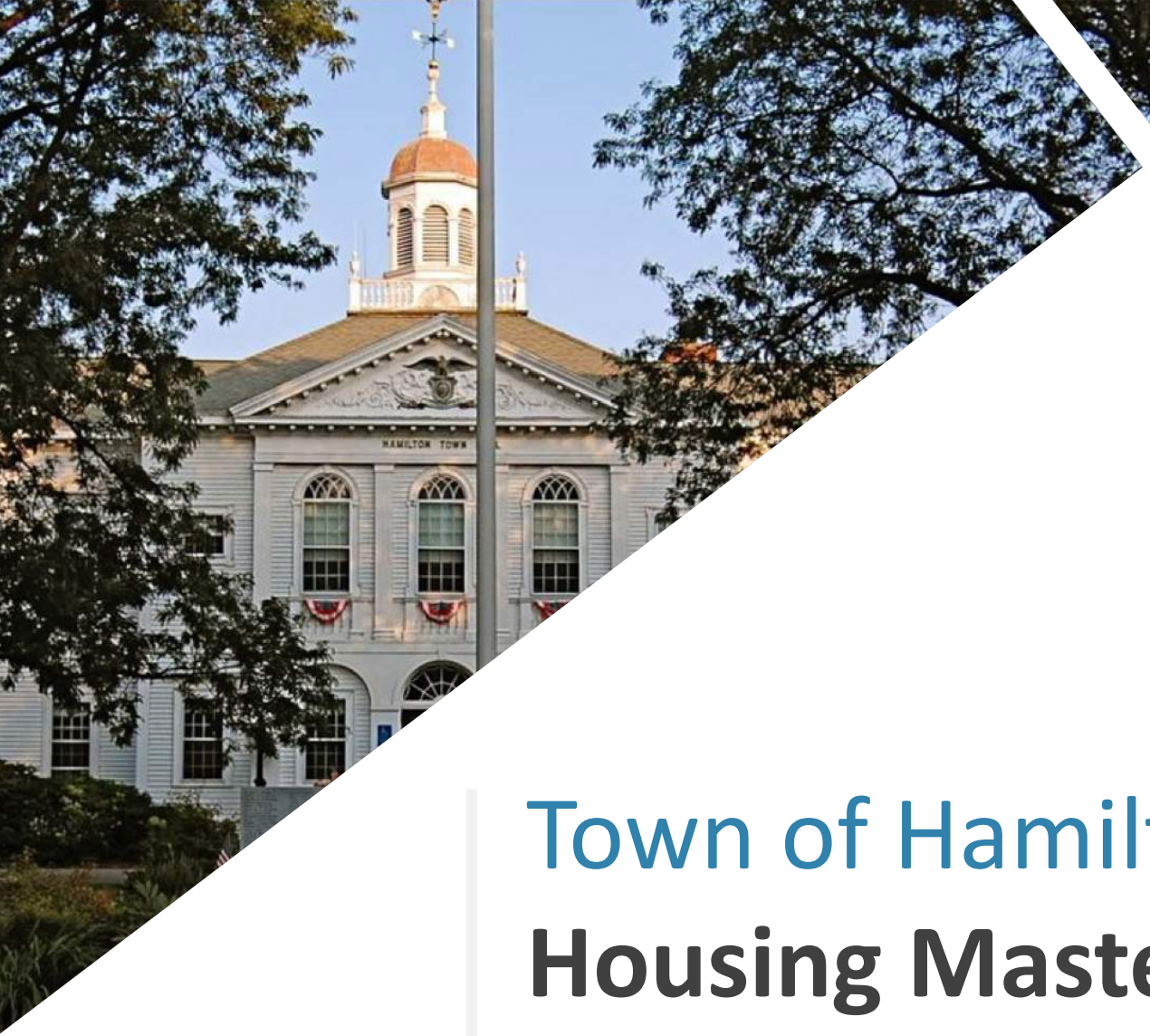


Town of Hamilton

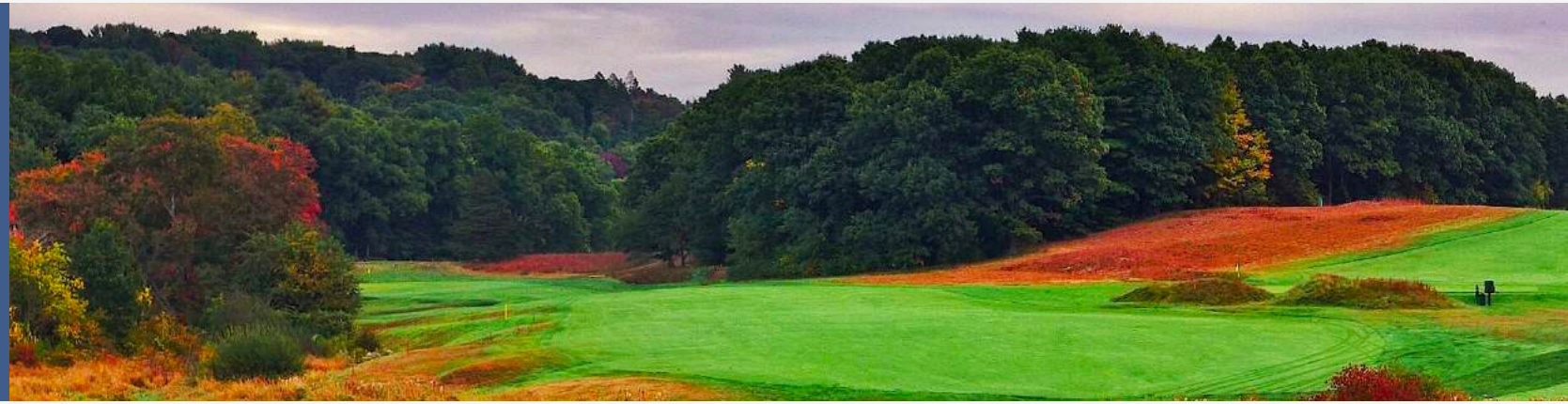
Housing Master Plan Presentation

Presented by the Hamilton Planning Board

Housing Master Plan Presentation

By the Hamilton Planning Board

The Purpose of Hamilton's Housing Master Plan



To understand the people and housing in our town, while considering current and future challenges, opportunities, goals, and recommendations for housing options in Hamilton.

Housing Master Plan Presentation

By the Hamilton Planning Board

Tonight's Agenda

Present Results of Hamilton Housing Analysis

Planning Group, LLC has conducted an analysis of our town's housing, demographics, the availability and cost of housing, the opinions of over 500 residents, and subsequent recommendations to address our housing needs.

Inform and Educate Residents

The Planning Board would like to encourage informed public discussion on housing and its impacts on the town, and its residents.

Lay the Foundation for Charting the Town's Future

Feedback from residents will allow the planning board to put forth viable proposals that align with the Master Housing Plan goals.

Housing Master Plan Presentation

By the Hamilton Planning Board

YOUR ROLE

Attentive

Listen
Keep an Open Mind

Questioning

Ask Questions
Seek Clarification

Reflective

Provide Feedback
Share your Insights

Housing Master Plan Presentation

By the Hamilton Planning Board

Why is Housing important to YOU?

- **Housing shapes our town's character, finances, and environment**
- **97% of our town revenues come from residential property taxes**

