

**TOWN OF GLOCESTER
AFFORDABLE HOUSING PLAN**



**Town Council Adoption on
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CHAPTER ONE: INTRODUCTION

1.1 Need for Affordable Housing

There is currently a need for affordable housing throughout Rhode Island, including Glocester. In order to meet this need, a plan must be implemented to construct and maintain housing options to serve a more diverse population, house the local labor supply, and provide housing opportunities for current and future residents who desire to live within the Town.

Housing is extremely important in that it is a basic human need; it is a major part of our environment; and is a key to sustaining economic growth. The State of Rhode Island, through legislation has enabled each community to manage its own residential development by creating an affordable housing plan as a proactive policy to attain the legislative goal of affordable units. The Glocester Affordable Housing Plan will be an integral component of the Comprehensive Community Plan's Housing Element, as well as being consistent with the Plan's other elements, especially land use, facilities and services, and implementation. When integrated prudently, the Glocester Housing Plan will establish a positive program for the Town to direct the development and delivery of a range of housing choices, including sufficient housing for lower and moderate-income households.

Housing affordability is not a problem restricted to the marginalized or lower income populations of inner cities. It is an issue everywhere and for all municipalities, affecting low-income as well as a large portion of the middle-income population of every municipality. The importance of creating a housing plan is that it will indicate what factors Glocester needs to improve upon to maintain or enhance the quality of life it now retains.

1.2 Purpose of the Affordable Housing Plan

In May 1994, the Town adopted a new Comprehensive Plan as required by the Rhode Island Comprehensive Planning and Land Use Regulation Act (R.I. General Laws, Title 45, Chapter 22.2). As required by the Act, a Housing Element was incorporated into the Plan that addressed and forecasted existing housing needs in the Town.

Since the adoption of the Comprehensive Plan by the Town Council in 1994, Glocester has undergone significant changes. According to the U.S. Census, the population of the Town grew from 9,227 in 1990, to 9,948 in 2000, an increase of 7.8 percent. In July 2004, the Rhode Island Housing and Mortgage Finance Corporation (RI Housing) reported that the Town had 3,644 housing units for a population now estimated to be at 10,283 (R.I. Division of Planning Housing Data Base 2003). In the most updated tabulation of housing stock, RI Housing reported 78 units – or 2.14 percent – are subsidized by a state or federal program and therefore can be classified as “affordable” under the statutory definition of affordable housing (RI Housing 2004).

Most importantly, the characteristics of the Town's housing stock have changed over the last decade so as to make it more difficult for residents to afford to purchase or rent housing in the Town. 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. This plan will also identify specific steps that the Town can take to increase the supply of affordable housing and identify resources to be used in this regard.

The overall housing goal for Glocester is to implement a mix of housing choices, including affordable housing that will allow people living, working and raising families in Glocester to remain in the Town without being priced out of the housing market.

CHAPTER TWO: REQUIREMENTS FOR AFFORDABLE HOUSING

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

2.1 Goal 1-1-5 Affordability

Goal 1-1-5 encourages every municipality to provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens and those with special needs.

As described in the State Guide Plan Overview (State Guide Plan Overview, p. 421.2 2000), 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 (Division of Planning, State Housing Plan 2000, p. 5.10) 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:

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

The 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 (LMI) housing. The Act establishes a ten percent minimum goal for such subsidized housing in each city and town, including Glocester. 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 July 2004, the following communities fell into this category: Cranston, North Providence, Pawtucket, Warwick and West Warwick. As of July 2004, Rhode Island Housing reported that 2.14 percent of the housing units in Glocester were subsidized and could be considered “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 related 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 plan in accordance with current guidelines adopted by the State Planning Council.

Communities such as Glocester that 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 comprehensive permit to build low and moderate housing in lieu of separate applications to the applicable local boards...” (R.I.G.L. 45-53-4). This procedure allows a developer of such housing to apply to the Glocester Planning Board 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 developer to request exceptions to local requirements and regulations normally applied to similar developments. These “exceptions” might greatly increase the density and intensity of a proposed project.

The Town of Glocester received one application for a comprehensive permit to construct 120 housing units (of which 24 were affordable) at a net density of nearly 5.2 units per developable acre. The zoning regulations in effect at this time required a maximum density of 1 unit per 4 acres in the Town’s principal agricultural/residential zoning district (A-4).

In February 2004, after a flood of proposals overwhelmed Rhode Island’s towns, the General Assembly enacted a moratorium on for-profit developers using the Comprehensive Permit Procedures contained in the Act (R.I.G.L. 45-53-4 as amended February 13, 2004). 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 amendment for LMI 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 Planning 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 Planning 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-five (25) percent of the total number of units. The intent of this provision 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. It was under an amendment to the Act made by the General Assembly in 2002 that private developers were granted expanded authority to file applications. Previously, public agencies, nonprofit organizations, limited equity housing cooperatives and private developers of rental projects only could file applications under the Act. As stated previously, in the case of Glocester, these recent amendments resulted in one application being filed for 96 market-rate housing units out of a total of 120 units in 2004. Under these circumstances, the Town must address the impacts generated from not only the affordable units, but the non-affordable units as well.

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 that 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 chapter 22.2 and 22.3 of this title, and the housing element of the comprehensive plan provides LMI 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) (R.I.G.L. Section 45-53-3 (ii)).

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 LMI housing units (i.e. family, elderly, and 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 one 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 LMI units projected to be produced are consistent with build-out estimates, geographic building constraints (i.e. wetlands, ledge) 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 LMI units projected for each (Handbook on the Local Comprehensive Plan, Handbook 16, Statewide Planning Program, 2003).

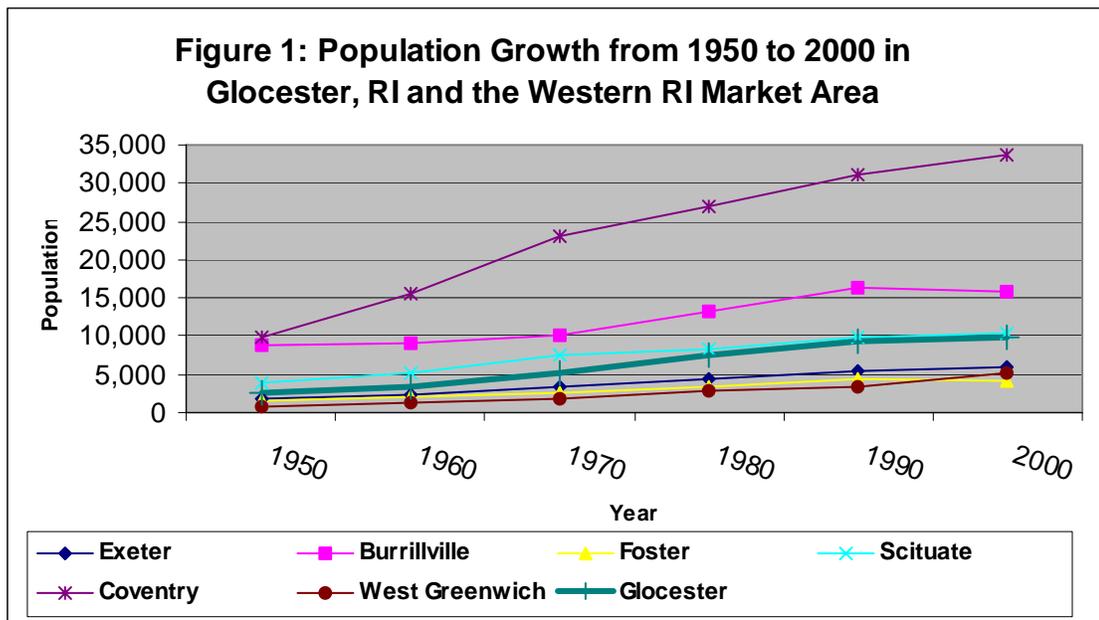
The Affordable Housing Plan for the Town of Glocester is prepared in conformity with the applicable requirements provided by state law and with the applicable rules, regulations and guidelines adopted pursuant thereto, as provided above. This Plan outlines the future actions that will be taken by the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

CHAPTER THREE: DEMOGRAPHIC, ECONOMIC & HOUSING INVENTORY

This section provides an inventory of demographic, economic and housing data for the Town of Glocester. Local, state and federal sources were used to compile this data with the greater proportion of statistics coming from the 1990 and 2000 decennial Census. State compilations of the Census data were cited where applicable. Each subsection summarizes particular datasets and provides interpretations that will lead further analysis and planning later in this Plan.

3.1 Population Growth and Characteristics

Glocester’s population has increasingly grown over the past half-century, typical of most Rhode Island communities. As highway development and improvement provides easier access to undeveloped areas outside of the older urban core communities of Providence, housing construction has steadily increase in the suburban as well as rural areas, such as Glocester. Glocester is part of a larger “housing market area” defined by the State as including Burrillville, Foster, Scituate, Coventry, West Greenwich and Exeter, all relatively rural communities. This housing market area is the least densely settled in the State, and includes several small urban areas centered on mill villages, leaving large areas in between thinly settled. Figure 1 and Table 1 compares population growth in the Western Housing Market Area to that of Glocester.



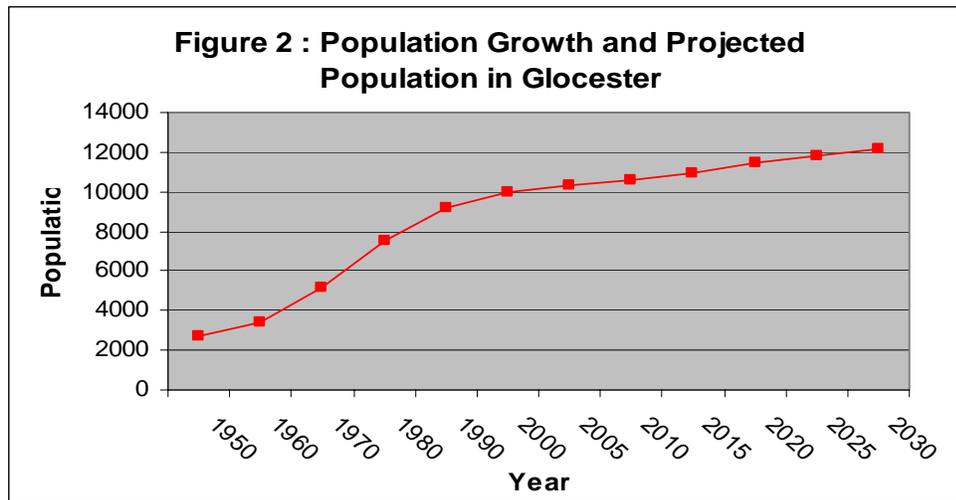
The housing market area that is comprised of these seven communities grew at an overall rate of 188 percent between 1950 and 2000. The range of growth has been consistently increasing among most western market area towns but the population of Burrillville and Foster has decreased slightly between 1990 and 2000. West Greenwich has had the largest population change followed by Glocester (U.S. Census 2000).

Table 1 - Population Growth 1950 - 2000 in Glocester and the Western RI Housing Market Area

	1950	1960	1970	1980	1990	2000	% Change from 1950-2000
Glocester	2682	3397	5160	7550	9227	9948	271%
Burrillville	8774	9116	10087	13164	16230	15796	80%
Foster	1630	3097	2626	3370	4316	4274	162%
Scituate	3905	5210	7489	8405	9796	10324	164%
Coventry	9869	15432	22947	27065	31083	33668	241%
West Greenwich	847	1169	1841	2738	3492	5085	500%
Exeter	1870	2298	3245	4453	5461	6045	223%
Total Housing Market Area	29577	39719	53395	66745	79605	85140	188%

Source: U.S. Bureau of the Census, RI Statewide Planning 2004

In May 2004, Rhode Island Statewide Planning, using U.S. Census data, published population projections for each municipality from the year 2000 to 2030. Figure 2 below illustrates this data; by 2005 Glocester is expected to have approximately 10,283 people, and increase of 335 people, or 3 percent, from 2000. The population is going to continually grow into the future but not as quickly as previous years. There will be approximately 12,134 Glocester residents by 2030, an increase of 22 percent over the next 26 years.



3.2 Age of Residents

An examination of the population characteristics of Glocester indicates that 26.8 percent (2,664 residents) of the population is aged 18 years or younger, while 9.2 percent (915 residents) of the population is aged 65 years and over. Comparing Glocester’s population to the statewide average, Glocester’s population is smaller than the statewide average of 14.5 percent elderly. Of 39 Rhode Island municipalities, Glocester ranked 37th for the proportion of elderly residents in its population. The five communities with the largest percentage of elderly in the municipal population were North Providence

(19.7%); East Providence (18.9%); Johnston (18.9%); North Smithfield (18.0%) and Warren (17.9%). The five communities with the smallest percentage of elderly in the population were Richmond (7.0%); West Greenwich (7.1%); **Glocester (9.2%)**; Exeter (9.7%); Foster (10.5%) and Providence (10.5%) (U.S. Census 2000).

3.3 Racial and Ethnic Composition

Table 2 summarizes the Town of Glocester’s racial and ethnic composition as captured by the 2000 U.S.Census. The data shows a relatively homogenous local population in terms of race and ethnicity. As with the entire state, Glocester is expected to see increases in its Hispanic population.

Race	Number of Residents	% of Total Population
One Race	9880	99.3
White	9797	98.5
Black/African American	34	0.34
Asian	24	0.24
Hawaiian/Other Pacific Islander	0	0
Some Other Race	10	0.1
American Indian/Alaskan Native	15	0.15
Two or More Races	68	0.68
Hispanic	65	0.65

Source: U.S. Census 2000

3.4 Glocester’s Households

A household is defined as a person or group 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 Glocester, the number of households increased 13.6 percent from 1990 to 2000 – almost twice the increase in households statewide for the same period. Glocester had the third highest increase in number of households within the Western RI Housing Market Area; West Greenwich had the highest increase at 38.70 percent and Burrillville had the smallest increase at 4.63 percent.

	1990 Glocester	2000 Glocester	% Change	1990 Rhode Island	2000 Rhode Island	% Change
Total Population	9,227	9,948	+7.8%	1,003,464	1,048,319	+4.5%
Total Households	3,132	3,559	+13.6%	377,977	408,424	+8.1%
Average # of Persons/Household	2.93	2.80		2.6	2.5	

Source: U.S. Census 2000

3.5 Homeless and Special Needs Populations

Homelessness: 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 (RI Emergency Food and Shelter Board 2003).

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 shelter system in 2002-2003. In the 1999-2000 reporting year, 134,540 shelter nights were provided. The 2002-2003 year marked all time highs for both indicators (RI Emergency Food and Shelter Board 2003).

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 percent from the previous year (RI Emergency Food and Shelter Report 2003).

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. Table 4 below gives the number of homeless in each of the Western RI Housing Market Area towns. Three clients reported the Town of Glocester as their last place of residence that also has the least amount of homeless in the Western RI Housing Market Area. Ninety-eight (98) individual clients claimed to originate from towns in the Western RI Housing Market Area, the region designated for this analysis. Of the Western RI Housing Market Area, Coventry has a higher number of clients that claimed that town as a last place of residence. The total number statewide for 2002-2003 was 5,686 with Providence reporting the most clients at 2,303 (RI Emergency Food and Shelter Report 2003).

Table 4 - Homeless for the Western Housing Market Area Towns

Town	Number of Homeless	Total Population	% Homeless
Exeter	15	6,045	.25%
Burrillville	10	15,796	.06%
Foster	5	4,274	.12%
Scituate	8	10,324	.08%
Coventry	46	33,668	.14%
West Greenwich	11	5,085	.22%
Glocester	3	9,948	.03%
Source: RI Emergency Shelter Report 2003			

There is no homeless shelter, permanent or emergency, in the Western RI Housing Market Area although there are homeless persons in the region; the closest shelters are located in Providence and Woonsocket. Homelessness is a statewide crisis with potentially severe localized impact for certain municipalities.

