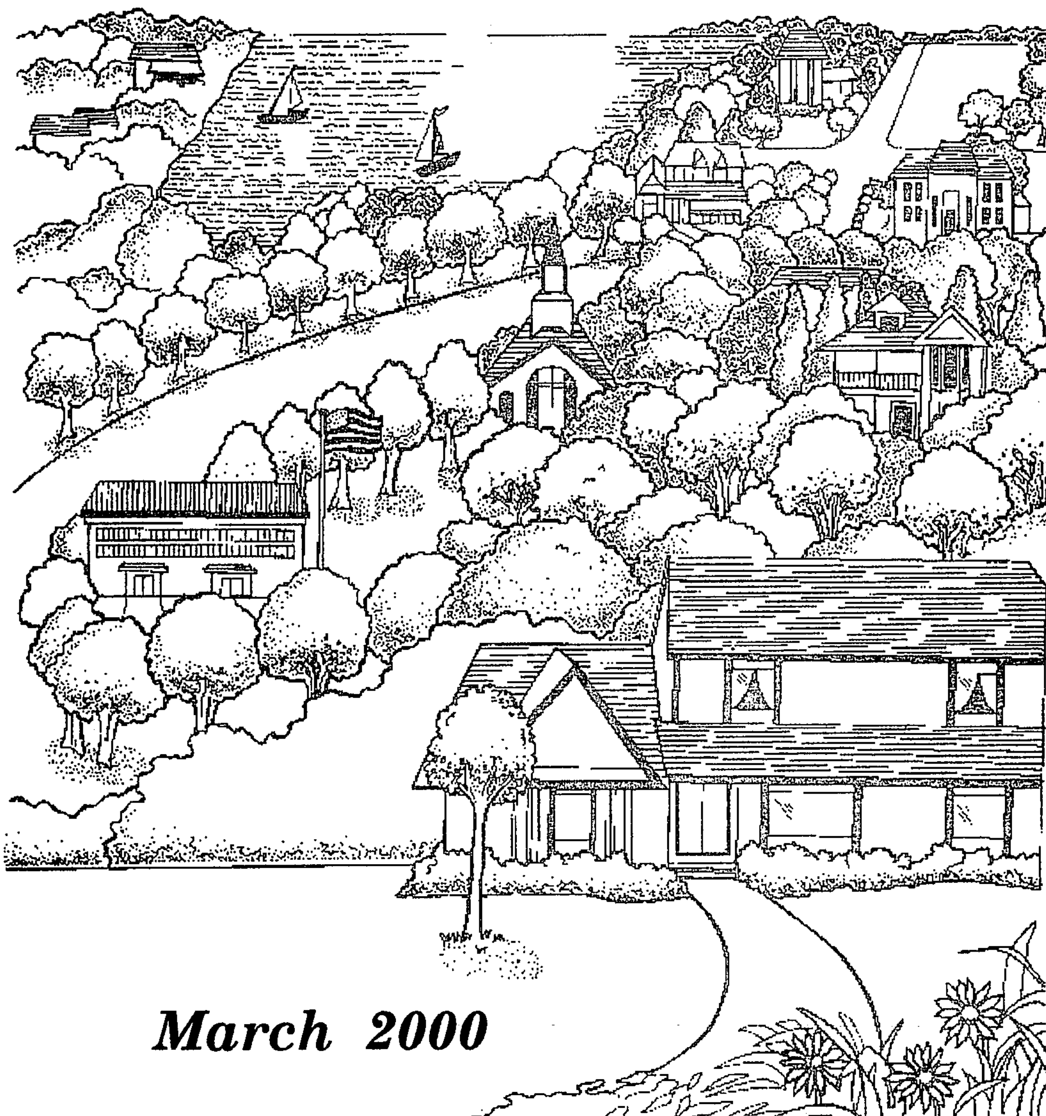
Report Number 98

STATE HOUSING PLAN



March 2000

State Guide Plan Element 421

STATEWIDE PLANNING PROGRAM
Rhode Island Department of Administration
Information Services
One Capitol Hill
Providence, RI 02908-5872
www.planning.state.ri.us

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The objectives of the Program are: (1) to prepare strategic and systems plans for the state; (2) to coordinate activities of the public and private sectors within this framework of policies and programs; (3) to assist local governments in management, finance, and planning; and (4) to advise the Governor and others concerned on physical, social, and economic topics.

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ABSTRACT

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ABSTRACT: State Guide Plan Element 98, the *State Housing Plan*, was approved by the State Planning Council on March 9, 2000.

This element supercedes and replaces State Guide Plan Element 421, the *State Housing Plan* and State Guide Plan Element 422, the *Areawide Housing Plan*.

The State Housing Plan consists of five parts:

1) goals and policies for housing in Rhode Island,
2) housing planning and development issues,
3) housing problems,
4) inventory of housing resources, and
5) implementation proposals.

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PREFACE

This plan is intended to serve as a policy and management tool to aid the public and private sectors in achieving the broadest of all possible housing goals: to provide affordable housing, in standard condition, and in a suitable living environment, for all Rhode Island residents; with special emphasis on housing needs of lower-income households and individuals.

There is a general consensus that the present decade has been more pragmatic and more fiscally conservative than the two decades preceding it. This has meant diminished funding and elimination of many housing programs. An improved "infrastructure" of services to support and encourage self-sufficiency and independence is now being emphasized. Many of the proposals in this plan have been considered with this current emphasis in mind.

Relations to previous plans

The first State Housing Plan was adopted in 1979 by the State Planning Council as State Guide Plan Element 421. The purpose of the plan was to meet federal requirements for a state housing element that would establish general goals and policies for housing based on an analysis of major housing problems and would recommend actions to address them.

A second plan, the Areawide Housing Plan, Element 422, was adopted in July 1984 to update sections of the State Housing Plan and to introduce a new "fair share" concept for the allocation of assisted housing in Rhode Island communities.

While a number of policy areas from both prior plans remain unchanged, there are new conditions in housing planning that warrant different approaches as suggested in the current plan. Major concerns, as expressed in the original plan, are still valid. They have only been altered where there was a need to focus on concerns expressed by communities in their comprehensive plan housing elements.

The emphasis on using tables and other supportive information within the plan has been slightly modified. References are made to the *Housing Data Base* published by Statewide Planning, and the *R.I. Consolidated Plan*, published by the R.I. Housing and Mortgage Finance Corporation (Rhode Island Housing or RIH). Such data will add to the text, or support it, especially concerning policy and implementation.

The Areawide Housing Plan promoted the reduction of housing need by encouraging communities to strive toward attaining a "fair share" of low-income housing units. This was worked out through a complex formula. The value of using this particular formula has diminished substantially since the 1984 plan was published, and therefore it has not been used in the new plan.

One reason is that there is a sophisticated "needs" rating system (with some similarities to the former "fair share" plan) used to evaluate housing proposals presented for funding under the Community Development Block Grant Program. This "Action Plan" assigns points to each community for various housing-related factors. Also, Rhode Island Housing periodically updates and publishes a table showing subsidized low/moderate income housing in each community as an overall percentage of total units. This table is used primarily as a guide for *section 45-53-6* of the *R.I. Low and Moderate Income Housing Act*, which calls for communities to strive to meet a minimum 10 percent of low/moderate income housing. These figures are considered to be an important part of each Consolidated Plan update.

This plan, Element 421, is the updated housing element of the State Guide Plan. Like the previous Element 421 and Element 422 which it replaces, it will require periodic review and updating.

Acknowledgments

This plan was prepared by Albert A. Pointe, Principal Housing Specialist, under the supervision of Alvin N. Johnson, Assistant Chief of Strategic Planning, and the editorial guidance of Susan P. Morrison, former Chief of Statewide Planning, (retired: 1998) and John O'Brien, Chief of Statewide Planning. Mark G. Brown, Senior Housing Specialist, provided information from his previously published report *Housing Data Base* (February 1996), and additionally, he, Walter A Slocomb, Principal Planner, and Kevin Nelson, Principal Planner, contributed time in preparing some of the tables. Linda O. Resendes, Senior Word Processing Typist, and Kim A. Gelfuso, Information Service Technician I, were responsible for the final word processing and for composing the remaining tables. Graphics were provided by Mansuet J. Giusti, III, Supervising Draftsperson.

Special thanks are given to Elizabeth A. Dever, a Brown University student intern, who did extensive work in gathering and evaluating information from local comprehensive plans, which was useful in guiding the direction of portions of this plan.

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APPENDICES

Part 421.1: GOALS AND POLICIES FOR HOUSING IN RHODE ISLAND

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

1-1 GOALS

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

1-1-1 Quantity

A. Promote orderly residential growth through up-to-date regulations and innovative land use techniques while conserving natural resources and neighborhood cohesiveness.

B. Ensure the provision of a sufficient number of housing units to meet population needs.

1-1-2 Quality

A. Preserve the health, safety, stability, and singularity of residential neighborhoods.

B. Protect the public health, safety and welfare through building and minimum housing standards for initial and continued occupancy of dwellings and other structures.

C. Provide all individuals, regardless of race, religion, sex, marital status, ethnicity, handicap, or age, with the opportunity to live in decent, safe and sanitary housing.

1-1-3 Variety

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

1-1-4 Accessibility

A. Locate housing units in reasonable proximity to employment opportunities, commercial enterprises, leisure time activities and public transportation.

B. Protect all citizens from housing discrimination.

1-1-5 Affordability

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

1-2 POLICIES

To promote realistic housing goals basic policies have to be formulated. Policies such as the encouragement of development, preservation, rehabilitation, and affordable housing must be broad enough to account for a variety of circumstances. These policies will provide the on-going procedural context within which implementation proposals are formulated and activated.

1-2-1 Population and Diversity

A. Take into account the latest and most reliable population and housing estimates, projections, and local housing unit "build-out" figures in establishing, or changing housing policies and implementation proposals at any given time.

B. Promote diversity of housing types and price/rental ranges using current and projected figures for population, income and employment opportunities to help establish housing needs.

C. Actively help and encourage people of different racial or ethnic backgrounds and those from "special population groups" to seek and obtain their own choice of housing wherever they wish.

1-2-2 Housing Code Enforcement

A. Promote the continual updating and conscientious enforcement of the State Building Code, the State Housing Maintenance and Occupancy Code, the State Fire Safety Code and other housing related laws and ordinances.

B. Strive to eliminate or contain lead paint and other lead contaminants in residential buildings and environments.

1-2-3 Stabilizing and Protecting Existing Areas

A. Encourage and support stabilization of local neighborhoods and the aggressive renewal of deteriorating areas while attempting to preserve essential indigenous characteristics and preventing unwarranted displacement of low-income citizens.

B. Enhance and preserve historic and other aspects of neighborhoods and communities which add identity and character.

C. Support the health, welfare, and safety of residential areas by recognizing and promoting the importance of ground water protection, pollution control, watershed management and flooding abatement.

1-2-4 Improved Usage of Existing Structures

A. Encourage and support the optimum use and maintenance of the existing housing stock.

1-2-5 Optimum Locations for New Housing Units

A. Encourage and support the production of new housing as warranted and the growth of existing and new neighborhoods best meeting the needs of the local and regional population.

B. Support the location of new housing relative to existing or planned:

(1) transportation, water and sewer services, education, and other public services;
(2) employment opportunities, commercial and community services;
(3) site compatibility with land uses as specified in current local comprehensive plans, and those of bordering communities.

1-2-6 Affordable Housing and New Housing Concepts

A. Develop and support innovative building methods that will produce affordable housing for low and moderate income households.

B. Study, develop, and implement improved techniques, legal remedies, and institutional structures for housing and neighborhood development, growth management, housing financing, and housing stock maintenance.

Part 421.2: HOUSING PLANNING AND DEVELOPMENT ISSUES

2-1 PLANNING MANDATES AND RESPONSIBILITIES

2-1-1 Housing Planning at the State Level

The Statewide Planning Program, R.I. Department of Administration, is responsible for establishing and periodically updating long range housing goals, policies, and implementation plans for the orderly growth and development of the state as authorized under *Rhode Island General Law (RIGL) 42-11-10.* The principle document resulting from this authorization is the *State Guide Plan Housing Element,* commonly referred to as the *State Housing Plan.* Statewide Planning is also mandated, under *RIGL 42-11-2*, to provide planning assistance to other state departments and agencies.

The State Planning Council, consisting of state agency heads and gubernatorial appointments of local public and private individuals, has the responsibility of adopting the State Guide Plan and its various component elements after necessary public reviews, modifications, and possible amendments. It is also the council's responsibility to ensure that such planning activities are coordinated with all state agencies, local government and other public and private groups.

Under *R.I. Executive Order 83-11 and Presidential Executive Order 12372* local housing proposals for federal government funding are required to be consistent with state, regional, and local housing plans. Statewide Planning is the lead agency on the state level to see that these requirements are met.

Since 1995, the U.S. Dept. of Housing and Urban Development (HUD) has required the state and the six Community Development Block Grant entitlement communities to prepare three year housing strategy plans to support funding requests for various HUD housing programs. These multi-year Consolidated Plans have replaced the former Comprehensive Housing Affordable Strategy (CHAS) submissions. Consolidated Plans combine planning, application, and reporting requirements of various Community Planning and Development Programs into single submissions. Action plans for assessing on-going performance and certain certifications must still be submitted to HUD on an annual basis.

The Rhode Island Housing and Mortgage Finance Corporation, or Rhode Island Housing (RIH) as it is more commonly known, is a quasi-public agency. It has been designated to prepare consolidated plans ((9)) for the State of Rhode Island. Separate "plans" must be submitted to HUD by the six "entitlement" communities of Warwick, Cranston, Providence, East Providence, Pawtucket, and Woonsocket, but R.I. Housing must still include these communities in its analysis and planning for the whole state.

The seven housing strategy areas prioritized in the State of Rhode Island Consolidated Plan for 1995-98 were: neighborhood revitalization, rural development, enterprise zones, homelessness, anti-poverty strategy, barriers to affordable housing, and special needs.

The Consolidated Plan and the State Housing Plan differ in both immediacy and intent. The Consolidated Plan provides an inventory of present housing programs and data, and establishes how housing problems can be reduced or eliminated by applying funds for specific program activities. The State Housing Plan is intended to serve as a long-term planning guide for state and local governmental agencies and is meant to direct activities in accord with longer range state interests that are consistent with other subject areas of the State Guide Plan.

2-1-2 Local Housing Planning

All Rhode Island municipalities are required to adopt and periodically update a comprehensive plan according to the provisions of RIGL 45-22.2, known as The R.I. Comprehensive Planning Land Use Regulation Act. All plans must include housing elements. These housing elements must identify and analyze existing and forecasted housing needs and objectives. Local policies and implementation strategies are required to provide a balance of housing choices for all income levels with particular emphasis on those special population groups that are likely to be more vulnerable to housing difficulties.

The ten major housing priorities the majority of towns and cities have emphasized in their current housing elements are outlined in Appendix B-1. All of these priorities were selected by at least 20 of Rhode Island's 39 cities and towns. The top priority was selected by 33 of the 39 communities.

All Housing Elements, along with other integral elements of comprehensive plans, must be submitted to the Statewide Planning Program, R.I. Dept. of Administration for final approval. Approval is contingent on housing element consistency with all provisions of *RIGL 45-22.2*, and those expressed in the State Guide Plan. Upon adoption, this state guide plan element will replace previous state housing elements and become the principle measure of consistency for the future housing elements of all Rhode Island communities.

2-2 HOUSING DEVELOPMENT FACTORS

2-2-1 Housing Location

Suitability and availability need to be studied when planning new residential development or making changes to existing areas.

Land features such as geology, topography and drainage are important determinants of suitability and need to be examined whenever residential land use changes are being considered.

Establishing a running inventory of undeveloped acreage available for housing is an important aspect of suitability. Such figures are needed for "build-out" projections. They are also valuable for "cross-checking" the viability of population projections.

"Build-out" projections should be included in housing element updates. Many of the housing projections for the year 2000 in *Appendix B-2* were completed from computations made on "build-out" statistics presented in local comprehensive plans. Approximate "build-out" estimates are included in *Appendix B-3* for those communities that projected such dates.

Suitability also involves the avoidance of land use changes significantly incompatible with existing adjacent uses.

Availability is closely tied to market economics and what land might be available at any particular time. Potential site inventories for affordable housing are usually speculative due to economic constraints. Land purchases for such housing almost always require substantial infusions of financial aid, special incentives or other allowances.

Certain economic and social considerations are necessary when classifying either prime or marginal land for residential use. For instance, encouraging residential development on less suitable lots in higher density urban areas accessible to public utilities and services is usually a sounder economic policy for a community than allowing unplanned construction in rural areas that are not served by such amenities. Also, "in-fill" development in urban areas encourages the rehabilitation and general improvement of adjacent properties.

The decision to conserve undeveloped land with outstanding topographical features or fragile conditions may often be a prudent move even if the land is suitable for housing. Such a decision usually depends on the paucity or abundance of such sites in the community or in the region.

2-2-2 Demographics

Population figures provide a baseline determinant needed to estimate what current and future housing needs might be. The official 1990 U.S. Census count for Rhode Island is 1,003,464. While state and local population figures from the 1990 census are still cited, more up to date counts, based on estimates and projections, are presented in this report.

In 1995 Statewide Planning projected town and city populations in five year intervals up to the year 2020 using the Cohort-Survival method ((6)). These projections (for years 1995 and 2000 only) have been used in *Appendix C-1*, "Population in Rhode Island Communities for Given Years: 1970-80-90-95 and 2000."

Population growth counts shown in *Appendix C-1* indicate twenty-one out of thirty-nine Rhode Island communities grew by 10 percent or more during the 1970-80 decade but this growth was more than off-set by a loss in eight other communities that resulted in a statewide change of -0.3 percent. The population loss was concentrated in older Metropolitan Core communities that experienced significant industrial closings and in the communities of Newport, Middletown and North Kingstown due to major Naval base closings, transfer of base personnel and base employment "cut-backs."

During the 1980-90 decade eighteen communities experienced growth of 10 percent or more and the number that lost population dropped to five. Statewide, overall population grew by 5.9 percent.

The most significant changes during the period between 1970 and 1990 took place in the seven rural Western R.I. communities that grew collectively by 25 percent, and in Southern R.I. where there was a 27.1 percent increase.

It is estimated that population gains have been extremely minimal during the 1990 to 2000 decade; a gain of only 0.88 percent has been projected statewide and only three communities are expected to have grown by more than 10 percent. Most of the slow growth experienced in Rhode Island during this decade is the result of a severe economic slow down of the early 1990's.

2-2-3 State Legislative and Regulatory Controls

Specific laws and regulations govern the development of housing in Rhode Island. Major enabling legislation is listed as follows:

Rhode Island Land Development and Subdivision Review Enabling Act of 1992 (RIGL 45-23): every municipality must adopt land development subdivision regulations that comply with this act. They are required to establish standard review procedures for local land development and subdivision review and approval in accordance with the provisions of this chapter.

The Rhode Island Comprehensive Planning and Land Use Regulation Act of 1988 (see Section 2-1-2): this is the most important law affecting local housing planning activities. Through the implementation of land use and housing elements of local plans (required under this act) municipal housing strategies are developed and carried out, and affordable housing is promoted.

The Rhode Island Zoning Enabling Act of 1991 (RIGL 45-24): all local zoning ordinances must conform to the provisions of this act and they must be prepared, adopted, and amended as necessary in accordance with a comprehensive plan as required under chapter 22.2, title 45 of the R.I. General Laws.

An additional legislative listing pertinent to this report can be found under "Housing Legislation" in Appendix E.

2-2-4 Public Facilities and Services

Since 1970 the number of persons per household in Rhode Island has been, with a few exceptions, declining (see Table 421-3(09)). This trend has occurred regardless of whether the state has been gaining or losing population. The reductions in household size have caused an increase in the total number of households and a similar percentage increase of housing units. In turn, these additional housing units have increased the demand for public facilities and related infrastructure. The need to construct new public sewer and water systems, and roads, or extend existing facilities as a community's population increases are "growth management" issues. These issues are of particular concern to many urban and rural communities and are mentioned elsewhere in this report.

Transportation patterns in Rhode Island have historically been governed by residential, commercial and industrial growth. As a result, the shift of such land uses from the older urban centers to certain suburban and rural areas has been followed by a changing transportation service infrastructure. For instance, instate and regional railroad freight and passenger service has substantially diminished and has become increasingly tied into serving special clientele. Many former railroad right-of-ways and canal paths have now become hiking and bicycle trails.

The principal mode of public transportation in the state is bus service provided by the Rhode Island Public Transit Authority (RIPTA). Since RIPTA was created in 1964 it has increased its service route coverage almost two and a half times ((7)). Only three of the thirty nine municipalities in the state are presently without scheduled RIPTA service (Charlestown, Exeter, and the island of New Shoreham).

Approximately 82 percent of Rhode Island's population reside within 3/4 of a mile of RIPTA service. However, RIPTA service is limited in some rural communities to commuter service to and from Providence in mornings and evenings.

During FY 1997 passengers used RIPTA fixed route bus service approximately 19.5 million times. In addition, elderly and handicapped individuals received para-transit van service on over 450 thousand occasions. As part of a new transit initiative program, RIPTA is looking to provide new service or enhanced service to areas of the state where new riders can be attracted. Areas to be considered for this enhanced service include major employers and emerging shopping and commercial areas. RIPTA also provides a monthly pass option and special discount fares for students, the elderly, and handicapped individuals.

While RIPTA provides a statewide service, the future is not certain. The federal operating assistance that has been provided in the past was no longer be available as of FY 1999. Unless state funds replace this significant financial loss, the RIPTA system will have to shrink considerably. Service reduction would probably mean limiting service to densely populated older urban areas. Major portions of Rhode Island will lose public transit services and many night and weekend routes will be reduced or eliminated.

2-2-5 Current Trends

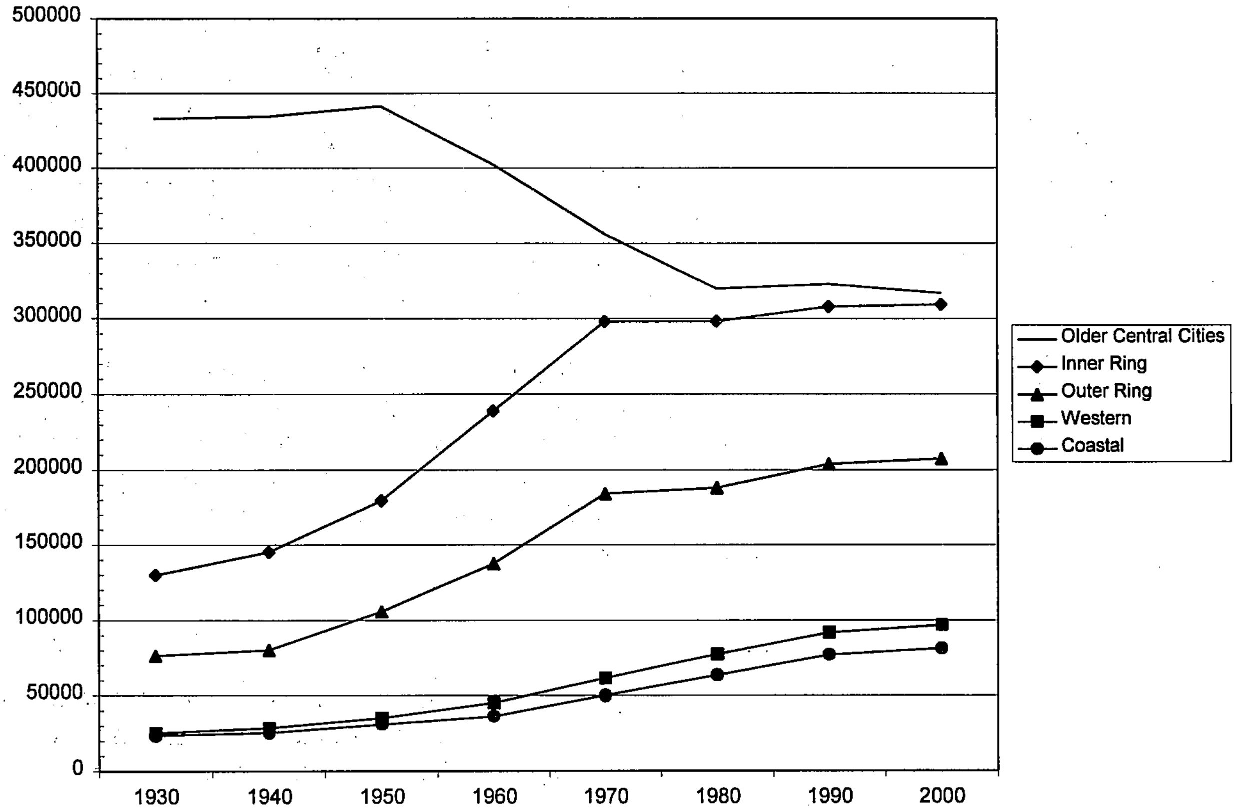
Between 1970 and 1995, the state added two units of housing for every *one* new addition to the population ((4, 5)). Reasons for this are complicated. Factors include demographic trends such as smaller households, more elderly persons living independently, and economic trends such as the building boom of the mid-1980's.

Residential Land Use	**1970** (in acres)	**1970** (by %)	**1988** (in acres)	**1988** (by %)	**1995** (in acres)	**1995** (by %)	**Change '70-'95**
	89,142	*12.8*	*129,002*	*18.7*	138,632	*20.0*	*55.5%*

Population shifts depicted in the above tabulation and tables 421-2(01) and 2(02) document the suburbanization of formerly rural areas and the trend of migration from older central cities that first began in the 1940's. Providence, Central Falls, and Woonsocket each lost population starting in the 1930's. At first, Pawtucket absorbed some of this migration and achieved a slight increase in population. By the 1950's, Pawtucket joined its other urban neighbors in net population loss. The population decline in the central cities would have been even more notable if not for the offsetting increase in the population of Newport that continued until the naval base closure in the 1970's. However, since 1980 the decline in central city residents has slowed considerably and in some instances shown slight increases. Population growth rates are shown in Appendix C-1.

The correlation between population shift and land use can be examined from a spatial perspective by classifying communities based on their geographic and historic relationship to an urban core. Providence, Pawtucket, and Central Falls can be treated as a single urban core, with Newport and Woonsocket as outlying, secondary cores. Remaining communities can be divided into inner ring, outer ring, western, or coastal. These rings are then referred to as *spatial zones.* The inner ring communities are categorized by a common border with an urban core city. Warwick is the one exception because there is a one and one half mile wide portion of eastern Cranston separating it from sharing a border with Providence. Outer ring communities lie slightly farther out from core cities.

