

Housing Survey Summary Report

Hamilton Master Plan: Housing Profile

Prepared by JM Goldson 3/29/2019

MAIN CONCLUSIONS

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. However, 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.

- Resident participants reported that safety was a top reason why they moved to Hamilton, along with the quality of the public schools, the type/size of home they could afford, and the open space/farms/rural feel.
- **Sixty-five (65) percent** of resident participants reported that they would like to stay in Hamilton as they age.
- Older residents indicated that they are more likely to move out of Hamilton due to high costs of living and lack of senior housing options.

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

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

BACKGROUND

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

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

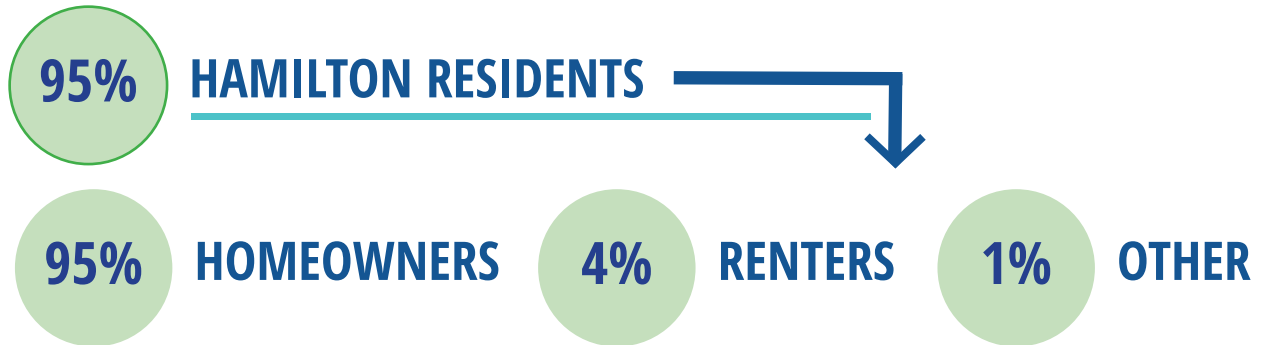
Findings from the focus groups and survey will inform work as the project team moves forward to prepare the second town-wide public forum to develop housing goals and strategies for Hamilton.



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

RESPONDENT DEMOGRAPHICS

Survey participants responded to a series of demographic questions. Five hundred and thirty-nine (539) people responded.¹



The survey participants overrepresent homeowners and underrepresent renters: only 4 percent of survey respondents were renters compared the estimated 17 percent of total households that rent their home in Hamilton. Whereas, about 83 percent of the town’s households are estimated to own their home.



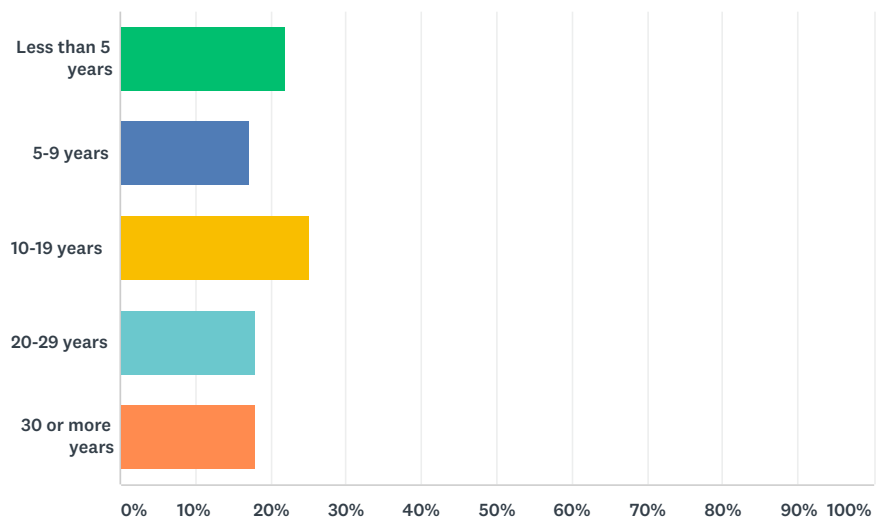
The survey responses overrepresent households with children: a greater percentage of survey respondents reported having children under the age of 18 compared to Town-wide, which is an estimated 40 percent.



Thirty-six (36) percent of participants indicated they had adult children over the age of 18. Follow up housing-related questions can be found on page eleven.

