

TOWN OF ROCHESTER HOUSING NEEDS ASSESSMENT

Prepared by

This document was created with funds provided by the Commonwealth of Massachusetts, District Local Technical Assistance program. The funding allowed for the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist the Town of Rochester with the completion of a Housing Needs Assessment, review of the Town of Rochester Comprehensive Plan and identification of site(s) for affordable housing development.

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Town of Rochester
Housing Needs Assessment

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TOWN of ROCHESTER

Housing Needs Assessment

I. EXECUTIVE SUMMARY

A. Introduction

The Town of Rochester is a small, rural community that still retains many of the farms that began in the town over 300 years ago. Rochester's agricultural character, winding roads, and open space are evident as one travels throughout the town and views scenic pastures, meadows, woodlands, ponds, and cranberry bogs. Much of Rochester's land is undeveloped although extensive cranberry agriculture, broad swaths of wetland and hydric soils, and significant protected acreage preclude broad-based development. Of the town's 23,289.6 acres, about 5.06% is developed in the sense of buildings and homes, mostly in single residences. While Rochester's population was once the lowest of the surrounding towns, the community has seen a growth rate substantially higher than its neighbors over the past thirty years. In addition, Rochester is projected to continue to grow, from a current population of 5,218 to 8,061 by the year 2030.

Purpose of the Project

The Town's 2009 Master Plan states "Market forces are working against Rochester's objectives of a diverse, multifaceted population." Over the past ten years housing prices have increased dramatically in Rochester, with building lots reaching the \$300,000 level, and single-family homes selling for \$1,000,000 or more in 2006. Even with the recent "housing bubble" burst, current home prices remain out of the reach of many buyers, with a median owner-occupied value of \$360,700 in 2008. The Master Plan expresses concerns that a "suburban social ethic" is not the ideal profile for the town, and that the current housing situation will not support Rochester's planning goals.

Planning Process

The Town of Rochester Housing Needs Assessment was created with funds provided by the Commonwealth of Massachusetts, District Local Technical Assistance program. The funding allowed for the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist the Town of Rochester with the completion of a Housing Needs Assessment, review of the Town of Rochester Comprehensive Plan and identification of site(s) for affordable housing development. The Town of Rochester formed a Committee to address the housing needs within the community. SRPEDD worked with the committee to identify the housing needs and identify areas suitable for dense development.

A Comprehensive Housing Needs Assessment based on 760 CMR 56.03(4)(b), requires a housing production plan must establish a strategic plan for municipal action with regards to housing, based on a comprehensive housing needs assessment that examines:

- 1.) the most recent available census data of the municipality's demographics and housing stock, together with a projection of future population and housing needs, taking into account regional growth factors, that covers the entire time period of the plan;
- 2.) development constraints and limitations on its current and future needs, and the municipality's plans to mitigate those constraints; and
- 3.) the capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met.

Definition of Affordable Housing

There are a number of definitions of affordable housing as federal and state programs offer various criteria. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household's net or adjusted income (with small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of adjusted gross income. If households are paying more than these thresholds, they are described as experiencing housing affordable problems, and if they are paying 50% or more they have a severe housing affordability problem or cost burden.

Affordable housing can also be identified by percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending on program goals. Extremely low-income housing is directed to those earning at or below 30% of area median income as defined by the U.S Department of Housing and Urban Development (21,450 for a family of three for the 30% area median income) and very low-income generally refers to the range between 51% and 80% of area median income (AMI)(\$57,250 for a family of three at the 80% level), and moderate-income from 81% to 100% and sometimes 120% of median income. These income levels are summarized in the table below.

Table I-1 Targeted Income Levels for Affordable Housing
(Rochester is considered to be part of the Brocton Area)

Targeted Income Levels for Affordable Housing in the Brockton Area			
#of Persons in Household	30% of Median HH Income	50% of Median HH Income	80% of Median HH Income
1	16,700	27,850	44,500
2	19,100	31,800	50,900
3	21,450	35,800	57,250
4	23,850	39,750	63,600
5	25,750	42,950	68,700
6	27,650	46,100	73,800
7	29,550	49,300	78,850
8+	31,500	52,450	83,950

2009 Median Household Income for the Brockton PMSA = 79,500

*Source: U.S Department of Housing and Urban Development

In assessing a community’s progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it is subsidized and/or sponsored by state or federal programs that support low and moderate income households at or below 80% of AMI under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) Most state supported housing assistance programs are targeted to households earning at or below 80% of AMI as well as other income thresholds. The Chapter 40B definition of affordable is as follows:

FIGURE 1-1 WHAT IS AFFORDABLE HOUSING?

- ❑ Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation.
- ❑ At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- ❑ Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- ❑ Project sponsors must meet affirmative marketing requirements.

B. Housing Needs and Challenges

(Language taken directly from the 2009 Master Plan Housing section)

The term Inventoried Affordable by the Commonwealth of Massachusetts means that housing costs shall not exceed 30% of the income of a household with total income at or below 80% of the area median income of a pre-determined geographic area. Rochester is included within a greater Brockton group. The Commonwealth has set an objective that each municipality shall have a documented inventory of “Inventoried Affordable” living units equal to or greater than 10% of the total living units. Should the percentage fall below 10% a developer is entitled to apply for a Comprehensive Permit allowing him to bypass local zoning bylaws through application to the Zoning Board of Appeals in exchange for a project which generates at least 25% of the proposed units qualifying as Inventoried Affordable.

As of Fall 2007, Rochester has 8 Affordable living units or 0.48% of the 1,682 year-round living units. Clearly Rochester is at risk of Comprehensive Permit applications. To generate 10%, Rochester needs to add 160 units of Inventoried Affordable housing to the state. And, since Comprehensive Permits usually can't make a profit with more than 25% affordable, this would generate 480 additional market-rate living units for a total additional of 640 units, or a growth rate of 38% if done in one year. Such projects are typically done at significantly higher density than conventional subdivisions and, in addition they will generate a need for increased municipal services and schools.

In the fall of 2006, Rochester Selectmen received a preliminary proposal from one of the Commonwealth's sponsoring agencies for a Comprehensive Permit for 146 units of housing. The following year the Rochester Board of Appeals received a definitive application based on feedback received from the 2006 preliminary on October 30, 2007. This definitive application for a Comprehensive Permit is for 144 units of housing, thirty-six of which would qualify as Inventoried Affordable by the Commonwealth. Hearings are currently ongoing.

Though the Town of Rochester recognizes the need to identify areas within the community that would support a variety of housing choices to current residents it is also aware of the many constraints involved.

□ Zoning

Zoning By-law ordinances are enacted by communities to control the use of land including the patterns of housing development. Like most communities, Rochester's Zoning By-law largely reflects lot sized-zones of 87,120 with a minimum lot frontage of 225 feet for agricultural-residential uses. This type of zoning was put in place to accommodate septic systems in compliance with title V requirements in conjunction with private wells on primarily glacial terrain. These conditions could potentially constrain the construction of affordable housing and unfortunately, does promote sprawl.

❑ Infrastructure and Environmental Concerns

The Town of Rochester has a wealth of natural and biological resources including aquifers, rivers, streams, priority habitats, wetlands, cranberry bogs, and soils of significance identified by the state. Most residents are aware of the town's treasures and would like to see them preserved.

Rochester also has limited municipally supplied water and no public sewer services. Much of the community is reliant on wells and septic systems, controlling the density of development. While regulations to development due to wetlands, aquifers, priority and estimated habitat, septic systems and private well siting are important, they pose challenges to the amount of buildable land, limiting the amount of development allowed, while increasing cost and time. *Any new development within the Town of Rochester's environmental constraints should focus on areas of town that have the least amount of limitations.*

❑ Transportation

To accommodate new development, SRPEDD build-out projections anticipate that another 191 miles of roadway will be created. It is important that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic. Presently there are no major roadways that service the Town of Rochester. Route 105 is the only thoroughfare that runs north to south throughout the town. Currently public transportation is limited to non-existent and residents must rely on their automobiles, another burden for those with limited incomes.

❑ School Enrollment

Those enrolled in school (nursery through graduate school) totaled 1,305 or 28.5% of the town's population. Those enrolled in nursery school through high school totaled 1,075, or 82% of those enrolled in school. These figures represent a significant increase (+414) in school enrollment from 1990, when there were 891 students enrolled in local schools. The Rochester Master Plan identified "*where the money goes*" based on their fiscal year 2007 expenditures. The town's predominant expenditure is education costs where they spend approximately 69%. Other funds expended within the community do not compare to the funding spent on education. Though it is difficult to place an exact cost associated with educating an individual student, it was found to be within the range of \$9,000 and 11,500 per student. (Rochester Master Plan 2009)

❑ Availability of Subsidy Funds

The availability of subsidized funding for affordable housing is increasingly difficult to obtain. Affordable housing preservation and production as well as rental have suffered budget cuts over the past few years making it extremely difficult to compete for and obtain funding that maybe less available. Rochester has not passed the Community

Preservation Act that could help provide an important funding mechanism for affordable housing, and preservation of open space preservation and historical sites. In 2006 the community voted no by only 53% in a local election process curtailing this opportunity.

❑ Community Perceptions

Affordable housing conjures images of potential plunge in property values, increased crime, and neglect. On the other, with increased real estate prices, there exists a need to provide affordable housing. Many professionals, college-aged children, and elderly residents and their family members may not be able to afford to live or remain in the community. The Town of Rochester is interested in addressing these issues by taking a more proactive approach to support affordable housing initiatives.

