PLAN FOR LOW AND MODERATE INCOME HOUSING

DRAFT #3

TOWN OF WARREN
RHODE ISLAND

AUGUST 2004

Prepared by:

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Energy & Water Resource Consultants

and

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Planning and Zoning Consultant

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TOWN OF WARREN

LOW AND MODERATE INCOME HOUSING PLAN

1.0 PURPOSE OF THE LOW AND MODERATE INCOME HOUSING PLAN

In 1991, the Town adopted a new Comprehensive Plan as required by the Rhode Island Comprehensive Planning and Land Use Regulation Act (RI General Laws, Title 45, Chapter 22.2). As required by the Act, a Housing Element was incorporated into the Plan that addressed existing and forecasted housing needs in the Town. The Plan was approved by the State on February 12, 2004. This approval expires on February 11, 2009.

The Housing Element of the Plan contained the following eight goals:

- Provide a diverse and sufficient range of housing that is affordable to and meets the needs of Warren's diverse population.
- Ensure that permitted housing types and related dimensional and performance standards correspond to the carrying capacity of the land and to the character of each area of town.
- Project housing needs to determine expected yearly housing starts, housing types and price ranges, and to anticipate service costs and utility loads.
- Retain existing (historic) housing stock and strengthen neighborhood identity.
- Wherever possible integrate new housing construction with existing settlement patterns.
- Fully utilize all available buildings suitable for housing.
- Continue to seek federal, state and local funding to upgrade the housing stock town-wide, but especially in the downtown core.
- Actively support the objectives and action items of the Town of Warren Downtown Revitalization Plan.

At this time, it is appropriate to differentiate between "affordable" and "low and moderate income" housing. These terms have specific definitions within the General Laws of Rhode Island and are summarized below. "Low and moderate income" housing means "subsidized" housing that eligible citizens may occupy. Whereas, "affordable" housing refers to housing, and related costs, that are affordable to citizens within certain income brackets. This plan deals primarily with "low and moderate income" housing in the Town of Warren and, as discussed in Section 2.2 below, is developed to meet state requirements for low and moderate income housing promotion. "Affordable" housing is often mentioned throughout the plan in the broader context of community housing goals and implementation strategies and should not be thought of as "low and moderate income."

Definitions of "Affordable" and "Low and Moderate Income" Housing according to Rhode Island General Laws[1]	
Affordable Housing §42-128-8.1 (d) (1)	• In the case of dwelling units **for sale**, housing that is affordable means housing in which principal, interest, taxes, which may be adjusted by state and local programs for property tax relief, and insurance constitute no more than 30% of the gross household income for a moderate income household. • In the case of dwelling units **for rent**, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than 30% of the gross annual household income for a household with 80% or less of the area median income, adjusted for family size.
Low or moderate income housing §45-53-3 (5)	"Low and moderate income housing" means any housing subsidized by the federal, or state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal or state statute, or local ordinance whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.

[1] R.I.G.L. 42-128-8.1; R.I.G.L. 45-53-3.

The Town's housing goals listed above emphasizes its commitment to providing affordable housing in a balanced manner that was compatible with the policies set forth in other elements of the Plan. In particular, Warren is committed to the integration of future low and moderate income housing into the current pattern of development, characterized by a compact, historic central core and a rural periphery. Emphasis is placed on rehabilitation of the Town's existing housing stock, so as to complement, but not place total reliance on new construction to provide affordable housing.

Since the adoption of the Comprehensive Plan by the Town Council in 1991, Warren has undergone few changes. According to the US Census, the population of the Town declined from 11,385 in 1990, to 11,360 in 2000, a decrease of less than ½ percent. In July 2004, the Rhode Island Housing and Mortgage Finance Corporation ("Rhode Island Housing") reported that the Town had 4,889 year-round housing units[2] for a population estimated by the Statewide Planning Program to be at 11,487 on July 1, 2002.[3] In its tabulation of housing stock, RI Housing reported that 225 units—or 4.60 percent—could be classified as "low or moderate income housing."

The purpose of this Plan is to examine the Town's housing policies, to determine how housing affordability has changed over the past decade, and to identify and develop strategies that the Town can follow to meet the housing needs of the future. Toward this end, this Plan identifies specific steps that the Town can take to increase the supply of low and moderate housing and identify resources to be used in this regard.

[2] Low and Moderate Income Housing by Community, Rhode Island Housing, updated July 2004
[3] Housing Data Base, Report No. 106, Population Estimates by City & Town, Rhode Island 2001 & 2002, Statewide Planning Program, July 2003.

2.0 THE PLANNING CONTEXT FOR AFFORDABLE HOUSING

As stated above, the Town of Warren Comprehensive Plan was originally adopted by the Town Council in Spring 1992 and was approved by the State on February 12, 2004. Certification of the Plan is effective for a five-year period ending on February 11, 2009. The Rhode Island Comprehensive Planning and Land Use Regulation Act (RI General Laws, Title 45, Chapter 22.2) establishes a series of goals to provide overall direction and consistency for state and municipal agencies in the comprehensive planning process established in the Act. With regard to housing, the Act provides the following goal:

> *To promote a balance of housing choices, for all income levels and age groups, and which recognizes the affordability of housing as the responsibility of each municipality and the state.*

2.1 Consistency with the State Guide Plan

A major objective of the Act and one of the principal areas of state review and acceptance is the achievement of consistency with the State Guide Plan. The Act states that local comprehensive plans must be consistent with the State Guide Plan. By maintaining state approval of its comprehensive Plan, the Town strengthens the validity of its zoning ordinance, its subdivision and land development regulations, and its land use decisions. Not only must local zoning and land use decisions be consistent with the comprehensive plan, the actions of state agencies are required to take the local plan into consideration. The Act further states: "Once a municipality's comprehensive plan is approved [by the state], programs and projects of state agencies, excluding the State Guide Plan…shall conform to that plan."[4]

The State Guide Plan is composed of several sections, or elements. The State Housing Plan (Element 421) makes recommendation for housing in Rhode Island, which the Town of Warren plan must take into consideration. One of the principal goals of the State Housing plan is to encourage the production of affordable housing.

Goal 1-1-5 Affordability: Provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens and those with special needs.

[4] Rhode Island General Laws, 45-22.2-10(e)

As described in the State Guide Plan Overview[5], the housing policies of the State of Rhode Island are:

1. Population and Diversity: to use the most reliable population and housing statistics available to periodically establish and update state housing proposals; promote diversity of housing types and affordability; and help different racial, ethnic, and special population groups find suitable housing.

2. Housing Code Enforcement: promote the updating and enforcement of the various housing codes and ordinances within the state.

3. Stabilizing and Protecting Existing Areas: help protect historic as well as other essential aspects of neighborhoods that provide identity and character; help residents from being displaced; and promote ground water protection, watershed management, and flooding abatement.

4. Improved Usage of Existing Structures: support the best use and maintenance of existing housing stock.

5. Optimum Locations for New Housing Units: encourage new housing construction as warranted, in proximity to planned or existing infrastructure; and support the expansion of neighborhoods relative to a closer relationship with local and regional needs.

6. Affordable Housing and New Housing Concepts: study, develop, and support improved methods, techniques, legal remedies, and institutional structures for producing low/moderate income affordable housing; and encourage improved planning of neighborhood development, growth management, affordable housing financing, and housing maintenance programs.

The State Housing Plan[6] does not contain a list of specific actions to which local communities are required to conform. The Plan instead provides several Strategies and Recommendations that both state agencies and local communities are urged to consider in their activities and plans that affect the provision of housing. The recommendations on housing affordability are provided below:

[5] State Guide Plan Overview, p. 421.2.
[6] RI Statewide Planning Program, State Housing Plan, State Guide Plan Element 421, March 2000, p. 5.10.

Summary of Strategies and Recommendations for Housing Affordability
State Housing Plan 2000

1. The State should provide monetary incentives and/or technical support for courses and training for elected local community officials, and planning and zoning administrators regarding affordable housing and responsibilities in meeting mandated state housing objectives. Such training can demonstrate that affordable housing can be attractive and serve as an asset to the host community.

2. The Rhode Island Housing and Mortgage Finance Corporation should encourage the establishment of non-profit housing cooperatives (either single or multi-family housing units) for low and moderate-income households. Housing cooperatives impart a sense of ownership and can serve households that would otherwise lack the means to purchase housing.

3. Communities should consider appropriate zoning changes to allow smaller residential lot sizes as infill for "built-up" areas where there are adequate public utilities and services.

4. Communities should encourage increased residential construction and conversion of existing units for cooperatives, condominiums, and attached housing, when such units will serve low-income households.

5. Communities should make wider use of planned unit and cluster developments to increase affordability where appropriate.

6. Entitlement communities under the Community Development Block Grant Program should make vacant "building" and "lot" homesteading programs an affordable housing initiative.

7. The RI Housing Resources Commission should sponsor periodic statewide housing conferences and workshops to promote information sharing on such topics as state housing program policies, and innovative ways to lower housing costs to stimulate action to resolve housing need issues. Such conferences should target the financial community, providers, developers and key public officials.

8. Communities should be encouraged to earmark an adequate amount of land for the construction of multi-family housing; especially those towns and cities that do not currently meet the 10 percent low-moderate income housing goal as established by the RI Low and Moderate Income Housing Act (RIGL 45-53).

Source: State Housing Plan, State Guide Plan Element 421, March 2000

2.2 The Low and Moderate Income Housing Act

Low and Moderate Income Housing Act (R.I. General Laws, §45-53) was enacted in 1991 to address the need for cities and towns in the state to provide opportunities for the establishment of low and moderate income housing. The Act establishes a ten percent minimum threshold for such housing in each city and town, including Warren[7]. As of July 2004, Rhode Island Housing had reported that only 4.60 percent of the year-round housing units in Warren were considered to be affordable to persons of low and moderate income. At that time, there were 29 communities (out of a total of 39 municipalities) in the state that did not meet the minimum ten percent requirement.

The Act, along with several companion statutes, were substantially amended in 2004 to provide for the provision of safe and affordable housing in accordance with a 5-year strategic plan for housing, to be prepared by a newly-created Rhode Island Housing Resources Commission. This Plan must be prepared by July 1, 2006. Until that time, communities must prepare the housing element of their Comprehensive Plans in accordance with current guidelines adopted by the State Planning Council (see below).

Communities such as Warren which do not meet the ten percent requirement are subject to what is described in the Act as the "Comprehensive Permit Procedure." A comprehensive permit is defined as "…a single application for a special exception to build low and moderate income housing in lieu of separate applications to applicable boards."[8] This procedure allows a developer of such housing to apply to the local Zoning Board of Review for a permit to build affordable housing under a "streamlined" procedure designed to greatly reduce the time normally required to obtain development permits. The Act also allows a development to request exceptions to local requirements and regulations normally applied to similar developments. These "exceptions" can greatly increase the density and intensity of a proposed project. During 2003, for example, two applications were submitted to the Warren Zoning Board for a

[7] The Act also provides that urban municipalities having at least 5,000 occupied rental units (and where those units comprise 25 percent or more of all housing units, the requirement is that at least 15 percent of the rental units must be affordable to persons of low and moderate income. As of December 2003, the following communities fell into this category: Cranston, North Providence, Pawtucket, Warwick and West Warwick.

[8] Rules Implementing the Rhode Island Low and Moderate Income Housing Act established pursuant to R.I.G.L. 45-53, amended February 2003.

comprehensive permit. One application[9] was submitted to construct a total of 15 housing units, of which 20 percent, or 3 units were reserved for persons who qualify as low or moderate income persons under the Act. A second application[10] sought approval to convert an existing building into an apartment house with ten (10) units, all of which would be for low and moderate income units.

In February 2004, the General Assembly enacted a moratorium on for-profit developers using the Comprehensive Permit Procedures contained in the Act[11]. All current applications on file with a local community are subject to review and appeal procedures specified in the new 2004 general revisions. The moratorium also provided that local communities must prepare by December 31, 2004 a comprehensive plan housing element for low and moderate income housing as specified by the Act. If the plan is submitted and approved, new or pending comprehensive permit applications must conform to the community's approved housing plan.

The Act prescribes standards and procedures for the Zoning Board to follow in its review of comprehensive permit applications. Where an application is denied, or is granted with conditions and requirements that make the project infeasible, the applicant may appeal to the State Housing Appeals Board (SHAB), which has the authority to overturn a denial or otherwise unfavorable decision made by the local Zoning Board.

The Act also allows the SHAB to promulgate its own rules and regulations in hearing petitions filed for review. Under the regulations, the minimum percentage of such units required in order to be eligible to file for a comprehensive permit from the town is twenty (20) percent of the total number of units. The intent of this provision in the regulations apparently was to encourage a mixture of housing types and occupants. It may also permit developers of low and moderate income units to be created via cross subsidization from market rate units. Finally, under an amendment to the Act made by the General Assembly in 2002, private developers were granted expanded authority to file applications. Previously, applications under the Act could only be filed by public

[9] Application by ELJ, Incorporated, on A.P. 19, Lot 32, 557 Child Street
[10] Application by East Bay Housing Options, Inc., on A.P. 3, Lot 56, 340-342 Main Street.
[11] R.I.G.L. 45-53-4, as amended February 13, 2004.

agencies, nonprofit organizations, limited equity housing cooperatives and private developers of *rental* projects.

In February 2004, the General Assembly enacted a moratorium which prohibited private for-profit developers from utilizing the comprehensive permit procedures provided in the Act until the expiration of the moratorium on January 31, 2005, unless further extended[12].

2.3 Affordable Housing Plans

In order to address the requirements of the Low and Moderate Income Housing Act, communities have the option of adopting an "affordable housing plan." Such a plan addresses the specific requirements of the Low and Moderate Income Housing Act with respect to affordability issues, but does not necessarily require the updating of the entire comprehensive plan, or its housing element. Such an affordable housing plan must, however be consistent with other provisions of the housing element and with other elements of the comprehensive plan which affect housing. Local communities which prepare and adopt affordable housing plans must submit them to the Rhode Island Statewide Planning Program for review and approval in the same manner as prescribed for review and approval of local comprehensive plans. The Act also contains a provision that allows a community to apply local zoning and land use regulations where it has adopted a plan to achieve the ten percent affordable housing required by the Act.

> (ii) The city or town has promulgated zoning or land use ordinances, requirements, and regulations to implement a comprehensive plan which has been adopted and approved pursuant to chapters 22.2 and 22.3 of this title, and the housing element of the comprehensive plan provides for low and moderate income housing in excess of either ten percent (10%) of the housing units or fifteen percent (15%) of the occupied rental housing units as provided in subdivision (2) (i). (emphasis added)[13]

According to Rhode Island Housing, Warren had a total of **225** housing units that qualified as low and moderate income housing, or **4.60%** of its year-round housing units[14].

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[12] R.I.G.L. 45-53-4, as amended.
[13] R.I.G.L. Section 45-53-3 (ii)
[14] Rhode Island Housing, Low and Moderate Income Housing by Community, updated July 2004.

Such an affordable housing plan must, however, identify specific steps that the municipality will take to increase the supply of affordable housing and identify resources to be used in this regard.

The Rhode Island Statewide Planning Program, in conjunction with Rhode Island Housing, has issued guidelines that identify these specific steps as follows:

- Identifies the number of affordable units needed to achieve the applicable threshold requirement for affordable housing as quantified in the most recent "Low and Moderate Income Housing by Community" tabulation published by RIHMFC by type and tenure consistent with the consolidated plan.

- Identifies specific strategies to attain the threshold over a reasonable period of time, taking into consideration anticipated residential growth based on building permit activity and build-out estimates. The number and type of low and moderate income units (e.g. family, elderly, special needs) produced by these strategies must be in proportion to the unmet local and state housing needs identified in the housing element and consistent with the consolidated plan.

- Provide quantitative estimates of how each strategy will contribute to attainment of the threshold and the timeframe for implementation of each. This implementation schedule must demonstrate commitment to short-term actions (six months to a year) and project out to the initial minimum five-year implementation program for the element and any subsequent implementation programs of the housing element and comprehensive plan.

- Identifies responsible parties and partners for each implementation strategy and identifies resources that will be tapped to achieve them.

- For land management density strategies such as inclusionary zoning and/or density bonuses, demonstrates that the number of low and moderate income units

projected to be produced are consistent with build-out estimates, geographic building constraints (e.g. wetlands, ledge, flood plains), and infrastructure and services planned for targeted areas.

- For redevelopment and/or reuse of existing buildings, identifies specific buildings and/or areas and estimate the number of low and moderate income units projected for each.[15]

This Affordable Housing Plan for the Town of Warren is prepared in conformity with the applicable requirements provided by state law and with the applicable rules, regulations and guidelines adopted pursuant thereto, as provided above. This Plan outlines the future actions that will be taken by the Town to address the need for affordability of housing for present and future generations.

[15] Handbook on the Local Comprehensive Plan, Handbook 16, Statewide Planning Program, June 1989, updated 2003.

3.0 REVIEW OF TOWN HOUSING POLICY

The 2004 Comprehensive Plan contained a number of recommendations to address the Town's housing needs. One of the principal goals of the Plan, as stated in its Housing Element, was the preparation of an affordable housing plan.

> *In order to provide affordable housing necessary to meet the needs of all its residents, the Town must devise an affordable housing plan that actively explores cooperative and regional strategies. Such an approach would more efficiently and economically cope with the housing, service and counseling needs associated with unemployed, under-employed and otherwise disadvantaged individuals and families*[16].

The Plan recommended a number of measures that would allow the Town to achieve its housing goals. Some of these measures have already been enacted or addressed, and others have not. For the most part, Warren continues to implement the original actions set forth in the Housing Element. A summary of these actions and the progress to date is summarized in Table 1 below.

[16] Warren Comprehensive Plan, Housing Element, amended July 2003, p. 7.

