

# **TOWN OF NORTH KINGSTOWN**

## **Town of North Kingstown Comprehensive Plan Housing Element Update As Modified Affordable Housing Plan**

**North Kingstown Planning Commission  
Adopted November 3, 2004  
Amended June 21, 2005 \***

**North Kingstown Town Council  
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\*Table 7 corrected August 2005

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## Chapter One. INTRODUCTION

### Background and Objectives of the Study

Currently, there is a need for a more affordable mix of housing in Washington and Kent Counties. State law requires that each city and town provide affordable, accessible, safe, and sanitary housing for its citizens (R.I.G.L. 45-53). The net effect of current state law is that without thoughtful, doable affordable housing plans in place, communities risk giving up local control over certain decisions about what sort of housing may be constructed in which parts of their community. New statewide planning policy indicates that the State Housing Appeals Board will be more likely to uphold local denial of a comprehensive permit application for towns that have incorporated a sound affordable housing plan in the housing element of their Comprehensive Plan.<sup>1</sup>

With a sound affordable housing plan—and evidence that it is being implemented within a reasonable period of time—communities help ensure local control of land use decisions and, at the same time, take action to increase affordable housing opportunities for their families, neighbors, and local work force. The Washington County Regional Planning Council (WCRPC), seeing the significant challenges and opportunities posed by state law and the undeniable need for affordable housing, decided to take action.

The WCRPC in October 2003 commissioned BC Stewart & Associates (BCSA) and Bay Area Economics (BAE) to develop an affordable housing plan for Washington County and two Kent County communities. WCRPC conceived of a two-pronged approach: (1) a regional affordable housing strategy, to include all nine Washington County communities and two Kent County communities; and (2) nine housing plans, each tailored to the individual participating community (Charlestown, East Greenwich, Exeter, Hopkinton, Narragansett, North Kingstown, Richmond, Westerly, and West Greenwich).

Accordingly, this study/report constitutes the affordable housing plan for the Town of North Kingstown and, subject to review and approval of various governing bodies, serves as an update to the housing element of the town's Comprehensive Plan.

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<sup>1</sup> A more detailed discussion of State law and policy governing affordable housing plans and housing elements appears later in this introductory chapter. An Executive Summary of this plan is available on the Town of North Kingstown web site [northkingstown.org](http://northkingstown.org) or in the North Kingstown Planning Department.

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### **About the Town of North Kingstown<sup>2</sup>**

Kings Town was incorporated in 1674, and included the vast area of Narragansett County. While it encompassed the present towns of Narragansett, North Kingstown, and South Kingstown at that time, it was not until 1722-23 that they were established as separate towns.

Because of its location and natural harbor and beaches, North Kingstown is famous as a summer resort, as well as for its historical significance. Today, North Kingstown is described as being in the vanguard of a trend that is marking the future of Rhode Island's economic stability and industrial growth. From its earliest industries such as textiles, farming, fishing and boat building, to the designation in 1941 of Quonset Point and Davisville as major naval installations, North Kingstown has had a rich history of diversified economic growth and development. 1973 brought an end to most naval activities in North Kingstown; however, the closed facility at Quonset Point provided Rhode Island with over 2000 acres of prime industrial land with in-place facilities for a major job-producing Industrial Park, continuing North Kingstown's growth and economic development. Davisville was closed in 1994, adding another 900 acres to the land available for re-use. These factors present unique challenges to the community in its efforts to provide affordable housing.

North Kingstown contains 43.59 square miles of land area and 14.75 square miles of water area. The population count for the Town of North Kingstown as of April 1, 2000 was 26,326, an increase of over 10 percent (2,540 persons) from the 1990 population of 23,786.

Based on Legislative changes in the 2004 General Assembly session that excluded seasonal units from the overall count of housing units in a community, and according to data provided by Rhode Island Housing, North Kingstown has 10,477 year-round housing units, 846 units (8.07 %) of which meet the statutory definition of affordability. Although North Kingstown ranks highest among the towns in the study area for affordable housing, it nonetheless faces substantial challenges in reaching and exceeding the 10 percent threshold. The very economic growth that distinguishes the community also brings with it increased demands for affordable housing for the current and future workforce, among other populations.

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<sup>2</sup> Material excerpted selectively from: [www.riedc.com/mclds/rimcdrame.html](http://www.riedc.com/mclds/rimcdrame.html). Accessed: 14 December 2003.

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## **Rhode Island Law Concerning Land Use Planning and Affordable Housing**

The Rhode Island legislature passed the Comprehensive Planning and Land Use Regulation Act of 1988 (R.I.G.L. 45-22.2), which requires—among other things—that every town and city include a housing element as one of the eight elements<sup>3</sup> in its comprehensive plan. The Act describes the housing element in the following manner:

Housing Element. Consists of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, including, but not limited to, the preservation of federally insured or assisted housing, improvement and development of housing for all citizens. The housing element enumerates 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 and the preservation of federally insured or assisted housing. The element identifies the specific programs and policies for inclusion in the implementation program, necessary to accomplish this purpose.

Subsequently, the State Planning Council adopted the *Handbook on the Local Comprehensive Plan* (Handbook Number 16)<sup>4</sup> to provide guidance to municipalities in complying with the requirements of the Comprehensive Plan Act.

In 1991, the legislature passed the Rhode Island Low and Moderate Income Housing Act (R.I.G.L. 45-53), which required that a municipality's housing element provide for low and moderate income housing in excess of 10 percent of the housing units reported in the most recent census. In furtherance of that goal, the Housing Act set forth a process whereby any public agency or nonprofit organization proposing to build low or moderate income housing may submit a single application for a comprehensive permit, in lieu of separate applications, to build affordable housing as defined in the Act. If denied at the local level, the proposing

entity may appeal to the State Housing Appeals Board (SHAB). The law required the SHAB to consider a number of factors in its decision-making process, including the extent to which the community meets or plans to meet the 10 percent standard for existing low and

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<sup>3</sup> The statute lists eight areas: a goals and policies statement, plus seven other elements – land use plan, housing, economic development, natural and cultural resources, services and facilities, open space and recreation, and circulation. One could argue that there are actually nine elements because of the requirement for an implementation plan. Many towns, however, address the implementation plan as part of the individual elements as this study will do for the housing element.

<sup>4</sup> Handbook 16 was initially issued in June 1989 and was most recently updated in 2003.

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moderate income housing units as defined in the Act. Effective in 2002,<sup>5</sup> the legislature extended the comprehensive permit privilege to private developers, with the proviso that the affordable housing in the proposal remain so for not less than thirty years from initial occupancy.<sup>6</sup>

In the most recent 2004 General Assembly session, the Legislature amended a number of state laws as it relates to the creation and provision of affordable housing. A number of those amendments are pertinent to the Town's Affordable Housing Plan. While the legislation still maintains a goal of 10% subsidized housing, it is underpinned by a broadened view of affordable housing.

Specifically affordable housing is now defined in the Comprehensive Planning Act as that housing that is within the means of moderate income or less households, specifically meeting a level whereby the cost of housing does not consume more than 30% of the gross annual household income for a household with 80% or less of area median income, adjusted for family size. The definition includes, but is not limited to, manufactured housing; accessory dwelling units, rental vouchers such as those for Section 8; and assisted living housing. The definition allows the Town to think more broadly about how it meets the affordable housing needs of the community. While this definition does not expand the number of units that currently count toward the 10% subsidized housing goal, it does mean that, when evaluating how well the community meets the needs of the households needing affordable housing, units in mobile home parks, Section 8 tenant-based vouchers, nursing home beds, and accessory dwelling units may be considered.

Amendments made specifically to the State "Low and Moderate Income Housing Act" now include within the definition of low and moderate-income housing that housing which is

subsidized by federal, state, or municipal programs. Such housing must be deed restricted for no less than 30 years. Government subsidies may assist in the creation or rehabilitation of affordable housing. The Act also includes a definition for "Municipal government subsidy"

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<sup>5</sup> According to RI Housing staff, the amendment took effect upon passage in June 2002. The rules and regulations providing for review by planning boards in cases involving land development projects or subdivisions, which was mandated in the 2002 amendment to the Act, became final in February 2003.

<sup>6</sup> The Act does not require that affordable housing produced by public and nonprofit agencies adhere to the 30-year affordability restriction. According to staff of the Rhode Island Housing Mortgage and Financing Corporation (Rhode Island Housing), it was apparently presumed that such housing would be "permanently" affordable, or as nearly so as consistency with state and federal regulations allow them to be.

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as assistance made available through a town program sufficient to make housing affordable which may include but is not limited to direct financial support, abatement of taxes, waiver of fees and charges, and approval of density bonuses and/or internal subsidies or any combination of such assistance. These two definition changes significantly broaden the opportunities to meet the 10% subsidized housing goal.

The new legislation increases the importance of a municipality having an approved affordable housing plan. A town with an approved affordable housing plan and that is meeting local housing needs may limit the annual total number of dwelling units in comprehensive permit applications from for-profit developers to an aggregate of 1% of the total number of year-round housing units in the town. Affordable housing proposals are reviewed by both the Town's reviewing body and the State Housing Appeals Board for consistency with an approved affordable housing plan. Were the Town not to have a plan that was approved by the State, interpretation of whether the Town was meeting local needs may not be so clear. Additionally the new legislation provides "In planning for, awarding and otherwise administering programs and funds for housing and for community development, state departments, agencies, boards and commission, public corporations, as defined in Chapter 35-18, ... give priority to the maximum extent allowable by law, to towns with an approved affordable housing plan."

Finally, the legislation requires on an annual basis that the Town report to the Statewide Planning Program on the Town's progress meeting the affordable housing needs of the community and implementing the locally approved affordable housing plan. This reporting requirement drives the need for an affordable housing plan that is realistic, responds to North Kingstown's specific needs and is implementable.

By way of a 2003 update, Handbook 16 now provides more detailed guidance to those communities that choose to include an affordable housing plan in the housing element of their comprehensive plans. In addition to the three primary components already required in the housing element (inventory and analysis; goals and policies; implementation and monitoring), the updated guidelines specify what constitutes an acceptable affordable housing plan. The plan should include steps that identify the number of affordable units

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needed to meet the 10 percent affordability requirement,<sup>7</sup> specific strategies for attaining the threshold over a reasonable period of time, and how each strategy contributes to reaching the threshold.

The Rhode Island Statewide Planning Program also issues policy guidance in the form of the State Guide Plan Element 421 (*State Housing Plan*), most recently approved by the State Planning Council on March 9, 2000, and updated as of June 2002. Taken together, Handbook 16 and Element 421 provide the policy framework for developing sound affordable housing plans at the local level (see Appendices G and H for the text of these documents). The BCSA/BAE consulting team met and corresponded with staff of Rhode Island Housing on numerous occasions to help insure that the team's approach to the nine individual town housing elements/affordable housing plans would be consistent with state officials' expectations. This affordable housing plan for North Kingstown has been crafted to comply with the fundamental requirements of the policy guidelines as further explained by Rhode Island Housing staff.

### **Methodology for this Study**

The consulting team used four primary data collection and analysis techniques in this study: (1) demographic data analysis, drawing primarily but not exclusively from census data; (2) extensive review of policies, regulations, reports, studies, and other documents; (3) interviews and meetings; and (4) an informal survey-questionnaire administered to Task Force members and other knowledgeable persons.

The demographic study is based upon an extensive survey and analysis of available public and private data sources. The most important data source is the 2000 U.S. Census. The Census forms the basis for the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) database; CHAS data provides detailed information regarding the composition of low-income households. The private data provider (Claritas) prepared household and population projections for North Kingstown. In

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<sup>7</sup> The Act provides two thresholds: (A) in the case of an urban city or town which has at least 5,000 occupied rental units and the units, as reported in the latest decennial census of the city or town, comprise twenty-five percent (25%) or more of the housing units, is in excess of fifteen percent (15%) of the total occupied rental units; or (B) in the case of all other cities or towns, is in excess of ten percent (10%) of the housing units reported in the census. North Kingstown is subject to the 10 percent threshold.

