

## 2016 Comprehensive Plan Chapter Topic Review

### Topic: **Housing**

#### **Summary of What Chapter Topic Needs to Cover:**

- An assessment of the existing and future housing needs for all populations (including the need for affordable housing)
- Address affordable housing (homes at a price where no more than 30% of the household income is spent on housing)
- Opportunities and plan to achieve 10% of the housing stock as ‘Low and Moderate Income Housing.’ (housing that is subsidized and deed restricted to ensure affordability)
- Identify existing housing patterns and conditions
- Discuss the Town’s inclusionary zoning policy, if any
- Include Policies and/or Implementation Actions that address:
  - The development of market-rate housing to meet future need
  - The development of affordable housing to meet future need
  - Preserving the stability and character of the existing residential neighborhoods and preventing the displacement of low-income residents
  - Promoting the use and rehabilitation of the existing housing stock and maintaining a housing stock that is safe, healthy, and sanitary
  - Locating new housing in appropriate areas of the community at densities that are appropriate to the characteristics of the land, the availability of infrastructure and community services, and the densities of surrounding neighborhoods
- Identify areas that may be suitable for future housing development
- Relationship of Housing to the other Topic Areas, such as: Land Use, Services and Facilities, and Transportation

#### **Details about what Chapter Topic Needs to Cover:**

- (see attachment from standards manual, Section 5. Planning for Housing)

#### **Basic State Goals for Housing:**

- 1) Ensure the provision of a sufficient number of housing units to meet population needs
- 2) Provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens, and those with special needs.
- 3) A minimum of 10 percent of housing in each community is affordable
- 4) Give a majority of the State’s residents the opportunity to live in traditional neighborhoods, near growth centers.
- 5) Promote low overall densities where public services are unavailable and are not planned. Promote conservation development in areas that lack supporting infrastructure.
- 6) To promote the production and rehabilitation of year-round housing and to preserve government subsidized housing for persons and families of low and moderate income in a manner that: considers local, regional, and statewide needs; housing that achieves a balance of housing choices, for all income levels and age groups; recognizes the affordability of housing as the responsibility of each municipality and the State; takes into account growth management and the need to phase and pace development in areas of rapid growth; and facilitate economic growth in the State
- 7) See also Attachment: Goals from RI State Housing Plan, Element 421, March, 2000

**Are WG’s existing Goals consistent with State Goals?**

Yes, but they are not complete. See Attachment, Section IV Housing Goals & Policies

The Goals do not address keeping up with the demand or need for new housing.

The Policies do address promoting low densities where services are not available; rehabilitation of older neighborhoods; a range of housing options; preserving and creating affordable housing; and maintaining a housing stock that is safe, sanitary, and healthy.

**Are existing Goals complete?**

Fairly close.

We need to address keeping up with housing demand (for both market rate and affordable homes), and matching the demand to the types of housing are needed by the population based on the needs analysis. We can also include a statement regarding the location of the different types of housing based on the characteristics of the area and availability of services.

**Analysis of Amount and Quality of Inventory/ Baseline Information (existing Plan):**

Plan covers the following \*\*\*\*\*:

- Data points for number of housing units, types, occupancy, age of stock, new construction, sales prices.
- Table of new subdivisions with locations from 1980 to 1994
- Housing Assistance Programs; Home repair assistance and other housing expense programs (heat, Section 8, etc.)
- Affordability gap for home ownership
- Affordable Housing Plan (separate document) covers strategies to meet the 10% affordable housing goal, and a needs analysis based on the CHAS data (2000 Census derived ‘comprehensive housing affordability strategy’)

Resources/Information Missing:

- Rental prices and rental affordability gap (NOTE: rental affordability is addressed in the Affordable Housing Plan, which is a component of the Comprehensive Plan, though a separate document at this time. However, historic rental data has generally been unavailable for the Town of West Greenwich due to the low number of rental units. Rent information for homes in Big River are discussed.)
- Location of types of housing units, or descriptions of conditions of existing neighborhoods and development patterns.
- Future housing needs and future housing conditions

**Existing Plan Also Discusses:**

Demographic Profile with population trends and changes (age).