Table 1 - Review of Affordable Housing Implementation Actions from Comprehensive Plan

I. HOUSING ELEMENT		
Policy 1 – Housing Element Support the development of housing that is affordable to all Warren residents.		
Action	**Description**	**Status**
Action 1.1	Assess the stock of lower income and affordable housing units and plan for the provision of additional units well in advance of need.	In 2004, the Town undertook an inventory of rental housing in the downtown area (Census Tract 305). See related discussion in Section 5.2 and Appendix A.
Action 1.2	Promote provisions for additional housing as secondary units, duplexes and apartments in existing buildings where health, safety and environmental concerns are addressed.	In 1997, the Town adopted a comprehensive revision of its zoning ordinance to conform to the Comprehensive Plan. Provisions were added to regulate multifamily housing and in-law apartments. See discussion in Section 5.
Action 1.3	Revise zoning provisions to facilitate sons and daughters acquiring lots for starter housing.	The Town has adopted zoning provisions that require the merger of small, substandard lots (Article XIV). These requirements may be unintentionally restricting the ability of current property owners to create lots for starter housing, particularly in the built-up areas of the Town.
Action 1.4	Determine projected needs for senior housing and provide necessary zoning and assistance (such as through application for available grants) for the conversion of existing structures and/or the construction of new senior citizen housing.	No direct action has been undertaken to address this policy.
Action 1.5	Consider the formation of a non-profit housing development corporation, using the Bristol Foundation and others as examples.	The Town has actively worked with the East Bay Community Development Corporation to promote housing development. No local Town-sponsored non-profit organization has been formed.
Action 1.6	Target new housing to lower income needs and ensure that it is well integrated into the community in scale, massing and location.	No specific action has been taken to implement this policy.
Action 1.7	Support cooperative regional efforts to meet	The Town works with the East Bay Community Development

	affordable and low-income housing needs and set policies that ensure that such owner-occupied housing is well integrated into the community in scale, massing and location.	Corporation to encourage the promotion of affordable housing. In addition, in 2004, the Town entered into an agreement with the Narragansett Affordable Housing Commission to conduct the HIP educational program.
Action 1.8	Give priority consideration to accessory units (as small units over garages, apartments in existing buildings and as set back secondary units) when such units meet service and utility standards.	Section XXIV of the Zoning Ordinance (In-Law Apartments) was adopted to provide for In-Law Apartments.
Action 1.9	Promote ownership and shared ownership of low-income and affordable units.	No specific action has been taken to implement this policy.
	[Town Council, Planning Board, and Housing Director for nine above actions]	
Policy 2 – Housing Element Ensure that any new housing development is provided with adequate fire, water, sewage, education, and other Town services, and that service increases and extensions are affordable to the Town.		
Policy 3 – Housing Element Bring all housing up to code, providing handicapped accessibility where needed.		
Action	**Description**	**Status**
Action 3.1	Link code enforcement to lower cost housing programs to ensure safe as well as affordable housing. *[Town Council, Building Inspector]*	The Building Official has developed a program of inspection and enforcement of the Town's minimum housing regulations.
Action 3.2	Continue to support the Warren Home Repair Program as a CDBG funded operation.	*See* Table 21 for Program Status.
Policy 4 – Housing Element Encourage the creation of additional rental units in the retention and rehabilitation of older housing stock, especially units in historic districts or buildings designated as historic.		
Action	**Description**	**Status**
Action 4.1	Amend zoning to allow for additional units in rehabilitated historic structures. Ensure that the historic character of the building is maintained or	The Town has amended its Zoning Ordinance to allow for the addition of a third apartment to an existing building (Section 32-47). In addition zoning provisions were developed to provide for In-Law

	enhanced. [*Planning Board, Town Council*]	Apartments (Article XXIV) and detached accessory family dwelling units (Section 32-47).
Action 4.2	Create additional historic districts where affordable units would be facilitated. Create historic district commission [*Town Council, Planning Board*]	No legal historic districts have been created, but a historic district has been implemented on a non-mandatory basis. A Historic District Commission has been created to advise property owners on historic preservation issues and the tax credit program.
Policy 5 – Housing Element In revising zoning and subdivision regulations, incorporate innovative concepts with respect to density, flexible zoning, provision of utilities and accessory units in order to provide affordable housing and protect greenspace and promote pedestrian friendly development.		
Action	**Description**	**Status**
Action 5.1	Clearly evaluate all housing types permitted under zoning and subdivision regulations and allow multi-unit types after full assessment of the economic, utility and visual impacts of such structures. *[Planning Board, Town Council]*	The Town permits a variety of housing unit types in its Zoning Ordinance. The procedures in place for evaluation of these housing types are through the normal review procedures contained in the Zoning Ordinance and Subdivision Regulations.
Policy 6 – Housing Element Revise zoning to link uses allowed only by special use permit to clearly specified conditions.		
Action	**Description**	**Status**
Action 6.1	Devise conditions where special use permit development is permitted only when the developer meets explicit review standards that benefit the Town and, in exchange, may allow the developer to build additional units.	The Zoning Ordinance contains criteria for review of residential development applications. There are currently no incentive provisions in place to provide density bonuses for housing types the Town wishes to encourage.
Action 6.2	Link any increase in density to higher performance standards and more stringent environmental criteria. Make any such zoning district change dependent on a full assessment of the impacts of such an action and subject to a public hearing.	There are currently no incentive provisions in place to provide density bonuses for housing types the Town wishes to encourage.
	[Planning Board, Town Council for two above Actions]	
Policy 7 – Housing Element		

Maintain the stability of neighborhoods through land use restrictions, buffering requirements, timely road repairs, and related public works efforts.		
Action	**Description**	**Status**
Action 7.1	Institute a capital improvements program for all neighborhoods which covers streets, lights, utilities, neighborhood centers, parks, etc. *[Planning Board, Town Council, Warren DPW]*	Although the Town does not currently have a formal Capital Improvement Program, the Department of Public Works does prepare a 5-year capital spending program.
Policy 8 – Housing Element Integrate into the landscape any new housing allowed in farm areas.		
Action	**Description**	**Status**
Action 8.1	Discourage standard "plat" subdivision. Encourage flexible zoning and rural development design standards in order to retain traditional land patterns; Promote design appropriate to traditional scale, massing and landscaping, through innovative zoning and design regulations. (See Natural and Cultural Resource Element as well) *[Planning Board, Town Council]*	The Town does not have conservation development techniques or flexible zoning provisions. The Town does permit cluster development.
Action 8.2	Set new performance standards for rural areas to maintain open field patterns	The Town does not currently have specific design standards for rural areas. There is an overlay districts for the Kickemuit watershed area, and the subdivision review process allows the Planning Board certain authority to preserve rural character in its review of new housing developments.
Policy 9 Encourage owner occupancy and secondary units and define rental unit tenant rights.		
Action	**Description**	**Status**
Action 9.1	Investigate proven procedures in these areas and initiate local procedures appropriate to Warren. *[Housing Director, Task Force appointed for this purpose]*	The Town has not created a task force for this purpose. The purpose of this Action is unclear.
Policy 10 Require dimensional and vegetative buffers between residential zones and other non-residential zones.		

Action	Description	Status
Action 10.1	Establish appropriate performance standards to insure visual privacy between residential and non-residential zones. *[Planning Board, Town Council]*	The Town, through its Zoning Ordinance and Subdivision Regulations, may establish screening, buffering and landscaping standards and provisions to achieve this purpose.
Policy 11 Change criteria for adjustments in zoning categories (current one drop in zone provisions) to permit targeted housing needs and to permit logical development. *[Planning Board, Town Council]*		
Action	**Description**	**Status**
Action 11.1	Review and revise zoning and subdivision rules to reflect Comprehensive Plan recommendations. *[Planning Board]*	As part of the 1997 amendments to the Zoning Ordinance and Subdivision Regulations, the Town adopted provisions that restrict zone changes to the next lowest residence district (Section 32-39). This policy has not been effective in addressing the Town's housing needs.
Policy 12 Plan for the housing needs of the physically and mentally disabled and, if necessary, consider using incentives to ensure the provision of sufficient housing units for these segments of the population.		
Action	**Description**	**Status**
Action 12.1	Assess the adequacy of both the quality and quantity of existing special needs housing in Warren and determine whether or not incentives are necessary.	No direct action has been undertaken to address this policy.
Action 12.2	Seek increased communication between the housing Director and the Public Welfare Director, and estimate~~d~~ the number of housing units needed to serve the disabled population over the next decade and beyond.	No direct action has been undertaken to address this policy.
II. LAND USE ELEMENT		
Policy 9: Establish and update procedures that will ensure a diverse mix of housing and recreational opportunities for all economic levels in accordance with the planning objectives of each Profile Area. (See also Housing Element.)		
Action	**Description**	**Status**
Action 9.1	Revise zoning to include provisions for density adjustments which allow secondary units, apartments	This has been completed with the adoption of the 1997

	and duplexes in areas where utilities are readily available and environmental conditions will accommodate the additional units. (Completed in 1997).	comprehensive Zoning Ordinance amendments.
Action 9.2	Encourage reuse of older buildings by conversion of suitable structures to multi-unit housing; such units should meet applicable codes and be serviced by necessary utilities. Investigate off-site parking for downtown units.	The Zoning Ordinance allows most multi-family housing by special use permit. Densities have been established to permit reuse and conversion, but off-street parking and available land area remain as a constraint. Off-site parking is permitted within 400 feet of the premises (Section 32-107).
Action 9.3	Establish clear criteria for determining allowable residential densities based on the availability and affordability of utilities, emergency vehicle access, the prevailing development pattern of each area, and the environmental carrying capacity of the land, based on soil and groundwater conditions, flood hazard, impact on surface waters, depth to bedrock, etc.	There is no current performance-based zoning of this type in the Town. All residential densities are provided in the Zoning Ordinance. The Town adopted a zoning amendment in 2003, which provides for review of comprehensive permit applications under the RI Low and Moderate Income Housing Act (Article XXVII, Zoning).
POLICIES BY PROFILE AREA – Profile Area 6 (Town Core) **Policy 19:** Revitalize Main Street		
Action	**Description**	**Status**
Action 19.2	Devise a Main Street strategy which includes renewal of existing buildings, conversion of upper floors to residential use, overall street management, and concentration of commercial land uses. Consider hiring a Main Street manager to coordinate promotion, renovation and marketing. (See also Economic Development Element.)	The Town prepared a Downtown Revitalization Plan in 1999. A Main Street Manager was briefly hired, but has been replaced by municipal staff. A Downtown Main Street Merchants Association is active in promoting the goals and policies of the Revitalization Plan.

4.0 CENSUS AND HOUSING DATA INVENTORY

This section provides the results of an inventory of the most current U.S. Census and housing market data for the Town of Warren, its surrounding communities and the State of Rhode Island. The purpose of this inventory is illustrate the status of particular demographic, socioeconomic and real estate market trends with respect to the status and future demand for housing in Warren, the region and the State. These data allow for the more in-depth analyses present in later sections of the plan.

4.1 Population Growth and Characteristics

Between 1950 and 1970, the Town of Warren's population steadily increased to over 10,000 people. For the past three decades, population has remained steady with the total number of residents increasing by 837 people, or 7.9 percent, since 1970. As noted earlier, the Town lost 15 residents between the 1990 and 2000 Census. In comparison, the State as a whole grew by 5.5 percent, and the adjacent communities of Bristol and Barrington each grew by 3.9 percent and 6.1 percent, respectively.

The Rhode Island Statewide Planning program has prepared population projections for the State[17]. These projections indicate a slow rate of growth in Warren for the next 3 decades, up to a total population of 12,016 in the year 2030, or an increase of 5.8 percent. Bristol County is expected to grow only by 6.67%, the second slowest rate of growth in the State, behind only Newport County.

Figure 1 below compares population growth over time between Warren and the East Bay Market Area. The East Bay Market Area, as defined by Statewide Planning for comparative socioeconomic purposes, is comprised of all the municipalities in Bristol and Newport Counties.[18] Population in both the town and the Market Area follow similar trends with the exception of the dramatic loss in Market Area population in the 1970s.

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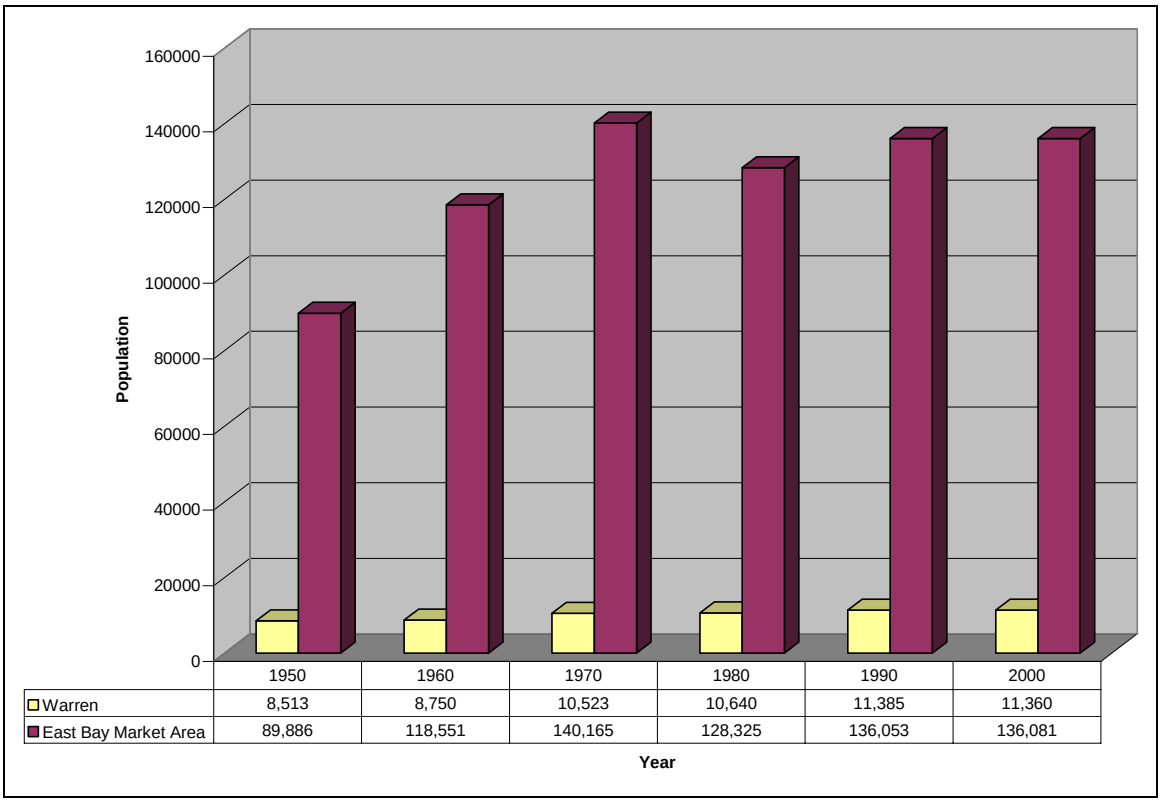
[17] U.S. Census Bureau and RI Statewide Planning, Population Projections Rhode Island, Cities and Towns by County, 2000-2030, www.planning.ri.gov/census/popprojections, May, 2004.

[18] Bristol County includes the towns of Barrington, Bristol, and Warren. Newport County consists of the City of Newport and the towns of Jamestown, Little Compton, Middletown, Portsmouth and Tiverton.

This sharp fall off can most likely be attributed to the significant downsizing of U.S. Navy operations in Newport County.

Figure 1 – Population Growth from 1950 to 2000 in Warren and the East Bay Area

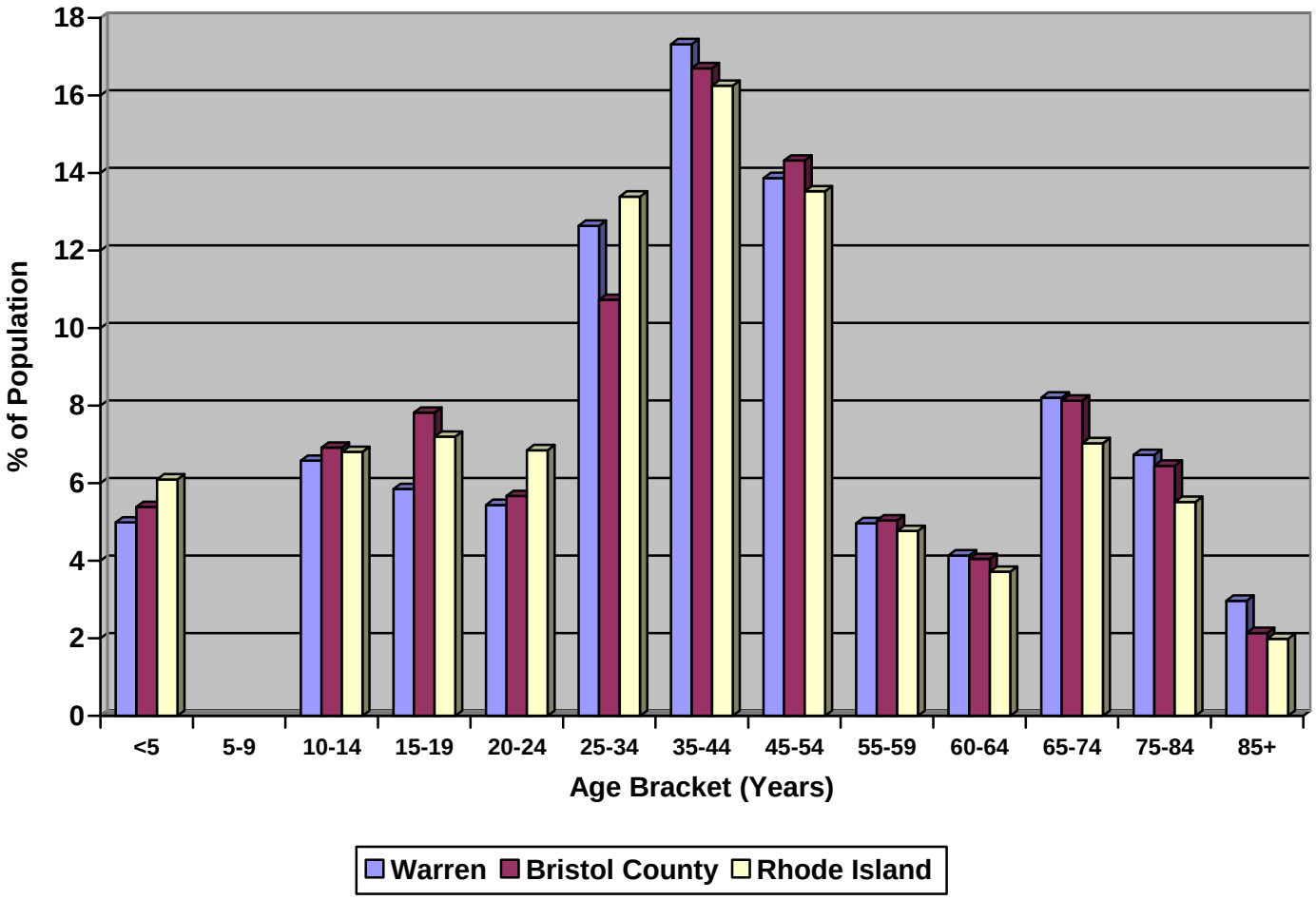


	1950	1960	1970	1980	1990	2000
Warren	8,513	8,750	10,523	10,640	11,385	11,360
East Bay Market Area	89,886	118,551	140,165	128,325	136,053	136,081

4.2 Age of Residents

An examination of the population characteristics of Warren from the 2000 Census indicates a median age of 39.8 years. The following chart provides a breakdown of the percent distribution by age for the town, the county and the state. The most notable feature in this comparison is the relatively high proportion of elderly in Warren's population, and a slightly lower proportion of the younger age groupings.

Figure 2 - Age Composition of Warren, Bristol County and Rhode Island



In 2000, Warren's elderly population (>65) comprised 17.9 percent of the total, as opposed to 14.5 percent for the State as a whole. In fact, the elderly population in Warren was exceeded by only four other Rhode Island communities. The elderly population of the State as a whole is estimated to remain fairly constant until about 2010, and then increase steadily thereafter.[19] It is expected that Warren's elderly population will follow this trend.

4.3 Racial and Ethnic Composition

Table 2 below summarizes the Town of Warren's racial and ethnic composition as enumerated in the 2000 U.S. Census.

Table 2 - Racial and Ethnic Composition for the Town of Warren

Race	Number of People	% of Total Population
White	10,999	95.92
Black / Afro American	94	0.82
Asian	57	0.50
Hawaiian / Other Pacific Islander	4	<0.01
Some Other Race	33	0.29
American Indian / Alaskan Native	26	0.23
Two or More Races	147	1.28
Hispanic	106	0.92
TOTAL	**11,466**	**100**
Source: U.S. Census 2000		

4.4 Warren's Households

A *household* is defined as a person or group of people who occupy a housing unit as their usual place of residence. The number of households equals the number of occupied housing units in a census unit. In Warren, the number of households increased 4.7% from 1990 to 2000 even though population declined over the same period. This increase is about half of the increase in households

[19] U.S. Census Bureau and RI Statewide Planning, Population Projections Rhode Island, Cities and Towns by County, 2000-2030, www.planning.ri.gov/census/popprojections, May, 2004.

statewide for the same period (Table 3). Also, the average household size in Warren decreased, reflecting a state and national trend.

Table 3 - Warren and Rhode Island Households, 1990-2000

	1990 Warren	**2000 Warren**	**% Change**	**1990 Rhode Island**	**2000 Rhode Island**	**% Change**
Total Population	11,385	11,360	-0.2%	1,003,464	1,048,319	+4.5%
Total Households	4,494	4,717	+4.7%	377,977	408,424	+8.1%
Average Number of Persons/ Household	2.47	2.35		2.6	2.5	
Source: U.S. Census 2000						

4.5 Housing Availability

Table 4 shows the number of housing units, as well as a breakdown into owner-occupied and renter-occupied units, in Warren, the East Bay Market Area, and the entire State. It also details the changes between 1990 and 2000 in occupied, vacant, and seasonal housing units for the three geographic areas. There was a 3.9% increase in the number of housing units in the Town of Warren from 1990 to 2000, however this increase did not change the overall percentages of renters and owners greatly. The number of renters increased by 5.4% from 1,843 in 1990 to 1,943 in 2000. The percentage of renters increased by 0.6%, from 38.4% to 39.0%. While the number of owner-occupied housing units increased by 3.9%, the percentage overall stayed the same, at 55.5%. In the meantime, both the number and percentage of both seasonal and vacant housing units decreased.

Table 4 – Housing Tenure and Ownerships

	Warren	%	East Bay Market Area	%	Rhode Island	%
Total Units						
1990	4,786		56,042		414,572	
2000	4,977		59,442		439,837	
% Increase						
1990-2000	3.8%		5.7%		6.1%	
Occupied Units						
1990	4,494	93.9%	50,246	89.7%	377,977	91.2%
2000	4,708	94.6%	54,261	91.3%	408,424	92.9%
Owner-Occupied						
1990	2,656	55.5%	31,930	57.0%	224,792	59.5%
2000	2,765	55.5%	35,254	59.3%	245,156	60.0%
Renter Occupied						
1990	1,838	38.4%	18,316	32.7%	153,185	40.5%
2000	1,943	39.0%	19,007	32.0%	163,268	40.0%
Vacant Units						
1990	292	6.1%	5,796	10.3%	36,595	8.8%
2000	269	5.4%	5,181	8.7%	31,413	7.1%
Seasonal Units						
1990	105	2.2%	2,500	4.5%	12,037	2.9%
2000	88	1.8%	2,831	4.8%	12,988	3.0%
Source: U.S. Census 1990, U.S. Census 2000						

The rate of new housing units in Warren has outpaced population growth over the past two decades between 1980 and 2000 (see Table 5). Both population and housing units increased significantly in the 1980s. However, in the 1990s, only the number of housing units continued to climb while population actually fell in the last decade. These numbers reflect the national trend toward smaller household sizes, especially in rural and suburban communities. According to the Rhode Island Statewide Planning Program, "…between 1970 and 1995, the state added two units of housing for every *one* new addition to the population.