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In addition, information was gleaned from Rhode Island Housing, the Rhode Island Statewide Planning Program, Grow Smart Rhode Island, town documents, and regional newspapers. The team reviewed all relevant laws, regulations, and policy documents, including but not limited to: R.I.G.L. 45-22.2; R.I.G.L. 45-53; *Handbook on the Local Comprehensive Plan for the Rhode Island Comprehensive Planning and Land Use Regulation Act* (Handbook Number 16 – updated 2003); *State Guide Plan – 421: State Housing Plan*; and training materials developed by Grow Smart Rhode Island, Rhode Island Housing, and Rhode Island Statewide Planning Program. The team also conducted extensive research into the state-of-the-art in affordable housing strategies, including materials developed by the American Planning Association and the Brookings Institution, innovative approaches in cities and towns across the nation, as well as affordable housing plans commissioned by other Rhode Island towns. Information available through the U.S. Department of Housing and Urban Development, Rhode Island Statewide Planning, and Rhode Island Housing was also reviewed and, where appropriate, included in the analysis of town needs.

In addition, the consulting team requested and reviewed extensive documentation from North Kingstown staff, including the most recent Comprehensive Plan Housing Element, zoning ordinances, and projects at various points in the planning pipeline.

In-person interviews and numerous telephone and e-mail conversations also enhanced the team's ability to identify the Town's affordable housing needs. Where appropriate, telephone and electronic communications are referenced throughout the report.

The Town Task Forces – see Appendix A for the members and the Task Force Objectives – also played an important role in identifying affordable housing challenges, needs, and strategies. Part of the process of understanding the unique profile of the Town entailed administering a survey-questionnaire, which can be viewed at Appendix B. The results of the survey will be discussed at various points in Chapter 5 (Affordable Housing Needed to Achieve 10 Percent).

Throughout the study, the consulting team kept the regional Steering Committee apprised of the status of the research, analysis, and plan development. The Steering Committee and

the Task Force members reviewed drafts of this report and worked with the consulting team to develop the affordable housing strategies and implementation plan.

### **Organization of this Report**

Three primary considerations underpin the decisions BCSA/BAE made in crafting the shape of this report: (1) ease of replication among the nine towns, where appropriate, without using a cookie-cutter approach; (2) foundational need to plumb the demographic data and provide an analytical basis for updating the housing element; and (3) emphasis on developing recommendations for an ambitious, yet doable affordable housing plan that is driven by the data-defined needs of the community and responsive to the policy preferences of the community.

To that end, Chapter One provides background information on study methodology and objectives, Rhode Island law and policies, and culminates in the executive summary, which follows this section. Chapters Two and Three rely heavily on demographic data to describe the Town of North Kingstown in comparison to itself over time, and to the surrounding communities. These chapters conclude with an assessment of the Town's current and future standing with respect to affordable housing and land use planning as defined by the laws and informed by local need. Chapter Four deals briefly with the current status of North Kingstown's comprehensive plan and pays particular attention to the housing element.

Chapters Five shows opportunities and strategies for bringing the Town into compliance with the law—and the local control that engenders—and proposes several approaches that build on North Kingstown's strengths and community needs. And, finally, Chapter Six identifies specific strategies to advance an implementation and monitoring plan for launching a vigorous effort to achieve, maintain, and exceed the 10 percent low and moderate-income threshold and the affordable housing needs of the community.

Selected data tables, charts, graphs and other figures are included in the body of the report. Those interested in greater detail may review the data and information provided in the various appendices.

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### Summary – Key Points

**[NOTE: Developed as supplement to the Executive Summary, which is primarily a narrative summation of major policy points. Information from 2000 data unless otherwise noted.]**

Population: 26,326 (>10% increase over 1990 population of 23,786)

Housing Units: 10,743

Year-round Housing Units: 10,477

Households: 10,154

Low/Mod Households: 2,690

Cost-burdened Households: 1,617

Affordable Units: 846 – 8.07% (9/2004 count)

Shortfall: 201 to meet 10% state standard *today*; 322 in 2013 (at present rate of growth)

Median Household Income: \$60,027 (\$66,602 in 2003)

Median Sales Price: \$176,000 (\$280,000 in 2003, a 16.74% increase in three years)

Homeowners: 74 percent of households

Other key points:

- 70% of homes constructed before 1980; 37% before 1960
- build-out now estimated at 1,410 -- ~10 years from now at current rate
- most households headed by persons between 25 and 54 years of age
- 20% households headed by residents 65 years of age or older
- 59.3% households headed by resident 45 years of age or older
- Decline in the proportion of middle income households in North Kingstown between 2000 and 2003 (from 44 percent to 39 percent) suggests that pressures on the supply of affordable housing may have long term effects on the character of the town's population.

## **Chapter Two. INVENTORY AND ANALYSIS OF EXISTING HOUSING STOCK**

### **Demographic Background**

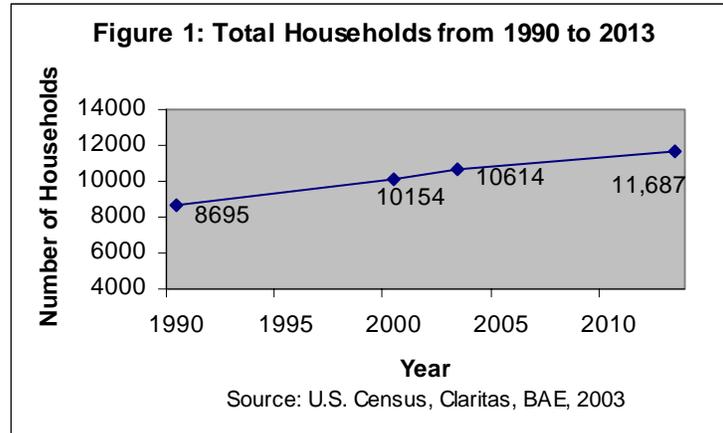
#### **Population and Household Trends**

Population and household trends in North Kingstown between 1990 and 2000 mirror that of Washington County and the region as a whole. The population of North Kingstown grew one percent annually between 1990 and 2000, compared to 1.2 percent annually for the study region.<sup>8</sup> The number of households in North Kingstown grew at an annual rate of 1.6 percent, compared to 1.8 percent annually in the study region. In 2000, North Kingstown had a population of 26,326, with 10,154 households. The average household size in North Kingstown was almost identical to that of the study region, with 2.53 persons per household compared to 2.54 for the study region.

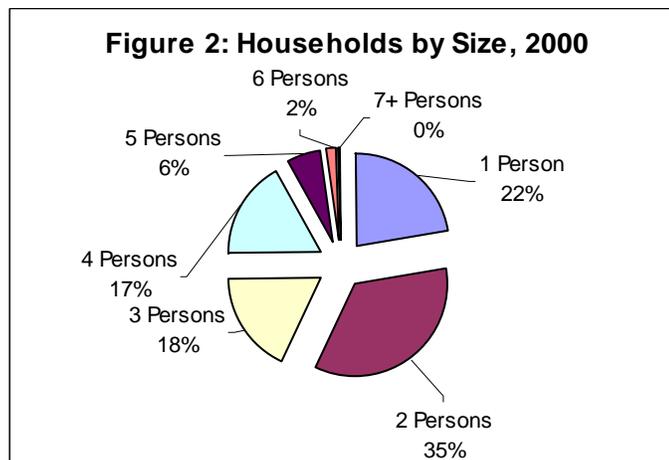
Though North Kingstown experienced steady, modest growth during the 1990s, the increase in households and residents far exceeded state expectations for the town. In 1999, the Rhode Island Planning Program issued a population estimate for North Kingstown in 2010 that projected 354 fewer residents than already lived in North Kingstown in 2003. The divergence between state forecasts and actual experience reinforce local observations that the town is growing faster than accommodated in current planning efforts. If the development pace of the last three years were to continue over the next ten years, the number of North Kingstown households would grow to 11,687, an 11 percent increase over the current level. Over the past fifteen years, however, growth in North Kingstown has varied considerably from years when residential building permits exceeded 160 per year to years when the number of residential building permits fell to below 100. Figure 1 presents the current household trends in North Kingstown, with projections to 2013.

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<sup>8</sup> The study region includes every town in Washington County and the towns of East Greenwich and West Greenwich in Kent County.



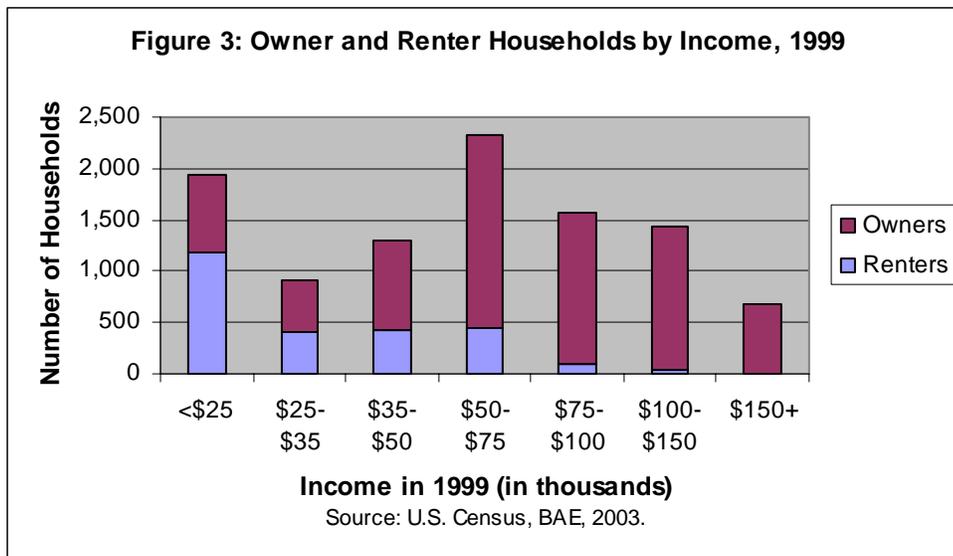
North Kingstown is largely a town of families and homeowners. In 2000, 72 percent of households were families and 74 percent of households were homeowners. The size and composition of households in North Kingstown essentially mirror the eleven-town study region in Washington and Kent Counties. A majority of households (57 percent) in North Kingstown consist of one or two occupants. Figure 2, below, shows the distribution of households by size in 2000. Most households are headed by residents between 25 and 54 years of age, which are the primary child-rearing years. However, North Kingstown is home to a significant population of seniors, with nearly 20 percent of its households headed by residents 65 years of age or older.



### Income

Prevailing incomes in North Kingstown suggest a modestly prosperous community. In 2003, North Kingstown had a median household income \$3,500 higher than in the 11-town study region. However, the median income in North Kingstown was significantly higher than in Washington County. In 2003, North Kingstown had a median household income of \$66,602 compared to a median household income in Washington County of \$59,937. North Kingstown has higher median incomes despite a large population of seniors and low-income renter households.

An analysis of 2003 household income distribution in North Kingstown shows that North Kingstown has a higher proportion of households with greater than \$75,000 a year in income than in Washington County. North Kingstown also has a slightly higher proportion of households with less than \$15,000 a year in income. Though North Kingstown's income distribution is not greatly different than the county as a whole, the decline in the proportion of middle income households in North Kingstown between 2000 and 2003 (from 44 percent of households in 2000 to 39 percent in 2003), suggests that pressures on the supply of affordable housing may have long term effects on the character of North Kingstown's population.

