

**J M Goldson**

Barrett Planning Group LLC

community preservation  
+ planning

# Hamilton Master Plan: Housing Focus

**PUBLIC FORUM 2/5/19**

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## Agenda

- Project Purpose & Schedule
- The Bigger Picture and Key Findings
- Fiscal Impact Analysis Framework
- Small Group Activity

- **Identify housing opportunities and issues**
- **Hear your thoughts about current and future housing needs**

**We will use your feedback to create a housing vision and goals.**



# Update housing-related elements of the 2004 Master Plan

## Town of Hamilton Master Plan



February 2004

Prepared for:

Hamilton Planning Board  
Citizens' Action Planning Committee

Prepared by:

Community Opportunities Group, Inc.  
Boston, Massachusetts

### Housing Goals

- 1) To provide a mix of housing that is visually compatible with Hamilton's tradition of single-family residences.
- 2) To develop moderately priced housing units that are affordable and attractive to elderly households.
- 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 scattered-site, infill and acquisition/disposition strategies that are compatible with the land use goals of the Master Plan.

- A way to respond to change over time
- A plan for a community's physical evolution
- Long-range and visionary (typically 10-20 years)
- A policy document to help local decision-makers
- Systems-oriented



# Master Plan Components



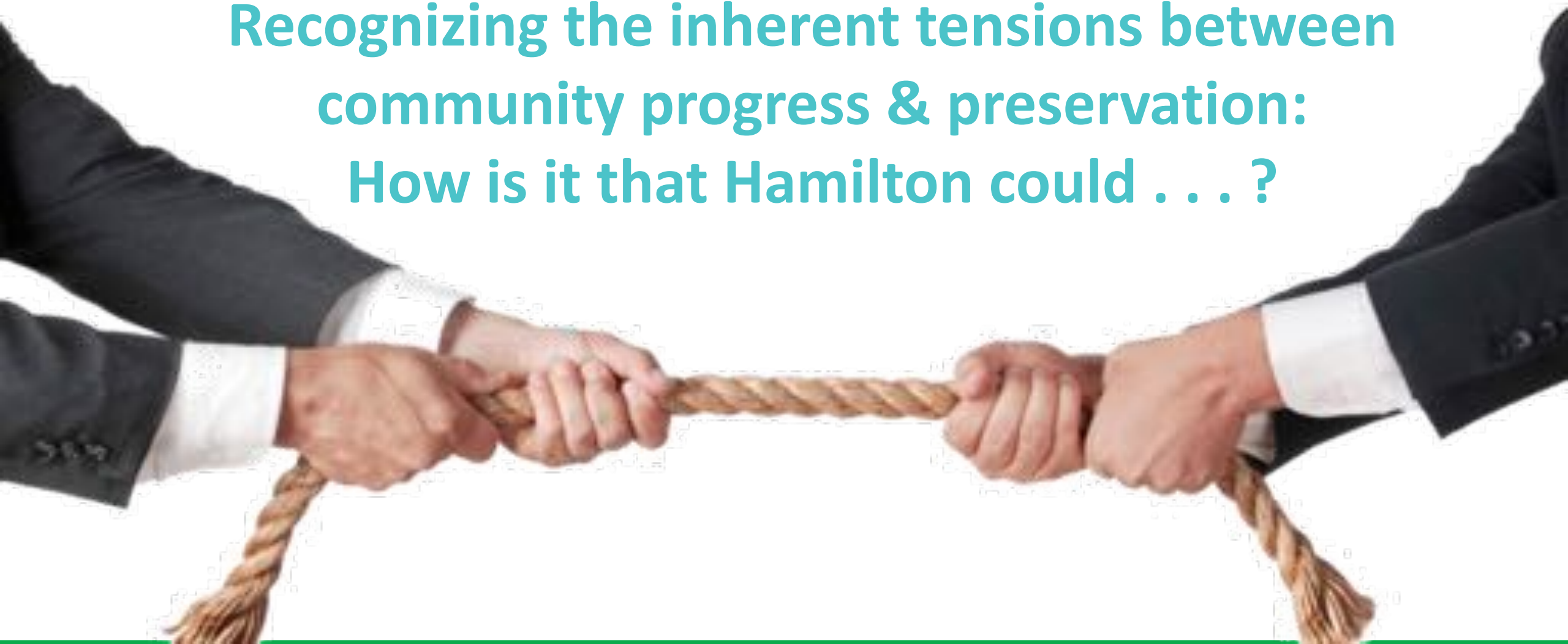
Focused on identifying a vision and goals for the future.

10 year planning horizon.

- **A dream of what your community could be at its very best**
- **A stretch, but still in the realm of the achievable**
- **Hopeful and optimistic**
- **A way to respond to change over time**



