

Introduction

Housing has evolved into a major issue in Massachusetts from about the mid-1990s with housing demand and high prices driven by low mortgage rates and low availability to the present with the national, state and regional housing crisis including; dramatic drops in home values, increased taxes and utility costs and evaporated bank lending, not to mention, record unemployment levels, bankruptcies and the rise in home foreclosures.

An analysis of the housing stock should consider three important aspects: the housing structures, the population inhabiting the housing and the environment in which the housing is located. The following examines Winchendon's housing stock in terms of age, condition, cost, and the demographic trends as well as the specific needs of different population groups. The data and analysis in the Chapter are based on information obtained from the Montachusett Regional Planning Commission, the state, and the U.S. Census Bureau.

Population:

The 2010 US Census counted 10,300 residents in Winchendon, an increase of 6.7% from the 2000 Census count of 9,611 residents. Winchendon's growth rate over the decade was higher than that of the Montachusett Planning Region (growth rate of 3.6%) and more than twice the State of Massachusetts as a whole (3.0%). However, Hubbardston (12.1%) and Templeton (17.86%) had higher growth rates during the previous decade. With a total landmass of 43.3 square miles, Winchendon has a population density of approximately 237 people per square mile.

Table 1: Winchendon Population Growth

Year	# of Residents	Numerical Change	% Change
1960	6237		
1970	6635	398	6%
1980	7019	384	5.5%
1990	8805	1786	20.3%
2000	9611	806	8.4%
2010	10300	689	6.7%

Source: U.S. Census

The table above shows that Winchendon experienced a significant growth in population between 1980 and 1990, adding 1,786 new residents over the course of that decade. Since then, the rate of development slowed down for Winchendon, with the Town adding 689 new residents during the last decade.

Table 2: Population Growth in Neighboring Communities

Year	Winchendon	Gardner	Hubbardston	Phillipston	Royalston	Templeton
1980	7019	17900	1797	953	955	6070
1990	8805 (20.3%)	20125 (12.4%)	2797 (55.6%)	1485 (55.82%)	1147 (20.1%)	6438 (6.1%)
2000	9611 (8.4%)	20770 (3.2%)	3909 (40.0%)	1621 (9.2%)	1254 (9.3%)	6799 (5.6%)
2010	10300 (6.7%)	20228 (-2.6%)	4382 (12.1%)	1682 (3.8%)	1258 (0.3%)	8013 (17.86%)

Source: U.S. Census

Winchendon and its small town neighbors had a higher rate of population growth than the neighboring City of Gardner during the last 30 years, mostly because these small towns were smaller to begin with, plus the availability of large tracts of vacant developable land.

Housing Growth:

The table below shows how Winchendon's housing stock has grown over the last 20 years and allows for a comparison against its growth in population. From 1990 to 2000 housing unit growth (8.5%) just barely outpaced the growth in population (8.4%). However, from 2000 to 2010 housing unit growth (12.8%) significantly outpaced population growth (6.7%). More growth took place from the years 2000 up until 2007 when the national recession began and the Town's Building Permit data reflects this to some degree: during the four year period that encompasses 2002 through 2005, the Building Department issued an average of 45 Building Permits per year for single family homes. For the four full years since the start of the Great Recession (2007 through 2010), the Department issued an average of 34 Building Permits per year for single family homes. While the drop off in building activity since the start of the recession has been somewhat noticeable in Winchendon, it seems to have been more substantial in other communities. For example, between 2007 and 2010 an average of just 13.5 single family building permits were issued in Hubbardston, 2.5 in Phillipston, 16 in Templeton, and only an average of 1 in Royalston.

