

Market Research

Slate Belt Veterans Association • April 19, 2026

Overview

The Slate Belt Veterans Association addresses the critical need for accessible and affordable housing for combat-disabled and underserved veterans in the Lehigh Valley, a region experiencing a growing homeless population.

The Slate Belt Veterans Association (SBVA) is a 501(c)(3) nonprofit organization focused on supporting veterans, particularly combat-disabled veterans, by providing accessible and affordable housing in Bangor, PA. This initiative directly addresses the increasing number of homeless individuals and encampments in the local area, including Northampton County, where homeless numbers at local shelters have doubled. Pennsylvania has the fourth largest veteran population in the nation, with over 700,000 veterans and their families residing in the state. ⁶ ⁸ Approximately 7.3% of Bangor's population consists of veterans, a rate 20% higher than the Allentown-Bethlehem-Easton area. ²

Nationally, 32,882 veterans experienced homelessness on a single night in January 2024, with 15,507 living without any shelter. ⁴³ ⁴⁴ ⁴⁵ ⁴⁸ In Pennsylvania, approximately 778 veterans are experiencing homelessness. ⁴⁶ The Lehigh Valley region, which includes Bangor, added 7,000 new residents between 2023 and 2024, indicating a growing population that may further strain existing housing resources. ⁷ The SBVA's Disabled Veteran Housing Project aims to provide adapted homes and a supportive community, offering stability for veterans and their families. This aligns with recent policy changes by the U.S. Department of Housing and Urban Development (HUD) in August 2024, which increased access to HUD-VASH for disabled veterans. ¹⁹

While Bangor's population is projected to decline slightly to 5,145 by 2026, the median household income is \$70,076, with households led by residents aged 25 to 44 having a median income of \$95,469. ^{1 4 38 39 40 42} This suggests a community with economic capacity to support such initiatives. The SBVA's focus on direct assistance, advocacy, and community partnerships is crucial, especially given the availability of resources like the Lehigh Valley Homeless Veterans Fund, which provides funding to agencies serving at-risk veterans. ²⁷ The project also benefits from state laws that exclude veterans' benefits from income assessments for real estate tax exemption programs, ²⁵ and up to \$1,600 in financial assistance for veterans facing difficulties. ²⁹



Total addressable market

\$5.1M

Total market opportunity in the Slate Belt and Lehigh Valley

Veterans in Bangor and surrounding Lehigh Valley

273 veterans

Estimated veteran population in target area

Annual housing and support value per veteran

\$ 18,500 /year

Based on HUD HOME rent limits and support costs

Total Addressable Market (TAM)

\$5.05M

The total annual economic value of housing and support services for the local veteran population.

The TAM is calculated based on the 273 veterans identified in the Bangor population. ² ³⁷ The annual value per veteran of \$18,500 is derived from the FY2025 High HOME Rent Limits for the Allentown-Bethlehem-Easton area, which reach up to \$1,660 monthly for larger units, plus associated support services. ⁴³ ⁴⁹



Serviceable market

\$758K

Market you can actually serve

Total Addressable Market (TAM)

\$ 5,050,500

Percentage of veterans needing specialized housing

15.0 %

Focus on disabled and homeless segments

Serviceable Addressable Market (SAM)

\$757,575

The portion of the market specifically matching SBVA's mission for disabled and underserved veterans.

The SAM focuses on the 15% of the veteran population estimated to be underserved or requiring specialized mobility-adapted housing. ¹⁹ This aligns with the organization's focus on combat-disabled veterans and those facing mobility issues or homelessness in Northampton County. ²⁰



Obtainable market

\$91K

Realistic market reach

Serviceable Addressable Market (SAM)

\$ 757,575

Year 1 capacity and capture rate

12.0 %

Initial housing project capacity

Serviceable Obtainable Market (SOM)

\$90,909

Realistic annual funding and service goal for Year 1.