3.5.2 Special Needs Populations

Special needs populations in Rhode Island consist of the frail elderly, veterans, persons with physical, mental or developmental disabilities, substance abuse problems and HIV/AIDS persons (RI Consolidated Plan 2000). 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 assisted living facilities and beds. This statement reinforces observations of a more recent study by Blue Cross/Blue Shield, the Shape Study, which points to the aging “baby boom” generation as increasing the demand for nursing homes and assisted living facilities (RIPEC 2003). The RI Housing Database reports that Glocester currently ranks 30th out of the 39 municipalities for its elderly (i.e. 65 or older) state population. In the same report, Glocester has 577 elderly residents (out of 915) who have a disability but are not institutionalized (2003).

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 (AIDS Action 2003). No AIDS cases were reported for Glocester, as all cases reported were in the metropolitan areas of the state.

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 Glocester. However, it is a well-documented fact that statewide these populations are increasing rather than decreasing. (RI Consolidated Plan 2000).

3.6 Housing Availability

This section presents data to provide a detailed look at the total number of housing units, the number of owner-occupied units, the number of renter-occupied units, the number of vacant year-round units and the number of vacant seasonal units for Glocester and its surrounding area as for 1990 and 2000. Table 5 provides an overview of this data.

The data suggests that although the total number of housing units increased by almost 10 percent, there were some minor increases and decreases regarding ownership. The percentage of occupied units increased by almost four percent; the percentage of owner-occupied units decreased slightly, yet renter-occupied units increased by less than one percentage point. In addition, there was a decrease in seasonal units as well as vacant units. These numbers may suggest a possible trend; more housing units that served as seasonal/summer units some time ago are now being converted to year-round housing.

Table 5 – Housing Tenure and Ownerships

	Glocester	%	Western Market Area	%	Rhode Island	%
Total Units						
1990	3,460		29,333		414,572	
2000	3,786		32,153		439,837	
% Increase						
1990-2000	9.4%		9.6%		6.1%	
Occupied Units						
1990	3,132	90.5%	27,542	93.9%	377,977	91.2%
2000	3,559	94.0%	30,863	96.9%	408,424	92.9%
Owner-Occupied						
1990	2,729	87.1%	22,592	82.0%	224,792	59.5%
2000	3,078	86.5%	25,543	82.8%	245,156	60.0%
Renter-Occupied						
1990	403	12.9%	4,950	18.0%	153,185	40.5%
2000	481	13.5%	5,320	17.2%	163,268	40.0%
Vacant Units						
1990	328	9.5%	1,791	6.1%	36,595	8.8%
2000	227	6.0%	1,290	4.0%	31,413	7.1%
Seasonal Units						
1990	204	5.9%	799	2.7%	12,037	2.9%
2000	142	3.8%	558	1.7%	12,988	3.0%

Source: U.S. Census 1990, U.S. Census 2000

The percentage increase in housing units and population in Glocester since 1980 has generally been in tandem, although total housing units has been slightly higher (see Table 6). These numbers may reflect the national trend toward smaller household sizes, especially in rural

and suburban communities. According to Rhode Island Statewide Planning, "...between 1970 and 1995, the state added two units of housing for every one new addition to the population. Although this is not apparent in Glocester, the reasons for this phenomenon are complicated. 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 (State Housing Plan, op. cit., p.2.5). Between 1990 and 2000, the average household size in Glocester declined slightly, from 2.93 to 2.80, while the average family size also declined, from 3.3 in 1990 to 3.1 in 2000. However, when comparing 1990-2000 to 1980-1990, the increases in both population and housing, in Glocester and in the State, are significantly down.

Table 6 – Percent Increase in Population and Housing 1980-2000

	Glocester		Rhode Island	
	% Increase 1980-1990	% Increase 1990-2000	% Increase 1980-1990	% Increase 1990-2000
Population	22.2%	7.8%	5.9%	4.5%
Total Housing Units	22.3%	9.4%	11.2%	6.1%

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

3.7 Unit Distribution

The most common housing type in Glocester is a single family detached home. As shown below in Table 7, Town of Glocester Housing Stock Distribution, from 1990 to 2000 the proportion of single-family homes in town stayed the same, at 89 percent of the entire housing inventory. The only significant change during this time period was the increase of 1-unit attached housing units; this figure increased from less than one percent to 2.2 percent.

Table 7 – Town of Glocester Housing Stock Distribution

	1990	% of 1990	2000	% of 2000
Total # Units	3460	100%	3786	100%
Single Family Home	3066	89%	3372	89%
1 Unit Attached (ex. Condo)	27	.78%	84	2.2%
2-4 Units	151	4.4%	96	2.5%
5-9 Units	52	1.5%	66	1.7%
10 or more Units	19	.55%	26	.69%
Mobile Home	145	4.2%	142	3.8%
Boat, RV, van, etc.	0	0%	0	0%

Source: U.S. Census 1990, U.S. Census 2000

3.8 Age of Housing

Data on “Year Structure Built” was obtained for both occupied and vacant housing units (Table 8). “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 in existence at the time of enumeration of the 2000 Census. From 1940-1979 the number of new units per decade had exceeded 600 new units but since 1980 there has been a decrease in the number of units built to less than 500 per decade.

Table 8 – Year Housing Structures were Built in Glocester

	Number of Units	% of Total Units
1999 to March 2000	48	1.3%
1995-1998	227	6.0%
1990-1994	210	5.5%
1980-1989	477	12.6%
1970-1979	915	24.2%
1960-1969	627	16.6%
1940-1959	634	16.7%
1939 or earlier	648	17.1%
Total Housing Units	3786	100%
Source: U.S. Census 1990, U.S. Census 2000		

Records of building permits issued by the Town are shown in Table 9 below. Since 1980, 95 percent of the new housing stock has consisted of single-family housing units (1,096 units) while 5 percent, or 62 housing units, have been multi-family housing units. From January 2000 to December 2003, there have been an additional 179 housing units constructed since the census was last updated. If added to the 3,786 units enumerated in the 2000 Census, it is estimated that there were approximately 3,965 housing units constructed or authorized to start construction in the Town as of January 1, 2004. The approximate rate of new housing construction since 2000 is estimated at 45 units per year.

Table 9 – Glocester Residential Building Permits (as of 5-31-04)

YEAR	Single - Family	Multi-Family	Total Units
1980	52	0	52
1981	27	24	51
1982	20	0	20
1983	44	0	44
1984	42	0	42
1985	55	0	55
1986	95	0	95
1987	95	16	111
1988	70	0	70
1989	60	0	60
1990	35	0	35
1991	35	0	35
1992	35	0	35
1993	34	0	34
1994	34	22	56
1995	16	0	16
1996	29	0	29
1997	32	0	32
1998	50	0	50
1999	34	0	34
2000	30	0	30
2001	43	0	43
2002	58	0	58
2003	48	0	48
2004	23	0	4
TOTALS	1096	62	1158
Source: Town of Glocester, 2004			

3.9 Recent Housing Development

The recent development patterns in Glocester tend to be consistent with the economic trends in the state. Essentially, when the state is experiencing good economic times, then the single-family building permits tend to be higher as can be seen with spikes of permits issued in the mid- to late eighties and mid- to late nineties. Other economic indicators such as the unemployment rate, per-capita income, federal spending, stock market, and poverty rate are just a few of the guides used to evaluate the economic standing of a town, state, or nation.

Currently, Glocester is witnessing a trend in which property owners of large tracts of land, or farmland that has been in the family for generations, are selling all or a portion of their land. Currently there are six subdivisions of various sizes in different stages of being developed; these subdivisions being Sawmill Subdivision (4 lots), Laurel Woods (9 lots), Golden Pond Estates (6 lots), Falcon Ridge (8 lots), Oasis Green (9 lots), and Olney Keach Estates (5 lots).

Out of the 388 house lots that were approved from 1985 to the present, 274 have had associated building permits issued and 84 do not have record of a building permit on file. There was no information found regarding 30 of the house lots, therefore, it is assumed there has not been a home constructed on these lots (See Table 10).

Table 10 – Approved Subdivisions 1985-2002

YEAR	LOTS APPROVED	BUILT	NOT BUILT	NO INFO
1985	24	21	1	2
1986	29	25	3	1
1987	49	37	8	4
1988	48	34	12	2
1989	39	30	6	3
1990	20	13	3	4
1991	28	18	10	0
1992	12	11	1	0
1993	17	9	5	3
1994	13	9	1	3
1995	17	12	4	1
1996	12	10	2	0
1997	23	20	3	0
1998	17	11	6	0
1999	6	6	0	0
2000	10	5	5	0
2001	10	3	5	2
2002	14	0	9	5
TOTAL	388	274	84	30

Source: Glocester Tax Assessor's Office 2002

3.10 Zoning

The Town of Glocester is divided into six zoning districts, of which four districts allow for some type of residential use (see Table 11 below). The districts can be described as the following: (1.) Agricultural-Residential (A-4) – intended for agricultural use and low-density single-family dwellings, detached structures, located on lots

containing a minimum lot area of four acres; (2.) Agricultural-Residential (A-3) – intended for agricultural use and low-density single-family dwellings, detached structures, located on lots containing a minimum lot area of three acres; (3.) Residential (R-2) - intended for single-family dwellings, detached structures, located on lots containing a minimum lot area of two acres; (4.) Neighborhood Commercial (B-1) – intended for commercial uses that primarily serve local neighborhood market needs for convenience retail, services and professional office establishments (Glocester Zoning Ordinance 2002).

Table 11 – Glocester, RI – Residential Zoning Districts

Zoning District	Single Family Minimum Lot Area (square feet)	Two Family Minimum Lot Area (square feet)	Multifamily Density/Minimum (square feet)
Agricultural-Residential (A-4)	174,240	Special-Use Permit Required	Special-Use Permit Required
Agricultural-Residential (A-3)	130,680	Special-Use Permit Required	Special-Use Permit Required
Residential (R-2)	87,120	Special-Use Permit Required	Special-Use Permit Required
Neighborhood Commercial (B-1)	Special-Use Permit Required	Special-Use Permit Required	Special-Use Permit Required

Source: Glocester Zoning Ordinance 2002

Suburban and rural types of housing characterize the Town, with the Town generally becoming even more rural from Chepachet to the west. The high density area of Town generally corresponds to the Chepachet Village area. Glocester is mostly medium density, 1-3.9 dwelling units per acre. The following table characterizes the different residential land uses and the number of total area in acres of each land use.

Table 12 - Residential Land Uses

Land Use Description	Area in Acres	Percent of Town
High Density >8 DU/Acre	38.12	1.0%
Medium High 4-7.9 DU/Acre	243.98	6.2%
Medium Density 1-3.9 DU/Acre	2276.59	57.6%
Medium Low .5-.9 DU/Acre	429.89	11.0%
Low Density <.5 DU/Acre	798.75	20.2%

Source: RIGIS 1999

Over 50 percent of the Town is of a density between 1-3.9 dwelling units per acre while low density (less than .5 dwelling unit per acre) consists of 20 percent of the Town and high density (greater than 8 dwelling units per acre) constitutes only 1 percent of Glocester. The land use pattern in Glocester can be attributed to a combination of zoning, land constraints and development patterns in the region. The medium/high density can be found in Chepachet Village as well as areas around the lakes in Glocester.

Most of the existing zoning in Glocester is agricultural/residential with a four-acre minimum and agricultural/residential with a three-acre minimum. Most of the medium density, residential land use, or the suburban areas of Town, include those areas outside of Chepachet,

the eastern half of the Town, and areas which front on arterials and collector roads such as Putnam Pike (Route 44), Chopmist Hill Road (Route 102), Anan Wade Road, Snake Hill Road, Money Hill Road and others. These areas are generally encompassed by the R-80, R-120, and R-160 zoning districts.

3.11 Developable Land / Build-Out Analysis

A Build-Out Analysis or Land Capacity Analysis is a technique used to estimate the resulting development in a community if it were to be entirely developed under the provisions of existing zoning. It is a planning exercise that shows future land uses that result from existing regulations and policies. There are two major reasons for performing a build-out analysis. First, basic knowledge regarding the ability of the land to accommodate additional development under present zoning can be understood. Second, it can help to identify critical issues, such as land shortage or surplus, which may need to be considered in the formulation of planning policies and implementation strategies designed to address them. The following table, updated from the 2001 Glocester Comprehensive Plan’s Land Capacity Analysis, breaks down the zoning districts into total land area for each zoning district, and gives an estimated amount of total dwelling units that could potentially be located in each zoning district.

Table 13 - Land Capacity Analysis				
(A)	(B)	(C)	(D)	(E)
Zoning District	Total Land Area (acres)	Developable Land	Total Dwelling Units	Buildout Population
A-4	29,850	22,388	5,597	15,672
A-3	4,970	3,728	1,243	3,480
R-2	966	725	363	1,016
TOTAL	35,786	26,841	7,203	20,168

Source: Glocester Comprehensive Plan 2001, ArcView 2003

- A** = Current residential zoning districts; minimum lot sizes A-4: 4 acres, A-3: 3 acres, R-2: 2 acres.
- B** = Total land area (35,786) for residential uses
- C** = B minus 25% of total land area for each zone (10% subtraction for roads, 15% subtraction for severe soil constraints)
- D** = C divided by minimum lot size per zoning district (includes already built homes and to be built homes)
- E** = D multiplied by the occupancy factor of 2.8 people per housing unit (based upon Census 2000 data)
- NOTE:** Analysis excludes legal nonconforming lots.

Based on this build-out analysis and combined with population projection estimates, Glocester will not reach a community “buildout” until approximately 2080. The assumptions made for this analysis include the following: the growth rate and building demand remains at current rates (an average of 45 single-family building permits per year) and the occupancy factor remains at 2.8 people per housing unit. The information that is listed in Table 13 will be used later to predict the future housing needs of Glocester.

3.12 Income Data

As reported in the U.S. Census, the 2000 *median household income* in Glocester was \$57,537 and the per capita income was \$22,914 (see Table 14 on the following page). These data compare favorably with the income figures for the State of Rhode Island as a whole, which were \$42,090 and \$21,688 respectively. In terms of median

household income, Glocester ranked 12th of the 39 communities in the state. Within the Western Market Area, Glocester ranked 5th highest median household income, with only Burrillville and Coventry with lower median household incomes. All of the Western Market Area communities exceeded the state median household income in 2000; four out of the seven communities ranked in the top 10 highest median household incomes in the state.

Since 1980, the median household income in Glocester has increased steadily and on pace with the increases experienced by the region and the State as a whole. Table 14 provides a summary of the income data for 1980, 1990, and 2000 for Glocester, the Western Housing 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 14 reflect the increases in actual values for the reported years.

Calculations of thirty percent (30%), fifty percent (50%), eighty percent (80%) and one hundred twenty percent (120%) of median household income were made to show standard “benchmarks” for determining household income levels (i.e. very low, low, and moderate). Rhode Island law provides a specific definition for “moderate income household” which is an important factor in determining the affordability of housing in any given area. 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 twenty percent (120%) of the area median income, adjusted for family size (R.I.G.L. 42-128). The affordability gap affects both low and moderate households, which include, but do not necessarily capture all “working class” households.

YEAR	Glocester	Western Housing Market Area	Rhode Island
1980	\$18,838	\$18,880	\$16,097
1990	\$40,000	\$39,969	\$32,181
2000	\$57,537	\$58,964	\$42,090
Percent Change 1980-1990	112.3%	112.0%	100%
Percent Change 1990-2000	43.9%	47.6%	30.8%
120% of Median	\$69,044	\$70,757	\$50,508
80% of Median	\$46,030	\$47,171	\$33,672
50% of Median	\$28,769	\$29,482	\$21,045
30% of Median	\$17,261	\$17,689	\$12,627
Source: U.S. Census 1980; U.S. Census 1990; U.S. Census 2000 (Based on 1979, 1989, and 1999 economic data)			

According to the 2000 U.S. Census and HUD data prepared and analyzed by the RI Statewide Planning Program, Glocester’s household populations consist of a full range of income levels. Table 15 summarizes the distribution of income in Glocester, the region and the State and the number of households falling into the “very low” (below

30% of median household income (MHI)), “low” (30% to 49% of MHI) and “moderate” (50% to 80% of MHI). These data begin the demonstration of how many households, locally and regionally, could potentially be financially “at risk” and susceptible to living in problematic housing conditions or homelessness. The table also breaks down the number of households falling within income brackets based on the median household incomes. The Rhode Island Statewide Planning Program’s Housing Data Base, Report number 106, which uses U.S. Census data to explain the lower income housing needs by town and the state as a whole, reports that 3.0 percent, or 93 of the Glocester households living in owner-occupied housing units in 2000 were living below the poverty level. For renter-occupied households, this figure was 8.9 percent, or 43 households. These percentages were still below the state averages of 4.1 percent and 25.0 percent, respectively (RI Division of Planning Report No. 106 2003). The weighted average threshold or poverty line for one individual in 1999 was \$8,501 (U.S. Census 2000 poverty threshold).

