



**STATE OF RHODE ISLAND
HOUSING RESOURCES
COMMISSION
One Capitol Hill Providence, RI 02908**

**The Comprehensive Housing Production and
Rehabilitation Act of 2004
Rhode Island General Law 45-53**

**Report on the Status of Implementation and
Disposition of Any Applications
Made under the Plan**

July 1, 2006-June 30, 2007

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This report is based upon information from cities and towns rather than independent research. R.I.G.L. 45-53-4 requires that local review board of a town with an affordable housing plan report on the status of implementation by June 30 of each year.

The statutory mandate for reporting the number of low and moderate income housing units is under the purview of Rhode Island Housing (R.I.G.L. 42-55-5.3)



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January 22, 2008

To: The Honorable Donald L. Carcieri, Governor of Rhode Island
The Honorable Joseph A. Montalbano, President of the Senate
The Honorable William J. Murphy, Speaker of the House
Mary Shekarchi, Esq., Chair, State Housing Appeals Board

Re: Transmittal of "Report on the Status of Implementation of the Comprehensive Housing Production and Rehabilitation of Act of 2004"

The Housing Resources Commission is pleased to submit the second annual "Report on the Status of Implementation of the Comprehensive Housing Production and Rehabilitation Act of 2004 (R.I.G.L. 45-53)." The report summarizes the efforts of 29 towns to comply with the act according to their municipal affordable housing plans that were generally approved in fall/winter of 2004 or in spring of 2005. The reporting period for this report is July 1, 2006-June 30, 2007.

Communities continue to face considerable challenges related to production of housing for low and moderate income households (LMI). Certainly the overall slow-down in the housing market may limit interest in development in the future. Fortunately, stimulated by the Building Homes Rhode Island Bond, many developments that include LMI units are already approved and under construction. Fourteen of the 29 towns will be producing LMI units through bond funding in the next several years. This is a significant increase over the total number of 9 towns in this reporting year when bond funding was not yet available. Therefore, this resource should significantly increase LMI units in the 29 communities described in this report. In addition, many more units are being constructed in urban centers.

As the report indicates, progress toward implementation has continued to move slowly in the second year. Nine communities produced LMI units; twenty did not. One positive note is that some of the regulatory barriers that caused this law to be enacted have been addressed in many towns. Mandatory inclusionary zoning, mixed-use village center zoning, incentives to developers, and other strategies are being implemented. If these work well, there should be additional opportunities for development in many towns.

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It is important to note that this is a report of progress through June 30, 2007, as mandated by law. However, additional units have been approved or constructed following that date. Also, Rhode Island Housing has additional reporting mandates and different reporting time frames, so housing data may vary depending upon tracking mechanisms and source. Finally, it should be emphasized that this report is based upon information from the cities and town rather than independent research. The official recognition of low and moderate income housing count is under the purview of Rhode Island Housing as mandated under the Low-Moderate Income Housing Act (R.I.G.L 45-53).

This report has been a cooperative project. Benny Bergantino provided the update on Comprehensive Permits. Simon Kue provided profiles of each town's progress and worked on charts. Staff of the Division of Planning, Statewide Planning Program and Rhode Island Housing contributed information and editing. Rhode Island Housing also assisted with fact checking and data. The Housing Resources Commission, Office of Policy and Planning, chaired by Thomas Kravitz, Director of Planning for the Town of Burrillville and Dennis Langle, President of the Urban League of Rhode Island, provided guidance and input to the staff on the process of data collection and the actual report. Noreen Shawcross authored the narrative and is responsible for the accuracy and the overall content of the report.

Many communities noted that despite willingness to increase their LMI housing stock, their capacity to do so is limited. The Housing Resources Commission, in collaboration with Statewide Planning, Rhode Island Housing, Grow Smart Rhode Island and others is pleased to provide technical assistance, funding, coordination, and oversight to support cities and towns in their efforts to provide quality affordable housing for all Rhode Islanders.

We are committed to working together to create homes that will improve our quality of life, our health and educational outcomes, and our economic well-being.

Respectfully submitted,

M.J.K. Susan Baxter
Chair
Housing Resources Commission

Noreen Shawcross
Executive Director
Housing Resources Commission

Summary of Implementation

Statewide

- The Building Homes Rhode Island Bond has already leveraged over \$156 million dollars in public and private investments to create 245 homes in 17 of the 39 cities and towns including 4 communities that had not previously participated in state funded housing programs. Development is scheduled to begin within six months. Additional units will be funded in a second round of disbursement of nearly \$2.5 million dollars.
- Since 2001, the state funded Neighborhood Opportunities Program (NOP) has leveraged over \$ 350 million dollars in public and private investments to created 1,024 homes in 26 of the 39 cities and towns.

29 Towns

- 9 communities have completed 203 LMI units, an increase of 80 units over the previous year.
- Of 1,612 Certificates of Occupancy (missing data from 3 towns) issued for residential units, 204 (12%) were LMI.
- 20 communities did not produce any units of Low/Moderate Income (LMI) housing in the current year.
- 13 communities have established Housing Trust Funds.
- 17 communities have created Affordable Housing Boards.
- The majority of units are included in market rate developments demonstrating that most development is for people at various income levels. For-profit developers are actively participating in the production of affordable housing in mixed income models.

- Most communities have moved forward on at least some ordinance changes that could reduce barriers to development.
- Development is focused on growth centers as mandated by the state's land use and housing plans. Each bond funded unit is in an area identified by the town as a growth center or as part of the town's approved affordable housing plan.
- Through the Washington County Consortium, 8 communities (Narragansett, North Kingstown, Westerly, Exeter, West Greenwich, Charlestown, Hopkinton and Richmond) joined together to work with consultants to develop ordinances on Mandatory Inclusionary Zoning, Mixed Use Village Centers and other zoning changes. The Consortium has resulted in public participation, awareness and support. These communities progressed markedly better in implementing regulatory changes and will provide models for other communities.
- Communities who have forged a working partnership with a non-profit developer have more LMI homes pending than other communities.

Individual Towns

- South Kingstown added 55 homes and Hopkinton added 53, the largest increases in the reporting year.
- Burrillville, which completed 53 homes last year, added 11 more in the current year.
- Burrillville, Hopkinton, Middletown, New Shoreham, North Kingstown and North Smithfield are close to reaching their 10% goal.
- North Kingstown worked with Crossroads Rhode Island toward approval of 104 units of permanent supportive housing for families.

Summary of Reports

Introduction

The “Rhode Island Five Year Strategic Housing Plan” was adopted as part of the State Guide Plan in 2006. The vision is:

“Every Rhode Island household will be provided the opportunity of quality housing choice and affordability in strong communities that are the foundation of the state’s economic well-being.”

The progress, challenges, and opportunities to achieve this vision are the subject of this report.

The State of Rhode Island has experienced a dramatic change in the housing situation in the past year. The housing crisis continues, but we are contending with some new challenges. In previous years, low inventories had produced a demand that increased sales prices and rents. While the inventories have grown, the costs have not yet slowed to the point where housing is affordable for many households. The gap between wages and housing costs continues to prevent people from purchasing homes, and leave many struggling to pay mortgages and rents. In addition, we have an increase in those who are experiencing a housing crisis. Rhode Island’s high foreclosure rate is causing many to be dislocated. This includes not only homeowners but also tenants in multi-family homes. Escalating utility costs have added to the crisis. Housing conditions, therefore, continue to require interventions by state and local governments to meet community needs. The benefit is that each home that is developed revitalizes and enhances the community, strengthens economic development, and transforms lives.

The progress that is being measured in this report began during the 2004 General Assembly Session. Under the leadership of Senator John Tassoni and Representative Brian Patrick Kennedy, who chaired the Low and Moderate Income Task Force, the “Comprehensive Housing Production and Rehabilitation Act of 2004” became law. The Act mandates a comprehensive set of strategies including local involvement, state leadership, and coordination of resources. The Rhode Island Housing Resources Commission, the Statewide Planning Program, both of which are within the State of Rhode Island Division of Planning, and Rhode Island Housing, the state’s housing and mortgage finance corporation, share responsibility for implementation of the Act. With passage of legislation in the 2007 General Assembly session, an ongoing oversight commission will monitor implementation.

The law mandates three primary vehicles to ensure implementation of the state’s Low and Moderate Income (LMI) housing initiatives: development of local affordable housing plans by twenty-nine (29) cities and towns with specific thresholds for 10%

affordability; development of a state strategic housing plan; and this annual progress report to be completed by the Housing Resources Commission.

