

TOWN OF HAMILTON

# Housing Production Plan

2019-2024

**PREPARED FOR:**

Town of Hamilton  
Patrick Reffett, Planning and Inspections Director  
577 Bay Road  
Hamilton, MA 01936

**PREPARED BY:**

JM Goldson LLC  
Revised on November 27, 2019

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# Key Terms and Definitions

## Acronyms

<b>ACS</b>	US Census Bureau's American Community Survey
<b>ADU</b>	Accessory Dwelling Unit
<b>AMI</b>	Area Median Income
<b>CMR</b>	Code of MA Regulations
<b>CPA</b>	MA Community Preservation Act
<b>DEP</b>	MA Department of Environmental Protection
<b>DHCD</b>	MA Department of Housing and Community Development
<b>DOR</b>	Department of Revenue
<b>EPA</b>	Environmental Protection Agency
<b>FEMA</b>	Federal Emergency Management Agency
<b>FMR</b>	Fair Market Rent (National Low-Income Housing Coalition)
<b>FPOD</b>	Hamilton Flood Plain Overlay district zoning bylaw
<b>FRM</b>	FEMA Flood Insurance Rate Map
<b>GWPOD</b>	Hamilton Ground Water Protection Overlay District zoning bylaw
<b>HAMFI</b>	HUD Area Median Family Income
<b>HFMA</b>	HUD Metro Fair Market (regional)
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>HWRSD</b>	Hamilton-Wenham Regional School District
<b>LMI</b>	Low/Moderate Income, as defined by the Community Reinvestment Act (CRA)
<b>MAPC</b>	MA Area Planning Council
<b>MBTA</b>	MA Bay Transportation Authority
<b>MGL</b>	MA General Laws
<b>MOE</b>	Margins of Error
<b>NHESP</b>	MA Natural Heritage & Endangered Species Program
<b>OSFPD</b>	Hamilton Open Space and Farmland Preservation Development zoning bylaw
<b>OSRP</b>	Open Space and Recreation Plan
<b>PPH</b>	Persons per household
<b>SHI</b>	MA Subsidized Housing Inventory
<b>SWAP</b>	DEP Source Water Assessment Program
<b>WSOD</b>	Hamilton Willow Street Overlay District zoning bylaw

# 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:

**ACS** - American Community Survey, conducted every year by the United States Census Bureau.

**Affordable Housing** - Housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below 80 percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues

**Comprehensive Permit** – a local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00.

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

**Disability** – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living. All disabilities are self-reported via the 2011-2015 American Community Survey. Disability status is determined from the answers from these six types of disability.

- Independent Living: People with independent living difficulty reported that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.
- Hearing: People who have a hearing disability report being deaf or as having serious difficulty hearing.
- Vision: People who have a vision disability report being blind or as having serious difficulty seeing even when wearing glasses.
- Self-Care: People with a self-care disability report having difficulty dressing or bathing.
- Ambulatory: People who report having ambulatory difficulty say that they have serious difficulty walking or climbing stairs.
- Cognitive: People who report having a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

**Income Thresholds** – The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. The most current available income thresholds are provided in the appendices. Definitions for extremely low, very low, and low/moderate income are provided below.

- **Extremely Low Income (ELI)** – HUD bases the ELI income threshold on the FY2014 Consolidated Appropriations Act, which defines ELI as the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50 percent very low-income limit.
- **Very Low Income (VLI)** – HUD bases the VLI income threshold on 50 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.
- **Low/Moderate Income (LMI)** – HUD bases the LMI income threshold on 80 percent of the median family income, with adjustments for unusually high or low housing-cost-to-income relationships.

**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, is 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.

**Millennials** – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. ([en.wikipedia.org/wiki/millennials](http://en.wikipedia.org/wiki/millennials).)

**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.

**Poverty** – Following the Office of Management and Budget’s (OMB’s) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family’s total income is less than that family’s threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link:

<https://www.census.gov/hhes/www/poverty/data/threshld/>.

**Subsidized Housing Inventory** – The state’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

**Tenure** – Tenure identifies a basic feature of the housing inventory: whether a unit is owner occupied or renter occupied. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.



# Chapter 1: Introduction

## Overview

Nestled in Massachusetts' North Shore and Essex County, Hamilton is a small rural-suburban town of just under 8,000 residents.<sup>1</sup> Approximately 27 miles northeast of Boston, Hamilton offers easy access to the city, as well as nearby attractions such as coastal beaches. Hamilton is known for its equestrian and agricultural heritage which shapes the community's pastoral character, rolling landscapes, and low-density development. Hamilton is predominantly a residential community with a small commercial town center around the local commuter rail station. Hamilton is also closely tied to neighboring Wenham, including a shared school system.

Like many communities, balancing preservation and new development is a challenge in Hamilton. Residents highly value the community's natural resources, historic estates, and rural character. But Hamilton also faces a decreasing and aging population as well as rising housing costs. With a very homogenous housing stock of single-family homes, Hamilton's current housing options do fully not meet the needs of current residents and decrease attractiveness to prospective residents. As the community looks forward to the future, local leaders, stakeholders, and residents alike will benefit from being proactive and strategic in their housing initiatives and land-use policy choices.

This plan is designed to help the community clarify these needs, challenges, and opportunities for housing development and strategic residential land use policies. This chapter will layout the framework, purpose, and regulations of this plan, describe the planning process and methodologies, and provide an executive summary of key findings, goals and strategies.

## Purpose & Regulations

Housing Production Plans (HPP) are state-recognized five-year strategic plans for housing development, pursuant with 760 CMR s. 56.03 (4) and M.G.L. c. 40B. HPPs are designed to provide local guidance for housing production to meet local housing needs, with particular focus on meeting the needs of Low-and-Moderate-Income (LMI) households. HPPs are also designed to help communities satisfy the state's goal to designate at least 10 percent of local housing stock as affordable.<sup>2</sup> The Comprehensive Permit Regulations per 760 CMR s. 56.02 defines the *Housing Production Plan* as "an affordable housing plan adopted by a municipality and approved by the Department of Housing and Community Development (DHCD), defining certain annual increases in its number of SHI eligible housing.

<sup>1</sup> 2013-2017 ACS

<sup>2</sup> *Affordability* refers to housing units that qualify for registration on the state's Subsidized Housing Inventory (SHI).

Housing Production Plans must include a) a comprehensive housing needs assessment, b) goals to create affordable housing and make progress towards the 10 percent affordability goal, and c) implementation strategies to achieve the identified goals. An HPP must be adopted by the local Planning Board and Select Board as well as DHCD.

*By taking a proactive approach to the adoption of a HPP, cities and towns are much more likely to achieve both their affordable housing and community planning goals. HPPs give communities that are under the 10% 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.<sup>3</sup>*

Once an HPP is adopted, communities can apply for certification if, during a given calendar year, the community has increased its number of SHI-eligible housing units in accordance with the production goals stipulated in the HPP. HPP certification provides communities with the ability to deny a comprehensive permit, considered to be “consistent with local needs” due to the town’s increase in affordable housing development. One-year certification is granted to communities that have increased the proportion of their affordable housing by 0.5 percent (14 units in Hamilton) of the total housing stock; and a two-year certification is granted to communities that have increased the proportion of their affordable housing by 1 percent (28 units in Hamilton). Note that many people informally refer to “certification” as providing “safe harbor.”

This HPP is a valuable planning tool for the community and is designed to work cohesively and synergistically with other planning documents, such as the town’s Master Plan.

### **Comprehensive Permit Denial & Appeal Procedures**

- A) If a Zoning Board of Appeals (Board) considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department of Housing and Community Development (Department), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board’s assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board’s notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

<sup>3</sup> DHCD Housing Production Plan Guidelines, 2014

### **Comprehensive Permit Denial & Appeal Procedures (continued)**

- B) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).
- C) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

*Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).*

## **Plan Organization**

This plan is organized with the goals and implementation strategies upfront (Chapter 2) as this is the most substantive content in the plan's overall purpose. Goals and strategies are followed by information on the town's resources and capacity (Chapter 3) to achieve the goals and strategies identified; a demographic profile (Chapter 4) reviewing the most recent ACS and Census data for the community's population, household, and economic circumstances; a housing conditions profile (Chapter 5) which outlines the community's existing housing stock, contextual circumstances, and needs; and finally an analysis of key impediments and constraints to housing development in the community (Chapter 6).

## **Planning Process & Methodologies**

This plan was developed in conjunction with an update to the housing element of the town's Master Plan. The Town of Hamilton contracted with planning consultant JM Goldson LLC in the fall of 2018 for the Master Plan update and again in early 2019 to update this plan. Through this parallel and integrated approach, both documents are closely tied and complement each other in their findings, goals, strategies, and recommendations. Through this approach, the town and consultant team were also able to effectively administer a single, comprehensive community engagement process.

## DATA COLLECTION

Primary data sources include the U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2013-2017 American Community Survey (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, because the estimates are based on a sample and not on complete counts. Other data was collected from a variety of available sources including, The Warren Group; Massachusetts Department of Education; DHCD; the UMass Donahue Institute; the Town of Hamilton; MAPC; the Boston Foundation; Massachusetts Department of Revenue; HUD; Massachusetts Division of Fisheries & Wildlife; The Nature Conservancy; MassDOT; various real-estate websites; local realtor Fred Mills; Hamilton's 2004 Master Plan and Draft 2015 Open Space & Recreation Plan; and others.

## COMMUNITY ENGAGEMENT

As previously mentioned, the public engagement process for this Plan was integrated with the Master Plan Housing Element update. Collectively, these two parallel processes included eight focus group discussions, a community-wide survey to determine housing needs, issues, and opportunities, and two public forums. Summaries and results from these engagement efforts are included in the appendices.

### Community Survey

Five hundred and thirty-nine (539) people responded to the survey. Approximately **95 percent** were Hamilton residents, while **5 percent** were non-residents who work in Hamilton, own a business there, have family there, or some other connection with the town. Overall, respondents indicated that Hamilton is in need of a greater diversity of housing options, both in size/style and in cost. Many respondents also indicated that there is a significant desire in the community to preserve the rural, small town feel of Hamilton and to appropriately scale new development and density.

- 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.).

### Focus Groups

On Monday December 17<sup>th</sup> and Wednesday, December 19<sup>th</sup>, 2018 the Town of Hamilton and the Master Plan housing consultant, JM Goldson LLC, held eight focus groups sessions. Each session had five participants, totaling forty focus groups attendees. An informal discussion was facilitated around a list of housing-focused questions.

- Participants were concerned about the tradeoffs between increasing density and preserving town character and open space.

- Participants emphasized a need for a range of housing options for all phases of life from young professionals and families to retirees wanting to downsize.
- Participants were very knowledgeable of 40B and concerned with how the town will meet the requirements in a way that fits the scale and character of existing housing stock.

### **Public Forum #1**

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.

- 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 in 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.

### **Public Forum #2**

On Monday, April 29<sup>th</sup>, 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.

### **Staff and Affordable Housing Trust**

Throughout the project, key staff and board members provided feedback on data synthesis and draft versions of this document. On September 10, 2019, project consultants JM Goldson LLC met with the Hamilton Affordable Housing Trust (HAHT) to collect feedback on the draft HPP in its final stages, which was incorporated into the plan.

### **Public Presentation**

On October 2<sup>nd</sup>, the final HPP draft was presented to the community via a public hearing with the Planning Board.

# Summary of Key Findings, Goals, and Strategies

## GOALS

Hamilton would need to create 194 SHI-eligible homes to reach the 10 percent affordability goal. To certify this HPP for one year, the Hamilton will need to produce fourteen SHI-eligible units within a given calendar year. This plan identifies five housing goals, the first being to produce seventy (or more) SHI-eligible homes within the next five years.

## STRATEGIES

The thirteen strategies identified in this plan will help the town in meeting their housing goals as well as increasing and improving capacity to support housing development generally. The strategies identified are related to a) zoning updates; b) policies and programs; and c) implementation capacity. In addition, this plan identifies four sites/areas with particular opportunity for potential housing development and associated site-specific strategy recommendations, as required for HPPs per DHCD's Comprehensive Permit Regulations.

## COMMUNITY CONTEXT AND HOUSING NEEDS

In contrast to regional trends, Hamilton's population is declining, dropping approximately 4 percent from 2000 to 2017. While many factors influence this trend, local housing options and housing costs have a large impact on the ability of current residents to remain in the community as well as for prospective residents to move to Hamilton. Hamilton's population is historically and currently predominantly white (91percent) although it has diversified slightly since 2000, with primarily increasing Black and African American, Asian, and mixed-race/other populations.

Hamilton's population is aging, indicating a need for housing options that can accommodate retirees, empty-nesters, and older residents as they age. This includes smaller units for downsizing as well as housing options with accommodations for elderly residents. This housing need is also confirmed by a mismatch between the proportion of 1-or-2 person households in Hamilton and the proportion of 1-2-bedroom homes – 26 percent of homes are 1-or 2-bedrooms while 46 percent of households are one or two people. Hamilton also has a comparatively low disability rate, which may indicate that there is a need for housing that can support and accommodate residents with varying disabilities.

Household income in Hamilton is polarized, with more than half of households earning more than \$100,000 annually and 26 percent earning less than \$50,000. Hamilton has one of the highest income gaps compared with surrounding communities based on tenure with a median owner-occupied household income more than \$100,000 higher than the median renter-occupied household income. This, coupled with Hamilton's low rental vacancy rate (3 percent), indicates that there is a gap in mid-and-high-end rental options in Hamilton.

Hamilton also lacks financially attainable and affordable housing options. The 2018 median sales price in Hamilton was \$596,500 – a cost out of reach to a median income household in Hamilton, much less an LMI household. Hamilton also has one of the highest residential tax rates in the region, with an average tax bill of \$9,895. The 2017 median gross rent in Hamilton was \$1,096 – a cost also just out of reach for a median income renter household.



Hamilton's housing stock and land use is predominantly comprised of owner-occupied single-family homes (approximately 82 percent), with relatively little new housing development compared to the region and state.

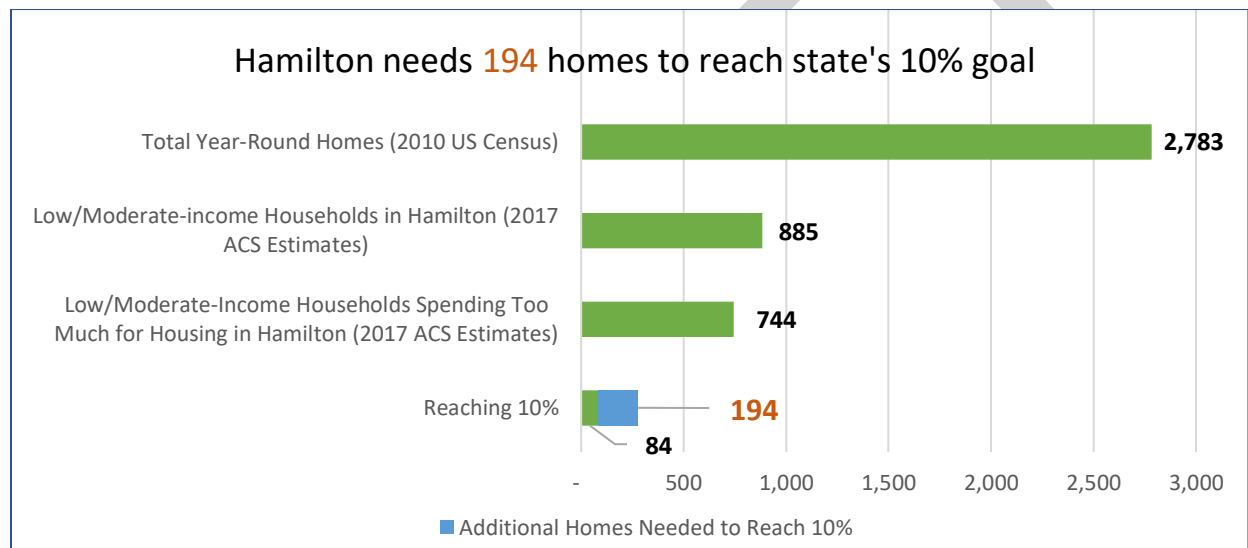
Considering all these contextual indicators, the primary challenges and gaps in Hamilton's housing options include:

- Rising and prohibitive housing costs
- Limited rental options, for all income levels
- Lack of smaller units, primarily one-or-two bedrooms
- Lack of accessible housing options that accommodate the needs of residents with disabilities or seniors

## Chapter 2: Housing Goals and Strategies

*Hamilton has a limited number of affordable homes compared with its documented need, making it particularly difficult for low-and-moderate-income households to thrive in the community.*

About 744 of Hamilton's existing low/moderate-income households in Hamilton spend more than the recommended one-third of income to meet their housing needs. Hamilton has 84 total homes that are included on the state's Subsidized Housing Inventory (SHI) and needs 194 additional affordable homes to achieve the state's minimum goal of having 10 percent of a town's housing stock as affordable per the most recent count of year-round housing units. Reaching this 10 percent goal would qualify the community as "safe harbor" eligible.



The minimum required housing production goal to achieve certification of this Housing Production Plan (HPP), and reach "safe harbor" status, is the creation of 14 total units that will count on the SHI in one calendar year (or 0.5 percent of total year-round housing stock). If Hamilton created an additional 1 percent of units (28 total units) that count on the SHI, then it would be eligible for a two-year certification.

*Producing 14 SHI-eligible homes in one calendar year would make the Town of Hamilton eligible to receive certification of this HPP for one year. This means that the Zoning Board of Appeals could have more authority to deny 40B Comprehensive Permit applications or impose conditions (safe harbor).*



Hypothetically speaking, if Hamilton were to achieve the minimum annual rate of production every year, this rate of production would create a total of 70 units over 5 years (the term of this HPP). Although this rate meets the state's minimum annual housing production goal to obtain Housing Production Plan certification, it would not produce the 194 new units needed to reach ten percent of total year-round housing units.

Note: When the 2020 US Census figures are released, the number of required SHI units to meet 10 percent is anticipated to change. The 2010 US Census counted 2,783 housing units in Hamilton. Per the 2017 5-year ACS estimates, there are roughly 2,978 housing units. While this figure is only an estimate, it is likely that Hamilton's number of year-round housing units has increased since 2010 which will require a greater number of SHI units to meet the state's 10 percent goal. When the 2020 figures are released, the town may want to consider updating this plan.

## Housing Goals

Hamilton's housing goals go beyond the minimum requirements to produce homes that are eligible for the inclusion on the SHI. Hamilton's needs include the need for affordable housing but also for expanded housing options for a variety of household types and households with a variety of income levels, from low/moderate (income at or below 80 percent AMI) to middle (income at or below 100 percent AMI).

The following housing goals are based on input from the concurrent planning process to update the housing element of Hamilton's Master Plan. This process included two community forums, a community survey, and focus groups.

The goals of this plan are consistent with the goals of the updated Housing element of the Master Plan. In addition, this plan includes the specific housing production goal that pertains to the state requirements for Housing Production Plans (goal #1).

In addition, the goals of this plan are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required for Housing Production Plans:

*The HPP shall address the matters set out in the Department's guidelines, including:*

*1. a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly;*

*2. a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

#### **HAMILTON'S HOUSING GOALS:**

- 1) Support the creation of 70 or more low/moderate income (LMI) homes over five years that will qualify for the state's Subsidized Housing Inventory (SHI).**
- 2) 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.**
- 3) 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.**
- 4) 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.**
- 5) Maximize existing town resources to support the creation of more financially attainable housing options.**
- 6) Preserve existing units that count towards Hamilton's Subsidized Housing Inventory (SHI).**

# Housing Strategies

The following strategies support the housing goals, listed above. The strategies include zoning updates; policies and programs, implementation capacity, and site-specific strategies.

In addition, the following strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR 56).

*The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:*

- 1. the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal;*
- 2. the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;*
- 3. characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.);*
- 4. municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and /or*
- 5. Participation in regional collaborations addressing housing development.*

## ZONING UPDATES

### **1) Improve the effectiveness of the Open Space and Farmland Preservation Development (OSFPD) provisions to better protect open space, farmlands, natural resources, and scenic vistas.**

- Consider amendments to simplify the requirements overall.
- Consider allowing 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 reaching community open space and housing goals more effectively by replacing the existing Open Space and Farmland Preservation Development zoning provisions with *Natural Resources Protection Zoning (NRPZ)* regulations that allow cluster development by right and requires a special permit for conventional subdivisions. Flipping the provisions in this way can be powerful way to encourage open space conservation over sprawl development.

- Consider adding a density bonus for affordable housing beyond the minimum that would be required per Section 8.7.3 Inclusionary Housing<sup>4</sup> as a fourth Public Benefit Incentive per Section 8.1.22. Currently the following three incentives are listed: 1) additional common open space; 2) housing for older persons; and 3) limited public access to common open space.
- Consider permitting cottage housing through the OSFPD or NRPZ. In 2017, the Planning Board proposed a zoning amendment to permit Cottage Housing by special permit. This proposal did not receive the supermajority approval required by Town Meeting (November 4, 2017). Cottage housing can provide a housing alternative that is particularly attractive to households looking to downsize and can provide small unit options that are congruent with a small town development pattern. In addition, the Fiscal Impact Analysis performed as part of the Master Plan update (contemporaneous with this HPP planning effort), indicates that cottage housing could provide a net positive fiscal impact (tax revenue generated could cover costs of town services and infrastructure).

#### HOW STRATEGY #1 ADDRESSES GOAL #1 FOR HOUSING PRODUCTION

*The OSFPD provisions do not currently require or incentivize affordable housing inclusion in an OSFP development, however if the project resulted in at least 10 units, the Inclusionary Housing provisions would apply. Furthermore, if the town adopted the amendments recommended here, it is possible that developments permitted through the OSFP (or new NRPZ regulations), could produce more SHI-eligible affordable homes through an attractive density bonus. The extent of the effect of this type of bylaw is largely dependent on market forces and availability of property in addition to the financial feasibility and attractiveness of the zoning incentives.*

**Target # SHI-Eligible Homes over FY2020-2024: 5**

## **2) Improve the effectiveness of the Estate Overlay District to encourage the preservation and adaptive reuse of estate homes to provide housing options in these existing buildings including apartments, condos, and congregate or other shared housing options.**

- Allow more housing units to be created on estate properties including the main estate house, accessory buildings, and in new buildings on the site.
- Remove the restriction requiring a maximum unit size of two bedrooms as this raises fair housing issues.
- Allow residential densities that are adequate to enable developments/redevelopments that are both feasible and can have neutral or positive fiscal impacts.
- Consider adding a density bonus for affordable housing beyond the minimum that would be required per Section 8.3 Inclusionary Housing.

<sup>4</sup> Section 8.3 Inclusionary Housing requires that all developments involving the creation of ten or more dwelling units or lots for residential use provide one unit for every ten be an Affordable Housing Unit.

#### HOW STRATEGY #2 ADDRESSES GOAL #1 FOR HOUSING PRODUCTION

*The provisions of the bylaw do not currently require or incentivize affordable housing inclusion in the Estate Overlay District development, however if a development resulted in 10 or more units, the Inclusionary Housing provisions would apply. Therefore, if the Estate Overlay District provisions were improved, it could result in more development/redevelopment efforts that result in Inclusionary Housing units.*

**Target # SHI-Eligible Homes over FY2020-2024: 4**

### **3) Consider amending the R-1a, R-1b, and B zoning districts to allow two-family and townhouses by special permit with design review from the Planning Board to allow development of more residential options.<sup>5</sup>**

- Two-family houses (also known as duplexes) and townhouses provide alternatives to single-family houses at a scale that can be complementary to existing low-density suburban residential neighborhoods.
- According to Hamilton Assessor's database, as of Fiscal Year 2019, there are a total of 41 existing two-family houses in Hamilton (82 units), most (31 properties/62 units) are located in the R-1a district; 7 two-family houses (14 units) located in the R-1b district; 2 houses/4 units in the RA district; and 1 house/2 units in the B district.
- Due to the importance of design to ensure that the scale, massing, site design, and architectural expression harmonizes with existing neighborhood character, we recommend that the Planning Board serve a design review function (or delegate to a specialized design review advisory committee) in the special permit review supported by visually-illustrative design guidelines.

#### STRATEGY #3 DOES NOT DIRECTLY ADDRESS GOAL #1 FOR HOUSING PRODUCTION

*The provisions of the amendments to permit two-family and townhouses in the base zoning districts would not directly create units that are eligible for the Subsidized Housing Inventory. However, this strategy would help to address other housing goals, including Goal #2 to encourage a mix of housing types . . .*

**Target # SHI-Eligible Homes over FY2020-2024: 0**

<sup>5</sup> The existing zoning bylaw does not permit new two-family or town-houses as an allowed use in the any of the base zoning districts (R-1a, R-1b, RA, and B). Conversion of existing single-family houses that existed as of 1954 to a two-family is permitted through a special permit from the Zoning Board of Appeals. Furthermore, town houses (up to 4 units per building) and multi-family dwelling (up to 6 units per building) are permitted by special permit from the Planning Board per the Open Space and Farmland Preservation Development provisions and two-family, semi-attached, three-family, four-family, townhouse, and multi-family dwellings are permitted by special permit from the Planning Board.

