



# Housing in Hamilton



**Community Memorial**

Quality Healthcare Close to Home



A CROUSE HEALTH PARTNER

# **Community Memorial Hospital 2018**


- **Total of 300 FTEs**
- **Hired/replaced 64 employees**
- **Only 8 of those hired live in the Town or Village of Hamilton**
- **Hired 3 new providers last year**
- **None of the providers live in Hamilton**


# Hamilton Central School




 In 2009: 51% of teachers lived within the HCS district

In 2019: 30% of teachers live within the HCS district

 In the last 5 years, HCS has hired 27 new teachers. None have purchased homes in the district. 1 had already owned a home in the district, 1 is currently renting.

 2009 K-12 Enrollment: 603  
2019 K-12 Enrollment: 545



 Less than 1/3 of new hires over the last 5 years live in Hamilton

 Why not Hamilton?




- Supply
- Pricing

 Colgate's Educational Mission



# Town of Hamilton






-  Lack of Affordable, Quality Housing for Low and Moderate Income Residents
-  Protect Ag Land & Encourage New Housing
-  Expand Town Tax Base to Lower Taxes



## Village of Hamilton



-  Increase Village tax base
-  Boost the economic vitality of downtown
-  Ensure the viability of the school system, the cornerstone of a thriving community



# Hamilton Housing Strategy

# Who are we?



Colgate University



Partnership  
for Community  
Development



**Growing unaffordability**

**Lack of diverse housing options**

**Lack of developer interest**

# Housing

for everyone





# National Trends



1. In 2018, households headed by someone over 50 represented 55% of all households
2. Decades of shrinking household size
3. Between 2004 and 2014, student debt tripled
4. Urbanizing population



## Our Vision

A **diverse** range of housing options for people of **different ages, incomes, and household makeup** paired with growth in our year-round **population**.

# HAMILTON'S **SUBOPTIMAL** **MARKET**

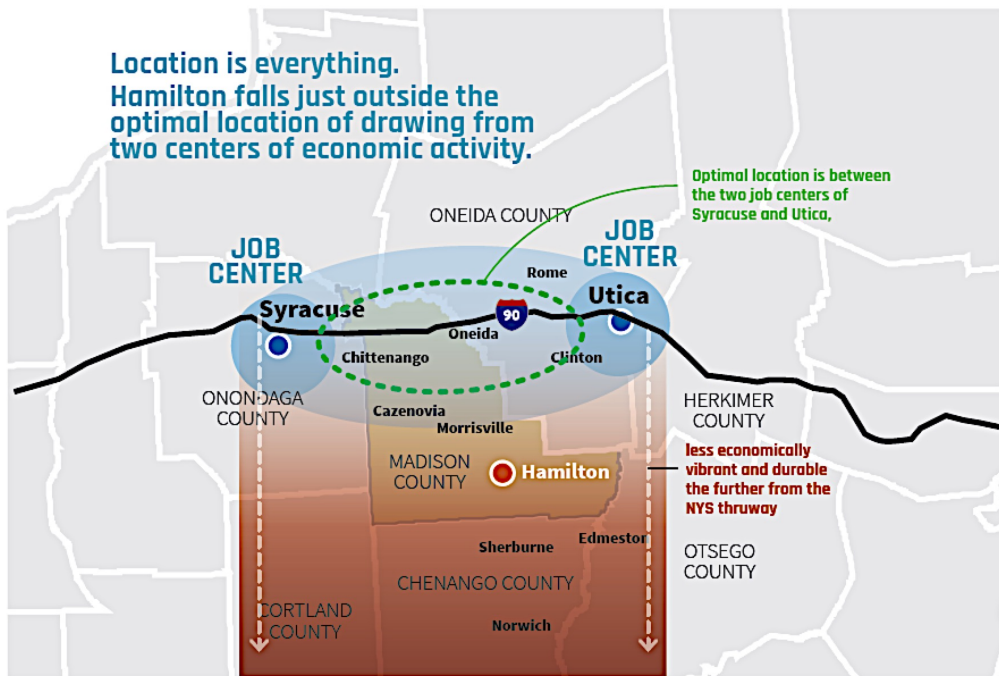
1. Lack of population growth
2. Tax base is not increasing at proper rate
3. Lack of Purchase/rehab
4. New homes are not being built

# Stuck Market



1. Hamilton workers should be able to live in Hamilton
2. Hamilton should not lose potential employees due to housing
3. We shouldn't risk economic and civic vitality
4. Negative environmental impacts of commuting

# HAMILTON HURT BY A MORE OR LESS HEALTHY REGION





**2,233**

Live  
elsewhere  
and work in  
Village of  
Hamilton

Live and work  
in Village of  
Hamilton

**327**

Live in Village  
of Hamilton and  
work elsewhere

Source: U.S. Census Bureau, Center for  
Economic Studies



### Example #1

A school teacher who is single will find few housing options in the Village of Hamilton



She marries, and with few rental options, they buy a home outside of Hamilton, a short commute away...



Village of Hamilton loses another household to nearby towns.