# Recognizing the inherent tensions between community progress & preservation: How is it that Hamilton could . . . ?



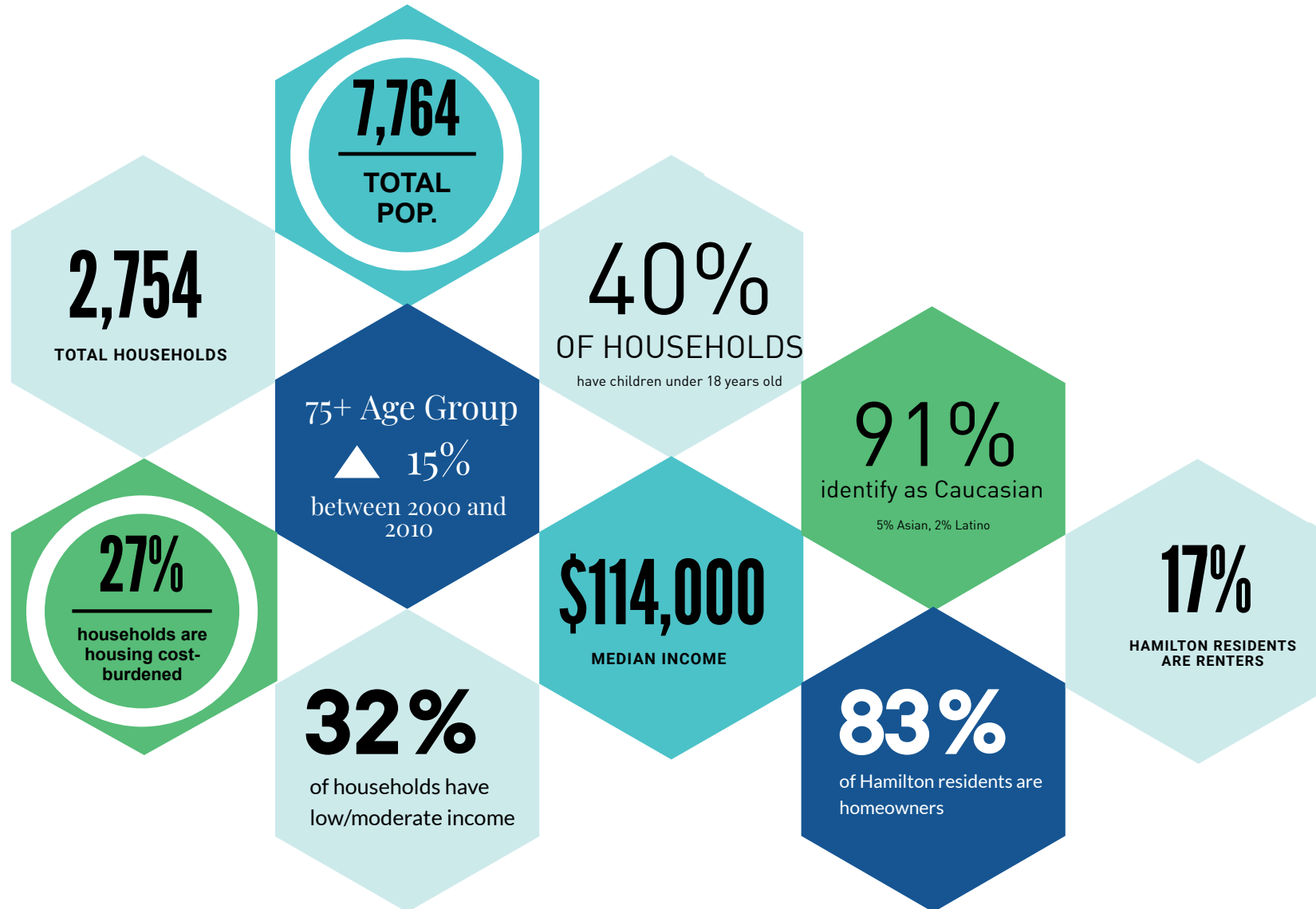
# Overall Project Schedule



# People & Housing in Hamilton



# Before we talk about housing, let's talk about people



# Changing demographics

## THE AGING OF AMERICA *By the Numbers*



By 2030, nearly **20%** of the U.S. population will be over 65.