The local plans were submitted and approved in December 2004/early 2005. The “Rhode Island Five Year Strategic Housing Plan” was approved in June 2006. The first annual “Report on Implementation” described the progress that the cities and towns have made during the reporting period, July 1, 2005 through June 30, 2006. It is available on line at www.hrc.ri.gov. In this second annual report, we continue to track progress, and to identify more specifically what appears to be working to create LMI housing.

Second year annual progress reports for the 29 communities that did not have 10% of their housing stock affordable according to the definition in R.I.G.L. 45-53 (or were not exempt due to a percentage of market rate affordable rentals) were due to the Housing Resources Commission on September 4, 2007 and are presented in the following report. Each community’s strategies and progress are reported on a single page, and aggregate data provides an overview of the current status of implementation.

Communities include: Barrington, Bristol, Burrillville, Charlestown, Coventry, Cumberland, East Greenwich, Exeter, Foster, Glocester, Hopkinton, Jamestown, Johnston, Lincoln, Little Compton, Middletown, Narragansett, New Shoreham, North Kingstown, North Smithfield, Portsmouth, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, West Greenwich, and Westerly.

It is important to note that the urban centers continue to produce housing that is also helping to alleviate the crisis. While Central Falls, East Providence, Newport, Providence and Woonsocket do have more than 10% LMI units, they continue to build more homes to meet the needs of their residents. Five communities are exempt from the 10% goal due to their percentage of affordable private market rental units. They are Cranston, North Providence, Pawtucket, Warwick, and West Warwick. However, these communities are also creating additional LMI homes.

Status of LMI Development

Progress has certainly been made, with a significant increase in the number of homes produced from July 1, 2006 through June 30, 2007. However, the second reporting year’s overall rate of production remains slow. Most of the towns have not completed a single unit since submission of their local housing plans. Information obtained indicates that while Certificates of Occupancy for new residential units numbered 1,612, only 203 (12%) were LMI. Approved building permits for the coming year indicate a number of developments that do not include any LMI units. Communities and LMI housing lose ground in every instance where this occurs. That so many communities were unable to complete a single affordable unit indicates that most towns will need to refocus on implementation of their affordable housing plans or must develop new strategies that will produce more LMI units.

Regulatory Changes

A comparison of the strategies proposed in each local plan and the actual regulatory changes demonstrates that most continue to be in progress over two years after the date of the approval of their plans. Completion of zoning ordinances that were scheduled for last year are now pending in fall of 2007 or even spring of 2008. Formulating an ordinance that allows for housing and meets the needs of the communities is a time consuming process and the time frames are realistic given the many other demands on local government.

Twenty-six communities had proposed mandatory inclusionary zoning ordinances (IZO) as a key strategy in their plans. At this time, nine communities have passed a mandatory IZO. IZO means that a percentage of LMI units must be included in a local subdivision, with the percentage of LMI and the number of units in the subdivision specified in the ordinance. The ordinances related to mandatory inclusionary zoning have been particularly challenging to draft and to pass, but work on these is continuing.

The IZOs that have been drafted in Washington County will provide models for other communities. Three of the communities have passed IZOs; five others have working drafts and are well along in the process. As drafted to date, the threshold for number of units in a development that trigger IZO ranges from 2 units to 6 units. The inclusion percentage is generally 25% which is consistent with the percentage mandated by state law for Comprehensive Permits. Required terms of affordability are evenly divided between 99 years or 30 years with renewal. All include formulas related to number of bedrooms and construction schedules so that inclusionary units are completed prior to completion of market rate units. All include density bonuses; most also allow adjustments in dimensional regulations. The bonus is at least equal to the number of LMI units required with some additional restrictions. Towns have allowed for situations where it is not possible to include LMI units by including a fee in lieu of units or development at an off site location as alternatives for developers.

Along with IZO, the most common strategies adopted by ordinances are:

- Codification of the Comprehensive Permit process;
- Conservation and historic preservation development;
- Increased areas allowing multi-family zoning;
- Establishment of special development districts such as for mill rehabilitation;
- Mixed use village center zoning, and;
- Accessory unit zoning.

Strategies providing incentives to developers are contained in most of the ordinances adopted. These may include, but are not limited to, density bonuses, waiver of impact fees and less frequently, tax incentives.

Through regulatory changes, communities have been able to change zoning in specific sites identified as appropriate for development of LMI units. Locating land for development remains a challenge. Not only local government, but also state entities such as the Department of Environmental Management and Coastal Resources Management Council have a role in the permitting process. Many sites are too wet and others do not have adequate water supplies. In other areas, the costs associated with site work would be prohibitive for LMI development.

Non-Regulatory Changes

There has been considerable progress in the area of local involvement in affordable housing boards/task forces. Seventeen board have been established which is an increase of 10 over the previous year. Many of these boards have participated in review of draft regulations for regulatory changes. They are or will be the groups responsible for oversight of the thirteen Housing Trust Funds that have been or will be established. Other work might include generating ideas for development, recommending disbursement of funds, and a focused oversight on progress that would assist local officials who have so many other demands and responsibilities.

All but two of the communities participate in the Community Housing Land Trust. While the home itself is owned, the land is leased, with restrictions that make the home permanently affordable to income qualified buyers each time the property is sold. Homes on leased land will look like every other home in the neighborhood, yet are affordable to moderate income households. This is a promising tool for site by site development and inclusion of LMI homes scattered throughout a community. The Office of Housing and Community Development, through the Community Development Block Grant Program (CDBG) has supported this program in 31 communities in the current fiscal year.

Technical Assistance Requests

Very few communities noted any technical assistance needs. However, the planning and housing communities have been identifying needs as we move forward on implementing the Comprehensive Housing Production and Rehabilitation Act of 2004. The following resources are available to communities.

- “Technical Assistance and Resources for Affordable Housing.” This is updated as necessary and is available in hard copy through requests to the Office of Housing and Community Development at (401) 222-5766 or on the website www.hrc.ri.gov.

- Individuals, town officials or corporations seeking affordable housing finance and technical assistance should contact RI Housing at 457-1129 or visit the website at www.rhodeislandhousing.org
- www.fairhousingri.org. This site provides guidance and templates for communities to use to ensure that developers of LMI homes utilize appropriate fair housing marketing plans.
- The Office of Statewide Planning is continuing to work toward having all communities use consistent GIS plat mapping technology.
- Training through Grow Smart Rhode Island and the Division of Planning through workshops, conference presentations, and other events will be organized to offer information and support related to affordable housing development.

The single most important source of technical assistance and implementation of plans for communities is collaboration with developers. These may include partnerships with their own housing authorities and/or with for profit and non-profit developers. Any town that does not currently have such a relationship should work to develop one. The Office of Housing and Community Development will facilitate this process as required. A proactive approach can assure communities that their own plans will be implemented to meet their specific housing needs in line with their overall vision for the community.

Local Energy Savings Programs

The lack of energy saving programs related to housing in all but a few towns presents opportunities for the state's Division of Planning and Office of Energy Resources to work together to help communities identify programs that will enable residents to conserve energy and improve housing quality. The Community Development Block Grant Program has funded improvements to energy efficiency through its housing rehabilitation program and other targeted activities. State funding for production in the Neighborhood Opportunities Program and Building Homes Rhode Island developments encourages green building and Energy Star compliance, as does the Community Development Block Grant and other federal programs.

Challenges

The slow initial rate of progress toward development of homes in the first two reporting years emphasizes the need for the continuous efforts on the part of the State of Rhode Island and all of its cities and towns. Production of affordable housing is extremely challenging in the best of circumstances due to the cost of land and construction. Limited resources from federal, state, and private subsidies are strained far

beyond capacity at present. The Housing Resources Commission received \$40 million in proposals for \$12.5 million in Building Homes Rhode Island bond funding in the program's first year of operation.

Adding to these basic costs are the barriers due to ongoing opposition in some communities. While support for housing opportunity has grown as evidenced by passage of the Building Homes Rhode Island bond in all 39 cities and towns, local leaders and individuals in the community continue to question specific proposals and resist development, due to escalation of school enrollment, concern about cost of services, and underlying prejudice and negative perceptions. Housing Works Rhode Island will continue to provide increased public education and awareness to move toward overcoming these barriers. Finally, the most burdensome obstacles have been legal challenges that have generally failed, but create delays and greatly increase costs. Some of the original Comprehensive Permit applications that led to the Comprehensive Housing Production and Rehabilitation Act of 2004 remain in litigation nearly four years after the initial filing.