It will be necessary to engage the community in discussion on affordable housing and present information related to the issue to dispel myths to help solidify local support. These outreach efforts are imperative to supplying the community with much needed affordable housing for the future.

C. Summary of Housing Needs Assessment

The Housing Needs Assessment provides an overview of the current housing situation in the town of Rochester, the context within which a responsive set of strategies can be developed to address housing needs and meet any production goals set forth by the community. Table 1-1 summarizes the demographic and housing characteristics in Rochester and compares this information to that of Plymouth County, and the state. (continue on following page)

Table 1-2 Summary of Key Demographic and Housing Characteristics for Town of Rochester, Plymouth County and the State, 2000

Characteristics:	Rochester	Plymouth County	Massachusetts
Household Characteristics			
Total Population	4,581	472,822	6,349,097
% less than 19 years	29.10%	26.80%	23.60%
% 20 to 34 years	15.20%	30.50%	21.00%
% 35 to 44 years	18.70%		
% 45 to 54 years	19.50%	14.70%	13.80%
% 55 to 64 years	9.30%		
% 65 years or more	8.20%	11.80%	13.50%
Median age	38.1 years	36.8 years	36.5 years
% of Non-family households	17.80%	27.30%	36%
Average household size	2.91 persons	2.74 persons	2.51 persons
Median income	63,289	55,615	50,502
Individuals in poverty	3.10%	6.60%	9.00%
% earning less than \$25,000	14.40%	20.50%	24.60%
% earning more than 100,000	23.50%	8.80%	17.70%
Housing Characteristics			
% Occupied housing	96.40%	92.7%	93.20%
% Owner-occupied	93.00%	75.6	61.70%
% Renter-occupied	7.00%	24.4	38.30%
% Seasonal or Occasional use	0.9%	4.7%	3.60%
% in single-family detached structures	94.90%	71.70%	52.40%
Median sale price	215,000	179,000	185,700
Source: U.S. Census Bureau, 2000			

This data confirms that Rochester has been a place that has attracted families that have typically been able to purchase their own homes. This information reveals some differences and similarities from other communities in the region and the state as a whole.

- **Population and Housing Growth**

From 1980 to 2000, Rochester's population increased by 1,376 residents involving a growth rate of 39.1% over this period that has put substantial pressures on local services. Population projections estimate that by 2020 Rochester's population will be up to 6,901.

In regards to housing growth, between 1990 and 2000 the number of units increased by 293 units, a 22% rate of growth and since then another 359 units has been added to the housing stock. Buildout projections prepared by SRPEDD

suggest that at buildout Rochester could have approximately 8,416 units added to the housing stock based on current zoning.

- **Level of Homeownership**

Out of 1,634 total housing units in 2000, Rochester had 1,575 occupied units, of which 93% were owner occupied, while the remaining 111 units or 7.0% were rental units. These figures represent a high rate of owner-occupancy than that for Plymouth County as a whole with 75.6% and for the Boston region with 61.7% owner-occupancy. Only 7% of Rochester's households are renter occupied, well below the average of Plymouth County and the state as a whole.

- **Housing Types**

The 2000 census indicated that 1,550 units or 94.9% of all units were single-family detached homes, higher than the 71.7% amount for the County but much higher than the 52.4% amount for the state as a whole. Rochester, like most communities in Massachusetts, has a small supply of mobile homes or trailers. In 1990 they had 1.0% of mobile homes and 0.0% in 2000. While mobile homes tend to be considered affordable, they cannot be counted as part of the Subsidized Housing Inventory because they are not deemed permanent.

- **Age of Population**

In comparison to Plymouth County and the state in general, Rochester's population tends to be aligned with the county and state, with a median age of 38.1 years for the Town of Rochester and 36.8 years for the county and 36.5 for the state. However, the town has a greater portion of school age children with 29.1% of the population less than 19 years of age verses 25.7% and 23.6% for the county and the state, respectively. The age group representing 20 to 34 years of age makes up 15.2% of the population in town, which is quite low compared to the county and state 30.3% and 21.0%, respectfully. The question remains as to whether or not this age group is living with their parents, renting, or homeowners. The figures reveal that 11.0% of 20 to 34 year olds own their own home (176 households) and 39.1% rent. This results in 477 householders out of a total population of 697 in this age bracket living with their parents, or 68.5%. Rochester also had a somewhat higher percentage of those 45 to 54 years of age who are entering the prime of their earning potential and better able to afford the higher cost of housing, 19.5% as opposed to 14.7% for the county. The town has a lower portion of 65 years or older at 8.20% verses 11.8% for the county and 13.5% for the state.

- **Types of Households**

Rochester also has a lower proportion of non-family¹ households, 17.8% verses 27.3% for the county and 36% for the state. A non-family householder is a householder living alone or with non-relatives. This correlates to the relatively higher number of children in Rochester and Plymouth County to the somewhat

higher median household size of 2.91 and 2.74 persons respectively, as opposed to 2.51 persons in the state.

- **Income Levels**

Median income levels per the 2000 census were somewhat higher compared to the county or state, \$63,289 in Rochester opposed to \$54,070 and 50,502 for the county and state, respectively. In addition, the percentage of those earning less than \$25,000 annually was considerably lower than the county or state, 14.4% in Rochester opposed to 20.5% and 24.6% for the county and state. This explains the rather low percentage of individuals living in poverty in Rochester compared to the county and state, 3.1% in Rochester measure up to 6.6% and 9.0% county and state figures. There were a fairly high number of residents earning more than \$100,000, 23.5% opposed to 8.8% and 17.7% for the county and state, respectfully. Add town employee income levels here....

- **Housing Market conditions**

The 2000 median housing prices provides a comparison of the Rochester housing to that of Plymouth County and the state, with a substantially higher market value -- \$215,000 for Rochester, \$179,000 for the county and \$185,000 for the state. Since that time housing prices have nearly doubled as the median house value at the end of 2008 was \$360,700. To afford this price a household would have to earn approximately a minimum monthly income \$10,784. The cause and effect to escalating housing prices are also reflected in increased property taxes, rising energy bills and insurance costs, causing a financial strain on residents, especially those with fixed incomes. (Sources: Warren Group, See Appendix I, calculation of minimum monthly income)

- **Supply of “affordable” housing**

Recent sale data from the Multiple Listing Service for single-family homes indicated that there were no listings from single-family homes listed for under \$200,000 with the exception of a mobile home that would be affordable, but can not be counted as part of the Subsidized Housing Inventory because they are not considered permanent. Additionally, the Massachusetts Department of Housing and Community Development’s most recent data on the Chapter 40B Subsidized Housing Inventory states that Rochester had 1,619 year-round housing units, of which 8 were counted as affordable, representing 0.5% of the year-round housing stock. Assuming future housing growth, the 10% state goal under Chapter 40B is a moving target and ultimately the required minimum number of year round units will increase over time.

D. Recommendations/Conclusions

Based on this Housing Needs Assessment, key indicators suggest there are significant needs for affordable housing in the Town of Rochester:

- *More two or three multi-family dwellings are needed as the Town of Rochester single-family units 95% versus a regional standard of 72%.*
- *More housing for the 65 and older population is needed given there is a trend toward an aging population. Based on HUD income information, 35% of Rochester households (or 557 households) would have likely qualified for housing assistance as their incomes were at or below 80% of the area median income.*
- *More rental living units are needed, as only 7% of Rochester's households are renter occupied, in stark contrast to 24.4% in Plymouth County and 38.3% in Massachusetts.*
- *More new housing should be built to accommodate accessibility to those that are either disabled or seniors with supportive services integrated into housing.*
- *More programs to support necessary home improvements, including deleading and septic repairs for units occupied by low income or elderly residents relying on a fixed income.*

The Town of Rochester is severely lacking in affordable housing. Without affordable initiatives, Rochester's elderly and younger population will be unable to afford to remain in town. New housing developments should be managed to result in the following:

- *Provide a wider range of housing options: first time homeownership, rentals, condominiums, and assisted living facilities.*
- *Direct future growth to areas appropriate for density.*
- *Balance growth with protecting the character and natural resources of the community.*

II. HOUSING NEEDS ASSESSMENT

A. Demographic Characteristics

1. Population Growth

Table II-1 presents US Census population data from 1980 through 2007 for Rochester and its neighbors. Rochester had the second highest growth rate compared to its neighbors in the decade from 1990-2000, behind only Lakeville in population growth for the same time period. Rochester's estimated growth rate of 13.9% for 2000-2007 was the highest of the six towns.