Table 3: Winchendon Housing Unit Growth

Year	#of Housing Units	Numerical Change	% Change
1990	3349		
2000	3660	311	8.5%
2010	4199	539	12.8%

Source: U.S. Census

Table 4: Housing Unit Growth in Neighboring Communities

Year	Winchendon	Gardner	Hubbardston	Phillipston	Royalston	Templeton
1990	3349	8654	1025	631	469	2276
2000	3660 (8.5%)	8838 (2.1%)	1360 (32.7%)	739 (17.1%)	526 (12.2%)	2597 (14.1%)
2010	4199 (12.8%)	9126 (3.3%)	1662 (22.2%)	802 (8.5%)	574 (9.1%)	3139 (20.9%)

Source: U.S. Census

The previous table indicates that between 2000 and 2010, Winchendon's housing stock grew more than Gardner, Phillipston, and Royalston but at a slower pace than Hubbardston and Templeton. However, similar to Winchendon, every community's housing stock outpaced population growth.

Housing Unit Inventory:

Detailed housing data was not included in the 2010 US Census. However, the American Fact Finder program has prepared five-year estimates for certain housing characteristics that cover the period between 2008 and 2012. This program is a data collection efforts sponsored by the US Census Bureau.

Table 5: Type of Housing Units

Units in Structure	# of Units	Percentage of Total
Total housing units	4,333	100%
1-unit, detached	3,036	70.1%
1-unit, attached	148	3.4%
2 units	379	8.7%
3 or 4 units	404	9.3%
5 to 9 units	145	3.3%
10 to 19 units	89	2.1%
20 or more units	47	1.1%
Mobile home	67	1.5%
Boat, RV, van, etc.	18	0.4%

Source: 2008-2012 ACS Estimates

The table above indicates that single family homes make up the vast majority (73.5%) of the Town's housing stock. In terms of multi-family units (defined as housing containing three or more units), the Town has 685 such units. The next table compares the Town's housing stock with nearby communities, and Winchendon has by far the most multi-family units when compared to its four rural neighbors: Hubbardston (145 multi-family units), Phillipston (11 units), Royalston (3) and Templeton (183 units) but, not surprisingly, significantly less than the more urbanized City of Gardner (3,106).

Table 6: Type of Housing Units in Neighboring Communities

Town	Total housing units	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Winchendon	4,333	3,036	148	379	404	145	89	47	67	18
Gardner	8,706	4,200	262	1,030	1,051	517	548	990	108	0
Hubbardston	1,595	1,373	48	29	56	26	63	0	0	0
Phillipston	827	799	14	3	11	0	0	0	0	0
Royalston	559	501	6	26	3	0	0	0	23	0
Templeton	3,147	2,584	179	150	111	34	0	38	51	0

Source: 2008-2012 ACS Estimates

Table 7: Age of Housing Stock

Year Structure Built	Number of Units	% of Housing Stock
Total housing units	4,333	100%
Built 2010 or later	0	0.0%
Built 2000 to 2009	228	5.3%
Built 1990 to 1999	688	15.9%
Built 1980 to 1989	756	17.4%
Built 1970 to 1979	424	9.8%
Built 1960 to 1969	284	6.6%
Built 1950 to 1959	332	7.7%
Built 1940 to 1949	276	6.4%
Built 1939 or earlier	1,345	31%

Source: 2008-2012 ACS Estimates

The table above indicates that approximately 31% of Winchendon's housing stock was built before World War II. This is fairly typical for a more rural Massachusetts community where the pre- WWII housing stock often makes up one third to half of a community's housing stock. It is also worth pointing out that 45.1% of the housing stock (1,953 units) is over 50 years old and many of these units may be in need of

rehabilitation. Towards that end, the Town has been successful over the years acquiring housing rehabilitation funds from the Community Development Block Grant (CDBG) program, operated through the federal Department of Housing and Urban Development (HUD). The Town applied for such funds in 2014 (without success) but given the number of aged housing units within the community, the town should continue to apply annually.

Housing Occupancy:

Table 8: Type of Occupancy in Neighboring Communities

	Winchendon	Gardner	Hubbardston	Phillipston	Royalston	Templeton
Ownership	2,841 (72.7%)	4,321 (55.4%)	1,358 (89.8%)	632 (97.4%)	393 (88.7%)	2,334 (82.2%)
Rental	1,066 (27.3%)	3,474 (44.6%)	155 (10.2%)	17 (2.6%)	50 (11.3%)	505 (17.8%)

Source: 2008-2012 ACS Estimates

The previous table indicates that approximately 72.7% of Winchendon's housing stock is owner-occupied, which is lower than the figures for its rural neighbors and much higher than the abutting city. About 27.3% of the Town's housing stock consists of rental units, which is significantly higher than Hubbardston, Phillipston, Royalston and Templeton.