Reasons for this trend are many. Factors include demographic trends such as smaller households, more elderly persons living independently, and economic trends such as the building boom of the mid-1980s"[20] Between 1990 and 2000, the average household size in Warren decreased by 4%, from 2.5 persons per occupied housing unit

[20] State Housing Plan, op. cit., p. 2.5.

to 2.4 persons per occupied housing unit. The average family size showed no change, remaining the same at 3.0 persons.

Table 5 - Percent Increases in Population and Housing 1980-2000

	Warren			Rhode Island		
	1980	**1990**	**2000**	**1980**	**1990**	**2000**
Population	10,640	11,385	11,360	947,154	1,003,464	1,048,319
Total Housing Units	4,151	4,786	4,977	372,672	414,572	439,837

	% Increase 1980-1990	% Increase 1990-2000	% Increase 1980-1990	% Increase 1990-2000
Population	6.5%	-0.22%	5.9%	4.5%
Total Housing Units	13.3%	3.8%	11.2%	6.1%

Source: RI Housing Database 2003; U.S. Census 1990; U.S. Census 2000

4.6 Housing Unit Distribution

In 2000, the most common type of housing in Warren is a single family detached home, with just over half (50.8%) of the housing types falling into this category. This number reflects an increase from 1990 of 0.4%. As seen on Table 6, the second most common housing type in Warren is a structure that contains 2-4 units, although the proportion of this type of housing decreased overall from 1990 to 2000 with the addition of one-unit, attached homes, or condos. With an increase of 1.3%, the growth of condos from 1990 to 2000 accounted for the greatest increase of all housing types in Warren.

Table 6 - Town of Warren Housing Stock Distribution

	1990	% of 1990	2000	% of 2000
Total # Units	4,786	100%	4,977	100%
Single Family Home	2,413	50.4%	2,526	50.8%
1 Unit Attached (e.g. Condo)	133	2.8%	205	4.1%
2-4 Units	1,497	31.3%	1,390	27.9%
5-9 Units	239	5.0%	213	4.3%
10 or more units	461	9.6%	367	7.4%
Mobile home	43	0.9%	7	0.1%
Boat, RV, van, etc.	-	-	0	0.0%
Source: U.S. Census 1990, U.S. Census 2000				

Warren is a community having a variety of housing types. It is clearly not a single-family bedroom community. Almost one-half of the housing units are multi-household in nature, having 2 or more units per structure. With 39 percent of the housing being renter-occupied, Warren depends heavily upon rental apartments as a housing source.

4.7 Age of Housing

Data on "Year Structure Built" was obtained for both occupied and vacant housing units (Table 7). 'Year Structure Built' refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration of the 2000 Census. The number of new units per decade has risen and fallen since 1940, with a low of 268 units (5.4% of the total) from 1990 to March 2000. As seen below, a relatively high percentage (35.4%) of the housing stock in Warren was constructed in 1939 or earlier. This reflects the historic character of the Town.

Table 7 - Year Housing Structures were built in Warren

	Number of Units	% of Total Units
1999 to March 2000	14	0.3
1995-1998	141	2.8
1990-1994	113	2.3
1980-1989	606	12.2
1970-1979	448	9.0
1960-1969	637	12.8
1940-1959	988	19.9
1939 or earlier	1,761	35.4
Total Housing Units	**4,977**	**100**
Source: U.S. Census 1990, U.S. Census 2000		

4.8 Recent Building Trends

Tables 7 and 8 contain historical data describing residential development in the Town of Warren. Warren has grown steady since the post-World War II period. Like other communities in RI, it experienced a building boom in the 1980's. Meanwhile, building rates slowed in the 1990's and into the 2000's. Records of building permits issued by the Town since 1990 are shown in Table 8 below. Table 23 in Section 6.0 provides a more involved analysis of building trends.

Table 8 - Warren Residential Building Permits 1990-2004

YEAR	SINGLE FAMILY[1]	MULTI-FAMILY[2]	TOTAL UNITS
1990	32	0	**32**
1991	26	0	**26**
1992	21	0	**21**
1993	10	0	**10**
1994	30	0	**30**
1995	24	0	**24**
1996	25	6	**31**
1997	10	0	**10**
1998	4	0	**4**
1999	11	4	**15**
2000	14	0	**14**
2001	27	0	**27**
2002	12	8	**20**
2003	21	3	**24**
2004 to date	2	6	**8**
TOTALS	**269**	**27**	**296**

[1] Single Family includes detached condominium units
[2] Multi-Family includes total number of attached condominium units

Source: Town of Warren Building / Zoning Office, June 17, 2004

4.9 Zoning Table

As stated in the Land Use Element, there are 13 zoning districts in the town, plus two overlay districts (Table 9). The distribution of land area among these districts is provided in the table below. These figures reflect the most recent general rezoning of the town adopted in 1997. According to the Town, there has not been any major rezoning since 1997, and the data presented below is considered valid for the purposes of this Affordable Housing Plan.

Table 9 – Town of Warren Zoning Table

ZONE	ACRES	PERCENT TOTAL
(VB) Village Business	71.31	1.80
(B) Business	136.43	3.45
(M) Manufacturing	143.77	3.64
(SD) Special District	16.57	.42
(W) Waterfront	28.64	.72
(PUD) Planned Unit Development	51.62	1.31
(R-6) Residential 6,000 SF	194.99	4.93
(R-10) Residential 10,000 SF	1002.94	25.37
(R-15) Residential 15,000 SF	49.48	1.25
(R-20) Residential 20,000 SF	180.43	4.56
(R-40) Residential 40,000 SF	1,474.74	37.31
(C) Conservation	390.04	9.87
(C) Farm Conservation	212.11	5.37
TOTAL	3,995.54	100.00

Source: Warren Comprehensive Plan, Land Use Element, Table 3, p. 23.

Notes

In the Plan, Table 3 actually lists the (W) Waterfront zone twice. This has been corrected above.

The PUD zoning district is proposed to be replaced with the Commercial Industrial (CI) district in September 2004.

The data above indicates that the R-40 Residential zoning district contains the greatest percentage of land in the Town, at 37.31 percent. This district is located primarily in the eastern and northern portions of the Town, which are the Touisset, Belcher Cove, and Upper Kickemuit areas. The Conservation and Farm Conservation zones include an additional 9.87 and 5.37 percent of the land in the Town, respectively. The remaining residential zoning districts represent a total of 36.11 percent of the land, while business zones comprise 5.25 percent, and manufacturing, special districts, waterfront and PUD zones comprise 6.09 percent. These zoning categories implement the land use policies presented in the Plan.

4.10 Developable Land

The Land Use Element contained a build-out analysis which indicated the estimated number of residential units that could theoretically be constructed in the Town under existing zoning. As seen in the table below, virtually all (94.05%) of the developable land in the Town is located in residential zoning districts, with the largest share being found in the R-40 zone (74.18%).

Table 10 - Summary of Warren's Potentially Developable Land Under Existing Zoning, 1997

Summary of Warren's Potentially Developable Land Under Existing Zoning, 1997			
ZONE	**PDL ACREAGE**	**UNITS**	**PERCENT OF PDL TOTAL**
B	33.32	87	3.42
VB	.52	2	0.05
M	18.04	33	1.85
PUD	6.12	15	.63
R-6	3.72	24	.38
R-10	113.95	422	11.69
R-15	17.29	43	1.77
R-20	58.79	109	6.03
R-40	722.81	614	74.18
TOTAL	974.56	1349	100.00
RESIDENTIAL SUBTOTAL	916.56	1212	94.05
Source: Warren Comprehensive Plan, Land Use Element, Table 6, p. 30.			

The Plan estimated that there would be an estimated 6,175 residential units at build-out and an estimated population of 15,252. This represented an increase of 24.4 percent over the estimated 4,963 housing units in the Town in 1997. This did not,

however, consider the impact of in-fill development or the construction of duplexes or multi-family units.

The Land Use Element established strong future land use policies for each of the 15 separate "profile areas" identified in the Plan. These policies were designed to limit residential construction, retain farmland and protect the environmental, agricultural and visual integrity of the areas zoned R40. This Element essentially recommended concentrating the majority of future residential uses into the remaining parts of town in accordance with detailed planning objectives of each profile area. These policies are repeated below:

RESIDENTIAL LAND USES:

Policy 9: Establish and update procedures that will ensure a diverse mix of housing and recreational opportunities for all economic levels in accordance with the planning objectives of each Profile Area. (See also Housing Element.)

Action 9.1: Revise zoning to include provisions for density adjustments which allow secondary units, apartments and duplexes in areas where utilities are readily available and environmental conditions will accommodate the additional units. (Completed in 1997).

Action 9.2: Encourage reuse of older buildings by conversion of suitable structures to multi-unit housing; such units should meet applicable codes and be serviced by necessary utilities. Investigate off-site parking for downtown units.

Action 9.3: Establish clear criteria for determining allowable residential densities based on the availability and affordability of utilities, emergency vehicle access, the prevailing development pattern of each area, and the environmental carrying capacity of the land, based on soil and groundwater conditions, flood hazard, impact on surface waters, depth to bedrock, etc.
[Planning Board for three above actions]

Source: Warren Comprehensive Plan, Land Use Element, Land Use Policies and Actions (Land Use Plan), p. 33.

4.11 Local and Regional Economic Growth

Future land use, particularly residential development, is influenced by local and regional economic growth. The gain or loss of new employers in an area can have a dramatic effect on housing availability in terms of both volume of available units and cost of housing. Universities can also influence local housing

markets with regard to the need for housing staff and students. In particular, students in search of off-campus housing place extraordinary pressure on local rental opportunities, typically driving up monthly rents and decreasing the number of available year-round rental units. This section provides a brief discussion of these factors as they related to the Town of Warren.

Warren has a rich industrial history. Manufacturing, marine-related and agriculture sectors have all thrived in the town over that past 200 years. Relative to the last century, Warren does not boast the volume of jobs and economic activity from these major industries. However, it still has the buildings and related infrastructure that supported this local economy, and continues to at a different scale. Old mills are occupied – completely and partially – by manufacturers and a wide variety of commercial enterprises. Warren's waterfront still supports a variety of marine-based trades and, increasingly so, recreational/tourist opportunities. At the time of this study, there were no immediate plans for a new, large-scale employer to establish in Warren. Yet, recent activity in the housing market indicates that Warren may becoming a bedroom community for the region.

In recent years, Warren residents have noticed an increase in the number of new residents and prospective buyers and renters. This observation has been made in particular about Warren's North End and Waterfront areas that seem to be undergoing a wave of gentrification as new homeowners purchase and renovate historic homes. Owners of rental units have also noted an increase in the number of Roger Williams University students inquiring about, and renting, units in Warren.[21] Factors driving these changes stem from the fact that Warren is a desirable coastal community at the hub of major economic activity in Southeastern New England. It is situated within a 20-mile radius of several regional economic centers: Providence, Fall River, Newport. Also, the Roger Williams University, a private, undergraduate and graduate institution with a student body of approximately 4,200 people, is located in neighboring Bristol.

[21] Input from members of the Warren Affordable Housing Commission during the first Commission Workshop held on Monday, June 14, 2004 at 7:00 p.m. in Warren Town Hall, Rhode Island.

Therefore, the Town of Warren becomes a reasonable "bedroom community" for the commuting workforce and university student body.

These local and regional economic factors impact communities in many ways. Job growth brings more opportunities for residents, as well as newcomers. And, subsequently, this growth results in increased competition (demand) for local housing supply, which among other things drives up housing costs. Generally speaking, unless incomes and new housing keep pace with demand, the housing market tightens to the point where access, for both owners and renters, is restricted to high household income brackets. The following section explores these issues in greater detail.

4.12 Income Data

As reported in the U.S. Census, the 2000 median household income in Warren was $41,285, and the per capita income was $22,448. The town's median household income is slightly lower than the median statewide, $42,090, while the per capita income in Warren is higher than Rhode Island's $21,688. Warren ranks 32nd out of 39 Rhode Island cities and towns in the state in terms of median household income.

Table 11 summarizes income according to the number of households falling into various income brackets. These data suggest a normal distribution of household incomes across the community, which is comparable to regional and state data. These data also show that approximately 10% of Warren households live at or near the federal threshold for families living below the poverty level.[22]

[22] The 'weighted average threshold' or "poverty line" for one individual in 2000 was $8,794 and for a 2-person family unit with no children was $11,239. U.S. Census 2000 (*http://www.census.gov/hhes/poverty/threshld/thresh00.html*).

Table 11 - Household Income Distribution 1999 Warren, East Bay Market Area, and Rhode Island

	Warren	Warren %	East Bay Market Area	East Bay Market %	Rhode Island	Rhode Island %
Number of Households	4,717	100.0%	54,263	100.0%	408,424	100.0%
Less than $10,000	464	9.8%	4,055	7.5%	43,800	10.7%
$10,000-$14,999	315	6.7%	3,215	5.9%	28,604	7.0%
$15,000-$24,999	690	14.6%	5,511	10.2%	50,524	12.4%
$25,000-$34,999	540	11.4%	5,914	10.9%	48,428	11.9%
$35,000-$49,999	769	16.3%	8,127	15.0%	64,068	15.7%
$50,000-$74,999	957	20.3%	11,624	21.4%	82,350	20.2%
$75,000-$99,999	476	10.1%	6,566	12.1%	43,623	10.7%
$100,000-$149,999	368	7.8%	5,855	10.8%	31,162	7.6%
$150,000-$199,999	73	1.5%	1,586	2.9%	7,914	1.9%
$200,000 or more	65	1.4%	1,810	3.3%	7,939	1.9%
Median Household Income	$41,285		$50,593		$42,090	
Source: U.S. Census 1990, U.S. Census 2000						

Since 1980, the median household income in Warren has grown steadily and on pace with the upward trend experienced by the region and the State as a whole. Table 12 provides a summary of the median household income data for 1980, 1990 and 2000 for Warren, the East Bay Market Area, and the State of Rhode Island. These data are based on 1979, 1989, and 1999 data, respectively and are not adjusted for inflation. Therefore, the percent changes given in Table 12 reflect the increases in actual values for the reported years.

Table 12 - Median Household Income for Warren, East Bay Market Area and Rhode Island, 1980-2000

Year	Warren	East Bay Housing Market Area	Rhode Island
1980	$15,294	$17,704	$16,097
1990	$31,637	$36,684	$32,181
2000	$41,285	$50,593	$42,090
Percent Change 1980-1990	107%	107%	100%
Percent Change 1990-2000	30.5%	38%	30.8%

Source: U.S. Census 1980; U.S. Census 1990; U.S. Census 2000 (Based on 1979, 1989 and 1999 economic data.)

Comparing owner-occupied versus renter-occupied household income reveals more detail about the financial status of households in the study. According to 2000 Rhode Island Housing and U.S. Census data, there is a marked difference in income between owner-occupied and rental-occupied households (Table 13). Statewide, regionally and locally a disparity exists between owner-occupied and renter-occupied households. In Rhode Island, owners reportedly make 130% more than renters do - $56,559 versus $24,631. In East Bay, the median owner-occupied household income was $61,078 compared to $32,976 for renter-occupied households: Owners made about 85% more than renters. And, in Warren, owners reportedly earned approximately 102% more than renters - $55,304 versus $26,763 – in 2000. These data suggest that renters, in particular, would have a potentially difficult time leaping to the status of home ownership. This analysis is continued below in sub-section 4.13.

Table 13 – Median Household Income Comparison based on 2000 Census data for Owner-Occupied, Renter-Occupied and Town-wide Households in Warren, RI

	East Bay Market Area			Rhode Island			Warren		
	All Households	**Owner-Occupied Households**	**Renter-Occupied Households**	**All Households**	**Owner-Occupied Households**	**Renter-Occupied Households**	**All Households**	**Owner-Occupied Households**	**Renter-Occupied Households**
120% of Median	$60,712	$73,294	$39,571	$50,508	$67,871	$29,557	$49,542	$66,365	$32,116
Median Household Income	***$50,593***	***$61,078***	***$32,976***	***$42,090***	***$56,559***	***$24,631***	***$41,285***	***$55,304***	***$26,763***
80% of Median Household Income	$40,474	$48,862	$26,381	$33,672	$45,247	$19,705	$33,028	$44,243	$21,410

4.13 Housing Prices—Ownership and Rental

The cost of housing in the Town of Warren is presented in this section, as well as the cost of renting an apartment or other residence. Of the several different types of housing available in the Town, single family detached homes on individual lots are the most common, accounting for 50.8% of the housing stock. The price of single family homes in Warren has been growing steadily over the last 24 years. From 2000 to the second quarter of 2004, housing prices in Warren climbed an average of 19.4% each year. Between 1990 and 2000, housing prices climbed 17.3%, while the 1980s experienced the largest increase in recent history as housing prices grew 116%.

Table 14 - Median Sales Prices of Warren Housing Stock, 1980-2003

	2004	2003	2002	2001	2000	1990	1980
	2nd Quarter	Year End	Year End	Year End	Year End	Year End	Year End
Median Sales Price	$300,000	$231,250	$200,000	$162,780	$151,000	$124,937	$57,900
% Increase	29.7%	15.6%	22.9%	7.8%	20.9%	116%	
	from 2003	from 2002	from 2001	from 2000	from 1990	from 1980	
Source: MLS (www.riliving.com), July 2004.							

The sharp increase in housing prices in recent years is a statewide, if not nationwide, problem. Recent studies have noted that the "affordability gap" – the financial expanse between [increasing] housing prices and [decreasing] household incomes – is widening. This trend does not bode well for first-time home buyers and working Americans. In order to purchase and maintain a home, more households must spend more than what is considered affordable.[23]

[23] Edgar, Randal. *Most R.I. jobs don't pay enough to provide housing*, Providence Journal-Bulletin, Friday, August 20, 2004. Page A1.

The cost of owning a home is affordable if the monthly mortgage and other costs[24]do not exceed 30% of the gross household income of a moderate income home. Whereas, "affordable housing" is specifically defined by Rhode Island General Law and depends largely on household incomes and whether housing ownership or rental is considered. For affordable home ownership, households earning between 80% and 120% of the median household income, should not be spending more than 30% of their gross annual income. For affordable rental housing, households earning 80% or less of the median household income, should not be spending more than 30% of their gross annual income. Table 15 calculates annual and monthly payments in light of this 30% affordability threshold for Warren. Town-wide (all households), owner-occupied and renter-occupied household income figures were examined to determine the magnitude of variability between income figures for those households already owning a home and those households renting with the benchmark of the town-wide median income. For example, an "affordable" monthly rent payment for the typical Warren renter-occupied household ($535) is $291 less than what would be considered affordable to the median Warren household.

[24] Includes principal, interest, which may be adjusted by state and local programs for property tax relief, and insurance. R.I.G.L. 42-128. Moderate income household means a single person, family, or unrelated persons living together whose adjusted gross income is more than eighty percent (80%) but less than one hundred percent (120%) of the area median income, adjusted for family size.

Table 15 – Calculation of Affordability based on Median Household Income Data for Owners and Renters in the Town of Warren, RI

Warren			
	All Households	Owner-Occupied Households	Renter-Occupied Households
Affordability Calculation for Household at 120% of Median Household Income[1]	$1,239	$1,659	$803
Affordability Calculation for Household at 80% of Median Household Income	$826	$1,106	$535
Range of Maximum Monthly Affordable Housing Costs (Ownership)	$826 - $1,239	$1,106 - $1,659	
Maximum Monthly Affordable Housing Cost (Rental)[2]	$826		$535

Source: 2000 U.S. Census

1 Affordability for ownership is calculated by creating a range by taking 30% of the median income figures for 120% and 80% of the median household income and dividing it by 12 months to obtain a monthly cost.

2 Affordability for renting is calculated by taking 30% of the median household income figures for 80% of the median household income – a moderate income household.

For ownership, at the 2003 year-end median sales price ($231,250), a household would have to pay approximately $2,200 per month to afford a medium-priced home in Warren. These monthly payments would be affordable to an *owner-occupied* household making roughly 160% of Warren's median owner-occupied household income, or approximately $88,000 annually. According to 2000 U.S. Census household income data (Table 11), less than 16% of all the households in Warren could afford a home at 2003 prices. In comparison, a home with monthly payments no greater than $1,659, which equates to a home in the price range of $185,000 to $205,000 (depending on other variables), would be considered affordable to those owner-occupied Warren households making as

much as 120% of the median owner-occupied household income or, $66,365 annually.

