Hamilton Housing Production Plan Update

Funding provided by
Town of Hamilton

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Executive Summary

The Town of Hamilton engaged the Metropolitan Area Planning Council to update the Town's Housing Production Plan in October 2012. MAPC worked with the Planning Coordinator, Hamilton Housing Trust, Planning Board and the Board of Selectmen to produce this plan to help Hamilton achieve housing production goals. Strategies in this plan aim to provide a more balanced housing stock to support householders at different stages in life.

As part of the plan development, a community Housing Forum was held in November. The community learned about unmet housing needs and current housing demand in Hamilton and the surrounding North Shore region. The meeting explored potential housing goals, barriers, and opportunities. The themes that emerged from this meeting included: an increased housing cost burden for many town residents across the income spectrum, though felt particularly by lower-income households, specifically owners and the need to develop more entry-housing options for first-time homebuyers and renters and housing options for seniors.

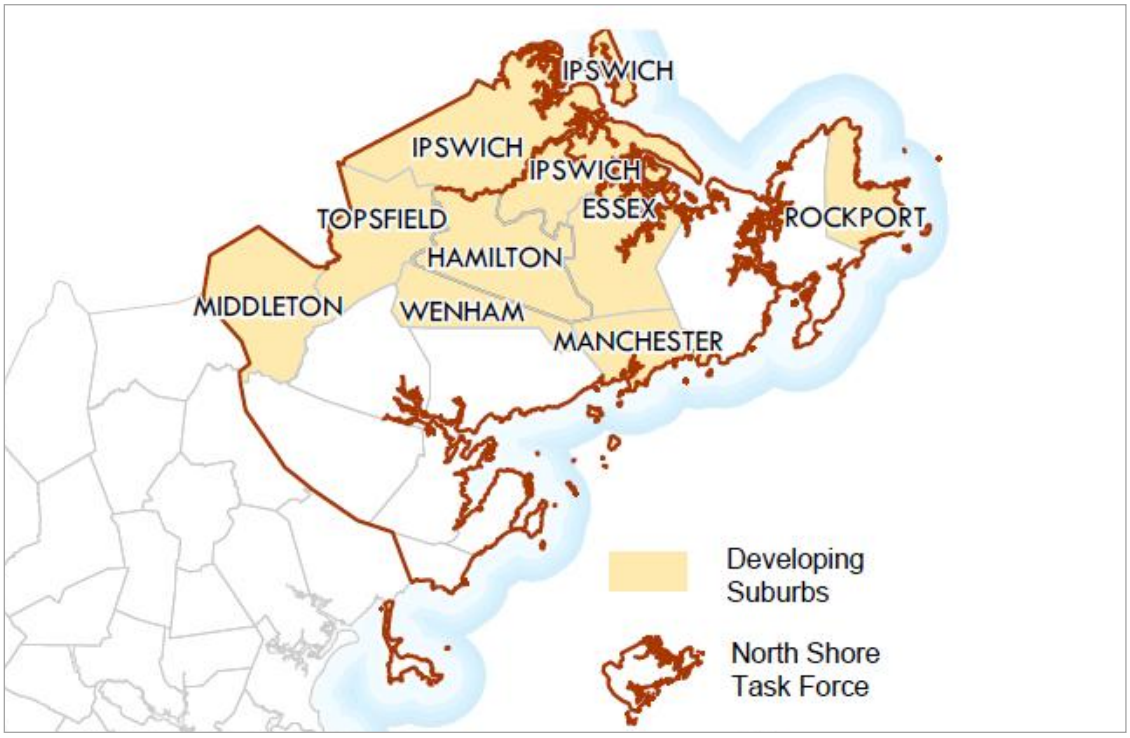
The plan includes housing goals to increase internal municipal capacity to enable and advocate for the creation of diverse housing types, leverage local housing resources and partnerships, and to advance housing programs and production.

Plan strategies and implementation activities engage a range of community stakeholders to achieve housing goals. Strategies aim to identify properties for housing development, set numerical housing goals, and amend zoning when necessary to advance housing production. Finally, the plan discusses ways to address immediate local housing needs and burdens by providing new or marketing existing housing programs for seniors, people with disabilities, and households looking to purchase first homes.

I: Introduction

Hamilton is located 27 miles north of Boston and is one of sixteen communities in the Metropolitan Area Planning Council's North Shore Task Force (NSTF) subregion. It is also categorized as a Developing Suburb within the MAPC region, a designation that includes towns with less intensive development, large amounts of vacant, developable land, and typically a well-defined, mixed-use town center. Because a community's housing needs will depend on both its community type as well as its regional context, throughout this report we will compare Hamilton to NSTF communities, particularly adjacent communities also categorized as developing suburbs (e.g. Wenham, Manchester, Essex, and Topsfield).

North Shore Task Force and Developing Suburbs



Overview of Housing Production Plans

This Plan was prepared to comply with the Massachusetts Department of Housing and Community Development's regulation 760 CMR 56.03(4), Housing Production Plans. The Plan was developed with input from the Hamilton Affordable Housing Trust, Planning Board, and Board of Selectmen and the general public.

Housing Production Plans (HPPs) give municipalities– that are under the 10 percent threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis – more control over comprehensive permit applications for a specified period of time. This control allows municipalities to manage growth and meet their affordable housing needs. The revised 760 CMR 56.03(4) HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development

(DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i).

HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their municipality. Municipalities may be certified for one (0.5 percent production level) or two (1 percent production goal) years if they have created sufficient affordable housing. In a municipality with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed "Consistent with Local Needs" pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC).

Establishment of an Annual Goal for Affordable Housing Production

HPPs set target goals for annual housing production, which municipalities endeavor to meet by increasing their Subsidized Housing Inventory (SHI). This typically involves municipalities increasing unit production by a minimum of 0.5 percent of their total units per year over the length of the plan's prescribed timeframe. This consistent increase in SHI is included in The Plan Update until the municipality's overall SHI exceeds the Statutory minimum set forth in 760 CMR 56.03 (3)(a). For Hamilton, the 0.5% target is 14 SHI units per year.[1]

[1] Achieving the target 14 new SHI units per year will be difficult to achieve in Hamilton. The town has experienced little housing development over the last decade, even in the years prior to the real estate downturn. As highlighted in Figure 10 (p.17), new housing construction of any type in Hamilton averaged 7.2 units per year between 2001 and 2010, and just one in 2010. Development history, along with existing zoning and infrastructure (lack of sewer) constraints to larger projects, should be taken into consideration when reviewing SHI progress within the community.

II: Housing Needs and Demand Assessment

The Housing Needs and Demand Assessment section will examine demographic and housing data to identify key population and housing characteristics and trends within Hamilton that best gauge the need and demand for housing. This assessment provides the framework for the housing production goals, strategies and actions developed later in this document to address Hamilton's housing needs, both for market rate and affordable units.

A. Demographic Analysis

A thorough examination of Hamilton's demographics was undertaken to identify trends that will impact future housing needs and planning efforts. This is a crucial element of any Housing Production Plan because the makeup of a community's residents, and how that makeup is anticipated to change, impacts the future housing needs within that community. Analysis focuses both on current and projected population, households, type of households, age and economic status as well as other datasets.

Population

Hamilton's household population has remained steady over the last decade, decreasing minimally from 7,654 in 2000 to 7,616 in 2010, or 36 total people.[2] Despite the slight decrease in total household population since 2000, MAPC projects that Hamilton will experience modest but steady population growth over the next two decades. According to MAPC's MetroFuture projections, Hamilton's population is expected to increase by 543 through 2030, or 6.9 percent. (See Table 1.)

Table 1: Household Population Change, 2000-2030

	Population in Households		
	Census	MetroFuture	Current Trends
2000	7,654	7,654	7,654
2010	7,616	7,877	8,228
2020		8,174	8,723
2030		8,420	8,964

Source: Census 2000 and 2010, and MAPC Projections

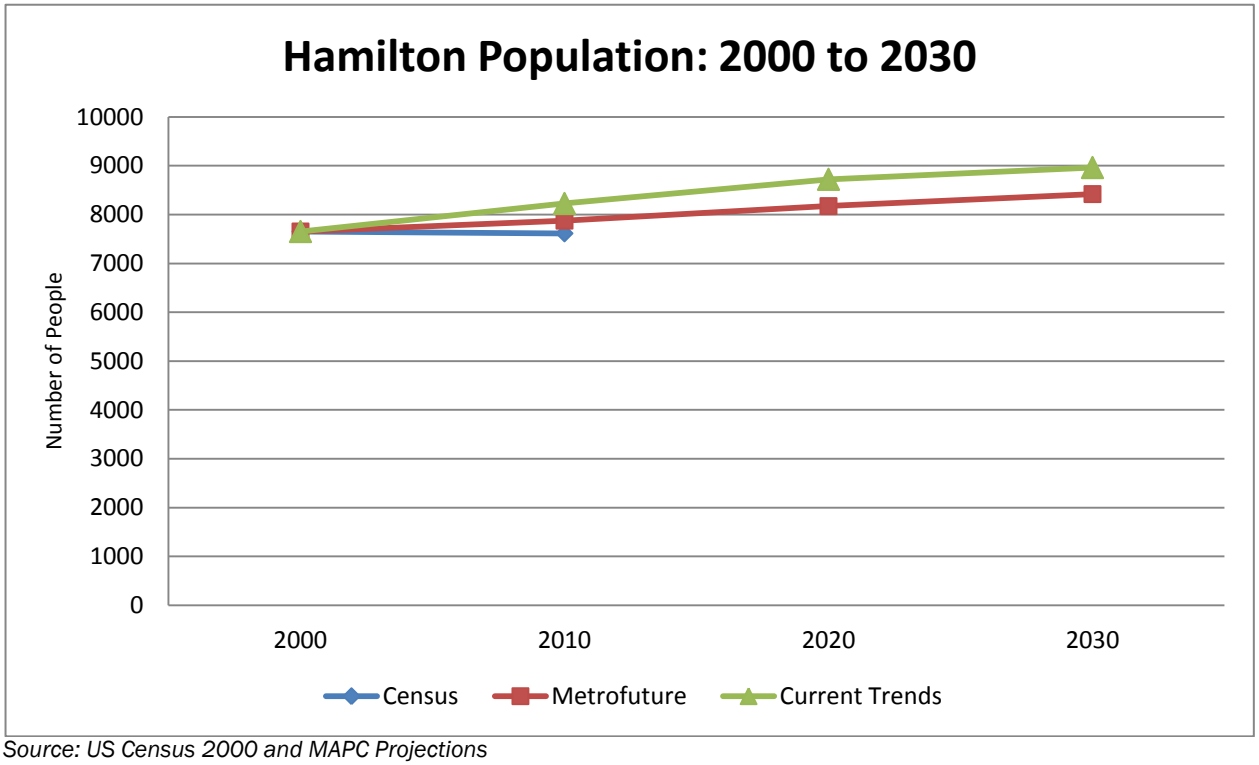
MAPC has prepared two sets of projections, Current Trends and MetroFuture[3]. Current Trends projections extrapolate current population trends, whereas MetroFuture projections

[2] Total population Census figures appear to show that the town's population declined by over 6 percent between 2000 and 2010 (-551 residents). However, this loss is due almost entirely to the change in the group quarters population, which fell by 513 over the same period. This is likely a result of different counting procedures for group quarters between the 2000 and 2010 census counts, not an actual decrease in population. Due to this discrepancy, the Population in Households dataset was used for analysis to provide a more accurate indicator of actual population of town residents.

[3] MAPC's Current Trends and MetroFuture projections were calculated prior to the release of 2010 Census data. Updated projections are currently under development, but were not available within this project's

assume that growth will occur according to MAPC's MetroFuture regional plan, which calls for focusing growth in already developed areas in order to use land more efficiently, protect existing open space, and reduce the need for new infrastructure. MetroFuture policies are similar to those set forth in Hamilton's Master Plan (to be discussed later in this document). Therefore, given recent population change, this document will use MetroFuture calculations to project population and households, as these calculations are more conservative, and closer to existing conditions. (See Figure 1.)

Figure 1: Population Projections: MetroFuture and Current Trends, 2000-2030



Source: US Census 2000 and MAPC Projections

Population by Age

Persons at different stages of life often prefer different housing unit types. Therefore, the age composition of Hamilton's population was analyzed to provide greater insight into future demand for unit types than the more general total population figure.

Hamilton's age composition is projected to change dramatically in the coming decades. Hamilton's elderly population is expected to grow significantly, while the number of working-aged adults and school-age children is anticipated to decline. This is similar to regional and national demographic trends that will impact housing demand throughout the Commonwealth and nation.

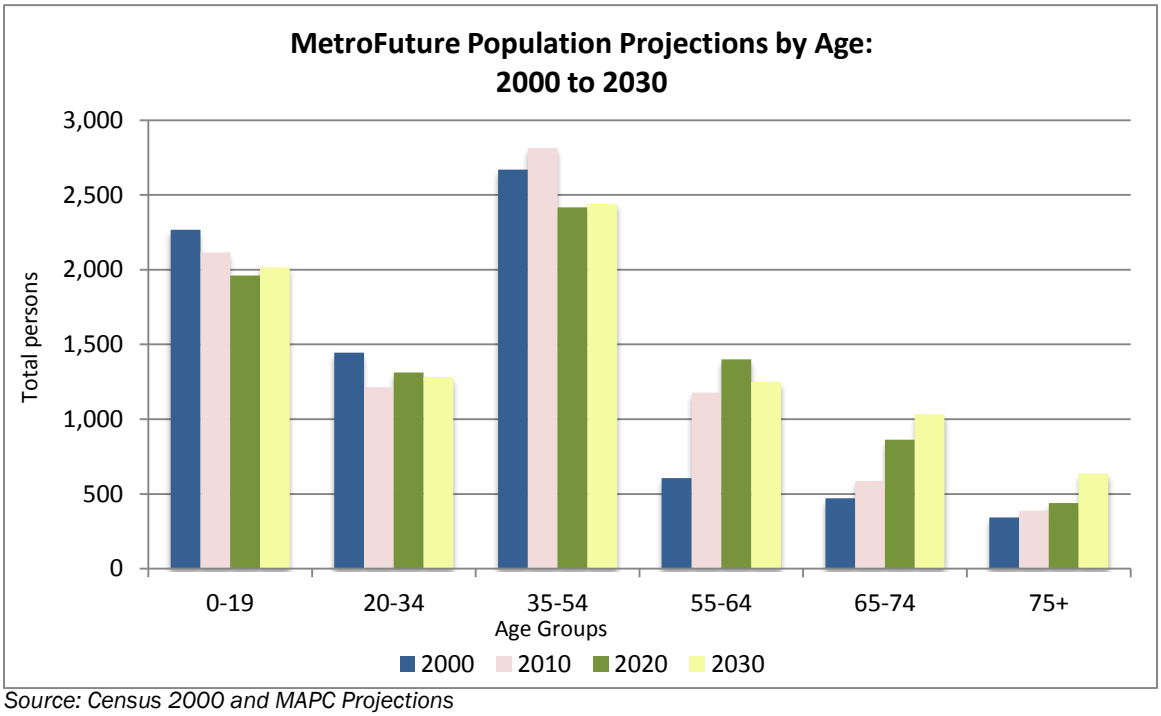
As shown in Figure 2 and Table 2, according to MetroFuture projections for the 2010 to 2030 period, the fastest-growing cohort in Hamilton will be the population 65 and over,

timeframe. The existing figures used for this analysis are the best population and household projections currently available.

which is projected to grow 72% from 974 in 2010 to 1,671 in 2030. This will have a significant impact on Hamilton's housing needs, as many households may be looking to downsize, or will require special housing needs including assisted living facilities or nursing homes.

By contrast, the working age population, those 20 to 65, is projected to decrease by 4.4% over the same period, from 5,204 to 4,974. This will impact housing demand equally. Should a large number of older residents opt to downsize, more existing homes will come to market at a time when fewer residents between 35 and 54 - those most likely to desire or afford Hamilton's single-family homes – are available to purchase and live in them. Simultaneously, the young professional population, those between 20 and 34, is expected to stagnate. These households may be seeking more modest, affordable starter homes. As will be highlighted later, these are not the type of units constructed in recent years.

Figure 2: Population Projections by Age, Hamilton, 2000-2030



Source: Census 2000 and MAPC Projections

Table 2: Hamilton Population by Age Group - MetroFuture Projections

Age Range	*2000*	2010	2020	2030	Change, 2010-2030	Percent Change, 2000-2030
0-19	*2,267*	2,115	1962	2016	-99	-4.7
20-34	*1,446*	1,215	1,312	1,283	-68	+5.6%
35-54	*2,670*	2,812	2,417	2,441	-371	-13.2%
55-64	*607*	1,177	1,401	1,250	73	+6.2%
65-74	*472*	586	862	1,034	+448	+76.5%
75+	*342*	388	439	637	+249	+64.2%

Source: Census 2000 and MAPC MetroFuture Projections

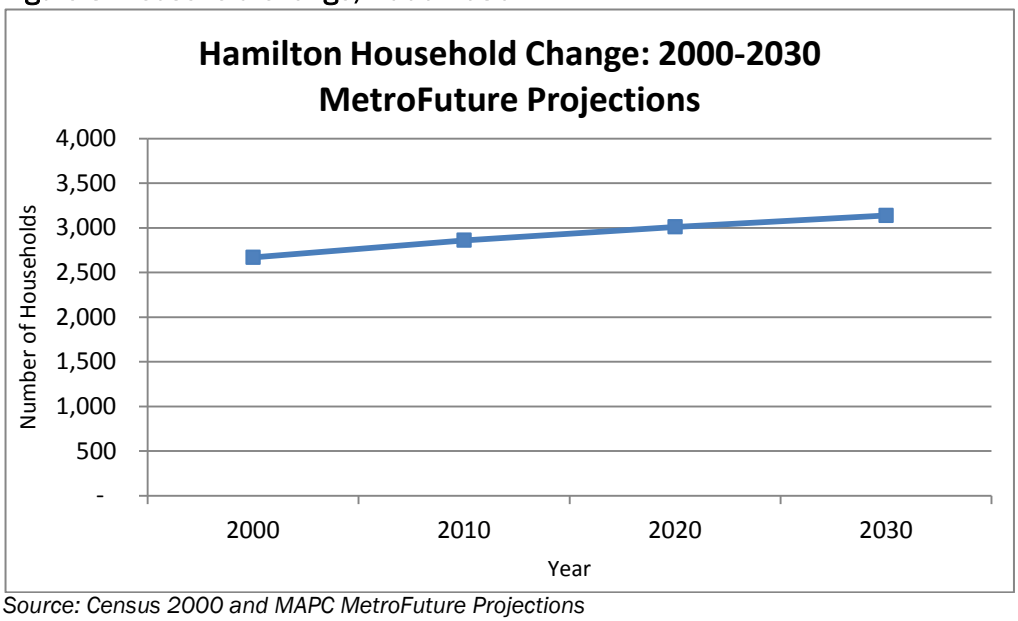
Taken as a whole, these changes in Hamilton's age could have major implications for the type of housing needed. As the elderly population increases, the need or preference for smaller units with lower attendant costs will likely increase. Conversely, with the number of working age and young families projected to decrease, the need for additional single family homes that appeal to families with children is unlikely to rise.

Households

The number and type of households within a community is far more relevant in housing production because households correlate more directly to housing unit demand than population - each household resides in one dwelling unit no matter the number of household members.

Although population in Hamilton decreased slightly between 2000 and 2010, as shown in Figure 3, the number of total households increased slightly from 2,668 to 2,692 (24 total households). This is due to a modest decrease in average household size from 2.87 to 2.83. This decrease in size is consistent throughout the MAPC region and is expected to continue as the population ages. This means that even if total population remains constant, or even decreases, the number of households and need for additional units will likely increase in coming years.

Figure 3: Household Change, 2000-2030



Source: Census 2000 and MAPC MetroFuture Projections

Family and Non-Family Households

Analyzing household types is important to help project the type of housing units that will be needed. Again, different household types often have different housing needs or housing type preferences. For example, a married couple with children may wish to reside in a different housing unit type than a single person or an elderly couple.

Of the 2,692 Hamilton households in 2010, the vast majority were family households, or 81 percent, a higher rate than all surrounding communities. Additionally, half of all family households in Hamilton (1,082) have children living at home. Less than a fifth of all households are non-family, which includes single-person households or persons living in the same household who are not related. The vast majority of these households are persons living along, and over a third of these were persons over 65. (See Table 3)

Table 3: Hamilton Households by Type, 2010

	Number	Percent
Family households (families) [7]	2,168	80.5
With own children under 18 years	1,082	40.2
Husband-wife family	1,880	69.8
With own children under 18 years	943	35
Male householder, no wife present	71	2.6
With own children under 18 years	26	1
Female householder, no husband present	217	8.1
With own children under 18 years	113	4.2
NONFAMILY HOUSEHOLDS	524	19.5
Householder living alone	422	15.7
Household 65 years and over living alone	196	7.2
TOTAL HOUSEHOLDS	2,692	100
Average household size	2.83	(X)
Average family size [7]	3.18	(X)

Source: Census 2010

Based on conservative MetroFuture projections, the number of households is expected to increase by approximately 277 over the next two decades. Given the change in population age composition previously discussed, this household growth will likely be senior households. This will result in a smaller average household size as most elderly households will not have children living at home, and many will include people over 65 living alone.

This change in household composition will have a significant impact on future housing needs and preferences within Hamilton. Many seniors prefer smaller, single floor units with lower attendant costs and upkeep. Conversely, with working- and school-age populations expected to decline, additional unit types that appeal to families with children may not be needed as the supply already exists.

