

Chapter III Housing

West Warwick Comprehensive Plan

CHAPTER III HOUSING

"Shall consist of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing for all citizens. The housing element shall enumerate local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs for all income levels and for all age groups, including, but not limited to, the affordability of housing. The element shall identify specific programs and policies for inclusion in the implementation program, necessary to accomplish this purpose." -- Rhode Island Comprehensive Planning and Land Use Act.

III.1 Introduction

The Town is characterized by urban and suburban residential development, with the more dense urban areas in Arctic, Clyde, Natick, Riverpoint, Phenix, Westcott and Centerville and the suburban areas including Crompton and Wakefield Hill.

The urban area, which generally corresponds to Census tracts 202, 203 and 204, is composed of medium to high density single, two, three and multi-family development. Single through three family units are situated on lots ranging from 6,000 to 10,000 square feet. In many cases, the residential development is interspersed with commercial and industrial/manufacturing development. The area is primarily a mix of moderate and low income households, as well as housing for the elderly. There are also numerous examples of older mill-related housing throughout this area.

The suburban area of the Town includes Crompton, Wakefield Hill and parts of Centerville. These areas are largely made up of single family dwelling units at medium densities. Interspersed throughout this area are recreation areas, public and private open space and some businesses.

Zoning districts which have evolved over the years have allowed for varied types of housing, including multi-family, condominiums and single family units (Districts are shown on Figure III-1). The residential mix in the Town is consistent with other towns and cities within the region, although West Warwick has a higher percentage of multifamily units than Coventry or East Greenwich.

III.2 Housing Units

Figure III-2 shows trends in West Warwick's housing supply since 1960. The number of housing units in West Warwick, and region-wide from 1960 through 1990 is shown on Table III-1. The number of single family units increased 81 percent since 1960, and 31 percent since 1980. Total housing units increased 73 percent since 1960, and 24.3 percent since 1980.

Compared to the region, West Warwick has a higher percentage of multi-family units. This is due to its historic nature as an industrial community, as well as the more recent apartment construction and elderly housing units. Table III-1 illustrates West Warwick's share of the regional housing market, 26.5 percent in 1980 and 30.0 percent in 1990.

It is interesting to note that West Warwick holds about 10 percent of the single family housing stock in the region, but nearly 21 percent of the multi-family stock. Considering the size of the community, this is a disproportionate share, i.e. 780 multi-family units per square mile in West Warwick, compared to 170 multi-family units per square mile in the region. The community



has developed a reputation for providing lower cost housing, and continues to provide numerous rental opportunities for all income levels.

Figure III-2
Housing Trends in West Warwick, 1960-1990

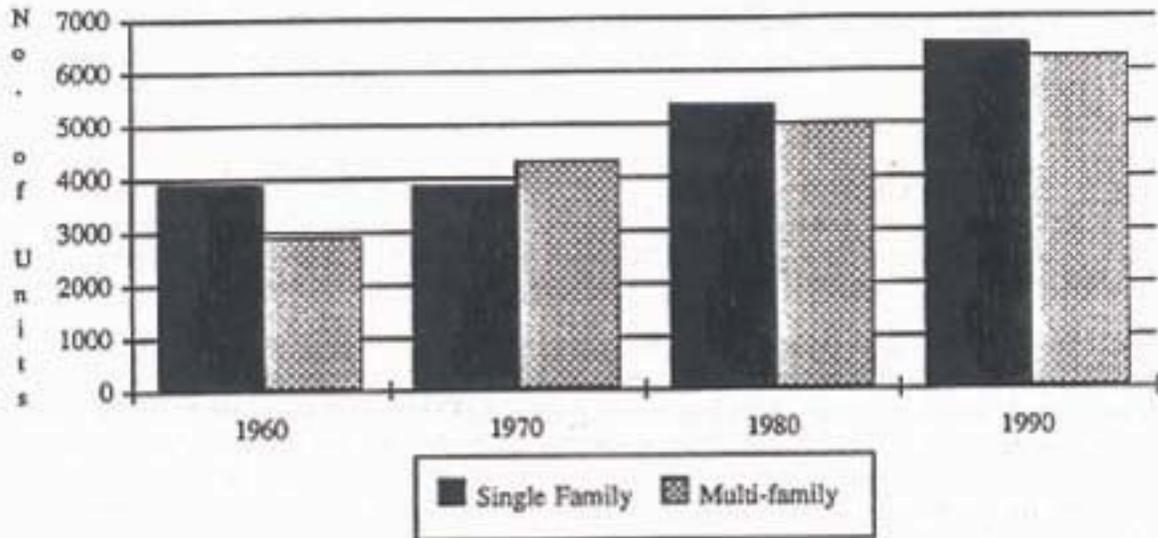


Table III-1
Housing Units in West Warwick and the Region

	West Warwick	Percent of Town Total	Region	Percent of Region	Town as % of Region
1960					
Single Family ⁽¹⁾	3,902	57.7			
Multi-Family	2,866	42.3			
Total	6,768	100.0	NA	NA	NA
1970					
Single Family	3,820	47.1			
Multi-Family	4,296	52.9			
Total	8,116	100.0	NA	NA	NA
1980					
Single Family	5,348	51.6	57,580	69.8	6.5
Multi-Family	5,010	48.4	24,936	30.2	20.0
Total	10,358	100.0	82,516	100.0	—
1990					
Single Family ⁽²⁾	6,370	51.0	66,216	69.0	9.6
Multi-Family ⁽²⁾	6,118	49.0	29,750	31.0	20.6
Total	12,488	100.0	95,966	100.0	—

Notes: (1) Single family includes mobile homes.

(2) The 1990 single/multifamily breakdown is estimated. Actual 1990 breakdown has not been published by the Census as of this date.

Sources: U.S. Department of Commerce, Bureau of the Census.





