

J M Goldson

community preservation
+ planning

PROJECT TEAM: JM GOLDSON,
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TOWN OF HAMILTON

Master Plan: Housing Element Update

NOVEMBER 27, 2019

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Data Sources & References

Primary sources of data used for the Master Plan Housing Element Update include the U.S. Census Bureau's Decennial Censuses of 2000 and 2010 and the five-year estimates from American Community Survey (ACS). Note that data in the population and housing analysis section includes the most recent 2013-2017 ACS due to updates that were available upon revisions the consultants made in February 2019. The original draft of that section was prepared prior to the release of the 2017 ACS.

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, which is based on a sample and not on a complete count, especially in smaller geographies including Hamilton.

The report builds on past work, particularly the following plans and studies:

Community Opportunities Group (COG), *Town of Hamilton Master Plan, 2004*

Metropolitan Area Planning Council (MAPC), *Hamilton Housing Production Plan Updates, 2013; 2018-ongoing.*

Data was also gathered from a variety of other available sources including: The Warren Group; Massachusetts Department of Housing and Community Development (DHCD), US Department of Housing and Urban Development (HUD), and the Town of Hamilton.

Key Definitions

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

Cost Burdened – Households who pay more than 30 percent of their income for housing.

Family - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated people sharing a housing unit such as partners or roomers are also counted as a household. The count of households excludes group quarters.

Median Age – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Housing Unit - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Subsidized Housing Inventory – a list compiled by the MA Department of Housing and Community Development containing the count of low- and moderate-income housing units in each city and town.

While Hamilton has made efforts in recent years to encourage diversified housing development and affordable housing production through new zoning provisions and the creation of an Affordable Housing Trust, little has worked to catalyze significant results, especially in a community that is resistant to change. Hamilton's residents value the community's current character, scale, and natural beauty, which can be a barrier to creating new housing options. Finding ways to incentivize housing production that preserves open space and integrates with existing neighborhoods and development is an ongoing challenge for Hamilton. Local concerns about the financial impact of potential growth and development are ironically worsened by Hamilton's current land use and housing stock. Low density and an overwhelmingly large proportion of residential land use incur low tax yields and high residential tax burden, making services more costly and threatening the community's fiscal sustainability.

Hamilton maintains a high level of control over development and architectural design through special permitting as by-right development is extremely limited. Hamilton has adopted a senior housing bylaw, an ADU bylaw (and recently updated it), a single-family home conversion zoning provision, a downtown mixed-use overlay district, inclusionary zoning, and an Open Space and Farmland Preservation Development zoning provision, all to incentivize balanced, financially attainable and diversified housing options. However, the continuation of strict criteria and regulations and the costs and complications of special permitting and review processes continue to impede housing development that meets the needs of current and future residents in Hamilton. Additionally, the threat of Chapter 40B comprehensive permits continue to worry Hamilton residents, with just 89 units (approximately 3%) of housing units recorded on the state Subsidized Housing Inventory (SHI).

If Hamilton wants to retain and meet the needs of its current residents, attract new residents, and improve its fiscal sustainability, the town and community will need to find ways to proactively produce and integrate new housing options. The community will need to be innovative in its policies, programs and investments to further housing production, increase development capacity (e.g. wastewater solutions, services, etc.) in specified areas, and preserve the highly valued natural resources, beauty and character of the town.

Housing Update Processes and Findings

The consultant team, led by JM Goldson community preservation + planning with the assistance of the Barrett Planning Group, worked closely with Town staff, the Planning Board, focus groups and the public to identify key data and resources, analyze existing conditions, and produce this final document. The project team hosted eight focus groups with participants representing various local boards and commissions, hosted two public forums, a community survey, and two public presentations to the planning board. In addition, the consultant team worked closely with Town staff and the Planning Board to create a Fiscal Impact Analysis of housing options. This project builds off of and works in collaboration with previous and ongoing planning work, including the 2004 Master Plan and the 2013 and current update to the Housing Production Plan.

Public Forum #2

On Monday, April 29th, 2019, the Town of Hamilton hosted the second of two public forums to solicit feedback from the community on the housing update to the Town's Master Plan. 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. Participants indicated the following as the top sites and strategies to consider for creating new housing options:

- Downtown
- Winthrop School
- Gordon Conwell Seminary
- Pursue conversion of town properties to housing.
- Establish a local program to convert existing houses to affordable units.

Fiscal Impact Defined

Fiscal impact is the relationship between the local revenues and municipal and school service costs associated with a given land use. We express that relationship as a ratio of service costs to revenue, or a "cost-revenue ratio."

A land use that generates more revenue than service costs is "revenue positive," i.e. a ratio <1.00 or a low cost-revenue ratio. A "revenue neutral" land use represents the break-even point (1.00). A "revenue negative" land use costs more in community services than the amount of revenue it produces (>1.00), or a high cost-revenue ratio.

The ultimate question for any fiscal impact analysis is this: can the proposed development generate enough revenue to pay for itself? Is it likely to have a positive or negative impact on the tax rate?

according to demographic and housing data compiled for the Master Plan. The scenarios were determined based on input from community meetings with Hamilton residents and ongoing consultation with the Planning Board.

They include the following types of development:

- 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; and
- A mix of market-rate rental units in a low-rise "great estates" type of project, with an existing residence repurposed as eight apartments supplemented by new construction of 20 townhouse-style rental units.

These scenarios present different opportunities and constraints, and "fiscal impact" is but one of several potential trade-offs the Planning Board may want to consider. They also raise important questions about how "fiscal impact" ought to be measured and the assumptions that should guide a study like this.

KEY FINDINGS OF THE FISCAL IMPACT ANALYSIS

As part of this update to the Master Plan's housing element, the Planning Board wants to consider the fiscal impact of various types of housing that might be proposed in the future in order to implement the Master Plan's recommendations. The Planning Board's consultant, JM Goldson LLC, retained Barrett Planning Group to prepare this fiscal impact analysis.

Barrett Planning Group was asked to estimate the fiscal impact of three housing scenarios selected by the Planning Board and JM Goldson, any of which may be feasible in Hamilton's market. The following is excerpted directly from Barrett Planning Group's report under separate cover *Hamilton Master Plan Housing Element Update - Fiscal Impact: Residential Land Use Scenarios*, August 2019:

The types of housing included in these scenarios are generally unavailable in the existing housing supply and they could potentially address some local needs,

IMPACT SUMMARY

TWO-FAMILY DWELLINGS

For the four two-family dwellings analyzed for this study, the following is a summary of local revenue and community/school service costs. This scenario produces a moderately positive fiscal impact because the total estimated revenue from local sources exceeds the estimated total cost of services.¹

- 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

Cost-Revenue Ratio: 0.795

The cost-revenue ratio means that for every \$1.00 in revenue generated by the development, Hamilton will spend approximately 80 cents (rounded) on municipal and school services.

COTTAGES

The 40-unit cottage scenario is a mixed-income development that includes both market-rate and affordable units (one out of every seven). This scenario also produces a positive fiscal impact.

- 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

Cost-Revenue Ratio: 0.465

The cost-revenue ratio means that for every \$1.00 in revenue generated by the development, Hamilton will spend approximately 47 cents (rounded) on municipal and school services.

MARKET-RATE RENTAL HOUSING

The 28 market-rate rental units in the “great estates” type of project could have a somewhat negative fiscal impact, depending on the property’s assessed value. We explain the issues involved with rental housing assessments later in this report. For the scenario we were asked to analyze, we report the total assessed value as a range, both of which produce negative revenue.

- Revenue: \$94,300 - \$106,100
 - 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)

Cost-Revenue Ratio: 1.294 to 1.150

¹ Unless noted otherwise, property tax revenue is based on estimates of assessed value for each scenario provided by the Hamilton Assessor’s Office.

2. Ten-Year Goals & Recommendations

Housing Goals

The following 10-year goals are based on input from the community forums, survey, and relevant portions of the prior Master Plan.

- 1) **Encouraging a mix of housing types that are financially attainable to and accommodate changing needs for smaller housing units, accessible units, as well as rental options to attract new residents and retain existing residents of all ages and abilities.**
- 2) **Balance Hamilton's need for diversified housing production with its existing small-town feel, smaller-scaled and well-designed housing development, and adaptive reuse of existing buildings, including estate properties.**
- 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.**
- 4) **Maximize existing town resources to support the creation of more financially attainable housing options.**

Housing Recommendations

The following 10-year recommendations are strategies that support the housing goals, listed above. The strategies include zoning updates; policies and programs, and implementation capacity.

ZONING UPDATES

- 1) **Improve the effectiveness of the Open Space and Farmland Preservation Development Bylaw (OSFPD) provisions to better protect open space, farmlands, natural resources, and scenic vistas.**
 - Consider amendments to simplify the requirements overall.
 - In addition, allow wetlands to count toward the open space requirement and provide greater density bonuses to encourage more financially-attainable and flexible housing options.
 - Consider streamlining the review process and making community open space and housing goals more attainable by replacing the existing Open Space and Farmland Preservation Development zoning provisions with *Natural Resources Protection Zoning* regulations that allow cluster development *by right* and requires a special permit for conventional subdivisions. Flipping the provisions in this way can be a powerful way to encourage open space conservation over sprawl development.

- 4) **If at some point in the future, the Town decides to consolidate schools and surplus the Winthrop School, consider adopting a 40R district that includes the Winthrop School property.**
- Due to its location near the commercial area and the commuter rail station, the Winthrop school appears to be an eligible location for a Smart Growth Zoning Overlay per MGL 40R.
 - A 40R can provide substantial financial benefits to the municipality including incentive zoning and bonus payments and 40S (reimbursement of school costs) to help incentivize reuse of the school if at a time in the future this school property is surplus.