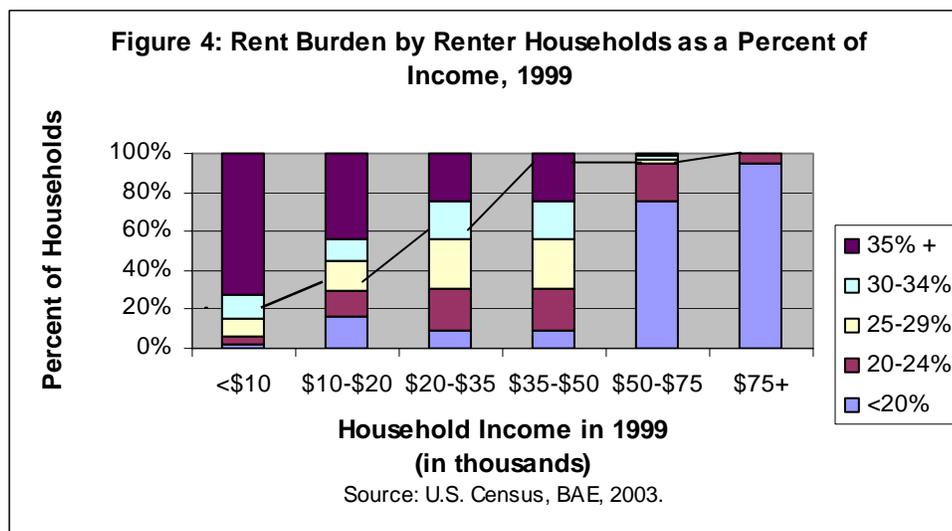


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As in other towns in the study region, the town's population of renters has a starkly different income profile than its homeowners. Figure 3, above, shows the distribution of renter and owner households by income in 1999. Over 30 percent of renters in North Kingstown earned less than \$15,000 per year in 1999. The proportion of very low-income renters in North Kingstown is only slightly higher than in the eleven-town study region (31 percent in North Kingstown compared to 26 percent in the study region). Overall, 60 percent of renters earn less than \$35,000 per year, while 72 percent of homeowners earn more than \$50,000 per year.

Figure 4, below, further describes the rent burdens reported by tenant households in North Kingstown. Guidelines established by the U.S. Department of Housing and Urban Development recommend that households pay no more than 30 percent of their incomes for housing (rent and utilities). Over 39 percent of North Kingstown's 2,553 renter households had 1999 incomes less than \$20,000; 58 percent of these households paid more than 30 percent of their incomes for rent. Among renter households with incomes between \$20,000 and \$35,000, 41 percent paid more than 30 percent of their incomes for rent. Overall, North Kingstown has a total of more than 1,053 self-reported cost-burdened renter households.



The Comprehensive Housing Affordability Strategy (CHAS) database provides another means of analyzing the housing cost-burden of North Kingstown's low and moderate-income households (up to 80 percent of median income). As shown in Table 1, below, North

Kingstown had 1,617 families at or below 80 percent of median income with significant housing cost burdens in 2000. Of those 1,617 households, 25 percent were elderly households, 50 percent were families and 25 percent were single-person households and other non-family households (“Other”). As Table 1 shows, 751 of the low and moderate-income households were renters, and 866 of the households were homeowners. To meet the state’s current 10 percent affordability threshold, North Kingstown would need to create 201 new units of low and moderate-income housing threshold in 2004. Based on the CHAS data, North Kingstown has the need for up to 1,617 units of new low and moderate-income housing.

**Table 1: Housing Needs for Households at or below 80 percent of Median Income, 2002**

<u>Type of Household</u>	<u>Cost Burdened Households (a)</u>			<u>Percent of Total</u>	<u>Current State Requirement</u>
	<u>Renter</u>	<u>Owner</u>	<u>Total</u>		
<b>Elderly</b>	172	238	410	25%	
<b>Family</b>	367	443	810	50%	
<b>Other (b)</b>	212	185	397	25%	
<b>Total</b>	751	866	1,617	100%	-201
	46.4%	53.6%			

Note: (a) Households at or below 80 percent of median income with housing needs, including rent burdens in excess of 30 percent of income. Almost all report excessive cost.

(b) Other households include single-occupant households and households with non-relatives.

Source: CHAS Database, 2003; BAE, 2003.

Table 1 indicates that just under half (46.4 percent) of those households reporting that they are cost-burdened are renters and a little over half (53.6 percent) are homeowners. It is important to remember when considering Table 1 above and Table 2 on the following page that these data are self-reported. Perhaps the most salient point to glean from these tables is that the reported need for affordable housing far exceeds the number of additional units (201) North Kingstown would be required to produce to meet the 10 percent threshold as currently defined by the state. Table 2 shows North Kingstown in the context of other towns in the study region and also includes all low/mod households as a point of comparison.

**Table 2: Housing Needs for Households with Incomes at or below 80 percent of Median Income**

Towns	Low/Mod Housing Needs by Type of Household (a)						All Low/Mod Households		
	Elderly		Families		Other (b)		Total with Housing Needs	Total Households	Housing Needs as Percent of Total
	Households	Percent	Households	Percent	Households	Percent			
<b>Study Region</b>	<b>5,274</b>	<b>29%</b>	<b>7,361</b>	<b>40%</b>	<b>5,584</b>	<b>31%</b>	<b>18,219</b>	<b>33,191</b>	<b>55%</b>
Owners	1,938	37%	2,431	46%	939	18%	5,308	9,680	55%
Renters	1,126	23%	1,626	34%	2,066	43%	4,817	9,029	53%
<b>East Greenwich</b>	<b>267</b>	<b>37%</b>	<b>241</b>	<b>33%</b>	<b>215</b>	<b>30%</b>	<b>723</b>	<b>1,323</b>	<b>55%</b>
Owners	137	43%	144	45%	40	12%	321	536	60%
Renters	130	32%	97	24%	175	44%	402	787	51%
<b>West Greenwich</b>	<b>54</b>	<b>21%</b>	<b>137</b>	<b>53%</b>	<b>67</b>	<b>26%</b>	<b>258</b>	<b>452</b>	<b>57%</b>
Owners	30	16%	118	63%	38	20%	186	346	54%
Renters	24	33%	19	26%	29	40%	72	106	68%
<b>Charlestown</b>	<b>163</b>	<b>25%</b>	<b>312</b>	<b>49%</b>	<b>167</b>	<b>26%</b>	<b>642</b>	<b>1,112</b>	<b>58%</b>
Owners	139	31%	231	51%	85	19%	455	862	53%
Renters	24	13%	81	43%	82	44%	187	250	75%
<b>Exeter</b>	<b>50</b>	<b>19%</b>	<b>119</b>	<b>44%</b>	<b>100</b>	<b>37%</b>	<b>269</b>	<b>552</b>	<b>49%</b>
Owners	50	29%	89	51%	35	20%	174	313	56%
Renters	0	0%	30	32%	65	68%	95	239	40%
<b>Hopkinton</b>	<b>193</b>	<b>32%</b>	<b>330</b>	<b>55%</b>	<b>74</b>	<b>12%</b>	<b>597</b>	<b>1,110</b>	<b>54%</b>
Owners	144	35%	218	54%	44	11%	406	746	54%
Renters	49	26%	112	59%	30	16%	191	364	52%
<b>Narragansett</b>	<b>350</b>	<b>19%</b>	<b>509</b>	<b>28%</b>	<b>968</b>	<b>53%</b>	<b>1,828</b>	<b>2,837</b>	<b>64%</b>
Owners	180	32%	226	40%	155	28%	561	1,025	55%
Renters	170	13%	283	22%	813	64%	1,266	1,812	70%
<b>New Shoreham</b>	<b>56</b>	<b>42%</b>	<b>40</b>	<b>30%</b>	<b>38</b>	<b>28%</b>	<b>134</b>	<b>231</b>	<b>58%</b>
Owners	40	41%	32	33%	26	27%	98	145	68%
Renters	16	44%	8	22%	12	33%	36	86	42%
<b>North Kingstown</b>	<b>410</b>	<b>25%</b>	<b>810</b>	<b>50%</b>	<b>397</b>	<b>25%</b>	<b>1,617</b>	<b>2,960</b>	<b>55%</b>
Owners	238	27%	443	51%	185	21%	866	1,406	62%
Renters	172	23%	367	49%	212	28%	751	1,554	48%
<b>Richmond</b>	<b>105</b>	<b>33%</b>	<b>130</b>	<b>41%</b>	<b>79</b>	<b>25%</b>	<b>314</b>	<b>744</b>	<b>42%</b>
Owners	105	37%	110	39%	69	24%	284	624	46%
Renters	0	0%	20	67%	10	33%	30	120	25%
<b>South Kingstown</b>	<b>562</b>	<b>33%</b>	<b>676</b>	<b>39%</b>	<b>475</b>	<b>28%</b>	<b>1,713</b>	<b>3,161</b>	<b>54%</b>
Owners	343	36%	493	52%	119	12%	955	1,637	58%
Renters	219	29%	183	24%	356	47%	758	1,524	50%
<b>Westerly</b>	<b>853</b>	<b>42%</b>	<b>753</b>	<b>37%</b>	<b>425</b>	<b>21%</b>	<b>2,031</b>	<b>4,227</b>	<b>48%</b>
Owners	531	53%	327	33%	143	14%	1,002	2,040	49%
Renters	322	31%	426	41%	282	27%	1,030	2,187	47%

Note: (a) Low and moderate-income households are households with incomes less than or equal to 80 percent of median income. Households with housing needs are defined as those households that pay more than 30 percent of household income for shelter or households that live in substandard conditions. Almost all households included above reported excessive housing costs. (b) Other households include single-occupant households and households composed of non-relatives.

Source: CHAS database, 2003; BAE, 2003.

## **Housing Stock**

North Kingstown is similar to other towns in Washington County in the high proportion of single-family homes in its housing stock. However, even though 72 percent of North Kingstown's housing stock consists of single-family homes, North Kingstown does have nearly 2,300 units of multi-family housing. In addition, North Kingstown is home to 258 mobile homes, 20 percent of the study region's mobile home supply. Mobile homes comprise 2.4 percent of North Kingstown's entire housing stock.

North Kingstown has a relatively mature housing stock. Over 70 percent of homes in North Kingstown were constructed prior to 1980, with 37 percent of homes constructed prior to 1960. North Kingstown has experienced a steady rate of housing construction since 1996, with over 100 permits issued per year. Total building permits in North Kingstown between 1996 and August 2003 represent 15 percent of all building permits issued in the eleven-town study region. The vast majority of building permits were issued for single-family homes; however, building permits for 101 multi-family units have been issued in North Kingstown since the beginning of 1997.

North Kingstown is far closer to meeting the state's 10 percent housing affordability threshold than neighboring towns. In 2003, North Kingstown had 846 low and moderate income (Low/Mod) housing units, which represented 8.07 percent of the town's year-round housing stock. To meet the 10-percent threshold, North Kingstown must construct an additional 201 units of Low/Mod housing. If North Kingstown continues to construct an average of 121 new housing units per year (the average annual number of building permits issued from 1998 to 2002), 27 percent of all new housing units constructed between 2003 and 2013 must be certified as Low/Mod housing under the State's current definition. Though the target of 27 percent affordability in net new construction is an aggressive goal, North Kingstown is far closer to meeting its affordable housing objectives than any other community in the eleven-town study region in Kent and Washington Counties.<sup>9</sup>

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<sup>9</sup> The number of new affordable units required to meet the 10 percent requirement in 2013 is based on the number of units required to meet the 10 percent threshold in 2002, plus 10 percent of the new units constructed from 2003 to 2013 (with an average of 121 units per year or 1,210 total units). The required number of new affordable units is a low estimate, given that the overall projections do not exclude units that become dilapidated or demolished from 2003 to 2013.

Beyond the goals of 10% subsidized housing, North Kingstown also has more than 647 units of housing that meet the definition of affordable housing as set out in the 2004 legislation. There are 258 mobile home park units, 301 nursing beds, 88 Section 8 tenant-based vouchers, and a number of accessory apartments.

### **Sales and Affordability**

Almost all for-sale homes in North Kingstown are priced out of reach of low and moderate-income households. North Kingstown's median sales price increased at an annual rate of 16.7 percent between 2000 (\$176,000) and 2003 (\$280,000).<sup>10</sup> Based on recorded home sales for the most recent 12-month period, 93 percent of all home sales in North Kingstown were priced \$150,000 or above. Over 72 percent of all home sales were sold for \$200,000 or more. Based on interviews with real estate agents, it is likely that these sales figures overstate the availability of affordable housing. Current prices for vacant land range from \$100,000 to \$250,000 per acre. It is most likely that sales below \$150,000 were transactions between relatives or close associates, as well as vacant land and substandard homes that will be cleared for new construction. A recent search of Multiple-Listing Service (MLS) real estate offerings in North Kingstown did not report a single condominium or single-family home for sale for less than \$150,000. In North Kingstown only three condominiums were for sale for less than \$200,000. The real estate listings reinforce realtor interviews that describe the few low-cost housing units available as small one-bedroom apartments, unsuitable for families.