TENURE

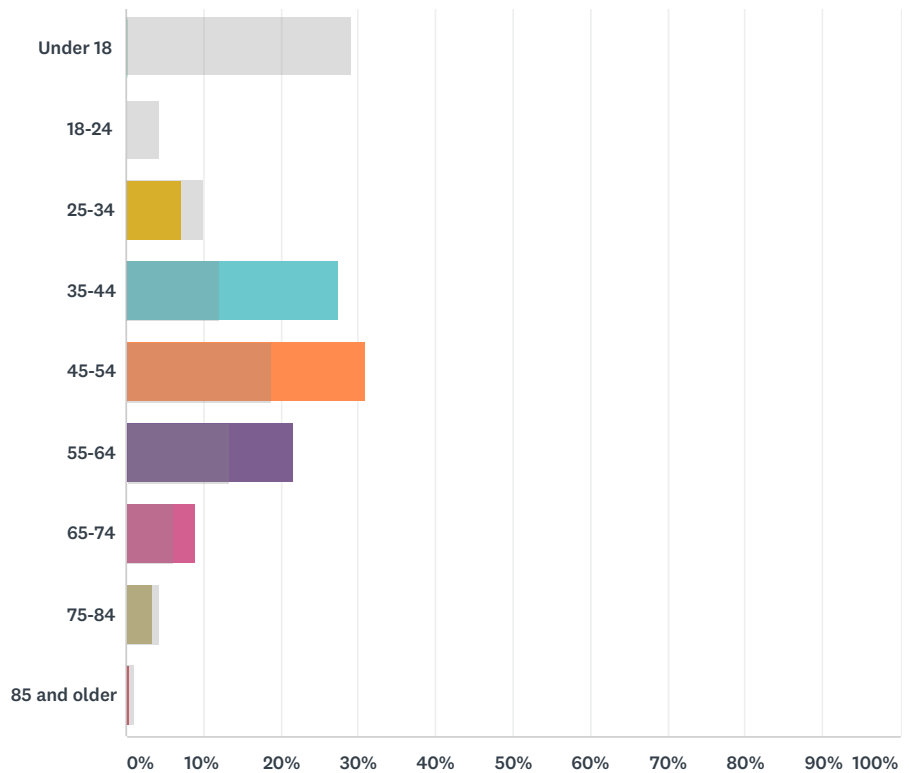
Tenure of residency reflected a fairly even distribution. Most resident respondents have lived in Hamilton for 10-19 years (25 percent), closely followed by new residents who have lived in Hamilton for less than five years (22 percent).



¹Participants were given the option to skip any question that they did not want to answer. Thus, the total number of responses for each question varies. Most participants responded to all questions.