POLICIES AND PROGRAMS

1) **Integrate housing development strategies with the town's Open Space and Recreation Plan (OSRP) to ensure protection of the Town's priority open space properties as identified through the OSRP.**

- Hamilton's draft 2015 Open Space and Recreation Plan identifies five goals –
 - Preserve and enhance open space and scenic qualities
 - Protect water resources
 - Protect wildlife habitat
 - Support agriculture and forestry
 - Preserve, maintain, and enhance trail system and passive recreation facilities
- Balancing development with preservation goals is critical to continue protecting Hamilton's natural resources, scenic qualities, and small-town character.
- To achieve such a balance, all public consideration of local housing initiatives, including utilization of Hamilton Affordable Housing Trust funds, Community Preservation Act funds, and other local funds, as well as amendments to zoning provisions to promote development of housing options, will need to carefully weigh impacts and identify conflicts with the town's Open Space goals and priorities.
- Likewise, as the Open Space and Recreation Plan is updated, integrate a balanced approach that aligns the town's open space goals and priorities with housing goals and priorities.

2) **Reconsider wastewater solutions, such as small-scale onsite treatment plants, to support increased residential development downtown and in the Willow Street Overlay District or other areas identified for higher density development.**

- In the past, the town has studied and considered wastewater options for the downtown area to support economic development and housing goals.
- Reconsidering wastewater solutions would support the goals of this plan by expanding the opportunity to create housing near the commuter rail station and around downtown as well as to expand economic development in this area.

3) **Pursue the conversion of available town properties to housing, where possible.**

- Maintaining a current inventory of town properties, including tax foreclosed properties and surplus properties, is an important first step to identifying potential development or redevelopment opportunities.
- The Hamilton Affordable Housing Trust can play an important role in tracking properties and can ultimately foster and fund development of affordable housing on town-owned property through feasibility assessments, developer selection, and development subsidies.

4) **Create a first-time homebuyer program to utilize existing housing stock as permanently affordable housing.**

- Many communities run local first-time homebuyer programs, including buy-down programs. This is an eligible use of Community Preservation Act funds.

3) To further its mission to support planned economic development and improve sites in the downtown area,⁶ including for residential purposes, support the Hamilton Development Corporation (HDC) to foster new housing development in and near downtown, such as with allocation of CPA funds for housing development.

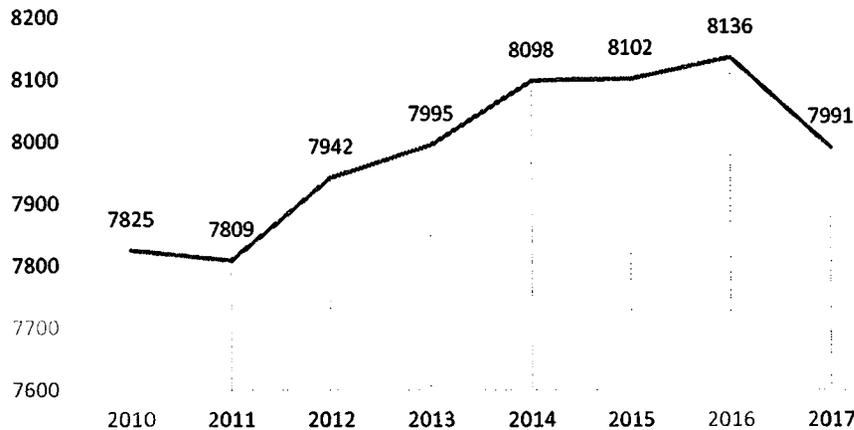
- As a publicly-chartered organization formed by the citizens of Hamilton, the HDC is empowered to “aid the town, private enterprises and nonprofit organizations, and other public agencies in the speedy and orderly development or redevelopment of unused, underused or underdeveloped areas and in the development, operation, and management of facilities and infrastructure necessary to support the economic vitality of the development zone.”⁷

⁶ Per enabling legislation (Chapter 151) for Hamilton Development Corporation the allowed development area consists of areas zoned Business Zone B and zoned commercial overlay districts.

⁷ An Act Relative to the Hamilton Development Corporation, 2012: <https://www.hamiltonma.gov/wp-content/uploads/2017/02/Enabling-Statute.pdf>

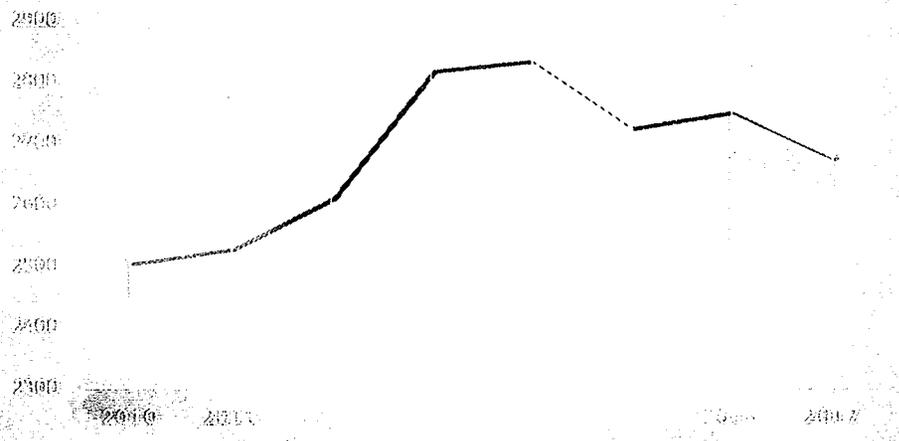
HAMILTON'S POPULATION CHANGE, 2010-2017

SOURCE: 2010 DECENNIAL CENSUS; ACS ESTIMATES 2011-2017



NUMBER OF HOUSEHOLDS, 2010-2017

SOURCE: US 2010 DECENNIAL CENSUS, ACS ESTIMATES 2011-2017



Interestingly, the number of households in Hamilton began to decline in 2014, before the total population began its decline. However, there was a slight uptick in households from 2015 to 2016. Between 2010 and 2017, the average household size increased from 2.83 to 2.92, an increase of more than 3 percent.

Household Composition and Age

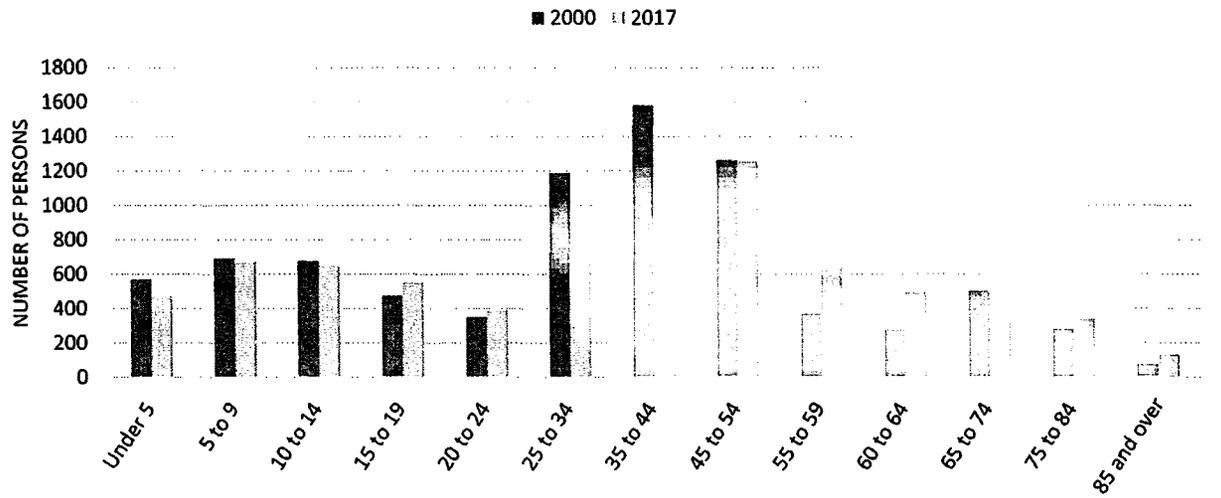
Given its high-quality amenities, the strong school system, the proximity to employment opportunities in Boston, and other lifestyle benefits, it is no surprise that families continue to be attracted to Hamilton.

Eighty-three percent of households in Hamilton are families, compared to 64 percent statewide.

8 ACS 2013-2017

CHANGE IN AGE PROFILE: 2000-2017

SOURCE: 2000 DECENNIAL CENSUS; 2013-2017 ACS

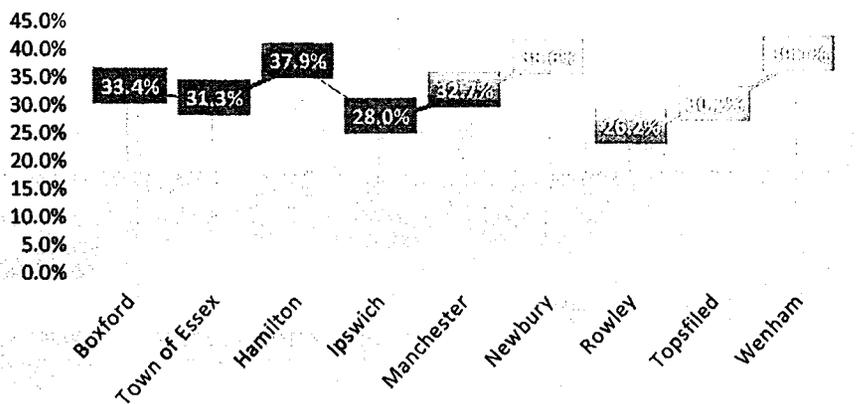


Education

Hamilton is a very well-educated community, with 38 percent of the adult population holding a bachelor's degree or higher (one of the highest amongst neighboring towns).¹³ Comparing this against the state's and county-wide educated populations of 23 percent, it is clear that Hamilton attracts highly educated professionals in addition to families.

