

Housing Appendix

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Housing Goals and Recommendations from the Regional Policy Plan

(Franklin Regional Council of Governments, 1988)

Goals

- To promote the provision of fair, decent, safe, affordable housing for rental or purchase that meets the needs of Franklin County residents.
- To raise the affordable housing stock throughout the region to 10% of all housing units.
- To raise the affordable housing stock in all communities in the region.

Recommendations

- Prioritize local housing efforts to meet the region's need for affordable housing.
- Support HRA in securing funds to complete a regional housing analysis to assess needs and the quality and quantity of existing affordable housing. This will allow agencies and municipalities to direct housing assistance and funds to the areas where they are needed most.
- Support the provision of affordable housing throughout the region, particularly in major employment centers served by public transit and village centers with public services.
- Assist agencies involved with planning and financing affordable housing, including alternative financing mechanisms such as land trusts, cooperative housing and limited equity cooperatives.
- Preserve existing affordable housing stock rather than converting it to other uses.
- Develop strategies that would guarantee long term affordability. Prioritize projects which offer long term affordability (e.g., first priority is 99+ years, second priority is 40 - 98 years, third priority is 15 - 39 years, and last priority is less than 15 years).
- Support adaptive reuse of abandoned buildings for affordable housing stock.
- Initiate pro-active housing projects by towns to maintain control of development scale and style as befits town character.
- Pursue public grants and other sources of funding to enhance the financial feasibility of affordable housing development.
- Support HRA's and local housing authorities' efforts to increase awareness of need for affordable housing and resources available.

- Encourage housing that minimizes long term costs through high quality design, efficient construction and energy efficiency.
- Towns should consider provisions in local regulations for multi-family and clustered housing in village centers served by public water and sewer and preferably, public transit.
- Towns should consider contributing resources toward the development of long term (preferably 99 years) affordable elderly housing, such as tax title foreclosures of buildings or land for housing sites.
- Towns should consider implementing community home improvement programs and property tax deferrals which help low income households to make home improvements and remain in their homes.
- Support HRA and local housing authorities' efforts to encourage major employers to implement programs which contribute towards meeting their employees' affordable housing needs, such as mortgage assistance plans, mortgage guarantee programs and assistance with down payments and closing costs.
- Support HRA's and local housing authorities' efforts that encourage lending institutions to make special provisions which are supportive of low income households.
- Town residents should take advantage of HRA's low and moderate income housing programs such as the Self-Help building funds, septic upgrades and home improvement financing.
- Support legislation offering funding mechanisms to remove lead-based paint in rental units.
- Support additional public funding for effective code enforcement for affordable housing.
- Support requirements and efforts to fund ongoing maintenance and management of rental housing complexes.

Additional Housing and Demographic Data for Orange from the U.S. Census

Table B-1: Age of Orange Housing, by Tenancy and Occupancy, 2000

Year Constructed	Owner-Occupied		Renter-Occupied		Vacant/Seasonal*	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
1999 to March 2000	9	0.4%	0	0.0%	14	5.4%
1990 to 1998	150	7.4%	18	1.8%	0	0.0%
1980 to 1989	325	16.1%	185	18.1%	35	13.6%
1970 to 1979	219	10.8%	282	27.5%	25	9.7%
1960 to 1969	79	3.9%	37	3.6%	7	2.7%
1940 to 1959	311	15.4%	109	10.6%	35	13.6%
1939 or Earlier	928	45.9%	393	38.4%	142	55.0%
Total Housing Units	2,021	100.0%	1,024	100.0%	258	100.0%
Median Yr Constructed	1945		1963			before 1940

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Table B-2: Types of Housing Structures in Orange, 1990 and 2000

Structure Type	1990		2000		1990-2000 Change
	Number of Units	Percent of Total	Number of Units	Percent of Total	
Single-Unit Building	1,728	55.6%	1,949	59.0%	+221
Two Unit Building	340	10.9%	363	11.0%	+23
3-4 Unit Building	205	6.6%	225	6.8%	+20
5-9 Unit Building	236	7.6%	254	7.7%	+18
10 or More Unit Building	191	6.1%	230	7.0%	+39
Mobile Home	321	10.3%	282	8.5%	-39
Other/Unknown	85	2.7%	0	0.0%	-85
Total Housing Units	3,106	100.0%	3,303	100.0%	+197

Source: U.S. Census Bureau, *Census of Population and Housing, 1990 and 2000*.