According to the same Rhode Island Statewide Planning Report, there is a difference in income between owner-occupied and rental-occupied households. In 2000, the median owner-occupied household income was \$61,726 compared to \$36,100 for renter-occupied households. The State median owner-occupied household in 2000 was \$56,559 while the State median renter-occupied households income in 2000 was \$24,361. Glocester figures were well above the State owner- and renter-occupied incomes.

Table 15 - Household Income Distribution from 1999 for Glocester, Western RI Market Area, and Rhode Island

	Glocester	Glocester %	Western RI Market Area	Western RI Market %	Rhode Island	Rhode Island %	
# of Households	3,555	100%	30,842	100%	408,424	100%	
Less than \$10,000	116	3.3%	1,468	4.8%	43,800	10.7%	
\$10,000-\$14,999	141	4.0%	1,314	4.3%	28,604	7.0%	
\$15,000-\$24,999	294	8.3%	2,823	9.2%	50,524	12.4%	
\$25,000-\$34,999	219	6.2%	2,856	9.3%	48,428	11.9%	
\$35,000-\$49,999	612	17.2%	4,766	15.5%	64,068	15.7%	
\$50,000-\$74,999	1,032	29.0%	8,236	27.0%	82,350	20.2%	
\$75,000-\$99,999	648	18.2%	5,010	16.2%	43,623	10.7%	
\$100,000-\$149,999	356	10.0%	3,240	11.0%	31,162	7.6%	
\$150,000-\$199,999	86	2.4%	611	2.0%	7,914	1.9%	
\$200,000 or more	51	1.4%	518	1.7%	7,939	1.9%	
	Very Low Income Below 30% MHI		Low Income 30% to 49% MHI		Moderate 50% to 80% MHI		
All Households	Number	%	Number	%	Number	%	
Glocester	3,555	290	8.2%	378	10.6%	1,190	33.5%

Source: U.S. Census, RI Statewide Planning Program

Table 16 below presents household income data for owner-occupied and renter-occupied households for Glocester, Western Market Area and Rhode Island, including the calculations for “moderate income household.” The data reveal a marked difference in incomes between owner-occupied and rental-occupied households. In 2000, the median owner-occupied household income was \$61,726, which is almost double the \$36,100 for renter-occupied households. Similarly, for the region and the state as a whole, owner-occupied household incomes were greater than twice renter-occupied households. The RI Statewide Planning Program reported that approximately 3.0 percent, or 93, of the Glocester households living in owner-occupied housing units in 2000 were living below the poverty level. For renter-occupied households, this figure was 8.9 percent, or 43 households. These percentages were still below the state averages of 4.1 percent and 25.0 percent respectively. The “weighted average threshold” or “poverty line” for one individual in 2000 was \$8,794 and for a two-person family unit with no children was \$11,239 (U.S. Census 2000).

Table 16 - Owner-occupied and Renter-occupied Household Income Distribution from 1999 and Maximum Affordable Housing Costs for Glocester, Western RI Market Area, and Rhode Island

	Glocester		Western RI Market Area		Rhode Island	
	Owner-occupied	Renter-occupied	Owner-occupied	Renter-occupied	Owner-occupied	Renter-occupied
120% of median income	\$74,071	\$43,320	\$76,661	\$35,353	\$67,871	\$29,233
Median Income	\$61,726	\$36,100	\$63,884	\$29,461	\$56,559	\$24,361
80% of median income	\$49,381	\$28,880	\$51,107	\$23,569	\$45,247	\$19,705

Source: RI Housing Database, July 2003, U.S. Census 2000

These median household income figures play an important role in assessing the ability of the area’s households to afford local and regional housing prices. “Affordable housing” is specifically defined by Rhode Island General Laws and depends largely on household incomes and whether housing ownership or rental is considered. The R.I.G.L. 42-128 differentiates the definition of affordable housing between dwelling units “for sale” and “for rent”:

In the case of dwelling units for sale housing that is affordable means housing in which principal, interest, 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 (R.I.G.L. 42-128).

For affordable home ownership, households earning between 80 percent and 120 percent of the median household income, should not be spending more than 30 percent of their gross annual income towards housing. For affordable rental housing, households earning 80 percent or less of the median household income should not be spending more than 30 percent of their gross annual income towards housing.

Table 17 summarizes the maximum monthly housing costs for ownership and rental based on the state definitions.

Table 17 - Summary of Maximum Monthly Affordable Housing Costs for Ownership and Rental based on Median Incomes of All, Owner-occupied and Renter-occupied Households

	Glocester		Western RI Market Area		Rhode Island	
	Maximum Monthly Ownership Costs ¹	Maximum Monthly Rental Costs ²	Maximum Monthly Ownership Costs ¹	Maximum Monthly Rental Costs ²	Maximum Monthly Ownership Costs ¹	Maximum Monthly Rental Costs ²
ALL ³	\$1,151-\$1,726	\$1,151 or less	\$1,179-\$1,769	\$1,179 or less	\$842-\$1,263	\$842 or less
Owner-Occupied	\$1,235-\$1,852		\$1,278-\$1,917		\$1,131-\$1,697	
Renter-Occupied		\$722 or less		\$589 or less		\$493 or less
¹ Range calculated from 30% of the 80% and 120% of median household incomes divided by 12 months to determine the maximum payments a household owning and maintaining a home could make. ² Figure represents 30% of 80% of median household incomes divided by 12 months. Affordability for renters is determined to be no greater than 80% of an area's median household income. ³ Figures were determined from the 80% and 120% of median income based upon Table 13.						
Source: U.S. Census, RI Housing Database, July 2003						

Section 4.14 considers housing prices for ownership and rental. It will compare the income data presented above with housing costs (i.e. mortgage payments, insurance, contract rents, utilities, etc.) to indicate if an affordability gap exists for households in Glocester and the region. This analysis will inform the overall study of affordable housing needs in terms of magnitude and extent.

3.13 Local and Regional Job Growth

A town-wide community survey was done by the Glocester Planning Department in late spring/early summer, further discussion of the results will be discussed in chapter seven. When asked if residents would like to see more employment opportunities in Town, the majority of residents were not interested in that idea. Residents would like to see Glocester continue as a bedroom community, where the Town stays as primarily residential in character, with most of its residents commuting to a nearby town or city to earn a livelihood.

The result of this question from the community survey correlates to a study done by the RI Department of Labor and Training. Almost 88 percent of Glocester residents work outside of Glocester. The RI Department of Labor and Training's study also found that of the 5,454 Glocester residents that are employed, over 18 percent commute to Providence and almost ten percent work in Smithfield. Over 12 percent, or 676 people, who are Glocester residents are also employed in Glocester. In addition to discussing where Glocester residents work, the study also illustrates how many people commute from other communities to work in Glocester. There are currently 1,973 people who work in Glocester, 1,297 of those employed within the Town are not Glocester residents (RI Department of Labor & Training 2004). One of the larger private employers in Town includes FM Global. In a phone interview with Dennis Waters, the FM Global Campus Manager in Glocester, he said there are currently 80 employees at the research campus and anticipates to maintain that number over the next few years (2004).

The Glocester Business Association (GBA) currently has 107 businesses registered to the association and includes a range of businesses including banks, financial services, retail shops, deli/restaurants, professional services, auto sales, among many others. Kathy Roberts, president of the GBA, indicated the association had approximately 85 members five years ago, an increase of 22 businesses. Additionally, she estimates over 50 percent of all businesses in Glocester are active members in the GBA (Roberts 2004).

The towns surrounding Glocester, more specifically Smithfield, play a significant role in the economy as it is home to several large employers including Fidelity Investments, Bryant College and Uvex. Additionally, Smithfield is witnessing a continuing presence and expansion of local businesses which will bring additional jobs to the community. These new jobs will create a demand for more housing and Glocester, being located directly to the west of Smithfield, will inevitably feel the effects of Smithfield’s increasing labor force. The Smithfield Affordable Housing Plan indicated that new employees in Smithfield will consist of employees just entering the workforce and for working families. Given the employment sectors these new people will occupy, income could be estimated to be at or slightly above the State’s minimum wage or, \$6.75 per hour, which amounts to roughly \$13,500 per year (2004). Therefore, there will most likely be an increase in the demand for affordable housing amongst the region.

3.14 Housing Prices – Ownership and Rental

In order to accurately portray the housing issues in Glocester it is important to present an examination of the cost of buying a home as well as the cost of renting an apartment or other residence. As already discussed, of the several types of housing available in Glocester, single-family detached homes on individual lots are the most common as Table 8 illustrates (page 28), (89 percent of the total housing stock are single-family, detached homes). Single-family attached units, i.e. condominiums, represent an additional 2.2 percent of all the housing in Glocester. The price of single-family housing in Glocester has grown in proportion with the Western Area Market housing as well as with the State. The median sale price of single-family homes has increased 6.5 percent from 1990 to 2000. In 2001, the median sales price for a single-family home was \$180,000 and the average sale price was \$188,351 based on 124 sales (Housing Data Base 2003). However, since 2000, the price of a single family home has risen from \$144,629 to \$199,900 as of year-end 2002, an increase of 38.2 percent in just two years, thus indicating a rapid cost inflation of the local housing market (See Table 19). As of mid-year 2004 (end of June) the median sales price of a single-family home in Glocester was \$250,000 (RI Living 2004), thus confirming a widening gap between housing price and income levels creating an affordability problem for Glocester residents, who maintained a median household income (MHI) of \$57,537.00 as of 2000.

Year	Median Sales Price	% Change
1980	\$50,000	
1990	\$135,750	172% from 1980

1995	\$127,000	-6% from 1990
2000	\$144,629	14% from 1995
2001	\$173,250	20% from 2000
2002	\$199,900	15% from 2001
2003	\$237,450	19% from 2002
Mid-year 2004	\$250,000	5% from 2003
Source: U.S. Census 1990, U.S. Census 2000, R.I. Living.com 2004		

At mid-year 2004 sales prices, a household would have to pay \$2,143.42 per month to afford a median-priced home in Glocester; this figure is based on the following: assuming a sales price of \$250,000 with 5 percent down with a 30 year mortgage at 7 percent interest, \$20.91 per \$1,000 annual property tax, \$90 per month insurance fee and \$140 per month private mortgage insurance. These monthly payments would be affordable to a household making roughly 140 percent of the owner-occupied median household income, or \$86,416 annually, in Glocester. Approximately 77 percent of Glocester households would not be able to afford to purchase a home at this price. In comparison, a home with monthly payments no greater than \$1,852 (or 120% of owner-occupied household income), which equates to an approximate sales price of \$204,000, would be considered affordable to those households making as much as 120 percent of the median household income or \$74,071 annually.

For a household earning the median income of \$57,537, it is estimated that in August 2004, they could afford to purchase a single-family home valued at \$179,500. This figure is based on the assumption of a 30 year mortgage at 5 percent, with 5 percent down, annual property tax of \$3,500, \$90 per month insurance fee and \$140 per month private mortgage insurance. These estimates are useful as a general guide in determining affordability of housing available for sale in the local market and will change with economic conditions. As already illustrated, the median income household has a very difficult time finding a single-family home in Glocester at the present time. The 2004 median sales price is over 39 percent higher than the home that the median earner could afford. Homeownership assistance may be available to many prospective buyers, but an “affordable” or “starter” home is virtually unavailable in the present Glocester housing market.

Federal and state housing subsidy program guidelines classify affordability in terms of household income. Table 20 summarizes the current federal and state income limits relating to certain programs. Generally, these guidelines set income limits for entry into particular programs, like Section 8 assistance. For Rhode Island, RI Housing issued Income and Purchase Price Limits (effective March 17, 2004) that dictate the eligibility of applicants for homeownership assistance (RI Housing 2004). The income limits for a 1- or 2-person household was set at \$67,900. For a 3-or more person household, the limit is set at \$78,000. This means that any household earning more than these upper limits would not be eligible for housing subsidy programs.

Table 19 - Income Limits for Federal Housing Programs established by HUD for the Providence-Fall River-Warwick, RI-MA Metro Statistical Area
FY 2004 Median Family Income: \$60,000

	1 Person	2 Person	3 Person	4 Person
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				
Rhode Island Housing Home Purchase Price Limits				
Single-family home or condominium	\$330,000			
Existing two-family home	\$360,000			
Existing three- and four-family home	\$500,000			
Source: RI Housing, March 2004				

In Glocester, approximately 1,399 households, or 39 percent earn more than \$67,900 annually and approximately 618 households or 17 percent earn more than \$78,000 annually. Therefore, roughly 61 to 83 percent of the households in Glocester could be eligible for home ownership assistance depending on the size of the household.

The state’s Consolidated Plan for 2000-2005 captures the primary dilemma of current housing trends when it states, “The incomes of Rhode Island’s lower income households are failing to keep pace with rising housing costs” (RI Consolidated Plan). Similar to the issues facing potential home owners, most renters are faced with monthly costs that are less than affordable. The rental housing market in Glocester has become more expensive over the past decade. In 2000, monthly gross rent was \$559, which is slightly more expensive than the state but slightly less than the Western RI Housing Market area, see Table 21.

Table 20 - Median Monthly Gross Rental Rates 2000 in Glocester, Western RI Housing Market Area, and Rhode Island			
	Median Monthly Gross Rent		
	Glocester	Western RI Housing Market Area	Rhode Island
2000	\$559	\$564	\$553
Source: RI Housing Database 2003 – Gross rent is monthly contract rent plus the estimated average monthly cost of utilities and fuels.			

RI Housing performed a housing rent survey from 2002 and 2003 and compared the two years; the survey was based on a sample survey of unfurnished apartments advertised in local newspapers. The only information for Glocester is the average price of a 2-bedroom apartment in 2002, which was recorded at \$817 (2003). This survey found that the average of all towns for a 2-bedroom apartment was \$1,032 for 2003 (RI Housing 2003); this statistic more accurately portrays the actual rental price for a 2-bedroom apartment.

Current rents for apartments are difficult to find due to the small amount of apartments that are located in Glocester. Searching through the local Glocester newspapers, The Observer and the Bargain Buyer, the Planning Department found two 1-bedroom apartments that were in the \$500-\$550 price range while there were two 2-bedroom apartments that were available for rent at \$1200 and \$1050 between April and August 2004.

Another way to examine the affordability of local rents is to look at the trend in HUD’s Fair Market Rents. Table 22 summarizes the Fair Market Rents for the areas that pertain to Glocester and Rhode Island as published by HUD from 2000 to 2004. Fair market rents in this region have shown a steady increase since 2001, illustrating a 2 percent increase overall. The data for all households in Glocester, Western RI Housing Market area and Rhode Island indicate that the majority of households could afford these FMRs (see Table 22). Whereas, the inspection of renter-occupied household income reveals that current renters are in a much more challenging financial situation. Roughly half of the renter-occupied households in Glocester and the Western RI Housing Market area are priced out of the FMRs for the area.

Table 21 - Rhode Island 2-Bedroom Fair Market Rents from 2000-2004					
FMR Region	2001	2002	2003	2004	% Change 2000-2004
New London-Norwich, CT-RI	\$738	\$764	\$784	\$797	8%
Providence-Fall River-Warwick	\$628	\$650	\$667	\$678	8%
Source: HUD 2004					

As will be addressed in the next section, the greatest housing needs in Glocester come from several subsets within the population. A principal demand for affordable houses comes from low and very low income households (668 in 2000) and families that cannot afford current home ownership and rental prices.

CHAPTER FOUR: AFFORDABLE HOUSING IN GLOCESTER

As defined in the Rhode Island Low and Moderate Income Housing Act (R.I.General Laws, 45-53-3), as amended, the term “Low or moderate income housing” means:

Any housing subsidized by the federal, 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, 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 not less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.