Housing Vacancy Rates:

Table 9: Vacancy Rates for Winchendon and Surrounding Communities: 2000 and 2010

Town	Year 2000				Year 2010				
	Occupied	Vacant	Total	2000 Vacancy %	Occupied	Vacant	Total	2010 Vacancy %	% Change
Winchendon	3447	213	3660	5.8%	3810	389	4199	9.3%	+3.5%
Gardner	8282	556	8838	6.3%	8224	902	9126	9.9%	+3.6%
Hubbardston	1308	52	1360	3.8%	1566	96	1662	5.8%	+2%
Phillipston	580	159	739	21.5%	633	169	802	21.1%	-0.4%
Royalston	449	77	526	14.6%	498	76	574	13.2%	-1.4%
Templeton	2411	186	2597	7.2%	2882	257	3139	8.2%	+1%

A comparison of the 2000 and 2010 vacancy rates indicates that the vacancy rate has increased across most of the Region in recent years, a product of the national recession and the collapse of the housing market. The Town of Winchendon's vacancy rate jumped from 5.8% to 9.3% over this ten-year time frame, adding over 176 units to the Town's inventory of vacant housing units.

Types of Households:

The table below indicates that almost 70% of Winchendon's households consist of family-oriented households. This represents a decrease in the percentage of family-oriented households (about 71.9% of Winchendon's households consisted of families in 2000), aligning with the national trend that has seen a steady drop in the number of family-oriented households since the 1960s. However, it is important to note that the number of female-headed households has also declined during the last twelve years: there were 386 such households in 2000 and 312 in the year 2012.

Table 10: Households by Type in Neighboring Communities

	Winchendon	Gardner	Hubbardston	Phillipston	Royalston	Templeton
Family Households	2,724 (69.7%)	4,924 (63.2%)	1,239 (81.9%)	516 (79.5%)	294 (66.4%)	2,206 (77.7%)
Non Family Households	1,183 (30.3%)	2,871 (36.8%)	274 (18.1%)	133 (20.5%)	149 (33.6%)	633 (22.3%)

Source: 2008-2012 ACS Estimates

One segment of Winchendon's population that has increased in numbers during the past twenty years is the Town's senior population, which grew at a much greater rate than the general population. A detailed breakdown of the Town of Winchendon's 2010 population by age is provided in the table below. The population of residents 65 years and over increased by 32.8% since 2000. But for the population between 55 to 64 years of age (the "soon to be" seniors), increased by more than 50% (In 2000 this age group had only 774 persons, which increased to 1,163 in 2010).

Table 11: Population Characteristics by Age

Age Group	2000 Count	2010 Count	% Change
Total Population	9611	10300	7.2%
Under 5 years	690	561	-18.7%
5 to 19	2461	2402	-2.4%
20 to 34	1655	1692	2.2%
35 to 54	3024	3279	8.4%
55 to 64	774	1163	50.3%
65 to 84	895	1077	20.3%
85 and over	112	126	12.5%

Source: U.S. Census

The increase in seniors and "soon to be" seniors has implications for the Town's housing policies. It should also be noted that the 2010 Census shows that the under 5 years of age population has decreased significantly indicating that the local school could face a decrease in student population.

Median Age of Residents:

Another factor contributing to smaller household sizes is the fact that our nation's elderly population is expanding. The Census data clearly demonstrates that this national trend is taking place in Winchendon. Overall, the Town's Median Age increased from 35 in the year 2000 to 38.7 in 2010. The Town of Winchendon's population is a bit younger when compared to the State's median age (39.1 years) and Montachusett Region median age of 41.4.