Table B-3: Number of Rooms in Orange Housing, by Tenancy and Occupancy, 2000

Number of Rooms	Owner-Occupied		Renter-Occupied		Vacant/Seasonal*	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
1 room	0	0.0%	17	1.7%	0	0.0%
2 room	7	0.3%	113	11.0%	24	9.3%
3 room	39	1.9%	344	33.6%	32	12.4%
4 room	194	9.6%	217	21.2%	51	19.8%
5 room	401	19.8%	158	15.4%	74	28.7%
6 room	526	26.0%	70	6.8%	60	23.3%
7 room	428	21.2%	54	5.3%	0	0.0%
8 room	120	5.9%	30	2.9%	17	6.6%
9 or more rooms	306	15.1%	21	2.1%	0	0.0%
Total Housing Units	2,021	100.0%	1,024	100.0%	258	100.0%
Median Number of Rooms	6.2		3.7		n/a	

*The Census Bureau considers housing that is used only seasonally or occasionally to be vacant.

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Table B-4: Number of Bedrooms in Orange Housing, by Tenancy and Occupancy, 2000

Number of Rooms	Owner-Occupied		Renter-Occupied		Vacant/Seasonal*	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
No bedroom	0	0.0%	17	1.7%	14	5.4%
1 bedroom	45	2.2%	467	45.6%	49	19.0%
2 bedrooms	465	23.0%	281	27.4%	99	38.4%
3 bedrooms	987	48.8%	174	17.0%	62	24.0%
4 bedrooms	400	19.8%	74	7.2%	34	13.2%
5 or more bedrooms	124	6.1%	11	1.1%	0	0.0%
Total Housing Units	2,021	100.0%	1,024	100.0%	258	100.0%

*The Census Bureau considers housing that is used only seasonally or occasionally to be vacant.

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Table B-5: Tenancy by Age of Householder, 2000

Age of Householder	Number Of Households	Owner Household		Renter Household	
		Number	Percent	Number	Percent
Under Age 25	90	27	1.3%	63	6.2%
Age 25 to 34	399	180	8.9%	219	21.4%
Age 35 to 44	651	183	9.1%	168	16.4%
Age 45 to 54	741	536	26.5%	205	20.0%
Age 55 to 64	385	286	14.2%	99	9.7%
Age 65 to 74	415	297	14.7%	118	11.5%
Age 75 and Over	364	212	10.5%	152	14.8%
Total Households	3,045	2,021	100.0%	1,024	100.0%

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Table B-6: Monthly Homeowner Costs in Orange, 2000

Monthly Costs (2000)	Homes with Mortgages		Homes without Mortgages	
	Number of Homes	Percentage of Homes with Mortgages*	Number of Homes	Percentage of Homes without Mortgages*
\$150 to \$199	0	0.0%	16	3.9%
\$200 to \$299	13	1.2%	198	48.6%
\$300 to \$399	47	4.5%	108	26.5%
\$400 to \$499	54	5.1%	69	17.0%
\$500 to \$599	94	9.0%	16	3.9%
\$600 to \$699	99	9.4%	0	0.0%
\$700 to \$799	187	17.8%	0	0.0%
\$800 to \$899	195	18.6%	0	0.0%
\$900 to \$999	94	9.0%	0	0.0%
\$1,000 to \$1,249	180	17.1%	0	0.0%
\$1,250 to \$1,499	59	5.6%	0	0.0%
\$1,500 to \$1,999	19	1.8%	0	0.0%
\$2,000 to \$2,999	9	0.9%	0	0.0%
Total	1,050	100.0%	407	100.0%
Median Costs	\$816		\$295	

*Percentages are based on owner-occupied units with estimated housing costs. The Census Bureau calculated these costs for 72 percent of the Town's owner-occupied housing units.

Source: U.S. Census Bureau, *Census of Population & Housing, 2000*.

Table B-7: Monthly Renter Costs in Orange, 2000

Monthly Costs* (2000)	Number of Rental Units	Percentage of Rental Units with Cash Rents
Less than \$200	179	18.2%
\$200 to \$299	106	10.8%
\$300 to \$399	149	15.1%
\$400 to \$499	161	16.3%
\$500 to \$599	186	18.9%
\$600 to \$699	115	11.7%
\$700 to \$799	42	4.3%
\$800 to \$899	20	2.0%
\$900 to \$999	8	0.8%
\$1,000 to \$1,249	20	2.0%
Total	986	100.0%
Median Costs	\$430	
No Cash Rent	38	

*The Census Bureau estimated housing costs for 100% of the Town's renter-occupied housing units with cash rents.

Source: U.S. Census Bureau, *Census of Population & Housing, 2000*.