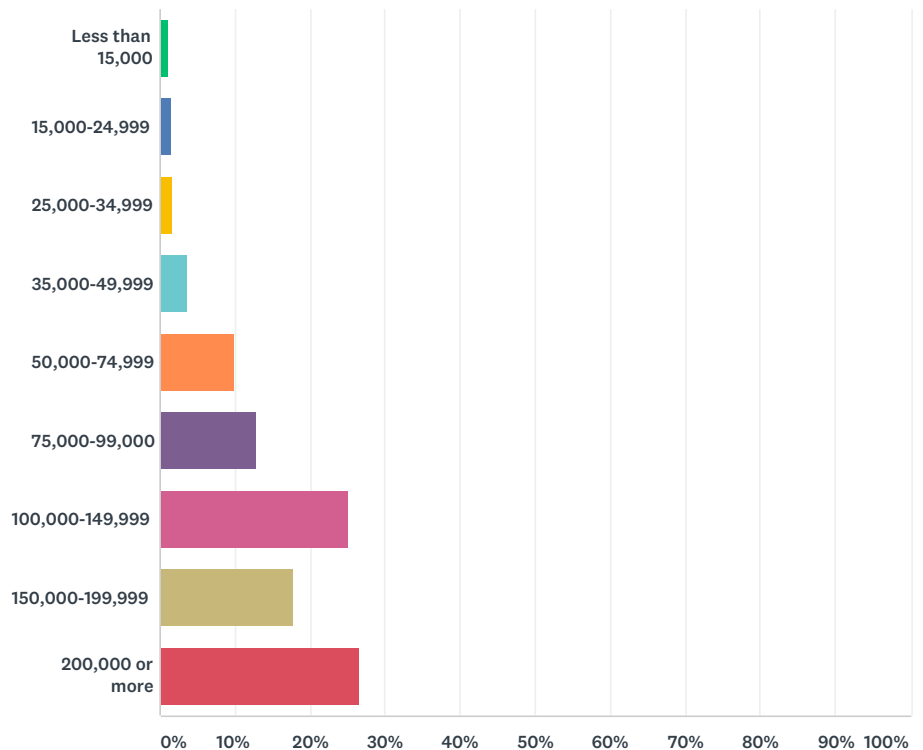
AGE

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



INCOME

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



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

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

5%

NON-RESIDENTS



25%

WORK IN HAMILTON

5%

OWN A BUSINESS IN HAMILTON

30%

HAVE FAMILY IN HAMILTON

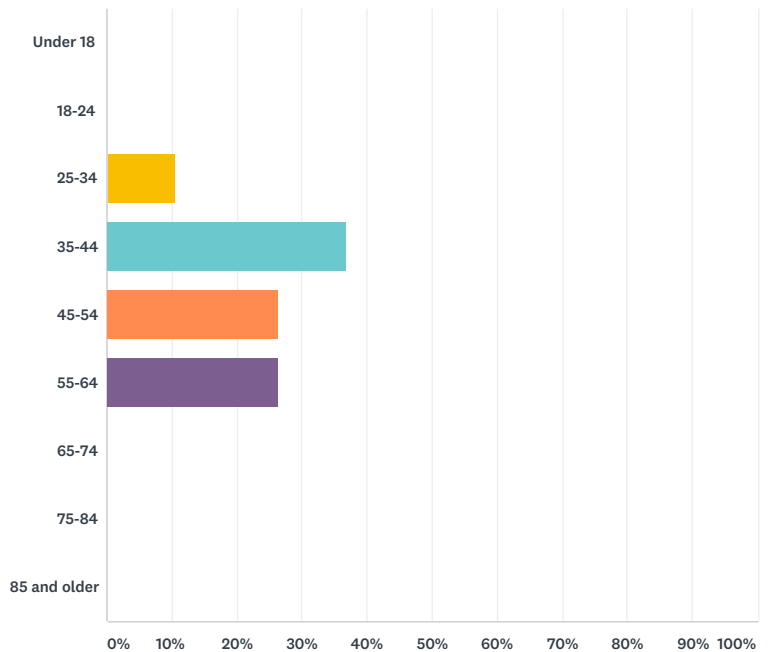
60%

“OTHER”

Many non-resident respondents reported having other ties to Hamilton, including, but not limited to: having children in the Hamilton school system; owning property in Hamilton; considering moving to Hamilton; or being a past resident.

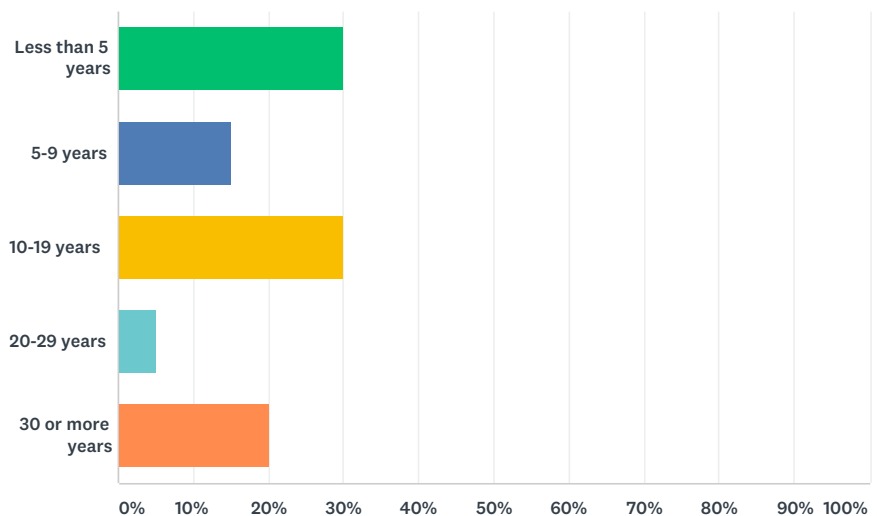
AGE

The largest group of non-resident respondents fell between ages 35 and 44 (37 percent), followed by those 45-54 (26 percent) and 55-64 (26 percent), and lastly, those 25-34 (11 percent).



TENURE

The number of years that non-resident respondents have been associated with Hamilton varied greatly, with most respondents being associated for less than five years (30 percent) or between ten and nineteen years (30 percent), while some have been associated for more than 30 years (20 percent).