Table II-1 Population Growth: Rochester and its Neighbors, 1980-2007

<i>Municipality</i>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2007</u>	<u>% Change</u>		
	Actual	Actual	Actual	Estimate	<u>1980-1990</u>	<u>1990-2000</u>	<u>2000-2007</u>
<i>Rochester</i>	3205	3921	4581	5218	22.3%	16.8%	13.9%
<i>Mattapoissett</i>	5597	5850	6268	6447	4.5%	7.1%	2.8%
<i>Marion</i>	3932	4496	5123	5217	14.3%	13.9%	1.8%
<i>Wareham</i>	18457	19232	20335	21154	4.2%	5.7%	4.0%
<i>Lakeville</i>	5931	7785	9821	10587	31.2%	26.1%	7.8%
<i>Middleborough</i>	16404	17867	19941	21245	8.9%	11.6%	6.5%
<i>Freetown</i>	7058	8522	8472	8935	20.7%	-5%	5.5%
<i>Acushnet</i>	8704	9554	10161	10443	9.7%	6.3%	2.7%

Source: U.S. Census Bureau

Table II-2 Project Growth, Rochester and its Neighbors, 2000-2030

<i>Municipality</i>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2030</u>	<u>% Change</u>		
					<u>2000-2010</u>	<u>2010-2020</u>	<u>2020-2030</u>
<i>Rochester</i>	4581	5741	6901	8061	25.3%	20.2%	16.8%
<i>Mattapoissett</i>	6268	6848	7428	8008	9.2%	8.5%	7.8%
<i>Marion</i>	5123	5953	6783	7613	16.2%	13.9%	12.2%
<i>Wareham</i>	20335	22395	24455	26515	10.0%	9.2%	8.4%
<i>Lakeville</i>	9821	11741	13661	15581	19.5%	16.4%	14.0%
<i>Middleborough</i>	19941	22401	24861	27321	12.3%	10.9%	9.9%
<i>Freetown</i>	8472	9642	10812	11982	13.8%	12.1%	10.8%
<i>Acushnet</i>	10161	11581	13001	14421	13.9%	12.3%	10.9%

Source: U.S. Census Bureau

Population projections prepared for Rochester and surrounding communities show that Rochester ranks #1 in population percent change between the years 2000 and 2030. Rochester's population is expected to nearly double over the thirty-year period. With the smallest population of neighboring communities in 2000, Rochester is projected to rank sixth (6th) in population for the area, behind Wareham, Lakeville, Freetown, Acushnet and Middleborough by the year 2030.

Table II-3 Rochester Build-out Analysis, 1999

Town of Rochester Build-out Population, Planning Department, 2008

Build-Out Population		10/9/2008	
From Rochester Assessors Office		Modest	Integrated
Property Type	Description	Case Living Units	Area Living Units
101	Single family	1675	1675
102	Condominiums	68	68
103		1	1
104	Two Family	110	110
105	Three Family	9	9
109	Multiple Res-single parcel	28	28
010-044	Multi-use w residence	67	67
Current Living Units		1958	1958
Preliminary Build-Out (09/17/08): MODEST CASE		818	
Integrated White Areas: 13,955 Acres: INTEGRATED CASE			4,652
Projected Total		2776	6,610

Source: Town of Rochester, Planning Department

2. Sex and Age Distribution

Table II-4, Sex and Age Distribution, shows the sex and age distribution of Rochester's 2000 population. Both genders are represented fairly equally, with Females making up 49.9% of the population and Males making up 50.1.

Table II-4 Sex and Age Distribution

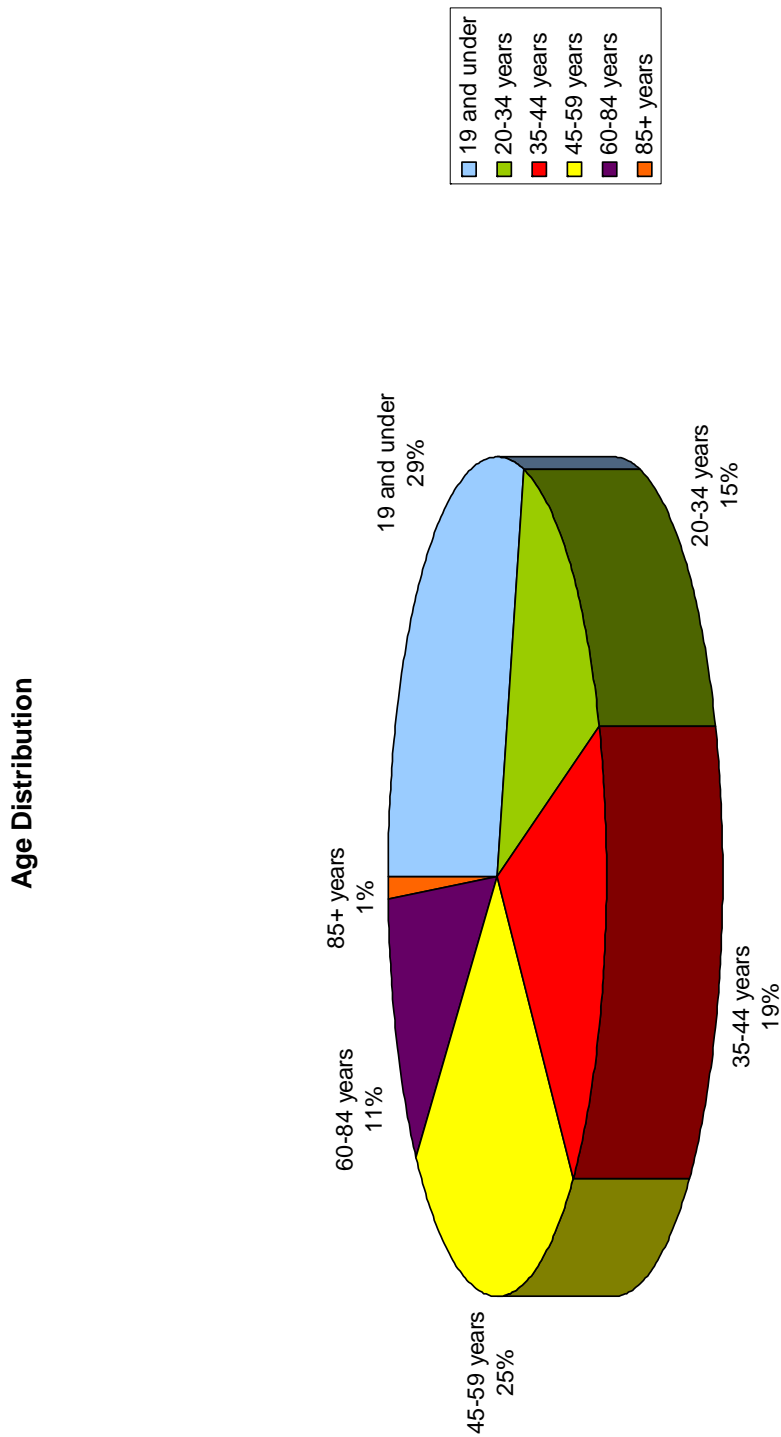
	<u>1990</u>		<u>2000</u>		
Total Population	3921	100.0%	4581	100.0%	
Sex					
Male	1989	50.7	2297	50.1	
Female	1932	49.3	2284	49.9	
Age					
Under 5 years	253	6.5	Under 5 years	278	6.1
5 to 9 years	317	8.1	5 to 9 years	345	7.5
10 to 14 years	391	10.0	10 to 14 years	392	8.6
15 to 19 years	308	7.9	15 to 19 years	314	6.9
20 to 24 years	191	4.9	20 to 24 years	195	4.3
25 to 34 years	505	12.8	25 to 34 years	500	10.9
35 to 44 years	900	23.0	35 to 44 years	858	18.7
45 to 54 years	448	11.4	45 to 54 years	895	19.5
55 to 59 years	117	3.0	55 to 59 years	271	5.9
60 to 64 years	121	3.1	60 to 64 years	154	3.4
65 to 74 years	224	5.7	65 to 74 years	194	4.2
75 to 84 years	119	3.0	75 to 84 years	147	3.2
85 years +	27	0.7	85 years +	38	0.8
Under 19 years	1269	32.5	Under 19 years	1329	29.1
65 years and older	370	9.4	65 years and older	379	8.3

Source: U.S. Census

While there is no available data since 2000 on potential changes in Rochester’s age distribution, changes from 1990 to 2000, if they continue to occur, demonstrate a couple of trends. There was a significant increase in the number of “baby-boomers” in the ten-year period between 1990 and 2000. The 45-59 year old age group made up just over 14% of the population in 1990. This percentage increased to over 25% in 2000. Though the number of children under age 19 increased in the same time period, their percentage of population decreased from 32.5% in 1990 to 29.1% in 2000. Another notable trend is the decrease in the number of 25 to 44 year olds. This age group made up just less than 36% of the population in 1990, but decreased to 29.6% in 2000.

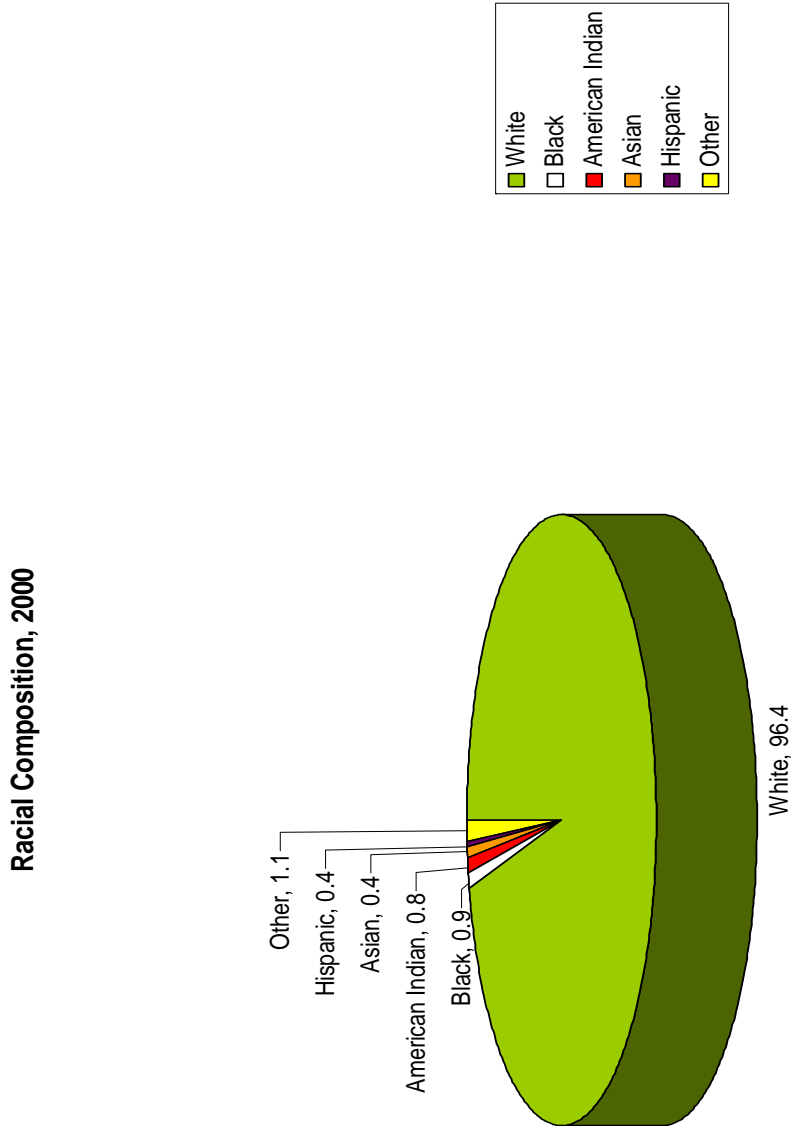
When considering future housing needs in Rochester, the town must recognize that there is a trend towards an aging population. In addition, Rochester must examine the need for affordable housing for young people and families in order to keep a balanced and vibrant mix of age ranges in the community.