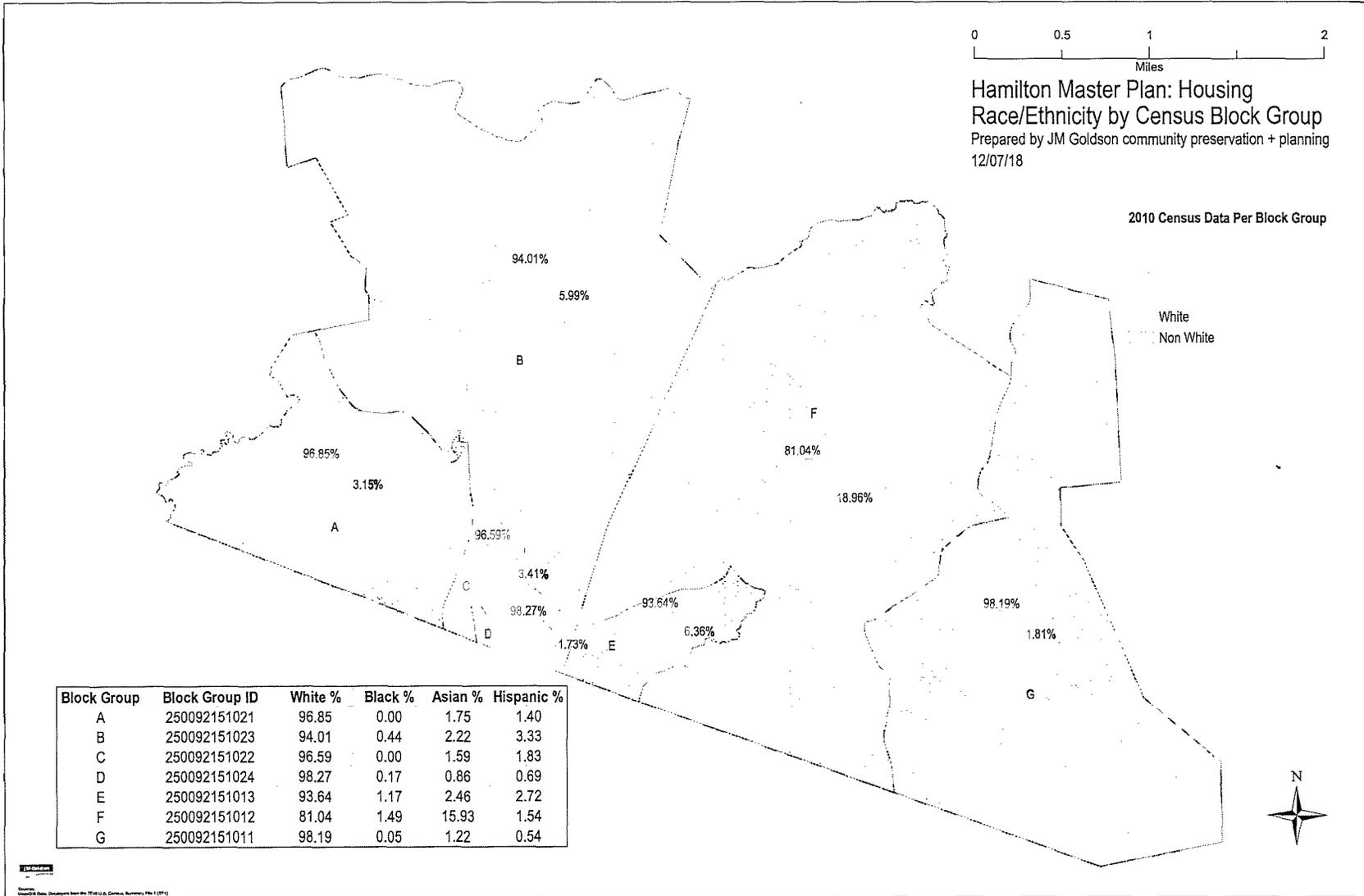
PERCENT OF ADULTS 25+ WITH BACHELOR'S DEGREE

SOURCE: 2013-2017 ACS



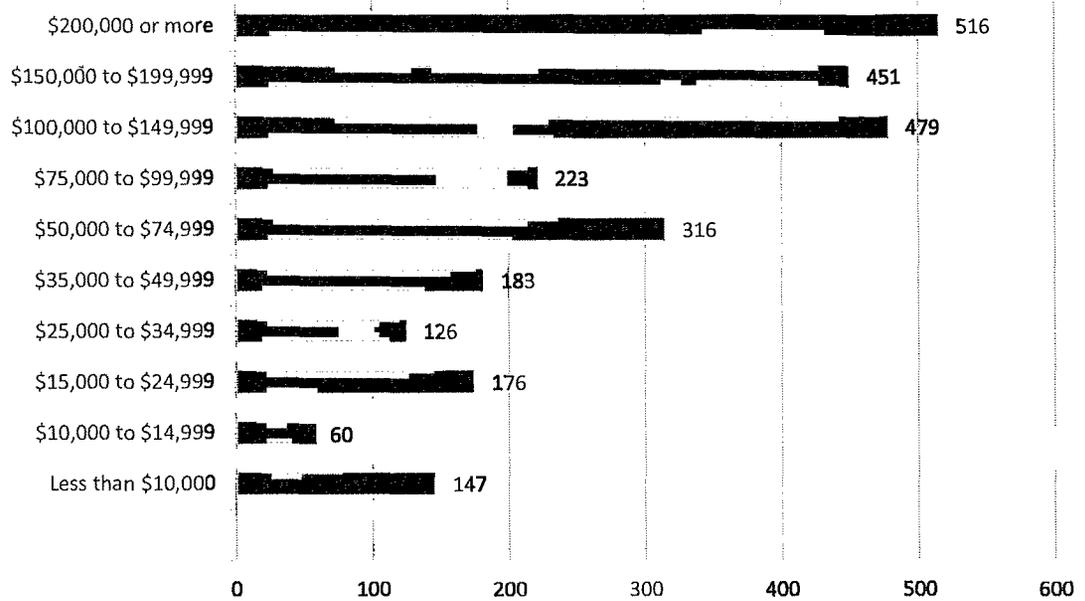
¹³ ACS 2013-2017

Map 1: Race/Ethnicity by Census Block Group



Estimated Income of Hamilton Households (2017)

source: ACS 2013-2017



Map 2 on following page shows the median income for each census block group in Hamilton and shows that the median income is different in different areas of town.

- The downtown area (Census Block Group E) seems to have the highest concentration of those making more than \$150,000 per year.
- The area just to the west of downtown (Census Block Group D) making an average of less than \$50,000.
- The eastern part of Hamilton (Census Block Groups F and G) make an average of between \$100,000 and \$150,000.
- The three Census Block Groups to the west (A, B, and C) make between \$50,000-\$100,000, on average.

4. Local Housing Characteristics

Key Findings

- Roughly eighty-six percent of Hamilton’s housing units are single-family detached units.
- Hamilton has an extremely low vacancy rate for rental units. The current rate is 3 percent compared to a healthy rate of 7 percent, indicating a need for more rental options in Hamilton.
- Of the 744 households that are estimated to be housing cost-burdened, 30 percent are elderly households and 65 percent are families.

Housing Stock

Hamilton is home to 2,978 housing units, 86 percent of which are single family detached units - a high number considering the variety of ages and housing needs in Hamilton. The table below is an estimate from 2017 (ACS) on the number of units by type.

UNITS IN STRUCTURE	Number	Percentage
Total Housing Units	2,978	100.0%
1 unit detached	2,567	86.2%
1 unit attached	17	0.6%
2 units	75	2.5%
3 or 4 units	8	0.3%
5-9 units	51	1.7%
10-19 units	30	1.0%
20 or more units	221	7.4%
Mobile Home	9	0.3%

According to this estimate, less than three percent of units in Hamilton are in buildings that have two units within the structure, and only 10.4 percent of housing units are in buildings that have three or more units in the structure (most being in buildings with 20+ units). This shows a very limited amount of housing diversity for Hamilton residents.

Some new housing has been built in Hamilton in recent years, as reported by the Hamilton Building

Department:
ACS 2013-2017

- 147 new units added between 2000 and 2009
- 38 new units added between 2010 and 2013¹⁵
- 30 new housing units built between 2014 and 2016.¹⁶

These recent additions account for 5.3 percent of the overall housing stock. Most of Hamilton’s housing stock was built more than forty years ago, with 30 percent built between 1970 and 2000, 33 percent built between 1940 and 1970, and 20 percent built in or before 1939. This means that about two thirds of Hamilton’s housing stock is more than 50 years old and just under a third is at least 79 years old.

Between 1980 and 2017, ACS estimates indicate that 541 new single-family units have been built. In that same time period 106 multi-family units have been built.

¹⁵ ACS 2012-2016

¹⁶ Data from Hamilton Building Department, per email to Adrienne Schaefer Borrego from Patrick Reffett, dated January 23, 2019.

VACANCY

Vacancies are a measure of availability in the housing market and represent the supply of homes that exceeds demand. This can be representative of market trends. A 2 percent vacancy rate for ownership and a 5.5 percent rate for rental units are considered healthy.¹⁷ According to ACS data from 2013 to 2017, the homeowner vacancy rate is 2.9 percent and the rental vacancy rate is 3 percent.

The low rental vacancy rate is indicative of a need for more rental units to meet market demand in Hamilton.