Source: West Warwick Planning Department

Residential AA
Min. Lot Size
10,000 P²

Residential A
Min. Lot Size
8,000 P²

Residential B
Min. Lot Size
7,500 P²

Residential C
Min. Lot Size
6,000 P²



0 1000 2000 3000
Feet

Comprehensive Plan
West Warwick,
Rhode Island

Albert Vert. & Associates, Inc.
225 Main Street
Providence, Rhode Island 02902
401/371-1200

RESIDENTIAL
AREAS

Figure III-1

DATE: 2-21-80
DRAWN BY: J. W. WILSON
CHECKED BY: J. W. WILSON
DATE: 2-21-80

III.3 Recent Housing Development

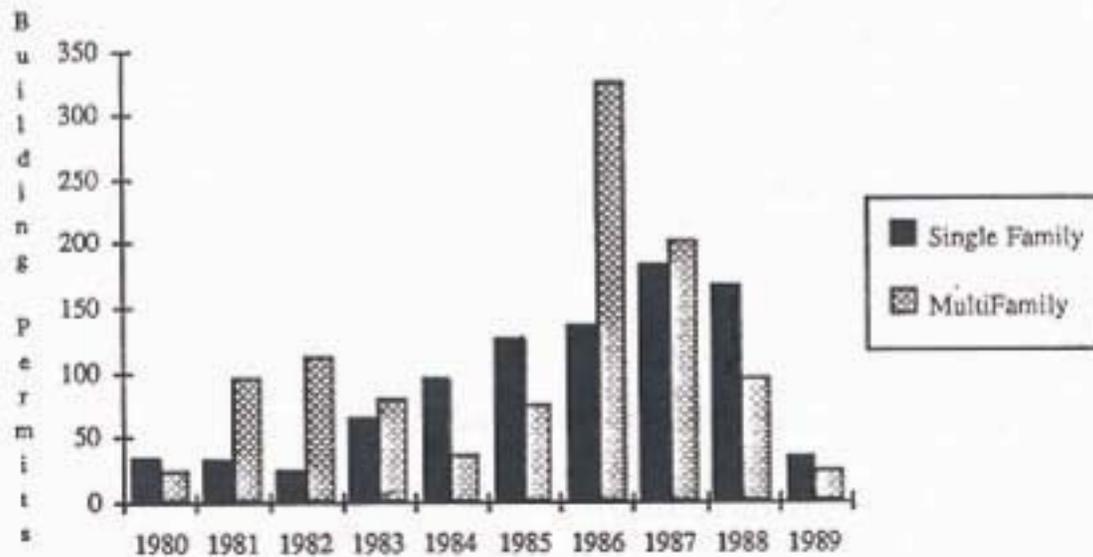
Table III-2 and Figure III-3 illustrate housing units authorized by building permits for the past ten years in West Warwick. The early years of the decade, between 1980 and 1984 saw fairly low numbers of new units authorized, between 59 and 143 annually. The years from 1985 showed an increase to 200+ units per year, and building permits have declined since 1987. The present recessionary condition of the northeast region indicates a lower rate of increase in the short term future.

Table III-2
Residential Building Permit Trends, 1980-1989
West Warwick, Rhode Island

Year	Total No. of Building Permits	No. of Single Family Permits	No. of Multifamily Permits
1980	59	35	24
1981	129	33	96
1982	137	25	112
1983	143	64	79
1984	133	96	37
1985	200	126	74
1986	460	135	325
1987	383	182	201
1988	262	167	95
1989	58	34	24
Total	1964	897	1,067

Source: West Warwick Building Inspector's Office, 1990.

Figure III-3
Housing Units Authorized by Building Permits, 1980-89



Source: Rhode Island Department of Economic Development.



III.4 Forecast of Housing Demand

Estimating the future market demand for new year round dwelling units involves three principal factors:

1. Predicted number of future households
2. Losses in the current stock
3. Anticipated vacancy rate

The equation used to estimate the market demand for future year round dwelling units is as follows:

$$\text{Demand } T_{(p+n)} = \frac{\text{No. Households } T_{(p+n)}}{T_{(p+n)} \times (1 + \text{Vac. Rate})} \times \frac{\text{No. of DU in stock } T_p}{T_p} - \frac{\text{Loss in stock } T_p - T_{(p+n)}}{T_p - T_{(p+n)}}$$

Where: T = time
p = present
n = number of years (future)

Applying this equation to West Warwick, the following estimate for the number of new dwelling units needed by the year 2000 is derived:

Ten Year Demand	No. Households		No. of DU in stock		Loss in stock
1,489 units,	<u>31,291</u>	X	(1+.02)	-	(12,488 - 100)
or 149+/- units per year over ten years.	2.3				

Where:
31,291 = projected population, year 2000, by R.I. Department of Administration, Division of Planning
2.3 = persons per household
.02 = vacancy rate
12,488 = total number of housing units, 1990
100 = projected loss in stock 1989 - 2000 due to demolition or fire.

20 Year Demand	No. Households		No. of DU in stock		Loss in stock
1,917 units,	<u>32,032</u>	X	(1+.02)	-	(12,488 - 200)
or 192+/- units per year over 20 years.	2.3				

Where:
32,032 = projected population, year 2010, by R.I. Department of Administration, Division of Planning
2.3 = persons per household
.02 = vacancy rate
12,488 = total number of housing units, 1990
200 = projected loss in stock 1989 - 2010 due to demolition or fire.

A demand for approximately 1,489 housing units by the year 2000 is projected based upon the above assumptions. This represents the construction, reconstruction and conversion of approximately 149 units per year over the next 10 years. This translates into an approximately 12

percent increase of the year round housing stock. If new dwellings are created following past patterns, then new dwelling units will likely be split fairly evenly between multifamily and single family units. This figure may be influenced by numerous factors, particularly the national and regional economy which influences purchasing power and migration patterns, and household size changes.

Households - Households are defined in the Census as persons per occupied housing unit. Even a slight change in household size produces a significant change in the number of housing units.¹ The average Rhode Island household consisted of 3.07 persons in 1970; ten years later it was 2.7 persons per household. In 1970 there were 33 housing units per 100 persons statewide, while in 1980 there were 37 units per 100 persons, due to a less than 0.3 percent change in household size.

In 1960, West Warwick had 24,323 persons in 7,814 households. Average household size was 3.11 persons. By comparison, there were 27,026 persons in 9,936 households in 1980, for an average household size of 2.72. Based on the 1990 Census, the current household size is estimated at 2.34 persons per household (29,268 persons/12,488 households). This indicates a potential demand for more housing units to serve smaller households.

Housing Units by Census Tract - Table III-3 illustrates the number of housing units by census tract for West Warwick in 1970 and 1980. Distribution of housing units changed substantially between 1960 and 1980, with the Crompton area (CT 201) showing the largest proportional increase.

Table III-3
Housing Units by Census Tract, 1970, 1980

Census Tract	1960	Percent of Total	1980	Percent of Total
201	1351	20.0	3,214	30.8
202	1383	20.4	1,912	18.3
203	2204	32.6	2,814	26.9
204	997	14.7	1,203	11.5
205	933	13.8	1,305	12.5
TOTAL	6768	100.0	10,448	100.0

Sources: U.S. Census of Population, 1980.