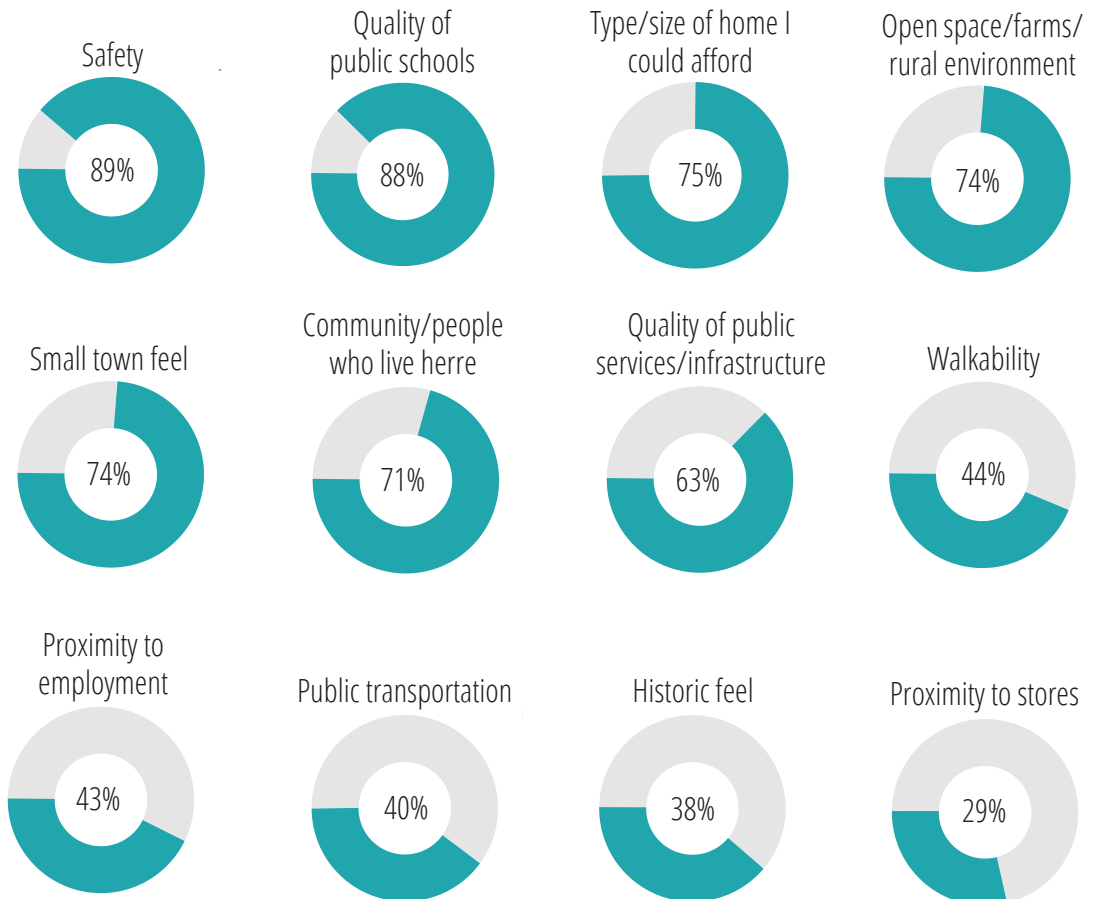
RESIDENT PERSPECTIVES ON HOUSING IN HAMILTON

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

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

Responses: 489

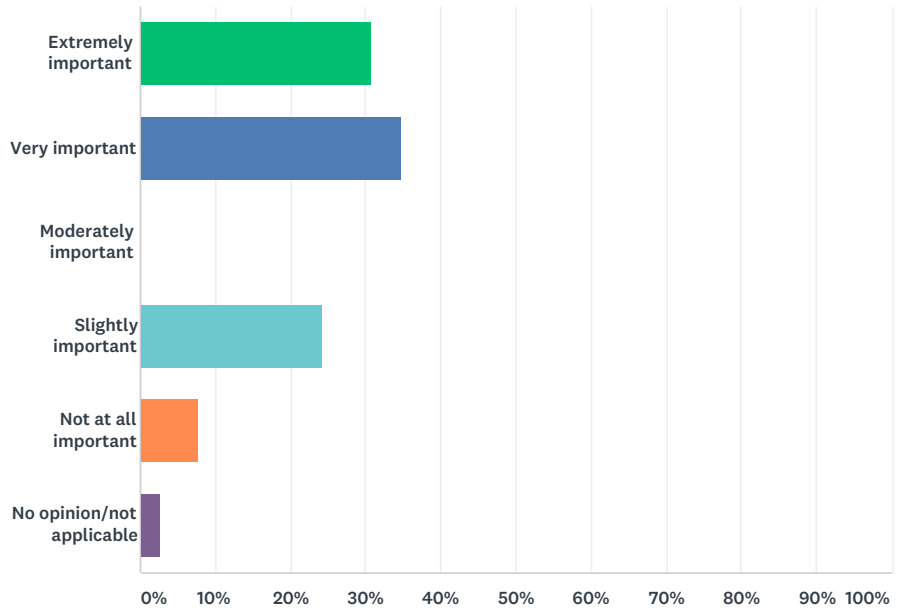
The figures below represent the percentage of respondents who indicated that each factor was extremely or very important. Top factors include safety, quality of public schools, type and size of affordable homes, and open space/farms/rural environment, and small town feel.



As you age, how important will it be to you to stay in your home or in the community?

Responses: 492

A total of 322 respondents out of 492 (65 percent) said that aging in their home or in the community is extremely or very important. An additional 119 respondents (24 percent) said that aging in their home or in the community is slightly important. Only fifty-one respondents (8 percent) reported that this issue is not important or not applicable.



