dollars, image courtesy of VT Department of Labor Annual Profile Report <http://www.vtlmi.info/profile2021.pdf>

American Community Survey 2019 5-Year Estimates

Covid-19 Impact on Real Estate Transactions

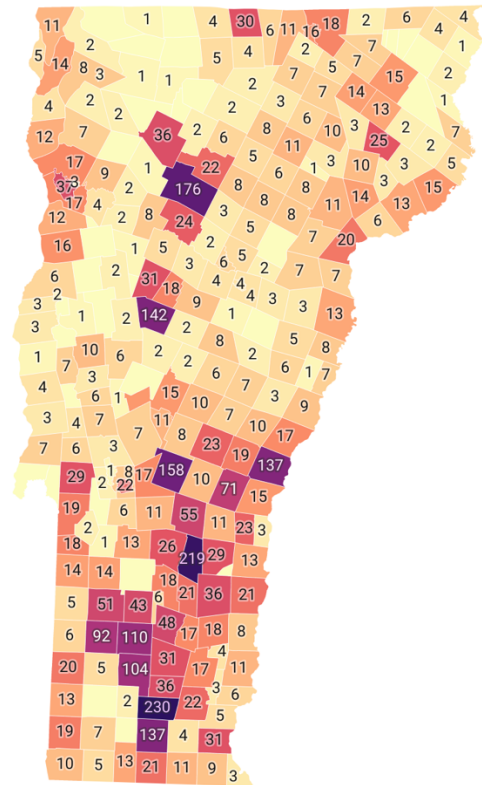
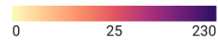
A big question right now for southeastern Vermont is how the pandemic in-migration affected housing, schools, and demand on services. The map to the right shows residential sales by town, illustrating how much more this phenomenon has affected seasonal communities.

We expect more statewide research on remote workers this year, as policy-makers try to get a handle on population changes not anticipated in previous plans and projections.

What does it mean for towns and the regional economy? Will the housing market cool down? Will new Vermonters stay here long term? As the last Baby Boomers turn 65, will increasing retirements drive more turnover in housing and newcomers arriving to fill jobs in teaching, hospitals, manufacturing and other areas of high demand? These are big questions BDCC & SeVEDS will monitor on as new studies and data sets are issued.

Residential Property Sold to Out-of-State Buyers in 2020

of transactions where buyer listed out of state mailing address



PROPERTY TRANSFER DATA ANALYSIS

Year	Transactions	Transaction Growth, YoY	Amount Spent	Spending Growth, YoY
2018	2,667	0%	784.19M	3%
2019	2,750	3%	799.06M	2%
2020	3,795	38%	1.43B	79%

Map and Chart courtesy of Vermont Center for Graphic Information, Data Source: Vermont Tax Department <https://ptt.mapvt.com/>

Housing

The brisk housing market has elevated concerns about home prices and the cost of living. The chart below illustrates the rapid rise in home prices in Windham County.

Since the 1980s housing production has been slow in southeastern Vermont, except in resort communities. One of the dynamics being studied is the rise in short term rentals: Windham County is second only to Chittenden County in terms of growth in the percentage of housing units dedicated to that use now. For more information on the statewide dynamics in housing check out the recent Vermont Agency of Commerce and Community Development housing assessment <https://aced.vermont.gov/housing/plans-data-rules/needs-assessment>.

Median Home Sales Price: Windham County, Vermont

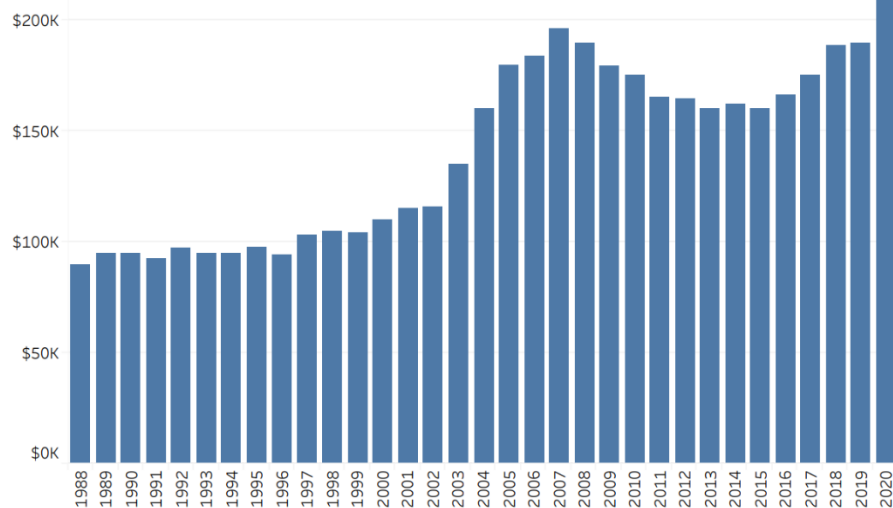
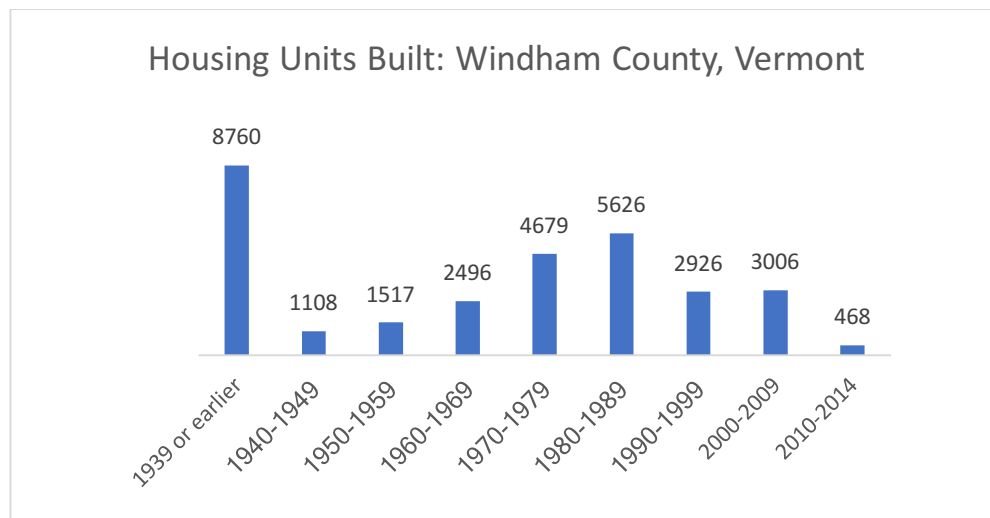


Image courtesy of VT Department of Labor Annual Profile Report <http://www.vtlni.info/profile2021.pdf>; Data from Vermont Department of Taxes: Property Transfer Tax (PTT) records (2020) Description: The median price of primary residences sold.