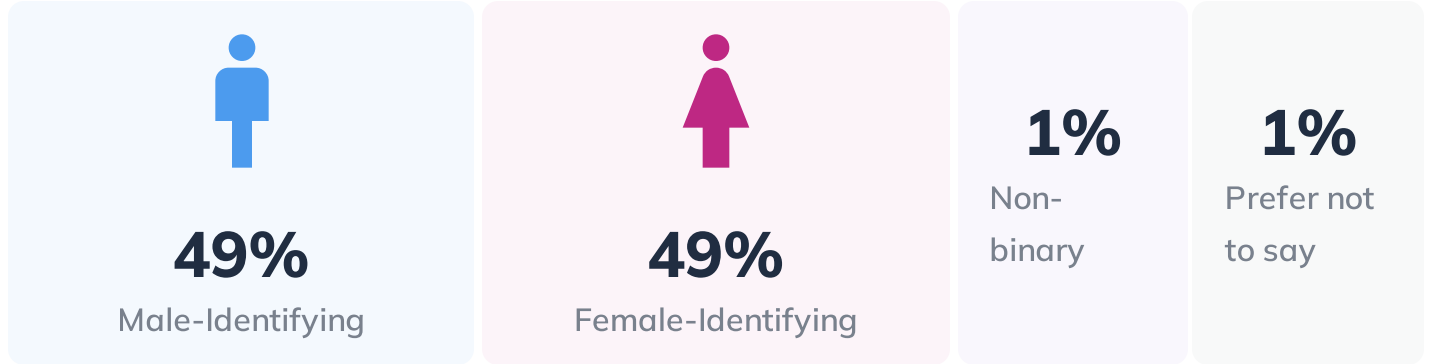
The SOM represents a 12% capture of the SAM, reflecting the initial capacity of the Disabled Veteran Housing Project and the organization's ability to scale through public-private partnerships. ²⁰ This accounts for the current expansion of local civil rights protections and veteran benefits in Pennsylvania. ²⁵ ³²

Demographics



Gender Breakdown

The general population of Bangor is evenly split, though the veteran-specific segment is predominantly male. ²



Household Income

While the median income is \$70,076, a significant portion of the veteran population requires subsidized housing support. ³⁸ ⁴⁰

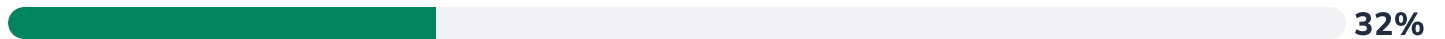
Under \$40k

Veterans facing financial hardship



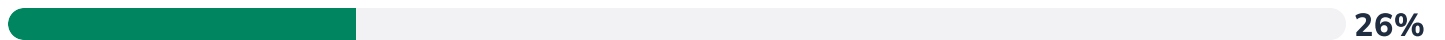
\$40k-\$74k

Median income household earners



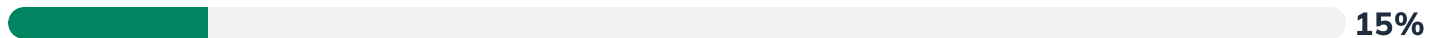
\$75k-\$124k

Established local working families



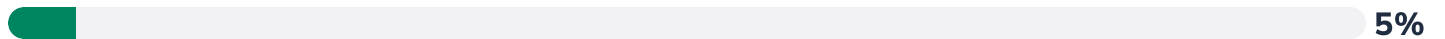
\$125k-\$199k

High-earning professional households



\$200k+

Affluent community donors



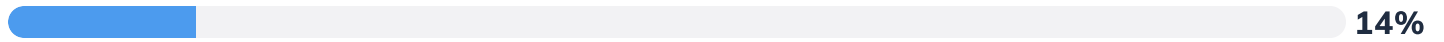


Age Distribution

The market is characterized by a high median age of 42, with a large segment of older veterans. ³⁷