Table 421-2(01)
POPULATION BY SPATIAL ZONE 1930-2000



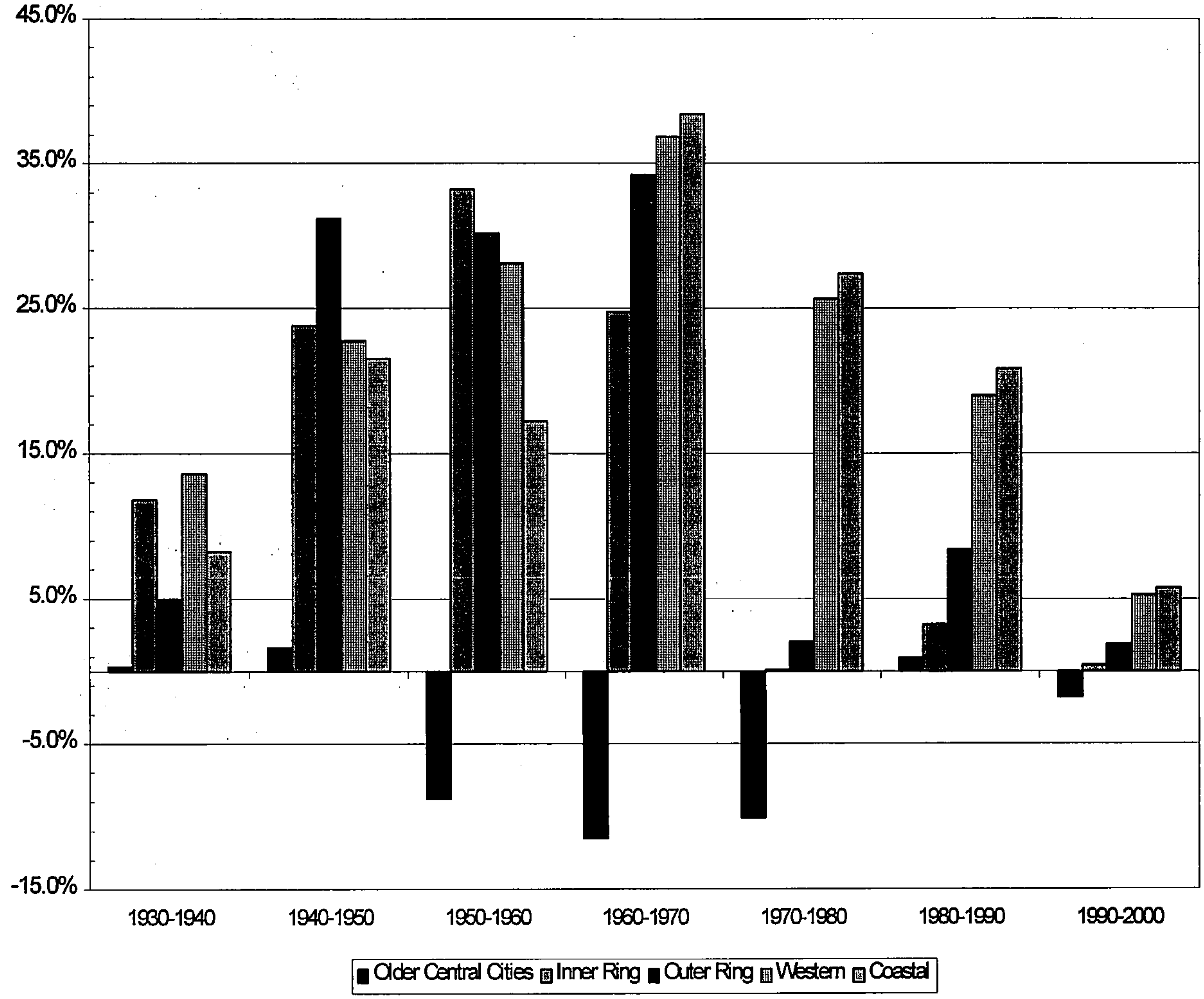
Source: U.S. Census and RI Statewide Planning

Inner Ring	Outer Ring	Western	Coastal
Cranston	Barrington	Burrillville	Charlestown
East Providence	Bristol	Coventry	Jamestown
Johnston	Cumberland	Exeter	Little Compton
Lincoln	East Greenwich	Foster	Narragansett
Middletown	North Kingstown	Glocester	New Shoreham
North Providence	North Smithfield	Hopkinton	South Kingstown
Warwick	Smithfield	Richmond	Westerly
	Portsmouth	Scituate	
	Tiverton	West Greenwich	
	Warren		
	West Warwick		

As city residents have dispersed to the suburbs and new residents have moved into the state, housing patterns have changed. Proportionally, less multifamily housing has been constructed in the suburbs, and less expensive land prices have enabled single family homes to be constructed on larger lots than in central cities. Historically, housing has been densest in the communities of Central Falls, Pawtucket, Providence, and Woonsocket.

This shifting pattern in population has caused several formerly suburban communities to become urbanized. Four of the seven municipalities listed as inner ring (Cranston, East Providence, North Providence, and Warwick), and one of the communities listed as an outer ring (West Warwick), have developed to the point where they now fit the definition of urban.

Table 421-2(02)
POPULATION GROWTH BY SPATIAL ZONE
1930-2000



Source: U.S. Census and RI Statewide Planning

2-2-6 Other Considerations

The condition of the national, regional, and local economy has a significant bearing on housing loan practices of financial institutions. Construction loans and mortgage interest rates in Rhode Island were adversely affected at the beginning of the '90s by the collapse of many credit unions within the state.

This led to significantly higher lending rates and greater caution in lending institutions. The result was that fewer homes were constructed and sold. Building permit data in the tables appearing in Appendix A of this report reflect the low number of residential construction permits taken out during the early years of the decade. There has been a gradual increase during the later part of the decade as the economy has improved and stabilized.

The closing of the Quonset Naval Base in North Kingstown during the 1980's and the continued shrinkage of the naval presence in the Aquidneck Island communities of Portsmouth, Middletown, and Newport has also had a significant affect on the housing market in the state.

Military personnel transfers and the credit union crisis continued to increase vacancy rates until the mid 1990's. Real Estate and building sources have indicated there has been a distinct reduction in vacancy rates on Aquidneck Island since 1995 because of an improved economy. The financial situation has also improved substantially. The continued decrease in state population and the apparent stabilizing of household size during this decade resulted in higher than normal vacancy rates even though lower income households found fewer housing units available at prices they could afford.

The decline in manufacturing jobs has been offset somewhat by employment in the service industries and retail trade, but the state continues to lag behind other states in the northeast in wages and benefits. This has caused many young people to continue living with their parents or to move out of state seeking more favorable work opportunities.

2-3 HOUSING MARKET AREAS

This State Housing Plan continues to utilize the six housing market areas initiated in the 1978 State Housing Plan. These designated areas relate to concepts of inter-related social and physical relationships as originally promulgated by the federal government. Boundaries of these housing market areas are shown on a map in Appendix A-13.

Since these housing market areas have been used for statistical purposes for almost two decades, there is considerable past data available for comparative analysis. Local officials can also make comparisons between their community and others in their housing market area and compare their market area with others around the State.

Part 421.3: HOUSING PROBLEMS

3-1 OVERVIEW

The deteriorated physical condition of available housing (and certain neighborhoods), discriminatory practices, unaffordability, and the continued lack of an adequate supply of housing for special populations are major factors affecting the ability of many middle- and lower-income households to secure acceptable housing in Rhode Island.

3-1-1 Substandard and Abandoned Housing and Deteriorating Neighborhoods

Substandard Housing

For the purpose of determining lower-income household needs*, the federal Department of Housing and Urban Development (HUD) defines substandard rental housing as:

> The number of housing units built before 1940 and occupied by renter households with annual incomes at or below the poverty level, as defined by the U.S. Bureau of the Census ((12)).

It is hard for a poverty-level household to be able to pay a high enough rent to enable the owner to cover needed maintenance and still make a net profit (see Appendices C-2 & 3). The problem becomes even more acute concerning units built prior to 1940, which are likely to require greater expenditures for repairs and upgrading to conform to present codes.

In 1990 there were 141,161 housing units statewide that were built prior to 1940. Of this number, 61,282 were renter-occupied. Households with incomes below the poverty level lived in 11,974 (19.5 percent) of these units. Only 1,758 (1.2 percent) of the units built before 1940 were occupied by households with federal rent subsidies during 1990-91. These units passed HUD required Housing Quality Standards at the time the tenants moved in and are re-inspected on an annual basis. Using the HUD definition cited above, there is a high probability that the other 10,216 pre-1940 housing units occupied by poverty-level renter households were in some degree of substandard condition. High lead paint levels are a major health hazard prevalent in much of this older housing stock.

Table 421-3(01) provides information on the location of substandard housing lived in by poverty-level renter households, the income group most vulnerable to experiencing housing difficulties. The 1,758 below-poverty-income households with rent subsidies in 1990-91 were not included in the substandard percentage figures for the state and the individual communities in the table. At the time of the 1990 Census, 78 percent of all Rhode Island poverty level households in substandard housing (according to HUD's definition) lived in Central Falls, Cranston, Newport, Pawtucket, Providence and Woonsocket. If the HUD based figures are further refined by subtracting those (defined) households with HUD rent subsidies, 82 percent of such households lived in the aforementioned communities.

* HUD recognizes the RI Housing, Maintenance and Occupancy Code as the legal entity for defining and evaluating substandard housing conditions in Rhode island. The figures obtained from the pre-1940 totals are used (by HUD and Statewide Planning) only to determine a gross estimate of substandard units occupied by very low income (poverty level) households.

Table 421-3(01)
POVERTY LEVEL RENTER HOUSEHOLDS IN SUBSTANDARD HOUSING IN R.I.: 1990

City/Town	All Renter-Occupied Units	Renter Households Below Poverty Level			
		Total	Occupying Pre-1940 Units*	Occupying Pre-1940 Units Without HUD Rent Subsidies	Estimated Percentage of Substandard Units**
Barrington	615	37	16	10	1.6
Bristol	2,592	468	208	162	6.3
Burrillville	1,263	223	101	81	6.4
Central Falls	5,068	1,582	707	602	11.9
Charlestown	609	83	NI	---	---
Coventry	2,200	448	90	54	2.5
Cranston	9,872	1,642	467	424	4.3
Cumberland	2,635	363	101	73	2.8
East Greenwich	1,156	233	105	37	3.2
East Providence	7,911	1,163	182	157	2.0
Exeter	288	33	0	---	---
Foster	195	31	NI	---	---
Glocester	403	72	NI	---	---
Hopkinton	523	84	NI	---	---
Jamestown	451	88	NI	---	---
Johnston	2,647	541	61	49	1.9
Lincoln	2,497	310	102	68	2.7
Little Compton	257	21	NI	---	---
Middletown	3,315	272	29	22	0.7
Narragansett	2,461	596	91	71	2.9
Newport	6,539	1,238	470	375	5.7
New Shoreham	129	4	NI	---	---
North Kingstown	2,534	342	65	55	2.2
North Providence	5,393	821	140	127	2.4
North Smithfield	716	81	7	6	0.8
Pawtucket	16,092	3,028	1,156	990	6.2
Portsmouth	1,761	165	32	21	1.2
Providence	37,609	11,936	5,434	4,977	13.2
Richmond	190	14	NI	---	---
Scituate	452	17	NI	---	---
Smithfield	1,198	236	24	19	1.6
South Kingstown	2,239	482	167	137	6.1
Tiverton	948	196	111	88	9.3
Warren	1,838	280	175	67	3.6
Warwick	8,556	1,205	209	151	1.8
Westerly	3,256	523	179	63	1.9
West Greenwich	149	30	NI	---	---
West Warwick	5,288	994	257	239	4.5
Woonsocket	11,340	2,576	1,124	1,038	9.2
STATE TOTAL	**153,185**	**32,458**	**11,974*** **	**10,216**** **	**6.7**

*Considered substandard under HUD definition in text (see 3-1-1).
**Qualified percentage of substandard occupied rental units as determined by RI Statewide Planning Program by factoring out those with rent subsidies.
***State total includes 164 units not identified by community but listed by the US Census.
****State total includes 53 units without rent subsidies not identified by community but factored in by RI Statewide Planning Program.
Sources: U.S. Census and RI Statewide Planning

The *State of Rhode Island 1995-1998 Consolidated Plan* prepared by Rhode Island Housing listed 17,400 units as having moderate to severe physical problems in 1990. This count includes units rented by households of all income levels as well as owner-occupied and vacant units. In any referrals within this plan to substandard housing as part of the total state housing stock, this estimate will be used.

Table 421-3(02) provides a community breakdown on substandard conditions. Of the three data groupings shown, the Rhode Island Housing figures taken from the 1995-98 R.I. Consolidated Plan are the most comprehensive. This Plan used 1990 U.S. Census definitions and data establishing five different indicators of substandard conditions to distinguish severe and moderately substandard housing problems ((9:6)). Plumbing, heating, upkeep, hallway conditions, electric service, and kitchen facilities were the indicators used. For a more complete definition of substandard housing as used by Rhode Island Housing see Appendix F: Substandard Housing. American Housing Survey information from 1988 was also factored into the R.I. Housing evaluations.

It should be noted that substandard housing is not wholly a function of age, and some housing judged to be adequate in 1990 may well have deteriorated into an inadequate or substandard condition at present. Conversely, some substandard housing conditions may have been improved since 1990.

Local comprehensive community plans provided data for two columns in Table 421-3(02). These figures note severe and/or moderate physical problems and were taken as stated or as interpreted from local plan information.

The last three columns simply provide two of the major categories of U.S. Census information usually used to make determinations of substandard conditions, and the total housing units in each community with such deficiencies in 1990. Other census categories often used to define substandard conditions include units built prior to 1940, units with no heating systems, and overcrowded units ((10)).

Home repair programs and reasonable interest rates on home repair loans from financial institutions have provided the means by which a significant number of existing housing units have been rehabilitated since 1990. Figures for FY 1995 as listed in the *1995 Rhode Island Consolidated Annual Performance Report* published by Rhode Island Housing offer an indication of the rehabilitation that has been funded during one of these five years. There were 573 units rehabilitated under the Community Development Block Grant Program (CDBG), 214 under the Low-income Housing Tax Credit Program (LIHTC), and 647 under other grant and loan programs. The substantial volume of units rehabilitated under these programs during the first five years of the present decade indicates that substandard conditions may have diminished statewide, even as the total number of housing units grew by approximately 2.5 percent.

Table 421-3(02)
SUBSTANDARD HOUSING CONDITIONS IN RI COMMUNITIES
AS ESTABLISHED BY VARIOUS SOURCES: 1990

	RI HOUSING: 1995-98 RI CONSOLIDATED PLAN		LOCAL RI COMPREHENSIVE COMMUNITY PLANS		1990 U.S. CENSUS DETAILED HOUSING CHARACTERISTICS - RI		
	Severe Physical Problems	Moderate Physical Problems	Severe Physical Problems	Moderate Physical Problems	Units Lacking Complete Plumbing Facilities	Units Lacking Complete Kitchen Facilities	Total Housing Units
BARRINGTON	18	63	0	38	12	20	5,822
BRISTOL	97	346	0	159	28	56	7,959
BURRILLVILLE	43	155	45	92	45	20	5,751
CENTRAL FALLS	232	831	(232)*	(831)	53	55	7,337
CHARLESTOWN	24	84	15	0	78	14	4,256
COVENTRY	75	270	0	210	17	29	11,788
CRANSTON	108	387	(108)	(387)	113	101	30,516
CUMBERLAND	75	269	(75)	(269)	20	22	11,217
E. GREENWICH	28	99	(28)	(99)	23	91	4,663
E. PROVIDENCE	124	443	13	140	70	110	20,808
EXETER	32	113	0	50	7	12	1,919
FOSTER	23	82	0	137	0	0	1,525
GLOCESTER	45	162	(45)	(162)	23	0	3,460
HOPKINTON	43	152	0	25	25	14	2,662
JAMESTOWN	13	47	(13)	(47)	8	0	2,517
JOHNSTON	51	181	0	17	17	15	10,384
LINCOLN	70	251	0	41	6	35	7,281
LITTLE COMPTON	16	57	(16)	(57)	8	0	1,850
MIDDLETOWN	24	85	(24)	(85)	34	6	7,104
NARRAGANSETT	43	153	(43)	(153)	20	35	8,206
NEWPORT	75	267	0	36	33	57	13,094
NEW SHOREHAM	---	---	---	---	9	1	1,264
N. KINGSTOWN	46	165	0	133	39	33	9,348
N. PROVIDENCE	70	251	0	100	17	32	14,134
N. SMITHFIELD	29	104	(29)	(104)	0	6	3,835
PAWTUCKET	418	1,497	0	1,338	242	295	31,615
PORTSMOUTH	40	144	(40)	(144)	0	11	7,235
PROVIDENCE	980	3,507	0	638	638	753	66,794
RICHMOND	24	86	(24)	(86)	8	10	1,874
SCITUATE	22	77	0	426	10	0	3,520
SMITHFIELD	37	132	0	22	22	9	6,308
S. KINGSTOWN	66	237	(66)	(237)	244	105	9,806
TIVERTON	37	131	(37)	(131)	32	51	5,675
WARREN	69	248	(69)	(248)	55	39	4,786
WARWICK	123	440	(123)	(440)	106	143	35,141
WESTERLY	83	296	0	20	20	14	10,521
W. GREENWICH	16	59	0	49	0	8	1,370
W. WARWICK	80	287	0	53	61	18	12,488
WOONSOCKET	402	1,440	375	750	110	130	18,739
STATE	**3,800**	**13,600**	**1,420**	**7,954**	**2,253**	**2,350**	**414,572**

*Figures in parentheses: taken from adjacent R.I. Consolidated Plan columns when no comprehensive community plan data could be located. This allowed (qualified) state totals to be made.
Sources: Figures are from indicated sources or derived from available information by R.I. Statewide Planning.

Abandoned Housing

The most severe and often terminal aspect of substandard housing conditions is abandonment. This housing condition is legally defined as the voluntary relinquishment of possession by the owner, with the intention of terminating ownership, but without vesting it in any other person ((14:9)).

Isolated abandonment usually occurs as a result of the "filtering process." This occurs when long-neglected and aged units are no longer financially competitive with surrounding units and are voluntarily withdrawn from the housing stock. Housing units abandoned under these circumstances are usually still viable and salvageable and should be targeted by communities for rehabilitation for low-income homebuyers whenever possible.

It is crucial that local code enforcement and community planning agencies evaluate the phenomena of local abandonment when it becomes an apparent factor in neighborhood dis-investment and deterioration. A significant number of abandoned dwellings in a given neighborhood can signify deep-rooted dis-investment of private capital. This is a serious housing problem for a community because vacant units are often vandalized and are potential fire hazards.

U.S. Census publication 1990 CH-1-41 ((11)) lists abandoned housing under "other vacant" along with a number of other types of vacant housing. The only part of abandoned housing under this subsection that can be clearly distinguished is "boarded up" other vacant housing units. In 1990 there were 706 such units statewide, compared to 1,573 in 1980.

Over 50 percent of the boarded up units in 1980 were in Middletown, Newport, and North Kingstown. Naval base closings and military related personnel cut-backs in those communities accounted for most of the 815 boarded up units at that time. According to the 1990 Census ((11)) there were only 16 units listed as vacant boarded up in these three communities. This significant reduction was brought about primarily as a result of unit demolitions, conversions, and rehabilitation efforts by the remaining Naval command. Nonprofit housing groups such as Asqah Co-operative, Inc., in North Kingstown (which purchased and rehabilitated 96 units of former Naval housing) are also responsible for saving many of these housing units.

During the 1980s there was a decrease of boarded up units in certain other urban communities as well. Woonsocket went from 81 to 12, and Central Falls dropped from 25 to 9. Both of these communities have rehabilitation policies and programs written into their comprehensive plans to promote residential rehabilitation over new construction. In recent years Woonsocket has supported rehabilitation in a number of ways ranging from expeditiously granting permits and zoning changes to actively participating in the promotion of rehabilitating existing housing, while Central Falls has sought to reduce residential density and encourage the construction of single family homes on vacant or cleared lots.

According to Statewide Planning estimates approximately 905 "boarded up" housing units existed in Rhode Island in 1995.

Deteriorating Neighborhoods

When a whole neighborhood is in an advanced state of deterioration, problems become much larger and more insidious. Such areas usually suffer from widespread and chronic substandard housing, and are noted for the abandonment or long-term vacancies of residential and/or other mixed-use properties. Such financial dis-investment is often extremely hard to counter-act.

Many suburban and rural Rhode Island communities have proposed aggressive solutions for dealing with such problems in their comprehensive plans under the general concept of "growth management" planning, but for the larger urban cities deteriorating neighborhoods are still a problem with no single solution.

In Table 421-3(03), a comparison of substandard housing between 1970 and 1990 lends evidentiary support to a consensus among local housing code enforcement officials that substandard housing in the state has diminished substantially in recent years. Over the twenty-year period, the amount of housing considered to be substandard dropped from 22,100 units (Statewide Planning estimate/U.S. Census) to a Rhode Island Housing estimate of 17,400 ((9)). Local communities listed even fewer substandard units in their comprehensive plans (9,374). While the actual number of substandard units probably falls somewhere between the community estimates and those of Rhode Island Housing, both sources indicate improvement in many communities and in the state as a whole.

There were exceptions to the general trend of improved conditions. In northern Rhode Island there were 1,500 substandard units in 1970 and an estimated 2,809 in 1990 ((9)). The vast majority of these additional substandard units were in Woonsocket, where there was an increase from 500 to 1,842 ((9)). Many of these units are part of an aging rental housing stock occupied by a high number of households with poverty-level income (see Table 421-3(01)).

Housing units with deteriorating lead-based paint are very serious health hazards, especially for pre-school age children ((2)). The residential use of lead-based paint was banned as of 1978. Table 421-3(04) provides an estimated range of occupied units with lead-based paint in each community and statewide as of 1995. The "unadjusted" estimates can be considered the maximum possible number of occupied units with lead-based paint. The "adjusted" estimates suggest the minimum possible number. The "adjusted" figures were arrived at by withdrawing from the housing inventory all units known to be demolished or repaired with federal or state funds from 1990 through 1995.

These figures provide insight into the possible magnitude of housing code and health problems caused by lead-based paint in each Rhode Island community and should serve as a guideline for remedial action on lead abatement. It is impossible to determine the units that are current hazards without actual inspections and testing.

Table 421-3(03)

ESTIMATES OF SUBSTANDARD DWELLING UNITS IN R.I.: COMPARISON BETWEEN 1970 AND 1990

Housing Market Area	Total	SUBSTANDARD in 1970*		Total	SUBSTANDARD in 1990**			
City/Town	Dwelling Units in 1970*	Dwelling Units	Percent	Dwelling Units in 1990**	Local CCPHE***	RI Hsg. Consolidated Plan 1995-98	Percent Local CCPHE	Percent RI Hsg. Consol. Plan 1995-98
Metropolitan Core	155,300	12,000	8	181,588	3,804	9,080	2.1	5.0
Central Falls	6,800	1,200	18	7,337	(1,063)	1,063	14.5	14.5
Cranston	24,800	3,100	13	30,516	(495)	495	1.6	1.6
E. Providence	16,900	500	3	20,808	153	567	0.0	2.7
Johnston	6,500	200	3	10,384	17	232	0.2	1.6
No. Providence	9,800	200	3	14,134	100	321	0.7	2.3
Pawtucket	28,100	1,800	3	31,615	1,338	1,915	4.2	6.1
Providence	68,100	5,000	7	66,794	638	4,487	0.9	6.7
Northern RI	38,200	1,500	4	47,380	1,665	2,809	3.5	5.9
Cumberland	7,700	600	8	11,217	(344)	344	3.1	3.1
Lincoln	5,800	200	3	7,281	41	321	0.6	4.4
No. Smithfield	3,100	100	3	3,835	(133)	133	3.5	3.5
Smithfield	4,300	100	2	6,308	22	169	0.3	2.7
Woonsocket	17,300	500	3	18,739	1,125	1,842	6.0	9.8
Western RI	17,900	1,700	9	29,333	1,216	1,174	4.1	4.0
Burrillville	3,300	300	9	5,751	137	198	2.4	3.4
Coventry	7,600	300	4	11,788	210	345	1.8	2.9
Exeter	1,000	200	20	1,919	50	145	2.6	7.6
Foster	900	200	22	1,525	137	105	9.0	6.9
Glocester	1,900	300	16	3,460	(207)	207	6.0	6.0
Scituate	2,500	300	12	3,520	426	99	12.1	2.8
W. Greenwich	700	100	14	1,370	49	75	3.6	5.5
West Bay	50,700	3,000	6	61,640	876	1,268	1.4	2.1
East Greenwich	3,400	100	3	4,663	(127)	127	2.7	2.7
North Kingstown	8,000	600	8	9,348	133	211	1.4	2.3
Warwick	30,300	1,600	5	35,141	(563)	563	1.6	1.6
West Warwick	9,000	700	8	12,488	53	367	0.4	3.0
Southern RI	20,100	1,100	5	38,589	669	1,291	1.7	2.3
Charlestown	1,500	100	7	4,256	15	108	0.4	2.5
Hopkinton	1,900	100	5	2,662	25	195	4.7	7.3
Narragansett	3,800	---	---	8,206	(196)	196	2.4	2.4
New Shoreham	500	100	20	1,264	---	---	---	---
Richmond	1,000	200	20	1,874	(110)	110	5.9	5.9
So. Kingstown	5,000	500	10	9,806	(303)	303	3.1	3.1
Westerly	6,400	100	2	10,521	20	379	1.9	3.6
East Bay	43,200	2,800	6	56,042	1,144	1,778	2.0	3.2
Barrington	5,100	200	4	5,822	38	81	0.7	1.4
Bristol	5,800	600	10	7,959	159	443	2.0	5.6
Jamestown	1,400	---	---	2,517	(60)	60	2.4	2.4
Little Compton	1,000	100	10	1,850	(73)	73	3.9	3.9
Middletown	5,800	300	5	7,104	(109)	109	1.5	1.5
Newport	11,600	1,100	9	13,094	36	342	0.3	2.6
Portsmouth	4,400	100	2	7,235	(184)	184	2.5	2.5
Tiverton	4,400	200	5	5,675	(168)	168	3.0	3.0
Warren	3,700	200	5	4,786	(317)	317	6.6	6.6
STATE TOTAL	**325,100**	**22,100**	**7**	**414,572**	**9,374**	**17,400**	**2.3**	**4.2**

* Sources: 1970 US Census (units listed to nearest hundred)/RI Statewide Planning

** Sources: 1990 US Census/RI Statewide Planning/Local RI Communities/RI Housing

*** CCPHE: Local Comprehensive Community Plan Housing Elements

Note#1: Although the 1970 substandard unit figure for Providence was based on the 1970 U.S. Census, it was worked out separately from other figures in this column.

Note#2: All 1990 CCPHE figures in parenthesis were taken from 1990 RIH figures because CCPHE information was insufficient.

Table 421-3(04)

ESTIMATED RANGES BETWEEN ADJUSTED AND UNADJUSTED TOTAL OCCUPIED UNITS WITH LEAD BASED PAINT IN R.I.: 1995

	Estimated Occupied Units In 1995	Estimated Occupied Units With Lead-Based Paint (unadjusted)	Estimated % of Occup. Units With Lead-Based Paint (unadjusted)	Demolition of Dwelling Units 1991-95	Units Repaired or Painted With Federal or State Subsidies 1991-95	Estimate of Occup. Units with Lead-Based Paint (adjusted)	Estimated % of Occup. Units With Lead-Based Paint (adjusted)	Percent of Children With Elevated Blood Lead Levels*
Barrington	5,570	**4,042**	**72.6**	17	1	**4,024**	**72.2**	3.0
Bristol	7,393	**5,018**	**67.9**	0	70	**4,948**	**67.0**	7.0
Burrillville	5,356	**3,050**	**56.9**	1	69	**2,980**	**55.6**	10.0
Central Falls	6,474	**4,994**	**77.1**	14	199	**4,781**	**73.8**	25.0
Charlestown	2,466	**1,087**	**44.1**	10	37	**1,040**	**42.2**	6.0
Coventry	11,122	**6,589**	**59.2**	3	97	**6,489**	**58.3**	4.0
Cranston	29,037	**19,647**	**67.7**	46	113**	**19,488**	**67.1**	8.0
Cumberland	10,680	**6,556**	**61.4**	10	16	**6,530**	**61.1**	4.0
E. Greenwich	4,440	**2,749**	**61.9**	7	86	**2,656**	**59.8**	4.0
E. Providence	19,767	**13,847**	**70.1**	28	1,111**	**12,708**	**64.3**	7.0
Exeter	1,832	**823**	**44.9**	3	30	**790**	**43.1**	4.0
Foster	1,462	**872**	**59.6**	0	95	**777**	**53.1**	6.0
Glocester	3,133	**1,838**	**58.7**	0	151	**1,687**	**53.8**	8.0
Hopkinton	2,439	**1,434**	**58.8**	1	42	**1,391**	**57.0**	4.0
Jamestown	1,971	**1,101**	**55.9**	7	42	**1,052**	**53.4**	17.0
Johnston	9,943	**5,911**	**59.4**	7	174	**5,730**	**57.6**	4.0
Lincoln	6,994	**4,730**	**67.6**	0	193	**4,537**	**64.9**	8.0
Little Compton	1,284	**781**	**60.8**	0	23	**758**	**59.0**	4.0
Middletown	7,113	**3,990**	**56.1**	3	65	**3,922**	**55.1**	4.0
Narragansett	5,818	**2,922**	**50.2**	48	17	**2,857**	**49.1**	3.0
Newport	10,932	**8,640**	**79.0**	12	121	**8,507**	**77.8**	13.0
New Shoreham	359	**208**	**57.9**	5	0	**203**	**56.5**	4.0
N. Kingstown	8,623	**5,370**	**62.3**	48	173	**5,149**	**59.7**	7.0
N. Providence	13,242	**7,488**	**56.5**	9	136	**7,343**	**55.5**	6.0
N. Smithfield	3,687	**2,453**	**66.5**	4	16	**2,433**	**66.0**	4.0
Pawtucket	29,653	**22,275**	**75.1**	99	87**	**22,089**	**74.5**	14.0
Portsmouth	6,257	**3,592**	**57.4**	18	100	**3,474**	**55.5**	4.0
Providence	58,145	**43,689**	**75.1**	866	151**	**42,672**	**73.4**	23.0
Richmond	1,767	**746**	**42.2**	10	42	**694**	**39.3**	7.0
Scituate	3,380	**2,056**	**60.8**	0	165	**1,891**	**55.9**	3.0
Smithfield	6,220	**3,444**	**55.4**	15	22	**3,407**	**54.8**	5.0
S. Kingstown	7,736	**4,209**	**54.4**	16	121	**4,072**	**52.6**	9.0
Tiverton	5,284	**3,388**	**64.1**	34	55	**3,299**	**62.4**	6.0
Warren	4,481	**3,127**	**69.8**	2	47	**3,078**	**68.7**	10.0
Warwick	33,324	**22,371**	**67.1**	193	91**	**22,087**	**66.3**	6.0
Westerly	8,419	**4,759**	**56.5**	45	62	**4,652**	**55.3**	9.0
W. Greenwich	1,240	**557**	**44.9**	0	35	**522**	**42.1**	1.0
W. Warwick	11,693	**7,156**	**61.2**	19	87	**7,050**	**60.3**	9.0
Woonsocket	17,421	**13,195**	**75.7**	72	347**	**12,776**	**73.3**	13.0
STATE	**376,157**	**250,704**	**66.6**	**1,672**	**4,495**	**244,537**	**65.0**	**12.5**

Sources: RI Statewide Planning, RI Housing, and RI Dept. of Health

* Lead Poisoning (greater than 10 micrograms per deciliter) in all children (ages 0-72 months) tested during 1997. Rhode Island Blood Lead Summary Report: March 27, 1998, R.I. Dept. of Health

**Only partial data was available for the six "entitlement" communities in RI.

To assess whether these estimated ranges of potentially hazardous units are indicative of actual health problems warranting special attention, yearly figures provided by the R.I. Department of Health on actual lead poisoning reported in pre-school age children must be reviewed. A total of 33,973 Rhode Island children were tested for lead in 1997 and 4,238 (12.5 percent) had high blood levels (10+ micrograms per decileter). Five out of the six communities with the highest percentages of children suffering from lead poisoning were urban cities where it is estimated that 73.3 to 77.8 percent of all occupied units contained lead-based paint.