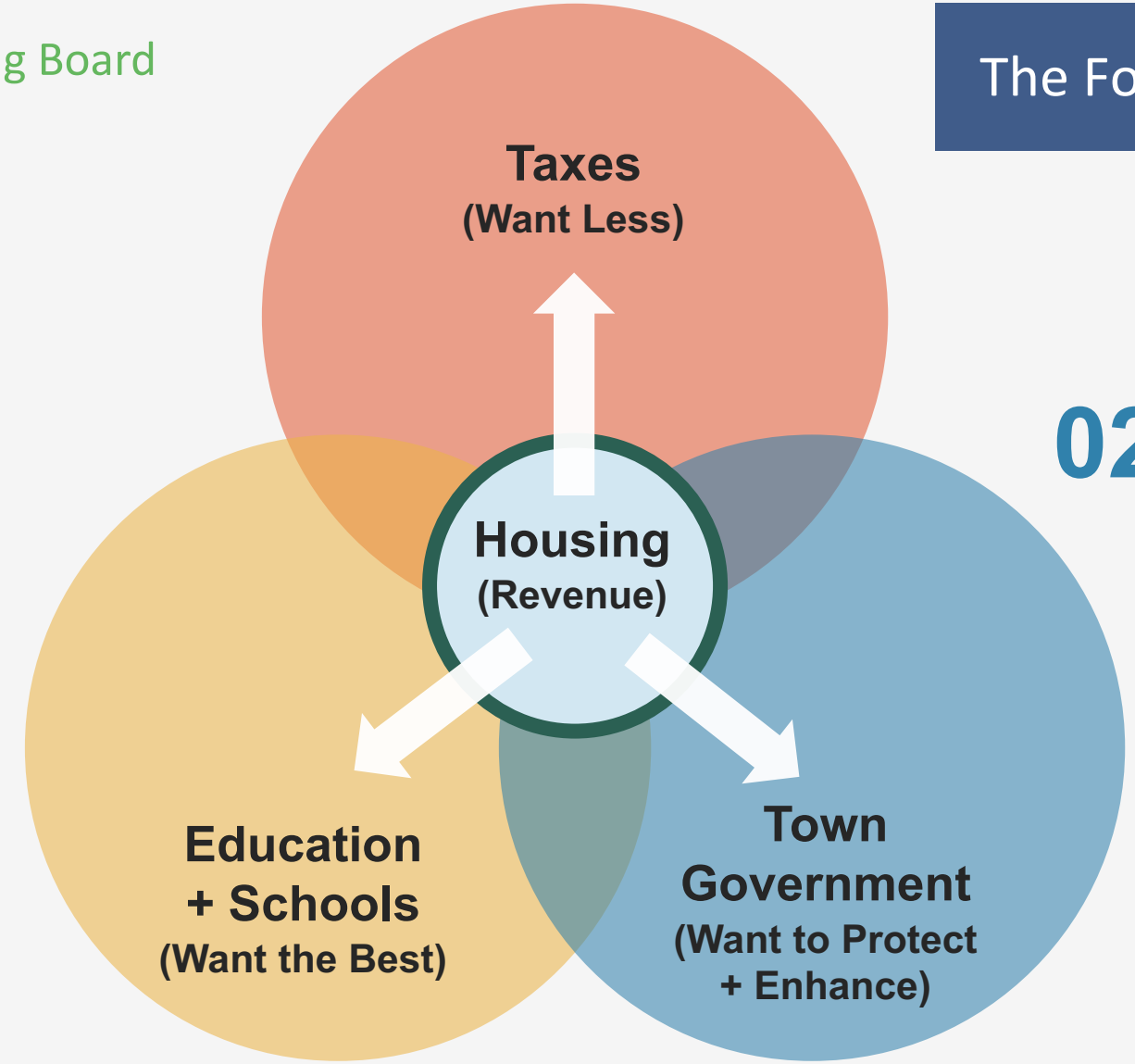
Housing Master Plan Presentation

By the Hamilton Planning Board

The Forces Shaping Our Town

01 Money

- Where From
- Where To
- Impacts



02 Services

- People
- Community
- Land/Water
- Character

03 Education

- Quality
- Facilities
- Sustainability

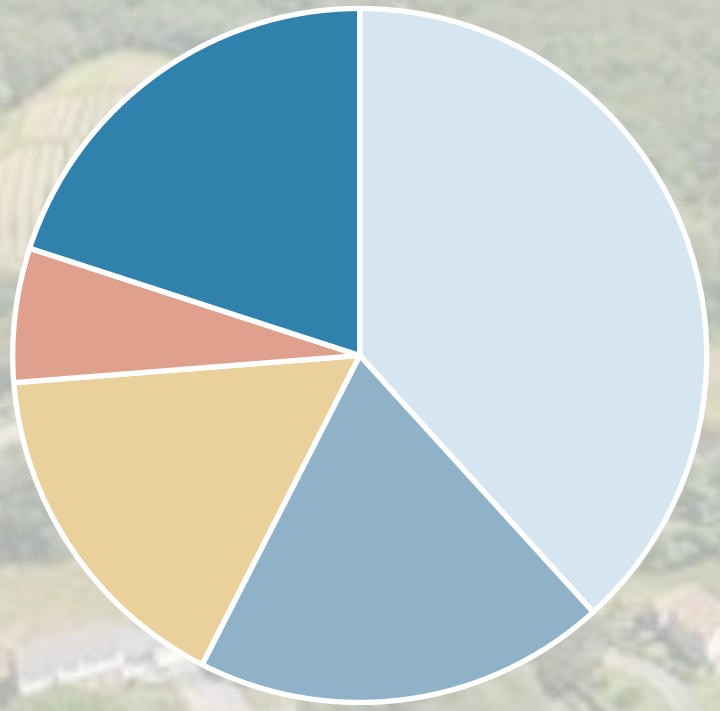
Housing Master Plan Presentation

By the Hamilton Planning Board

The Status of Land

Hamilton has ~9,500 acres of land area

Approximately 80% is protected, preserved, or unavailable for development.*



- Protected Wetlands (38%)
- Preserved (19%)
  conservation resections, town parks, well head preservation areas, or designated agricultural land
- Chapter Land (MGL Chapter 61) (16%)
  state program allowing property owners to preserve open space/agricultural uses in exchange for reduced property taxes
- Public, Religious, State (6%)
  Bradley Palmer, Gordon Seminary, and Regional Schools
- Open for Development (20%)

from Public Record. Some overlap may occur.

Housing Master Plan Presentation

By the Hamilton Planning Board

Broad Housing Issues

- With pastoral values entrenched in land use policies and within the fabric of Hamilton, production of new housing is a challenge.
- Housing policy shapes options and affordability for current and prospective residents.
- Housing is the prime source of town revenues to operate our community.
- Housing is an issue of critical concern throughout Massachusetts.

Housing Master Plan Presentation

By the Hamilton Planning Board

Hamilton's Housing Challenges

Resistance to Affordable Housing

Efforts to encourage diversified, financially accessible and affordable housing has not achieved significant results, especially in a community that is resistant to change.

Preserving Open Space and Increasing Housing is difficult

Finding ways to incentivize housing production that preserves open space and integrates with existing neighborhoods is an ongoing challenge for Hamilton.

Current Land Use Policy worsens Financial Impact