While home sales prices in North Kingstown largely mirror the high regional prices, rents in North Kingstown offer somewhat greater affordability compared to the study region. In 2000, 17 percent of rental units were priced at below \$300 per month, compared to only 11 percent of units in the study region. According to Rhode Island Housing, the average rent for a two-bedroom apartment in North Kingstown is only \$22 higher than the statewide average (which includes low-cost housing in Providence and other urban areas). North Kingstown offers 88 Section 8 vouchers. In addition the town has 10 units of Sections 202 and 811 elderly housing, 70 units of Sections 221 and 236 elderly housing, and 301 nursing

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<sup>10</sup> Source: BAE and The Warren Group, 2003.

home beds. North Kingstown has 210 units of Sections 221 and 236 family housing and 68 housing units supported by the HOME program.<sup>11</sup>

### **Summary**

Despite significant challenges for housing affordability, North Kingstown is in a better position to meet the housing affordability needs of its residents than neighboring communities. North Kingstown has produced more multi-family housing units than almost all towns in the study region and currently has 8 percent of its housing stock in affordable units. North Kingstown faces significant pressure from increases in housing prices, and is experiencing a shift in household incomes toward households with relatively high incomes and those with low incomes. The data suggest that North Kingstown must address the needs of moderate-income residents if the community wishes to retain its current balance of residents.

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<sup>11</sup> Source: Rhode Island Housing, Housing Database, 2003. Sections 202 and 811 support housing for the elderly and disabled; Sections 221 and 236 support the construction and rehabilitation of housing for families, elderly and the disabled.

### **Chapter Three. Unmet Housing Needs; Contributing Factors**

North Kingstown confronts a variety of challenges if it is to meet the need for affordable housing in its community. North Kingstown is located at the southwestern edge of the Greater Boston housing market. Steady increases in regional housing prices have increased demand for housing in North Kingstown, as have market forces including low-interest rates and rising incomes among professional workers. In addition, Rhode Island has experienced a shift in population away from urban centers, such as Providence, toward suburban communities like North Kingstown. The Town of North Kingstown is no exception to either local or regional affordable housing trends.

#### **Unmet Housing Needs**

In 2003, North Kingstown had 846 certified low and moderate-income housing units. Based on the State's threshold of 10 percent affordability, North Kingstown has the need for 201 new units of affordable housing. Based on current construction trends of 121 new housing units per year, North Kingstown will need an average of 12 net new affordable units per year to maintain its current affordable housing deficit. Overall, 27 percent of North Kingstown's net new housing stock over the next 10 years must be affordable (under current state definitions) if the town is to meet the 10 percent affordability requirement by 2013. According to local developers, North Kingstown has a knowledgeable and supportive community, open to the construction of affordable housing. Despite its openness to new affordable units, the community will be challenged to meet the state affordability threshold by 2013.

#### **Rental**

As noted in Chapter Two, in 2000 North Kingstown had 1,053 renter households that paid more than the recommended 30 percent in gross income for shelter. Assuming those 1,053 households continue to live in North Kingstown, they constitute a baseline for unmet need in the town. The rent-burdened households in North Kingstown constituted 40 percent of all renter households in 2000. Based on current demographic and household trends, it is possible to create a rough projection of the additional need that will be present in 10 years. As presented in Chapter Two, North Kingstown will have 1,073 additional households in 2013, based on current trends. Assuming that the percentage of renter households in the town remains unchanged, there will be 275 additional renter households. If 40 percent of

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those net new renter households are burdened by excessive rents (pay in excess of 30 percent of annual income for shelter), North Kingstown will have 111 new households with an unmet need for affordable housing. As a rough calculation, North Kingstown is likely to need a minimum of 1,328 new affordable housing units to meet the total demand for affordable rental housing in 2013, based on the assumptions above.

### **Homeownership**

Homeownership opportunities in North Kingstown and surrounding towns have substantially diminished during the past three years. The median sales price of homes in North Kingstown increased by nearly 17 percent annually from January 2000 to August 2003. Overall, 93 percent of recorded home sales in North Kingstown in the most recent year were for \$150,000 or more. Sales reports undoubtedly understate North Kingstown's affordability gap by including sales of vacant land and housing that will be demolished for new construction. According to local realtors, the few properties that are placed on the market under \$200,000 are most typically small one-bedroom condominiums, unsuitable for families. A recent search of Multiple-Listing Service (MLS) real estate listings for North Kingstown showed only three condominiums for sale between \$165,000 and \$200,000. No housing units were available for less than \$165,000.

At \$200,000, a family buying its first home would need an annual income of at least \$55,000 with a six-percent mortgage interest rate and a five-percent down payment. If interest rates increase to seven percent, the homebuyer would need an income of at least \$60,000. Of the town's 2,602 renter households in 2000, only 579 or 22 percent could afford to buy a \$200,000 home.

The lack of available affordable housing has a direct impact on the ability of public and service workers who serve North Kingstown to live in the community. According to State data provided by Grow Smart Rhode Island, the greatest job growth in Rhode Island is occurring within occupations with salaries too low to afford the purchase of a home in North Kingstown. It may be unsurprising that cashiers, waitresses and fast food workers would not be able to purchase a home in North Kingstown; however, the list also includes school teachers, registered nurses, and accountants.

A school teacher or nurse serving the community in North Kingstown could not afford to purchase a condominium or home. For example, a school teacher earning \$41,000 per year (the 25<sup>th</sup> percentile of school salaries in the Providence MSA) could afford to pay no more than \$141,000 for a condominium. A registered nurse earning a salary of \$42,480 (the 25<sup>th</sup> percentile for nurses in the Providence MSA) could afford to pay no more than \$146,000 for a condominium. As noted above, there currently are no condominiums available at these prices in North Kingstown.<sup>12</sup> Teachers and nurses earning the region's median salary of approximately \$50,000 could afford, at most, a \$175,000 home. There were at the time of this study only two housing units (condominiums) available in North Kingstown for \$175,000 or less.

### **Rental Housing**

Rental housing opportunities in North Kingstown are limited by the rate of new construction of affordable units and pressure on the existing housing stock. Unlike many of its neighbors, North Kingstown has issued building permits for 101 multi-family housing units since 1997. However, the need for additional housing units exceeds the rate of construction. The steep appreciation in housing prices is likely to limit the availability of single-family homes as affordable rentals. The existing housing stock includes 2,274 multi-family housing units and 258 mobile homes. However, the stock of multi-family homes includes higher priced rentals and condominiums. The mobile homes represent 2.4 percent of North Kingstown's entire housing stock and, depending upon the condition of existing homes, represent a significant supply of affordable homes.

### **Barriers to Affordable Housing Development**

Barriers to constructing affordable housing in North Kingstown are similar to those of neighboring communities in Kent and Washington Counties. Issues include, apart from regional factors, the cost of land, difficulty providing infrastructure (such as water or sewerage) and local zoning. According to local interviews, North Kingstown supports affordable housing in the community. That understanding and support for affordable housing is essential to overcoming constraints to new production of affordable units.

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<sup>12</sup> Occupational wages and salaries by MSA are published by the U.S. Bureau of Labor Statistics, 2003. The affordable mortgage is based on a 30-year mortgage at 7 percent interest, with a 5 percent down payment and \$150/month condominium fees.

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### **Cost of Land**

The first and most significant barrier is the cost and availability of vacant land. According to local developers and realtors, coastal properties are in great demand for the construction of market-rate seasonal and permanent homes. The cost of one acre of vacant, ready-to-build land ranges from \$80,000 inland to over \$140,000 near the coast. Development costs increase given in-fill properties with dilapidated structures or the need to remediate other existing conditions.

### **Septic/Sewerage Costs**

The certification and cost of constructing septic systems for new housing units poses a major financial barrier to the creation of affordable housing in North Kingstown. As of 1990, 84 percent of all homes in North Kingstown disposed of waste through a septic tank or cesspool (Rhode Island Planning, 2003). According to local developers, the construction of septic systems increases the cost of new housing by \$5,000 to \$30,000 per unit, depending on the type of septic system installed. The cost of septic systems depends upon the suitability of the land given the water table, drainage, natural features and adjoining properties (particularly wetlands). Towns located along Narragansett Bay, such as North Kingstown, draw acute attention for the effect that poorly installed septic systems may have on the watershed. According to realtors and developers, most vacant lands along the coast have high water tables, poor drainage (soil conditions) and other engineering constraints that raise cost of construction and slow state permit approvals by the Department of Environmental Management. According to state experts, the technical challenges of developing near critical water bodies, such as the Narragansett watershed, may be overcome given proper site planning and the use of newer technologies, such as enhanced individual sewage disposal systems (ISDS). Enhanced ISDS systems cost two to three times as much as conventional septic systems; however, it is important to note that septic systems are relatively inexpensive to maintain compared to the potential cost of sewers.

### **Environmental Constraints to Increased Density**

Groundwater Aquifer areas: The Town of North Kingstown is underlain by four groundwater aquifers: the Hunt, the Annaquatucket, the Pettaquamscutt, and the Chipuxet. The Hunt-Annaquatucket-Pettaquamscutt (HAP) Aquifer system is used by the Town of North Kingstown, and others, for a drinking water supply. The importance of the HAP system was documented in the Sole Source Aquifer Designation petition submitted by the Town of North

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Kingstown, the Town of East Greenwich, and the City of Warwick to the United States Environmental Protection Agency (USEPA) in 1987. In May, 1988, the USEPA designated the HAP aquifer system a Sole Source Aquifer based on a clear demonstration that no other sources of water were available should the HAP be lost as a drinking water supply. Those conditions continue today.

In order to protect this water supply, the Town, first in 1974 and in subsequent amendments, has adopted groundwater protection regulations. In 1988, the Town adopted a zoning ordinance amendment that requires no more than one (1) unit per two (2) acres for each residential dwelling unit. This regulation was enacted after study showed that without this restriction, the nitrate loading to the groundwater would exceed safe drinking water goals. A map showing the protected groundwater areas can be found in Figure 5. An in-depth review of the build out for the Hunt Aquifer conducted by the University of Rhode Island projects that even with a two-acre minimum for new development, the level of existing development may cause the nitrate level in the groundwater to exceed the Maximum Contaminant Level of 10 parts per million, as set by the USEPA for drinking water standards.

A small portion of the Chipuxet Aquifer lies within the southwestern portion of North Kingstown. The Chipuxet Aquifer is used by the Kingston Fire/Water District and the University of Rhode Island as a drinking water supply. The Chipuxet Aquifer is a part of the larger Wood-Pawcatuck Sole Source Aquifer. An analysis of impacts from additional development on the Chipuxet Aquifer shows that in North Kingstown future development in the Chipuxet Aquifer is fairly limited as most of the land is either already developed or protected by conservation easement from further development.

Because of the need to protect the integrity of the Town's drinking water supply, this plan for Affordable Housing allows for the development of affordable housing within aquifer areas only where it is developed without a density bonus. This is consistent with the North Kingstown Comprehensive Plan and the North Kingstown Zoning Ordinance. The limit on density increases applies also to Narrow River watershed, consistent with the Narrow River Special Area Management Plan.

Water Supply. In 1997, the Town of North Kingstown Department of Water Supply conducted a study and assessment to determine whether the Town through its public water



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supply system could deliver sufficient water to the entire Town. The analysis included a review of the anticipated development density and build out of the Town. The analysis showed that using the Ten States Standard for Water Supply, the Town public water supply system infrastructure did not have sufficient capacity to serve new development throughout the entire Town. As such, the Town Council established a Water Service Area that identifies those parts of the community where public water service can be extended to provide municipal water to new development and those areas where new development will be required to use individual wells. In order to assure that even within the service area that a proposed development can be serviced by the Town public water supply system, the Department of Water Supply conducts an assessment of sufficient water flow pressure for fire suppression and domestic use where an extension of the system is proposed. The recommendation of the Director of Water Supply based on that assessment is forwarded to the North Kingstown Town Council for approval of each water system extension. Figure 6 shows the North Kingstown Water Service Area.