**4) If at some point in the next five years, the Town decides to consolidate schools and surplus the Winthrop School in the future, 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.

**HOW STRATEGY #4 ADDRESSES GOAL #1 FOR HOUSING PRODUCTION**

*A 40R district requires that a minimum of 20 percent of total housing units be affordable SHI-eligible units. Depending on the density yield of a redevelopment/conversion of a site such as the Winthrop School, development/re-use at this site could yield more or less SHI-eligible units. The 40R overlay provisions would require a minimum density of 20 units per acre. If the development site were 3 acres (subdivided from the larger 12-acre property), the total units would be a minimum of 60, with 12 affordable units. However, if the development were rental with at least 25 percent affordable units, then the total units developed would be SHI-eligible (both market rate and affordable units). The estimate below reflects this hypothetical scenario only for purposes of estimating possible housing production to meet the production goal of this plan.*

**Target # SHI-Eligible Homes over FY2020-2024: 60**

Town Staff and the Planning Board feel it is important to convey the higher level of difficulty that would be associated this project. It must be understood that a Winthrop School Property redevelopment would be a multi-year, two-town surplusing effort with a significant project cost given the location. The project is considered significantly difficult.

**5) Perform a zoning audit to determine any legal issues relative to compliance with state and federal fair housing laws and revise zoning bylaw accordingly.**

- Hamilton's zoning bylaw may have some fair housing issues.
- One that has come to the town's attention recently is Section 8.2.5, a section of the Senior Housing provisions that prohibits any residents 18 years or under living in a senior housing development. The town has amended this provision to be in compliance.
- In addition, Hamilton's zoning bylaw also restricts the number of bedrooms in housing units in multiple sections, which raises fair housing concerns.<sup>6</sup>

<sup>6</sup> For example, Section 3.6.3 of the Accessory Apartment provisions limit units to one bedroom; Section 8.2.16 of the Senior Housing provisions limit units to 2 bedrooms maximum; and Section 9.4.16 of the Estate House Adaptive Reuse provisions limit units to 2 bedrooms maximum.

**STRATEGY #5 DOES NOT DIRECTLY ADDRESS GOAL #1 FOR HOUSING PRODUCTION**

*Amending the zoning bylaw to ensure legal compliance would not directly produce any SHI-eligible housing.*

**Target # SHI-Eligible Homes over FY2020-2024: 0**

**POLICIES AND PROGRAMS**

**6) 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.

**STRATEGY #6 DOES NOT DIRECTLY ADDRESS GOAL #1 FOR HOUSING PRODUCTION**

*Integrating housing development strategies within open space planning considerations would not directly produce any SHI-eligible housing, but would help to address other housing goals including Goal 4 to promote **housing in locations that minimize impacts on existing open space, etc.***

**Target # SHI-Eligible Homes over FY2020-2024: 0**

**7) 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 creating housing near the commuter rail station and around downtown and would support economic development goals as well.

#### **STRATEGY #7 DOES NOT DIRECTLY ADDRESS GOAL #1 FOR HOUSING PRODUCTION**

*Although wastewater solutions in and of themselves would not directly produce housing, it could increase opportunities for development or redevelopment in the downtown area.*

**Target # SHI-Eligible Homes over FY2020-2024: 0**

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

- Working closely with the town's Finance Department and Treasurer to maintain an ongoing and current tax title inventory. This is an important step to identifying potential development or redevelopment opportunities. The inventory should be updated at least annually or semi-annually and properties evaluated as potential redevelopment or development opportunities.
- The Hamilton Affordable Housing Trust and town staff can play an important role to track properties and ultimately foster and fund development of affordable housing on town-owned property through feasibility assessments, developer selection, and development subsidies.

#### **HOW STRATEGY #8 ADDRESSES GOAL #1 FOR HOUSING PRODUCTION**

*Surplused town property and tax foreclosed properties can provide opportunities for local initiatives to develop or redevelop/reuse properties to create affordable housing. It is difficult to predict these opportunities from year to year, especially opportunities that tax foreclosed properties may provide. However, it may be realistic to hypothesize that one or two properties could become available over the next five years to create a few affordable units either as single-family houses, duplexes, townhouses, or multi-family houses, depending on the property location and characteristics.*

**Target # SHI-Eligible Homes over FY2020-2024: 2**

### **9) Create a first-time homebuyer program to utilize existing housing stock as permanently affordable housing by assisting income-eligible buyers to write-down the cost of a mortgage when they are buying a home.**

- Many communities run local first-time homebuyer programs, including buy-down programs. This is an eligible use of Community Preservation Act funds.
- A buy-down program converts existing houses or condos to affordable units and protects the affordability with a deed restriction and allows income-eligible households to purchase a house or condo with local subsidies to write-down the costs of a mortgage so that the household pays typically no more than 30 percent of its annual income for housing costs.
- To count these units as affordable units on the state's Subsidized Housing Inventory, the program's guidelines and marketing plan must meet with the requirements of the



Department of Housing and Community Development (DHCD) under the state's Local Action Unit program. Specifically, the units must be restricted with a permanent deed restriction, affirmatively and fairly marketed, and comply with DHCD's resident selection criteria.

- With Hamilton's somewhat lower home values compared with other communities in the region, a homebuyer program could be feasible. The town collects about \$450,000 of total annual CPA funds (which will increase with the passage of the 2019 amendments to MGL c.44B to increase the revenue collected for the State Community Preservation Trust fund through fees at the Registry of Deeds) in addition to a CPA Housing reserve that has accumulated to a balance of \$197,000<sup>7</sup> and a Hamilton Affordable Housing Trust Fund balance of \$450,000<sup>8</sup>. CPA and Trust funds could potentially provide a reliable funding source for a homebuyer program.<sup>9</sup>
- With a gap of about \$250,000 (difference between the approximate sales price a household of four at 80 percent of the Area Median Income could afford and Hamilton's 2018 median sales price), Hamilton may consider funding one or two homebuyer units annually.

#### HOW STRATEGY #9 ADDRESSES GOAL #1 FOR HOUSING PRODUCTION

*Homebuyer programs, although an expensive option to fund locally, can produce one or two SHI-eligible ownership units per year, depending on the level of subsidy available and capacity for local program administration.*

**Target # SHI-Eligible Homes over FY2020-2024: 5**

### 10) Work with DHCD through MGL Chapter 40T or other programs to assist with SHI unit preservation.

- Negotiate refinancing to secure long-term deed restrictions, potentially leveraging CPA or HAHT funds as needed (CPA eligible).
- Work closely with current property owners to preserve existing affordability or coordinate a sale through 40T either to the town or a third party that agrees to preserve the existing affordability.

#### HOW STRATEGY #10 ADDRESSES GOAL #6 FOR HOUSING PRODUCTION

*Six of Hamilton's 84 current units listed on the Subsidized Housing Inventory (SHI) have quickly approaching affordability expirations (2021). This strategy directly addresses goal #6 by working to preserve the affordability of these units (Asbury Woods) to maintain Hamilton's current number of SHI-eligible affordable units.*

<sup>7</sup> Balance provided by Dorr Fox, CPA Coordinator, via email on May 5, 2019

<sup>8</sup> Balance provided by Dorr Fox, HAHT Coordinator, via email on May 5, 2019

<sup>9</sup> The Planning Director notes that the CPA funds are competitive and will continue to be so because there are plans to improve town hall and the Patton homestead properties plus paying off debt for open space acquisitions.

## IMPLEMENTATION CAPACITY

The following strategies would work to support the local initiative and regulatory strategies listed above and would not necessarily produce SHI-eligible housing directly, but all can support efforts for housing production.

### **11) Sustain dedicated and experienced town staff to continue coordination of the town's housing efforts and entities.**

- Professional town staff serves to coordinate and provide technical and administrative support to the Hamilton Affordable Housing Trust and the Hamilton Development Corporation. This position serves an important role to support local housing and economic initiatives in Hamilton in addition to the technical expertise provided by the Director of Planning and Inspections.
- Sustaining this level of professional capacity is critical to the effectiveness of the town's efforts to implement community priorities as established through this planning effort.

### **12) Increase allocation of CPA funds and strategically utilize Housing Trust funds to create community and affordable housing to support local initiatives, such as a homebuyer program recommended above.**

- As Hamilton's Community Preservation fund benefits from the additional State Trust Fund distributions resulting from the 2019 statutory amendments, the town is in an optimal position to allocate a greater share of funding to implement community priorities as established through this planning effort.

### **13) To further its mission to support planned economic development and improve sites in the downtown area<sup>10</sup> 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."<sup>11</sup>

<sup>10</sup> 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.

<sup>11</sup> An Act Relative to the Hamilton Development Corporation, 2012: <https://www.hamiltonma.gov/wp-content/uploads/2017/02/Enabling-Statute.pdf>

#### **14) Continue regional participation in the North Shore HOME Consortium.**

- Hamilton is part of the North Shore HOME Consortium, which is administered by the City of Peabody. HUD distributes funds based on a specified formula considering a wide variety of housing and population circumstances. HUD also bridges connections among a network of housing professionals, resources, and technical assistance.

DRAFT

# Site/Area-Specific Strategies:

## I. DOWNTOWN

**Loc ID:** Various

**Address:** Various

**Acres:** Approximately 90 acres (includes residential neighborhood to the West of the Business District)

**Owner:** Various

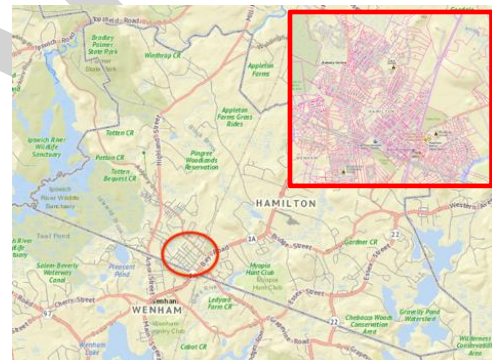
**Zoning:** Residence R-1A



Sources: Mass. Town of Hamilton Zoning Map; Google Maps, accessed 8/14/19

“Downtown Hamilton” is largely associated with Hamilton’s Business District, which comprises 57 parcels from the Wenham town line North along Bay Road, bounded to the West by Willow Street, to the North by Asbury Street, and includes the commercial complex, Cumberland gas station, and two small business establishments around the Bay/Walnut Road intersection (see image above). The Business District is surrounded by residential neighborhoods (R-1A district) with higher density than the rest of Hamilton and abuts the Wenham/Hamilton commuter rail station. This geographic area is well-suited for transit-oriented development (TOD), which often includes higher density mixed-use development around central transit hubs and near local amenities.

One significant limitation on development in Hamilton’s downtown is its minimal infrastructure capacity, most particularly sewer. Hamilton is entirely dependent on private septic systems, which are generally well-suited for individual homes or businesses in low density and cannot accommodate large or higher density commercial or residential uses.



Sources: Mass. Interactive Property Map, accessed 8/14/19; OLIVER MassGIS mapping tool, accessed 8/14/19

While the downtown area does have potential for redevelopment sites, it is fairly built-out which can limit opportunities for additional development based on landowners’ intentions and ownership turnover. The only open space restrictions in this area are a) next to the Public Library (limited restriction) and b) Patton Park and the Myopia Hunt Club to the North (in perpetuity).

### Recommendations:

- Wastewater solutions
- HDC leadership/TOD

Town Staff and the Planning Board feel it is important to convey the higher level of difficulty that would be associated this

project. It must be understood that, as an option, Downtown development projects would present significant difficulty given limited available land, small parcel size, and wastewater (septic) limitations. A sizeable affordable housing project within Downtown Hamilton would be considered significantly difficult.

## II. WINTHROP SCHOOL

**Loc ID:** M\_251686\_929330

**Address:** 325 Bay Road

**Acres:** 14.8

**Owner:** Town of Hamilton

**Zoning:** Residence R-1A



Sources: Google Maps, accessed 8/14/19

Just around the corner from Hamilton's downtown Business District, the Winthrop Elementary School lies within the R-1A District on the Southeast side of Bay Road and across from Patton Park. Through conversations with town officials and the public, we learned that the town has considered consolidating two of its local elementary schools, leaving the Winthrop School available for potential redevelopment – an option that was highly supported at both community forums for housing development. Through further conversation with town officials, it became evident later in the project process that this consideration is not eminent but still a possibility for the long-term future.



Source: Mass. Interactive Property Map, accessed 8/14/19

The Winthrop School site is particularly opportunistic for redevelopment as it is very close to Hamilton's downtown and commuter rail station. This makes it a prime location for a potential 40R mixed use overlay zoning district – enabling state legislation that incentivizes TOD housing development and the production of affordable housing, including funding incentives.

There are no environmental, open space, or other restrictions at this site, although infrastructure capacity will need to be analyzed, including wastewater and sewer.

While this site resulted as a high priority through this planning process with potential for future housing development, there has been significant community pushback during previous planning efforts and community events around potential development at this site. A surplus and redevelopment of this site would require approval from both Hamilton and Wenham as well as the School Committee and would require significant planning and fund allocation.

### Recommendations:

- Reuse and redevelopment
- Consider 40R – alternatively could be locally-initiated 40B or zoning overlay

Town Staff and the Planning Board feel it is important to convey the higher level of difficulty that would be associated this type of project. It must be understood that, as an option, a Winthrop School property redevelopment would be an expensive, multi-year, two-town undertaking. This project would be considered significantly difficult.



### III. GORDON CONWELL SEMINARY

**Loc ID:** M\_253870\_929290 and M\_253550\_929529

**Address:** 130 Essex Street

**Acres:** 122.25

**Owner:** Gordon Conwell Theological Seminary Inc.

**Zoning:** Residence R-1B

The Gordon Conwell Theological Seminary owns a significant amount of land in South Hamilton between Miles River Road and Bridge, Woodbury and Essex Streets. While the seminary campus comprises part of the land, there is substantial potential for additional housing development for Hamilton residents. This site is particularly opportunistic because the owners have expressed interest in and have engaged in discussions with the town and private developers to set aside approximately 20 acres for the purpose of creating new housing, particularly 40B. However, past discussions have not yet lead to anything conclusive.

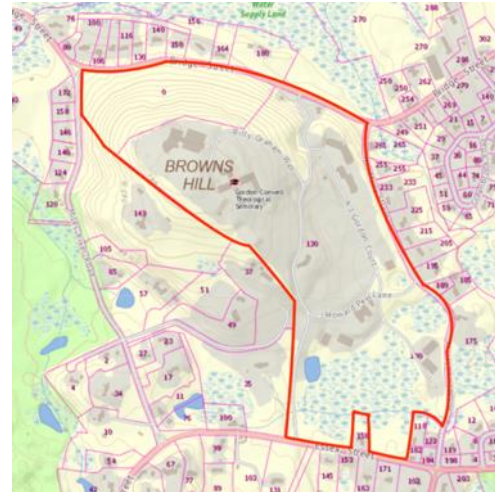
This property is in a Zone of Contribution to a public supply well. While the well is not currently in use, this site's location does limit the number of bedrooms allowed on site.

There are no environmental, open space, or other restrictions at this site, although infrastructure capacity will need to be analyzed, including wastewater and sewer.

#### Recommendation:

- Work with the Seminary/property owner/developer as appropriate through the Comprehensive Permit review process to consider development options that will meet the owner's needs, help to meet Hamilton's housing needs and the production goals of this plan, while mitigating neighborhood impacts.

Town Staff and the Planning Board feel it is important to convey the lower level of difficulty associated with this project. The difficulty factor of undertaking a project at the Gordon Conwell Theological Seminary owned parcel is relatively limited as there is a willing seller and the site is of considerable size (19.75 acres). Some site grade and neighborhood opposition exist.



Source: Mass. Interactive Property Map, accessed 8/14/19



Source: Gordon Conwell Theological Seminary website, accessed 8/14/19

#### IV. CHEBACCO WOODS & LAKE AREA

**Loc ID:** M\_254986\_928362,  
M\_255292\_928314, and M\_255263\_928133

**Address:** 133 Essex Street

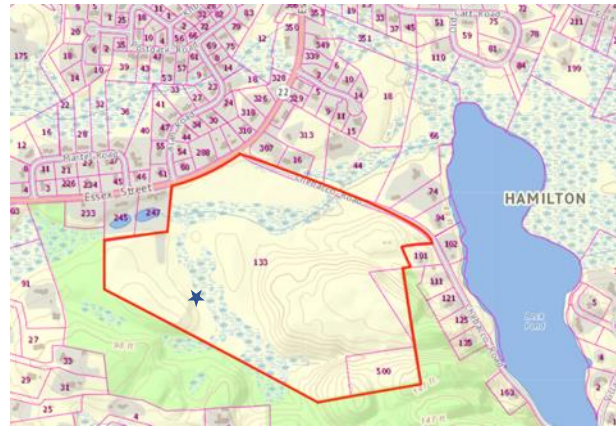
**Acres:** 63.7

**Owner:** Country Squire Realty Inc.; Town of Hamilton

**Zoning:** Residence R-1B

This site, nestled between the Chebacco Woods and the intersection of Essex Street and Chebacco Road, is another opportunity area for housing development. This area, comprised of one large private parcel and two small town-owned parcels, is partially surrounded by residential neighborhoods and is currently underutilized (vacant land).

This area does have some wetland in addition to one certified vernal pool (indicated by the star on the map above) – both of which have designated protections and development restrictions (see Chapter 6, Environmental Constraints). There are no other environmental, open space, or other restrictions at this site, although infrastructure capacity will need to be analyzed, including wastewater and sewer.



Source: Mass. Interactive Property Map, accessed 8/14/19



Sources: Google Maps, accessed 8/14/19

#### Recommendation:

- Actively work with property owner as appropriate to make aware of zoning Natural Resources Protection Zoning provisions that (as revised per the recommendation in this HPP) could help produce clustered and cottage-style housing.

Town Staff and the Planning Board feel it is important to convey the lower level of difficulty associated with this project. The difficulty factor of undertaking a project at this location is considered relatively limited as the site is available for sale and a sizeable portion of the site is buildable.



## V. ASBURY STREET

**Loc ID:** M\_249944\_931051 and  
M\_249959\_931141

**Address:** 436/434 Asbury Street

**Acres:** 4.76

**Owner:** Philip Marcocelle

**Zoning:** Residence R-1B

This site is currently under consideration for a Habitat for Humanity project, which would produce seven affordability-restricted units. The Hamilton Affordable Housing Trust (HAHT) anticipates requesting CPA funding at fall town meeting to support this project.

These properties abut Ipswich River Wildlife Sanctuary land, which is predominantly wetlands and susceptible to flooding.<sup>12</sup> However, these factors do not currently encroach on the properties discussed and will likely not significantly impact their development potential. There are no additional known restrictions or challenges for housing development at this site.

### Recommendation:

- Continue to work with Habitat for Humanity and the current property owner to ensure the successful planning and implementation of this project. The HAHT should maintain momentum on the project to secure funding and move forward with the process as planned.

Town Staff and the Planning Board feel it is important to convey the lower level of difficulty associated with this project. The difficulty factor of undertaking a project at this location is relatively limited since the site is (presently) under agreement for affordable housing development by a project developer.



<sup>12</sup> FEMA flood maps, Oliver: MassGIS's online mapping tool, accessed September 25, 2019.



# Action Plan

The Hamilton Municipal Affordable Housing Trust, having spearheaded this planning effort, will be the natural entity to oversee all aspects of its implementation and to provide regular updates on progress to the Board of Selectmen and Planning Board. The matrix below provides more specific assignment to the responsible entity, supporting entity, and timeframe to implement each housing strategies.

#	Housing Strategies	FY2020	FY2021	FY2022	FY2023	FY2024	Responsible Entities	Supporting Entities
1	Improve the effectiveness of the OSFPD provisions to better protect open space, farmlands, natural resources, and scenic vistas						Planning & Zoning Boards; town staff	HAHT; BOS
2	Improve the effectiveness of the Estate Overlay District to encourage the preservation and adaptive reuse of estate homes to provide housing options...						Planning & Zoning Boards; town staff	HAHT; BOS
3	Consider amending the R-1a, R-1b, and B zoning districts to allow two-family and townhouses by special permit with design review...						Planning & Zoning Boards; town staff	HAHT; BOS
4	Consider adopting a 40R district that could include the Winthrop School property (dependent on surplus decision)	TBD					Planning & Zoning Boards; town staff	HAHT; BOS
5	Perform a zoning audit to determine any legal issues relative to compliance with state and federal fair housing laws and revise zoning bylaws accordingly						Planning & Zoning Boards; town staff	HAHT; BOS
6	Integrate housing development strategies with the town's OSRP...						HAHT; town staff	Planning & Zoning Boards;
7	Reconsider wastewater solutions to support increased residential development downtown and in the Willow Street Overlay District or other areas identified for higher density development						Town staff	HAHT; BOS
8	Pursue the conversion of available town properties (and other potential sites identified in this plan) to housing, where possible						HAHT; town staff	BOS
9	Create a first-time homebuyer program to utilize existing housing stock as permanently affordable housing						HAHT	Town staff; BOS
10	Work with DHCD through MGL Chapter 40T or other programs to assist with SHI unit preservation						HAHT, town staff	CPC
12	Increase allocation of CPA funds and strategically utilize Housing Trust funds to create community and affordable housing...						HAHT; CPC	Town staff; BOS

Strategies 11, 13 and 14 (implementation capacity) should be considered as ongoing efforts which will require careful attention and accountability by key actors, and coordination with partners, including the HAHT, town staff, the CPC, the HDC, and the North Shore HOME Consortium.

HAHT= Hamilton Affordable Housing Trust; BOS = Board of Selectmen CPC = Hamilton Community Preservation Committee

# Chapter 3: Implementation Capacity

## Overview

For a small town, Hamilton has a fair amount of capacity to implement housing initiatives including a Municipal Affordable Housing Trust, a local housing authority, a local development corporation, professional staff, and Community Preservation Act funds. The town is also a member of the North Shore HOME Consortium. Over the past few decades, it is notable that town leaders have proactively expanded Hamilton's capacity to implement housing initiatives with awareness of the needs and benefits of creating greater housing options in the community.

## Resources and Governing Entities

### **HAMILTON AFFORDABLE HOUSING TRUST (HAHT)**

Established in 2005 and adopted under the state's Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), the Hamilton Affordable Housing Trust is designed to:

- a) Purchase or improve land for low-or-moderate-income housing.
- b) Acquire, redevelop or convert existing nonresidential structures for low-or-moderate-income housing.
- c) Develop and construct new dwelling units for purchase or rental by low-or-moderate-income housing purchasers or tenants.
- d) Purchase rights of first refusal to acquire existing dwelling units for sale or rental to low-or-moderate-income households.
- e) 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 HAHT has identified or pursued several sites for affordable housing consideration in recent years. Of these sites, some have hit political roadblocks and or have yet to be actively explored or pursued. The Affordable Housing Trust is an important resource to support the production of affordable housing in Hamilton. As of June 2019, the Trust Fund balance was approximately \$450,000, after obligations.<sup>13</sup> The HAHT expects to soon receive an additional \$400,000 in compensation funds from the Canterbrook development project, as stipulated by the town's Inclusionary Zoning provision.

### **HAMILTON HOUSING AUTHORITY**

Hamilton's Housing Authority, enabled by MGL Chapter 121B, Section 3, currently manages forty senior/non-elderly disability units, twelve independent living rooms and seven family units. The Housing Authority is also an important resource to pursue potential housing opportunities and to support the production of affordable housing in Hamilton.

<sup>13</sup> Balance provided by Dorr Fox, HAHT Coordinator, via email on May 5 and 19, 2019

## **HAMILTON DEVELOPMENT CORPORATION**

Hamilton's Development Corporation – a resident committee established in 2012 – is tasked with providing supplemental support for prosperous and sustainable development and growth within the Downtown Business District. Such actions include but are not limited to feasibility and assessment studies; identifying, assessing and acquiring sites for development or redevelopment; producing and submitting development site plans; or identifying and improving infrastructure and facility needs.

## **TOWN STAFF**

The town has a full-time Director of Planning and Inspections who provides technical expertise and administrative assistance to a number of town planning and development boards, including the Planning Board.

## **METROPOLITAN AREA PLANNING COUNCIL**

The Metropolitan Area Planning Council (MAPC) is the regional planning agency that serves the 101 cities and towns that make up Metropolitan Boston. Its mission is to promote smart growth and regional collaboration. Its regional plan, MetroFuture, guides its work to improve livability including the production of diverse and affordable housing.