Local concerns about the financial impact of growth and development *are worsened* by Hamilton's current land use and housing policy. Low density residential land use incurs low tax yields and high residential tax burden, making services more costly and threatening the community's fiscal sustainability.

Housing Types are Limited and Costly

Limited types of housing development options, strict regulations, exorbitant land cost and the costs of special permitting impede construction of housing that meets the needs of current and future residents.

Attracting new residents and improving the town's fiscal sustainability will require finding ways to integrate and develop new housing options.

Housing Master Plan Presentation

By the Hamilton Planning Board

Planning Board Next Steps

- Consider Housing Master Plan information, recommendations, and public, comments.
- Solicit public and town board input on housing priorities,
- Planning Board drafts zoning proposals for new/amended housing options,
- Hold public hearings to solicit public comment and amend as needed,
- Present to town meeting for approval.

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Presentation topics

- Project purpose & schedule
- What's in the draft updated housing element?
- What informed the update?
- Fiscal Impact Analysis: key findings

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A Master Plan is

- A way to respond to change over time
- Focuses on a community's physical evolution
- Long-range and aspirational (typically 10 years)
- A broad policy document to help local decision-makers

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Overall Project Schedule

Nov-Dec 2018 — Existing Conditions Analysis
- Demographic Profile
- Housing Characteristics

Dec-Feb 2019 — Issues & Opportunities
- Focus groups (8)
- Community survey

Feb-April — Vision, Goals, & Strategies
- Two public forums
- Fiscal impact analysis

May-Sept — Draft & Final Report
- Housing-related revisions to the Master Plan
- Public presentation