Based on the establishment of the Water Service Area, there are portions of North Kingstown that are not expected to be served with public water. In these areas development will have to depend on private wells. This plan recognizes that many of the areas outside the water service area also have other limits to development such as wetlands, steep slopes, floodplains, and seasonal high water table areas and are not suitable for density increases beyond the density set by current zoning. Further, the use of private wells requires sufficient land be available to support the private well and individual septic disposal system over the long term.

*Other Environmental Constraints.* In addition to the Town's groundwater aquifer protection zones, there are other watersheds in North Kingstown that have been identified for protection, preservation, or improvement/mitigation activities. The most prominent of these watersheds is the Wickford Harbor watershed. The Wickford Harbor watershed includes all of those lands that drain to the Wickford Harbor complex. The watershed is considered impacted and particularly sensitive because of the restricted tidal flushing that occurs and because of the high level of existing development; much of the watershed is served by individual septic disposal systems. In 1999, the University of Rhode Island conducted an



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assessment of the impacts of existing development on the watershed and its subwatersheds and developed a set of recommendations to mitigate existing and future impacts of development, particularly the contribution of nitrate to the system. Most notable were recommendations to reduce nitrate loading through the use of innovative/Denitrification ISDS systems and minimizing impervious pavement where possible.

This Plan recognizes the importance of water quality in the Wickford Harbor Watershed to the village of Wickford and to the community. The Plan recommends that, where affordable housing is proposed outside of aquifer protection areas, including the Wickford Harbor Watershed, that includes increases in density, the density proposed may need to be supported by the use of innovative/Denitrification systems or connections to the wastewater treatment facility at Quonset Point, where feasible and not contrary to other community goals and objectives.

Dating back to 1974 the Town of North Kingstown has a long history of including in its development review the issues of whether the site can support the development based on existing soils, slopes, and watertable depths. Town ordinances and regulations define land that is unsuitable for development. The North Kingstown Comprehensive Plan addresses the issues related to the carrying capacity of land. This Plan recognizes the Town's long-standing commitment to insuring that development occurs at levels commensurate with the capacity of the land and recommends that, where affordable housing developments are proposed with density increases beyond that allowed by existing zoning, the development review process include the assessment of the carrying capacity of the land.

In sum, the sections above highlight some of the environmental constraints to development in North Kingstown. The Plan also recognizes that because such constraints will limit the use of increased density to support affordable housing, the focus of strategies should be towards directing increased development density to areas suitable for such development and targeting the purchase of existing units that may be suitable for conversion to the affordable housing stock.

## **Zoning**

Zoning requirements can often be an impediment to the construction of affordable housing units. Creative approaches to zoning and land use can shape development decisions and provide opportunities for new construction of affordable housing. Zoning in North Kingstown will be discussed at length in subsequent chapters.

## **Summary**

North Kingstown faces a series of barriers to the provision of affordable housing. The town is relatively close to meeting the state's affordability threshold; however, the number of building permits issued per year by the town is too low to reasonably create a sufficient number of affordable housing units in the next ten years. In addition, North Kingstown currently falls far short of the need for affordable housing in the community. Based on current demographic trends and need for affordable rental housing, North Kingstown is likely to need a minimum of 1,328 units of affordable rental housing in order to meet basic housing needs in 2013. Housing prices in North Kingstown are too high to offer homeownership possibilities for low- and moderate-income workers in the community. There are no housing units available in the community for less than \$165,000. In addition, the high cost of land significantly increases development costs, particularly given the need in almost all parts of North Kingstown to construct septic systems that meet state certification requirements. North Kingstown must increase production of affordable housing to meet the state requirement in the context of the complexity and high cost of development, and steady regional pressure on the price of housing.

## **Chapter Four. STATUS OF EXISTING HOUSING ELEMENT AND MEASURES TO INCREASE THE AVAILABILITY OF AFFORDABLE HOUSING**

### **Comprehensive Plan Update Submitted**

In July 2001, the North Kingstown Town Council adopted the *Comprehensive Plan 5-Year Update*, which added to and was based upon the 1995 Comprehensive Plan that had already been reviewed and duly approved by Rhode Island Statewide Planning program staff and other appropriate state agencies. Records provided by Statewide Planning indicate that North Kingstown's five-year update certification will not expire until June 2007.

The consultant team's primary task entailed assisting North Kingstown by updating demographic data to provide a more refined profile of housing need, based on 2000 census data, and to provide technical assistance in further developing the Town's affordable housing strategy and implementation plan.

### **Goals in the Current Approved Plan and the Plan Update**

North Kingstown's updated plan notes that "[w]hile the 2001 update does include the addition of some new goals, objectives and actions, for the most part the plan is very similar to the 1995 plan in terms of the town's future outlook.

The current plan notes the following:

Peaceful rural character draws residents to older homes in established neighborhoods and to homes in new subdivisions in North Kingstown. The Town's character encourages pride and long-term commitment to the community. Residents like living in the Town. They have indicated [through a 1999 survey]. . . a willingness to endorse regulations limiting the number of homes built in the Town in order to maintain the character of residential neighborhoods. When asked their preference in terms of the type of affordable housing they would like to see in the Town, a plurality (45 percent) supported construction of affordable single-family starter homes.

Residents of North Kingstown have expressed a desire for the Town to continue to attract residents from different socioeconomic groups with a variety of housing needs.

Accordingly, the Comprehensive Plan states that goals, objectives, and actions focus on:

- Assessing the demand for housing for all segments of the population—including the elderly, young families, the disabled, and displaced and homeless persons—and encouraging provision of housing units as appropriate
- Encouraging a choice of housing affordable to households with less than North Kingstown’s median income by:
  - supporting development of subsidized rental housing
  - exploring creative land use regulations that will encourage construction of affordable housing
  - working cooperatively with non-profit organizations
  - examining alternatives to reduce the cost of construction for affordable housing
  - encouraging infill development
- Improving and maintaining the Town’s existing housing stock by increasing code enforcement and generally encouraging homeowners and landlords to maintain, rehabilitate and protect their properties.

Chapter Six of this study recommends an enhanced series of goals, objectives, and proposed actions, but the fundamental values reflected in the existing vision endure.

### **Progress Toward Goals**

North Kingstown’s decision to participate in this study will assist in achieving the first goal, objective, and action for the housing element in the current updated plan, which includes the following:

Objective H.1.1 Assess the demand for housing for all sectors of the Town’s population

Action H.1.1.1 Analyze the results of the 2000 US Census to identify the demographic characteristics of the Town’s population.

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### **Affordable Units Included in Rhode Island Housing's Count**

The inventory of affordable housing units in each community that qualify under the current statutory definition (R.I.G.L 45-53-3) is as follows:

(5) "Low or moderate income housing" means any housing subsidized by the federal, ~~or~~ state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal or state statute, or local ordinance whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer that will remain affordable for ninety-nine (99) years or such other period that is agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than (30) years from initial occupancy through a land lease and/or deed restriction.

Table 3 shows the current inventory of low and moderate income housing in North Kingstown as of July 2004. In addition, North Kingstown has an inventory of at least an additional 647 units of housing defined as affordable in its 258 mobile home park units; 301 nursing beds; and 88 Section 8 tenant-based vouchers.

**Table 3. Low and Moderate-Income Housing in North Kingstown (RI Housing)**

<i>North Kingstown</i>	<i>Elderly/ Family</i>	<i>Name</i>	<i>Type</i>	<i>Rental/ Homeownership</i>	<i>Street Name</i>	<i># Units</i>	
	Disabled						
		Shore Courts	HUD 811		7211 Post Road	10	
							10
	Elderly						
		Wickford Village	HUD 221	Rental	58 Intrepid Dr	70	
		Essex Village	RIH Section 8	Rental	12 Fisher Dr	109	
		Heritage Village I	RIH Section 8	Rental	24,46,59 Union Dr	100	
							279
	Family						
		Wickford Village	HUD 221	Rental	58 Intrepid Dr	54	
		Kings Grant	HUD 236	Rental	12 Fisher Dr	156	
		Action Community Land Trust	RIH HOME		20 King Phillip Circle	1	
		Crossroads	RIH HOME		Navy Drive	57	
		South County Habitat	RIH HOME	Homeownership	65 Boyer Street	1	
		South County Habitat	RIH HOME	Homeownership	Pendar Road	4	
		South County Habitat	RIH HOME	Homeownership	66 Hendrick Street	2	
		South County Habitat	RIH HOME	Homeownership	54-56 Hendrick Street	2	
		South County Habitat	RIH HOME	Homeownership	150 Indian Corner Road	1	
		South County Habitat	RIH HOME		20 Salisbury	1	
		South County Habitat	RIH HOME		56 Boyer	1	
		Heritage Village II	RIH Section 8	Rental	24 Union Dr	104	
		The Cove	RIH Tax Credit	Rental	95 Huling Lane	18	
		Asqah Cooperative	Section 213			96	
							496
	Special Needs						
			Group Home Beds			43	
							43
	Transitional						
		Sstar of RI	Transitional Housing	Rental	1950 Tower Hill Road	16	
							16
							<b>TOTAL</b>
							<b>846</b>

**Chapter Five. AFFORDABLE HOUSING NEEDED TO ACHIEVE 10 PERCENT**

Previous chapters have provided a tremendous amount of data and analysis. Before heading into a discussion of North Kingstown's challenges and opportunities, a quick summary of key facts may be helpful.

**Overview of Need**

The table below provides a thought-provoking projection of new construction for towns in the study region based on current trends.<sup>13</sup> The projections present high and low projections based on the range of permits issued between 1997 and 2002. The projections do not account for the rate of absorption of vacant lands or variations in local zoning that might inhibit future growth.

<b>Table 4: Projection of Building Permits, 2003-2013</b>									
Town	Projection of Total Building Permits (per Unit)			Current Low/Mod Gap (Units)	Total Low/Moderate Income Units Required in 2013 (a)				
	Low	Average	High		Units	Percent of Average Projection			
Study Region	6,560	7,680	9,170	3,542	4,328	55.1%			
East Greenwich	430	570	760	305	362	63.5%			
West Greenwich (b)(c)	210	210	210	130	151	71.9%			
Charlestown (b)	600	600	600	435	495	82.5%			
Exeter (b)	220	220	220	183	205	93.2%			
Hopkinton	440	440	440	159	203	46.1%			
Narragansett	730	1,070	1,390	584	691	64.6%			
New Shoreham	130	160	330	134	150	93.8%			
North Kingstown	1,000	1,210	1,600	201	322	27%			
Richmond (b)	470	470	470	209	256	54.5%			
South Kingstown	1,600	1,600	1,600	535	695	43.4%			
Westerly	1,050	1,310	1,660	612	743	56.7%			
Notes: (a) The projected requirement for 2013 is based on the total need in 2002 plus 10 percent of the projected Housing units constructed in the "Average" projection above. (b) West Greenwich, Exeter, Richmond, South Kingstown and Charlestown all have growth management plans that limit annual construction. (c) West Greenwich numbers have been changed to reflect new estimates; however, those new estimates are not currently reflected in the study region totals.									

<sup>13</sup> The table does not incorporate units for which permits have been issued through 2003 but not yet completed. One could argue that those units are offset by the units which, in 2013, have permits but have not been built and therefore do not count toward the unit base against which the 10 percent would be applied.

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Based on the average number of units constructed per year, Table 4 presents the total number of building permits issued between 2003 and 2013 that must be devoted to the construction of affordable units to meet the 10% subsidized threshold. At its current rate of growth North Kingstown would need to devote 17 percent of all new units to affordable housing over the next ten years just to make up the current shortfall of 201 units. Even assuming all 201 “catch-up” units were built, North Kingstown would during that period add an additional 10 percent of the non-affordable units (about 121) to the current need of 201 units. Under that scenario, North Kingstown faces a total affordable unit need of around 322 – over one quarter (27 percent) of all new units projected to be built in the next decade. While this is not nearly so daunting a figure as may be confronted by other communities in the study area, it still presents a formidable challenge to the leaders of North Kingstown.