Recent development patterns show a continuance of this pattern of housing construction, as the most easily developed and marketed land has been exploited over the period between 1980 and 1990.

Most housing units in West Warwick are single family, owner occupied units (see Table III-4). In 1980, 54 percent of all occupied units in the Town were owner-occupied, versus 73 percent for Kent County and 58 percent for the State.

Based on building trends of single and multifamily units, the distribution of owner versus renter occupied units has likely remained consistent since 1980, although there may be slightly more owner occupied units than renters due to the proliferation of single family unit development in the decade.

¹ Land Use 2010: State Land Use Policies and Plan, Rhode Island Department of Administration, Division of Planning, June 1989.



rent payments should not exceed 30 percent. An affordable home is one which is within the means of households earning at least 100 percent of median family income for the housing market area (considered to be the region as previously defined)

Table III-6 shows that even in 1980, median income West Warwick residents had a difficult time securing the money necessary to purchase a home in the Town. With 20 percent down, they could afford a home of approximately \$41,940, and with a 10 percent deposit, the family could afford a home costing \$37,280. Comparison with the median housing cost of \$43,900 illustrates the shortfall. While this shows the case for the median income family only, it underscores the point that if the average family in West Warwick has a difficult time finding purchase housing in the town, the below median income family likely could not afford to purchase housing, and would seek other housing opportunities, such as rentals.

In 1990, the median family income for the Town is estimated at \$35,348 and the median 1990 single family house price is approximately \$116,000.¹ For the average West Warwick resident, the Town is an affordable community. Based on current interest rates for a 30 year, fixed rate mortgage (approximately 10.0 percent), and a 20 percent down-payment, Table III-6 shows that a house costing \$117,460 could be purchased. Comparing what the average family can afford to the average priced house (\$116,000) shows that most median income West Warwick families could purchase a median value home in town. However, the median priced home is over-priced with a 10 percent down payment.

Table III-6
Affordability of Homeownership in West Warwick

	1980	1990
Median Household Income (1)	\$15,605	\$35,348
Maximum Mortgage Loan (2)	\$33,550	\$93,965
Affordable Home Purchase Price		
With 20% Down	\$41,940	\$117,460
With 10% Down	\$37,280	\$104,405
Median Sales Price Per 1-Family Home (3)	\$43,900	\$116,000

Notes: (1) 1980 figure is from 1980 Census of Population; 1990 figures are from RI Housing and Mortgage Finance Corporation, 1990.

(2) Assuming a 30 year, fixed rate mortgage, and interest rates of 14.0 percent in 1980, 10.0 percent in 1990.

(3) 1980 figure is from U.S. Census; 1990 figure is from West Warwick Tax Assessor.

Sources: U.S. Census of Population, 1980.
Albert Veri & Associates, Inc., 1990.

A median income family would find it somewhat difficult to afford a home in Town, and would have to seek alternatives such as placing a higher down payment, or seeking out a State program to assist them. Other options are to seek a lower-priced house in West Warwick or other municipality, or to rent. Median housing prices for other towns in the region (per 1988

¹ Rhode Island Housing Mortgage and Finance Corporation, September, 1989.



rent payments should not exceed 30 percent. An affordable home is one which is within the means of households earning at least 100 percent of median family income for the housing market area (considered to be the region as previously defined)

Table III-6 shows that even in 1980, median income West Warwick residents had a difficult time securing the money necessary to purchase a home in the Town. With 20 percent down, they could afford a home of approximately \$41,940, and with a 10 percent deposit, the family could afford a home costing \$37,280. Comparison with the median housing cost of \$43,900 illustrates the shortfall. While this shows the case for the median income family only, it underscores the point that if the average family in West Warwick has a difficult time finding purchase housing in the town, the below median income family likely could not afford to purchase housing, and would seek other housing opportunities, such as rentals.

In 1990, the median family income for the Town is estimated at \$35,348 and the median 1990 single family house price is approximately \$116,000.¹ For the average West Warwick resident, the Town is an affordable community. Based on current interest rates for a 30 year, fixed rate mortgage (approximately 10.0 percent), and a 20 percent down-payment, Table III-6 shows that a house costing \$117,460 could be purchased. Comparing what the average family can afford to the average priced house (\$116,000) shows that most median income West Warwick families could purchase a median value home in town. However, the median priced home is over-priced with a 10 percent down payment.

Table III-6
Affordability of Homeownership in West Warwick

	1980	1990
Median Household Income (1)	\$15,605	\$35,348
Maximum Mortgage Loan (2)	\$33,550	\$93,965
Affordable Home Purchase Price		
With 20% Down	\$41,940	\$117,460
With 10% Down	\$37,280	\$104,405
Median Sales Price Per 1-Family Home (3)	\$43,900	\$116,000

Notes: (1) 1980 figure is from 1980 Census of Population; 1990 figures are from RI Housing and Mortgage Finance Corporation, 1990.

(2) Assuming a 30 year, fixed rate mortgage, and interest rates of 14.0 percent in 1980, 10.0 percent in 1990.

(3) 1980 figure is from U.S. Census; 1990 figure is from West Warwick Tax Assessor.

Sources: U.S. Census of Population, 1980.
Albert Veri & Associates, Inc., 1990.

A median income family would find it somewhat difficult to afford a home in Town, and would have to seek alternatives such as placing a higher down payment, or seeking out a State program to assist them. Other options are to seek a lower-priced house in West Warwick or other municipality, or to rent. Median housing prices for other towns in the region (per 1988

¹ Rhode Island Housing Mortgage and Finance Corporation, September, 1989.



data) show West Warwick being lower-priced for the region, as Warwick has a median sales price (for existing homes) of \$109,900, Coventry was \$119,450, East Greenwich was \$266,000 and Cranston was \$122,000. West Warwick is an attractive alternative to other regional communities for families looking for affordable homes.

In 1990, the average rents for advertised vacant rental units in West Warwick were \$451 for a one bedroom, \$583 for a two bedroom and \$674 for a 3 bedroom. This compares to other Housing Market Area towns as follows:

Number of Bedrooms	Warwick	East Greenwich	North Kingstown	West Warwick	Housing Market Average
	\$	\$	\$	\$	\$
1	510	548	499	451	502
2	657	688	685	583	653
3	723	828	738	674	741

Source: Housing Data Base, Rhode Island Dept. of Administration, Division of Planning, December, 1990.