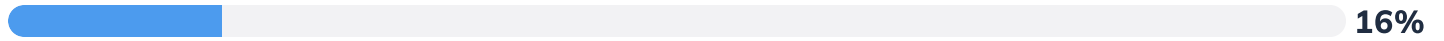
Under 25

Young adults and dependents



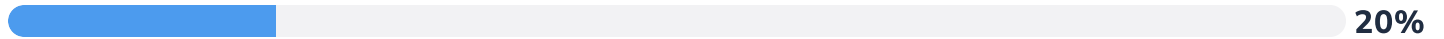
25-34

Early career veterans



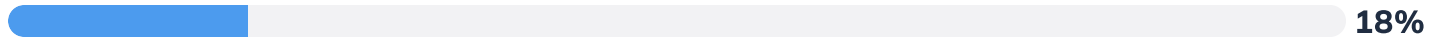
35-44

Highest earning local households



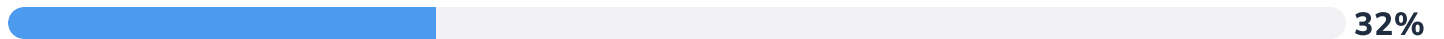
45-54

Mid-career service members



55+

Senior veterans and retirees



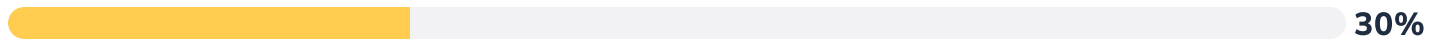
Education Levels

Education levels are concentrated in high school and trade certifications, with 89.8% of residents holding a diploma. ³⁹

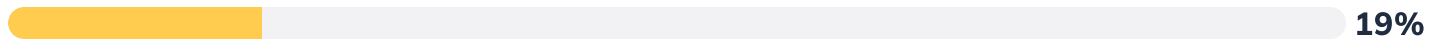
High School/Trade Certification



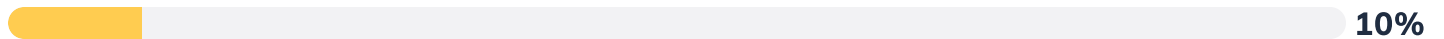
Some College/Associate Degree



Bachelor's Degree



Master's/Professional Degree/PhD



Target Audience



Target Customer Profile

Age Range

25-64

Education

**High School
Graduate**

Household Income

\$0 - \$70K

This audience consists of veterans in the Bangor and Lehigh Valley area, particularly those aged 18-64 who represent a significant portion of the state's veteran population. They are often individuals with service-connected disabilities or those facing housing instability in a region where shelter demand has recently doubled.

Key Pain Points

- Lack of affordable and accessible housing specifically designed for mobility needs and service-connected disabilities. [20](#)
- High risk of homelessness, with approximately 778 veterans experiencing homelessness across Pennsylvania. [46](#)
- Difficulty navigating complex income assessments for housing and tax benefits while managing financial hardship. [25](#) [36](#)

Goals & Motivations

- Securing stable, permanent housing that accommodates physical disabilities and provides a supportive community environment. [20](#) [22](#)
- Accessing specialized mental health and medical support tailored to the needs of combat-disabled veterans. [13](#) [15](#)
- Rebuilding personal and family stability through subsidized housing programs and community-based veteran services. [13](#) [50](#)

Core Values

Military Honor

Accessible Living

Community Support

Veteran Advocacy

Customer Personas



The Transitioning Veteran Marcus Reed

Marcus is a combat-disabled Army veteran who recently returned to the Lehigh Valley. After sustaining a service-connected mobility injury, he has struggled to find a home in the Slate Belt that is both affordable and physically accessible.

Age

34

Location

Bangor, PA

Family Status

Single, living in temporary shelter

Education

High School
Diploma, Military
Technical Training

Profession

Unemployed; former
Logistics Specialist

Opportunities

- **Universal Design Housing:** Provide zero-entry doorways and roll-in showers that accommodate Marcus's mobility aids without sacrificing aesthetic appeal.
- **Integrated Support Services:** Partner with local health providers to offer on-site mental health and physical therapy coordination.

Pain Points

- Current rental stock in Bangor consists of older, multi-story buildings with steep stairs
- Disability benefits are often counted as income in ways that disqualify him from some low-income housing
- Isolation from fellow veterans who understand his service experience

Needs

- A single-floor living arrangement with ADA-compliant features
- Rent that fits within his VA disability stipend (under \$900/month)
- Proximity to veteran outreach services in Easton and Allentown

"I served my country for a decade, but now I can't find a single apartment in my hometown that fits my wheelchair and my budget."



The Struggling Military Family

Sarah Jenkins

Sarah is the primary caregiver for her husband, a veteran with PTSD and physical limitations. With two young children, they are part of the 18.7% of Bangor's population under 15, and they are currently at risk of homelessness due to rising costs.