3-1-2 Special Population Issues

Population groups referred to as "special" have characteristics that distinguish them and their housing needs from those of other citizens. Usually, groups with special needs have mental, physical, emotional, or sociological difficulties or some combination thereof causing them to require financial assistance and/or professional support services. Many special population groups are more vulnerable to experiencing serious housing problems.

Prior to the mid-1970s many people with severe special needs of a physical or mental nature were confined to state or private institutions. As a result of legislative changes and consequent reallocations of federal and state funding, most of the people formerly institutionalized are now living in group homes, group care facilities, or supervised apartments.

Poverty statistics indicate which special population groups need to be included in local housing plans. Chronic housing problems are often closely associated with households having insufficient incomes; many of these households may need governmental subsidies and/or services. Data on poverty-level income can be found in the 1996 *Housing Data Base* ((5)).

The *1995-98 R.I. Consolidated Plan* mentioned the special housing needs of the frail elderly, people with substance abuse problems, the mentally retarded and/or developmentally disabled, people with mobility impairments, veterans, individuals with HIV, and those who were coming back into the community from a correctional or other institutional setting ((9)). That plan also mentioned the homeless, and households with very low or low-incomes but considered their housing difficulties separately from other special population groups.

Counts of individuals in community residences are presented in Part 421.4. A statewide 1995 estimate and year 2000 projection of people living in institutional and non-institutional group quarters can be found in Appendix A-10.

Table 421-3(05)
RACIAL AND ETHNIC MINORITIES IN RHODE ISLAND: 1980-90

City/Town	RACE AND ETHNICITY 1990 1990 Population Total	White Non-Hispanic	Black Non-Hispanic	Native American	Asian	Other Non-Hispanic	Hispanic	Minority Total 1990	Minority % 1990	Minority Total 1980	Minority % 1980
Barrington	15,849	15,502	51	6	152	13	125	347	2.19%	313	1.94%
Bristol	21,625	20,988	93	22	100	12	410	637	2.95	657	3.26
Burrillville	16,230	16,096	17	21	21	4	71	134	0.83	106	0.81
Central Falls	17,637	11,437	493	47	136	405	5,119	6,200	35.15	2,138	12.58
Charlestown	6,478	6,259	39	101	42	0	37	219	3.38	153	3.19
Coventry	31,083	30,587	78	32	115	11	260	496	1.60	370	1.37
Cranston	76,060	71,323	1,657	139	1,346	63	1,532	4,737	6.23	1,591	2.21
Cumberland	29,038	28,368	66	11	116	37	440	670	2.31	521	1.92
East Greenwich	11,865	11,560	49	20	159	0	77	305	2.57	167	1.64
East Providence	50,380	45,815	2,149	241	294	1,036	895	4,615	9.16	3,893	7.64
Exeter	5,461	5,333	41	36	17	4	30	128	2.34	165	3.71
Foster	4,316	4,257	18	12	13	0	16	59	1.37	11	0.33
Glocester	9,227	9,119	32	13	16	1	46	108	1.17	65	0.86
Hopkinton	6,873	6,740	18	53	17	0	45	133	1.94	105	1.64
Jamestown	4,999	4,900	30	12	10	2	42	96	1.92	67	1.66
Johnston	26,542	26,044	149	23	150	1	175	498	1.88	189	0.76
Lincoln	18,045	17,599	40	14	189	20	183	446	2.47	268	1.58
Little Compton	3,339	3,301	1	6	18	2	11	38	1.14	71	2.30
Middletown	19,460	17,592	871	56	410	0	531	1,868	9.60	1,267	7.36
Narragansett	14,985	14,442	119	137	132	0	155	543	3.62	379	3.14
Newport	28,227	24,561	2,188	210	399	80	789	3,666	12.99	3,476	11.88
New Shoreham	836	815	5	1	7	0	8	21	2.51	1	0.16
No. Kingstown	23,786	22,886	306	105	236	0	253	900	3.78	648	2.95
No. Providence	32,090	30,751	326	33	378	31	571	1,339	4.17	543	1.86
No. Smithfield	10,497	10,346	16	5	69	5	56	151	1.44	94	0.94
Pawtucket	72,644	62,047	2,330	203	472	2,381	5,211	10,597	14.59	4,943	6.94
Portsmouth	16,857	16,293	151	41	178	19	175	564	3.35	430	3.02
Providence	160,728	103,698	20,259	1,495	9,547	747	24,982	57,030	35.48	33,582	21.42
Richmond	5,351	5,204	23	42	34	0	48	147	2.75	80	1.99
Scituate	9,796	9,679	15	2	47	0	53	117	1.19	79	0.94
Smithfield	19,163	18,789	103	24	128	6	113	374	1.95	180	1.07
So. Kingstown	24,631	22,773	350	320	595	287	251	1,803	7.32	1,256	6.15
Tiverton	14,312	14,053	31	20	46	1	161	259	1.81	248	1.83
Warren	11,385	11,150	34	11	45	8	137	235	2.06	260	2.44
Warwick	85,427	83,005	655	183	713	26	845	2,422	2.84	1,493	1.71
Westerly	21,605	21,000	129	71	225	0	180	605	2.80	374	2.01
W. Greenwich	3,492	3,438	10	6	21	4	13	54	1.55	26	0.95
W. Warwick	29,268	28,169	218	53	281	5	542	1,099	3.75	587	2.17
Woonsocket	43,877	40,190	1,123	77	1,309	22	1,156	3,687	8.40	1,645	3.72
STATE	***1,003,464***	***896,109***	***34,283***	***3,904***	***18,183***	***5,233***	***45,744***	***107,347***	***10.70%***	***62,471***	***6.60%***

Source: 1980-90 U.S. Census/R.I. Housing

3-1-3 Discrimination

Discrimination continues to be an obstacle for minority residents trying to secure adequate housing. The discriminatory practices of some individuals who sell and rent residential units is still an issue that needs to be dealt with ((13)). Also, the ability of ethnic or racial minority households to rent or purchase decent residential units at a price they can afford has often been limited by discrimination in the work place that has affected their earning capacity. Proven or alleged discriminatory loan practices of some financial institutions can make securing housing even more difficult ((3)).

Table 421-3(05) provides figures for certain minority populations by municipality in 1980 and 1990. Towns and cities should consider using census information or their own estimates when addressing local comprehensive plan and state housing plan requirements to help minority residents find housing. More recent state estimates are available from the Population Division of the U.S. Bureau of the Census.

The extremely low level of home-ownership by minority households, as reported in the 1990 U.S. Census, is de facto evidence of the serious obstacles confronting their efforts to become homeowners ((3)). In 1990, only 8,066 dwellings in Rhode Island were owned by households from the three major minority groups. Black households owned 3,292; Asians, 1,765; and Hispanics, 3,009 ((11)).

Table 421-3(06) shows that Rhode Island's Black population underwent a significant increase (72.5 percent to 81.5 percent) in the Metropolitan Core market area from 1970 to 1990. At the same time the total population for this urban market area decreased from 46.8 percent to 43.5 percent. This indicates that over the last two decades a higher number of Black households stayed in older urban centers or merely moved from one such area to another, while other households were more likely to move to the suburbs or rural areas.

Various explanations can be offered to suggest why the majority of Black households are clustered geographically. One contention is that Black households often live within certain neighborhoods because there are many individuals with poverty level incomes (25.8 percent) within this group ((13:23)). Thus, many such households are limited to "low rent" areas ((5)). But if low-incomes alone explained the concentration of Black households within certain areas, most low-income whites would also be found in these same areas, and this is often not the case.

A further study of the changes in specific communities within this market area reveals that Black populations increased substantially in Central Falls, Cranston, and Pawtucket, while remaining fairly static in East Providence, Johnston, and North Providence and decreasing in Providence. These changes in location raise the possibility that many moves may have been to secure housing closer to job opportunities, to move into neighborhoods with better housing and lower crime rates, or simply to seek available housing at lower rent levels.

Table 421-3(06)
BLACK POPULATION IN HOUSING MARKET AREAS AND CERTAIN MAJOR COMMUNITIES SHOWN AS A PERCENTAGE OF STATE POPULATION TOTALS FOR 1970-80-90

	1970		*1980*		*1990*	
Housing Market Area City/Town	***Percent of Total State Population***	***Percent of Total State Black Pop.***	***Percent of Total State Population***	***Percent of Total State Black Pop.***	***Percent of Total State Population***	***Percent of Total State Black Pop.***
Metropolitan Core	46.8	72.5	46.7	79.7	43.5	81.5
Central Falls	2.0	0.3	1.8	0.3	1.8	1.9
Cranston	7.8	2.3	8.1	2.1	7.6	4.7
E. Providence	5.1	5.3	5.4	5.9	5.0	5.6
Johnston	2.3	0.1	2.6	0.1	2.7	0.4
No. Providence	2.6	0.3	3.1	0.4	3.2	0.9
Pawtucket	8.1	1.6	7.5	3.6	7.2	6.7
Providence	18.9	62.6	16.6	67.2	16.0	61.3
Northern RI	11.9	2.7	12.3	3.8	12.0	3.6
Woonsocket	--	--	4.8	3.4	4.4	3.2
Western RI	5.6	0.6	7.0	0.4	7.9	0.6
West Bay	15.3	5.1	15.4	2.7	15.0	3.3
Warwick	--	--	9.2	1.5	8.5	1.7
Southern RI	5.7	2.7	7.1	2.1	8.0	1.8
So. Kingstown	--	--	2.2	1.3	2.5	0.9
East Bay	14.7	6.4	13.5	11.3	13.6	9.2
Middletown	3.1	5.5	1.8	2.0	1.9	2.3
Newport	3.6	10.0	3.1	8.1	2.8	6.4
STATE TOTAL	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: U.S. Census

The twenty-year trend in other Rhode Island housing market areas varied considerably. The Black population in Western Rhode Island stayed proportionally the same while the total population increased. The West Bay Black population decreased slightly while the total population remained the same; and the East Bay experienced a dramatic drop in the proportion of Black population, from 16.4 percent of the statewide total to only 9.2 percent, while the total population in this Market Area only decreased marginally, 14.7 percent to 13.6 percent. Almost all of the Black population loss in this market area occurred in Newport, where the percent of total state Black population decreased from 10 percent to just 6.4 percent. Substantial cutbacks in military personnel at the Newport Naval Base account for at least some of the Black population decrease there.

3-1-4 Affordability Factors

Federal housing subsidy program guidelines classify affordability in terms of household income. Housing with ownership or rental costs that exceed 30 percent of household income is not considered affordable. Households living in such units are economically pressed to seek less expensive units even if they are less satisfactory in size and condition. For poverty-level households, the pressures are much harsher. High housing costs relative to a subsistence income leaves scant resources for other necessities and can be a major factor in causing household breakups or other problems. It is also why many poverty-level households move so often to seek "better housing," or to illegally break rental agreements on units they cannot afford.

To increase affordability for families most severely affected by high costs, it is first necessary to determinate how many lower-income households are paying more than a "reasonable amount" of their income for housing. The *Housing Data Base* ((5)) provides tables on poverty and affordability. Two of these tables are reproduced in this plan because of their direct bearing on housing affordability. The first shows median monthly costs as a percentage of household income (Table 421-3(07)). The second shows rent burden of selected income categories (Table 421-3(08)). This table shows that in 1994 the rent of median-income households exceeded 30 percent of income in five communities, including Providence and Newport. The rent burden experienced by all of the households in the other three income categories listed make it extremely difficult for them to pay rent and still purchase other necessities without financial aid or other subsidies. The number of 1990 Rhode Island households paying over 30 percent of monthly income for housing expenses is provided in Appendix C-3.

The *1995-98 R.I. Consolidated Plan* states that "It is the role of the state to insure the availability of affordable housing opportunities to lower income households..." ((9)). The plan lists barriers to affordable housing, including "efforts to impose higher property tax rates on multifamily housing in some communities," "impact fees on residential developments," and "the lack of public transportation in rural areas."

There is a general agreement among statewide and local nonprofit housing agencies that affordability problems have been the cause of severe hardship problems for very low income households during the last few years. This concern is well supported by the latest State of R.I. Consolidated Plan, published by Rhode Island Housing.

Table 421-3(07)

MEDIAN MONTHLY COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME; OWNER-OCCUPIED AND RENTER-OCCUPIED UNITS IN RHODE ISLAND: 1990

City/Town	Owner-Occupied				Renter-Occupied	
	With a Mortgage		Not Mortgaged			
	Median Monthly Costs	As a Percentage of Household Income	Median Monthly Costs	As a Percentage of Household Income	Median Gross Rent	As a Percentage of Household Income
Barrington	$1,177	22.8	$386	13.9	$674	25.4
Bristol	914	24.0	328	14.8	501	28.0
Burrillville	929	25.0	296	14.0	469	27.0
Central Falls	754	25.3	316	19.1	401	28.2
Charlestown	801	21.6	258	12.3	632	32.4
Coventry	851	23.0	268	14.0	485	27.4
Cranston	889	22.4	303	14.6	534	27.1
Cumberland	1,001	22.2	297	13.1	430	23.7
East Greenwich	1,401	22.7	392	13.2	527	28.2
East Providence	817	22.7	273	13.9	470	26.3
Exeter	875	23.3	263	11.2	530	23.9
Foster	919	24.4	294	12.5	385	30.4
Glocester	818	23.6	272	13.0	486	30.3
Hopkinton	845	22.8	268	12.1	511	27.1
Jamestown	904	21.0	280	15.5	688	27.7
Johnston	884	23.9	290	14.6	488	26.7
Lincoln	1,007	21.1	273	12.3	472	25.8
Little Compton	972	23.8	281	12.5	655	25.2
Middletown	950	22.8	307	12.5	676	28.2
Narragansett	950	23.3	297	13.5	670	30.3
Newport	1,092	24.4	338	15.5	593	27.7
New Shoreham	1,208	30.0	340	15.5	521	23.8
North Kingstown	949	21.9	310	13.4	570	25.6
North Providence	863	21.5	295	14.6	526	26.6
North Smithfield	880	21.0	278	14.5	518	23.6
Pawtucket	781	22.7	260	14.4	437	25.8
Portsmouth	1,070	24.2	306	14.1	714	27.3
Providence	839	22.1	291	14.3	469	30.2
Richmond	885	24.3	263	14.7	569	18.6
Scituate	986	22.1	274	11.5	519	21.0
Smithfield	904	22.2	288	12.4	488	27.0
South Kingstown	930	23.3	308	12.8	564	27.9
Tiverton	882	22.4	279	14.8	538	26.8
Warren	921	23.7	311	13.5	491	26.7
Warwick	823	22.7	284	14.1	570	27.3
Westerly	884	22.0	297	12.8	543	27.4
West Greenwich	975	25.2	216	10.6	522	34.6
West Warwick	862	22.3	273	14.6	486	26.1
Woonsocket	840	21.5	293	15.6	439	26.7
STATE	**$891**	**22.7**	**$290**	**13.9**	**$489**	**27.5**

Source: US Bureau of the Census

Table 421-3(08)
RENT BURDEN OF SELECTED INCOME CATEGORIES
BY CITY AND TOWN IN RHODE ISLAND : 1994

City/Town	1994 Average Two Bedroom Rent	Rent Burden*			
		Median Income** Renter	Minimum Wage Earner	Poverty Level Family (of 3)	AFDC Recipient Family (of 3)
Barrington	$747	21%	97%	73%	135%
Bristol	614	28	80	60	111
Burrillville	564	27	73	55	102
Central Falls	457	27	59	44	82
Charlestown	573	23	74	56	103
Coventry	525	24	68	51	95
Cranston	596	26	77	58	108
Cumberland	568	25	74	55	103
East Greenwich	621	33	81	60	112
East Providence	579	27	75	56	105
Exeter	528	21	68	51	95
Foster	928	33	120	90	168
Glocester	550	29	71	55	99
Hopkinton	545	27	71	53	98
Jamestown	681	26	88	66	123
Johnston	599	26	78	58	108
Lincoln	594	25	77	58	107
Little Compton	553	24	72	54	100
Middletown	N/A	---	---	---	---
Narragansett	705	32	91	69	127
Newport	662	32	86	64	119
New Shoreham	628	---	81	61	113
North Kingstown	664	29	86	65	120
North Providence	560	26	73	55	101
North Smithfield	612	26	79	60	110
Pawtucket	531	28	69	52	96
Portsmouth	683	21	89	67	123
Providence	546	32	71	53	99
Richmond	595	21	77	58	107
Scituate	604	23	78	59	109
Smithfield	589	30	76	57	106
South Kingstown	703	30	91	68	127
Tiverton	719	29	93	70	130
Warren	570	27	74	56	103
Warwick	624	28	81	61	113
Westerly	624	27	81	61	113
West Greenwich	N/A	---	---	---	---
West Warwick	541	26	70	53	98
Woonsocket	471	26	61	46	85
STATE	**$581**	**29%**	**75%**	**57%**	**105%**

* The percent of monthly gross income needed to cover the cost of an average two bedroom unit as listed in column one.
** Based on 1994 median renter income (RIH).
Sources: R.I. Housing and R.I. Statewide Planning

3-1-5 Housing Supply and Demand

The supply of housing for all households in Rhode Island increased significantly during the first five years of the 1990s. This was primarily due to a population drop (Appendix C-1) coupled with a decrease in persons in occupied units and total household changes (Table 421-3(09)). During this period an average of 2,218 housing units were added each year. Household formation rose through 1992 but dropped off during the next three years, so that the five-year average was minus 519.

The results of all this change have been mixed. Housing vacancies (of all types) climbed from 8.8 percent in 1990 to 11.5 percent in 1995. This provided more choice and moderated rental and sale prices, but it has caused an increase in long-term vacancies in some of the larger metropolitan areas (Appendix A-8 and A-12). It has also meant that many lower-income owners had to delay maintenance and sell rental structures at a loss because it was a renters/buyers market. The households benefiting the least from this increase in vacancies have been those with very low-incomes, as reflected in Tables 421-3(07) and 3(08), who remain at an affordability disadvantage.

Table 421-3(09)
PAST CENSUS TOTALS AND FUTURE ESTIMATES AND PROJECTIONS OF PERSONS IN OCCUPIED UNITS, AND TOTAL HOUSEHOLDS, UNITS, AND VACANCIES

Year	Persons In Occupied Units	Household Size	Total Households	Housing Units	Housing Vacancies	Percent Housing Vacancies
U.S. CENSUS*						
1970	897,814	3.07	292,588	317,689	24,605	7.7%
1980	913,095	2.70	338,590	372,672	35,861	9.6%
1990	964,869	2.55	377,977	414,572	36,595	8.8%
1991	966,157	2.55	379,567	417,960	38,393	9.2%
1992	964,728	2.53	380,778	419,816	39,038	9.3%
1993	963,250	2.55	377,941	421,591	43,650	10.4%
1994	960,479	2.56	375,770	423,429	47,659	11.3%
1995	956,096	2.54	376,156	425,662	49,506	11.6%
1996	954,620	2.53	377,784	427,083	49,299	11.5%
STATEWIDE PLANNING**						
1995	956,739	2.54	376,157	424,923	48,766	11.5%
2000	969,772	2.54	380,281	436,540	56,259	12.9%

Sources: * U.S. Census (for 1970-1990 totals), and U.S. Census, Population Estimates and Population Distribution Branches (for 1991-1996 estimates).
** Statewide Planning (for 1995 estimate and year 2000 projection).

3-1-6 Housing Planning/Development Inadequacies

To be effective, local and state housing planning has to be an ongoing process. Periodic surveys are needed; regulations, ordinances, and state laws have to be reviewed and updated as warranted; and new concepts have to be considered. Many communities do not keep up to date on these activities.

Communities need to gather housing information on a regular basis to be able to make informed decisions concerning residential and other land use changes and development. Every community is required by law to update its Comprehensive Plan every five years, including the Housing Element.

Probably the most neglected housing planning in the past has been in the areas of inter-community and regional planning. It is difficult for communities to coordinate housing programs to benefit them as part of a larger regional entity rather than individually. Many issues and activities (such as not allowing high-density residential development over major aquifers or in close proximity to non-compatible uses in neighboring communities) call for regional cooperation.

3-1-7 Growth Management Policies and Other Issues

Growth management is a way to control land use development and preserve environmental resources. It is accomplished through enacting and enforcing laws and regulations that establish comprehensive, integrated planning on a state, regional, and local level.

A "growth plan" benefits the community by establishing specific policy on future land uses. The two techniques usually used by communities to identify anticipated growth are "build-out" scenarios and "alternative growth" scenarios. Information in the "Mixed Uses and Balanced Growth" column of Appendix B-1 indicates how many communities have dealt with growth management issues in writing their comprehensive plans for the 1990s.

Most Rhode Island communities have not yet reached what would be considered a building saturation point and thus need to work up a maximum "build-out" date or hypothetical point-in-time when all developable land will reach maximum density under current zoning. Those few communities that have already reached "build-out" need to use alternative plans, concentrating on rehabilitation of existing buildings, “change of use” conversions, filling in of vacant lots, or usage of vacant buildings.

In rural or small suburban communities, workable strategies for increasing affordable housing include: cluster or open space zoning, zoning to allow accessory apartments, zoning to allow multi-family housing, and zoning regulations aimed at encouraging higher densities and mixed-use development in areas with existing infrastructure and services.

In the past, the failure to control land use properly has led to urban sprawl and strip development. This has caused an economic burden for community residents. Poorly planned development has caused particular hardships for property owners in suburban areas. Facilities and services that were already serving them have often been stretched, neglected, or dropped in an effort by the community to cope with the increased financial burden of new and unplanned sewer and water extensions, school additions, road extensions, and other infrastructure.

The Rhode Island Comprehensive Planning and Land Use Regulation Act of 1988, the Zoning Enabling Act of 1991, and the Land Development and Subdivision Review Enabling Act of 1992 are the legal "keystones" upon which local regulations relating to planned growth are based.

3-2 HOUSING DEMAND AND NEEDS ASSESSMENT

Shelter is basic to the security, health, and psychological well being of all persons. It is difficult to have any pattern of normalcy, get or continue any type of employment, or hold a family together without a suitable place to live.

3-2-1 Past Demand and Need

There is a difference between "housing demand" and "housing need." The number of individuals in a given locality and the decisions they are able to make and act upon concerning housing determine the "housing demand" in a community. Those people who cannot afford housing that they desire and need (even though there may be vacant units available) exert an ineffective demand for housing. This is usually referred to as "housing need."

"Market demand" has a slightly different meaning as used in the housing field. It is a term primarily used in the real estate and construction fields to distinguish the financial aspects of how many additional dwelling units of a certain type can be absorbed into a given area at a particular time. "Market demand" is said to be positive if additional units are a sound investment for certain household groups being considered as buyers or renters, or negative if there is an over-abundance of existing units for these same households. An example of negative demand is the situation that occurred in the condominium market during the early 1990s, when large numbers of units continued to be built or converted from conventional units, (see Appendix A-11) even though sales were static or declining. By 1998, the demand for these units had again risen ((15)).

Table 421-3(09) shows that the total number of housing units in Rhode Island grew from 372,672 in 1980 to 414,572 in 1990, for an 11.2 percent increase (41,900 more units). The total number of persons in occupied units increased by 5.4 percent and household size diminished from 2.70 to 2.55, causing a 10.4 percent increase in household formation (38,387 more units). Thus, overall "housing demand" did not increase appreciably. Some segments of the market, such as luxury single units and low-income multi-family units, did demonstrate significant demand during this period though due to certain inflationary factors.

"Housing need" is an aspect of demand that cannot be resolved by simply adding or subtracting from a given housing inventory because it involves household incomes that are insufficient to compete with those required to secure locally available housing in standard condition. Those who may be classified as having a "need" for adequate housing are usually paying an excessive proportion of their income for current housing expenses, living in substandard housing units, and/or occupying units that are too small relative to household size.

The usual reason for "need" continuing to be unfulfilled is simply the result of having insufficient income or assets to compete with others in the housing market (see Appendix D).

When housing costs exceed 30 percent or more of total income, lower-income persons are faced with difficult choices. The higher the percentage of income they must spend on housing, the more likely it is they will end up having to move out of their dwellings and neighborhoods (often multiple times), change jobs, lose friends and support services, change modes of travel, and change their children's schools. They may also be forced to move into substandard units or smaller units. As a result of all this trauma and change, some households may break up, causing even more of an increased "need" for low-priced units. To prevent such dire circumstances, some very low-income households will continue to pay extremely high percentages of their cash income to continue living in units they rent or own (see Table 421-3(08)).

The three significant components of housing "need" are availability, quality, and affordability. Table 421-3(09) reveals that the number of vacant units available in the state has increased, so availability has been mainly a size, adaptability, and location problem during the mid and late 1990's. Quality concerns are a diminishing problem in Rhode Island, as indicated by reviewing Table 421-3(03) and other information within this plan. One reason for the increased quality of housing in the state is the heavy usage of home repair loan and grant programs that have been readily available for the last ten to fifteen years. Another reason is the positive effect that a continual upgrading of housing code laws and enforcement has had on the housing stock. This is notwithstanding the general opinion of housing code officials that certain sections of minimum housing law still need updating.

As for affordability, out of 179,626 specified owner-households in 1990, 42,113 (23.4 percent) paid 30 percent or more of their income for housing and related expenses, and 61,883 (40.7 percent) of the 152,032 specified renter-households paid over 30 percent on housing expenses ((4)). A comparison of households spending 30 percent or more of their income for housing expenses over the decade between 1980 and 1990 (see Table 421-3(10)) indicates certain changes that took place in Rhode Island. For example, the percentage of households paying 30 percent or more of household income for rent remained almost constant, but 5 percent fewer elderly households paid over 30 percent, while 5 percent more families paid over that amount.

If there is a significant lack of housing for any particular group in the general population, it will usually show up in statistics relating to an increase of families "doubling up," household overcrowding, and rising numbers of individuals seeking emergency housing. According to 1990 Census data, about 24,857 (5.8 percent) of the families in the state were considered "subfamilies" (members of larger households) because they were doubling up with relatives. Approximately 6,111 households (4.0 percent of the total) lived in overcrowded conditions (1.01 or more persons per room) in 1990 rental units. Also, between 1989 and 1990 there was an estimated 5.2 percent increase in the number of shelter nights homeless individuals spent in emergency shelters throughout Rhode Island. During the 1997-98 period there were 3,058 individuals who sought emergency shelter as compared with 3,684 in 1991. Much of this decrease has been attributed to an increase in available transitional housing units. In 1999 the emergency shelter population again increased substantially do primarily to a lack of affordable housing and a lack of adequate support systems for individuals with various problems.

A very limited amount of housing need information has been provided in this plan (see Appendices C-2 & 3). There is substantial "need" data provided in the *Housing Data Base* ((5)) and reliable estimates and projections in the *1995-1998 R.I. Consolidated Plan* ((9)). These two sources (which are periodically updated) will serve as timely "baseline" references for implementation goals and strategies. These sources should be utilized when planning is done for local housing needs unless primary sources or original data gathering can provide more particular data or greater detail.