Table B-8: Household Income Distribution in Orange, 1999

Income Level (1999)	Number of Households	Percent of All Households
<u>Low Income</u>		
Less than \$10,000	319	10.5%
\$10,000 to \$14,999	170	5.6%
\$15,000 to \$24,999	529	17.4%
Total Low Income	1,018	33.5%
<u>Moderate Income</u>		
\$25,000 to \$29,999	225	7.4%
\$30,000 to \$34,999	207	6.8%
\$35,000 to \$39,999	226	7.4%
Total Moderate Income	658	21.6%
<u>Middle Income</u>		
\$40,000 to \$49,999	392	12.9%
\$50,000 to \$59,999	258	8.5%
\$60,000 to \$74,999	384	12.6%
Total Middle Income	1,034	34.0%
<u>Upper Income</u>		
\$75,000 to \$99,999	181	6.0%
\$100,000 to \$150,000	123	4.0%
\$150,000 or More	28	0.9%
Total Upper Income	332	10.9%
Total Households	3,042	100.0%
Median Household Income Orange	\$36,849	
Area-Wide Median Family Income*	\$48,400	

*From the Massachusetts Department of Housing and Community Development, used for EO 418 housing certification purposes for FY 2004.

Sources: U.S. Census Bureau, *Census of Population and Housing, 2000*; Massachusetts Department of Housing and Community Development, *Instructions for Completion of FY 2004 Request for Housing Certification, 2003*.

Table B-9: Percentage of Household Income Spent on Housing Costs, by Income Level and Tenancy, in Orange, 1999

Tenancy and Household Income Level* (1999)	Households with Cost Data**	Housing Costs as a Percentage of Household Income (Number of Households)				Total Households with Unaffordable Housing (Housing Costs are 30%+ of Income)	
		Under 25%	25-29%	30-34%	35% or More	# of Hshds	% for Income Group**
Owners							
Under \$10,000	63	0	8	7	48	55	87.3%
\$10,000 to \$19,999	89	43	14	0	32	32	36.0%
\$20,000 to \$34,999	318	143	79	48	48	96	30.2%
\$35,000 to \$49,999	381	277	54	41	9	50	13.1%
\$50,000 to \$74,999	408	359	32	17	0	17	4.2%
\$75,000 or Over	191	191	0	0	0	0	0.0%
Total for Owners	1,450	1,013	187	113	137	250	17.2%
Renters							
Under \$10,000	228	52	35	34	107	141	61.8%
\$10,000 to \$19,999	258	81	85	0	92	92	35.7%
\$20,000 to \$34,999	225	127	53	45	0	45	20.0%
\$35,000 to \$49,999	94	94	0	0	0	0	0.0%
\$50,000 to \$74,999	116	116	0	0	0	0	0.0%
\$75,000 or Over	48	48	0	0	0	0	0.0%
Total for Renters	969	518	173	79	199	278	28.7%

*These income groupings approximate those presented earlier (in Table 3-13 and in Table B-8) for low, moderate, middle, and upper incomes but are not identical to them, due to the slightly different income categories used by the Census Bureau for the housing cost data shown here.

**Housing costs relative to income were estimated for 72 percent of the Town's owner-occupied housing units, and 95 percent of the Town's rental units. Housing costs relative to income were not calculated for the 3 percent of the Orange's rental housing units without cash rents, and for households without income and/or housing cost figures.

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Comparative Housing Statistics for Orange and Nearby Towns from the U.S. Census

Table B-10: Number of Housing Units, 1990 and 2000

Geography	Total Housing Units 1990	Total Housing Units 2000	Change 1990-2000	Percent Change 1990-2000
Orange, Franklin County	3,106	3,303	197	6.3%
Erving, Franklin County	584	630	46	7.9%
Montague, Franklin County	3,695	3,844	149	4.0%
New Salem, Franklin County	328	422	94	28.7%
Warwick, Franklin County	305	343	38	12.5%
Wendell, Franklin County	400	439	39	9.8%
Athol, Worcester County	4,840	4,824	-16	-0.3%
Petersham, Worcester County	448	474	26	5.8%
Phillipston, Worcester County	631	739	108	17.1%
Royalston, Worcester County	469	527	58	12.4%
Franklin County	5,312	5,678	366	6.9%
Worcester County	279,428	298,159	18,731	6.7%
Massachusetts	2,472,711	2,621,989	149,278	6.0%

Source: U.S. Census Bureau, Census of Population and Housing, 1990 and 2000.