The data and analysis above suggest two important affordability considerations in Warren: 1) existing homeowners need to have an income well above the median income for homeowners, in order to purchase a home; and 2) making the leap from renting to ownership is an extremely long financial hurdle. Keep in mind that the analysis above looks at data for households that we assume to already own a home (i.e. owner-occupied households) and therefore, most likely to [be able to] own a home again. Renter-occupied households have much lower household incomes. Any household in Warren must have an annual income of approximately $88,000 to afford a home at 2003 year-end median sales prices. This figure equals roughly 210% of the town-wide median household income ($41,285) and 322% of the median renter-occupied household income ($26,763).

These estimates are useful as a general guide in determining affordability of housing available for sale in the local market at a specific period in time, and will change periodically with local economic conditions. As illustrated above, the median income household would have a very difficult time finding a single family home in Warren in 2003. Homeownership assistance may be available to many prospective buyers, but an “affordable” home or “starter” home is not easily found in the present day Warren housing market.

Federal and state housing subsidy program guidelines classify affordability in terms of household income. Tables 16 and 17 summarize current federal and state income limits relating to certain assistance programs. Generally, these guidelines set income ceilings for entry into particular homeownership programs. For Rhode Island, RI Housing issued Income & Purchase Price Limits (effective February 29, 2003) that dictate the eligibility of applicants for homeownership assistance. The income limits for a 1- or 2- person household was set at $67,300. For a 3- or more person household, the limit was set at $77,300. This meant that any household earning more than these upper limits would not be eligible for housing subsidy programs. The minimum threshold

income is the Federal minimum hourly wage multiplied by 2,000 hours (currently $10,300).[25]

Table 16 – Income Limits for Federal Housing Programs established by HUD for the Providence--Fall River--Warwick, RI--MA Metro Statistical Area

	Family Size			
	1 Person	***2 Person***	***3 Person***	***4 Person***
FY 2004 Median Family Income: $60,000				
30% Of Median	***$14,250***	***$16,300***	***$18,350***	***$20,350***
Very Low Income	***$23,750***	***$27,150***	***$30,550***	***$33,950***
Low-Income	***$38,000***	***$43,450***	***$48,900***	***$54,300***
Source: HUD, 2004. http://www.huduser.org/datasets/il/IL04/Section8_IncomeLimits_2004.doc				

Referring back to Table 15, it would appear that a greater proportion (over 50%) of the homes for sale in Warren in 2004 are be too expensive to purchase under some state home ownership programs. So, even if a family was to qualify for state or federal homeownership assistance, it would particularly challenging to find a home on the open market.

[25] HUD, 2004 (http://www.hud.gov/offices/pih/programs/hcv/homeownership/index.cfm).

Table 17 – Rhode Island Housing Home Purchase Price Limits, 2003.

Rhode Island Housing Home Purchase Price Limits	
Existing single family or condo	***$210,000***
New single family or condo	***$240,000***
Existing two-family	***$235,000***
Existing three or four-family	***$280,000***
Source: Rhode Island Housing, February 2003.	

The cost of renting in Warren has increased over the past decade. Between 1990 and 2000, monthly rental rates rose 12.2%, from an average of $491 in 1990 to $551 in 2000 (Table 18). This is just slightly higher than the increase of rents throughout the market area, which rose 11.4%, although rental rates are higher on average than Warren's—$551 in 2000 in Warren compared to $634 in 2000 in the East Bay Market Area. However, these figures are lower than the rental rate increase in the entire state. Rental rates in the State of Rhode Island rose by 32.9% over the past decade, from $416 in 1990 to $553 in 2000. The 2000 monthly rental rate for the state is only $2 higher than that for Warren.

Table 18 - Change in Rental Rates 1990-2000 in Warren, East Bay Market Area, Rhode Island

Average Monthly Rent			
	Warren	**East Bay Market**	**Rhode Island**
1990	$491	$569	$416
2000	$551	$634	$553
Percent Change	12.2%	11.4%	32.9%
Source: U.S. Census 1990, U.S. Census 2000			

Rents in Warren, East Bay and Rhode Island are generally lower than the greater Northeast region. Table 19 below contains the 2000 – 2004 U.S. Department of Housing and Urban Development's Fair Market Rents (FMRs) for the greater region. FMRs are used by HUD to determine rents and payment

standards for several assistance programs, like Section 8 and Housing Choice.[26] For a more focused study of rents in Warren, please see Section 5.2 below and Appendix A.

Table 19 - Rhode Island Area Two Bedroom Fair Market Rents, FY 2000 – 2004, HUD

FMR Region	FY 2000	FY 2002	FY 2003	FY 2004	% Change 2000 - 2004
New London-Norwich, CT-RI	$729	$764	$784	$797	9%
Providence-Fall River-Warwick MSA	$667	$650	$667	$678	2%

[26] Federal Register / Vol. 68, No. 190 / Wednesday, October 1, 2003

5.0 LOW AND MODERATE HOUSING IN WARREN

Recent amendments to the Rhode Island Low and Moderate Income Housing Act (R.I. General Laws, 45-53), define the term, "Low or moderate income housing" as, “any housing subsidized by the federal, or state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal or state statute, or local ordinance whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.” The Act requires all Rhode Island municipalities to provide that a certain minimum percentage of the total housing units in the Town qualify as subsidized low and moderate income housing. In Warren, this percentage is 10 percent, and as of July 2004, 4.60 percent (4.60%) of the total year-round housing units (N = 4,889) in Warren met this definition. Although this is below the 10 percent standard set by the Act, the Town’s Comprehensive Plan establishes a goal of meeting this threshold. In addition, the Warren Housing Authority has one hundred and ninety-two (192) Section 8 vouchers, but these vouchers do not count toward the 10 percent standard.

Table 20 - Low and Moderate Income Housing, Warren, RI

Name	Type	Rent/Own	Street Name	# Units
Elderly				
Kickemuit Village	Public Housing	Rental	20 Libby Lane	153
Family				
Various	HUD Section 8	N/A	3,5,7,9 Davis St. (1st and 2nd Floor)	16
Special Needs				
	Group Home Beds	N/A	Various	37
Corliss Institute	HUD 811	Rental	272 Main Street	6
Corliss Institute	HUD 811	Rental	366 Main Street	7
East Bay Mental Health	HUD 811	Rental	347 Main Street	6
TOTAL				***225***
Source: RI Housing, July 19, 2004				

5.1 Existing Low and Moderate Units in the Town

According to Rhode Island Housing, there were a total of 225 low and moderate housing units in Warren as of July 2004. Table 20 above summarizes these units and provides a brief description of the types of low and moderate housing in the community. Below more detailed descriptions of existing low and moderate housing units are provided.

Kickemuit Village is a 153-unit residential complex for the elderly. It was built using HUD Turnkey funding in three phases, beginning in 1973, followed by additions in 1975 and 1978. The Village consists of forty (40) one-bedroom units, fifty-eight (58) efficiency apartments, and two (2) two-bedroom units. It boasts Andreozzi Hall, which is a large function room that also serves as a community center. In recent years, renovations to the buildings have led to improvements in parking, windows, siding and other superficial aspects.

Figure 3 – Photograph of Kickemuit Village, Warren, Rhode Island, June 2004.

Project-based Section 8 Vouchers - The Town of Warren has sixteen (16) units of subsidized family housing under the HUD Section 8 project-based voucher program. Administered through the Warren Public Housing Authority, funds are spent to rehabilitate properties that are then kept at subsidized rents. The Housing Authority pays the owner of the units the difference between 30 percent of family income and the gross rent for the unit.

Special Needs housing includes Group Home Beds, Transitional Units, and HUD 811 housing units. Group Home Beds are residential facilities licensed by the RI Department of Children, Youth and Family and the RI Mental Health, Retardation and Hospitals agencies.[27] HUD 811 is a funding program for supportive housing to serve people living with disabilities. The Town of Warren has several low and moderate units that fall under this category as discussed below.

The **Corliss Institute** owns and maintains rental units for the disabled at ***272 Main Street*** and ***366 Main Street*** in Warren. These rental units were funded by the HUD 811 Program, administered through Rhode Island Housing, that provides supportive housing for people living with disabilities. The Corliss Institute was founded in 1985 to provide support and training to deaf individuals who have some other handicapping condition.

East Bay Mental Health oversees six (6) rental units funded through the HUD 811 program. These units located at ***347 Main Street*** serve people living with mental disabilities. East Bay Mental Health also administers **Group Home Beds** at the ***Main Street House*** located at ***945 Main Street*** in Warren. The total number of group home beds in Warren is thirty-seven (37).

[27] Rhode Island Housing and Mortgage Finance Corporation, 2003.

5.2 Affordable Housing Units in Warren – 2004 Rental Inventory

Between March and June of 2004, the Town of Warren conducted a rental housing assessment. The report for this assessment is attach as Appendix A. Included here, as a summary, is an excerpt from the report's Introduction:

"At the conclusion of the project, it was found that the majority of rental units, which responded to the survey, were "affordable" under the Housing and Urban Development (HUD) guidelines. Unfortunately these "affordable" units can not be included in the State's tally of low and moderate income units, because they are not subsidized. Under Rhode Island General Laws, only those year-round dwelling units within a town that have a subsidy, which reserves the unit as affordable for a minimum of 30 years can be counted toward the State mandated ten-percent affordable housing goal.

Although the overall number of affordable rental units in Tract 305 can not be used in the "ten-percent" tally, the numbers do show the Town is meeting the rental housing needs of a large number of its residents."

5.3 Affordable Housing Agencies in Warren

The non-profit Warren Housing Authority manages 153 units of subsidized public housing for elderly and disabled residents at Kickemuit Village. Approximately fifteen percent (15%) of the units are occupied by elderly people living with disabilities.[28] The Authority also administers the Town's Section 8 voucher program, which currently includes 192 vouchers. As of late June, the waiting list for Section 8 vouchers contained 73 people; the elderly housing (Kickemuit Village) waiting list had 165 people.29 Population and development trends, including immigration of Section 8 voucher holders from neighboring Bristol, Rhode Island have increased the pressure for affordable rental units in Warren.

[28] Martins, Claire. Personal interview. 23 June 2004.
[29] Ibid.

The Warren Housing Authority is made up of a 5-member Board of Commissioners. Its staff consists of three, full-time and one, part-time personnel. Three maintenance workers service the Village. One of the staff oversees the Section 8 Voucher program. HUD considers Warren a 'HUD Performer' due to past success management.

The Authority's Board has discussed plans to form a non-profit (501c3) arm that could serve as a local development agent for elderly housing. Due to its current waiting list and no room on site to expand Kickemuit Village, it has been scoping other expansion options. In recent history, the Authority has pursued a nearby vacant parcel for a large-scale expansion. However, recent negotiations have produced no progress for these plans.

5.3.1 Warren Tax Credit Programs

The Warren Tax Assessor's Office oversees several tax credit programs for qualified residents. These tax exemptions are established by state statute (R.I.G.L. 44-3) and have certain requirements for participation. These requirements are summarized below.

The **Senior Citizen Exemption** is based on an assessed property value of $28,900. Qualified seniors must be 65 years of age by December 31st for the subsequent tax roll; must own and occupy Warren real estate (three dwelling units, or less) for five (5) years; and, must apply on or after birthday, but before December 31st. Seniors may also qualify for a 'tax freeze' on their property only if they meet the requirements of the Senior Citizen Exemption and if they own a single-family dwelling. After application is made, the subsequent property tax rate is frozen.

Veterans may qualify for a $9,600 tax exemption if they have served during particular qualifying Veteran Exemption Service Dates.[30] Unmarried widows or widowers of eligible veterans are also eligible for the **Veteran Exemption**. National Guard does not qualify unless they were activated. Smithfield also offers a '**Veterans Disability Exemption**' for any Veteran who is 100% disabled service-connected and unable to work as of December 31, 2002, owns real estate in Warren and resides therein as of December 31, 2002. A signed statement from the Veteran's Administration stating that the person is 100% disable service-connected, unable to work and the reason for the disability must accompany the application.

Lastly, the Town of Warren offers a '**Blind Exemption**' of $39,550 to anyone that is legally blind so certified by an attending eye physician, owns real estate and resides therein.

5.3.2 East Bay Community Development Corporation (East Bay CDC)

The East Bay CDC is a private, non-for-profit development corporation based out of the Kaiser Mill Complex – a paramount rehabilitation and affordable housing project it completed – located in Bristol, Rhode Island. Formerly known as ***The Bristol Foundation,*** it was founded in 1989 based on a special commission formed by the Town of Bristol to explore ways to the meet housing needs in Bristol.

The mission of the East Bay CDC is, "to preserve the quality of family and community life in the East Bay by insuring that a full range of a attractive housing opportunity are available to meet the needs of all our residents."[31] East Bay CDC serves the communities of Barrington, Bristol and Warren. It currently owns and manages 244 apartment units in multiple scattered sites throughout its

[30] World War I (4/6/17 to 11/11/18), World War II (12/7/41) to 12/31/46), Korean Campaign (6/27/50 to 1/31/55), Viet Nam (02/28/61 to 5/7/75), actual service and/or campaign ribbon/expeditionary medal in Grenada or Lebanon Conflicts (1983-1984), active service and SW Asia Service Medal awarded during Persian Gulf Conflict (8/2/90 to 5/1/94), Haitian Conflict (8/2/90 to 5/1/94), Somalian Conflict (8/2/90 to 5/1/94), or Bosnian Conflict (8/2/90 to 5/1/94).

[31] East Bay Community Development Corporation Website (http://www.ebcdc.org/About_Us/). *July 26, 2004*.

service area, including assisted, independent and family living arrangements. It also provides down payment assistance and education to several families in the area, which allowed these families to become first time homebuyers.

East Bay CDC is governed by a Board of Directors. Representatives from the three communities in the service area are encouraged to attend. At the time of this plan, no Warren citizen was sitting on the board. However, the East Bay CDC has invited the Town to find two individuals that would be interested in serving on the Corporation's Board of Directors.

In Warren, the East Bay CDC is currently pursuing a new project that will bring more low and moderate housing to the community. The 'Saint Jean Baptiste' property, a former rectory, will result in the production of five new units: four, 2-bedroom units and one, 3-bedroom unit. At the time of this report, the East Bay CDC had just signed a purchase and sale agreement to acquire the property.

5.4 Warren Home Repair Program

Warren has a home repair program that is a facet of its larger Community Development Block Grant Program, which is administered by the Town Planner. Warren does employ a part-time (e.g. one day per week) a Rehabilitation Coordinator that solely focuses on the distribution of funds to improve as many deteriorating properties as possible. This individual oversees "downtown" and "balance of town" monies as well as the activity of the local Rehabilitation Inspection Program, which provides some level of oversight for rehabilitation program expenditures.

Today's funding levels for the Rehabilitation Program equal $50,000 per year for 3 years. There are currently four projects underway and one outstanding $25,000-project in the permitting phases. The Home Repair Program has no formal strategic plan targeting the expenditure of funds. Rather, funds are spent on an "as needed" basis, which given the Town's historic and aging housing stock

has demanded a waiting list for the town's apportionment of rehabilitation monies.

This program is funded through the Town's annual Community Development Block Grant appropriation. It provides income-eligible home owners with funds to complete a variety of home upgrading and improvements, such as renovations, electrical and plumbing upgrading, and improvements to heating systems, etc. The majority of program recipients are elderly, according to the Town's Home Repair Coordinator.[32] Recent expenditures by Warren's Home Repair Program are tabulated in Table 21 below.

Table 21 - Town of Warren Home Repair Program Expenditures, 2000 – 2003.

Grant Year	Rehabilitation Program	Funding Level
1998	Downtown Revitalization	$20,000
	Balance of Town	$20,000
1999	Downtown Revitalization	$30,000
	Balance of Town	$15,000
2000	Downtown Revitalization	$30,000
	Balance of Town	$40,000
2001	Downtown Revitalization	$30,000
	Balance of Town	$50,000
2002	Downtown Revitalization	$30,000
	Balance of Town	$40,000
2003	Downtown Revitalization	$30,000
	Balance of Town	$40,000
2004	Downtown Revitalization	$25,000
	Balance of Town	$25,000
Source: Town of Warren, 2004.		

The Town does not currently keep a comprehensive database of housing code violations, inspections or other enforcement actions. The scope of work funded through the Home Repair Program could be greatly expanded if an accurate data base were

[32] Gerry Turbeville, Wednesday, June 23, 2004. *Personal Communication.*

developed to document the extent of housing deficiencies in the Town, and increased funding for rehabilitation efforts were identified.

5.5 Transitional Housing and Homeless Shelters in the Warren Area

Transitional housing serves individuals that are transitioning from some sort of institutional or medical care facility back into the community. Homeless shelters serve homeless individuals on a permanent and emergency basis. The Town of Warren has no permanently established transitional housing or homeless shelter. However, there are several in the greater East Bay region. Table 22 provides a list of regional facilities in this regard.

Table 22 – Transitional Housing and Homeless Shelters in the Warren Area

Facility Name	Location	Population Served
Transitional Housing		
East Bay Coalition for the Homeless	100 Bullocks Point Road East Providence, RI	Families
Child and Family Services of Newport County – Winslow Court	24 School Street Newport, RI	Adults/families
Rhode Island Veteran's Home	480 Metacom Avenue Bristol, RI	Veterans/ Adult Males
Homeless Shelters		
Lucy's Hearth	909 West Main Road Middletown, RI	Women/Children
McKinney Cooperative Shelter	15 Meeting Street Newport, RI	Individuals/Families
Women's Resource Center of Newport/Bristol Counties	114 Touro Street Newport, RI	Victims of domestic violence and their children
Source: RI Coalition for the Homeless (http://www.rihomeless.com/shelters.htm). July 2004		

5.6 Conclusion

This section reported quantitative and descriptive data pertaining to the existing organizations and facilities serving low and moderate populations in the Town of Warren and its greater region. It also provided an overview of the housing and/or shelter opportunities for Special Needs populations. The next section, Section 6.0, enters into the discussion of the need for low and moderate housing in Warren and the region.

6.0 PROJECTION OF LOW AND MODERATE INCOME HOUSING NEED

6.1 Quantitative Estimates of Future Housing

This section examines the number of affordable housing units needed to achieve the applicable threshold requirement for low and moderate housing in Warren. The Act, as amended in 2004, requires ten percent (10%) of the Town's year-round housing units to qualify as low or moderate income housing. At the present time, the Town has 225 such units. Ten percent (10%) of the Town's 4,889 housing units (2000 U.S. Census) requires a total of 489 units, or a deficit of 264 units. In order to encourage the construction of enough low and moderate units to reach the ten percent (10%) goal "within a reasonable period of time,"[33] the Housing Plan must adopt policies and identify strategies that will, if successfully implemented, put the Town in compliance with the requirements of the Act.

Rhode Island Housing prepares estimates of the status of Low & Moderate Income Housing for many of the State's municipalities. These analyses provide an estimate of the number of housing units required over time to reach the ten percent (10%) requirement. The analysis in Table 23 below assumes four growth scenarios: (1) most recent building rate and (2) slow growth; (3) moderate growth; and (4) high growth.[34] In each of these scenarios, an estimate is made of the number of low/mod units that would be required to be constructed annually to reach the goal. These estimates range from 15 to 20 units per year over an estimated 20 years. If any one of these estimates is used, the Town would have to restrict anywhere from 30 to 76 percent of the annual number of housing units built in the Town to low and moderate income housing. In other words, 30 to 76 percent of all new housing units permitted by the Town would have to be subsidized through some federal, state or municipal program.

[33] Handbook 16, op. cit., p. IV-19.
[34] Rhode Island Housing, Low and Moderate Income Housing Status Worksheet, Town of Warren, August 2004, modified by Kleinschmidt Associates.

Table 23 – Projection of Low and Moderate Housing Production for Warren RI until 2020.

Warren

Low & Moderate-Income Housing Status

Total Housing Stock as of Census 2000	**4,889**
Required 10% LMI units	**489**
Total LMI Units (December 2003)	**225**
Current LMI %	**4.60%**
Additional LMI Units Needed to Reach 10%	**264**
Additional LMI Units Needed to Reach 10%	**264**

Building Permit History

	1980 - 1989	1990 - 1999	1980 - 1999
Single Family	561	199	760
Multifamily	107	17	124
Total Units	**668**	**216**	**884**
Average per yr.	67	22	44

	2000-2003
Single Family	69
Multifamily	11
Total Units	80
Average per yr.	20

Most Recent Building Rate	**Slow Growth**	**Moderate Growth**	**High Growth**
If Warren builds new housing at a rate equal to the LAST 3 YEARS, the town's total housing stock in the year	If Warren builds new housing at a rate equal to the 1990s, the town's total housing stock in the year	If Warren builds new housing at a rate equal to the 1980-1999 average, the town's total housing stock in the year	If Warren builds new housing at a rate equal to the 1980s, the town's total housing stock in the year
2020	2020	2020	2020
will be	will be	will be	will be
5,289 Ten percent (10%) of that number equals	5,321 Ten percent (10%) of that number equals	5,773 Ten percent (10%) of that number equals	6,225 Ten percent (10%) of that number equals
529 To reach that number of LMI units,	532 To reach that number of LMI units,	577 To reach that number of LMI units,	623 To reach that number of LMI units,
15	**15**	**18**	**20**
new LMI units would have to be built in Warren each year.	new LMI units would have to be built in Warren each year.	new LMI units would have to be built in Warren each year.	new LMI units would have to be built in Warren each year.
Those LMI units would represent	Those LMI units would represent	Those LMI units would represent	Those LMI units would represent
76%	**71%**	**40%**	**30%**
of all housing units permitted in Warren during each of the next 20 years.	of all housing units permitted in Warren during each of the next 20 years.	of all housing units permitted in Warren during each of the next 20 years.	of all housing units permitted in Warren during each of the next 20 years.