West Warwick's average rents fall below Housing Market Area averages for all rentals analyzed. A RIHMFC analysis in 1988 showed that the median income renter in West Warwick earned \$21,782 and needed an income of \$20,880 to afford the average priced rental unit in Town. In each of the other Market Area towns, median renter income was below the income necessary to afford the average rental in those communities (30 percent expenditure for rental costs including heat). This further points to West Warwick's regional affordability.

The U.S. Department of Housing and Urban Development computed monthly fair market rents for existing units in West Warwick as of September, 1990 as follows:

- Efficiency unit - \$405;
- One bedroom - \$492;
- Two bedroom - \$579;
- Three bedroom - \$724; and,
- Four bedroom - \$811.

These figures include the highest utility costs for the area.

In West Warwick, there are eight developments which are insured and/or subsidized by the U.S. Department of Housing and Urban Development (HUD). These include:

- Echo Valley, Maple/Sunrise Avenue, occupied 1978, 100 family units, Section 8 program, eligible for prepayment in 1993;
- The Elms, Cowesett/Ashton Road, occupied 1979, 120 family units, Section 8 program eligible for prepayment in 1994;
- Foxfire (Ponce de Leon), Eddy Street, occupied 1972, 12 elderly/handicapped units, 6 family units, 236/8 program, eligible for prepayment in 1992;
- Monsignor DeAngelis Manor, Wakefield Street, occupied 1978, 96 elderly/handicapped units, Section 8 program, eligible for prepayment in 1993;
- Monsignor DeAngelis Manor II, Wakefield Street, occupied 1982, 80 elderly/handicapped units, Section 8 program;



- Westcott Terrace, Providence Street, occupied 1983, 155 elderly/handicapped units, Section 8 program, eligible for prepayment in 1994;
- Clyde Tower, Main Street, occupied 1972, 125 elderly/handicapped units, public housing;
- West Warwick Manor, Robert Street, occupied 1967, 126 elderly/handicapped units, public housing.

This represents 820 units (6.6 percent of the Town's total units), most of which are occupied by the elderly.¹ To qualify for these units, applicants must fit into the HUD established "lower" income limit of \$21,850 for a 1 person family, \$24,950 for 2 people, \$28,100 for 3 people and \$31,200 for 4 people, or "very low" income limit of \$13,650 for a 1 person family, \$15,600 for 2 people, \$17,550 for 3 people and \$19,500 for 4 people.

A number of developments may be at risk for prepayment of their mortgages, and a possible resulting escalation of rents or conversion to condominiums. The Foxfire development is considered an at risk development by the Rhode Island Housing and Mortgage Finance Corporation, with the potential for loss of 18 subsidized units. RIHMFC considers prepayment for Foxfire likely.²

West Warwick Housing Authority - The West Warwick Housing Authority is a Town sponsored agency addressing the housing needs of low/moderate income family, elderly and handicapped persons. A staff of five, including the director, clerks, and maintenance personnel oversee the Town's Section 8 certificate program, as well as the two public housing facilities operated by the Town (Clyde Tower and West Warwick Manor). The Town has 70 Section 8 certificates, most of which are for 1, 2 and 3 bedroom units. It is difficult to find three bedroom units which fall within the HUD fair market rent guidelines - there are currently 57 families on the three bedroom list, and the Housing Authority has not taken any family off the waiting list for three years.

The most overriding problems facing the Housing Authority in providing housing are availability of suitable housing stock for the Section 8 program, the conversion of housing units into smaller multifamily units, and the need for additional rent vouchers. In particular, conversion of units into multifamily units with one or no bedrooms is of concern, as the demand for rental units with space to accommodate families is extremely limited. In the long term future, there is a need for some type of preventive maintenance program for the Town's housing stock, and in particular, the multifamily stock.

III.5 Housing Needs

Indicators of housing need are widely varied and are dependent upon the particular demand group. These groups may include the homeless, young families, young singles, disabled persons, first home buyers, the elderly, single parents, etc. In West Warwick, the following need groups (among others) can be identified:

¹ Listing of HUD Multifamily Housing, U.S. Department of Housing and Urban Development, January, 1989
² Rhode Island Housing, Strategies for Preserving Rhode Island's Subsidized Housing Stock, Rhode Island Housing and Mortgage Finance Corporation.



- **At Risk Populations** - In West Warwick, there are individuals and families who are unable to afford the high costs of housing, and rely upon subsidy programs for assistance. Identifying the at risk groups involves determining the number of individuals and/or families participating in the following programs: Aid to Families with Dependent Children (AFDC), Food Stamp Program, Supplemental Security Income (SSI), General Public Assistance (GPA), Federal rent subsidies (Section 8 and Public Housing) and the Low-income Energy Assistance Program. Table III-7 shows that West Warwick's at risk population in comparison to the housing market area (West Warwick, Warwick, East Greenwich, North Kingstown) is generally higher than the percentage of population of the Town holds of the area (19.5+/- percent).

Currently, the Town's 70 Section 8 certificates are used. None of the 57 families waiting for a 3 bedroom Section 8 apartment certificate, have been allocated certificates in the past 3 years due to unavailability of certificates and suitable bedroom units.

Table III-7
Subsidy Programs in West Warwick

Program	West Warwick Cases (1)	Housing Market Area Cases	Percent of Housing Market Area Cases	Rhode Island Cases (1)	Housing Market Area % of RI Cases
Aid to Families with Dependent Children (AFDC)	476	1,588	30.0	17,733	9.0
Supplemental Security Income (SSI)	433	1,550	28.0	16,757	9.2
Low-income Energy Assistance Program	577	2,298	25.1	22,718	10.1
Food Stamp Program	815	2,674	30.5	30,619	8.7
General Public Assistance (GPA)	125	425	29.4	4,610	9.2
Federal Rent Subsidies (2)	251	782	32.1	9,996	7.8

Notes: (1) - For 1990.
(2) - Includes Section 8 and Public Housing.

- **Moderate Income** - The moderate income population consists of those households earning between 80 to 100 percent of median household income, approximately \$28,278 to \$35,348. Reliable data on the numbers of moderate income persons that wish to purchase a first home is not readily available. Data collected through the citizen survey, the Comprehensive Plan Advisory Committee and others give a qualitative idea of the problem. For example, the average West Warwick teachers salary is approximately \$37,300+/- . If this person is not within a family unit earning the median income, he/she would find it difficult to afford a median family unit in West Warwick, and even more difficult to find an affordable unit in the surrounding communities (with the exception of Warwick).
- **Elderly** - The Housing Authority waiting list of 215+ people, most of whom are West Warwick residents, indicates the continuing need to provide elderly housing for those persons with constrained incomes.