Figure II-1: Age Distribution in Rochester



3. Race

Rochester is not racially diverse. In 2000 Rochester's racial composition was 96.4% White, 0.9% Black, and 1.1% Other. See Figure II-2 Racial Composition, 2000.



4. Household Composition

Rochester had a total of 1,575 households in 2000; about 82% in family households and 18% in non-family households. The average household size was 2.91 persons and average family size was 3.20 persons. Households with children under 18 made up 42.3% of the total households with individuals age 65 and over comprising 17.9% of total households.

Table II-5 Household Composition, Town of Rochester, 2000

	<i>Number</i>	<i>Percent</i>
<i>Total Households</i>	1575	100.0
<i>Family Households (families)</i>	1294	82.2
<i>Family Households with own children under 18</i>	612	38.9
<i>Married-couple family</i>	1144	72.6
<i>Married-couple family with own children under 18</i>	544	34.5
<i>Female Householder, no husband present</i>	103	6.5
<i>Female Householder, no husband present w/own child. Under 18</i>	44	2.8
<i>Nonfamily Households</i>	281	17.8
<i>Householder living alone</i>	216	13.7
<i>Householder 65 years and over</i>	90	5.7
<i>Households with individuals under 18 years</i>	667	42.3
<i>Households with individuals 65 years and older</i>	282	17.9
<i>Average household size</i>	2.91	(X)
<i>Average family size</i>	3.20	(X)

Source: U.S. Census

As shown in Table II-6, the number of households in Rochester grew over 22% from 1990 to 2000. Lakeville's household growth rate was the highest of the eight neighboring communities at 26.4%, followed by Marion at 25.8%. In all the communities except for Lakeville the number of persons per household declined from 1990 to 2000, reflecting regional and national trends towards smaller households. (Source: U.S. Census)

Table II-6 Total Households, Rochester and its Neighbors, 1990-2000

<i>Municipality</i>	<i>Households</i>		<i>Difference</i>	<i>% Change 1990-2000</i>	<i>Annual Rate of Growth</i>	<i>Persons Per Household</i>	
	<i>1990</i>	<i>2000</i>				<i>1990</i>	<i>2000</i>
<i>Rochester</i>	1288	1575	287	22.3%	2.22%	3.04	2.91
<i>Mattapoisett</i>	2233	2532	299	13.4%	1.34%	2.60	2.46
<i>Marion</i>	1587	1996	409	25.8%	1.39%	2.64	2.51
<i>Wareham</i>	7370	8200	830	11.3%	1.13%	2.57	2.44
<i>Lakeville</i>	2604	3292	688	26.4%	2.64%	2.90	2.91
<i>Middleborough</i>	6063	6981	918	15.1%	1.51%	2.87	2.78
<i>Freetown</i>	2722	2932	210	7.7%	.77%	3.09	2.85
<i>Acushnet</i>	3428	3793	365	10.6%	1.06%	2.78	2.68

5. Income Distribution

The median household income in Rochester in 1999 was \$63,289, up from \$42,000 in 1990.

Table II-7 Household Income Distribution, Town of Rochester

	1990		1999	
	Number	Percent	Number	Percent
<i>Households</i>	1306	100.0	1578	100.0
<i>Less than \$10,000</i>	102	7.8	40	2.5
<i>\$10,000 to \$14,999</i>	89	6.8	36	2.3
<i>\$15,000 to \$24,999</i>	152	11.6	151	9.6
<i>\$25,000 to \$34,999</i>	199	15.2	115	7.3
<i>\$35,000 to \$49,999</i>	191	14.6	215	13.6
<i>\$50,000 to \$74,999</i>	333	25.5	386	24.5
<i>\$75,000 to \$99,999</i>	168	12.9	263	16.7
<i>\$100,000 to \$149,999</i>	59	4.5	283	17.9
<i>\$150,000 to \$199,999</i>	13	1.0	57	3.6
<i>\$200,000 or more</i>	-		32	2.0

Source: U.S. Census Bureau

Between 1990 and 2000 there were decreases in the numbers of households earning \$15,000 or less, and a substantial increase in those earning \$35,999 or more. Households earning more than \$75,000 increased by nearly 22% in the ten year period between 1990 and 2000.

Despite increasing household wealth, there still remains a population living in Rochester with very limited financial means. Of the 1,578 total households counted in 1999, approximately 15% earned under \$25,000. Public agencies define this income range as very low-income levels, within 50% of the area median income. Based on HUD income information, 35% of Rochester households (or about 557 households) would have likely qualified for housing assistance as their incomes were at or below 80% of the area median income defined by the U.S. Department of Housing and Urban Development of \$59,691.

6. Employment

The 2000 census indicates that 38.0% of Rochester's workers were involved in management, professional or related occupations. The remaining majority were employed in education, sales, office, and service occupations including manufacturing and retail: Education (23.1%), Sales and Office (23.7%). Service (13.1%), Manufacturing (16.3%), and Retail Trade (10.9%). While 72.9% were private wage and salary workers, another 16.9% were government workers, and 10% were self-employed. Agriculture, forestry, fishing and hunting, and mining captured 2.7% of the industrial workforce.

7. Poverty Status

Table II-8 shows 1999 poverty data for Rochester.

Table II-8 Poverty Status in 1999, Rochester MA

	# Below Poverty	% Below Poverty
	Level	Level
<i>Families</i>	31	2.4
<i>With related children under 18 yrs</i>	24	3.8
<i>With related children under 5 yrs</i>	7	3.3
<i>Families with Female householder, no husband present</i>	-	-
<i>With related children under 18 yrs</i>	-	-
<i>With related children under 5 yrs</i>	-	-
<i>Individuals</i>	141	3.1
<i>18 years and over</i>	87	2.6
<i>65 years and older</i>	17	4.4
<i>Related children under 18 years</i>	54	4.4
<i>Related children 5 to 17 years</i>	36	3.8
<i>Unrelated individuals 15 years and over</i>	28	7.4

Source: U.S. Census Bureau

Table II-9 shows poverty status for Rochester and its neighboring communities. Of the eight neighboring communities, Wareham had the highest rate of poverty for all categories. Rochester ranked 6th for families and 7th for individuals under the poverty level. Interestingly, Rochester has no statistics for Female householders with No Husband Present under the poverty level. Typically this category has the highest poverty levels, as is seen in all of Rochester's neighboring communities. (Table II-9 following page)

Table II-9 Poverty Status in 1999, Rochester and its Neighbors

% Below Poverty	Rochester	Mattapoisett	Marion	Wareham	Lakeville	Middleborough	Freetown	Acushnet
Families	2.4	2.8	3.5	8.1	1.9	3.5	2.7	1.9
With related children under 18 yrs	3.8	4.2	6.0	13.2	2.7	4.8	2.4	1.7
With related children under 5 yrs	3.3	-	-	20.3	3.3	6.8	6.7	2.2
Families with Female householder, no husband present	-	14.8	4.7	24.5	9.5	14.7	6.8	4.9
With related children under 18 yrs	-	22.8	6.5	32.4	16.3	17.4	6.1	8.8
With related children under 5 yrs	-	-	-	52.4	48.0	39.5	40.0	-
Individuals	3.1	3.6	4.6	10.7	3.0	5.5	5.0	3.8
18 years and over	2.6	3.9	3.7	8.6	3.0	5.0	5.3	4.3
65 years and older	4.4	3.2	2.0	13.5	8.5	5.3	2.3	9.3
Related children under 18 years	4.4	2.5	7.0	16.6	2.8	6.4	3.4	2.2
Related children 5 to 17 years	3.8	3.2	9.1	15.2	2.3	5.9	2.7	2.5
Unrelated individuals 15 years and over	7.4	13.8	7.1	19.1	10.5	17.8	27.4	18.7

8. Disability Status

Of the 2000 population age 5 to 20 years old, 79, or 7.3% had some disability. Moreover, of the population age 21 to 64 - 313, or 11.1%, claimed a disability, but 63% of this group was employed, leaving approximately 37% unemployed, possibly due to the disability. In regard to the population 65 years of age or older, 157 or 41% claimed some type of disability. These levels of disability are comparable to the Boston region as a whole, where 7.9% of those five to twenty years of age claimed a disability, 16.5% of those twenty-one to sixty-four claimed a disability (38.2% of whom were not employed), and more than one-third, 37.1% of those over 65 were disabled. (Figures based on 2000 census data for the Boston SMSA).