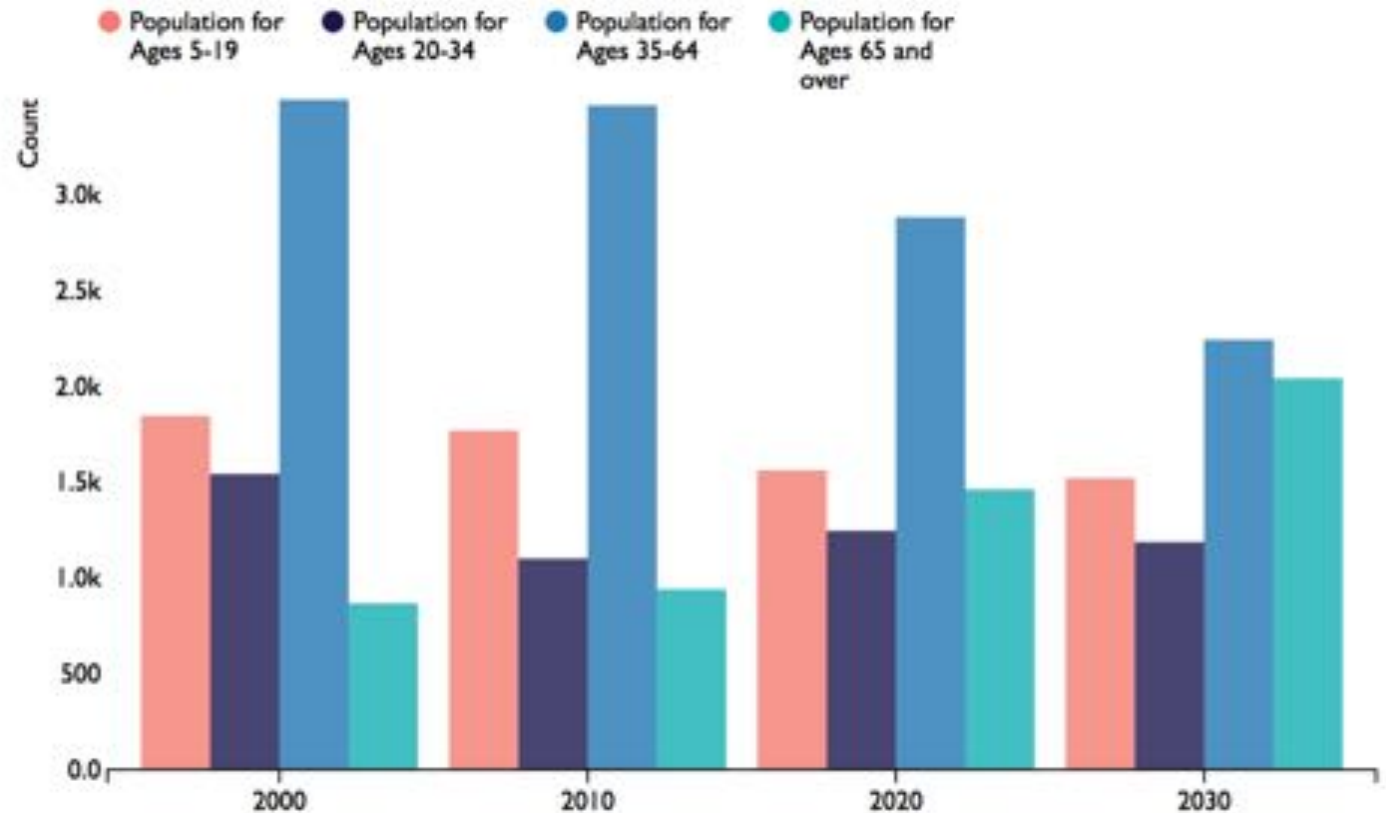


The fastest growing age demographic is **85+**.

The Census Bureau projects



living in the U.S. by 2050.



Older adults have different housing needs and preferences than when they were younger.

Smaller.

Accessible.

Less maintenance.





Safe, walkable.

Connected to people.





Older adults across the country are showing preferences for living in **walkable neighborhoods**, in both urban and suburban communities.

AARP The Magazine | AARP Bulletin | In Your State | AARP Foundation | Discounts | More ▾ |     |

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## Welcome to the 20-Minute Village

A solution to the problem of having to drive everywhere for everything

by Jay Walljasper, AARP Livable Communities


   Like 83  Tweet  G+ 2  in Share +

John Danicic and Kim Ode are living the suburban American Dream. They built a home on a half-acre lot studded with trees in Edina, Minnesota, where their children attended the highly ranked local public schools. Their driveway easily accommodates their three vehicles, which is handy because Danicic's woodworking projects often overtake the two-car garage.

**SUBSCRIBE FOR FREE:** The award-winning AARP Livable Communities Newsletter

Yet one of the things they like most about their house is something typically associated with city living — the wealth of shops and services within walking distance.

"We have it all!" jokes Ode. "But really, there is more of a sense of community when you can walk places. That's one of the major reasons we moved here."



John Danicic and Kim Ode can walk to several shops and eateries from their house in suburban Edina, Minnesota. — Courtesy photo

## Housing Mismatch

Existing housing stock provides limited options

- 86% single-family detached
- 3% two-family
- 2% multi-family (5-9 units)
- 7% multi-family (20+ units)





# Eligible income for affordable housing

- Incomes at or below 80% of area median income (AMI) (Low/Moderate-income)
- Boston-Cambridge-Quincy Metro Area
  - *Over 100 municipalities including towns in five MA counties and three New Hampshire towns.*
- About **32 percent (885)** of Hamilton households have low/moderate income
- The median household income:
  - Hamilton \$114,000
  - Metro area \$107,800