## **HOME FUNDS**

The U.S. Department of Housing and Urban Development (HUD) manages HOME, the federal housing program that distributes funds to regional consortiums for the purpose of producing affordable housing. Hamilton is part of the North Shore HOME Consortium, which is administered by the City of Peabody. HUD distributes funds based on a specified formula considering a wide variety of housing and population circumstances. HUD also bridges connections among a network of housing professionals, resources, and technical assistance. This funding resource can be leveraged to construct new affordable housing units, restore or improve existing units or provide rental assistance.<sup>14</sup>

Hamilton has access to approximately \$11,000 annually and has used two rounds of HOME funds to support a recent Habitat for Humanity project (FY17 and FY18). According to the Planning Director, in the current year, Hamilton received \$16,857.

## **COMMUNITY PRESERVATION ACT**

In 2005 Hamilton adopted the Community Preservation Act (CPA), implementing a 2% real estate tax surcharge to generate funds for specified CPA-eligible projects (historic preservation, open space and recreation, and community housing). At least ten percent of these funds must be allocated for community housing projects, with the potential for up to an additional sixty percent and opportunities to leverage other funding sources as well.

<sup>14</sup> North Shore Home Consortium: <http://www.peabody-ma.gov/home%20consortium.html>

The 2018 CPA Plan states that Hamilton has collected approximately \$6,905,106 since its adoption in 2005. A total of \$1,728,141 has supported a variety of community housing projects including housing authority renovations and improvements, a Community Housing Coordinator position, Affordable Housing Trust projects, updating the housing element of Hamilton's Master Plan, constructing new affordable housing units, and others. CPA funds reserved for community housing projects are rarely depleted, indicating that this resource offers significant opportunities for affordable housing in Hamilton. As of June 2019, the current CPA Housing Reserve balance was \$197,000 and an additional \$47,500 is anticipated for FY2020.<sup>15</sup>

<sup>15</sup> Balance provided by Dorr Fox, CPA Coordinator, via email on May 5 and 19, 2019

# Chapter 4: Demographic Profile

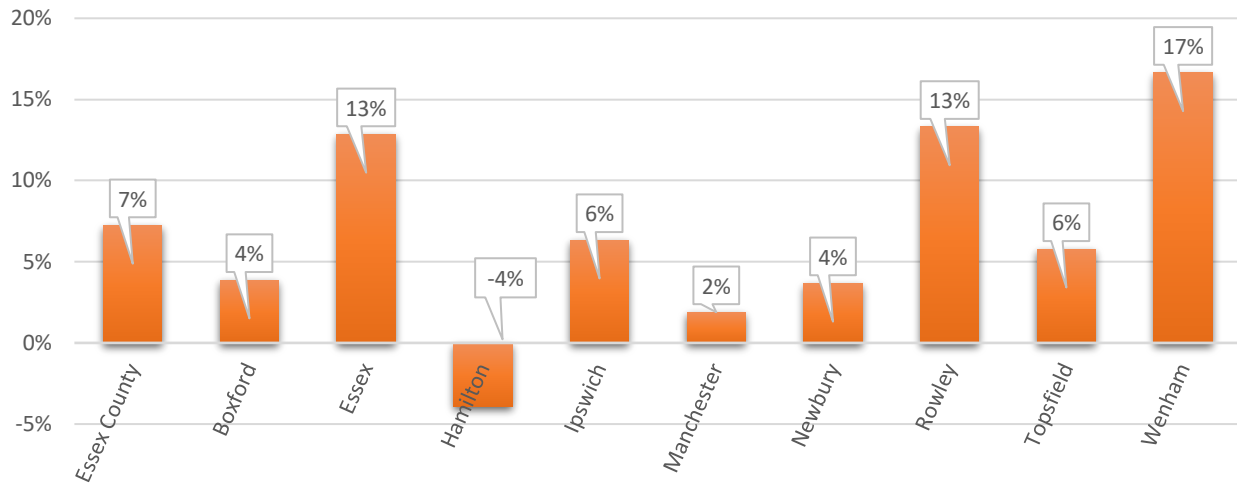
## Key Findings

- Hamilton's population trends are in contrast to the state, county, and surrounding communities. While they are all growing, Hamilton is declining. Loss of population that cannot be explained by regional trends, can be an indicator that the community is less accessible or desirable to newcomers and/or lacks options to accommodate current residents as they age.
- The age composition of Hamilton's population is anticipated to change with significantly fewer children and young and middle-age adults (0-54), and a growing population of older adults (65+).
- Hamilton's lower disability rates may indicate a need for more accessible and supportive housing options for people with disabilities, especially older adults, which may become a more pronounced need as the older adult population increases over the coming decades.
- The proportion of seniors living alone is higher in Hamilton (55 percent of total single-person households) than in the county (43 percent), and state (41 percent).
- There is a mismatch between the size of the existing housing stock and the size of households. Roughly 74 percent of units are three or more bedrooms while only 26 percent are two or less bedrooms, however 46 percent of households have only one to two people.<sup>16</sup> One possible reason that the amount and proportion of Hamilton's single-person households are declining, in contrast to the regional trends, is because the housing stock does not provide enough smaller-unit options.
- The estimated gap of income between Hamilton's renters and owners is greater than in the state, county, and most of the comparison communities. In Hamilton, estimated median renter income was \$39,808, per the 2017 ACS, and estimated median owner income was \$140,518 – a gap of \$100,710. This could indicate a lack of housing options marketable to higher-income renters.

<sup>16</sup> ACS 2013-2017, Table B25041.

## Population Change 2000-2017

Source: 2000 US Decennial Census, Table ; 2013-2017 ACS, Table B01003



## Population and Household Trends

### POPULATION AND HOUSEHOLD CHANGE

Hamilton's estimated population per the 2017 American Community Survey (ACS) is 7,991 people – a decrease of almost 4 percent since 2000 (US Census). The population of Massachusetts (state) and Essex County (county) both increased about 7 percent during that same time period. Among neighboring communities, Hamilton's population is the only community that decreased between 2000 and 2017.

As illustrated below, Manchester grew approximately 2 percent in this time period, followed by Newbury and Boxford at 4 percent, Ipswich and Topsfield at 6 percent, Rowley and Essex at 13 percent, and neighboring Wenham at 17 percent.

*Hamilton's population trends are in contrast to the state, county, and surrounding communities. While they are all growing, Hamilton is declining. Loss of population that cannot be explained by regional trends may be an indicator that the community is less accessible or desirable to newcomers and/or lacks options to accommodate current residents as they age.*

It is also important to look at household composition. In Hamilton, more people tend to live together in one housing unit than experienced in the county or the state overall. The average family size in Hamilton increased less than 1 percent from 3.22 persons per family household in 2000 to 3.25 persons per family household in 2017. The average household size for all household types in Hamilton increased at a higher rate (about 1.7 percent), with 2.87 persons per household (pph) in 2000 and approximately 2.92pph in 2017. As household sizes increase and the population decreases, the demand for new housing decreases. The average household size in Hamilton is higher than in the state and in the county. In the state, average household size increased from 2.51pph to 2.53pph (about 0.7 percent) from 2000 to 2017. In the county, average household size increased from 2.57pph to 2.6pph (about 1.2 percent). Further details regarding the size of households in Hamilton compared to the available housing stock are provided later in this chapter.

### Change in Hamilton Household Characteristics, 2000-2017

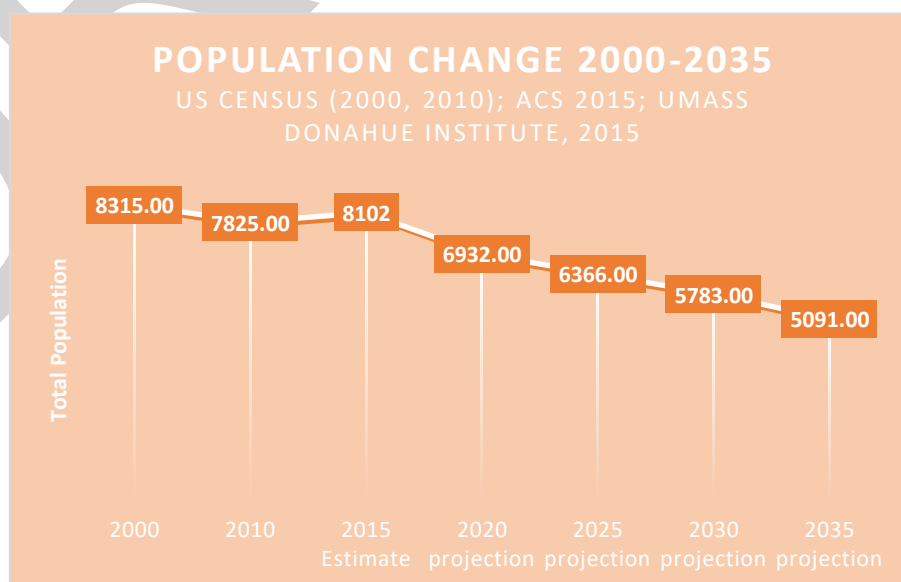
	2000	2010	2017 Estimate	% Change from 2000-2017
<b>Population</b>	8,315	7,825	7,991	-3.9%
<b>Households</b>	2,668	2,692	2,677	<1%
<b>Households with individuals under 18 years</b>	1,171	1,125	1,178	<1%
<b>Single Person Households</b>	420	422	408	-2.9%
<b>Average Household Size</b>	2.87	2.83	2.92	1.7%
<b>Average Family Size</b>	3.22	3.18	3.25	<1%

Source: US Decennial Census 2000, 2010, ACS 2013-2017, S1101

From 2000 to 2017 households with children under 18 years old decreased about by 3 percent in the state and about 2 percent in the county. Single households increased by less than 1 percent in the state and county.

In Essex County, the number of households increased by almost 6 percent, while in Hamilton, the number of households increased by less than 1 percent.

UMass Donahue Institute population projections indicate a continued decrease in Hamilton's population by more than 1,800 people from 2020 to 2035. However, UMass Donahue projections for 2010 and 2015 were below that reported in the US Decennial Census and 2017 ACS estimates. The 2010 UMass Donahue projections for Hamilton were 7,764 people, whereas the 2010 Census counted 7,825 people; the projections for 2015 were 7,486, whereas the ACS estimated 8,102 people. Since ACS data is based on a population sample, the margin of error is relevant, especially for smaller geographies such as Hamilton. For example, the 2017 population estimate of 7,991 has a margin of error +/- 24 (meaning the estimated population is between 7,967 and 8,015). It is important to remember that many factors affect population change and cannot always be accurately predicted. The UMass Donahue projections are primarily based on rates of change for the years of 2005 to 2010, which was a period of relative instability and severe recession.<sup>17</sup> The 2020 Decennial Census will be a better indicator of population trends in Hamilton because the Census is based on a 100 percent count of population.

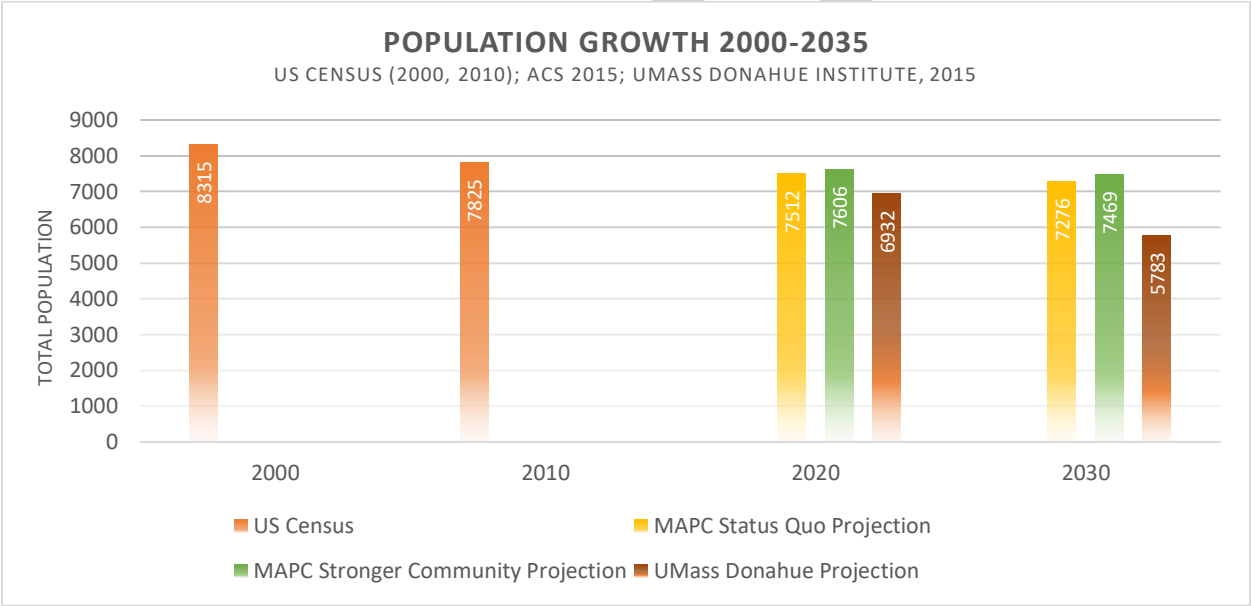


<sup>17</sup> UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, March 2015. [http://pep.donahue-institute.org/downloads/2015/new/UMDI\\_LongTermPopulationProjectionsReport\\_2015%2004%20\\_29.pdf](http://pep.donahue-institute.org/downloads/2015/new/UMDI_LongTermPopulationProjectionsReport_2015%2004%20_29.pdf), accessed 8/4/17.



In addition, MAPC’s estimated population projections provide comparative information to consider against UMass Donahue’s projections. MAPC provides two versions of their projections, *Status Quo* and *Stronger Regions*. The Status Quo projection is based on the assumption that all current trends will continue. In contrast, the Stronger Regions projection is based on potential changes that could promote higher rates of growth, including how a given community chooses to create new housing opportunities, among other factors. Both of MAPC’s projections indicate slower and less drastic population declines than UMass Donahue (see chart below). Under the Status Quo scenario, MAPC predicts that Hamilton’s population will decline to 7,512 in 2020 and to 7,276 in 2030 (an approximate decrease of 7 percent since 2010). Under the Stronger Regions scenario, MAPC predicts that Hamilton’s population will decline to 7,606 in 2020 and to 7,469 in 2030 (approximately 5 percent lower than in 2010).

If the population declines to 7,469 in 2030 (MAPC Stronger Regions Scenario) and household size continues to increase by 1.74 percent to 2.97pph, there would be a need for roughly 2,514 housing units, about 163 units less than the current estimated occupied non-seasonal housing units (2,677) per the 2017 ACS.



Despite a possible decline in housing demand in Hamilton, the housing stock that exists might not meet the needs of current and future resident due to the expense, type, aging housing stock, large size, and lack of accessibility for the aging population. Through local housing and land use/development policies, the town can encourage the development of housing that meets the needs of the population to support a healthy, vibrant community into the future and to potentially combat population loss.

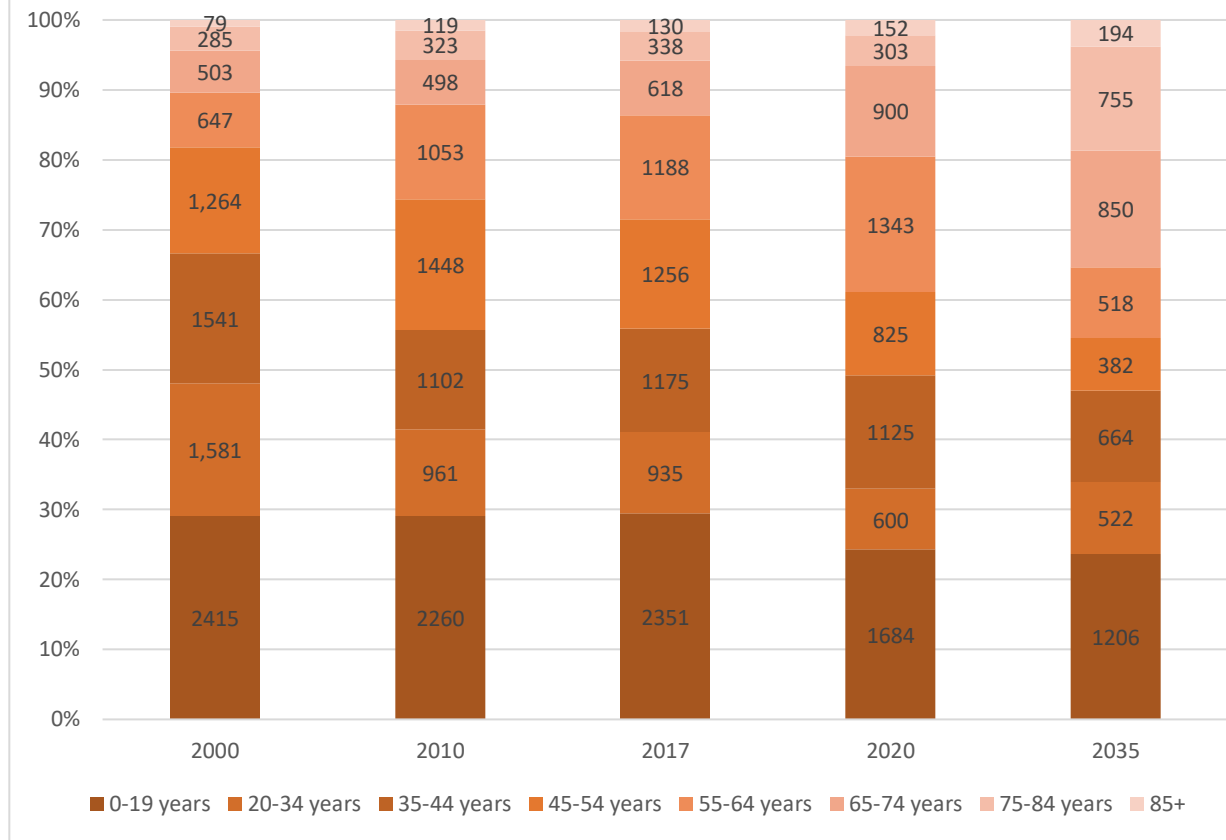
**AGE**

Per the UMass Donahue projections, the age composition of Hamilton’s population is anticipated to change, with significantly fewer children and young and middle-age adults (0-54) and a growing population of older adults (65+).



## HAMILTON AGE DISTRIBUTION

SOURCE: US DECENNIAL CENSUS (2000 AND 2010); AMERICAN COMMUNITY SURVEY (2013-2017 ESTIMATES); UMASS DONAHUE AGE/SEX DETAILS, 2015

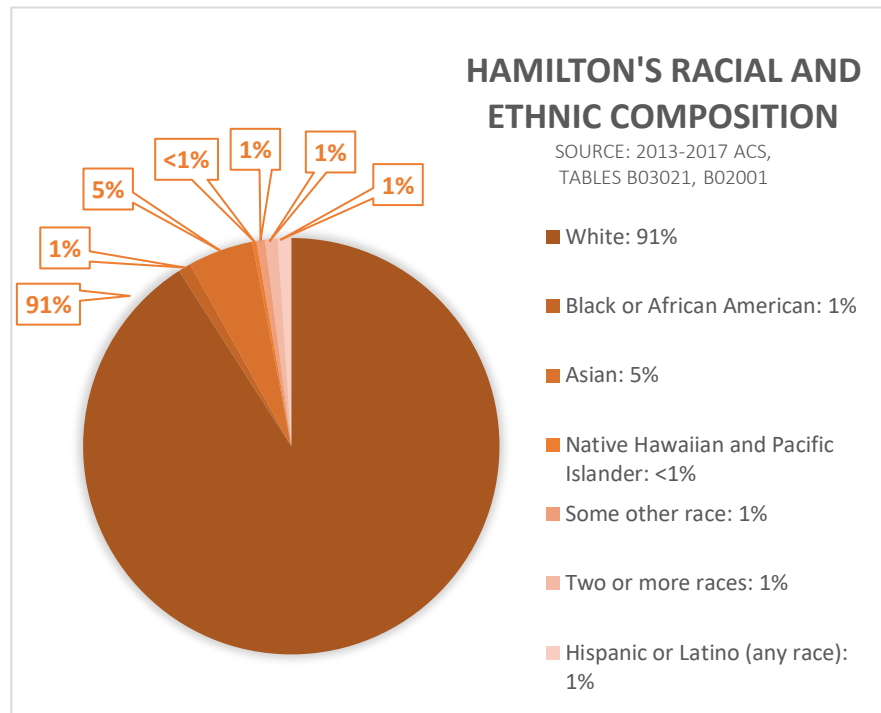


### RACE AND ETHNICITY

Why do we consider racial and ethnic characteristics when analyzing housing need? Because racial and ethnic minorities generally have less wealth and lower income than white, non-Hispanic/Latino populations. Multi-family and rental units can provide less expensive housing options. Therefore, communities with a lower stock of these types of units often have less racial and ethnic population diversity, which can perpetuate regional patterns of segregation. In addition to limited mobility based on income and wealth, segregated residential land use patterns came about as a direct result of public housing policies, plans, and practices that systematically denied equal opportunity based on race and ethnicity. For these reasons, Hamilton, as with many other similar suburban communities, remain primarily populated by people who racially identify as white.

Per the 2017 ACS estimates, Hamilton's population continues to racially identify primarily as white alone, at just under 92 percent. However, the community continues to diversify as the white-majority has decreased slightly from 2000 when just over 94 percent of the population identified as white alone. In the county, approximately 81 percent of the total population identified as white alone per 2017 ACS estimates – a decrease of about 6 percent since 2000. Statewide, approximately 79 percent of people identified as white alone in 2017, down about 6 percent since 2000.

Not surprisingly given the region's persistent racially/ethnically segregated residential land use patterns, the most significant racial/ethnic difference between Hamilton's population and the county's is the percentage of the population identifying ethnically as Hispanic or Latino – approximately one percent of Hamilton's population (of any race), per the 2017 ACS, identifies as having Hispanic/Latino ethnicity, whereas almost 20 percent of the region's population identifies as having Hispanic/Latino ethnicity. Compared to the county and state, Hamilton also has a slightly higher percentage of Asian residents, and a lower percentage of those identifying as some other race or two or more races.