9. Residency in 1995

Just under one-fourth (22.3% or 960 residents) moved to a new residence from 1995 to 2000. Of these, 9.3% came from within Plymouth County, 13% came from a different county, with 10% coming from within Massachusetts and 3.1% coming from a different

state or elsewhere, representing somewhat less mobility than the county as a whole, where 36.5% of all households moved during this same time period.

It is important to note that housing turnover drives up housing prices in an escalating real estate market, and typically the buyers are more affluent than the sellers, fueling demographic changes in the community over time. This suggests that it is useful to find ways to reduce housing turnover, to maintain the affordability in the existing housing stock to the greatest extent possible, and to help those who want to remain in town afford to do so.

10. Educational Attainment

In 2000 nearly all of the adults residing in Rochester (88.6% of those age 25 years and older) had a high school diploma or higher, and 28% had at least a Bachelors degree. These levels are comparable with the 2000 figures for at least college attainment of 27.8% for Plymouth County and 33.2% for the State. These figures represent some improvement in overall educational attainment from 1990 of 79% with at least a high school diploma and 20% with at least a college degree.

Those enrolled in school (nursery through graduate school) totaled 1,305 or 28.5% of the town's population. Those enrolled in nursery school through high school totaled 1,075, or 82% of those enrolled in school. These figures represent a significant increase (+414) in school enrollment from 1990, when there were 891 students enrolled in local schools.

B. Housing Characteristics

Table II-10 shows 1990 and 2000 US Census data for Rochester's housing stock. In 2000, Rochester has 1,634 housing units, predominantly single family detached structures (94.9%). During the 1990's Rochester added 293 units to its housing stock, with only fifteen of these being rental units. Owner occupied housing units comprised 93% of the occupied housing units and rental units were a relatively small segment at only 7% of all occupied units. Less than 2% of Rochester's housing stock was in multi-family dwellings.

Table II-10 Housing Characteristics, 1990 and 2000

	1990	2000	Difference	% Growth	Annual Growth
<i>Total Housing Units</i>	1341	1634	293	22%	2.2%
<i>Total Occupied Housing Units</i>	1288	1575	287	22%	2.2%
<i>Occupied Ownership Units</i>	1192	1464	272	23%	2.3%
<i>% of Occupied HUs</i>	89%	93%			
<i>Occupied Rental Units</i>	96	111	15	16%	1.6%
<i>% of Occupied Hus</i>	7.2%	7.0%			
<i>Vacancy Rate</i>					
<i>Ownership Units</i>	0.3%	0.6%	0.3%		
<i>Rental Units</i>	2.0%	2.6%	0.6%		
<i>Units in structure</i>					
<i>1-Unit Detached</i>	1283	1550	267	21%	2.1%
<i>% of All HUs</i>	96%	94.9%			
<i>1-Unit Attached</i>	8	39	31	388%	38.8%
<i>% of All HUs</i>	0.6%	2.4%			
<i>2 to 4 Units</i>	25	33	8	32%	3.2%
<i>% of All HUs</i>	1.9%	2.0%			
<i>5 to 9 Units</i>	0	0			
<i>% of All HUs</i>	-	-			
<i>10 or more Units</i>	11	12	1	9.0%	0.9%
<i>% of All HUs</i>	0.8%	0.7%			
<i>Mobil Home, Trailer or Other</i>	14	-	-14	-100%	
<i>% of All HUs</i>	1.0%	-			
<i>Vacant Housing Units</i>	53	59	6	11%	1.1%
<i>% of All HUs</i>	3.9%	3.6%			

Source: U.S. Census Bureau

The vacancy rate for ownership units was 0.6% in 2000, an increase from 0.3% in 1990. The vacancy rate for rental units increased from 2.0% in 1990 to 2.6% in 2000, however any vacancy level of less than 5% represents tight market conditions.

Table II-11 (on the following page) compares Rochester's housing characteristics to those of neighboring communities.

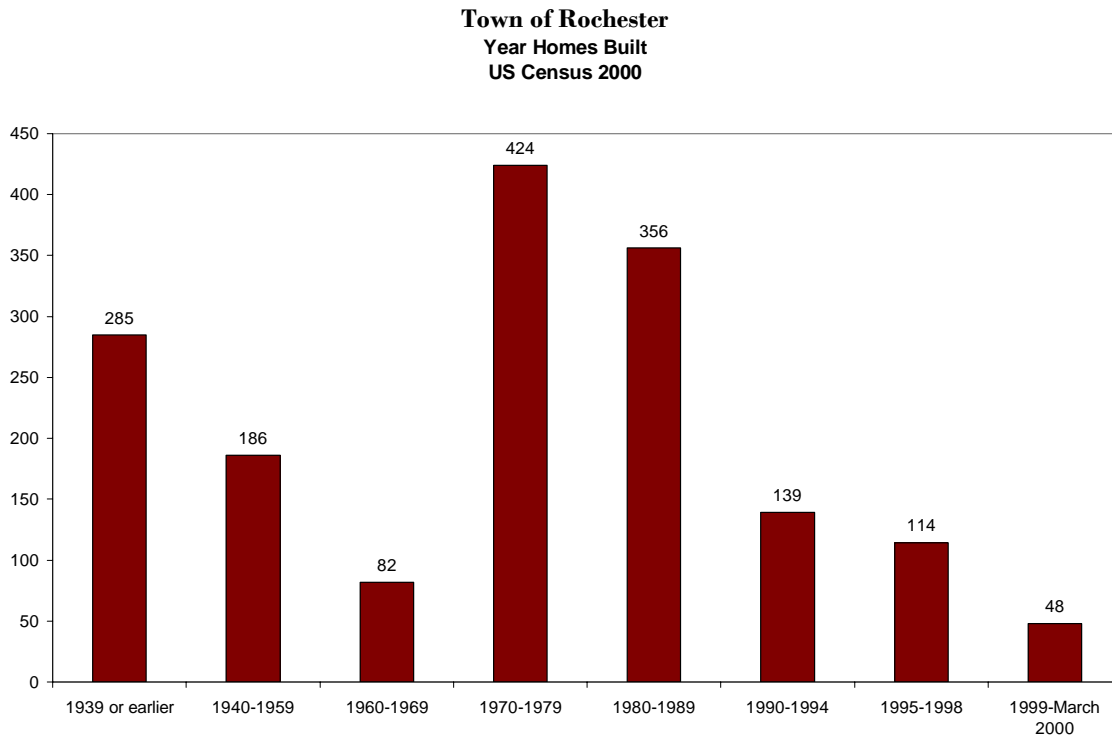
Source: US Census Bureau

Table II-11 Housing Units, Occupancy and Tenure: Town of Rochester and its Neighbors, 1990-2000