\$56,800



\$64,900



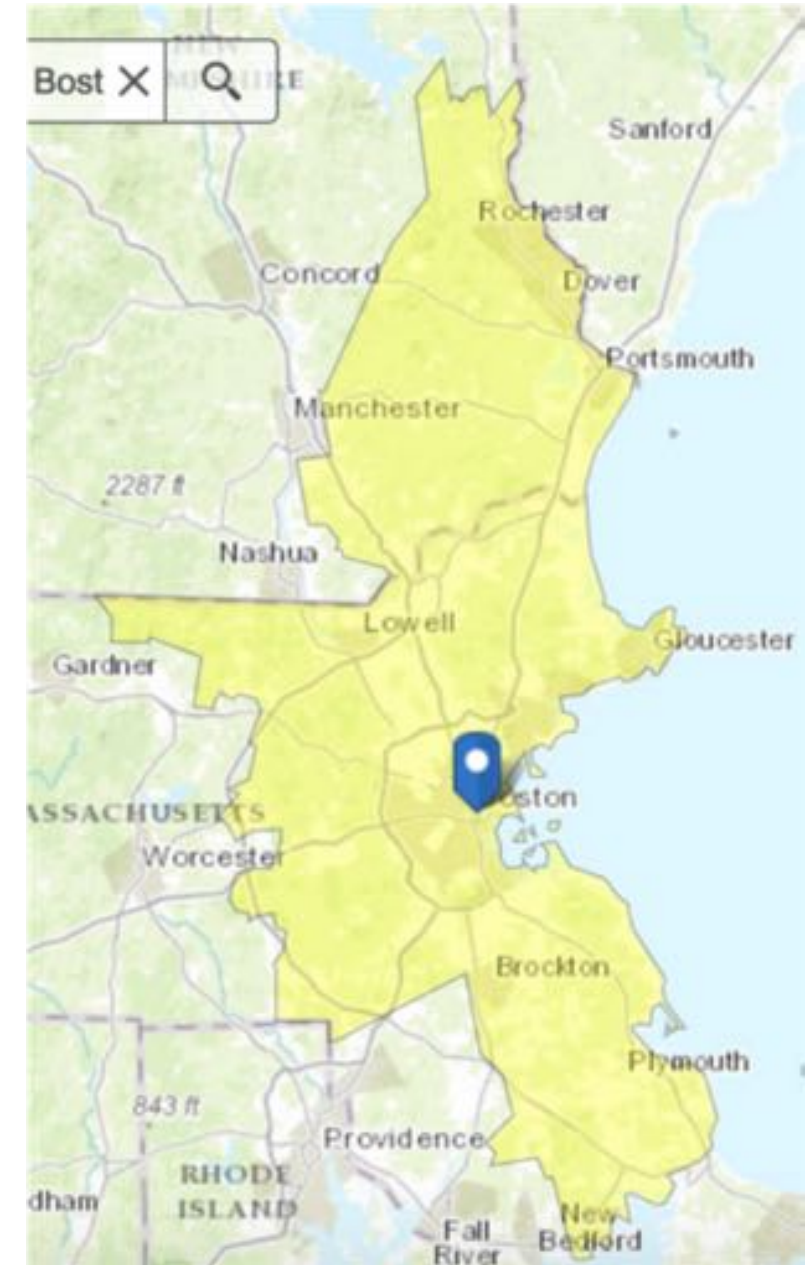
\$73,000



\$81,100



Income limits vary by household size. (FY18 income limits)

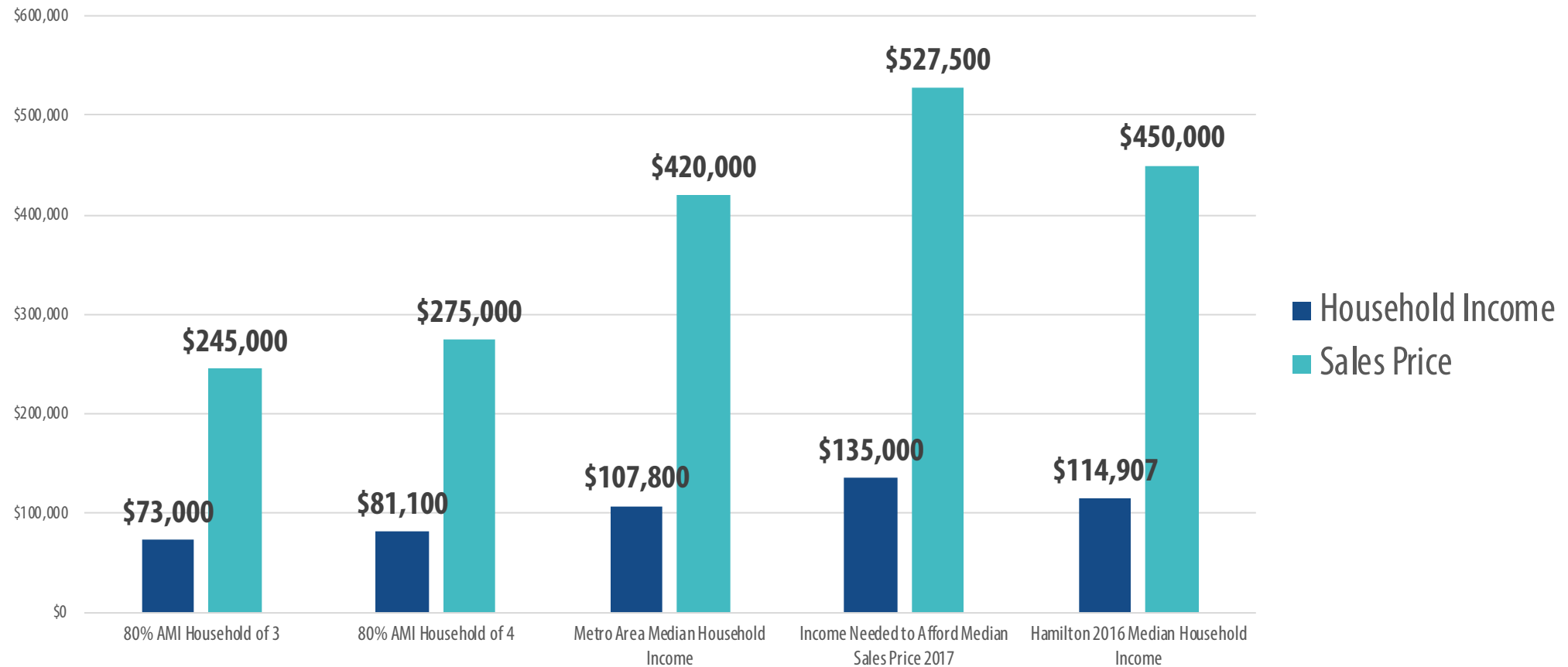




# Today's housing costs are out of reach for most of Hamilton's current residents.

## Affording Housing in Hamilton at Various Prices and Incomes

Source: DHCD Sales Price Calculator, JM Goldson calculations using FY2018 tax rate, assumes 30-year fixed mortgage, 20% downpayment, 5.19% interest rate, housing costs at or below 30% gross