Age

29

Location

Northampton County, PA

Family Status

Married, 2 children (ages 4 & 7)

Education

Associate's Degree
in Nursing

Profession

Part-time Home
Health Aide

Opportunities

- **Family-Centric Veteran Housing:** Develop multi-bedroom accessible units that allow the family to stay together while the veteran parent recovers.
- **Financial Advocacy:** Assist the family in navigating the Real Estate Tax Exemption Program and HUD-VASH vouchers to maximize their \$70,076 median income potential.

Pain Points

- Balancing work with the intensive care needs of a disabled spouse
- Lack of safe, quiet environments that don't trigger her husband's PTSD
- High cost of traditional 3-bedroom rentals in the Lehigh Valley

Needs

- Stable housing that won't be sold or have rent hiked unexpectedly
- A supportive community of other military families for shared childcare and emotional support
- Safe outdoor space for her children to play

"We aren't looking for a handout, just a stable roof and a community that understands why my husband needs a quiet place to call home."



The Aging Service Member

Robert 'Bob' Miller

Bob is part of the 11.8% of Bangor residents on Medicare. As he enters his 70s, his old service injuries are flaring up, and he can no longer maintain his aging Victorian home in the Slate Belt.

Age

72

Location

Bangor, PA

Family Status

Widowed

Education

Some College

Profession

Retired Machinist

Opportunities

- **Senior-Specific Veteran Communities:** Create 'aging-in-place' veteran housing that transitions from independent living to assisted support.
- **Legacy and Mentorship Programs:** Engage Bob as a community elder to share stories and mentor younger veterans within the SBVA housing project.

Pain Points

- Rising property taxes on his fixed income despite new state exemptions
- The physical burden of maintaining a yard and shoveling snow in PA winters
- Fear of losing his independence and being forced into a generic nursing home

Needs

- Maintenance-free living within the 18013 zip code to stay near his church and friends
- Housing that specifically honors his veteran status and provides a sense of pride
- Clear information on how his VA benefits interact with senior living costs

"I've lived in Bangor my whole life, but this big house is becoming a cage. I want to be around my brothers-in-arms again."

Trends & Behaviors



Market Growth

The market is driven by a 7.5% national shift in veteran homelessness and a growing population in the Lehigh Valley, which added 7,000 residents recently. ⁷ ¹² Demand for accessible housing is expected to rise as the veteran population ages, with six major senior living trends projected to reshape the industry by 2026. ¹⁷ ³⁴



Market Trends

- There is an increasing focus on accessible and supportive housing designs for veterans, particularly those with disabilities, reflecting broader trends in senior and specialized housing markets. ¹⁴
- The Lehigh Valley region, including Bangor, is experiencing population growth, which may increase the demand for various services, including veteran support and housing. ⁷
- Policy changes at the federal level, such as those by HUD, are increasing access to housing assistance programs like HUD-VASH for disabled veterans. ¹⁹
- There is a growing emphasis on community engagement and public-private partnerships to address veteran homelessness and housing needs. ²⁰



Buying Behaviors

- Veterans and their families seeking housing assistance often rely on direct assistance programs and advocacy for housing rights. ²⁸
- The target audience, homeless and underserved veterans, are likely to prioritize affordable, accessible housing with integrated mental health and medical support. ²⁰
- Veterans in Pennsylvania facing financial difficulties may seek state assistance programs offering up to \$1600. ³⁵



Market Risks

- The declining population in Bangor, PA, could limit the local pool of potential donors and volunteers for the SBVA. ¹
- Competition from existing organizations like Monument Village and Fairway Commons, which provide subsidized housing and support services to homeless families in Bangor, poses a challenge. ¹³
- The presence of other veteran service organizations in the Lehigh Valley, such as the Greater Lehigh Valley Chamber of Commerce Veterans Services and the Lehigh Valley Center For Independent Living, indicates a competitive landscape for resources and veteran engagement. ⁸