Housing Units Built: Windham County, Vermont



American Community Survey 2019 5-Year Estimates

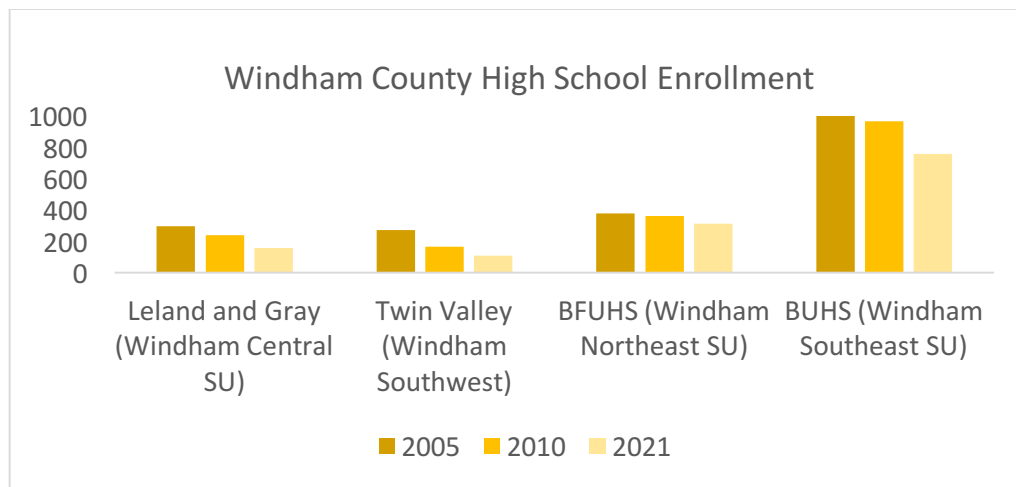
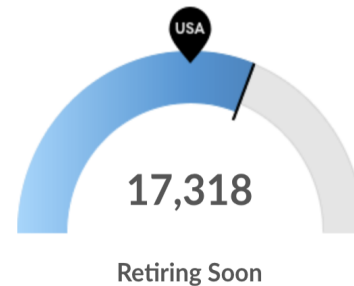
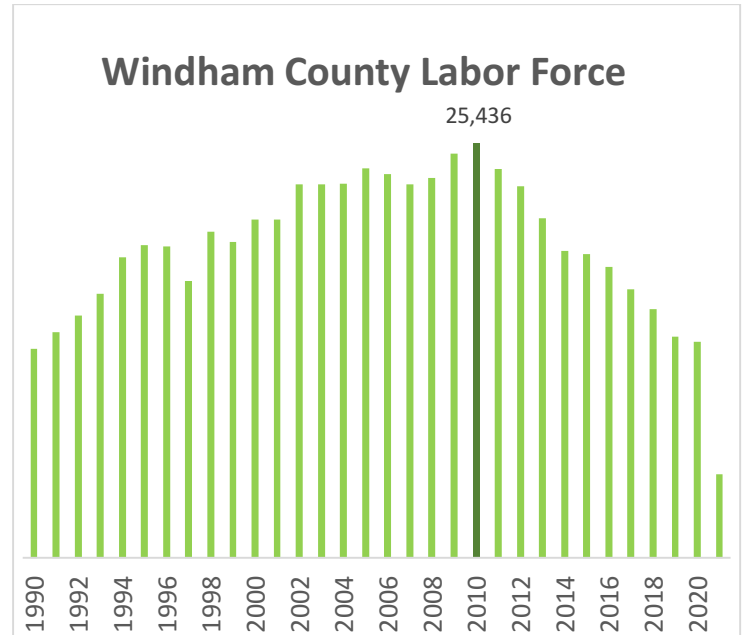
Labor Force Trends: Fewer Windham Workers

Population trends drive labor force trends. With Windham County's 2020 census data, we see slight population growth concurrent with dramatic shrinkage in our labor force. While some of this can be attributed to volatility in the labor market caused by COVID-19, it reflects a decline that long preceded the pandemic. It is the result of dynamics within the population. For instance, as referenced earlier, the share of population at or near retirement age, has grown steadily and is projected to continue.

These and other demographic trends have resulted in a regional labor force that is now smaller than it was in 1990. **The labor force has decreased 23% since 2010, from 25,436 to 19,500 (August 2021).**

With outmigration of young people and limited in-migration in younger age cohorts, we have seen dropping high school enrollments across the region.

Above right: VDOL vtlni.org Vermont Labor Force and Unemployment Statistics. Right, EMSI Developer number of near-term retirements anticipated among workers.



Vermont Agency of Education Enrollment Report <https://education.vermont.gov/data-and-reporting/vermont-education-dashboard/enrollment>

Labor Force Trends: Unemployment and Earnings

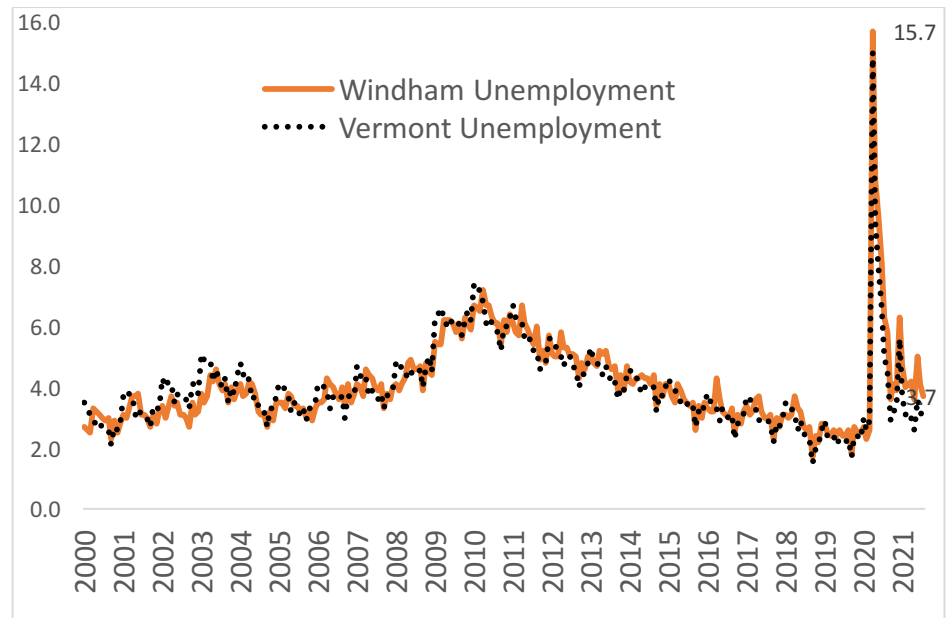
COVID-19 caused a spike in unemployment, then a drop in the measured unemployment rate. This is the result of many factors, including long-term economic disruptions affecting major sectors like hospitality as well as people leaving the workforce due to health concerns or caregiving needs. As the pandemic hit Vermont, southeastern Vermont experienced sustained unemployment in jobs that cannot be executed remotely, but also benefits from strong employment and wages in essential sectors like manufacturing.

Retirements, already adding up as the last boomers approach age 65, seem to have been further hastened by COVID-19. Nationwide, women have left the workforce at alarming rates, due to factors like loss of childcare and demands of virtual learning. In southeastern Vermont the childcare system is still disrupted, and the K-12 system remains vulnerable until the pandemic is fully under control. It's still too early to understand all of the long term effects of the pandemic disruptions on our regional workforce.

The pandemic corresponded with a rise in wages, due in part to labor shortages. Whether this will help close a gap between the region and state or national levels remains to be seen.