As stated earlier, 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 LMI housing. In Glocester, this percentage is 10 percent, and as of July 2004, 2.14 percent of the total housing units in Glocester met this definition. In addition, there are 142 mobile homes, but these residences do not count toward the 10 percent standard because these housing units are not subsidized by the federal, state or municipal government. They are, however, affordable by any other measure and are giving many residents of Glocester an affordable place to live.

4.1 Existing Affordable Units in the Town

According to the State definition of low and moderate-income housing, which requires that the units be subsidized, there were a total of 78 affordable housing units in Glocester as of February 2004. These are listed as follows in Table 23:

Table 23 – Low and Moderate Income Housing, Glocester, RI				
NAME	TYPE	RENT/OWNER	ADDRESS	# UNITS
Elderly				
Laurel Crest	RHS 515	Rental	64 Chestnut Hill Rd.	40
Pine Meadow	RHS 515	Rental	56 Victory Highway	22
Family				
THERE ARE CURRENTLY NO FAMILY LOW/MODERATE INCOME HOUSING				
Special Needs				
Various	Group Home Beds	N/A	Various	16
TOTAL				78
Source: RI Housing, February 2004				

The Glocester Housing Authority operates the Laurel Crest Housing and Pine Meadows Housing facilities. Laurel Crest Elderly Housing is located at 64 Chestnut Hill Road that provides 40, one-bedroom apartments for low-income elderly and handicapped residents. Laurel Crest was originally three buildings built in 1982 and an additional two buildings were added in 1989. Pine Meadow is located at 56 Victory Highway that provides 22, one-bedroom apartments also for low-income elderly and handicapped residents. Pine Meadow was constructed in 1995. Ruth Cole from the Glocester Housing

Authority indicated that turnover is slow, there has not been a vacancy in either property in the last three years. There are approximately 60 people on the waiting list and people typically have to wait about 1-1 ½ years before a vacancy becomes available. Tenants pay no more than 30 percent of their annual income for rents (Cole 2004).

The Special Needs Housing includes group home beds, transitional units, and HUD 811 housing. At present, the Town of Glocester has only group home beds that are residential facilities licensed by the RI Department of Children, Youth and Family and the RI Mental Health, Retardation and Hospital agencies (RIHMFC 2004). The disclosure of information regarding group home addresses is unlawful, thus obtaining information about these facilities is difficult.

4.2 Affordable Housing Agencies and Tax Exemptions in Glocester

1. The non-profit Glocester Housing Authority is the only affordable housing agency in Glocester. It manages 62 units of subsidized public housing for the elderly and handicapped residents at Laurel Crest and Pine Meadow, as discussed above.
2. The Town of Glocester offers several tax exemptions for qualifying residents. In order to make housing more affordable to some qualifying residents in Town, the tax assessor provides tax exemptions to residents who face some sort of hardship due to disability, age or income. Residents who qualify for tax exemptions can have a portion of or all of their taxes rescinded to lessen the burden of living in Glocester (Valentine 2004). A further summary of these tax exemptions are provided as follows:
 - a. **The Elderly Tax Exemption** is for qualified seniors who must be 65 years of age by December 31st with no income requirement or be 65 years old or older as of December 31st with a combined adjusted gross taxable household income less than \$20,990, excluding social security for the subsequent tax roll. There are currently 463 Glocester residents who receive this tax exemption.
 - b. **The Disability Tax Exemption** is for residents who can provide a Social Security Disability Determination Award Letter and have their physician certify their disability. Annual certification of the disability is required. There are currently 86 Glocester residents who receive this disability.
 - c. **The Veteran's Tax Exemption** is for residents who have served during particular qualifying Veteran Exemption Service Dates. Unmarried widows or widowers of eligible veterans are also eligible for this tax exemption. National Guard does not qualify unless they were activated. There are currently 606 Glocester residents who qualify for this tax exemption.
 - d. Glocester also offers the **Veterans Disability Tax Exemption**, in order to qualify, a resident must be 100 percent disabled, service connected and is unable to work due to the disability. A signed statement from the Veteran's Administration stating the person is 100 percent disable service-connected, unable to work and the reason for the disability must accompany the application. There are currently 10 Glocester residents who receive this tax exemption.

- e. The Town of Glocester offers a **Blind Exemption** for those residents who are legally blind and certified by their eye physician. There are currently 11 residents who receive this tax exemption.
- f. The **Poverty or Infirmary Tax Exemption** is offered to those residents who qualify by an income test, the household income may not exceed the national federal poverty level for that size household in effect at the same time of eligibility determination and a net asset test; one must have more than \$5,000.00 in net assets. There are currently 3 residents who receive this tax exemption.

4.3 Western Rhode Island Home Repair

Glocester and Scituate joined the Foster Home Repair Program in 1987 and formed the Western Rhode Island Home Repair Program (WRIHRP), a tri-town consortium. The consortium has an executive board comprised of members from each participating community and a program manager who is responsible for overall administration and project completion. This program was initiated in Foster in 1984 to use federal Community Development Block Grant (CDBG) funds to fund a local home repair program. It provides income-eligible homeowners with funds to complete a variety of home upgrading and improvements, such as renovations, electrical and plumbing upgrading, and improvements to heating systems, etc.

CDBG funding must be used for eligible activities, including: housing; economic development; community facilities and services; slums and blight; and planning that primarily benefit LMI families. The WRIHRP office is contracted to oversee the operation and administration of the Town’s CDBG programs. Glocester has received a total of \$375,000 in CDBG funds since 2000. Glocester submits individual grant applications to WRIHRP on an annual basis for consideration and action. Numerous large and small-scaled projects related to the elderly have been undertaken, as have various housing rehabilitation projects. For example, 25 home repair projects were supported with \$90,000 in 2001, an average of \$2,778 per project. Grants up to \$4,000.00 are available to eligible low and moderate-income owner applicants for covered home repairs and improvements (Tetreault 2004).

Fiscal Year	Amount	General Description	Beneficiaries
2000	\$85,000	<ul style="list-style-type: none"> • Installation of heating systems • Handicap access • Roof, window, chimney, well, plumbing, electrical and septic repairs 	<ul style="list-style-type: none"> • Income eligible singles and families
2001	\$90,000	<ul style="list-style-type: none"> • Boiler replacements • Roof, septic, well, plumbing, and walk-way repairs 	<ul style="list-style-type: none"> • Income eligible singles and families
2002	\$100,000	<ul style="list-style-type: none"> • Roof, septic, electrical, chimney, ventilation, plumbing repairs • Window replacements • New well • Boiler & heating unit replacements 	<ul style="list-style-type: none"> • Income eligible singles and families
2003	\$100,000	<ul style="list-style-type: none"> • Roof, septic, window, electrical, plumbing, heating system repairs 	<ul style="list-style-type: none"> • Income eligible singles and families

TOTAL	\$375,000	
Source: Tetreault 2004, Western RI Home Repair Documents 2004		

In addition to the home repair program, CDBG funds on a yearly basis go towards the Glocester Food Pantry. The Pantry provides food and holiday meal vouchers to low and moderate-income families. In 2000 the food pantry assisted 71 households or 215 residents and in 2001 the number of assisted decreased slightly to 60 households or 144 individuals.

4.4 Rehabilitation of Existing Housing Stock

The Town of Glocester has a rich history of historic buildings and properties. Over 17 percent of the Town’s housing stock was constructed in 1939 or earlier. Many of these buildings are located in historic Chepachet Village and on the main roads of Town. Any housing strategy must recognize the importance of these older homes and integrate them into the future plans for housing rehabilitation and reuse. Additionally, there are many small cottages around the many lakes of Glocester that were originally used as summer homes. Most of the cottages are no longer being used as vacation homes and many have already been converted into year-round winterized homes although there are still several cottages that have the potential to be converted to affordable housing.

The Town should proactively guide affordable housing rehabilitation efforts to certain areas that can best accommodate higher densities. Although only one percent of the Town is considered high density and there are limited, if any, town services within this area, it could be a mutually beneficial to work with public, private and non-profit developers to purchase and rehabilitate historic structures and older buildings and convert them to affordable housing. A more in depth account of affordable housing possibilities should be conducted by the Affordable Housing Advisory Board.

CHAPTER FIVE: PROJECTION OF LOW AND MODERATE INCOME HOUSING NEED

5.1 Estimates of Future Housing

This section provides differing estimate of the number of affordable housing units needed to achieve the 10-percent requirement for affordable housing in Glocester. The Act, as amended in 2004, requires 10 percent of the Town's year-round housing units to qualify as low or moderate-income housing. At the present time, the Town has 78 such units. Ten percent (10%) of the Town's 3,644 year-round housing units (U.S. Census 2000) require a total of 364 units, or a deficit of 286 units. In order to encourage the construction of enough affordable units to reach the ten percent goal "within a reasonable period of time," the Affordable Housing Plan must adopt policies and identify strategies that will, if successfully implemented, put the Town in compliance with the requirements of the Act (Handbook 16, op.cit., p.IV-19) .

Rhode Island Housing Mortgage Finance Corporation had prepared a template worksheet (Table 25) that estimates the number of LMI units needed by 2020 to reach the 10 percent requirement. (RI Housing 2003). The worksheet provides four growth scenarios that estimate the number of low/moderate units that would need to be constructed annually to reach the 10 percent goal. The town would need to construct 18 to 20 new LMI units per year over a 20-year period. Using any of these estimates, the Town would have to limit 34 to 50 percent of the current annual housing units built to qualified LMI housing. If these units are constructed in addition to the estimated annual average of new housing starts of 45 units per year, this will put a severe strain on the ability of the Town to manage the impacts created by the influx of new housing. The town must address the impacts of additional new LMI housing as part of its overall growth management program.

With the current rate of building permits issued (about 45 units per year over the last four years), the Town can expect to have approximately 4,544 housing units by the year 2020; this number would mean that Glocester would need 454 affordable units. To reach that number of LMI units, at least 19 new LMI units would have to be built per year in Glocester.

In another scenario, if Glocester builds new housing units at a rate equal to the 1990s (about 36 units per year), the Town's total housing stock in the year 2020 will be approximately 4,356 housing units. Ten percent of that number is 436 LMI units. In order to reach that number of low and moderate units, 18 new low and moderate units would have to be built in Glocester each year; that would equate to 50 percent of all housing units permitted in Town during each of the next 20 years to be LMI units.

If Glocester builds new housing at a rate equal to the 1980-1990 average, approximately 48 units per year, the Town's housing stock in the year 2020 will be around 4,600 housing units. Ten percent of that number is 460 LMI housing units; to reach that number of units, 19 LMI units would have to be built in Glocester each year.

Those LMI housing units would represent 40 percent of all housing units permitted in Glocester during each of the next 20 years.

In the 1980s Glocester witnessed a high rate of development, about 60 units per year, that has not been seen since. If Glocester goes through another period of growth like this, the Town's total housing stock in the year 2020 will be 4,844. Ten percent of that number is 484 LMI housing units, and to reach that number, 20 LMI housing units would have to be built each year. Those LMI units would represent 34 percent of all housing units permitted in Glocester during each of the next 20 years.

TABLE 25 – GLOCESTER HOUSING STATUS					Most Recent Building Rate	Slow Growth	Moderate Growth	High Growth							
					If Glocester builds new housing at a rate equal to the LAST 3 YEARS, the town's total housing stock in the year				If Glocester builds new housing at a rate equal to the 1990s, the town's total housing stock in the year				If Glocester builds new housing at a rate equal to the 1980-1999 average, the town's total housing stock in the year		
					2020	2020	2020	2020							
<u>Low & Moderate-Income Housing Status</u>					will be	will be	will be	will be							
Total Housing Stock as of Census 2000 (seasonal units not included)					4,544	4,356	4,600	4,844							
Required 10% LMI units					454	436	460	484							
Total LMI Units (February 2004)					78										
Current LMI %					2.14%										
Additional LMI Units Needed to Reach 10%					286										
					19	18	19	20							
					new LMI units would have to be built in Glocester each year.	new LMI units would have to be built in Glocester each year.	new LMI units would have to be built in Glocester each year.	new LMI units would have to be built in Glocester each year.							
<u>Building Permit History</u>															
					1980 - 1989	1990 - 1999	1980 - 1999								
Single Family					560	334	894								
Multifamily					40	22	62								
Total Units					600	356	956								
Average per yr.					60	36	48								
					Those LMI units would represent	Those LMI units would represent	Those LMI units would represent	Those LMI units would represent							
					42%	50%	40%	34%							
					of all housing units permitted in Glocester during each of the next	of all housing units permitted in Glocester during each of the next	of all housing units permitted in Glocester during each of the next	of all housing units permitted in Glocester during each of the next							
					20	20	20	20							
					years.	years.	years.	years.							
2000-2003															
Single Family						181									
Multifamily						0									
Total Units						181									
Average per yr.						45									

5.2 The Consolidated Plan

Demand for affordable housing must also be examined in terms of meeting local affordable housing needs. The Town must plan its affordable housing strategies to encourage production of the types of housing that are most needed by the community. These strategies must also bear a direct relationship to the State's five-year Consolidated Plan. This five-year plan is based on a review of the State's housing market and housing, homeless and community development needs. The State of Rhode Island 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 and state housing needs identified in the housing element and the Consolidated Plan. The Consolidated Plan identifies unmet regional and statewide housing needs as follows:

- 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
- Homeowners
 - Moderate income (51-80% MFI)
- Homeless
- Special Needs
 - Frail elderly
 - Disabled persons
 - People living with HIV/AIDS
 - People transitioning from institutional care

5.2.1 The Local Housing Needs in Glocester

The U. S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) database provides municipalities way to examine housing need and problems of residents at all income levels. It is important to note that there are some minor differences between the CHAS and the U.S. Census. CHAS data reports 3,479 total Glocester households while the U.S. Census reports 3,559 total Glocester households.

The 2000 CHAS data reveals that of Glocester’s households, 25.0 percent, or 867 households, face some type of housing problem. The term “housing problem” is defined as households forced to spend more than 30 percent of their income on housing and/or living in substandard conditions. (Substandard conditions are defined as facilities without complete kitchen or bathroom facilities.)

Table 26 below summarizes the CHAS data by listing the number of households having housing problems by type. In general, the following interpretations have been extrapolated from this data:

- Since most of the housing in Glocester is owner occupied, the majority (90%) of the housing problems are owners. Renters comprise nearly 10% of the housing problems.
- 84 of the 451 rental units (18.6% of total rental units) and 783 of the 3,028 homeowner units (25.8% of total owner units) that may have some type of housing problem.
- The data is important when examining the housing needs of low/moderate income households in Glocester (those earning less than 80% of the AMI of \$58,964 or \$47,171). The table shows a stronger possible need for housing among the Town’s residents (renter and owners) who have a household income less than or equal to 30 percent of AMI, Town residents (renters and owners) who have a household income between 30-50 percent of the AMI, and Town residents (specifically owners) who have a household income between 50-80 percent of the AMI.
- Over three-fourths of those residents who qualify as very low-income (income is less than 30% of MFI (median family income)) may have a housing problem.
- Small low/moderate income households (2 to 4 occupants) probably experience a higher proportion of the housing problem (54%) than the other types of households (43 small household renters and 465 small household owners).
- Of those Glocester households who are assumed to be experiencing a housing problem, 59 percent earn less than 80 percent of the median family income while 41 percent of households (who are all homeowners) experience a housing problem earn greater than 80 percent of the median family income.

The 2000 Glocester CHAS Data is in its entirety in Appendix A.

Household by Type & Income	RENTERS				TOTAL
	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	
Household income <=30% MFI	19	4	10	4	37 (4.2%)
Household income >30 to <=50% MFI	0**	35	N/A*	8	43 (5.0%)
Household income >50 to <=80% MFI	0	4	N/A	0	4 (0.4%)

Household income >80% MFI	0	0	0	0	0
TOTALS	19	43	10	12	84 ² (9.7%)
OWNERS					
Household income <=30% MFI	58	47	10	8	123 (14%)
Household income >30 to <=50% MFI	8	55	4	8	75 (8.6%)
Household income >50 to <=80% MFI	25	150	24	33	232 (27%)
Household income >80% MFI	20	213	40	80	353 ¹ (41%)
TOTALS	111	465	78	129	783 ³ (90%)
TOTAL HOUSEHOLDS with Housing Problem				867	
Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data					

NOTES:

- *N/A = There are zero households within a particular income bracket.
- ** 0 = There are people who fell within a particular income bracket but none of the households had any housing problems.
- ¹ The 353 homeowners earning more than 80% of median income would not be eligible for housing assistance under current federal or state housing assistance programs.
- ² The proportion of renter-occupied units with housing problems = 84 renter units/451 total renter-occupied units in Glocester (18.6%).
- ³ The proportion of owner-occupied units with housing problems = 783 owner units/3,028 total owner-occupied units in Glocester (25.8%)

If the current affordable housing stock is considered, some 78 affordable housing units have already been constructed. This would leave a total of 789 housing units that would need to be constructed in order to address all of the households assumed as having housing problems in this computer generated model.