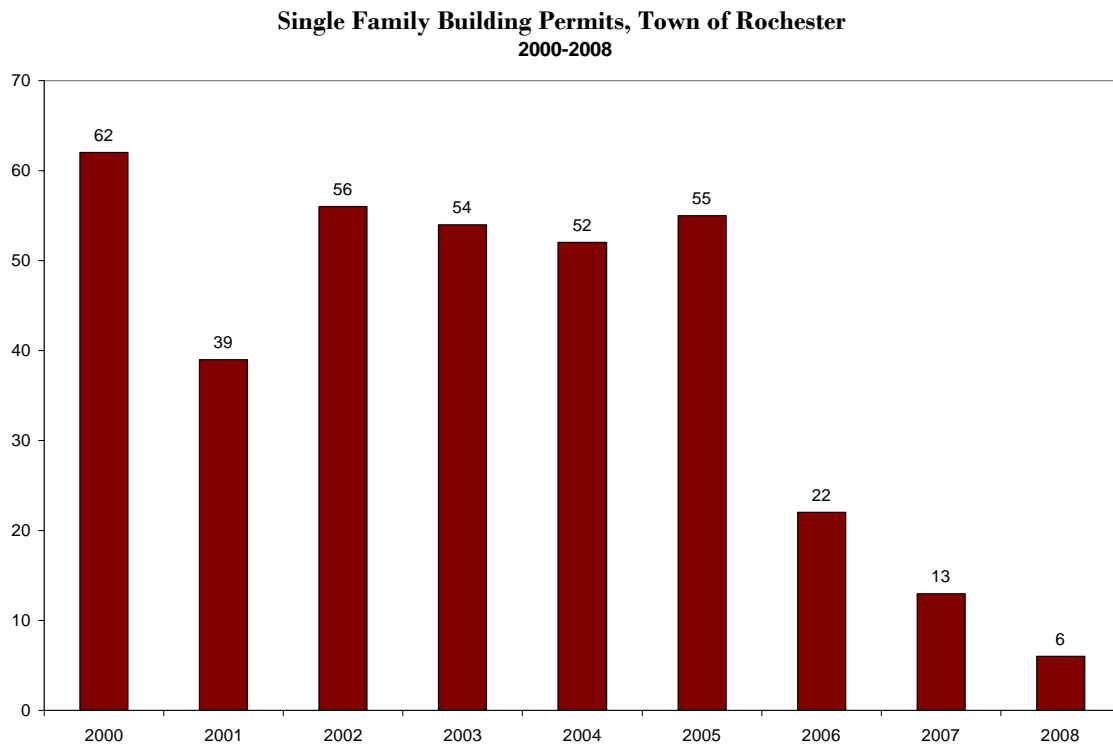
	Rochester						Acushnet				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	1288	96%	1575	96.4%	0.4%	Occupied Housing units	3428	97.2%	3793	97.5	365
Owner Occupied	1192	89%	1464	93%	4.0%	Owner Occupied	2871	81.4%	3186	81.9	315
Renter Occupied	96	7.2%	111	7.0%	-0.2%	Renter Occupied	557	15.8%	607	14.3	50
Vacant Housing Units	53	3.9%	59	3.6%	-0.3%	Vacant Housing Units	98	2.7%	96	2.5	-2
Seasonal/Rec. Use	37	2.8%	-	-	2.8%	Seasonal/Rec. Use	9	0.2%	10	.26	1
Total Housing Units	1341	100%	1634	100.0%		Total Housing Units	3526	100.0%	3889	100.0	
	Mattapoisett						Middleboro				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	2233	75.0%	2532	79.8	299	Occupied Housing units	6063	94.8%	6981	96.3	918
Owner Occupied	1661	55.7%	1968	62.0	307	Owner Occupied	4275	66.8%	5170	71.3	895
Renter Occupied	572	19.2%	564	17.8	-8	Renter Occupied	1788	28.0%	1811	24.9	23
Vacant Housing Units	716	24.0%	640	20.1	-76	Vacant Housing Units	332	5.2%	268	3.7	-64
Seasonal/Rec. Use	628	21.1%	538	16.9	-90	Seasonal/Rec. Use	30	.47%	54	.74	24
Total Housing Units	2981	100.0%	3172	100.0		Total Housing Units	6395	100.0%	7249	100.0	
	Marion						Lakeville				
	1990		2000		Change		1990		2000		Change
Occupied Housing units	1587	77.6%	1996	81.8	409	Occupied Housing units	2604	83.0%	3292	89.8	688
Owner Occupied	1225	59.9%	1570	64.3	345	Owner Occupied	2379	75.8%	2978	81.3	599
Renter Occupied	362	17.7%	426	17.4	64	Renter Occupied	225	7.2%	314	8.5	89
Vacant Housing Units	458	22.4%	443	18.2	-15	Vacant Housing Units	534	17.0%	370	10.1	-164
Seasonal/Rec. Use	398	19.5%	344	14.1	-54	Seasonal/Rec. Use	407	12.9%	277	7.6	-130
Total Housing Units	2045	100.0%	2439	100.0		Total Housing Units	3138	100.0%	3662	100.0	
	Wareham										
	1990		2000		Change						
Occupied Housing units	7370	64.9%	8200	76.8	830						
Owner Occupied	5529	48.7%	6201	58.1	672						
Renter Occupied	1841	16.2%	1999	18.7	158						
Vacant Housing Units	4013	35.3%	2470	23.1	-1543						
Seasonal/Rec. Use	3133	27.6%	2020	18.9	-1113						
Total Housing Units	11351	100.0%	10670	100.0							

The Figure II-3, below shows that the majority of the housing stock in Rochester (780 units) was built in the 1970's and 1980's. With 533 units built before 1969 (285 units built before 1939) Rochester has relatively older housing stock. With nearly 33% of Rochester's housing stock forty years old or older, the town must consider that many homes may be in need of major renovations including new roofs, lead paint removal, updated kitchens, new heating systems, new septic systems and repairs and updates to other major systems.

Figure II-3 Town of Rochester, Year Homes Built



The figure below shows the number of residential building permits issued for the years from 2000 to 2008.



Rochester issued 359 single-family permits for the eight-year period. No permits for multi-family units were issued. Rochester averaged 46 single-family permits per year. Only Wareham (973 permits), Middleborough (822 permits) and Lakeville (461 permits) issued more permits between 2000 and 2008 than Rochester.

**Tables II-12 and II-13 Building Permits for New Residential Construction,
Rochester and its Neighbors, 2000-2008**

Table II-12 Single-Family Building Permits Issued

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Permits
Rochester	62	39	56	54	52	55	22	13	6	359
<i>Mattapoisett</i>	23	19	53	18	36	38	22	23	19	251
<i>Marion</i>	32	25	16	19	23	11	8	2	1	137
<i>Wareham</i>	112	107	140	135	124	142	94	95	24	973
<i>Lakeville</i>	85	74	62	32	68	43	34	44	19	461
<i>Middleborough</i>	103	117	109	117	87	111	44	71	39	798
<i>Freetown</i>	48	43	63	63	54	32	26	19	15	363
<i>Acushnet</i>	42	48	56	47	32	33	12	9	10	299

Table II-13 Multi-Family Building Permits Issued

	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Permits
Rochester	0	0	0	0	0	0	0	0	0	0
<i>Mattapoissett</i>	0	0	0	0	0	0	0	0	0	0
<i>Marion</i>	2	0	0	0	0	0	0	0	0	0
<i>Wareham</i>	0	6	25	18	8	30	1	25	0	113
<i>Lakeville</i>	0	0	0	0	0	0	0	0	0	0
<i>Middleborough</i>	0	2	4	0	0	16	28	0	11	50
<i>Freetown</i>	0	0	0	0	0	0	0	0	0	0
<i>Acushnet</i>	0	0	0	0	0	0	0	0	0	0

C. Housing Market Conditions

1. Home Ownership

Census data also provides information on housing values for 2000. The census indicated that the median house value in Rochester in 2000 was \$215,000 up from \$162,400 in 1990. In 2000, 320 homes were valued at less than \$150,000, and 547 homes were valued between \$150,000 and \$199,999, making up the bulk of the affordable housing stock. Another 304 houses were priced in the \$200,000 and \$300,000 range, and an additional 99 homes were priced above that.

Current housing market conditions are summarized in Table II-14 with 39 available units, average list price of \$523,900. As of July 2009, 5 sales were pending with an average list price of 391,740. Nine units sold for an average sale price of \$217,037. These values reflect the “bubble burst” that is taking place throughout the country since the fall of 2008. Existing home sales rose in April, according to data from the National Association of Realtors. Sales were up 2.9 percent to a seasonally adjusted annual rate of 4.68 million units during the month, up from the upwardly revised 4.55 million units in March. Though total sales were still down from the previous year, when the annual pace reached 4.85 million units.

Sales rose in all areas except the Midwest in April. The Northeast led the rise with an 11.6 percent increase in the annual pace of its sales. The rate quickened to 770,000 units. Sales are still down 10.5 percent from April 2008.

Table II-14 Summary of Sales Data, 2009

Sales Summary	# of Units	Average List Price
Currently Available	39	523,900
Pending	5	391,740
Sales (Average Sale Price)	9	217,037

Multiple Listing Service, July 8, 2009

Table II-15 Median Sale Price of One-family Homes, 2000-2008

<i>Community</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>
<i>Rochester</i>	215,000	240,500	250,000	320,000	365,000	422,500	365,000	390,000	357,000
<i>Mattapoisett</i>	235,000	290,000	321,000	342,500	400,000	390,000	407,000	446,000	415,000
<i>Marion</i>	270,500	275,250	293,250	300,000	554,500	445,000	446,500	380,000	441,500
<i>Wareham</i>	129,000	154,450	182,950	220,000	259,900	270,000	260,000	262,500	216,500
<i>Lakeville</i>	211,650	221,500	269,750	309,900	347,500	359,500	345,000	366,500	366,500
<i>Middleborough</i>	176,350	224,000	242,000	279,900	315,000	339,900	325,100	313,000	247,000
<i>Freetown</i>	174,900	207,450	232,000	274,000	310,000	351,750	329,000	332,000	282,000
<i>Acushnet</i>	148,555	158,000	185,250	250,000	270,500	280,000	281,000	254,000	231,200

Source: Warren Group

Table II-15 shows the median sale price of one-family homes rose from 2000 to 2008 peaking at \$422,500 in 2005.

The 2000 median housing prices provides a comparison of the Rochester housing to that of Plymouth County and the state, with a substantially higher market value -- \$215,000 for Rochester, \$179,000 for the county and 185,000 for the state. Since that time housing prices have nearly doubled and dropped as the median house value at the end of 2008 was \$357,000. The Warren Group also reported 41 sales of single family homes in Rochester at an average sale price \$356,181 in 2008, to afford this price a household would have to earn approximately 127,800 annually. The cause and effect to escalating housing prices are also reflected in increased property taxes, rising energy bills and insurance costs, causing a financial strain on residents, especially those with fixed incomes.

Source: Multiple Listing Service, June 9, 2009

*One mobile home unit was included in the lower-priced single-family home listings.

This data indicates that there are few homes available in Rochester for under \$200,000 that would be affordable to low- and moderate- income households, and all listed under this price were mobile homes. Half of all sales were priced between \$200,000 and \$400,000. Average sale prices are somewhat lower at this time than the median, \$217,037 as compared to \$357,000.

Table II-16 presents recent market activity for condominiums. While condominiums represent a relatively small segment of Rochester's housing stock with 54 units in total, they are also a growing segment of the stock throughout the region. Surprisingly, the average sales price for a condominium was more than the average sales price of a single-family dwelling, \$299,950 as compared to \$217,037. There are currently 15 condominiums available, for an average sales price of \$384,800.

Table II-16 Summary of Sales Data for Condominiums

Sales Summary	# of Units	Average List Price
Currently Available	14	384,800
Pending Sales	1	329,900
(Average Sale Price)	2	299,950

Multiple Listing Service, July 8, 2009

2. Rental Housing

The 2000 census indicated that there were 110 occupied rental units in Rochester, up from 84 in 1990. The 2000 median gross rent was \$947, 112% substantially higher than the 1990 median rent of \$446 in fact it has more than doubled in ten years. Rental units still remain a small segment of Rochester’s housing market, 7.0% smaller than that for Plymouth County and the state at 24.4% and 38.3%, respectfully. It is possible that more single-family homes on the market are currently for rent in the Town of Rochester based on the current economic conditions and the ability to sell.