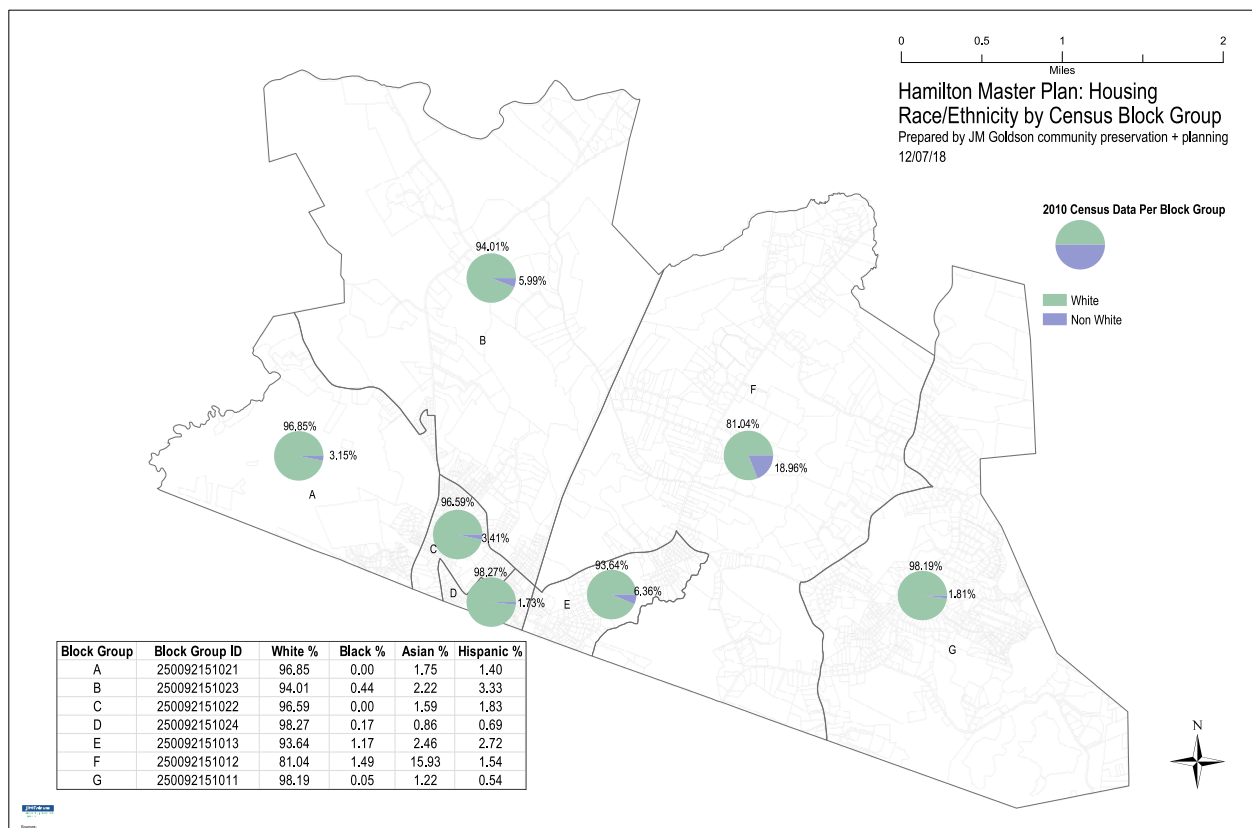


**Hamilton's Racial and Ethnic Characteristics, 2000-2017**

	2000		2010		2017	
	<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
<b>Total Population</b>	8,315	100%	7,764	100%	7,991	100%
<b>White alone</b>	7,832	94.2%	7,175	92.4%	7,344	91.9%
<b>Black or African American alone</b>	39	0.5%	46	0.6%	79	1%
<b>American Indian and Alaska Native alone</b>	14	0.2%	14	0.2%	0	0.0%
<b>Asian alone</b>	354	4.3%	423	5.4%	409	5.1%
<b>Native Hawaiian or Pacific Islander alone</b>	4	<0.1%	0	0%	27	0.3%
<b>Some other race alone</b>	28	0.3%	22	0.3%	53	0.6%
<b>Two or more races:</b>	44	0.5%	84	1.1%	79	1%
<b>Hispanic or Latino (of any race)</b>	82	1%	121	1.6%	85	1%

*Source: U.S. Decennial Census 2000 and 2010, Table QT-P3, 2013-2017 ACS, Tables B03021, B02001.*

Like many communities, Hamilton's racial makeup is not evenly distributed geographically, as illustrated by the map below. Most of Hamilton's non-white population (almost 19 percent) live in census block F, which comprises much of Hamilton's mid-eastern, southern, and northern geography. Many non-white residents also live in census block B (northwestern Hamilton; approximately 6 percent) and block E (mid-south, near downtown; just over 6 percent). These areas have a higher concentration of two or three family homes, condominiums, and multiple houses on single lots, which the majority of non-white residents occupy (see Land Use map in Chapter 6; 2017 ACS).



## DISABILITY

The U.S. Census Bureau, per the ACS, defines disability to include: go-outside-home; employment; mental; physical; self-care; and sensory.<sup>18</sup> Hamilton's estimated disability rate (7 percent of total non-institutionalized population)<sup>19</sup> is lower than the county (13 percent), and state (12 percent). In particular, the estimated percentage of young and middle-age adults (18-64) and older adults (65+) with a disability in Hamilton (5 and 26 percent, respectively) are lower than the county estimates (9 and 33 percent, respectively) and state estimates (9 and 33 percent, respectively). Why are these proportions lower in Hamilton than in the county and state? It is possibly tied to a lack of accessible housing stock and/or access to supportive services.

*Hamilton's lower disability rates may indicate a need for more accessible and supportive housing options for people with disabilities, especially older adults, which may become a more pronounced need as the older adult population increases over the coming decades.*

<sup>18</sup> U.S. Census Bureau, American Community Survey definition of disability: <https://www.census.gov/people/disability/methodology/acs.html>

<sup>19</sup> The U.S. Census Bureau defines the non-institutionalized population as all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters. Whereas, the institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. <https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html>

### Disability by Age, 2017

	Hamilton		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Civilian, (Non-institutionalized Population)</b>	7,991	100%	768,666	100%	6,713,702	100%
<b>With disability</b>	588	7.4%	91,649	12.9%	781,740	11.6%
<b>Under 18 years</b>	2,190	100%	168,557	100%	1,380,031	100%
<b>With disability</b>	86	3.9%	8,157	4.8%	61,659	4.5%
<b>18-64 years</b>	4,715	100%	480,601	100%	4,321,499	100%
<b>With disability</b>	221	4.7%	44,420	9.2%	389,450	9%
<b>65 years and over</b>	1,086	100%	119,378	100%	1,012,172	100%
<b>With disability</b>	281	25.9%	38,852	32.5%	330,631	32.7%

Source: 2013-2017 ACS, Table B18101;

### Disability Type Definitions

All disabilities are self-reported via the 2013-2017 American Community Survey. Disability status is determined by responses to these six types of disability.

Independent Living: People with independent living difficulty report that, due to a physical, mental, or emotional condition, they had difficulty doing errands alone.

Hearing: People who have a hearing disability report being deaf or having serious difficulty hearing.

Vision: People who have a vision disability report being blind or having serious difficulty seeing, even when wearing glasses.

Self-Care: People with a self-care disability report having difficulty dressing or bathing.

Ambulatory: People who have ambulatory disability report that they have serious difficulty walking or climbing stairs.

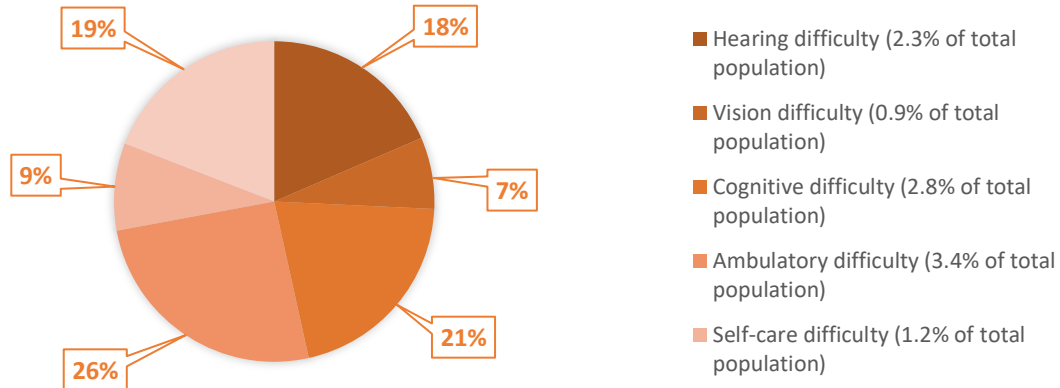
Cognitive: People who have a cognitive disability report having serious difficulty concentrating, remembering, or making decisions.

Source: American Community Survey Subject Definitions

Of the estimated disabilities in Hamilton, the most reported was ambulatory (26 percent of reported disabilities). Cognitive disabilities were reported at 21 percent of total estimated reported disabilities, followed by self-care difficulty (19 percent) and independent living (18 percent). Self-care and independent living disabilities in particular indicate a need for housing options in Hamilton for people with disabilities, especially for older adults.

## HAMILTON DISABILITY CHARACTERISTICS

BY TYPE OF DISABILITY REPORTED & PERCENT OF POPULATION



Note: ACS respondents can indicate multiple disabilities; the percentages included in the pie chart are a percentage of total estimated reported disabilities. Percentages in the legend are relative to the entire population.

## GEOGRAPHIC MOBILITY

Geographic mobility measures the movement of people from one location to another. A population's level of geographic mobility typically varies by economic status, family status, and age—older adults tend to move less than younger adults and owners tend to move less than renters. Hamilton has a large proportion of households that own their home and has an aging population, both of which can contribute to lower geographic mobility rates. This can also indicate that few homes are available for new occupants due to low turn-over. However, in Hamilton, the estimated mobility rates are comparable to the state and the county.

*Per the 2017 ACS, approximately 89 percent of Hamilton's total population lived in the same home the year prior to the survey, which is comparable to the county (88 percent) and state (87 percent).*

Of the population that had moved in the prior year, most (57 percent of the population that had moved; 6 percent of total population) moved from a different community in Essex County. This is slightly lower than mobility characteristics county-wide (63 percent of the population that had moved) and comparable to the state (55 percent of the population that had moved).

### Geographic Mobility, 2013-2017

	Hamilton		Essex County		Massachusetts	
	est. ≥ 1 year	% of total population	est. ≥ 1 year	% of total population	est. ≥ 1 year	% of total population
<b>Total</b>	7,954	100%	767,920	100%	6,718,756	100%
<b>Same Home</b>	7,653	88.7%	675,770	88.6%	5,845,318	87%
<b>Same County</b>	509	6.4%	55,290	7.2%	477,032	7.1%
<b>Same State</b>	175	2.2%	16,126	2.1%	188,125	2.8%
<b>Different State</b>	95	1.2%	10,751	1.4%	141,094	2.1%
<b>Abroad</b>	119	1.5%	5375	0.7%	67,188	1%

Source: 2013-2017 ACS, Table S0701

## HOUSEHOLD TYPES

*Hamilton has proportionally more households with children than in the county and state and, although there are less single-person households overall, a higher percentage of those living alone are seniors.*

Per the 2017 ACS estimates, Hamilton has about 2,677 total households, with approximately 83 percent family households. This is a slight increase in family households (as a proportion of total households) since 2000 when about 80 percent of all households (2,668) were family households. About 44 percent of all households and 53 percent of family households have children under age 18. About 23 percent of households with children are single-parent households in Hamilton, which is lower than the county (35 percent) and the state (32 percent).

About 15 percent of households in Hamilton are single-person households, about 55 percent of which are residents age 65 or older (about 8 percent of all households). Overall, the percentage of single-person households is lower in Hamilton than in the county (27 percent) and state (29 percent), which correlates with the higher average household size. However, the ratio of seniors living alone is higher in Hamilton than in the county (43 percent of all single-person households), and state (41 percent). Married couples without children make up about 34 percent of all households in Hamilton, which is higher than the county and state (28 and 27 percent, respectively).

**Household Types, 2017 estimate**

Household Type	Hamilton		Essex County		Massachusetts	
	est.	%	est.	%	est.	%
<b>Total Households</b>	2,677	100%	291,659	100%	2,585,715	100%
<b>Family Households</b>	2,214	82.7%	195,222	66.9%	1,647,619	63.7%
<i>Households with children under age 18</i>	1178	53%	93,039	47.7%	770,543	46.8%
<i>Male householder with children, no spouse</i>	60	2.7%	7,108	7.6%	52,819	7%
<i>Female householder with children, no spouse</i>	211	17.9%	24,988	26.9%	194,956	25.3%
<b>Married couple without children under age 18</b>	915	41.3%	81,655	42%	703,470	42.7%
<b>Nonfamily households</b>	463	17.3%	96,437	33%	938,096	36.3%
<b>Total householders living alone</b>	407	15.2%	79,915	27.4%	736,929	28.5%
<i>Householders 65+ living alone</i>	222	54.6%	34,707	43.4%	299,943	40.7%

*Source: ACS 2013-2017 Estimates, Table S1101*

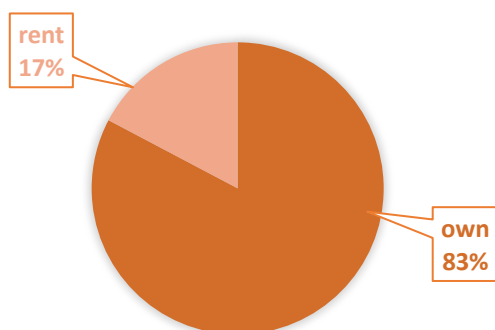


## Tenure

Per the 2017 ACS, about 83 percent of Hamilton households are homeowners, and 17 percent rent their home. Hamilton has a significantly higher estimated percentage of owner households than the county (64 percent), or state (63 percent). The percentage of renter households declined slightly (about 1 percent) since 2000.

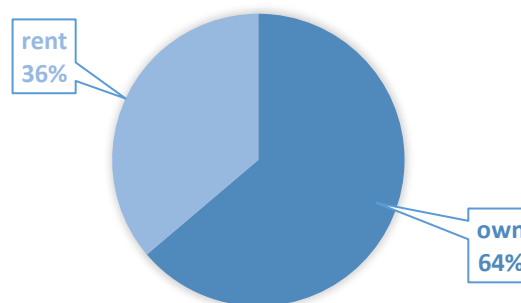
**HAMILTON HOUSING TENURE**

SOURCE: 2013-2017 ACS, TABLE S1101



**ESSEX COUNTY HOUSING TENURE**

SOURCE: 2013-2017 ACS, TABLE S1101

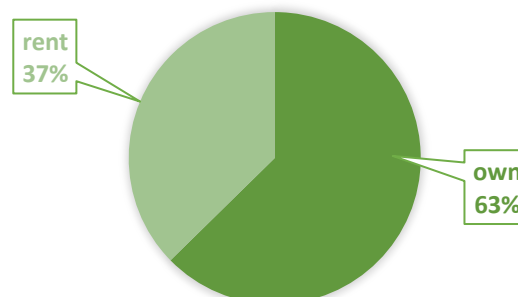


## Household Size

*Since 2000, the estimated composition of households by size changed, with a slight decrease in one-person households, two-person households, and households of four or more, while the proportion of three-person households grew (18.7 percent).*

**MASSACHUSETTS HOUSING TENURE**

SOURCE: 2013-2017 ACS, TABLE S1101



Per the 2017 ACS, most households in Hamilton consist of either four or more people (32 percent) or of two people (31 percent).

About 21 percent of households are three-person households and 15 percent are one-person households, per the 2017 ACS. At the county and state level, single-person households are increasing or staying relatively the same and make up a much higher proportion of all households.

Housing characteristics are described in more detail in the next section, but it is interesting to note that there is a mismatch between the size of the existing housing stock and the size of households. There are an estimated 314 studio and one-bedroom housing units in Hamilton (about 11 percent of total housing units) and over 400 single-person households. About 15 percent of housing units have two-bedrooms, 35 percent have three-bedrooms, and about 39 percent have four or more bedrooms. So, roughly 74 percent of units are three or more bedrooms and only 26 percent are two or less bedrooms. However, 46 percent of households in Hamilton have one to two people.<sup>20</sup>

<sup>20</sup> ACS 2013-2017, Table B25041.

*One possible reason that the amount and proportion of Hamilton's single-person households are declining, in contrast to the regional trends, is because the housing stock does not provide enough smaller-unit options.*

#### Household Size, 2017

	Size	2000		2010		2017	
		<i>number</i>	%	<i>number</i>	%	<i>number</i>	%
Hamilton	1-person	420	16%	422	16%	408	15%
	2-person	863	32%	871	32%	837	31%
	3-person	475	18%	541	20%	564	21%
	4+-person	910	34%	858	32%	868	32%
	Total	2,668	100%	2,692	100%	2,677	100%
	Size	2000		2010		2017	
		<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Essex County	1-person	74628	27%	80286	28%	80048	27%
	2-person	84644	31%	87855	31%	92311	32%
	3-person	45506	17%	46777	16%	48849	17%
	4+-person	70641	26%	71038	25%	70451	24%
	Total	275419	100%	285956	100%	291659	100%
	Size	2000		2010		2017	
		<i>number</i>	%	<i>number</i>	%	<i>est.</i>	%
Massachusetts	1-person	684345	28%	732263	29%	736053	28%
	2-person	774129	32%	813166	32%	851905	33%
	3-person	400166	16%	417216	16%	430209	17%
	4+-person	584940	24%	584430	23%	567548	22%
	Total	2443580	100%	2547075	100%	2585715	100%
Source: ACS 2013-2017, Table S2501; U.S. Decennial Census 2010 and 2000, Table H013							

## HOUSEHOLD INCOME

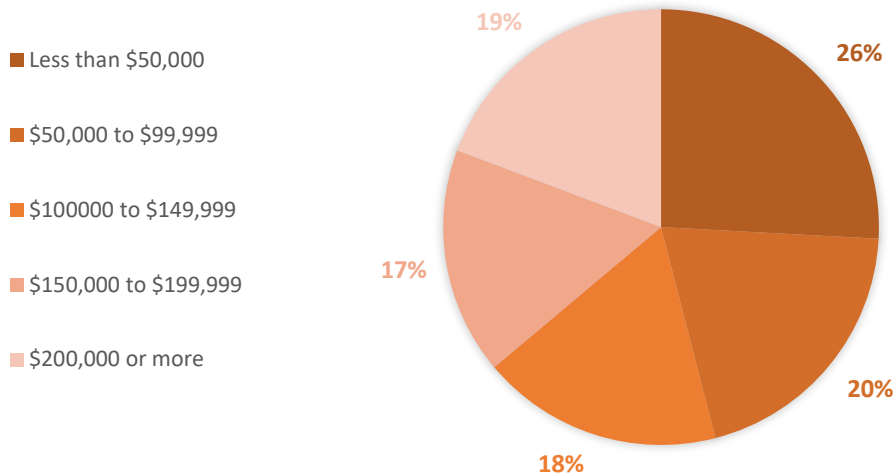
### Income Distribution

Only about 26 percent of households in Hamilton have incomes less than \$50,000, per the 2017 ACS, whereas about 35 percent of households in the county and state have incomes less than \$50,000.

*Hamilton's households are estimated to have significantly higher incomes than households in the county or state. About 54 percent of Hamilton's households have incomes of \$100,000 or more, while approximately 37 percent of households in the county and state earn \$100,000 or more annually.*

## HAMILTON INCOME DISTRIBUTION BY HOUSEHOLD

SOURCE: ACS 2013-2017, TABLE B19001



### Household Income Distribution, 2015

Income	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Less than \$50,000	915,370	35%	103,455	35%	692	26%
\$50,000 to \$99,999	707,713	27%	82,527	28%	539	20%
\$100,000 to \$149,999	451,683	17%	48,677	17%	479	18%
\$150,000 to \$199,999	232,217	9%	26,305	9%	451	17%
\$200,000 or more	278,732	11%	30,695	11%	516	19%
Total	2,585,715	100%	291,659	100%	2,677	100%

Source: ACS 2013-2017, Table B19001

### Median Income

Hamilton's estimated median household income, per the 2017 ACS, is \$112,250, which is significantly higher than the county (\$73,533) and state (\$74,167). Boxford and Topsfield are the only similar nearby communities that have higher median household incomes.

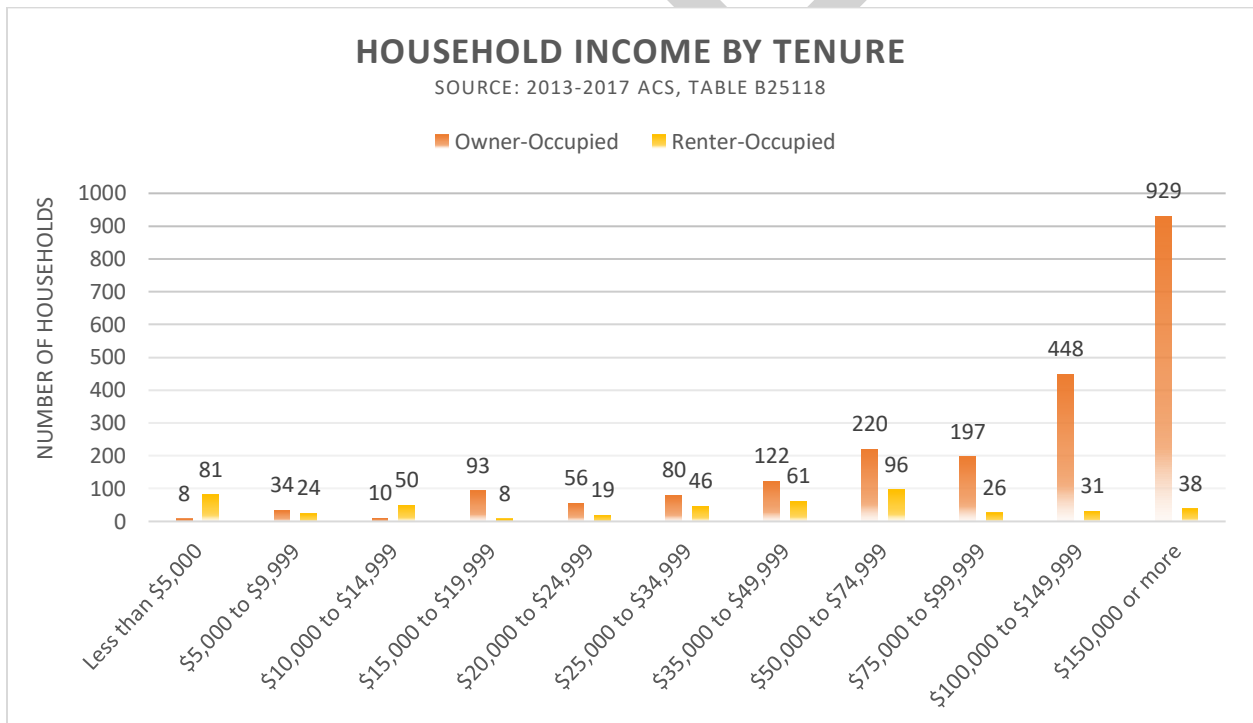
### Median Income by Tenure

Renters tend to have significantly lower incomes than owners, as seen at the community, county, and state level. However, in Hamilton, the estimated gap of income between renters and owners is greater than in the state, county, and most of the comparison communities. In Hamilton, the estimated median renter income was \$39,808, per the 2017 ACS, and the estimated median owner income was \$140,518 – a gap of \$100,710.

### Median Income by Tenure, 2017

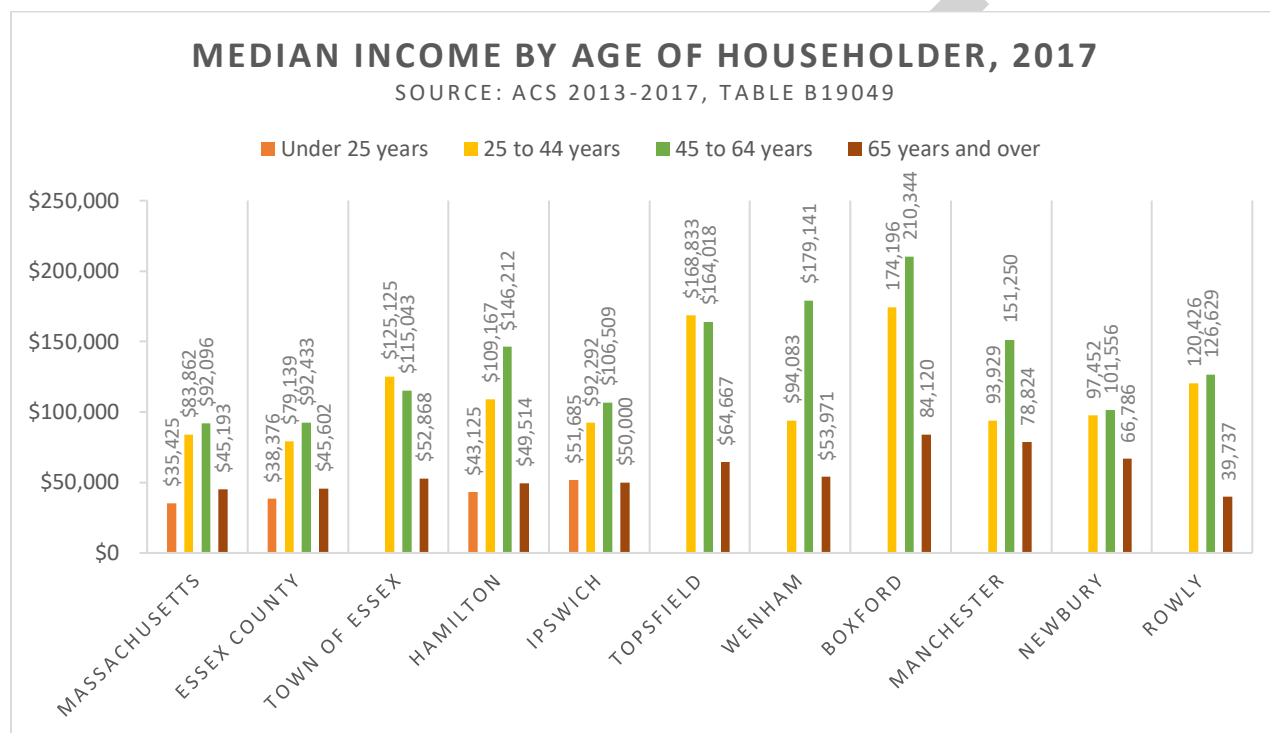
Tenure	Mass	Essex County	Town of Essex	Hamilton	Ipswich	Topsfield	Wenham	Boxford
<b>Total</b>	\$74,167	\$73,533	\$109,327	\$112,250	\$80,829	\$131,387	\$96,979	\$155,034
<b>Owner occupied</b>	\$99,031	\$100,708	\$121,155	\$140,518	\$101,280	\$134,397	\$111,250	\$157,399
<b>Renter occupied</b>	\$40,760	\$36,825	\$50,556	\$39,808	\$38,185	\$21,317	\$50,982	\$41,154
<b>Income Difference</b>	\$58,271	\$63,883	\$70,599	\$100,710	\$63,095	\$113,080	\$60,268	\$116,245
<b>Tenure</b>	<b>Rowley</b>	<b>Manchester</b>	<b>Newbury</b>					
<b>Total</b>	\$89,338	\$105,500	\$89,433					
<b>Owner occupied</b>	\$119,615	\$132,689	\$97,382					
<b>Renter occupied</b>	no data	\$52,165	\$61,964					
<b>Income Difference</b>	no data	\$80,524	\$35,418					

Source: ACS 2013-2017, Table B25119



## Income Distribution by Age of Householder

Per the 2017 ACS, households with householders age 45 to 64 have the highest estimated median income in Hamilton (\$146,212) – this is significantly higher than median incomes for this age cohort in the county (\$92,433) and state (\$92,096). Hamilton has higher estimated incomes across all age groups when compared to the county and region. Older householders in Hamilton (65 +) have a median income of about \$49,514, which is only slightly higher than in the state and county for older householders and is lower than many of the surrounding communities including Boxford, Manchester, Newbury, Topsfield, Wenham, Essex, and Ipswich.