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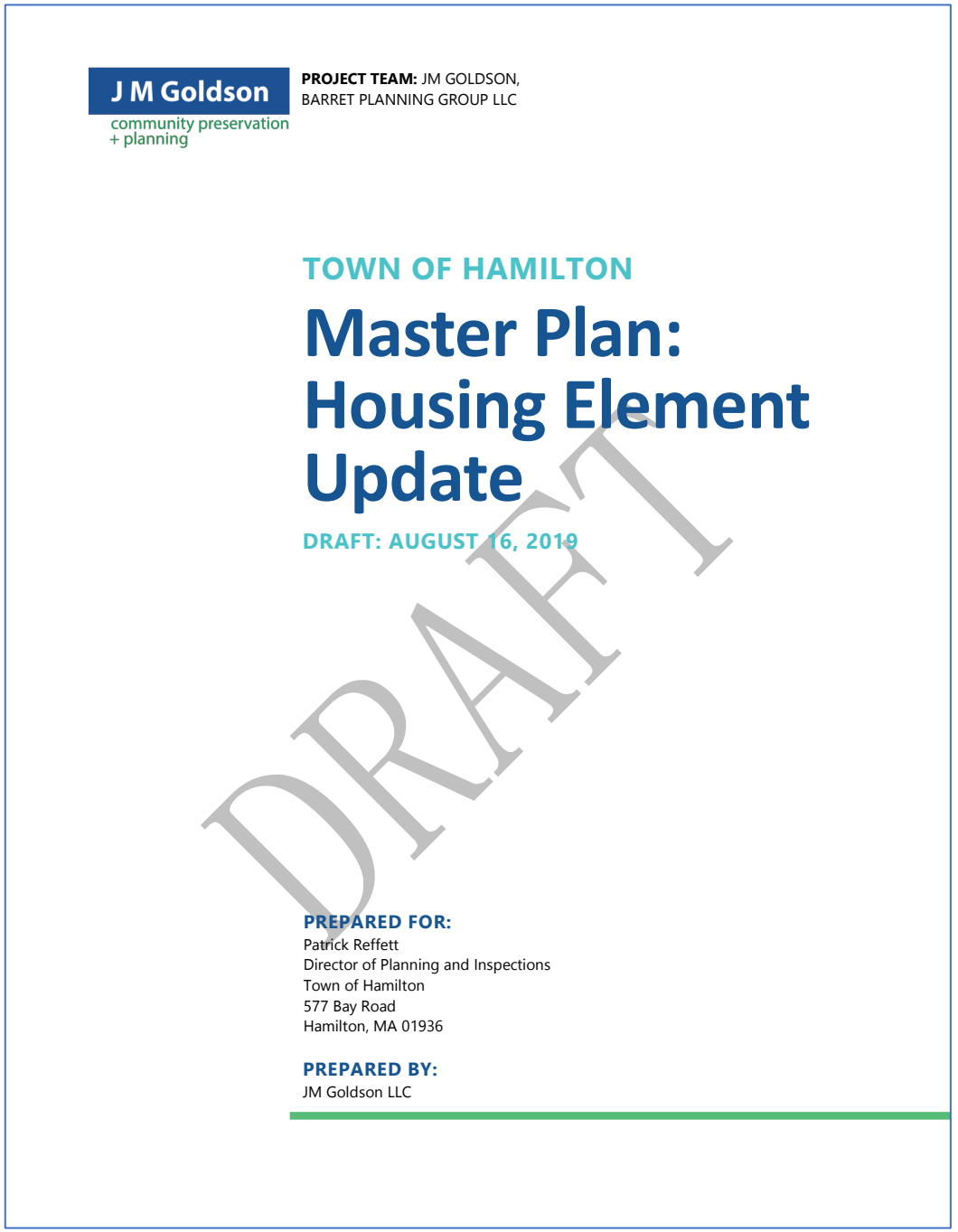
What's in the updated Housing Element chapter?

- Summary of the Fiscal Impact Analysis
- Ten-year goals and recommendations
- Local demographic characteristics
- Local housing characteristics
- Summaries of community input



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What informed this update?

- 2004 Master Plan's Housing Element
- Concurrent analysis to update the HPP (presentation: 10/2/19)
- Community Survey: 539 people (95% residents)
- Eight Focus Groups: 40 people
- Two Public Forums: 20 + 60 people