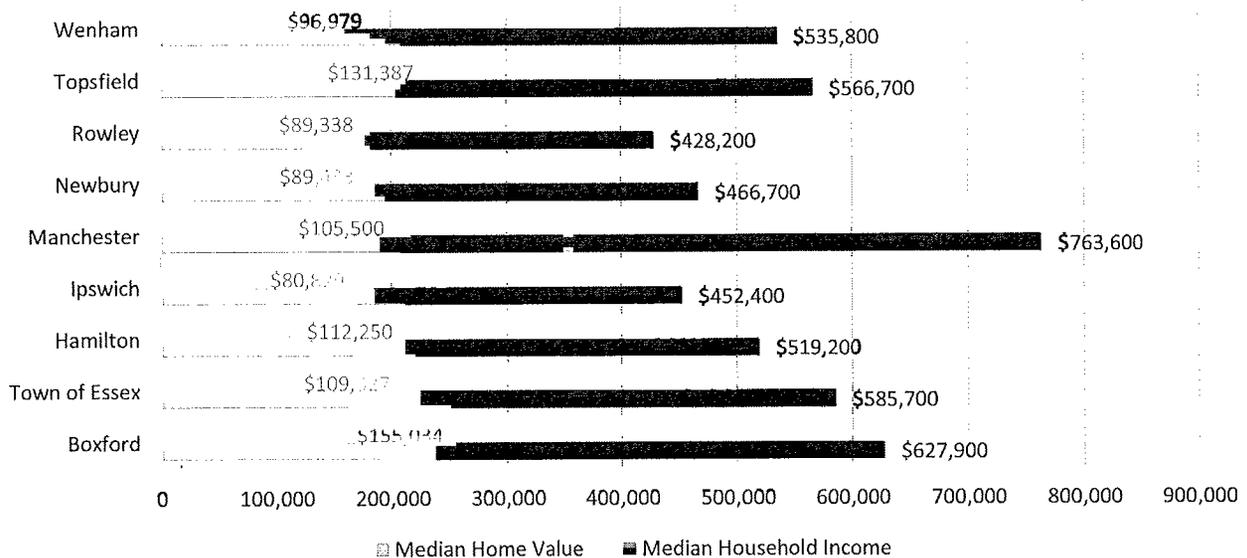
Housing Market Trends and Affordability

The graph below compares median home values and median household income of Hamilton and surrounding communities per the 2017 American Community Survey Estimates (ACS). Hamilton's median home values are comparable to other communities in the region. Of the communities reviewed, Manchester by-the-Sea had the highest median home value of \$763,600 and Rowley had the lowest at \$428,200, while Hamilton's was \$519,200. ACS data from 2010 to 2017 indicate that the median home value has increased by about \$4,000, however home values dipped between 2011 and 2014. Data from The Warren Group show that median sales prices decreased around the 2008 financial crisis and then began to steadily rise again around 2013.

Boxford has the highest median income, \$155,034, while Ipswich has the lowest median income at \$80,829. Hamilton falls in between at \$112,250.

Median Household Income and Home Values (2017)

source: 2013-2017 ACS



¹⁷ Greater Boston Housing Report Card, 2017, pages 38 and 46.

Of the 885 low/moderate-income households reported in the 2015 CHAS, 510 (58 percent) are cost-burdened, including 280 households (31 percent) that are severely cost-burdened (spending over half their income on housing costs).

It should also be noted that housing cost burden does not only affect low/moderate income households. Of the 1,831 households that have incomes that are greater than 80% HAMFI (\$89,200), 235 - or 27 percent - are housing cost burdened.

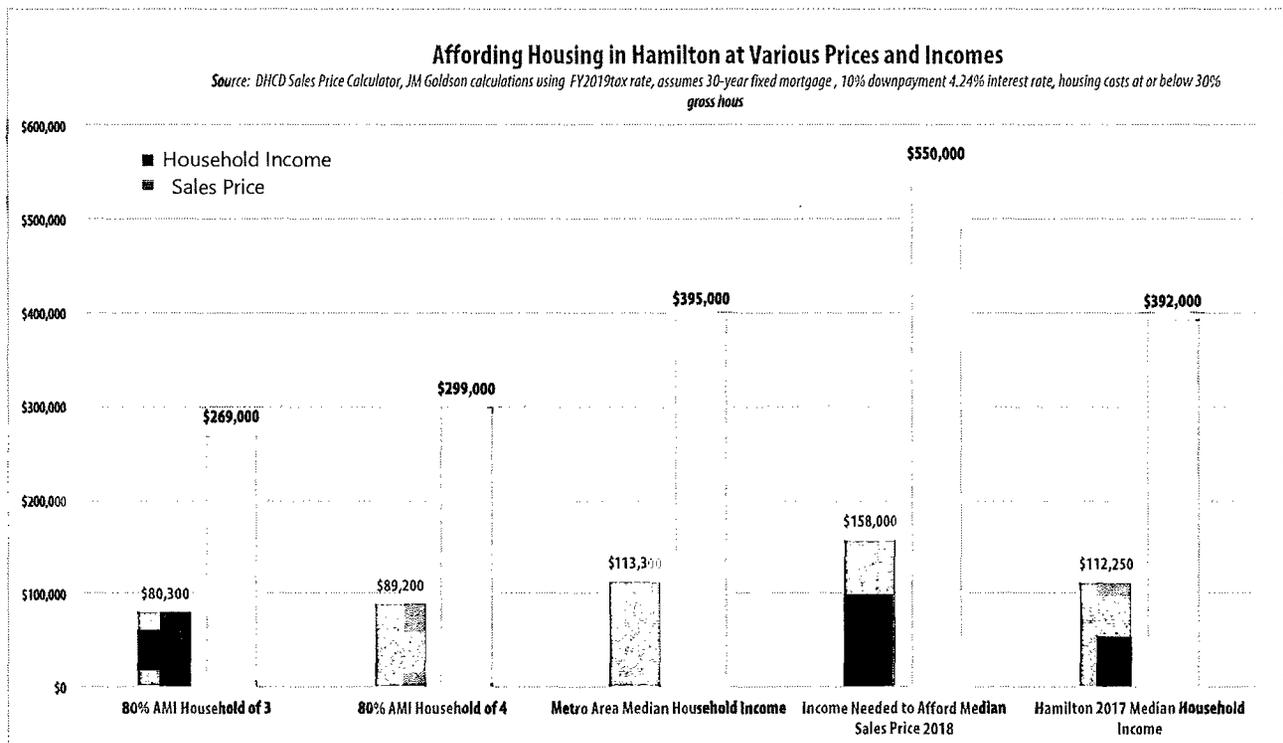
SENIORS AND FAMILIES

Most cost burdened households are small family households (49 percent) and elderly non-family households (18 percent). Elderly households make up 30 percent of cost burdened households, including 105 being severely burdened. Large family households make up 16 percent. An estimated total of 480 family households are cost-burdened, including 188 being severely burdened.

Of the 744 households that are cost-burdened, 30 percent (220 households) are elderly households and 65 percent (480 households) are families.

THE GAP BETWEEN INCOME AND HOME OWNERSHIP IN HAMILTON

The estimated median income of Hamilton’s households is not high enough to be able to afford a home at the current (2018) median sales price. As shown on the chart below, there is an affordability gap of about \$158,000 between what a household with Hamilton’s median household income of \$112,250 could afford to purchase (about \$392,000) and the median 2018 sales price of \$550,000 for all homes (single-family and condominiums). Put another way, a household would need an income of about \$158,000 to afford the purchase of a median-priced home in Hamilton.



Appendices

Community Survey

Public Forum #1 Summary

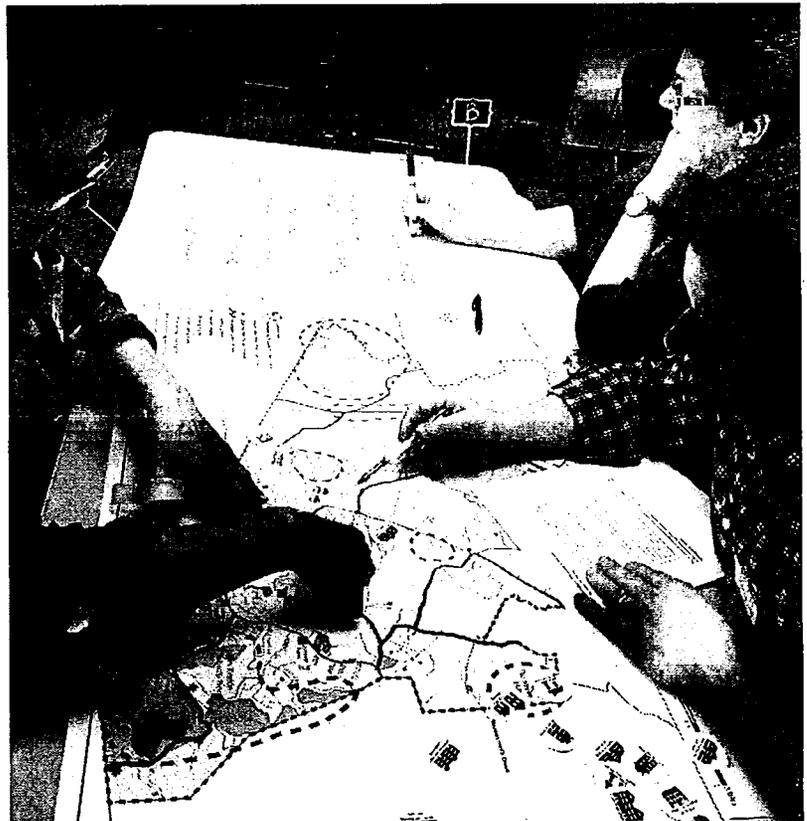
Public Forum #2 Summary

BACKGROUND

In September 2018, the Town of Hamilton contracted JM Goldson LLC to update the housing elements of the Town's Master Plan. Over the course of the winter, the project team prepared an updated demographic and housing characteristics profile, followed by a series of focus groups with community stakeholders to identify key issues and opportunities as well as a public forum, held on February 5, 2019. In addition, the project team developed an online survey to solicit additional public feedback on local housing issues and opportunities. This report provides a summary of those findings.