## POVERTY

Individuals are considered poor if the resources they share with others in their household are not enough to meet basic needs. Hamilton has a comparable estimated poverty rate, per the 2017 ACS, to the county and state, with about 11 percent of Hamilton's total population living in households below the federal poverty threshold – this is just under 800 Hamilton residents. About 11 percent of the county's population and 10 percent of the state's population live below the federal poverty threshold.

*The 2017 ACS estimates that about 325 people in Hamilton ages 35 to 64 and 149 people ages 18 to 34 are living in households with incomes below the federal poverty threshold. In addition, there are an estimated 60 older adults (age 65 years and over) and about 262 children living in households with incomes below the federal poverty threshold in Hamilton.*

## Federal Poverty Thresholds

The federal poverty thresholds vary by household size and number of children under 18 and are updated annually. The thresholds do not vary geographically. For example, per the 2018 federal poverty thresholds, a household of three with no children under 18 years is below the poverty threshold if household income is at or below \$19,642 and a household of three with one child is below the poverty threshold if household income is at or below \$20,212. All numbers are for householders under 65.

Size of Family	No related children	One related child	Two related children
One person	\$13,064		
Two people	\$16,815	\$17,308	
Three people	\$19,642	\$20,212	\$20,231
Four people	\$25,900	\$26,324	\$25,465

Source: 2018 Federal Poverty Thresholds <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html> (Note: As of June 2019, the 2018 thresholds were the most recent available.)

## Population in Households Below Federal Poverty Thresholds by Age, 2017

	Hamilton		Essex County		Massachusetts	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Under 5 years</b>	128	16.1%	7,537	9.1%	57,700	7.9%
<b>5-17 years</b>	134	16.8%	18,144	22%	141,280	19.4%
<b>18-34 years</b>	149	18.7%	18,939	23%	209,937	28.9%
<b>35-64 years</b>	325	41%	26,380	32%	227,897	31.3%
<b>65 years and over</b>	60	7.5%	11,434	13.9%	90,732	12.5%
<b>Total in Poverty</b>	796	10.7%	82,434	10.6%	727,546	10%
<b>Total Population</b>	7,991	100.0%	775,860	100%	6,789,319	100%

Source: ACS 2013-2017, Table B17001, B01003

## Economic Characteristics

### EMPLOYMENT

Per the 2017 ACS, approximately 47 percent of Hamilton's total population over 16 is employed, which is slightly lower than the county and state. Roughly 28 percent of Hamilton's total labor force is employed in educational services, healthcare and social services, which makes sense given the presence of educational institutions. These data are also comparable to the state share of employment in this sector. Almost 15 percent of the Hamilton workforce is employed in professional, scientific, management administrative and waste management services, followed by about 11 percent employed in the finance, insurance and real estate industries. Approximately 9 percent are employed in retail trade, about 8 percent in construction, about 7 percent in manufacturing and about 7 percent in arts, entertainment, recreation, accommodation and food services. The remaining 15 percent of Hamilton's employed population are dispersed among several other sectors. The 2017 ACS estimated unemployment rate for Hamilton was just under 4 percent, which is lower than the county and state rates of 6 percent.



## Economic Sectors, 2017

Industry	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Total civilian employed population 16 years and older	3,525,672	51.9%	397,621	51.2%	3,754	47.0%
Agriculture, forestry, fishing and hunting, and mining	13,907	0.4%	1,465	0.4%	9	0.2%
Construction	194,219	5.5%	22,473	5.7%	291	7.8%
Manufacturing	317,979	9.0%	42,264	10.6%	271	7.2%
Wholesale trade	80,307	2.3%	9,313	2.3%	37	1.0%
Retail trade	368,782	10.5%	43,251	10.9%	343	9.1%
Transportation and warehousing, and utilities	129,763	3.7%	14,498	3.6%	132	3.5%
Information	83,579	2.4%	9,149	2.3%	103	2.7%
Finance and insurance, and real estate and rental and leasing	262,118	7.4%	26,595	6.7%	397	10.6%
Professional, scientific, and management, and administrative and waste management services	478,350	13.6%	52,789	13.3%	560	14.9%
Educational services, and health care and social assistance	993,880	28.2%	104,385	26.3%	1,059	28.2%
Arts, entertainment, and recreation, and accommodation and food services	308,836	8.8%	36,494	9.2%	254	6.8%
Other services, except public administration	155,899	4.4%	19,367	4.9%	188	5.0%
Public administration	138,053	3.9%	15,578	3.9%	110	2.9%

Source: ACS 2013-2017, Table DP03

## TRAVEL TIME TO WORK

Per the 2017 ACS estimates, about 50 percent of Hamilton residents have a less than 30-minute travel time to work. This is comparable to trends in the county (52 percent) and state (51 percent). Almost 19 percent of Hamilton households commute over an hour, which is significantly higher than in the county (approximately 14 percent) and state (approximately 12 percent). This indicates that employment opportunities suitable to the education and skill level of Hamilton residents are farther from the community than is typical in the state and county.

### Travel Time to Work, 2017

Travel Time	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	% of total working population	<i>est.</i>	% of total working population	<i>est.</i>	% of total working population
Less than 15 minutes	749,525	21.3%	90,988	22.9%	635	16.9%
15 to 29 minutes	1,055,050	29.9%	115,946	29.2%	1255	33.4%
30 to 44 minutes	731,337	20.7%	69,970	17.6%	491	13.1%
45 to 59 minutes	344,888	9.8%	36,490	9.2%	246	6.6%
More than 60 minutes	404,992	11.5%	53,965	13.6%	699	18.6%

Source: ACS 2013-2017, Table B08303, DP03

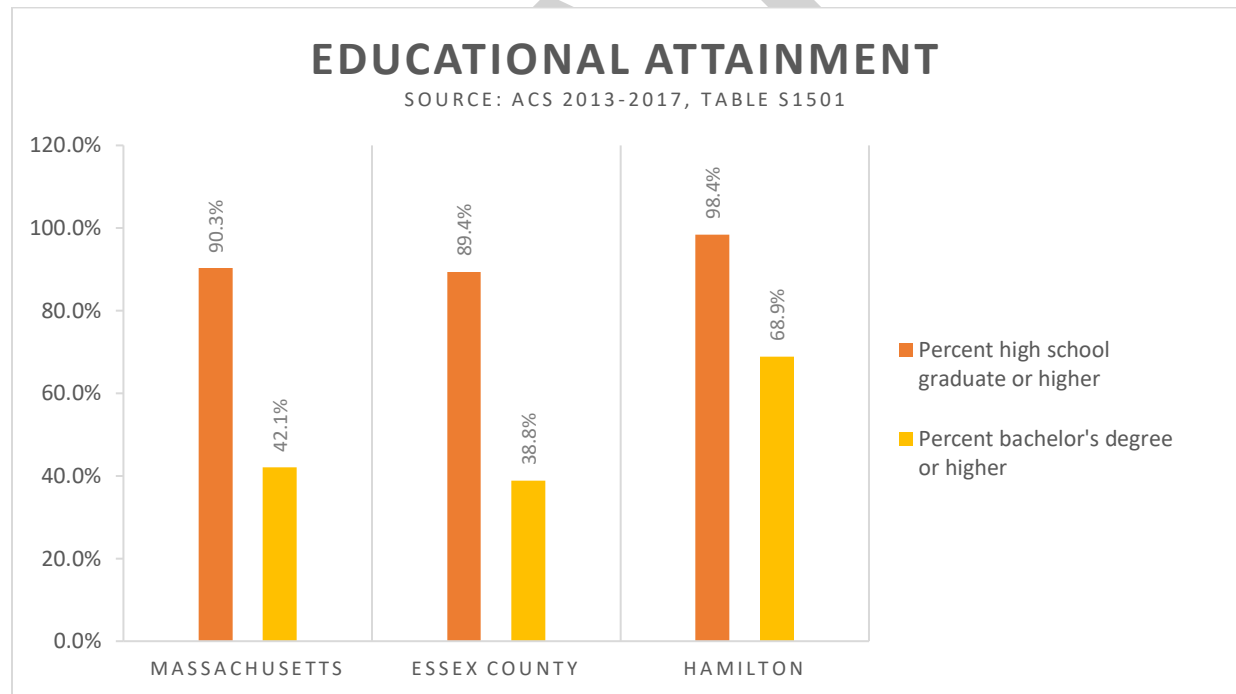
## EDUCATIONAL ATTAINMENT

Per the 2017 ACS, about 98 percent of Hamilton's population age 25 years and over are high school graduates or have higher education – this is higher than the county (89 percent) and state (90 percent). About 38 percent of Hamilton's population have a Bachelor's degree and not a graduate or professional degree, which is also higher than the county and state (23 percent). About 31 percent of Hamilton's population has a graduate or professional degree, which is also significantly higher than the county and state (16 and 19 percent, respectively).

### Educational Attainment, 2017

Educational Attainment	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Population 25 years and over	4,706,536		534,288		5,247	
Less than 9th grade	216,649	4.6%	30,081	5.6%	46	0.9%
9th to 12th grade, no diploma	241,431	5.1%	26,635	5.0%	36	0.7%
High school graduate (includes equivalency)	1,162,683	24.7%	135,573	25.4%	568	10.8%
Some college, no degree	741,582	15.8%	90,217	16.9%	550	10.5%
Associate's degree	363,330	7.7%	44,397	8.3%	431	8.2%
Bachelor's degree	1,101,605	23.4%	124,302	23.3%	1,989	37.9%
Graduate or professional degree	879,256	18.7%	83,083	15.6%	1,627	31.0%

Source: ACS 2013-2017, Table S1501



# Chapter 5: Local Housing Conditions

## Key Findings

- Hamilton has about 2,978 housing units, with about 90 percent occupied year-round. The estimated rental vacancy rate in Hamilton is 3 percent and estimated ownership vacancy rate is 2.9 percent. These rates indicate a need for more rental units, whereas the supply of available ownership units is within a healthy range.
- Roughly 82 percent of Hamilton's occupied housing units are owner occupied and 18 percent renter occupied, which is a significantly lower proportion of renter housing than in the region and state.
- Hamilton's existing housing stock provides limited options. Most of the properties in Hamilton consist of single-family units (approximately 85 percent), followed by other, non-residential uses at 10 percent. Non-single-family residential uses make up less than 4 percent of all properties in Hamilton.
- Hamilton's housing stock is older, with proportionally less new construction than in the county and state. More than half (55 percent) of Hamilton's housing units are estimated to be built prior to 1979. Houses built before this time may contain lead paint, which can pose health hazards.
- Property taxes are high in Hamilton. Hamilton has among the highest residential tax rates in the county at \$16.48, with only two communities (Wenham and Topsfield) higher than Hamilton at \$18.02 and \$17, respectively. The median residential tax rate in the county is \$13.98. Hamilton's average single-family tax bill is \$9,895, with only four communities in the county having higher tax bills in comparison.
- In 2019 (year-to-date Jan-March), the median sales price for a single-family house in Hamilton was \$596,500. The 2018 median sales price was \$550,000.
- Renter households in Hamilton are particularly young in comparison to the county, with few seniors living in rental units, especially those age 65 to 74.

# Housing Supply and Vacancy Trends

## OCCUPANCY AND TENURE

The 2017 ACS estimated 2,978 housing units in Hamilton, with 2,677 year-round occupied units (90 percent) and an estimated 301 vacant units (10 percent of total housing units), with 51 of these (17 percent) for seasonal, recreational, or occasional use. The 2017 estimated rental vacancy rate in Hamilton is 3 percent and estimated ownership vacancy rate is 2.9 percent.

These vacancy rates indicate a need for more rental units, whereas the supply of available ownership units is within a healthy range. The county and state have higher homeowner vacancy rates and fairly comparable rental vacancy rates. An estimated 82 percent of Hamilton's total occupied housing units are owner-occupied while almost 18 percent are renter-occupied, per 2017 ACS estimates. In comparison, the county and state have a greater proportion of renter-occupied units (36 and 37 percent, respectively).

### Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units.

A low vacancy rate can result in pressure on housing prices. A 2% vacancy rate for ownership and 5.5% for rental units are considered natural vacancy rates in a healthy market.

*Source: The Greater Boston Housing Report Card 2017, November 2017, pages 38 and 46.*

### Occupancy, Vacancy, and Tenure, 2017

	Massachusetts		Essex County		Hamilton	
Total housing units	2,864,989		311,179		2,978	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Occupied housing units	2,585,715	90.3%	291,659	93.7%	2,677	89.9%
Owner-occupied	1,612,329	62.4%	186,007	63.8%	2,197	82.1%
Renter-occupied	973,386	37.6%	105,652	36.2%	480	17.9%
Vacant housing units	279,274	9.7%	19,520	6.3%	301	10.1%
Homeowner vacancy rate	(X)	1.1	(X)	0.8	(X)	2.9
Rental vacancy rate	(X)	4	(X)	3.3	(X)	3

*Source: ACS 2013-2017, Table DP04*

## RESIDENTIAL PROPERTY CHARACTERISTICS

Hamilton's land is divided into 2,800 total parcels, with 2,470 parcels (88 percent) occupying residential uses. Most of the parcels in Hamilton consist of single-family properties (approximately 85 percent), followed by other, non-residential uses at 10 percent. Non-single-family residential uses make up less than 4 percent of all properties in Hamilton.

**Hamilton Residential Land Use by Parcel, 2019**

Use Type	Number of Parcels	% of Total Parcels
Single-Family	2368	85%
Two-or-More-Family	43	2%
Condominiums	58	2%
Apartments	1	<1%
Commercial	55	2%
Other Non-Residential Uses	275	10%
<b>Total</b>	<b>2,800</b>	<b>100%</b>

*Source: DOR Municipality Databank, Parcel Counts by Usage Code 2019*

About 86 percent of units in Hamilton are single, detached, units, which is higher than the county (50 percent) and state (52 percent). About 10 percent of Hamilton's units are in multi-family (three or more units) buildings, which is lower than the county and state (approximately 31 percent).

**Units in Structure, 2017**

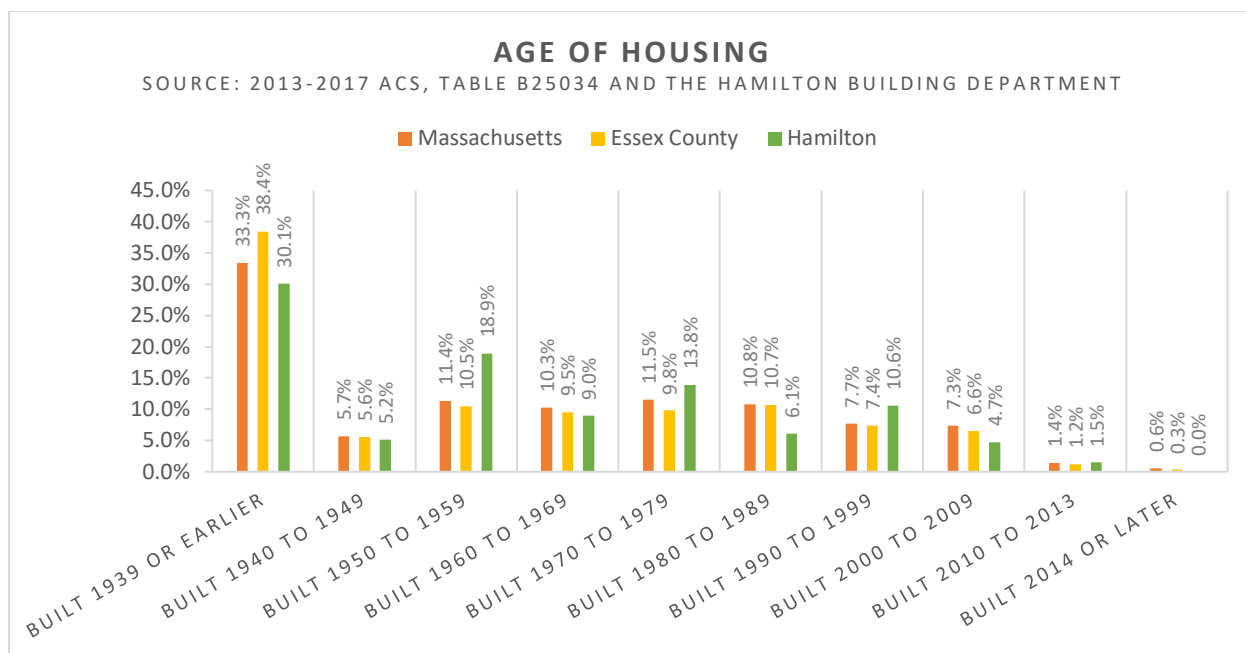
	Massachusetts		Essex County		Hamilton	
<b>Total</b>	2,864,989		311,179		2,978	
<b>Units in Structure</b>	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>1, detached</b>	1,496,092	52.2%	157,883	50.7%	2,567	86.2%
<b>1, attached</b>	151,949	5.3%	20,244	6.5%	17	0.6%
<b>2</b>	289,489	10.1%	33,978	10.9%	75	2.5%
<b>3 or 4</b>	306,938	10.7%	34,548	11.1%	8	0.3%
<b>5 to 9</b>	166,765	5.8%	16,673	5.4%	51	1.7%
<b>10 to 19</b>	122,890	4.3%	13,523	4.3%	30	1.0%
<b>20 to 49</b>	124,689	4.4%	14,636	4.7%	187	6.3%
<b>50 or more</b>	181,576	6.3%	17,392	5.6%	34	1.1%
<b>Mobile home</b>	23,762	0.8%	2,195	0.7%	9	0.3%
<b>Boat, RV, van, etc.</b>	839	0.0%	107	0.0%	0	0.0%

*Source: ACS 2013-2017, Table B25024*

## AGE OF HOUSING

The majority of housing in Hamilton was built before 1940 (approximately 30 percent, which is slightly lower than the county and state). Roughly 55 percent of Hamilton's homes were built prior to 1979. Compared to the county and state, Hamilton has a higher percentage of housing units constructed in the 1950's, 1970's, and 90's. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The EPA's Lead Renovation, Repair, and Painting Rule was passed in 1978 and required the use of lead-safe practices and other actions aimed towards preventing lead poisoning since then.

The 2017 ACS estimates approximately 6 percent of homes in Hamilton were built after 2000, compared to roughly 8 percent in the county and 9 percent in the state.



## TRENDS IN RESIDENTIAL PROPERTY VALUES

A review of trends in residential property values provides some perspective on what is occurring with housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth.

In FY19, the total assessed value of all residential parcels in Hamilton was \$1,591,353,800 and the average value of a single-family home was \$600,426. Hamilton has among the highest residential tax rates in the county at \$16.48, with only two communities (Wenham and Topsfield) higher than Hamilton at \$18.02 and \$17, respectively. The median residential tax rate in the county is \$13.98.

Hamilton's average single-family tax bill is \$9,895, with only four communities in the county having higher tax bills in comparison (Wenham, Boxford, Topsfield, and Andover, in descending order). The average single-family tax bill for Essex County is \$7,185.

### Assessed Value, Tax Rates, and Average Tax Bills, FY2019

Municipality	Residential Assessed Values	Average Single-Family Residential Values	Number of Single-Family Parcels	Residential Tax Rate	Average Single-Family Tax Bill
Boxford	\$1,770,698,200	\$643,408	2,640	\$16.28	\$10,475
Town of Essex	\$787,436,361	\$571,264	993	\$15.37	\$8,780
<b>Hamilton</b>	<b>\$1,591,353,800</b>	<b>\$600,426</b>	<b>2,368</b>	<b>\$16.48</b>	<b>\$9,895</b>
Ipswich	\$2,653,104,629	\$542,308	3,617	\$14.09	\$7,641
Manchester	\$2,279,712,840	\$1,145,064	1,599	\$11.23	\$12,859
Newbury	\$1,495,845,223	\$523,025	2,370	\$10.81	\$5,654
Rowley	\$923,941,725	\$456,584	1,663	\$14.68	\$6,703
Topsfield	\$1,301,752,738	\$599,950	1,877	\$17.00	\$10,199
Wenham	\$861,366,115	\$672,624	1,108	\$18.02	\$12,121

Source: DOR Municipality Databank, FY19



## PERMITTING ACTIVITY

Between 2007 and 2017, residential permit activity in Hamilton fluctuated greatly. In some years only one or two single-family homes were permitted, while other years saw between 5 and 10 new permits. It appears that a high number of units were permitted in 2012, with 30 single-family permits and 12 two-family units, according to US Census data. However, according to estimates provided by the Hamilton Director of Planning and Inspections, there were 30 new units built between 2014 and 2016.<sup>21</sup>

**Hamilton Residential Building Permit Activity, 2007-2017**

Permits Issued (units)	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Single-Family	1	2	6	5	1	30	10	5	5	3	7
Two-Family	0	0	0	0	0	12	0	0	0	0	0
Three-or-Four-Family	0	0	0	0	0	0	0	0	0	0	0
Five+ Family	0	0	0	0	0	0	0	0	0	0	0
Total	1	2	6	5	1	42	10	5	5	3	7

*Source: MassBenchmarks Annual building permit data from Census Bureau Construction Statistics, 2007-2017*

## Owner-Occupied Housing Characteristics

### OWNER CHARACTERISTICS

Per the 2017 ACS estimates, most owner households in Hamilton moved into their current unit between 1990 and 2009 (48 percent). This is similar to trends in the county and state (52 percent). However, more owners in Hamilton moved in before 1980 (20 percent) than in the county and state (15 percent).

**Owners by Year Moved In to Unit, 2017**

	Massachusetts		Essex County		Hamilton	
	est.	%	est.	%	est.	%
Total	1,612,329	100%	186,007	100%	2,197	100%
Moved in 2015 or later	72,814	5%	8,554	5%	97	4%
Moved in 2010 to 2014	277,764	17%	33,470	18%	387	18%
Moved in 2000 to 2009	493,869	31%	57,173	31%	534	24%
Moved in 1990 to 1999	333,418	21%	38,914	21%	531	24%
Moved in 1980 to 1989	184,719	11%	20,731	11%	218	10%
Moved in 1979 or earlier	249,745	15%	27,165	15%	430	20%

*Source: 2013-2017 ACS, Table B25038*

Most owner householders in Hamilton (58 percent) are between the ages of 35 and 59 – this is slightly higher than the county and state (52 and 51 percent, respectively). Hamilton has fewer estimated owner householders ages 65-74 (13 percent) than the county and state (17 percent) and more owner householders ages 55-59 (18 percent) than the county and state (13 and 12 percent, respectively).

<sup>21</sup> Source: Email from Patrick Reffett, Hamilton Director of Planning and Inspections, to Adrienne Shaefer Borrego, JM Goldson LLC, on January 23, 2019

### Owner by Age of Householder, 2017

	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Owner-Occupied Units</b>	1,612,329	100%	186,007	100%	2,197	100%
<b>Householder 15 to 24 years</b>	5,572	<1%	506	<1%	0	0%
<b>Householder 25 to 34 years</b>	126,251	8%	13,833	7%	138	6%
<b>Householder 35 to 44 years</b>	251,863	16%	27,983	15%	364	17%
<b>Householder 45 to 54 years</b>	376,183	23%	44,790	24%	509	23%
<b>Householder 55 to 59 years</b>	200,346	12%	23,943	13%	396	18%
<b>Householder 60 to 64 years</b>	183,792	11%	21,537	12%	239	11%
<b>Householder 65 to 74 years</b>	272,140	17%	31,313	17%	288	13%
<b>Householder 75 to 84 years</b>	135,297	8%	14,724	8%	166	8%
<b>Householder 85 years and over</b>	60,885	4%	7,378	4%	97	4%

Source: 2013-2017 ACS, Table B25007

Per the 2017 ACS estimates, about 62 percent of owner households in Hamilton have incomes of \$100,000 or greater. This is higher than the county and state (51 and 50 percent, respectively). In particular, Hamilton has a higher percentage of owner households with incomes of \$150,000 or more (42 percent) compared to the county and state (29 and 28 percent, respectively).