Race and Ethnicity

As shown in Table 4, Hamilton's population is 91.3% White. Asians are the second-largest group by race, at 5.4% of the population, followed by Latinos at 1.6%. Despite remaining the overwhelming majority, the white population fell by 8.9% between 2000 and 2010, the only group to do so.

Table 4: Population Change by Race, 2000-2010

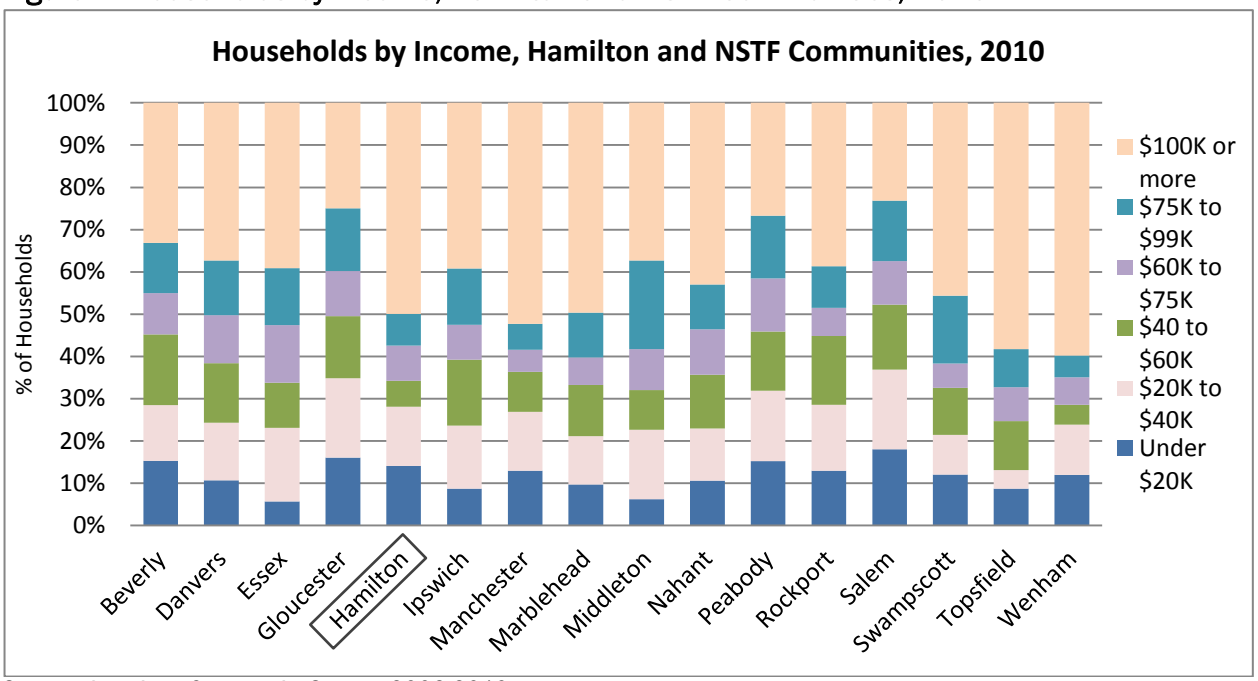
	2000	2010	Change	Percent Change
White	7,784	7,088	-696	-8.9%
Black	37	42	5	13.5%
Asian	354	420	66	18.6%
Latino	82	121	39	47.6%
More than One	42	76	34	81.0%
Other	16	17	1	6.3%

Source: Census 2000 and 2010

Household Income

Household income determines how much a household can afford to pay for their dwelling unit, either to rent or own, and determines which households are eligible for housing assistance. In 2010, Hamilton's median household income was $99,732, an increase of 39% since 1999. Hamilton's median household income is higher than that of the Boston-Quincy Metro area, but slightly lower than several nearby developing suburbs including Manchester, Wenham, and Topsfield.

Figure 4: Households by Income, Hamilton and NSTF Communities, 2010

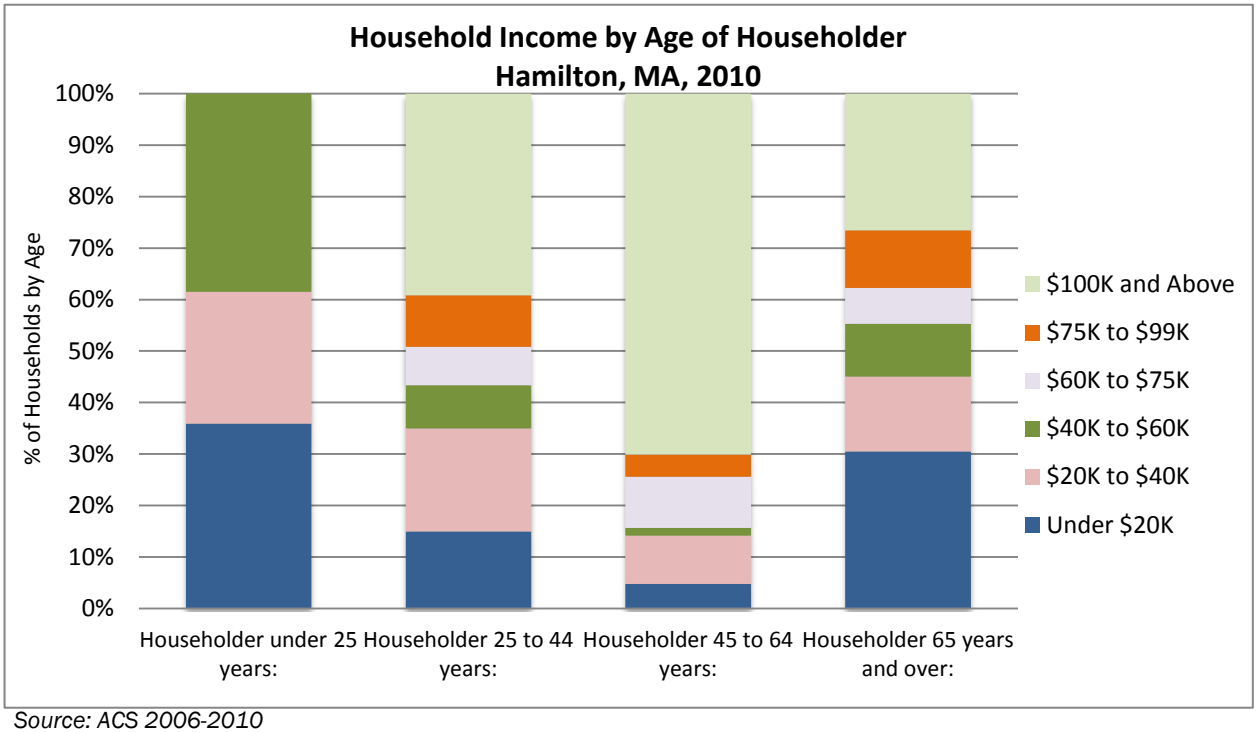


Source: American Community Survey, 2006-2010

Although Hamilton is a relatively well-off community with nearly half of all households (49.9%) earning $100,000 or more, nearly a third of households (28 percent) have incomes below $40,000, and the percentage of households in the middle income categories (between $40,000 and $99,000) is significantly lower than in most surrounding communities. (See Figure 4.)

As would be expected, and as shown in Figure 5, households headed by persons 25 or younger have the lowest incomes, with nearly all earning less than $60,000 per year, whereas households headed by young professional and middle-age persons were most likely to earn over $100,000 per year. Of concern, however, is the high percentage of householders 65 and over have incomes below $40,000 (45%), or below $60,000 (55%). At these income levels, it may prove difficult for these seniors to retire in Hamilton, given the higher housing costs associated with larger single-family properties, and the limited affordable alternatives in town.

Figure 5: Household Income by Age of Householder, 2010



Source: ACS 2006-2010

Households Eligible for Housing Assistance

To determine eligibility for housing assistance, federal and state programs consider household size as well as income. For example, a four-person household may qualify for assistance if it earns up to $65,000 per year, whereas a one-person household at the same income level would not qualify. For this reason, income by household size as well as age in Hamilton was analyzed using Comprehensive Housing Affordability Strategy (CHAS) data, a tabulation of ACS data that allows us to look at housing costs versus household income, size, and other factors that impact affordability.

Table 5 shows Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% of AMI), Very Low (31-50% of AMI), and Low Income (51-80% AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Hamilton. Typically, households at 80% of the area median income qualify for housing assistance.

Table 5: FY2013 Individual Income Limits for Affordable Housing: Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

FY 2013 Boston-Cambridge-Quincy Median Income: $94,400

FY2012 Income Limit Category	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1 Person	$19,850	$33,050	$47,150
2 Person	$22,650	$37,800	$53,900
3 Person	$25,500	$42,500	$60,650
4 Person	$28,300	$47,200	$67,350
5 Person	$30,600	$51,000	$72,750
6 Person	$32,850	$54,800	$78,150
7 Person	$35,100	$58,550	$83,550
8 Person	$37,400	$62,350	$88,950

Source: Department of Housing and Urban Development, 2013

While HUD income limits in Table 5 are set according to people per household, CHAS data classifies household size categories as follows:

- small family (two persons, neither person 62 years or over, or three or four persons);
- large family (five or more persons);
- elderly family (two persons, with either or both age 62 or over);
- elderly non-family; and
- other (singles, non-related living together)

Table 6 details the extremely low, very low, and low income households in Hamilton for each of these categories. More than a fifth of all households in Hamilton (445 total) would be categorized as low income. Significantly, most of these low income households are in the very low or extremely low categories, making less than 50 or 30 percent AMI, respectively. Elderly households have the lowest household incomes by percentage - 45% of elderly families and 32 percent of elderly non-family households (those living alone) in Hamilton have incomes below 80% of the area median. Nearly 20% of elderly families are extremely low income households. Conversely, non-elderly households, both small and large, have somewhat higher incomes; less than 10% of households in these categories are low-income.

Table 6: Income as Percent of Area Median Income by Household Type and Size Hamilton, MA 2005-2009

	TOTAL Households	Low Income Households			Greater Than 80%
		Less Than 30% AMI	Between 30% and 50% AMI	Between 50% and 80% AMI	
Elderly Family	370	70 (18.9%)	85 (22.9%)	15 (4.1%)	200 (54.5%)
Small Family	1,060	10 (0.9%)	55 (5.2%)	30 (2.8%)	965 (91.0%)
Large Family	325	0 (0.0%)	20 (6.2%)	0 (0.0%)	305 (93.8%)
Elderly Non-Family	185	50 (27.0%)	45 (24.3%)	30 (16.2%)	60 (32.4%)
Other	145	35 (24.1%)	0 (0.0%)	0 (0.0%)	110 (75.8%)
Total	**2,085**	**165 (7.9%)**	**205 (9.8%)**	**75 (3.6%)**	**1,640 (78.7%)**

Source: CHAS 2005-2009

School Enrollment

Student enrollment in the Hamilton-Wenham School District provides additional insight into recent population and economic trends within the community. As highlighted in Table 7, total enrollment figures confirm the dip in population under 18 with enrollment down 9.3% between 2005 and 2011, from 2,177 to 1,976 students. More significantly, figures show an increase in financial need. Since 2006 (the first year from which data is available), the number of qualifying low-income students who receive free or reduced-price lunch (i.e. students from households meeting federal low-income eligibility guidelines) increased by nearly 60 percent to a high of 117 students, or 6 percent of the total student population. With more children qualifying for assistance, this may indicate a growing need for more affordable family housing options within Hamilton.

Table 7: School Enrollment, Hamilton-Wenham 2005-2010

	Enrollment			
	TOTAL	Black, Asian and Latino	English Language Learners	Income/ Reduced Price Lunch
2005-06	2,177	107	28	74
2006-07	2.163	43	0	76
2007-08	2.097	20	1	79
2008-09	2,080	121	34	87
2009-10	2,026	142	53	99
2010-11	1,976	141	38	117

Source: MA Department of Primary and Secondary Education, 2005-2011

B. Housing Characteristics

The following section looks at Hamilton's current housing stock and how it has changed over time. Understanding the types, age and size of existing units is essential for housing production planning because housing preferences and needs are different for different households including young professionals, family households, and seniors.

Housing Stock by Type

Hamilton is known within the region to be a predominantly single-family housing community, and data confirms this perspective. As shown in Table 8 and Figure 6, census data shows that 84.5% of Hamilton's housing stock is comprised of single family homes, the majority of which are detached units. Less than six percent of the housing stock is found in structures with 2-9 units.

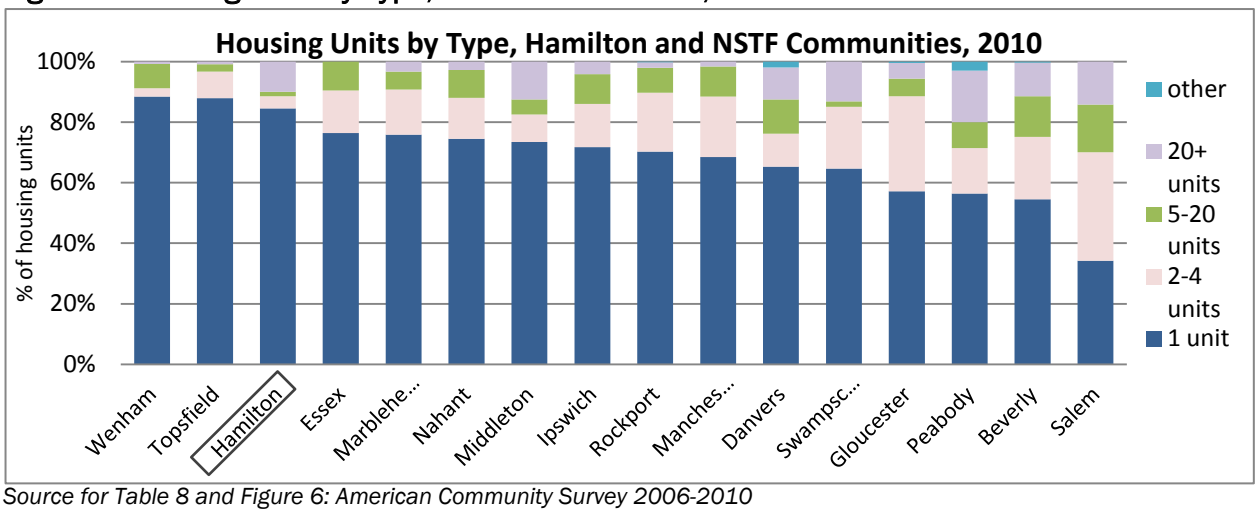
Although data shows Hamilton has a relatively large proportion of units in buildings of twenty or more units, these units are all located at Gordon-Conwell Seminary, and are not occupied by town residents

Table 8: Housing Units by Type, Hamilton 2006-2010

Housing Units per Structure	2010	
	Number	Percent
1-unit, detached	2,184	81.3%
1-unit, attached	85	3.2%
2 units	45	1.7%
3 or 4 units	65	2.4%
5-9 units	39	1.5%
10-19 units	0	0%
20 or more units*	267	9.9%
Other	0	0%
TOTAL:	2,685	100%

**All units are located at Gordon-Conwell Seminary*

Figure 6: Housing Units by Type, Hamilton and NSTF, 2010



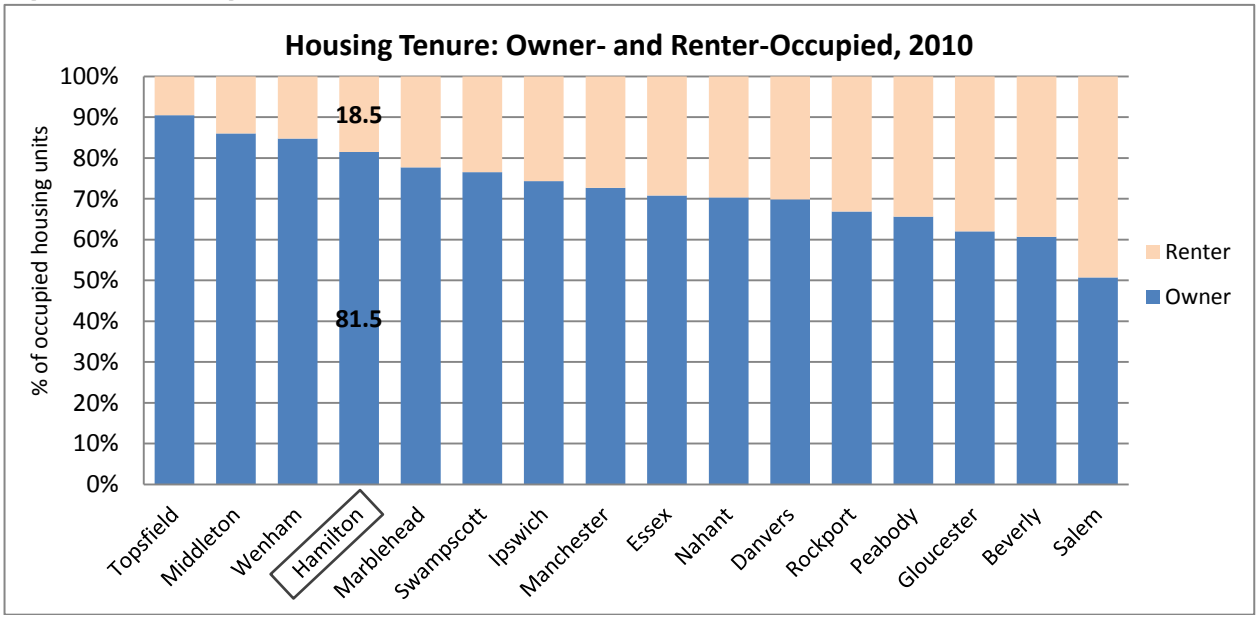
Source for Table 8 and Figure 6: American Community Survey 2006-2010

Hamilton's lack of housing diversity could present challenges in years to come, particularly for town residents who wish to remain in Hamilton as they age. With the elderly population expected to nearly double in the next two decades, many residents looking to downsize will likely have to look in other communities. For example, when excluding the 20+ category, every community in the NSTF subregion has a higher percentage of housing in 2-4, 5--19 unit buildings, including other developing suburbs like Topsfield, Essex, Manchester and Ipswich.

Tenure

Hamilton is primarily an owner-occupied residential community. According to the 2010 Census, of Hamilton's 2,692 occupied housing units, 2,195 (81.5%) were owner-occupied, and 497 (18.5%) were renter-occupied. (See Figure 7) While this high percentage of ownership units is similar to some surrounding developing suburbs like Topsfield and Wenham, others such as Manchester-by-the-Sea or Essex have a higher percentage of rental units. Looking for opportunities to increase the number or rental units within Hamilton could provide more affordable options both for young workers looking to remain in their home town, and for older residents looking to downsize and spend less on housing.

Figure 7: Housing Tenure: Owner- and Renter-Occupied, 2010



Source: American Community Survey 2006-2010

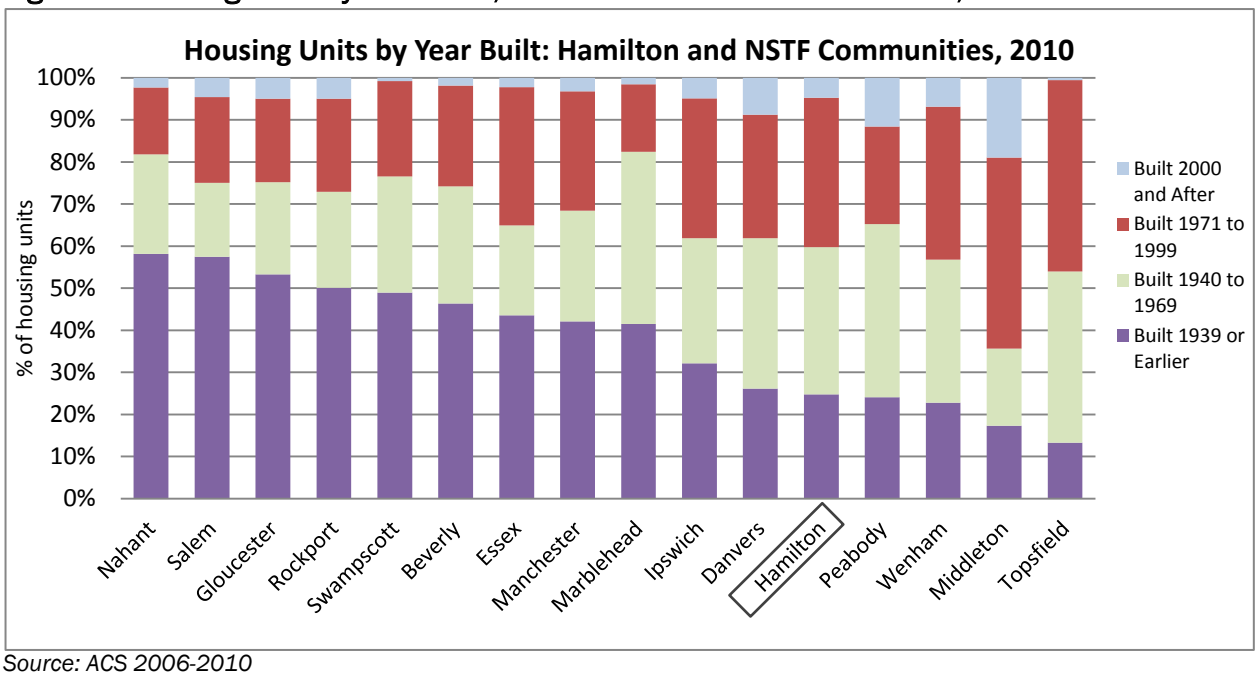
Significantly, there are only 91 vacant units in Hamilton that are not for seasonal use, at a low rate of 3.3%.