Household Type	CHAS Need	Existing Supply	Future Need	% of Future Need
Elderly Rental	19 (2%)	62	-43	N/A ¹
Elderly Owners	111 (13%)	0	111	14%
Family Rental	53 (6%)	0	53	7%
Family Owners	543 (63%)	0	543	69%
Other Rentals	12 (1%)	16	-4	N/A ¹
Other Owners	129 (15%)	0	129	17%
TOTALS	867	78	789	
Note: ¹ N/A = future need has already been fulfilled				
Source: RI Housing 2004 and CHAS Data 2004				

Table 27 above is based on the CHAS data discussed previously and indicates a projection of possible affordable housing development in Glocester that addresses the needs discussed in this chapter. The column “CHAS Need” is based on Table 26 and is supported by computer-generated assumptions and not by actual factual knowledge of these 867 households. The “Existing Supply” is the number and type of housing units

Glocester currently has, “Future Need” equals “CHAS Need” minus “Existing Supply,” and “% of Future Need” is the household type’s future need divided by the total future need.

It is not reasonable to expect the Town to address all of the housing needs immediately, therefore the strategies chosen will have the greatest impact in the shortest amount of time. Therefore, the Town will prioritize its efforts to address these needs. Home ownership programs were identified as having greatest need based on the existing tenure of residents. The CHAS data shows “families” comprise 69 percent of the need and for “other owners” represent 17% of need. While the data indicates that the greatest need is for family ownership, as shown in Table 27, regional and statewide needs indicate a strong demand for affordable rental housing for both small and large households and other groups (Consolidated Plan). The Glocester Housing plan will attempt to address this regional and statewide need by placing emphasis on rental housing.

5.2.2 Regional Housing Needs

In addition to analyzing the local housing needs, it is important to evaluate and compare the local needs to the regional and state housing needs as well. Table 28 below compares the number and percent of households assumed from the CHAS information to be having housing problems in Glocester, the Western Rhode Island Housing Market and Rhode Island. Glocester shows a slightly higher percentage of households with possible housing problems compared to the region; compared to the state, Glocester shows a lower percent of housing problems. The state has the highest percent of renter housing problems compared to the region and Glocester; Glocester renter households show half as many housing problems as the region. Comparing owner households, the percent of Glocester owner households is slightly higher than the region yet lower than the state average.

Table 28 - Housing Problems at the Local, Regional and State Level			
	Glocester	WRIHM	Rhode Island
Total Households	3,479	30,648	408,381
Households with Housing Problems	867	7,271	126,967
% of Total Households with Housing Problems	24.9%	23.7%	31.1%
Total Rental Households	451	5,235	163,252
Renter Households with Housing Problems	84	1,684	63,382
% of Total Renter Households with Housing Problems	18.6%	32.2%	38.9%
Total Owner Households	3,028	25,413	245,129
Owner Households with Housing Problems	783	5,587	63,585
% of Total Owner Households with Housing Problems	25.8%	22.0%	26.0%
Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data 2004			

Further analyzing the housing problems amongst different income brackets, Table 29 compares the renter-occupied households between Glocester, Western Rhode Island Housing Market and Table 30 compares owner-occupied households. Both of these tables include the same data that was discussed in Table 26 but the following tables break down the information further although discussing the households by income with housing problems only. In general, the following trends appear from the data:

- Table 29, Housing Problems for Renter-Occupied Households, indicates that Glocester has the smallest percentage of housing problems in all categories except small related households with incomes of 30% to 50% MFI and large related households with incomes less than 30% of MFI. The reason Glocester may have low percentages is due to the small number of rental units in Glocester. Table 30, Housing Problems for Owner-Occupied Households, indicates that Glocester has highs and lows in terms of percentages and is more random than the renter households. All Glocester small-related income groups show a higher percentage of housing problems than both the region and the state.
- Table 30 shows that nine out of sixteen groups of owner-occupied Glocester households may have the highest percentage of housing problems.

These statistics are highlighted in red on the following page.

5.3 The Glocester Community Survey

In May 2004, the Planning Department mailed out a survey to 1,850 residents asking for their response on a variety of community topics and services, including housing. The results of the 2004 Community Survey demonstrate that Town officials need to educate the residents of Glocester about affordable housing. Thirty-five percent of respondents think Town officials should encourage affordable housing for Glocester residents with low and moderate incomes and most people thought the elderly and young families were most in need of housing in Glocester. The overall opinion of the residents is there is already an adequate amount of housing in Glocester and most would like to see the Town implement an ordinance to regulate the number of new housing units built annually.

Table 29 - CHAS Analysis Summary of Glocester, Western RI Housing Market and Rhode Island for Renter-Occupied Households

Household by Type & Income	Elderly 1 & 2 Member Households			Small Related (2 to 4)			Large Related (5 or more)			All Other Households		
	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island
	RENTERS		RENTERS	RENTERS	RENTERS	RENTERS	RENTERS	RENTERS	RENTERS	RENTERS		
Household Income <=30% MFI	2.20%	4.88%	7.56%	0.46%	3.33%	9.05%	1.15%	0.77%	2.21%	0.46%	3.33%	8.17%
Household Income >30% to <=50% MFI	0	1.47%	3.35%	4.04%	2.78%	4.77%	N/A	0.11%	1.54%	0.92%	3.11%	4.52%
Household Income >50% to <=80% MFI	0	0.06%	1.33%	0.46%	1.40%	1.73%	N/A	0.40%	1.10%	0	0.87%	2.35%
Household Income >80% MFI	0	0.06%	0.36%	0	0.19%	0.71%	0	0.14%	0.76%	0	0.28%	0.42%

Source: State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Data

Table 30 - CHAS Analysis Summary of Glocester, Western RI Housing Market and Rhode Island for Owner-Occupied Households

Household by Type & Income	Elderly 1 & 2 Member Households			Small Related (2 to 4)			Large Related (5 or more)			All Other Households		
	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island	Glocester	WRIHM	Rhode Island
	OWNERS		OWNERS	OWNERS	OWNERS	OWNERS	OWNERS	OWNERS	OWNERS	OWNERS		
Household Income <=30% MFI	6.69%	6.37%	6.97%	5.42%	2.41%	2.13%	1.15%	0.54%	0.42%	0.92%	2.48%	1.41%
Household Income >30% to <=50% MFI	0.92%	5.38%	4.22%	6.34%	5.27%	2.86%	0.46%	1.40%	0.95%	0.92%	2.28%	1.45%
Household Income >50% to <=80% MFI	2.88%	2.43%	2.68%	17.30%	12.52%	7.30%	2.77%	3.59%	2.02%	3.81%	5.17%	2.77%
Household Income >80% MFI	2.30%	1.95%	1.72%	24.57%	15.72%	7.95%	4.61%	4.08%	2.20%	9.23%	5.25%	3.03%

Source: State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Data

5.4 Reaching the 10 Percent Affordable Housing Level

Under the current provisions of the Low and Moderate Income Housing Act, Glocester 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. To reach the ten percent goal within 20 years, under the current law, Glocester will have to add 394 units of housing as shown in Table 31. The total housing units are estimates using the most recent building rate, which has averaged 45 units per year for the last three years. This table represents the number of affordable housing units that Glocester currently has and will need to build and/or rehabbed in order to reach the ten percent goal. Currently there are 78 LMI housing units. To reach the state mandated goal of 10 percent, the Town would need to build about 181 low and moderate units through 2014 and an additional 213 units by the end of 2024, assuming that the Town continues growing at its current pace.

Year	Total Housing Units	Low & Moderate Housing Units	Add'l Low & Moderate Units (from 2004)	%-Low and Moderate
2000	3,644	72	0	1.97%
2004	3,797 ¹	78	0	2.14%
2014	4,318(est.) ³	259 (est.)	181	6.0%
2024	4,723 (est.) ³	472 (est.)	394	10.0%
At Build-Out	7,203 ²	720	642	10.0%

Assumptions:

1. The 2004 total housing units is an estimate from the Building/Zoning Official Office record of new building permits, not including seasonal housing units.
2. A build-out estimate of 7,203 total housing units is based upon a land capacity analysis from the Glocester 2001 Comprehensive Plan.
3. The 2014 and 2024 total housing units are estimates using the most recent building rate (45 units per year).

Source: Glocester Comprehensive Plan 2001

Since the Town has reached two percent affordable housing units, Glocester should be capable of reaching six percent affordable housing in ten years and then attaining ten percent affordable housing by 2024. In order to reach the six percent goal by 2014, an additional 181 housing units must be built followed by 394 units to be built between 2015-2024, assuming that the recent building rate continues. Affordable housing units built between 2004-2014 are less than the number needed between 2015-2024. During the first few years, the Town will need to address the administrative and regulatory framework in order to permit the affordable units to be produced. Distribution of these units will be mostly among the “family” housing units and then “Other” housing units. The above table suggests estimated projections, and should be used as a starting point in order to get on target to the ten percent goal.

The following table demonstrates how the needed affordable housing units would be distributed across family, elderly and other household types.

Table 32 – Housing Units by Occupant Needed to Reach 10-Percent Goal

Household Type	Proportional Need for $\leq 80\%$ AMI projected by 2000 CHAS	# of LMI Units Needed by 2024 Existing (=472* x CHAS %)	Supply	Future Need (=2000 CHAS proportion - existing supply)
Elderly (110/514)	21.40%	101	62	39
Family (343/514)	66.73%	315	0	315
Other (61/514)	<u>11.87%</u>	<u>56</u>	<u>16</u>	<u>40</u>
Total LMI units	100%	472	78	394

*See below. Based on annual projected growth of 45 units/yr; assumes 3,644 yr-rnd units as of 2000 Census plus 179 units added through Dec 2003 (p. 30).

3644 (yr-rnd units as of 2000 Census)
179 (units from 2000-2003)
3823 (assumed starting Jan 04)
900 (45 units X 20 yrs)
4723 (assumed units 2024)
X 10% LMI units goal
472.3 projected LMI goal for 2024

The Town will develop strategies to address the proportional housing need of eighty percent or less of AMI as indicated in the 200 CHAS. The new housing will require the development of approximately 200 additional affordable housing units every ten years to reach the ten percent standard within twenty years. Of the new units needed, the town would need 39 elderly, 315 family and 40 other units of housing for a total of 394 future LMI units. Since the majority of housing units needed are for families, the town’s strategy will focus on the creation of family units.

CHAPTER SIX: GOALS AND STRATEGIES

Goals and strategies of this Affordable Housing Plan are developed through a number of meetings with the Planning Board and Town Council. These goals are the basis of the strategies that will be implemented by actions of this plan. The Town of Glocester's affordable housing goals are:

6.2 The Basis for Housing Policy

The Town of Glocester, like many communities in Rhode Island, is faced with numerous growth pressures. Glocester has become a very desirable place to live due to the rural character as well as close proximity to Providence, access to major roadways, and employment centers in areas such as Smithfield. This Plan is designed to serve as a guide for Glocester in providing a housing stock that meets the housing needs of the workforce population, as well as, the entire resident population.

In the summer of 2002, the Town prepared a Growth Management Study. This study considered the demands that current and future residential development will have on town facilities and services. The study recommended a number of techniques to reduce the costs of development on the Town. One technique suggested was impact fees for market rate residential units. This approach allows for planned development while recognizing a financial link between development and town facilities (Anthony 2002).

After a review of the Comprehensive Plan's Housing Element, and in anticipation of future growth management measures, the following vision, goals and policies are presented. The vision, goals and policies will be worked into the update of the Comprehensive Community Plan for 2005.

6.3 Vision and Goals

The Glocester Comprehensive Community Plan's current vision states, "A guide to actions for sustained community development; for the community, the current and future residents and their families

In addition to the Plan's vision, a new vision, specifically geared toward the housing element should be incorporated into the Comprehensive Plan. The Vision for the Housing Element should incorporate the Town's current conditions as well as what is needed to meet state regulations while maintaining Glocester as a desirable place to live, for example:

"The vision for housing is to maintain and enhance the quality of life of the Town, while providing housing to meet Glocester residents's needs without jeopardizing the qualities that make Glocester a desirable place to live. The supply of housing must be within the limits of available resources, while meeting the Town's fair share housing needs and increasing affordable housing opportunities to all ages and income groups and family sizes."

In order to implement the current vision of the Gloucester Comprehensive Plan, the housing element contains four major goals and seven different objectives and policies to implement the vision. The four goals are:

1. Maintain, protect and enhance Gloucester's desirable living attributes;
2. Allow a full range of housing options, including style, setting, cost and location;
3. Encourage the provision of innovative housing layout, design and living arrangements that allow affordability, choice and compliance with the state building codes for accessibility; and
4. Remain flexible to current and future economic, social and environmental characteristics by allowing housing opportunities for all citizens (Gloucester Comp. Plan 2001).

It is recommended that the Town add the following goals and objectives in order to more clearly as well as more effectively state actions that will:

1. Encourage the upgrade of deteriorating and substandard housing;
2. Provide opportunities for new housing that is geared to the needs of all segments of the population and;
3. Address the documented need for affordable housing opportunities.

The following goals and associated policies are recommendations based on the data inventory provided in previous chapters of this plan, projections and research. The goals are broad statements of the Town's long-range housing objectives. Policies are action-oriented strategies intended to achieve the stated goals. In order for the following goals, recommendations and policies/strategies to work, there must be the following:

1. Public Support;
2. Effective organization and communication among all those involved;
3. Appropriate tools and regulations put in place;
4. Financial resources.

If these four conditions are not met and executed there is less chance that Gloucester will see any changes implemented (Grow Smart 2003).

6.4 Affordable Housing Strategies:

- 6.4.1** Revise zoning to promote affordable housing and housing that meets the needs of Gloucester's residents.
- 6.4.2** Identify locations for affordable housing through rehabilitation, adaptive reuse and new construction.
- 6.4.3** Strengthen partnerships and build community support for affordable housing
- 6.4.4** Identify existing and new resources for affordable housing

CHAPTER SEVEN: AFFORDABLE HOUSING STRATEGIES

The Town has identified specific strategies and actions to attain the ten percent threshold requirement for affordable housing. The following strategies have been identified as reasonable opportunities to reach or exceed the required 10-percent threshold (or 394 units) of affordable housing in the next 20 years without compromising the Town's character and sense of place.