- **Homeless** - it is not possible to obtain an accurate number of homeless persons living within West Warwick, however, the Housing Authority indicates that approximately two percent of the persons applying to their programs are homeless at the time they apply. Homeless persons have been observed at various locations throughout the Town, including Phenix Square, Riverpoint Park and other sites.

No homeless shelters are currently available in the Town. The Welfare Department indicates that there is a need for a temporary homeless shelter in the Town. Homeless persons are now referred to the Buffum Chase House or the Wellcome Arnold House at the Institute of Mental Health in Cranston.

III.6 Goals, Policies and Implementation Actions

West Warwick is an urban community, with urban housing problems. Most of the recent housing development in the Town has been detached single family housing in the Crompton area; and attached single family condominium developments throughout the Town. This development brings with it its own set of problems, related primarily to the Town's ability to provide services to the new residents of the community who are filling these homes.

The older development, in the Arctic, Phenix, Clyde, Natick, Lippitt, Westcott, and Centerville areas is in generally good condition, although there are many cases of neglect, or exploitation of housing resources, such as conversion into small multifamily units and neglect in upkeep of properties. Maintenance of an active housing program for the elderly and low/moderate income residents is a continuing concern.

The goals of this Plan concentrate on raising the quality of existing housing in the community, encouraging the continued participation in rental rehabilitation programs, modifying the local building code or other ordinances dealing with the conversion of units, ensuring that future residential development occurs on suitable land in terms of natural constraints and adjacent land uses, and public education. The Town is an affordable community, in terms of residents ability to purchase housing within the community. Maintenance of this affordability is another matter which should be addressed, including such measures as ensuring adequate space for smaller lot and multifamily development, encouraging cluster housing, and keeping the infrastructure costs of subdividing land low.

Goals, policies and implementation actions follow.

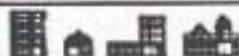


III. Housing Goals	Policies	Implementation Actions
1. To maximize the quality, accessibility, variety of residential structures and neighborhoods.	a. Stimulate development of a variety of housing, in terms of cost, size, location and design, to meet the broad range of needs and desires of homeowners and renters, and of all income groups and family sizes.	1. Through public and private actions, and joint public/private efforts, work to increase the variety of housing options, including a range of types, sizes and costs.
		2. Give preference to affordable housing efforts that achieve development of a variety of housing types, including single family, two family, duplexes, accessory apartments, 3 and 4 family structures, congregate housing and other alternatives for persons unable to live with complete independence.
	b. Allow and encourage combination of residential and commercial construction through a Planned Unit Development process.	1. Research and develop a Planned Unit Development section in the Zoning Ordinance which permits a parcel of land to be planned and developed as one unit, and contains a mix of residential and commercial uses and common open space. Developers may vary building location and density within a larger tract of land as defined in the Ordinance.
	c. Endeavor to increase the options available to households with less than the West Warwick median income to keep the cost of housing at no more than 30 percent of household income.	1. Increase housing options affordable to households whose incomes are less than 50 percent of the local median income through public investment, subsidy and/or joint public/private efforts.
		2. Increase housing options affordable to households whose incomes are between 50 and 100 percent of the local median income through incentives to the private sector, joint public-private efforts and non-profit development.
		3. Evaluate affordable housing proposals according to the number of units which can be owned or rented at a cost of no more than 30 percent of the monthly income of the households to be served.
		4. Support the activities of the Town's Housing Authority to increase its ability to serve its residents, with special emphasis upon meeting the needs of families and elderly citizens.



III. Housing Goals	Policies	Implementation Actions
	d. Maintain the number of subsidized housing units in West Warwick.	1. Work with the Housing Authority to ensure that existing units are maintained and modernized as necessary.
		2. Support efforts to preserve subsidized housing, particularly those developments likely to be prepaid.
		3. Support the Housing Authority's efforts to expand the number of Section 8 certificates for multi-bedroom units through technical or other assistance.
		4. Re-evaluate target areas for housing programs to ensure that priority needs are met first.
	e. Encourage and support optimum location of new housing in terms of its relationships to transportation, pollution control, water supply, education and other public facilities and services; employment opportunities and commercial and community services; adjacent land uses; and the suitability of the specific site for other land uses, including open space.	1. Research cluster zoning ordinances of other Rhode Island communities, and amend the Zoning Ordinance to include such a provision.
	f. Support the activities of the West Warwick Housing Authority toward achieving a mix of affordable rental units which meet the different needs of local families.	1. Stringently enforce the Zoning Ordinance minimum requirement of 10,000 square feet for a two-family dwelling and 5,000 square feet for each dwelling unit more than two.
		2. Provide incentives to developers willing to construct affordable rental units with two or three bedrooms.
		3. Continue the preventive maintenance program for the Town's housing stock, particularly the multifamily units. Initiate through a public education program.
		4. Increase the requirement for parking spaces per apartment unit from 1.5 spaces to 2 spaces.

III. Housing Goals	Policies	Implementation Actions
		5. Establish a Planned Residential Overlay District to accommodate multifamily apartment developments, including appropriate design and site planning standards.
2. To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.	a. Encourage and support the optimum use of existing housing stock, existing neighborhoods and existing structures suitable for residential use, in meeting housing needs, including rehabilitation of historic buildings for housing.	1. Emphasize and preserve the identity of historic neighborhoods through historic district zoning.
		2. Amend and administer the Zoning Ordinance in support of the reuse and rehabilitation of mill buildings for housing use as appropriate.
	b. Encourage and support more efficient use of the State's natural, energy, fiscal and other resources, and public services and facilities in residential structures and in residential development patterns.	1. Provide incentives for combining open space preservation efforts with new housing construction, such as through cluster development.
		2. Specify in the Zoning Ordinance and other land use regulations that the impact of proposals on affordable housing choice is a concern of the Town.
	c. Fully utilize governmental assistance programs toward the improvement of existing housing stock.	1. Support continued participation in Federal and State housing rehabilitation programs.
3. To encourage a safe and desirable neighborhood atmosphere.	a. Encourage and support the protection and improvement of stable neighborhoods and areas.	1. Allow and encourage the development or redevelopment of compatible small-scale affordable housing structures within existing neighborhoods.
		2. Require site plan review for all multifamily developments, standard subdivisions of over 50 lots, and cluster subdivisions.
		3. When reviewing applications for mixed market-rate and affordable-rate developments, require that exterior architectural treatment and site design be similar in nature for both types of homes.