**Housing plays a important role in community wellbeing.**

**Through local policy, Hamilton can match housing stock more closely with your community's needs.**

# Preliminary Results of the Community Survey

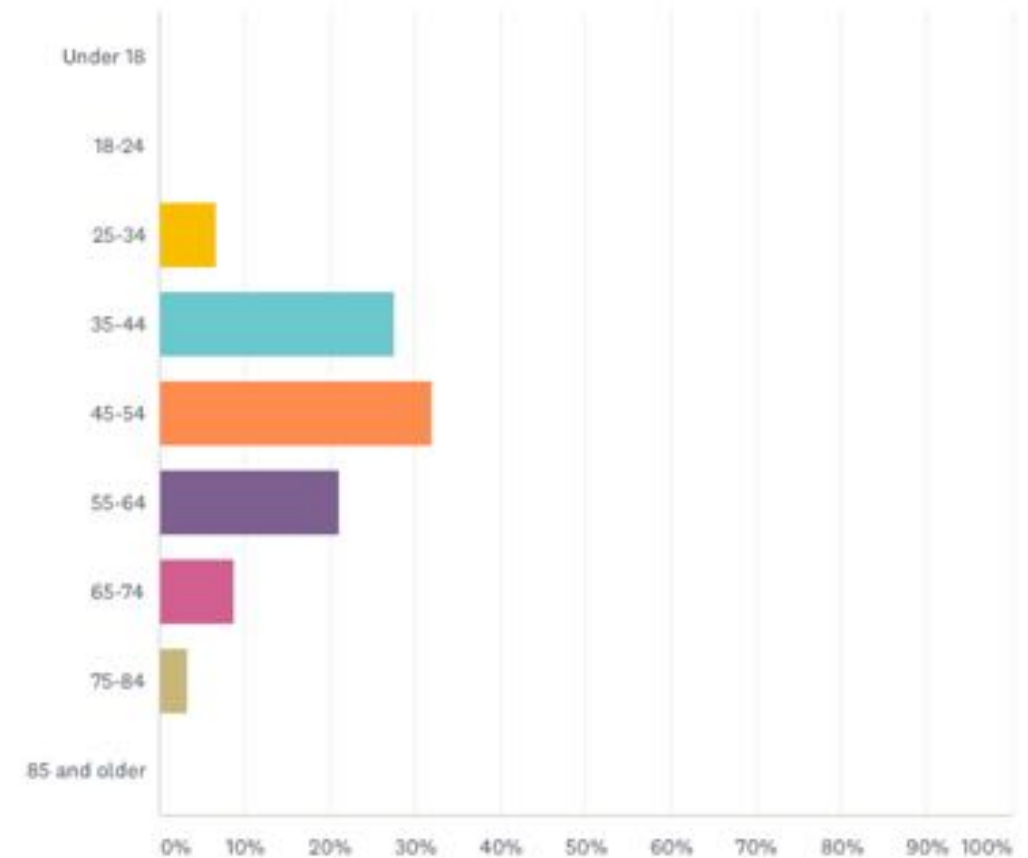
<https://www.surveymonkey.com/r/HamiltonHousing>



- 501 respondents
- 95% residents *(others were people who work here, own property, have a horse here, have family here)*
- 96% owners
- 66% have children under 18 years

What is your age?

Answered: 472 Skipped: 29



## Some preliminary survey responses

### Most important for you to age in the community:

- Home-based services
- Accessibility improvements to home or accessible units to move to
- Cottage-style houses (single-family on ¼ acre lots)
- Covered parking

### Least important: Age-restricted housing



## More preliminary survey results

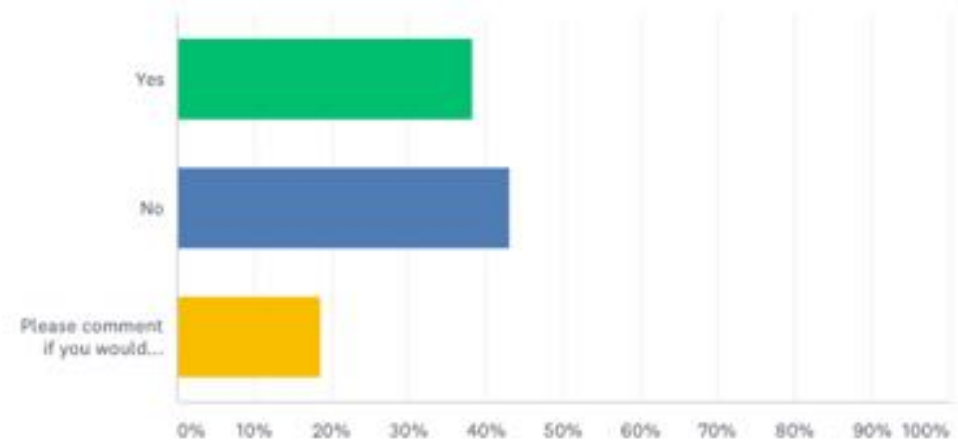
**What types of housing do you think Hamilton should have more of, if any? Highest ranked so far:**