Opportunities

Despite these challenges, Rhode Island is clearly moving forward toward the goal of housing opportunity for all Rhode Islanders. The most notable change in year two reports from the first year are the increased participation of for profit developers in LMI housing. This is primarily the result of the state's \$50,000,000 Building Homes Rhode Island bond and, in some communities, mandatory inclusionary zoning requirements. The bond will contribute to the production of at least 300 homes in FY 2008, and will leverage from five to ten dollars for each state dollar. Additional units due to bond funding will be produced in a much wider area and in much greater numbers in future years. We are just beginning to experience the successful results of this initiative.

The Neighborhood Opportunities Program has, since its inception in 2001, contributed to the production of 1,024 homes. These have primarily been rental housing for families with low incomes and supportive housing for persons with disabilities. For an investment of \$42,000,000 in state funds over 7 years, developers have leveraged \$375,000,000, approximately \$9 dollars for every state dollar.

Another significant opportunity is the willingness of many communities to engage in collaborative efforts with developers in so called "friendly" comprehensive permits or other development projects as defined on page 15. Communities that are open to working with developers are experiencing remarkable results. The conversion of mills, attractive communities of starter homes, mixed-use and mixed income developments, and housing for vulnerable populations have resulted from these partnerships in many communities. Each community believes that the homes produced will provide not only necessary housing, but community revitalization bringing both economic and social improvements to the area.

Comprehensive Permits

Legislative Background

In 1991, the Rhode Island General Assembly passed the Low and Moderate Income (LMI) Housing Act (R.I.G.L. 45-53). Under the Act, the following State guidelines were established.

- A 10 percent low and moderate income (LMI) housing threshold was established for all municipalities.
- There was access to an expedited review process for development, known as “Comprehensive Permitting.” This process allowed developers to submit “a single application” that incorporated the requirements of various municipal ordinances, including, but not limited to zoning and subdivision. This guideline was presented as a “one-stop shopping permitting process.”
- This “Comprehensive Permitting Process” limited private for-profit developers to building rental housing stock. Non-profit developers could submit comprehensive permit applications for both affordable for-sale and rental-projects.
- Municipal zoning boards were awarded the power of approval regarding the comprehensive permitting process.
- Aggrieved developers were provided an appeals process to apply for a state override. These appeals were ruled upon by the State Housing Appeals Board (S.H.A.B.).
- Municipal housing elements were recommended to determine if the municipality had either met the 10 percent [%] threshold or would provide plans that the community was dedicated to meeting the threshold.
- Lastly, the Act required a minimum 20% of a proposed development to be designated for LMI housing to be eligible for subsidy programs.

After having established these guidelines, the Rhode Island General Assembly amended the Act in 1999. This amendment provided an alternative for qualifying municipalities to be awarded an exemption from the 10% threshold. This exemption was only awarded to municipalities with at least 5,000 occupied year round rental units. In addition, the rental units needed to comprise a quarter (25%) or more of the year round housing units and be in excess of 15% of the occupied year round rental units. To date, Cranston, North Providence, Pawtucket, Warwick, and West Warwick qualify for this exemption.

In 2002, the Rhode Island General Assembly again amended the Rhode Island Low and Moderate Income Housing Act. They established that private for-profit developers would be granted the right to build ownership units that would “remain as low or moderate income housing for a period no less than thirty (30) years from initial occupancy.” Consequently, after the amendment was passed, from 2002 to 2004, a total of 59 comprehensive permit appeals were filed with the S.H.A.B. Collectively, these 59

applicant appeals proposed to create a total of 7,610 units, of which 2,107 (27.7%) units were LMI.

Furthermore, of the 59 total comprehensive permit appeals, 52 were originated by for-profit entities. These for-profit entities proposed to create a total of 7,170 units, of which 1,667 (21.9%) units were to be LMI. The remaining seven applicant appeals were filed by non-profits seeking to create a total of 440 LMI units. These 440 LMI units comprised 20.8% of the total LMI unit creation and they comprised 5.8% of the total unit creation.

Based upon the comprehensive permit activity from 2002 to 2004, the State experienced two repercussions. First, during this two-year timeframe the number of applicant appeals filed with the S.H.A.B. quadrupled. In addition, had the S.H.A.B. approved these applications on appeal, the impacted municipality would have found themselves in a difficult position to maintain and/or achieve the 10% threshold. Second, Handbook 16 was updated in 2003 because many of the applications on appeal did not respond to the housing needs of the communities as they pertained to household type, tenure, and suitable locations based on environmental and infrastructure conditions. Moreover, communities were concerned about density exceeding existing zoning, inappropriate sites, lack of infrastructure and a multitude of other issues related to such rapid development.

Consequently, on February 13, 2004, in response to local outcries, the Rhode Island State Legislature imposed a moratorium on the comprehensive permitting process until June 30, 2005. Along with the moratorium, there were concurrent responses in the formation of the Low and Moderate Income Task Force and the resulting Comprehensive Housing Production and Rehabilitation Act passed in June 2004. This legislation also increased the comprehensive permit unit threshold from 20% affordable to 25% affordable. More importantly, this legislation required the 29 non-exempt municipalities (10 exempted) to prepare and submit an "Affordable Housing Plan" for State approval. As elements of the local comprehensive plans, these documents would outline how and where the communities proposed to achieve their goal of providing 10% of their housing stock as affordable. With a State approved plan, a municipality could guide the production of affordable housing development based on: household type, tenure, and location. On February 26, 2006, the last municipal Affordable Housing Plan was approved by the State.

Lastly, in July 2006, The Low and Moderate Income Housing Act (45-53), amended the appellate review body of the S.H.A.B. from R.I. Supreme Ct. to R.I. Superior Ct.

Impact of the Comprehensive Permit Process

This year's "Report on the Status of Implementation and Disposition of Any Applications Made under the Plan" examines how the "Comprehensive Permitting Process" has impacted Rhode Island's housing stock (see Appendix B: Comprehensive Permit Inventory - FY 2004 to FY 2007). This report focuses on the current number of pending comprehensive permits and the anticipated number of housing units to be created during the 2007 fiscal year. Additional factors taken into consideration while analyzing the data included: the status of existing comprehensive permits, the entities (non-profit or for-profit) proposing the potential comprehensive permits, and identifies the approximate location of these potential developments in relation to the "Urban Services Boundary" (USB) as identified in Land Use 2025: Rhode Island State Land Use Policies and Plan. The data for this project was collected from the relevant municipalities by Statewide Planning and additional assistance was provided by Rhode Island Housing (RIH).

Comprehensive Permit: General Overview

Due to the sheer magnitude of information provided within Appendix B, five smaller tables were created to simplify the process of analyzing the data. Table A provides general statistics that have been extracted from Appendix B. Appendix B categorized the comprehensive permits into three types, which were created to provide assistance defining the status of comprehensive permits. Definitions of the three comprehensive permit types are provided below:

- The "Conceptual and/or Letter of Eligibility" type: this is the initial formative stage of the comprehensive permit. During this stage the developer and municipality begin to conceptually review the development. Furthermore, during this review period the developer must determine if entering the comprehensive permitting process would be advantageous to the development. Should the developer decide to proceed in this fashion, a "Letter of Eligibility" (LOE) must be obtained indicating that a subsidy has been procured from a municipal, state, or federal entity to develop affordable housing. This LOE is required to override local zoning.
- The "Cooperative" type: this categorical stage demonstrates a cooperative relationship between both the developer and the municipality. These types of comprehensive permits (sometimes referred to as "friendly") are typically welcomed by the municipality because there is no opposition and the process is expedited swiftly.
- The "Litigation" type: this categorical stage is comprised of comprehensive permits seeking an appellate review. Aggrieved developers may appeal local comprehensive permit decisions to the S.H.A.B. In the event the S.H.A.B. ruling does not satisfy the developer, the developer may appeal the S.H.A.B. decision to R.I. Superior Court. In addition to a developer being provided an appellate review process, both residents and local review boards are provided a similar opportunity. Any abutters or those requiring legal notice of a comprehensive permit may appeal local municipal review board approvals to R.I. Superior Court. Furthermore, if the local review board decision is overturned by the S.H.A.B., the

local review board may appeal the decision, on behalf of the municipality, to R.I. Superior Court.¹

As previously mentioned, the purpose of Table A is to provide an overview of the designated type and status of the comprehensive permits initiated between fiscal year 2004 and fiscal year 2007.