Hamilton also has fewer owner households with incomes between \$35,000 and \$99,999 (25 percent) compared to the county and state (37 percent). Hamilton has a slightly higher percentage of owner households with incomes between \$15,000 and \$34,999 (7 percent) than the county or state (4 percent).

### Owners by Household Income, 2017

	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Owner-Occupied Units</b>	1,612,329	100%	186,007	100%	2,197	100%
<b>Less than \$5,000</b>	20,666	1%	2,566	1%	8	<1%
<b>\$5,000 to \$9,999</b>	14,187	1%	1,423	1%	34	2%
<b>\$10,000 to \$14,999</b>	29,487	2%	2,951	2%	10	<1%
<b>\$15,000 to \$19,999</b>	35,026	2%	3,792	2%	93	4%
<b>\$20,000 to \$24,999</b>	40,084	2%	4,043	2%	56	3%
<b>\$25,000 to \$34,999</b>	84,706	5%	8,953	5%	80	4%
<b>\$35,000 to \$49,999</b>	133,438	8%	14,807	8%	122	6%
<b>\$50,000 to \$74,999</b>	235,247	15%	26,981	15%	220	10%
<b>\$75,000 to \$99,999</b>	221,260	14%	26,767	14%	197	9%
<b>\$100,000 to \$149,999</b>	351,795	22%	40,577	22%	448	20%
<b>\$150,000 or more</b>	446,433	28%	53,147	29%	929	42%

Source: 2013-2017 ACS, Table B25118

### Owner-Occupied Housing Values

The majority of owner-occupied homes in Hamilton have higher values in comparison to the county and state. About 81 percent of owner-occupied units in Hamilton have estimated values between \$300,000 and \$999,999. In the county, approximately 66 percent of owner-occupied homes are valued within this range, and 52 percent statewide. Approximately 4 to 5 percent of owner-occupied units in the county and state are valued above \$1,000,000, while 10 percent are valued above this price in Hamilton.

The majority of owner-occupied units in Hamilton are valued between \$400,000 and \$749,999 (54 percent). County and State majorities fall between \$200,000 and \$399,999 at 46 and 44 percent, respectively.

Just 9 percent of owner-occupied homes in Hamilton are valued below \$300,000, while 33 and 39 percent are valued within this range in the county and state, respectively.

*Just over ninety percent of owner-occupied homes in Hamilton have estimated values below \$300,000.*

#### Owner-Occupied Units by Value, 2017

Home Value	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Owned Homes</b>	1,612,329	100%	186,007	100%	2,197	100%
<b>Less than \$50,000</b>	41,807	3%	4,181	2%	48	2%
<b>\$50,000 to \$99,999</b>	21,717	1%	1,696	1%	0	0%
<b>\$100,000 to \$199,999</b>	205,591	13%	14,523	8%	47	2%
<b>\$200,000 to \$299,999</b>	354,531	22%	37,217	20%	115	5%
<b>\$300,000 to \$399,999</b>	347,096	22%	48,235	26%	331	15%
<b>\$400,000 to \$499,999</b>	225,815	14%	28,871	16%	506	23%
<b>\$500,000 to \$749,999</b>	256,779	16%	34,994	19%	670	31%
<b>\$750,000 to \$999,999</b>	83,827	5%	9,863	5%	274	12%
<b>\$1,000,000 to \$1,499,999</b>	43,150	3%	3,986	2%	135	6%
<b>\$1,500,000 to \$1,999,999</b>	14,415	1%	947	1%	37	2%
<b>\$2,000,000 or more</b>	17,601	1%	1,494	1%	34	2%

*Source: 2013-2017 ACS, Table B25075; Note: ACS data based on samples and are subject to variability*

#### For-Sale Market

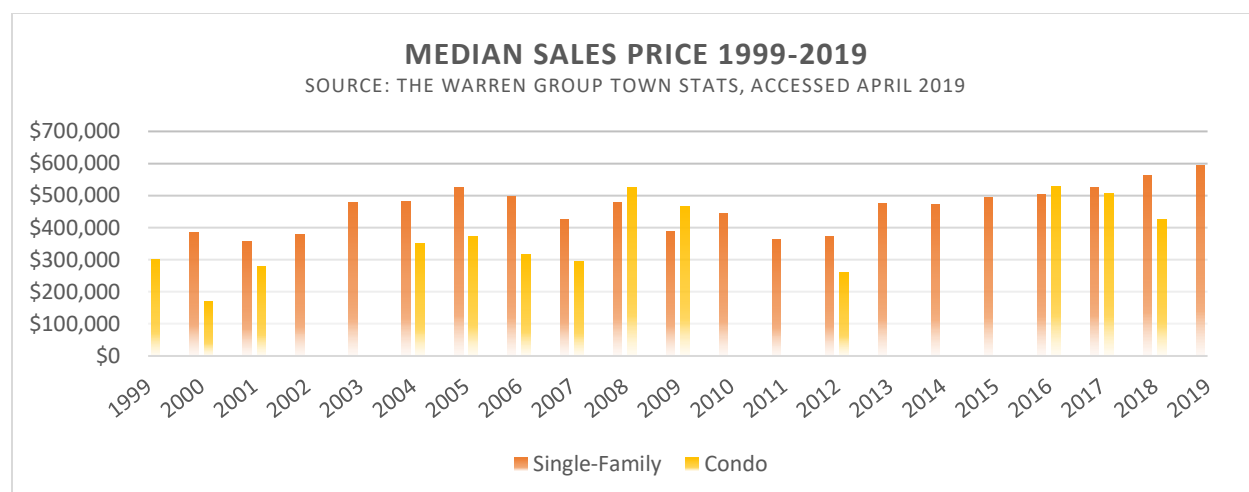
In 2019 (year-to-date Jan-March), the median sales price for a single-family house in Hamilton was \$596,500. There is no data yet for median condo sales price in 2019. In 2018, the most recent complete calendar year, the median single-family sales price was \$562,500. The median sales price for a condo in 2018 was \$425,000. Condominium prices in Hamilton vary due to the relatively low number of condo units sold per year, compared to the number of single-family units. For example, in 2019 only one condo unit was sold in Hamilton, whereas thirteen units were sold in 2017.

#### Hamilton Median Sales Price: 1999-2019

Year	Single-Family	Condo	All
1999	\$302,500	\$300,000	\$302,500
2000	\$385,000	\$169,500	\$380,000
2001	\$357,000	\$278,000	\$389,000
2002	\$380,000		\$383,000
2003	\$479,000		\$459,000
2004	\$480,625	\$349,900	\$478,250
2005	\$525,000	\$372,450	\$525,000
2006	\$496,000	\$315,000	\$494,700
2007	\$426,250	\$294,000	\$430,448
2008	\$480,000	\$525,000	\$480,000
2009	\$388,000	\$467,500	\$385,000
2010	\$443,500		\$415,500
2011	\$362,500		\$363,625
2012	\$372,400	\$260,000	\$377,400
2013	\$475,250		\$480,250
2014	\$472,500		\$459,500
2015	\$494,000		\$497,000
2016	\$504,000	\$527,000	\$526,500
2017	\$525,000	\$505,000	\$527,500
2018	\$562,500	\$425,000	\$550,000
2019	\$595,000		\$580,000

*Source: The Warren Group Town Stats, 2019*

Median single-family sales prices reached a high of \$525,000 in 2005 just before the recession when prices dipped to a low of \$426,250 in 2007. When adjusting for inflation, Hamilton's home prices today have not yet rebounded from the recession. The 2019 YTD median of \$595,000, when adjusted for inflation, is only \$453,756 in 2005 dollars.<sup>22</sup>



Hamilton's 2019 median single-family sales price falls in the middle of comparison communities – with Manchester having the highest at \$732,000 and Rowley the lowest at \$532,500.

#### Median Sales Price, 2018

Municipality	Median Sales Price (Single-Family)
Boxford	\$680,000
Town of Essex	\$582,500
Hamilton	\$596,500
Ipswich	\$595,000
Manchester	\$732,500
Newbury	\$545,000
Rowley	\$532,500
Topsfield	\$670,000
Wenham	\$690,000

*Source: The Warren Group Town Stats, 2018, accessed June 2019.*

#### Five-Year Snapshot

In addition to The Warren Group's median sales price calculator, it is helpful to look at recent sales data from the Multiple Listings Service (MLS) – a real estate database that tracks various factors and indicators for every home sale. The data provided below covers a five-year timeframe from 2014 through July 26, 2019 (TYD).<sup>23</sup>

<sup>22</sup> US Inflation Calculator, <https://www.usinflationcalculator.com>, accessed June 2019.

<sup>23</sup> Data provided by local realtor, Fred Mills

### Five Year Market Snapshot

	Total # of sales	avg days on market	avg sales price	median sales price	# condos	# single-family	1 bed	2 bed	3 bed	4 bed	5+ bed	median living s.f.
2014	82	126	557,760	475,750	1	81	0	6	35	35	6	3,584
2015	88	99	569,472	494,500	2	86	0	9	40	29	10	3,584
2016	99	113	665,533	535,000	5	94	1	13	36	38	11	1,263
2017	117	94	645,213	549,900	10	107	1	13	53	41	8	2,253
2018	99	72	716,729	595,000	5	94	1	7	44	36	11	1,893
2019 YTD (through 7/26)	59	72	679,661	599,999	3	56	0	5	24	25	5	2,008

The demand or pressure around home sales in Hamilton has increased over the last five years, as indicated by the decreasing average number of days on the market. This snapshot also helps to illustrate how quickly housing prices are increasing in Hamilton. Just since 2014, the median sales price has increased by more than \$100,000. Not surprisingly, there are more single-family home sales than condo sales in Hamilton. Three-and-four-bedroom units are most common, which would often indicate that these types of units are in higher demand. However, given Hamilton's high percentage of three-and-four bedroom-units and comparatively low percentage of one-or-two-bedroom units, considering the composition of Hamilton's household sizes (46 percent one-or-two-person households), this trend is likely a reflection of what is available in Hamilton and less a reflection of actual demand. Interestingly, the average square footage of home sales has decreased over the last five years, which may be an indicator that Hamilton residents are looking for smaller units.

## Renter-Occupied Housing Characteristics

### RENTER CHARACTERISTICS

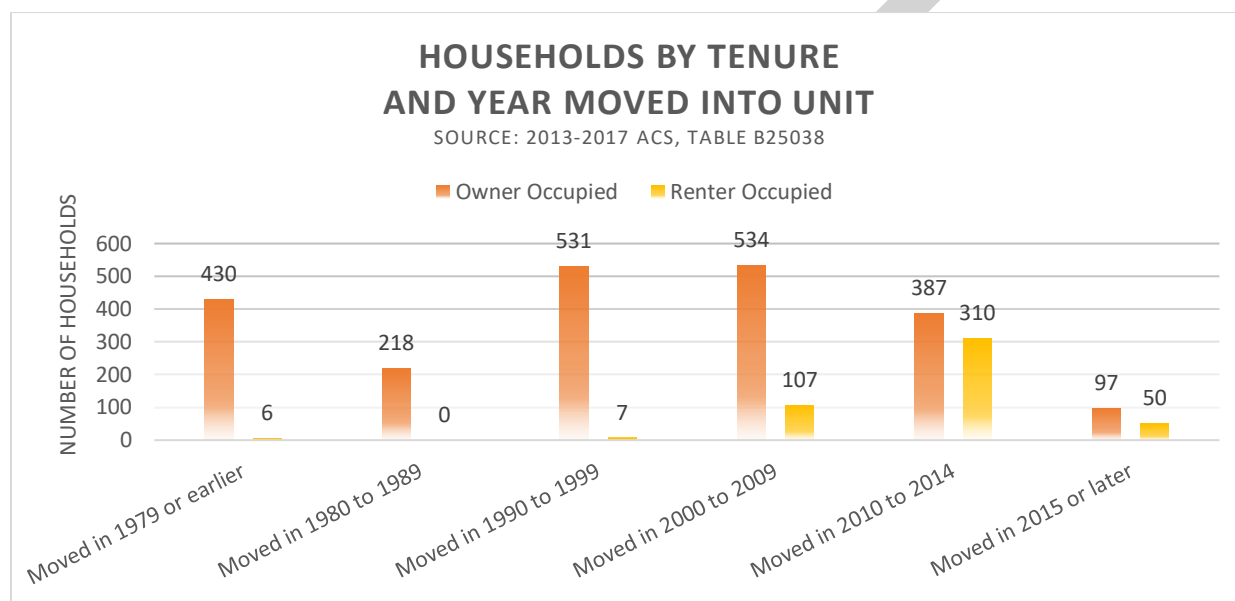
Per the 2017 ACS estimates, most Hamilton renter households (87 percent) moved into their current unit between 2000 and 2014. This is higher than the county and state (76 and 73 percent, respectively). Fewer renter households in Hamilton (2 percent) moved into their current unit prior to 2000 compared to the county (9 percent) and state (10 percent). In addition, just 10 percent of renters moved into their current unit after 2014 in Hamilton, while 14 and 17 percent of renters moved into their current unit in the county and state, respectively. Only thirteen renter households in Hamilton have been in the same unit since 1999 or earlier.

*Hamilton has proportionally more estimated renters who moved into their units between 2010 and 2014 (65 percent) than in the county (49 percent) and state (50 percent).*

### Renter by Year Moved In to Unit, 2017

	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total</b>	973,386	100%	105,652	100%	480	100%
<b>Moved in 2015 or later</b>	163,305	17%	14,851	14%	50	10%
<b>Moved in 2010 to 2014</b>	487,686	50%	52,018	49%	310	65%
<b>Moved in 2000 to 2009</b>	227,151	23%	28,534	27%	107	22%
<b>Moved in 1990 to 1999</b>	58,699	6%	6,778	6%	7	1%
<b>Moved in 1980 to 1989</b>	19,131	2%	1,974	2%	0	0%
<b>Moved in 1979 or earlier</b>	17,414	2%	1,497	1%	6	1%

Source: 2013-2017 ACS, Table B25038



Owner-occupied homes in Hamilton have longer residency patterns than rental units. While most owner-occupied households moved into their homes in the late 1990's and early 2000's, 648 owner-occupied households (approximately 20 percent) have been in the same unit since 1980 or earlier.

*Renter households in Hamilton are particularly young in comparison to the county, with few seniors living in rental units, especially those age 65 to 74.*

The majority of rental householders in Hamilton are between the age of 25 and 54 years (71 percent, which is higher than the county (58 percent) and the state (62 percent)). Just 8 percent of rental householders in Hamilton are over 65, while 21 and 19 percent of rental householders in the county and state, respectively, are over 65. These trends indicate a need for rental housing options for seniors in Hamilton to allow current and future residents to age safely and affordably in the community. Most senior and assisted living communities, which offer adequate services and assistance for aging residents, are rental.



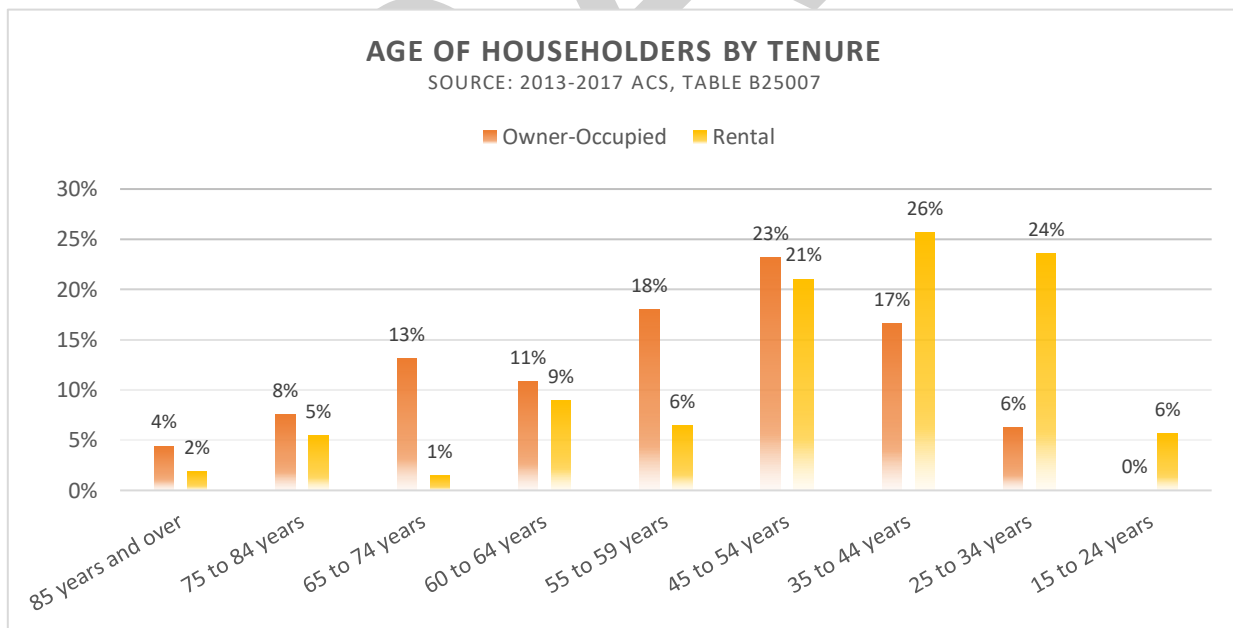
### Renter by Age of Householder, 2015

	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Renter-Occupied Units</b>	973,386	100%	105652	100%	480	100%
<b>Householder 15 to 24 years</b>	64,128	7%	4,689	4%	27	6%
<b>Householder 25 to 34 years</b>	253,261	26%	22,594	21%	113	24%
<b>Householder 35 to 44 years</b>	181,006	19%	19,709	19%	123	26%
<b>Householder 45 to 54 years</b>	162,689	17%	19,497	18%	101	21%
<b>Householder 55 to 59 years</b>	72,479	7%	9,843	9%	31	6%
<b>Householder 60 to 64 years</b>	61,460	6%	7,310	7%	43	9%
<b>Householder 65 to 74 years</b>	88,268	9%	10,584	10%	7	1%
<b>Householder 75 to 84 years</b>	55,063	6%	6,907	7%	26	5%
<b>Householder 85 years and over</b>	35,032	4%	4,519	4%	9	2%

Source: 2013-2017 ACS, Table B25007

Per the 2017 ACS estimates, about 39 percent of renter households in Hamilton have incomes above \$50,000 and about 38 percent have incomes less than \$25,000. In the county, about 39 percent of renter households have incomes above \$50,000 and about 36 percent below \$25,000. In the state about 43 percent have incomes above \$50,000 and about 33 percent have incomes below \$25,000. Hamilton has a large percentage (43) of rental households with incomes between \$25,000 and \$74,999, which is comparable to the county and state.

*Seventeen percent of rental households in Hamilton earn less than \$5,000 per year – this is more than 10 percent higher than the county and state.*



### Renters by Household Income, 2015

	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Renter-Occupied Units</b>	973,386	100%	105,652	100%	480	100%
<b>Less than \$5,000</b>	52,600	5%	5,097	5%	81	17%
<b>\$5,000 to \$9,999</b>	60,717	6%	7,165	7%	24	5%
<b>\$10,000 to \$14,999</b>	92,020	9%	11,010	10%	50	10%
<b>\$15,000 to \$19,999</b>	68,580	7%	7,408	7%	8	2%
<b>\$20,000 to \$24,999</b>	59,619	6%	7,387	7%	19	4%
<b>\$25,000 to \$34,999</b>	102,001	10%	12,429	12%	46	10%
<b>\$35,000 to \$49,999</b>	122,239	13%	14,424	14%	61	13%
<b>\$50,000 to \$74,999</b>	154,972	16%	18,164	17%	96	20%
<b>\$75,000 to \$99,999</b>	96,234	10%	10,615	10%	26	5%
<b>\$100,000 to \$149,999</b>	99,888	10%	8,100	8%	31	6%
<b>\$150,000 or more</b>	64,516	7%	3,853	4%	38	8%

Source: 2013-2017 ACS, Table B25118

More than half of Hamilton's renter households (53 percent) pay between \$1,000 and \$1,999 gross rent, which is comparable to the county and state. Far fewer renter households in Hamilton (2 percent) pay between \$800 and \$799 compared to the county (18 percent) and state (19). However, more renter households in Hamilton (13 percent) pay less than \$300 compared to 7 percent in the county and state.

### Renter Households by Gross Rent per Month 2017

Gross Rent	Massachusetts		Essex County		Hamilton	
	<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
<b>Total Occupied Units Paying Rent</b>	940,479	100%	101,807	100%	413	100%
<b>Less than \$300</b>	66,115	7%	7,352	7%	53	13%
<b>\$300 to \$799</b>	182,628	19%	18,291	18%	7	2%
<b>\$800 to \$999</b>	114,800	12%	12,839	13%	101	24%
<b>\$1,000 to \$1,999</b>	449,376	48%	56,564	56%	217	53%
<b>\$2,000 to \$2,999</b>	102,615	11%	5,962	6%	35	8%
<b>\$3,000 +</b>	24,945	3%	799	1%	0	0%

Source: 2013-2017 ACS, Table B25063

### Rental Market Snapshot

On June 24, 2019 and XX, 2019 the author of this report checked rental listings on various well-known realty sites to get a "snapshot" sense of what the current rental market is like in Hamilton. Findings are listed below by date.

#### 6/24/19

- One rental listing appeared on *Zillow*, *Trulia*, *Realtor.com* and *Hotpads.com* – a three-bedroom, 1.5 bath single family home (1,546 sqft) in South Hamilton. This house was listed for \$2,950 per month and had been on the market for forty-five days.
- One rental listing appeared on *Apartments.com*, *Craigslist*, and *Forrent.com* – a one-bedroom, 1 bath studio apartment (1,000 sqft.) on Lake Drive. This apartment was listed for \$1,900 per month and had been on the market for approximately one week.
- Nothing was listed on *RentJungle*.

8/12/19

- Three rental listing appeared on *Zillow, Trulia, Apartments.com, Forrent.com, and Hotpads.com*
  - a lakefront studio apartment with one bath (850 sqft) in South Hamilton. This apartment was listed for \$1,900 per month and had been on the market for thirty days.
  - a three-bedroom, 1.5 bath single family home (1,546 sqft) in South Hamilton. This house was listed for \$2,950 per month and had been on the market for eighty-eight days.<sup>24</sup>
  - a three-bedroom, 2.5 bath apartment (2,000 sqft) in South Hamilton. This apartment was listed for \$3,400 per month and had been on the market for 12 days. The rent was reduced by \$200 after five days on the market.
- One additional listing appeared on *Trulia and Hotpads.com*
  - a three-bedroom, one bath single-family home in South Hamilton (960 sqft). This house was listed for \$2,500 per month and had been on the market for nine days.
- Nothing was listed on *RentJungle or Craigslist*.

The lack of rental housing currently on the market in Hamilton is a strong indicator of the town's need for more rental options and verifies the low vacancy rates referenced earlier.

## Housing Affordability

### HOUSING COST BURDEN

As defined by the U.S. Department of Housing and Urban Development (HUD), “housing cost burden” occurs when households spend more than 30 percent of their gross income on housing costs. When a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy.

For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel).

Housing cost burden has two tiers: *moderately* cost burdened households spend between 31 and 50 percent of their incomes on housing costs, and *severely* cost burdened households spend more than 50 percent of their incomes on housing costs.

According to the most recent Comprehensive Housing Affordability Strategy (CHAS) data (2015), 744 households in Hamilton are cost burdened (27 percent). Four hundred and forty-four households are moderately cost burdened and 300 households are severely cost burdened.