Housing Units by Age

Hamilton, like many other NSTF communities, built a large amount of housing in the post-World War II baby boom years. Less than 25% of Hamilton's housing units were built before 1940, with 60% built before 1970. (See Figure 8.) Similar to other developing suburbs in

the region, Hamilton has a relatively young housing stock, despite permitting relatively fewer units over the last ten years.

Figure 8: Housing Units by Year Built, Hamilton and NSTF Communities, 2010

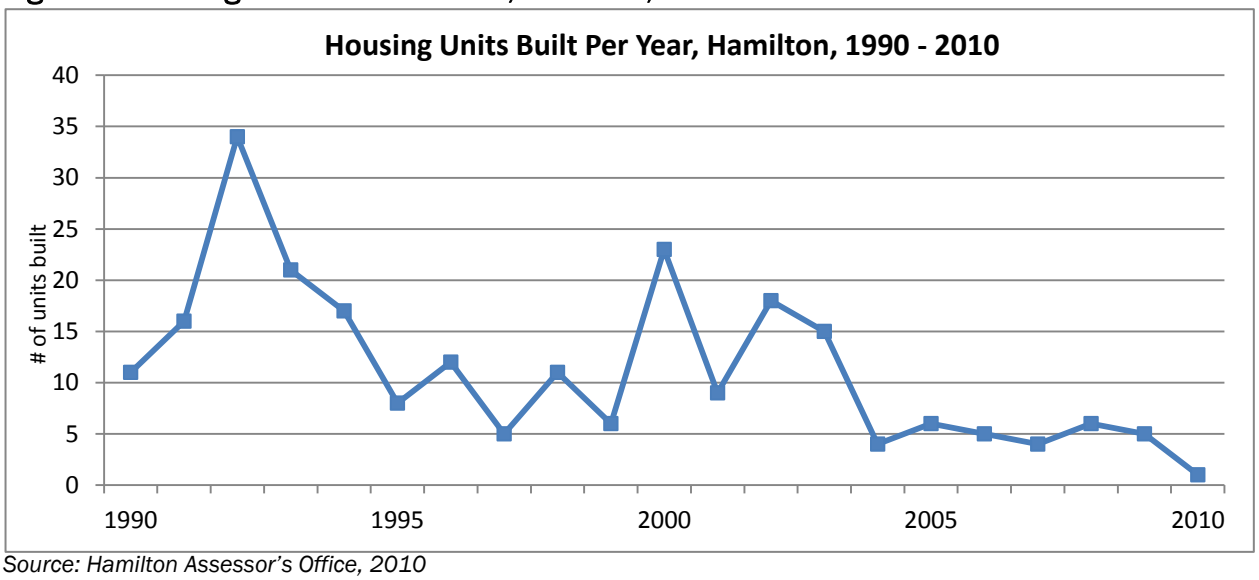


Source: ACS 2006-2010

Units Permitted and Constructed

According to the Hamilton Assessors records, 96 housing units were constructed between 2000 and 2010, fewer than in any decade since the 1940s. (See Table 9.) Compared to the 1990s, construction levels were down 32%. Construction fell sharply after 2003 and has remained low ever since. Since 2003, no more than six units have been constructed in a single year, and only one unit was constructed in all of 2010. (Figure 9.)

Figure 9: Housing Units Built Per Year, Hamilton, 1990-2010



Source: Hamilton Assessor's Office, 2010

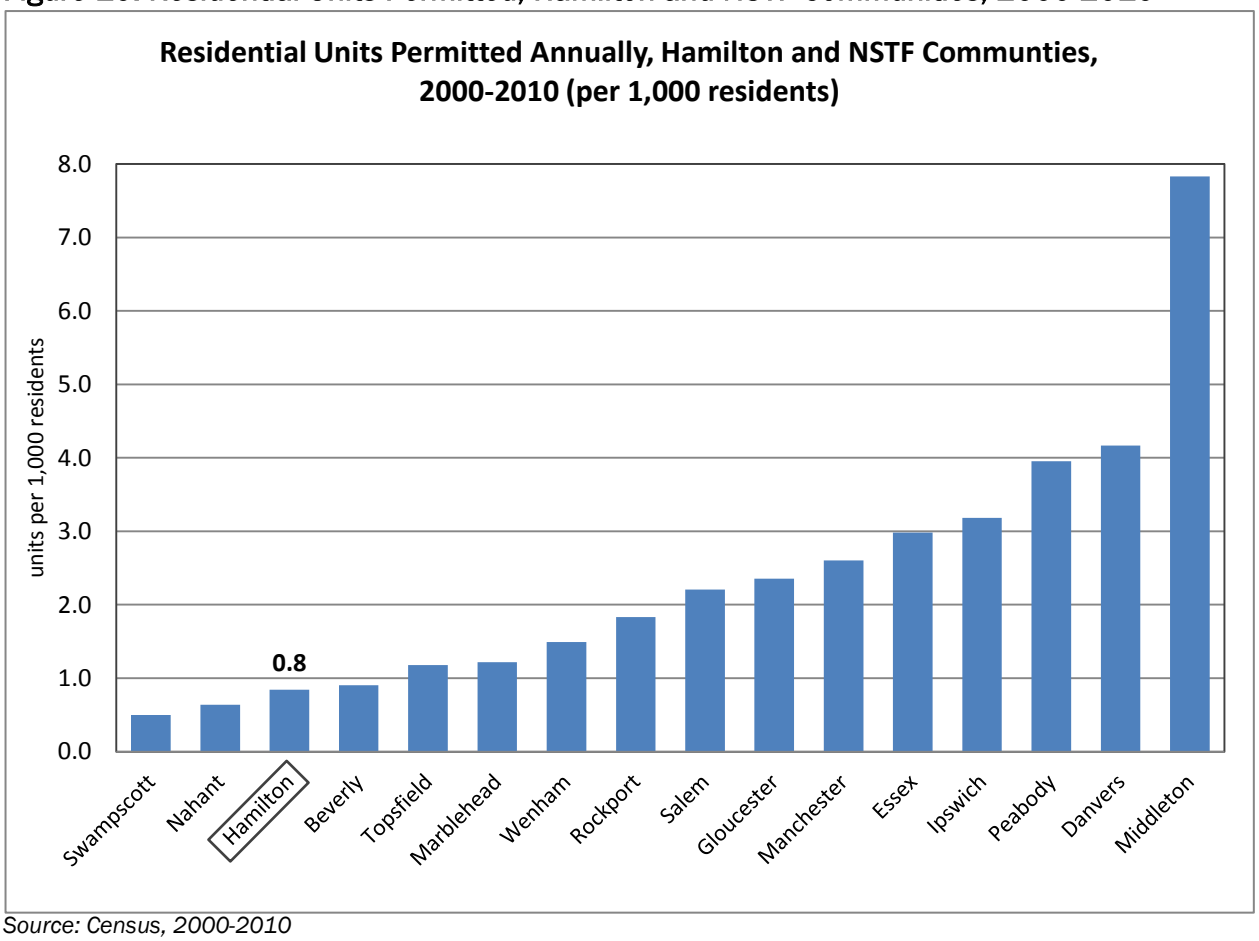
Table 9: Housing Units Constructed by Decade, Hamilton, 1940-2010

	1940s	1950s	1960s	1970s	1980s	1990s	2000s
# of units	90	607	301	263	202	141	96

Source: Hamilton Assessor, 2012

To compare building activity in Hamilton to other communities, building permit information from the Census was analyzed.[4] (Assessors information was not available for all communities.) As shown in Figure 10, from 2000 to 2010, Hamilton permitted 72 total housing units, all single-family or 0.87 units per thousand residents annually, the lowest rate among similar surrounding communities. Additionally, the number of permits issued in Hamilton declined over the decade, with 52 issued from 2000 to 2003, and only 20 issued from 2004 to 2010. (See Figure 11.)

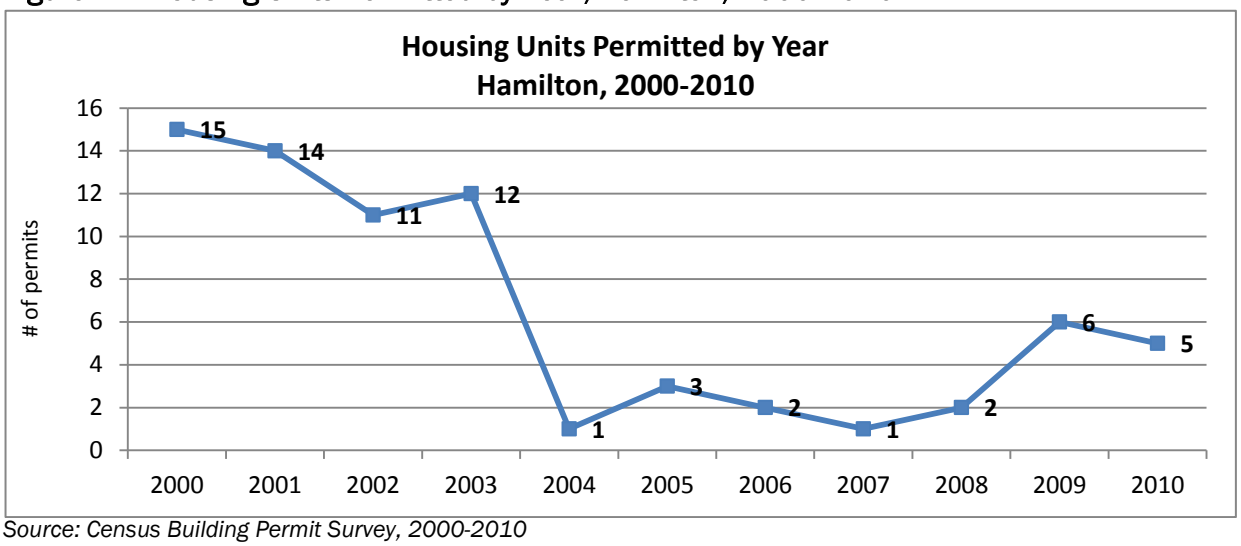
Figure 10: Residential Units Permitted, Hamilton and NSTF Communities, 2000-2010



Source: Census, 2000-2010

[4] Building permits and assessor information on units differs. Assessor's info includes all newly completed units added to the town tax role by year. Permits data only details the number of projects (not total units in multi-unit projects) that received a building permit. Nor does the data specify if the project was built.

Figure 11: Housing Units Permitted by Year, Hamilton, 2000-2010



Source: Census Building Permit Survey, 2000-2010

Projected Construction Need

Based on MAPC's MetroFuture household growth projections through 2030, MAPC has developed projections for the number and types of housing units needed within communities, based on housing unit preferences often associated with various demographic cohorts . These projections help communities determine whether or not current construction trends (e.g. the type of units proposed or under construction) are likely to meet the projected need over time. As highlighted in Table 10, according to MetroFuture projections, Hamilton was expected to add 470 housing units between 2000 and 2030, or 15.6 total units per year.

Since the majority of household growth in Hamilton over the next two decades will be senior households, who often prefer alternative unit types to single-family homes that require less maintenance or upkeep and that provide amenities, MAPC projects that 114 units will be in apartment buildings, multi-family housing, or accessory apartments. However, Hamilton is not creating these types of units. All permits in Hamilton since 2000 have been for single-family homes. Encouraging greater housing diversity with more alternatives to single-family homes should be prioritized to meet the anticipated demand.

Table 10: Additional Projected Housing Units by Type, MetroFuture
Hamilton, MA, 2000-2030

	Single Family	Multi Family	Apartment Building	Accessory Apartment	TOTAL	*Number of Total on Previously Developed Land*	*Number of Total in Mixed Use Structures*
Units	356	41	34	39	470	79	27

Source: MAPC MetroFuture Projections, 2012

It is important to note that according to MAPC's projections, approximately 156 units should have been constructed between 2001 to 2010; however, only 73 were added (7.3 units per year), less than half that was projected. This is likely a result of the prolonged economic downturn, which led to fewer home starts, particularly in the second half of the decade. Given this slower rate of housing development, it is highly unlikely that Hamilton will match the projected 470 unit increase over the 30 year period. However, as the economy improves, new unit construction is expected to increase throughout the region and Hamilton could once again reach the 15.6 units per year average projected in MetroFuture. This figure would be in line with pre-recession trends of the early 2000s and 1990s. However, even if the yearly 15.6 unit average is reached, it will be nearly impossible for Hamilton to achieve the DHCD affordable unit production target of 0.5%, or 14 additional SHI units per year. That would essentially require every new unit constructed to be an affordable unit.

C. Housing Market Conditions

Median Sale Prices and Total Annual Sales

Median sale prices for condos and single family homes in Hamilton rose steadily from $207,000 in 1990 to a peak of $525,000 in 2005. Since 2005, sale prices have declined, on average, $23,571 annually, falling to $360,000 in 2012, a reflection of the overall weak housing market. (See Table 11.)

Table 11: Single Family Home and Condo Prices (in thousands)
Hamilton, MA, 2000-2012

Single Family Home and Condo Prices (in thousand), Hamilton, MA, 2000 - 2012

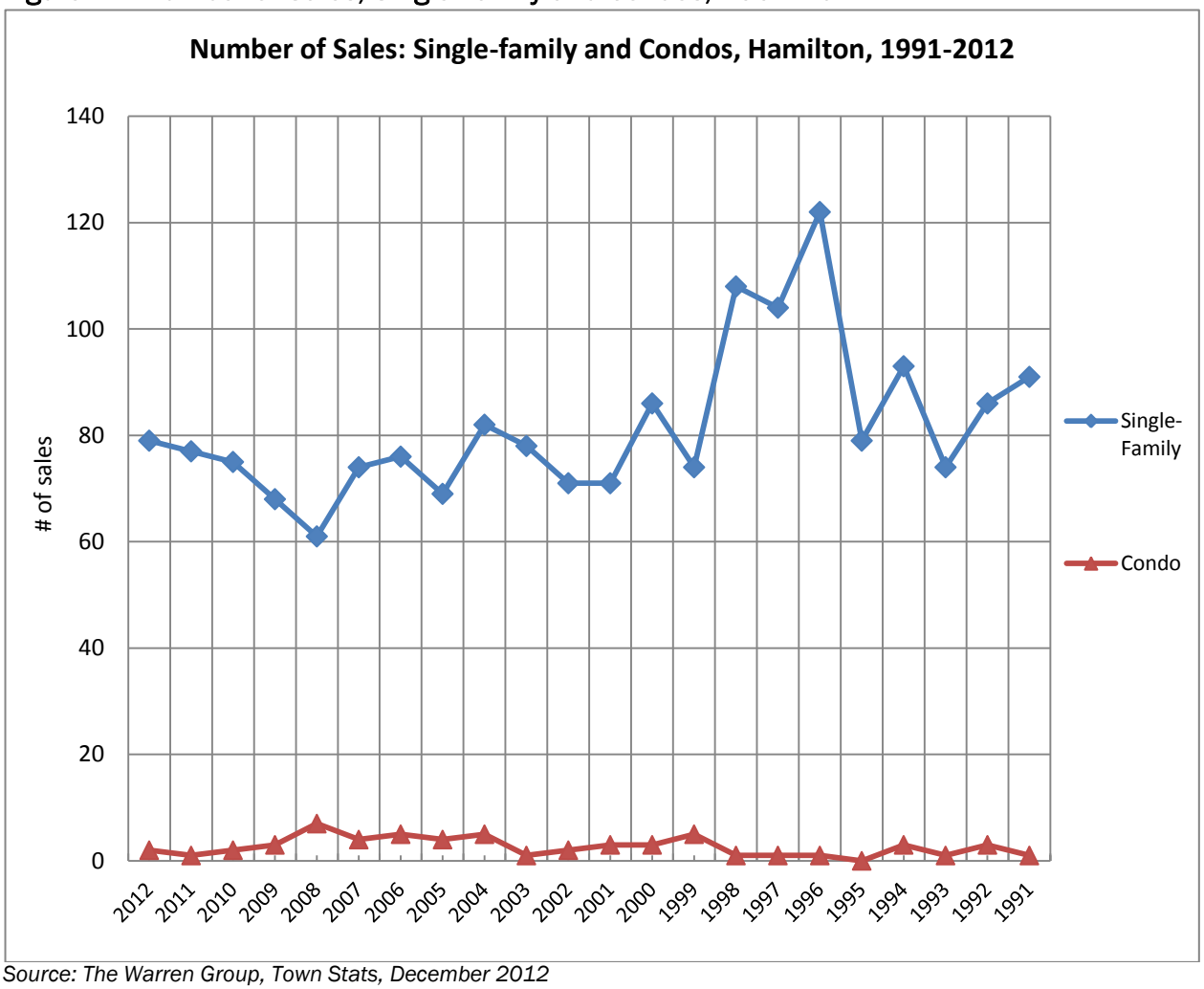
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Single Family	385.0	357.0	380.0	479.0	480.6	525.0	496.0	426.3	480.0	388.0	447.0	360.0	357.5
Condo	169.5	278.0	-	-	349.9	372.5	315.0	294.0	525.0	467.5	-	-	-

Source: The Warren Group, Town Stats, December 2012

As shown in Figure 12, the number of homes sold per year in the 2000s is down. Indeed, even in 2004, the highest volume year during the 2000s, sales were still below six out ten years from the previous decade. Sales reached their lowest point in 2008, when only 73 units were sold.

The chart also points to the fact that Hamilton lacks a diversity of ownership housing options. In the last 20 years, no more than 8 condominium sales have occurred per year, whereas single family home sales have ranged from 60 to 120 sales per year. There is not a large inventory of alternatives to single family housing units.

Figure 12: Number of Sales, Single Family and Condos, 1991-2012



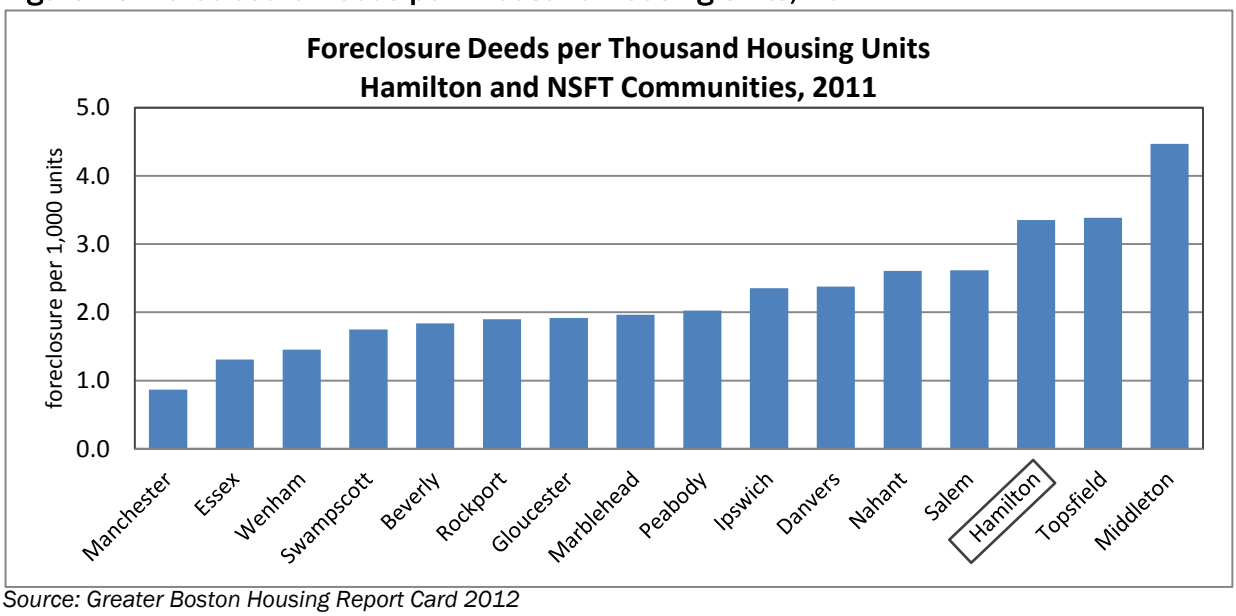
Source: The Warren Group, Town Stats, December 2012

Foreclosure

The Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures on single-family homes in the five-county Boston region did surge over the last decade, rising from 244 in 2000 to 3,015 in 2010, an increase of over 1,000%, according to the 2011 Boston Housing Report Card.

The total number of foreclosure deeds indicates the number of homes that are in the final stage of the foreclosure process. In Hamilton, there were nine deeds issued in 2011, 3.5 per 1,000 units, the third-highest rate among NSTF communities. (See Figure 13.) However, although higher than many surrounding communities, foreclosures were not a significant issue within Hamilton.