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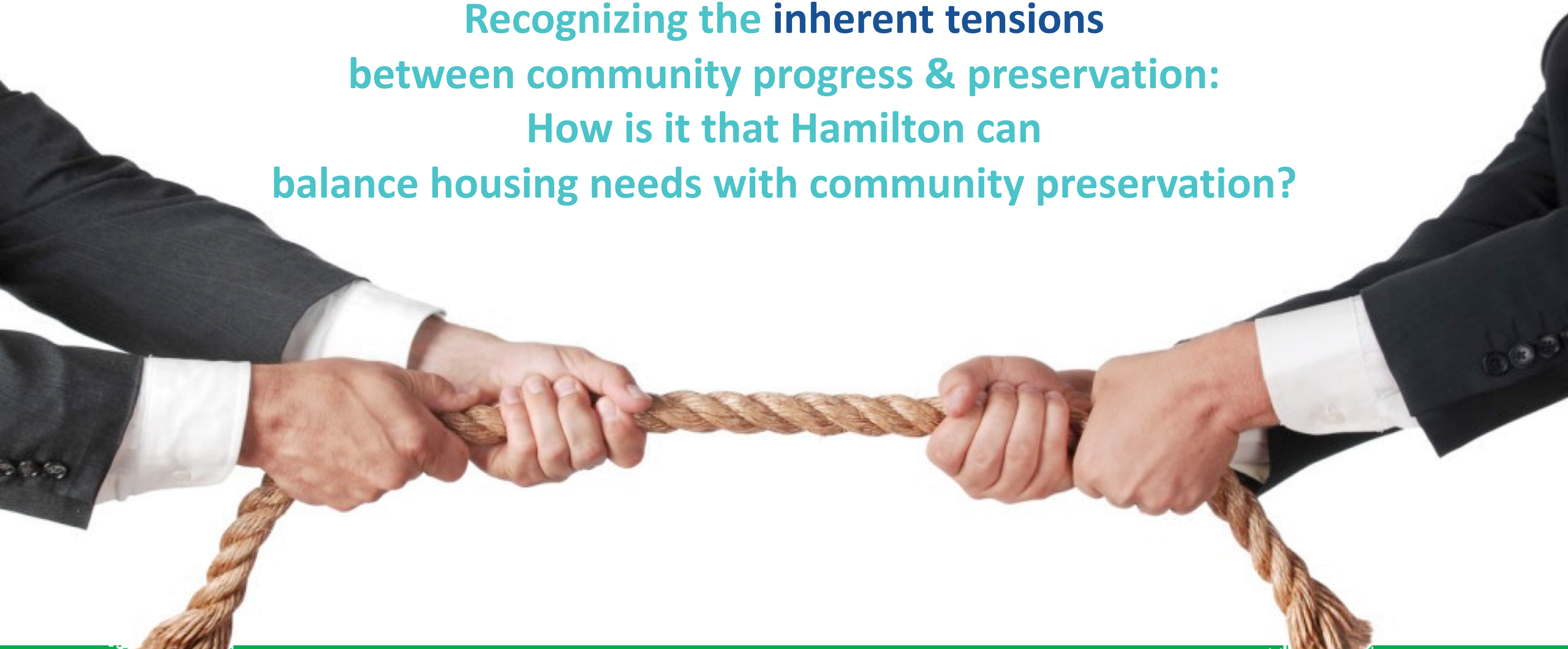
Reality Check: This feels hard because it IS hard.

Recognizing the inherent tensions
between community progress & preservation:
How is it that Hamilton can
balance housing needs with community preservation?



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What did we hear from the community at the public forums?

MAIN CONCLUSIONS

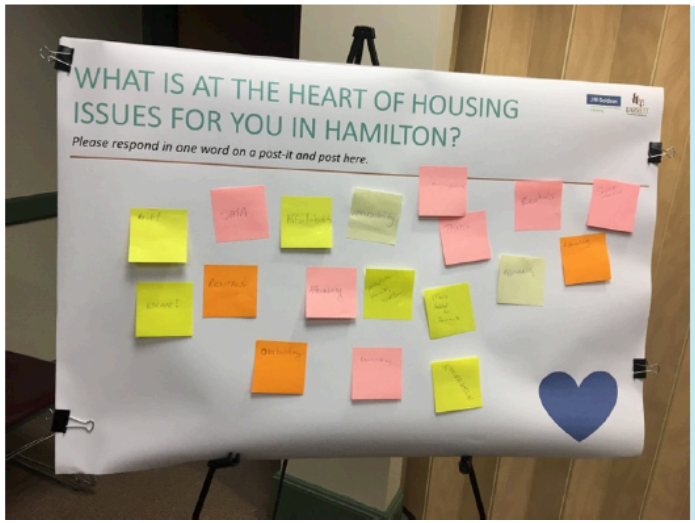
Many participants recognized and embraced the changing housing needs in Hamilton, while emphasizing a continued desire to preserve open space and Hamilton's small-town character. Participants continued to prefer smaller, contextually relevant development in strategic areas.

TOP SITES:

- Downtown
- Winthrop School
- Gordon Conwell Seminary

TOP STRATEGIES:

- Pursue conversion of town properties to housing.
- Establish a local program to convert existing houses to affordable units.



What is at the heart of housing issues for you in Hamilton?

List of responses:

- Data
- Rentals
- Affordability
- Overbuilding (5)
- Downsizing
- NIMBY
- Unbalanced housing supply
- Overbuilding
- More Habitat for Humanity

MAIN CONCLUSIONS

Forum participants valued the rural features and small town feel of Hamilton. The community wants to preserve these characteristics as a top priority.

Many participants expressed interest in converting existing buildings to housing, rather than building new developments.