Big River Reservoir Housing Opportunities-homes as potential affordable housing (this is now outdated and officially not considered ‘affordable housing’ by the State.)

Residential growth causing concerns of an increasing tax burden, pressure on Town Services, and groundwater availability.

**Plan Needs:**

- Discussion on the condition of the housing stock (good, poor, etc.)
- Updated housing data, demographic data, etc.
- Updated existing housing programs
- Discussion on the projected housing needs based on the projected populations.
- More spatial discussion about housing and future housing (especially to support the decisions we make for the Future Land Use Map).
- Discussion on Affordable Housing Strategies
- (Answer the questions from the Standards Manual)

**Implementation Section:**

The implementation items are either very weak, or do not actually support the policies and in some instances, almost contradict the goals or policies, and even themselves. For example, one implementation item states to “Develop zoning that attempts to provide for increased affordable housing opportunities,” yet another implementation item states to, “Maintain existing low density zoning.”

There are very specific implementation items noted in the West Greenwich Affordable Housing Plan (which is a part of the Comprehensive Plan). These strategies will need to be reevaluated in terms of how effective they have been and/or what obstacles have resulted in them not being implemented over the past ten years.

**Amount/Type of Information required to bring Topic up to date and Meet Current data requirements:**

- Census data: housing characteristics, affordability information, demographics
- Tax Assessor Data: housing information: condition, location, sales prices, foreclosures
- RIH: rental information, assistance information,
- Building Official information (code violations; issues with condition of housing stock)

**Evaluation of access to information and ability to perform required/ thorough analysis:**

Tax Assessor Data and Census Data are readily available. There are plenty of resources to help with the data.

**Consideration if a consultant is needed to perform update of this topic:**

We can put together the data ourselves.

There will need to be community support for the goals, policies, and implementation items, especially if it involves any changes to zoning. Does the Board want to have a consultant help with public workshops and the affordable housing strategy?

**Other available resources:**

- Rhode Island Housing
- RI Office of Housing and Community Development
- Community Development Consortium (Geoff Marchant)

**Relevant Documents to be Reviewed:**

- West Greenwich Affordable Housing Plan
- Technical Paper #162: Population Projections 2010-2040, RI Statewide Planning, 2013
- Rhode Island 5-Year Strategic Housing Plan (State Guide Element 423)
- State Housing Plan (State Guide Element 421)
- RIH's "10-Year Plan to End Homelessness"
- Technical Report #149: RI Land Use Trends and Analysis, RI Statewide Planning, 2002
- Technical Paper #150: Mapping Potential Sites Suitable for Higher Density Residential Development, RI Statewide Planning, 2008
- Land Use 2025: Rhode Island's State Land Use Policies and Plan, RI SPP, 2006

**Stakeholders/Who else should be involved for this Chapter Topic:**

- Current residents of low- and moderate- income housing
- Local community development corporations: Washington County CDC, (any others?)
- Community Development Consortium (Geoff Marchant)
- Providers of rental housing within Town
- Housing and/or Homelessness organizations
- Local home builders / realtors
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**Effort Needed for Issues under this topic that the community needs to learn more about:**

The analyses should explain and support the projected future needs for housing, so there should be not be learning curve in understanding these numbers. However, the public generally has a hard time understanding government's role in the creation of housing when the market does not provide for the consumer's need, or when local zoning does not provide for the citizen's need. Housing is a basic human need that affects all aspects of an individual's life, which in turn also affects the economy. The issue of affordable housing is a much more complicated topic because the public will have questions, not just about how it will affect them, but questions about the State law pertaining to the affordable housing 10% mandate. A great deal of effort will be needed to inform residents and gain support for this chapter.