Income Levels:

The Town's household income characteristics are presented in the table below and are based on 2012 ACS Estimates. The median annual household income in Winchendon is \$61,937. About 43.5% of households earned more than \$75,000 annually. Approximately 15.7% of Winchendon households earned under \$25,000 per year in 2012.

Table 12: Household Income

	#	%
Total households	3,907	100%
Less than \$10,000	192	4.9%
\$10,000 to \$14,999	176	4.5%
\$15,000 to \$24,999	245	6.3%
\$25,000 to \$34,999	441	11.3%
\$35,000 to \$49,999	510	13.1%
\$50,000 to \$74,999	645	16.5%
\$75,000 to \$99,999	761	19.5%
\$100,000 to \$149,999	685	17.5%
\$150,000 to \$199,999	182	4.7%
\$200,000 or more	70	1.8%

Source: 2008-2012 ACS Estimates

The Town of Winchendon's 2012 Median Household Income is compared with the surrounding communities in Table 13 below. Hubbardston, Phillipston, and Templeton had higher median household incomes, while Gardner and Royalston had a lower median household income indicating that Winchendon is relatively comparable to surrounding communities.

Table 13: Median Household Income

Community	Median Household Income
Winchendon	61937
Gardner	48934
Hubbardston	77694
Phillipston	75625
Royalston	58359
Templeton	68942

Source: 2008-2012 ACS Estimates

Affordable Housing:

The State statute concerning affordable housing development (MGL Chapter 40B) cites that affordably - produced and priced homes must be available to households where their incomes do not exceed 80% of the median household income for the region in which the community is located.

For the purposes of Chapter 40B, affordable housing is generally defined as housing units that meet all of the following conditions:

1. Subsidized by an eligible State or Federal program.
2. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).
3. Subject to an Affirmative Fair Marketing Plan.

For municipalities that do not meet the 10% threshold, the practical consequences are as follows: any developer proposing low and/or moderate-income housing can have the project exempted from local zoning and subdivision requirements through what is known as the Comprehensive Permit process, meaning the development could be built in any zoning district, regardless of density or suitability. In reality, low and moderate-income housing developments are usually built in areas that have suitable infrastructure and convenience amenities (water, sewer, proximity to public transportation, etc.).

In an effort to assist local communities with their planning to achieve the 10% affordable housing threshold, the MA Department of Housing and Community Development (DHCD) has developed the Housing Production Plan (HPP) Program, which provides incentives for non-compliant communities to prepare a plan of action to meet the standards of 40B. The HPP gives non-compliant communities a chance to demonstrate that they are making steady progress in producing affordable housing on an annual basis, granting them a one or two-year reprieve from Comprehensive Permit applications, depending on the amount of progress they've made.

The Town of Winchendon currently does not have a Housing Production Plan. More information on Housing Production Plan's can be found at <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>. According to the most recent iteration of the State's Subsidized Housing Inventory (April 30, 2013), the only municipality within the MRPC region (22 communities) to achieve the 10% affordable housing threshold is the City of Gardner (14.5%).

The table on the following page shows how Winchendon compares to its neighbors in regard to affordable housing, both in terms of the actual number of affordable housing units that are counted towards the State's Subsidized Housing Inventory (SHI) and the percentage of the total housing stock that is considered affordable.

Table 14: Low/Moderate Income Housing Units in Neighboring Communities

	Winchendon	Gardner	Hubbardston	Phillipston	Royalston	Templeton
# of Affordable Units	345	1315	52	6	3	197
% of Affordable Units	8.4%	14.5%	3.2%	0.9%	0.6%	6.5%

*Source: MA Department of Housing and Community Development
Subsidized Housing Inventory (April 30, 2013)*

Comparatively speaking, Winchendon has a larger number of affordable housing units than its neighbors with the exception of Gardner, but still falls a little short of meeting the 10% threshold specified in 40B. For Winchendon to reach the goal of having 10% of its housing stock deemed affordable under 40B, the Town would need to have a total of about 409 housing units qualify as "affordable". At present, Winchendon currently has 345 units that the State has deemed "affordable". Thus, the Town is presently short by 64 affordable housing units. The table below provides a summary of the Town's existing affordable units.