Data on the costs of rental units for 1990 through 2000 is included in Table II-17. Like housing values for homeownership units, rental values tend to be underestimated in the census data and actual market rents are typically much higher. The current trends for rental prices are estimated to be stable overall. Presently there is a single listing for a rental apartment rent, a one bedroom with garage, asking \$975. An estimated rental price in the Town of Rochester for a typical three bedroom home currently range from \$1,100 to \$1,500. Updated information on rents from the Multiple Listing Service indicated that there are no apartments listed for Rochester, most opportunities are passed on by word of mouth and not formally advertised. ***There has been over a 50% increase in rental cost from 1990 to 2000.***

**Table II-17 Rochester Rental Costs
1990-2000**

Gross Rent	1990		2000	
	#	%	#	%
<i>Under \$200</i>	0	0.0	0	0.0
<i>200-299</i>	0	0.0	0	0.0
<i>300-499</i>	31	36.9	0	0.0
<i>500-749</i>	8	9.5	21	21.6
<i>750-999</i>	19	22.6	23	23.7
<i>1,000-1,499</i>	0	0.0	28	28.8
<i>1,500 or more</i>	0	0.0	0	0.0
<i>No cash rent</i>	26	30.9	25	25.7
Total	84	100.0	97	100.0
Median Rent	\$446		\$947	

Source: US Census Bureau

E. Cost Analysis of Existing Market Conditions

As housing prices rise and fall, the affordability gap fluctuates, defined as the gap between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30% or more of gross income. To afford the median sales price of a single family home in Rochester \$215,000, in 2000 a household would have to earn approximately \$18,986 annually.

The borrowing power of the average household, based on the adjusted median household income of \$68,289 as revealed below the affordable value of 158,222 and a home/value income ratio of 3.4.

**Table II-18 Housing Affordability Gap, 2008
(Median Household Income)**

	Medium Household Income	Medium Home Value	Affordable Value*	Home/Value to Income**
Rochester	63,289	215,000	158,222	3.4

Source: US Census Bureau

*Affordable Value (2.5 x Income)

**Ratio: Home/Value to Income

(Median Income Town Employee)

	Medium Household Income	Medium Home Value	Affordable Value*	Home/Value to Income**
Rochester	24,689	215,000	61,723	8.7

As more homes come on the market with sales tags of more than \$300,000, fewer existing longer-term residents will be able to afford them. However, it is important to recognize that those who have owned their homes for some time are likely to have gained significant assets, through the rise in value of their land, despite limited incomes.

Table II-19 Housing Burdens, Town of Rochester, 1990 and 2000

	1990	2000	Change	% Change
<i>Owned Housing with Mortgage</i>	764	1029	265	34.7
<i>Monthly Cost of Mortgage (Median)</i>	\$1007	\$1275	\$268	26.8
<i>Owner Cost as >35% of Household Income</i>	215	202	-13	-6.0
<i>Renter Gross Monthly Rent</i>	\$446	\$766	\$320	71.7
<i>Gross Rent as >35% of Household Income</i>	35	-	-35	100.0

Source: US Census Bureau

Table II-18, suggests that 202 households or about 19.6% of all Rochester households were living in housing that by common definition was unaffordable in 2000.

On the other hand, a special report by the U.S. Department of Housing and Urban Development (HUD), referred to as the CHAS report, that identifies cost burdens by household type and whether they are renters or owners, indicated a higher level of cost burdens in Rochester owners 33% for elderly, 17.4% small family, 24.5% large family, 26.6% for others. The data is summarized in Table III-20 and indicated the following:

- There were 87 renter households and 1,426 owner households with cost burdens.
- There were 38 total households who earned at the extremely low-income end of the range of at or below 30% of median income, another 89 earning between 30% and 50% of area median income, referred to as very-low income by HUD, and another 104 households who earned between 50% and 80% of area median.
- Of the 87 renters, 8 were spending more than 30% of their incomes on housing expenses, and 48 were or 55% of all renters spent more than 80% of their income on housing.
- Of the elderly renters 18.4% were experiencing housing affordability problems, and 14.3% of elderly owners were having the same experience.

Table II-20 Type of Households by Income Category and Cost Burdens, 2000

<i>Type of Household</i>	<i>Households earning < 30% MFI/% with Cost Burdens</i>	<i>Households earning > 30% but <50% MFI/% with cost burdens</i>	<i>Households earning > 50% but <80% MFI/% with cost burdens</i>	<i>Households earning > 80% MFI/% with cost burdens</i>	<i>Total/% with cost burdens</i>
<i>Elderly Renters</i>	8/0	4/0	0	4/0	16/0
<i>Small Family Renters</i>	0/NA	0/NA	15/0	30/0	45/0
<i>Large Family Renters</i>	0/NA	0/NA	4/100.0%	4/0	8/50
<i>Other Renters</i>	0/NA	4/0	4/0	10/0	18/0
<i>Total Renters</i>	8	8	23	48	87
<i>Elderly Owners</i>	18/100.0%	36/77.8%	73/19.2%	77/10.4%	204/33.3%
<i>Small Family Owners</i>	20/100.0%	45/100.0%	23/82.6%	855/9.4%	943/17.4%
<i>Large Family Owners</i>	0/NA	4/100.0%	4/100.0%	143/20.3%	151/24.5%
<i>Other Owners</i>	0/NA	4/0	4/100.0%	120/25.0%	128/26.6%
<i>Total Owners</i>	38	89	104	1195	1426

Due to the escalating housing costs since 2000, it is likely that many of these households are experiencing greater cost burdens or have been forced to move outside the community in search of more affordable living conditions.

F. Subsidized Housing Inventory

I. Current Inventory

The Department of Housing and Community Development counts eight units in Rochester that meet affordability requirements under Chapter 40B and are eligible for inclusion in the Subsidized Housing Inventory. Chapter 40B mandates that the town should have 10% of its year-round housing stock as affordable housing which would total 163 units out of its 1634 year-round housing units (2000 US Census). With a current inventory of eight (0.48%) affordable units, Rochester currently has a deficit of 155 affordable units.

Rochester is not alone in being challenged by the 10% state threshold as most communities in Massachusetts have not surpassed the 10% level; however, Rochester is lagging behind its neighbors as indicated below:

Table II-22 Level of Affordable Housing, Rochester and Neighboring Communities

<i>Town</i>	<i># Year-round units</i>	<i># Affordable units</i>	<i>% Affordable Units</i>
<i>Rochester</i>	1634	8	0.48%
<i>Mattapoisett</i>	2,634	69	2.6%
<i>Marion</i>	2,095	51	2.4%
<i>Wareham</i>	8,650	559	6.5%
<i>Lakeville</i>	3,385	287	8.5%
<i>Middleborough</i>	7,195	386	5.2%
<i>Freetown</i>	2,991	111	3.7%
<i>Acushnet</i>	3,879	87	2.2%

Only the community of Lakeville has produced enough affordable units to meet the state target of 10% of its year round housing stock. Rochester has made the least amount of progress in creating units that are affordable within their community.

Rochester Housing Authority

The Town of Rochester does not have a Housing Authority position; at one time they shared this resource with the Town of Marion.

South Shore Housing Development Corporation

South Shore Housing is the region's non-profit housing organization, based in Kingston. The organization owns and manages a 40-unit elderly and handicap accessible complex called Meadowbrook located in the Town of Carver. This is the closest complex for area residents to access. The complex contains 32 one-bedroom

apartments and 8 one-bedroom handicap-accessible units, located near the Carver Town Hall, Police and Fire Stations, Public Library, and other amenities.

State Agencies

Currently there is no state agencies with housing units either rental or otherwise located in the Town of Rochester.

Private Developers

The Annie Maxim House is a housing and services facility located on North Avenue in Rochester. They currently have 13 suites/apartments and a maximum residency of 24 individuals. They service the Town of Rochester and the surrounding communities by a limited draw system. The Annie Maxim House opened in 1984 and is considered a private non-profit facility.

2. *Proposed Projects*

In the fall of 2006, Rochester Selectmen received a preliminary proposal from one of the Commonwealth's sponsoring agencies for a Comprehensive Permit for 146 units of housing. The following year the Rochester Board of Appeals received a definitive application based on feedback received from the 2006 preliminary on October 30, 2007. This definitive application for a Comprehensive Permit is for 144 units of housing, thirty-six of which would qualify as Inventoried Affordable by the Commonwealth. Hearings are currently ongoing.

F. *Gaps Between Existing Housing Needs and Current Supply*

As the affordable housing data and research have shown in Section II of this document, significant gaps remain between what current residents can afford and the housing that is available. In fact the current homeownership market is outside the means of those earning median to low- and moderate – income households.

The most recent Build-out Analysis projected that the Town of Rochester could potentially support an additional 6,000 units of housing based on current zoning. Projections therefore indicate that in order to meet the 10% state standard, the estimated population growth would require at least an additional 600 units or so of affordable housing. It would seem like an extremely challenging goal to reach.

Based on the Housing Needs Assessment, there are some local needs for affordable housing including:

- *More two or three multi-family dwellings are needed as the Town of Rochester single-family units 95% versus a regional standard of 72%.*
- *More housing for the 65 and older population is needed given there is a trend toward an aging population. Based on HUD income information, 35% of Rochester households (or 557 households) would have likely*

qualified for housing assistance as their incomes were at or below 80% of the area median income.