The survey was open from early January through early March 2019. It was briefly reopened for a week in late March at the request of a resident. The survey was announced at various board and commission meetings, including the Board of Selectmen and Planning Board. A link to the survey was advertised on the Town website, the Planning Board webpage, and through social media outlets including Facebook and Twitter. The link was also sent to residents through the regional Hamilton-Wenham school system and was advertised in the *Hamilton-Wenham Chronicle*.

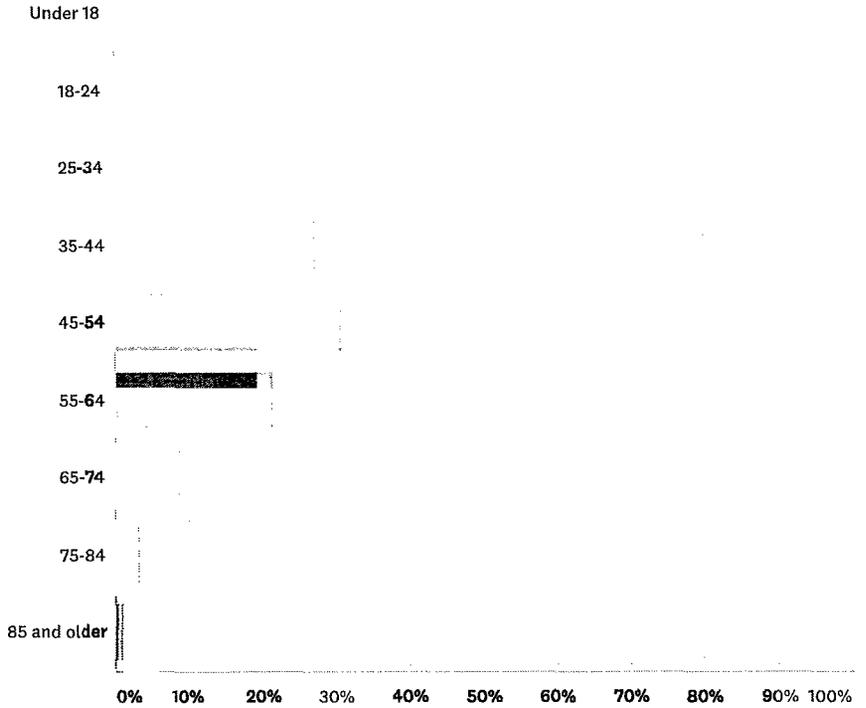
Findings from the focus groups and survey will inform work as the project team moves forward to prepare the second town-wide public forum to develop housing goals and strategies for Hamilton.



Public forum participants consider opportunity areas for new housing in Hamilton
Photo by JM Goldson, 2019

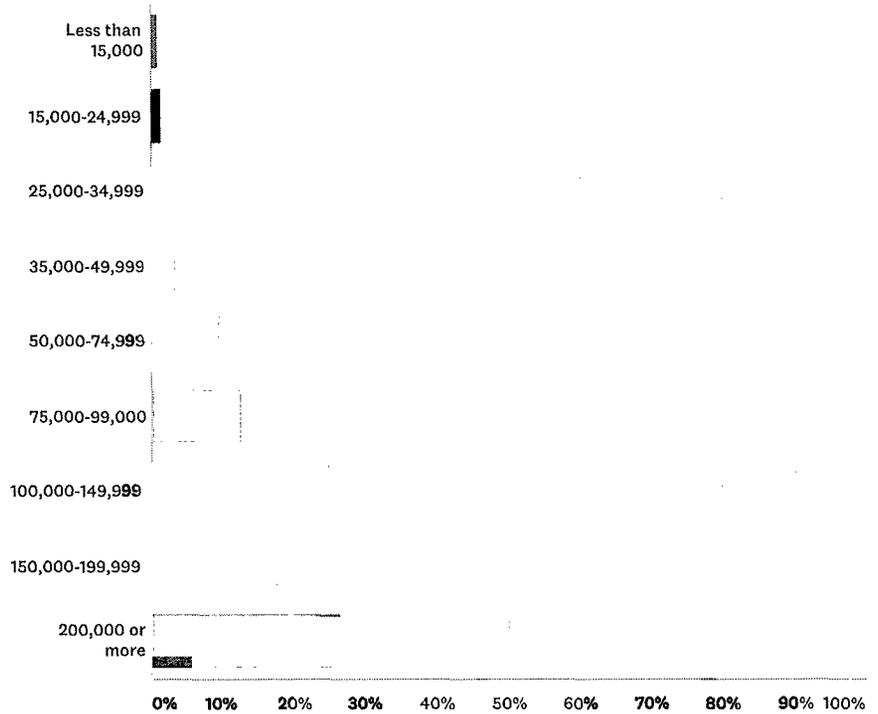
AGE

The age of resident respondents indicate that children and young adults under the age of 25 years old are underrepresented in the survey as compared to the town’s population. And the population ages 35-74 were overrepresented. The survey respondents over 75 years old closely matched the town’s overall share of population of that age. The grey bars in the graph to the right represent the percent of the town’s population in each age category, while the colored bars represent subject survey data.²



INCOME

Survey respondents overrepresented households with higher annual incomes.³ About 70 percent of survey respondents have incomes over \$100,000, whereas about 53 percent of households town-wide have income in this category. About 25 percent of Hamilton’s total households have income less than \$50,000, whereas about 8 percent of survey respondents fell in this income category.



² Town-wide data from the 2010 US Census. Younger population (under 25) age groups vary slightly between Census data and subject survey data, thus the represented Census data is not exact.

³ Survey and ACS income data are not entirely comparable as the survey asked “what is your income level,” which may be interpreted individually, whereas the ACS reports household income. Even so, survey respondents had higher incomes than Hamilton households as reported in the ACS. Household incomes are often higher than individual incomes due to the presence of more than one earner in the household.

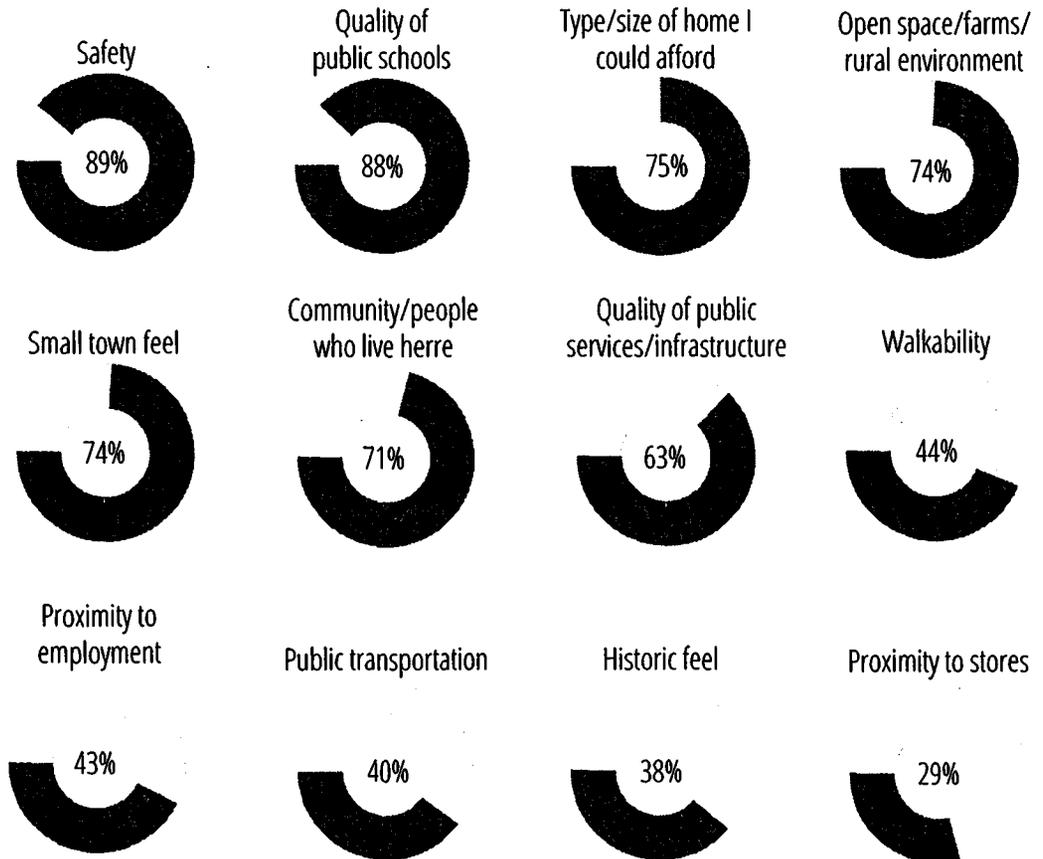
RESIDENT PERSPECTIVES ON HOUSING IN HAMILTON