**Use the Guiding Questions from the Guidance Manual for the Stakeholders to answer in order to develop the discussions needed to be had in the plan:**

- Provide an overview of the existing housing context [quantitative assessment]:
  - Data points and trends over time for: number of housing units, occupied and vacant units, type of unit (single, duplex, owner occupied, rental), age of units, number of new construction, rental prices.
- Identify existing housing patterns (location, form, density) and conditions (quality, safety, general state) [qualitative assessment].
- Assess existing and future housing needs, including the need for affordable housing
  - Minimum 20-year planning horizon
  - Number of units needed to house the future population
  - Suitability of Housing Options in terms of the way the population is projected to change (age, ethnicity, income, household size, etc.)
  - General Housing Affordability including the relationship of housing prices to household income over the past 10 years (adjusted for inflation using the CPI); any needs related to risk of homelessness for severely cost-burdened LMI households; and the types of affordable housing that are needed.
  - Future Housing Conditions considering the effects of time, natural hazards, and potential redevelopment.
- Discuss Housing Affordability Data Points for: number of cost burdened households and severely cost-burdened households; the number of low- and moderate- income households that are cost burdened, renting, or owning their home.
- Plan to meet the 10% Low- and Moderate-Income Housing Threshold:
  - Data points for: number of existing LMI units, the number of LMI units serving each population type (family, elderly, special needs), the number representing 10% of the existing housing stock, the gap between the 10% threshold and the existing number of LMI units, breakdown of existing deficit by each population type, the forecasted 10% threshold, and the gap between the existing LMI units and the forecasted threshold.
  - An assessment of the effectiveness of Previous LMI Housing Strategies
  - Description of the strategies proposed to meet the 10% threshold.
  - Discuss when and how the 10% threshold will be met
- Discuss the Town's inclusionary zoning policy, if any, and if so, plans to include development incentives. [NOTE: State law changed recently to require that if a Town had an inclusionary zoning requirement, that it must include some type of development incentive.]

- Include one or more Goal(s) that embody the State’s Goals for Housing. To determine the goals that may be appropriate for West Greenwich, consider the following guiding questions:
  - What is the appropriate amount of residential development for the community?
  - Is it important to the community that the character of existing neighborhoods be preserved?
  - Are there areas of the community in need of rehabilitation or redevelopment?
  - Are there opportunities for infill residential development?
  - What is the appropriate mix of residential uses within the community?
  - How can the goals of the community demonstrate commitment to the ideal that every resident have an affordable, safe and secure place to live?
  - How can the goals of the community help to prevent displacement of existing residents?
  
- Include Policies and Implementation Actions that would help to achieve the stated Goals
  
- Include Policies and Implementation Actions that address the development of appropriate types of Market-Rate Housing units in adequate numbers to meet future population needs.
  - Do the characteristics of the existing housing stock match the needs of the population?
  - What actions can the Town take to provide a greater variety of housing options to suit population needs?
  
- Include Policies and Implementation Actions that address the development of an adequate number and appropriate types of Affordable Housing units to meet future population needs, including the development of a minimum of 10 % of the housing within Town as Low- and Moderate-Income housing.
  
- Include Policies and Implementation Actions that address preserving the stability and character of existing residential neighborhoods and preventing the displacement of low-income residents.
  
- Include Policies and Implementation Actions that address promoting the use and rehabilitation of the existing housing stock and maintaining a housing stock that is safe, healthy and sanitary.
  
- Include Policies and Implementation Actions that address locating new housing in appropriate areas of the community at densities that are appropriate to the characteristics of the land, the availability of infrastructure and community services and the densities of surrounding neighborhoods.
  - Where in Town does infrastructure exist with the capacity to support the development of new residential units?
  - Have we identified any areas for growth centers in which to target new development?
  
- Include Policies and Implementation Actions that address amending the municipal inclusionary zoning policy to include some type of development incentive, if applicable.