Data right - VT LAUS – Labor and Unemployment Statistics VT Dept of Labor
<http://www.vtlni.info/laus.cfm>

Image and data below - courtesy of VT Department of Labor Annual Profile Report
<http://www.vtlni.info/profile2021.pdf>



Windham County Average Annual Wage

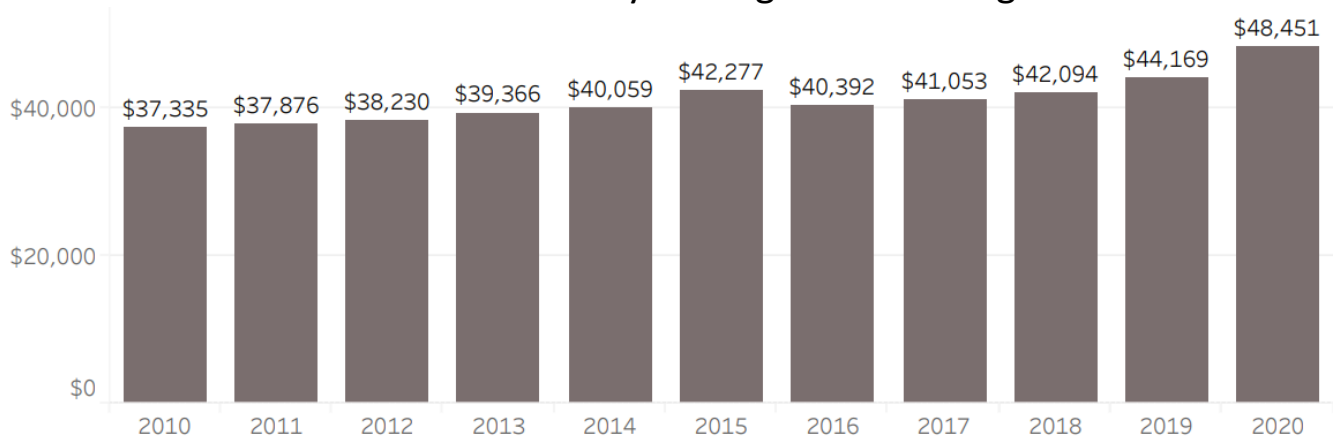


Image courtesy of VT Dept of Labor Annual Profile Report <http://www.vtlni.info/profile2021.pdf> - Data: Quarterly Census of Employment and Wages

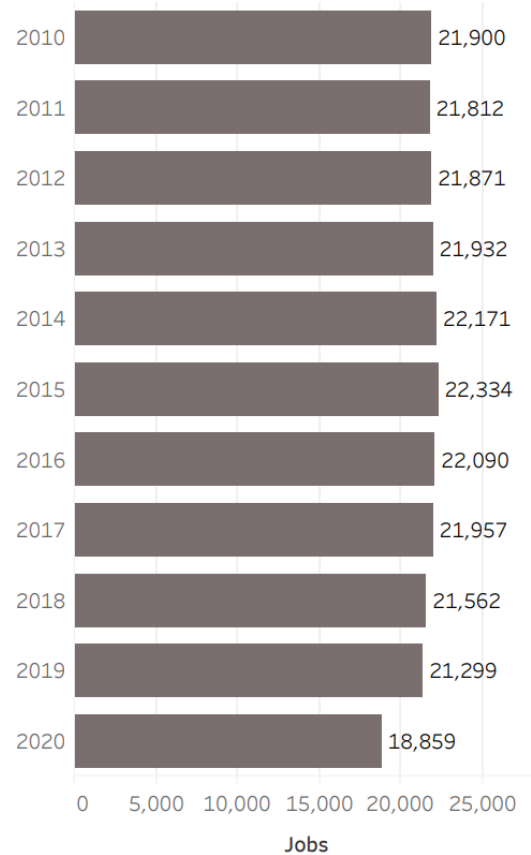
People Power the Economy

With fewer workers, there is less employment. Even if a job is vacant and available, it stops showing up in employment data. Therefore, as available labor trends down in southeastern Vermont, we see employment dropping (right). But long before the pandemic, a declining labor force was raising questions about how to sustain economic vitality with fewer people participating in the economy. Will unfilled jobs remain available to those entering or re-entering the workforce after COVID-19, or will some disappear entirely from this region's economy?

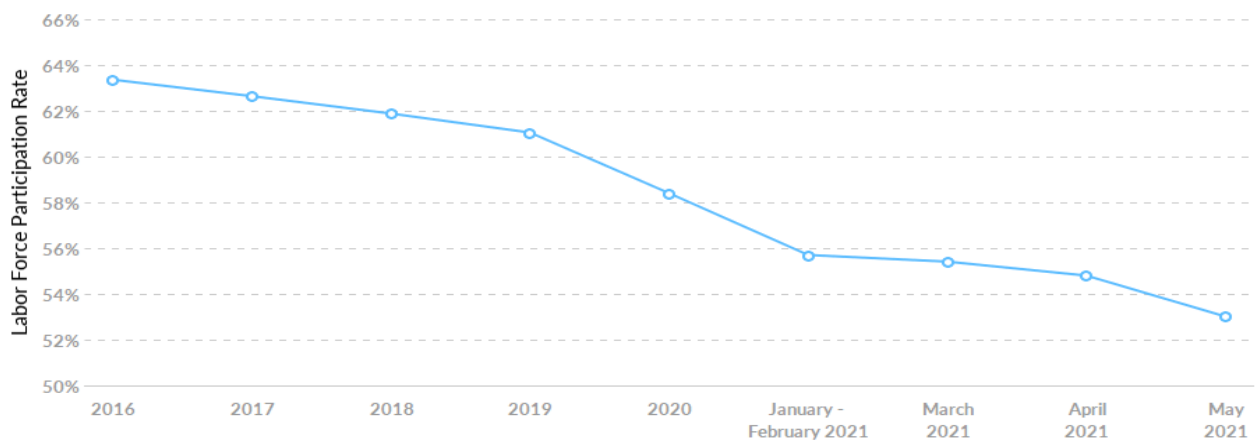
Below, we see regional Labor Force Participation Rates going down, reflecting state and national trends. This raises questions: How are working Vermonters re-engaging with employment as we emerge from the pandemic? How will factors like housing and childcare impact working Vermonters going forward? What will be the long-term effects, if any?

Source: Vermont Department of Labor, Quarterly Census of Employment & Wages, images courtesy of VT Department of Labor Annual Profile Report <http://www.vtلمي.info/profile2021.pdf>

Total Covered Employment



Labor Force Participation Rate Trends



Source: Emsi Developer

Sector Specific Demographics

BDCC & SeVEDS conduct Hiring Needs Assessments to understand labor demand. For instance, there is a high demand for CDL Drivers in the region, a workforce with a disproportionate number retirements coming soon. This creates additional pressure on companies trying to hire.

The data for healthcare personnel (right) shows high demand, and also growing retirements which will drive sustained demand for new talent.

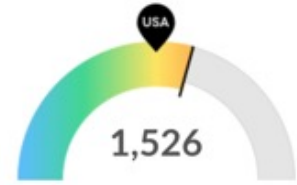
Vermont will need to welcome more talent, which means a more diverse workforce. Below, the “donut” on the left is the highly diverse U.S. healthcare workforce in contrast with today’s tri-state region (VT, MA and NH) talent pool, on the right. Our ability to attract and retain diversity will directly impact employers’ ability to fill all jobs.