*Approximately 27 percent of households in Hamilton are cost burdened, of which approximately 40 percent are severely cost burdened (11 percent of all households).*

<sup>24</sup> This listing also appeared on *Realtor.com*

## Cost Burden by Household Type



- Of Hamilton's cost burdened households, **most (49 percent) are small family households** (two persons, neither of which is over 62 years old, or three or four persons).
- **41 percent of these households are severely cost burdened.**



- Approximately **18 percent** of cost burdened households in Hamilton **are elderly non-family households**.
- **63 percent are severely cost burdened.**



- Approximately **16 percent** of cost burdened households **are large family households** (five or more persons).
- **34 are percent severely cost burdened.**

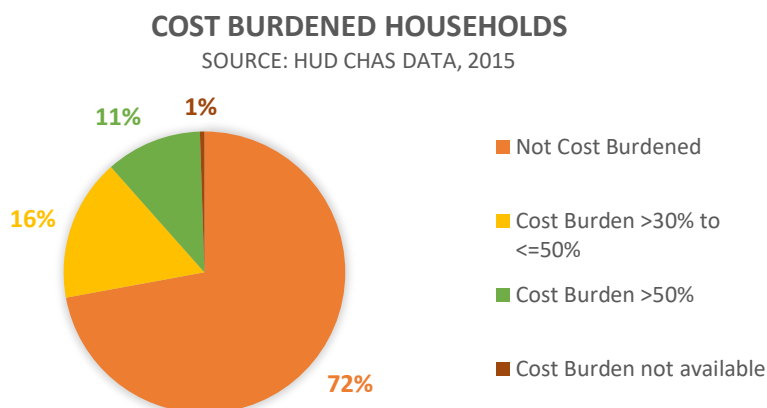
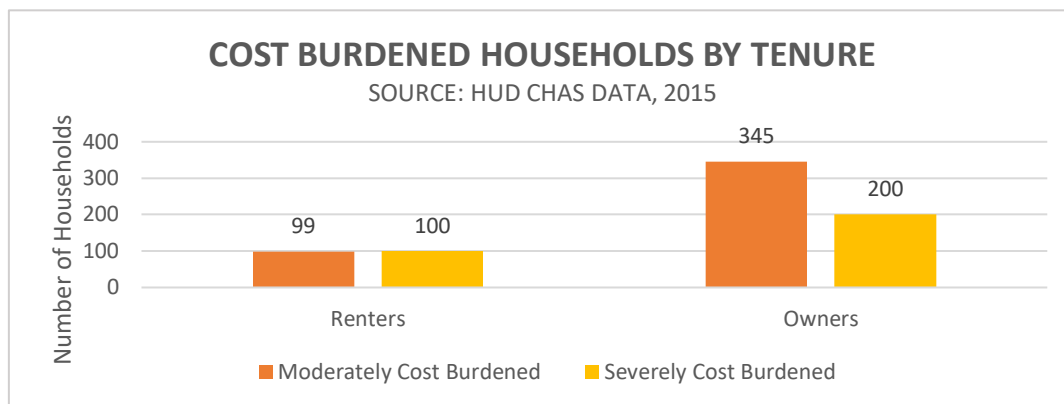


- Approximately **12 percent** of cost burdened households **are elderly family households** (two persons with at least one person 62 years old or older).
- **24 percent are severely cost burdened.**

## Cost Burden by Tenure

Of the 744 cost burdened households, 545 are owner-occupied (73 percent) and 199 are renter-occupied (27 percent). These statistics generally reflect Hamilton's makeup of owner-and-renter-occupied households. However, they are skewed toward owner households by about 10 percent, indicating that a slightly larger proportion of owner-occupied households in Hamilton are cost burdened in comparison to rental households.

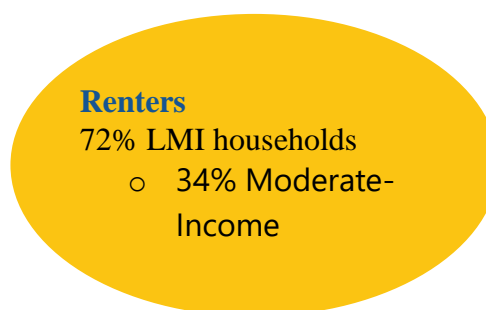
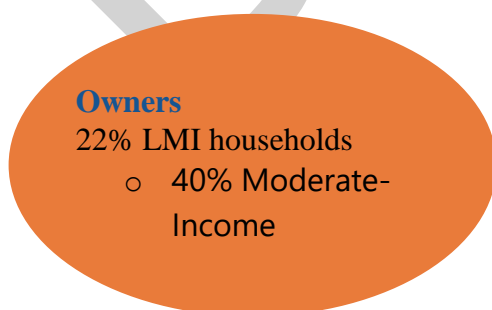
- Of cost burdened owner-occupied households in Hamilton, two hundred (37 percent) are severely cost burdened, while 345 (63 percent) are moderately cost burdened.
- Cost burdened renter-occupied households in Hamilton are split evenly, with about 50 percent severely cost burdened and 50 percent moderately burdened.



## INCOME LEVEL

Income levels are another indicator of a household's ability to pay housing costs, given the regional context for both income trends and housing markets. As defined by the Community Reinvestment Act (ACR) of 1977, Low-and-Moderate-Income (LMI) households earn less than or equal to 80 percent of the Area Median Income (AMI) annually.<sup>25</sup>

- Moderate-Income households earn between 50 and 80 percent of the AMI annually.
- Low-Income households earn less than 50 percent of the AMI annually.



<sup>25</sup> Source: [www.learnrcra.com](http://www.learnrcra.com), accessed June 2019.

*The 2015 CHAS data estimates indicate that about 32 percent of Hamilton households (885) have incomes at or below 80 percent of the Area Median Income (AMI).<sup>26</sup>*

#### Household Income Distribution Overview, 2015

Income Distribution Overview		Owner		Renter		Total	
		<i>est.</i>	%	<i>est.</i>	%	<i>est.</i>	%
Low-Income	Household Income <= 30% HAMFI	125	5.7%	130	23.9%	255	9.3%
	Household Income >30% to <=50% HAMFI	165	7.6%	135	24.8%	300	11.0%
Moderate-Income	Household Income >50% to <=80% HAMFI	195	8.9%	135	24.8%	330	12.1%
	Household Income >80% to <=100% HAMFI	175	8.0%	45	8.3%	220	8.1%
	Household Income >100% HAMFI	1,520	69.7%	105	19.3%	1,625	59.5%
	<b>Total</b>	2,180		545		2,730	

*Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on ACS 2011-2016*

#### INCOME LEVEL AND HOUSING COST BURDEN

Cost burden is particularly difficult for low-and-moderate-income households, which are already strained financially. Understanding the demographics of low/moderate income households and cost burdened households, particularly where they overlap, can help illustrate the most severe needs for affordable housing in Hamilton.

*Of 885 households with incomes at or below 80 percent AMI in Hamilton, 510 (58 percent) are cost burdened, 280 of which (32 percent of total) are severely cost burdened.*

The statement above indicates that more than half of low-and-moderate-income households in Hamilton spend more than 30 percent of their annual income on housing costs and about a third spend more than 50 percent on housing costs. The bullets below illustrate the overlap between income level and housing cost burden in Hamilton:

- **75** Moderate-Income households are moderately cost burdened  
→ **9** percent of LMI households
- **155** Low-Income households are moderately cost burdened  
→ **18** percent of LMI households
- **60** Moderate-Income households are severely cost burdened  
→ **7** percent of LMI households
- **220** Low-income households are severely cost burdened  
→ **25** percent of LMI households

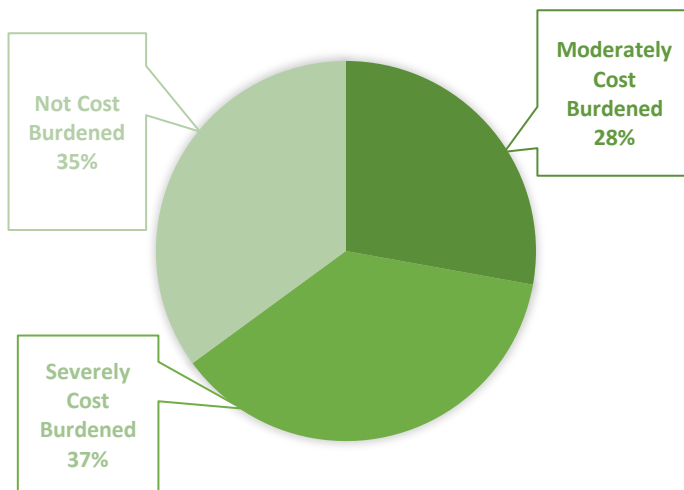
<sup>26</sup> HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.

### Income Level and Cost Burden by Tenure

Of LMI rental households (400), 95 (24 percent) are moderately housing cost burdened and 100 (25 percent) are severely housing cost burdened. Of LMI owner-occupied households (485), 135 (28 percent) are moderately cost burdened and 180 (37 percent) are severely cost burdened.

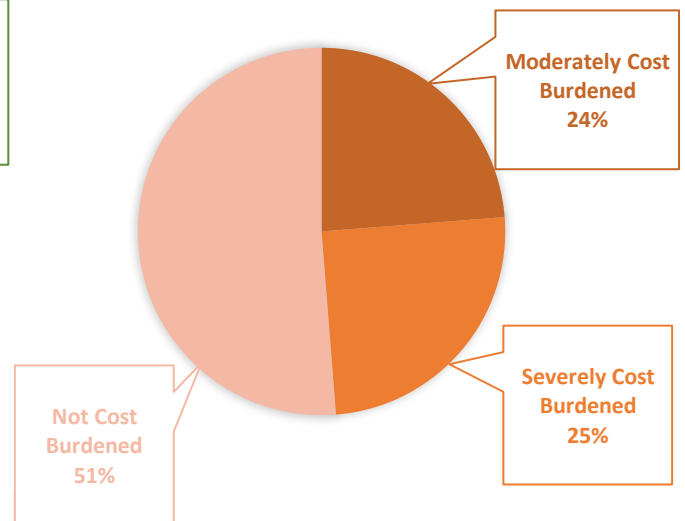
**COST BURDEN OF LMI OWNER HOUSEHOLDS**

SOURCE: HUD CHAS DATA, 2015



**COST BURDEN OF LMI RENTAL HOUSEHOLDS**

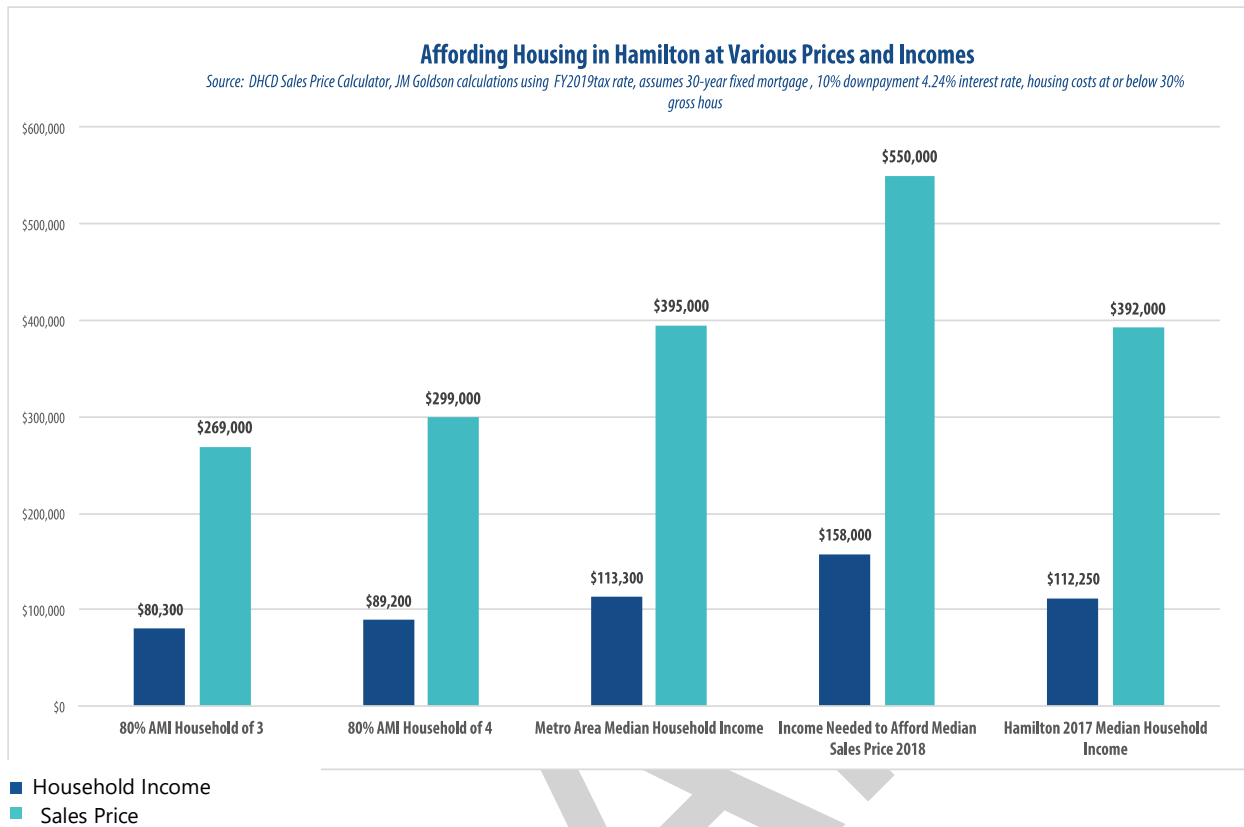
SOURCE: HUD CHAS DATA, 2015



### OWNERSHIP HOUSING AFFORDABILITY

As seen in the figure below, a household of four in Hamilton with 80 percent AMI could afford to purchase a home up to \$299,000, much lower than the 2018 median sales price in Hamilton (\$550,000) for all homes (single-family and condominiums). Even the ACS estimated median income of Hamilton's households (\$112,250) is not high enough to be able to afford a home at the current median sales price. There is an affordability gap of about \$158,000 between what a household with Hamilton's median household income could afford to purchase (about \$392,000) and the median 2018 sales price (\$550,000). Put another way, a household would need an income of about \$158,000 to afford the purchase of a median-priced home in Hamilton.





The Town of Hamilton currently has 175 homes valued at or below \$269,000 (affordable to 80% AMI three-person household), most of which (144) are Asbury Grove homes. Hamilton has 190 homes valued at or below \$299,000 (affordable to 80% AMI four-person household), most of which (145) are Asbury Grove Homes. Hamilton has 481 homes valued at or below \$392,000 (affordable to a median income household), 146 of which are Asbury Grove homes. The table below provides more details.<sup>27</sup>

#### Housing Stock Affordability by Income Level

\$269,000 (affordable to 80% AMI hh of 4)		
Type	Count	Total
Single-family	18	175
Condo	13	
Asbury Grove	144	
\$299,000 (affordable to 80% AMI hh of 3)		
Type	Count	Total
Single-family	31	190
Condo	14	
Asbury Grove	145	
\$392,000 (affordable to median income hh)		
Type	Count	Total
Single-family	313	481
Condo	22	
Asbury Grove	146	

<sup>27</sup> Data provided by the Hamilton Assessor's Department via email on June 26, 2019

## RENTAL HOUSING AFFORDABILITY

The majority (53 percent) of Hamilton renters pay between \$1,000 and \$1,999 in gross rent, which is fairly comparable to the county and state (56 and 48 percent, respectively). The 2017 ACS estimated median gross rent in Hamilton is \$1,096 and the median renter household income is about \$39,808 – a median income renter household paying the median rent in Hamilton would spend about 33 percent of their income on housing costs. A household with the median income could reasonably afford monthly rent (and utilities) costs of about \$995. The table below shows the rent affordable at different yearly salaries.

### Wages Needed to Afford Fair Market Rent

The FY19 Fair Market Rent (FMR) for a one-bedroom apartment is \$1,801 for the Boston-Cambridge-Quincy FMR Area. To afford this level of rent and utilities – without pay more than 30% of income on housing – a household must earn \$72,040 annually. This level of income translates into an hourly wage of \$34.63, assuming full-time employment.

In Essex County, the estimated median income for a renter household was \$36,825. The rent affordable to a household with the county median renter income is \$920 or less.

Source: FY2019 Fair Market Rent Documentation System, [www.huduser.com](http://www.huduser.com), accessed June 2019; 2013-2017 ACS, Table S2503; calculations by JM Goldson

**Rent Affordable to Two-Person Households by Income Limit 2019**

	Two-Person Household Income Limit	Rent Affordable
<=30% AMI	\$28,450	\$711
>30% and <=50% AMI	\$47,500	\$1,187
>50% and <=80% AMI	\$71,400	\$1,785
Area Median Income	\$113,300*	\$2,832
Source: HUD FY19 Income Limits; *Note: the area median income is for a four-person household.		

## Affordable Housing Characteristics

### AFFORDABLE UNITS

M.G.L. Chapter 40B establishes that every Massachusetts community must work to provide affordable (low-and-moderate-income) housing at a minimum of 10 percent of their overall housing stock. The Department of Housing and Community Development (DHCD) employs the state Subsidized Housing Inventory (SHI) to monitor each town's affordable housing stock. Housing units that count toward the SHI must be part of a subsidized development managed by a non-profit, public agency or limited dividend organization; at least 25 percent of the development's units must be restricted to households earning less than 80 percent AMI and affordable rent or sales price levels for at least thirty years.

As of April 2019, eighty-four units in Hamilton were included on the SHI, which is about 3 percent of Hamilton's total year-round housing units, per the 2010 US Census - the metric that DHCD uses currently. Ninety-three percent of Hamilton's affordable housing stock are rental units and 7 percent are ownership.

#### Affordable Units by Type

	<i>number</i>	<i>%</i>
<b>Total Year-Round Units (2010):</b>	2,783	100%
<b>Affordable Units:</b>	84	3%
<i>Rental</i>	78	93%
<i>Ownership</i>	6	7%
<i>Source: DHCD Subsidized Housing Inventory, April 12, 2019</i>		

Thirty-one affordable units listed on Hamilton's SHI (37 percent) have perpetual affordability restrictions. However, the six ownership units at Asbury Woods have affordability expiring in 2021. In addition, seven of the rental units included on the SHI are group homes and do not include affordability terms.

The Hamilton Housing Authority currently manages 40 disability units (including both senior and non-elderly), 12 independent living rooms, and 7 family units.

#### PIPELINE

There are currently two affordable housing projects in Hamilton's pipeline:<sup>28</sup>

- 434/436 Asbury Street – The Hamilton Affordable Housing Trust plans to apply for CPA funding in FY2020 to build six new affordable units.
- 59 Willow Street – a 20-unit apartment complex currently underway is expected to include three affordable units.

<sup>28</sup> Information provided by Patrick Reffett via email on June 26, 2019

# Chapter 6: Development Constraints Analysis

## Overview

Preserving the essential natural characteristics of Hamilton is a high priority and limits opportunities for large-scale housing development. Hamilton's natural resources, including farms and open space, scenic views, and water resources, are treasured by community members. The sense of being in a small town nestled in the country with equestrian farms, fields, forests, and striking scenic views hinges on the preservation and health of Hamilton's extensive natural resources.



*Photo by JM Goldson, 2018*

In addition, maintaining healthy, clean, and abundant natural resources will provide high quality drinking water, sustainable wildlife habitats, community resilience against impacts of storms and flooding, and passive recreation opportunities for public enjoyment of nature. Risks associated with maintaining healthy natural resources are increased with the town's reliance on private, on-site septic systems for wastewater treatment. Private, on-site septic systems can impact the quality of local drinking water and surface water bodies, depending on how well the individual systems are maintained and the proper use of these systems. Public drinking water yield is also a concern and limitation to additional development in Hamilton—high levels of regional water extraction from water sources that are recharged by the Ipswich River result in regular periods of low yield. The town's reliance on automobile-centric transportation also hampers development opportunity, not just due to traffic levels and capacity of roadways, but also due to the vehicle emissions contributing to air pollution and climate change as well as stormwater runoff on roadways and driveways that contribute nonpoint source pollution of water resources.

Hamilton has adopted a variety of zoning amendments, based on thoughtful long-range planning, with the intention of increasing opportunities to provide greater housing options in the community. Overall, these amendments have had limited results in fulfilling the intention of producing greater housing options in the community. (See Appendix for maps 1 and 2: Protected Open Space and Land Use.)

# Environmental Constraints

## LANDSCAPE CHARACTER

Hamilton's primary landscapes include both active and dormant farmland, upland forests on narrow hills with many trails and recreation areas, including Bradley Palmer State Park, Appleton Farms Grass Rides and Willowdale Mill Reservation, and interwoven water bodies, such as lakes, streams, and wetland areas. A relatively small proportion of Hamilton's land is developed, largely shaped by a history of vast farming and equestrian estates and the town's rail station. Approximately 30 percent of Hamilton's land is permanently protected open space.<sup>29</sup> Hamilton residents treasure these varied landscapes which give the community its character, making preservation a high priority in the community while also adapting to changing trends and needs.

## GEOLOGY & TOPOGRAPHY

Hamilton's land lies between 40 and 200 feet above sea level with hilly terrain varying from slight to some steeply sloped areas. Hamilton's bedrock is primarily igneous alkaline rock with overlying deposits from many years of glacial movement and settling, and drumlin hills that orient northwest to southeast. Hamilton's varied geologic surfaces fall primarily into four categories:

1. Wetland swamps and vernal pools in low lying areas and floodplains, especially along waterways. Sediment and biological materials have settled over years in these depressions left by glaciers and watersheds.
2. East side low lying flat areas created by beach and nearshore sediments when sea levels crept closer and into what is now Hamilton. These areas drain quickly, which can limit plant growth.
3. Flat and rolling topography with dispersed deposits (i.e. eskers and kames) in low lying areas. These areas drain more slowly and support a greater variety of plant growth.
4. Glacial deposits that have formed Drumlins and other high areas. These areas are composed of a variety of geologic material, including grains as small as clay and as large as boulders, which can lead to poor drainage. These ground materials can pose a barrier to septic systems.

## SOILS

Wetlands are scattered throughout Hamilton, including the Great Wenham Swamp, which lies in the southwest corner near Asbury Grove. Surrounding Hamilton's swamps and water bodies are uplands and flat areas with approximately five feet (or more) of organic material. This kind of soil – known as Freetown Muck - has low oxidation and poor drainage, resulting in specified/limited vegetation growth.<sup>30</sup>

<sup>29</sup> BioMap2: Conserving the Biodiversity of Massachusetts in a Changing World – Hamilton, MA (2012), NHESP, Massachusetts Division of Fisheries and Wildlife, and The Nature Conservancy.

<sup>30</sup> Draft 2015 Open Space and Recreation Plan

A 1-2-mile strip of clay and silty marine sediments lies just east of the railroad tracks, along Bay Road. The area is primarily comprised of Merrimac soil, which is drier and gravellier at deeper levels and is suitable for agricultural crop growth as well as development. However, septic systems pose risks to ground water quality and thus must be designed and implemented accordingly.

Several upland hills, especially at their bases, are made up of often shallow till soil that has varying grain makeup and sizes. For example, the area between Vineyard Hill and Willowdale Hill and near the East Hamilton lakes are large till areas. These till soil areas, paired with the lower Merrimac soils are conducive to Hamilton's long-standing agricultural history.

Hamilton's vast amount of wetland and floodplains, in addition to some areas of shallow soil and steep slopes pose limitations on Hamilton's development.

## **WATERSHED**

Hamilton lies within the Ipswich River watershed that feeds into several surface water and groundwater resources. These water sources are used for recreational purposes in addition to drinking water for Hamilton and twenty other regional communities. Managing water quantity and quality is an ongoing challenge in Hamilton. (See Appendix for Map 3: Ipswich River Watershed.)

## **AQUIFER**

Many hilly areas in Hamilton have deep and permeable deposits that host valuable aquifers, which some residents use for private wells. Hamilton sources its drinking water from two well fields: Idlewood, located at Pine Tree Drive, and School Street, located behind the School Street Park. Patton and Bridge Street wells are no longer active. Two groundwater wells, which supply Essex' water, are sourced by Chebacco Lake. Three wells in Ipswich are sourced near the Ipswich River and Black Brook. The Groundwater Protection Overlay Zoning District protects these water sources and aquifer recharge areas.

## **SURFACE WATER BODIES**

### **Rivers and Streams**

The Ipswich River lays the boundary at Hamilton's northern and western edges. It is a highly valued resource for Hamilton and many surrounding communities, both for drinking water and recreational activities. But with so many communities utilizing this watershed, water flow is frequently low which has resulted in its classification as a severely threatened public water supply and raises concerns about preserving its biological sustainability as well as its scenic and recreational value.

The Idlewild brook drains from Pleasant Pond and flows in through Wenham Lake to the Ipswich River, providing some water drainage for Wenham Swamp.

Black Brook drains from Cutler Pond and flows west and into the Ipswich River, providing drainage between Highland Street and Bay Road.



The Miles River drains from the Longham Reservoir and wetlands in eastern Wenham, eventually flowing into the Ipswich River. Long Causeway Brook is one of many minor tributaries that feed into the Miles River. Animal and human impacts threaten the Miles River, including beaver activity, lawn fertilization, and invasive plants, among other impacts. Beaver deceivers, or permitted flow-control devices, have effectively worked to manage impacts from beaver habitation.