The following strategies have been developed with the intention that they will allow Glocester to meet the housing needs of our current and future residents. All subsidy programs, including municipal programs that are identified in this plan are based on the HUD income guideline for affordability. We have organized the affordable housing actions as they relate to the five strategies:

7.1 Revise Zoning to Promote Affordable Housing and Housing that Meets the needs of Glocester's Residents.

7.1.1 *Inclusionary zoning:* The fundamental purpose of inclusionary zoning is to allow the development of affordable housing to become an integral part of overall development taking place in Town; this type of zoning allows below-market housing in future market-level developments. Incentives to developers are designed to facilitate the achievement of these conditions or objectives are often included (Stegman and Holden 1987, 50). The details of the incentives, include the exchange for developing a certain percentage of affordable units within a larger market-rate development, developers are given density bonuses. An inclusionary zoning ordinance will require developments over 5 lots (major subdivisions) have a minimum of 30 percent of new units to be affordable, and that these units will be bonus units provided in addition to the maximum number permitted under the current zoning density. For example, a 30 percent incentive in a 10-lot subdivision would yield 13 units, three of which would be affordable. There are many variations on this technique, including the option of allowing the developer to pay into an affordable housing trust fund instead of constructing the actual units in a particular subdivision (Town of Smithfield 2004). In situations where the number of LMI unit is not a round number, the town may decide to round up or down, allow the payment in lieu of the units, or even transfer and combine with units to/from another development. The ultimate goal of such a process is to establish a permanent stock of affordable housing units provided by the private market and at little or no financial cost to the Town. Since the Town has had limited experience with this zoning provision, we basing our estimates on our current development trends. **It is estimated that with Glocester's current rate of development, we can expect to have 2-3 major subdivisions per year in the future. With developments of over 5 lots each, the town can expect at least five (5) LMI Units per year for a total of 100 units in 20 years.**

7.1.2 Commercial Mixed Use Zone: Currently Zoning does not allow residential uses in the commercial zones. With this provision, we would amend zoning to allow for commercial mixed use as a by-right land use within the existing commercial zones B-1 & B-2. Specifically, in the commercial area located in the village of Chepachet, this provision would allow for the continuation the existing mixed uses and expand on this by integrating new units into the established fabric of the village. Since future residential development is not allowed, this provision becomes an incentive to commercial property owners. Anyone making use of this provision would be allowed one (1) market rate housing unit for every one (1) affordable unit in this zone. By allowing a one for one development, we see this incentive encouraging affordable housing in commercial zones. We have conducted a GIS analysis which estimated that there are 150 parcels, comprising over 200 acres of land that are at least partially within a commercial zone. Based on local knowledge of business property owners, we expect that there will be strong interest in allowing residential uses in the commercial zone. There are a number of barriers (to all property owners being able to utilize this provision, such as building lot constraints and owners willingness to participate in opportunity. We expect that twenty-five (25) percent (or 38 out of 150) of the potential parcels will be able to take advantage of this provision due to land constraints. Of the remaining 114 potential participants, we expect that thirty-three (33) percent would not participate due to owners reluctance leaving seventy-five (75) parcels who would participate. The expected density would allow for one unit per parcel that is currently exclusively a commercial use. **If one of 75 of the possible 150 properties establish one LMI unit each, this would create 28 LMI units over 20 years.**

7.1.3 Allow Two-Family Housing with lower lot area:

Two-family or duplex units are currently permitted with a special use permit wherever single-family units are allowed, but they require an additional two to two and one-half (2 ½) times the lot area than a single family dwelling in the same zone. As an incentive to the creation of LMI housing within two-family structures, the zoning ordinance shall be amended to grant a density bonus that permits two units in a structure on a 2-acre lot within the R-2 and A-3 Zones. Any vacant lot that meets the minimum dimensional requirements for a single-family structure would be eligible for an LMI duplex. For example, a lot that has 2 acres and 250 feet frontage, IE: a conforming lot in an R-2 Zone, could build one duplex as long as one unit is an LMI unit. However, a lot that is in the same zone that cannot meet frontage and/or area requirements would not be eligible. Any lot requiring variances, or that is otherwise non-conforming to zoning would not be eligible to participate in this provision. This would be a by-right use, provided that they are designed to be architecturally compatible with the neighborhood. The Town will develop guidelines to ensure

compatibility. In order to receive the lower minimum lot size, one of the two units must be restricted to remain affordable for at least thirty years.

Through a GIS analysis, it has been determined that the town currently has 497 parcels comprised of over 2,400 acres of land. If we conservatively assume only twenty-five percent participation and no further subdivision of parcels for the R-2 and A-3 Zones it is determined that 93 LMI units could be developed with this strategy. These parcels are currently vacant and not part of a Farm Forest and Openspace Program. We are projecting only 93 lots, but if we consider subdivision of larger parcels in both zones at 2 acres each and utilizing 75 percent buildability, with 25 percent participation, we have the potential of creating upwards of 232 LMI units using this strategy $(((2,470 * 0.75)/2)*0.25)$.

DUPLEX STRUCTURES (Existing Zoning)

Zoning (acres)	2	3	TOTAL
Area	336	2,134	2,470
# of Parcels	73	424	497
Buildability of Parcels	0.75	0.75	0.75
Expected Participation	0.25	0.25	0.25
# LMI Units	14	80	93

Considering only the existing vacant parcels (497) for development of a duplex unit, it is anticipated that 75% of the parcels can support development and that only 25% of the eligible parcels will participate, we would create 93 LMI units using this strategy.

7.2 Identify Locations for Affordable Housing through Rehabilitation, Adaptive Reuse and New Construction:

7.2.1 Identify parcels for the construction of new affordable housing within the Town. The Town has identified existing and former gravel excavation sites as potential locations for affordable housing (See MAP1 in appendix). Town officials have identified these areas in an effort to evenly distribute the low and moderate housing units throughout Town. Our experience has been that over a period of 5-10 years, depending on the intensity of removal, gravel banks are expended and other uses are sought for the land. We have made a practice of requiring a bond for reclamation of the land and we believe that development of affordable housing is a reasonable option for conversion of these properties. The Town has over 250 acres of land are now or formerly used as gravel operations. Because these areas are gravel banks, soils are excellent for development and any steep slope issues are resolved as part of the grading which occurs during the excavation. Since gravel operations are required to maintain a minimum three feet of cover over ledge and the water table, the town ensures that these areas can support development after excavation is completed.

Parcels that are within the R-2 & A-3 zones also retain the ability to mix Duplex homes in with the single-family homes within these areas. Historically, these parcels are developed slowly due to their value as gravel banks. Since many of these sites are currently active and they will not be fully excavated for years to come, we do not expect a considerable number to be converted quickly to residential development.

With these parcels located in the A-4, A-3 and R-2 Zones, an incentive of 30% over the current zoning would be granted for the development of affordable housing within these areas. The town would allow this density bonus (one unit out of every three units) exclusively for the development of affordable housing units. Any development of these parcels outside of this strategy would be subject to the Inclusionary Zoning, but would be governed by design standards that would ensure the development is laid out so that relates well to the environment and enhances the surrounding area.

Because of the time it takes to fully excavate a gravel bank, land constraints, zoning requirements, low land values and cost of road construction we have seen limited conversion of gravel sites in Glocester. Although large-scale development in former gravel banks has happened in neighboring communities, we have seen limited development of these parcels (7 lots created). One development was off Jackson Schoolhouse Road had limited frontage and resulted in two lots. A second development off Chestnut Hill Road was split into three lots. Another was off Ada Drive and is currently being converted into two lots for single-family homes.

In the past, these sites were slow to be developed. With this incentive, we expect that at least 11 percent of these existing abandoned or operating gravel banks will utilize this opportunity. **If 11 percent of these areas were developed with single-family affordable housing on two-acre lots, the Town would realize 4 LMI units in 20 years.**

- 7.2.1 Existing Mobile Home Parks:** There are two mobile home parks that contain a total of 142 sites (units of housing). Since many families of low to moderate income occupy these housing units, it is expected that with a town tax exemption this housing could easily count toward the town's 10 percent requirement. Based on the past experience with owners of these parks, we expect that there would continue to be a willingness to participate in a program that converts these housing units to LMI units. Subsidies would be developed to lead to the rehabilitation or replacement of the housing unit. Once rehabbed or replaced, the unit through a land lease would have a 30-year deed restriction requiring only LMI occupancy. If at least ½ of the existing units took advantage of this opportunity, the town would yield 71 units of affordable family housing units. It is

anticipated that not all residents would be willing to participate in this program, so only a portion of the possible eligible homes are counted.

The town will enact a tax exemption for the rehabilitation or replacement of housing units within the existing mobile home parks. The exemption would be tied to the lease with the tenant of each permitted site and would be tied to the land of each site within the park. Due to funding constraints, we expect full implementation to take between 5 to 10 years. **The replacement of units would occur over a period of 5 to 10 years and would therefore result in an additional 71 units of affordable family housing.**

7.3 Strengthen Partnerships and Build Community Support for Affordable Housing:

7.3.1 Affordable Housing Advisory Board: Create an affordable housing advisory board to act as a catalyst for the creation of permanent affordable housing within the Town. The committee should have at least five appointed members to work with the Town Planner, Building/Zoning Official, Technical Review Committee, as well as with the Planning Board, Zoning Board, Gloucester Housing Authority, and Town Council. Membership may consist of citizens who represent the housing community such as real estate agents, housing professors from local universities, developers, and businesses for example, as well as others who have a direct interest in affordable housing. The general duties of the Affordable Housing Advisory Board include a variety of tasks: providing support and/or assistance for affordable housing throughout Gloucester by focusing on both subsidized and unsubsidized housing units, ensuring that the goals of the housing element are met, and research properties in the Town that could be potential sites for affordable housing units. Other tasks may include performing more in-depth research of the inventory of suitable sites for re-use of residential and nonresidential properties, conduct educational programs regarding affordable housing, assist Town officials with zoning amendments, determine whether the affordable housing units should be spread throughout the Town or grouped together, and administer/monitor the Affordable Housing Trust Fund along with other small tasks.

7.3.2 Northwest Affordable Housing Committee: It has been discussed with planning staff from other communities that affordable housing in rural areas could be addressed regionally in addition to locally. Work with neighboring communities to establish a regional affordable housing and redevelopment committee that will encompass the northwestern section of the state may prove beneficial to Gloucester as well as to Burrillville, Foster, and Scituate since all four towns are well below the ten percent threshold. This committee may oversee the creation of a HOME consortium as well as to provide assistance to each local affordable

housing task force. The planning staff of each community would work together to coordinate this committee.

7.3.3 *Educational and informative programs:* Educational and/or promotional workshops for both the public and private sectors will potentially break the myth that “affordable” housing is an issue affecting only the marginalized and poor. In order to minimize the stigma associated with affordable housing, and to reiterate the need for more affordable housing within the Town, an educational workshop should be developed for all interested parties. The current residents of Glocester should have access to information about affordable housing, such as an informational website on affordable rental and homeownership opportunities.

7.3.4 *Seek out untapped community support for affordable housing:* The Town should seek out the support of private residents, churches, local businesses, civic organizations, and area non-profit organizations for affordable housing.

7.4 Identify Existing and New Resources for Affordable Housing:

7.4.1 *Accessory apartments:* The town currently has an in-law apartment ordinance. This ordinance is quite popular for families in new and existing structures. The town will broaden this provision in the zoning ordinance to allow for the creation of “affordable” accessory apartments. The town will revise the existing permitted “In-law apartments” to allow for “accessory apartments” (no family relation required) which will also allow for the creation of affordable units in accessory structures, garages, and barns. Currently in-law apartments must be attached to the primary dwelling and with this revision, accessory apartments would be allowed in un-attached structures.

Each new “affordable” unit will be deed restricted for LMI occupancy for a minimum of 30 years. A variety of resources will be used to encourage development of these units. Tax exemptions & credits, affordable housing trust funds, as well as CDBG funds may be used to convert existing structures.

The current ordinance has encouraged the creation of in-law apartments for new and existing homes in the town. We have seen an increase in the number of applications for in-law apartments and expect this trend to continue with this revision. The Town has granted two (2) in 2002 and six (6) in-law apartments in 2003 and six (6) in 2004. By expanding this provision to allow accessory structures and also allowing unrelated occupants for the creation of affordable housing will increase the number of applications the Town will see in the future. **Assuming that six (6) units would be created annually, and if two (2) of the occupants of these units qualify as low/mod (30-year deed restriction), this would**

result in 2 new affordable housing units per year for a total of 40 units.

- 7.4.2 *Tax Sale Properties:*** The Town will establish a procedure for tax sale properties to be sold to non-profit developers for affordable housing development. If the town were to provide a method to give right of first refusal to non-profit housing developers to purchase these properties with deed restrictions that future use and/or development would create affordable housing units.
- 7.4.3 *Affordable Housing Trust Fund:*** The establishment of an affordable housing trust fund would be a treasury for funds generated specifically for the creation of affordable housing. The funds would go towards new construction, rehabilitation and/or preservation of affordable housing units. Funds would be generated through private donations, impact fees (if implemented), grants, state/federal funding, etc. The Affordable Housing Advisory Board should advise the Town Council and other Town officials as to where these funds should be allocated but the Town Council should approve all disbursements from the fund
- 7.4.4 *CDBG and Rehabilitation Tax Credit for Redevelopment:*** The Town of Glocester has a very dispersed and older housing stock. The rehabilitation of this housing is important because it can add to the supply of affordable housing without significantly increasing the total overall number of units in Town. The town will adopt a tax credit program for substantial rehabilitation of housing within the town and deed restricted as affordable for at least 30 years for persons earning $\leq 80\%$ AMI. Single family homeowners and landlords with apartments investing at least \$25,000 in health, code or safety improvements (including lead paint removal) will be eligible for a property tax credit of 10% of the cost of the improvements of approximately \$5,000 or a subsidy that would lead to the production of affordable units (To be determined at a later date.) that would be spread over five years. This tax credit could be used in conjunction with the town's home repair program.

The town receives \$160,000 in CDBG funds (2004-05) to assist income eligible (low/mod) individuals with a wide variety of issues. Of that, \$100,000 of the funding is used solely for the repair of homes. On an annual basis, the town assists 25 families with home repairs in order to keep their homes affordable and therefore allow them to stay in their homes. Since the town is already involved in using CDBG funds, we believe that an expansion of this program and the offering tax credits can be easily and effectively offered. It is expected that by combining these strategies, the town can effectively utilize these funding sources to maximize the impact of funding. **We expect that if at least 1/4 of the CDBG funding currently used qualifies under the affordable housing**

definition (30-year deed restriction limiting the property to LMI eligible occupants) along with a rehabilitation tax credit to maintain affordability in the future, we can expect to have 4 affordable housing units per year for a total of 80 units in 20 years.

- 7.4.5 Tax Exemptions:** The town currently grants tax exemptions to elderly, low-income individuals and people with disabilities. In the year 2004-05, the town exempted 245 elderly property owners. In addition, there is an exemption given to 10 legally blind individuals averaging \$1,376.00. Finally, there is a low-income exemption given out to 233 property owners averaging \$2,103.00. These exemptions are not counted toward the 10-percent requirement because they do not have a 30-year provision, and they are not given out for the creation or rehabilitation of housing. Since these tax breaks do make housing more affordable, the town will examine the exemptions and work toward having them count.

It is expected that by expanding on this offering, by creating a tax exemption for the establishing of affordable housing units will help keep the housing affordable for years to come. The town will establish an affordable housing exemption that is equal to the average of the low-income exemptions. Since the LMI units created must meet the definition of affordability, these units are expected to remain affordable for a period of 30 years or more. The owners of these units will receive the benefit of the tax exemption. It is expected that this program may overlap with current and proposed affordable housing strategies, but will ultimately assist in creating and maintaining LMI units in Glocester.

- 7.4.6 Building Permit Cap Ordinance:** Establishing a building permit cap would be specifically on market-rate housing and would exclude LMI housing units. The permit cap would control the rate of development in the town and keep the number of LMI units needed to reach the 10 percent requirement in check. If a building permit cap is not enacted, especially during the 20 years the Town has to get to the 10 percent threshold, the town's projected gains in reaching the 10 percent affordable housing goal could easily be stripped away because of new market rate construction.

Considering that Glocester does not have credit for "family" LMI units, the initial plan is to construct family housing. Over the last four years, the average number of single-family homes built per year is 45. If this continues while Glocester is conforming to the Low and Moderate Income Housing Act, the Town would witness immediate negative effects on existing facilities and resources in a manner inconsistent with the Glocester Comprehensive Community Plan. The overall intent of the building permit quota system is to equitably allocate a limited number of building permits over time thus allowing controlled growth in relation to

the existing and future capacity of the Town's facilities, services and school system.

7.4.7 *Impact Fee Ordinance:* The Rhode Island Development Impact Fee Act was enacted in July 2002, in that the General Assembly found that an equitable program was needed for the planning and financing of public facilities to serve new growth and development in the cities and towns in order to protect the public health, safety and general welfare of the citizens of the State. Cities and towns now have the authority to assess, impose, levy and collect fees for all new development within town limits. Unlike the other growth management techniques, impact fees are not primarily aimed at slowing the rate of development, but rather at compensating the Town for excess costs of development. Impact fees may result in slower growth rates in a slow market, but for the most part, the approach establishes the costs of providing municipal services, most notably school costs, and assesses these costs to the developer, either in a lump sum up-front payment or over a number of years (R.I.G.L Development Impact Fee Act 2000).