**Table A:
General Overview: Comprehensive Permit Type and Status
(FY 2004 – FY 2007)**

	Total Comprehensive Permits	Total of Housing Units	Total Affordable Housing Units	Acres to be Developed	Affordable Units/Acre
“Conceptual and/or Letter of Eligibility” – Subtotal	8	286	117	128	0.91
“Cooperative” – Subtotal	38	1,308	779	712	1.09
<i>Town review in process.</i>	20	849	495	544.7	0.91
<i>Town approved; CO's anticipated.</i>	7	203	83	115.3	0.72
<i>Town approved; CO's obtained.</i>	11	256	201	51.5	3.90
“Litigation” – Subtotal	24	2,396	683	1,301	0.52
<i>Town approved; CO's anticipated.</i>	5	395	155	61.4	2.53
<i>S.H.A.B.</i>	6	541	116	518.3	0.22
<i>R.I. Superior Ct.</i>	2	11	4	0.7	6.06
<i>Hybrid – S.H.A.B. and R.I. Superior Ct.</i>	1	20	20	3.2	6.25
<i>R.I. Supreme Ct.</i>	10	1,429	388	717.8	0.54
TOTALS	70	3,990	1,579	2,141	0.74

Source – Relevant Municipalities and the Division of Planning – Senior Planner, Benny Bergantino

Collectively, the conceptual and cooperative types of comprehensive permits provide affordable housing with densities twice those in litigation. In addition, the conceptual and cooperative types of comprehensive permits are submitting developments that will contain an average of 35 total housing units with 19 affordable. In contrast, the comprehensive permits that have opted for litigation are submitting developments that contain an average 100 total housing units with 28 affordable.

Lastly, the number of total housing units and affordable housing units in litigation are staggering, especially when only 24 of the 70 total comprehensive permits have opted for litigation. In fact, the conceptual and cooperative types of comprehensive permits provide almost a 2 to 1 ratio of total housing units to affordable housing units, while almost a 4 to 1 ratio exists for comprehensive permits that have opted for litigation.

Based upon the data from Table A, by the end of fiscal year 2008, approximately 23 comprehensive permits should have obtained all “Certificates of Occupancy,” creating 854 total housing units with 439 affordable housing units.

One final note, within Appendix B, the asterisk symbol was utilized to identify 20 comprehensive permits having opted for litigation between fiscal year 2004 and fiscal year 2006. Of these 20 comprehensive permits initiated, approximately 14 of these

¹ Prior to the July 2006 amendment to “The Low and Moderate Income Housing Act” (45-53), the appellate review body for the S.H.A.B was the R.I Supreme Court.

comprehensive permits had no activity during fiscal year 2007. This lack of activity may be the result of a slow appellate process, no statute of limitation set for comprehensive permit applications, or recent changes within the housing market.

Non-profit Comprehensive Permits vs. For-profit Comprehensive Permits

Data was collected regarding both non-profit and for-profit entities proposing the potential comprehensive permits. These entities were looked at closely with regard to the location of potential developments in relation to the “Urban Services Boundary” (USB) as identified in Land Use 2025: Rhode Island State Land Use Policies and Plan.

The purpose of Table B is to provide an overview of significant differences between the non-profit comprehensive permits and the for-profit comprehensive permits that were initiated between fiscal year 2004 and fiscal year 2007.

Table B: Non-profit vs. For-profit Comprehensive Permits (FY 2004 to FY 2007)

	Total Comprehensive Permits	Total of Housing Units	Total Affordable Housing Units	Acres to be Developed	Affordable Units/Acre
Non-profit Comprehensive Permits	26	814	738	619	1.19
<i>Total “Conceptual and/or Letter of Eligibility”</i>	1	4	2	0.2	8.70
<i>Total “Cooperative”</i>	17	542	508	475.5	1.07
<i>Total “Litigation”</i>	8	268	228	143.3	1.59
For-profit Comprehensive Permits	44	3,176	841	1522	0.55
<i>Total “Conceptual and/or Letter of Eligibility”</i>	7	282	115	127.8	0.90
<i>Total “Cooperative”</i>	21	766	271	236.0	1.15
<i>Total “Litigation”</i>	16	2,128	455	1,158.1	0.39
TOTALS	70	3,990	1,579	2,141	0.74

Source – Relevant Municipalities and the Division of Planning – Senior Planner, Benny Bergantino.

In general, almost two-thirds of all the comprehensive permits initiated between fiscal year 2004 to fiscal year 2007 were originated by for-profit entities. In addition, for-profit comprehensive permits, compared to the non-profit comprehensive permits, are utilizing 40% more of the total acres to be developed, thereby producing 80% more in total housing units and only 6% more in total affordable units. Lastly, the for-profit comprehensive permits have twice as many comprehensive permits currently in litigation compared to the non-profit comprehensive permits. Consequently, the total of for-profit comprehensive permits in litigation comprises 67% of for-profit total housing units and 54% of the for-profit total affordable housing units.

In contrast, non-profit comprehensive permits are providing twice the density for affordable housing compared to for-profit comprehensive permits. As far as size, non-profit comprehensive permits are averaging 31 total housing units with 28 affordable, while for-profit comprehensive permits are averaging 72 total housing units with 19 affordable.

Comprehensive Permits and the Urban Services Boundary

Table C provides a comparison of the proposed comprehensive permits and their relative designated locations inside or outside the Urban Services Boundary (USB) between fiscal year 2004 to fiscal year 2007.

Table C: The USB and Comprehensive Permit Locations (FY 2004 to FY 2007)

	Total Comprehensive Permits	Total of Housing Units	Total Affordable Housing Units	Acres to be Developed	Affordable Units/Acre
Comprehensive Permits Inside "USB"	52	2,904	1,195	1,006	1.19
<i>Total "Conceptual and/or Letter of Eligibility"</i>	5	237	95	105.3	0.90
<i>Total "Cooperative"</i>	32	1,086	647	548.7	1.18
<i>Total "Litigation"</i>	15	1,581	453	351.8	1.29
Comprehensive Permits Outside "USB"	18	1,086	384	1135	0.34
<i>Total "Conceptual and/or Letter of Eligibility"</i>	3	49	22	22.7	0.97
<i>Total "Cooperative"</i>	6	222	132	162.8	0.81
<i>Total "Litigation"</i>	9	815	230	949.5	0.24
TOTALS	70	3,990	1,579	2,141	0.74

Source – Relevant Municipalities and the Division of Planning – Senior Planner, Benny Bergantino.

Overall, 52 of the 70 comprehensive permits are designated to be located inside the USB. These comprehensive permits are anticipated to create almost 73% of the total housing units and 75% of the total affordable housing units. In addition, these comprehensive permits are anticipated to provide 1.19 affordable units per acre. Lastly, the 15 comprehensive permits in litigation comprise more than 50% of the total housing units and 38% of the total affordable housing units.

In comparison, of the 18 comprehensive permits outside of the USB, 9 of these comprehensive permits are in litigation. These 9 comprehensive permits comprise 75% of the total housing units and 60% of the total affordable housing units. Lastly, the comprehensive permits outside the USB are anticipated to provide 0.34 affordable units per acre.

Table D1 (pg. 19) provides a comparison of proposed non-profit comprehensive permits inside and outside of the Urban Services Boundary (USB) between fiscal year 2004 to fiscal year 2007.

In general, approximately 80% of the non-profit comprehensive permits have been designated to be located inside the USB. Of this 80%, 15 of the 17 cooperative non-profit comprehensive permits have been designated to be located inside the USB. Furthermore, almost 80% of the total housing units, total affordable units, and acres to be developed are also anticipated to be located inside the USB. Lastly, the units anticipated to be located inside the USB are also providing slightly greater than 20% more density

for affordable units per acre compared to the non-profit comprehensive permits designated to be located outside the USB.

Table D1: The USB and Non-profit Comprehensive Permits (FY 2004 to FY 2007)

	Total Comprehensive Permits	Total of Housing Units	Total Affordable Housing Units	Acres to be Developed	Affordable Units/Acre
Non-profit Comprehensive Permits Inside "USB"	21	630	593	478	1.24
<i>Total "Conceptual and/or Letter of Eligibility"</i>	1	4	2	0.2	8.70
<i>Total "Cooperative"</i>	15	481	447	461.4	0.97
<i>Total "Litigation"</i>	5	145	144	16.7	8.61
Non-profit Comprehensive Permits Outside "USB"	5	184	145	141	1.03
<i>Total "Conceptual and/or Letter of Eligibility"</i>	0	0	0	0.0	0.00
<i>Total "Cooperative"</i>	2	61	61	14.1	4.33
<i>Total "Litigation"</i>	3	123	84	126.6	0.66
TOTALS	26	814	738	619	1.19

Source – Relevant Municipalities and the Division of Planning – Senior Planner, Benny Bergantino.