Medical Personnel in Windham County



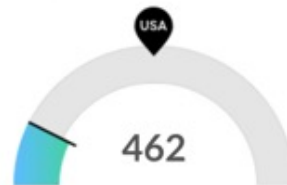
Demand (Job Postings)

Competition from online job postings is high in your area. The national average for an area this size is 337* job postings/mo, while there are 594 here.



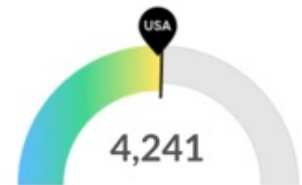
Retiring Soon

Retirement risk is high in your area. The national average for an area this size is 1,199* employees 55 or older, while there are 1,526 here.



Racial Diversity

Racial diversity is low in your area. The national average for an area this size is 1,989* racially diverse employees, while there are 462 here.



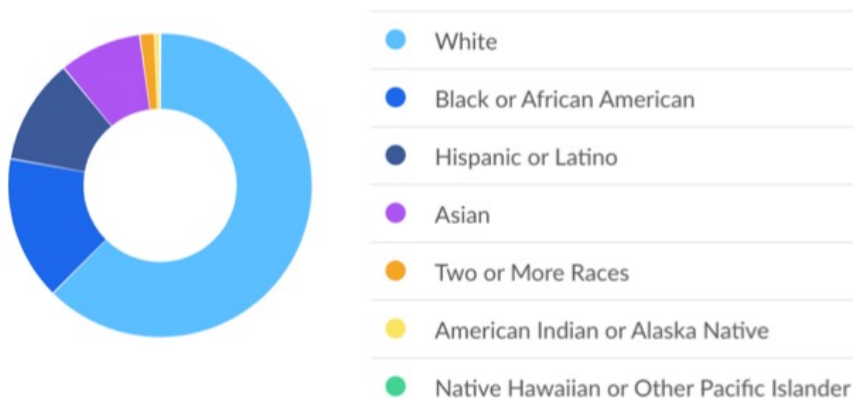
Gender Diversity

Gender diversity is about average in your area. The national average for an area this size is 4,136* female employees, while there are 4,241 here.

Source: Emsi Developer

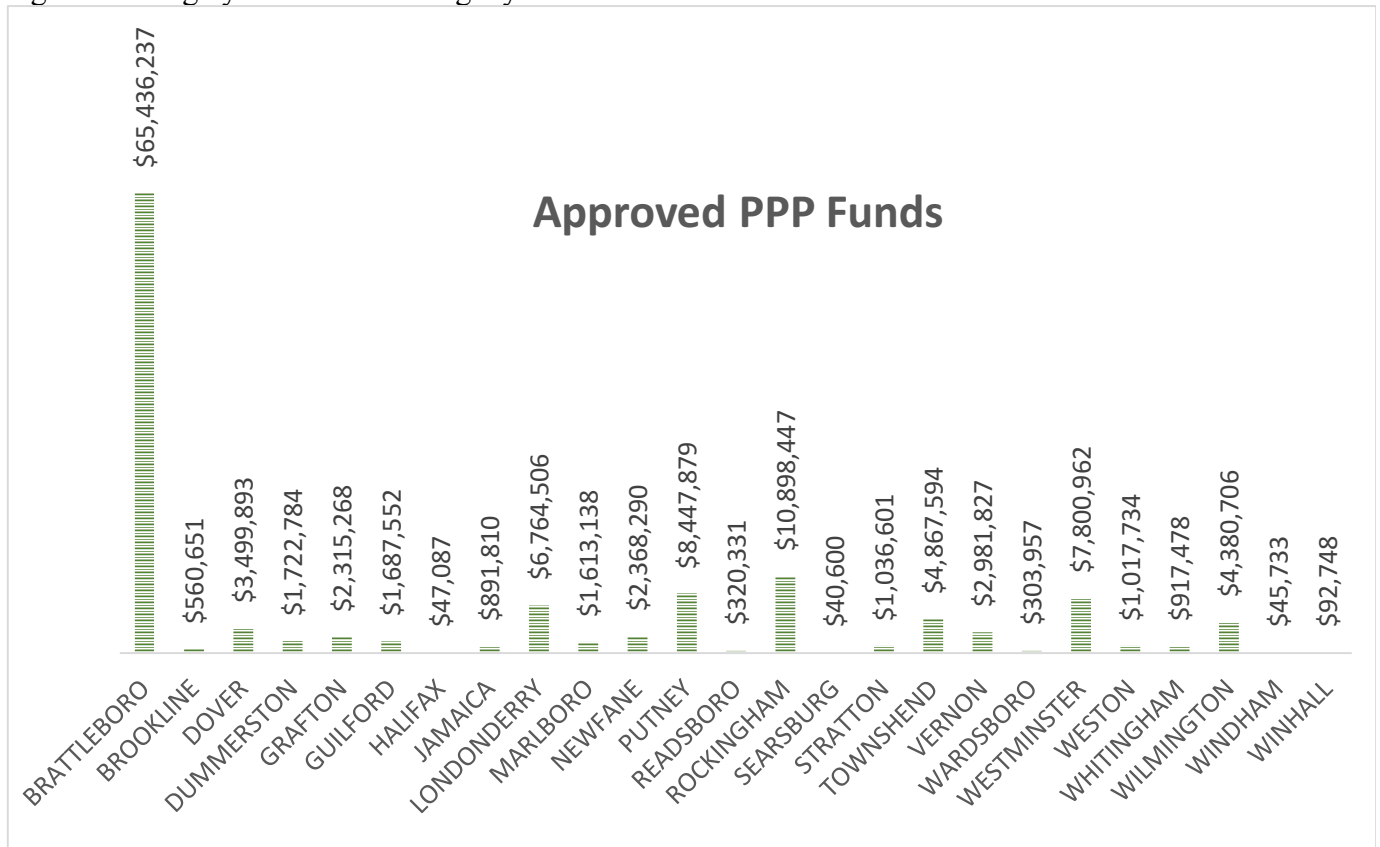
Demographics of U.S. Health Workers (left) vs. Tri-State Region

(Tri-state region includes Windham County, VT, Cheshire County, NH and Franklin County, MA.)



Employment and the Pandemic

Over 1,500 Windham County employers – businesses and non-profits – were able to take advantage of the federal Payroll Protection Program through the Small Business Administration, which allows loan forgiveness largely based on averting layoffs.