III. Housing Goals	Policies	Implementation Actions
	b. Support activities which seek to improve the quality of life and shelter opportunities for all local citizens.	1. Provide financial and other support as needed to neighborhood and community activities which contribute to and improve upon quality of life, such as food basket and holiday programs, local crime watches and beautification programs.
		2. When considering special needs housing, the Town will encourage the developer to hold neighborhood meetings for public information purposes, advocate location of projects throughout the community rather than centered in certain areas, work with the developer to successfully market their project to local residents and to use and improve existing housing stock where possible.
		3. Support, through technical assistance and coordination, the continued operations of the Town's subsidized elderly housing developments.
		4. Support the activities of the West Warwick Senior Citizen Center as the social service clearinghouse for the Town, through continued financial assistance at current levels.
		5. Work with the Senior Citizen Center, local houses of worship and other social service agencies to provide adequate shelter for the homeless.

Sources:

Housing Data Base, Rhode Island Dept. of Administration, Division of Planning, December, 1990.

U.S. Department of Commerce, Bureau of the Census, 1970, 1980, 1990.

Listing of HUD Multifamily Housing, U.S. Department of Housing and Development, Providence Office.

Affordable Housing Plan of The Town of North Kingstown, July, 1990.

West Warwick Housing Authority, Interview with Director, 1990.

State Housing Plan, State Guide Plan Element 121, Rhode Island Statewide Planning Program, Report No. 34, July, 1978.

Rhode Island Housing, Strategies for Preserving Rhode Island's Subsidized Housing Stock, Rhode Island Housing and Mortgage Finance Corporation.



SUPPLEMENT A

Town of West Warwick Comprehensive Plan *Updates and Amendments*

Legal: Chapter 42-11 of the General Laws established the Statewide Planning Program, Rhode Island Department of Administration.

Purpose: To prepare strategic and systems plans for the state, coordinate activities of the private and public sectors within this framework of policies and programs and advise the Governor and others concerned on physical, social and economic topics.

Housing Affordability

Pursuant to Element 421 of the State Guide Plan, entitled State Housing Plan, as amended, goals and policies for housing focus on providing affordable, decent housing for low and moderate income families with children, minority considerations, addressing substandard structures and balancing home prices with local income. Strategies are to institute local activities that subsidize to close the income/price affordability gap, develop ordinances that provide penalties for health and safety violations of decent housing standards, and channel grant and loan funds to assist those most in need.

Analysis

The issue of affordability needs to be looked at by comparing median sale prices for homes in West Warwick with median income. Based on an affordability index of no greater than 30% of household income for housing, a gap in affordability can be established, needs estimated and policies developed in working toward closing this gap. Median Household Income for West Warwick in 1990 was \$31,625. Assuming 2% per annum income growth from 1990-1999, median household income is \$37,795 in 1999, the year in which the latest median housing sales price is available. In West Warwick the median sales price for a home was averaged at \$87,725 between 1997 - 1999. Assuming a mortgage of \$75,000 over 30 years at 8.5%, the mortgage payment would be approximately \$600/month, taxes and insurance an additional \$400 per month. Since 30% of the estimated 1999 median household income is \$11,339, there is a gap whereby over one-half of the households exceed the accepted threshold for affordability.

It has been documented that many households spend well over 30% of their gross income for housing and still maintain a decent standard of living. However, as one moves down the ladder of median/actual household income differentials new classifications of affordability arise. Those at 80% of the median income or lower (\$30,236) are considered lower income, with those at 50% of the median income (\$18,898) very low income. Affordability becomes a very serious issue for families with children at these levels, as the cost of rent and utilities crowds out other of life's necessities. In 1990 39% of all West Warwick households earned less than \$25,000 per year, which was about 80% of the median income at that time.

The State of Rhode Island's Consolidated Housing Plan, prepared by the Rhode Island Housing and Mortgage Finance Corporation establishes "affordability gaps" by community based on the community's median income level.

For rental housing, West Warwick was determined to have a "rent burden" of 30%, which means that based on community median income, 30% of household income is spent on housing. This is the threshold above which rents are considered a burden for households, or unaffordable. In terms of homeownership, homeowners spending 30% or greater on housing based on a community's median income are considered to have an "affordability gap." If the gap is positive, the community is determined to have a housing affordability problem, or gap. West Warwick registered a -21% gap coefficient, which means that based on West Warwick's median income and median house price, only those falling below 79% of the median income had a housing affordability problem. As such, while home ownership problems would fall heaviest on those who are below 80% of the median in West Warwick, there exists no gap between the median income of West Warwick and the median housing price. Policies need to concentrate on subsidization of low and very low income individuals in the community