Figure 13: Foreclosure Deeds per Thousand Housing Units, 2011



Source: Greater Boston Housing Report Card 2012

Additional Housing Unit Trends: 1940 – 2012

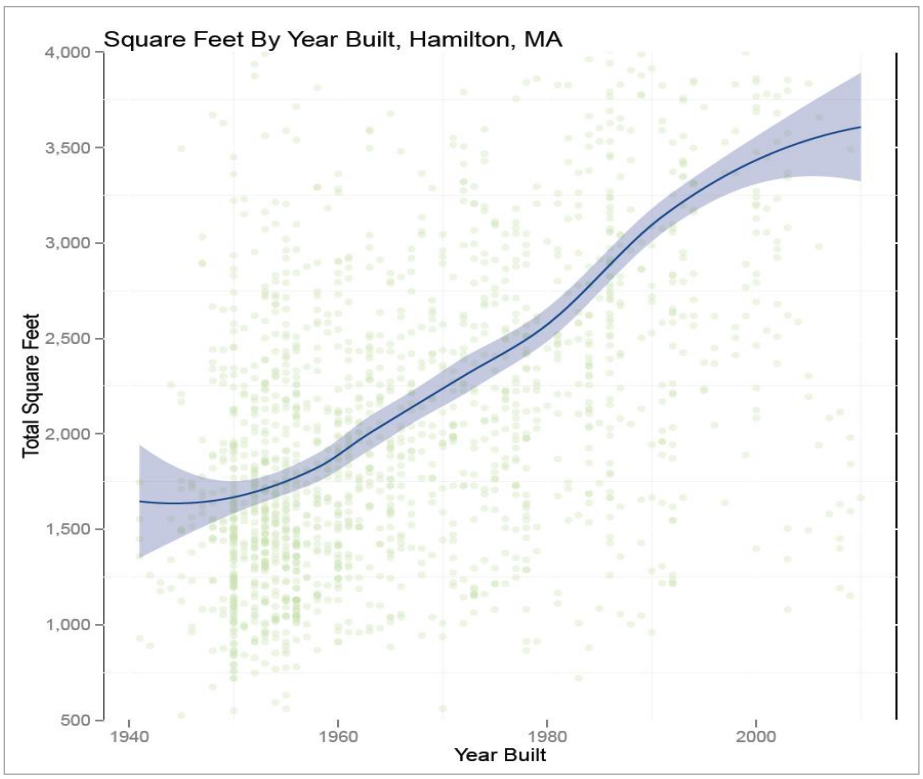
As highlighted at various points in this document, housing preferences and needs are different for young professionals, family households, and seniors. For young professionals, smaller units near transit and a range of urban amenities may be preferable to large, detached single-family homes. Similarly for seniors, smaller, single-story units become more attractive as household sizes shrink and stairs become difficult to negotiate. For both workers at the beginning of their career and seniors living on a fixed income, affordability is important.

The decline in average household size over the last decade and the projected increase in the senior population over the next two decades both suggest an increased demand for smaller housing units and more multi-unit housing options within Hamilton. Despite these demographic trends and preferences, the new housing stock in Hamilton over the last several decades has generally been larger, more expensive, detached single family homes on larger lots.

As Figure 14 shows, housing unit size has increased steadily in Hamilton since 1940, increasing from an average size of 1,809 square feet for houses built during the 1940s, to 3,466 square feet for houses built since 2000. These houses are also spread out over larger lots, with average lot sizes increasing by 272% from the 1940s to the 2000s, from 0.86 to 3.18 acres.

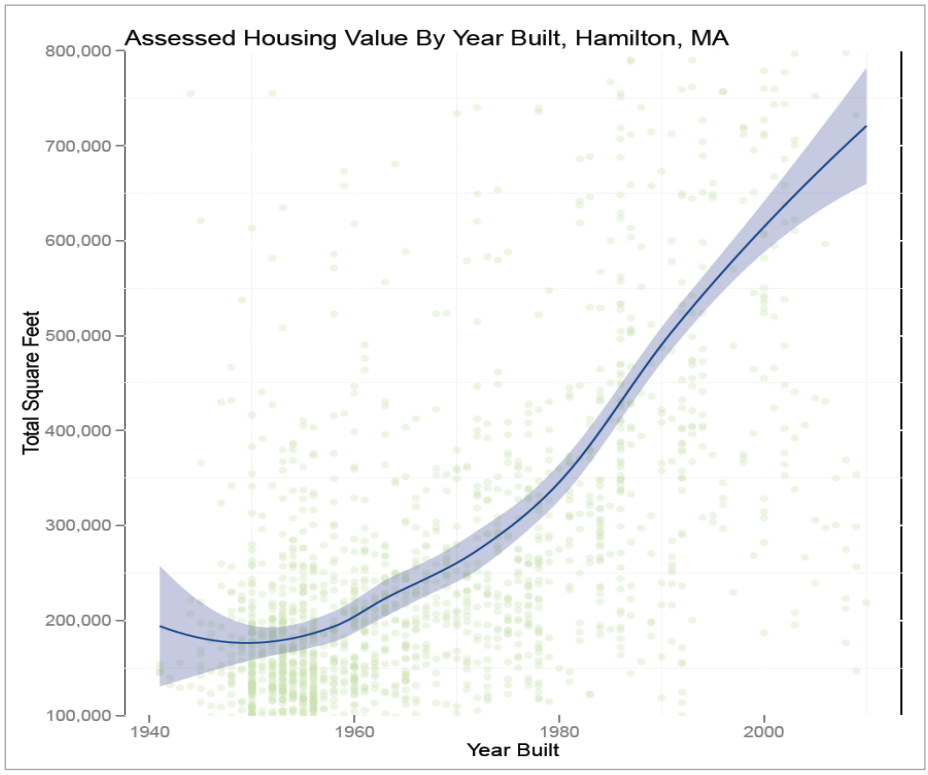
Additionally, the number of floors in new houses has increased along with size. Since 1980 in particular, the number of single story houses permitted has decreased precipitously, falling from 40.0% of all new homes built between 1940 and 1980 to only 7.3% of new homes built since 1980.

Figure 14: Housing Square Feet by Year Built, Hamilton, 1940-2012



Source: Hamilton Assessor's Office 2010

Figure 15: Assessed Housing Value by Year Built, Hamilton, 1940-2012



Source: Hamilton Assessor 2010

As houses have grown, they have also become more expensive. The total assessed property value for housing has increased along with size. Among houses built in the 1940s, the average total assessed value of the house and property is $412,639. The average value for houses built after 2000 is $975,355, a 135% increase. (Figure 15.)

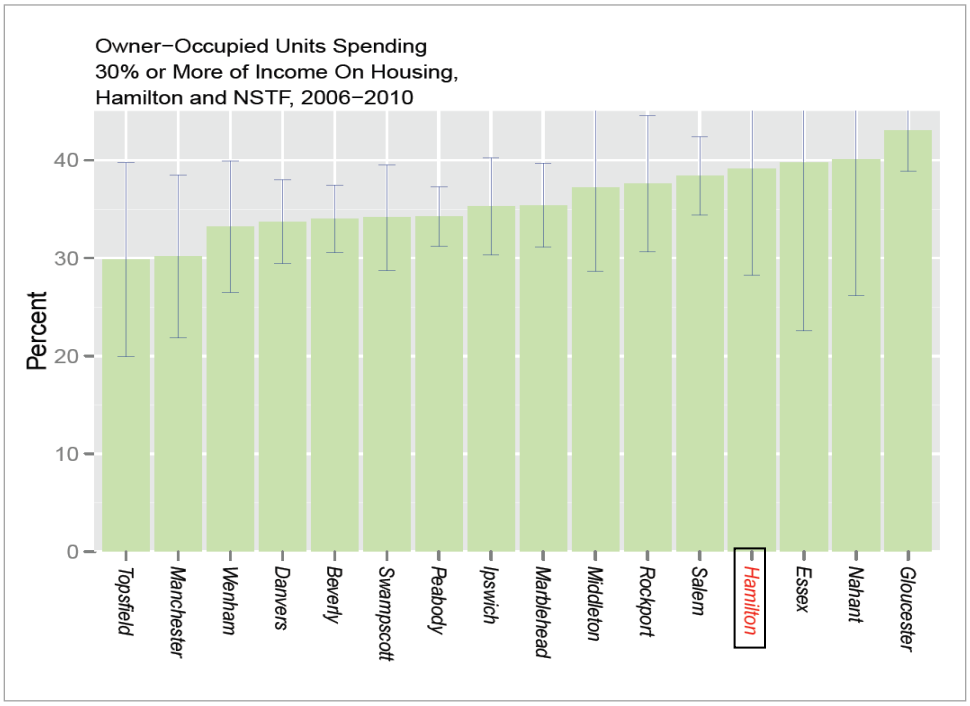
D. Housing Affordability

In the previous sections, we looked at Hamilton's population, in particular its age and income distribution and Hamilton's housing stock and how housing size, price, and construction activity have changed over time. The intersection of demand (people) and supply (housing units), along with policy and planning priorities, ultimately determines the affordability of housing in a given community. In this section, we will explain the affordability of current housing stock is for the residents of Hamilton.

Housing Cost Burden

Households that spend more than 30% of their income on housing are considered to be housing cost burdened. From Figure 16, we see that 39.4% of Hamilton homeowners are cost-burdened, the fourth-highest rate among NSTF communities, and second highest among Developing Suburbs. This data includes both owners that have a mortgage on their home as well as those that own their home free-and-clear. Unlike our data on incomes, however, it is not influenced by the student population in Hamilton.

Figure 16: Cost Burdened Owner-Occupied Households

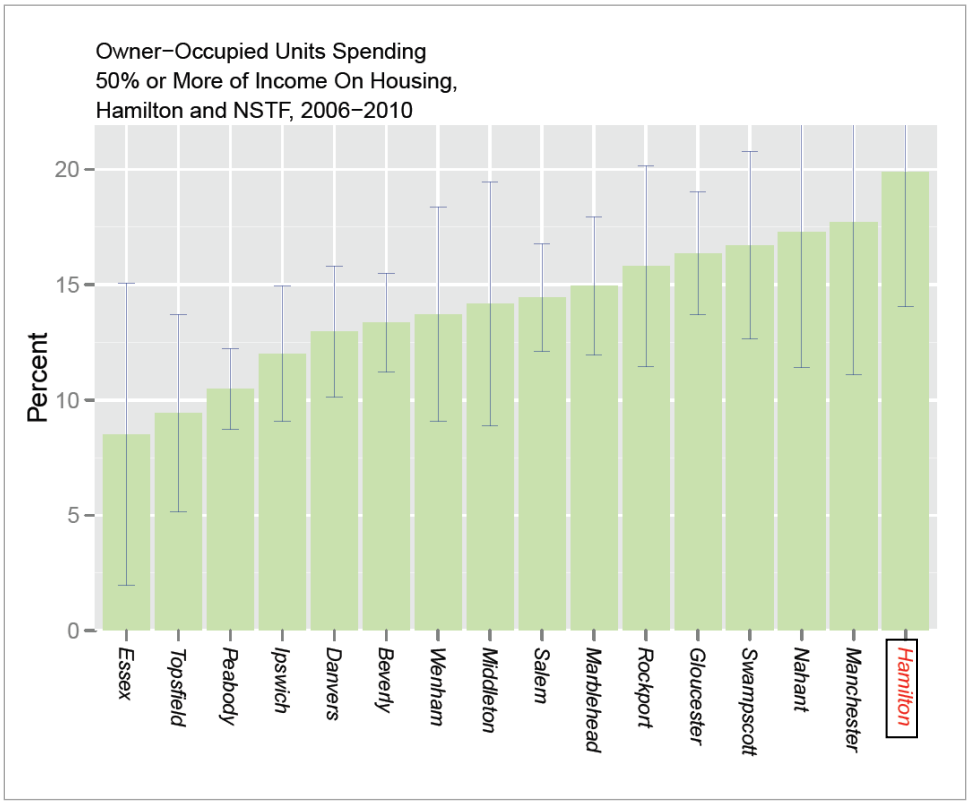


Source: ACS 2006-2010

Severe Cost Housing Burden

Households that spend more than 50% of their income on housing are considered to be severely housing cost burdened. From Figure 17, we see that 20.0% of Hamilton homeowners are severely cost-burdened, the highest rate among both NSTF communities and Developing Suburbs.

Figure 17: Severely Cost Burdened Owner Occupied Households, 2006-2010



Source: ACS 2006-2010

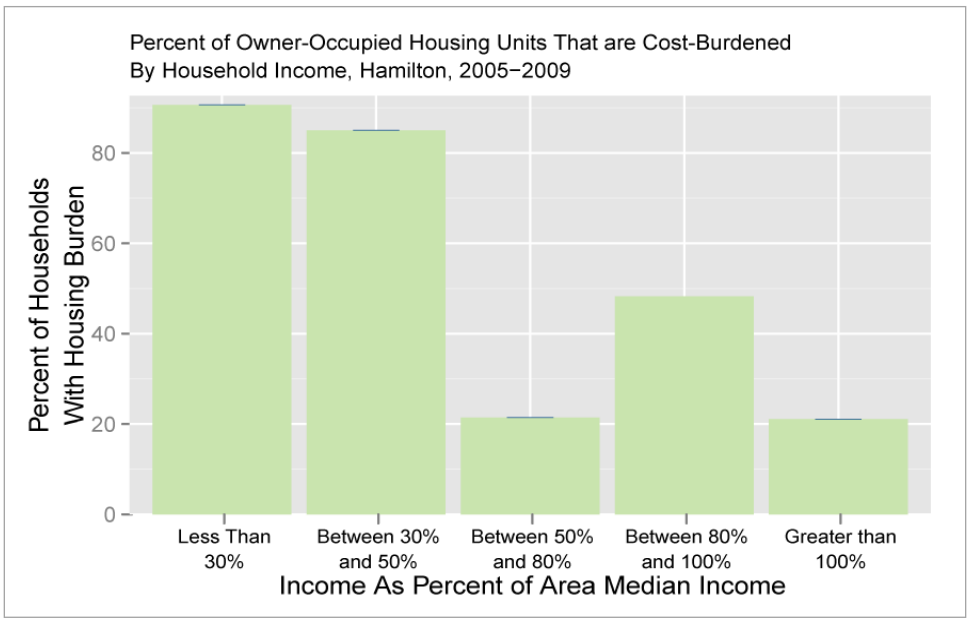
Cost Burden and Severe Cost Burden by Income

Each cost-burdened household is cost-burdened in their own way. Some higher-income households may be cost-burdened by choice by choosing to spend a significant portion of their income on housing. Other households are cost-burdened because affordable housing options are not available. Figures 16 and 17 do not allow us to distinguish these two types of households.

To make that distinction, we need to look at Figures 18 and 19, which show cost-burden and severe cost-burden by income for Hamilton households. As expected, households with the lowest incomes are the most likely to be burdened. Of the 430 owner-occupied units with incomes below 80% of the area median income, 76.7% are cost-burdened. Households in this range make up 46.2% of all cost-burdened households. Of the 360 households with incomes below 50% of the area median, 315, or 87.5%, are cost-burdened. Units in this income range account for 44.1% of all cost-burdened households.[5]

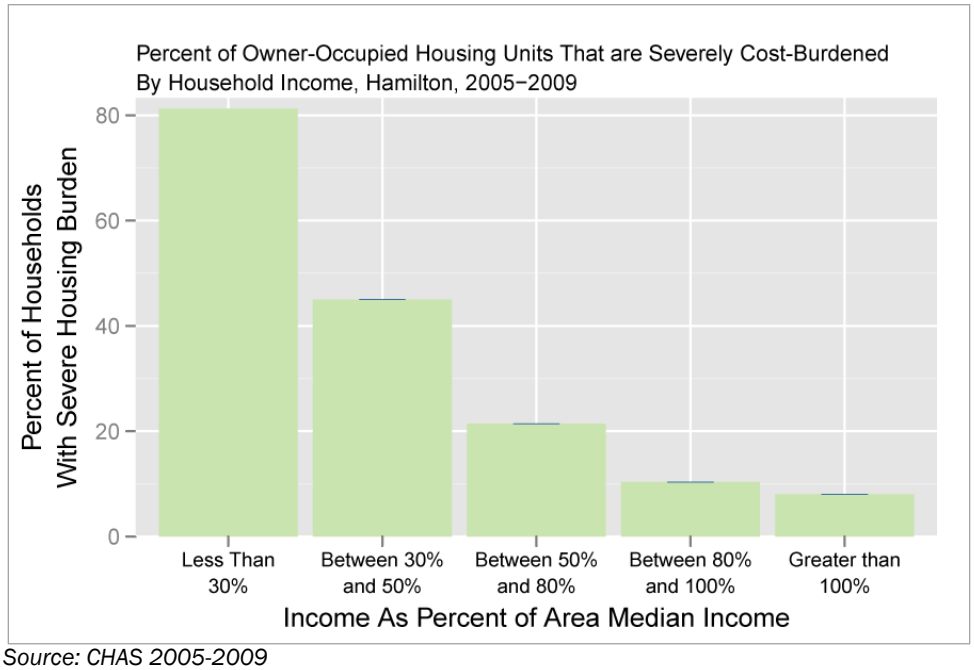
[5] Note that these numbers differ slightly from the numbers in Table 5 above, because these numbers are only for households for which cost-burden was estimated, a strict subset of the households in Table 5.

Figure 18: Owner-Occupied Cost-Burdened Housing Units by Income, 2005-2009



Source: CHAS 2005-2009

Figure 19: Owner-Occupied Housing Units that are Severely Cost-Burdened By Household Income, 2005-2009



Source: CHAS 2005-2009

The distribution of severe cost burden is skewed more heavily towards low-income households. Among households below 80% of the area median, 54.7% spend more than half of their income on housing. Households in this category account for 63.5% of all severely-burdened households, despite making up 20.8% of households overall. Only 8.0% of households with incomes above the area median are severely burdened.

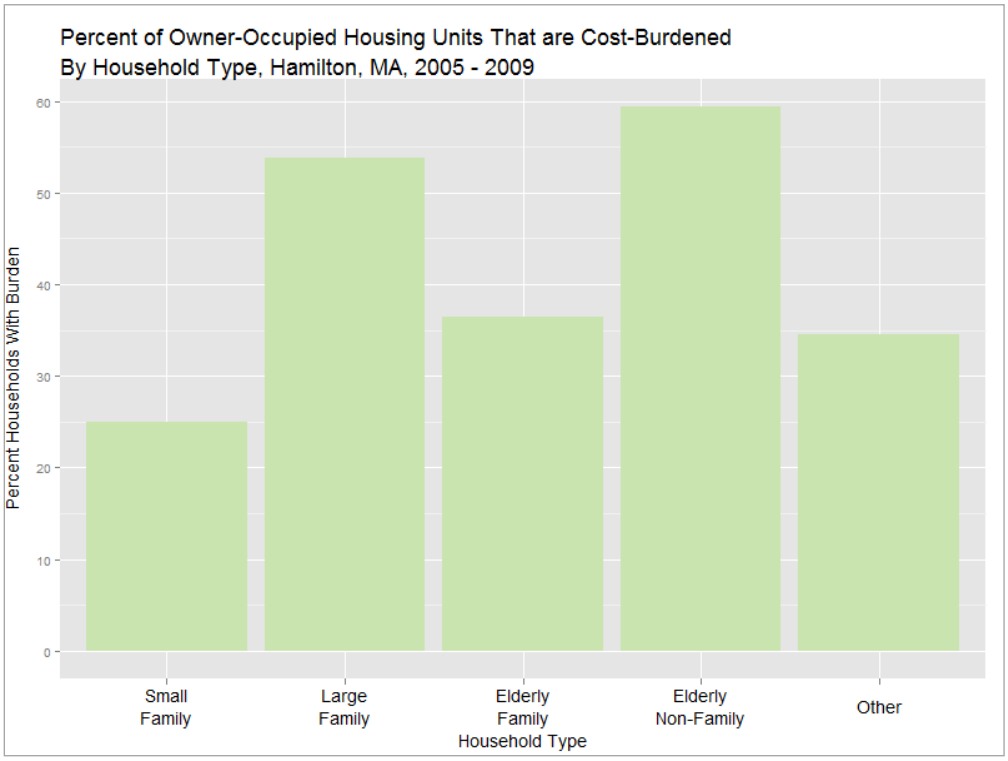
It may be the case that the 385 cost-burdened households with incomes greater than 80% of the area median simply choose to consume a lot of housing, and so are cost-burdened by choice. Almost half of all cost-burdened households in Hamilton, however, have incomes below 80% of the area median, the HUD cutoff for low income households. Their cost-burden likely stems from a lack of affordable housing options.

Cost Burden and Severe Cost Burden by Household Type

In the previous section, we saw that the prevalence of cost burden and severe cost burden is much higher among low income Hamilton households. In Table 6, we saw that 66.3% of low-income households in Hamilton are elderly, even though elderly households make up only 26.6% of households overall. It is no surprise then that elderly households are cost-burdened at higher rates than other Hamilton households.

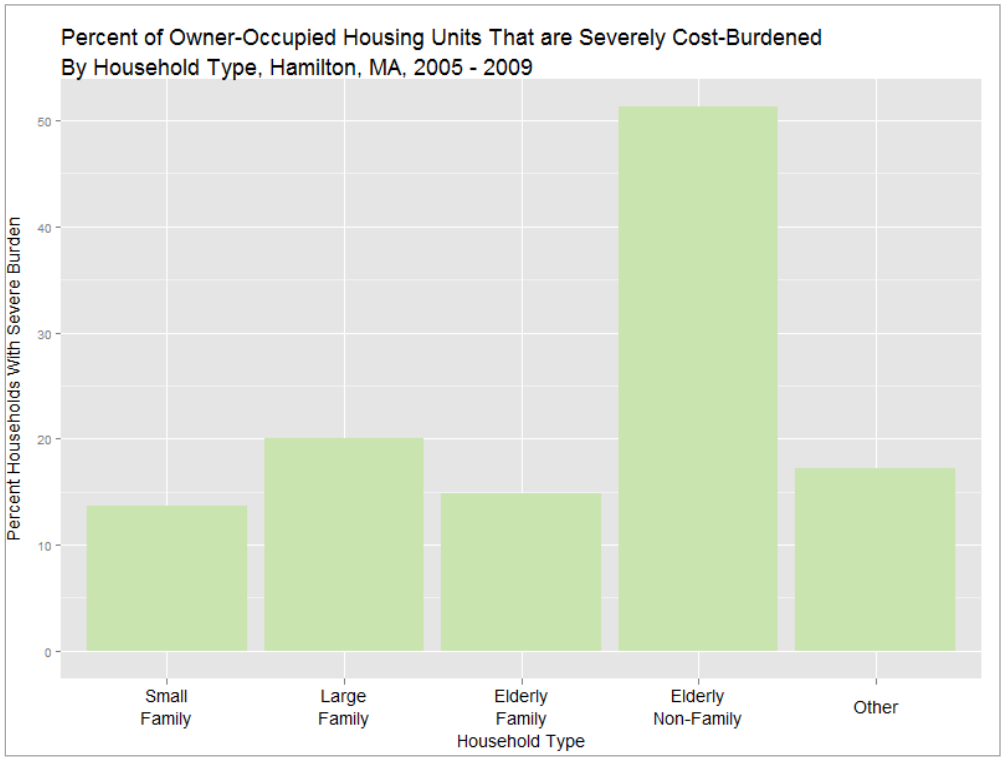
Among elderly family households, 36.5% are cost-burdened, according to Figure 20. Over half of non-family elderly households are burdened. Meanwhile, large families, those with five or more members, are also burdened at a high rate, despite the fact that only 6.2% of large families are low-income, according to Table 5. Severe burden is also common among elderly households. Over half of non-family elderly households pay over half of their income in rent, according to Figure 21.