Table 421-3(10)
COMPARISON OF RHODE ISLAND HOUSING NEEDS: 1980-90
(gross rent – 30% or more of household income)

Household Type	1980 Number of Households - %	1990 Number of Households - %
Elderly	18,227 – 34%	18,024 – 29%
Family*	35,965 – 66%	43,859 – 71%
Total Need**	54,192 – 100%	61,883 – 100%
Total Number of Households in R.I.	338,590	377,977
Housing Need as % of Total Households	16.0%	16.4%

* Includes other non-elderly households.
** Does not include certain *not specified* households.
Sources: 1980 U.S. Census: STF 4A, R.I., 1990 U.S. Census: STF 3, R.I. and CPH-L-80, Tabel 4.

3-2-2 Current Estimates and Future Projections

It is important that statistical data for housing planning be kept as current as possible. When U.S. Census data on housing is more than five years old, it needs to be supplemented by more recent surveys, data gathering, and informed estimates. Whenever possible, estimates and projections should be cross checked by using at least one other method to arrive at a similar conclusion. An alternate way of keeping within some degree of accuracy is to establish parameter figures (making estimates or projections for high and low figures to provide a range), as done for Table 421-3(04).

In this plan, all estimates are based on appropriate surveys, governmental and private sector records, and tested professional judgements. The year 1995 was used for most estimates since there was an abundance of reliable data available and it was a mid-point to the year 2000 allowing (in many cases) straight-line projections to be made. There were also an abundance of statistical estimates available from the U.S. Census, Population Estimates and Population Distribution Branches, that allowed comparisons and adjustments (as necessary) to be made to Statewide Planning estimates.

Part 421.4 INVENTORY OF HOUSING RESOURCES

4-1 UNSUBSIDIZED LOW/MODERATE INCOME HOUSING

4-1-1 Affordable Housing in the Private Housing Market

There were a large number of Rhode Island homes available for sale to moderate-income households in 1998, according to a R.I. Association of Realtors State-Wide Multiple Listing Service survey ((1)). The survey found over 1,600 single-family homes for sale for under $100,000, and 2,700 for under $125,000. Mortgage rates averaged 33 percent less than they were in 1990 for similar sized homes. In fact, mortgage rates in 1998 were the lowest in five years.

While the housing market for unsubsidized moderate-income households that own or are able to purchase homes has substantially improved since 1990, low-income households have not fared as well. The total vacancy rate for all types of units increased from 8.8 percent in 1990 to approximately 11.7 percent in 1995, but many vacancies were for seasonal units, long-term vacancies (units being held off the market), uninhabitable units, or units being rented or sold at amounts low-income households could not afford.

It is estimated (Appendix A-12) that there were 48,766 vacant units in Rhode Island in 1995. Approximately 4,535 of these units were available for immediate sale, and 17,409 were for rent. About 25,865 of these vacant units were single (detached), 21,772 were in multi-family complexes, 600 were mobile/manufactured homes, and 529 were considered "other" types of housing (see Appendices A-4, 5, 6, & 7).

4-1-2 Single Room Occupancy Housing

Single room occupancy units are unique housing resources that have dwindled in recent years as several Rhode Island YMCAs discontinued providing such rentals and as many former rooming houses were torn down to make way for redevelopment or were converted to other purposes. This reduction ran directly counter to a corresponding demographic shift in the decreasing number of people per housing unit.

In 1970, there were 3.07 persons on average residing in each Rhode Island housing unit. By 1990, this count had slipped to only 2.55 persons per unit. As is the case in the rest of the nation, household size in Rhode Island continues to shrink (see previous Table 421-3(09) and this has resulted in an increased number of single person households. The U.S. Census reported 2,300 lodgers occupying single rooms in Rhode Island in 1990. Of this number, 1,600 (70 percent) reported that they had moved during the previous year, indicative of an extraordinary degree of mobility among this population.

Most consumers of single room occupancy quarters are single low-income individuals. The Rhode Island Food and Shelter Board reported that the percentage of single individuals using shelter services for the homeless increased from 83 percent of the clientele in FY 1996 to 87 percent in 1998 ((8)). This population clearly has a significant need of long term single room occupancy rental units.

4-2 FEDERAL AND STATE ASSISTED HOUSING

America's longstanding goal of "a decent home and a suitable living environment for every American family" had its origins in the *Housing Act of 1949.* Subsequent housing law has echoed that sentiment, and billions of dollars in federal support have been appropriated to make that pledge a reality for those who need help to acquire housing. While a large portion of federal assistance has been used to subsidize the purchase of individual housing units, this plan is mainly concerned with rental housing supply and demand and the status of federal and state rental supports for low/moderate-income households.

4-2-1 Federally Assisted Housing

Each year Congress appropriates funds for a fixed number of new federally assisted housing commitments. When funds are made available, they can run from two years to as many as fifty years, so each new commitment of funds obligates spending for years into the future. For this reason, programs thought to be inactive may in fact be continuing to serve large numbers of people. More than half of all currently available subsidies were funded over the past 20 years. But new authorizations have been on a downward curve. Back in the early 1980s, as many as 400,000 new families in the U.S. were served each year; that was reduced to 40,000 by the end of the decade, and the President's 1996 budget asked for none. And while the nation enjoys high employment and general prosperity, wages of low-income workers have stagnated, and gentrification has reduced the numbers of affordable available apartments.

The 1990 Cranston-Gonzales National Affordable Housing Act

As result of the 1990 Housing Act, block grants are now provided to state and local governments to fund housing assistance activities. Various approaches are used. All share the overall objective of improving the quality and/or lowering the costs of housing for families who cannot afford units without assistance. Related goals are promoting residential construction, expanding opportunities for disadvantaged groups and those with special needs, promoting neighborhood revitalization, and increasing self-sufficiency among the poor.

The three major categories of assistance authorized through this 1990 act are the HOME Investment Partnerships Block Grant Program, the Home Ownership and Opportunity for People Everywhere (HOPE) Program, and the National Home Ownership Trust Demonstration. At present, HOME is the only program receiving an appropriation.

The HOME Program provides grants to state and local governments to increase the supply of affordable housing. These funds can be used for a variety of purposes at local discretion. Among the possible uses are tenant-based rental assistance and acquisition and rehabilitation or construction of rental or ownership housing. A matching local share of 25 percent is required. In Rhode Island in 1997, 26 projects were funded via HOME at a cost of $3.3 million. The intended result was 508 affordable rental housing units and 41 units produced for ownership.

Production of new rental units has given way in recent years to issuing the less costly Section 8 and voucher programs. As of 1995, there were 7,109 certificates and vouchers in use in Rhode Island, 78.3 percent of which were for families, with the balance reserved for the elderly.

Project Based Assistance

The most traditional form of federal housing aid is a subsidy to underwrite the rental costs of lower income families. There are two primary methods for conveying this aid. Project-based aid creates new construction or provides for rehabilitation of existing structures; while household subsidies empower renters to occupy privately owned standard housing units. Rental assistance reduces the amount that tenants pay to no more than 30 percent of their cash income, with the subsidy making up the difference. These subsidies have never been made available as an entitlement to all who are eligible. An estimated 15 million households nationally qualify for federal housing assistance, but only 4.5 million actually receive it. In most areas the waiting lists are periodically closed down because the demand is so great.

Project-based aid is tied to housing production. Significant HUD categorical grant-in-aid production emanates from the Public Housing Program and the Section 8 New Construction & Substantial Rehabilitation Program. There is also the Section 515 Mortgage Interest Program, offered by the Rural Housing Service under the U.S. Department of Agriculture. As of 1998, Rhode Island had 13 housing complexes with 417 subsidized units under the Section 515 Program.

Two prior sources for project development were the Housing Development Program (HoDAG) and the Rental Rehabilitation Block Grant Program. While HoDAG has received no appropriation since 1987, recipients had to guarantee occupancy for lower-income tenants for 20 years. This is an example of how projects no longer receiving financial support for additional units can continue to have an impact years later. Additional project-based aid is made available through the Section 8 Existing housing program.

Household Based Assistance

Household-based subsidies are channeled through two related components of the Section 8 Existing Housing program, rental certificates and rental vouchers. These subsidies help eligible householders obtain standard units from the existing housing stock. The difference between the two programs is that rental certificates are limited to units whose rents are within "fair-market rent" guidelines established annually by HUD. Voucher recipients can occupy units regardless of rental level, provided they pay the difference between the voucher amount and the actual rent. Statistical information on these programs and the Moderate Rehabilitation Program can be found under Table 421-4(01).

Table 421-4(01)
RENTAL SUBSIDIES: SECTION 8 CERTIFICATE, VOUCHER AND MODERATE REHABILITATION PROGRAMS RHODE ISLAND: 1995

City/Town	Certificates*		Vouchers*		Moderate Rehab.	
	Leased to Families	Leased to Elderly	Leased to Families	Leased to Elderly	Leased to Families	Leased to Elderly
Barrington	10	1	3	---	---	---
Bristol	97	32	40	17	---	---
Burrillville	33	12	17	7	---	---
Central Falls	226	35	27	6	76	11
Charlestown	3	2	2	---	---	---
Coventry	81	47	41	9	---	---
Cranston	129	63	6	1	12	---
Cumberland	74	27	49	6	34	7
East Greenwich	119	33	73	13	35	9
East Providence	116	51	24	---	---	---
Exeter	5	1	2	---	---	---
Foster	4	2	1	---	---	---
Glocester	6	---	---	---	---	---
Hopkinton	21	5	2	---	---	---
Jamestown	15	3	1	---	---	---
Johnston	106	30	19	1	---	---
Lincoln	85	19	8	12	---	---
Little Compton	1	---	1	---	---	---
Middletown	62	7	16	2	---	---
Narragansett	66	26	42	7	---	---
Newport	284	36	61	9	74	3
New Shoreham	---	---	---	---	---	---
North Kingstown	52	6	9	1	---	---
North Providence	89	30	10	10	---	---
North Smithfield	7	5	1	2	---	---
Pawtucket	450	105	47	3	---	---
Portsmouth	32	23	19	6	---	---
Providence	863	172	569	50	256	134
Richmond	5	4	---	---	---	---
Scituate	9	5	3	---	---	---
Smithfield	26	13	12	2	---	---
South Kingstown	41	17	22	8	---	---
Tiverton	44	7	---	---	---	---
Warren	97	46	31	8	4	13
Warwick	221	71	37	6	6	1
Westerly	89	47	60	2	---	---
West Greenwich	4	1	2	---	---	---
West Warwick	41	31	21	4	---	---
Woonsocket	88	110	63	36	30	7
STATE TOTAL	**3,701**	**1,125**	**1,341**	**228**	**527**	**187**

*Counts were taken in February, 1995. There were 80 Certificates and 25 Vouchers that could not be identified by household type or by city or town and therefore were not included in the state totals.
Sources: Housing and Urban Development, R.I. Housing and R.I. Statewide Planning

Community Development Funding

Community Development Block Grant (CDBG) funds are distributed via formula to local governments for housing and other allowable activities. In FY 1997, Rhode Island received $20.5 million in CDBG funds. The six "entitlement" communities received 70 percent: Providence, $7.7 million; Pawtucket, $2.6 million; Woonsocket, $1.6 million; Cranston, $1.2 million; East Providence, $0.8 million; and Warwick, $0.8 million. Non-entitlement communities (50,000 people or less) competed for a pool of $5.7 million administered by the state. In FY 1997, 45 percent of all non-entitlement funds were used for housing, 28 percent for rehabilitation, 13 percent for housing development, and 4 percent for down payment assistance.

Expiring Section 8 Projects and Federally Insured Mortgage Repayments

The availability of subsidized housing will almost certainly be impacted by the status of expiring Section 8 projects. Developers who have been given long-term subsidies in return for holding rents to 30 percent of their tenants' incomes own these projects. Owners of these have long-term contracts with HUD, but many are slated to expire in the next few years and some may choose not to renew. This situation is exacerbated by the fact that HUD has capped subsidies and is now employing one-year contracts, less attractive circumstances than had been the case previously.

A related problem is the end of "the preservation program," a federal law that prohibited owners from paying off federally insured mortgages early to escape rent restrictions embodied in the mortgages. Congress restored the rights of owners to prepay in 1996, and certain financial incentives that encouraged owners to remain in the preservation program were eliminated at the same time. According to Rhode Island Housing, many of the state's elderly and family subsidized units are at risk of discontinuance.

Prospects for Future Support

Federal support for new and existing housing in New England has been shrinking since 1994. Part of this is because project-based HUD programs that tended to isolate poor people in dangerous inner-city housing projects have fallen into disfavor with Congress.

According to a 1998 report published by the New England Housing Network, funding for new and existing public housing in New England fell by 14 percent from 1994 to 1996. The same report went on to say that although Rhode Island rents had been relatively flat, increasing by only 1 or 2 percent a year, more than 9,300 households were on waiting lists for subsidized housing as of December 1996. This was an 18 percent increase from just two years before. There was an average wait of 2½ years for elderly and disabled people and four years for other eligible households.

4-2-2 State Assisted Housing

Two federal programs are key to empowering the state to add to the supply of low-income and moderate income housing stock. They are the Mortgage Revenue Bonding authority and the Low-Income Housing Tax Credit (LIHTC) programs. These two programs allow Rhode Island Housing to issue state-level, tax-free bonds, the proceeds of which are then used to finance housing for individuals and families who would otherwise be unable to afford it. Tax credits account for nearly all apartment construction in Rhode Island. In 1995, $4.1 million in tax credits was allocated toward the development of 968 units. The state does have some other modest sources for affordable rental housing, but they are dwarfed by the larger resources of Rhode Island Housing.

One state program came into place during 1988 in response to the statewide housing shortage of the mid-1980s. Known simply as the State Rental Subsidy Program, it provides a small number of development-based subsidies to residents. As in the federal Section 8 program, renters are required to pay no more than 30 percent of their income for rent. The rest of their rent is borne by the program subsidy, which is guaranteed for 20 years. The key feature of this program is that participating developers were assured of a 20-year tenant subsidy, on the condition that they agreed to insert an affordable housing restriction in their deeds. While the program began in 1988, construction continued to 1991, so this resource is assured well into the future. In fiscal year 1998 this state program subsidized 670 units in 22 different developments at a cost of about $4 million. Most of these developments are located in the metropolitan areas of the state.

Administrative responsibilities for the State Rental Subsidy Program were transferred to Rhode Island housing in 1991; all financial obligations were (temporarily) transferred in 1994. Legislation enacted in 1998 gives the newly established Rhode Island Housing Resources Commission authority to assume administrative and fiscal responsibilities for this rental program.

Another stimulus to low and moderate-income housing development is a requirement in the state's Low and Moderate Income Housing Act (RIGL 45-53-1*)* where a 10 percent benchmark has been established for each town's fair share of low-income housing. The act defines low or moderate-income housing as:

> ...any housing subsidized by the federal or state government under any program to assist the construction or rehabilitation of low or moderate income housing, as defined by federal or state statute, whether built or operated by any public agency or non profit organization, or by any limited equity housing cooperative or any private developer

According to the 1997 listing (Table 421-4(02)) that established the percentage of low-income housing in each community, only six cities achieved the threshold amount of 10 percent affordability and were therefore not subject to the appellate authority of the State Zoning Board of Review. The act was amended in 1998 to exempt cities and towns with at least 5,000 occupied rental units, when those rental units comprise 25 percent or more of the city or town housing stock. This added four more communities in the 1999 listing to the six that were exempt on the basis of the previous threshold formula. While the board has considered only a handful of cases since its inception, it is widely believed that its mere presence serves to make local zoning decisions less arbitrary and more supportive of siting affordable housing.

Table 421-4(02)
PERCENTAGE COUNTS OF LOW AND MODERATE INCOME ASSISTED HOUSING IN RHODE ISLAND, BY CITY AND TOWN: 1993, 1995, 1997 AND 1999

City/Town	Low and Moderate Income Assisted Housing, as a percentage of all housing			
	1993	1995	1997	1999
Barrington	0.10%	0.57%	1.60%	1.60%
Bristol	2.94	3.93	4.07	4.16
Burrillville	6.78	6.97	7.25	7.25
Central Falls	12.70	12.80	13.17	13.29
Charlestown	0.09	1.01	1.01	1.01
Coventry	4.03	4.32	4.35	4.35
Cranston	5.12	5.41	5.57	5.57
Cumberland	5.08	5.38	5.38	5.39
East Greenwich	3.73	4.61	4.80	5.55
East Providence	10.56	11.14	11.04	11.04
Exeter	0.16	1.25	1.25	1.25
Foster	2.10	2.69	2.69	2.69
Glocester	1.21	2.08	2.08	2.08
Hopkinton	5.18	5.75	5.75	5.75
Jamestown	2.74	3.26	4.05	4.05
Johnston	6.82	7.29	7.27	7.38
Lincoln	6.61	7.66	7.58	7.58
Little Compton	---	---	0.00	0.00
Middletown	8.19	9.01	10.01	10.04
Narragansett	2.17	2.35	2.78	2.78
Newport	15.10	15.76	16.05	16.08
New Shoreham	1.27	1.27	1.27	1.27
North Kingstown	7.42	8.37	8.27	8.58
North Providence	6.74	8.16	8.39	8.46
North Smithfield	4.62	6.78	6.78	6.78
Pawtucket	7.90	8.19	8.13	8.19
Portsmouth	1.56	1.87	1.87	1.87
Providence	11.48	11.98	12.08	12.33
Richmond	0.21	1.81	1.81	1.81
Scituate	0.77	0.99	0.99	0.99
Smithfield	3.92	4.66	4.50	4.50
South Kingstown	4.20	4.76	5.00	5.48
Tiverton	0.88	1.60	2.03	2.03
Warren	3.64	3.99	4.16	4.30
Warwick	4.72	4.86	4.89	4.91
Westerly	4.03	4.65	4.55	4.93
West Greenwich	---	0.44	0.44	0.44
West Warwick	6.58	7.42	7.48	7.48
Woonsocket	16.29	16.69	16.98	17.04
STATE TOTAL	**7.17**	**7.69**	**7.81**	**7.91**

Note: Buildings were counted in 1993. Group Home beds were counted starting in 1995.
Substance Abuse and Children's Services counts were included if related to "long -term" residencies.
Counts do not include transportable Sec. 8 Certificates/Vouchers.

Source: R.I. Housing

4-2-3 Inventory of Assisted Housing In Rhode Island

The state has collected data on the distribution of federally subsidized housing in Rhode Island since 1970. The first year there were only 10 such developments and 1,278 units in the entire state. By 1995 this had grown by almost thirty times, to 314 developments with 29,498 units.

The state's federal rent-subsidized housing inventory is significant. Including vouchers and certificates, it adds up to 6.4 percent of the state's entire housing inventory and 17.7 percent of the state's rental stock. However, the state's assisted housing inventory is significantly less than what would be required to serve the state's low-income population. Of the state's 18,800 welfare households, only 27 percent live in subsidized rental units.

Federally assisted housing programs offer construction and mortgage loan subsidies, as well as low mortgage insurance rates in order to reduce the overall cost of new construction and/or substantial rehabilitation. These savings are then passed through to eligible low and moderate-income occupants by affecting limitations on the rent that can be charged. Assisted units (Table 421-4(03)) have rental burdens for tenants that are substantially less than the private housing market.

Rhode Island's assisted developments receive direct rent subsidies for the great majority of their units, and many are able to accept tenants with private market Section 8 vouchers or certificates from local public housing authorities (PHAs). Distribution of the 27,073 rent-subsidized units in 1995 are shown in the last column of the aforementioned table.

In addition to privately held federally assisted housing, the counts shown in Table 421-4(04) include public housing facilities owned and managed by local government. In 1995 there were 10,159 public housing units in the state, 3,682 for families and 6,447 for the elderly. Twenty-five cities and towns offered elderly public housing at that time, and 12 had both elderly and family housing.

Assisted units are most prevalent in the Metropolitan core, where 56.3 percent of all such units could be found in 1995. Another 15.2 percent were in Northern Rhode Island. West Bay and East Bay followed with 11.1 percent and 10.5 percent, respectively. Western Rhode Island had the least amount of assisted housing, with only 1.2 percent of the state's family units and 3.4 percent of the elderly/handicapped inventory. Two of the six communities that contained no subsidized developments (Exeter and West Greenwich) were in the Western Rhode Island housing market.

Most assisted housing apartments (65.2 percent) were reserved for the elderly and persons with disabilities in 1995. Family units were more commonplace in central cities and urban areas. Nineteen, mostly rural communities had no family housing, and five of these (Exeter, West Greenwich, Charlestown, Richmond, and Little Compton) had neither family nor elderly/handicapped housing.

Table 421-4(03)
ASSISTED DEVELOPMENTS IN RHODE ISLAND: 1995

Housing Market Area City/Town	Elderly/ Handicap Units	Family Units	Total Units*	Total Developments**	With Rent Subsidies
Metropolitan Core	10,849	5,767	16,616	163	15,560
Central Falls	617	193	810	11	810
Cranston	1,306	189	1,495	14	1,495
E. Providence	1,403	797	2,200	19	1,903
Johnston	624	103	727	10	727
No. Providence	929	200	1,129	17	949
Pawtucket	1,730	648	2,378	21	2,377
Providence	4,240	3,637	7,877	71	7,299
Northern RI	2,836	1,641	4,477	50	4,082
Cumberland	519	0	519	5	519
Lincoln	366	108	474	7	469
No. Smithfield	215	0	215	4	205
Smithfield	380	0	380	4	244
Woonsocket	1,356	1,533	2,889	30	2,645
Western RI	657	119	776	13	707
Burrillville	189	0	189	3	189
Coventry	352	119	471	6	402
Exeter	0	0	0	0	0
Foster	30	0	30	1	30
Glocester	62	0	62	2	62
Scituate	24	0	24	1	24
W. Greenwich	0	0	0	0	0
West Bay	2,684	602	3,286	35	3,133
East Greenwich	106	28	134	3	134
North Kingstown	375	318	693	6	541
Warwick	1,603	36	1,639	18	1,639
W. Warwick	599	220	819	8	819
Southern RI	973	262	1,235	23	1,015
Charlestown	0	0	0	0	0
Hopkinton	137	0	137	3	137
Narragansett	108	156	264	7	176
New Shoreham	0	16	16	1	16
Richmond	0	0	0	0	0
So. Kingstown	369	52	421	7	297
Westerly	359	38	397	5	389
East Bay	1,307	1,801	3,108	30	2,576
Barrington	0	0	0	0	0
Bristol	331	0	331	5	331
Jamestown	47	0	47	2	47
Little Compton	0	0	0	0	0
Middletown	163	299	462	3	130
Newport	458	1,502	1,960	16	1,760
Portsmouth	110	0	110	2	110
Tiverton	45	0	45	1	45
Warren	153	0	153	1	153
STATE TOTAL	19,306	10,192	29,498	314	27,073

* Subsidized and Unsubsidized Rental Units
** PHA "Scattered Site Housing" is listed under developments as a single group entity according to occupancy data.
Source: RI Statewide Planning

Table 421-4(04)
FEDERAL RENT SUBSIDIES BY LOCATION AND TYPE: 1995*

	ELDERLY			FAMILY			GRAND TOTAL
Housing Market Area City/Town	Section 8 & Rental Asst.	Public Housing	Total Elderly	Section 8 & Rental Asst.	Public Housing	Total Family	All Rent Subsidy Units
Metropolitan Core	7,274	3,422	10,696	2,787	2,077	4,864	15,560
Central Falls	288	329	617	193	0	193	810
Cranston	707	599	1,306	168	21	189	1,495
E. Providence	888	410	1,298	555	50	605	1,903
Johnston	474	150	624	62	41	103	727
No. Providence	791	138	929	0	20	20	949
Pawtucket	1,074	655	1,729	192	456	648	2,377
Providence	3,052	1,141	4,193	1,617	1,489	3,106	7,299
Northern RI	1,548	1,133	2,681	744	657	1,401	4,082
Cumberland	343	176	519	0	0	0	519
Lincoln	120	246	366	97	6	103	469
No. Smithfield	205	0	205	0	0	0	205
Smithfield	194	50	244	0	0	0	244
Woonsocket	686	661	1,347	647	651	1,298	2,645
Western RI	386	271	657	50	0	50	707
Burrillville	113	76	189	0	0	0	189
Coventry	157	195	352	50	0	50	402
Exeter	0	0	0	0	0	0	0
Foster	30	0	30	0	0	0	30
Glocester	62	0	62	0	0	0	62
Scituate	24	0	24	0	0	0	24
W. Greenwich	0	0	0	0	0	0	0
West Bay	1,854	733	2,587	498	48	546	3,133
East Greenwich	106	0	106	16	12	28	134
North Kingstown	279	0	279	262	0	262	541
Warwick	1,120	483	1,603	0	36	36	1,639
West Warwick	349	250	599	220	0	220	819
Southern RI	739	110	849	102	64	166	1015
Charlestown	0	0	0	0	0	0	0
Hopkinton	137	0	137	0	0	0	137
Narragansett	108	0	108	56	12	68	176
New Shoreham	0	0	0	16	0	16	16
Richmond	0	0	0	0	0	0	0
So. Kingstown	245	0	245	0	52	52	297
Westerly	249	110	359	30	0	30	389
East Bay	346	808	1,154	586	836	1,422	2,576
Barrington	0	0	0	0	0	0	0
Bristol	111	220	331	0	0	0	331
Jamestown	0	47	47	0	0	0	47
Little Compton	0	0	0	0	0	0	0
Middletown	10	0	10	120	0	120	130
Newport	155	303	458	466	836	1,302	1,760
Portsmouth	70	40	110	0	0	0	110
Tiverton	0	45	45	0	0	0	45
Warren	0	153	153	0	0	0	153
STATE TOTAL	**12,147**	**6,477**	**18,624**	**4,767**	**3,682**	**8,449**	**27,073**

*As applied to multifamily complexes
Source: R.I. Statewide Planning

4-2-4 Other Housing Resources

Private-sector and public-private entities have been instrumental in advancing the availability of affordable housing in Rhode Island. The state's affiliate of the national Local Initiatives Support Corporation (LISC) began local operations in 1991 to provide financing, technical assistance and operational support to a number of community-based housing development operations. In Rhode Island, LISC has been financially supported via charitable contributions.

LISC was able to attract $18 million in contributions in just the first six years of operation. This core support served to leverage an additional $120 million in public and private investment. The LISC program deploys this seed money to attract additional investments. Development is locally controlled by community-based non-profits. More than 700 new or substantially rehabilitated affordable housing units throughout Rhode Island have come about as a result of this program.

There is also a federal law empowering the state to add to its supply of low-income housing called the Mortgage Revenue Bonding Authority. This law allows the state to issue state-level tax-free bonds, the proceeds of which are then used to finance housing for individuals and families who would otherwise be unable to afford it. The Mortgage Revenue Bonding Authority is the basic funding entity for Rhode Island Housing, which is the state's principal resource for housing development.

Rhode Island Housing provides $12 million annually to subsidize programs for home buyers and renters and to prevent homelessness. In 1997, the Corporation spent $2.3 million to help 1,053 Rhode Islanders buy homes. Since the program began, more than 50,000 first-time homeowners have been assisted. Renters benefit as well. In the course of its existence, Rhode Island Housing has financed 13,000 units of rental housing. An Emergency Housing Assistance Program has helped 7,545 households in danger of eviction and has enabled 5,750 homeless families and individuals to secure permanent housing.

Legislation to establish a new state housing commission was enacted by the General Assembly in 1998. The Rhode Island Housing Resources Act will provide coherence to the housing programs of the State of Rhode Island. The law created an executive agency that draws together elements of Rhode Island Housing and combines them with other state housing activities.

The duties of the new agency include establishing housing standards, promulgating regulations, and undertaking housing policy and planning. Responsibilities also include continuing housing-related programs currently scattered throughout several different agencies, such as Community Development (CDBG), Lead Abatement, Homeless Services, and the previously mentioned State Rental Assistance Program.

4-3 INSTITUTIONAL AND NON-INSTITUTIONAL GROUP QUARTERS

State and federal governments also provide housing resources for dependent populations. These resources are usually of an institutional nature. Some are non-institutional and intended for population groups with unique housing needs. Major consideration in this section has been given to those special population groups as defined under subsection 3-1-2. Other populations in group quarters should be considered in state or local studies whenever warranted.

Rhode Island had 38,595 individuals residing in institutional and non-institutional group quarters in 1990. That number has been projected to grow to 42,188 by the year 2000 (Appendix A-10). Institutional quarters are defined as correctional institutions and nursing homes; non-institutional group facilities are college dormitories, military quarters, and emergency and homeless shelter care. In 1990 there were 14,801 persons in institutional quarters and 23,794 persons in non-institutionalized facilities.