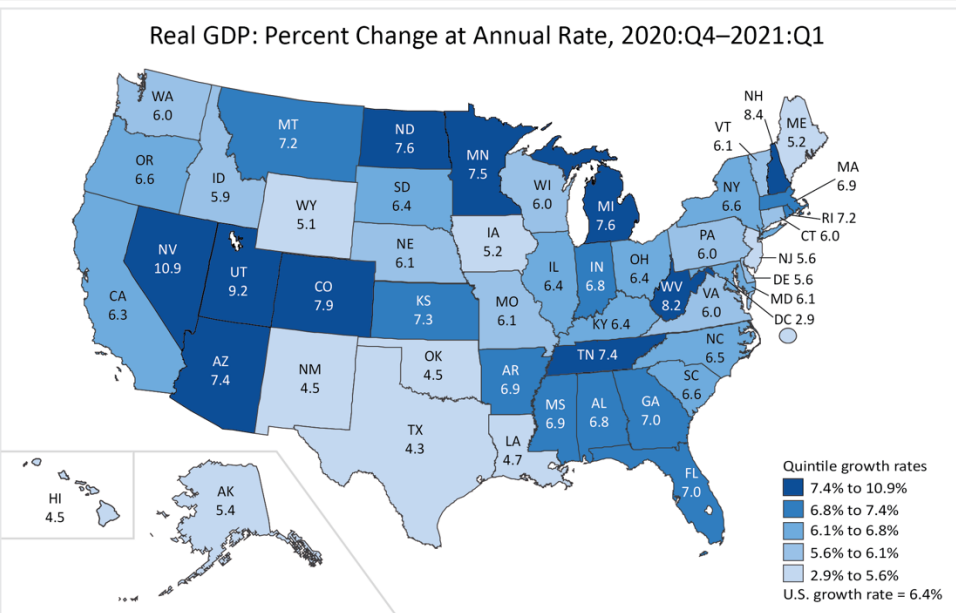
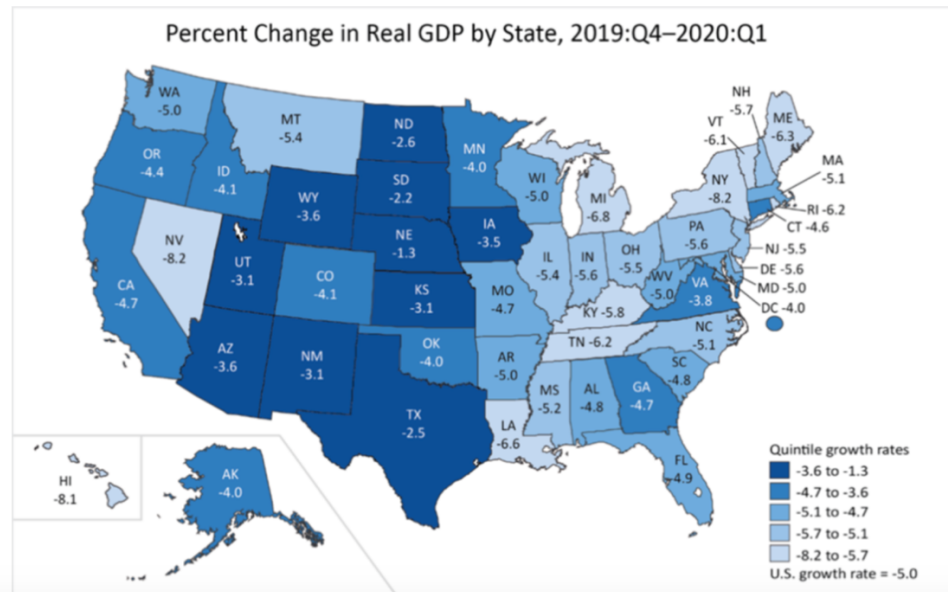
U.S. Small Business Administration <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/ppp-data#section-header-10>

PPP AWARDS BY TOWN

Brattleboro	601	Rockingham	147
Brookline	11	Searsburg	1
Dover	82	Stratton	14
Dummerston	44	Townshend	34
Grafton	18	Vernon	27
Guilford	45	Wardsboro	12
Halifax	3	Westminster	57
Jamaica	19	Weston	33
Londonderry	100	Whitingham	28
Marlboro	18	Wilmington	95
Newfane	41	Windham	4
Putney	95	Winhall	6
Readsboro	14		

How is Recovery Going?

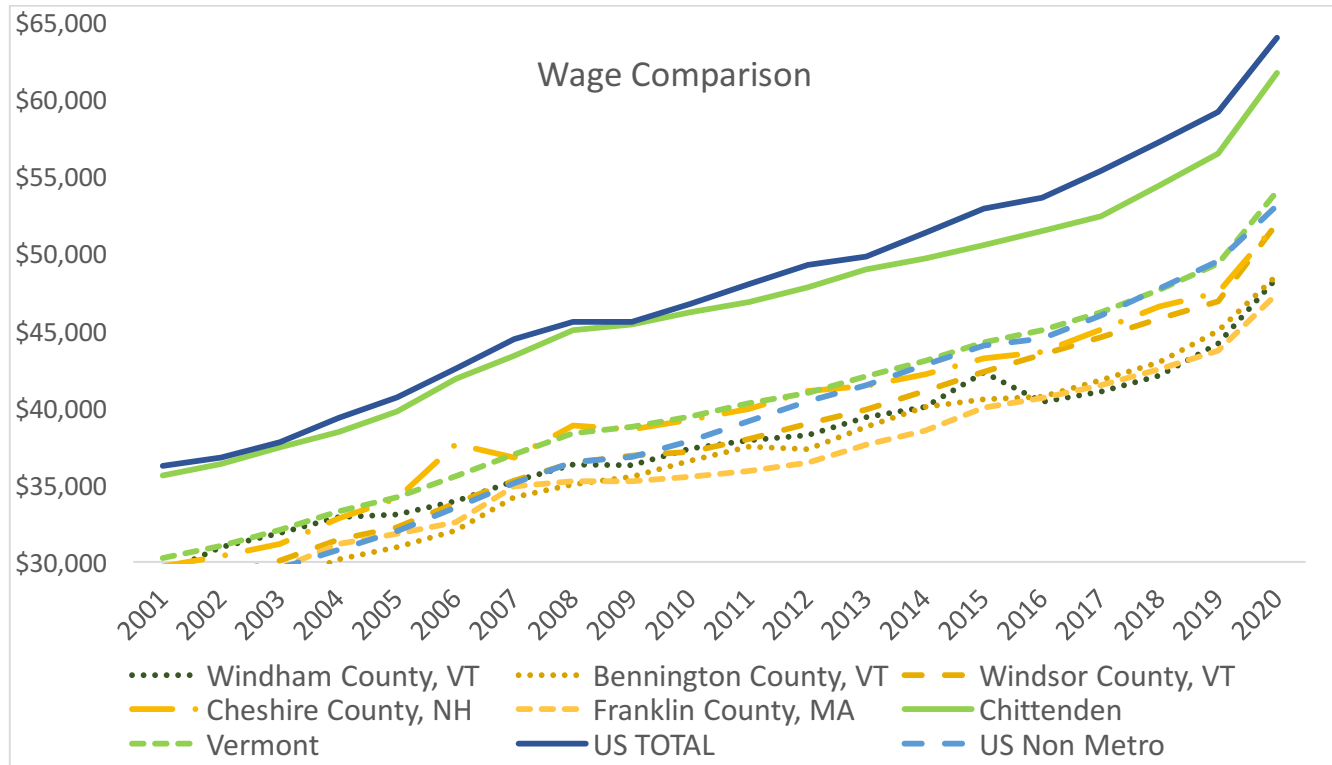
As with every recession or economic setback, there are many different experiences of recovery. Grocery stores and restaurants had very different experiences during the pandemic, as did people working in manufacturing vs healthcare or service jobs. GDP, or gross domestic product, is one blunt tool that offers a snapshot of economic activity. These maps created by the Federal Bureau of Economic Analysis show the dramatic contraction in Vermont's economy at the start of the pandemic with 6.1% loss in GDP, then the state bouncing back a year later with 6.1% growth.