Table D2 provides a comparison of proposed for-profit comprehensive permits inside and outside of the USB between fiscal year 2004 to fiscal year 2007.

Table D2: The USB and For-profit Comprehensive Permits (FY 2004 to FY 2007)

	Total Comprehensive Permits	Total of Housing Units	Total Affordable Housing Units	Acres to be Developed	Affordable Units/Acre
For-profit Comprehensive Permits Inside "USB"	31	2,274	602	527	1.14
<i>Total "Conceptual and/or Letter of Eligibility"</i>	4	233	93	105.1	0.88
<i>Total "Cooperative"</i>	17	605	200	87.3	2.29
<i>Total "Litigation"</i>	10	1,436	309	335.1	0.92
For-profit Comprehensive Permits Outside "USB"	13	902	239	994	0.24
<i>Total "Conceptual and/or Letter of Eligibility"</i>	3	49	22	22.7	0.97
<i>Total "Cooperative"</i>	4	161	71	148.7	0.48
<i>Total "Litigation"</i>	6	692	146	823.0	0.18
TOTALS	44	3,176	841	1,522	0.55

Source – Relevant Municipalities and the Division of Planning – Senior Planner, Benny Bergantino.

In general, 70% of the for-profit comprehensive permits have been designated to be located inside the USB. Of this 70%, 17 of the 21 cooperative for-profit comprehensive permits have been designated to be located inside the USB. In addition, slightly more

than 70% of the total housing units are anticipated to be located inside the USB and slightly more than 60% of the total affordable units are anticipated to be located inside the USB.

The most interesting figures presented within Table D2 appear in the acres to be developed and the affordable units per acre. This data indicates that the for-profit comprehensive permits inside the USB will only utilize 595 of the 1,522 acres (35%), thereby reflecting affordable units per acre of 1.14. However, the affordable units per acre, outside the USB, are only one-third of the density of those units inside the USB. The largest contributing factor to this finding could be attributed to the 10 of 16 comprehensive permits that opted for litigation. These 10 comprehensive permits are providing 80% more in affordable housing density compared to the for-profit comprehensive permits designated to be located outside the USB.

Summary of Local Reports

In order to provide an opportunity to track individual progress in the twenty-nine communities and to compare strategies and gains, the following section contains profiles of each of the communities. Each profile includes: general census data to provide a context for the town's progress; a summary of housing data that was provided by the town for this report; a chart of progress on strategies included in the town's approved plan; and subjective assessment of the town's progress.

It is important to note that Rhode Island Housing is legislatively mandated to count LMI units in a calendar year and the Housing Resources Commission is required to report in each fiscal year, July 1 through June 30. This report utilizes total LMI units needed based upon the chart for the year ending December 31. Between that time and June 30, the total might have been reduced or increased depending upon the units produced from January 1 through June 30. Both agencies acknowledge the lack of clarity caused by the lack of consistency in statutory reporting dates, however, agree that they must comply with the current laws.

Town of Barrington
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	16,819	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	6,011	Mortgage:	
		Monthly Mortgage	\$3,321
Median Household Income:	\$74,591	30% Allowance	\$132,837
Median S/F Home Price:	\$418,300	Difference	\$1,518
			\$58,246
		Rent:	
		Average Rent (2BR)	\$1,297
Average annual wage for private-sector jobs in Barrington is \$28,252.			

Housing Data	
Total Housing Units:	6,137
Total Units Reported:	95
Projected LMI Units Needed:	519
2006	0
2007	0
2008	
2009	
2010	
Total	0
Pending LMI Developments	
Sweetbriar*	50
Haines Park Village*	7
Washington Rd.*	3
Brickyard Residences.*	1
Bay Spring	1
Pending LMI Units:	62

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	October 2007
Special Development Districts	X	October 2004
Village Centers	X	
Density Bonus		
Tax Incentives		
Zone Change		
Comprehensive Permit	X	September 2005
Infill Developments		
Re-Use C/T Properties	X	
Land Trust		
Partnerships		
AH Board/Commission	X	July 2006
AH Trust Fund	X	July 2006
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Barrington has not created any LMI units in the 2006 and 2007 reporting years. However, the Town has moved forward toward its goal through approval of the Sweetbriar development following unsuccessful litigation by the Town. With the creation of the Housing Trust Board, there is a focus on locating opportunities for further LMI development. The Town's use of its Spencer Trust Fund, designated to benefit low income residents of Barrington, to secure sites is unique among communities. While the Town is largely built out, it has a singular opportunity to provide a significant number of units to reach its goal in the redevelopment of the 40-acre Zion Bible Institute and the 20-acre Sowams Nursery.

Town of Bristol
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	22,469	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	8,311	Mortgage:	
		Monthly Mortgage	\$2,718
Median Household Income:	\$43,689	30% Allowance	\$108,733
Median S/F Home Price:	\$341,000	Difference	\$65,044
		Rent:	
		Average Rent (2BR)	\$1,231
Average annual wage for private-sector jobs in Bristol is \$30,950.			

Housing Data	
Total Housing Units:	8,575
Total Units Reported:	514
Projected LMI Units Needed:	344
2006	5
2007	10
2008	
2009	
2010	
Total:	15
Pending LMI Developments	
FCC- Subdivision	3
Botelho- Converted AFDU	1
Deer Run Estate	4
Moniz - State Street	1
DeCosta*	1
Kane's Way	10
Catherine Place	8
Stanzione at Reservoir	4
Pending LMI Units:	32

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	March 2008
Special Development Districts		
Village Centers		
Density Bonus	X	March 2008
Tax Incentives	X	March 2008
Zone Change		
Comprehensive Permit	X	
Infill Developments	X	March 2008
Re-Use C/T Properties		
Land Trust		
Partnerships	X	
AH Board/Commission	X	
AH Trust Fund	X	April 2008
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Affordable Housing Plan projected 113 low moderate income units would be created in five years. Currently, 15 affordable units have been created since 2005 and 9 units are pending. Information about building permits issued between July 1, 2006 – June 30, 2007 was not supplied. Roger Williams University has offered to provide technical assistance to the town and assist in ongoing affordable housing initiatives.

**Town of Burrillville
2007 Affordable Housing Implementation Report**

Population, Housing and Economic Facts			
Total Population:	15,796	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	5,544	Mortgage:	
		Monthly Mortgage	\$2,164
Median Household Income:	\$52,587	30% Allowance	\$86,562
Median S/F Home Price:	\$269,900	Difference	\$33,975
		Rent:	
		Average Rent (2BR)	\$1,172*
<p>*Based on the statewide average, insufficient local data. Average annual wage for private-sector jobs in Burrillville is \$28,359.</p>			

Housing Data	
Total Housing Units:	5,694
Total Units Reported:	483
Projected LMI Units Needed:	86
2006	53
2007	11
2008	
2009	
2010	
	64
Pending LMI Developments	
Stillwater Mill Development*	36
Harrisville Village	13
Reservoir Place	11
Steere Farm Estate	13
Pascoag Village Dev.	120
Douglas Pike	8
Oakland Village	4
Granite River Village	2
Nason Mill Landing	8
Pending LMI Units:	215

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	
Special Development Districts	X	
Village Centers	X	
Density Bonus	X	
Tax Incentives	X	
Zone Change	X	
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust		
Partnerships	X	
AH Board/Commission		
AH Trust Fund		
Conservation Developments	X	
Historic Preservation Developments	X	
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Burrillville issued 54 building permits, of which 22 were for single family units and 10 for multi-family units. Eleven LMI units received certificates of occupancy. The Town's Planning Board and Town Council are working on an amendment to the Town's Cluster Ordinance that would permit affordable housing conservation efforts in four of the Town's five residential districts. Burrillville is working to create an affordable housing program and funding stream to support developments. The Town is also partnering with Neighborworks Blackstone River Valley on Phase II of the Stillwater Mill Redevelopment which will result in the creation of 36 LMI units. Through collaborations and aggressive implementation of adopted strategies, Burrillville will achieve their ten percent target by 2009.

Town of Charlestown
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	7,859	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	3,161	Mortgage:	
		Monthly Mortgage	\$3,120
Median Household Income:	\$51,491	30% Allowance	\$1,287
		Difference	\$1,833
Median S/F Home Price:	\$392,500		\$14,834
		Rent:	
		Average Rent (2BR)	1,435
Average annual wage for private-sector jobs in Charlestown is \$30,964.			