Figure 20: Owner-Occupied Housing Units that are Cost-Burdened by Household Type, 2005-2009



Source: CHAS 2005 – 2009

Figure 21: Owner-Occupied Housing Units that are Severely Cost-Burdened By Household Type, 2005-2009



Source: CHAS 2005 - 2009

Affordability Gap

Affordability is determined by the ratio of income to housing costs. There is a definite gap in affordability in Hamilton. One way to measure affordability is to compare the median home sale price in a community to the price that a household at the community's median income can afford. The difference between these values is the affordability gap. Large gaps suggest unaffordable housing.

The median household income in Hamilton was estimated as $99,732 in 2010 dollars. At this income, a household can afford a home priced at $384,649, assuming it spent no more than 30% of its income on housing. In 2010, the median sale price for a single-family home in Hamilton was $447,000, for an affordability gap of $62,351. However, in 2011 the affordability gap was erased as the median sale price dropped to $360,000 and the median income rose to $103,774, enabling a household at the median income level to afford a house priced at $400,367. In 2012, median prices dropped again to $357,000.

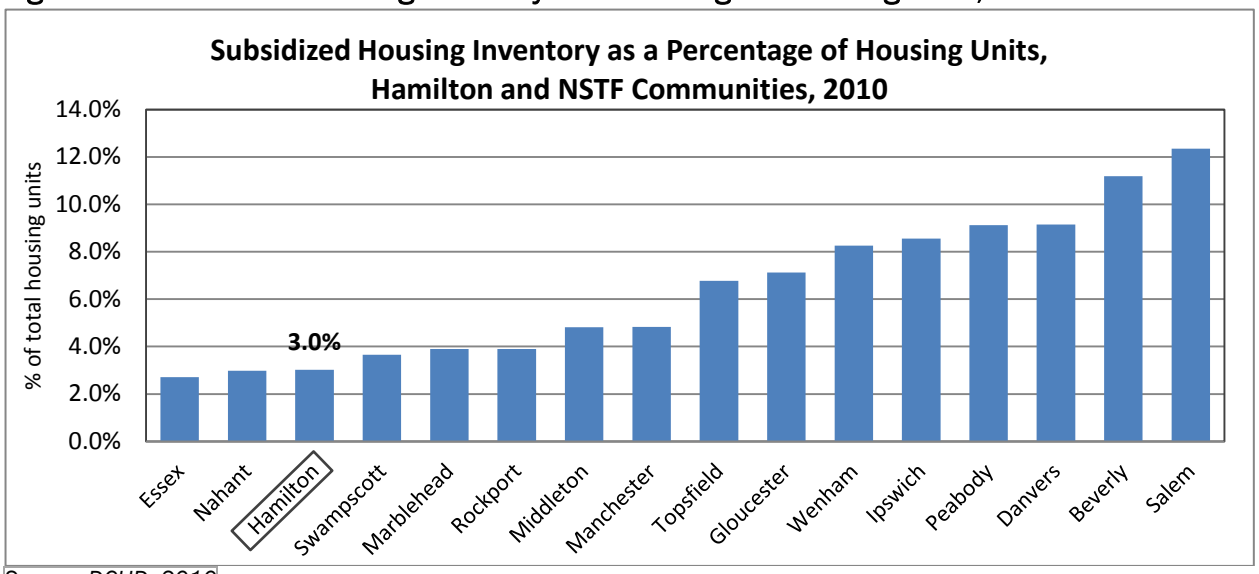
Affordable Housing and MGL Chapter 40B

Under Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the area median income. The units are also secured by a deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative

Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development and attached as Exhibit A.

Housing that meets these requirements, if approved by the MA Department of Housing and Community Development, are added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low and moderate income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of that community's housing is included on the SHI. According to Figure 22, Hamilton has 84 units on the SHI, 3.0% of its total units, the third-lowest rate among NSTF communities, and well below the 10% requirement under 40B.

Figure 22: Subsidized Housing Inventory as Percentage of Housing Units, 2010



Source: DCHD, 2010

E. Key Conclusions

Demographic and Housing Unit Trends

- Hamilton lacks housing unit diversity. The town's housing stock is overwhelmingly comprised of detached single-family structures, and there are few single-family alternatives including small multifamily ownership or rental options.
- Hamilton's population and households are projected to change dramatically over the next two decades. Senior households (65+) are projected to increase significantly, middle-aged households to decline modestly, and younger households and populations to stay relatively stable. This will impact housing unit preferences and demand.
    a. The projected growth in senior households will likely increase demand for single-floor units, and more multi-unit housing options (including assisted living facilities).

b. The decline in middle-age population, which is the highest earning group, will potentially reduce demand for large-single family homes beyond the current inventory, and reduce the overall town tax base.
c. Hamilton lacks smaller, modestly priced single family, condominium and multi-family rental and ownership units near transportation and local amenities preferred by young professionals and young families (households headed by those under 35).

- Home sizes in Hamilton have increased significantly, by square footage and number of floors, over the last several decades. So have assessed values. As homeowners age, large homes can become difficult to maintain and afford.
- Senior households who wish to "age in place" may require financial assistance to make ADA and other upgrades to multi-story mid-20th century homes.

Income and Affordability

- There is need for more affordable housing units in Hamilton. Currently, the town's SHI is only 3%, or 84 total units.
- Although a relatively wealthy community overall, 1 in 5 households in Hamilton (370 total) would be categorized by HUD as low income households. Most of these would be categorized as very or extremely low income (earning less than 50% AMI).
- Nearly 40 percent of Hamilton's owner-occupied households are cost burdened (spend more than 30% of their income on housing), and 20% are severely cost-burdened (over 50%).
- Elderly non-family (living alone) owner-occupied households are the most cost burdened. More than half of non-family elderly households spend more than 50% of their income on housing.

III. Constraints on Development

Residential development is influenced by various factors, including historical development patterns, local land use regulations, availability of developable land, natural constraints and municipal infrastructure. This section provides an overview of the potential development constraints impacting residential development in Hamilton, including regulatory and physical obstacles to the creation of affordable housing.

A. Regulatory Climate

The purpose of this housing production plan is to identify goals strategies to achieve a more equitable or better balance of housing stock for the entire community. As discussed in early sections, not all housing needs within Hamilton have been fully met, and although much progress has been made to improve access to affordable housing, the regulatory climate may be one contributing factor.

Zoning

Zoning bylaws regulate the type and location of development. Ideally, zoning reflects land use decisions reached during development of the community's Master Plan. (See Appendix B: Base Zoning Districts map.)

The 2004 Hamilton Master Plan focuses on preserving the town's existing character of open spaces and single family neighborhoods, while also increasing housing choice for the town's senior and young adult population, including mixed residential uses near retail, services and transportation resources. More specifically, key recommendations in the Master Plan include the following:

Land Use Element

- Tailor land use regulations and policies to foster open space and farmland protection, encourage vital neighborhoods and mixed-use areas, and improve the town's fiscal future;
- Adopt an open space-residential cluster bylaw that requires open space design in developments and allow density incentives to attract small, common-wall housing units;
- Revising existing elderly housing regulations to provide for independent elderly housing, retirement and assisted living facilities by special permit from the Planning Board;
- Remove regulatory barriers to infill development in older, established areas of town, in exchange for public benefits such as a greater mix of affordable housing;
- Use zoning overlays to accomplish key land use objectives, including alternatives to single-family homes for the disposition of large parcels, allowing higher-density developments is established locations such as Asbury Grove, Gordon-Conwell Seminary, and encourage a mix of residential uses including affordable housing;

Housing Element

- Small scale development to preserve agricultural and open space and to provide distinctive neighborhoods;
- Retain Hamilton's tradition of single-family homes, while promoting housing that is suitably designed and affordably priced for senior and young citizens;
- For outlying development, protect open space by encouraging developers to meet cluster design standards that are sensitive to natural features of site;
- Residential development should contribute to affordable housing inventory.

The above goals and recommendations are reflected in the current Hamilton Zoning Ordinance. The ordinance has a strong focus on the preservation of open space for conservation and passive recreation purposes, and allows primarily for the single family residential development the community values. Additionally, many of the above Master Plan recommendations to diversity the housing stock have been implemented through amendments to the zoning ordinance, which now includes provisions for senior housing (Senior Housing Bylaw), opportunities for multi-family and mixed-use residential development and cluster housing (Open Space and Farmland Preservation Development), and more affordable housing (Inclusionary Zoning).

Although Hamilton has admirably amended its zoning code to encourage a more diversified and affordable housing stock, it unfortunately has not resulted in new development beyond single family homes (e.g. only single family permits have been issued since amendments were approved). However, these new zoning regulations could be revised slightly to help to better achieve the desired housing goals while continuing to prioritize and maintain the open space character for which the town is known. (See Section V for recommended revisions.)

Allowed Residential Uses by Zoning District

Residential Districts

The Hamilton zoning bylaw includes three Residential zones: *R-1a* and *R-1b Single Family Residential Districts*, and *R-A Residence Agricultural Districts*. These districts help achieve town goals of preserving its existing residential character as they are "for single family homes and for the continuance of forest and agricultural activities, with not more than one dwelling, accessory buildings…and structures, customarily incidental for residential and forest or agricultural uses upon one lot."[6] Minimum lot sizes for single family homes are 20,000 square feet (almost half an acre) in R-1a districts and 40,000 square feet (almost one acre) in R-1b districts (except by Special Permit), and 80,000 square feet (nearly two acres) in R-A districts.

However, the ordinance also serves as a potential barrier to achieving the desired goal of greater housing diversity. Multifamily residential development, which often provides a more financially viable model to build affordable housing, is not allowed as-of-right in any zoning

[6] Town of Hamilton Zoning By-law (amendments through May 2012)

district. And although the Hamilton has taken strong steps to amend the zoning code to allow for multifamily units by Special Permit (see below), the requirement for a special permit is often perceived as problematic by developers who aren't willing to invest time and money into projects that have no assurance or likelihood of going forward in some form.

Residential Overlay Districts and Bylaws to Achieve Housing Diversity

The Town of Hamilton has proactively approved a residential zoning overlay district (Estate Overlay District) and a bylaw (OSFPD) to provide greater opportunities for the development of single family alternatives and affordable housing, while still preserving Hamilton's unique and valued open space amenities.

Open Space and Farmland Preservation Development (OSFPD)

The OSFPD special permit encourages residential development that preserves open land and natural features more effectively than conventional grid subdivisions, and is required for any development on 10 or more acres, and or that includes five or more units. Essentially, the OSFPD provides a new mechanism to increase housing diversity by allowing for a mix of housing types including single family, townhouses, multi-family residences, or a combination of these. However, the OSFPD as currently written is somewhat limited in its ability to help achieve affordable housing goals. Small changes to allow for greater flexibility while still preserving open land would improve the bylaw.

For example, while the OSFPD allows for increased density to the underlying district, it is minimal – 1.2 times the Base Maximum Density[7]. And although additional density bonuses[8] may be authorized for including additional open space, senior units, or public access in projects, other restrictions significantly restrict overall development potential. For example, 50 percent of the total project land area must be permanently protected, usable, contiguous open space with links at least 75 feet wide. However, private yards or gardens, gravel driveways, or shared septic system areas are not included in the open space percentage. Additionally, no more than 50 percent of the common open space (25 percent of the total parcel) can include wetlands, or conservation area. Given the amount of wetlands in Hamilton, these limitations may significantly increase the amount of required protected open space, further reducing the buildable area and number of units permitted.

A missed opportunity to increase housing diversity was identified in the OSFPD Cluster Housing provision. While cluster housing is allowed pending approval by the Planning Board for applicants who have received the OSFPD Special Permit, there are no additional density

[7] Base Maximum Density is defined as "the maximum number of lots (or dwelling units) that could be placed upon the site under current zoning for a conventional subdivision plan."
[8] Additional OSFPD density bonuses given for 1) Additional Common Open Space: For every 10 percent additional common open space above the required 50 percent, the base maximum density can be increased by 10 percent; 2) Housing for Older Persons: For every unit restricted to persons 55+, one additional dwelling unit may be approved (not to exceed 25 percent of Base Maximum Density); and/or 3) Limited Public Access to Common Open Space: A 10 percent increase in Base Maximum Density can be approved for limited public access to the open space for passive recreation

bonuses, which are often included in cluster bylaws as an incentive for developers to construct smaller single-family units.

Further, minimal changes to the OSFPD bylaw to allow wetlands or conservation areas to be fully counted towards the 50 percent requirement could make development on these parcels more financially feasible to developers interested in building the single-family alternatives called for within the Master Plan. Additionally, amending the bylaw to allow for slight increases in density could provide a mechanism to provide attractive affordable housing models including higher density, but smaller unit cottage developments, which often appeal to older residents or families just starting out.

Estate Overlay District

The *Estate Overlay District* (EOD) allows for redevelopment on Hamilton's large estate properties while preserving their unique character and open space for conservation and recreational use. It does so by allowing new residential uses, including multi-family condominiums, cooperative or rental apartment units (with no more than two bedrooms) within the original estate home. However, new residential area cannot be included in any new floor area that can be constructed. Allowing for residential use within the new floor area could serve two purposes. It could help to provide additional affordable units to the town inventory, and still maintain the overall character of the estate properties.

Base Business and Overlay Districts

The Business District is intended for retail and local neighborhood shopping, as well as office and other business uses. Additionally, all residential uses permitted in R-1a and R-1b districts are also allowed in the business district with the same restrictions, including all Special Permit allowances. Higher density residential uses are also allowed in the Willow Street Overlay District.

Willow Street Overlay District

The *Willow Street Overlay District* was established to promote economic development in Business zoning districts to increase net tax revenues through new business and job growth in a manner that improves the vibrancy and quality of life in neighborhoods, including the downtown. In addition to the underlying B zoning district uses, multi-family residential, and mixed use (residential/commercial) structures are allowed by Special Permit. Significantly, and unlike other base and overlay districts, the Willow Street Overlay does not include density limits, providing an opportunity for somewhat larger, smart growth projects at great densities. However, with only four parcels located within the overlay, development is constrained.

Commercial Overlay District

Unlike the Willow Street Overlay District, the *Commercial Overlay District* (COD) does not provide any additional provisions for residential use beyond what is allowed in the base

district. Rather its purpose is to promote economic development through uses that generates non-residential tax revenue from job and business growth within the town.

Other Zoning Districts

As stated earlier, a primary objective of the Hamilton Master Plan is the preservation of town character particularly as related to its open apace and the protection of its natural environment. This goal is successfully achieved through special overlay zoning districts, including the Conservancy and Groundwater Protection Overlay districts. These districts, which account for a significant portion of Hamilton's total land, prohibit or limit most development, including housing, for the purpose of preserving and maintaining the town's groundwater quality and quantity. (For more information, see the section on Drinking Water.)

Additional Housing Provisions in Multiple Zoning Districts

The following bylaw provisions are relevant to housing development and the provision of affordable housing in Hamilton in either residential or business districts.

Senior Housing Bylaw

The purpose of the Senior Housing Bylaw is to permit the development of moderately priced affordable and market rate housing for the 55+ population. Units can be either renter or owner occupied, with a requirement that at least one person age fifty-five (55) or older reside in each unit. All other inhabitants must be 18 years of age or older.

The special permit can be granted in R-1a, R-1b, RA or B districts to allow a greater variety of residential building types at higher densities than would otherwise be permitted. This includes single-family, townhouse and multi-family units in residential districts, and/or a mix of residential and business uses in the Business district. Additionally, as highlighted in the chart below, density bonuses are allowed to encourage increased unit development.

Table 12: Senior Housing Density Matrix

Senior Housing Density Matrix

	A	B	C	D	E	F	G	H	I	J
			Incentives to Increase Base Senior Housing Density for:							
	Zoning District	Base Senior Housing Density (BSHD) per Dev. Acre	Mix of Smaller Units (50% units under 1300 sq. ft.)	On or Off Site Construction of Inclusionary Housing Obligation (Affordable Housing)	Smart Growth, per Comm. of Mass. criteria (PB Rules & Regs)	Additional 25% of Property as Open Space	Voluntary Cap on Appreciation of Units	Subtotal of Base Senior Housing Density Incentives (C+D+E+F +G)	Incremental Density Per Developable Acre Rewardable by PB for Trails, Fields, Environmental, energy, water conservation, building green, & other public benefits	Maximum Density Per Dev. Acre
1	B	4	25%	25%	25%	N/A	25 %	100%	1.0	6.00
2	R-1a	3	25%	25%	25%	25%	25 %	125%	1.0	4.00
3	R-1b	2	25%	25%	25%	25%	25 %	125%	1.0	4.00
4	RA	1	25%	25%	25%	50%	25 %	150%	2.0	4.00

NOTES ON HOW TO READ THE MATRIX: The **Incentives to Increase Base Senior Housing Density** may be selected and utilized by an Applicant to increase the Base Senior Housing Density shown in Column B. The percentage shown in Columns C, D, E, F and G, and Column I would, if selected, increase the number of dwelling units per developable acre in Column B, up to the amount shown in Column J, Maximum Density per Developable Acre.

Although the Senior Housing bylaw is a good and well-intentioned addition to the code, some restrictions within the bylaw act as constraints to developing these units. First, the bylaw only allows for 100 total senior housing units within the entire town, which may not be adequate given the expected increase in the town's elderly population. Second, the by-law is set to expire on May 6, 2013, and can only be extended by vote at the Town Meeting. (Applications filed or under review by that time are exempt.) More significantly, existing lot sizes make it difficult to qualify for the density bonuses included to encourage more affordable development costs. For example, the base senior housing density in R-1a districts is 3 units per acre. Density bonuses bring it up to 4 units per acre. However, most lots in this zoning district are approximately 20,000sf, which even with the density bonus, allows for only one single family unit. The densities are too low, and would benefit from a slight increase to make more projects feasible. Additionally, developers are not permitted to assemble lots for senior housing developments, nor can multiple senior housing projects be built adjacent to each other. The bylaw sets a "Minimum Distance Between Projects," of 1/3-mile between existing/proposed Senior Housing projects or any existing/proposed multi-unit residential building (including multi-family 40B projects). Senior housing projects with more than 50 units require a larger minimum distance. This significantly limits development potential on parcels that might best support senior housing, but are too close to existing or proposed developments.

Inclusionary Housing Bylaw

Hamilton's zoning code includes a provision for Inclusionary Housing (Section VI.G). The purpose of the bylaw is to encourage more housing choices in Hamilton for low- or moderate-income households, and to assist the town in creating units to be included in its Subsidized Housing Inventory. The bylaw, states that for any developments with 10 or more units, at minimum, the tenth unit and every seventh unit thereafter must be an affordable unit. Affordable units may be constructed on-site, or at an off-site location within the town. A developer can donate a portion of land to the town for future affordable housing, or pay a cash fee to the town through its Affordable Housing Trust Fund in-lieu of creating units.

While the bylaw in similar to those found in nearby towns, and provides a good framework, it could be improved. Few large multi-unit residential projects have been built or proposed in Hamilton, thus the benefit is unlikely to produce a large number of new affordable units. Also, because the town's Subsidized Housing Inventory is small, and many existing households are cost burdened, revising the formula to increase the number of affordable units in each project could help to provide affordable alternatives for Hamilton's low income residents and households. Reviewing past multiple unit developments to identify a threshold that would more effectively create additional units could be explored.

Accessory Apartments and Two-Family Conversions

Accessory apartments have the potential to provide opportunities for both smaller scale living and affordable alternatives within Hamilton. With 40 percent of households cost burdened, these units may also provide rental income to burdened homeowners. Currently, accessory apartments are allowed by special permit, in three ways.

1. *Conversion for Temporary Additional Living Area* apartments are allowed for temporary family, health or security need. Renewal of special permit is required every 4 years, and upon expiration, kitchen facilities must be removed
2. *Accessory Apartments on Large Lots*, or parcels of 10 acres or more, are allowed if they are determined not to have a detrimental impact on the surrounding neighborhood.
3. *Accessory Apartments* are allowed to provide a variety of housing choices in Hamilton. Units can be within a single-family home, or an accessory structure (e.g. garages), but must clearly be a subordinate part of the building

The town should review why accessory units have been divided into these three distinct categories, and consolidate to make it easier to construct and keep these units. Additionally, allowing all types of accessory units to remain permanently, and to allow rental of these units to non-relatives, would provide more opportunities for smaller scale living alternatives.