- Identify areas that may be suitable for future housing development or rehabilitation (Land Use Chapter)
  - The Future Land Use Map must identify areas in Town in which residential uses are desired as a future land use.
  - The Land Use chapter must describe the characteristic of the various residential future land use categories identified on the Future Land Use Map, including the desired density.
  - Consider:
    - The location of the Urban Services Boundary designated in the State Land Use 2025 plan
    - The presence and capacity of supporting infrastructure and services, such as water, sewer, fire, police and emergency response facilities, educational facilities, etc.
    - Access to public transit
    - Locations of existing parks, open spaces and recreational facilities
    - Proximity to employment opportunities and places to access goods and services (medical, grocery, etc.)
    - Vulnerability to natural hazards
    - Existing residential densities
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**Attachments:**

1. Excerpt from RI Comprehensive Planning Standards Manual, “Section 5. Planning for Housing,” Draft 12/15/15
2. Page 1.1 from RI State Housing Plan, Element 421, “Goals and Policies for Housing in Rhode Island,” March 2000
3. Housing Goals & Policies from West Greenwich Comprehensive Plan, as amended 2004

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## 5. PLANNING FOR HOUSING

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- 5.1 Provide an overview of the existing housing context by including the following data points:
- Existing housing units, both the number and the relative trend in housing development over the past 10 or more years;
  - Occupied and vacant housing units, both the number and as a percentage of total housing units;
  - Year-round and seasonal, single-family and multi-family housing units, both the number and as a percentage of total housing units;
  - Owner-occupied and rental units, both the number and as a percentage of occupied housing units;
  - The median age of housing units;
  - The number of single-family and multi-family units constructed each year for the past 10 or more years;
  - The current average home sale price, and the general trend in home sales prices over the past 10 or more years; and
  - The average monthly rental price for one-bedroom, two-bedroom and three-bedroom rental units, and the general trend in rental prices over the past 10 or more years.
- 5.2 Identify existing housing patterns and conditions by:
- Discussing areas of the community, or neighborhoods, in which housing is located and, for each area, the average density, the prevalent housing types, the general condition of housing, and the general age of housing; and
  - Discussing any condition-related issues that may be occurring within the municipality, such as high rates of foreclosure or abandonment, general neglect or deterioration of the housing stock, overcrowding of housing units, etc.
- 5.3 Include the following data points related to housing affordability:
- The number of households within the community that are housing cost-burdened, meaning that they are paying more than 30% of their income on housing, also as a percentage of total households;
  - The number of households within the community that are severely housing cost-burdened, meaning that they are paying more than 50% of their income on housing, also as a percentage of total households;
  - The number of low- and moderate-income (LMI) households that are housing cost-burdened, also as a percentage of total LMI households;
  - The number of LMI households that are severely housing cost-burdened, also as a percentage of total LMI households;
  - The number of cost-burdened LMI households that are currently renting, also as a percentage of total cost-burdened LMI households; and
  - The number of cost-burdened LMI households that own their home, also as a percentage of total cost-burdened LMI households.
- 5.4 Assess existing and future housing needs, including the need for affordable housing, by:
- Stating how many units will house the future population, either at build-out or at the end of the

20-year planning horizon;

- b. Discussing the ways in which the population is changing in terms of age, ethnicity, income and household size;
- c. Discussing the adequacy of the available range of housing unit sizes and/or types (studio, 1-, 2-, and 3-bedroom; rental and ownership; condominium; etc.) in accommodating a range of future population needs;
- d. Discussing the current housing options available within the community for the homeless population, including the number of shelter beds that currently exist;
- e. Discussing the relationship of housing price (both sales and rental) to household income over the past 10 or more years;
- f. Discussing any needs related to risk of homelessness for severely cost-burdened low- and moderate-income (LMI) households, as indicated by the data required by Requirement 5.3; and
- g. Discussing the types of affordable housing (for LMI populations, families, the elderly, special needs populations, rental, etc.) that are in most need within the community, as indicated by the data required by Requirement 5.3.