Housing Data	
Total Housing Units:	3,318
Total Units Reported:	46
Projected LMI Units Needed:	286
2006	0
2007	0
2008	
2009	
2010	
Pending LMI Developments	
Village Farm*	32
Edwards Lane*	8
Lakeview Ocean State*	8
Pending LMI Units:	48

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	
Special Development Districts		
Village Centers	X	October 2006
Density Bonus	X	
Tax Incentives	X	
Zone Change		
Comprehensive Permit	X	March 2006
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	August 2004
AH Trust Fund		
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Charlestown issued 18 building permits for single family units. No LMI units were created. The Town has established an Affordable Housing Commission to assist in identifying and promoting affordable housing strategies. The Town since has adopted affordable housing strategies such as village center zoning, density bonuses and tax incentives. A mandatory inclusionary zoning ordinance is proposed and awaiting Council approval in spring 2008. The Town identified lack of sewer/water, lack of infrastructure, and fear of density as impediments to implementation of their affordable housing plan.

Town of Coventry
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	33,668	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	12,574	Mortgage:	
		Monthly Mortgage	\$2,095
Median Household Income:	\$51,987	30% Allowance	\$83,787
Median S/F Home Price:	\$261,000	Difference	\$31,800
		Rent:	
		Average Rent (2BR)	\$1,062
Average annual wage for private-sector jobs in Coventry is \$28,806.			

Housing Data	
Total Housing Units:	12,861
Total Units Reported:	688
Projected LMI Units Needed:	598
2006	16
2007	0
2008	
2009	
2010	
	16
Pending LMI Developments	
Degraide Farm	20
Riverwalk Commons*	12
Pending LMI Units:	32

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	April 2008
Special Development Districts		
Village Centers		
Density Bonus	X	2005
Tax Incentives	X	2005
Zone Change	X	
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	
Partnerships	X	
AH Board/Commission	X	Not Done
AH Trust Fund	X	No Done
Conservation Developments		
Historic Preservation Developments	X	
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Coventry issued 112 building permits, of which all are for single family units. No LMI units were created. To assist in achieving the target goal, the Town is in the process of incorporating an inclusionary zoning ordinance into their affordable housing plan. Other strategies include accessory dwelling and two family units by right in R-20, RR2 and RR3 residential zonings, a mill conversion district, and historic preservation development. The Town and Coventry Housing Authority are partnering with House of Hope to potentially acquire, develop and manage affordable housing units in Coventry.

Town of Cumberland
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	31,840	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	12,815	Mortgage:	
		Monthly Mortgage	\$2,438
Median Household Income:	\$54,656	30% Allowance	\$97,507
Median S/F Home Price:	\$305,000	Difference	\$1,072
			\$42,851
		Rent:	
		Average Rent (2BR)	\$1,056
Average annual wage for private-sector jobs in Cumberland is \$33,756.			

Housing Data	
Total Housing Units:	12,536
Total Units Reported:	745
Projected LMI Units Needed:	509
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Flat River Estate*	6
Clairmont Street – Reach*	2
Clairmont Street – Habitat*	2
Highland Hill*	85
Mendon Crossing	2
221 Mendon Road	13
Mendonwood*	6
Pending LMI Units:	116

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	December 2007
Special Development Districts	X	December 2007
Village Centers	X	
Density Bonus	X	
Tax Incentives	X	December 2007
Zone Change	X	
Comprehensive Permit	X	2005
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	
Partnerships	X	
AH Board/Commission		
AH Trust Fund		
Conservation Developments	X	December 2007
Historic Preservation	X	Not Done
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Cumberland issued 100 building permits without identifying whether they are single family units or multi-family. No additional information was provided as to what pending developments are planned or being considered. The Town has ongoing relationships with numerous non-profits housing development agencies and its housing authority which could help them in the production of LMI units. Other strategies the Town is considering are conversion of existing or approved housing stock and converting it to qualify as affordable. Although specific projects data were not provided in the narrative, the Town indicated numerous projects are in various conceptual stages or under consideration which will expand their affordable housing stock. The Town identified a need for greater public awareness on the benefits of affordable housing.

Town of East Greenwich
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	12,948	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	4,963	Mortgage:	
		Monthly Mortgage	\$4,090
Median Household Income:	\$70,062	30% Allowance	\$1,752
		Difference	\$2,338
Median S/F Home Price:	\$517,000		\$93,553
		Rent:	
		Average Rent (2BR)	\$1,249
Average annual wage for private-sector jobs in east Greenwich is \$37,661.			

Housing Data	
Total Housing Units:	5,182
Total Units Reported:	227
Projected LMI Units Needed:	291
2006	2
2007	0
2008	
2009	
2010	2
Pending LMI Developments	
Primeau, Vista on the Trail	7
Pending LMI Units:	7

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	November 2006
Special Development Districts		
Village Centers		
Density Bonus	X	November 2006
Tax Incentives	X	November 2006
Zone Change	X	May 2006
Comprehensive Permit	X	September 2006
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	November 2006
AH Trust Fund	X	
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments	X	
Others-(Fee-in -lieu)	X	November 2006

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of East Greenwich issued 23 building permits of which 22 are for single family units and 1 for multi-family units. Of the 38 certificates of occupancy issued, none were for LMI units. Of the 12 projects being proposed or considered, potentially 7 LMI units will be created.

Town of Exeter
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	6,045	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	2,085	Mortgage:	
		Monthly Mortgage	\$3,003
Median Household Income:	\$64,452	30% Allowance	\$120,115
Median S/F Home Price:	\$377,500	Difference	\$55,663
		Rent:	
		Average Rent (2BR)	\$917
Average annual wage for private-sector jobs in Exeter is \$27,119.			

Housing Data	
Total Housing Units:	2,158
Total Units Reported:	29
Projected LMI Units Needed:	187
2006	0
2007	0
2008	
2009	
2010	
	0
Pending LMI Developments	
Deer Brook*	31
Senior Housing	15
Mobile Homes	110
Mixed-Use Development	40
Pending LMI Units:	196

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	
Special Development Districts		
Village Centers	X	
Density Bonus		
Tax Incentives		
Zone Change	X	August 2006
Comprehensive Permit	X	September 2006
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission		
AH Trust Fund		
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others	X	

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Exeter issued 25 building permits of which all are for single family units. Of the 15 certificates of occupancy issued, none were for LMI units. One of the strategies the Town is proceeding with is acquiring mobile home parks and improving the physical conditions of the parks and the mobile homes. Another strategy is development of age-restricted LMI units. The Building Homes Rhode Island bond has approved funding for the 31 units in Deer Brook.

**Town of Foster
2007 Affordable Housing Implementation Report**

Population, Housing and Economic Facts			
Total Population:	4,274	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	1,531	Mortgage:	
		Monthly Mortgage	\$2,812
Median Household Income:	\$59,673	30% Allowance	\$1,803
		Difference	\$1,518
Median S/F Home Price:	\$353,000		\$52,802
		Rent:	
		Average Rent (2BR)	\$1,172*
<p>*Based on the statewide average, insufficient local data. Average annual wage for private-sector jobs in Foster is \$22,396.</p>			

Housing Data	
Total Housing Units:	1,569
Total Units Reported:	39
Projected LMI Units Needed:	117
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Pending LMI Units:	0

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts		
Village Centers		
Density Bonus		
Tax Incentives		
Zone Change		
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust		
Partnerships	X	
AH Board/Commission	X	May 2007
AH Trust Fund		
Conservation Developments	X	
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Foster issued 15 building permits of which all are for single family units. Of the 21 certificates of occupancy issued, 1 was for an LMI unit. The Town has hired housing consultants to work on ordinances for affordable housing conservation plan. The Town re-activated its affordable housing board and is working closely with housing developers to create affordable housing village concepts. Foster identified environmental constraints, state regulations, lack of affordable housing awareness as impediments to affordable housing development. They have proposed sites to developers, but the sites were not found to be feasible for LMI development.

Town of Hopkinton
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	7,836	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	2,953	Mortgage:	
		Monthly Mortgage	\$2,262
Median Household Income:	\$52,181	30% Allowance	\$1,438
		Difference	\$824
Median S/F Home Price:	\$282,500		\$38,310
		Rent:	
		Average Rent (2BR)	\$1,067
Average annual wage for private-sector jobs in Hopkinton is \$31,382.			