Clearly action is needed if North Kingstown is to catch up and then maintain a 10 percent affordability level over time.

### **Needs of Special Populations**

#### *Elderly, Families and “Others”*

As depicted in Table 1 (page 15), 2000 Census data suggest that 1,617 households at or below 80 percent of median income are burdened with significant housing costs. Of those 1,617 households, 25 percent were elderly households, 50 percent were families, and 25 percent were single-person households and other non-family households. About 46 percent of the 1,617 households were renters and about 54 percent were homeowners. Predicting future need presents unique analytical challenges; however, it would not be unreasonable to apply these same percentages to the additional affordable housing North Kingstown will need to produce in order to achieve and maintain the 10 percent affordability standard described in state law.

Applying those percentages to the number of units anticipated to be needed to maintain the 10 percent subsidized low and moderate-income housing requirements of the State legislation, 322 units, would generate some specific goals for elderly, families, and others as shown in Table 5 below:

*Table 5*

North Kingstown Future LMI Housing, by CHAS data

Household Type	Number of Cost Burdened Households as identified in CHAS Database, 2003		Proportional Need Projected by 2000 CHAS Database, 2003		Units Proposed to Meet and Maintain the 10% LMI Requirement through 2013	
	Renter	Owner	Renter	Owner	Renter	Owner
ELDERLY	172 units	238 units	42%	58%	24 units	55 units
FAMILY	367 units	443 units	45%	55%	10 units	156 units
OTHER	212 units	185 units	53%	47%	12 units	65 units
TOTAL	751 units	886 units			46 units	276 units

*Persons with Disabilities*

The U.S. Census added questions to the 2000 Census that allow a better estimate of the number of persons with physical impairments than has been possible in the past. The Census provides data on the number of people self-reporting sensory, physical, mental, self-care, go-outside-home and employment disabilities. Physical disability is defined as a “condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting or carrying.” As such, the number of residents with physical disabilities is significantly larger than the number dependent on wheelchairs and should not be mistaken for the actual need for wheelchair accessible units.

Not all of the households with persons who have physical disabilities require wheelchair-accessible units. Some have physical disabilities that limit their ability to walk a quarter mile without resting, which is the Census Bureau’s definition of a mobility impairment, but are ambulatory and do not require wheelchairs or walkers. Others may have physical disabilities that do not involve walking, such as needing assistance in dressing. Based on national statistics, BAE estimates that one-tenth of persons with physical disabilities require wheelchairs in order to be mobile. This estimate does not consider individuals who choose to use wheelchairs although not medically required.

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Appendix G (Table 16) reports the number of disabled residents in North Kingstown by age and type of disability. The disability count is higher than the actual number of residents because residents can report more than one disability. Overall, North Kingstown had 2,204 reported disabilities in 2000. North Kingstown had 16 children aged 5 to 15 reported with physical disabilities and 13 children reported with sensory disabilities. Among residents aged 16 to 64 years, there were 661 residents reporting employment disabilities, 306 reporting physical disabilities, 233 residents reporting mental disabilities and 164 people reporting sensory disabilities. Among senior citizens, 322 residents reported physical disabilities, 88 residents reported difficulty going outside the home, 150 seniors reported sensory disabilities and 27 seniors reported mental disabilities.

Unfortunately, the Census data do not provide good information about how many of these persons with disabilities are in low to moderate-income households that are cost-burdened with respect to housing. However, it seems reasonable to conclude that persons with disabilities experience at least the same level of need for affordable housing as non-disabled households in North Kingstown, and probably more. Indeed, the Governor's Commission on Disabilities recently published a report, which identified affordable housing as one of the top three concerns of people with disabilities and their families.<sup>14</sup> As North Kingstown pursues various strategies for increasing affordable housing production, it is essential that the needs of populations with special needs be taken into account, including but by no means limited to the needs of the elderly who may be dealing with multiple disabilities in a single household.

### **Key Local Agencies Currently Involved in Affordable Housing Issues**

Although the main office of Crossroads Rhode Island resides in Providence, Crossroads maintains a local office in North Kingstown, which manages 57 units of transitional housing (including three shelters) in units originally used for housing Navy personnel. Their transitional housing program aims at providing temporary housing to clients for a maximum of two years with the goal of locating more permanent housing in the community before the end of the two-year program. Staff of Crossroads indicated in telephone interviews with BCSA that they rely heavily on such other organizations as South County Community Action, HUD Section 8 subsidized housing administered through RI Housing, and the

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<sup>14</sup> *Report on the Concerns of People with Disabilities and their Families: Identified during Five Public Forums July 21 – 25, 2003.* Available at: <http://www.disabilities.ri.gov>.

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generosity of the community. The Town has an active senior advocacy presence, including a Senior Center, and partnerships with government and non-profit agencies throughout the community.

### **Resources Currently Available**

Because of the relatively small geographic area covered by the study region, there is considerable crossover among the communities with respect to social service agencies, real estate agencies, non-profit organizations involved with affordable housing, banks that might be amenable to funding partnerships, and other resources. Current and potential partners in developing affordable housing provide an important resource to North Kingstown. A list developed by Grow Smart Rhode Island is attached at Appendix H.

In addition to these resources, North Kingstown public officials and staff evidence a high degree of commitment to increasing affordable housing in their community and this may well be their greatest asset. The Town staff itself also presents a wealth of knowledge about existing resources and opportunities that may or may not have been tapped in the past. For instance, the Tax Assessor and staff, as well as the Building Inspection staff have a valuable perspective on housing stock in the community and should be included in affordable housing discussions, a matter which will be discussed in further detail in subsequent chapters of this report. The previous section concerning agencies currently engaged in affordable housing issues also provides a rich spectrum of available resources.

### **Town Resident Perspectives on Affordable Housing**

Fourteen public officials and citizens completed the questionnaire (see Appendix B for the form that was distributed to the North Kingstown respondents). Responses showed a high level of interest and commitment to increasing affordable housing and meeting the 10 percent requirement, a fact that is consistent with a prior survey, discussions with staff, and telephone conversations with several town business people. Interestingly, two of the North Kingstown respondents indicated that they did *not* believe that the definition of what “counts” as affordable housing should be expanded. For those twelve who responded affirmatively, less than half would include accessory apartments in the definition, while three-quarters would include mobile homes.

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Respondents favored approaches such as inclusionary zoning, cluster developments, etc., somewhat more than targeting specific land or areas of town for affordable housing development. Two respondents noted the need for additional housing for seniors and one individual noted that such a focus had the advantage of not burdening the school system.

Ten of the respondents favored the notion of regional involvement, although they differed in how they viewed the regional role. Four respondents did not believe that North Kingstown would benefit from a regional approach to affordable housing; one of the four noted concern that the “regional approach could create ghettos and large new bureaucracies. If those issues could be addressed [I] would support a regional approach.”

Respondents offered a number of creative approaches to increasing affordable housing, including negotiating for sewer property at the Quonset Industrial Park, exploring brownfields and old mill properties, encouraging “in-law” apartments for non-family members with affordability guarantees, and a host of other suggestions.

North Kingstown respondents were the most receptive in the study region to the notion of affordable housing as a positive opportunity for their community. The fourteen respondents were also among the most candid about wanting additional information – especially with respect to innovative approaches from other communities – and offering suggestions as to how public officials might go about increasing the stock of affordable housing.

### **Summary of Factors that May Impede the Production of Affordable Housing**

Barriers to constructing affordable housing in North Kingstown are similar to those of neighboring communities in Kent and Washington Counties. Issues include, apart from regional factors, the cost of land, difficulty providing infrastructure (such as water or sewerage), environmental protection, and local zoning. Any strategies undertaken now and in the future must take into account these issues – discussed in greater detail in earlier chapters – and thoughtfully balance the multiple visions for the community, including long-term protection of the water supply and the essential character of the community. According to local interviews, North Kingstown supports affordable housing in the community. That understanding and support for affordable housing is essential to overcoming constraints to new production of affordable units.

## **Chapter Six. AFFORDABLE HOUSING PLAN**

### ***Current shortfall: 201 affordable units (as of 7/2004) PLUS 10 percent of future development in the coming years.***

As earlier chapters recognize, North Kingstown is closer than any of the towns in the Washington County study region to reaching the 10 percent affordability threshold. The goal of the community will be to work towards achieving the mix of housing needs shown in Chapter Two. The Town recognizes, however, that to a great degree the types and amounts of affordable housing created will be dependent on proposals presented to the Town by private and non-profit developers.

North Kingstown's 2000 build-out study estimated the number of future dwelling units at 1,410 when taking into account such factors as the carrying capacity of the soils, zoning density, significant growth in subdivision development, and active efforts to protect farms, forests and other open space lands from being developed. At the current rate of development (average of 121 permits issued annually), the Town would theoretically be built out in less than twelve years from now. In the development of this Plan, the Town's consultants relied on recent data to project future trends. The Town recognizes that market patterns or other issues may moderate those trends and that the number of building permits per year may not continue into the future at an average of 121 permits annually. Data from the most recent past suggests slower growth. The Town anticipates examining this Plan regularly and will make modifications to the projections as needed.

Appendix I to this report contains a summary-level outline of a number of affordable housing tools. The list is not exhaustive but it does cover a respectable amount of important ground. The far right column of the matrix provides an indication of the applicability of the option to North Kingstown, based on preliminary discussions with town staff and officials and assessment of town needs, obstacles, and opportunities.

The pages that follow outline both in text and in table the recommended affordable housing implementation strategies that allow the Town to address the issues presented in this Plan and work towards achieving the goals of creating additional protected affordable housing

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units in North Kingstown. The strategies are presented in a natural sequencing for implementation, recognizing that some techniques will be considered concurrently.

The strategies are presented, first with some descriptive information about the use of the strategy and then the selected strategy with an estimate of the number of units projected to be created. The mix of units, (elderly, family, other) are shown in proportion to the need as identified in Chapter Two. The mix of rental and ownership is determined based on the method of development and/or the anticipated location of the units. Units created through the subdivision process are generally anticipated to be owner occupied. Units created as infill at existing rental developments are shown as rental. The minimum projected number of units shown are those that could be anticipated from each strategy over the next ten years to meet the 10% subsidized low and moderate-income housing requirement. Several of the strategies will not directly produce affordable housing units but will provide the town with the tools needed to pursue implementation of other strategies that will directly result in housing construction.

### **Inclusionary Zoning**

Communities across the nation use inclusionary zoning as a method for increasing the availability of affordable housing. While some communities have chosen to craft only voluntary programs, also known as “incentive zoning”, this Plan recommends that North Kingstown adopt an inclusionary zoning ordinance. Essentially, an inclusionary zoning ordinance sets up a trade or an exchange of sorts between the town and developers who want to build residential units. In exchange for the developer’s inclusion of a certain percentage of affordable units among new, rehabilitated, or converted market-rate units, the town agrees to grant certain benefits to the developer. A minimum 10 percent affordable housing requirement is usually recommended as a set aside for affordable housing. Additionally, where appropriate, a density bonus of up to 25 percent and consideration of such added benefits as smaller lot sizes and other design flexibility can be considered when additional affordable housing units over and above the required 10% are provided.