If the Town required three fourths of all new housing built over the next 20 years to be low or moderate income housing, this would add a great burden to the private housing market. The Land Use Element of the Comprehensive Plan provides a build-out estimate that indicates a total of 6,175 total housing units could be located in the Town , not inclusive of in-fill development or the construction of duplexes or multi-family units. In other words, the Town has limited future building capacity and must carefully manage its land resources to balance its housing needs.

If these low and moderate income housing units were constructed *in addition to* the estimated annual average of new housing starts of 21 units per year (2000-2003), the Town's ability to meet the ten percent threshold requirement would be pushed further into the future. Needless to say, this type of development forecast would also put a severe strain on the ability of the Town to manage the impacts created by the influx of new housing. Capacity issues in its public schools, in particular, may be problematic if these housing units are built - both market rate and low/moderate income – and may add hundreds of new students into the public school system, before the Town can address the construction of new school facilities to increase overall capacity. Additional impacts will be felt in the Town's recreation, library, public works, utilities and public safety services. The Town must address the impacts of additional new low and moderate income housing as part of its overall growth management program.

6.2 Rhode Island Consolidated Plan 2000 - 2005

The need for low and moderate income housing must also be examined in terms of the state and regional housing demand, as well as local needs. The Town must plan its affordable housing strategies so as to encourage production of the types of housing that are most needed in the community, region and State. These strategies must also bear a direct relationship with the State's five-year housing plan, which also serves as its HUD application and statewide strategic housing document. This document is called the, Rhode Island Consolidated Plan 2000 – 2005[35] or, "Consolidated Plan." This five-year

[35] Rhode Island Housing, 1999. Rhode Island Consolidated Plan 2000 -2005.

plan is based on a review of the State's housing market and overall housing and community development needs.

The Consolidated Plan 2000-2005 examined housing conditions in the state based on the 1990 census. Some of the major findings of this study are:

- Rhode Island's homeownership rate continues to be lower than the national average
- Rhode Island has an insufficient number of large rental units
- Rhode Island has an inadequate supply of affordable housing
- The cost of rental housing continues to be a problem for Rhode Island renters
- Homelessness continues to be a statewide problem, not restricted only to cities
- There is a need for more permanent supportive housing for Rhode Island's diverse special needs population

The Plan assigned a high priority to several groups for which housing is needed on a statewide basis. Local communities are required to develop local housing strategies that are in proportion to the unmet local, regional and state housing needs identified in this Housing Element and in the Consolidated Plan. The Consolidated Plan identifies unmet regional and statewide housing needs as follows:

A. Rental Housing

- Extremely Low-Income Households (0-30% MFI)
- Families for both small and large related households
- Elderly, especially frail elderly and extremely low income elderly

B. Home Owners

- Moderate Income (51-80% MFI)

C. Homeless

D. Special Needs

- Frail Elderly
- Disabled Persons
- People Living with HIV/AIDS
- People transitioning from institutional care

6.3 Local Housing Needs – CHAS Data

In order to measure the nature of local housing demand in Warren, the information contained in the Comprehensive Housing Affordability Strategy (CHAS)[36] was reviewed. CHAS is required as part of the National Affordability Housing Act of 1991, and is a requirement of agencies such as Rhode Island Housing to receive federal monies to support their programs. The CHAS is now a component of the Consolidated Plan. This information is published by HUD after every Census and provides information on the type of housing problems in a given community.

The 2000 CHAS data reveals that of Warren's 4,628 households studied, 27.2% percent, or 1,259 households, face some type of housing problem.[37] The 2000 CHAS data is presented in its entirety in Appendix B. Table 24 below summarizes these CHAS data by listing the number of households having housing problems by type. (Note: Data for small and large 'related' households signifies *family* households.) The figures in this table may differ slightly to the CHAS data in Appendix B due to rounding. In general, the following trends appear from the data:

- Of all the households accounted in the CHAS data (N = 4,628), 1,174 (25.4% of the total) reported having any housing problem.
- The table indicates that more homeowners than renters in the Town have some type of housing problem (646 vs. 528).
- The proportion of renters having housing problems was higher (29.4%) than the proportion of owner-occupied units (25.8%) with such problems.
- The lower the household income, the greater the percentage of the total elderly, small related households and large related households

[36] United States Department of Housing and Urban Development, 2004. State of the Cities Data System (http://socds.huduser.org/CHAS/CHAS_java.htm).

[37] According to HUD (http://socds.huduser.org/CHAS/CHAS_java.htm), any housing problem is that which present, "cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities."Substandard conditions are defined as facilities without complete kitchen or bathroom facilities.

have housing problems and pay greater than 50% of their gross income on rental and ownership costs.

- Fifty percent (50%) of large related (5 or more members) households that are renting and 100% of large related household that own their homes in the extremely low (<30% MFI) income bracket have housing problems that demand over 50% of their gross annual income.
- Both elderly renters and elderly owners experience a high proportion of the housing problems (169 elderly renters + 209 elderly owners, or 32% of all households with problems).

In general, the observed trends in the CHAS data for Warren mirror the experience of renters and homeowners in Bristol County and the entire State of Rhode Island. Across Rhode Island, 31% of the households, and 28% of the households in Bristol County have any housing problem according to the CHAS.[38] Of these households, poor households (i.e. < 50% MFI) and elderly households show the greatest risk of living with any housing problem and burdened with disproportionate costs of housing. The data for 'Large related (5 or more members)' households indicate that these populations are also burden with a disproportionate level and cost of housing issues.

[38] HUD SOCDS (http://socds.huduser.org/CHAS/CHAS_java.htm). *July 27, 2004*

Table 24 – Summary of CHAS Analysis Table Data as presented in Appendix B for the Town of Warren

	Renters					*Owners*					
Household by Type & Income	Elderly 1&2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1&2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total All Households
Very Low Income <=50%MFI	149	138	8	163	458	171	81	19	18	289	747
Low Income 51 to 80% MFI	20	28	4	8	60	26	104	14	19	163	223
Moderate Income > 81% MFI	0	10	0	0	10	12	131	22	29	194	204
Total	169	176	12	171	528	209	316	55	66	646	1,174

Source: HUD SOCDS (http://socds.huduser.org/CHAS/CHAS_java.htm). *July 27, 2004*

Table 25 below, summarizes the demand for certain types of housing based on CHAS data. If the current affordable housing stock is considered, some 225 low and moderate housing units already exist to meet a portion of this need. Therefore, a total of 949 housing units need to be constructed in order to address all of the households identified as having housing problems. This figure does not take into account demand for special needs housing, which is discussed below.

Table 25 – Comparison of Existing Supply of Low and Moderate Income (Subsidized) Housing in Warren and the Current and Future CHAS Housing Needs

Household Type	Existing Number of LMI (Subsidized) Units	Need according to 2000 CHAS	Shortfall/ Future Need	Percent of Total Future Need
Elderly Rental	153	169	16	1.7%
Elderly Owners	0	209	209	22.0%
Family Rental	16	188	172	18.1%
Family Owners	0	371	371	39.1%
Other Renters	56	171	115	12.1%
Other Owners	0	66	66	7.0%
Total	**225**	**1,174**	**949**	**100.0%**

Source: HUD SOCDS (http://socds.huduser.org/CHAS/CHAS_java.htm). *July 27, 2004*

The Town of Warren must pursue a balanced approach to providing affordable housing to a variety of populations based on statewide, regional and

local housing needs. Within that approach, prioritization is heavily placed on local needs for the Warren community. Assessment of local needs indicate that the greatest deficit exists for family ownership although elderly rental, elderly ownership and family rental opportunities are needed too. Regional and statewide needs indicate that there is strong demand for low and moderate affordable rental housing for both small and large households, and other groups identified in the consolidated plan (Section 6.2). Of these, homeless and other special needs populations are difficult to assess on the town level. However, these populations are discussed in the next section.

6.4 Homeless and Special Needs Populations

6.4.1 Homelessness in Rhode Island and Warren

The Rhode Island Emergency Shelter Information Project, a consortium of the RI Emergency Food and Shelter Board, United Way of Southeastern New England and the RI Department of Human Services, defines a homeless person, "…as anyone who received emergency shelter, for whatever reason or whatever length of time." The Emergency Shelter Information Project tracks the usage of shelters, nights stayed in shelters and the overall statewide homeless rate to assess the homeless situation in the state. Considered a crisis, homelessness is a growing statewide problem.[39]

In the Project's Report, recent trends show a continued upswing in the number of unduplicated shelter clients and total shelter nights in Rhode Island shelters. In the reporting year of 2002 - 2003, 5,686 clients utilized shelters compared to 1999-2000, when 4,466 were recorded. Similarly, Over 192,000 nights of shelter were provided by Rhode Island's

[39] RI Emergency Shelter Annual Report, July 1, 2002 to June 30, 2003. RI Emergency Food and Shelter Board. 2003.

shelter system in 2002-2003.[40] In the 1999-2000 reporting year, 134,540 shelter nights were provided. The 2002 – 2003 year marked all time highs for both indicators.

In addition to trends in the usage of shelters, the Information Project calculates the overall homeless rate for the State of Rhode Island. Based on 2000 U.S. Census and 2002 American Community Survey data, the chance that a RI resident would enter a homeless shelter was determined. For last year, 5.4 Rhode Islanders per 1,000 were likely to enter a homeless shelter. This figure is up 20% from the previous year.[41]

Multiple circumstances inherent to the nature of the homelessness problem renders gathering accurate information relatively difficult. The RI Emergency Food and Shelter Board does attempt to survey shelter clients to determine the last place of residence for each individual. These numbers provide some indication of the homeless need in the area. Seventeen (17) clients reported the Town of Warren as their last place of residence. Three hundred and forty-six (346), or 6%, individual clients claimed to originate from towns in the East Bay Market Area, the region designated for this analysis. Of the East Bay towns, Newport has a large number of clients that claimed that city has a last place of residence – 225 clients – compared to 1 for Little Compton. Warren's neighbors of Barrington and Bristol were reported by 7 and 35 clients, respectively. The total number statewide for 2002 -2003 was 5,686 with Providence reporting the most clients at 2,303.[42]

There is no homeless shelter, permanent or emergency, in the Town of Warren although homeless persons originate from the town. Regionally, neighboring Bristol and the City of Newport report together

[40] Ibid, *Page 2*.
[41] Ibid, *page 6.*
[42] Ibid, *page 22.*

260 homeless clients and subsequently, there are several regional shelters that could serve them (*see* Section 5 for a discussion of regional transitional and homeless housing).

Homelessness is a statewide crisis with potentially severe localized impact for certain municipalities. The Town of Warren is no exception. Therefore, Warren, like all communities has a potentially significant role in managing the regional and state homelessness crisis and could contribute to the solution by encouraging the establishment of housing options for homeless individuals and transitional populations, which is discussed below.

6.4.2 Special Needs Populations

Special need populations in Rhode Island include the frail elderly, veterans, persons with physical, mental or developmental disabilities, substance abuse problems and HIV/AIDS persons.[43] These individuals have unique treatment and housing needs particular to their particular situation. In addition, many require specialized medical and/or psychiatric care as well as permanent housing. Others require transitional housing and treatment facilities to assist them in adapting to life outside of the institutional environment.

The 2000 – 2005 Consolidated Plan discusses special needs populations from a statewide perspective. The State's frail elderly population is expected to increase as the 75 years and older population grows, which will increase the demand for assisting living facilities and beds. This statement reinforces observations of a more recent study by Blue Cross/Blue Shield, which points to the aging "baby boom"

[43] Rhode Island Housing and Mortgage Finance Corporation, January 15, 2000. Rhode Island Consolidated Plan 2000 – 2005.

generation as increasing the demand for nursing homes and assisted living facilities.[44] Currently, Warren ranks 5th in the state for its elderly (i.e. 65 or older) population, that reported 1,350 disabilities for the 2000 U.S. Census.[45] As discussed later in this report, Warren has heavily invested in caring for its elderly population and has current needs and plans to increase its facilities in this regard.

Other disabled people, people living with HIV/AIDS, and persons transitioning from prison, psychiatric and/or substance abuse treatment program represent a growing population of special needs individuals. Statewide, there has been a rise in the number of people living with AIDS from 808 in 1998 to 1,019 in 2002.[46] No AIDS cases were reported for Warren based on 2002 data; however, the nearby cities of East Providence and Newport reported 71 and 95 cases, respectively.[47]

Generally, individuals leaving prison, a treatment center for substance or mental health care require assistance entering the community they intend to live in. These populations are particularly important to consider in light of the fact that they are "at risk" of succumbing to homelessness without support. At the time of this study, there were no data available estimating the population of these special needs populations in the Town of Warren. However, it -has been well documented that statewide these populations are increasing rather than decreasing.[48]

Lastly, Warren is one of the few suburban RI communities that have significant facilities for hearing impaired individuals. The Corliss Institute owns and maintains 13 rental units for the disabled at 272 Main

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[44] Blue Cross/Blue Shield of RI, 2002. The SHAPE Study. Page 9. (http://www.shaperi.org/shapereport.htm)
[45] RI Housing Database, op. cit.
[46] AIDS ACTION State Facts – HIV/AIDS in Rhode Island. *(http://www.aidsaction.org/communications/publications/statefactsheets/pdfs/rhodeisland_2003.pdf)*
[47] Ibid.
[48] RI Consolidated Plan 2000 – 2005, op. cit.

Street and 366 Main Street in Warren. These rental units were funded by the HUD 811 Program and provide supportive housing for people living with disabilities. The Corliss Institute was founded to provide support and training to deaf individuals who have some other handicapping condition.

6.5 Reaching the 10 Percent Low and Moderate Income Housing Threshold

Under the current provisions of the Low and Moderate Income Housing Act, Warren must adopt policies that will enable it to provide ten percent of its housing stock for low/moderate income persons and to maintain that percentage level as the community grows in the future. Based on 2000 U.S. Census Data and RI Housing calculations as stated in Section 6.1, this would immediately require an additional 264 housing units, or would require that 75 percent (75%) of the future housing constructed in Warren be affordable for the next twenty years. To reach the ten percent threshold by the Year 2020, Warren will have to add housing as shown in Tables 26 below.

Table 26 -Required Number of Housing Units required to Obtain the 10% Low and Moderate Income Housing Standard

Year	Total Year-Round Housing Units	Low and Moderate Housing Units	Additional Low and Moderate Units	Percentage Low and Moderate
2000	4,889	225	0	4.60
2004	4,982[1]	225	0	4.52
2010	5,099[2]	375	150	7.35
2020	5,309	531	156	10.0
At Build-Out	6,175[3]	618	87	10.0

Notes:
1. Additional housing units estimated from Building Official's records of new housing permits through June 2004.
2. This assumes that new housing will be added at a rate equal to the 14 year period 1990 -2003 and the recent rate from 2000 - 2003, or approximately 21 units per year based on Town Building / Zoning office records for those years. See discussion in Section 6.1.
3. A build-out estimate of 6,175 additional units is based upon the Land Use Element of Warren's Comprehensive Plan.

In pursuit of the LMI threshold at the pace of an average of 15 additional low and moderate units per year or, 150 units every 10 years, the Town of Warren has a relatively limited number of parcels and development options to choose

from. Table 27 provides a summary of the most current inventory of housing development opportunities conduct by local residents and planning staff for this study. A total of 1,113 potential units were estimated based on this inventory assuming various development approaches. Of these potential units, approximately 306 units by the Year 20 must be developed and qualify as low and moderate income housing.[49]

The Town of Warren will pursue new low and moderate income housing using a variety of innovative approaches as summarized in Table 27. Faced with limited developable land and an aging housing stock, diverse strategies are considered for this plan. Rehabilitation of existing buildings, infill development, adaptive reuse of public buildings, new development, accessory dwelling development and new public housing will all contribute to Warren's overall housing implementation plan. Although it is impossible to predict exactly how many units will result from each strategy, it is fair to say that a combination of strategies will yield the necessary number of low and moderate units.

Rehabilitation and adaptive re-use of existing residential, commercial and industrial building is a key element of this approach. Based on a current inventory of manufacturing and commercial properties, a potential 450 LMI units could be added to the Town's inventory. Other opportunities exist for infill development in Warren's village centers (e.g. a potential of 116 units) where more housing units would make good planning sense in that infrastructure and existing land uses are conducive to additional residential growth. The potential also exists for new multifamily development on vacant land. Approximately 306 new units, over the next 20 years, may be built. However, currently vacant land in Warren is highly competed for with commercial and open space uses vying for new opportunities. Table 28 provides a list of predominantly vacant parcels with development potential for affordable housing.

[49] "Year" refers to the period of time that begins with the approval of this plan by the State of Rhode Island.

Table 27 - Quantitative Estimates of Potential Housing Production Required to Meet Ten Percent Goal

Project Location	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Total
Site-specific rehabilitation of existing residential units							
East Bay CDC St. Jean the Baptiste 328 Main Street	5						5
Site-specific conversion of manufacturing and commercial properties							
426 Metacom Ave. Display World Mixed Use (50 % residential)				90			90
141 Child Street				42			42
36 Franklin Street				20			20
30 Cutler Street				81			81
130 Franklin Street				72			72
261 Child Street			58				58
Franklin Street (Danbri)				8			8
Map 8/Lot 13 vacant land			28				28
Child St (Taylor Box)				40			40
245 Child Street				11			11
						Sub-Total	450
General Infill Development							
Census Tract 305	5	30	30	30	30	30	155
290 Main Street			8				8
Remainder of Town			5	10	15	15	45
						Sub-Total	208
Conversion of Town-owned buildings							
Main Street School			14				14
Liberty Street School		8					8
Mary V. Quirk School			33				33
						Sub-Total	55
New multifamily development on vacant / underutilized parcels							
See Table 28 & Map 1 for a list of potential sites		10	50	80	80	80	300
Accessory Dwelling Units							
Town-Wide		3	5	10	10	10	38
Comprehensive Permit Applications							
Riverwood, 340-342 Main Street		10					10
ELJ, Inc., 557 Child Street		3					3
						Sub-Total	13
Warren Housing Authority							
No site identified			40				40
Group Homes							
Newport County ARC 5 Englewood Court	4						4
TOTAL POTENTIAL (all strategies)	14	64	271	764			1,113

The potential housing described in Tables 26, 27, and 28 will demand the development of approximately 150 or more additional units of affordable housing every ten years to reach the ten percent standard on or about the year 2020. These units are projected to be distributed among several different housing types which can be provided by different developers of rehabilitated and new construction. The proportion of new housing units attributed to different populations would reflect the housing needs of the community as indicated in the State's consolidated plan, the 2000 CHAS data and this study.

This projection is only an approximation of the volume of new housing that must be constructed in order to meet the ten percent standard. Whether or not it is realistic depends on many limiting factors such as, available land, environmental constraints to development, real estate market conditions, available subsidies and interest in developing low and moderate income housing. Any proposed future development must be proven feasible given the availability of funding resources, buildable land and committed development agencies. As recommended in this Plan, during the next one to two years, the Town will address the administrative and regulatory framework needed to permit these developments to go forward. The impacts of new housing on the Town's services and facilities, from both affordable as well as market-rate housing must be considered in making plans to meet the 10 percent level.

Table 28 - Vacant Parcels with Development Potential for Affordable Housing

Tax Assessor Plat Map	Lot	Parcel Size	Zoning District	Parcel Information	Potential LMI Units
8	multi	2 acre+	R6	Rezoned specifically for development plan including 3 building - 31 apartment units	6
15B	19	39,646 sq ft	R10	Current single family home w/ vacant land	1
13	202	139,000 sf	R10	Abuts apartment complex - current single family dwelling with rest vacant	5
13C	1	22 acres	R10	Vacant land - 3.7 acres wetland	30
23	19	23 acres	R20	Vacant with approx. 1/2 wetland	19
23	23	20 acres	R20	Vacant with approx. 1/3 wetland	22
23	24	18 acres	Per Council	Council resolution allowing driving range with condition that if driving range use is abandoned will revert to R20	30
21	2	12 acres	R10	Farmland w/ wetlands	13
21	169	49 acres	R40	Farm - vacant	54
21	171	5.7 acres	R10	Farm - vacant	6
13B	19	3 acres	VB/R10	Vacant - split zoning districts	3
20	15	6.1 acres	R40	Vacant - abuts 20/16	6
20	16	10 acres	R40	Vacant - abuts 20/15	11
20	159	6.5 acres	R10	Farm	7
18	1	79 acres	R40	Open space - remote w/ no sewer or water	88
19	46	4.87 acres	R40	No sewer/water - but close to sewer area	5
Total Potential Low/ Moderate Income Housing Units (Vacant Land)					**306**

7.0 HOUSING GOALS, POLICIES AND ACTIONS

Goals and objectives of this affordable Housing Plan are based on a series of public work sessions with the Warren Affordable Housing Committee, the Warren Town Council, Planning Board and other Town officials that were held during 2004. Additionally, meetings with Town officials, the Warren Housing Authority and interviews with state and local housing officials contributed to the development of this Plan. These discussions, along with a review of the 2004 Housing Element and an analysis of existing conditions and trends have also helped to shape this Plan.