### Example #3

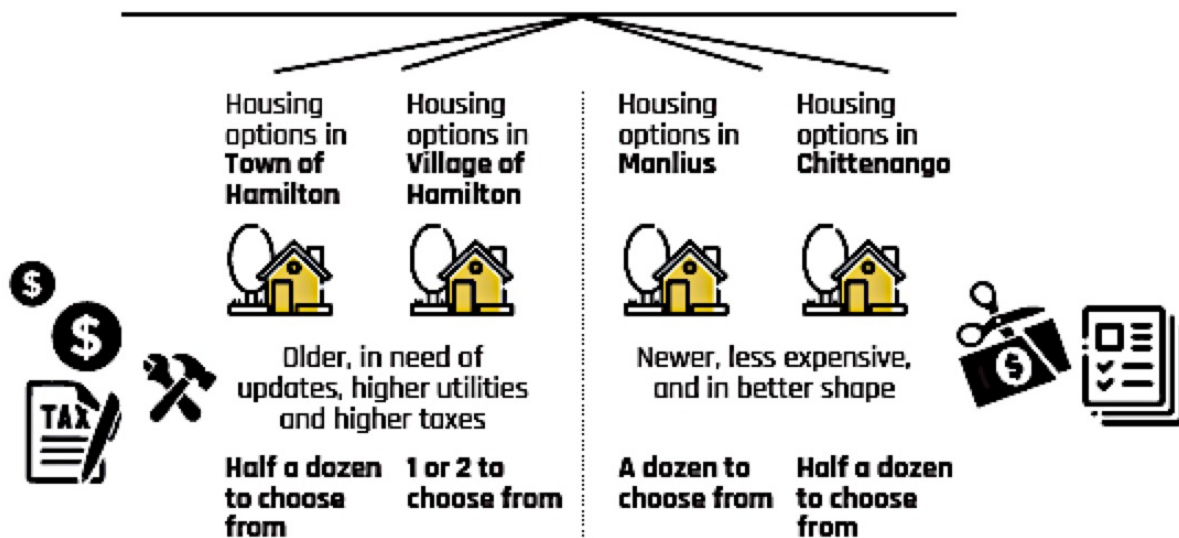
Family living in  
Hamilton making a  
good paycheck



**\$75K/YR**



Income allows them to  
afford a mortgage up to  
\$250,000



 How many new units?

 What types of units?

 What price points to ensure affordability?

 Where?

 What tools can we use?

BY 2030:



ADD **112** NEW HOMES  
FOR PURCHASE

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ADD **50-60** RENTALS

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REHAB **12** HISTORIC HOMES  
as high-quality

## New Units



### Owner Occupied

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**40** 1,800 SF detached homes affordable to HHs with incomes between \$80,000 - \$90,000 a year

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**72** 72 1,650 SF clustered semi-attached homes affordable to HHs with incomes between \$70,000 - \$80,000

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### Renter Occupied

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**24** one-bedroom units affordable to HHs with incomes between \$35,000 - \$40,000

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**24** two-bedroom units affordable to HHs with incomes between \$40,000 - \$45,000

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**6** 6 two-bedroom units affordable to HHs with incomes between \$45,000 - \$55,000

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### Rehabilitated Homes

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**12** historic rehabs aimed at higher income HHs with annual incomes generally above \$125,000.

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# At Risk









			Sprawl Pressure from Buyer Demand	Sprawl Pressure from Renters	Combined Sprawl Pressures
15%	17,880	Oswego, NY	1.31		
	120,513	Oswego County	1.53		
2.50	7,150	SUNY Oswego	-14.84%	19.36%	4.53%
29%	30,625	Ithaca, NY	2.43		
	104,268	Tompkins County	2.34		
1.47	20,787	Cornell + Ithaca	3.86%	62.69%	66.54%
6%	4020	Hamilton, NY	2.24		
	72,089	Madison County	1.96		
1.39	2,882	Colgate	14.03%	41.08%	55.11%
13%	8124	Geneseo, NY	1.86		
	64,622	Livingston County	1.90		
1.50	5,431	SUNY Geneseo	-2.23%	30.74%	28.51%
12%	13,136	Geneva, NY	1.52		
	109,450	Ontario County	2.08		
5.81	2,262	Hobart William Smith	-26.84%	12.22%	-14.62%
4%	7,034	New Palz, NY	3.97		
	180,505	Ulster County	2.92		
1.05	6,717	SUNY New Palz	35.83%	12.73%	48.55%
23%	13,863	Oneonta, NY	2.10		
	60,979	Otsego County	2.41		
2.42	5,730	SUNY Oneonta	-12.86%	28.92%	16.06%
11%	24,447	Saratoga Springs, NY	3.33		
	224,929	Saratoga	2.71		
9.12	2,680	Skidmore	22.90%	-5.08%	17.82%
1%	1,967	Clinton, NY	2.23		
	232,858	Oneida County	1.86		
1.05	1,879	Hamilton	20.13%	4.19%	24.33%

Significant pressure for sprawl

# Systems Change



-  Land use
-  Encourage good design
-  Assistance to developments
-  Permanent affordability

# Land Use






# Design



# Assistance



-  Allow for more density
-  Find ways to help with infrastructure
-  Creative financing

An illustration of a neighborhood scene. On the left is a two-story yellow house with a black roof, a brown door, and four windows with flower boxes. A red bicycle is parked on the sidewalk in front of it. To the left of the house is a green tree and a wooden bench. To the right is a two-story teal house with a brown door and one window with a flower box. The houses are on a green lawn next to a grey road with white dashed lines.

## Permanent Affordability

- Establish Community Housing Trust
- Deed restrictions on new units



# Next Steps

- ✓ **Decide which actions to take**
- ✓ **Implementation**

# Conversation

# Operating Values



1. Be respectful
2. Stay on topic
3. Questions/comments should be relevant to the whole group