Channels

- Maintaining an active online presence to share veteran stories, housing project updates, and ways for the public to contribute is a key channel for community engagement and fundraising. ²⁰
- Partnering with local government and community organizations, such as the Lehigh Valley Chamber of Commerce and the Lehigh Valley Center For Independent Living, can expand reach and access to resources. ⁸
- Leveraging state-level veteran support initiatives and legislative updates, as highlighted by various senators, can provide opportunities for advocacy and funding. ³³

Competition

Veterans Leadership Program

Lehigh Valley, PA

A comprehensive veteran service provider that operates multiple programs specifically designed to prevent veteran homelessness and provide safe, permanent housing solutions. ¹⁵ ²⁸

Strengths

- Operates several distinct programs to prevent homelessness ¹⁵
- Provides direct safe housing for veterans ¹⁵
- Strong regional presence across the Lehigh Valley ²⁸

Weaknesses

- May lack the specific focus on custom-built adapted homes for mobility needs
- Broad service area may lead to longer wait times for local Bangor residents

Products & Pricing

Housing Assistance Programs	Subsidized
Homelessness Prevention Services	Free for eligible veterans
Supportive Services for Veteran Families (SSVF)	Grant-funded

Homeless Veterans Fellowship

Allentown, PA

An organization focused on providing housing and supportive services to veteran households, utilizing SSVF and Shallow Subsidy funding to stabilize housing. ⁴⁷ ⁵³

Strengths

- Successfully increased households served to 280 in FY2024 ⁴⁷
- Expertise in managing Shallow Subsidy funding for 137 households ⁴⁷
- Proven track record in the Lehigh Valley metro area ⁵³

Weaknesses

- Primarily focused on rental subsidies rather than new construction of adapted homes
- Located in Allentown, which may be less accessible for veterans specifically in the Slate Belt

Products & Pricing

SSVF Shallow Subsidy	Varies by income
Transitional Housing	Income-based
Permanent Housing Placement	Free

Indirect Competitors

Subsidized Family Housing (Monument Village / Fairway Commons)

Strengths

- Provides immediate subsidized housing and support services within Bangor ¹³ ⁵⁰
- Established infrastructure for families experiencing homelessness ⁵⁰

Weaknesses

- Not specifically tailored to the unique mobility needs of combat-disabled veterans
- General population focus may lack the veteran-centric community environment

Public Housing Authorities (Bethlehem Housing Authority / Bartholomew House)

Strengths

- Offers dedicated senior housing options in Northampton County ¹⁷ ³⁰
- Utilizes HUD-VASH vouchers to increase access for disabled veterans ¹⁹ ³⁶

Weaknesses

- Often involves long waitlists due to high demand in the Lehigh Valley
- Standard units may not meet the high-level accessibility requirements of combat-disabled veterans

State-Run Veterans Homes (Pennsylvania Department of Military and Veterans Affairs (DMVA))

Strengths

- Provides long-term care and residential services across six state locations ¹⁰
- Offers financial assistance up to \$1600 for veterans in need ²⁹ ³⁵

Weaknesses

- Focus is often on clinical or long-term care rather than independent family housing
- May require veterans to relocate away from their local community in Bangor

Sources

- 1 **Bangor, Pennsylvania Population 2026 - World Population Review**
worldpopulationreview.com
- 2 **Bangor, PA - Profile data - Census Reporter**
censusreporter.org
- 3 **Bangor borough, Pennsylvania - QuickFacts - Census Bureau**
www.census.gov
- 4 **The increasing number and size of local homeless encampments is ...**
www.facebook.com
- 5 **[PDF] Sidney Kimmel Medical College 2026 Cycle**
www.jefferson.edu
- 6 **PA has the fourth largest veteran population in the nation. If you are ...**
www.facebook.com
- 7 **Population growing in Lehigh Valley, census shows**
www.mcall.com
- 8 **Veterans Services - Organization - Lehigh Valley Chamber**
web.lehighvalleychamber.org
- 9 **Homelessness Resources - LVMAC**
lvmac.org
- 10 **Veterans Homes Locations - Commonwealth of Pennsylvania**
www.pa.gov
- 11 **Services for Veterans - Lehigh Valley Center For Independent Living ...**
www.findhelp.org
- 12 **Veterans - Community Resources**
eastonpl.libguides.com
- 13 **Resource Guide for Veterans in the Lehigh Valley**
www.nplspa.org
- 14 **Five Design Trends to Watch in 2026 - Seniors Housing Business**
seniorshousingbusiness.com
- 15 **2026 Senior Living Design Trends | Direct Supply**
www.directsupply.com
- 16 **Looking Ahead: How Veteran Support Will Evolve Into 2026**
www.operationfamilyfund.org
- 17 **HDG Execs: These 6 Trends Could Reshape Senior Living in 2026**
seniorhousingnews.com