- Houses on smaller lots
- Rental units
- Town houses

**Lowest ranked: Multi-family in 20+ unit building**

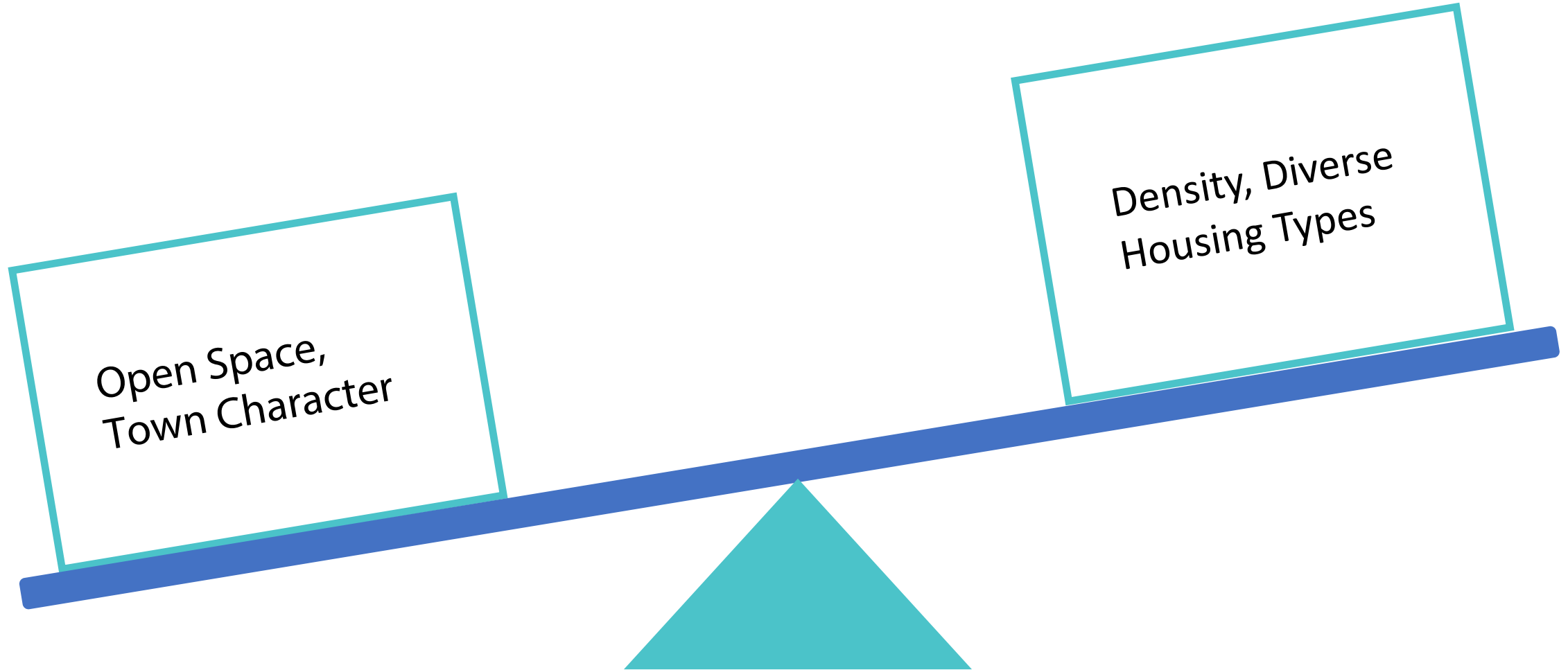
Are you comfortable with growth in the Town of Hamilton that would be the same level of density as the Downtown Residential area?

Answered: 403 Skipped: 98





# Focus Group Findings



# WHO needs housing in Hamilton?

Seniors

Young families

Young married  
couples

Moderate income  
workers (Teachers,  
firefighters, policemen)

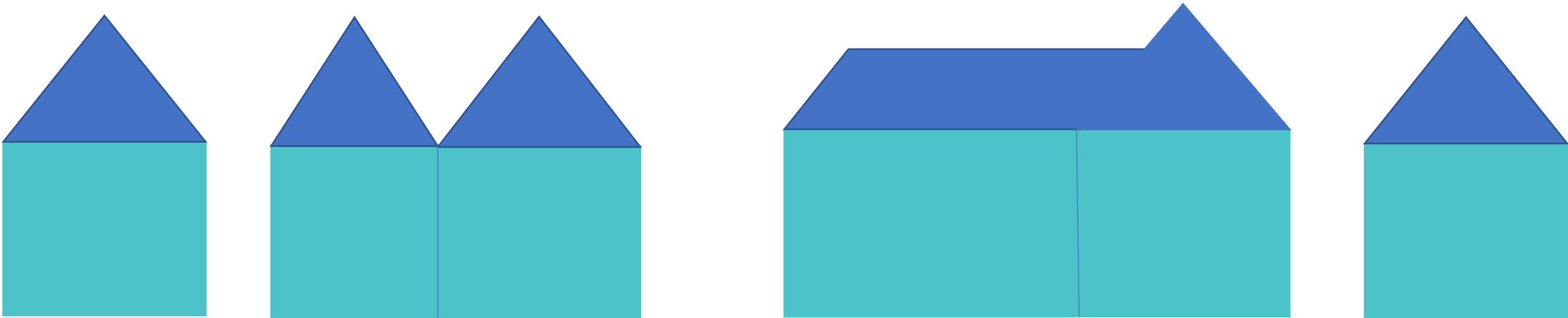
Residents on fixed  
incomes

First time home-buyers



## What kind of housing does Hamilton need?

- Cottage housing or cluster housing
- Workforce housing
- Senior housing
- Entry level starter homes
- Apartments or smaller homes
- Condos
- Smart Growth initiatives around the commuter rail



# How can housing options be integrated into a small town's fabric?

## Some examples.

# Housing Options: Case Studies for Small Towns

- Cohousing integrated on agricultural land
- Peterborough, NH (population 6,284)



Homes are smaller, attached and/or clustered, taking up less land, reducing the negative environmental impact of development, and preserving more land for natural vegetation, wildlife, and recreation.