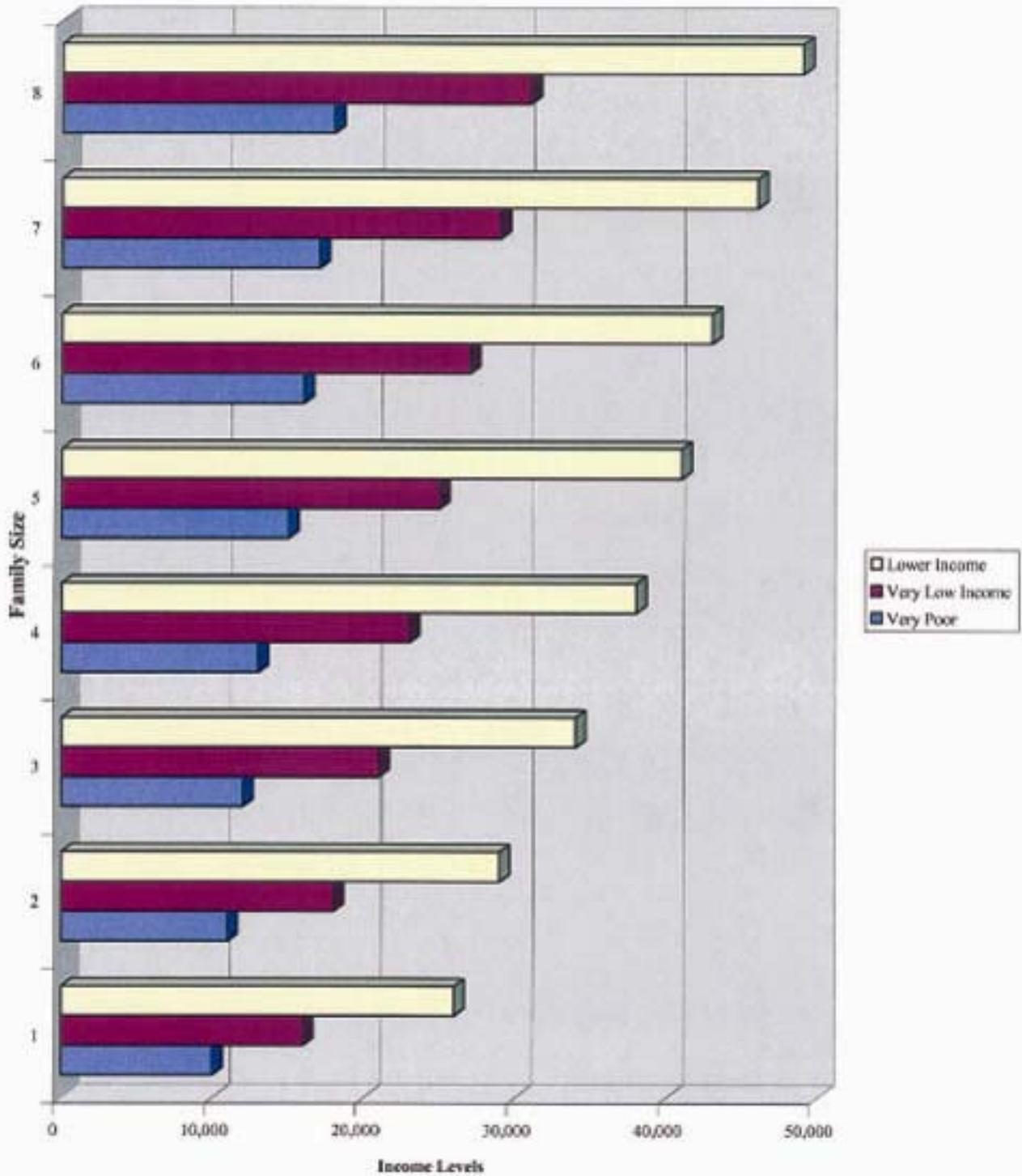
Figure A illustrates income thresholds that the U.S. Department of Housing and Urban Development use to determine household eligibility for rent vouchers. Fair market rents for purposes of determining subsidy are: Efficiency - \$408/month; One bedroom - \$555/month; Two bedroom - \$667/month; Three bedroom - \$838/month; Four bedroom - \$1,032/month. These rent levels tend to reflect current housing costs in West Warwick.

A report issued by the Rhode Island Housing and Mortgage Finance Corporation established a percentage of low and moderate income housing units available in West Warwick. Rhode Island State Law has set a community goal of 10% of housing stock set aside as affordable to low and moderate income families. Of 12,488 housing units, 993 (7.95%) are considered low and moderate income. As such, West Warwick comes close to the state goal, but will improve on the percentage by instituting various efforts listed as objectives and strategies.

POLICY ANALYSIS: Under Part 421.1 of the State Housing Plan, *Goals and Policies for Housing in Rhode Island*, 1-2-4 calls for improved usage of existing structures by encouraging and supporting the optimum use and maintenance of the existing housing stock. Land use regulatory relief provides incentives for maintaining and upgrading residential properties.

One policy which drives efforts to increase safe, adequate and affordable housing for low and moderate income families is to amend land use regulatory ordinances. The zoning ordinance for West Warwick currently prohibits residences in Business and Commercial/Industrial zones. Since these two zones constitute the only non-residential zoning classifications in West Warwick, numerous "grandfathered" dwellings exist which, if improved or renovated by their owners become 'prohibited' unless extensive zoning relief is achieved. Many low and moderate income rental units exist in these non-

Income Threshold for Housing Subsidy Eligibility



residential zones, and owners are unlikely to enter into structural or code improvements if confronted with an expensive and burdensome zoning process.

Bringing the zoning ordinance into conformance with the local comprehensive plan will assist in providing for mixed use residential/commercial in a village setting. The comprehensive plan's future land use map designates 'Village Commercial' in older commercial centers throughout the Town, the largest being the Arctic shopping district. When translated into the zoning ordinance, however, these villages fall under the Business zoning classification which prohibits residences. Amending the zoning ordinance to establish a 'Village Commercial' district, which further allows for housing types will overcome this barrier to encouraging re-use.

The unique feature of Arctic is the coexistence of retail commercial and rental housing, often in the same building. Attempts by owners to renovate these *mixed use* buildings can impose prohibition provisions of the ordinance, forcing owners to negotiate the variance procedures. In order to be successful, the owner would most likely have to conform with new stipulations in terms of parking, fire code, wetlands, etc. As such, owners are wary of entering this process, leading to deterioration of existing dwellings.

Objective

- Provide land use regulatory flexibility to owners of multi-family dwellings to encourage local building code attainment and physical improvements.

Strategies

- Establish a 'Village Commercial' district in conformance with the West Warwick Comprehensive Plan
- Amend the zoning ordinance to allow two- and multi-family housing in 'Village Commercial' districts (i.e. Arctic) as a matter of right.

POLICY ANALYSIS: Under Part 421.3 of the State Housing Plan, *Housing Problems*, 1990 Census data is cited which estimates that 4.5% of renter households below the poverty level are substandard. Substandard units are often defined by the type of deficiency in the areas of plumbing, heating, electric and hallways. Further refining deficient categories characterize them as either in severe or moderate condition.

Severe

Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit. Having any five of the following six maintenance problems: water leaks from the outside, such as from the roof, basement, windows or doors, leaks from inside structure such as pipes or plumbing fixtures, holes in the floors, holes or open cracks in the walls or

ceilings, more than 8"x11" of peeling paint or broken plaster, or signs of rats or mice in the last 90 days.

Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings and no elevator.

Moderate

On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all flush toilets were broken down at the same time for 6 hours or more.

Having unvented gas, oil or kerosene heaters as the primary heating equipment.

Having any three of the overall list of six upkeep problems mentioned above under severe physical problems for heat.

Having any three of the four hallway problems mentioned above under severe physical problems for public areas.

For the kitchen, lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.

Efforts to continue reducing the number of substandard units are affected by Community Development Block Grant (CDBG) funds available as homeowners assistance. This program focuses on code violations and structural problems in low and moderate income areas only. Townwide, \$86,800 is available in FY 2001 for grants and loans to homeowners. In the Arctic village designated area, \$100,000 is available in FY 2001 for code compliance and housing rehabilitation.

The housing programs listed under the CDBG provide direct financial assistance, while the land use regulatory strategies reduce the expense and time involved in compliance with housing upgrades.