5.5 Demonstrate how one of the mandated low- and moderate-income thresholds will be met, by including:

- a. For municipalities that have already met one of the mandated low- and moderate-income housing thresholds:
  - i. A statement as to which threshold has been met; and
  - ii. The data necessary to show how the threshold has been met, including the current number of LMI housing units in the municipality and the percentage serving each population type (family, elderly or special needs); or
- b. For municipalities that have not already met one of the mandated low- and moderate income thresholds:
  - i. The existing number of LMI housing units (the number of low- and moderate-income (LMI) housing units that currently exist within the municipality, also as a percentage of the total number of year-round housing units within the municipality);
  - ii. The existing number of LMI housing units by population served (the current number of LMI housing units within the municipality designed to serve families, the elderly and those with special needs, also as percentages of the total LMI housing units within the municipality);
  - iii. The 10% threshold (the number representing 10% of the existing year-round housing stock);
  - iv. The existing deficit (the gap between the 10% threshold and the number of LMI housing units that currently exist within the community);
  - v. The forecasted 10% threshold (the number representing 10% of the forecasted housing units either at the end of the 20-year planning horizon or at build-out);
  - vi. The forecasted deficit (the gap between the existing LMI housing units and the forecasted threshold);
  - vii. Discussion of the general success rate of each previous strategy for providing low- and moderate-income housing units, (if a numeric estimate was given as to how many units would be produced using the strategy, the actual number produced must be compared to the estimate or, if a numeric estimate was not given, stating whether the strategy was highly successful,

moderately successful or not successful);

viii. Discussion of the factors that affected the success rate of each previously proposed low- and moderate-income housing strategy;

ix. A description of all of the strategies that the municipality will implement moving forward to meet or exceed the 10% threshold for low- and moderate-income housing;

x. A discussion of the reasons why each proposed strategy is likely to be effective given past experiences, current economic conditions, building trends, etc.;

xi. An estimate as to how many low- and moderate-income housing units will likely be produced through the implementation of each proposed strategy that demonstrates numerically that the 10% threshold will be achieved;

xii. Associated implementation actions within the Implementation Program that present the path by which each proposed strategy will be implemented;

xiii. A realistic estimate of when the stock of low- and moderate-income housing will equal 10% of the total year-round housing stock; and

xiv. Interim, time-based benchmarks by which the municipality can measure its progress toward the goal and describe the process by which the municipality will assess whether benchmarks have been met and adjustments will be made.

5.6 Discuss the municipality's inclusionary zoning ordinance by:

a. Including a statement as to whether the municipality has an inclusionary zoning ordinance; and

b. If the municipality has an inclusionary zoning ordinance:

i. Discussing what types of development incentives are currently offered; and

ii. Describing how the municipality currently complies with or will comply with the requirements of RIGL section [45-24-46.1\(b\)](#).

5.7 Include goals that embody the State's goals for housing and policies to support each goal.

5.8 Include implementation actions within the Implementation Program that address:

a. The development of housing units in adequate numbers to meet future population needs, including the development of a minimum of 10% of the year-round housing within the community as low- and moderate-income housing;

b. Promoting the use and rehabilitation of the existing housing stock and maintaining a housing stock that is safe, healthy and sanitary;

c. Locating new housing in appropriate areas of the community at densities that are appropriate to the characteristics of the land, the availability of infrastructure and community services and the densities of surrounding neighborhoods; and

d. Complying with the requirements of RIGL subsection [45-24-46.1\(b\)](#), if applicable.

## **Part 421.1: GOALS AND POLICIES FOR HOUSING IN RHODE ISLAND**

Housing goals are the general objectives toward which the state is striving, while housing policies establish the ways the state is attempting to achieve these goals.