Table B-11: Type of Housing Structures, 2000

Geography	Total Housing Units 2000	Percentage of Housing Units in Each Type of Structure			
		Single-Family Homes	Two-Unit Buildings	3 or More Unit Buildings	Mobile Homes
Orange, Franklin County	3,303	59.0%	11.0%	21.5%	8.5%
Erving, Franklin County	630	77.8%	9.4%	11.4%	1.4%
Montague, Franklin County	3,844	55.2%	16.5%	26.1%	2.2%
New Salem, Franklin County	422	96.9%	1.4%	0.5%	1.2%
Warwick, Franklin County	343	92.1%	2.0%	1.7%	4.1%
Wendell, Franklin County	439	86.1%	3.9%	0.2%	9.8%
Athol, Worcester County	4,824	67.6%	11.1%	19.4%	1.9%
Petersham, Worcester County	474	92.6%	3.0%	3.5%	0.8%
Phillipston, Worcester County	739	95.8%	2.3%	0.4%	1.5%
Royalston, Worcester County	527	89.4%	5.9%	0.0%	4.7%
Franklin County	5,678	66.3%	11.5%	18.3%	3.4%
Worcester County	298,159	59.8%	10.0%	29.1%	1.0%
Massachusetts	2,621,989	56.4%	11.6%	31.1%	0.9%

Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Table B-12: Housing Tenancy and Vacancy Rates, 2000

Geography	Total Housing Units 2000	Percent Occupied *	Of Occupied Housing Units*		Vacancy Rates**	
			Percent Owner- Occupied	Percent Renter- Occupied	Ownership Units	Rental Units
Orange, Franklin County	3,303	92.2%	66.5%	33.5%	2.0%	5.9%
Erving, Franklin County	630	95.2%	78.2%	21.8%	1.1%	5.8%
Montague, Franklin County	3,844	94.1%	60.7%	39.3%	0.8%	5.4%
New Salem, Franklin County	422	89.8%	89.4%	10.6%	1.2%	9.1%
Warwick, Franklin County	343	85.4%	88.4%	11.6%	1.9%	0.0%
Wendell, Franklin County	439	86.1%	84.7%	15.3%	2.1%	1.7%
Athol, Worcester County	4,824	93.0%	70.3%	29.7%	1.5%	8.1%
Petersham, Worcester County	474	92.4%	82.6%	17.4%	0.8%	2.6%
Phillipston, Worcester County	739	78.5%	90.9%	9.1%	0.9%	13.1%
Royalston, Worcester County	527	85.2%	87.5%	12.5%	1.3%	1.8%
Franklin County	5,678	92.3%	66.9%	33.1%	1.4%	3.6%
Worcester County	298,159	95.2%	64.1%	35.9%	0.8%	4.3%
Massachusetts	2,621,989	93.2%	61.7%	38.3%	0.7%	3.5%

*The Census Bureau considers housing units that have seasonal or occasional residents to be unoccupied.

**The vacancy rates reflect the number of units which could be available for someone to move into. They do not include housing units that are unoccupied but which are not available for someone to move into, such as units with have been sold or rented and have no one living in them.

Source: U.S. Census Bureau, *Census of Population and Housing, 2000*.

Income Eligibility Guidelines for Programs Administered by the Franklin County Housing and Redevelopment Authority (HRA)

Table B-13: Maximum Income Eligibility for Affordable Housing Programs, 2004

Number Of People In Household	State-Aided Housing for Families/ Elders/ Disabled ¹	HOUSING PROGRAMS				MA Rental Voucher Program	RDI Homeownership Program Low Income (80% of median)
		Low Income Housing Tax Credit	Section 8 Housing Choice Vouchers ²	Extremely Low Income (30% of median)	Very Low Income (50% of median)		
1	29,200	25,920	16,848	12,950	21,600	17,960	34,550
2	33,350	29,640	19,266	14,800	24,700	24,240	39,500
3	37,500	33,300	21,645	16,650	27,750	30,520	44,400
4	41,700	37,020	24,063	18,500	30,850	36,800	49,350
5	45,000	39,960	25,974	20,000	33,300	43,080	53,300
6	48,350			21,450	35,800	49,360	57,250
7	51,700			22,950	38,250	55,640	61,200
8	55,000			24,450	40,700	61,920	65,150

¹Applicants for state-aided housing for elders must be 60 years of age or older, or have a disability.

²75 percent of all vouchers must be issued to applicants whose income is at or below 30 percent of the area-wide median income.

Sources: Franklin County Housing and Redevelopment Authority, 2004.