Some communities offer developers other options under their inclusionary zoning program. For instance, instead of providing all of the required affordable units in the proposed subdivision, the developer may opt to fulfill a portion of the requirement by designating existing units at another site as affordable, deeding appropriately zoned and buildable land

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to the municipality, or making a “payment-in-lieu” to an affordable housing trust fund. For off-site designation, it is critical that the town assure that land or development exchanged for the proposed units represents an equivalency as if the affordable units had been constructed on site. Additional research is necessary to have a full understanding as to whether the equivalency should best be related to a cash basis or a function basis. For land or cash options, the value of the substitution should be great enough to cover the estimated cost to build the required units in another location. Under all three option categories, best practices suggest that the developer should not be able to “opt out” of more than half of the required affordable units. The “opt out” provides a source of funding that the town can leverage toward a longer-term strategy for increasing affordable housing in a manner that is consistent with the community vision. An analysis of residential developments over the past ten years shows that 95% of residential units created in North Kingstown are in major developments. At its current rate of growth (average of 121 permits per year), North Kingstown will see 1,210 residential units constructed in the next ten years. If only 90% of those units are constructed in developments subject to inclusionary zoning, then about 1089 of the proposed units would be subject to the 10 percent inclusionary zoning requirement, generating approximately 109 units.

The following proposed strategies respond to the use of inclusionary zoning techniques:

1. Adopt inclusionary zoning for all developments with the following components:
  - All new development would be required to provide 10% affordable housing as a part of that development; or  
Contribute to the Affordable Housing Trust Fund in an amount commensurate with the number of units that would have been provided on-site; or  
Develop the required 10% affordable units off-site.

Estimated # of units elderly owner-occupied 20

Estimated # of units family owner-occupied 70

Estimated # of units other owner-occupied 19

- In areas outside the groundwater protection overlay districts and outside the Narrow River SAM Plan area, density bonuses of 25% would be permitted in exchange for construction of 25% of the total units being affordable. We

estimate that approximately one third of the developable land parcels lie outside the groundwater protection overlay district and outside the Narrow River SAMPlan area. Therefore, approximately 400 of the anticipated building permits will be in subdivisions eligible for the 25% density bonus. This changes the anticipated total units outside the restricted areas from 400 to 500. Of the 100 additional "bonus" units, 60 would be affordable and 40 units would be market rate.

Estimated # of units elderly owner-occupied 20

Estimated # of units family owner-occupied 20

Estimated # of units other owner-occupied 20

2. Create a Village Center along the western side of Post Road that provides for affordable housing, either as an overlay zone or that provides a density bonus for the affordable units; this approach allows the Town to accomplish several goals related to the creation of affordable units: smart growth techniques that foster growth where infrastructure such as water and streets exist; maximizing development opportunities in areas where infill is most appropriate; and providing housing in proximity to employment centers and community services. The Village Center would allow for land to be developed at a higher density than what was shown in the 2001 North Kingstown Comprehensive Plan Five Year Update. Under current zoning it is estimated that 87 housing units could be constructed on the approximately 106 acres in this targeted area. Changing the zoning to Planned Village District, which allows for 4 units per acre, could result in the construction of as many as 424 units on that same 106 acres. If 20% of those 424 units were affordable it could result in construction of 85 affordable housing units. The Town recently rezoned one 44 acre parcel in the targeted Post Road Village Center area from Rural Residential and Neighborhood Residential to Planned Village District in exchange for a minimum of 20 % of the proposed units being affordable.

Estimated # of units elderly owner-occupied 15

Estimated # of units family owner-occupied 44

Estimated # of units other owner-occupied 26

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***Pursue creatively structured subsidies.***

Current statutory definition requires that, in order to count toward the 10 percent low and moderate-income housing requirement, the unit must be subsidized by federal, state, or municipal subsidy. The introduction of the municipal subsidy broadens the techniques that communities may use to create low and moderate-income housing. The recent legislation specifically defines a municipal subsidy as assistance made available through a town program sufficient to make housing affordable and such may include but is not limited to direct financial support, abatement of taxes, waiver of fees and charges, and approval of density bonuses and/or internal subsidies or any combination of such assistance.

The following strategies respond to the use of creatively structured subsidies:

3. Develop a system of municipal subsidies including the potential use of density bonuses, fee waivers, tax reductions or abatements, and/or financial support or any combination thereof that encourage and support the creation of affordable housing.
4. Allow accessory units in commercial and residential zoning districts using development standards to assure protection of the environment and adequate open space, adequate off street parking.

***Charge staff with developing data collection and progress reporting systems on achieving the goals of the affordable housing plan.***

Updating information on the availability of affordable housing, opportunities in the pipeline, and progress on goals and strategies should be an ongoing responsibility of staff. Although planning staff undoubtedly play a key role in this undertaking, there are other resources in the Town that may be brought to bear on devising appropriate data collection and reporting systems. The Town Council may consider directing professional staff to develop a simple management information system that will provide an efficient basis for reporting such.

North Kingstown has an important challenge and opportunity to meet the affordable housing need in addition to the 846 subsidized low and moderate-income units in North Kingstown. Three categories of housing in North Kingstown now meet the definition of affordable housing: mobile homes, nursing home beds, and HUD Section 8 tenant-based vouchers. Information from local, state, and federal sources differs somewhat, but a conservative

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estimate puts the mobile home count at about 258 and the Section 8 voucher count at 88, for a total of 322 affordable units of housing that are not currently counted under the 10% subsidized definition. These units may, however, be counted towards meeting the overall affordable housing need in the community.

Staff may also find it advantageous to keep an on-going inventory of town-owned land. Although it appeared from staff comments during this study that town-owned land was already designated for other purposes, it is quite possible that land acquired in the future may offer town-controlled opportunities for developing additional affordable housing.

The following strategies respond to the use of data collection/reporting systems techniques:

5. Incorporate within the Planning Department Budget Performance Standards an accounting of affordable housing units. The Planning Department's Budget report includes a reporting of Performance Standards that show change from year to year for some of the activities conducted by the Planning Department. This Budget analysis provides an opportunity to report on changes in the number of affordable units in a document that receives extensive public review.
6. Develop an inventory of affordable housing units in North Kingstown, including but not limited to nursing home beds, accessory apartments, Section 8 tenant-based vouchers, and mobile home park units in order to further understand the Town's capacity to provide affordable housing. Additionally the inventory should include multi-family units and, where available, rental costs to allow for an assessment of whether rental housing in North Kingstown is affordable and to what extent.

***Examine rehab/reuse/infill and other strategies***

Given the near-term build-out estimate of 1,410, it is especially critical that North Kingstown pursue opportunities for rehabilitating and re-using existing structures and infilling where possible. The town's comprehensive plan includes extensive discussion of several major undertakings: revitalizing Post Road as the town's major commercial district; working with the Rhode Island Economic Development Corporation (RIEDC) to ensure that land use activities at the Quonset Business Park are compatible with nearby residential areas, among other issues; and protecting the town's historic resources, including the use of historic

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district zoning where the need exists. As town officials and staff pursue these initiatives, they should also explore opportunities for mixed-use strategies that encourage the development of affordable housing, particularly where transit corridors now exist or will be created. As discussed elsewhere in this report, the sensitivity and limitations of North Kingstown's water supply will be a significant factor in examining the appropriateness of certain areas for denser development and design flexibility.

The following strategies respond to the use of rehab/reuse/infill techniques:

7. Work with existing housing providers to capture infill and expansion opportunities. These locations have municipal water and are connected to a wastewater treatment plant or community septic systems. The list of existing housing providers can be found in Table 3 on page 32.

Estimated #of units family rental 10

Estimated # of units family owner-occupied 12

Estimated # of units elderly rental 24

8. Work with non-profits to create permanently affordable housing; partner to target available tax-reverted and/or excess state property for affordable housing; work with providers, for example The Cerebral Palsy Foundation and LaPlante Memorial Center, who are actively looking to locate group homes and assisted living apartments in North Kingstown, to find sites that they can purchase to construct and/or reconstruct housing and independent living facilities for persons with disabilities. In recent years the Town has been fortunate in being able to work with Habitat for Humanity and the RIDOT in securing four units of affordable housing. It is our

estimate that over the next ten years using a combination of excess land and/or residential structures and a commitment of CDBG funds we will be able to help provide for similar housing at the rate of one unit per year.

Estimated # family owner-occupied units 10

Estimated #of individuals provided with housing through construction of group homes and assisted living apartments 12

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***Housing Trust Fund.***

The creation of a Housing Trust Fund offers the Town opportunities to better collect funds and direct them to different types and locations of affordable housing development. The Fund could be the depository for monies from the CDBG program, the State HOME program, and payments in lieu of creating affordable units/impact fees, donations, and other sources. The monies collected could be used to permit an outright purchase of land or leverage with a developer for a higher percent of affordable units. The money could also be used to serve as a match for grants and loans that support the development of affordable units. If an increased share in the Realty Transfer Tax for affordable housing was approved, those funds could also be funneled to the Housing Trust Fund. The increased share in realty transfer tax could be coupled with an offset of an allowable tax deduction.

The following strategies respond to the use of an affordable housing fund:

9. Create an Affordable Housing Trust Fund. An Affordable Housing Trust Fund would allow the Town to pool monies received either through the CDBG or HOME programs, other grant or loan program, in the future as fees in lieu of providing affordable units, or donations. The Fund could be used to purchase land, or leverage with the development community for additional affordable units. Local control over the creation of affordable units is strongest when the Town has the resources to be a participant in the development of housing.
  
10. Use the Affordable Housing Trust Fund and other funding sources to support the purchase of existing dwelling units and conversion to dedicated affordable units. Affordable housing may be created both by new construction as well as by the purchase and preservation of existing affordable units. The acquisition of existing units for dedicated affordable housing provides a flexible tool that can be most effective in areas where increased density is not environmentally sound. The preservation of existing units for affordable housing also minimizes the impact on the requirements for Town services, particularly water supply.

***An inter-organizational task force to ensure that all extant knowledge resources are tapped and brought into the affordable housing initiative.***

The town government contains a wealth of resources on the current state of the community housing stock and the needs of community residents. For example: the building inspection

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staff will know where dwellings are not up to code; the Finance Director has detailed information about tax-delinquent properties, town-owned lands that may be appropriate for affordable housing purposes, and the contributions of various enterprises to the tax base; the senior center staff knows from daily observation the changing needs of the elderly population and the concerns of their families; and local police and other safety workers know which neighborhoods present the greatest risks to community welfare. All these and other considerations – such as historic district and open space preservation – may contribute to thoughtful and informed discussion of affordable housing needs and opportunities.

The Town Manager would periodically convene the task force, comprised of knowledgeable public employees who will turn their individual expertise to the challenge of affordable housing with an eye to innovative solutions. The results of this “think tank” could then be integrated, as appropriate, in future refinements to the affordable housing plan. Such an approach lends new meaning to the concept of “comprehensive planning” and will enrich the Town’s efforts significantly.

The following strategies respond to the use of an inter-organizational task force:

11. Create an interdepartmental task force to tap local knowledge resources. The task force would likely include the Planning Department, the Building Official, the Finance Director, Tax Assessor, and the Director of the CDBG program. Use the expertise of the interdepartmental task force to project the number of affordable units anticipated in upcoming years.
12. The task force would participate in an annual review of the Affordable Housing Plan to assess its effectiveness in creating affordable housing and recommend amendments where needed.

***Community Development Corporation/Housing Development/Redevelopment Corporation or Agency.***

A Community Development Corporation or Housing Development/Redevelopment Corporation presents the Town the opportunity to engage in affordable housing development opportunities otherwise unavailable to a municipal government. It could have direct access to HUD funds and other grant monies that the Town might not otherwise be

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eligible for. This organization could be linked to the Housing Trust Fund and have the flexibility to act more quickly to purchase land or existing homes than the Town. Successful organizations exist today in Rhode Island that can serve as a model, including the Church Community Housing Corporation in Jamestown and Aquidneck Island and the Woonsocket Neighborhood Development Corporation. These two organizations, along with a number of other similar housing development corporations, have been able to tap in to resources not available to the Town for housing development or redevelopment, such as operating support, feasibility and architectural studies, and educational programs.

The following strategy responds to the use of a housing entity:

13. Create a North Kingstown housing entity such as a Community Development/Redevelopment Housing Corporation or a Housing Authority. The Town may want to joint venture with an existing Housing Corporation or regional entity. Rhode Island has a number of models of non-profit housing or redevelopment corporations/agencies that have successfully developed or redeveloped housing. Information available suggests that there are funding sources available to such entities not only to develop the housing but also to support operating expenses of the organization.