7.1 Basis for Housing Policy

The Town of Warren, unlike many suburban communities its size in Rhode Island, has not experienced rapid population growth during the past two decades. Nevertheless, the Town's historic and marine-oriented image has made Warren a very desirable place to live. An anticipated steady job market for the East Bay area for the near future underscores the need to provide a housing stock to meet the housing needs of the present and future population.

The Town has placed a great deal of emphasis on the revitalization of its downtown area. In particular, the Town has prepared The Town of Warren Downtown Revitalization Plan[50], as a way of preserving its historic past as well as encouraging economic development in the future. The Plan states that the overall goal for the revitalization of downtown as follows:

> *Revitalize downtown Warren in a holistic manner that promotes economic revitalization, incorporates the needs of the local population, and retains the human scale and village aesthetic of the downtown commercial district, the residential neighborhood, and the waterfront.*

One of the objectives of this Plan is to *"Support a diversity of people and housing."*[51] In support of this Objective, the Plan recommends the following housing-related programs.

[50] Town of Warren Downtown Revitalization Plan, Barbara Sokoloff Associates, Inc., April 1999.
[51] Ibid., p. 7.

- *Maintain affordability for renters and homeowners through equitable property taxes*
- *Establish a program to encourage home buying and owner-occupancy of single and multifamily buildings.*
- *Increase funding for loans to low- and moderate-income households for building rehabilitation.*

Another planning document that provides local policy on housing is the Waterfront Development Plan.[52] This Plan examined the physical, economic and cultural characteristics of the shoreline area roughly between the Warren River and Water Street and established a "Vision" for this area. The project area is actually a portion of the downtown area examined in the Downtown Revitalization Plan discussed above. The Waterfront Plan found that in 2001, the choice and availability of affordable housing was affecting young families and the elderly, and, in combination with development pressures that favored gentrification of the waterfront area, could ultimately lead to "…dislocation of many waterfront area residents and businesses".[53] The Plan strongly emphasized the need to preserve and enhance the historic character of waterfront area structures through a policy of rehabilitation rather than new construction. In particular, the Plan stated "…we have concluded that allowing multi-family use within the core area of the Waterfront would be counter productive to the benefits that the Waterfront area will accrue to community over the years."[54]

A third planning document examined the development potential of the Touisset Neck section of Warren.[55] This area is the largest and least densely developed area of the town, and is composed primarily of farms and nurseries with scattered low-density residential development. Several large parcels are protected from development through open space easements or ownership by conservation organizations. The area was also found to have high environmental sensitivity due to its location in the Kickemuit River watershed, extensive wetlands, rock outcrops and soils constraints, combined with limitations on the ability of the town to extend public water and sewer service to the area. The findings of this report have led to the adoption of local land use policies that discourage intensive building in the Touisset Neck area. The Future Land Use Plan

[52] A Waterfront Development Plan for Warren, Rhode Island, The Urban Design Group, September 2001.
[53] Ibid., p. 20.
[54] Ibid., p. 33.
[55] Touisset Build-Out Study, Town of Warren, Rhode Island, Louis Berger & Associates, Inc., September 1999.

designates most of this area as "Rural Residential" while the current zoning ordinance has zoned the area Residential R-40, a designation that prohibits two- and multi-family dwellings.

In recognition of the current policies contained in the various elements of the Comprehensive Plan, and in the above three special studies, this Affordable Housing Plan recommends the adoption of housing policies that emphasize rehabilitation and infill of the housing stock and existing buildings in the downtown area. In the downtown area, new construction should be limited to small-scale projects that are in scale with and reflect the character of the surrounding neighborhood. Larger-scale projects are more suitable for conversion of existing major buildings, including town-owned buildings, and privately-owned mills, manufacturing and commercial properties.

7.2 Goals and Objectives

After a review of the affordable housing implementation actions and recommendations that were contained in the 2004 Comprehensive Plan, and in recognition of the Town's future land use planning policies, the following statement of Goals and Objectives is presented. These will be incorporated into the Housing Element of the Comprehensive Plan as required. Other elements of the Plan have also been reviewed and modified as necessary to be consistent with these housing policies. Listed below is an examination of the current (2004) Goal statements found in the Housing Element, followed by discussion and recommendations. New Goals are also addressed.

7.2.1 Current Goals – Warren Comprehensive Plan Housing Element

1. **Provide a diverse and sufficient range of housing that is affordable to and meets the needs of Warren's diverse population.** *This goal should be amended to make the distinction between "affordable" housing and" low or moderate income housing" as defined in Section 45-53-3 of the Low and Moderate Income Housing Act*[56]*. Warren should continue its efforts to provide a choice and range of affordable housing options that may not technically*

[56] *See* Section 1.0, Page 1-2 of this Plan for the definition of "low and moderate income housing."

meet the state definition, and, under current regulations, will not be credited towards the Town's required ten percent (10%) of its year-round housing units.

2. **Ensure that permitted housing types and related dimensional and performance standards correspond to the carrying capacity of the land and to the character of each area of town.** *The Town will guide new affordable housing into the downtown area by encouraging rehabilitation of existing structures, expansion and/or conversion of existing structures to accommodate additional housing units; mixed-use development; new construction that is in scale and character with nearby buildings; and by allowing development of merged lots that are now constrained by zoning rules.*

3. **Project housing needs to determine expected yearly housing starts, housing types and price ranges, and to anticipate service costs and utility loads.** *A projection of low and moderate income housing needs is provided in Section 6.0 of this Plan.*

4. **Retain existing (historic) housing stock and strengthen neighborhood identity.** *An explicit policy of encouraging the rehabilitation of existing historic housing stock, particularly within the downtown area, and discouraging demolition of these housing units to clear the way for new multifamily development should be added to the Plan. The town should adopt programs that actively encourage this policy through proactive programs to acquire, rehab or construct new housing in cooperation with public, nonprofit and private housing developers.*

5. **Wherever possible integrate new housing construction with existing settlement patterns.** *This policy should be strengthened to emphasize the desirability of infill development, particularly in the downtown area.*

6. **Fully utilize all available buildings suitable for housing.** *The Plan encourages the use of public buildings, such as surplus schools, for*

conversion to affordable housing. It also recommends that creative zoning techniques be adopted to permit conversion of certain manufacturing and commercial buildings to affordable housing.

7. **Continue to seek federal, state and local funding to upgrade the housing stock town-wide, but especially in the downtown core.** *A list of programs and funding sources is provided in Appendix E of this Plan. Many of these programs are administered through the Rhode Island Housing office, by the federal Department of Housing and Urban Development (HUD), or other federal agencies. The Town should also investigate ways of providing local funding for affordable housing. For example, a local property tax incentive program can be created that stabilizes or reduces taxes to property owners who accept Section 8 vouchers, or agree to restrictions that maintain affordability for a minimum of thirty years.*

8. **Actively support the objectives and action items of the Town of Warren Downtown Revitalization Plan.** *In order to increase its effectiveness, consideration should be given to adoption of the Revitalization Plan as a part of the Comprehensive Plan. This will give the town a strong policy base upon which to formulate land use and housing policies that affect the downtown area, and to oppose development proposals that conflict with the goals and policies contained herein.*

7.2.2 New Housing Goals

New housing goals are recommended for inclusion in this plan as provided below.

1. **The Town will provide at least ten percent (10%) of the Town's year-round housing units as being available to persons of low and moderate income.**

This new goal is added to state the commitment of the town toward achieving the

goal of having at least ten percent (10%) of its year-round housing stock available to persons of low and moderate income. As provided in the 2004 legislation, a communities that have met this standard, or have plans to meet this standard, will have a stronger position in their review of proposals from for-profit and non-profit developers to construct housing in their community. It is recognized that this ten percent standard may change with the adoption of the five-year strategic plan for housing as provided in the Comprehensive Housing Production and Rehabilitation Act of 2004[57]*. The 2004 legislation allows a community to comply with any new standards or guidelines that may be promulgated in this strategic plan as part of its next required comprehensive plan update.*

2. Create a program of local housing incentives to stimulate production of low and moderate income housing.

The 2004 legislation includes subsidies offered by local municipalities as part of the definition of low or moderate income housing (see Section 1.0). A local subsidy can take the form of financial support, tax abatements, density bonuses, or other methods provided in the Low and Moderate Income Housing Act.[58] *See Strategy 2 in Section 8.*

[57] Rhode Island General Laws, §42-128-8.1 (c).

[58] The definition of "Municipal Government Subsidy" means assistance that is made available through a city or town program sufficient to make housing affordable, as affordable housing is defined in subsection 42-128-8.1 (d) (1); such assistance may include, but is not limited to, direct financial support, abatement of taxes, waiver of fees and charges, and approval of density bonuses and/or internal subsidies, and any combination of forms of assistance. (RI General Laws, §45-53-3 (10)).

7.2.3 **Policies and Actions**

The Town's statement of Policies & Actions from the Housing Element was reviewed in Section 3. Changes to these policies and actions are discussed below, with recommendations for future consideration. After review of the Town's current stock of affordable housing, its future needs, and housing goals for the future, new affordable housing strategies are provided in Section 8 – Affordable Housing Strategies.

Policy 1: Support the development of housing that is affordable to all Warren residents.

Action 1.1 Assess the stock of lower income and affordable housing units and plan for the provision of additional units well in advance of need.

Action 1.2 Promote provisions for additional housing as secondary units, duplexes and apartments in existing buildings where health, safety and environmental concerns are addressed.

Action 1.3 Revise zoning provisions to facilitate sons and daughters acquiring lots for starter housing.

Action 1.4 Determine projected needs for senior housing and provide necessary zoning and assistance (such as through application for available grants) for the conversion of existing structures and/or the construction of new senior citizen housing.

Action 1.5 Consider the formation of a non-profit housing development corporation, using the Bristol Foundation and others as examples.

Action 1.6 Target new housing to lower income needs and ensure that it is well integrated into the community in scale, massing and location.

Action 1.7 Support cooperative regional efforts to meet affordable and low-income housing needs and set policies that ensure that such owner-occupied housing is well integrated into the community in scale, massing and location.

Action 1.8 Give priority consideration to accessory units (as small units over garages, apartments in existing buildings and as set back secondary units) when such units meet service and utility standards.

Action 1.9 Promote ownership and shared ownership of low-income and affordable units.
[Town Council, Planning Board, and Housing Director for nine above actions]

Policy 2: Ensure that any new housing development is provided with adequate fire, water, sewage, education, and other Town services, and that service increases and extensions are affordable to the Town.

Policy 3: Bring all housing up to code, providing handicapped accessibility where needed.

Action 3.1 Link code enforcement to lower cost housing programs to ensure safe as well as affordable housing. *[Town Council, Building Inspector]*

Action 3.2 Continue to support the Warren Home Repair Program as a CDBG funded operation.

Policy 4: Encourage the creation of additional rental units in the retention and rehabilitation of older housing stock, especially units in historic districts or buildings designated as historic.

Action 4.1 Amend zoning to allow for additional units in rehabilitated historic structures. Ensure that the historic character of the building is maintained or enhanced. [*Planning Board, Town Council*]

Action 4.2 Create additional historic districts where affordable units would be facilitated. Create historic district commission [*Town Council, Planning Board*]

Policy 5: In revising zoning and subdivision regulations, incorporate innovative concepts with respect to density, flexible zoning, provision of utilities and accessory units in order to provide affordable housing and protect greenspace and promote pedestrian friendly development.

Action 5.1 Clearly evaluate all housing types permitted under zoning and subdivision regulations and allow multi-unit types after full assessment of the economic, utility and visual impacts of such structures. *[Planning Board, Town Council]*

Policy 6: Revise zoning to link uses allowed only by special use permit to clearly specified conditions.

Action 6.1 Devise conditions where special use permit development is permitted only when the developer meets explicit review standards that benefit the Town and, in exchange, may allow the developer to build additional units.

Action 6.2 Link any increase in density to higher performance standards and more stringent environmental criteria. Make any such zoning district change dependent on a full assessment of the impacts of such an action and subject to a public hearing.
[Planning Board, Town Council for two above Actions]

Policy 7: Maintain the stability of neighborhoods through land use restrictions, buffering requirements, timely road repairs, and related public works efforts.

Action 7.1 Institute a capital improvements program for all neighborhoods which covers streets, lights, utilities, neighborhood centers, parks, etc. *[Planning Board, Town Council, Warren DPW]*

Policy 8: Integrate into the landscape any new housing allowed in farm areas.

Action 8.1 Discourage standard "plat" subdivision. Encourage flexible zoning and rural development design standards in order to retain traditional land patterns; Promote design appropriate to traditional scale, massing and landscaping, through innovative zoning and design regulations. (See Natural and Cultural Resource Element as well) *[Planning Board, Town Council]*

Action 8.2 Set new performance standards for rural areas to maintain open field patterns. *[Planning Board, Town Council, Conservation Commission]*

Policy 9: Encourage owner occupancy and secondary units and define rental unit tenant rights.

Action 9.1 Investigate proven procedures in these areas and initiate local procedures appropriate to Warren. *[Housing Director, Task Force appointed for this purpose]*

Policy 10: Require dimensional and vegetative buffers between residential zones and other non-residential zones.

Action 10.1 Establish appropriate performance standards to insure visual privacy between residential and non-residential zones. *[Planning Board, Town Council]*

Policy 11: Change criteria for adjustments in zoning categories (current one drop in zone provisions) to permit targeted housing needs and to permit logical development. *[Planning Board, Town Council]*

Action 11.1 Review and revise zoning and subdivision rules to reflect Comprehensive Plan recommendations. *[Planning Board]*

Policy 12: Plan for the housing needs of the physically and mentally disabled and, if necessary, consider using incentives to ensure the provision of sufficient housing units for these segments of the population.

Action 12.1 Assess the adequacy of both the quality and quantity of existing special needs housing in Warren and determine whether or not incentives are necessary.

Action 12.2 Seek increased communication between the housing Director and the Public Welfare Director, and estimate~~d~~ the number of housing units needed to serve the disabled population over the next decade and beyond.
(*Housing Director, Public Welfare Director, And Planning Board for both actions)*

8.0 AFFORDABLE HOUSING STRATEGIES

8.1 Recommended Strategies

As required by Handbook 16, the Town must identify specific strategies required to attain the ten percent threshold requirement for low and moderate income housing. This section presents a detailed explanation of strategies specifically recommended for all types of "affordable housing". It includes housing that is defined in state enabling legislation[59], but is not considered to be "low or moderate income housing" that is credited toward a community's ten percent standard. More general housing policies and strategies are also provided in the Housing Element.

These strategies are based on the Town's Housing Goals as stated in Section 3.0 herein, and provide specific actions recommended in order to achieve the number of low and moderate income housing units projected in Section 6.0. Section 9.0 presents an Implementation Schedule the parties responsible for implementing each strategy; the timeframe for implementation; and the resources required to achieve them.

8.1.1 Land Management Density Strategies

In order to be consistent with state guidelines for affordable housing plans, land management density strategies must demonstrate "…that the number of low and moderate income units projected to be produced are consistent with build-out

[59] Rhode Island General Laws, §42-128-8.1(d) (1) defines "affordable housing" as residential housing that has a sales price or rental amount that is within the means of a household that is moderate income or less. In the case of dwelling units for sale, housing that is affordable means housing in which mortgage, amortization, taxes, insurance, heat and utilities other than telephone, and condominium or association fees, if any, constitute no more than thirty percent (30%) of the gross household income for a moderate income household. In the case of dwelling units for rent, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than thirty percent (30%) of the gross annual household income for a household with eighty percent (80%) or less of median income for the area of residence, adjusted for family size. Affordable housing shall include all types of year-round housing, including, but not limited to, manufactured housing, housing originally constructed for workers and their families, accessory dwelling units, housing accepting rental vouchers and/or tenant-based certificates under Section 8 of the United States Housing Act of 1937, as amended, and assisted living housing, where the sales or rental amount of such housing, adjusted for any federal, state, or municipal government subsidy, is less than or equal to thirty percent (30%) of the gross household income of the low and/or moderate income occupants of the housing.

estimates, geographic building constraints (e.g. wetlands, ledge, flood plains), and infrastructure and services planned for targeted areas."[60]

The Land Use Element of the Comprehensive Plan contained a build-out analysis that found that there would be an estimated 6,175 residential units at build-out and an estimated population of 15,252. This compares with the 2000 Census counts of 4,977 housing units and 11,360 population. The Land Use Element firmly establishes policies that encourage redevelopment of the Town Core area, continued high intensity use of Metacom Avenue, Child Street East and West and low intensity use in the Touisset, Belcher Cove and the Upper Kickemuit districts. The land use strategies outlined below echo these policies by identifying new and/or significant rehabilitation of affordable housing only in the areas provided with infrastructure and services planned for these areas.

STRATEGY 1: PROVIDE MORE LAND FOR MULTIFAMILY HOUSING

Action 1: Identify sites for the construction of new affordable housing development within the Town.

The Town has identified several sites that offer the potential for construction of affordable housing. These are listed in Table 27 and discussed in Section 6. They include sites that are currently developed, vacant sites, conversion of existing buildings, and town-owned properties. It is recognized that many of these sites will not become available immediately, especially sites which are currently used for manufacturing and commercial uses. As indicated in Section 6, the production of low and moderate income housing units may take up to 20 years to reach the level of ten percent of all year-round housing units in the Town. It is estimated that, if fully developed, these sites have the potential for adding approximately 1,113 new affordable units to the Town's housing stock.

For each site, the following assumptions were made

1. Public water is available
2. Public sewer service is available
3. Where the site conditions were unknown, the land area of the site was reduced by a factor of one-third to account for presence of wetlands, other undevelopable land, streets, buffers, etc.
4. All development would be multifamily
5. For vacant land, development density was estimated at 7 units per acre, plus a density bonus of 20 percent for low or moderate income housing, or a total density of 8.4 units per acre –Table 28.

[60] Handbook on the Local Comprehensive Plan, op. cit., p. IV-18.

6. For infill housing in Census Tract 305, no specific densities were identified. Instead, a target production of at least 30 housing units on scattered sites was assigned, beginning with 60-65 units for the first 5 years, plus an additional 30 housing units for every 5-year period between year 5 and year 20. See Table 27.
7. For existing manufacturing and commercial buildings, the total heated floor area was reduced by a factor of 20 percent to account for common areas, mechanical rooms, etc. The resulting floor area was divided by 1,000 sq. ft. for each apartment / housing unit.
8. For municipally owned school buildings, total heated floor area was discounted by 20 percent to account for mechanical and common areas. The net floor area was divided by 800 sq. ft. for 1BR units, and 1,000 sq. ft. for 2BR units.

Time Frame: Ongoing

Action 2: Permit multifamily development at densities that are economical for development of affordable housing, and result in optimum site design.

The Town's zoning ordinance currently allows development of multifamily housing at very high densities (13-18 units per acre). As illustrated in Section 4, these densities are more appropriate for multifamily dwelling structures in developed areas, such as infill sites, provided with public water and sewers. If an apartment complex of separate structures were proposed on vacant land in a more rural area in the RM zoning district discussed below, these densities would be very high, and may result in overcrowding and lack of site amenities. For such areas, densities in the range of 7-9 units per acre are proposed.

Time Frame: Medium-term.

Action 3: Create an exclusive Residential-Multifamily (RM) zoning district.

Multifamily housing is currently permitted by special use permit in three zoning districts. As discussed in Section 4, this policy has restricted the development of new multifamily housing. For vacant land, it is recommended that a new Residential-Multifamily (RM) zoning district be created that will permit the development of multifamily housing by right, subject to review and approval by the Planning Board as a major land development project. The zoning ordinance should be amended to provide for standards of density, building placement and design, landscaping and buffering, traffic circulation and parking, utilities, drainage and site design.