Table 15: Subsidized Housing in Winchendon

DHCD ID#	Project Name	Address	Type	Total SHI	Affordability Expires	Built w/comp Permit?	Subsidizing Agency
3469	Ipswich Village	108 Ipswich Dr.	Rental	80	Perp	No	HUD
3470	Pearl Drive	Pearl Drive	Rental	34	Perp	No	HUD
3471	Scattered Sites	Scattered Sites	Rental	17	Perp	No	HUD
3472	n/a	Ready Drive	Rental	8	Perp	No	DHCD
3473	n/a	67 Hyde Park Dr.	Rental	77	Perp	No	DHCD
3474	n/a	Ready Drive	Rental	10	Perp	No	DHCD
3475	n/a	Cross St; Central St; Court St; Front St; River St, Hyde Park Street	Rental	12	Perp	No	DHCD
3476	n/a	Ready Drive	Rental	12	Perp	No	DHCD
3477	Goodrich Street Apartments	Goodrich Drive	Rental	36	2046	No	DHCD RHS
3969	Linden Street Residence	105 Linden St.	Rental	6	2054	No	DHCD
4525	DDS Group Homes	Confidential	Rental	22	N/A	No	DDS
6724	Winchendon HOR Program	Spruce Street	Ownership	2	6/1/2016	No	DHCD
6733	Winchendon HOR Program	Lincoln Avenue	Ownership	1	6/14/2016	No	DHCD
6734	Winchendon HOR Program	Maple Street	Ownership	1	6/25/2016	No	DHCD
6735	Winchendon HOR Program	First Street	Ownership	1	7/1/2016	No	DHCD
6736	Winchendon HOR Program	Maple Street	Ownership	1	7/1/2016	No	DHCD
6737	Winchendon HOR Program	Pearl Street	Ownership	1	8/1/2016	No	DHCD
6738	Winchendon HOR Program	Bruce Road	Ownership	2	8/22/2016	No	DHCD
6739	Winchendon HOR Program	Mill Street	Ownership	1	8/29/2016	No	DHCD
6740	Winchendon HOR Program	Lincoln Avenue	Ownership	1	10/1/2016	No	DHCD
6741	Winchendon HOR Program	Juniper Street	Ownership	1	10/1/2016	No	DHCD
6742	Winchendon HOR Program	Linden Avenue	Ownership	2	8/1/2017	No	DHCD
6744	Winchendon HOR Program	Pleasant Street	Ownership	2	10/1/2017	No	DHCD
6745	Winchendon HOR Program	Krantz Road	Ownership	1	11/1/2017	No	DHCD
6746	Winchendon HOR Program	Duval Court	Ownership	1	12/1/2017	No	DHCD
6747	Winchendon HOR Program	Oakland Street	Ownership	1	12/1/2017	No	DHCD
6749	Winchendon HOR Program	Old Gardner Road	Ownership	1	8/26/2019	No	DHCD
7609	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
8644	Winchendon Homeownership Project	Hyde Park St	Ownership	1	2035	NO	DHCD
8645	Winchendon Homeownership Project	Linden St	Ownership	2	2035	NO	DHCD

Source: MA Department of Housing and Community Development

Home Values:

The following Table depicts the number of single family homes sold from the period between 2000 and 2013, as well as the median sales price. From 2000 to 2005, the average sales price rose 86%. However, the housing market crash, which began in 2007, has returned the average sales price closer to the early 2000 levels.

Table 16: Single Family Units Sold and Median Sales Price

Year	Single Family Sales	Single Family Median Sales
2013	93	\$152,000
2012	99	\$120,000
2011	83	\$135,000
2010	88	\$145,800
2009	103	\$159,000
2008	81	\$165,000
2007	85	\$188,500
2006	108	\$201,000
2005	153	\$214,000
2004	159	\$193,500
2003	131	\$175,000
2002	150	\$151,700
2001	155	\$139,900
2000	135	\$115,000

Source: The Warren Group

