



A QUICK-READ RELOCATION GUIDE

Relocating to Rochester

THE HIGHLIGHTS

A Fifteen-Minute Guide to Monroe, Ontario & Wayne Counties

Look No Further

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Why Rochester?

Rochester is the kind of place that surprises people. A real city at a comfortable scale. Four genuine seasons. Lake Ontario to the north, the Finger Lakes to the south, the Erie Canal threading through the middle. Established neighborhoods. Excellent hospitals. Wegmans. And housing that costs a fraction of what comparable homes go for in coastal metros.

This is the short version of my comprehensive relocation guide. If you want the full picture (neighborhoods, taxes, schools, the buying process, the truth about winter), ask me for the long-form guide. This one will give you the highlights in fifteen minutes.

THE FIVE THINGS PEOPLE MOST WANT TO KNOW

1. Yes, housing is genuinely affordable.

The City of Rochester's median home price is around \$160,000. Established suburbs run \$300,000 to \$600,000 for a family-sized home. A house that would cost \$1.2 million in suburban Boston or \$1.5 million in the Bay Area is often \$400,000-\$600,000 here. That's not a gimmick. It's a structural feature of the market.

2. But property taxes are high.

New York State has some of the highest property taxes in the country. Effective rates in Monroe County run 2.5%-3.5% of value. A \$400,000 home in an established Monroe County suburb may carry \$9,000-\$13,000 in annual property taxes. The good news: home prices are low enough that the all-in monthly payment is still typically lower than comparable homes in lower-tax markets. Always run the full numbers, never look at price alone. STAR and Enhanced STAR programs provide meaningful relief, especially for homeowners 65+.

3. Schools matter and are tied to addresses.

New York districts are strictly geographic. Your home address determines your school. Districts most commonly asked about by relocators include Pittsford, Brighton, Penfield, Honeoye Falls-Lima, Webster, Fairport, Victor, and Canandaigua. Each has its own profile and price range. As your agent, one of the most important things I do is verify school district lines for any property you're considering and connect you with the resources to research districts on your own terms.

4. Winter is real, but manageable.

Rochester gets 90-100 inches of snow in an average winter, with snow on the ground typically from Christmas to early March. The lake-effect snow phenomenon means totals vary block to block. The city is snow-competent. Plows are reliable, businesses stay open, kids go to school. Most relocators adjust within a winter or two. Get good winter tires, a real winter coat, and you'll be fine.

5. The economy is more diverse than you might think.

Yes, Kodak shrank. But the region rebuilt around healthcare (URMC, Rochester Regional Health), higher ed (U of R, RIT), food and beverage (Wegmans HQ, Constellation Brands), defense and aerospace (L3Harris, Lockheed Martin), payroll services (Paychex), and a growing tech and optics sector. The job market is healthy, salaries are solid, and the cost of living means your paycheck goes further.

The Three-County Geography

As an Associate Broker working across Monroe, Ontario, and Wayne Counties, here's the quick orientation:

MONROE COUNTY: THE HUB

Contains the City of Rochester and the surrounding suburbs that hold most of the metro area's population, jobs, hospitals, and shopping. Districts most commonly asked about by relocators include Pittsford, Brighton, Penfield, Webster, and Fairport. Higher property taxes are the tradeoff.

ONTARIO COUNTY: SOUTH TO THE FINGER LAKES

Stretches south into Finger Lakes wine country. Victor and Canandaigua are the major draws, newer construction, lower taxes than Pittsford, lakefront living in Canandaigua. A favorite of buyers who want a small-town feel and lake access.

WAYNE COUNTY: LAKESHORE AND APPLE COUNTRY

Wraps around the eastern half of Monroe County along Lake Ontario. New York's apple-growing region. Best price-per-square-foot in the area, more land for the dollar, lakeshore communities, working farms. Where I currently live, in the town of Ontario.

The Top Towns at a Glance

IF YOU WANT TO RESEARCH SCHOOL DISTRICTS

Each town in the region has its own school district. Districts most commonly asked about by relocators include Pittsford, Brighton, Penfield, Honeoye Falls-Lima, Webster, Fairport, Victor, Canandaigua, Wayne, Rush-Henrietta, Greece, and Spencerport. Every district has its own profile, programs, and culture. The right one for your family depends on what you're looking for, and I encourage every relocater to research districts directly through the New York State Education Department, Niche, and conversations with current parents.

IF YOU WANT LAKE ACCESS

Webster (lake-adjacent in Monroe), Ontario / Williamson / Sodus Point (lakefront in Wayne), Canandaigua (Finger Lake).

IF YOU WANT VALUE AND SPACE

Wayne County (Ontario, Walworth, Macedon, Williamson, Sodus). Greece and Irondequoit in Monroe County also offer strong value.

IF YOU WANT WALKABLE VILLAGE CHARM

Fairport, Pittsford village, Honeoye Falls village, Canandaigua, the City of Rochester's Park Avenue and South Wedge neighborhoods.

IF YOU WANT NEW CONSTRUCTION

Victor and Farmington in Ontario County have the most active new construction. Webster and parts of Penfield also have newer subdivisions.

IF YOU WANT URBAN LIVING

Park Avenue, Highland, NOTA, Browncroft, Corn Hill, and the South Wedge neighborhoods of the City of Rochester.

The Buying Process: Three Things to Know

NEW YORK IS AN ATTORNEY STATE.

Both buyer and seller have a real estate attorney in addition to their agent. Attorney fees typically run a few hundred to about \$1,500. I have a list of relocater-friendly attorneys I recommend.

PLAN MULTIPLE VISITS IF YOU CAN.

Most successful out-of-state buyers visit two or three times before closing. If multiple visits aren't possible, video tours and detailed agent reports work, I do these regularly.

GET PRE-APPROVED WITH A LOCAL LENDER.

Local lenders know the market, have appraisal relationships, and close faster than national online lenders. In a competitive market, sellers often won't take an offer without a pre-approval letter.

Ready to Talk?

This guide covers the highlights. Every relocation is different, your job, your family, your budget, your timeline, your priorities. The most useful thing I can do for you is have a conversation, no obligation, no pressure.

Whether you're three years out from a possible retirement move, three months out from an accepted job offer, or somewhere in between, I'd be glad to talk.

Welcome home.

Want the comprehensive guide? Just ask. The full version covers neighborhoods, schools, taxes, healthcare, the buying process for out-of-state, retiree, and international buyers, and your first 90 days as a new Rochesterian.



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