4-3-1 Institutional Group Quarters

Cranston has long been thought of as a city with a disproportionate share of people residing in-group quarters because of the Howard Center. In 1995 it was estimated (Table 421-4(05)) that Cranston's 5.7 percent group quarters population was exceeded in five communities: South Kingstown (17.7 percent), Smithfield (12.3 percent), Newport (10.2 percent), Bristol (8.6 perecent), and Providence (8.5 percent).

Two state facilities -- The Eleanor Slater Hospital at the Howard Center in Cranston and the Zambarano unit in Burrillville have a total licensed capacity of 700 beds; but as of 1998 the combined census for both facilities was 450 patients.

An area of significant expansion is the prison population. As of April 1998 there was an all-time record population of 3,364 persons confined in the state-administered adult correctional institutions and an additional 163 persons in home confinement. That represents a 10 percent increase in just the last five years, exclusive of the federal and contracted prison population in the privately administered Wyatt detention center in Central Falls.

The combined populations of people in 1995 confined to institutions and those residing in group care facilities made up about 4 percent of the state's population. This count was little changed from that of 1990 (Table 421-4(05)).

Table 421-4(05)
PEOPLE IN RHODE ISLAND LIVING IN GROUP QUARTERS: 1990 AND 1995

	1990				1995			
	Total	**Percent***	**Institutional**	**Other**	**Total**	**Percent***	**Institutional**	**Other**
BARRINGTON	311	2.0%	11	300	357	2.3%	0	357
BRISTOL	1,818	8.4	535	1,283	1,842	8.6	520	1,322
BURRILLVILLE	692	4.3	682	10	534	3.3	437	97
CENTRAL FALLS	372	2.1	360	12	735	4.2	712	23
CHARLESTOWN	7	0.1	7	0	40	0.6	0	40
COVENTRY	501	1.6	473	28	597	1.9	559	38
CRANSTON	3,763	4.9	3,620	143	4,318	5.7	4,074	244
CUMBERLAND	218	0.8	111	107	301	1.0	202	99
EAST GREENWICH	118	1.0	118	0	98	0.8	55	43
EAST PROVIDENCE	942	1.9	850	92	1,158	2.3	996	162
EXETER	340	6.2	148	192	164	3.0	100	64
FOSTER	18	0.4	18	0	31	0.7	20	11
GLOCESTER	46	0.5	46	0	10	0.1	0	10
HOPKINTON	6	0.1	0	6	16	0.2	0	16
JAMESTOWN	12	0.2	0	12	12	0.2	0	12
JOHNSTON	425	1.6	415	10	485	1.8	420	65
LINCOLN	144	0.8	133	11	210	1.2	170	40
LITTLE COMPTON	0	0.0	0	0	0	0.0	0	0
MIDDLETOWN	1,993	10.2	310	1,683	572	3.0	330	242
NARRAGANSETT	60	0.4	25	35	90	0.6	29	61
NEWPORT	2,346	8.3	235	2,111	2,855	10.2	241	2,614
NEW SHOREHAM	14	1.7	0	14	0	0.0	0	0
NO. KINGSTOWN	332	1.4	321	11	424	1.8	353	71
NO. PROVIDENCE	541	1.7	434	107	448	1.4	381	67
NO. SMITHFIELD	290	2.8	279	11	353	3.4	308	45
PAWTUCKET	610	0.8	525	85	598	0.8	435	163
PORTSMOUTH	19	0.1	0	19	45	0.3	8	37
PROVIDENCE	12,001	7.5	2,354	9,647	13,532	8.5	2,064	11,468
RICHMOND	0	0.0	0	0	50	0.9	0	50
SCITUATE	54	0.6	54	0	57	0.6	46	11
SMITHFIELD	2,677	14.0	460	2,217	2,349	12.3	459	1,890
SO. KINGSTOWN	5,254	21.3	173	5,081	4,330	17.7	227	4,103
TIVERTON	15	0.1	0	15	43	0.3	0	43
WARREN	287	2.5	247	40	272	2.4	242	30
WARWICK	1,124	1.3	817	307	1,115	1.3	762	353
WESTERLY	256	1.2	244	12	303	1.4	232	71
WEST GREENWICH	26	0.7	0	26	67	1.9	0	67
WEST WARWICK	183	0.6	125	58	154	0.5	128	26
WOONSOCKET	780	1.8	671	109	1,021	2.3	847	174
STATE TOTAL	**38,595**	**3.8%**	**14,801**	**23,794**	**39,586**	**4.0%**	**15,357**	**24,229**

* Percent of total local and State population (1990) and estimated population (1995) living in group quarters.

Source: 1990 Census and 1995 Rhode Island Statewide Planning surveys and projections.

4-3-2 Non-Institutional Group Quarters

Community Residences

More than twenty years ago, a series of significant federal and state policy decisions initiated a more humane treatment approach for various population groups that had long been detained in large, centrally located, and often impersonal institutional settings. That process, commonly called de-institutionalization, led to the dismantling of large state institutions in favor of smaller, more home-like community-based facilities. New categories of subsidized housing called community residences came into being.

Rhode Island has succeeded in developing community-based residences for a large percentage of its citizens who can benefit from such services. As of 1995 (see Table 421-4(06)), the last year for which data was available, 311 separate residences, housing 2,336 persons, were located throughout the State (except in Little Compton and New Shoreham).

These supervised group homes, apartments, and multi-unit complexes are more akin to conventional living arrangements for the special populations they house, which include the mentally or physically impaired, substance abusers requiring inpatient treatment services, and children who cannot remain in their own homes. Specific housing arrangements differ in accordance with the needs of the special population groups, such as the supervision and supportive services that are required.

Initial resistance to the siting of such facilities marked the early years of de-institutionalization, as some suburbanites feared an increase in crime or an adverse effect on property values. These fears proved generally unfounded, and there seems to be more acceptance for such facilities now. With the passage of the Rhode Island Zoning Enabling Act in 1991, community residences cannot be excluded in any residential, commercial, or industrial districts except where such uses might be prohibited for public health or safety reasons. All community residences operate under the aegis of one or more state agencies.

Department of Mental Health, Retardation and Hospitals (MHRH)

The Division of Integrated Mental Health Services in MHRH provides community based residential services to its clients, all of whom are characterized by some mental disability or dysfunction. Services are available to clients residing in congregate living arrangements (group homes) or clustered apartment units, as well as the more structured facilities.

A Mental Health Psychiatric Rehabilitative Residence (MHPRR) is a licensed residential program with no more than sixteen beds, staffed around the clock to provide treatment, psychiatric rehabilitation, and individual care services. Beds are designated according to the level of care (Intensive, Specialty Basic, Crisis/Respite or any combination of these). The differences in these treatment modes is reflected in the staff component and the estimated time needed to achieve independent living.

Intensive - Characterized by a high staff-to-client ratio, usually no less than one staff person for two clients, 24 hours a day, and a one-to-one ratio in times of high activity (e.g., mealtimes). Specialized programming including medical, psychiatric, behavioral, vocational, social, and recreational services and substance abuse treatment are available.

Specialty Residential Services - A moderately staffed, supportive living arrangement designed to provide services to clients with special needs, such as dually diagnosed persons (those with both a mental illness and a substance abuse disorder), or clients involved in the criminal justice system. These services are provided to clients who require intensive 24-hour care over a long period of time (one year or more).

Basic Residential Services - Minimally staffed, with at least one qualified staff available at all times, these services are designed for clients needing a higher level of care than could be provided by a Mobile Treatment Team (MTT).

Crisis/Respite Care - short-term or periodic care for clients experiencing a crisis but not in need of hospital care, this facility is also used to provide periodic relief to usual care givers.

Department of Health

The Division of Substance Abuse in the Rhode Island Department of Health funds a broad range of community based residential facilities for individuals with a dependence on drugs and/or alcohol. One program provides detoxification at two sites.

Except for detoxification, which is short-term (as little as three days), other services are long-term and may require treatment for up to six months. Treatment is offered at halfway houses. Typically, halfway houses offer room and board and some rehabilitative services during the period when the patient is trying to readjust in order to re-enter society. All programs that are licensed to provide drug and/or alcohol treatment services are required to employ specially trained certified clinical staff.

Residential program services are provided via contracts with private, nonprofit agencies. Some programs include an education component and most offer counseling services to families of patients. There were eighteen residential facilities with 386 beds in eleven different communities in 1995 (Table 421-4(06)).

Department of Children, Youth and Families (DCYF)

DCYF serves a population ranging from infancy to 21 years old. Programs meet the needs of youth that may be abused and/or neglected, dependent, emotionally disturbed, wayward, or delinquent. There were 63 community residences operating in 21 cities and towns in 1995 (see Table 421-4(06)). One-third of the residences were in Providence.

All facilities must be licensed by DCYF and also pass a health inspection. Facilities may be described as follows:

Emergency Shelters- These offer short-term placement, usually 45-90 days, and are designed for immediate crisis use.

Group Homes- These serve seven to twelve youngsters in need of placement. They attempt to create a home-like environment in a small group setting. These programs are located in residential settings and use community schools and other resources.

Residential Care Facilities- These serve thirteen or more children and are self-contained in that they offer both educational and clinical services.

Supervised Apartment Living- These are for youth over sixteen years of age. The usual setting is four youth residing in an apartment with a live-in counselor. This program prepares clients for independent living by offering health care, education, personal and social development, vocational training, recreation, and life skills development.

Table 421-4(06)
COMMUNITY RESIDENCES FOR MENTAL HEALTH, MENTAL RETARDATION, SUBSTANCE ABUSE, AND CHILDREN'S SERVICES BY CITY AND TOWN IN R.I.: 1995

City/Town	*Mental Health*		*Mental Retardation*		*Substance Abuse*		*Children's Services*		*Total*	*Total*
	Number of Residences	*Number of Beds*	*Number of Residences*	*Number of Beds*	*Number of Residences*	*Number of Beds*	*Number of Residences*	*Number of Beds*	*Number of Residences*	*Number of Beds*
Barrington	1	8	5	25	---	---	---	---	6	33
Bristol	---	---	5	23	---	---	1	4	6	27
Burrillville	1	8	1	6	2	42	2	16	6	72
Central Falls	1	8	---	---	---	---	---	---	1	8
Charlestown	1	10	5	30	---	---	---	---	6	40
Coventry	---	---	6	38	---	---	1	4	7	42
Cranston	2	15	18	95	2	22	1	22	23	154
Cumberland	1	8	6	31	---	---	1	4	8	43
East Greenwich	1	8	5	35	---	---	1	8	7	51
East Providence	1	8	11	63	1	40	1	38	14	149
Exeter	---	---	4	24	---	---	---	---	4	24
Foster	---	---	2	11	---	---	---	---	2	11
Glocester	---	---	2	10	---	---	---	---	2	10
Hopkinton	---	---	3	16	---	---	---	---	3	16
Jamestown	1	---	2	12	---	---	---	---	2	12
Johnston	1	8	8	49	---	---	2	8	11	65
Lincoln	1	4	6	36	---	---	---	---	7	40
Little Compton	---	---	---	---	---	---	---	---	0	0
Middletown	1	12	5	29	---	---	1	4	7	45
Narragansett	---	---	2	17	1	11	1	29	4	57
Newport	---	---	5	29	1	32	7	36	13	97
New Shoreham	---	---	---	---	---	---	---	---	0	0
North Kingstown	1	8	6	37	---	---	---	---	7	45
North Providence	---	---	4	16	---	---	5	55	9	71
North Smithfield	---	---	8	45	---	---	1	8	9	53
Pawtucket	2	22	8	48	2	30	4	32	16	132
Portsmouth	1	7	2	10	---	---	1	8	4	25
Providence	5	58	10	79	4	105	21	144	40	386
Richmond	---	---	6	34	1	16	---	---	7	50
Scituate	---	---	2	11	---	---	---	---	2	11
Smithfield	1	8	7	42	---	---	---	---	8	50
South Kingstown	---	---	8	60	---	---	2	12	10	72
Tiverton	1	8	5	35	---	---	---	---	6	43
Warren	1	4	3	18	---	---	1	8	5	30
Warwick	1	7	11	51	1	13	3	15	16	86
Westerly	---	---	8	53	---	---	---	---	8	53
West Greenwich	---	---	1	6	1	49	---	---	2	55
West Warwick	1	12	3	14	---	---	1	8	5	34
Woonsocket	2	18	9	56	2	26	5	44	18	144
STATE TOTAL	**28**	**249**	**202**	**1,194**	**18**	**386**	**63**	**507**	**311**	**2,336**

Source: RI Statewide Planning

Emergency/Transitional Housing

According to a 1996 report commissioned by the research committee of the Rhode Island Emergency Shelter Information Project, 4,350 clients received emergency housing services from 21 different Rhode Island providers during the fiscal year ending July 1, 1996. More than 150,000 "bed nights" were provided to these clients, who were served by both emergency shelters and domestic violence shelters. The preponderance of those who sought shelter did so for economic and family reasons. On average, clients spent five and one-half weeks residing in emergency shelter. The principal reasons cited for seeking shelter were lack of income and/or lack of employment.

There were 497 shelter beds available statewide in 1995. This was down slightly from the 580 slots counted in 1992, the first year this agency tabulated shelter bed slots. Most shelter beds (56 percent) were located in the state's Metropolitan Core. East Bay had 13.9 percent and Northern Rhode Island, another 11.7 percent.

As of 1997 there were also twelve transitional housing complexes located throughout the State (totaling 274 units). These non-profit operated complexes are for formerly homeless households receiving extended social services while attemping to re-enter the job market and/or secure adequate and affordable housing. Residents may live in them for various time periods of up to two years depending on the criteria established by the non-profit agency. The Traveler's Aid Society of Rhode Island currently operates the largest transitional housing complex, the Crossroads (57 units), in North Kingstown. The second largest is McAuley House with 55 units.

4-3-3 Assisted Living Complexes

While "assisted living" is sometimes used as a general term to define subsidized housing, in recent times it has taken on a more specific meaning. Assisted Living Facilities -- sometimes known as Residential Care Facilities -- occupy a halfway niche between independent living apartments as found in subsidized housing facilities, and traditional nursing home care. These facilities serve to delay or forestall completely the need for more costly nursing home care by offering support services that allow residents to live on their own, preserving a degree of independence that would not be possible in a nursing home. A variety of health and housekeeping services are provided.

The R.I. Department of Health licenses these facilities. F1 licensure is for residents deemed not capable of self preservation in an emergency because of physical mobility limitations or judgmental ability. F2 licensure is for residents who are capable in an emergency. A second level of licensure is based on medical needs. M1 licensure is for residents who need someone to administer medications to them; M2 is for those who can self-administer and may only need simple assistance such as reminding. There were 58 assisted living facilities with 2,175 beds operating in Rhode Island as of 1998. They can be found in eighteen cities and towns (Table 421-4(07)). Assisted living is a growing service. In 1995, there were 1,373 beds; this was a 58 percent increase in only three years.

Table 421-4(07)
RESIDENTIAL CARE/ASSISTED LIVING FACILITIES
BY CITY AND TOWN IN R.I.: 1998

City/Town	Number of Facilities	Number of Beds
Barrington	---	---
Bristol	---	---
Burrillville	1	18
Central Falls	2	45
Charlestown	---	---
Coventry	2	87
Cranston	---	---
Cumberland	---	---
East Greenwich	1	56
East Providence	5	127
Exeter	---	---
Foster	1	14
Glocester	---	---
Hopkinton	---	---
Jamestown	---	---
Johnston	3	116
Lincoln	---	---
Little Compton	---	---
Middletown	1	104
Narragansett	---	---
Newport	---	---
New Shoreham	---	---
North Kingstown	---	---
North Providence	3	89
North Smithfield	---	---
Pawtucket	9	159
Portsmouth	---	---
Providence	9	542
Richmond	---	---
Scituate	---	---
Smithfield	3	280
South Kingstown	---	---
Tiverton	1	20
Warren	4	66
Warwick	8	259
Westerly	2	99
West Greenwich	---	---
West Warwick	1	8
Woonsocket	2	86
STATE TOTAL	**58**	**2175**

Source: R.I. Department of Health, Division of Facilities Regulation, August 1998

Part 421.5 STATE HOUSING PLAN IMPLEMENTATION PROPOSALS

5-1 INTRODUCTION - A Housing Planning Primer

The first Statewide Housing Plan was published in 1978 and adopted by the State Planning Council in March 1979. Titled the *State Housing Plan*, it established state goals and policies for housing, which were to be used as a checklist in evaluating proposals under the federally mandated A-95 intergovernmental review process circular.

At that time, housing proposals that sought a federal subsidy were required to undergo a review procedure that weighed local factors impinging on the decision to construct such residential dwellings, and it was thought that Statewide Planning, which hosted and staffed this review process, could influence the location and type of housing that would be constructed. The *State Housing Plan* divided the state into six housing market areas and developed a formula to be used to parcel out projects. The formula measured relative job availability, available acreage suitable for housing construction, the number of unassisted needy households, the percentage of existing housing in that area, and the percentage of all assisted existed housing in that area.

The planning premise was sound and eminently defendable. Evenhanded distribution would site housing where the jobs were and where the available land was; it would dispense assistance to communities proportionally and not overly burden areas with large numbers of low income people with the attendant infrastructure and service costs inherent in hosting subsidized households. But it did not work. The A-95 review process was reactive; completed proposals were submitted for review. The process did not generate proposals. Housing developers were never approved or turned down because of housing market location, and this distribution scheme came to naught.

The distribution scheme was not the sole focus of the 1978 plan. It was notable for documenting housing problems and advancing a variety of detailed counter measures to attack each issue:

1) **Deteriorating Neighborhoods and Substandard and Abandoned Housing**
Ten recommendations, ranging from rearranged funding priorities to more vigilant code violation prosecution and developer incentives were suggested; neighborhood–based activities were especially encouraged.

2) **Involuntary Concentration of Black and Other Minority Households**
Census findings showed minorities concentrated in the state's metropolitan core, just one of the 6 housing market areas. Twenty-five recommendations to all branches of government, lending institutions and community groups sought commitment to non-discriminatory practices.

3) **New Home Prices Relative to Income**
New home purchasing costs, including interest, had increased sharply in proportion to income. A number of cost-saving construction strategies were advanced to decelerate housing cost increases.

4) **Rapid Rise in Housing Operating Costs Relative to Income**
Ancillary housing costs ----insurance, repair, property taxes, and utility costs----were responsible for a good part of the increase in the cost of homeownership. More than thirty recommendations leveled at government and the private sector were suggested to counter these phenomena.

5) **Shortage of Affordable Decent Housing for Low and Moderate Income Families with Children**
The gap between rental housing costs and income was the core of this problem. This recommendation noted the trend of a growing number of households relative to population growth; a trend that continues to this day as the number of single parent households grows. A low vacancy rate also contributed to this problem, as did a trend toward constructing more expensive rental units. Large renter families were faced with a dearth of rental options.

Several recommendations urged all sectors to coordinate in increasing housing for low-income families.

6) **Displacement of Low and Moderate Income Households**

The report forecast a "middle class rediscovery" of the inner city that would displace low-income persons during the next fifteen years.

Except for some isolated neighborhoods, this prediction has so far failed to materialize, at least in an amount sufficient to offset the middle class flight that besets Rhode Island's cities.

7) **Inappropriate Residential Development Patterns**

An outdated zoning enabling act and the related inability of cities and towns to regulate development were pointed out as leading causes of inappropriate development. The high-energy costs of low density residential development "sprawl" surfaced as a problem in this section.

The zoning enabling act has since been overhauled and cities and towns have the necessary authority to regulate development, but the issue of "sprawl" has resurfaced, redefined in terms of quality of life and conservation of resources and open space.

8) **Current and Anticipated Housing Problems Related to Demographic Change**

Population trends were analyzed in an effort to predict future housing needs. This examination correctly predicted that a reduced fertility rate would be a lesser factor than the trend toward family breakup in generating a growing number of smaller households.

More vigilant planning efforts were urged to stay on top of this development, but accurate household size counts are tied to the decennial census.

9) **Ineffective Housing Planning and Problem Solving**

The lack of coordination and related fragmentation was decried, and inadequate information about the present housing database was also seen as a deterrent to good planning.

The *State Housing Plan* concluded by urging the development of a state-level Areawide Housing Opportunities Plan for the allocation of housing assistance between communities, but failed to identify a single responsible lead agency, choosing instead to list the three principal housing planning organizations of that time, The Rhode Island Housing & Mortgage Finance Corporation, the Rhode Island Department of Community Affairs (since disbanded) and the Statewide Planning Program.

The next housing plan, the *Areawide Housing Plan*, was issued in 1984, five years after adoption of the initial state housing plan. It answered the call of the initial housing plan by furthering the concept of assistance redistribution. Its purpose was to update and implement some components of the previous plan. Census data for 1980 was referenced to update forecasts made in the earlier plan. The implementation premise of the *Areawide Housing Plan* was the distribution of housing assistance at the substate level, utilizing "fair share" criteria, which the *Areawide* established. . At the time of publication, federal interest in allocation plans had waned, but the objectives of that earlier distribution methodology were continued using the new criteria.

Housing assistance was to be allocated based on the following decision factors:

1. Manufacturing growth
2. Number of manufacturing jobs
3. Percentage of state population
4. Available acreage for construction
5. Percentage of population in need of housing
6. Relative fiscal capacity
7. Percentage of minority population
8. Percentage of low-moderate income population
9. Percentage of existing federally assisted housing

This formula was to be applied to housing assistance plans prepared for HUD and was intended to serve as a basis for staff commentary on projects subject to A-95 clearinghouse review. The objectives of distributing assistance among the six housing market areas was to distribute low and moderate subsidized housing more equitably around the state.

Data updates were accompanied by a number of other findings that urged change, but these were not stated as recommendations, nor was there any announced intention to work towards adoption, except in a general sense. Among the findings were: relaxing of strict zoning and adopting site-related savings to reduce housing costs, cluster zoning and encouraging mobile and manufactured home allowances. Local zoning authorities were still stymied by an antiquated state zoning law, and this was again seen as an obstacle to sound local decision-making.

The *Areawide Housing Plan* was adopted as a guide plan element in November, 1984. The elaborate housing assistance distribution formula has not been employed to determine funding priorities to date.

Perhaps the most influential Housing Report issued by Statewide Planning was published in 1987. It was commissioned by the Governor in response to sharply increasing housing costs, which constituted a crisis situation for unsubsidized low and moderate income tenants, as the boom in housing market prices was passed on to tenants by owners of rental units in the form of sharply increased rental costs. For people on fixed incomes, this constituted a major problem.

Titled *The Housing Report of the Governor's Human Services Advisory Council*, it was issued in July 1987, and although it was never adopted as a guide plan element, many of its recommendations were put into place.

Three recommendations promoted rental affordability; five recommendations were intended to preserve and expand the state's inventory of subsidized affordable housing stock; and twelve recommendations specifically targeted housing needs of three "special-needs" populations: the elderly, the chronically physically and mentally disabled, and children and youth unable to remain in family settings.

Among the significant and innovative housing improvements stimulated by this report was the establishment of more than 600 state subsidized "Section 8" –type units, heightened security in certain elderly housing complexes, and the establishment of certain mortgage prepayment restrictions on Rhode Island's supply of subsidized rental housing. Also resulting from this report were a series of state grants to communities for the purpose of drafting affordable housing strategies. In many cases, these strategies resulted in the formation of non-profit housing organizations that continue to produce affordable units.

Notable among the many lesser housing publications issued by Statewide Planning are periodic housing data bases, listing of mobile home parks and inventories of subsidized housing by type and location.

Trends in Housing Recommendations

All past housing plans call for recommendations in the same general topical areas:

Planning----better or more inclusive planning, including new organizational alignments and or structural changes or new responsibilities for existing governmental bodies to improve housing.

Affordability----measures to increase rental/ownership affordability.

Development---- measures to increase development of desired housing stock.

Preservation----strategies to preserve affordable housing stock and arrest deterioration of the current inventory, and/or displacement of needy persons from affordable housing.

Access----increasing the accessibility of various disadvantaged groups to necessary housing and shelter.

The Planning Context

Previous sections of this plan employed statistical counts to illustrate the incidence of various housing problems. Such findings have been displayed in tabular form by city and town as well as in statewide totals wherever possible. Other sections sought to inventory and describe federal and state subsidy programs and incentive arrangements used to stimulate additional housing units and/or make existing units habitable and affordable to populations who could not otherwise afford them. Throughout, the plan focuses on rental housing and the needs of Rhode Islanders who need help in coping with costs and availability. While home ownership and private financing issues are certainly worthwhile public policy concerns, they are not the core of this report. The strategies and recommendations that follow are largely aimed at rental supply and demand and cost issues for various defined populations.

An effort was made throughout this planning process to take a snapshot of Rhode Island's housing needs and housing inventory at a point in time for which reliable statistical information was available, but it is readily acknowledged that these factors do not stand still. Subsidy programs are subject to annual appropriations and shelter needs vary accordingly. Interest rates, tax law, and bureaucratic realignments can and do play a part in the state's shifting housing dynamics. In fact, the circumstances surrounding the publication of this third major Statewide Planning housing study are grossly different from the environment that was present when previous plans were enacted.

For the first time, Rhode Island's housing programs have a central administrative reference point. The Rhode Island Housing Resources Commission (RIHRC) was established during the 1998 legislative session. Its mission is to provide housing opportunities for all Rhode Islanders, to maintain the quality of housing in Rhode Island, and to coordinate and make effective the housing opportunities of the agencies and subdivisions of the state.

Purposes of the Commission

(a) To develop and promulgate state policies and plans for housing and performance measures for housing programs established pursuant to state law.
(b) To coordinate activities among state agencies and political subdivisions pertaining to housing.
(c) To promote the stability of and quality of life in communities and neighborhoods.
(d) To provide opportunities for safe, sanitary, decent, adequate, and affordable housing in Rhode Island.
(e) To encourage public-private partnerships that foster the development, maintenance, and improvement of housing and housing conditions, especially for low-and moderate-income people.
(f) To foster and support nonprofit organizations, including community development corporations and their associations and intermediaries that are engaged in providing housing and housing-related services.
(g) To encourage and support partnerships between institutions of higher education and neighborhoods to develop and retain quality, health housing, and sustainable communities.

Just as major changes have taken place at the state level since the creation of the last Statewide Planning housing plan, there are also vastly different housing responsibilities in place at the local level. Local zoning and land use regulations have come under scrutiny as a result of The Comprehensive Planning and Land Use Regulation Act of 1988. This law required each of Rhode Island's thirty-nine cities and towns to generate and adopt a comprehensive approach to development by addressing the land use and housing issues affecting them. At this writing, all Rhode Island Communities have comprehensive plans in place, although not all plans have gained state acceptance. A further provision of the law is that updates of housing elements can be expected every five years, thereby assuring regular local scrutiny of housing needs.

Another significant law requires communities to address the presence of low and moderate income housing within their boundaries. The Low and Moderate Income Housing Act (R.I.G.L. 45-53) establishes a 10 percent minimum threshold for low and moderate income housing units in each city and town, excepting those communities with at least 5000 occupied rental units when those rental units comprise 25 percent or more of the total housing in that community. Communities with less than this threshold amount---twenty-nine as of August, 1999---are subject to the jurisdiction of The State Housing Appeals Board, a statewide zoning board of review which is empowered to reconsider local zoning denials and override them in certain circumstances.

When the last housing guide plan was formulated, environmental concerns were a force on the Rhode Island scene, but formal coalescence of "anti-sprawl" forces had yet to take place. Earlier housing plans and several associated land use plans also issued by Statewide Planning all pointed to the dangers that are now a central tenet of the Smart Growth forces---to guard against a future where the state's remaining undeveloped privately held acreage is simply carved up into buildable house lots with a single family residence plunked down on each square. With the emergence of organizations extolling "Smart Growth," there is a heightened awareness of the hazards of continuing urban flight and the associated depopulation of downtowns and village centers. There is also a welcome advocacy for making urban areas more livable by pressing for quality of life issues. Smart Growth advocates bring issues like clean water, air quality, open space planning and associated livability issues to bear on the quest for adequate housing. And they form a natural ally for reinvestment in older city and town centers---areas where residential housing and related infrastructure are most in need of public and private attention.

5-2 STRATEGIES AND RECOMMENDATIONS:

The state and local communities need to conduct careful periodic assessments of housing needs, with special emphasis on the needs of those who need governmental assistance to secure decent housing -- very low-income households and special population groups. Timely, regularly compiled information should be used to develop planning goals and serve as the basis for promoting and implementing change.