Participants saw opportunity and benefit of creating housing near transit and downtown.

Participants were generally supportive of cottage style new development since it would preserve open space and would fit with the character of existing housing stock.

Participants wanted to maintain the balance between new development and open space.

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What did we hear from the community?

- Long-time residents expressed concern about their grown children's ability to live in Hamilton due to housing costs.
- Many respondents indicated that the housing cost is prohibitive to many current and potential future residents.
- Respondents felt strongly about the need for housing that is financially attainable to teachers and social service professionals, older adults, and first-time homebuyers.
- Respondents felt strongly about increasing Hamilton's diversity of residents (e.g., age, income, race, ethnicity, etc.).

- Respondents indicated that increasing and improving the stock of diverse housing options in Hamilton is a high priority, inlcuding senior housing, affordable housing, and a variety of home/unit styles.
- Respondents indicated that there is significant support for moderate-density housing options, such as townhouses, duplexes, and single-family houses on smaller lots.
- Repondents indicated that there is less support for higher density multi-family housing complexes.

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KEY HOUSING ISSUES

Fairly homogenous housing stock	Approximately 85 percent single-family owned homes
Many families and school children in the community	83% of households are families; 53% of households have school-aged children
Decreasing and aging population	2% population decrease from 2016 to 2017; the population of residents age 55-74 has increased by more than 2/3 from 2000 to 2017
Housing is expensive and out-of-reach for many current and prospective residents	Approximately 28 percent of Hamilton households are cost burdened (spend more than 30% on housing costs)

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Ten-Year Housing Goal #1

Encouraging a mix of housing types that are financially attainable and to accommodate changing needs for

smaller housing units

accessible units

rental options

to attract new residents and retain existing residents of all ages and abilities

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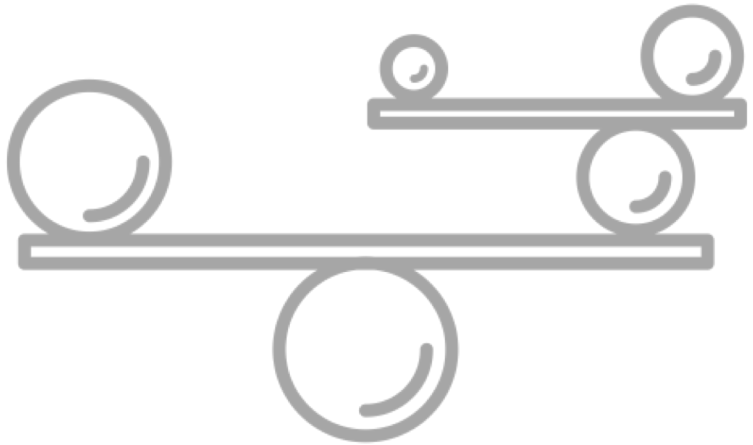
Ten-Year Housing Goal #2

BALANCE

diversified housing production
with
a small-town feel

How? smaller-scaled, well-designed housing development and adaptive reuse of existing buildings, including estate properties.



Planning is about striking a balance. You must choose the best balance.

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The importance of design cannot be overemphasized

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Ten-Year Housing Goal #3

Promote housing in locations that will minimize impacts on existing open space, natural resources, and scenic views, including through creative site planning, adaptive reuse of existing buildings, and in areas that are already developed

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Ten-Year Housing Goal #4

Maximize existing town resources to support the creation of more financially attainable housing options.

Fiscal Impact Analysis

HAMILTON MASTER PLAN HOUSING ELEMENT

Summary

Conclusions

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Our Task

Estimate the fiscal impact of three housing scenarios:

- Four market-rate units in two-family dwellings, each with two bedrooms;
- 40 two-bedroom cottages, with one out of every seven being affordable units;
- A mix of market-rate rental units in a low-rise "great estates" project, with existing residence repurposed as eight apartments supplemented by new construction of 20 townhouse-style rental units

Result: **net revenue ratio**

Method: **marginal cost**

Hamilton Facts and Figures

Hamilton's **population**…

- 8,136 total

Hamilton's **households** …

- 2,754 total
- Mainly White
- 83% families
- Have an average of 1 child per married couple
- Have a higher average number of children 6-12 years than the state
- Have a smaller average number between 12-17 years than the state