Table 13: Use Table and Special Permits

The following table provides information on residential uses, and the need for Special Permits, within each of Hamilton's base zoning districts.

ACTIVITY OR USE	ZONING DISTRICTS								
	R-1a	R-1b	R-A	B	GP	EOD	WD	COD	OSFPD
Single-family	YES	YES	YES	YES	YES[4]	YES	YES	YES[7]	SP
Two-family [3]	SP	SP	SP	SP	SP[4]	SP	SP	SP[7]	SP
Accessory Apartments	SP	SP	SP	SP	SP[4]	NO	SP	SP[7]	SP
Townhouse	SP	SP	SP	YES[6]	SP[4]	NO	SP	SP[7]	SP
Multifamily	SP [2]	SP [2]	SP [2]	SP [2]	SP[4]	SP	SP[5]	SP[7]	SP [2]
Mobile Home	NO	NO	NO	NO	NO	NO	NO	NO	NO
Nursing Home/Assisted Living	NO	NO	NO	SP	SP[7]	YES	NO	YES[7]	YES[7]
Senior Housing	SP	SP	SP	SP	SP[4]	SP	SP[5]	SP[7]	SP
Boarding or rooming[1]	YES	YES	YES	YES	YES[6]	YES	YES	YES[7]	YES[7]

YES indicates a Permitted Use
NO indicates an Excluded Use (Appeals for Use variances are allowed in zoning bylaw)
SP indicates a Special Permit by the Planning Board of Zoning Board of Appeals is required

[1] Rooming and Boarding houses allowed, but cannot exceed four lodgers

[2] Multifamily, not to exceed six dwelling units per building, allowed by Special Permit, under sections V12. OSFPD. Cluster design allowed, but requires design plan approval.

[3] Two-family not allowed by right and limited to conversions of older homes.

[4] Residential allowed only if allowed in underlying zone, and if so there shall be a minimum lot area of 80,000 sf for a building lot, no matter the minimum stated in the base district.

[5] Units can only be created through reuse of existing estate house. No new floor area may contain residential uses.

[6] Requires site plan review.

[7] Residential if allowed in underlying district.

Permitting Constraints

Hamilton's permitting process can be costly to developers and burdensome. For a community the size of Hamilton, the zoning bylaw itself is lengthy and somewhat confusing. Many special permits are built into the ordinance, and must be reviewed by the Zoning Board of Appeals and not the Planning Board. While this gives the town considerable control as to the type and character of development, it simultaneously creates a more burdensome process for developers. Specifically, because the ZBA reviews special permits, any deviation from the bylaw requires a variance and finding of hardship, not a more common special condition approval granted by the Planning Board. Additionally, some permits require multiple reviews by different boards, which can add significantly to developer costs and discourage investment. To address these concerns while still having a significant level of control, the town would likely benefit from a more streamlined process.

B. Natural and Physical Constraints

Hamilton's diversity of water resources and expansive open spaces are one of the distinguishing characteristics of Hamilton's identity. In fact, protecting and maintaining these features is critical to the community from environmental and cultural identity perspectives, and has been a key priority. However, for the purposes of this document, protected open space (2,881 acres, or 30% of total land area) and natural resources such as wetlands, surface water, and endangered species habitats may be considered constraints to potential residential development, and will be discussed as such, since the presence of wetlands or endangered species habitat on a parcel may render that portion of the property unbuildable, or may require mitigation measures.

As detailed below, a large percentage of Hamilton's total land area includes sensitive natural environments, significantly constraining development opportunities. Simply put, there aren't many large parcels available for development. Understanding these limitations and where they exist is needed to identify target development areas that can accommodate growth at desired and appropriate densities to achieve affordable housing goals.

Wetlands and Floodplains

A significant portion of Hamilton's land area is designated as surface water, wetlands or floodplains. Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. However, these areas also constrain development in Hamilton's residential districts because wet parcels either cannot be developed, or significant portions of large parcels cannot be included in minimum lot area calculations. (See Appendix C: Water Resources map)

According to MassGIS data, over a quarter of the town's total land area (2,506% acres) is comprised of wetland resources such as deep marsh and swamp wetlands. This includes areas along the Miles River, the Wenham Swamp in the southeast corner of town, and swamp areas around Chebacco Lake. Additional lands around surface water resources, including the Ipswich and Miles Rivers, streams and brooks, lakes and ponds, further constrain development potential. Massachusetts environmental law requires a 100 ft. River Protection Buffer where development is generally forbidden. An additional 100 ft. zone is protected to a lesser degree by the Flood Plain Overlay District, which is considered a partial constraint on development.

Flood Plain District

The stated purpose of the *Flood Plain Overlay District* is to ensure public safety. The district essentially conforms to 100-year base flood elevations on the Essex County Flood Insurance Rate Map (FIRM). Any development within the district must be in compliance with Chapter 131, Section 40 or Massachusetts General Laws, and other wetland regulations.

Rare and Endangered Species Habitats

Estimated Habitats for Rare Wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State's Natural Heritage and Endangered Species Program. According to MassGIS data, there are numerous acres in Hamilton totaling nearly 3,200 acres (or 34 percent of town land) that would fall under this program, mostly in central and western areas of town in R-A zoning districts. (See Appendix D: Rare and Endangered Species Habitats map.)

Municipal Infrastructure

Drinking Water

The quantity and quality of Hamilton's drinking water supply has been a long-time community concern, both for existing and future residents and businesses as it constrains development potential. In fact, providing adequate, high quality potable water was identified as a critical issue within the town's 2004 Master Plan. The Hamilton water system, which serves most of the town, is derived entirely from underground wells, with a three well field on Pine Tree Drive in the southwest portion of town providing most of the water. These wells are recharged primarily from the Ipswich River, a regional water source that is significantly impacted by upstream pumping, which leads to reduced summertime flows. Thus, seasonal water bans, conservation measures and poor water quality are recurring issues in town. To support future growth, the need for additional water sources was identified in the town's Master Plan.

Conservancy District and Groundwater Protection Overlay District

Hamilton's zoning bylaw includes two districts whose purpose is to protect the town's water supply and provide for additional passive recreational amenities – the *Conservancy District (CD)* and the *Groundwater Protection Overlay District (GP)*. The intent of these districts is to limit or prohibit residential and other development throughout much of the town.

The purpose of the Conservancy District is for the preservation and maintenance of groundwater quality and quantity, and includes all wetland areas within Hamilton. No residential housing development, or any development involving buildings or structures (with a few recreational exceptions), is permitted, not even by special permit.

The purpose of the 3,500 acre Groundwater Protection Overlay District is to protect and preserve Hamilton's existing and potential drinking water supply and recharge areas by reducing development densities. The overlay requires a minimum building lot area of 80,000 square feet (almost 2 acres) for any development, no matter the minimum allowed within the underlying zone.

Wastewater Management

For decades, wastewater management has been identified in planning documents as an environmental concern and development constraint. In terms of development, the lack of public sewers constrains development densities within Hamilton. Hamilton manages wastewater through on-site, private septic systems, which do not allow for the higher residential densities that are possible with sewer. In particular, this hampers housing, business and mixed-use development in downtown, which has been identified as a priority area for development at higher densities, including small multi-family and mixed use development.

Public sewer systems are expensive, particularly in more rural settings, and would not be financially viable in Hamilton. However, less expensive, localized alternative on-site treatment options, including shared septic or package wastewater plants, could allow for increased densities acceptable to the community, as long as the development is not within the GWPO and soils are appropriate. In fact, the need for such alternative wastewater management techniques has been identified in numerous public planning activities, including a planning charrette for downtown[9], which recommended creating a package treatment plant to better support existing uses and future growth in the downtown area. Such facilities could also support higher density cottage and multi-family projects in appropriate locations.

Schools

Hamilton and the town of Wenham together make up the Hamilton-Wenham Regional School District (HWRSD), which educates the two communities K-12 children. As in all communities in the Commonwealth, escalating school costs are a concern, a sentiment expressed in the 2004 Hamilton Master Plan, which encourages development that "does not financially burden" the town. With per pupil spending currently around $13,000 per year, adding more students to the school system is a concern from a fiscal perspective. However, based on population projections discussed earlier, population growth in Hamilton and throughout the region is not anticipated in school age children or in young families. Growth is anticipated be those 65+, which would not impact school budgets or facilities.

C. Conclusions

Regulatory Constraints

- Provisions of the zoning bylaw, including large minimum lot requirements, and the requirement of a Special Permit and concept plan review for any multifamily housing, pose significant constraints on the development of affordable housing.
- Although some increased densities and density bonuses are provided within the zoning bylaw for Senior Housing and multifamily/cluster housing projects under the OSFPD

[9] "Forum on the Future: the Hamilton Downtown Charrette." The Cecil Group, Inc. November, 2009.

Special Permit process, they are minimal, and should be increased to have an impact. Further, significant open space restrictions outlined in the OSFPD process makes it difficult to achieve increased densities.

- The threshold project size for inclusionary zoning may be too high. A lower project size should be explored.
- The Estate Overlay District should allow for residential units in new floor area and should provide for a percentage of units with 3 bedrooms.

Natural and Physical Constraints

- Protection of the town's water resources through zoning and other regulatory programs, inevitably constrains development.
- Water supply concerns, with restrictions on use particularly in summer months, further constrain development.
- Lack of public sewer, or localized wastewater package plants, constrain moderate to higher density development of any kind, including housing and mixed-use. Alternative methods for treatment should be explored to allow for higher densities.

IV. Existing Municipal Tools and Resources

The Town of Hamilton has many existing local resources that can help advance the creation and preservation of affordable housing in Hamilton, including the Planning Office and Planning Board, the Hamilton Affordable Housing Trust, the Hamilton Housing Authority, the Council on Aging, the Community Preservation Committee, private developers, the North Shore HOME Consortium, the Hamilton Development Corporation, zoning tools, and a variety of plans and strategies.

Community Preservation Act

At the 2005 Annual Town Meeting and subsequently at the polls, Hamilton residents voted to adopt the Community Preservation Act (CPA) with a 2% surcharge on all real estate property tax bills, with exemptions for the first $100,000 of residential property value and property owned and occupied by any person who qualifies for low income housing or low or moderate income senior housing. There are four eligible activities that can be funded with Community Preservation Act funds: Community Housing; Historic Preservation; Open Space and Recreation. The first three are required and the fourth is optional. The legislation requires that 10% of all collected funds (local and state) must be spent on each of the three required activities. Via appropriation by the Community Preservation Committee, the CPA funded renovations to many historic buildings, has improved community housing and funded the Affordable Housing Trust, and upgrades passive and active recreational areas in town.

Through the CPA, the Town has a dedicated affordable housing resource to fund local projects. Current Community Housing Reserves in the CPA account total $ 70,000.75.

Table 14: CPA Expenditures on Housing 2007-2013

2007	$ 120,000	Hamilton Housing Authority
2007	$ 35,000	Housing Coordinator (Note rolled over to Trust in 2012)
2008	$ 60,000	Annual Funding Set Aside
2009	$ 70,000	Annual Funding Set Aside
2010	$180,000	Accord Housing Project / Harborlight Community Partners
2010	$ 10,000	Hamilton Housing Authority
2011	$ 120,000	Hamilton Housing Authority
2012	$125,000	Affordable Housing Trust – (Annual Funding Set Aside)
2013	$ 41,700	Annual Funding Set Aside

The 2007 and 2011 appropriations to the Housing Authority were used to modernize kitchens in housing units at their Railroad Avenue development.
Source: Town of Hamilton

Hamilton Housing Trust

The Hamilton Housing Trust was established by special legislation in 2005 whose purpose is to:

(a) purchase or improve land for low or moderate income housing;

(b) acquire, rehabilitate or redevelop existing dwelling units for occupancy by low or moderate income homebuyers or tenants;

(c) acquire, redevelop or convert existing nonresidential structures for low or moderate income housing;

(d) develop and construct new dwelling units for purchase or rental by low and moderate income housing purchasers or tenants;

(e) purchase rights of first refusal to acquire existing dwelling units for sale or rental to low or moderate income households; and

(f) provide grants, low-interest loans or deferred payment loans to assist low or moderate income homebuyers to purchase a home in the town of Hamilton.

The Hamilton Housing Trust has received funds through CPA appropriations and assisted with allocations of funds toward the recent Firehouse Place housing development in downtown. As with this plan update, the Trust has played an active role in the creation of the last Housing Production Plan and has worked to advance housing goals.

Hamilton Housing Authority

In 1969, MGL Chapter 121B, Section 3, was passed to allow the creation of housing authorities by cities and towns in Massachusetts. The Hamilton Housing Authority (HHA) maintains and operates 40 housing units over three sites on Railroad Avenue, Harris Avenue and Union Street respectively. The HHA has expressed interest in acquiring additional property to increase their affordable housing opportunities.

Hamilton Development Corporation

In 2012, the Town passed special legislation to form the Hamilton Development Corporation with the express purpose of developing and redeveloping public facilities and infrastructure to support and stimulate economic growth.

HOME Funds

HOME is a federal housing program administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes funds to groups of adjacent communities who create a local consortium. The North Shore HOME Consortium is administered by the City of Peabody and currently has thirty members: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Hamilton, Haverhill, Ipswich, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Newburyport, North Andover, North Reading,

Peabody, Rockport, Rowley, Salem, Salisbury, Swampscott, Topsfield, Wenham, West Newbury, and Wilmington.

The allocation amount varies according to HUD formulas based on entitlement parameters of population, rental housing units occupied by the poor, poverty households living in rental housing units built before 1950, families in poverty, and rental housing units with problems. The Consortium also brings each community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance. Total estimated funding for the Consortium is shown in the following table.

TABLE 15: HOME FUNDING ALLOCATION 2010-2014 TOTAL - $11,800,000		
Program Area	Total Allocation	Percentage of Budget
Creation of Affordable Rental Housing	$4,720,000	40%
Rehabilitation & Handicap Barrier Removal	$1,770,000	15%
Tenant Based Rental Assistance	$2,006,000	17%
Homeownership Downpayment Assistance	$1,534,000	13%
Creation of Affordable Homeownership units for Very Low Income Households	$590,000	5%
Administration	$1,180,000	10%

Estimated HOME Allocation Funding 2010-2014
Source: North Shore HOME Consortium

The Town of Hamilton reports that in 2011, $15,176 in HOME funds was allocated to Harborlight Community Partners for 69 Willow Street housing. In 2012, HOME funds were not used by the Town and recaptured by the North Shore HOME Consortium.

Previous Municipal Plans and Strategies

Hamilton has invested significant resources: staff; consultants; and volunteers, in developing and publishing strategic and important land use plans to help guide development for the future.

The **2004 Master Plan** was prepared by Community Opportunities Group, Inc. and outlines key goals, strategies and guidelines for Hamilton.

The **Chapter 40B Housing Production Plan adopted in 2005, amended in 2006 and updated in 2007** prepared by Community Opportunities Group, Inc. provided a framework for the development of affordable housing, and also lays out potential implementation strategies as

well as barriers to production. The Master Plan and Housing Production Plan were starting points for this housing production plan update.

The **2008 Community Preservation Plan** was prepared by the Hamilton Community Preservation Committee. It provides details on the Town goals for community preservation, criteria for project assessment, and procedures for solicitation of project proposals. The Plan specifically expresses support for Community Housing by drawing upon housing goals from the community Master Plan and previous Housing Production Plan as follows:

1. To develop moderately priced housing units affordable and attractive to elderly households.
2. To work incrementally towards the 10% minimum set under Chapter 40B.
3. To protect and retain Hamilton's inventory of small homes.
4. To provide Chapter 40B affordable housing in areas with established infrastructure, facilities and services, primarily through scatter-site, infill and acquisition/disposition strategies compatible with the land use goals of the Master Plan.

Criteria for Project Review

In addition to the general criteria for CPA funding, projects involving community housing that address as many of the following criteria will receive preference:

1. Address objectives or projects identified specifically to fit within the goals or objectives in the Master Plan and/or the Affordable Housing Production Plan,
2. Ensure long-term affordability through deed restrictions or other mechanisms,
3. Contribute to the goal of 10% affordability consistent with Chapter 40B,
4. Create new affordable housing opportunities through reuse or conversion of market rate housing to affordable units,
5. Creates senior housing,
6. Projects which give priority to local residents, town, and school employees, and
7. Projects which employ "smart growth" principles (e.g. higher density senior or affordable housing near downtown or train station).

(Hamilton Community Preservation Plan, pp.6-8)

The **2009 Open Space and Recreation Plan** prepared by the Hamilton Open Space Committee and the Hamilton Conservation Commission identifies many environmental factors and open space needs through the year 2013. The OSRP specifically discusses the importance of implementing smart growth strategies in town relative to new development and growth management.

The **Forum on the Future: The Hamilton Downtown Charrette** in 2009 prepared by The Cecil Group included goals related to new housing in the downtown to build upon community assets and property values. The charrette indicated support for creating transit-oriented development opportunities (similar to Concord and Manchester-by-the-Sea, and many other communities throughout Massachusetts), rental housing, and senior housing in the downtown. One of the top themes was to create diverse housing choices.

V: Affordable Housing Goals and Strategies

Defining Housing Goals

In addition to analyzing Hamilton's housing needs through the needs assessment, the housing planning process engaged the community in an evaluation of needs and identification of goals through a housing forum and a senior housing opportunities survey. The results of both are explained below.

On November 8, 2012, the Metropolitan Area Planning Council (MAPC) facilitated a public meeting in the Town of Hamilton to create a vision for future residential development as part of updating the Town's Housing Production Plan. 20 people attended the meeting, which was held at the Hamilton Council on Aging. Outreach for the workshop included notices in the local newspaper, an announcement on the Town website, and email notifications to town employees as well as members of boards, commissions and interested citizens.

Kristine Cheetham, Planning Coordinator for the Town of Hamilton Planning Board welcomed participants and opened the meeting. Jennifer Raitt, Chief Housing Planner facilitated the meeting. The housing needs analysis presented was prepared by Clayton Martin, Research Analyst from the MAPC Data Services department.

The meeting began with an overview of MAPC, the MetroFuture Regional Plan, and the progress Hamilton has made guiding affordable housing development in town since the adoption of the last Housing Production Plan. This was followed by an overview of M.G.L. Chapter 40B and an overview of housing production plans. Next MAPC presented its analysis of housing needs that included data points of demographic characteristics, household characteristics and existing housing stock, and income and affordability, which helped outline housing needs in Hamilton in the context of trends in a subregional study area, the MAPC region, and the state.

The next part of the evening was a facilitated discussion to identify housing assets/resources, barriers, and opportunities for affordable housing development in the town. Participants brainstormed ideas falling into each of the three categories mentioned. Ideas were recorded on flipchart paper. Facilitators also mentioned that a Housing Opportunities Survey was going to be administered for seniors to learn more about their specific housing needs. This content will also be considered in developing the possible housing development opportunities list and implementation strategies section of the Housing Production Plan update.

The following is a summary of comments that emerged from the meeting discussion.

Based on the data shared, what do you think Hamilton's housing goals should be?

- Capitalize the Trust; particularly in early stage projects (e.g. providing funding for due diligence, site assessment), and use it to leverage additional capital
- Determine if owners of Asbury Grove would consider working with Town and determine if a waiver is possible for the religious requirement. Perhaps use eight

houses in rear of property that are not habitable in winter, address septic issues and separate from religiously affiliated units.
- Pursue opportunities for downsizing (e.g. condos versus single families e.g. Willowdale)
- Ensure that seniors (55+) can stay in Hamilton; connect to assisted living and independent living opportunities
- Create TOD, develop downtown, and attract commuters
- Make aging in place a necessity and make homes adaptable (e.g. widen doorways) (see Saugus, Peabody for reference)
- Count existing inventory and "lock it in" (try to apply deed restrictions); formalize existing affordable units
- Revisit previous housing production plan; learn from success/failures; don't reinvent the wheel
- Set a realistic production goal for Hamilton. The 10% minimum goal under 40B is not realistic. Focus instead on interests of Hamilton residents
- Establish ways to protect Hamilton against 40B

What are the ways in which Hamilton is doing well achieving housing goals? What resources, organizations, or models are assets and worth replicating in the future?

- The creation and work of the Affordable Housing Trust
- The adoption of bylaws for inclusionary and senior housing
- Voting for the Community Preservation Act and the subsequent funding available for community housing ($40K – $50K for affordable housing; $150K from CPA)
- Membership in the North Shore HOME Consortium (HOME funds)
- The creation of the Hamilton Development Corporation (similar to an Economic Development Investment Corporation)
- Permitting for accessory apartments over the past year (possibly four units)
- Working with Harborlight Community Partners, Inc.
- Commitment to a Housing Production Plan

What are the barriers to Hamilton achieving housing goals?

- Not building enough housing
- There is not any allowance for multifamily housing and not just for people age 55+
- Lack of housing diversity – there is only single family housing
- Zoning (e.g. Willow St. overlay)
- Need to focus on type of housing (elderly versus family versus low-income)
- Septic issues
- Lack of state funding for small projects which increase the need for local and private equity into smaller scale development projects

Are there specific housing opportunities that exist for redevelopment, preservation, or new housing? New partnerships, resources, and support?

- The existing Carriage Junction project (perhaps the Town should expand the affordable component or provide relief to the developer)
- Develop a cottage housing by-law because this housing type and scale may have more support. The Town has been working with a group from Arlington on this concept
- Push forward more accessory apartments

Survey Results:

In tandem with the Housing Forum, MAPC helped the Town administer a Senior Housing Opportunities Survey to assess senior housing needs and housing preferences. Twenty-five seniors took the survey. A sampling of responses is as follows:

Physical Assistance - Roughly half of the respondents are seeking assistance to maintain their home and/or have assistance with manual labor for routine upkeep.