- *More rental living units are needed, as only 7% of Rochester's households are renter occupied, in stark contrast to 24.4% in Plymouth County and 38.3% in Massachusetts.*
- *More new housing should be built to accommodate accessibility to those that are either disabled or seniors with supportive services integrated into housing.*
- *More programs to support necessary home improvements, including deleading and septic repairs for units occupied by low income or elderly residents relying on a fixed income.*

The Town of Rochester is severely lacking in affordable housing. Without affordable initiatives, Rochester's elderly and younger population will be unable to afford to remain in town. New housing developments should be managed to result in the following:

- *Provide a wider range of housing options: first time homeownership, rentals, condominiums, and assisted living facilities.*
- *Direct future growth to areas appropriate for density.*
- *Balance growth with protection the character and natural resources of the community.*
- *Balance growth with protecting the character and natural resources of the community.*

G. Obstacles to Future Development

It will be a challenge for the Town of Rochester to create enough housing units to meet the 10% state goal or local needs, particularly in light of current constraints to new development including the following:

1. Zoning

Rochester's zoning by-law divides the town into five (5) zoning districts. These are Agriculture/Residential, Residential, Limited Commercial, General Commercial, and Industrial. There are also two (2) overlay districts including the Mattapoissett River Valley Watershed and Groundwater Protection District. The current zoning by-law allow multi-family uses such as duplexes, three- or four-family buildings by Special Permit from the Zoning Board of Appeals. It does not allow apartment buildings or condominium complexes by-right. Special Residential Development (SRD) as a Special Permit allows condominiums from the Planning Board, (Rochester By-Law Section for "Over 55s"). For an apartment (or apartment buildings) one must apply to the ZBA, and the same

applies for a two- family, as the town has not yet addressed Accessory Apartment by-laws.

The Agricultural/Residential District is the largest zoning district as it covers the majority of the town's land area. Commercial uses are found in the General Commercial District and Limited Commercial District. The General Commercial District allows for a range of commercial uses as of right, another set of uses by Special Permit with all other proposals by variance through the ZBA. The Limited Commercial District allows a limited range of uses as of right, or Special Permit.

Some of the other major provisions of the zoning by-law are summarized below.

Flexible Development

Under this provision, in addition to the general purpose of Agricultural/Residential District plans can be approved for Flexible Development by the Planning Board provided that they comply with a set of requirements. These provisions allow flexibility in type of development, lot size and configuration, and the means of providing for open space although not intended as a means of obliging density reduction or to impose limitations on the rate of development.

Special Residential Development

The purpose of the Special Residential Development permit is to grant relief in the form of increased density to encourage housing needed in the town such as: providing alternative housing for a maturing population, providing housing which reduces resident's burdens of property maintenance, reduces demands on municipal services, and promotes flexibility in land use planning. This by-law is defined as a residential development of multiple dwelling units as attached or detached single-family dwellings on a tract of land in single ownership. The Planning Board acts as granting authority by a special permit in the Agricultural/Residential Development District. The density shall be computed based on the maximum number of bedrooms per acre of buildable area is determined by multiplying the Buildable Area (expressed as acres) by the number 4. The maximum number of dwelling units shall contain no more than the maximum number of bedrooms and is distributed at the developer's discretion between one, to three bedrooms per unit.

2. *Infrastructure*

The Town of Rochester holds the responsibility to protect the water resources for the communities of Marion, Mattapoissett, Fairhaven, and New Bedford. Rochester has strong relations with its partners on the Mattapoissett River Valley Water Supply Protection Advisory Committee (MRVWSPAC) and the Mattapoissett River Valley Water District Commission (MRVWDC). The organizations though very different from each other share a common concern for the quality and quantity of water within the Mattapoissett River Valley for future generations.

Most residents in Rochester rely on private wells, with the exception of those located on Mattapoissett Road, New Bedford Road, Marion Road, and County Road. These residents are connected to the Towns of Marion or Wareham water resources. A few structures located within the Town Center are connected to the Town of Marion water resource including: the Town Hall, Plumb Corner Mall, Police Station, Senior Center, Town Hall Annex.

For future growth the Town of Rochester has begun to explore inter-municipal agreements with the City of New Bedford, the Town of Marion and Wareham. Other alternatives to explore are installation of municipal wells; this should coincide with a review of capacity to service a growing region since so many communities are relying on the same source.

The Town of Rochester sewage disposal service is private on-site subsurface sewage disposal systems. If the town were to approve denser residential development to achieve Inventoried Affordable living units as defined by the Commonwealth Department of housing and Communities Development the current sanitary issues may require a shared system. (Master Plan, 2009)

3. *Environmental Concerns*

Due to the fact that the Town of Rochester holds the responsibility of protecting the water resources for the communities of Marion, Mattapoissett, Fairhaven, and New Bedford one begins to understand the constraints associated with such a responsibility. Over one third of the town lies within Zone II well-head protection area determined by hydro-geological modeling and approved by the Department of Environmental Protection's Drinking Water Program associated with the groundwater supply or Zone A, B, or C surface water protection area.

Rochester is one of the few remaining communities in Southeastern Massachusetts that has maintained their rich natural resources including not only water, but fertile soil, wetlands, cranberry bogs, fisheries, forestry, biodiversity and habitats. These natural resources and communities are not only valuable locally but regionally as we begin to move toward a more sustainable future.

The Town of Rochester has gone through a number of mapping exercises to identify areas within the community that would reveal layers of information that would impede development such as: Zones I and II (groundwater protection layers), Zones A and B (surface water protection layers), permanently protected open space parcels, Interim Well-head Protection Areas (IWPA), Massachusetts Department of Environmental Protection wetlands layer, and high-yield aquifers. The community has found this leaves few areas within the community suitable for dense development. Other layers that have been reviewed include: Priority and Estimated Habitat (Natural Heritage and Endangered Species Program), Chapter 61 parcels, Farmland of state or local importance, Prime and Unique farmland soils, developed parcels five (5) acres or less and greater than five (5) acres.

4. *Transportation*

As of 2008, there were approximately 80 miles of town roads in Rochester. This includes: 9 miles of unaccepted roads, 6 miles of MassHighway roads, and 64 miles of town accepted roads. To accommodate new development, SRPEDD build-out projections anticipate that another 191 miles of roadway will be created. It is important that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic. Presently there are no major roadways that service the Town of Rochester. Route 105 is the only thoroughfare that runs north to south throughout the town. Currently public transportation is limited to non-existent and residents must rely on their automobiles, another burden for those with limited incomes. SRPEDD studies indicate that the roads in Rochester are adequate for the foreseeable future with few identifiable safety or capacity problems. Many of the roadways in town could be considered for the Scenic Road Program offering developers a blueprint on how the community would like to grow. (Master Plan, 2009)

5. *Schools*

In 2004 the Rochester Memorial School Building Committee concluded after several years that additional classrooms are needed at the Rochester Memorial School. The State Building Assistance Bureau offers state funding to assist communities in these areas. Recently the town filed an application and was approved for funding up to 55% of the cost of construction. The town is in the process of conducting a feasibility study to determine whether expansion of existing facilities makes more sense than building a new school. The Old Rochester High School and Junior High School have recently undergone extensive renovations and should be sufficient for the next five years. The Old Colony Regional Vocational Technical School serves: Acushnet, Carver, Lakeville, Mattapoisett, and Rochester and continues to be providing adequate space to accommodate these communities. (Master Plan, 2009)

6. *Availability of Subsidy Funds*

The availability of subsidized funding for affordable housing is increasingly difficult to obtain. Affordable housing preservation and production as well as rental have suffered budget cuts over the past few years making it extremely difficult to compete for and obtain funding that maybe less available. Unfortunately Rochester has not passed the Community Preservation Act that could help provide an important funding mechanism for affordable housing, and preservation of open space preservation and historical sites. In 2006 the community voted no by only 53% in a local election process curtailing this opportunity.

7. *Community Perceptions*

Affordable housing conjures images of potential plunge in property values, increased crime, and neglect. On the other, with increased real estate prices, there exists a need to provide affordable housing. Many professionals, college aged children, and elderly residents and their family members may not be able to afford to live or remain in the

community. The Town of Rochester is interested in addressing these issues by taking a more proactive approach to support affordable housing initiatives.

It will be necessary to engage the community in discussion on affordable housing and present information related to the issue to dispel myths to help solidify local support. These outreach efforts are imperative to supplying the community with much needed affordable housing for the future.

Appendix I – Calculation of Affordability

Calculation of Affordability

User Input	
Purchase Price of Your New Home	\$360,700
Down Payment	5.00%
Loan Term (in years)	30 years
Interest Rate	7.00%
Points	2.00%
Monthly Mortgage Insurance Payment Factor	0.67%
Closing Costs (Other than Points) as a % of Purchase Price	3.000%
Annual Property Taxes & Insurance as a % of Home Value	1.825%
Maximum Ratio of Monthly Housing Expense to Income	28.000%
Maximum Ratio of Total Monthly Housing Expense to Income	36.000%

Results	
TOTAL CASH REQUIRED:	\$35,709
Down Payment	\$18,035
Points	\$6,853
Closing Costs Other than Points	\$10,821
MINIMUM MONTHLY INCOME REQUIRED (before taxes and expenses)	\$10,784
MAXIMUM MONTHLY DEBT SERVICE PERMITTED	\$863
Loan Amount	\$342,665
Monthly Housing Expense	\$3,020
Mortgage Payment (Principal and Interest)	\$2,280
Taxes and Hazard Insurance	\$549
Mortgage Insurance	\$191