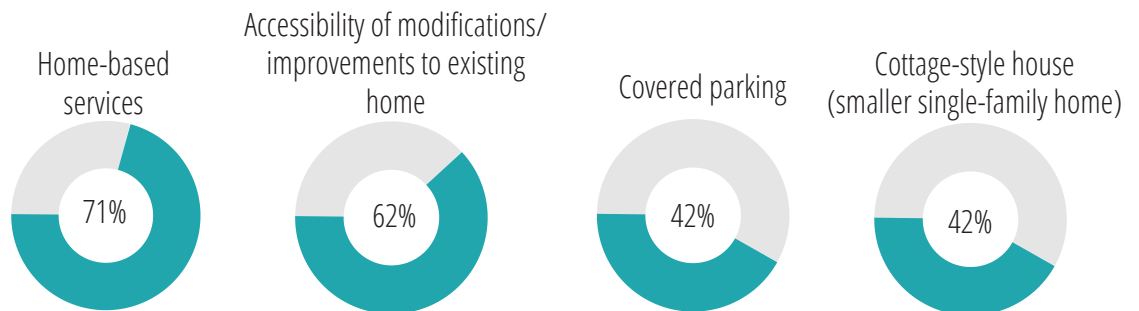
65%

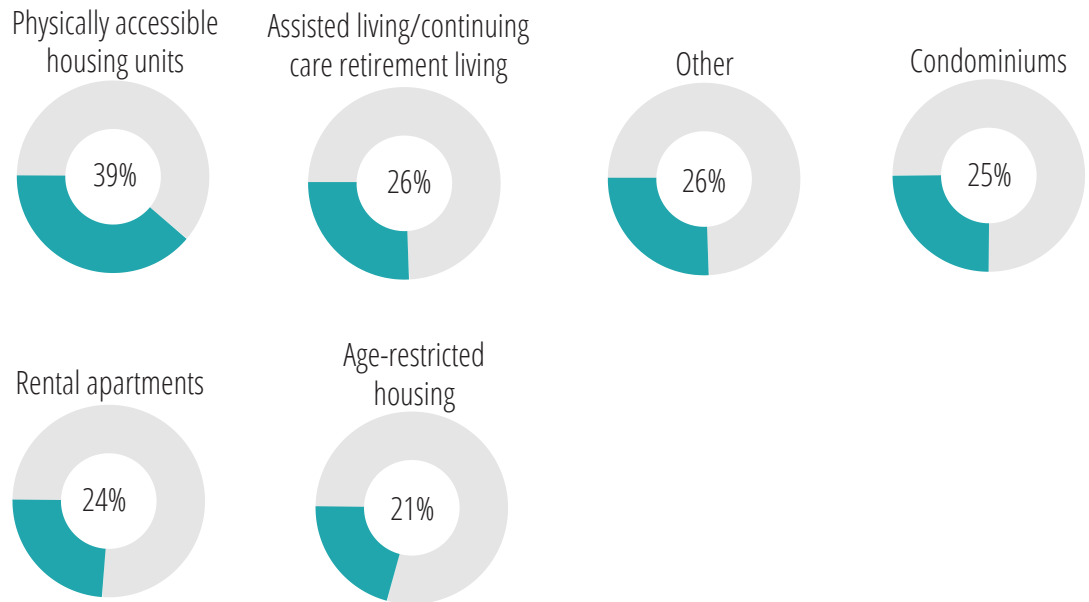
VALUE AGING IN PLACE

How important would the following factors be to enable you to stay in your home or your community as you age?

Responses: 315

The figures below represent the percentage of respondents who indicated that each factor was extremely or very important to enable aging in place. Top enablers include home-based services, modifications to existing homes, covered parking, and cottage-style houses.





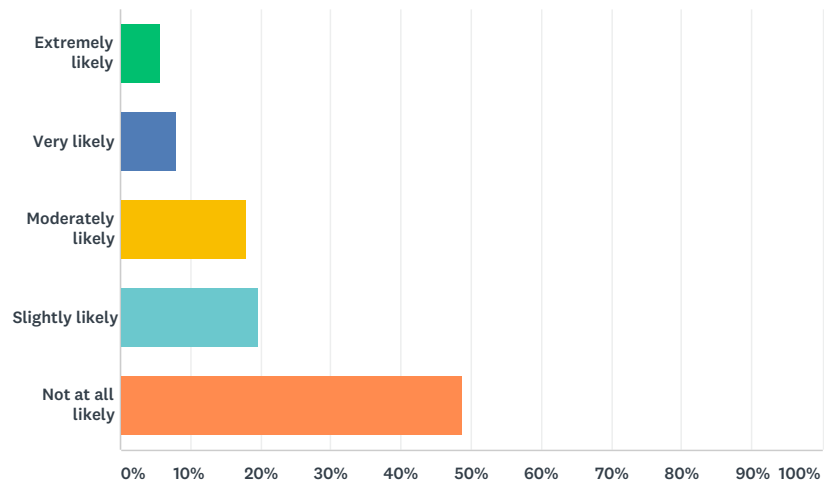
How likely are you to move in the next five years?

Responses: 481

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

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

Sixty-five of 481 (about 8 percent) said they are extremely or very likely to move in the next five years.