### **Regional Approaches**

The following techniques may require or would benefit from either a regional approach such as the Washington County Regional Planning Council, partnering with neighboring communities, or exploring an extension of the CDBG Consortium of which the Town presently is a member.

### ***Advocate for an increased share in the Realty Transfer Tax to support Affordable Housing creation.***

A number of years ago the General Assembly increased the amount of the Realty Transfer Tax and allowed the increase to be returned to the communities for dedication to the preservation of open space. A similar increase dedicated to affordable housing development would create significant resources for communities to use in the purchase of land (or a portion of); construction of affordable housing; the purchase of existing dwellings to be preserved for affordable housing; and leveraging grants, loans, and partnerships with

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the development community that would lead to an expansion in the number of affordable units in North Kingstown. To protect affordability of land and homes, the increase in the Realty Transfer Tax could be structured such that it only applied to title transfers above a certain threshold.

The following strategy responds to the use of Realty Transfer Tax:

- Advocate for an Increased Share in the Realty Transfer Tax to support Affordable Housing development. An increased share in the Realty Transfer Tax dedicated to the development of affordable housing would represent a revenue stream for an Affordable Housing Trust Fund. This approach allows for a local community to support the development of affordable housing at a time when state and federal agencies have fewer resources to assist in the creation/protection of affordable housing units.

***Pursue proactive creative partnership opportunities.***

Although it is also a regional issue, North Kingstown could consider working with current or future large employers – in cooperation with the State. This Plan supports initiating housing

education programs to encourage employers to participate in housing initiatives that create solutions that address affordable housing for their employees. If, for instance, the four largest employers (Electric Boat Co., Toray Plastics, RI Air National Guard or Ocean State Jobbers), and a rapidly growing enterprise (e.g., SENESCO), were induced to link arms with the State and local agencies to create affordable housing in North Kingstown for a mere 2 percent of their workforce an additional 60 units could be created.

The following strategy responds to the use of creative partnerships:

- Cooperate with the Rhode Island Economic Development Corporation (RIEDC) or individual businesses to create affordable housing for their workforce. Working with the RIEDC/QDC or its tenants represents an opportunity to create some additional synergy between industrial growth and the need to house new Quonset employees outside the park. Employee growth over the next 20 years is projected to exceed 12,000 new employees. Quonset becomes a more

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attractive location for businesses when employees at various salary levels find housing nearby.

Finally, the North Kingstown community is remarkably supportive of affordable housing, particularly where the impact upon the community infrastructure (water supply and quality, transportation, and schools, most notably) are fully taken into account. However, as with other communities in the study region, community education will be vital to ensuring support for and involvement in increasing the availability of affordable housing. Although less so than for neighboring communities, local residents may still harbor concerns regarding the potential for affordable housing to negatively impact upon the small town setting, its rural flavor and historic village centers. Ensuring adequate affordable housing is, in fact, consistent with North Kingstown's fundamental values, which include a commitment to ensuring that residents will be able to stay in the community as they age and that children will be able to remain after they leave home and begin families of their own. As the demographic data indicate, North Kingstown is losing its middle class families who provide fundamental services – staff positions in Town Hall, safety workers, teachers, nurses, etc. – and by their presence contribute to the breadth and depth of this richly varied community.

Grow Smart Rhode Island, RI Statewide Planning, and RI Housing have offered and are developing public education programs and North Kingstown could consider tapping these resources. In addition, the Town can foster public understanding and support for their efforts by providing local media, non-profit organizations, faith-based organizations, and professional associations with information on their progress toward their affordable housing goals. Town staff could consider recording interesting stories about such successes as new home-ownership starts provided to young families, special efforts to meet the housing needs of a family in transition, local efforts to retrofit a home to better meet the needs of an increasingly frail elderly couple, and efforts to retrofit a home for the emerging needs of households with members with disabilities.

**Table 6. AFFORDABLE HOUSING ACTION PLAN SUMMARY**

<i>Strategy</i>	<i>Goal or Objective of Strategy</i>	<i>Responsible Party(s) to Initiate</i>	<i>Implementation and Duration Funding Sources</i>	<i>Projected Units produced or Quantified Increase in Production Capacity</i>
<p>1.) Adopt inclusionary zoning with the possible options:</p> <ul style="list-style-type: none"> <li>• On-site 10% affordable units</li> <li>• Contribution Affordable Housing Trust Fund</li> </ul> <p>In areas outside the groundwater protection overlay districts and outside the Narrow River SAM Plan area, density bonuses of 25% would be permitted in exchange for construction of the total units being affordable.</p>	<p>Increases availability of affordable units.</p> <p>Allows Town to maintain 10% affordability.</p>	<p>Planning Department Planning Commission initiates preparation of zoning.</p> <p>Adoption by Town Council</p>	<p>Begin immediately.</p> <p>One Year duration</p> <p>First units available within two years of implementing inclusionary zoning.</p> <p>Town resources for development and implementation of regulations Private funding construction</p>	<p>Elderly units 40</p> <p>Family units 90</p> <p>Other units 39</p>
<p>2.) Create a Village Center along Post Road that provides for affordable housing, either as an overlay district or that provides for density bonus for affordable units</p>	<p>Smart growth techniques that foster growth where infrastructure such as water and streets exist</p>	<p>Planning Department Planning Commission initiates preparation of zoning.</p> <p>Adoption by Town Council</p>	<p>One Year</p> <p>Town resources for development and implementation of regulations Private funding construction</p>	<p>Elderly units 15</p> <p>Family units 44</p> <p>Other units 26</p>
<p>3.) Develop a system of municipal subsidies including the potential use of density bonuses, fee waivers, tax reductions or abatements, and/or financial support or any combination thereof that encourage and support the creation of affordable housing.</p>	<p>Smart growth techniques that foster growth where infrastructure such as water and streets exist</p>	<p>Planning Department Planning Commission initiates preparation of zoning.</p> <p>Adoption by Town Council</p>	<p>One Year</p> <p>Town resources for development and implementation of regulations</p>	<p>N/A</p>

<b>Strategy</b>	<b>Goal or Objective of Strategy</b>	<b>Responsible Party(s) to Initiate</b>	<b>Implementation and Duration Funding Sources</b>	<b>Projected Units produced or Quantified Increase in Production Capacity</b>
4.) Allow accessory units in commercial and residential zoning districts using development standards to assure protection of environment and adequate open space.	Increases availability of affordable units.	Planning Department Planning Commission initiates preparation of zoning. Adoption by Town Council	Begin immediately after State approval of Affordable Housing Plan. Town resources for development and implementation of regulations	Undetermined
5.) Incorporate affordable housing unit count within Planning Department performance criteria for yearly budget report	Assure monitoring of available affordable housing in North Kingstown	Planning Department	Begin with FY06 budget preparation process following adoption of AHP  Town resources for development and implementation of regulations	N/A
6.) Develop an inventory of affordable housing units in North Kingstown including but not limited to: <ul style="list-style-type: none"> <li>• Nursing home beds</li> <li>• Accessory apartments</li> <li>• Section 8 tenant-based vouchers</li> <li>• Mobile home park units</li> <li>• Multi-family rental units</li> </ul>	Assure that affordable units in North Kingstown are properly included and shows inventory of affordable housing that is not considered within the 10% affordable subsidized units	Planning Department	Initiate following adoption of the AHP within the Comprehensive Plan; may take several months.  Town resources for review and development of inventory	Approximately 350-400 units
7.) Work with existing housing providers to capture infill and expansion opportunities	Protects existing affordable housing stock. Reduces community impact while fulfilling affordable housing need	Planning Department  CDBG Program	Begin immediately after State approval of Affordable Housing Plan.  Private/non-profit funders	Family rental units 10 Family owner-occupied units 12 Elderly rental units 24

<b>Strategy</b>	<b>Goal or Objective of Strategy</b>	<b>Responsible Party(s) to Initiate</b>	<b>Implementation and Duration Funding Sources</b>	<b>Projected Units produced or Quantified Increase in Production Capacity</b>
<p>8.) Work with non-profits to create permanently affordable housing; partner to target available tax-reverted and state surplus property for affordable housing.</p> <p>Work with providers to locate group homes and assisted living facilities</p>	<p>Increases availability of affordable units. Allows Town to achieve and maintain 10% affordability.</p>	<p>Planning Department CDBG Program Tax Assessor</p>	<p>Begin immediately after State approval of Affordable Housing Plan. Ongoing process</p>	<p>Owner occupied family units 10</p> <p>Group home and assisted living facility beds provided 12</p>
<p>9.) Create an Affordable Housing Trust Fund</p>	<p>Provide a revenue source for funding the creation of affordable housing; enables leveraging with other funding sources</p>	<p>Town Council; Planning Department; Finance Department</p>	<p>Begin as soon as possible following AHP adoption. Estimated 6-9 months to establish fund.</p> <p>Town resources to develop Legal framework for fund.</p>	<p>Undetermined</p>
<p>10.) Use the Affordable Housing Trust Fund and other funding sources to support the purchase of existing dwellings units and conversion to affordable units</p>	<p>Protects existing affordable housing stock. Reduces impacts on community while fulfilling affordable housing need</p>	<p>Planning Department; Planning Commission CDBG Program Town Council</p>	<p>Begin as soon as possible. May use funds from Trust Fund for implementation</p> <p>Private/non-profit funders</p>	<p>N/A</p>
<p>11.) Create an interdepartmental task force to tap local knowledge resources. Task force may include Building Official, Finance Director, Tax Assessor and Director of CDBG Program</p>	<p>Protects existing affordable housing stock. Reduces impacts on community while fulfilling affordable housing need</p>	<p>Planning Department Building Official Finance Department Tax Assessor CDBG Program</p>	<p>Begin immediately after State approval of Affordable Housing Plan. Process requires approximately two months</p> <p>Town resources</p>	<p>N/A</p>

<b>Strategy</b>	<b>Goal or Objective of Strategy</b>	<b>Responsible Party(s) to Initiate</b>	<b>Implementation and Duration Funding Sources</b>	<b>Projected Units produced or Quantified Increase in Production Capacity</b>
12.) Prepare an annual review of the Affordable Housing Plan to assess its effectiveness in creating affordable housing and recommend amendments where needed.			Town Resources	N/A
13.) Create a North Kingstown housing entity such as a Community Development/Redevelopment Housing Corporation or a Housing Authority			Town resources/ grant funding if available	
<b>Regional Strategies</b>				
Advocate for Increased share in Realty Transfer Tax to support Affordable Housing development	Revenue stream for Housing Trust Fund	Town Council; Regional partnerships	Following Plan adoption, formulate and file legislation	
Cooperate with the RIEDC or businesses at QPD to create workforce affordable housing	Meet the affordable housing needs of local businesses; allows for living in the community in which one works.	Community Development /Housing Corporation; RIEDC		

Table 7, below depicts the number of low/moderate housing units are projected fore each development strategy:

**Table 7: Anticipated number LMI Units to be produced, by Development Strategy and Time.**

Development Strategy	Year 0-3	Year 4-6	Year 7-10
Adoption of Inclusionary Zoning			
at 10% inclusion	36	36	37
with bonus for units beyond 10%	20	20	20
Post Road Village Center	5	40	40
Infill and Expansion Opportunities At Existing Affordable Housing	10	12	24
Working with non-profits	7	7	8
Conversion/Construction using Housing Trust Fund monies			
Total Low-mod units added	78	115	129
Running total 10% low-mod units*	924	1039	1168
Total anticipated number of housing units town wide**	10,840	11,203*	11,687*
10% goal	1,084	1,120	1,168*
% low-mod units achieved	8.52%	9.28 %*	10.0%*
Notes			
* Starting number of low/moderate units is 846			
**Assumes a continued rate of growth at 121 new residential units per year.			

\* Table corrected August 2005 per Statewide Planning request

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## **Chapter Seven: AFFORDABLE HOUSING AND DESIGN**

Design does matter to the Town of North Kingstown. This Plan recognizes that affordable housing can be constructed with design features that reflect the community character. On the pages that follow are photographs of affordable housing developments that show how design features can result in the development of affordable units that fit with the community development patterns.