Such data should serve to support a listing of priorities which will reduce or eliminate adverse housing conditions and increase the number of affordable units for those households most in need. The most pressing housing problems relative to their impact on people's lives are: 1) a lack of shelter arrangements matching client needs and supporting a transition to more permanent shelter, 2) substandard and/or overcrowded living arrangements, 3) unmet housing needs of special population groups, 4) discriminatory residential housing practices, 5) an insufficient variety of affordable housing units, and 6) an insufficient variety of different types of units.

These recommendations are offered with the recognition of the central role of the new Rhode Island Housing Resources Commission and the expectation that prioritization and agency assignment may alter as the Commission proceeds to refine its work program. The Commission is in a unique position to foster coordination and minimize duplication of effort amongst the various entities identified.

5-2-1 Emergency, Term, and Permanent Shelter for Vulnerable Populations

Recommendations:

1. The Rhode Island Department of Human Services should review emergency and transitional housing support services to seek ways to reduce the need for emergency housing by chronic shelter users.

2. Statewide Planning should periodically review local data on the needs of the homeless and those vulnerable to becoming homeless and then work with the Rhode Island Housing Resource Commission to assess the provision of assistance.

3. Rhode Island Housing and Mortgage Finance Corporation should give priority funding to agencies trying to establish a comprehensive approach (outreach and assessment, emergency

shelter services, transitional housing, supportive services and permanent housing) for the homeless.

4. Local communities should make zoning changes and provide support for the conversion of suitable unused commercial buildings for an adequate stock of boarding house and single room occupancy units for very low-income individuals.

5. Court administrators on the district court level should either establish formal mediation centers as an adjunct to the court system or utilize housing specialists to provide informal mediation and investigative housing services for the court. Such a program could help keep low-income households from becoming homeless, or powerless in protecting homeownership or rental rights.

5-2-2 Housing Rehabilitation and Code Enforcement

State Level Recommendations:

1. Statewide Planning should work with other agencies to conduct periodic housing quality surveys and quantify rehabilitation needs. State uniform building permit data, minimum housing code enforcement data and Community Development Block Grant Program funding data should be used to periodically estimate the extent of local residential rehabilitation.

2. Statewide Planning should review state legislation on minimum housing and make recommendations to the Governor and the legislature on enacting a statewide uniform housing code patterned after the latest International Property Maintenance Code. Other changes should also be recommended to bring the law into conformity with other existing state housing law.

3. The State Building Code Commission should recommend that the State adopt a revised version of the New Jersey Rehabilitation Subcode (N.J.A.C. 5:23-6).

4. Statewide Planning should make the upgrading of deteriorated neighborhoods (commonly known as dis-investment areas) an important inter-governmental review consideration when federal/state funding is sought for subsidized housing in Rhode Island communities

5. Making housing units "lead safe" is a high priority as demonstrated by several large state appropriations and a unique Medicaid waiver to direct public funds for that purpose. The large number of older housing units currently in use and the costs of making these units "lead safe" point to the need for a priority system to be established by the Rhode Island Housing Resources Commission to attack this problem to get the maximum public advantage from available funding.

Special emphasis on the five communities with the largest amount of lead-based paint (Central Falls, Pawtucket, Newport, Providence and Woonsocket) is needed. These communities account for approximately 37 percent of all occupied units with lead paint in Rhode Island.

6. The Rhode Island Housing Resources Commission and the Community Development Block Grant Program should initiate a special pilot program of "limited time" funding for systematic

housing code enforcement in certain areas that are determined to be in a critical state of housing dis-investment.

7. In situations where vandalism may destroy abandoned or foreclosed structures that could be used for subsidized housing Rhode Island Housing and Mortgage Finance Corporation should consider obtaining title, securing the properties and seeking non-profit developers to purchase and rehabilitate the buildings.

8. The State should support local historic preservation activities to increase public awareness of older housing and promote the rehabilitation of historic housing or housing in historically designated neighborhoods as an affordable housing resource.

Local Level Recommendations:

1. Local communities should consider property tax incentives to encourage housing and neighborhood maintenance.

2. Local communities should strengthen their local minimum housing code enforcement procedures, and fairly but vigorously enforce housing code requirements.

3. Local communities should consider instituting a pre-occupancy inspection program for older residential units, similar to a program in effect in Warwick.

4. Local communities should emphasize rehabilitation of deteriorated or substandard housing as a primary activity when setting goals in comprehensive plan housing elements and in developing Community Development Block Grant Program funding plans.

5. Local communities should emphasize sewer and water service improvements, police and fire protection, and the upgrading of other public facilities and services in declining and deteriorating areas to accompany residential rehabilitation plans.

6. Local communities should establish cooperative agreements and/or extend targeted financial support to local non-profit housing developers involved with rehabilitating substandard housing

7. Local communities should prioritize housing improvement grant/loan programs in deteriorated areas.

8. Local planning agencies should keep a current inventory of abandoned and severely dilapidated housing and work with other local governmental and non-profit agencies to see that such housing is rehabilitated or demolished as warranted.

5-2-3 Special Population Housing Needs

1. Statewide Planning, in cooperation with the Rhode Island Housing Resources Commission, should conduct a survey of housing problems of special population groups. Such groups would include the physically and mentally disabled and others needing special living supports.

2. The State should continue to encourage communities to promote housing opportunities for special population groups via local comprehensive plans.

3. Rhode Island Housing and Mortgage Finance Corporation and other agencies should support the use of McKinney Act funds to obtain permanent housing for homeless people, especially those with disabilities.

5-2-4 Equal Opportunity

For a variety of reasons – economic disparity, discrimination or historical patterns of inequality – Blacks and Hispanics have a significantly lower representation in homeownership and reside for the most part (80 percent) in the inner city neighborhoods of six of the state's cities. According to the last census, Blacks and Hispanics made up 8.5 percent of the state's population, but only 2.2 percent of the state's homeowners.

Based on disproportionate ownership figures and other information concerning housing inequities the following data collecting and review procedure should be conducted to foster equal opportunities in housing for all minority populations:

1. A fair housing testing program conducted by the R.I. Commission for Human Rights, was abandoned several years ago due to a lack of funding. This program should be reinstituted as a means of combating discrimination in rental property.

2. The 2000 census should be carefully analyzed to measure the current status of minority homeownership in Rhode Island and determine changes from the previous census. Lending institutions and the Rhode Island Housing and Mortgage Finance Corporation should be cognizant of the disproportionate concentration of minority households and institute programs to expand ownership opportunities.

5-2-5 Affordability

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

2. The Rhode Island Housing and Mortgage Finance Corporation should encourage the establishment of non-profit housing cooperatives (either single or multi-family housing units) for

low and moderate-income households. Housing cooperatives impart a sense of ownership and can serve households that would otherwise lack the means to purchase housing.

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

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

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

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

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

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

5-2-6 Availability

1. The Rhode Island Housing Resources Commission should encourage the development of low cost housing options such as "in-law" apartments, manufactured housing, homesteading opportunities, subsidized "self help" construction, cooperative housing, and the conversion of obsolete commercial/industrial buildings into condominiums through the use of federal financing.

2. The Rhode Island Housing and Mortgage Finance Corporation should establish non-profit housing cooperatives (using either single or multi-family housing units) to foster homeownership, especially in unique situations, where other efforts have not been successful.

3. Statewide Planning should advocate for planned housing growth, focusing development in existing centers of communities and areas planned for development according to local comprehensive plans.

4. Communities should eliminate zoning regulations and development procedures that have the sole aim of slowing development or excluding certain types of housing unless over-whelming

reasons can be provided, (such as a finding that a state of residential "build-out" has been reached).

5-3 BALANCED HOUSING GROWTH

5-3-1 Urban Communities

Urban centers contain the oldest and most deteriorated housing. They are made up of stick-built multi-story tenements and are often beset with deteriorated conditions and lead paint hazards. There is an undeniable relationship between middle-class abandonment of the older cities and the pressure for development sprawl that is swallowing up the rural areas. This redistribution of the state's population and the subsequent housing problems that occur are at the forefront of controlling sprawl.

The housing strategy for the major cities should include: the preservation or rehabilitation of existing housing stock to arrest blight; decreasing the unit density in selected areas to improve land use functions; providing affordable housing for a variety of special needs groups; and stabilizing residential property taxes. At the same time communities are demolishing deteriorated and abandoned dwellings they should seek ways to build needed low income residential units through vacant lot "in-fill" programs. A wide range of housing choices are necessary to match the different economic capacities of city residents.

5-3-2 Suburban Communities

Historically, suburban communities have found it difficult to control their destinies in the face of development pressures. Suburban communities provide a mix of commercial services, residential space, transportation routes, and other social, economic, and land use functions for contiguous areas. It is important for these communities to assess functions that are often thrust on them by adjoining urban centers and direct these "service" type roles to benefit local needs while also considering the greater inter-community and regional situation. The rapid growth of many suburban towns and cities requires balancing many types of competing development, and the difficulty is doing so in an equitable way. Suburban communities could benefit by thinking, acting and planning together on a regional basis to work out development issues.

5-3-3 Rural Communities

The very same attractions that make rural residencies appealing – open spaces, rural landscapes, low taxes – are jeopardized and placed at risk by obsolete planning practices.

Rural communities generally lack an economic base to support a large influx of new residents, and the existing utility service infrastructure is usually confined to village areas and areas bordered by existing roads.

Controlled development is key to preserving existing open spaces and arresting the irretrievable loss of R.I.'s remaining farm lands, fields and forests. But a "no growth" policy is indefensible. Rural communities need a growth strategy that respects natural resources and channels growth constructively.

Rural communities need fair and equitable growth plans that allow "phased-in" residential development coordinated with the expansion of utilities and services from central village areas or areas with the greatest population densities. Such growth plans should result from or be part of the local comprehensive plan housing and land use elements.

Recommendations for Communities

1. Increase residential densities in specific areas to allow cost reductions in community infrastructure and maintenance, with the added benefits of preserving open space and natural assets in other areas.

2. Housing development should be primarily focused where utilities and other infrastructure improvements already exist and secondarily, where it is most feasible to extend such services.

3. Provide incentives for "smart growth" through community revitalization and reinvestment.

4. Promote regional cooperation to control sprawl.

5. Provide housing in locations convenient to other activities and existing facilities.

6. Continue to encourage the "scattered site" approach when developing public or assisted housing as an alternative to large multi-family, single site construction.

7. Use local comprehensive plans for guidance in making decisions concerning the implementing of contractor impact fees or mandatory dedications. The intended results of such requirements should be to provide general benefits to the community and specific benefits to the residents of the new homes.

8. Support residential units in mixed-use projects in urban centers.

9. Preserve open spaces by encouraging more compact residential development in previously developed areas and preserving adjacent open spaces.

10. Promote home ownership in urban areas by encouraging urban investment.

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APPENDIX A-1
TOTAL HOUSING UNITS IN RHODE ISLAND COMMUNITIES FOR GIVEN YEARS: 1970-80-90-95 & 2000

Housing Market Area City/Town	1970	% Change 1970 to 1980	1980	% Change 1980 to 1990	1990	1995 Estimate	Projected % Change 1990 to 2000	2000 Projection
Metropolitan Core	155,652	9.3	171,532	5.9	181,588	182,853	1.8	184,870
Central Falls	6,847	8.7	7,446	(1.5)	7,337	7,329	(0.05)	7,333
Cranston	23,051	18.3	27,280	11.9	30,516	31,188	4.5	31,875
E. Providence	15,494	25.2	19,402	7.2	20,808	21,008	1.9	21,210
Johnston	6,561	33.5	8,758	18.6	10,384	10,800	8.2	11,233
No. Providence	7,701	47.3	11,343	24.6	14,134	14,374	3.4	14,618
Pawtucket	27,864	6.8	29,763	6.2	31,615	31,831	1.4	32,048
Providence	68,134	(0.9)	67,535	(1.1)	66,794	66,323	(0.4)	66,553
Northern RI	36,196	14.8	42,495	11.5	47,380	49,084	7.4	50,886
Cumberland	7,851	16.6	9,152	22.6	11,217	11,749	9.7	12,306
Lincoln	5,215	21.7	6,348	14.7	7,281	7,878	17.1	8,524
No. Smithfield	2,806	25.7	3,526	8.8	3,835	4,047	11.4	4,271
Smithfield	3,835	33.4	5,117	23.3	6,308	6,585	9.0	6,874
Woonsocket	16,489	11.3	18,354	2.1	18,739	18,825	0.9	18,911
Western RI	16,556	29.1	23,350	25.6	29,333	31,090	12.4	32,981
Burrillville	3,168	45.3	4,602	25.0	5,751	5,966	7.6	6,189
Coventry	6,970	36.2	9,492	24.2	11,788	12,443	11.4	13,134
Exeter	795	74.8	1,390	38.1	1,919	2,103	20.1	2,305
Foster	874	29.5	1,132	34.7	1,525	1,611	11.6	1,702
Glocester	1,685	67.9	2,829	22.3	3,460	3,615	9.2	3,777
Scituate	2,302	25.8	2,897	21.5	3,520	3,725	12.0	3,942
W. Greenwich	762	32.3	1,008	35.9	1,370	1,627	41.0	1,932
West Bay	44,720	19.2	55,326	11.4	61,640	63,239	5.3	64,888
East Greenwich	3,046	18.7	3,615	29.0	4,663	4,854	8.4	5,053
No. Kingstown	7,336	20.1	8,813	6.1	9,348	9,814	10.2	10,303
Warwick	26,219	23.8	32,450	8.3	35,141	35,743	3.5	36,355
West Warwick	8,119	28.7	10,448	19.5	12,488	12,828	5.5	13,177
Southern RI	22,820	25.7	30,696	25.7	38,589	40,793	11.8	43,154
Charlestown	1,971	55.5	3,064	19.1	4,256	4,479	10.8	4,714
Hopkinton	1,693	33.7	2,264	18.1	2,662	2,875	16.6	3,105
Narragansett	4,778	37.9	6,587	24.6	8,206	8,461	6.3	8,724
New Shoreham	752	34.2	1,009	25.3	1,264	1,343	12.9	1,427
Richmond	830	66.7	1,384	35.4	1,874	2,152	31.9	2,471
So. Kingstown	6,020	35.2	8,138	20.5	9,806	10,575	16.3	11,404
Westerly	6,776	21.8	8,250	27.5	10,521	10,908	7.5	11,309
East Bay	41,745	15.3	49,271	13.7	56,042	57,864	6.6	59,761
Barrington	5,044	7.0	5,399	7.8	5,822	5,968	5.1	6,118
Bristol	5,519	23.6	6,823	16.6	7,959	8,259	7.7	8,570
Jamestown	1,554	32.0	2,052	22.7	2,517	2,653	11.1	2,796
Little Compton	1,329	27.5	1,694	9.2	1,850	1,948	10.9	2,051
Middletown	4,901	32.3	6,483	9.6	7,104	7,400	8.5	7,708
Newport	11,158	6.5	11,886	10.2	13,094	13,194	1.5	13,295
Portsmouth	4,528	27.5	5,773	25.3	7,235	7,652	11.9	8,093
Tiverton	4,169	20.2	5,010	13.3	5,675	5,899	8.1	6,132
Warren	3,543	17.2	4,151	15.3	4,786	4,891	4.4	4,998
STATE TOTAL	**317,689**	**17.3**	**372,672**	**11.2**	**414,572**	**424,923**	**5.3**	**436,540**

Source: U.S. Census and R.I. Statewide Planning

APPENDIX A-2

SPECIFIED RHODE ISLAND BUILDING PERMIT DATA FOR SINGLE AND MULTI-FAMILY UNITS: 1990-1995

RI Communities	1990 Permits (Apr. - Dec.)		1991 Permits		1992 Permits		1993 Permits		1994 Permits		1995 Permits (1st quarter only)		1990 -1995 Total Permits	
	Single	Multi	Single	Multi	Single	Multi	Single	Multi	Single	Multi	Single	Multi	Single	Multi
Barrington	24	0	24	0	42	0	39	0	33	0	0	0	162	0
Bristol	68	0	88	0	79	0	39	0	43	0	14	0	331	0
Burrillville	39	2	34	8	38	0	29	2	64	0	22	0	226	12
Central Falls	0	(1)	1	1	(1)	0	0	0	0	0	0	(10)	0	(10)
Charlestown	47	0	36	0	56	0	68	0	45	0	8	0	260	0
Coventry	101	48	105	21	148	0	149	0	150	8	24	0	677	77
Cranston	117	7	140	0	150	6	188	(2)	145	0	9	0	749	11
Cumberland	94	2	95	2	135	0	140	6	103	0	12	0	579	10
East Greenwich	24	6	34	0	53	0	41	0	50	0	7	0	209	6
East Providence	31	13	24	14	42	18	40	4	22	0	7	2	166	51
Exeter	44	0	45	0	39	0	34	0	40	0	1	0	203	0
Foster	30	0	12	0	16	0	16	0	18	0	4	0	96	0
Glocester	26	0	29	0	30	0	43	0	40	0	3	0	171	0
Hopkinton	33	0	26	23	58	0	47	0	41	2	6	0	211	25
Jamestown	34	12	20	0	27	2	24	2	28	0	2	0	135	16
Johnston	99	4	82	2	87	4	77	4	92	0	13	0	450	14
Lincoln	73	0	67	60	89	0	106	88	115	45	17	5	467	198
Little Compton	14	0	21	0	28	0	23	0	19	0	4	0	109	0
Middletown	30	8	92	0	106	0	60	3	38	0	6	0	332	11
Narragansett	35	4	45	4	48	0	52	0	55	18	13	7	248	33
Newport	6	33	14	7	14	(3)	19	4	15	(4)	1	0	69	37
New Shoreham	17	0	11	0	25	0	15	0	15	0	4	0	87	0
North Kingstown	54	2	72	0	78	0	140	12	122	10	28	0	494	24
North Providence	45	14	40	2	48	0	63	0	43	(3)	9	0	248	13
North Smithfield	27	2	33	35	33	23	41	0	37	0	3	0	174	60
Pawtucket	16	45	10	44	14	94	12	(11)	7	10	0	0	59	182
Portsmouth	37	10	35	6	54	8	89	4	65	2	14	4	294	34
Providence	57	(54)	24	(190)	29	(90)	4	(124)	34	(128)	(2)	(36)	146	(622)
Richmond	57	0	33	0	33	0	87	0	64	0	14	10	288	10
Scituate	27	2	36	2	46	0	47	0	53	2	12	0	221	6
Smithfield	29	21	44	0	68	18	65	0	40	6	9	6	255	51
South Kingstown	95	14	146	12	188	8	167	2	164	2	28	2	788	40
Tiverton	46	0	33	7	50	0	50	7	45	0	10	0	234	14
Warren	23	5	25	0	21	2	10	0	29	0	1	0	109	7
Warwick	138	43	116	0	149	0	38	2	104	52	22	0	567	97
Westerly	38	(6)	51	0	87	(3)	88	(5)	154	(6)	17	12	435	(8)
West Greenwich	45	0	45	0	51	0	63	0	68	0	5	0	277	0
West Warwick	30	24	180	3	27	6	52	0	24	23	6	0	319	56
Woonsocket	14	29	28	11	12	0	10	(5)	14	(26)	1	2	79	11
Rhode Island	**1,764**	**289**	**1,996**	**74**	**2,297**	**93**	**2,275**	**-7**	**2,238**	**13**	**354**	**4**	**10,924**	**466**

Note: The period for which this data was collected was established to be used with existing 1990 U.S. Census data without an overlapping time period.

Source: Building permit/demolition figures for 1990-1995 were compiled from reported/imputed R.I. Community data by U.S. Census Bureau and collated by R.I. Statewide Planning.

APPENDIX A-3

ESTIMATED TOTAL SINGLE AND MULTI UNIT HOUSING IN RHODE ISLAND: 1995

Based On 1990 U.S. Census And Specified Rhode Island Building Permit Data For The Years 1990 - 1995*

RI Communities	1990 Housing Units		1990 - 1995 Unadjusted Total Permits		1990 - 1995 Adjusted Total Permits**		1995 Dwelling Unit Estimate ***	
	Single	Multi	Single	Multi	Single	Multi	Single	Multi
Barrington	5,455	350	162	0	146	0	5601	350
Bristol	4,975	2,892	331	0	298	0	5273	2892
Burrillville	4,005	1,461	226	12	203	11	4208	1472
Central Falls	601	6,654	0	-10	0	-10	601	6644
Charlestown	3,668	427	260	0	234	0	3902	427
Coventry	8,812	2,034	677	77	609	69	9421	2103
Cranston	18,638	11,549	749	11	674	10	19312	11559
Cumberland	7,982	3,073	579	10	521	9	8503	3082
East Greenwich	3,377	1,138	209	6	188	5	3565	1143
East Providence	11,686	8,857	166	51	149	46	11835	8903
Exeter	1,521	102	203	0	183	0	1704	102
Foster	1,386	97	96	0	86	0	1472	97
Glocester	3,093	222	171	0	154	0	3247	222
Hopkinton	2,153	391	211	25	190	23	2343	414
Jamestown	2,260	238	135	16	122	14	2382	252
Johnston	7,443	2,815	450	14	405	13	7848	2828
Lincoln	4,105	3,059	467	198	420	178	4525	3237
Little Compton	1,704	52	109	0	98	0	1802	52
Middletown	4,562	2,182	332	11	299	10	4861	2192
Narragansett	6,867	1,265	248	33	223	30	7090	1295
Newport	5,319	7,567	69	37	62	33	5381	7600
New Shoreham	1,082	128	87	0	78	0	1160	128
North Kingstown	6,930	2,043	494	24	445	22	7375	2065
North Providence	7,478	6,455	248	13	223	12	7701	6467
North Smithfield	2,993	816	174	60	157	54	3150	870
Pawtucket	10,194	20,684	59	182	53	164	10247	20848
Portsmouth	5,715	983	294	34	265	31	5980	1014
Providence	16,311	49,670	146	-622	131	-622	16442	49048
Richmond	1,636	124	288	10	259	9	1895	133
Scituate	3,108	354	221	6	199	5	3307	359
Smithfield	4,830	1,429	255	51	230	46	5060	1475
South Kingstown	8,043	1,425	788	40	709	36	8752	1461
Tiverton	4,489	836	234	14	211	13	4700	849
Warren	2,546	2,197	109	7	98	6	2644	2203
Warwick	26,414	8,307	567	97	510	87	26924	8394
Westerly	6,829	3,481	435	-8	392	-8	7221	3473
West Greenwich	1,222	32	277	0	249	0	1471	32
West Warwick	5,892	6,469	319	56	287	50	6179	6519
Woonsocket	4,640	13,906	79	11	71	10	4711	13916
Rhode Island	**229,964**	**175,764**	**10,924**	**466**	**9,831**	**356**	**239,795**	**176,120**

* Building permit/demolition figures for the years 1990 - 1995 were derived from reported/imputed data from R.I. communities which was compiled by the U.S. Census.

** Final (adjusted) figures are 90 percent of the unadjusted figures. Negative numbers resulted from demolitions exceeding building permits in given communities. Since these demolitions are assumed to have taken place the related figures were not adjusted.

*** These total do not include mobile home units or "other units (as defined by the U.S. Census).

Source: 1990 US Census and RI Statewide Planning

APPENDIX A-3a

ESTABLISHING THE NUMBER OF BUILDING PERMITS IN RHODE ISLAND THAT ACTUALLY RESULTED IN COMPLETED UNITS DURING THE DECADE ENDING IN 1990

	Adjusted Number of Permits Taken*			
Year	Single Family Units	Multi-Family Units		Total Permits
1981	1307	1384	=	2691
1982	1274	991	=	2265
1983	2574	760	=	3334
1984	2960	982	=	3942
1985	3934	1261	=	5195
1986	4625	2477	=	7102
1987	4735	2260	=	6995
1988	3569	2359	=	5928
1989	2754	715	=	3469
1990	2272	519	=	2791
Total	30,004	13,708	=	43,712

*Demolitions were subtracted from total number of permits taken.

414,572 units (1990) - 372,672 units (1980) = 41,900 Total Units Actually Added

41,900 divided by 43,713 equals .958546: 1.00 - .958546 = .041454 or 4.1 percent

Over the ten year period from 1980 to 1990 approximately 4.1 percent of all permits taken out in Rhode Island did not result in completed residential units. This confirms the consensus of local building officials throughout the state who reported in a random survey conducted by Statewide Planning in 1997 that an average of 5 percent of permits taken each year did not result in finished units.

To estimate the total number of residential units in Rhode Island in 1995 building permits for the years 1990-1995 were added together as shown in Appendix A-2. Demolitions (if any) were subtracted to arrive at the final individual figure totals. The final figures from Appendix A-2 were then transferred to Appendix A-3 as "unadjusted figures." Adjustments were then made by subtracting 10 percent from each figure to account for units not completed during the 1990-1995 period.

A 10 percent adjustment figure was used instead of either 4.1 percent or 5 percent (as mentioned above). The decision to do so was based on extensive anecdotal information available from the news media and other sources indicating a more conservative figure would be appropriate due to the severe economic problems Rhode Island experienced during much of this period and the effect it had on housing within the State.

APPENDIX A-4

ESTIMATED TOTAL OCCUPIED MOBILE HOMES IN RHODE ISLAND: 1995

RI Communities	1990 Mobile Homes on Individual Sites	1990 Mobile Homes on Park Sites	1990 Mobile Homes on All Sites	1990 Occupied Mobile Homes	1990 Renter Occupied Mobile Homes	1995 Mobile Homes on Individual Sites*	1995 Survey: Mobile Homes on Park Sites	1995 Estimate: Mobile Homes on All Sites	1995 Estimate: Occupied Mobile Homes	1995 Estimate: Renter Occupied Mobile Homes
Barrington	0	0	0	0	0	0	0	0	0	0
Bristol	6	0	6	4	2	6	0	6	4	2
Burrillville	33	198	231	215	19	33	198	231	215	19
Central Falls	3	0	3	3	0	3	0	3	3	0
Charlestown	7	138	145	108	12	7	127	134	100	11
Coventry	94	785	879	829	38	94	760	854	805	37
Cranston	10	20	30	27	2	10	0	10	9	1
Cumberland	22	18	40	39	5	22	17	39	38	5
East Greenwich	3	62	65	57	3	3	58	61	53	3
East Providence	15	69	84	81	3	15	69	84	81	3
Exeter	128	119	247	236	29	128	119	247	236	29
Foster	25	0	25	24	8	25	0	25	24	8
Glocester	0	124	124	111	12	0	124	124	111	12
Hopkinton	101	0	101	96	39	101	0	101	96	39
Jamestown	2	0	2	2	0	2	0	2	2	0
Johnston	6	22	28	23	5	6	18	24	20	4
Lincoln	2	65	67	65	6	2	63	65	63	6
Little Compton	76	0	76	70	23	76	0	76	70	23
Middletown	16	241	257	234	63	16	225	241	219	59
Narragansett	7	0	7	6	1	7	0	7	6	1
Newport	2	0	2	2	0	2	0	2	2	0
New Shoreham	0	0	0	0	0	0	0	0	0	0
North Kingstown	0	276	276	257	20	0	272	272	253	20
North Providence	4	0	4	4	1	4	0	4	4	1
North Smithfield	6	0	6	6	0	6	0	6	6	0
Pawtucket	107	355	462	438	51	107	347	454	430	50
Portsmouth	154	319	473	409	42	154	438	592	512	53
Providence	34	0	34	28	10	34	0	34	28	10
Richmond	23	80	103	91	5	23	90	113	100	5
Scituate	18	0	18	16	6	18	0	18	16	6
Smithfield	3	0	3	2	0	3	0	3	2	0
South Kingstown	124	114	238	96	15	124	135	259	104	16
Tiverton	142	168	310	276	41	142	167	309	275	41
Warren	2	0	2	2	0	2	0	2	2	0
Warwick	10	126	136	130	8	10	124	134	128	8
Westerly	75	0	75	6	0	75	0	75	6	0
West Greenwich	62	48	110	101	6	62	56	118	108	6
West Warwick	5	0	5	4	2	5	0	5	4	2
Woonsocket	15	0	15	14	6	15	0	15	14	6
Rhode Island	**1,342**	**3,347**	**4,689**	**4,112**	**483**	**1,342**	**3,407**	**4,749**	**4,149**	**486**

Source: 1990 US Census and RI Statewide Planning Survey Data and Estimates.

* Same figures used as those derived from the 1990 US Census since no Rhode Island community allowed mobile homes to locate on individual sites during the 1990 - 1995 period as a "permitted use" although some communities allowed them as "special exemption" uses.