For developed commercial and manufacturing properties, the Town should consider adoption of an Affordable Housing Overlay District. An overlay district is a mapped zoning district superimposed over another (underlying) district in which special conditions apply in addition to the conditions of the underlying district. In the case of existing commercial or manufacturing properties, the current uses may continue without restriction for as long as they like. If the current business or manufacturing use is discontinued, the property owners will be granted the right to convert the property to low or moderate income housing. The terms and conditions of the future housing are provided in detail in the overly zone.

Time Frame: Medium-term.

Action 4: Amend zoning to permit use of merged lots for affordable housing

Section 32-82 of the zoning ordinance currently requires lots that do not meet required dimensional standards, and that are in the same ownership, to be combined with adjacent land to form a lot of the required dimensions and area. This so-called "merger provision" has had the effect of combining both improved and unimproved adjacent lots, resulting in an underutilization of residential land. Although relief from this requirement may be granted by the Zoning Board of Review as a special use permit, this provision is further hindered by Section 32-29, which prohibits such a special use permit from being requested in conjunction with a dimensional variance in any residential zone.

It is recommended that these standards be amended to permit merger of lots and combined requests for special use permits/variances in residential zones to construct low and moderate income housing. The intent of this amendment would be to permit *limited* infill of affordable housing on a small scale, i.e., with limits on the number of new housing units created based on lot area. In order to encourage this type of production, the merger requirements could also be permitted by right, with review by the Planning Board or Technical Review Committee, without the requirement for obtaining a special use permit at all. Dimensional variances may still have to be approved by the Zoning Board. As an alternative to obtaining a dimensional variance from the Zoning Board, it is noted that state enabling law[61] allows communities to adopt provisions to their zoning ordinance that permits minor modifications of up to 25 percent of any dimensional requirement by the zoning enforcement officer.

Time Frame: Medium-term.

Action 5: Permit low and moderate income housing as conversions from existing mills and manufacturing buildings

The Town of Warren has an architectural heritage of former mill buildings that are now used for a variety of commercial and manufacturing use. With few exceptions, these properties are currently in active use and represent a major part of the Town's economic base. In the event that these buildings terminate their current usage, or if continued use for manufacturing/commercial activity becomes economically unviable, the potential for conversion to affordable housing should be considered. This will require amendments to the Town's zoning ordinance to permit multifamily housing in the Manufacturing (M) and Business (B) zones. The Town should consider the adoption of an overlay district that allows low/moderate income multifamily housing in these structures according to a prescribed set of guidelines. A list of potential properties is provided in Tables 27 and 28.

Time Frame: Medium-term.

STRATEGY 2: CREATE LOCAL INCENTIVES FOR THE CONSTRUCTION OF AFFORDABLE HOUSING.

Action 1: Offer property tax credits / abatements for affordable housing

[61] Rhode Island General Laws, §45-24-46.

Any new or expanded affordable housing, including rehabilitation work, will require revaluation of the property by the Town and the payment of higher taxes. This can act as a disincentive to property owners who construct these housing units, especially in light of the restrictions that are placed on the use and occupancy of this housing. In order to be considered "low or moderate income housing", restrictions in the form of land leases or deed restrictions must be placed on this unit for a period of not less than thirty years. The costs of new construction and/or substantial rehabilitation are significant in most cases, and, without some form of financial subsidy, often prevent new affordable housing from being created. In order to provide an incentive to property owners who wish to create affordable housing, the town should consider enactment of a tax credit or abatement of taxes on all or a portion of the value of new low and moderate income housing created in the town.

Time Frame: Medium-term.

Action 2: Create an Affordable Housing Trust Fund

The Town should consider the creation of an Affordable Housing Trust Fund that would act as the treasury for funds generated specifically for creation of affordable housing. The Trust Fund would be administered by the Town, acting as the fiduciary agent for all funds generated through impact fees, assessments, grants, state or federal funding programs, private donations, land acquisitions or other sources of funding for affordable housing. The Affordable Housing Advisory Board should advise the Town on the operation of the Trust Fund to ensure that the Fund is accountable to local needs. The Town Council shall approve all disbursements from the fund.

There are several local and national models of 'housing trusts' or 'community trusts' that Warren could follow. The 2004 housing legislation package has created a special "Housing and Conservation Trust Study Commission" to study the potential contribution of land trust mechanisms to the development of low and moderate income housing in Rhode Island. Depending on the results of this study, Warren may choose to lead the way by considering its recommendations for adoption at the local level. The State of New Jersey has pioneered successful programs that blend inclusionary housing and transfer of housing development credits between metropolitan and non-metro areas.[62] Such a system has not been tried in Rhode Island but the legislative environment does not prohibit it at present.

Time Frame: Long-term; ongoing.

Action 3: Waive local fees where applicable for production of affordable housing units through new construction or rehabilitation.

Currently the town assesses a variety of fees against new housing construction. These are listed in the Appendix C. The average cost of these fees varies by the type and location of the construction, but it is estimated that a new single family dwelling valued at $300,000 located on water and sewer lines would pay approximately $1,000 in fees. Waiver of fees and charges may be considered a "municipal government subsidy" as defined in the 2004 state housing legislation.[63] Any such housing that receives a waiver of fees, in order to be considered low or moderate income housing, must remain affordable for a period of at least thirty years.

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[62] Buchsbaum, Peter A., Esq. April 26, 2004. Implementing an Inclusionary Housing Program. Greenbaum, Rowe, Smith, Ravin, Davis and Himmel LLP. New Jersey.
[63] Rhode Island General Laws, §45-53-3(10).

Time Frame: Medium-term.

Action 4: Offer density bonuses through zoning

As in the case of a waiver of fees and charges, another technique that qualifies as a municipal government subsidy is the approval of density bonuses and/or internal subsidies. A "density bonus" is one form of Incentive Zoning that is permitted in Rhode Island, and is defined as "The process whereby the local authority may grant additional development capacity in exchange for the developer's provision of a public benefit or amenity as specified in local ordinances."[64] In this case, the public benefit would be the provision of low or moderate income housing. Under this technique, the housing density, or the maximum number of housing units permitted under zoning for any given development, is increased in exchange for the provision of low or moderate income housing.

This technique may take the form of so-called "inclusionary zoning" which in many cases requires that a certain percentage of the housing constructed in new subdivisions or other land development projects is guaranteed to be affordable. This technique may not be in the Town's best interest, since the majority of vacant land, and new subdivisions, is located in the western portions of the community, in areas with environmental limitations.

Another technique that could be used to offer density bonuses as a form of municipal subsidy, is to permit low and moderate income housing in zoning districts at greater densities that would otherwise be permitted for market-rate housing by current zoning. The location of these areas should be limited to sites that are suitable for high density housing by virtue of environmental considerations, presence of utilities and adequate transportation. These sites should be selected by the Town rather than by the developer. The location of potentially suitable sites is shown on Map 1. Under this incentive scenario, an overlay to the Town's zoning map would be created that would permit low and moderate income housing to be developed at densities that are not allowed by the current, or underlying zoning district. In exchange for these densities, a certain percentage (or all) of the housing units in a development must be low or moderate income housing.

Time Frame: Medium-term.

Action 5: Lower the minimum lot area for a two-family dwelling in the R-6 zoning district.

As an incentive for creation of low or moderate income housing units in two-family dwellings, the Town should lower the current minimum lot area from 8,000 sq. ft. to 6,000 sq. ft. in the R-6 zoning district. This would have the effect of increasing net residential density by one-third. This density bonus would only apply for housing units that were restricted to occupancy by low and moderate income persons for a minimum of 30 years.

Time Frame: Medium-term.

Action 6: Offer use of internal subsidies as an incentive.

Another provision of the 2004 amendments to the Low and Moderate Income Housing Act is the ability of the Town to allow "internal subsidies" by developers to qualify as a municipal government

[64] Rhode Island General Laws, §45-24-31(35)

subsidy. Although there is no definition of this term in the legislation, it refers to the practice whereby a developer is allowed to construct a certain number of market-rate housing units, and, through the profits generated from these units, is able to provide a certain percentage of low or moderate income housing in the same development. This is similar to the density bonus technique, because the number of market rate units must be high enough to generate a profit margin sufficient to "subsidize" the low and moderate units.

Time Frame: Medium-term.

STRATEGY 3: IDENTIFY AREAS FOR HOUSING REHABILITATION

Action 1: Designate Census Tract 305 as a priority area for rehabilitation.

As stated earlier, the downtown area designated as Census Tract 305 is largely composed of higher density residential and mixed use properties, many of which have historic significance. In order to preserve the housing in this area, a special program of acquisition and rehabilitation should be instituted. In cooperation with the East Bay Community Development Corporation and other local/regional nonprofit housing organizations, the Town should create a long-term program to acquire properties that qualify under Rhode Island Housing's Low Income Housing Tax Credit (LIHTC) Program. The U.S. Department of Housing and Urban Development considers Census Tract 305 to be a 'Qualified Census Tract' under the federal LIHTC program and therefore, it is eligible for additional tax relief.[65] Once acquired, these properties can be rehabilitated or sold to qualified low or moderate income individuals or families. Because the process of acquisition of several small properties is incremental, the use of the Land Bank Program offered by Rhode Island Housing may be helpful. Under this program, RIH will assist the Town and nonprofit agencies to acquire and hold property intended for development or rehabilitation of affordable housing for twelve months or longer. Using this technique, more than one property at a time can be converted to affordable housing, resulting in more efficient programming and cost savings.

Time Frame: Ongoing.

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[65] **70982 Federal Register** / Vol. 68, No. 244 / Friday, December 19, 2003 / Notices. The LIHTC credit allocated to a building is based on the cost of units placed in service as low-income units under certain minimum occupancy and maximum rent criteria. In general, a building must meet one of two thresholds to be eligible for the LIHTC: ***either 20 percent of units must be rent-restricted and occupied by tenants with incomes no higher than 50 percent of the area median gross income (AMGI), or 40 percent of units must be rent restricted and occupied by tenants with incomes no higher than 60 percent of AMGI.*** The LIHTC reduces income tax liability dollar for dollar. It is taken annually for a term of ten years and is intended to yield a present value of either (1) 70 percent of the ''qualified basis'' for new construction or substantial rehabilitation expenditures that are not federally subsidized (*i.e.*, financed with tax-exempt bonds or below-market federal loans), or (2) 30 percent of the qualified basis for the cost of acquiring certain existing projects or projects that are federally subsidized. In the case of buildings located in designated Qualified Census Tracts or designated Difficult Development Areas, eligible basis can be increased up to 130 percent of what it would otherwise be. This means that the available credit also can be increased by up to 30 percent. For example, if a 70 percent credit is available, it effectively could be increased up to 91 percent.

Action 2: Create a process for conversion of surplus Town owned lands and buildings to affordable housing.

The Town should adopt a policy of offering surplus properties for priority use as affordable housing. In particular, the Town has up to three school buildings that may become available for alternative uses in the future. In such cases, the Town should offer these buildings/properties through a Request for Proposals (RFP) to private or nonprofit developers, who would be required to develop a mix of affordable and market rate housing as a reuse of former Town-owned buildings.

Time Frame: Short-term.

Action 3: Fund rehabilitation and improvements to the existing housing stock.

The Town has developed a Warren Housing Repair Program to provide grants for repair and rehabilitation of low and moderate income housing, including both single and multi-family structures. Funded through CDBG appropriations, this program is typically under funded, and many worthwhile projects are neglected. The Town should increase the level of funding from its CDBG appropriation, and consider allocating funding through its operating budget for improved code enforcement and inspections.

***Time Frame: Long-term*.**

Action 4: Prepare an inventory of potentially suitable sites for rehabilitation of existing housing and adaptive re-use of nonresidential properties.

The Town should create a data base of housing that has experienced code violations, sought rehabilitation loans, or has been changed from single to multi-family use. In the downtown area in particular, the data base should include information on the potential for expansion to accommodate additional affordable housing, mixed use opportunities, parking information, lot area and merger status, etc. These units should be evaluated for their potential for acquisition and conversion to affordable housing by nonprofit housing agencies.

Time Frame: Short-term

STRATEGY 4: CREATE PROGRAMS THAT ACTIVELY SUPPORT AFFORDABLE HOUSING OPPORTUNITIES IN WARREN.

Action 1: Establish Partnerships with local non-profit housing providers.

East Bay Community Development Corporation (EBCDC) has established a significant presence in the East Bay communities of Bristol, Warren and Barrington. Their mission is to preserve the quality of family and community life in the East Bay by insuring that a full range of a attractive housing opportunity are available to meet the needs of all our residents. The Town should forge

a proactive partnership with this groups and others like it, to work cooperatively on the creation of low and moderate income housing opportunities.

A list of organizations active in providing housing and housing-related services in the Warren area is provided in the Appendix D.

Time Frame: Long-term.

Action 2: Form a Local Affordable Housing Advisory Board.

An Affordable Housing Advisory Board should be created to act as a catalyst for affordable housing initiatives within the Town. Consideration should be given to expanding the duties of the current Affordable Housing Commission to act as this Board. It would also assist the Town, the State, and private and nonprofit developers to provide affordable housing in a manner that is consistent with the Comprehensive Community Plan. The Board would initially be appointed by the Town Council and consist of citizens who represent the housing community, banking, real estate, business, local community organizations and others who have a direct interest in affordable housing in the Town. It would be advisory in nature, and would not replace or duplicate the duties of the Town Council, Planning Board, Zoning Board or Planning Department.

The general duties and purposes of an Affordable Housing Advisory Board are to:

- Establish short-term and long-term housing goals for the town that include those in this Plan;
- Support and expand the role of non-profit organizations in providing permanent affordable housing in the Town;
- Research properties in the Town that may be sites for affordable housing projects;
- Develop a site inventory of potentially suitable sites for rehabilitation of existing housing and adaptive re-use of nonresidential properties;
- Conduct educational programs regarding affordable housing issues within the community;
- Assist the Town in developing zoning amendments contained in this Plan to encourage affordable housing;
- Research the need and methods of establishing and administering an Affordable Housing Trust Fund;
- Identify funding sources for the production of affordable housing within the Town.
- Monitor the status of low or moderate income housing units in the Town to ensure their continued restriction to qualified renters or owners.

***Time Frame: Short-term*.**

Action 3: Provide specific methods and procedures for the review of low and moderate income housing applications.

The Town has adopted a zoning amendment which establishes procedural and substantive requirements for applicants seeking approval of low or moderate income housing as comprehensive permits.[66] This section should be updated and revised to conform to new amendments made to the Low and Moderate Income Housing Act in 2004. In particular, the

[66] Town of Warren Zoning Ordinance, Article XXVII, Low and Moderate Income Housing, adopted 2003.

percentage of low and moderate income units was increased from 20 percent to 25 percent, and application submission requirements were substantially changed.

***Time Frame: Short-term*.**

Action 4: Participate in statewide housing activities and planning efforts.

As described previously, the 2004 legislative amendments have expanded the duties of the State Housing Resources Commission, and requires them to develop a 5-year strategic housing plan by July 1, 2006. The content of this strategic plan may affect all local housing initiatives, including the policies and strategies/actions contained in this Affordable Housing Plan. The Town should monitor the development of state housing plans and participate as required in their preparation. In addition, the studies to be undertaken by the Conservation Trust Study Commission may identify funding mechanisms that may assist the Town of Warren in implementing the recommendations of this Plan.

Time Frame: Ongoing.

STRATEGY 5: ENCOURAGE THE DEVELOPMENT OF MORE TYPES OF AFFORDABLE HOUSING

Action 1: Permit accessory apartments.

The zoning ordinance should be amended to permit certain types of In-Law Apartments by right, instead of by special use permit. These housing units are defined as "Accessory Dwelling Units" in the 2004 housing legislation[67], and have been expanded to include occupants who are low or moderate income, but may not be a member of the family occupying the principal residence. In 2004, the Town amended the zoning ordinance to clarify the definition of accessory dwelling. Regulations governing the size, location and appearance of these housing units should be retained and/or expanded in the zoning ordinance. As with other types of affordable housing, in order to be counted as low or moderate income housing units, restrictions must be imposed that keep the units affordable for a minimum of thirty years.

Time Frame: Medium-term

Action 2: Permit manufactured housing.

The Town should explore the potential for creating well-designed manufactured home communities that offer affordable value and sustained desirability in selected districts of the Town. *Manufactured housing* refers to homes and dwellings which aren't 'stick-built' (constructed at the site), but which are built off-site (usually in a factory) and trucked to the building lot where they are installed or assembled. Manufactured housing includes modular, panelized, pre-cut, and mobile homes. Manufactured homes are built in accordance with Federal standards known as the HUD Code, which regulates manufactured home design and

[67] Rhode Island General Laws, 45-24-31(2).

construction, strength and durability, fire resistance, and energy efficiency. The average sales price of a manufactured home was $48,800 in 2001. (Single-section homes average $30,700, while multi-section homes average $55,100.)[68] Many New England communities have created special exclusive zoning districts for manufactured homes, for both family occupancy and adult-only communities.

Time Frame: Medium-term

STRATEGY 6: PRESERVE EXISTING AFFORDABLE HOUSING IN THE TOWN

Action 1: Keep rents low.

As discussed in Section 5,[69] the Town has an existing rental housing stock of over 300 housing units in Census Tract 305 that meet the definition of "affordable". The Town must work with local property owners, renters and residents to ensure that public policy does not have the effect of causing rental levels to escalate, either directly or indirectly. The continued revitalization of the downtown area may create trends toward gentrification, which in turn may increase property values and rental levels. The restoration of the downtown area must be conducted in concert with an aggressive program of creating affordable housing through the strategies and actions recommended in this Plan.

Time Frame: Ongoing

Action 2: Maintain the continued affordability of the Town's current affordable housing units.

As described in Section 5, the Town had 225 low/mod housing units as of July 2004. Some of these units may be lost at the expiration of the restrictions which guarantee their affordability. In these cases, the Town should work with the property owners and with state and federal housing agencies to extend the restrictions, on a case-by-case basis.

Time Frame: Ongoing

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[68] Manufactured Housing Institute, www.manufacturedhousing.org.
[69] Refer to Town of Warren, Rhode Island, Rental Housing Inventory – Census Tract 305, March-June 2004, Appendix A.

9.0 IMPLEMENTATION PLAN

This section identifies short-term actions (six months to a year); medium-term actions (1 to 5 years); and long-term actions (5 to 20 years) that are required in order to enable the Town to achieve its housing goals. It also identifies responsible parties and partners for each implementation strategy and identifies resources that will be tapped to achieve them. The following recommended Strategies and Actions are discussed above in more detail in Section 7 – AFFORDABLE HOUSING STRATEGIES

STRATEGY 1: PROVIDE MORE LAND FOR MULTIFAMILY HOUSING			
Action	**Resources / Comments**	**Timeframe**	**Responsible Parties**
Action 1: Identify sites for the construction of new affordable housing development within the Town.	These are provided in Table 28. As new sites are identified from time to time, amendments to the Affordable Housing Plan should be made. Input from housing nonprofits, property owners and developers is required.	Ongoing	Town Council, Planning Board, Affordable Housing Advisory Board
Action 2: Permit multifamily development at densities that are economical for development of affordable housing, and result in optimum site design. **Action 3: Create an exclusive Residential-Multifamily (RM) zoning district.** **Action 4: Amend zoning to permit use of merged lots for affordable housing** **Action 5: Permit low and moderate income housing as conversions from existing mills and manufacturing buildings**	The Town should prepare and adopt a single comprehensive amendment to the Zoning Ordinance to implement the affordable housing strategies provided in this Plan. The use of consultants for this work element may be required. Estimated time of completion is 1-2 years, to permit the Affordable Housing Advisory Board the opportunity to provide input.	Medium-term	Town Council, Planning Board, Affordable Housing Advisory Board, Town Solicitor, Planning Dept.