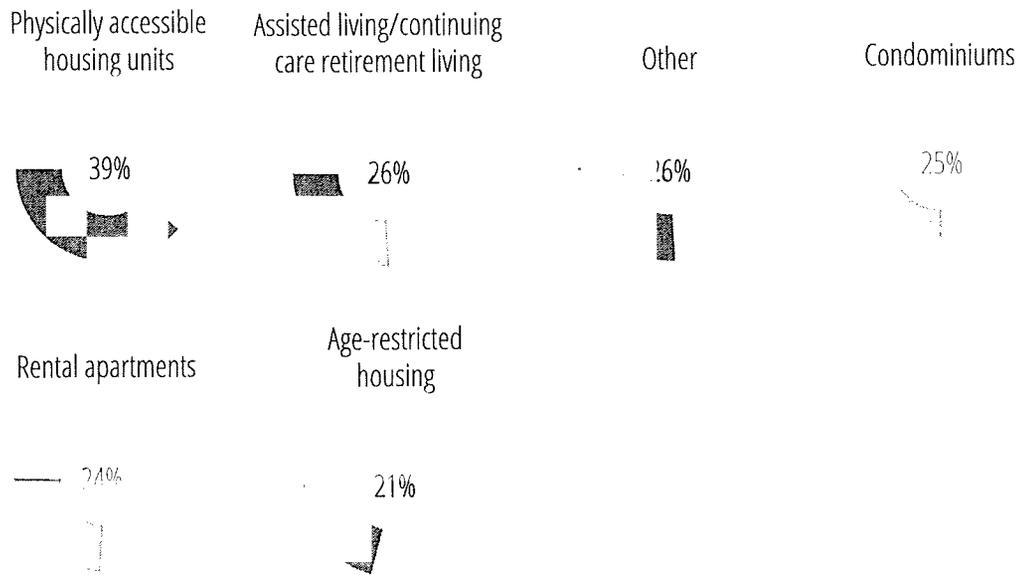
This section filters the responses of current residents who participated in the survey. Certain responses directed respondents to follow-up questions. Therefore, the total number of responses varies by question.

When you chose to live in Hamilton, how important were the following factors?

The figures below represent the percentage of respondents who indicated that each factor was extremely or very important. Top factors include safety, quality of public schools, type and size of affordable homes, and open space/farms/rural environment, and small town feel.

Responses: 489





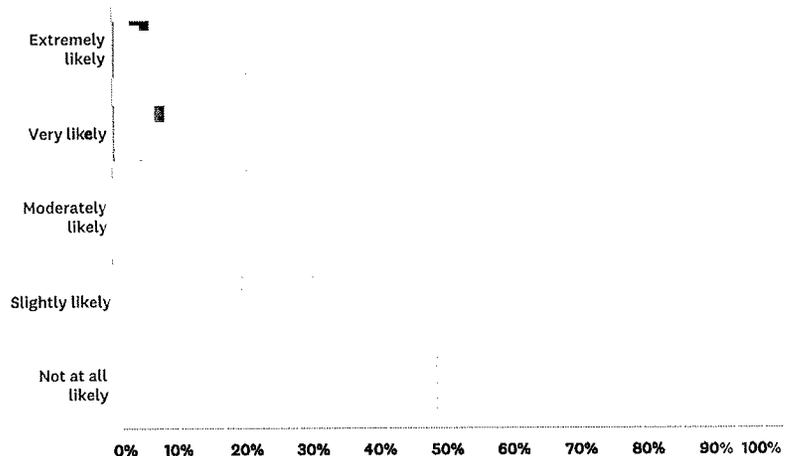
How likely are you to move in the next five years?

Responses: 481

Two hundred and thirty four of 481 (about 48 percent) respondents said that they are not at all likely to move in the next five years.

One hundred and eighty two of 481 (about 38 percent) said that they are slightly or moderately likely to move in the next five years.

Sixty-five of 481 (about 14 percent) said they are extremely or very likely to move in the next five years.



Most respondents who said that they are extremely or very likely to move in the next five years, were older. The majority fell between ages 55 and 64 (76 percent), followed by those 45-54 (47 percent), 65-74 (31 percent), 35-44 (22 percent), 25-34 (19 percent), and 75-84 (5 percent).

Sixty-eight (68) percent of respondents to this question stated that they would be likely to move to a different community due to lower housing/living costs and lower tax rates. Forty-one (41) percent stated that they would be likely to move in order to find a home with fewer maintenance needs. Thirty-four (34) percent stated that they would be likely to move in order to find a smaller home or living unit. Twenty-six (26) percent said that they would be likely to move in order to find a different type of home or living unit.

If you plan to move to another community, where would you move to?

Responses varied, including but not limited to:

Responses: 31

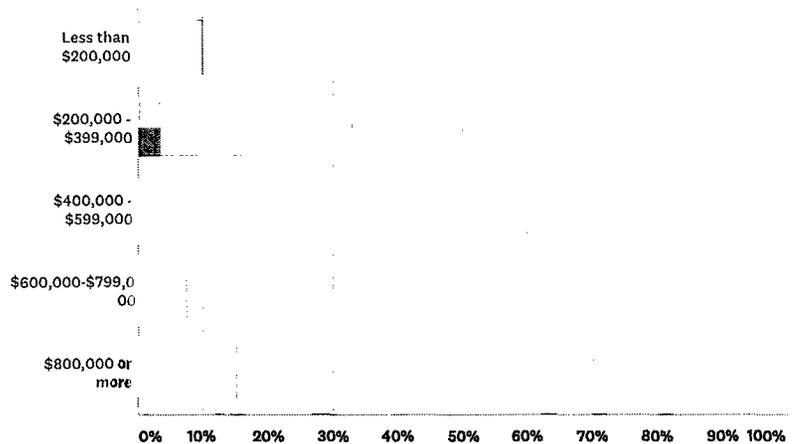
- somewhere with lower taxes
- somewhere more affordable
- don't know/not sure at this time
- overseas
- closer to family
- Ipswich, Beverly, Manchester, Essex, Gloucester, Amesbury, Newburyport, Cape Cod, North Shore, etc,
- Somewhere warmer



What is your price range for buying a home in Hamilton?

Responses: 39

About 33 percent of resident respondents who are likely to move in the next five years, indicated a price range of between \$200,000 and \$399,000 and about 33 percent indicated a price range of \$400,000 to \$599,000. About 10 percent of respondents indicated a price range of less than \$200,000.



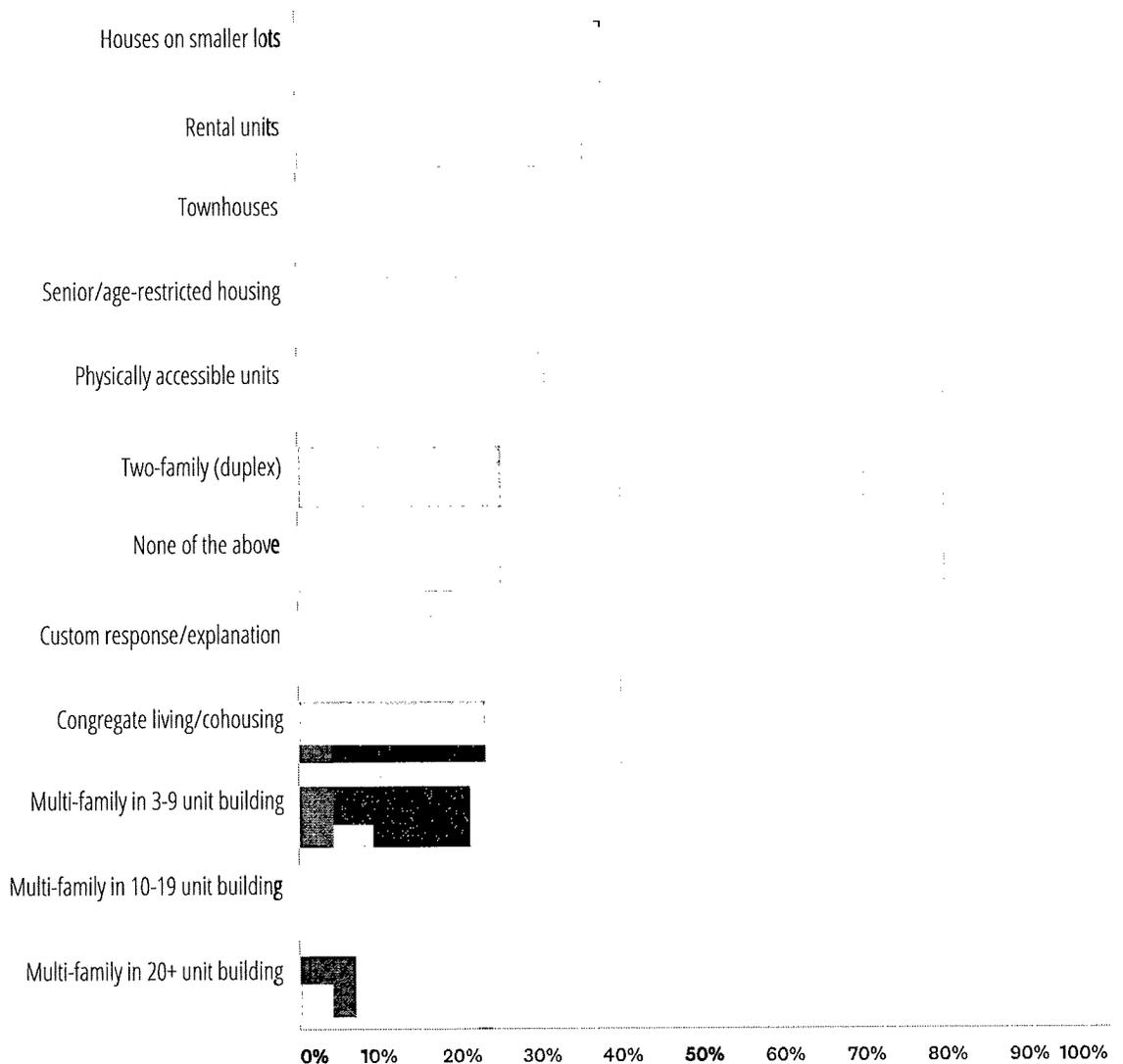
According to the The Warrent Group, the median sales price of a single-family house in Hamilton was \$562,500 in 2018 and \$425,000 for a condominium.