- 18 **For People in Need of Assistance - Housing Alliance of Pennsylvania**
housingalliancepa.org
- 19 **Understanding the Policy Change that Increased Access to HUD ...**
department.va.gov
- 20 **The SBVA Housing Project - Slate Belt Veterans Association**
sbva.org
- 21 **Bangor Demographics | Current Pennsylvania Census Data**
www.pennsylvania-demographics.com
- 22 **Bangor, PA | Data USA**
datausa.io
- 23 **Veteran Demographics – VETERANetwork - Penn State**
veteranetwork.psu.edu
- 24 **Point-in-Time (PIT) Count - VA Homeless Programs**
department.va.gov
- 25 **DMVA Search | Department of Military and Veterans Affairs**
www.pa.gov
- 26 **long-term housing programs in Bangor, pa - FindHelp.org**
www.findhelp.org
- 27 **Lehigh Valley Homeless Veterans Fund**
www.lehighvalleyfoundation.org
- 28 **Housing Assistance for Veterans**
www.veteransleadershipprogram.org
- 29 **Veteran Homelessness Programs: Opportunities to Improve Data ...**
www.gao.gov
- 30 **Senior Housing Resources - Northampton County, PA**
norcopa.gov
- 31 **Benefits and Discounts - Northampton County, PA**
norcopa.gov
- 32 **Northampton County Expands Local Civil Rights Protections - KingSpry**
kingspry.com
- 33 **News for Veterans - April 2026 - Senator Culver**
senatorculver.com
- 34 **News for Veterans - January 2026 - Senator Coleman**
senatorcoleman.com

- 35 **Pennsylvania Department of Military and Veterans Affairs - Facebook**
www.facebook.com
- 36 **News for Veterans - February, 2026 - Senator Gebhard**
senatorgebhard.com
- 37 **Bangor, PA - Profile data - Census Reporter**
censusreporter.org
- 38 **Bangor Demographics | Current Pennsylvania Census Data**
www.pennsylvania-demographics.com
- 39 **Bangor borough, Pennsylvania - QuickFacts - Census Bureau**
www.census.gov
- 40 **Bangor, PA | Data USA**
datausa.io
- 41 **BANGOR PA Population, Demographics, GIS - ZoomProspector**
zoomprospector.com
- 42 **Bangor, PA Demographics: Population, Income, and More**
www.point2homes.com
- 43 **[PDF] FY2025 HOME PROGRAM RENTS - HUD User**
www.huduser.gov
- 44 **long-term housing programs in Bangor, pa - FindHelp.org**
www.findhelp.org
- 45 **The fire broke out on Sunday night at an apartment building on Pike ...**
www.facebook.com
- 46 **unixdict.txt - CS-UCY**
www.cs.ucy.ac.cy
- 47 **words.txt - Stanford AI Lab**
ai.stanford.edu
- 48 **[PDF] The complete works of Robert Burns: containing his poems, songs ...**
archive.org
- 49 **2024 Point In Time Count - National Coalition for Homeless Veterans**
nchv.org
- 50 **[PDF] U.S. Department of Veterans Affairs' (VA) Fiscal Year (FY) 2024 ...**
www.va.gov
- 51 **The State of Veteran Homelessness [2024] - Mission Roll Call**
missionrollcall.org

52 **Bring Our Veterans Home | Lehigh Valley Veteran Housing - Facebook**

www.facebook.com

53 **[PDF] FY 2024 Annual Report - Homeless Veterans Fellowship**

www.homelessveterans.org

54 **Point-in-Time (PIT) Count - VA Homeless Programs**

department.va.gov

This report is AI-generated and may contain inaccuracies. Please verify all findings independently and do not treat this as professional advice.