Although the feasibility of impact fees in Glocester must be researched to a greater extent, the idea of using impact fees may be worthwhile. An impact fee is a fee charged against new nonresidential and market-rate residential development to help offset the costs of new infrastructure required by the Town's growth. The problem with impact fees is the method of determining the value of local costs resulting from new development. However, with the proper research a fair impact fee system can be properly implemented.

Affordable housing waivers should be applied to the proposed impact fee ordinance where any residential project containing newly constructed units or substantially rehabilitated housing units that are affordable for low and moderate-income residents. For example, under Burlington, Vermont's current impact fee ordinance there is a 25 percent waiver of fees for any unit in a project that initially sells for a price that is affordable to households below 90 percent of the median income or that initially rents for a three year period for a price that is affordable for households below 75 percent of the median income. Fifty percent of the fees will be waived for that portion of a residential project that meets the dual test of initial affordability and continuing affordability (period of 99 years). Additionally, 100 percent of the fees will be waived for that portion of a residential project that initially sells or rents for a price that is affordable for households earning less than 50 percent of median income and that remains continually affordable (Burlington, VT Zoning Ordinance 2003). Currently the town provides subsidy that is not counted toward the 10 percent requirement. By allowing town credit for subsidies that fall short

of the 30-year requirement, it can increase the number of LMI units in the town.

7.4.8 *Create a monitoring program for deed restricted affordable units:* The town will create a program where all deed restricted affordable units will be monitored on an annual basis. This will ensure that affordable deed restricted housing units are not lost over time.

7.4.9 *Identify and evaluate other affordable housing options:* Other ways to create affordable housing will present themselves in the future. The town recognizes this fact and will carefully evaluate these opportunities as they may benefit Gloucester's affordable housing stock.

7.4.10 *Identify and Maximize funding possibilities for new housing development, and rehabilitation and improvements of the existing housing stock:* The most crucial factor in order to implement the number of affordable housing units is funding. Developers of affordable housing should make use of all of the state and federal resources, where applicable when considering affordable housing. Additional funding assistance is available to renters, and homebuyers.

- *The Developer's Handbook for Affordable Housing* distributed by RI Housing and the RI Housing website lists various funding resources the Affordable Housing Task Force can research in order to get money for affordable housing. Some of these resources include:
- Low Income Housing Tax Credits, Section 8 are family units and/or elderly units constructed or renovated by tax credits and Rental Assistance Funds that are issued each year.
 - Community Development Block Grant (CDBG) money is issued to each community based on need.
 - Targeted Loan Funds are deferred payment loans to encourage the construction or rehabilitation of affordable apartments.
 - HOME Investment Partnerships Program funds may be used for acquisition, rehabilitation, new construction and tenant-based rental assistance for affordable housing.
 - Family Housing Funding – Capital and operating funds are awarded to produce units of rental housing to ensure rents are affordable to families with children working at or near minimum wage.
 - Building Better Communities Fund – Capital funds are awarded for renovation or demolition of commercial or mixed-use properties re-use of vacant lots, and homeownership opportunities in neighborhoods designated for revitalization.
 - Neighborhood Revitalization Program provides grants of up to \$50,000 to encourage long-term planning around neighborhood revitalization issues.
 - Targeted Assistance Grant is money for improving affordable housing and its environment (RI Housing 2004).

The success of this plan and likelihood to which it becomes implemented hinges partly upon Rhode Island Housing Mortgage & Finance Corporation and their affordable housing programs (i.e. HOME Program, Neighborhood Revitalization Program, and LIHTC Program). Several of these programs can work together, leverage HUD subsidies and work to effectuate the Gloucester Affordable Housing Plan.

The tables below demonstrate the number of LMI units to be produced over time by the type of household anticipated to occupy the new units and LMI units for each strategy by ownership type and tenure.

Table 33 - Contribution by Development Strategy Over Time

DEVELOPMENT STRATEGY	TOTAL BY STRATEGY	CONTRIBUTION OVER TIME			
		YEAR 0-5	YEAR 6-10	YEAR 11-15	YEAR 16-20
Inclusionary Zoning	100	15	25	30	30
Commercial Mixed Use	28	4	6	8	10
Two-Family Housing	93	20	23	25	25
Identify Parcels	4	1	1	1	1
Trailer Parks	71	25	16	19	11
Accessory Apartments	40	5	8	12	15
Rehabilitation Tax Credits/CDBG	80	15	20	20	25
TOTALS	416	85	99	115	117

Table 34 – Contribution by Development Strategy and Household Type

DEVELOPMENT STRATEGY	TOTAL BY STRATEGY	CONTRIBUTION BY HOUSEHOLD TYPE					
		ELDERLY		FAMILY		OTHER	
		RENTAL	OWN	RENTAL	OWN	RENTAL	OWN
Inclusionary Zoning	100	0	8	10	77	2	3
Commercial Mixed Use	28	8	6	9	0	5	0
Two-Family Housing	93	19	7	38	25	4	0
Identify Parcels	4	0	0	0	4	0	0
Trailer Parks	71	0	8	9	45	0	9
Accessory Apartments	40	15	0	0	0	25	0
Rehabilitation Tax Credits/CDBG	80	0	7	30	28	0	15
TOTALS	416	42	36	96	179	36	27

CHAPTER EIGHT: IMPLEMENTATION PLAN

The table on the following page includes the policies described in the previous section; the number of affordable units each policy is expected to generate; the resources required to achieve the policy; the group and/or individual responsible for that specific policy; and the timeframe that each policy will need to obtain the ultimate goal of providing affordable housing units in Glocester.

RESPONSIBLE PARTY

TC = Town Council

PD = Planning Department

TS = Town Solicitor

TA = Tax Assessor

AHC = Affordable Housing Committee

TRC = Technical Review Committee (Town Planner, Building/Zoning Official, and Public Works Director)

PB = Planning Board

GHA = Glocester Housing Authority

WRIHRP = Western RI Home Repair Program

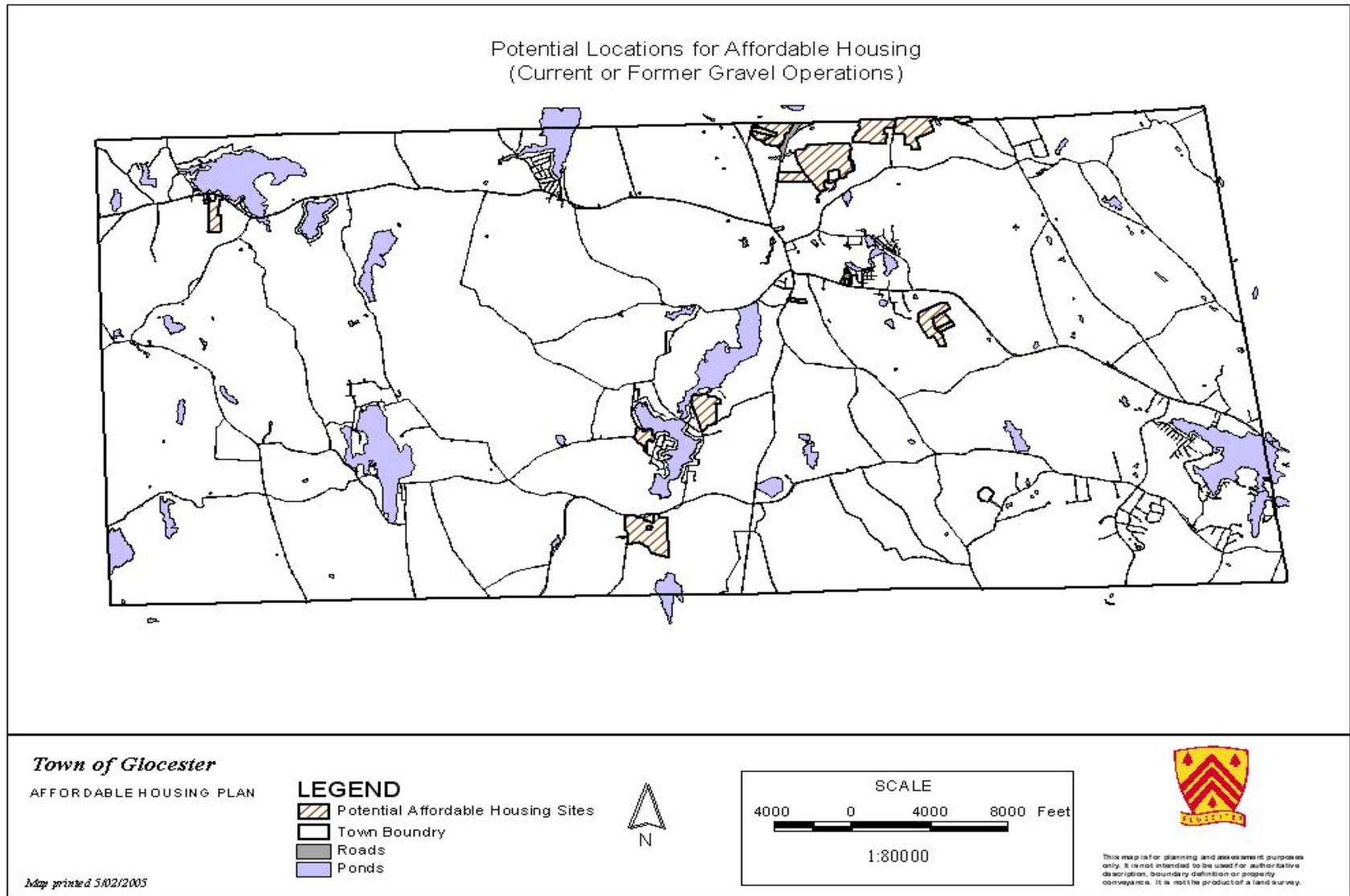
BZ = Building/Zoning Department

ZB = Zoning Board

Table 35 - Policies, Generated Number of Units, Timeframes, Resources and Responsible Party of the Affordable Housing Plan				
GOAL/ACTION	Units Created	Timeframe (Years)	Resources	Responsible Party
GOAL 1 - Revise Zoning to Promote Affordable Housing and Housing that Meets the needs of Gloucester’s Residents.				
Action 7.1.1: Inclusionary zoning.	5 units per year for a total of 100 units in 20 years	1	Grant	TC, PD,BZ
Action 7.1.2: Commercial Mixed Use Zone.	28 units in 20 years	1	Grant	TC, PD,BZ
Action 7.1.3: Two-Family Housing	93 units in 20 years	1	Grant	TC, PB, BZ
GOAL 2 - Identify Locations for Affordable Housing through Rehabilitation, Adaptive Reuse and New Construction.				
Action 7.2.1 Identify parcels for the construction of new affordable housing within the town.	4 units in 20 years	1	Grant	AHC, PB, PD, BZ
Action 7.2.2: Existing Mobile home Parks.	71 units in 5-10 years	5-10	No Direct Cost	AHC, PD, TS, TA, TC
GOAL 3 - Strengthen Partnerships and Build Community Support for Affordable Housing.				
Action 7.3.1: Affordable Housing Advisory Board.	Enables other efforts to be successful; keeps issue on public agenda	1	No Direct Cost	All parties
Action 7.3.2: Northwest Affordable Housing Committee.	Enables other efforts to be successful; keeps issue on public agenda	1-2	No Direct Cost	AHC, abutting towns
Action 7.3.3: Educational and informative programs.	Enables other efforts to be successful; keeps issue on public agenda	1-2	RI Housing	AHC
Action 7.3.4: Seek out untapped community support for affordable housing.	Enables other efforts to be successful; keeps issue on public agenda	1-2	RI Housing	AHC

GOAL 4 - Identify Existing and New Resources for Affordable Housing.				
Action 7.4.1: Accessory apartments.	40 units in 20 years	1	N/A	TC, PB, PD, AHC TA
Action 7.4.2: Tax Sale Properties.	Assists in creation of LMI units	2-3	N/A	TC, PB, ZB, AHC, TA
Action 7.4.3: Affordable Housing Trust Fund.	Assists in creation of LMI units	2-3	RI Housing	TC, PB, ZB, AHC
Action 7.4.4 Rehabilitation Tax Credit & CDBG Funded Projects.	80 units in 20 years	1-2	Combined CDBG funds	TC, PB, PD, WRIHR,
Action 7.4.5: Tax Exemptions.	Assists in the creation of LMI units	2-3	N/A	TC, PB, PD, AHC, TA,
Action 7.4.6: Building permit cap ordinance.	No units created	1	N/A	TC, PB, PD
Action 7.4.7: Impact fee ordinance.	No units created	1	N/A	TC, PB, PD
Action 7.4.8: Create a monitoring program for deed restricted affordable units.	No units created	1	N/A	PD, AHC
Action 7.4.9: Identify and evaluate other affordable housing options.	Enables other efforts to be successful; keeps issue on public agenda	Ongoing	N/A	TC, PD, AHC
Action 7.4.10: Identify and Maximize funding possibilities for new housing development, and rehabilitation and improvements of the existing housing stock.	Enables other efforts to be successful; keeps issue on public agenda	Ongoing	N/A	TC, PD, AHC

MAP 1



Appendix A - Housing Problems Output for -All

Households

Name of Jurisdiction: Glocester town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	56	54	10	20	140	166	110	24	34	334	474
2. Household Income <=30% MFI	27	4	10	8	49	93	51	10	12	166	215
3. % with any housing problems	70.4	100	100	50	75.5	62.4	92.2	100	66.7	74.1	74.4
4. % Cost Burden >30%	70.4	100	100	50	75.5	62.4	92.2	100	66.7	74.1	74.4
5. % Cost Burden >50%	55.6	0	100	50	59.2	41.9	76.5	100	33.3	55.4	56.3
6. Household Income >30% to <=50% MFI	29	50	0	12	91	73	59	14	22	168	259
7. % with any housing problems	0	70	N/A	66.7	47.3	11	93.2	28.6	36.4	44.6	45.6
8. % Cost Burden >30%	0	70	N/A	66.7	47.3	11	93.2	28.6	36.4	44.6	45.6
9. % Cost Burden >50%	0	20	N/A	33.3	15.4	5.5	59.3	28.6	36.4	30.4	25.1
10. Household Income >50 to <=80% MFI	29	54	0	24	107	74	245	34	37	390	497
11. % with any housing problems	0	7.4	N/A	0	3.7	33.8	61.2	70.6	89.2	59.5	47.5
12. % Cost Burden >30%	0	7.4	N/A	0	3.7	33.8	61.2	11.8	89.2	54.4	43.5
13. % Cost Burden >50%	0	0	N/A	0	0	0	10.2	0	21.6	8.5	6.6
14. Household Income >80% MFI	19	95	10	80	204	240	1,514	315	235	2,304	2,508
15. % with any housing problems	0	0	0	0	0	8.3	14.1	12.7	34	15.4	14.1
16. % Cost Burden >30%	0	0	0	0	0	8.3	14.1	6.3	34	14.5	13.3
17. % Cost Burden >50%	0	0	0	0	0	0	0.3	0	6.4	0.8	0.8
18. Total Households	104	203	20	124	451	480	1,869	373	306	3,028	3,479
19. % with any housing problems	18.3	21.2	50	9.7	18.6	23.1	24.9	20.9	42.2	25.9	24.9
20. % Cost Burden >30	18.3	21.2	50	9.7	18.6	23.1	24.9	10.2	42.2	24.6	23.8
21. % Cost Burden >50	14.4	4.9	50	6.5	9.5	9	5.5	3.8	11.4	6.4	6.8