### **Lakes and Ponds**

Hamilton has one lake (Chebacco) and six ponds—Beck, Round, Gravelly, Pleasant, Weaver, and Cutler ponds—as described more below.

- Part of Chebacco lake lies within Hamilton, a total of about 83 acres used for recreational purposes, including fishing, swimming, boating, etc. The lake has public access with a state boat ramp. The Chebacco Lake Watershed Association monitors the lake's water quality, habitat, and wildlife.
- Beck Pond (approximately 34 acres) offers public access for non-motorized recreational activities.
- Round Pond (36 acres) and Gravelly Pond (46 acres) supply drinking water for the Town of Manchester. Up to one million gallons of water is diverted (and treated to remove metals) from Round Pond to Gravelly Pond daily, where a 2.0 MGD water treatment plant further processes and distributes Manchester's water supply.
- Part of Pleasant Pond (approximately 2 acres) lies within Hamilton and offers recreational opportunities, including fishing, swimming and boating, although there is no public access in Hamilton (access is provided in Wenham).
- Weaver Pond (approximately 1 acre) is a man-made pond in Patton Park. Community Preservation Funds that were appropriated in 2010 allowed the Town to treat the water and hydro-rake it to improve its quality and safety. Residents enjoy skating on Weaver Pond in the winter.
- Cutler Pond (approximately 5 acres) is located in Cutler Park in Hamilton's Historic District. Cutler Pond is not currently used as a water source or for recreational purposes.



## **WATER QUALITY**

Hamilton's drinking water is sourced from both the Parker River Watershed and the Ipswich River Watershed. Due to Hamilton's soils and geologic context, which lacks hydrologic fortification, Ipswich's water sources are susceptible to contamination. Both watersheds often have low levels of dissolved oxygen, especially during low flow seasons.<sup>31</sup> Low oxygen can be detrimental to wildlife and the watershed's ecosystems.<sup>32</sup> Despite these challenges, Hamilton's 2017 Annual Water Quality Report indicated that Hamilton's drinking water supplies meet all MassDEP standards, however the town continues to monitor lead and copper levels, which have historically been high. A 2001 Mass DEP Source Water Assessment Program (SWAP) report indicated that Hamilton has a high susceptibility rating due to residential impact, storm water catch-basins, and manure use and storage. Hamilton has proactively worked to protect and preserve the quantity and quality of its water sources, primarily through two zoning provisions which are described in the section below on drinking water supply. The town also completed an upgrade to the Water Treatment Plant and redeveloped two wells in 2017 to improve filtration capacity and water quality.

## **FLOOD HAZARD AREAS**

Hamilton's lowlands, especially those near the Wenham Swamp, the Miles River, Black Brook, the Ipswich River, and surrounding many of Hamilton's lakes and ponds, are subject to seasonal flooding. In these areas, development is restricted or discouraged due to varying levels of surface waters or a high water table. The Town uses 2012 FEMA/FIRM 100-year flood maps to identify these areas and manage development risks. (See Appendix for Map 4: 2012 FEMA/FIRM 100-Year Flood Map.)

## **WETLANDS**

Wetlands play a critical role in water storage and drainage, flood control and water quality maintenance in addition to serving as key habitat areas for a variety of plant and animal species. Wetlands are highly affected by the elevation of groundwater, topography, surface waters, and soil, among other natural factors. More than one quarter of Hamilton's total landmass consists of swamps, marshes, and other water bodies.<sup>33</sup>

Wetlands also pose limitations on development in Hamilton, not only by the presence of water but also because wet portions of a parcel are not included in minimum lot calculations. In addition, 200 ft. buffers limit development along rivers and streams and 100 ft. buffers limit development surrounding swamps and marshes. Wetlands are protected in Hamilton by the state Wetlands Protection Act, Chapter 17 of the Town's Conservation Bylaw, and, in some cases, the Groundwater Protection Overlay District.

<sup>31</sup> 2017 Ipswich Annual Water Quality Report

<sup>32</sup> Information from <http://www.parker-river.org>

<sup>33</sup> Draft 2015 Open Space and Recreation Plan

## VERNAL POOLS

Vernal pools offer unique habitat areas for various flora and fauna, especially amphibian and invertebrate wildlife. Not only does the seasonal reoccurrence of surface water limit development but vernal pool areas can also be protected under various state and national regulations, including the Massachusetts Wetlands Protection Act (310 CMR 10.00), Surface Water Quality Standards (314 CMR 4.00), subsurface sewage disposal regulations (Title 5: 310 CMR 15.000), the Forest Cutting Practices Act regulations (304 CMR 11.00) and, in some cases, the Federal Clean Water Act.<sup>34</sup>

Most of Hamilton's certified vernal pools are in its lower southeastern corner near Beck, Round, and Gravelly ponds. There are also a few vernal pools in wetlands just north of downtown. To gain certification, Burne (2001) states that, "Evidence of amphibians or invertebrates using a vernal pool, in addition to proof that the pool does not support an established, reproducing fish population must be presented to the Natural Heritage & Endangered Species Program.<sup>35</sup> Potential vernal pools (likely vernal pools that have been identified using aerial photo interpretation but have not been certified) are more widespread across Hamilton. (See Appendix for Map 5: NHESP Potential and Certified Vernal Pools.)

## VEGETATION

Hamilton's forests are predominantly Northern hardwoods, which consist of a mixture of red oak and red maple as well as beech, cherry, oak, birch, sassafras and hickory. Hamilton's forests also include eastern hemlock and white and red pine. Upland glacial outwash areas, which are drier and sandier, are less hospitable to vegetation, however elevation differences in Hamilton are not significant enough to have a large impact on local flora. Hamilton's uplands are also subject to several invasive plants, including the Japanese knotweed, Multiflora rose, Japanese barberry, buckthorn, Oriental bittersweet, Marrow honeysuckle and Japanese honeysuckle.

Due to the many swamps and wet areas, Hamilton is host to many forested and shrub swamps with a variety of biotic species, including but not limited to tussock sedge, cinnamon fern, arrowwood viburnum, red maple, sweet pepperbush, highbush blueberry, skunk cabbage, winterberry and swamp azalea. Silver maple grows abundantly along the Ipswich River and purple loosestrife has overtaken much of the Miles River floodplain. Hamilton also has a small inventory of unique habitats such as floodplain forest, freshwater marshes, grasslands, wet meadows, and maple swamps.

## RARE AND ENDANGERED SPECIES

The Mass Natural Heritage and Endangered Species Program (NHESP) regulates and designates habitat environments for rare and endangered species, including limitations on development. NHESP has identified 1,802 acres (approximately 19 percent of Hamilton's landmass) of Core Habitat area.<sup>36</sup> Three hundred and eighty-six acres (21 percent) of this Core Habitat is protected.

<sup>34</sup> Massachusetts Natural Heritage & Endangered Species Program

<sup>35</sup> Excerpted from Massachusetts Aerial Photo Survey of Potential Vernal Pools published in 2001 By Natural Heritage and Endangered Species Program ecologist Matthew R. Burne

<sup>36</sup> BioMap2: Conserving the Biodiversity of Massachusetts in a Changing World – Hamilton, MA (2012), NHESP, Massachusetts Division of Fisheries and Wildlife, and The Nature Conservancy.

In addition, NHESP has identified Critical Natural Landscapes in Hamilton amounting to 2,841 acres (approximately 30 percent of Hamilton’s landmass) - 1,191 acres of which (42 percent) are protected. Rare and endangered species in Hamilton include:

**Locally Threatened Flora and Fauna (NHESP)**

Species	MESA Status	Most Recent Observation
Blue Spotted Salamander	Special Concern	2016
Upland Sandpiper	Endangered	Historic
Sedge Wren	Endangered	Historic
New England Blazing Star	Special Concern	2016
New England Medicinal Leech	Special Concern	1976
Bridle Shiner	Special Concern	1949
Golden-winged Warbler	Endangered	1987

*Source: Mass Natural Heritage & Endangered Species Program*

The blue-spotted salamander and the New England blazing star are the only two with recent observations. The blue-spotted salamander lives in wet hardwood forests and swampy wooded areas, especially vernal pools.<sup>37</sup> The New England blazing star thrives in open areas with drier sandy soil, usually surfacing after a fire or in other damaged landscapes.<sup>38</sup>

Hamilton is also committed to protecting specified green corridors for wildlife habitat and recreational purposes, including the Discover Hamilton Trail Project greenway and areas that connect the Wenham Swamp and Bradley Palmer State Park, Appleton Farms Grass Rides, the Myopia Hunt club, Chebacco Woods and lakes and ponds beyond to the East (2015 OSRP).

## SCENIC RESOURCES

The Hamilton community highly values its rural agricultural character, preserved open spaces, and scenic vistas. Hamilton has many scenic resources, including parks, reservations, wetlands, water bodies, and historic areas (Map 6). Much of Hamilton’s northwestern area is designated as scenic landscape, as well as the lower southeastern area and a strip through the middle along Bay Road. Hamilton has a local historic district in South Hamilton, at the corner of Bay Road and Bridge Street. In addition, Chief Masconomet’s burial site on Sagamore Hill is a protected Historic site. (See Appendix for Map 6: Scenic Resources.)

### Scenic Roads (informal - not officially designated at the time of this writing)

- Asbury Grove
- Bridge Street
- Chebacco Road
- Cutler Road
- Gardner Street
- Goodhue Street
- Highland Street
- Miles River Road
- Moulton Street
- Sagamore Street
- Walnut Street
- Waldingfield Road
- Winthrop Street

<sup>37</sup> Massachusetts Natural Heritage & Endangered Species Program

<sup>38</sup> Nantucket Conservation Foundation and United States Botanic Garden

## HAZARDOUS WASTE SITES

There is one DEP hazardous waste site in Hamilton, behind town hall, however the site has been remediated. The site is used to store 5,000-gallon diesel and gasoline tanks. After reparations due to leaks and water contamination in the 1980's, Hamilton continues to monitor the site closely.

# Infrastructure Capacity

## SCHOOLS

Hamilton and Wenham collaboratively share a public-school system, the Hamilton-Wenham Regional School District (HWRSD). The district is currently made up of one high school, one middle school and three elementary schools. While Hamilton's population is currently declining and aging (growing older population and shrinking younger population), school resources, funding, and expenses continue to be a concern for the community. Total per pupil spending was more than \$17,000 in 2017.<sup>39</sup>

Hamilton is currently considering a school consolidation to combine two of the elementary schools, which will help to maximize resources and could provide an opportunity to redevelop one of these sites.

## TRANSPORTATION

Although Hamilton's downtown is centered around the commuter rail station connecting the community to Boston and other communities in the region, it continues to be a primarily automobile-dependent community.

### Roadways

Hamilton's high-volume thoroughways include Bay Road (Route 1A), which crosses the train tracks and connects Hamilton to Ipswich, Rowley, and Newbury and provides access to Crane Beach. Highland Street provides an essential connection to Wenham and Ipswich, with lower congestion than Bay Road. Essex Street (Route 22) provides connections from East Hamilton to route 128, Essex, North Beverly and East Wenham. Asbury Street connects Bay Road and Highland Street through downtown Hamilton. Hamilton also has several unpaved roads and equestrian trails, which the community values as a component of the town's rural feeling and history.

<sup>39</sup> Massachusetts Department of Education

## Rail

The Hamilton/Wenham MBTA rail station (located in downtown Hamilton) provides commuter rail connection to Boston and other communities in the region, terminating in Newburyport. There are seventeen inbound trains stopping at the Hamilton/Wenham station and fifteen outbound trains. Overall, MBTA commuter rail ridership has fallen from 2002-2018.<sup>40</sup> According to CTPS 2012 passenger counts, the total two-way daily ridership on the Newburyport/Rockport line was about 14,003 – about 13.4 percent of total ridership on all MBTA commuter rail lines.<sup>41</sup> According to these counts, the train stopping in Hamilton at 6:49am has the highest embarkments with 45 riders boarding the train.

## Walking and Bicycling

Hamilton's 2004 Master Plan identified a need to "provide and maintain trails, sidewalks and bicycle paths to promote non-vehicular travel throughout town" and "identify and address...traffic safety areas, considering vehicular, pedestrian, bicycle and equestrian activity." These goals were identified for the downtown area in particular but were recommended town-wide. Hamilton recently adopted a Complete Streets policy in January of 2019 and established a Complete Streets Committee to improve transportation for all users town-wide.

## DRINKING WATER SUPPLY

Hamilton's water supply continues to be a topic of critical concern and limitation on development in the community. As previously described, Hamilton's water is sourced primarily from two well fields (Idlewood and School Street), both of which are recharged from the Ipswich River, which many communities rely on. These high levels of water extraction result in regular periods of low yield in Hamilton.

Two zoning provisions protect Hamilton's water sources. The Conservancy District preserves Hamilton's groundwater by protecting all of Hamilton's wetlands. The Groundwater Protection Overlay District (3,500 acres) preserves current and potential drinking water sources by regulating the density of development to 800,000 sqft. minimum lot sizes and requiring 100 ft. buffer zones. Water use is often restricted in Hamilton during low flow seasons, especially for non-essential uses such as lawncare.

## WASTEWATER TREATMENT

Wastewater management is an ongoing challenge in Hamilton, especially for growth and development. Hamilton relies entirely on private, on-site septic systems, which can impact the quality of local drinking water and surface water bodies, depending on how well the individual systems are maintained. This significantly impacts the density of Hamilton's development, especially limiting housing, commercial development, and mixed-use development, including downtown.

<sup>40</sup> Source: National Transit Database as reported by Sullivan, Greg, Pioneer Institute Public Policy Research: Drop in MBTA Commuter Rail Ridership Continues, 2/22/2019. Accessed on 6/21/19.

<sup>41</sup> Memo from Thomas Humphrey, Central Transportation Planning Staff, to David Mohler, MassDOT, 12/21/2012. Accessed on 6/21/19. [https://www.ctps.org/data/pdf/studies/transit/2012\\_MBTA\\_Commuter\\_Rail\\_Passenger\\_Counts/MBTA\\_Commuter\\_Rail\\_Passenger\\_Count\\_Res ults.pdf](https://www.ctps.org/data/pdf/studies/transit/2012_MBTA_Commuter_Rail_Passenger_Counts/MBTA_Commuter_Rail_Passenger_Count_Res ults.pdf)

The town has considered exploring alternatives that would provide greater allowances and opportunities for new development, but no initiatives have yet been implemented. While the town has determined that implementing public sewer would be not be financially feasible at this time, several planning initiatives have identified other possible solutions, such as shared septic or package wastewater treatment plants to support limited growth in targeted areas.

## Regulatory Barriers

Apart from physical environmental factors that influence and limit development, local policies and regulations directly impact the possibilities and opportunities made available for housing. Local zoning and permitting processes are the primary tools that affect housing production. Hamilton has adopted a variety of zoning amendments, based on thoughtful long-range planning, with the intention of increasing opportunities to provide greater housing options in the community. Overall, these amendments have had limited results in fulfilling the intention of producing greater housing options in the community.

### ZONING

The Town's zoning bylaw dictates land use, development requirements and regulations, and specified standards for cohesive and aesthetic design. The zoning bylaw and its provisions are informed by the Master Plan and other planning initiatives and documents that critically consider local needs, public opinion, services and infrastructure capacity, transportation, finances, and many other factors. Hamilton is currently in the process of updating the housing portion of its Master Plan. (See Appendix for Map 7: Zoning.)

### Zoning Districts

Hamilton has four zoning districts, illustrated in Map 5. Most of Hamilton's land is zoned for residential use (three of four districts and 99 percent of all land). Districts R-1A and R-1B allow single-family residential development only, with minimum lot sizes of 20,000 and 40,000 s.f., respectively. District R-A allows single-family residential/agricultural uses, with a minimum lot size of 80,000 s.f.. District B is Hamilton's business district, which also allows residential development, is located in downtown Hamilton and makes up less than 1 percent of all land in Hamilton.<sup>42</sup>

There is no minimum lot size or minimum frontage for District B lots as these regulations are decided by the Zoning Board of Appeals on a case by case basis. Buildings are restricted to 35 feet – or three stories – in all districts. Buildings cannot cover more than 25 percent of a lot in all three residential districts and 75 percent in the business district (or as otherwise determined during site plan review).

<sup>42</sup> 2004 Master Plan



Aside from minimally allowing second-and-third-floor multifamily mixed-use development in the business district, Hamilton's zoning does not allow any multi-family residential development by right. This, paired with large lot minimums and dimensional regulations, poses barriers and limitations to the development of affordable housing as well as more economically-attainable options (like rental units) or a diversity of housing sizes and types to meet varying needs.

## **OTHER REGULATORY PROVISIONS AND OVERLAY DISTRICTS**

### **Open Space and Farmland Preservation Development (OSFPD)**

Hamilton's zoning bylaw allows developers and landowners to apply for special OSFPD permitting to allow for larger lot assemblies or multifamily development (either attached or clustered) in exchange for permanently protecting at least fifty percent of the total site area as public open space. This zoning provision is designed to encourage new and diversified residential development while preserving existing undeveloped land. While this zoning provision has potential to spur small-scale multifamily residential development, special permitting can be a long and complicated process that often deters landowners and developers from pursuing that option.

With a maximum density allowance only 1.2 times greater than otherwise permitted, and restrictions on what can be counted towards the 50 percent open space component, the OSFPD still limits development significantly, depending somewhat on the site. Provisions of the OSFPD also do little to encourage the development of affordable housing.

### **Senior Housing**

Hamilton's zoning bylaw formally recognizes seniors' unique residential needs. Landowners or developers can apply for special permitting that allows for single-family and small-or-medium-scale multifamily residential development that is age-restricted for senior citizens. Permits are limited to a maximum of fifty units per project, fifty total units per year, and 100 units total. With fairly low density allowances (between one and six units per acre of developable land,<sup>43</sup> dependent on the underlying zoning and a series of incentives – see table to the right) and a cap of 100 total units, Hamilton's senior housing provisions are fairly limiting.

Additional dimensional regulations, such as minimum lot size, minimum frontages, maximum lot coverage, and open space requirements also influence the viability of senior housing development, especially considering the low density allowances. Furthermore, Hamilton's senior housing zoning provision does not allow developers to assemble lots and regulates proximity between a senior housing development and any multifamily housing development (minimum of 0.33 miles).

A new senior housing residential village (including both duplexes and single-family homes) is currently under construction at the old Canter Brook Equestrian Center.

<sup>43</sup> "Developable Acres," as defined in section 8.2.8 of Hamilton's Zoning Bylaw does not include wetland or land within the Conservancy District or that is subject to a Conservation Restriction.



## Senior Housing Regulations

	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. DHCD 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

## Inclusionary Housing

To incentivize the creation of Chapter 40B subsidized affordable housing eligible for registration on the State Housing Inventory (SHI), Hamilton's zoning bylaw requires the inclusion of affordable units at approximately 12 percent<sup>44</sup> for medium-or-large-scale residential development. Any new development of ten or more residential units, or the creation of ten or more new residential parcels, must comply with Inclusionary Housing requirements.

Affordable units can either be built on or offsite. Developers can also opt to donate a portion of their land to the town for the purposes of affordable housing development, or they can pay a fee to the Affordable Housing Trust Fund commensurate with the number of affordable units that would have otherwise been built. While the inclusionary housing provision of Hamilton's zoning code is fairly standard, few developers have sought out or built large multi-family housing complexes.

## Estate Overlay District (EOD)

The EOD allows developers or landowners to apply for special permitting to convert an Estate House into commercial and/or expanded residential uses while preserving at least forty percent of the overall undeveloped land as protected open space with public access. Qualifying lots must be at least fifteen acres (redevelopment of existing structure only) or twenty acres (redevelopment of existing structure and new development). New development is limited to commercial uses only.

<sup>44</sup> The tenth unit and every seventh unit subsequently must be affordable

The primary existing structure must contain at least 5,000 sqft. gross living area and must have been built before 1960. Residential redevelopment allows single-or-multi-family housing, but units are limited to two bedrooms by right or three bedrooms with approval from the Planning Board. At the minimum square footage of 5,000 and assuming a 2-bedroom average of 1,000 sqft., this zoning provision would allow redevelopment into five two-bedroom units. The two-or-three-bedroom limitation poses fair housing considerations since familial status is a federally-protected class under the Federal Fair Housing Act. Title V of the state Environmental Code already imposes restrictions on number of bedrooms based on wastewater treatment capacity and, therefore, this additional bedroom limitation is arbitrary and possibly discriminatory.

Similar to the Open Space and Farmland Preservation District, the EOD zoning provision has the potential to incentivize both the preservation of open space and new and diversified housing production, however the complex special permitting process can be a deterrent to landowners and developers. In addition, restricting any new development to commercial uses only significantly limits the potential to produce housing options in Hamilton.

### **Willow Street Overlay District (WSOD)**

The WSOD allows for multifamily and additional mixed-use development by special permit in the downtown area. Again, while this zoning provision does provide options for new residential development, dimensional regulations, the special permit process, and the limited land area of the district may restrict the potential and likelihood for landowners and developers to use this tool to develop new housing units. Map 6 geographically illustrates the WSOD. (See Appendix for Map 8: Willow Street Overlay District.)

### **Accessory Dwelling Units (ADU's)**

Attached accessory apartments are allowed by special permit on lots with a primary structure that is at least ten years old, or on lots larger than ten acres. Accessory units on small lots cannot be larger than 900 square feet and cannot be larger than fifteen percent of the Residential Gross Floor Area of the existing home or accessory structure. Only ten ADU's can be permitted within a year.

ADU's are also permitted on a temporary basis (four-year term) to accommodate a family member or healthcare provider. Such ADU's cannot exceed 1,000 square feet or twenty-five percent of the Residential Gross Floor Area of the existing home or accessory structure.

ADU's are restricted to have not more than one bedroom, which poses fair housing concerns since familial status is a federally-protected class under the Federal Fair Housing Act. Title V of the state Environmental Code already imposes restrictions on number of bedrooms based on wastewater treatment capacity and, therefore, this additional bedroom limitation is arbitrary and possibly discriminatory.

### **Single-family Conversion**

Hamilton's zoning bylaw allows special permitting for single-family homeowners (built before 1954) to convert their existing family home into a two-family home. Qualified properties must be at least 20,000 square feet and the existing home must be at least 4,000 square feet. The exterior physical appearance of the home must be preserved.

### **Flood Plain Overlay District (FPOD)**

Hamilton's FPOD ensures compliance with the Massachusetts Wetlands Act (G.L. c. 131, s. 40), Massachusetts State Building Code (780 CMR 120.G), Department of Environmental Protection Wetlands Protection Regulations (310 CMR 10.00), Inland Wetlands Restriction Regulations (13.00), and Minimum Requirements for Surface Disposal of Sanitary Sewage (15 - Title 5), and Chapter 6 of the Hamilton Board of Health Regulations. The District limits and regulates development based on the National Flood Insurance Program's (FIMA) Essex County Flood Hazard Rate Map (FIRM).

### **Ground Water Protection Overlay District (GWPOD) and Conservancy District**

The GWPOD and Conservancy District prohibit or restrict development, including housing, in specified areas to protect and preserve the town's groundwater supplies and critical natural areas.

### **Historic District**

Permissible under M.G.L. c. 40C Hamilton has one Local Historic District – established in 1972 and administered by the town's Historic District Commission. The District is located in South Hamilton along Bay Road and its intersection with Bridge Street. The bylaw is meant to encourage preservation, rehabilitation, and restoration and to prevent demolition of historically significant resources. (See Appendix for Map 9: Hamilton Historic District.)

As is common, the bylaw requires a more stringent review process for development alterations or demolitions, including integrated project delays and ensured public notice and hearing processes for buildings deemed *preferably preserved*. Preferably preserved sites meet at least one of the following criteria:

- Located within the Historic District.
- Listed on or within an area listed on the National or State Register of Historic Places – or – is eligible for listing on either register – or – for which a preliminary determination of eligibility has been made by the Massachusetts Historical Commission.
- Associated with one or more significant historic persons or events, or with broad architectural, cultural, political, economic, or social history in the town, state, or nation.
- Historically or architecturally significant in terms of period, style, or method of construction - or – is associated with a significant architect.

In addition, the town has one National Register District and five Registered Historic Sites (The Asbury Grove Historic District, Woodberry-Quarrels House, the Emeline Patch House, the Community House, the Brown House, and the Austin Brown House). National Register Districts do not restrict private use or changes to properties but do provide rehabilitation tax incentives for owners of income-producing properties and provide limited protection from adverse effects of federal and state projects.

# Appendices in a separate supplemental report

Maps

Community Engagement Results & Summaries

DHCD Affirmative Fair Housing Marketing Guidelines

Interagency Bedroom Mix Policy

Comprehensive Permit Denial and Appeal Procedures

Subsidized Housing Inventory

HUD FY2019 Income Limits Chart

MGL Chapter 40T