Financial Assistance - Less than a quarter of the respondents checked requested financial assistance relative to their current home. Of the categories selected, seniors would like help with utilities and tax payments.

Housing Preferences - With regard to preference for housing in the short-term:

- A majority want to remain in their homes;
- Roughly ¼ would select a senior only housing in Hamilton if available;
- Four categories of housing that were located in Hamilton tied with 2 responses each: A different Home in Hamilton, Mixed Age Development, Smaller Unit to Own (condo), Accessory Apartment.

Housing Preferences continued - The majority of respondents would prefer not to move or relocate from Hamilton. If they had to move, respondents expressed a preference for housing that also provides supports such as health and social services.

- Of those who stated they would move to a different community, respondents preferred moving to Ipswich or Beverly. Danvers, Wenham, Gloucester and Essex each received some responses.

Community Amenities – When asked about where they preferred to live:

- A majority of responses favored living in or near the town center;
- About half of the respondents favor proximity to the senior center; and
- Roughly one-third to one-quarter listed religious and social/cultural activities as important.

Information about Aging in Place - For those who wish to "age in place":

- Over half would like to learn more about property tax exemptions;

- Roughly a third would like to learn more about income tax circuit breakers; and
- Property Tax Work-off, Estate Tax Planning, and Housing Rehabilitation each received votes.

Reaching 10%

As stated in the earlier Housing Inventory section, Hamilton currently has 84 units counted on the Subsidized Housing Inventory, which is 3.02% estimated using the 2010 year round housing base of 2,783. The 10% target number of units is 278 affordable units. The town is considering the strategies outlined in the next section to help achieve housing goals. Per the Regulation, the HPP, if the Town wishes to have a certified HPP, the Town must demonstrate a numerical increase in SHI-eligible units of at least 0.5%, 14 units, annually.

Affordable Housing Goals and Strategies

Building off the goals contained in the Hamilton Master Plan, Chapter 40B Housing Production Plan and the results of the 2012 Housing Forum, the following goals and strategies are presented.

GOAL 1: MAINTAIN AND ADVANCE LOCAL CAPACITY AND ADVOCACY EFFORTS TO ACHIEVE HOUSING PRODUCTION GOALS

Town officials and housing forum participants reinforced the importance of supporting and strengthening the capacity of local organizations and institutions that provide affordable housing so Hamilton has a strong infrastructure for meeting its housing needs and is able to more effectively respond to housing opportunities. Increasing public awareness and community education of unmet housing needs and demand in Hamilton is an important mechanism to further affordable housing in Hamilton.

Additionally, proactive planning will continue to be valuable in the years ahead to increasing the Town's infrastructure and capabilities. A thorough understanding and analysis of the Town's septic and future wastewater needs will increase opportunities for new development consistent with the goals outlined in the section. Building the town's Geographic Information System (GIS) capabilities will allow Hamilton to perform the spatial analysis needed to better understand housing, demographic, and economic shifts in the community, and better identify additional priority areas for housing (affordable and market) in the future.

The strength of the planning efforts in Hamilton, through the Planning Coordinator, the Hamilton Affordable Housing Trust and the Planning Board enable the housing strategies to be implemented. This includes advancing zoning options and creating new bylaws, and providing leadership in public meetings to implement the housing goals and strategies.

STRATEGY 1.1: STAFF TOWN HOUSING ACTIVITIES

Ideally, a dedicated and experienced staff person is needed to work with town officials and volunteers to ensure timely and efficient implementation of this plan. Creating affordable

housing in compliance with all state legislation, regulation, and guidelines that meets the desire and preferences of the community and enhances the character of the town requires time, energy and expertise. A Community Housing Specialist who provides a central focal point for housing related activities in Hamilton would enable the Town to progress in many of its housing initiatives and help the Hamilton Housing Trust to develop external revenue streams.

Measurable Milestone: Provide CPA funding for a Community Housing Specialist for FY14.

STRATEGY 1.2: ENSURE CROSS-TOWN BOARD COORDINATION AND ALIGNMENT ON HOUSING ACTIVITIES

The Town made an important commitment to ushering the update of this plan. Local leadership and continued advocacy are critical ingredients to implementing housing production. That commitment needs to be maintained as there are multiple steps in the housing development process from project concept to completion. A review of all steps in the process is important and will ensure the town maintains a process that is clear, transparent, and accessible to the public and developers.

Further, once developed, affordable housing needs to be maintained and monitored. Income-eligible households should be able to access through a clear, affirmative fair marketing process, at the time of entry and in the event of unit turnover. In that regard, the Town should ensure that the existing Subsidized Housing Inventory is maintained. Units in Asbury Woods should be monitored on an annual basis. Any new units at Firehouse Place and, eventually, at Carriage House Junction should also be monitored per their respective Deed Restrictions and Regulatory Agreements.

Measurable Milestones:

- Hold quarterly all land use board and commission meetings.
- Review local permitting process, including holding a development forum to learn more about the permitting experience from external users accessing the Town's current permitting system.
- Review current affordable housing deed restrictions and agreements to ensure compliance with monitoring policies and procedures.
- Document Hamilton's efforts to maintain all SHI units and affirmative fair marketing practices.

STRATEGY 1.3: EDUCATE AND BRING COMMUNITY AWARENESS TO HOUSING ISSUES AND ACTIVITIES

Hamilton should continue to build and maintain support for affordable housing to address opposition and recognize concerns regarding housing production. The Town should clearly articulate to public and private partners and the general public the unmet housing needs and the demand for new housing outlined in this plan.

Issues relative to housing design, parking, zoning, and other real or perceived community impacts must be addressed. Many research studies have worked to address a variety of

concerns related to multi-family housing development. For additional information on strategies that can be applied in Hamilton, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives: http://www.housingpolicy.org/toolbox/index_MA.html.

Measurable Milestones:

- Define what affordable housing means to Hamilton, advocate for and educate community about households in need, and explain the consequences of lack of action to address issues.
- Maintain the Town's website and develop educational materials to work with community partners to raise awareness about affordable housing issues and activities
- Hold an annual housing forum to discuss progress toward housing goals and celebrate successes

STRATEGY 1.4: PURCHASE GEOGRAPHIC INFORMATION SYSTEMS (GIS) TECHNOLOGY

In-house GIS capacity is critical to achieving goals in this housing production plan and other Town goals set forth in the Master Plan. Visual and spatial data will provide town officials and community planners with the ability to evaluate properties, determining site suitability and constraints, and comparing and contrasting parcel data.

Measurable Milestones: Allocate funding in FY14 for GIS technology.

STRATEGY 1.5: ANALYZE TOWN SEPTIC AND WASTEWATER NEEDS

Numerous planning activities have identified septic and wastewater as constraints to developing higher density, mixed-use and multi-family housing. The Town should identify the needs and advance alternatives that would allow for higher density at community-identified priority development sites (e.g. downtown). These alternatives could provide the needed wastewater infrastructure to provide alternative unit types attractive to seniors and young professionals.

Measurable Milestones: Identify funds and issue RFP for septic and wastewater study.

GOAL 2: CREATE A DIVERSITY OF HOUSING TYPES TO MEET THE NEEDS OF A CHANGING POPULATION WITH THE SUPPORT OF TOWN LEADERSHIP

Hamilton town officials are committed to advancing the goals and strategies outlined in this Housing Production Plan. The Hamilton Affordable Housing Trust will coordinate and advance key aspects of the plan and work with other town boards and commissions to ensure agreement and understanding of local housing issues and long-term coordination toward effective solutions, maintain a balanced housing stock, and ensure affordability.

STRATEGY 2.1: INCREASE AFFORDABLE HOUSING UNITS IN PRIVATE DEVELOPMENTS

Affordable housing units should be considered for any future housing developments to help the Town advance housing goals. For any future Comprehensive Permit project, this may be in the form of increasing the number of affordable units, ensuring the equitable distribution and high-quality amenities for the affordable units, allowing for the maximum local preference units to the extent allowable by law, requiring regulatory agreements and other legal framework documents are prepared timely and accurately, and other items related to the affordability requirement as appropriate.

Other potential development opportunities were identified in discussions with Town officials and as part of the Housing Forum including: a site at the intersection of Bridge and Essex Streets; Cantebrook; and Asbury Street,

Measurable Milestones: Further vet and identify appropriate development sites and pursue opportunities utilizing town affordable housing resources.

STRATEGY 2.2: REVIEW PRIVATE PROPERTIES FOR HOUSING, INCLUDING CHAPTER 61 LAND

In 2011, the Town engaged in a priority mapping process with the Metropolitan Area Planning Council and five other communities on the North Shore: Beverly, Danvers, Ipswich, Salem, and Wenham. The North Shore Regional Strategic Planning Project, funded by the Executive Office of Housing and Economic Development, identified potential areas to develop and preserve. In some cases, a parcel might accommodate preservation and development initiatives. The full report can be viewed here: http://www.mapc.org/sites/default/files/North%20Shore%20Strategic%20Planning%20Project_MAPC%20to%20EOHED__07.29.11_FINAL%20COPY.pdf

Local Priority Development Areas were identified in the plan as follows. Places with an asterisk were identified as being regional significant priorities for development.

- Hamilton Commuter Rail and Hamilton Village Center*
- Myopia Hunt Club and Schooling Field*
- Pingree School area*
- Sagamore Hill
- Essex Street
- 500 Chebacco Road

Finally, the Town has a number of properties currently protected under MGL Chapter 61, 61A, and 61B. These lands may become available, providing the Town with a Right of First Refusal for purchase or transfer and, therefore, potential for future housing development opportunities.

Measurable Milestones:

- Further vet and identify appropriate development sites and pursue opportunities utilizing town affordable housing resources. GIS would help with identification of potential sites.[10]

[10] Once a development site is identified, the Community Economic Development Assistance Corporation provides qualifying non-profit corporations, limited equity cooperatives, and public agencies with predevelopment loans for mortgageable predevelopment costs, including initial feasibility and market studies;

- Inventory Chapter lands to identify potential priorities should opportunities arise.

STRATEGY 2.3: INVESTIGATE TOWN-OWNED PROPERTIES FOR HOUSING

In addition to the opportunities outlined above, the Town might consider municipally-owned properties that have the potential for housing development.

The Hamilton Housing Authority, a quasi-public entity established under MGL Chapter 121B might consider additional development on parcels they currently own.

Measurable Milestones:

- Develop and review a Town-Owned parcel list for feasible development sites.
- Partner with the Hamilton Housing Authority to identify development opportunities and use local housing resources to advance new development when possible. These can be mixed-income development opportunities.[11]

GOAL 3: IDENTIFY AND ADOPT ZONING CHANGES TO ADVANCE HOUSING PRODUCTION

While producing units for inclusion on the State's Subsidized Housing Inventory is critical, the town recognizes the importance of creating housing opportunities for middle-income and senior households. This goal continues to be important as many workforce households, both local municipal employees and those from other towns, earn slightly over the 80% income limits, and cannot afford market rate housing in Hamilton. This is part of being a sustainable community, enabling people who work in Hamilton to live in Hamilton.

STRATEGY 3.1: AMEND THE OPEN SPACE AND FARMLAND PRESERVATION DEVELOPMENT (OSFPD) BYLAW

Amend OSFPR regulations to allow for greater development flexibility, while continuing to protect valuable open space and natural landscapes.

1) Allow wetlands to count towards the full 50% open space requirement is the OSFPD
2) Provide additional density bonus for cluster housing developments to allow for more affordable housing types, such as cottages developments.
3) Increase senior housing bonus.

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architectural and engineering services; legal services; development consultant services; the costs of survey, environmental testing and appraisals; historical certifications; application fees; financing and zoning application fees; option payments, or to make down payments on a purchase and sale agreement, on privately-owned sites; and related project expenses, including project management costs of the borrower. http://cedac.org/Forms/ApplicationForms.html.

[11] Ibid.

STRATEGY 3.2: AMEND SENIOR HOUSING BYLAW

Amend the Senior Housing Bylaw to remove barriers and more effectively encourage unit development.

1) Consider increasing density to 5 units per acre in R1a districts to allow for at least 2 units on typical 20,000 square foot lots
2) Consider increasing density bonuses to produce more senior units.
3) Decrease the minimum distance between projects to allow for more opportunities for senior housing development.
4) Encourage the Board of Selectmen to renew the Senior Housing Bylaw (set to expire May, 2013).

STRATEGY 3.3: AMEND THE ESTATE OVERLAY DISTRICT

Amend the Estate Overlay District to allow for increased unit development in ways that do not alter their unique character.

1) Allow for residential uses in newly created floor areas to the existing estate home to provide additional affordable units.
2) Allow residential units to be located in existing accessory structures.
3) Allow for three bedroom units to accommodate families.

STRATEGY 3.4: AMEND INCLUSIONARY ZONING BYLAW

In the Town's existing Inclusionary Zoning Bylaw, the threshold project size for inclusionary zoning may be too high to net new affordable housing units. A lower project size, to be determined, is recommended.

Measurable Milestones: Provide the Planning Board with information about options for Inclusionary Zoning and sample bylaws.

STRATEGY 3.5: AMEND ACCESSORY APARTMENT BYLAW

Amend accessory apartment provisions in the zoning code to encourage greater housing unit diversity in Hamilton.

1) Consider consolidating the two accessory unit provisions (Accessory Apartments on Large Lots and Accessory Apartments) into one provision, and remove barriers, including allowing units to be built on properties that are less than 10 years old.
2) Under "Conversion for Temporary Additional Living Area," consider removing the temporary provision, and allow these units to become rental apartments. These apartments could provide additional affordable units to town residents seeking smaller living arrangement, while also providing rental income to households.

Measurable Milestone:

- Provide the Planning Board with information about options for Accessory Apartment housing and sample bylaws.
- Review existing accessory apartment bylaws to determine need, purpose of each and amend bylaws as needed.

STRATEGY 3.6: EXPAND WILLOW STREET OVERLAY DISTRICT ZONING

Expanding the Willow Street Overlay District or identifying other zoning mechanisms to increase densities in and around downtown allows for additional opportunities for multi-family and mixed-use residential development at a scale appropriate for Hamilton.

1) Study potential to expand Willow Street Overlay District to surrounding parcels to provide more opportunities for mixed-uses, e.g. commercial, retail, multi-family residential in the downtown.
2) Consider compact neighborhood designation over a larger area to encourage higher densities (For more information on Compact Neighborhoods, read below).

Measurable Milestones:

- Consider amendment to current Willow Street Overlay District
- Provide the Planning Board with information about additional options for mixed-use development and sample bylaws.

STRATEGY 3.7: CONSIDER ADDITIONAL OVERLAY ZONING DISTRICTS

Chapter 40R

Hamilton's downtown is well-suited for a 40R District (an overlay zoning mechanism to advance MGL Chapter 40R Smart Growth Zoning and Housing Production) and the accompanying incentives of both 40R and 40S (the companion law that reimburses eligible communities for school costs relative to the new 40R housing development) could be useful in mitigating infrastructure or related development issues. To learn more about how 40R has been used throughout Massachusetts at a variety of scales and in rural to urban communities, go to: http://www.mass.gov/hed/docs/dhcd/cd/ch40r/theuseofch40rin-ma.pdf.

Compact Neighborhood Zoning

The Commonwealth recently issued a complement to 40R for communities wishing to develop housing at a smaller scale and lesser densities. The Compact Neighborhoods policy differs from 40R in that the overlay zoning district (the Compact Neighborhood) allows for one or more of the following densities as-of-right in the Compact Neighborhood: a density of at least 8 units per acre for Developable Land zoned for multi-family residential use (2-family or more) or at least 4 units per acre for "Developable Land" zoned for single-family residential use. Additionally, instead of 20-25% of all units being designated as affordable under 40R, Compact Neighborhoods require that a municipality provide not less than 10

percent of all units constructed within projects of more than 12 units as affordable. The other difference from 40R is that the Compact Neighborhoods program does not provide incentive, density bonus, or school reimbursement payments.

Given the smaller-scale, Compact Neighborhood zoning might be a favorable option in Hamilton's downtown. Additional information about the program can be found here: http://www.mass.gov/hed/community/planning/compact-neighborhoods.html.

Measurable Milestone:

- Provide the Planning Board and Trust with information about options for 40R Districts, sample bylaws, and 40R applications.
- Provide the Planning Board and Trust with information about Compact Neighborhoods,

STRATEGY 3.8: CREATE INFILL DEVELOPMENT ZONING BYLAW

The objective of Infill Development Zoning is to allow for small single family homes to be developed on substandard vacant lots that are interspersed in developed residential areas if they are affordable units. The bylaw would require that any units created through the infill bylaw would be eligible to count on the Subsidized Housing Inventory and be restricted as affordable housing in perpetuity. The provision can set minimum lot sizes; for example, the provisions could apply to lots as small as 75% of the minimum lot size in the zoning district. In addition, the provisions could require a special permit to ensure full compliance with DHCD's requirements under the local action unit program to create units that will count on the SHI or could create workforce housing at a higher income level to target teachers and other municipal workers. The bylaw could be structured so that other dimensional requirements, such as height and setbacks, would still apply.

Measurable Milestones: Provide Planning Board with sample infill zoning bylaws.

GOAL 4: REINFORCE EXISTING AND ESTALISH NEW PARTNERSHIPS TO LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS

Partnerships with state, regional, and local entities involved in housing development will help Hamilton achieve housing goals. Working with neighboring communities that have existing housing programs as well as real estate professionals and developers who can bring expertise to discussions relative to housing production, will also help move Hamilton forward towards achieving goals.

Hamilton has a strong commitment to the Community Preservation Program and the Hamilton Affordable Housing Trust is prepared to partner with other entities as the transactional entity to create housing units using CPA and Trust funds.

STRATEGY 4.1: EXPLORE HOUSING REHABILITATION/ MODIFICATION AND BUY-DOWN PROGRAMS

Hamilton should consider partnering with a neighboring municipality, such as Wenham or Ipswich where there are local funds to develop and preserve affordable housing, to create a

housing rehabilitation program for income-eligible owners of 1-4 family properties. The Town could also promote existing programs, such as the Home Modification Loan Program, and match these funds with local Community Preservation Act (CPA) or HOME funds for additional home improvements.

Community Teamwork, Inc., a regional nonprofit housing agency based in Lowell, but serving many communities throughout Essex and Middlesex Counties, offers a Home Modification Loan Program. The program provides no- and low-interest loans between $1,000 to $30,000 (inclusive of borrowers' fees) in a deferred payment loan or amortized loans to modify the homes of adults and children with disabilities, and elders. Income eligibility requirements are up to 100% to 200% of the Area Median Income. Any homeowner, who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: http://www.comteam.org/MRC_brochure_web_version32011.pdf.

Communities throughout the Commonwealth use CPA funds for mortgage assistance and/or affordable housing buy down programs. Affordable housing buy down programs are more common, and used in communities such as Barnstable, Bedford, Brewster, Chelmsford, Cohasset, Harwich, Sudbury, Tewksbury, Yarmouth, and more. (The town of Holliston used CPA funds for a condo buy-down study.) Mortgage assistance programs are less common, but were identified in Amherst, Edgartown, Rockport, and several other communities. These programs range from zero or reduced interest-deferred payment loans (Amherst), to second mortgage programs (Edgartown), to combination mortgage and rental assistance programs (Rockport). Reaching out to these communities to learn how they have set up and implemented these programs is recommended. (For more information, see the Community Preservation Coalition's website database for a complete listing of programs by community. http://www.communitypreservation.org/projects/report)

Measurable Milestones:

- Explore the creation of a regional housing rehabilitation program in coordination with neighboring municipalities such as Wenham and Ipswich.
- Promote Home Modification Loan Program and leverage local funds.
- Consider partnering with a local organization or neighboring municipality to provide buy-down assistance to first-time homebuyers.

STRATEGY 17: ADMINISTER EMERGENCY REPAIRS PROGRAM

The Hamilton Affordable Housing Trust should consider using existing and future housing resources to sponsor a small grant Emergency Repair program, designed to provide assistance to income-eligible Hamilton residents to make repairs and alterations to their homes for safety and health reasons. Senior and disabled households should receive priority assistance.

This program can address house repairs like minor plumbing or electrical, light carpentry, smoke and carbon monoxide detectors, weather stripping, grab bars and railing, and other interior and exterior State Building Code updates.

Measurable Milestone:

- Explore the creation of an Emergency Repairs program.

STRATEGY 18: ADDRESS SENIOR HOUSING NEEDS

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town should consider developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The Trust should coordinate with the Council on Aging and other senior advocates in Hamilton to help households in need get the support they deserve through local programs or improved living conditions. For a full listing of fuel assistance, weatherization and related programs, visit: http://www.massresources.org/massachusetts_energy_assistance_d.html

Measurable Milestones:

- Include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services into new development.
- Strengthen connections to Council on Aging to ensure local needs are identified and met
- Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.

GOAL 5: SET AND ACHIEVE HOUSING PRODUCTION GOALS

STRATEGY 5.1: SET HOUSING PRODUCTION GOALS

In order to effectively achieve production goals and address unmet housing needs, Hamilton officials much achieve consensus on realistic housing production targets. Further, an annual review of the goals and strategies set forth in this plan should occur through its expiration. When plan milestones are achieved, the town should celebrate those achievements.