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

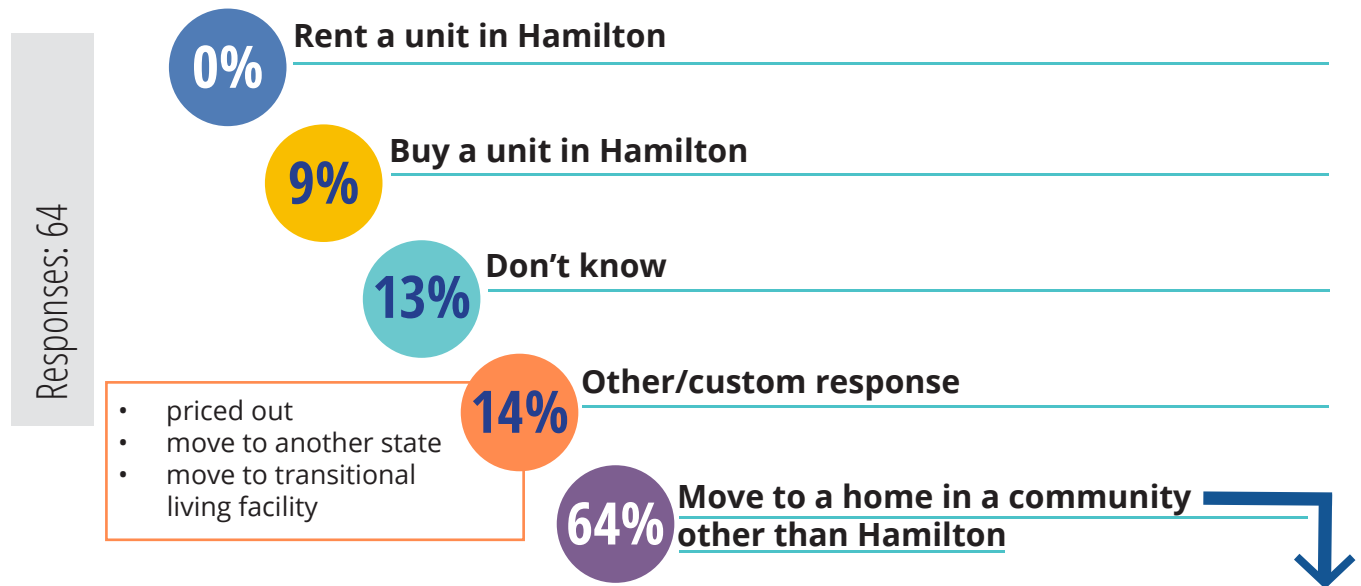
8%

LIKELY TO MOVE WITHIN FIVE YEARS



Would you be more likely to...?

Sixty-four (64) percent of respondents who are likely to move within the next five years reported that they are most likely to move to a new community, with some respondents specifying that a move may be prompted by inaffordability and a lack of desired facilities within Hamilton. Some respondents reported that they would move to a new home within Hamilton or that they are unsure at this time. These findings indicate that older residents are most likely to move out of Hamilton due to high costs of living and to seek out desired accommodations for aging.



Which of the following factors would most influence your likelihood of moving to another community?

The 41 respondents who indicated they would be most likely to move to a home in another community were asked to rank a series of choices, which are displayed in order below:

- Responses: 41
1. lower housing/living costs
 2. lower tax rates
 3. home with fewer maintenance needs
 4. smaller home/unit
 5. different type of home/unit
 6. a more walkable community
 7. closer to family/friends a different climate/region
 8. a bigger home/unit
 9. desire for a more urban environment
 10. other
 11. physically accessible home
 12. more/different employment opportunities

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

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

Responses: 31

Responses varied, including but not limited to:

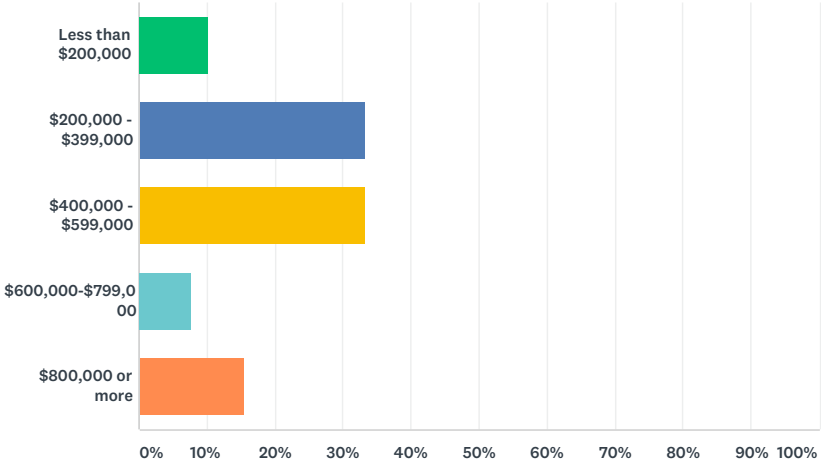
- somewhere with lower taxes
- somewhere more affordable
- don't know/not sure at this time
- overseas
- closer to family
- Ipswich, Beverly, Manchester, Essex, Gloucester, Amesbury, Newburyport, Cape Cod, North Shore, etc,
- Somewhere warmer



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

Responses: 39

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



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

36%

PARENTS/FAMILIES WITH KIDS OVER 18 YEARS

Residents were asked if they had adult children over the age of 18, and about their children’s desire and ability to live in Hamilton.