Housing Data	
Total Housing Units:	3,040
Total Units Reported:	212
Projected LMI Units Needed:	92
2006	0
2007	53
2008	
2009	
2010	53
Pending LMI Developments	
Canonchet Woods*	20
Clark Falls*	14
Wood River Village*	30
Rockville Mill*	8
Welcome Meadow*	10
Pending LMI Units:	82

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	March 2008
Special Development Districts	X	June 2008
Village Centers	X	June 2008
Density Bonus	X	June 2008
Tax Incentives	X	June 2008
Zone Change		
Comprehensive Permit		
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust		
Partnerships	X	
AH Board/Commission	X	
AH Trust Fund	X	
Conservation Developments		
Historic Preservation	X	
Developments		
Transit Oriented Developments		
Others –Development Process	X	

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Hopkinton issued 32 building permits, 18 were for single family units and 2 for multi-family units. Of the 83 certificates of occupancy issued, 53 were for LMI units. Hopkinton has made sufficient progress toward meeting their 10 percent target. Currently, the Town has 212 LMI units (6.97%) and anticipates 82 LMI units coming online in within the next 2 years.

Town of Jamestown
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	5,622	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	2,342	Mortgage:	
		Monthly Mortgage	\$4,324
Median Household Income:	\$63,073	30% Allowance	\$1,577
		Difference	\$2,747
Median S/F Home Price:	\$547,000		\$109,897
		Rent:	
		Average Rent (2BR)	\$1,639
Average annual wage for private-sector jobs in Jamestown is \$31,109.			

Housing Data	
Total Housing Units:	2,428
Total Units Reported:	103
Projected LMI Units Needed:	140
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Pending LMI Units:	0

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	February 2008
Special Development Districts	X	February 2008
Village Centers		
Density Bonus	X	February 2008
Tax Incentives	X	February 2008
Zone Change		
Comprehensive Permit	X	April 2006
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	
Partnerships	X	
AH Board/Commission	X	1987
AH Trust Fund	X	February 2008
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others –Accessory Units	X	February 2008

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Jamestown issued 18 building permits for single family units. Of the 35 certificates of occupancy issued, none were for LMI units. Jamestown has partnered with Church Community Housing Corporation to implement LMI housing development. At the end of the reporting period Jamestown has no developments pending with LMI units.

Town of Johnston
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	28,195	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	11,192	Mortgage:	
		Monthly Mortgage	\$2,173
Median Household Income:	\$43,514	30% Allowance	\$1,088
			\$86,905
Median S/F Home Price:	\$271,000	Difference	\$1,085
			\$43,391
		Rent:	
		Average Rent (2BR)	\$1,016
Average annual wage for private-sector jobs in Johnston is \$36,664.			

Housing Data	
Total Housing Units:	11,526
Total Units Reported:	938
Projected LMI Units Needed:	215
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
The Groves	60
LaCasa Apts.*	49
The Pines*	29
Pending LMI Units:	138

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	
Special Development Districts	X	
Village Centers	X	
Density Bonus	X	
Tax Incentives	X	
Zone Change	X	
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	
Partnerships	X	
AH Board/Commission	X	
AH Trust Fund	X	
Conservation Developments	X	
Historic Preservation Developments	X	
Transit Oriented Developments	X	
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Johnston issued 25 building permits for single family units. Data provided indicated one building permit was issued to create 300 multi-family units. Of the 30 certificates of occupancy issued, none were for LMI units. Johnston is working with prospective developers to create affordable housing units through the comprehensive permit process. The Town's LMI units count is at 8.14% which leave them 209 units short of achieving their ten percent target. The Town expressed that due to staff turnover much of the data requested was not available for this report.

Town of Lincoln
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	20,898	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	8,241	Mortgage:	
		Monthly Mortgage	\$2,633
Median Household Income:	\$47,815	30% Allowance	\$105,303
Median S/F Home Price:	\$330,000	Difference	\$57,489
		Rent:	
		Average Rent (2BR)	\$1,025
Average annual wage for private-sector jobs in Lincoln is \$39,280.			

Housing Data	
Total Housing Units:	8,472
Total Units Reported:	611
Projected LMI Units Needed:	236
2006	23
2007	0
2008	
2009	
2010	23
Pending LMI Developments	
Manville Crossing*	3
Chamberland Subdivision*	2
143 Reservoir Road*	2
Albion Place*	2
90 Industrial Circle	4
Pending LMI Units:	13

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	May 2007
Special Development Districts	X	May 2007
Village Centers		
Density Bonus	X	November 2004
Tax Incentives	X	November 2004
Zone Change	X	May 2007
Comprehensive Permit	X	February 2003
Infill Developments	X	November 2004
Re-Use C/T Properties	X	November 2004
Land Trust	X	November 2004
Partnerships	X	November 2004
AH Board/Commission	X	November 2004
AH Trust Fund	X	November 2004
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

During the reporting period, the Town of Lincoln issued 47 building permits for single family units. Of the 47 certificates of occupancy issued, none were for LMI units. Lincoln expressed an interest in discussing the Lonsdale Bleachery Project and is willing to work closely with RI Housing and private developers to create 100 LMI units at this site. The Town will use strategies such as inclusionary zoning and mill conversion to increase the affordable housing stock.

Town of Little Compton
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	3,593	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	1,481	Mortgage:	
		Monthly Mortgage	\$6,727
Median Household Income:	\$55,368	30% Allowance	\$1,384
		Difference	\$5,343
Median S/F Home Price:	\$855,200		\$213,707
		Rent:	
		Average Rent (2BR)	\$1,172*
*Based on statewide average, insufficient local data. Average annual wage for private-sector jobs in Little Compton is \$25,386.			

Housing Data	
Total Housing Units:	1,516
Total Units Reported:	2
Projected LMI Units Needed:	150
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Laura Bettencourt Borges	20
Arkins Construction	4
Pending LMI Units:	24

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts		
Village Centers		
Density Bonus	X	May 2006
Tax Incentives	X	May 2006
Zone Change	X	May 2006
Comprehensive Permit	X	May 2006
Infill Developments		
Re-Use C/T Properties	X	June 2007
Land Trust	X	
Partnerships	X	February 2007
AH Board/Commission	X	November 2006
AH Trust Fund		
Conservation Developments	X	December 2007
Historic Preservation Developments	X	March 2008
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Little Compton did not produce any LMI units in the reporting year out of 11 residential units completed. However, the Town has taken action on a number of strategies that will encourage LMI development in the future. These include incentives to developers and zoning changes. The Town does have an affordable housing board. The Town is working in partnership with a non-profit developer in order to provide housing for the elderly. A federal subsidy has already been approved. The challenges include funding for property acquisition and slow rate of residential construction in the area.

Town of Middletown
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	17,334	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	6,996	Mortgage:	
		Monthly Mortgage	\$3,054
Median Household Income:	\$51,075	30% Allowance	\$122,142
Median S/F Home Price:	\$384,000	Difference	\$71,067
		Rent:	
		Average Rent (2BR)	\$1,379
Average annual wage for private-sector jobs in Middletown is \$36,288.			

Housing Data	
Total Housing Units:	6,152
Total Units Reported:	562
Projected LMI Units Needed:	56
2006	10
2007	8
2008	
2009	
2010	18
Pending LMI Developments	
Sunset Lawn*	4
11 Paquin Place -CCHC	1
20 Bloom Ct - CCHC	1
Pending LMI Units:	6

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	Fall 2007
Special Development Districts		
Village Centers	X	January 2008
Density Bonus	X	
Tax Incentives	X	
Zone Change		
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	
Partnerships	X	
AH Board/Commission	X	Spring 2008
AH Trust Fund	X	Summer 2008
Conservation Developments	X	January 2008
Historic Preservation Developments		
Transit Oriented Developments		
Others	X	January 2008

Please Note: Comprehensive Permits are identified by an asterisk ()*

After producing 10 LMI units in 2006, the Town of Middletown added 8 units to its LMI stock in 2007 out of 41 residential units. The Town has implemented an impact fee waiver and has drafted ordinances for mandatory inclusionary zoning, conservation development and mixed-use zoning which should assist them to achieve their LMI goal. The town is only 50 units away from this goal and could have achieved it if the naval housing that was slated to include LMI units had not been sold to a private developer instead of to the non-profit whose proposal the Town had supported.