### **1-1 GOALS**

*State Housing Plan* goals reflect the general intent of certain federal and state legislative mandates (see *Appendix E*). It is from this firm grounding that housing policies and implementation priorities are established. The goals this plan strives to achieve are as follows:

#### **1-1-1 Quantity**

- A. Promote orderly residential growth through up-to-date regulations and innovative land use techniques while conserving natural resources and neighborhood cohesiveness.
- B. Ensure the provision of a sufficient number of housing units to meet population needs.

#### **1-1-2 Quality**

- A. Preserve the health, safety, stability, and singularity of residential neighborhoods.
- B. Protect the public health, safety and welfare through building and minimum housing standards for initial and continued occupancy of dwellings and other structures.
- C. Provide all individuals, regardless of race, religion, sex, marital status, ethnicity, handicap, or age, with the opportunity to live in decent, safe and sanitary housing.

#### **1-1-3 Variety**

- A. Make certain all citizens have equal access to a wide range of housing choices and available financing.

#### **1-1-4 Accessibility**

- A. Locate housing units in reasonable proximity to employment opportunities, commercial enterprises, leisure time activities and public transportation.
- B. Protect all citizens from housing discrimination.

#### **1-1-5 Affordability**

- A. Provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens and those with special needs.

**SECTION IV HOUSING GOALS & POLICIES (as amended, 2004)**

**A. GOALS**

1. Encourage housing development that preserves the Town's rural character and natural resources.
2. Target housing construction in West Greenwich which does not pose a financial burden on the Town or its residents.
3. Provide a range of safe, suitable and affordable housing options that appeal to various social and economic groups.

**B. POLICIES**

- P.1** Maintain existing low density zoning
- P.2** Coordinate land use and open space policies with housing in order to sustain residential uses in areas that can support such uses without adverse environmental effects
- P.3** Maintain the Town's existing housing stock by encouraging residents to utilize available funding programs for rehabilitation and home repairs
- P.4** Encourage the use and expansion of CDBG's to be prioritized by location to better serve the Lake Mishnock and Bailey Pond higher density areas, and to target 1st time home buyers
- P.5** Pursue creative development programs through RI Housing & Mortgage Finance Corporation (RIHMFC), RECP, and other programs to construct Affordable Housing units and upgrade substandard units
- P.6** Formally request the State Water Resources Board to coordinate with the Town Council in developing a long-range policy toward the deteriorating Big River Reservoir rental dwellings
- P.7** Formally request the State Water Resources Board to identify dilapidated rental housing within Big River Reservoir. Based on their location, identify those dwellings that could be returned to private ownership and

subsequently brought back to building code requirements

- P.8** Encourage CDBG applications to include such Big River Reservoir dwellings for housing rehabilitation, ISDS and well-water upgrade
- P.9** Support efforts by the State to create and facilitate special needs housing alternatives
- P.10** Encourage scattered land use site development of single-family Affordable Housing that is sensitive to the protection of the Town's natural resources and is consistent with the availability of public services, amenities, and existing neighborhood character
- P.11** Require any newly-created, single-family Affordable Housing units to be permanently affordable by deed (promote the creation and deeding of property to a Land Trust)
- P.12** Continue to support housing programs that assist mentally-retarded/disabled/homeless people
- P.13** Coordinate future residential development in accordance with the Town's ability to provide services and facilities, as partially evaluated by Fiscal Impact Analysis (FIA)
- P.14** Support the continuation of allowing senior citizens (65 and older), who have resided in the Town a minimum of seven (7) years, to be qualified participants in the local tax freeze program for property owners
- P.15** Provide safe and sanitary housing for all income groups through code enforcement, housing rehabilitation, weatherization, and well-water and septic system improvements.
- P.16** Promote varied housing opportunities for all income groups that are compatible with and complement the Town's rural character.
- P.17** Promote land use patterns that provide opportunities for social and economic diversity and a range of housing options.