APPENDIX A-5

ESTIMATED TOTAL OTHER LIVING QUARTERS OCCUPIED AS HOUSING UNITS IN RHODE ISLAND: 1995

R.I.Communities	1990 Total Other Units	1990 Occupied Other Units	1990 Renter Occupied Other Units	1995 Total Estimated Other Units	1995 Est. Occupied Other Units	1995 Est. Renter Occup. Other Units
Barrington	17	15	10	17	15	10
Bristol	86	84	51	88	86	52
Burrillville	54	50	32	55	51	33
Central Falls	79	74	61	81	76	63
Charlestown	16	15	10	16	15	10
Coventry	63	60	31	65	62	32
Cranston	299	280	158	307	287	162
Cumberland	122	111	67	125	114	69
East Greenwich	83	65	49	85	67	50
East Providence	181	172	113	186	176	116
Exeter	49	30	23	50	31	24
Foster	17	15	7	17	15	7
Glocester	21	15	8	22	15	8
Hopkinton	17	15	10	17	15	10
Jamestown	17	12	7	17	12	7
Johnston	98	83	42	100	85	43
Lincoln	50	46	21	51	47	22
Little Compton	18	13	8	18	13	8
Middletown	103	99	82	106	101	84
Narragansett	67	38	21	69	39	22
Newport	206	165	116	211	169	119
New Shoreham	54	26	18	55	27	18
North Kingstown	99	87	44	102	90	46
North Providence	197	151	73	202	155	75
North Smithfield	20	16	12	21	16	12
Pawtucket	275	259	196	282	265	201
Portsmouth	64	44	21	66	45	22
Providence	779	701	508	799	719	521
Richmond	11	7	3	11	7	3
Scituate	40	29	13	41	30	13
Smithfield	46	45	17	47	46	17
South Kingstown	100	83	63	103	85	65
Tiverton	40	35	16	41	36	16
Warren	41	40	27	42	41	28
Warwick	284	270	142	291	277	146
Westerly	136	95	67	139	97	69
West Greenwich	6	4	3	6	4	3
West Warwick	122	120	64	125	123	66
Woonsocket	178	171	143	183	176	147
Rhode Island	**4,155**	**3,640**	**2,357**	**4,259**	**3,730**	**2,419**

Source: 1990 Census and R. I. Statewide Planning Estimates

APPENDIX A-6

ESTIMATED OWNER AND RENTER OCCUPIED SINGLE UNITS IN RHODE ISLAND: 1995

RI Communities	1990 Single Units	1990 Occupied Units	1990 Percent Occupied Units	1990 Owner Occupied Units	1990 Percent Owner Occupied	1990 Vacant Units	1990 Percent Vacant Units	1995 Estimated Single Units	1995 Estimated Occupied Units	1995 Estimated Owner Occupied Units	1995 Estimated Renter Occupied Units	1995 Estimated Vacant Units
Barrington	5,455	5,264	96.50%	4,898	93.05%	191	3.50%	5,601	5,234	4,870	364	367
Bristol	4,975	4,657	93.61%	4,203	90.25%	318	6.39%	5,273	4,715	4,255	460	558
Burrillville	4,005	3,705	92.51%	3,473	93.74%	300	7.49%	4,208	3,777	3,540	237	431
Central Falls	601	567	94.34%	436	76.90%	34	5.66%	601	553	425	128	48
Charlestown	3,668	2,084	56.82%	1,739	83.45%	1,584	43.18%	3,902	2,086	1,741	345	1,816
Coventry	8,812	8,466	96.07%	7,910	93.43%	346	3.93%	9,421	8,479	7,922	557	942
Cranston	18,638	18,265	98.00%	17,190	94.11%	373	2.00%	19,312	18,307	17,230	1077	1,005
Cumberland	7,982	7,757	97.18%	7,363	94.92%	225	2.82%	8,503	7,817	7,420	397	686
East Greenwich	3,377	3,296	97.60%	3,084	93.57%	81	2.40%	3,565	3,329	3,115	214	236
East Providence	11,686	11,456	98.03%	10,480	91.48%	230	1.97%	11,835	11,382	10,412	970	453
Exeter	1,521	1,423	93.56%	1,257	88.33%	98	6.44%	1,704	1,483	1,310	173	221
Foster	1,386	1,340	96.68%	1,235	92.16%	46	3.32%	1,472	1,335	1,230	105	137
Glocester	3,093	2,798	90.46%	2,579	92.17%	295	9.54%	3,247	2,808	2,588	220	439
Hopkinton	2,153	2,009	93.31%	1,808	90.00%	144	6.69%	2,343	2,002	1,802	200	341
Jamestown	2,260	1,826	80.80%	1,495	81.87%	434	19.20%	2,382	1,816	1,487	329	566
Johnston	7,443	7,228	97.11%	6,740	93.25%	215	2.89%	7,848	7,283	6,791	492	565
Lincoln	4,105	4,042	98.47%	3,829	94.73%	63	1.53%	4,525	4,085	3,870	215	440
Little Compton	1,704	1,159	68.02%	965	83.26%	545	31.98%	1,802	1,158	964	194	644
Middletown	4,562	4,330	94.91%	2,886	66.65%	232	5.09%	4,861	4,787	3,191	1596	74
Narragansett	6,867	4,811	70.06%	3,224	67.01%	2,056	29.94%	7,090	4,796	3,214	1582	2,294
Newport	5,319	4,808	90.39%	3,494	72.67%	511	9.61%	5,381	4,710	3,423	1287	671
New Shoreham	1,082	266	24.58%	208	78.20%	816	75.42%	1,160	267	209	58	893
North Kingstown	6,930	6,486	93.59%	5,641	86.97%	444	6.41%	7,375	6,504	5,657	847	871
North Providence	7,478	7,275	97.29%	6,791	93.35%	203	2.71%	7,701	7,353	6,864	489	348
North Smithfield	2,993	2,928	97.83%	2,787	95.18%	65	2.17%	3,150	2,887	2,748	139	263
Pawtucket	10,194	9,977	97.87%	9,212	92.33%	217	2.13%	10,247	9,940	9,178	762	307
Portsmouth	5,715	4,974	87.03%	4,024	80.90%	741	12.97%	5,980	4,849	3,923	926	1,131
Providence	16,311	15,479	94.90%	13,168	85.07%	832	5.10%	16,442	15,504	13,189	2315	938
Richmond	1,636	1,589	97.13%	1,481	93.20%	47	2.87%	1,895	1,564	1,458	106	331
Scituate	3,108	3,018	97.10%	2,829	93.74%	90	2.90%	3,307	3,016	2,827	189	291
Smithfield	4,830	4,752	98.39%	4,493	94.55%	78	1.61%	5,060	4,834	4,571	263	226
South Kingstown	8,043	5,949	73.96%	4,961	83.39%	2,094	26.04%	8,752	6,258	5,219	1039	2,494
Tiverton	4,489	4,240	94.45%	3,883	91.58%	249	5.55%	4,700	4,227	3,871	356	473
Warren	2,546	2,397	94.15%	2,141	89.32%	149	5.85%	2,644	2,428	2,169	259	216
Warwick	26,414	25,553	96.74%	23,444	91.75%	861	3.26%	26,924	25,512	23,406	2106	1,412
Westerly	6,829	5,289	77.45%	4,541	85.86%	1,540	22.55%	7,221	5,367	4,608	759	1,854
West Greenwich	1,222	1,126	92.14%	1,011	89.79%	96	7.86%	1,471	1,104	991	113	367
West Warwick	5,892	5,742	97.45%	5,248	91.40%	150	2.55%	6,179	5,841	5,338	503	338
Woonsocket	4,640	4,525	97.52%	4,126	91.18%	115	2.48%	4,711	4,533	4,133	400	178
Rhode Island	**229,964**	**212,856**	**92.56%**	**190,277**	**89.39%**	**17,108**	**7.44%**	**239,795**	**213,930**	**191,159**	**22,771**	**25,865**

Source: 1990 US Census; 1995 US Census Bureau Estimates and RI Statewide Planning Estimates

ESTIMATED OWNER AND RENTER OCCUPIED MULTI-FAMILY UNITS IN RHODE ISLAND: 1995

RI Communities	1990 Multi Units	1990 Occupied Units	1990 Percent Occupied Units	1990 Owner Occupied Units	1990 Percent Owner Occup. Units	1990 Vacant Units	1990 Percent Vacant Units	1995 Estimated Multi Units	1995 Estimated Occupied Units	1995 Estimated Owner Occup. Units	1995 Estimated Renter Occup. Units	1995 Estimated Vacant Units
Barrington	350	331	94.57%	92	27.79%	19	5.43%	350	321	90	231	29
Bristol	2,892	2,710	93.71%	625	23.06%	182	6.29%	2,892	2,588	597	1,991	304
Burrillville	1,461	1,343	91.92%	363	27.03%	118	8.08%	1,472	1,313	355	958	159
Central Falls	6,654	5,999	90.16%	1,123	18.72%	655	9.84%	6,644	5,842	1,094	4,748	802
Charlestown	427	282	66.04%	40	14.18%	145	33.96%	427	265	38	227	162
Coventry	2,034	1,834	90.17%	259	14.12%	200	9.83%	2,103	1,776	251	1,525	327
Cranston	11,549	10,777	93.32%	2,140	19.86%	772	6.68%	11,559	10,434	2,073	8,361	1,125
Cumberland	3,073	2,857	92.97%	688	24.08%	216	7.03%	3,082	2,711	653	2,058	371
East Greenwich	1,138	1,031	90.60%	139	13.48%	107	9.40%	1,143	991	134	857	152
East Providence	8,857	8,241	93.05%	1,422	17.26%	616	6.95%	8,903	8,128	1,403	6,725	775
Exeter	102	88	86.27%	18	20.45%	14	13.73%	102	82	17	65	20
Foster	97	94	96.91%	19	20.21%	3	3.09%	97	88	18	70	9
Glocester	222	208	93.69%	44	21.15%	14	6.31%	222	199	43	156	23
Hopkinton	391	336	85.93%	63	18.75%	55	14.07%	414	326	62	264	88
Jamestown	238	141	59.24%	28	19.86%	97	40.76%	252	141	28	113	111
Johnston	2,815	2,661	94.53%	549	20.63%	154	5.47%	2,828	2,555	528	2,027	273
Lincoln	3,059	2,885	94.31%	628	21.77%	174	5.69%	3,237	2,799	610	2,189	438
Little Compton	52	45	86.54%	13	28.89%	7	13.46%	52	43	13	30	9
Middletown	2,182	1,924	88.18%	198	10.29%	258	11.82%	2,192	2,006	207	1,799	186
Narragansett	1,265	988	78.10%	136	13.77%	277	21.90%	1,295	977	135	842	318
Newport	7,567	6,221	82.21%	1,112	17.87%	1,346	17.79%	7,600	6,051	1,082	4,969	1,549
New Shoreham	128	69	53.91%	16	23.19%	59	46.09%	128	65	16	49	63
North Kingstown	2,043	1,865	91.29%	240	12.87%	178	8.71%	2,065	1,776	229	1,547	289
North Providence	6,455	5,827	90.27%	992	17.02%	628	9.73%	6,467	5,730	976	4,754	737
North Smithfield	816	779	95.47%	216	27.73%	37	4.53%	870	778	216	562	92
Pawtucket	20,684	19,037	92.04%	3,957	20.79%	1,647	7.96%	20,848	19,018	3,954	15,064	1,830
Portsmouth	983	886	90.13%	138	15.58%	97	9.87%	1,014	851	133	718	163
Providence	49,670	42,697	85.96%	7,917	18.54%	6,973	14.04%	49,048	41,894	7,768	34,126	7,154
Richmond	124	105	84.68%	31	29.52%	19	15.32%	133	96	29	67	37
Scituate	354	334	94.35%	90	26.95%	20	5.65%	359	318	86	232	41
Smithfield	1,429	1,335	93.42%	413	30.94%	94	6.58%	1,475	1,338	414	924	137
South Kingstown	1,425	1,300	91.23%	127	9.77%	125	8.77%	1,461	1,289	126	1,163	172
Tiverton	836	772	92.34%	238	30.83%	64	7.66%	849	746	230	516	103
Warren	2,197	2,055	93.54%	500	24.33%	142	6.46%	2,203	2,010	489	1,521	193
Warwick	8,307	7,484	90.09%	1,187	15.86%	823	9.91%	8,394	7,407	1,175	6,232	987
Westerly	3,481	3,080	88.48%	639	20.75%	401	11.52%	3,473	2,949	612	2,337	524
West Greenwich	32	30	93.75%	5	16.67%	2	6.25%	32	24	4	20	8
West Warwick	6,469	5,856	90.52%	1,128	19.26%	613	9.48%	6,519	5,725	1,103	4,622	794
Woonsocket	13,906	12,862	92.49%	2,070	16.09%	1,044	7.51%	13,916	12,698	2,044	10,654	1,218
Rhode Island	**175,764**	**157,369**	**89.53%**	**29,603**	**18.81%**	**18,395**	**10.47%**	**176,120**	**154,348**	**29,035**	**125,313**	**21,772**

Source: 1990 US Census; 1995 US Census Bureau Estimates and RI Statewide Planning Estimates.

APPENDIX A-8

ESTIMATES FOR VARIOUS HOUSING FACTORS: 1995

	Population	Population in Group Quarters	Population in Occupied Households	Persons Per Unit	Occupied Units	Total Units	Total Vacant Units	Percent Vacant Units	Seasonal Vacant Units	Percent Of Vacant Units: Seasonal
Barrington	15,736	357	15,379	2.76	5,570	5,968	398	6.67%	67	16.83%
Bristol	21,471	1,842	19,629	2.66	7,393	8,259	866	10.49%	142	16.40%
Burrillville	16,115	534	15,581	2.91	5,356	5,966	610	10.22%	229	37.54%
Central Falls	17,512	735	16,777	2.59	6,474	7,329	855	11.67%	6	0.70%
Charlestown	6,432	40	6,392	2.59	2,466	4,479	2,013	44.93%	1,622	80.59%
Coventry	30,862	597	30,265	2.72	11,122	12,443	1,321	10.62%	245	18.55%
Cranston	75,519	4,318	71,201	2.45	29,037	31,188	2,151	6.90%	78	3.63%
Cumberland	28,831	301	28,530	2.67	10,680	11,749	1,069	9.10%	17	1.59%
East Greenwich	11,781	98	11,683	2.63	4,440	4,854	414	8.53%	24	5.79%
East Providence	50,022	1,158	48,864	2.47	19,767	21,008	1,241	5.91%	42	3.38%
Exeter	5,422	164	5,258	2.87	1,832	2,103	271	12.90%	49	18.06%
Foster	4,285	31	4,254	2.91	1,462	1,611	149	9.28%	10	6.69%
Glocester	9,161	10	9,151	2.92	3,133	3,615	482	13.32%	213	44.22%
Hopkinton	6,824	16	6,808	2.79	2,439	2,875	436	15.15%	76	17.44%
Jamestown	4,963	12	4,951	2.51	1,971	2,653	682	25.70%	448	65.69%
Johnston	26,353	485	25,868	2.60	9,943	10,800	857	7.93%	25	2.92%
Lincoln	17,917	210	17,707	2.53	6,994	7,878	884	11.22%	12	1.36%
Little Compton	3,315	0	3,315	2.58	1,284	1,948	664	34.08%	372	56.03%
Middletown	19,361	572	18,789	2.64	7,113	7,400	287	3.88%	84	29.29%
Narragansett	14,878	90	14,788	2.54	5,818	8,461	2,643	31.24%	1,950	73.78%
Newport	28,026	2,855	25,171	2.31	10,932	13,194	2,262	4.98%	657	29.04%
New Shoreham	815	0	815	2.27	359	1,343	984	73.30%	861	87.47%
North Kingstown	23,632	424	23,208	2.69	8,623	9,814	1,191	12.13%	243	20.41%
North Providence	31,862	448	31,414	2.37	13,242	14,374	1,132	7.88%	18	1.59%
North Smithfield	10,422	353	10,069	2.73	3,687	4,047	360	8.90%	8	2.22%
Pawtucket	72,127	598	71,529	2.41	29,653	31,831	2,178	6.84%	29	1.33%
Portsmouth	16,697	45	16,652	2.66	6,257	7,652	1,395	18.23%	546	39.14%
Providence	159,584	13,532	146,052	2.51	58,145	66,323	8,178	12.33%	121	1.48%
Richmond	5,315	50	5,265	2.98	1,767	2,152	385	17.91%	20	5.19%
Scituate	9,726	57	9,669	2.86	3,380	3,725	345	9.26%	31	8.98%
Smithfield	19,027	2,349	16,678	2.68	6,220	6,585	365	5.54%	17	4.66%
South Kingstown	24,456	4,330	20,126	2.60	7,736	10,575	2,839	26.85%	2,150	75.73%
Tiverton	14,210	43	14,167	2.68	5,284	5,899	615	10.43%	25	4.06%
Warren	11,304	272	11,032	2.46	4,481	4,891	410	8.39%	107	26.09%
Warwick	84,819	1,115	83,704	2.51	33,324	35,743	2,419	6.77%	357	14.76%
Westerly	21,451	303	21,148	2.51	8,419	10,908	2,489	22.82%	1,453	58.38%
West Greenwich	3,467	67	3,400	2.74	1,240	1,627	387	23.76%	70	18.11%
West Warwick	29,060	154	28,906	2.47	11,693	12,828	1,135	8.84%	29	2.56%
Woonsocket	43,565	1,021	42,544	2.44	17,421	18,825	1,404	7.46%	13	0.93%
State	**996,325**	**39,586**	**956,739**	**2.54***	**376,157**	**424,923**	**48,766**	**11.48%**	**12,464**	**25.56%**

Sources: U.S. Census and R.I. Statewide Planning

* Actual figure used was 2.5434565

APPENDIX A-9
TOTAL ESTIMATED HOUSING UNITS BY TYPE: 1995; AND PROJECTED UNITS: 2000

Housing Market Area City/Town	1990 Total Units	Estimated Housing Units in 1995 By Type				1995 Total Estimated Units	Unit Change Between 1990 and 1995	Projected Unit Total For Year 2000	Projected Unit Change Between 1990 and 2000
		Single Units	Multi Units	Mobile Homes	Other Units				
Metropolitan Core	181,588	73,986	106,297	613	1,957	182,853	1,265	184,870	3,282
Central Falls	7,337	601	6,644	3	81	7,329	-8	7,333	-4
Cranston	30,516	19,312	11,559	10	307	31,188	672	31,875	1,359
E. Providence	20,808	11,835	8,903	84	186	21,008	200	21,210	402
Johnston	10,384	7,848	2,828	24	100	10,800	416	11,233	849
No. Providence	14,134	7,701	6,467	4	202	14,374	240	14,618	484
Pawtucket	31,615	10,247	20,848	454	282	31,831	216	32,048	433
Providence	66,794	16,442	49,048	34	799	66,323	-471	66,553	-241
Northern RI	47,380	25,949	22,580	128	427	49,084	1,704	50,886	3,506
Cumberland	11,217	8,503	3,082	39	125	11,749	532	12,306	1,089
Lincoln	7,281	4,525	3,237	65	51	7,878	597	8,524	1,243
No. Smithfield	3,835	3,150	870	6	21	4,047	212	4,271	436
Smithfield	6,308	5,060	1,475	3	47	6,585	277	6,874	566
Woonsocket	18,739	4,711	13,916	15	183	18,825	86	18,911	172
Western RI	29,333	24,830	4,387	1,617	256	31,090	1,757	32,981	3,648
Burrillville	5,751	4,208	1,472	231	55	5,966	215	6,189	438
Coventry	11,788	9,421	2,103	854	65	12,443	655	13,134	1,346
Exeter	1,919	1,704	102	247	50	2,103	184	2,305	386
Foster	1,525	1,472	97	25	17	1,611	86	1,702	177
Glocester	3,460	3,247	222	124	22	3,615	155	3,777	317
Scituate	3,520	3,307	359	18	41	3,725	205	3,942	422
W. Greenwich	1,370	1,471	32	118	6	1,627	257	1,932	562
West Bay	61,640	44,043	18,121	472	603	63,239	1,599	64,888	3,248
E. Greenwich	4,663	3,565	1,143	61	85	4,854	191	5,053	390
No. Kingstown	9,348	7,375	2,065	272	102	9,814	466	10,303	955
Warwick	35,141	26,924	8,394	134	291	35,743	602	36,355	1,214
W. Warwick	12,488	6,179	6,519	5	125	12,828	340	13,177	689
Southern RI	38,589	32,363	7,331	689	410	40,793	2,204	43,154	4,534
Charlestown	4,256	3,902	427	134	16	4,479	223	4,714	458
Hopkinton	2,662	2,343	414	101	17	2,875	213	3,105	443
Narragansett	8,206	7,090	1,295	7	69	8,461	255	8,724	518
New Shoreham	1,264	1,160	128	0	55	1,343	79	1,427	163
Richmond	1,874	1,895	133	113	11	2,152	278	2,471	597
So. Kingstown	9,806	8,752	1,461	259	103	10,575	769	11,404	1,598
Westerly	10,521	7,221	3,473	75	139	10,908	387	11,309	788
East Bay	56,042	38,624	17,404	1,230	606	57,864	1,822	59,761	3,719
Barrington	5,822	5,601	350	0	17	5,968	146	6,118	296
Bristol	7,959	5,273	2,892	6	88	8,259	300	8,570	611
Jamestown	2,517	2,382	252	2	17	2,653	136	2,796	280
Little Compton	1,850	1,802	52	76	18	1,948	98	2,051	201
Middletown	7,104	4,861	2,192	241	106	7,400	296	7,708	604
Newport	13,094	5,381	7,600	2	211	13,194	100	13,295	201
Portsmouth	7,235	5,980	1,014	592	66	7,652	417	8,093	858
Tiverton	5,675	4,700	849	309	41	5,899	224	6,132	457
Warren	4,786	2,644	2,203	2	42	4,891	105	4,998	212
STATE TOTAL	***414,572***	***239,795***	***176,120***	***4,749***	***4,259***	***424,923***	***10,351***	***436,540***	***21,968***

Source: U.S. Census and R.I. Statewide Planning

APPENDIX A-10

INDIVIDUALS LIVING IN INSTITUTIONALIZED AND NON-INSTITUTIONALIZED GROUP QUARTERS IN R.I.: 1990-95 & 2000

1990 U.S. Census	1995 Estimates	2000 Projections
Total in Group Quarters:		
38,595 people	39,586 people	42,188 people
1. Institutionalized:		
14,801	15,357	16,554
a. Correctional Institutions:		
2,645	3,344	4,022
b. Juvenile Correctional Institutions:		
128	163	198
c. Nursing Homes:		
10,156	10,622	11,088
d. Other Institutions:		
1,872	1,228	1,228*
"Other Institutions" accounts for people not mentioned elsewhere who are in formally authorized/supervised care or custody under a trained staff and are usually restricted to institutional buildings/grounds. Certain mental health, retardation, and substance abuse facilities were no longer in existence or had reduced client populations as of 1995. Many former residents of these facilities were transferred to "non-institutional" group homes.		
2. Non-Institutional Group Quarters:		
23,794	24,229	25,634
a. College/University Dormitories:		
18,898	19,289	19,688
b. Military Quarters:		
2,851	1,994	1,994*
c. Emergency Shelters and Domestic Violence Shelters:		
546	497	497*
d. Other Non-Institutional Group Quarters:		
1,499	2,449	3,455

*Figure left unchanged from 1995 due to insufficient data upon which to make an incremental projection.

Sources:

1) 1990 figures: the US Census 1990 CP-1-41 with certain exceptions.
2) 1995 figures: RI Statewide Planning surveys/estimates.
3) 2000 figures: projections based on prior figures, surveys and primary agency figures.

APPENDIX A-11
CONDOMINIUM HOUSING UNITS IN RHODE ISLAND: 1987-90-94

	Condominium Units 1987	*Condominium Units 1990*	*Condominium Units 1994*
BARRINGTON	---	---	42
BRISTOL	294	334	408
BURRILLVILLE	10	88	140
CENTRAL FALLS	---	91	---
CHARLESTOWN	42	---	198
COVENTRY	11	80	171
CRANSTON	467	610	833
CUMBERLAND	179	671	797
E. GREENWICH	81	122	186
E. PROVIDENCE	145	277	333
EXETER	---	---	18
FOSTER	---	---	---
GLOCESTER	---	---	16
HOPKINTON	---	---	50
JAMESTOWN	11	---	71
JOHNSTON	343	548	692
LINCOLN	144	206	353
LITTLE COMPTON	---	---	---
MIDDLETOWN	176	168	213
NARRAGANSETT	377	396	711
NEWPORT	1,063	839	1,548
NEW SHOREHAM	---	---	53
NO. KINGSTOWN	296	450	414
NO. PROVIDENCE	1,006	1,682	2,115
NO. SMITHFIELD	---	---	---
PAWTUCKET	42	460	360
PORTSMOUTH	144	215	244
PROVIDENCE	720	893	1,442
RICHMOND	---	---	3
SCITUATE	---	---	---
SMITHFIELD	534	651	821
S. KINGSTOWN	78	118	214
TIVERTON	14	62	84
WARREN	232	244	291
WARWICK	1,220	1,769	1,801
WESTERLY	74	261	478
WEST GREENWICH	---	---	---
WEST WARWICK	338	873	1,054
WOONSOCKET	25	427	167
STATE	**8,066**	**12,682**	**16,408**

Source: U.S. Census; R.I. Municipal Affairs

APPENDIX A-12

HOUSING DATA SUMMARY: 1995 ESTIMATES*

UNITS BY TYPES:

1. SINGLE UNITS:
   - 239,795 (100%) = Total Units
   - 213,930 (89.2%) = Occupied Units
   - 191,159 (89.4%) = Owner Occupied Units
   - 22,771 (09.5%) = Renter Occupied Units
   - 25,865 (10.8%) = Vacant Units

2. MULTI UNIT HOUSING:
   - 176,120 (100%) = Total Units
   - 154,345 (87.6%) = Occupied Units
   - 29,035 (18.8%) = Owner Occupied Units
   - 125,326 (81.2%) = Renter Occupied Units
   - 21,772 (12.4%) = Vacant Units

3. MOBILE HOME UNITS:
   - 4,749 (100%) = Total Units
   - 4,149 (87.4%) = Occupied Units
   - 3,663 (88.3%) = Owner Occupied Units
   - 486 (11.7%) = Renter Occupied Units
   - 600 (12.6%) = Vacant Units

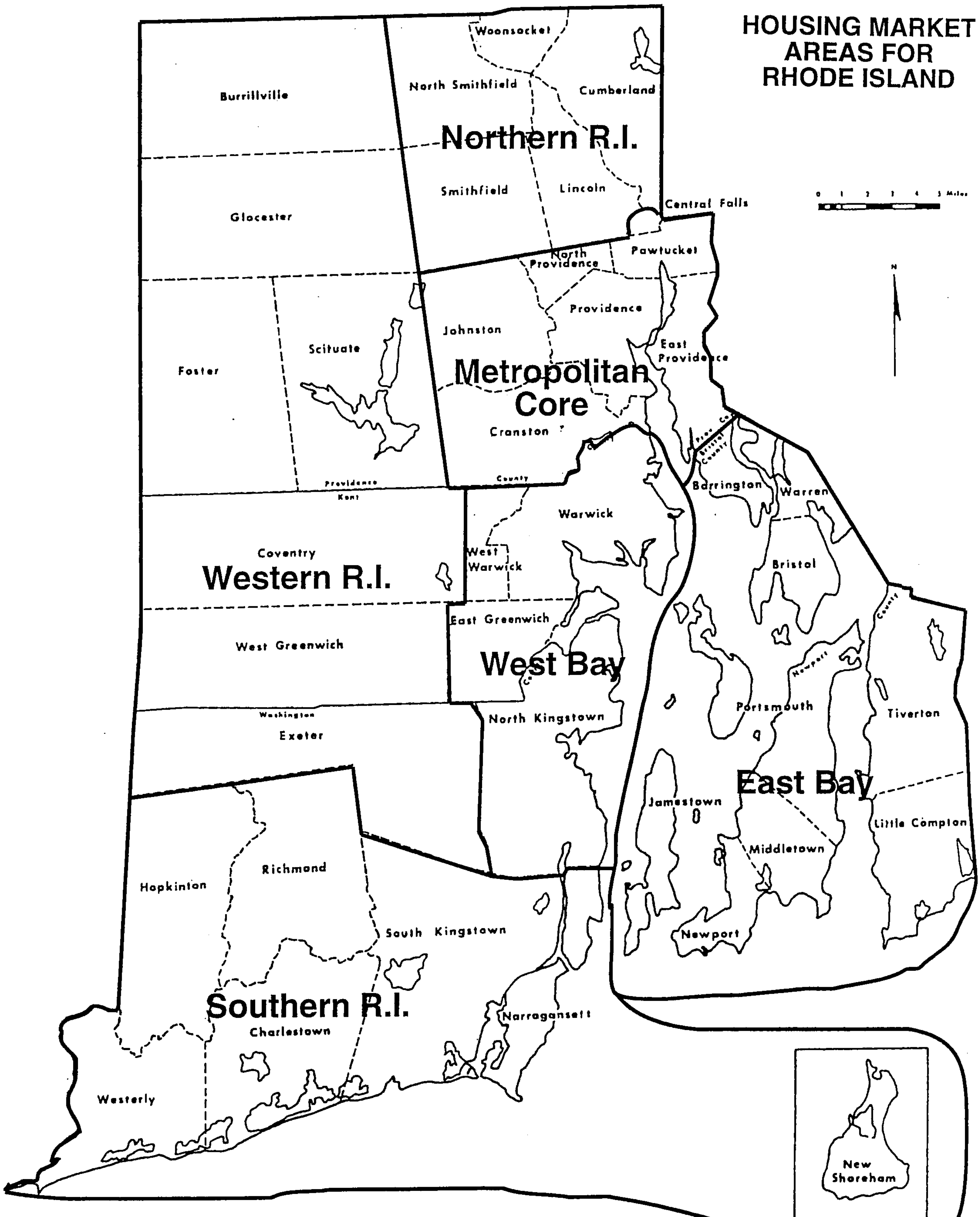
4. OTHER UNITS:
   - 4,259 (100%) = Total Units
   - 3,730 (87.6%) = Occupied Units
   - 1,311 (35.1%) = Owner Occupied Units
   - 2,419 (64.9%) = Renter Occupied Units
   - 529 (12.4%) = Vacant Units

* Institutional and Non-Institutional Group Homes were not included in this summary.