Objective

- Provide financial assistance to eligible homeowners in areas of high low/moderate income concentration in West Warwick.

Strategy

- Continue to program adequate funding from the CDBG to meet the needs of low-moderate income households, and make efforts to expand eligibility for non owner-occupied rental units.

Objective

- Support the West Warwick Housing Authority identifying and assisting eligible recipients of state/federal funds toward a safe and healthy housing environment.

Strategy

- Assist with CDBG funds where feasible lead-based paint abatement and code corrections which will enable private homeowners to accommodate recipients of Section 8, vouchers, project based and rental assistance program funds.

Objective

- Cooperate with Rhode Island Housing to identify expiring Section 8 subsidized housing projects and work to establish new replacements or maintain existing Section 8 units.

Strategy

- Pursue alternative assisted housing programs such as the Mortgage Revenue Bonding authority, the Low-Income Housing Tax Credit and State Rental Subsidy programs administered by the State of Rhode Island.

ceilings, more than 8"x11" of peeling paint or broken plaster, or signs of rats or mice in the last 90 days.

Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings and no elevator.

Moderate

On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all flush toilets were broken down at the same time for 6 hours or more.

Having unvented gas, oil or kerosene heaters as the primary heating equipment.

Having any three of the overall list of six upkeep problems mentioned above under severe physical problems for heat.

Having any three of the four hallway problems mentioned above under severe physical problems for public areas.

For the kitchen, lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.

Efforts to continue reducing the number of substandard units are affected by Community Development Block Grant (CDBG) funds available as homeowners assistance. This program focuses on code violations and structural problems in low and moderate income areas only. Townwide, \$86,800 is available in FY 2001 for grants and loans to homeowners. In the Arctic village designated area, \$100,000 is available in FY 2001 for code compliance and housing rehabilitation.

The housing programs listed under the CDBG provide direct financial assistance, while the land use regulatory strategies reduce the expense and time involved in compliance with housing upgrades.

Objective

- Provide financial assistance to eligible homeowners in areas of high low/moderate income concentration in West Warwick.

Strategy

- Continue to program adequate funding from the CDBG to meet the needs of low-moderate income households, and make efforts to expand eligibility for non owner-occupied rental units.

Objective

- Support the West Warwick Housing Authority identifying and assisting eligible recipients of state/federal funds toward a safe and healthy housing environment.

Strategy

- Assist with CDBG funds where feasible lead-based paint abatement and code corrections which will enable private homeowners to accommodate recipients of Section 8, vouchers, project based and rental assistance program funds.

Objective

- Cooperate with Rhode Island Housing to identify expiring Section 8 subsidized housing projects and work to establish new replacements or maintain existing Section 8 units.

Strategy

- Pursue alternative assisted housing programs such as the Mortgage Revenue Bonding authority, the Low-Income Housing Tax Credit and State Rental Subsidy programs administered by the State of Rhode Island.

SUPPLEMENT B

Housing for the Disabled

The Rhode Island Department of Mental Health, Retardation and Hospitals (MHRH) provides prevention and treatment services to severely disabled individuals, including developmental disabilities, mobility impaired and mentally ill. MHRH goals and recommendations are to serve as a guide for municipalities in the development of their respective comprehensive plans. Among those recommendations are those which emphasize the need to plan for disabled and elderly housing opportunities, working toward conformance of community facilities and infrastructure with the Americans With Disabilities Act, land use regulation to encourage special housing design for handicapped, and grant programs for elderly and disabled.

POLICY ANALYSIS: In 1997 the West Warwick Housing Authority documented housing needs for persons with disabilities. From January 1, 1994 through September, 1997 total applications for assisted housing totaled 368. Of these, 210 were from elderly, 73 from disabled persons age 50-62 and 85 from disabled persons under age 50. While many of the applications were not processed due to non-responsiveness or termination by the applicant, 153 were processed. Of this amount, 79 were housed, 38 were rejected and 36 put on a waiting list.

Elderly-only housing is provided by West Warwick Manor and Clyde Towers. Based on demographic information provided by the State of Rhode Island, approximately 14% of the population was age 65 and over as of 1993. Of this group 10% were over age 75. Other than those individuals in nursing homes and other similar facilities, the growing group of elderly on waiting lists and applying for occupancy in elderly-only housing constituted 18% of the population. As baby boomer elderly increasingly enter the picture, the pressure for elderly-only disabled housing will increase. A Department of Elderly Affairs report issued in 1994 related the concern with safety and security in elderly housing with integration of non-elderly. This concern was also the subject of a 1995 White House Conference on Aging.

In 1993 the Town of West Warwick counted 3,974 individuals age 65 and over who were non-institutionalized. Of this number, 660 had a mobility limitation and 456 a self-care limitation. Self-care limitations are normally handled through nursing homes, assisted living quarters and private residences. There currently exists no program to provide handicapped accessible ramps and other provisions to private residences. The Community Development Block Grant (CDBG) program may provide such assistance if a need is identified on a community-wide basis.

As of 1996, according to the Housing Authority plan, there were 128 applicants of all ages for subsidized/assisted housing. Of this number, only 60 responded to further inquiry on their applications and 20 were found housing.

Elderly disabled do need the added protection of congregate living as the result of their added frailty, inability in most cases to reside independent of minimal medical care and social needs in terms of peer support. In fact, few non-elderly disabled individuals were inquiring for space in the elderly complexes, except for some younger, Vietnam era veterans. Further, Section 8 housing vouchers are available for disabled households who are better able to live with their families and dispersed from large congregate living facilities. In West Warwick there are several such complexes as follows: Monsignor DeAngelis I (96 units); Monsignor DeAngelis II (80 units); Wescott Terrace (155 units); the Elms (120 units); Echo Valley (100 units) and Foxfire (16 units).

The large amount of such mixed and family alternatives underscores the need for elderly-only units at the two existing public housing complexes while not adversely affecting any group.

Objective

Support initiatives on the part of the housing authority to provide for disabled housing.

Strategy

Seek support from, and administer the Rhode Island Housing Threshold program; and assist if required through the Community Development Block Grant in making existing dwellings handicapped accessible.

Objective

Support initiatives on the part of the housing authority to provide a fair mix of housing alternatives for special needs populations. The authority has the expertise and is familiar with housing statutes to enable their taking the lead in this area.

Strategy

Engage in an ongoing effort to convert the largest abandoned mill (Royal Mill) into an assisted housing facility, which if successful will provide hundreds of units for the disabled and elderly. This effort remains a high priority project.