Fifty-eight out of 177 resident respondents (33 percent) reported that their adult children want to live in Hamilton. Of those, 82 percent indicated that cost is a significant barrier to their children’s ability to live in Hamilton.

These findings indicate that high and increasing costs of living in Hamilton may be prohibitive to young adults, especially for those who grew up in the community and wish to stay in or return.

Reported having adult children who wish to rent or own in Hamilton

33%

Reported that the high cost of living in Hamilton is a significant barrier for their children to own or rent

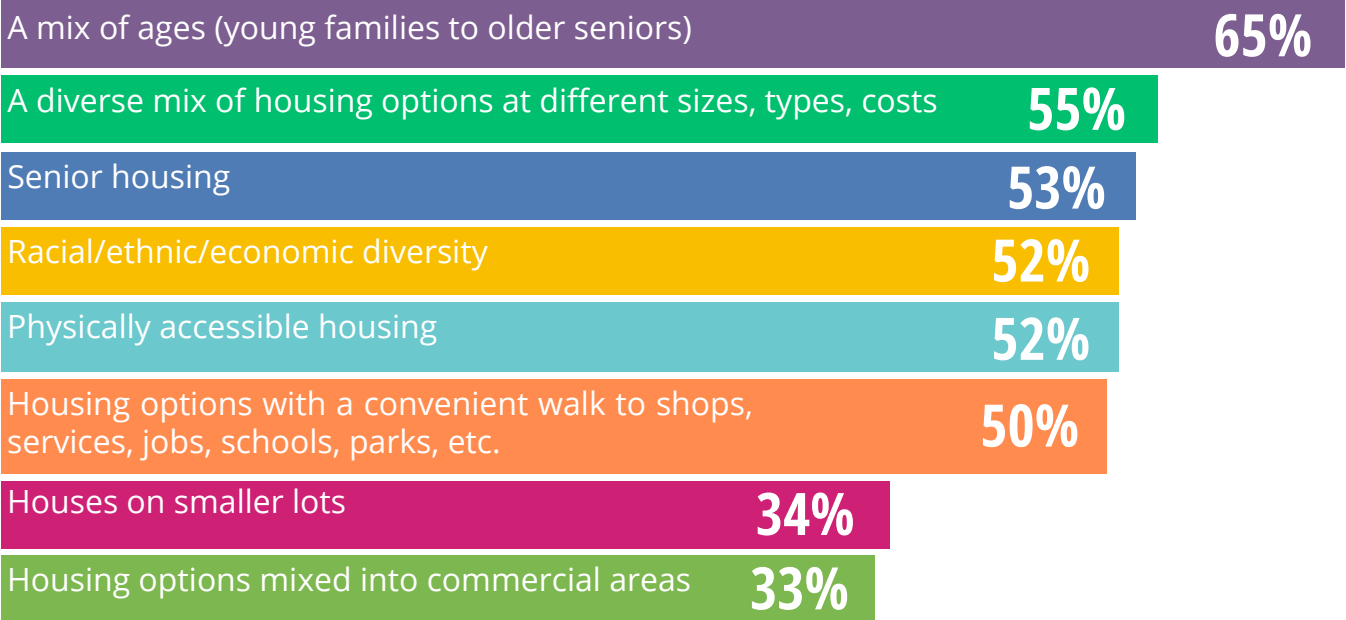
82%

RESIDENT AND NON-RESIDENT PERSPECTIVES ON HOUSING IN HAMILTON

How important are the following for the next 10 years in Hamilton?

Responses: 457

The figures below represent the percentage of respondents who indicated that each goal was extremely or very important for the next ten years in Hamilton.