Measurable Milestones:

- Set housing production goals (e.g. identify the number and type of units the Town will achieve annually)
- Annually review Housing Production Plan goals and strategies
- Measure and celebrate achievement of Housing Production Plan milestones

Section 6: Implementation Plan

Town of Hamilton Affordable Housing Implementation Plan, 2013-2018

Strategy	Responsible Entities	Time Frame	Page #
GOAL 1: MAINTAIN AND ADVANCE LOCAL CAPACITY TO ACHIEVE HOUSING PRODUCTION GOALS			
STRATEGY 1.1: STAFF TOWN HOUSING ACTIVITIES	Town Manager, Hamilton Affordable Housing Trust, Community Preservation Committee	Fiscal Year 2014	p.50
STRATEGY 1.2: ENSURE CROSS-TOWN BOARD COORDINATION AND ALIGNMENT ON HOUSING ACTIVITIES	Planning Board, Zoning Board of Appeals, Town Manager, Hamilton Affordable Housing Trust	Near Term	p.51
STRATEGY 1.3: EDUCATE AND BRING COMMUNITY AWARENESS TO HOUSING ISSUES AND ACTIVITIES	Hamilton Affordable Housing Trust	Ongoing	p.51
STRATEGY 1.4: PURCHASE GEOGRAPHIC INFORMATION SYSTEMS (GIS)5TECHNOLOGY	Town Manager, Board of Selectmen, Planning Board	Immediate	p.52
STRATEGY 1.4: ANALYZE TOWN SEPTIC AND WASTEWATER NEEDS	Town Manager, Board of Selectmen, Planning Board	Immediate	p.52
GOAL 2: CREATE A DIVERSITY OF HOUSING TYPES TO MEET THE NEEDS OF A CHANGING POPULATION WITH THE SUPPORT OF TOWN LEADERSHIP			
STRATEGY 2.1: INCREASE AFFORDABLE HOUSING UNITS IN PRIVATE DEVELOPMENTS	Hamilton Affordable Housing Trust	Ongoing	p.52
STRATEGY 2.2: REVIEW PRIVATE PROPERTIES FOR HOUSING, INCLUDING CHAPTER 61 LAND	Hamilton Affordable Housing Trust	Ongoing	p.53
STRATEGY 2.3: INVESTIGATE TOWN-OWNED PROPERTIES FOR HOUSING	Hamilton Affordable Housing Trust	Immediate	p.53
GOAL 3: IDENTIFY AND ADOPT ZONING CHANGES TO ADVANCE HOUSING PRODUCTION			
STRATEGY 3.1: AMEND OSFPD BYLAW	Planning Board	Spring 2014 Town Meeting	p. 54
STRATEGY 3.2: AMEND SENIOR HOUSING BYLAW	Planning Board	Spring 2013 Town Meeting	p.54

Strategy	Responsible Entities	Time Frame	Page #
STRATEGY 3.3: AMEND ESTATE OVERLAY DISTRICT	Planning Board	Spring 2014 Town Meeting	p.55
STRATEGY 3.4: AMEND INCLUSIONARY ZONING	Planning Board	TBD	p.55
STRATEGY 3.5: AMEND ACCESSORY APARTMENT BYLAWS	Planning Board	Spring 2014 Town Meeting	p.55
STRATEGY 3.6: EXPAND WILLOW STREET OVERLAY DISTRICT	Planning Board	Spring 2014 Town Meeting	p.55
STRATEGY 3.7: CONSIDER ADDITIONAL OVERLAY DISTRICTS	Hamilton Affordable Housing Trust	TBD	p.56
STRATEGY 3.8: CREATE INFILL DEVELOPMENT ZONING	Hamilton Affordable Housing Trust	Ongoing	p.57
GOAL 4: REINFORCE EXISTING AND ESTABLISH NEW PARTNERSHIPS TO LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS			
STRATEGY 4.1: EXPLORE HOUSING REHABILITATION/ MODIFICATION and BUY-DOWN PROGRAMS	Hamilton Affordable Housing Trust, Council on Aging, Building Department, Town Clerk, Town Assessor, community service providers	Immediate	p.57
STRATEGY 4.2: ADMINISTER EMERGENCY REPAIRS PROGRAM	Hamilton Affordable Housing Trust, Council on Aging, Building Department, Town Clerk, Town Assessor, community service providers	Immediate	p.58
STRATEGY 4.3: ADDRESS SENIOR HOUSING NEEDS	Hamilton Affordable Housing Trust, Council on Aging, Building Department, Town Clerk, Town Assessor, community service providers	Ongoing	p.58
GOAL 5: SET AND ACHIEVE HOUSING PRODUCTION GOALS			
STRATEGY 5.1: SET PRODUCTION GOALS	Hamilton Affordable Housing Trust	Immediate	p.59

APPENDIX A:
DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies use to guide the resident selection of affordable housing.

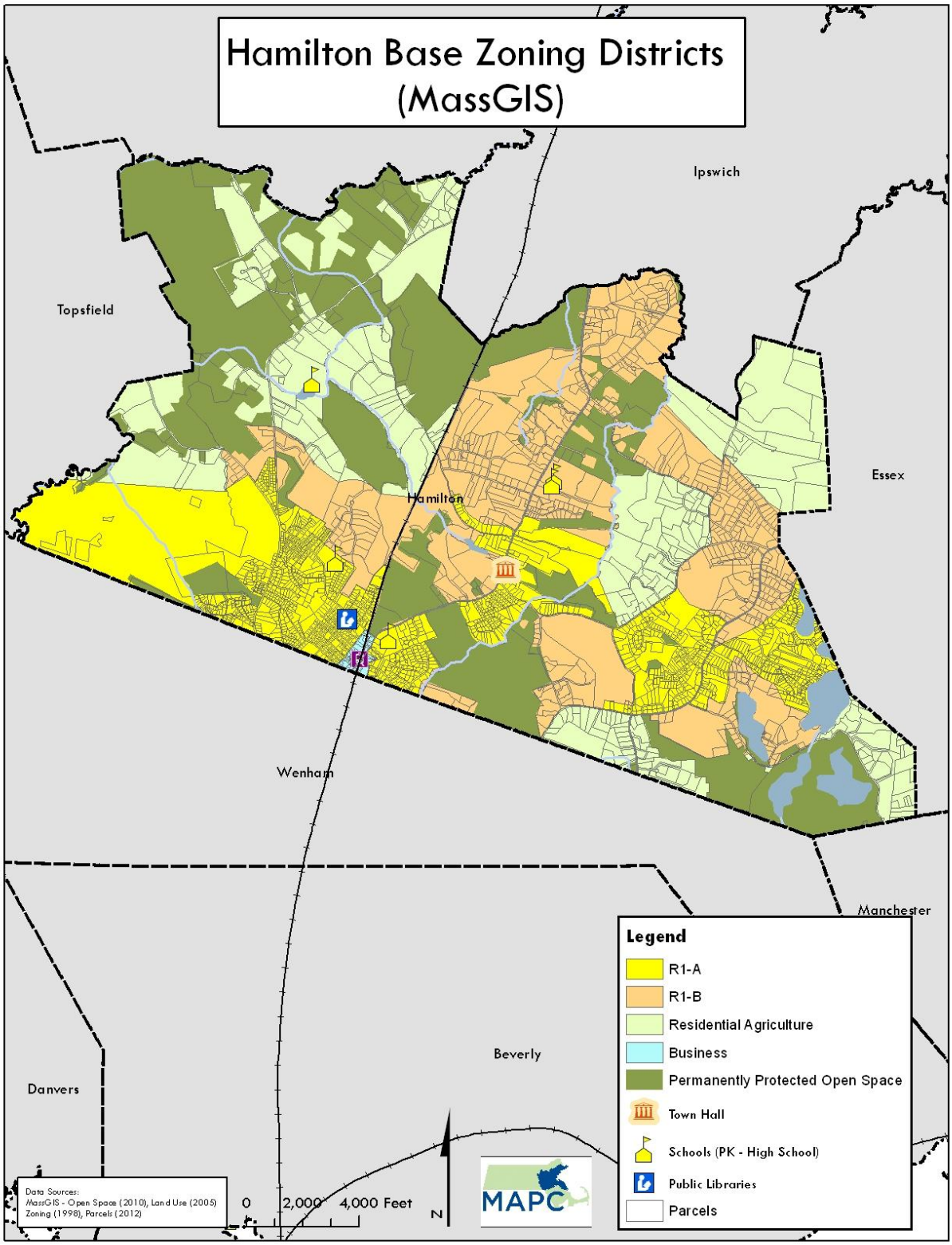
In particular, the local preference allowable categories are specified:

- Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
- Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- Employees of Local Businesses: Employees of businesses located in the municipality.
- Households with children attending the locality's schools, such as METCO students.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents.")

The guidelines in full can be found at the link:
http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L
2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=
Ehed

APPENDIX B:


Hamilton Base Zoning Districts
(MassGIS)
Ipswich
Topsfield
Essex
Hamilton
Wenham
Manchester
Beverly
Danvers
Legend
R1-A
R1-B
Residential Agriculture
Business
Permanently Protected Open Space
Town Hall
Schools (PK - High School)
Public Libraries
Parcels
Data Sources:
MassGIS - Open Space (2010), Land Use (2005)
Zoning (1998), Parcels (2012)
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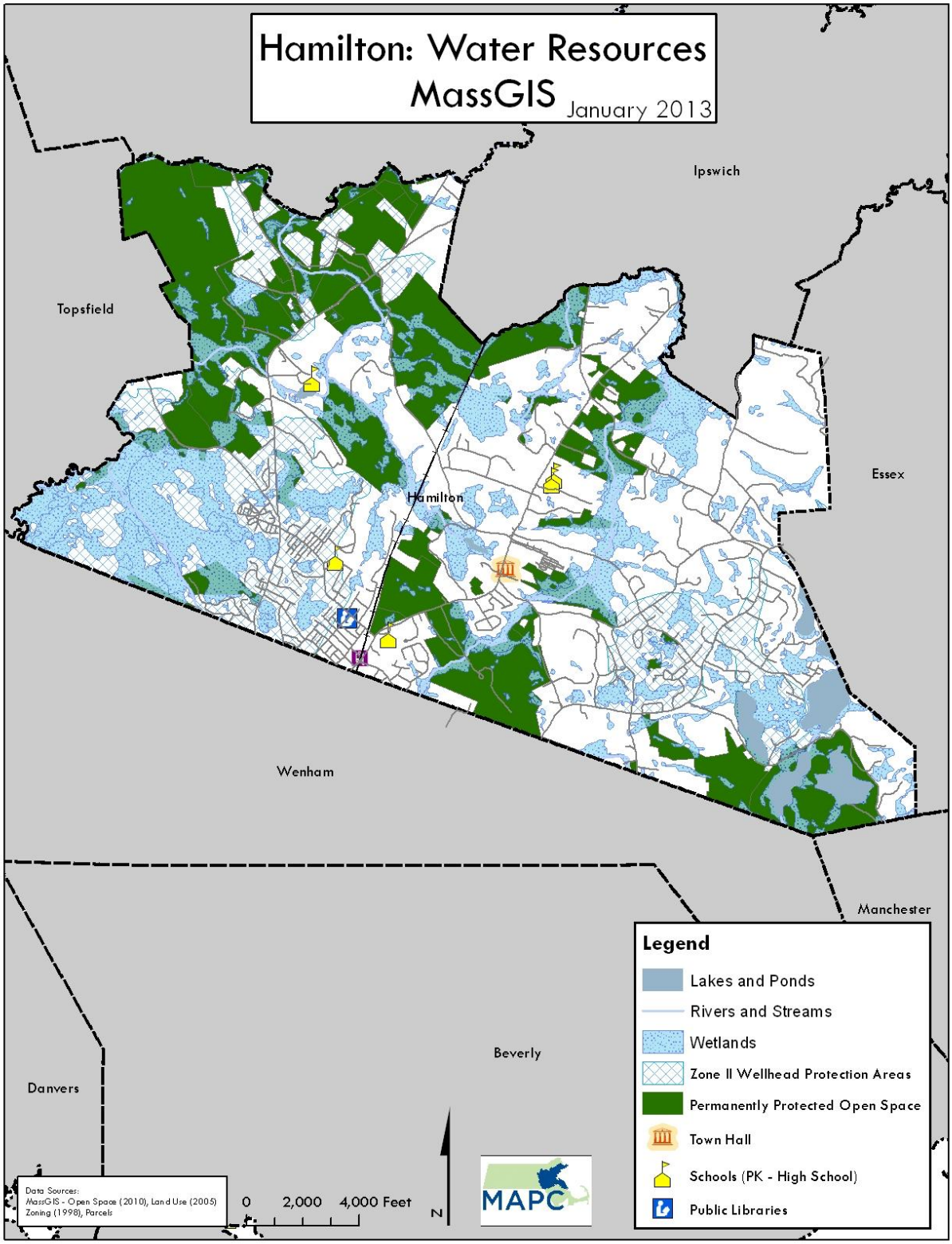
APPENDIX C


Hamilton: Water Resources
MassGIS January 2013
Ipswich
Topsfield
Essex
Hamilton
Wenham
Manchester
Beverly
Danvers
Legend
Lakes and Ponds
Rivers and Streams
Wetlands
Zone II Wellhead Protection Areas
Permanently Protected Open Space
Town Hall
Schools (PK - High School)
Public Libraries
Data Sources:
MassGIS - Open Space (2010), Land Use (2005)
Zoning (1998), Parcels
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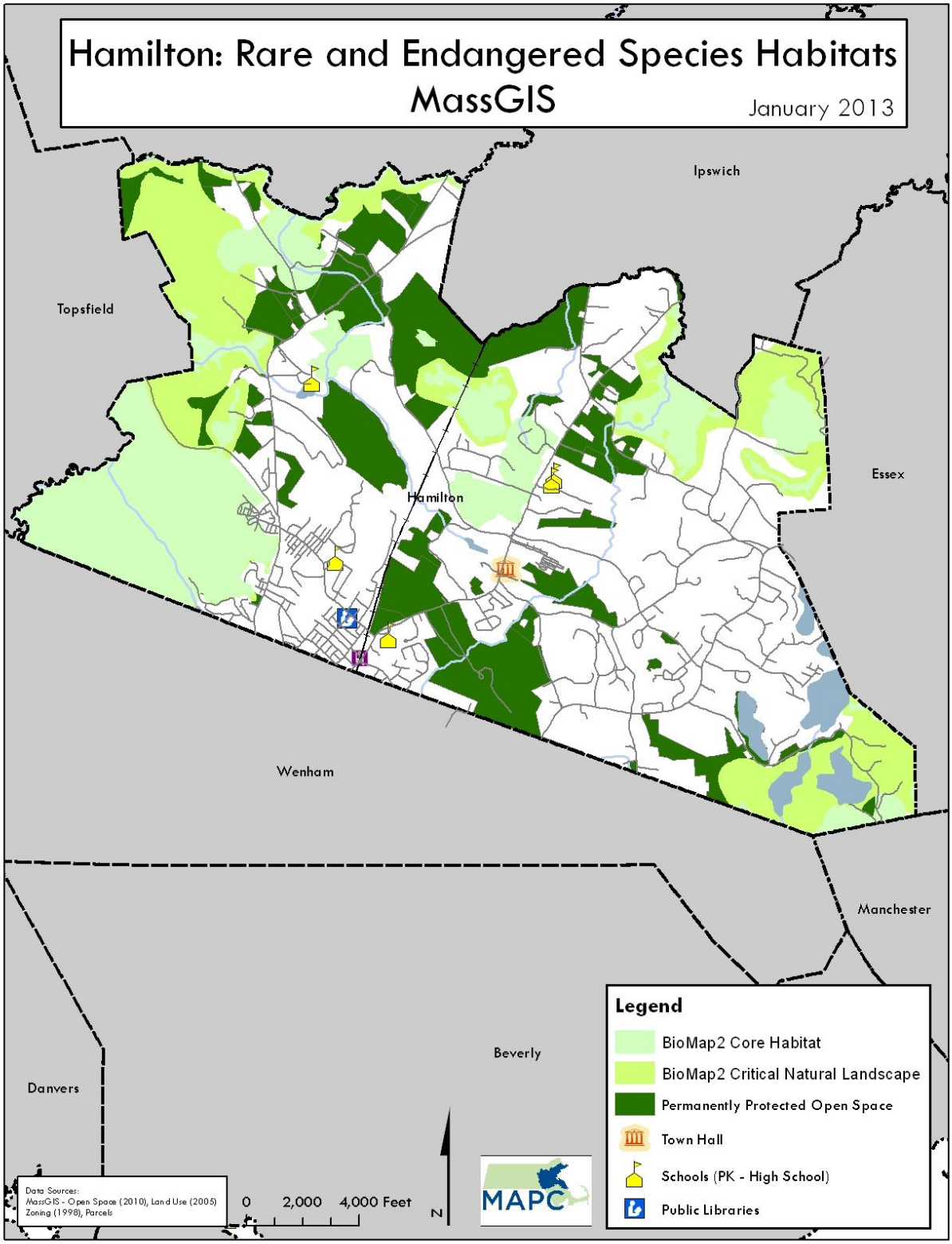
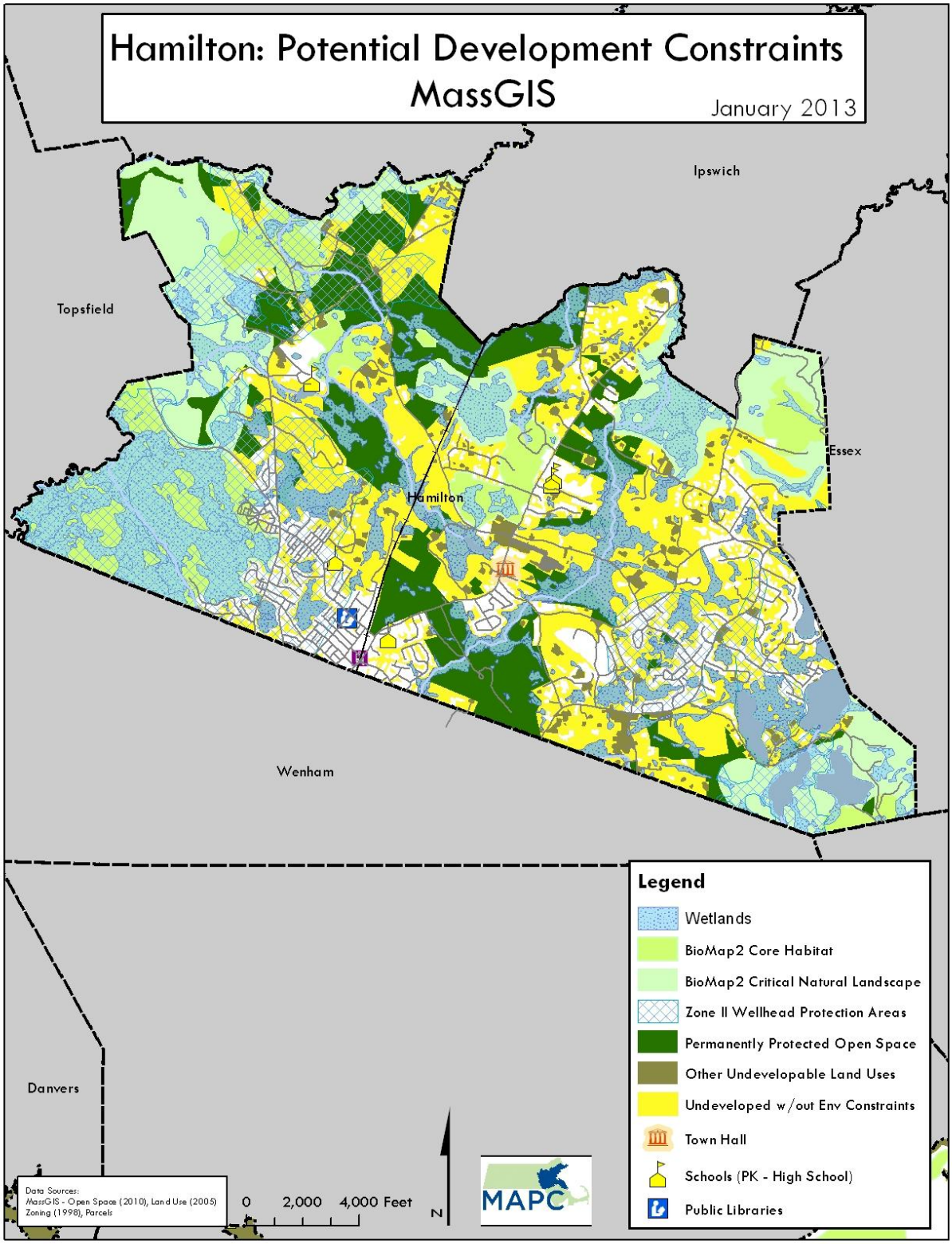
N
MAPC

APPENDIX D


Hamilton: Rare and Endangered Species Habitats
MassGIS
January 2013
Ipswich
Topsfield
Essex
Hamilton
Wenham
Manchester
Beverly
Danvers
Legend
BioMap2 Core Habitat
BioMap2 Critical Natural Landscape
Permanently Protected Open Space
Town Hall
Schools (PK - High School)
Public Libraries
Data Sources:
MassGIS - Open Space (2010), Land Use (2005)
Zoning (1998), Parcels
0 2,000 4,000 Feet
N
MAPC

APPENDIX E


Hamilton: Potential Development Constraints
MassGIS
January 2013
Ipswich
Topsfield
Essex
Hamilton
Wenham
Danvers
Legend
Wetlands
BioMap2 Core Habitat
BioMap2 Critical Natural Landscape
Zone II Wellhead Protection Areas
Permanently Protected Open Space
Other Undevelopable Land Uses
Undeveloped w/out Env Constraints
Town Hall
Schools (PK - High School)
Public Libraries
Data Sources:
MassGIS - Open Space (2010), Land Use (2005)
Zoning (1998), Parcels
0 2,000 4,000 Feet
N
MAPC