# Housing Options: Case Studies for Small Towns

- 10 affordable condos on town-owned land
- Sherborn, MA (population 4,245)



# Housing Options: Case Studies for Small Towns

- 26-unit senior affordable rental homes
- Carlisle, MA (population 4,852)



# Housing Options: Case Studies for Small Towns

- 16-unit family affordable ownership homes
- Wayland, MA (population 12,994)





# Housing Options: Case Studies for Small Towns

Multi-family in Amherst designed to look like a farmplex



Cottage Style - Concord Riverwalk



# Fiscal Impact Analysis

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Definition

Methods

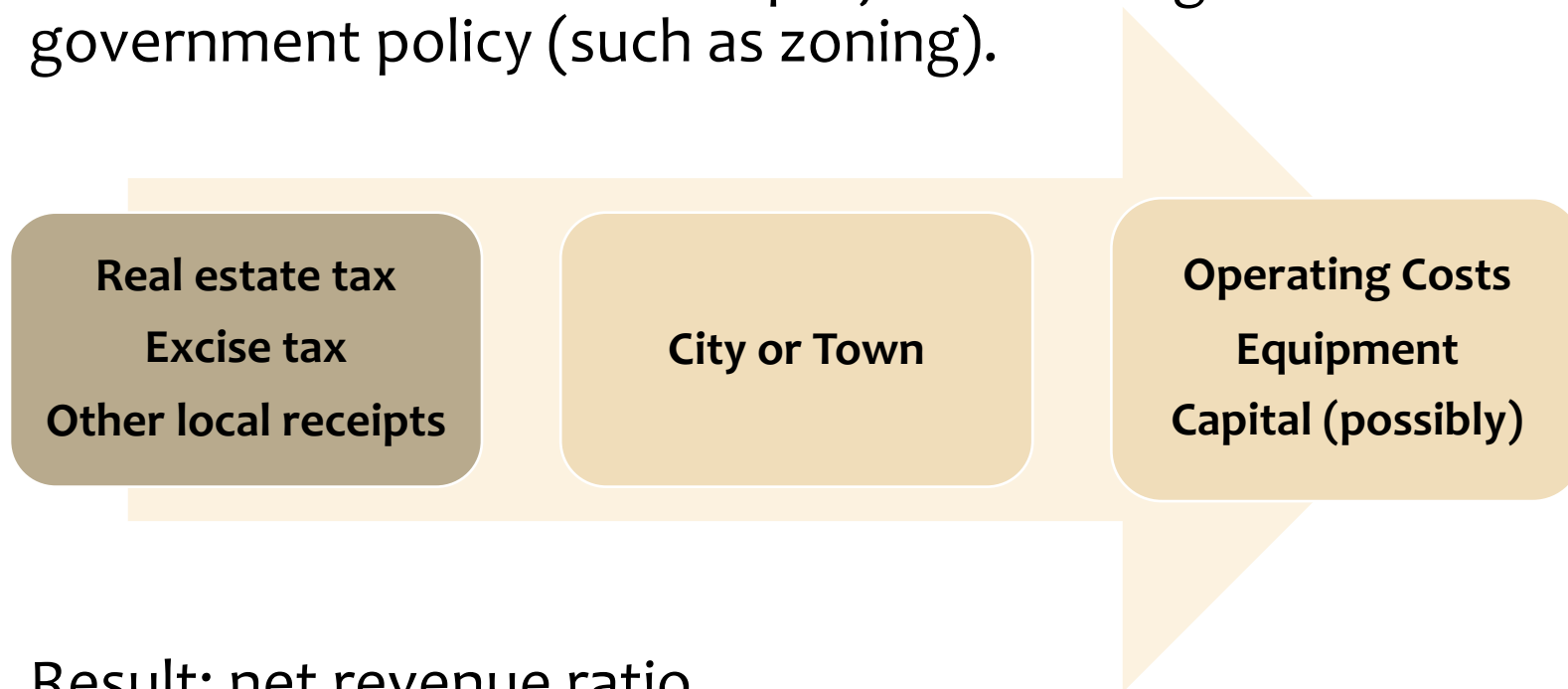
Considerations

Useful Questions



# Definition

Fiscal impact analysis is a method for comparing changes in governmental costs against changes in governmental revenues associated with a project or change in government policy (such as zoning).



Result: net revenue ratio.

# Local Revenues

## **Recurring**

- Property tax
- Other local taxes, e.g., excise tax
- Water and sewer fees (if General Fund)
- Miscellaneous local receipts

## **One-time/non-recurring**

- Permit fees
- Mitigation (if applicable)





# Local Costs

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# Methods

## Average cost

- Relatively simple approach
- Easy for people to understand
- Usually best for studies with many “unknowns”
- Tends to overstate new costs



## Marginal cost

- More complicated, usually more precise
- Focuses on local capacity to absorb change
- Usually best for studies with few “unknowns”

# Considerations

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- FIA can help communities plan for the impact of growth and change
- Is not intended as a “stand-alone” decision tool
  - Trade-offs
  - Community benefits
  - Social fairness
  - Some degree of imprecision
- Many myths!