What types of housing does Hamilton need more of?

Responses: 441

Respondents reported that Hamilton is most in need of houses on smaller lots, rental units, townhouses, age-restricted and physically accessible housing, and two-family duplex units. Respondents felt less strongly about the need for multi-family housing complexes and cohousing. Just under 25 percent of respondents indicated that they do not want to see any of these housing developments in town in order to preserve the existing character and nature of the community.

Most respondents showed support for the more modest housing options and many described a significant need and desire for greater housing diversity and affordability in Hamilton.



Hamilton Housing Element Public Forum Summary

Prepared by JM Goldson 2/19/19

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.

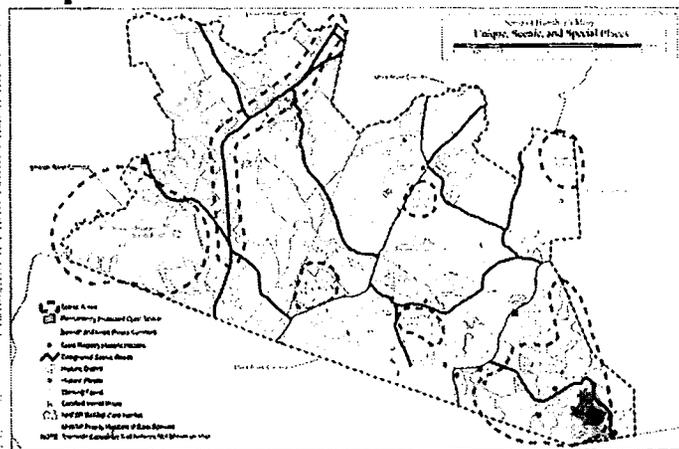
SUMMARY & KEY FINDINGS

On Tuesday February 5, 2019 the Town of Hamilton hosted the first of two public forums to engage the public and collect feedback for the housing update to the Master Plan. The forum was held in the Hamilton-Wenham Library from 7:00 pm to 9:00 pm. Approximately 20 people attended. Public forum participants answered participated in answering questions on two interactive boards participated in a mapping exercise and had the opportunity to ask questions and provide their feedback. Consultants, JM Goldson, presented an overview of town demographics, housing needs, and housing case studies across a range of types.

EXERCISE FORMAT

Participants were seated at six different tables of 4-5 people with a map of Hamilton and a set of icons representing different housing types. They were asked to pretend that they were a town planner with the job of incorporating more housing types in town. They were asked to place the icons directly on the map and on white butcher paper explain how their housing choices

- 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



PREFERRED HOUSING TYPES



In the groups notes, the farmplex example that was presented in the beginning of the forum was mentioned as a possible strategy for retrofitting Great Estate sites into multi-unit housing.



Many attendees were very interested in cottage style housing as a way to preserve open space while adding housing. There seemed to be a prevailing feeling that the scale and character of cottage style housing fits with Hamilton's existing housing stock.

Table E:

- Hold ups – Septic and Neighborhood Opposition, Town limited by protected space
- Multi-Unit at Gordon Seminary
- 2-3 acre sites could be used for affordable housing (Small Developments)
- Duplexes could be on 1-2 acres

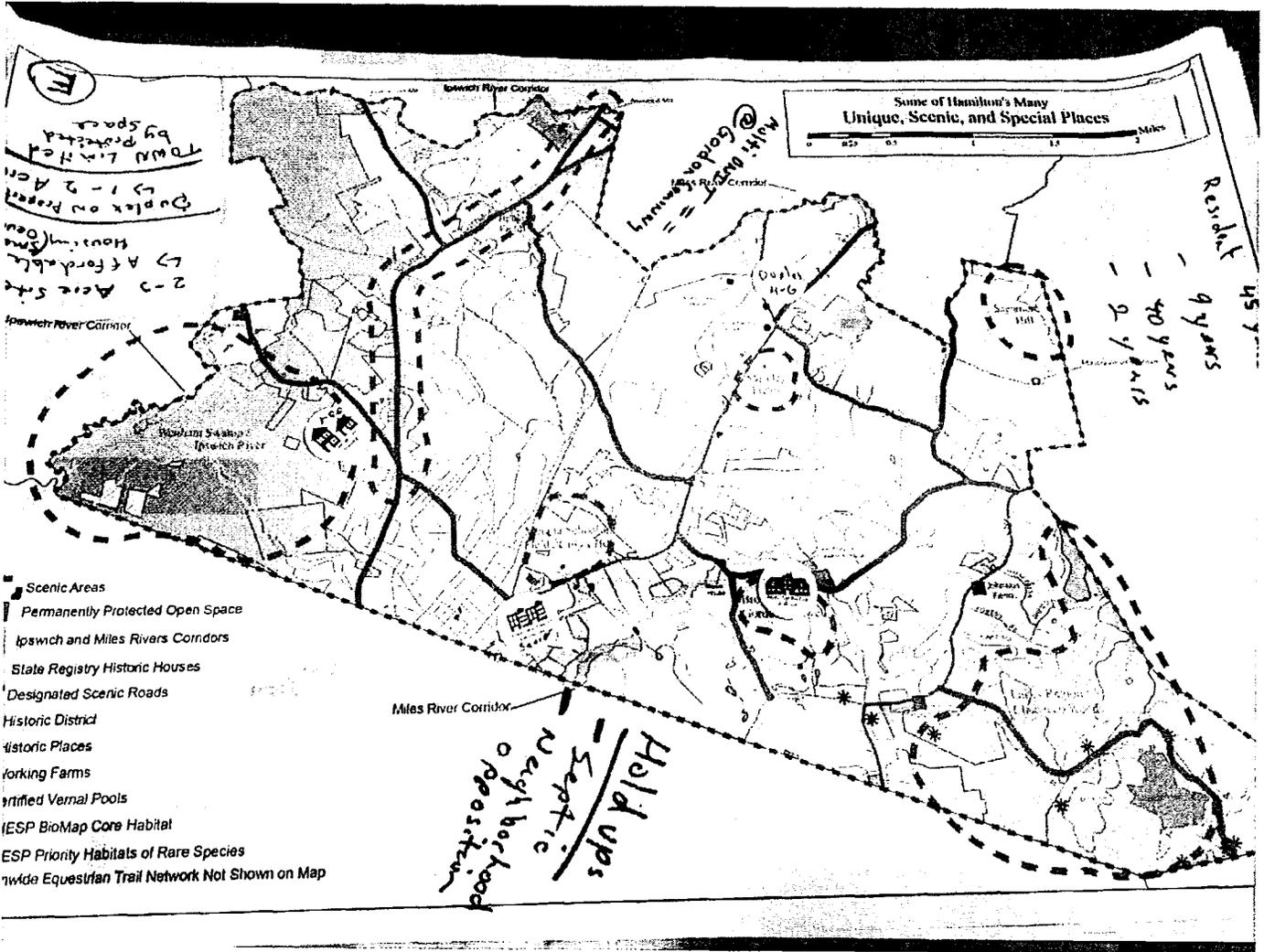
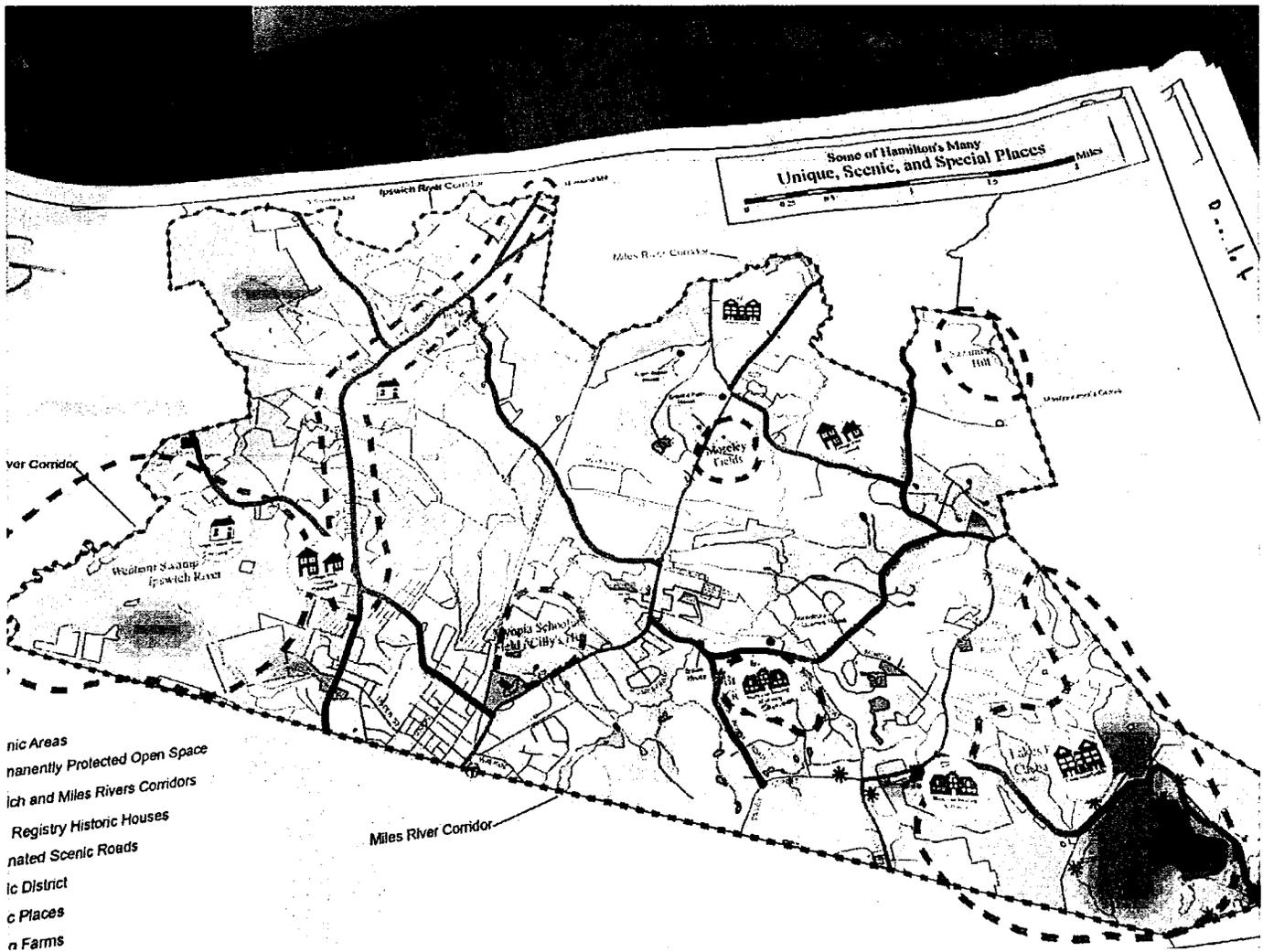