U.S. Bureau of Economic Analysis

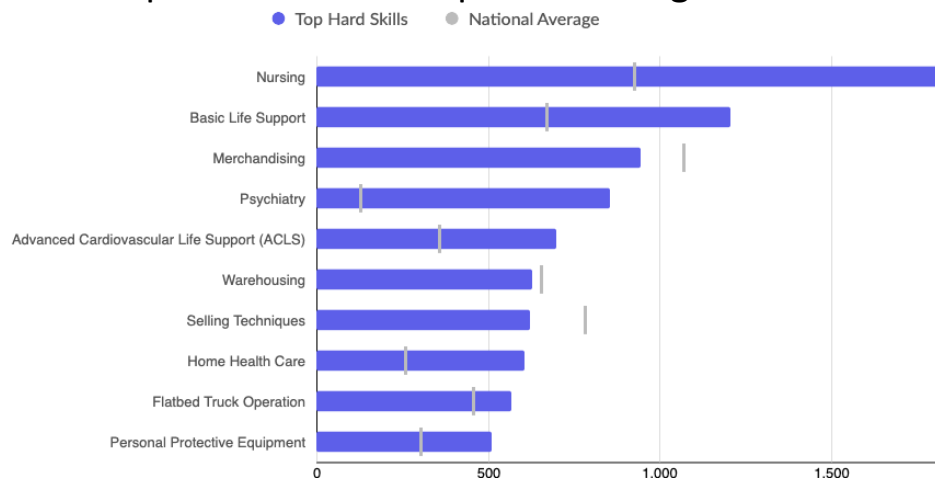
Wage Comparison & Skills in Demand

Wages in the region track generally to surrounding counties, and to the non-metropolitan regions of the United States. The regional “wage gap” represents a difference between metropolitan areas, which includes the Burlington region, and non-metropolitan or rural areas. A long-term challenge here and nationally is a need for workers to fill jobs that require specific “hard skills”. The chart below shows the number of positions requiring specific skills, benchmarked to national demand.



Bureau of Labor Statistics

Top “Hard Skills” Required for Regional Jobs



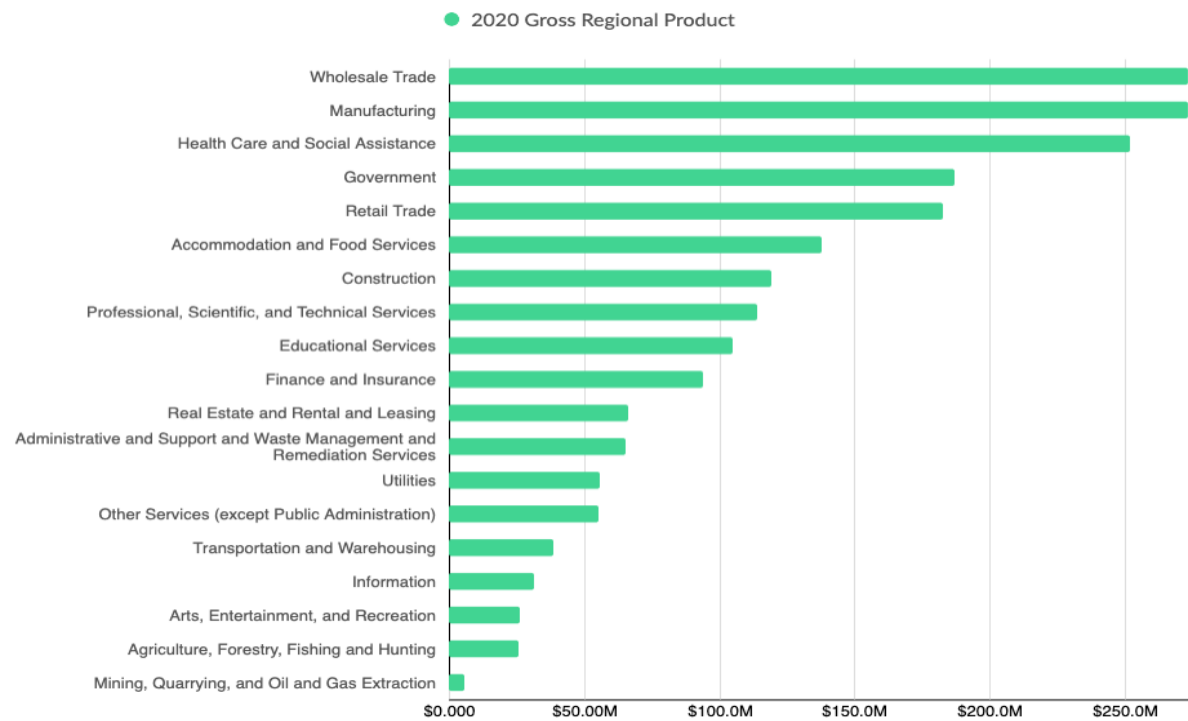
EMSI Developer

Windham Industry Mix: Largest Industries by Job and GRP

This overview (right) emphasizes the sectors with the greatest number of jobs in Windham County, benchmarked to the national average.

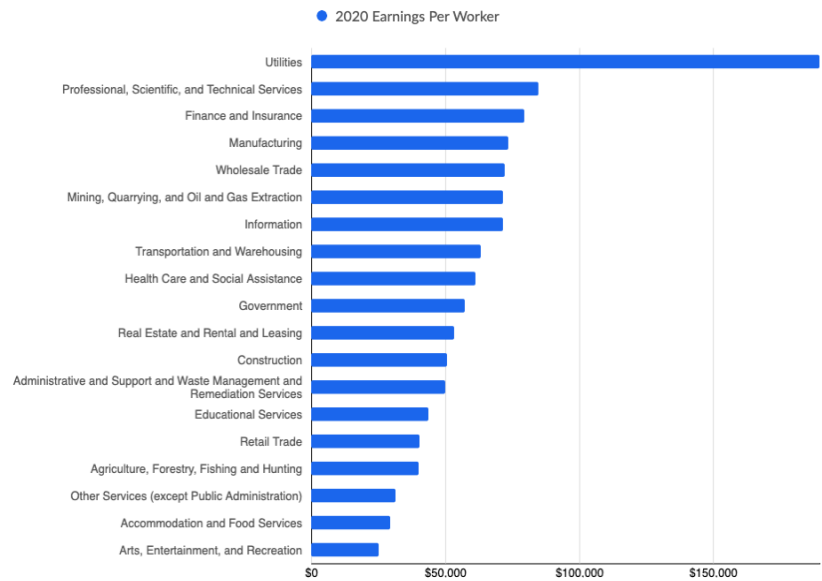
Below, a different view of sector “size” is presented with Gross Regional Product for Windham County. GRP loosely correlates to the size of a sector OR its profitability, which in turn usually correlates with higher wages.