STRATEGY 2: CREATE LOCAL INCENTIVES FOR THE CONSTRUCTION OF AFFORDABLE HOUSING.			
Action 1: Offer property tax credits / abatements for affordable housing	The Town must research the potential impact on local taxes. The Affordable Housing Advisory Board should be given the opportunity to provide input.	Medium-term	Town Council, Town Solicitor, Tax Assessor
Action 2: Create an Affordable Housing Trust Fund	The creation of the Trust Fund can be initiated in the short term. Coordination with the state Conservation Trust Study Committee may take a year or two. Establishing long-term funding sources will be a long-term project, with ongoing input and Fund administration required.	Long-term; ongoing	Town Council, Town Solicitor,, Tax Assessor
Action 3: Waive local fees where applicable for production of affordable housing units through new construction or rehabilitation.	The Town must research the potential impact on local finances. The Affordable Housing Advisory Board should be given the opportunity to provide input.	Medium-term	Town Council, Town Solicitor, Tax Assessor, Building Official
Action 4: Offer density bonuses through zoning	The Town should prepare and adopt a single comprehensive amendment to the Zoning Ordinance to implement the affordable housing strategies provided in this Plan. The use of consultants for this work element may be required. Estimated time of completion is 1-2 years, to permit the Affordable Housing Advisory Board the opportunity to provide input.	Medium-term	Town Council, Planning Board, Affordable Housing Advisory Board, Town Solicitor, Planning Dept.
Action 5: Lower the minimum lot area for a two-family dwelling in the R-6 zoning district.			
Action 6: Offer use of internal subsidies as an incentive			

STRATEGY 3: IDENTIFY AREAS FOR HOUSING REHABILITATION			
Action 1: Designate Census Tract 305 as a priority area for rehabilitation.	This is a policy that is stated in the Affordable Housing Plan. Coordination with local nonprofit and for-profit housing providers is required.	Ongoing	Town Council, Planning Board, Affordable Housing Advisory Board, Planning Dept.
Action 2: Create a process for conversion of surplus Town owned lands and buildings to affordable housing.	The Town Council should adopt a resolution stating this policy, and require all municipal agencies (e.g., School Committee) to prepare a list of potentially surplus properties.	Short-term	Town Council, SC, Town Solicitor,
Action 3: Fund rehabilitation and improvements to the existing housing stock.	This will initially require funding from the Town's CDBG appropriations. Other sources of funding must be explored.	Long-term	Affordable Housing Advisory Board, Planning Dept.,
Action 4: Prepare an inventory of potentially suitable sites for rehabilitation of existing housing and adaptive re-use of nonresidential properties.	This work can be done in-house. Allow for input from property owners, residents, local nonprofit and for-profit housing providers	Short-term	Affordable Housing Advisory Board, Planning Dept., Building Official

STRATEGY 4: CREATE PROGRAMS THAT ACTIVELY SUPPORT AFFORDABLE HOUSING OPPORTUNITIES IN WARREN.			
Action 1: Establish Partnerships with local non-profit housing providers.	Initially, the Town will work in cooperation with the East Bay Community Development Corporation and the Warren Housing Authority. After an Affordable Housing Trust Fund is established, the Town can initiate projects on its own.	Long-term	Town Council, Planning Board, Affordable Housing Advisory Board, Planning Dept.
Action 2: Form a Local Affordable Housing Advisory Board.	The Town Council must establish this Board by resolution, and identify its purposes, duties, composition and authority.	Short-term	Town Council
Action 3: Provide specific methods and procedures for the review of low and moderate income housing applications.	The Town Solicitor and Planning Department should make revisions to this zoning provision to be consistent with recent housing legislation	Short-term	Town Solicitor, Planning Dept.
Action 4: Participate in statewide housing activities and planning efforts.	The 5-year strategic plan is due to be completed by July 1, 2006. On-going coordination with Statewide Planning and the Housing Resources Commission is required.	Ongoing	Planning Dept.

STRATEGY 5: ENCOURAGE THE DEVELOPMENT OF MORE TYPES OF AFFORDABLE HOUSING			
Action 1: Permit accessory apartments.	The Town should prepare and adopt a single comprehensive amendment to the Zoning Ordinance to implement the affordable housing strategies provided in this Plan. The use of consultants for this work element may be required. Estimated time of completion is 1-2 years, to permit the Affordable Housing Advisory Board the opportunity to provide input.	Medium-term	Town Council, Planning Board, Affordable Housing Advisory Board, Town Solicitor, Planning Dept.
Action 2: Permit manufactured housing.			
STRATEGY 6: PRESERVE EXISTING AFFORDABLE HOUSING IN THE TOWN			
Action 1: Keep rents low.	This is an ongoing policy that the Town should integrate into all actions that may potentially affect rental levels in the community.	Ongoing	Town Council, Affordable Housing Advisory Board
Action 2: Maintain the continued affordability of the Town's current affordable housing units.	The Town should monitor the status of all affordable housing units in the community to determine when they may lose their restriction to remain affordable.	Ongoing	Town Council, Affordable Housing Advisory Board

APPENDIX A

Town of Warren, Rhode Island
Rental Housing Inventory – Census Tract 305

March - June 2004

Prepared by:

Gecko Photo Documentation
10 Ericsson Lane
Bristol, RI 02809

Introduction

In November, 2003 the Warren Town Council forwarded a resolution to the Rhode Island State Legislature in support of changes to the Rhode Island Low and Moderate Income Housing Act. The resolution called for the legislative body to amend the act to take Warren's current affordable rental stock into account as part of the State mandated "ten percent affordability" calculation. In support of the Town Council resolution, the Warren Town Planning Office proposed a project to assess the cost of rental properties in the Town, with the focus area on Census Tract 305. Tract 305 was determined to be the best control area for the project survey because of it large number of low and moderate income persons residing in the area, and the fact that the highest density of rental units is within Tract 305.

The Town of Warren conducted this rental housing assessment between March and June 2004. At the conclusion of the project, it was found that the majority of rental units, which responded to the survey, were "affordable" under the Housing and Urban Development (HUD) guidelines. Unfortunately these "affordable" units can not be included in the State's tally of low and moderate income units, because they are not subsidized. Under Rhode Island General Laws, only those year-round dwelling units within a town that have a subsidy, which reserves the unit as affordable for a minimum of 30 years can be counted toward the State mandated ten-percent affordable housing goal.

Although the overall number of affordable rental units in Tract 305 can not be used in the "ten-percent" tally, the numbers do show the Town is meeting the rental housing needs of a large number of its residents.

Methodology

Census Tract 305 was selected as the focus for the study as it represents the greatest concentration of persons in the low to moderate income range, according to the 2000 U.S. Census. A map of Tract 305 is labeled Exhibit 1 in the Appendix.

After identifying the streets contained within Tract 305, a search was conducted through the Warren Tax Assessor's records for all mixed-use structures, and multi-family structures containing two (2) to five (5) units. A query of the available records identified 56 mixed-use properties that may include rental housing units, and 528 multi-family structures. To insure all possible properties were identified and surveyed, the property query included all structures on streets within Census Tract 305. Therefore, of the total number of properties surveyed, the majority were located within Tract 305, but a small number of properties outside of the census tract were also surveyed.

A survey form, Exhibit 2 in Appendix, including the property address, was created requesting the following information:

- Number of units in the structure
- Number of bedrooms per unit
- Rent range
- Number of owner occupied units within structure

The rent ranges utilized were formulated by 2004 HUD fair market rents, effective October 1, 2003.

Initially, the 528 multi-family structure property owners were contacted through a mailing on March 17, 2004. This mailing consisted of an introductory letter (Exhibit 3 in Appendix) from the Warren Affordable Housing Commission, and a survey form for each of the properties owned by the addressee. The letter explained the purpose of the survey, and that the information gathered would be utilized along with existing data in updating the Town's Comprehensive Plan Housing Element. Because of the Town of Warren's recent statistical property reevaluation, the letter also emphasized that the information submitted by property owners would in no way affect property taxes. All information gathered was pooled into a general database and no specific property locations, owners names, or rental rates were published in any of the findings. Participants were asked to return the surveys in the provided self-addresses, stamped return envelope by March 31, 2004.

High profile debate in the media pertaining to the Rhode Island Low and Moderate Income Housing Act elevated awareness of the topic throughout Rhode Island. Articles ran in *The Providence Journal* and *The Warren Times-Gazette* informed the community about the survey and encourage participation.

By April 15, 2004 data was collected from approximately 60% of property owners that had received survey forms. Those property owners that did not respond to the initial survey were contacted by phone. The survey was briefly presented to the property owner during the phone conversation, any questions the property owner may have had were answered, and specific data was then collected.

A second mailing was conducted On May 14, 2004 to the 56 properties identified as mixed-use. A response prior to May 21, 2004 was requested.

In a final effort to gather information, on-site visits and meetings were conducted with individuals owning more than one multifamily property. An updated letter and corresponding survey were personally delivered and discussed with the property owner whenever possible. If the property owner was not contacted, the survey packet was left at the property owner's home with a return envelope.

As the data was collected from submitted surveys, it was condensed into tables. The tables recorded the number of rental units in each identified structure, the number of bedrooms in each unit identified, and the monetary range of rent charged for the unit. Affordability of each unit was determined by matching the number of bedrooms contained in a unit with the corresponding fair market rent as provided by HUD. Additional unsolicited information supplied by the property owner was also recorded, including but not limited to units which were vacant or occupied by family members.

Results

According to the 2000 Census Data, there are 1057 rental units located in Census Tract 305. Rental units within the balance of the town total 886, bringing the total number of rental units in Warren to 1943 units.

Grand Totals
Census Tract 305 Rental Units Surveyed

(Refer to Table 1)

Surveys were administered for a total of 584 rental properties including mixed-use properties and multi-family structures containing 2-5 units located primarily within Census Tract 305. Data was collected for 393 (67%) of the properties, representing a total of 895 rental units.

According to numbers provided by the 200 US Census, these 895 units represent 46% of the Town of Warren's total rental housing inventory. From the information provided by property owners, 467 of the rental units responding to the survey were deemed affordable under HUD Fair Market Rent guidelines, representing 24% of Warren's town-wide rental housing inventory.

Mixed Use Properties

(Refer to Table 2)

Of the 56 mixed-use properties surveyed, data was collected from 26 (46%) mixed-use properties, representing 57 rental units. It was determined from information provided by the property owners that 33 of the rental units within mixed-use structures qualify as "affordable" under HUD standards, representing 2% of Warren's total rental housing inventory per 2000 US Census numbers.

Multi-family Properties

(Refer to Table 3)

Of the 528 multi-family structures surveyed, data was collected for 367 (70%) properties. The returned surveys in the multi-family category account for 838 rental units. These 838 rental units represent 43% of Warren's total rental inventory. Utilizing information provided by the property owners it was determined that 434 of the surveyed units are affordable under HUD Fair Market Rent guidelines. This number represents 22% of Warren's total rental housing inventory as affordable.

Conclusions

The results of the Warren Rental Housing Inventor for Census Tract 305 are summarized on Table 4. Of the total rented units, 466 were deemed to have affordable rental rates. As HUD Fair Market Rents include utilities, the Town has assumed a monthly utility allowance of $100.00 per unit surveyed. Table 4 illustrates the number of units - with the assumed utilities allowance- that fall within the affordable fair market rental range. The total number of units deemed affordable with the utility assumption is 232, or 37% of all units counted as part of the survey process.

The Town of Warren has a number of different sources of affordable housing. Currently the State of Rhode Island has determined that 225 units, or 4.6%, are subsidized as affordable for a minimum of 30 years. In January, 2005 Rhode Island Housing will reassess the number of subsidized units. At that time 16 more units will be added to Warren's total number of units that contribute to the State's mandated goal of 10% affordable housing. There are also 192 portable rental vouchers (Section 8) managed by the Warren Housing Authority. Although these vouchers do not currently count toward the 10% affordable housing goal, they are an important housing resource for the Town.

Finally, it is important to point out that although the surveyed units represented by this report do not contribute to the Town's low and moderate income housing goal as determined by Rhode Island General Laws under the Low and Moderate Income Housing Act, the data shows that the town is meeting the rental housing needs of many of its residents. If all the sources of affordable housing denoted on Table 4 were included in the "10%" equation, the Town of Warren would surpass the state's goal for housing termed affordable.

APPENDIX B

Name of Jurisdiction: Warren town, Rhode Island	Source of Data: CHAS Data Book	Data Current as of: 2000

Household by Type, Income, & Housing Problem	Renters					Owners					
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	335	177	16	272	800	357	104	19	22	502	1,302
2. Household Income <=30% MFI	243	85	8	148	484	98	30	4	0	132	616
3. % with any housing problems	44.4	90.6	50.0	59.5	57.2	74.5	100.0	100.0	N/A	81.1	62.3
4. % Cost Burden >30%	44.4	85.9	50.0	59.5	56.4	74.5	100.0	100.0	N/A	81.1	61.7
5. % Cost Burden >50%	32.9	57.6	50.0	50.0	42.8	33.7	100.0	100.0	N/A	50.8	44.5
6. Household Income >30 to <=50% MFI	92	92	8	124	316	259	74	15	22	370	686
7. % with any housing problems	58.7	72.8	50.0	63.7	64.6	45.9	74.3	100.0	81.8	55.9	59.9
8. % Cost Burden >30%	58.7	68.5	0.0	63.7	62.0	45.9	74.3	100.0	81.8	55.9	58.7
9. % Cost Burden >50%	0.0	4.3	0.0	3.2	2.5	19.3	40.5	0.0	63.6	25.4	14.9
10. Household Income >50 to <=80% MFI	60	158	29	220	467	186	180	35	40	441	908
11.% with any housing problems	33.3	17.7	13.8	6.8	14.3	17.7	58.3	42.9	50.0	39.2	26.4
12.% Cost Burden >30%	33.3	15.2	13.8	6.8	13.5	17.7	58.3	42.9	50.0	39.2	26.0
13. % Cost Burden >50%	0.0	2.5	0.0	0.0	0.9	13.4	16.7	0.0	0.0	12.5	6.5
14. Household Income >80% MFI	44	295	4	290	633	228	1,149	203	205	1,785	2,418
15.% with any housing problems	0.0	3.4	0.0	0.0	1.6	8.3	12.1	13.8	14.6	12.1	9.3

16.% Cost Burden >30%	0.0	0.0	0.0	0.0	0.0	8.3	10.8	9.9	14.6	10.8	8.0
17. % Cost Burden >50%	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.2	0.2
18. Total Households	439	630	49	782	1,900	771	1,433	257	267	2,728	4,628
19. % with any housing problems	41.5	28.9	24.5	23.3	29.4	31.6	23.0	24.1	25.5	25.8	27.2
20. % Cost Burden >30	41.5	25.4	16.3	23.3	28.0	31.6	21.9	21.0	25.5	24.9	26.2
21. % Cost Burden >50	18.2	9.0	8.2	10.0	11.5	14.0	6.6	1.6	5.2	8.1	9.5

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

APPENDIX C

Office of the Building Official

Town Hall • Warren, Rhode Island

TOWN OF WARREN, RI. BUILDING DEPARTMENT FEE SCHEDULE

Building Permit Fees:

A. New construction;

Calculated Value

$55/SF. 1st floor
$45/SF.2nd+ floors
$30/SF. Garage

B_ Renovations/Alterations; - $25 Min.

Estimated Cost Value (BO's discretion)

FORMULA; Value x $7.00/thousand = Town Fee
Value x $1.00/thousand = +State Fee
New Res. add $0.01/SF.= +Radon Fee

C_ Demolition/Moving $7/thou.
Sheds/Decks
Fences
Wood stoves
AG Swimming Pools

D. Certificate of Occupancy $50.00

Plumbing Fees:

Initial Fee $30.00
add $5.00/Fixture ---
Job cost x$1.00/thou.

Town Fee
State Fee

Mechanical Fees:

Initial Fee $30.00
add $6.00/thou.
Job Cost x $1.00/thou.

Town Fee
State Fee

Electrical Fees:

a. Initial Fee $30
NewConst - Add $ 10.00/thou.
Renov./Add. Add $ 10.00/thou.

b. Annual permits for factories, mills etc. with electricians on payroll $15.00
Temporary wiring for carnivals circuses, tents etc. $ 25.00
AG Swimming Pools $ 20.00
Temp. Service $ 20.00
Revamp Service $ 30.00

APPENDIX D

Community Development Corporation Partners

RI Local Initiative Support Coalition (RILISC) - http://www.lisc.org/rhode_island/partners/partners_4930.shtml

Advent House Blackstone Valley CAP
Vincent Ceglie, Executive Director
401-723-4520
32 Goff Avenue
Pawtucket, RI 02860

Allen Ministries Enriching Neighborhood, Inc. (A.M.E.N.)
Jim Alexander, Executive Director
401-831-0367
163 Bellevue Avenue
Providence, RI 02907

American Indian HDC
Darrell Waldron, Executive Director
401-781-1098
807 Broad St.
Providence, RI 02907

BIED Housing Corporation
Gerry Pierce, President
401-466-2176
PO Box 619
Block Island, RI 02807

Church Community Housing Corporation
Steve P. Ostiguy, Executive Director
401-846-5114
sostiguy@cchcnewport.org
50 Washington Square
Newport, RI 02840
http://www.cchcnewport.org

Coastal Housing Corporation
James Dilley
401-293-0175
mail@coastalhousingcorp.org
2368 East Main Road (PO Box 966)
Porthsmouth, RI 02871
http://www.coastalhousingcorp.org

Community Housing Corporation of Washington County
Sal Zito, Executive Director
401-782-4646
25 West Independence Way
Kingston, RI 02881

Comprehensive Community Action (CCA)
Joanne McGunagle, Executive Director
401-467-9610
311 Doric Avenue
Cranston, RI 02910

East Bay CDC
Kathy Bazinet, Executive Director
401-253-2080
kbazinet@ebcdc.org
150 Franklin Street
Bristol, RI 02809
http://www.ebcdc.org

East Greenwich Academy Foundation
Janet Essex, Executive Director
401-886-4420
111 Main Street
East Greenwich, RI 02818

Community Development Corporation Partners

RI Local Initiative Support Coalition (RILISC) - http://www.lisc.org/rhode_island/partners/partners_4930.shtml

Family HDC

MaryAnn Balsamo, Executive Director

401-941-5102

PO Box 27084

Providence, RI 02907

Good News Housing

Mark Messias, Operations Manager

401-461-1230

1043 Broad Street

Providence, RI 02907

Greater Elmwood Neighborhood Services (GENS)

David Knowles, Executive Director

401-461-4111

dknowles@greaterelmwood.org

839 Broad St.

Providence, RI 02907

http://www.greaterelmwood.org

Habitat For Humanity of Greater Providence

Herman DeKoe, Executive Director

401-831-5424

807 Broad St., Room 333 / Box 37

Providence, RI 02907

Housing Development Corporation of North End

John Nimmo, Executive Director

401-351-3311

481 Charles Street

Providence, RI 02904

Mosaico Community Development Corp.

Lisa Milano, Executive Director

401-253-4627

mosaicocdc@aol.com

346 Wood Street

Bristol, RI 02809

Mount Hope NLT

Barbara Krank, Executive Director

401-421-7925

PO Box 40238

Providence, RI 02940

Olneyville Housing Corp.

Frank Shea, Executive Director

401-351-8719

shea@olneyville.org

One Curtis Street

Providence, RI 02907

http://www.olneyville.org

OMNI Development Corp.

Joe Caffey, Executive Director

401-461-4442

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150 Colfax Street

Providence, RI 02905

Pawtucket Citizens Development Corporation

Nancy Whit, Executive Director

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210 West Avenue

Pawtucket, RI 02860

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Community Development Corporation Partners

RI Local Initiative Support Coalition (RILISC) - http://www.lisc.org/rhode_island/partners/partners_4930.shtml

Peoples Redevelopment Corp.
Barbara Krank, President
401-941-1562
158 Lenox Street
Providence, RI 02907

Project Basic
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1043 Broad Street
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Providence Preservation Society Revolving Fund (PPSRF)
Clark Schoettle, Executive Director
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Providence, RI 02903

REACH
Bill Siemers, Executive Director
401-723-8730
445 Dexter Street
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RICRA
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Smith Hill Community Development Corporation
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South County Community Action
Joseph DeSantiz, Executive Director
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Peace Dale, RI 02883

SouthSide / Broad Street
Margarita Guedes, Executive Director
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ssbroad@yahoo.com
570 Broad Street, Suite 203
Providence, RI 02907

Star of the Sea
401-847-5428
108 Washington Street
Newport, RI 02840

SWAP, Inc.
Carla DeStefano, Executive Director
401-272-0526
cdestefano@swapinc.org
439 Pine Street
Providence, RI 02907
http://www.swapinc.org

Community Development Corporation Partners

RI Local Initiative Support Coalition (RILISC) - http://www.lisc.org/rhode_island/partners/partners_4930.shtml

The Elmwood Foundation (TEF)

Susan Millis, Executive Director

401-272-2330

smillis@elmwoodfoundation.org

1 Trinity Square

Providence, RI 02907

http://www.elmwoodfoundation.org

The Housing Network

Brenda Clement, Executive Director

401-521-1461

bclement@housingnetworkri.org

790 North Main Street

Providence, RI 02904

http://www.housingnetworkri.org

Travelers Aid

Ann Nolan, Executive Director

401-351-6500

177 Union St.

Providence, RI 02903

Valley Affordable Housing Corp.

Peter Bouchard, Executive Director

401-334-2678 Ext. 14

valleyaffordable@yahoo.com

573 Mendon Road, Suite 3

Cumberland, RI 02864

West Elmwood Housing Development Corp.

Sharon Conard-Wells, Executive Director

401-453-3220

392 Cranston St.

Providence, RI 02907

Women's Development Corp.

Alma Green, Executive Director

401-941-2900

wdcinfo@wdchoc.org

861A Broad Street

Providence, RI 02905

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Woonsocket Community Development Corp

Joe Garlick, Executive Director

401-762-0993

wndc@mindspring.com

141 Olo Street

Woonsocket, RI 02895

APPENDIX E

Summary of State and Federal Housing Program, RI Housing, 2003