Source: SOCDS CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Burrillville town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	233	172	26	128	559	294	64	20	77	455	1,014
2. Household Income <=30% MFI	170	109	18	78	375	134	14	0	38	186	561
3. % with any housing problems	64.7	78	100	82.1	73.9	66.4	100	N/A	73.7	70.4	72.7
4. % Cost Burden >30%	64.7	78	100	82.1	73.9	66.4	100	N/A	73.7	70.4	72.7
5. % Cost Burden >50%	47.1	59.6	77.8	56.4	54.1	29.9	100	N/A	63.2	41.9	50.1
6. Household Income >30% to <=50% MFI	63	63	8	50	184	160	50	20	39	269	453
7. % with any housing problems	60.3	54	100	50	57.1	25	80	100	100	51.7	53.9
8. % Cost Burden >30%	60.3	54	50	50	54.9	25	80	100	100	51.7	53
9. % Cost Burden >50%	6.3	0	0	0	2.2	6.3	80	0	51.3	26	16.3
10. Household Income >50 to <=80% MFI	33	164	22	54	273	145	410	139	129	823	1,096
11. % with any housing problems	12.1	8.5	63.6	7.4	13.2	17.2	42.7	60.4	89.1	48.5	39.7
12. % Cost Burden >30%	12.1	2.4	18.2	0	4.4	17.2	42.7	42.4	89.1	45.4	35.2
13. % Cost Burden >50%	0	0	0	0	0	0	12.2	0	34.9	11.5	8.7
14. Household Income >80% MFI	53	244	10	100	407	305	2,068	354	243	2,970	3,377
15. % with any housing problems	7.5	1.6	0	0	2	4.9	8.1	6.8	22.2	8.8	8
16. % Cost Burden >30%	0	0	0	0	0	4.9	7.7	6.8	22.2	8.5	7.5
17. % Cost Burden >50%	0	0	0	0	0	0	0.7	0	1.6	0.6	0.6
18. Total Households	319	580	58	282	1,239	744	2,542	513	449	4,248	5,487
19. % with any housing problems	48.9	23.6	69	33	34.4	22.7	15.6	25	52.6	21.9	24.7
20. % Cost Burden >30	47.6	21.2	44.8	31.6	31.5	22.7	15.3	20.1	52.6	21.1	23.5
21. % Cost Burden >50	26.3	11.2	24.1	15.6	16.7	6.7	4.7	0	20.7	6.2	8.5

Source: SOCDS CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Coventry town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	493	301	34	344	1,172	915	270	49	160	1,394	2,566
2. Household Income <=30% MFI	354	147	24	180	705	315	85	15	75	490	1,195
3. % with any housing problems	52	80.3	100	69.4	64	69.8	64.7	100	100	74.5	68.3
4. % Cost Burden >30%	49.2	80.3	83.3	69.4	62	69.8	64.7	100	100	74.5	67.1
5. % Cost Burden >50%	19.5	77.6	83.3	38.9	38.7	34.9	64.7	100	86.7	50	43.3
6. Household Income >30% to <=50% MFI	139	154	10	164	467	600	185	34	85	904	1,371
7. % with any housing problems	39.6	70.8	0	75.6	61.7	43.3	75.7	55.9	82.4	54.1	56.7
8. % Cost Burden >30%	39.6	70.8	0	69.5	59.5	41.7	75.7	55.9	82.4	53	55.2
9. % Cost Burden >50%	0	9.1	0	2.4	3.9	8.3	43.2	44.1	47.1	20.5	14.8
10. Household Income >50 to <=80% MFI	45	270	30	180	525	520	650	233	194	1,597	2,122
11. % with any housing problems	0	25.9	50	13.9	21	14.4	56.9	39.9	66.5	41.8	36.6
12. % Cost Burden >30%	0	22.2	50	13.9	19	14.4	56.9	35.6	66.5	41.1	35.7
13. % Cost Burden >50%	0	0	0	0	0	1.9	9.2	1.7	2.1	4.9	3.7
14. Household Income >80% MFI	54	335	20	240	649	878	4,870	754	749	7,251	7,900
15. % with any housing problems	0	3	50	8.3	6.2	5.5	9.2	12.5	19.2	10.2	9.8
16. % Cost Burden >30%	0	0	0	4.2	1.5	5	8.5	7.2	19.2	9.1	8.4
17. % Cost Burden >50%	0	0	0	0	0	0	0.4	0	0.5	0.3	0.3
18. Total Households	592	906	84	764	2,346	2,313	5,790	1,036	1,103	10,242	12,588
19. % with any housing problems	40.4	33.9	58.3	38.5	37.9	26.1	17.5	21.3	37.9	22	25
20. % Cost Burden >30	38.7	31.7	41.7	35.9	35.2	25.5	16.9	16.5	37.9	21.1	23.7
21. % Cost Burden >50	11.7	14.1	23.8	9.7	12.4	7.3	3.7	3.3	10.2	5.2	6.5

Source: SOCDs CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Exeter town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	10	24	15	65	114	75	59	10	30	174	288
2. Household Income <=30% MFI	10	10	0	10	30	40	14	10	0	64	94
3. % with any housing problems	0	100	N/A	100	66.7	75	100	100	N/A	84.4	78.7
4. % Cost Burden >30%	0	100	N/A	100	66.7	75	100	100	N/A	84.4	78.7
5. % Cost Burden >50%	0	100	N/A	100	66.7	75	71.4	100	N/A	78.1	74.5
6. Household Income >30% to <=50% MFI	0	14	15	55	84	35	45	0	30	110	194
7. % with any housing problems	N/A	71.4	0	81.8	65.5	28.6	66.7	N/A	66.7	54.5	59.3
8. % Cost Burden >30%	N/A	71.4	0	81.8	65.5	28.6	44.4	N/A	33.3	36.4	49
9. % Cost Burden >50%	N/A	0	0	18.2	11.9	0	22.2	N/A	33.3	18.2	15.5
10. Household Income >50 to <=80% MFI	10	60	0	55	125	34	65	15	25	139	264
11. % with any housing problems	0	16.7	N/A	18.2	16	29.4	30.8	100	60	43.2	30.3
12. % Cost Burden >30%	0	16.7	N/A	18.2	16	29.4	30.8	0	60	32.4	24.6
13. % Cost Burden >50%	0	0	N/A	0	0	29.4	15.4	0	60	25.2	13.3
14. Household Income >80% MFI	0	50	15	35	100	170	965	170	175	1,480	1,580
15. % with any housing problems	N/A	0	0	0	0	11.8	5.7	20.6	20	9.8	9.2
16. % Cost Burden >30%	N/A	0	0	0	0	11.8	4.7	20.6	20	9.1	8.5
17. % Cost Burden >50%	N/A	0	0	0	0	5.9	1	0	5.7	2	1.9
18. Total Households	20	134	30	155	339	279	1,089	195	230	1,793	2,132
19. % with any housing problems	0	22.4	0	41.9	28	25.1	10.9	30.8	30.4	17.8	19.4
20. % Cost Burden >30	0	22.4	0	41.9	28	25.1	9.1	23.1	26.1	15.3	17.3
21. % Cost Burden >50	0	7.5	0	12.9	8.8	17.9	3.7	5.1	15.2	7.5	7.7

Source: SOCDs CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Foster town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	35	15	8	8	66	90	37	4	34	165	231
2. Household Income <=30% MFI	12	0	4	4	20	37	10	0	19	66	86
3. % with any housing problems	33.3	N/A	100	100	60	59.5	100	N/A	78.9	71.2	68.6
4. % Cost Burden >30%	33.3	N/A	100	100	60	59.5	100	N/A	78.9	71.2	68.6
5. % Cost Burden >50%	33.3	N/A	100	100	60	37.8	100	N/A	78.9	59.1	59.3
6. Household Income >30% to <=50% MFI	23	15	4	4	46	53	27	4	15	99	145
7. % with any housing problems	0	0	0	0	0	66	70.4	100	100	73.7	50.3
8. % Cost Burden >30%	0	0	0	0	0	66	70.4	100	100	73.7	50.3
9. % Cost Burden >50%	0	0	0	0	0	18.9	14.8	100	100	33.3	22.8
10. Household Income >50 to <=80% MFI	4	8	4	8	24	64	80	10	48	202	226
11. % with any housing problems	0	50	0	0	16.7	6.3	75	100	50	48.5	45.1
12. % Cost Burden >30%	0	50	0	0	16.7	6.3	75	100	50	48.5	45.1
13. % Cost Burden >50%	0	0	0	0	0	6.3	12.5	0	41.7	16.8	15
14. Household Income >80% MFI	0	50	10	4	64	134	615	129	65	943	1,007
15. % with any housing problems	N/A	0	0	0	0	7.5	8.9	18.6	30.8	11.6	10.8
16. % Cost Burden >30%	N/A	0	0	0	0	7.5	8.9	15.5	30.8	11.1	10.4
17. % Cost Burden >50%	N/A	0	0	0	0	0	0	0	0	0	0
18. Total Households	39	73	22	20	154	288	732	143	147	1,310	1,464
19. % with any housing problems	10.3	5.5	18.2	20	10.4	24.7	19.7	26.6	50.3	25	23.4
20. % Cost Burden >30	10.3	5.5	18.2	20	10.4	24.7	19.7	23.8	50.3	24.7	23.2
21. % Cost Burden >50	10.3	0	18.2	20	7.8	9.7	3.3	2.8	34	8.1	8.1

Source: SOCDs CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Scituate town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	51	20	0	40	111	195	120	30	65	410	521
2. Household Income <=30% MFI	33	10	0	20	63	40	45	0	40	125	188
3. % with any housing problems	42.4	100	N/A	100	69.8	75	77.8	N/A	100	84	79.3
4. % Cost Burden >30%	42.4	0	N/A	100	54	75	77.8	N/A	100	84	73.9
5. % Cost Burden >50%	30.3	0	N/A	100	47.6	25	55.6	N/A	75	52	50.5
6. Household Income >30% to <=50% MFI	18	10	0	20	48	155	75	30	25	285	333
7. % with any housing problems	77.8	100	N/A	100	91.7	19.4	86.7	100	40	47.4	53.8
8. % Cost Burden >30%	77.8	100	N/A	100	91.7	19.4	86.7	66.7	40	43.9	50.8
9. % Cost Burden >50%	0	0	N/A	0	0	0	53.3	33.3	40	21.1	18
10. Household Income >50 to <=80% MFI	80	35	0	54	169	145	170	60	50	425	594
11. % with any housing problems	0	0	N/A	25.9	8.3	20.7	52.9	41.7	80	43.5	33.5
12. % Cost Burden >30%	0	0	N/A	7.4	2.4	20.7	52.9	41.7	80	43.5	31.8
13. % Cost Burden >50%	0	0	N/A	0	0	13.8	23.5	0	40	18.8	13.5
14. Household Income >80% MFI	15	115	15	85	230	314	1,650	260	220	2,444	2,674
15. % with any housing problems	0	0	0	0	0	8	6.4	21.2	15.9	9	8.2
16. % Cost Burden >30%	0	0	0	0	0	8	5.8	17.3	15.9	8.2	7.5
17. % Cost Burden >50%	0	0	0	0	0	3.2	0.9	0	9.1	1.8	1.7
18. Total Households	146	170	15	179	510	654	1,940	350	335	3,279	3,789
19. % with any housing problems	19.2	11.8	0	30.2	20	17.6	15.2	31.4	37.3	19.7	19.7
20. % Cost Burden >30	19.2	5.9	0	24.6	16.1	17.6	14.7	25.7	37.3	18.8	18.4
21. % Cost Burden >50	6.8	0	0	11.2	5.9	6.1	6.2	2.9	23.9	7.6	7.4

Source: SOCDs CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: West Greenwich town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	24	19	0	29	72	65	38	29	18	150	222
2. Household Income <=30% MFI	24	15	0	25	64	38	0	4	14	56	120
3. % with any housing problems	100	100	N/A	60	84.4	36.8	N/A	100	100	57.1	71.7
4. % Cost Burden >30%	100	100	N/A	60	84.4	36.8	N/A	100	100	57.1	71.7
5. % Cost Burden >50%	16.7	100	N/A	60	53.1	36.8	N/A	100	100	57.1	55
6. Household Income >30% to <=50% MFI	0	4	0	4	8	27	38	25	4	94	102
7. % with any housing problems	N/A	100	N/A	100	100	29.6	89.5	100	100	75.5	77.5
8. % Cost Burden >30%	N/A	100	N/A	100	100	29.6	89.5	100	100	75.5	77.5
9. % Cost Burden >50%	N/A	0	N/A	0	0	0	78.9	0	100	36.2	33.3
10. Household Income >50 to <=80% MFI	10	4	0	20	34	37	90	34	35	196	230
11. % with any housing problems	0	0	N/A	50	29.4	21.6	50	29.4	57.1	42.3	40.4
12. % Cost Burden >30%	0	0	N/A	50	29.4	21.6	50	29.4	57.1	42.3	40.4
13. % Cost Burden >50%	0	0	N/A	0	0	10.8	22.2	0	0	12.2	10.4
14. Household Income >80% MFI	0	60	0	30	90	104	839	140	84	1,167	1,257
15. % with any housing problems	N/A	0	N/A	0	0	3.8	11.8	17.9	16.7	12.2	11.3
16. % Cost Burden >30%	N/A	0	N/A	0	0	3.8	11.8	17.9	16.7	12.2	11.3
17. % Cost Burden >50%	N/A	0	N/A	0	0	3.8	0.5	0	4.8	1	1
18. Total Households	34	83	0	79	196	206	967	203	137	1,513	1,709
19. % with any housing problems	70.6	22.9	N/A	36.7	36.7	16.5	18.4	31.5	38	21.7	23.4
20. % Cost Burden >30	70.6	22.9	N/A	36.7	36.7	16.5	18.4	31.5	38	21.7	23.4
21. % Cost Burden >50	11.8	18.1	N/A	19	17.3	10.7	5.6	2	16.1	6.7	8

Source: SOCDs CHAS Data Book 2004

Housing Problems Output for -All Households

Name of Jurisdiction: Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	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	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	26,566	24,985	5,980	24,435	81,966	23,473	7,912	2,027	4,730	38,142	120,108
2. Household Income <=30% MFI	17,842	14,865	3,235	15,485	51,427	10,723	3,183	577	2,275	16,758	68,185
3. % with any housing problems	53.8	77.3	86.6	67	66.6	82.5	84.8	93.2	78.5	82.8	70.6
4. % Cost Burden >30%	53	74.2	76.4	65.3	64.3	82.4	84.2	90.8	78.5	82.5	68.8
5. % Cost Burden >50%	33	54.6	49.8	50.7	45.6	49.7	74.9	77.1	67.5	57.8	48.6
6. Household Income >30% to <=50% MFI	8,724	10,120	2,745	8,950	30,539	12,750	4,729	1,450	2,455	21,384	51,923
7. % with any housing problems	48.8	59.8	71	64.1	58.9	42	76.8	82.8	75.2	56.3	57.8
8. % Cost Burden >30%	47.7	55.6	34.2	62.9	53.6	41.5	75.9	74.8	74.7	55.2	54.2
9. % Cost Burden >50%	15.6	7.8	1.5	15.6	11.8	17.1	46	34.8	47.5	28.2	18.5
10. Household Income >50 to <=80% MFI	5,650	13,300	3,098	13,500	35,548	15,701	16,124	4,325	5,788	41,938	77,486
11. % with any housing problems	29.9	16.5	45	22.1	23.2	21.7	57.5	59.2	60.8	44.7	34.9
12. % Cost Burden >30%	29	11.2	6.1	20.9	17.3	21.4	56.8	48.3	60.5	43.2	31.3
13. % Cost Burden >50%	6.8	1	0.1	2.2	2.3	7	11.7	6.7	19.4	10.5	6.8
14. Household Income >80% MFI	4,618	19,950	2,620	18,550	45,738	27,005	100,974	17,330	19,740	165,049	210,787
15. % with any housing problems	9.8	4.5	37	2.9	6.3	8.1	10.1	16.1	19.5	11.5	10.4
16. % Cost Burden >30%	8.4	1.1	1.7	1.5	2	7.9	9.5	9.2	19.1	10.3	8.5
17. % Cost Burden >50%	2.8	0.1	0	0.1	0.4	1	0.7	0.4	2	0.9	0.7
18. Total Households	36,834	58,235	11,698	56,485	163,252	66,179	125,010	23,682	30,258	245,129	408,381
19. % with any housing problems	43.4	35.5	60.8	34.8	38.8	29.9	20.6	29.9	36.3	26	31.1
20. % Cost Burden >30	42.5	31.6	31.1	33.3	34.6	29.6	20	22.3	36	24.8	28.7
21. % Cost Burden >50	21.1	15.6	14.1	16.9	17.2	13.4	5.7	5.5	13.9	8.8	12.1

Source: SOCDS CHAS Data Book 2004

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