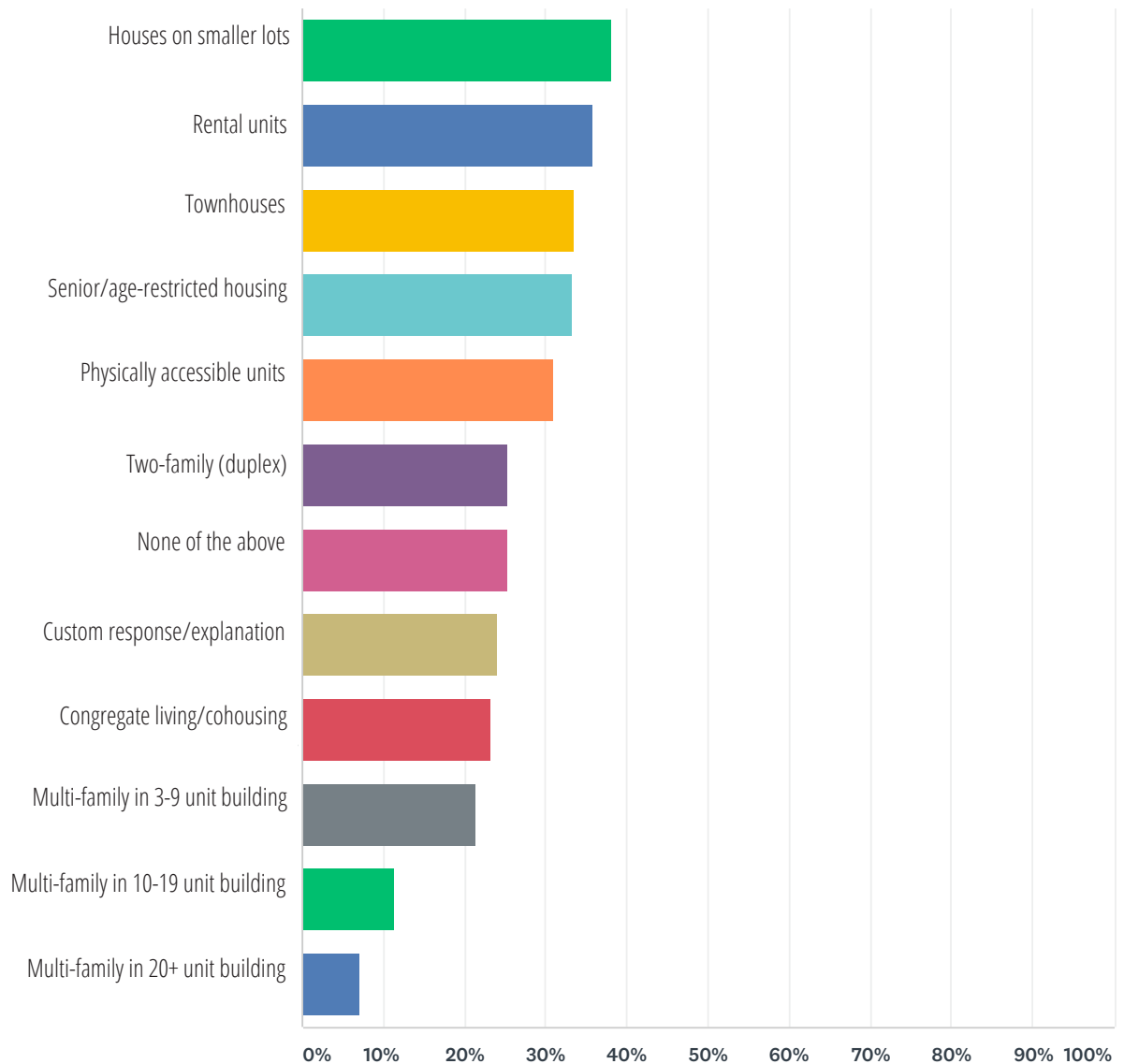


What types of housing does Hamilton need more of?

Responses: 441

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

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

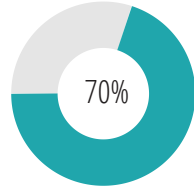


How important is it to have housing in Hamilton that is financially attainable for...?

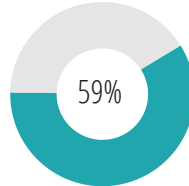
Responses: 442

The figures below represent the percentage of respondents who indicated that ensuring affordability for each resident-group in Hamilton is extremely or very important. Top resident-groups include teachers and social service professionals, adult populations, and first time home buyers.

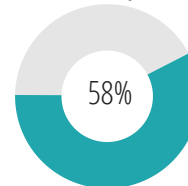
Teachers and other social service professionals



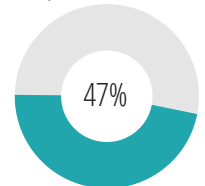
Older adult population



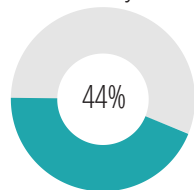
First time home buyers



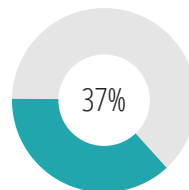
People who grew up in Hamilton



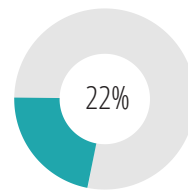
College professors and other faculty/staff



Retail and restaurant workers



Students



Are you comfortable with growth of density throughout Hamilton that would be similar to that of the Downtown Residential area?

Responses: 438

Residents were split fairly evenly in their responses. Approximately 39 percent supported higher density development throughout Hamilton, whereas approximately 42 percent did not. Approximately 19 percent provided written responses which included, but were not limited to:

- support for higher density in specified/appropriate areas (e.g. downtown and around transit station)
- desire to preserve open space
- desire to balance higher density and new development with preservation of existing character
- desire to keep density levels where they are, especially in residential areas