Source: Emsi Developer

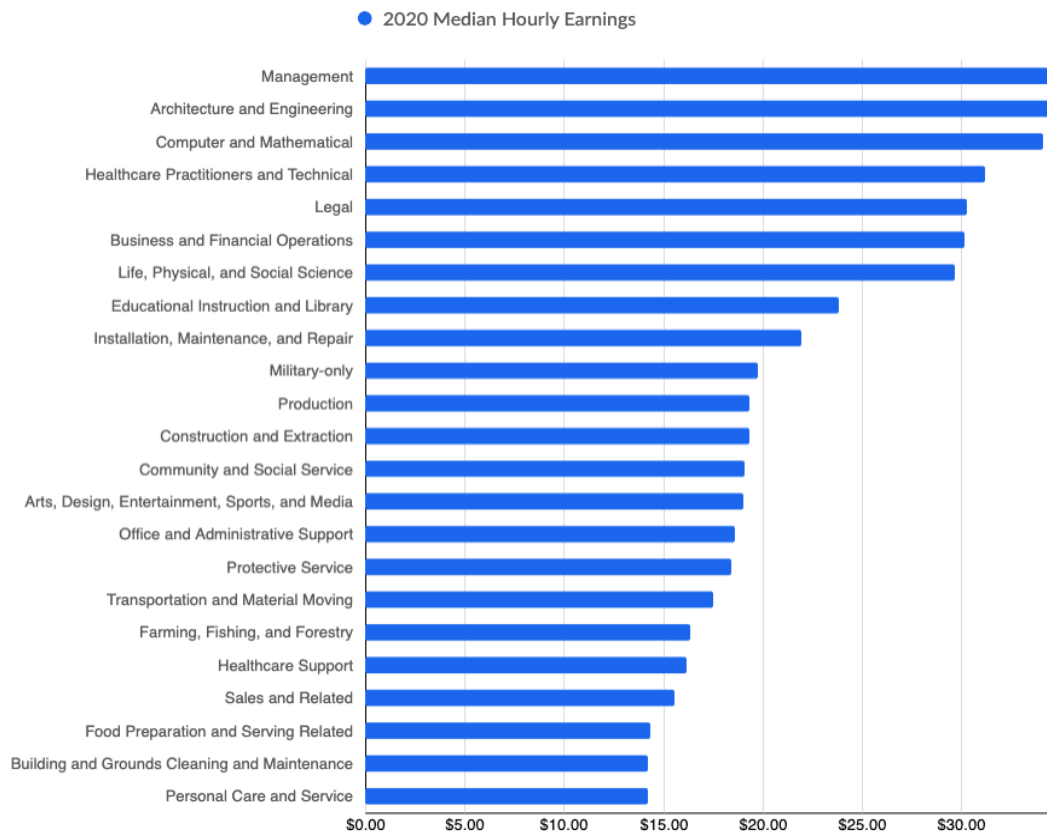


Earnings & Jobs by Industry in Windham County

These tables show two different views of industries in Windham County, based on what people earn. To the right is earnings per worker and below, hourly earnings. One can see that the industries with the highest pay do not provide the highest number of jobs. In particular, there are now only 68 jobs in the utilities sector which shrunk markedly with the closure of Vermont Yankee and which will shrink again as VY site cleanup concludes. The largest sector, healthcare and social assistance, includes very high paying jobs, but also a preponderance of lower skill and low wage occupations.



Source: Emsi Developer

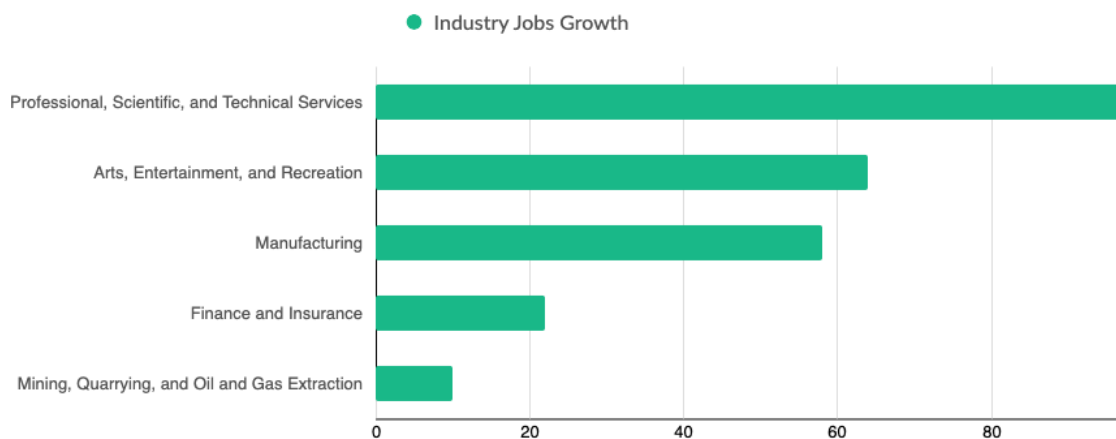


Earnings & Jobs by Industry in Windham County

Industries with the greatest job growth (see below) do not fully account for the job opportunities anticipated, given a high number of retirements which create vacancies without technically adding jobs. BDCC & SeVEDS have conducted several occupation-specific Hiring Needs Assessments to identify anticipated hiring, as well as barriers and opportunities for those seeking to enter those career pathways: Manufacturing Production, CDL Drivers, Accounting & Bookkeeping. Over the next five years hundreds of positions are available at all levels in these segments alone.

By national standards, nearly all of our region's businesses and employers are "small": 91% of private employers in the county have under 20 employees. Yet 54% of jobs are in a small number of establishments with 20 employees or more.

Top Growing Industries



Source: EMSI Developer

Vermont Size of Establishment by County

private industry establishments, employment and wages, first quarter 2021

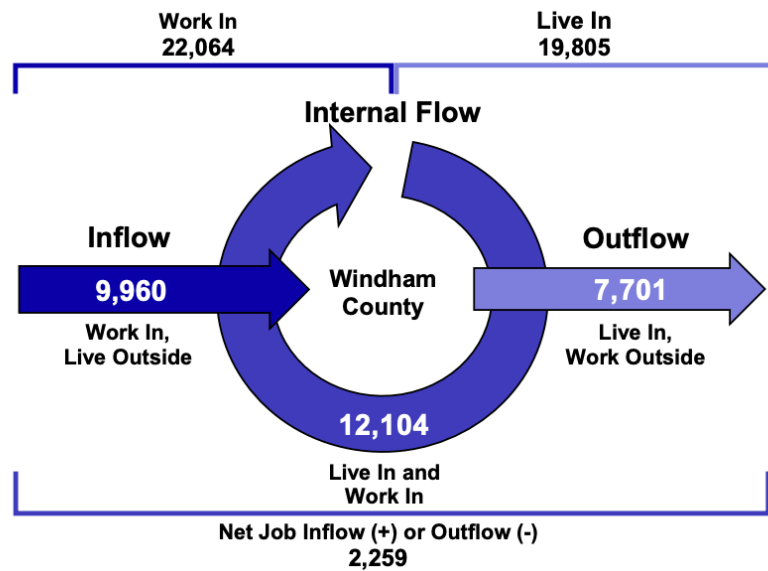
County	Total	Size of establishment								
		4 or fewer	5 to 9	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 plus
		workers	workers	workers	workers	workers	workers	workers	workers	workers
Windham - Count										
Establishments.	1,979	1,355	304	154	115	29	17	3	2	---
Employment, March	16,196	n	2,055	2,015	3,506	1,967	2,275	1,120	n	---
Wages, quarterly (000)	185,118	n	19,731	19,085	38,676	20,812	29,686	16,049	n	---
% of county establishments	100.0	68.5	15.4	7.8	5.8	1.5	0.9	0.2	0.1	---
% of county employment	100.0	n	12.7	12.4	21.6	12.1	14.0	6.9	n	---
% of county wages	100.0	n	10.7	10.3	20.9	11.2	16.0	8.7	n	---
% of county employment	100.0	n	12.7%	12.4%	21.6%	12.1%	14.0%	6.9%	n	---
% of county wages	100.0	n	10.7%	10.3%	20.9%	11.2%	16.0%	8.7%	n	---