VACANT UNITS:	*1990*	*1995**	
	36,595 (100%)	48,766 (100%)	= Total Vacant Units
	3,388 (09.3%)	4,535 (09.3%)	= For Sale Only
	13,079 (35.7%)	17,409 (35.7%)	= For Rent
	2,604 (07.1%)	3,462 (07.1%)	= Rented, Sold, Not Occupied
	12,037 (32.9%)	16,044 (32.9%)	= For Seasonal, Recreational, Or Occasional Use
	16 (00.0%)	20 (00.0%)	= For Migrant Workers
	5,471 (15.0%)	7,315 (15.0%)	= Other Vacancies**

* Figures were arrived at by subtracting estimated occupied units from estimated total units as shown on the four tables which appear as Appendices A-4, 5, 6, And 7 in this Plan. The vacancy breakdown was arrived at by multiplying the total number of vacancies by the percentages for the different categories of vacancies as specified in the 1990 U.S. Census.

** 1990 figure includes 706 boarded-up units; 1995 estimated figure includes 905 boarded-up units.



STATE OF RHODE ISLAND
STATEWIDE PLANNING
DEPARTMENT OF ADMINISTRATION

APPENDIX B-1
MAJOR HOUSING ELEMENT GOALS AND IMPLEMENTATION PRIORITIES OF R. I. COMMUNITIES AS LISTED IN THEIR COMPREHENSIVE PLANS

Rhode Island Communities	Laws, Ordinances, & Regs.	Pub./Priv. Housing Agencies	Hsg.Plans/ Tax Cuts for Elderly/Others	Affordable Housing Initiatives	Housing Rehab. & Maint.	Housing & Neigh. Preserv.	Hsg. Mtgs., Committees & Info.	Housing Diversity	Multi-Family Uses of Bldgs.	Mixed Uses & Balanced Growth
Barrington		X	X	X	X					
Bristol	X	X	X	X			X	X	X	
Burrillville	X				X			X		
Central Falls	X	X			X	X				X
Charlestown	X	X		X			X	X	X	X
Coventry		X	X	X	X		X			X
Cranston	X	X	X			X	X	X		X
Cumberland	X	X	X	X	X	X	X			X
East Greenwich	X	X	X	X			X	X	X	
East Providence	X	X		X	X	X		X	X	
Exeter	X	X		X	X	X	X		X	X
Foster	X	X		X		X				X
Glocester	X	X		X	X	X	X	X		
Hopkinton	X	X	X	X		X		X		X
Jamestown	X	X		X	X			X	X	X
Johnston	X		X	X	X			X	X	
Lincoln	X	X	X	X	X					
Little Compton	X		X	X		X	X	X	X	X
Middletown				X		X			X	
Narragansett	X			X						
Newport	X	X	X	X	X	X	X	X	X	X
New Shoreham	X						X	X		
North Kingstown	X	X	X	X	X	X	X	X	X	X
North Providence			X	X	X		X	X		X
North Smithfield	X			X		X			X	X
Pawtucket	X	X	X	X	X	X	X			X
Portsmouth	X		X					X	X	
Providence			X	X	X		X	X	X	
Richmond	X	X	X		X	X	X			X
Scituate	X	X		X					X	
Smithfield	X	X	X	X	X	X		X	X	X
South Kingstown	X	X		X					X	X
Tiverton	X					X	X	X	X	
Warren	X	X	X			X			X	X
Warwick		X	X		X		X			X
Westerly	X	X	X	X	X	X	X	X		X
West Greenwich	X		X	X	X	X	X	X		X
West Warwick	X	X		X	X	X	X	X	X	X
Woonsocket	X		X		X	X	X	X		X
Rhode Island (Total)	**33**	**26**	**23**	**29**	**23**	**22**	**22**	**23**	**20**	**24**

APPENDIX B-2
STATE AND LOCAL COMMUNITY HOUSING UNIT PROJECTIONS: 2000

Housing Market Area City/Town	*Estimate of Total Housing Units For 1995*	*State Projection of Total Housing Units For The Year 2000*	*Local Projections of Total Housing Units For The Year 2000*	*Local Secondary Projections of Total Housing Units For The Year 2000*
Metropolitan Core	182,853	184,870	190,910	---
Central Falls	7,329	7,333	7,337*	---
Cranston	31,188	31,875	32,301*	---
East Providence	21,008	21,210	21,635*	---
Johnston	10,800	11,233	11,132*	---
North Providence	14,374	14,618	14,654	---
Pawtucket	31,831	32,048	33,004	---
Providence	66,323	66,553	70,847*	72,747*
Northern RI	49,084	50,886	50,165	---
Cumberland	11,749	12,306	11,967*	12,217*
Lincoln	7,878	8,524	7,754	---
North Smithfield	4,047	4,271	4,035*	---
Smithfield	6,585	6,874	7,498*	---
Woonsocket	18,825	18,911	(18,911)	---
Western RI	31,090	32,981	33,503	---
Burrillville	5,966	6,189	6,751	---
Coventry	12,443	13,134	12,650*	---
Exeter	2,103	2,305	2,413*	---
Foster	1,611	1,702	1,805	2,055
Glocester	3,615	3,777	3,804*	---
Scituate	3,725	3,942	3,740	3,770
West Greenwich	1,627	1,932	2,340*	2,350*
West Bay	63,239	64,888	67,574	---
East Greenwich	4,854	5,053	5,358*	---
North Kingstown	9,814	10,303	10,163*	---
Warwick	35,743	36,355	39,830	---
West Warwick	12,828	13,177	13,977	---
Southern RI	40,793	43,154	44,981	---
Charlestown	4,479	4,714	5,206	5,356
Hopkinton	2,875	3,105	3,012	---
Narragansett	8,461	8,724	9,726	---
New Shoreham	1,343	1,427	1,500	1,600
Richmond	2,152	2,471	2,322*	---
South Kingstown	10,575	11,404	11,906*	12,606*
Westerly	10,908	11,309	(11,309)	---
East Bay	57,864	59,761	59,705	---
Barrington	5.968	6,118	6,212	6,357
Bristol	8,259	8,570	8,164	8,314*
Jamestown	2,653	2,796	2,690*	---
Little Compton	1,948	2,051	2,122	2,333
Middletown	7,400	7,708	7,999*	8,934*
Newport	13,194	13,295	(13,295)	---
Portsmouth	7,652	8,093	(8,093)	---
Tiverton	5,899	6,132	(6,132)	---
Warren	4,891	4,998	(4,998)	---
State Total	***424,923***	***436,540***	***448,592***	---

Note: (1) Local projections followed by an asterisk indicate Statewide Planning calculations were made from comprehensive plan data.
(2) Local projections enclosed in parentheses are repeated state figures used if no comprehensive plan data could be found.

Source: RI Statewide Planning and Local Community Comprehensive Plans

APPENDIX B-3
HOUSING BUILD-OUT STATISTICS FROM LOCAL COMPREHENSIVE COMMUNITY PLANS IN RHODE ISLAND

Community	*Build-Out Date*	*Saturation Population*	*Total Units At Build-Out*
BARRINGTON	---	---	---
BRISTOL	2,030	24,770	9,394
BURRILLVILLE	2,020's	24,900	8,741
CENTRAL FALLS	---	---	---
CHARLESTOWN	---	---	---
COVENTRY	2,020	59,310	22,103
CRANSTON	---	---	---
CUMBERLAND	2,030's	38,531	15,096
EAST GREENWICH	---	17,500	---
EAST PROVIDENCE	2,020*	54,686	22,602
EXETER	2,102	21,326	5,508
FOSTER	2,071	9,311	2,000
GLOCESTER	2,020's	16,368	5,884
HOPKINTON	2,300	19,314	7,186
JAMESTOWN	2,020	9,174	3,911
JOHNSTON	2,075	34,923	13,740
LINCOLN	2,100	---	11,481
LITTLE COMPTOM	2,066	7,850	4,360/4,570
MIDDLETOWN	2,010	---	8,894/10,763
NARRAGANSETT	2,012	28,790	11,330
NEWPORT	---	---	16,337
NEW SHOREHAM	2,060	1,700(w)/18,000(s)	2,900
NORTH KINGSTOWN	---	---	16,148
NORTH PROVIDENCE	2,020	34,371	15,092
NORTH SMITHFIELD	---	---	5,435/5,935
PAWTUCKET	2,020	79,813	34,553
PORTSMOUTH	---	---	15,918
PROVIDENCE	2,101*	188,000/172,200	78,700/74,900
RICHMOND	2,010	7,200	2,769
SCITUATE	---	---	7,220
SMITHFIELD	2,005/2,015	26,287/33,001	8,653/10,863
SOUTH KINGSTOWN	2,022	51,660	18,854
TIVERTON	---	---	---
WARREN	---	---	---
WARWICK	2,037	---	44,627
WESTERLY	---	---	---
WEST GREENWICH	2,045	20,340	6,714/6,760
WEST WARWICK	---	37,540	16,018
WOONSOCKET	---	---	---

Source: R.I. local comprehensive plans or Statewide Planning computations based on *plan* data where an asterisk appears.

C. Population, Poverty and Need Statistics

APPENDIX C-1
POPULATION IN RHODE ISLAND COMMUNITIES FOR GIVEN YEARS: 1970-80-90-95 & 2000

Housing Market Area City/Town	1970	% Change 1970-1980	1980	% Change 1980-1990	1990	1995 Estimate	% Change 1990-2000	2000 Projection
Metropolitan Core	443,684	-4.9%	422,070	3.3%	436,081	432,979	-1.1%	431,423
Central Falls	18,716	-9.2%	16,995	3.8%	17,637	17,512	-2.5%	17,197
Cranston	74,287	-3.1%	71,992	5.7%	76,060	75,519	-0.3%	75,844
E. Providence	48,207	5.8%	50,980	-1.2%	50,380	50,022	-0.2%	50,291
Johnston	22,037	13.0%	24,907	6.6%	26,542	26,353	2.1%	27,096
No. Providence	24,337	19.9%	29,188	9.9%	32,090	31,862	1.2%	32,484
Pawtucket	76,984	-7.5%	71,204	2.0%	72,644	72,127	-1.2%	71,784
Providence	179,116	-12.5%	156,804	2.5%	160,728	159,584	-2.5%	156,727
Northern RI	112,424	3.9%	116,790	3.3%	120,620	119,762	0.7%	121,418
Cumberland	26,605	1.7%	27,069	7.3%	29,038	28,831	0.7%	29,250
Lincoln	16,182	4.7%	16,949	6.5%	18,045	17,917	1.0%	18,232
No. Smithfield	9,349	6.7%	9,972	5.3%	10,497	10,422	0.9%	10,587
Smithfield	13,468	25.4%	16,886	13.5%	19,163	19,027	4.2%	19,972
Woonsocket	46,820	-1.9%	45,914	-4.4%	43,877	43,565	-1.1%	43,377
Western RI	53,395	25.0%	66,745	19.3%	79,605	79,108	5.2%	83,710
Burrillville	10,087	30.5%	13,164	23.1%	16,230	16,115	6.2%	17,204
Coventry	22,947	17.9%	27,065	14.8%	31,083	30,862	3.5%	32,164
Exeter	3,245	37.2%	4,453	22.6%	5,461	5,422	7.3%	5,859
Foster	2,626	28.3%	3,370	28.1%	4,316	4,285	6.8%	4,608
Glocester	5,160	46.3%	7,550	22.2%	9,227	9,161	7.6%	9,928
Scituate	7,489	12.2%	8,405	16.5%	9,796	9,726	3.1%	10,096
W. Greenwich	1,841	48.7%	2,738	27.5%	3,492	3,467	10.3%	3,851
West Bay	147,387	-0.7%	146,298	2.8%	150,346	149,292	0.9%	151,693
East Greenwich	9,577	6.6%	10,211	16.2%	11,865	11,781	2.2%	12,126
North Kingstown	29,793	-26.4%	21,938	8.4%	23,786	23,632	4.0%	24,743
Warwick	83,694	4.1%	87,123	-1.9%	85,427	84,819	-0.4%	85,069
West Warwick	24,323	11.1%	27,026	8.3%	29,268	29,060	1.7%	29,755
Southern RI	52,668	27.1%	66,926	20.7%	80,759	80,171	5.8%	85,468
Charlestown	2,863	67.7%	4,800	35.0%	6,478	6,432	11.6%	7,230
Hopkinton	5,392	18.8%	6,406	7.3%	6,873	6,824	3.1%	7,089
Narragansett	7,138	69.3%	12,088	24.0%	14,985	14,878	10.0%	16,479
New Shoreham	489	26.8%	620	34.8%	836	815	7.8%	901
Richmond	2,625	53.1%	4,018	33.2%	5,351	5,315	9.9%	5,879
So. Kingstown	16,913	20.7%	20,414	20.7%	24,631	24,456	4.5%	25,744
Westerly	17,248	7.7%	18,580	16.3%	21,605	21,451	2.5%	22,146
East Bay	140,165	-8.4%	128,325	6.0%	136,053	135,083	1.6%	138,248
Barrington	17,554	-7.9%	16,174	-2.0%	15,849	15,736	-2.0%	15,534
Bristol	17,860	12.7%	20,128	7.4%	21,625	21,471	1.8%	22,025
Jamestown	2,911	38.8%	4,040	23.7%	4,999	4,963	6.8%	5,339
Little Compton	2,385	29.4%	3,085	8.2%	3,339	3,315	3.9%	3,470
Middletown	29,290	-41.2%	17,216	13.0%	19,460	19,361	4.5%	20,336
Newport	34,562	-15.3	29,259	-3.5%	28,227	28,026	-0.2%	28,184
Portsmouth	12,521	13.9%	14,257	18.2%	16,857	16,697	3.6%	17,460
Tiverton	12,559	7.7%	13,526	5.8%	14,312	14,210	1.1%	14,473
Warren	10,523	1.1%	10,640	7.0%	11,385	11,304	0.4%	11,427
STATE TOTAL	**949,723**	**-0.3%**	**947,154**	**5.9%**	**1,003,464**	**996,325**	**0.8%**	**1,011,960**

Source: U.S. Census and R.I. Statewide Planning

APPENDIX C-2

TOTAL POPULATION WITH THE NUMBER AND PERCENT OF PERSONS BELOW POVERTY LEVEL: 1990

				PERSONS BELOW POVERTY			
Housing Market Area City/Town	*Total Persons*	*Persons Below Poverty Level*	*% Below Poverty Level*	*% White*	*% Black*	*% Other Races*	*% Hispanic Origin*
Metropolitan Core							
Central Falls	17,637	3,853	21.9	68.5	3.7	27.8	46.6
Cranston	76,060	4,715	6.2	93.3	2.3	4.3	2.7
East Providence	50,380	3,356	6.7	82.5	8.1	9.4	2.5
Johnston	26,542	1,754	6.6	98.4	0.0	1.6	1.8
North Providence	32,090	2,040	6.4	94.4	1.9	3.8	1.8
Pawtucket	72,644	7,632	10.5	82.3	6.6	11.1	14.0
Providence	160,728	34,120	21.2	53.1	20.6	26.3	24.8
Northern RI							
Cumberland	29,038	1,078	3.7	95.5	0.5	4.0	4.0
Lincoln	18,045	859	4.8	97.7	0.0	2.3	2.8
North Smithfield	10,497	415	4.0	100.0	0.0	0.0	0.0
Smithfield	19,163	715	3.7	96.8	3.2	0.0	1.4
Woonsocket	43,877	5,995	13.7	86.1	6.9	7.0	10.3
Western RI							
Burrillville	16,230	862	5.3	97.7	0.0	2.3	0.0
Coventry	31,083	1,483	4.8	95.3	2.8	1.9	5.5
Exeter	5,461	407	7.5	98.5	0.0	1.5	0.0
Foster	4,316	255	5.9	100.0	0.0	0.0	0.0
Glocester	9,227	441	4.8	100.0	0.0	0.0	0.7
Scituate	9,796	283	2.9	100.0	0.0	0.0	0.0
West Greenwich	3,492	137	3.9	91.2	0.0	8.8	0.0
West Bay							
East Greenwich	11,865	554	4.7	100.0	0.0	0.0	1.4
North Kingstown	23,786	1,073	4.5	97.6	0.0	2.4	0.7
Warwick	85,427	4,078	4.8	96.4	1.3	2.3	0.4
West Warwick	29,268	2,578	8.8	96.1	1.0	2.9	2.9
Southern RI							
Charlestown	6,478	386	6.0	97.7	0.0	2.3	2.3
Hopkinton	6,873	296	4.3	100.0	0.0	0.0	0.0
Narragansett	14,985	1,945	13.0	97.4	0.0	2.6	0.9
New Shoreham	836	67	8.0	100.0	0.0	0.0	0.0
Richmond	5,351	129	2.4	100.0	0.0	0.0	0.0
South Kingstown	24,631	1,341	5.4	79.3	1.3	19.4	0.9
Westerly	21,605	1,400	6.5	92.5	0.9	6.6	1.9
East Bay							
Barrington	15,849	280	1.8	100.0	0.0	0.0	0.0
Bristol	21,625	1,152	5.3	98.3	1.2	0.5	4.6
Jamestown	4,999	437	8.7	98.2	0.0	1.8	1.8
Little Compton	3,339	122	3.7	100.0	0.0	0.0	0.0
Middletown	19,460	883	4.6	88.0	3.2	8.8	2.8
Newport	28,227	3,228	11.4	79.7	14.5	5.8	4.6
Portsmouth	16,857	730	4.3	98.6	1.4	0.0	0.7
Tiverton	14,312	799	5.6	100.0	0.0	0.0	2.3
Warren	11,385	792	7.0	99.5	0.5	0.0	3.0
STATE TOTAL	***1,003,464***	***92,670***	***9.2***	***76.1***	***9.9***	***14.0***	***13.9***

Source: 1990 U.S. Census

APPENDIX C-3
POVERTY LEVEL HOUSEHOLDS AND THE INCOME PERCENTAGES SPENT BY ALL RENTER AND OWNER OCCUPIED HOUSEHOLDS ON HOUSING: 1990

Housing Market Area City/Town	Renter Households Below Povery Level	Count of Renter Occupied Units By Monthly Gross Rent As A Percent of Income			Owner Households Below Poverty Level	Count of Owner Occupied Units By Monthly Housing Costs As A Percent of Income		
		Less Than 20%	Between 20% + 29%	30% or More		Less Than 20%	Between 20% + 29%	30% or More
Metropolitan Core	20,713	23,311	23,097	36,832	4,206	32,593	15,026	14,306
Central Falls	1,582	1,448	1,228	2,225	76	160	100	114
Cranston	1,642	2,648	2,908	3,943	726	8,757	3,872	3,891
E. Providence	1,163	2,314	3,553	3,722	597	5,584	2,223	2,222
Johnston	541	625	915	920	315	2,990	1,799	1,604
No. Providence	821	1,489	1,685	1,905	334	3,478	1,475	1,528
Pawtucket	3,028	5,251	4,391	5,936	732	4,638	2,605	1,996
Providence	11,936	9,536	8,417	18,181	1,426	6,986	2,952	2,951
Northern RI	3,566	5,492	5,609	6,576	752	11,792	5,100	4,638
Cumberland	363	941	806	756	156	3,809	1,635	1,582
Lincoln	310	825	694	883	161	2,176	674	779
No. Smithfield	81	215	233	197	148	1,366	610	544
Smithfield	236	341	303	489	106	2,366	1,127	842
Woonsocket	2,576	3,170	3,573	4,251	181	2,075	1,054	891
Western RI	854	1,361	1,156	1,819	865	8,235	5,075	4,542
Burrillville	223	334	353	497	144	1,212	1,024	980
Coventry	448	630	571	853	327	3,455	2,068	1,712
Exeter	33	61	80	69	54	487	335	249
Foster	31	56	8	71	93	369	171	270
Glocester	72	94	58	155	113	1,064	574	562
Scituate	17	160	75	102	78	1,350	606	531
W. Greenwich	30	26	11	72	56	298	297	238
West Bay	2,774	4,502	5,564	6,641	1,341	18,126	9,040	8,407
E. Greenwich	233	297	296	489	61	1,450	866	640
No. Kingstown	342	651	849	831	148	2,661	1,329	1,154
Warwick	1,205	2,082	2,737	3,362	879	11,468	5,622	5,351
W. Warwick	994	1,472	1,682	1,959	253	2,547	1,223	1,262
Southern RI	1,786	2,138	2,624	3,847	559	8,489	4,817	3,767
Charlestown	83	116	108	312	65	864	368	313
Hopkinton	84	140	137	171	42	858	409	293
Narragansett	596	571	572	1,166	112	1,540	713	797
New Shoreham	4	48	11	43	21	78	30	55
Richmond	14	84	39	33	34	496	396	388
So. Kingstown	482	411	715	857	126	2,244	1,952	1,059
Westerly	523	768	1,042	1,265	159	2,409	949	862
East Bay	2,765	4,518	4,999	7,039	1,157	13,121	7,689	6,473
Barrington	37	167	165	199	101	2,409	1,033	1,205
Bristol	468	657	713	1,088	199	1,718	1,156	998
Jamestown	88	126	83	152	101	709	382	295
Little Compton	21	65	62	65	45	455	142	227
Middletown	272	708	804	1,218	62	1,511	642	507
Newport	1,238	1,582	1,998	2,603	173	1,645	836	1,009
Portsmouth	165	389	453	658	153	1,754	1,026	957
Tiverton	196	274	237	340	227	1,877	1,991	790
Warren	280	550	484	716	96	1,043	481	485
STATE TOTAL	***32,458***	***41,322***	***43,049***	***61,883***	***8,880***	***92,356***	***46,747***	***42,113***

Source: 1990 U.S. Census

D. Housing and Urban Development Fair Market Rents

APPENDIX D

FAIR MARKET RENTS FOR FEDERALLY SUBSIDIZED RENTAL HOUSING IN RHODE ISLAND (10-1-97 vs 10-1-99)

City/Town	Efficiency		1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms	
	1997($)	1999	1997($)	1999	1997($)	1999	1997($)	1999	1997($)	1999
Bristol	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Burrillville	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Central Falls	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Charlestown	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Coventry	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Cranston	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Cumberland	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
East Greenwich	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
East Providence	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Exeter	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Foster	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Glocester	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Hopkinton	486	**495**	587	**599**	715	**729**	895	**912**	1023	**1042**
Jamestown	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Johnston	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Lincoln	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
LittleCompton	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Middletown	547	**558**	638	**650**	819	**835**	1025	**1045**	1147	**1169**
Narragansett	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Newport	547	**558**	638	**650**	819	**835**	1025	**1045**	1147	**1169**
New Shoreham	647	**659**	728	**742**	818	**834**	1056	**1076**	1163	**1185**
North Kingstown	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
North Providence	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
North Smithfield	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Pawtucket	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Portsmouth	547	**558**	638	**650**	819	**835**	1025	**1045**	1147	**1169**
Providence	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Richmond	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Scituate	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Smithfield	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
South Kingstown	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Tiverton	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Warren	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Warwick	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Westerly	486	**495**	587	**599**	715	**729**	895	**912**	1023	**1042**
West Greenwich	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
West Warwick	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**
Woonsocket	401	**408**	545	**555**	655	**667**	822	**838**	1013	**1032**

Source: U.S. Dept. of Housing and Urban Development, Federal Register.

APPENDIX E

HOUSING LEGISLATION

While many laws have some impact on the housing field, there are only a few that have significant impact on providing affordable housing and coping with the shelter needs of lower income individuals and families. A short list of such federal and state laws follows:

FEDERAL LAW:

-Cranston-Gonzalez National Affordable Housing Act of 1990
-Housing and Community Development Act of 1992
-Multifamily Housing Property Disposition Reform Act of 1994

RHODE ISLAND LAW:

-Affordable Housing Opportunity (RIGL 42-11.2)
-Affordable Housing Preservation (RIGL 34-45)
-City Housing Authorities (RIGL 45-25)
-Cooperative Housing Corporations (RIGL 7-6.1)
-Housing and Conservation Trust Fund (RIGL 42-113)
-Housing Trust Fund (RIGL 42-55.1)
-Land Development and Subdivision Review Enabling Act of 1992 (RIGL 45-23)
-Lead Poisoning Prevention Act (RIGL 23-24.6)
-Low and Moderate Income Housing Act (RIGL 45-53)
-Minimum Housing Standards (RIGL 45-24.2)
-Mobile and Manufactured Homes (RIGL 31-44)
*-Preservation of Federally Insured or Assisted Housing (RIGL 34-45_*
-Public Housing Authorities (RIGL 45-27, 28 & 29)
-Residential Landlord and Tenant Act of 1987 (RIGL 34-18)
-Rhode Island Comprehensive Planning and Land Use Regulation Act of 1988 (RIGL 45-22.2)
-Rhode Island Fair Housing Practices Act (RIGL 34-37)
-Rhode Island Housing and Mortgage Finance Corporation Act (RIGL 42-55)
-Rhode Island Housing Maintenance and Occupancy Code (RIGL 45-24.3)
-Rhode Island State Building Code (RIGL 23-27.3)
-Rhode Island Zoning Enabling Act of 1991 (RIGL 45-24)
-State Comprehensive Plan Appeals Board (RIGL 45-22.3)

APPENDIX F

GLOSSARY

CHAS: The *Comprehensive Housing Affordable Strategy*: the former five year housing strategy for addressing the needs of low and moderate income residents. As of 1995 it was changed to the *Consolidated Plan.*

FmHA: An agency within the U.S. Dept. of Agriculture (USDA) formerly called the Farmers Home Administration, but now a section of the USDA Rural Development Rural Housing Service.

HOME: The Home Investment Partnerships Program, which is a federal grant provided to states and some municipalities to assist them in addressing housing needs.

HUD: The federal Department of Housing and Urban Development, which addresses housing need nation wide through the provision of grants and technical assistance to states and individual communities.

LIHTC: Federal *Low-income Housing Tax Credit*, which is available to housing investors to encourage the development of affordable rental housing.

McKINNEY ACT: The federal Stewart B. McKinney Homeless Assistance Act, which encompasses a number of housing programs to provide for the needs of homeless or near homeless individuals and households.

RIH (more typically referred to as Rhode Island Housing): The Rhode Island Housing and Mortgage Finance Corporation, a quasi-public housing finance authority which provides loans and grants to eligible agencies and individuals for various affordable housing activities and programs. RIH also administers the HOME Program for "non-entitlement" communities and the federal LIHTC Program.

SPRAWL: Poorly planned, low-density development that is auto-oriented and spreads out along paths of least resistance without regard to future consequences.

SUBSTANDARD HOUSING

A unit has *severe physical problems* if it has any one of the following problems:

Plumbing: Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.

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

Electric:	Having any five of the following six maintenance problems: water leaks from the than outside, such as from the roof, basement, windows or doors, leaks from inside structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.
Hallways:	Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.

A unit has *Moderate physical problems* if it has any of the following five problems but none of the severe problems:

Plumbing:	On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all flush toilets were broken down at the same time for 6 hours or more.
Heating:	Having unvented gas, oil, or kerosene heaters as the primary heating equipment.
Upkeep:	Having any three of the overall list of six upkeep problems mentioned above under severe physical problems.
Hallways:	Having any three of the four hallway problems mentioned above under severe physical problems.
Kitchen:	Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.