Table G:

- 1. Patton Property - Single Family - Senior, Town Property
- 2. Madorelle Property- Cottage Style Seniors
- 3. Highland new Pongree, Withrop Property - Single Family Affordable
- 4. Bay Rd, Sears Property - Townhouse Condos
- 5. Meadowbrook - Multi-Unit 50-99 Affordable
- 6. Gordon Conwell - Multi-Unit 20-49 - Seniors
- 7. Cottage Housing Bylaw - 1-1/5 Acres - 4 condos, location TBD by owners
- 8. Moulton St - Cottage Style - affordable/senior
- 9. Chebacco Rd - Townhouse Condo



SUMMARY & BACKGROUND

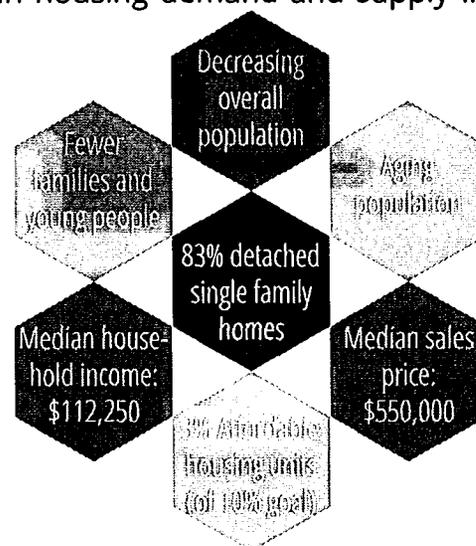
On Monday, April 29, 2019, the Town of Hamilton hosted the second of two public forums to solicit feedback from the community on the Town's housing update to the Master Plan. The forum was held at the Hamilton-Wenham Library at 7:00pm. Project consultant, JM Goldson community preservation + planning, facilitated the event, beginning with a presentation about work done to-date and setting the context for two group discussion activities. The activities of this forum built off of findings from the first public forum (held on February 5, 2019) to better understand housing opportunities and priorities. Approximately sixty people were in attendance.



HAMILTON'S HOUSING CONTEXT

JM Goldson set the context of the forum with a brief overview of a master plan's purpose, a recap of housing goals from the 2004 Master Plan, and an overview of results from focus groups, a survey, and the first public forum. Participants heard about current population trends as well as the physical and financial mismatch in housing demand and supply in Hamilton.

As Hamilton's population ages and time progresses, housing needs change. Aging residents often seek out smaller, easily maintained homes with easy access to services and community activities. Younger populations are attracted to walkable, vibrant neighborhoods with a mix of uses, that are near public transit, and have quality school systems. Both demographics also seek out financially attainable housing options. Hamilton's housing stock is largely made up of single-family homes, with few options that are smaller and more affordable, including rental units. Hamilton's median home sales price is out of reach for most of its current residents.



MAP ID	AREA IDENTIFIED	RECOMMENDED HOUSING TYPES	PUBLIC FORUM #1 POPULARITY (out of 6)	PUBLIC FORUM #2 POPULARITY (out of 8)
1	Asbury Grove	Cottage style housing		
		Cottage style housing (affordable)		
		Cottage style housing (seniors)		
2	Patton Homestead	10-19 unit multifamily (veterans)		 + farmplex conversion
		10-19 unit multifamily (affordable)		
		single family (seniors)		
		50-90 unit multifamily (affordable)		
3	Gordon Conwell Seminary	20-49 unit multifamily		 + cottage housing
		10-19 unit multifamily (families)		
		50-99 unit multifamily (seniors)		
4	Chebacco Woods & Lake Area/ Meadowbrook Farm	100+ unit multifamily (young professionals)		
		townhouses or condos		
		farmplex		
5	East of Gravelly Pond	50-99 unit multifamily		
6	Moulton Street	cottage style housing (affordable/seniors)		
7	Sears Property (Gardner Street)	duplex/fourplex		
		condo/townhouses		

a) Create more flexibility to promote housing options through existing zoning provisions. ●●●● (50% support)

Four groups supported this housing strategy, with one group specifically suggesting a revision to the great estates bylaw. Three groups did not support this strategy. One group felt that it wouldn't be worthwhile, while another expressed concern that previous zoning amendments have not led to substantial change or new housing development. One group did not provide any feedback on this strategy.

b) Adopt new infill bylaw to promote affordable houses on smaller lots. ●○○○○ (50% support) ●☹ (25% maybe/conditional)

Four groups supported this housing strategy. Two groups indicated a few influencing factors of their support. One of these groups expressed concern that this strategy would have a small impact on reaching the 10% affordability goal, while another group stated that this strategy might be more appropriate in some areas of town than others. Two groups did not support this strategy.

c) Pursue conversion of one or more town properties to housing. ●○○○○○○○○ (100% support)

All eight groups supported this housing strategy. One group specified that they felt mixed-use development along the Town's main streets would be the most appropriate. Two groups saw this strategy as a great tool for the future and as town properties become available (especially those that are underutilized). Two groups recommended a site near the public safety building and several mentioned using the Winthrop school site, if the schools are consolidated. One group expressed concern about losing one of the schools as an asset to the community. Other recommendations included the Patton property and COA.

d) Consider wastewater options downtown to promote development. ●●●● (50% support) ● (12.5% maybe/conditional)

Four groups supported this strategy for downtown development. One participant stated that there should be an effort to prioritize commercial development to offset tax expenses for homeowners. Three groups did not support this strategy, with one group stating in particular that they felt it would be too expensive and another stating that this would require/result in a character change in the community.

APPENDIX A: Transcribed Site Comments (Activity 1)

MAP ID	AREA IDENTIFIED	PF#2 Table A	PF#2 Table B	PF#2 Table C	PF#2 Table D	PF#2 Table E	PF#2 Table F	PF#2 Table G	PF#2 Table H
1	Asbury Grove	yes - cottage style	unrealistic due to ownership	no - not acceptable for growth given religious affiliation	is this site usable? Already affordable so has potential but unsure	no	not feasible, esp. for affordable due to ownership	not viable (also not walkable to services). Adjacent property outside asbury grove could be good (by cellphone tower/NW corner of property - see map)	yes
2	Patton Homestead	multifamily rental	?	? Retain Patton property as open space	is this site usable? Agreements and patton homestead event center	not realistic		convert barns and stables. Green Meadow Farm on east side of Asbury across from pot farm	no
3	Gordon Conwell Seminary	yes - 40B (11 affordable, 32 market rate condos)	approx 19 units. GC is selling 19A to a 40B developer	? Some support for GCTS development	good site for 40 units or less. Wait for task force to bargain with school		40B proposed along Bridge street. Would prefer to add affordable housing apart from 40B. Very little added to production, not sure about details or remedies of proposed 40B	zoning long term: multifamily and cottage apartments	existing units only
4	Chebacco Woods & Lake Area/ Meadowbrook Farm	Meadowbrook farm - mixed use		? Conditional <u>limited</u> development ok	wait to see what happens with open space negotiations		keep trails but have town houses or condos (not 100 units!) along Essex street - attractive option.	limited by site? Good site as stated	ok
5	East of Gravelly Pond	yes		no				worth exploring	dump
6	Moulton Street	no		? Some development potential ok	not smart growth. Ok for families (large lots)			cottage style	wetlands/ski hill
7	Sears Property (Gardner Street)	no		yes (remove sears it's Mosely?) - some development potential ok				cottage or cluster	SFU (part not sears)
8	Pingree School/Highland Street	no		some development potential ok	not feasible (not for sale)		impractical/unlikely	no - not available	no land
9	Winthrop School	yes - senior + COA land (13 acres)		yes - some development potential ok	most realistic for development		most interested and agree with potential (prioritize senior and mix of affordable/market)	good location for many things	yes
10	Downtown	yes - senior	increase height allowance / keep existing "cottages"	yes - most popular choice	logical place to put multifamily mixed use. Could be senior housing			good location for many things	yes
11	Longmeadow Rd/High School Area	no			schools should buy property		perhaps cluster or cottage style housing	ok	
12	Bay Rd & Norman Rd/Cutler Pond Area		several lots already sold for single family	yes				cottage	
13	Cutler School						impractical/unlikely (prioritize senior and mix of affordable/market)	good location for many things + additional adjacent property (see map)	wetlands - not available (part sold and being developed and some vernal pools)