U.S. Covered Employment and Wages accessed via <http://www.vtlimi.info/indnaics.htm>

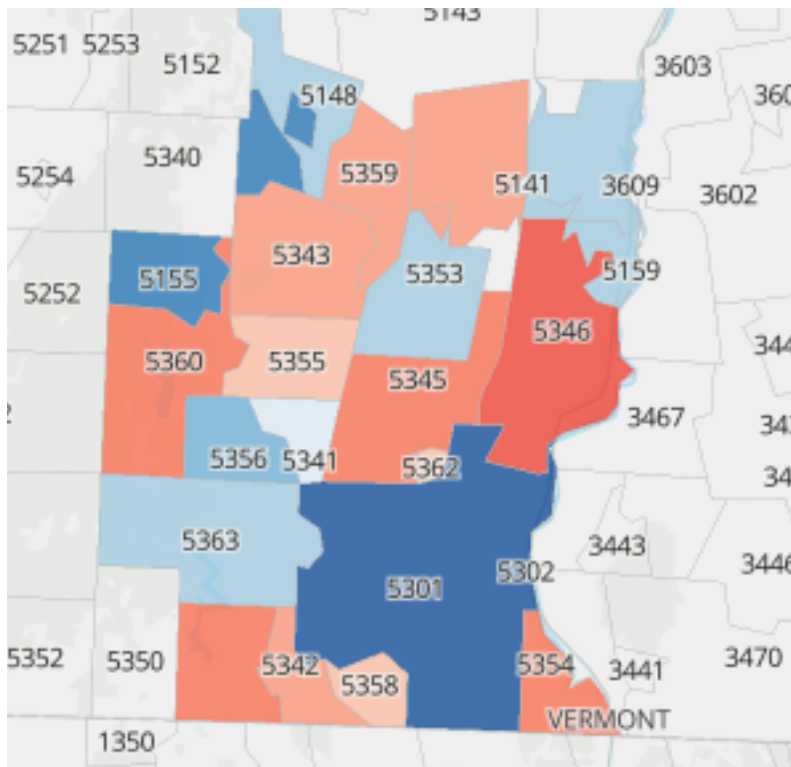
Commuter Dynamics and the Regional “Labor Shed”

Workers move around the region, with most people working outside the town where they reside.

Windham County is also part of a larger regional economy. We share jobs and labor force, as well as services and amenities, with our neighbors in each direction. The illustration to the right shows the flow of workers in and out of Windham County.



Source: VT Department of Labor Economic and Labor Market Information Annual Profile Report
<http://www.vtلمي.info/profile2021.pdf>



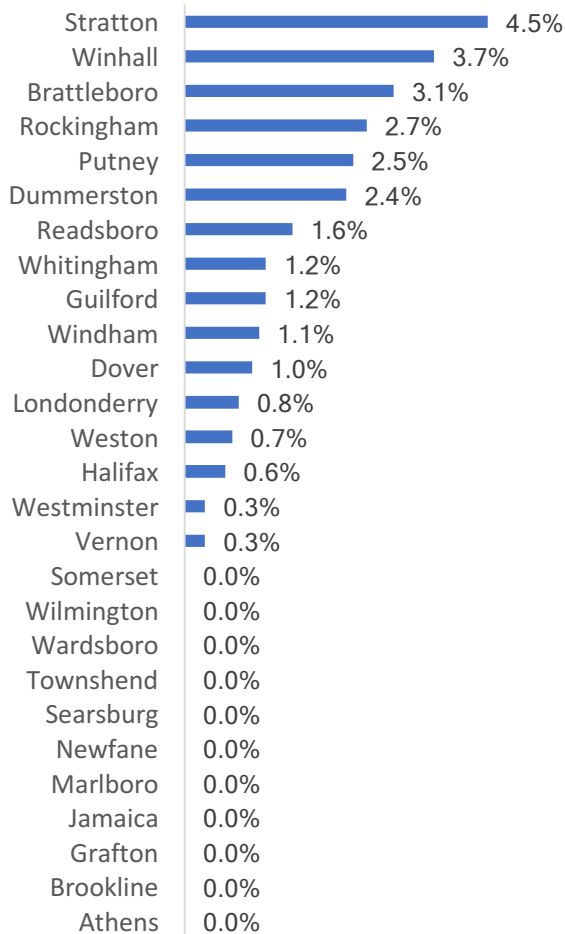
The map to the left shows where people live (more outbound commuters— in red) vs where they work (more inbound commuters - in blue). Zip codes appear truncated – missing “0” in the first place.

Source: Emsi Developer

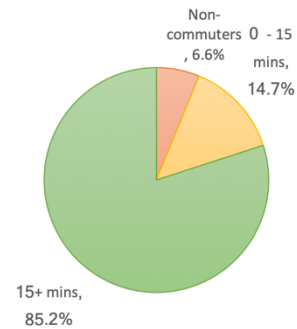
Local Commuter Data

This and the following pages provide local-level commuter data derived from the American Community Survey (2015-2019). Data below shows the percentage of workers without access to a personal vehicle. The pie charts on this page and the following show commute-times by town. They show what proportion of local residents are likely to be working locally vs commuting to other towns, counties or states. This data is pre-pandemic and does not reflect people working at home temporarily (non-commuters). Pie charts on this page are for towns in Windsor and Bennington Counties.

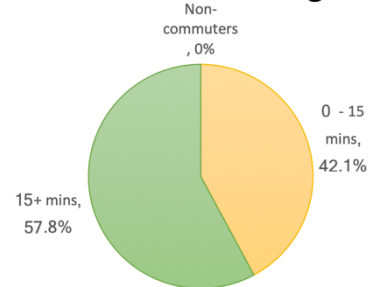
Percentage of Workers Without Access to Personal Vehicle



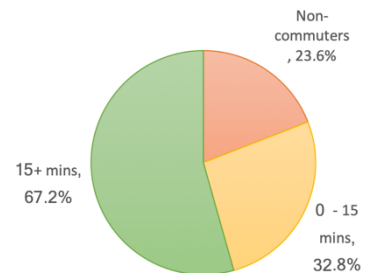
Town of Readsboro



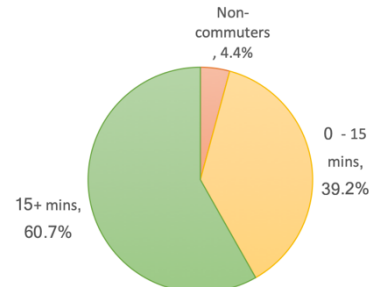
Town of Searsburg



Town of Weston



Town of Winhall



Local Commuter Data: Windham County Towns