Hamilton's **housing**…

- 2,978 units, primarily single-family homes
- Drives 95% of the tax base

Hamilton's **public schools**…

- Enrollment has decreased slightly compared to Wenham
- 1,250 K-23 students in 2008 to roughly 1,050 in 2018

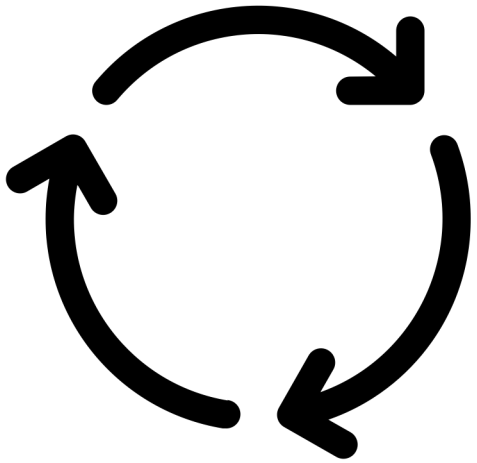
General Fund spending increased 24 percent between 2008 and 2018

61% of town expenditures in 2018: public schools

Population has declined since 2010 but # of households has not

Hamilton spent $28,781,000 on Town Services in 2018, or roughly $10,450.00 per household

Cause and Effect



- Different types of households place different demands on town and school services
- The larger the development and more varied the households, the more likely Hamilton will feel some degree of demand, **but the Town would also see more revenue**
- Developments located closer to community services and public safety often cost less than spread out developments
- Larger developments with on-site management often cost less to serve

Summary of Findings

Two Family Dwelling

Revenue from local sources **exceeds** cost of services

Revenue: $27,300
- Real Estate Taxes: $24,700
- Excise Taxes: $2,600

Cost of Services: $21,700
- Municipal: $2,700
- Schools: $19,000

Net Revenue: $5,600

In Short…. for every $1.00 in revenue generated, Hamilton will spend approximately **80 cents** on municipal and school services.

Cottages

Revenue from local sources **exceeds** cost of services

Revenue: $357,800
- Real Estate Taxes: $335,400
- Excise Taxes: $22,400

Cost of Services: $166,300
- Municipal: $62,300
- Schools: $104,000

Net Revenue: $191,500

In Short…. for every $1.00 in revenue generated, Hamilton will spend approximately **47 cents** on municipal and school services.

Market-Based Rental Housing

Revenue from local sources **does not exceed** cost of services

Revenue: $94,300 - $106,1003
- Real Estate Taxes: $78,600 - $90,400
- Excise Taxes: $15,700

Cost of Services: $122,000
- Municipal: $17,000
- Schools: $105,000

Net Revenue: $27,700 – $15,900

In Short…. for every $1.00 in revenue generated, Hamilton will spend **between $1.30 to $1.15** on municipal and school services.

Cost of Services Summary

Two-Family Homes

Services Affected	Estimated New Cost
Police, Fire, Library. Waste/Recycling, Schools	$21,700
Revenue Source	**Estimated New Revenue**
Property Taxes	$24,700
MV Excise Taxes	$2,600
Total Development Revenue	$27,300
Surplus/Deficit Revenue	$5,600
Cost-Revenue Ratio	0.795

Cottages

Services Affected	Estimated New Cost
Police, Fire, Library, Waste/Recycling, COA, Clerk, Schools	$166,300
Revenue Source	**Estimated New Revenue**
Property Taxes	$335,400
MV Excise Taxes	$22,400
Total Development Revenue	$357,800
Surplus/Deficit Revenue	$191,500
Cost-Revenue Ratio	0.465

Market-Based Rental Housing

Services Affected	Estimated New Cost
Police, Fire, Library, Waste/Recycling, COA, Clerk, Schools	$122,000
Property Taxes	$78,600 - $90,400
Revenue Source	**Estimate New Revenue**
Property Taxes	$78,600 - $90,400
MV Excise Taxes	$15,700
Total Development Revenue	$94,300 - $106,100
Surplus/Deficit Revenue	$27,700 to $15,900
Cost-Revenue Ratio	1.294 to 1.150

Food for Thought

FIA can help communities plan for the impact of growth and change

Assumptions can change over time, e.g., unallocated vs. restricted local receipts

Decisions need to consider not only fiscal impacts, but community impacts and social equity

Questions?

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Please Share Your Feedback

Men often oppose a thing merely because they have had no agency in planning it, or because it may have been planned by those whom they dislike.

— *Alexander Hamilton*