# Useful Questions

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- How will the analysis be used?
- How does *existing* residential and non-residential development affect the town's revenues and expenditures?
- If there are capacity shortages today, how will the Town address them under “no net change” revenue conditions?
- How should the Town estimate new costs and revenues for land uses it does not have today but could have in the future?

# Group Activity

- Objective
- Identify your ideas for housing possibilities
- Engage everyone in the room to hear ideas
- Use the results to prepare fiscal impact analysis of different residential scenarios





## **Let's have thoughtful and respectful discussions**

- 1. Put down that phone, please! Listen to others & respect all points of view**
- 2. Adhere to time limits (brevity will be critical)**
- 3. Everyone speaks once before anyone speaks twice**
- 4. Agreement is not necessary**
- 5. We encourage you to be open-minded and curious about each other's points of view**

# Group Activity

**Imagine that you are Hamilton's town planner** and you've been asked to find a way to integrate more housing types in town.

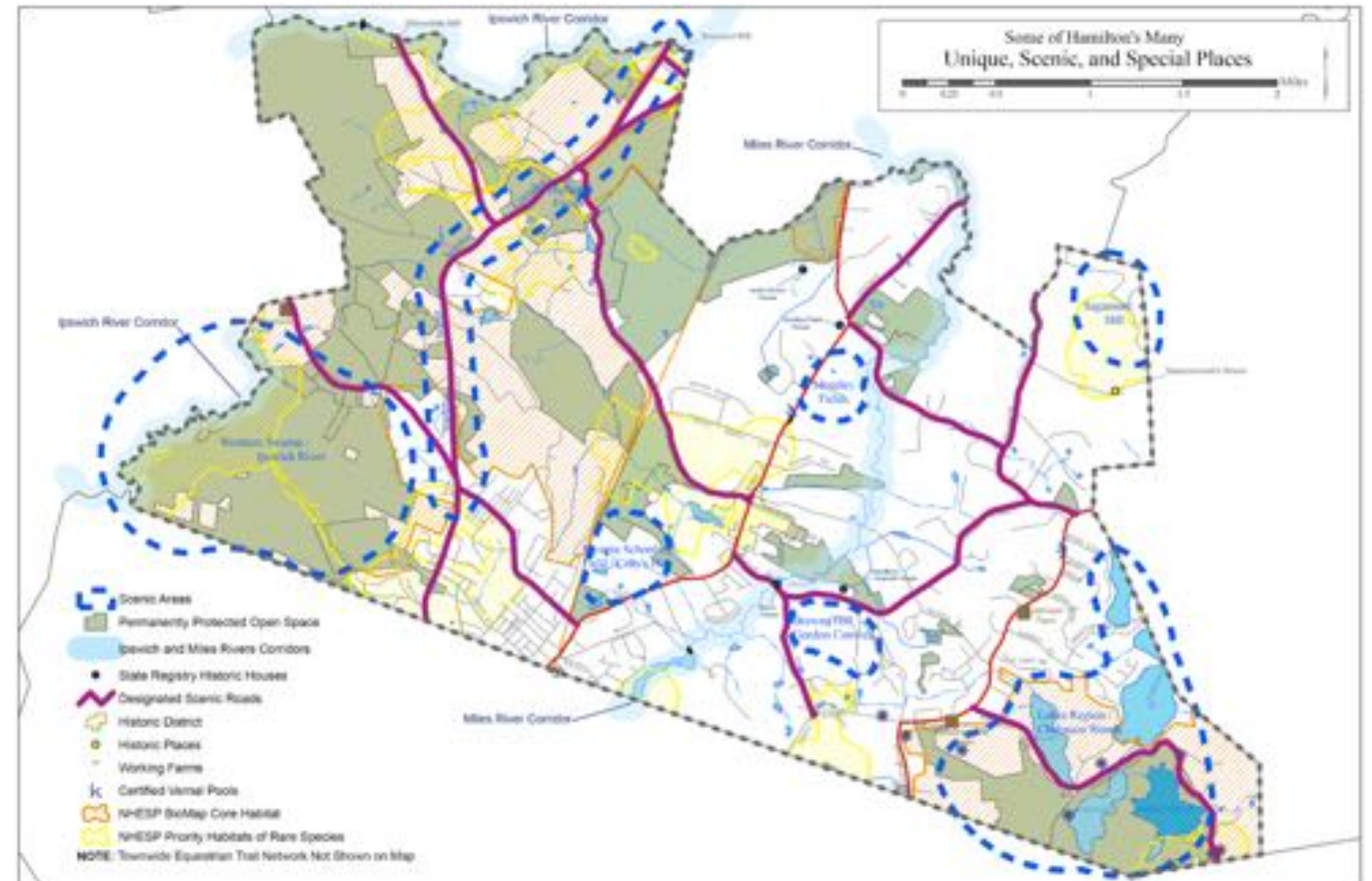
How would you do this? What housing types would be most beneficial? Where would you use local housing policy and initiatives to encourage certain housing types to be created?

**Use the housing icons provided at your table and place them on the map showing where you'd consider encouraging certain housing types.**

## Icons:



## Map:















# White Paper

On the white butcher paper, describe how your group's ideas for encouraging housing options could address the following:

- Benefit the **local economy**, local business, or downtown?
- **Preserve agriculture** and **protect open space**
- Meet the needs of **seniors**
- Meet the needs of **families**
- **Preserve historic buildings**
- Support residents with a **mix of incomes and backgrounds**