Town of Narragansett
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts				
Total Population:	16,361	Affordable Index		
		Can Afford:	Income Needed:	
Total Households:	6,848	Mortgage:		
		Monthly Mortgage	\$3,412	\$136,486
Median Household Income:	\$50,363	30% Allowance	\$1,259	
Median S/F Home Price:	\$430,000	Difference	\$2,153	\$86,123
		Rent:		
		Average Rent (2BR)	\$1,325	
Average annual wage for private-sector jobs in Narragansett is \$25,052.				

Housing Data	
Total Housing Units:	7,124
Total Units Reported:	200
Projected LMI Units Needed:	512
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Pier Village	6
Camp Jori*	40
The Farmhouse*	3
Fifth Ave./Robinson Street*	2
Boon Street Cottage*	1
Pending LMI Units:	52

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	November 2007
Special Development Districts	X	February 2008
Village Centers	X	February 2008
Density Bonus	X	November 2007
Tax Incentives	X	
Zone Change		
Comprehensive Permit	X	2006
Infill Developments	X	February 2008
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	2004
AH Trust Fund	X	2006
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Narragansett did not produce any LMI units out of approximately 55 residential units in the 2007 reporting year. However, the Town is anticipating production of 52 LMI units, many of which are already under construction. The Town has worked with the South County Consortium to draft ordinances that would encourage LMI development including mandatory inclusionary zoning and mixed-use village center zoning. There is an active Affordable Housing Board that has worked diligently with the Town on strategies. The town is working with private developers on Comprehensive Permit applications.

Town of New Shoreham
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	1,010	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	473	Mortgage:	
		Monthly Mortgage	\$6,297
Median Household Income:	\$44,779	30% Allowance	\$1,119
		Difference	\$5,178
Median S/F Home Price:	\$800,000		\$207,083
		Rent:	
		Average Rent (2BR)	\$1,172*
<p>*Based on statewide average, insufficient local data. Average annual wage for private-sector jobs in New Shoreham is \$28,582.</p>			

Housing Data	
Total Housing Units:	497
Total Units Reported:	36
Projected LMI Units Needed:	14
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
BIED Project	20
Jacke Property	2
Pending LMI Units:	22

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts		
Village Centers		
Density Bonus		
Tax Incentives		
Zone Change	X	October 2006
Comprehensive Permit		
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	
AH Trust Fund		
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

While it did not produce any units in the last two years, New Shoreham will be the first of the towns to reach the 10% LMI goal. The Town currently is nearing completion of 20 units and has 2 additional units in the planning stage exceeding its goal of 14 units. The Town made the zoning changes necessary for this development. The Town does have an affordable housing board.

Town of North Kingstown
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	26,326	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	10,166	Mortgage:	
		Monthly Mortgage	\$3,158
Median Household Income:	\$60,027	30% Allowance	\$126,336
Median S/F Home Price:	\$397,450	Difference	\$1,657
			\$66,309
		Rent:	
		Average Rent (2BR)	\$1,264
Average annual wage for private-sector jobs in North Kingstown is \$38,100.			

Housing Data	
Total Housing Units:	10,477
Total Units Reported:	848
Projected LMI Units Needed:	191
2006	0
2007	5
2008	
2009	
2010	
	5
Pending LMI Developments	
Kingstown Crossing*	104
North Cove Landing*	32
Reynolds Farm*	26
Goose Nest Commons*	58
Wickford Cove Condo*	4
Stonecroft at Wickford*	2
Albert Rinaldi*	1
Tully Commons*	1
Pending LMI Units:	228

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	September 2007
Special Development Districts	X	
Village Centers	X	September 2007
Density Bonus	X	2006
Tax Incentives	X	2006
Zone Change	X	September 2007
Comprehensive Permit	X	2005
Infill Developments	X	
Re-Use C/T Properties	X	
Land Trust	X	2008
Partnerships	X	2008
AH Board/Commission	X	
AH Trust Fund	X	
Conservation Developments	X	2006
Historic Preservation Developments		
Transit Oriented Developments		
Others – Adaptive Apt. units	X	September 2007

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of North Kingstown needs 191 units to achieve its goal. In the 2007 reporting year, no LMI units were produced. However, the pending number of 228 units that the Town is actively working on with developers makes it likely that the Town will reach or exceed its 10% goal by 2009. North Kingstown is unique in its willingness to work with developers of homes for vulnerable populations including families who have been homeless. The Town is also innovative in its focus on in-fill development in established neighborhoods and could provide a model for the rest of the state to do similar work.

Town of North Smithfield
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	10,618	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	3,973	Mortgage:	
		Monthly Mortgage	\$2,422
Median Household Income:	\$58,602	30% Allowance	\$1,465
		Difference	\$957
Median S/F Home Price:	\$303,000		\$38,282
		Rent:	
		Average Rent (2BR)	\$1,222
Average annual wage for private-sector jobs in North Smithfield is \$31,395.			

Housing Data	
Total Housing Units:	4,058
Total Units Reported:	277
Projected LMI Units Needed:	128
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
The Meadows	80
Statersville Mill	22
High Rock Condo	12
Pending LMI Units:	114

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	Fall 2008
Special Development Districts	X	Fall 2008
Village Centers	X	Fall 2008
Density Bonus	X	Fall 2008
Tax Incentives		
Zone Change	X	Winter 2009
Comprehensive Permit	X	Spring 2008
Infill Developments	X	Fall 2008
Re-Use C/T Properties	X	Fall 2008
Land Trust	X	January 2007
Partnerships	X	January 2007
AH Board/Commission	X	
AH Trust Fund	X	
Conservation Developments	X	November 2006
Historic Preservation Developments	X	Spring 2009
Transit Oriented Developments	X	
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

North Smithfield did not produce any LMI units out of 44 homes completed in the reporting year. The Town, however, is moving forward to implement strategies that will encourage LMI development with a multitude of ordinances pending. A designated village area is being planned through a revitalization effort. The Town is working with the Community Housing Land Trust on LMI housing issues. With 80 units under construction and 34 additional pending, the Town is making good progress toward its goal of 128. While the Town acknowledges slow progress in implementing strategies, their productions efforts are very successful.

Town of Portsmouth
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	17,149	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	6,766	Mortgage:	
		Monthly Mortgage	\$3,361
Median Household Income:	\$58,835	30% Allowance	\$134,459
Median S/F Home Price:	\$423,500	Difference	\$75,624
		Rent:	
		Average Rent (2BR)	\$1,128
Average annual wage for private-sector jobs in Portsmouth is \$45,295.			

Housing Data	
Total Housing Units:	7,005
Total Units Reported:	186
Projected LMI Units Needed:	521
2006	0
2007	10
2008	
2009	
2010	10
Pending LMI Developments	
The Quaker Estate III & IV*	23
Cory Acres*	4
Meadow View Condo	2
Pending LMI Units:	29

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts	X	
Village Centers	X	
Density Bonus		
Tax Incentives		
Zone Change	X	September 2006
Comprehensive Permit		
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission		
AH Trust Fund		
Conservation Developments	X	
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Portsmouth reports producing 10 LMI units out of 30 residential units in the 2007 reporting year with none the previous year. The number of units needed to reach the 10% goal is 521. The Town notes that they have not been able to reach agreement on inclusionary zoning but did mandate 10% LMI in one of their new developments. The Town has the potential to make significant progress toward their goal with property that is being exsessed by the Navy. The town has missed an opportunity to receive fees in lieu of or other benefits from over 96 high end units that are under development at Carnegie Tower. Fifty-two units are under review with no LMI units included.

Town of Richmond
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	7,222	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	2,533	Mortgage:	
		Monthly Mortgage	\$2,543
Median Household Income:	\$59,840	30% Allowance	\$101,717
Median S/F Home Price:	\$318,500	Difference	\$41,877
		Rent:	
		Average Rent (2BR)	\$1,172*
*Based of statewide average, insufficient local data. Average annual wage for private-sector jobs in Richmond is \$26,855.			

Housing Data	
Total Housing Units:	2,592
Total Units Reported:	66
Projected LMI Units Needed:	193
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Altamonte Ridge*	53
Corey Woods*	45
Pending LIM Units:	98

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	October 2007
Special Development Districts		
Village Centers	X	October 2007
Density Bonus	X	February 2004
Tax Incentives	X	February 2004
Zone Change		
Comprehensive Permit	X	January 2007
Infill Developments	X	
Re-Use C/T Properties		
Land Trust	X	
Partnerships		
AH Board/Commission	X	January 2007
AH Trust Fund	X	October 2007
Conservation Developments	X	September 2003
Historic Preservation Developments	X	
Transit Oriented Developments	X	
Others – Accessory Dwelling Units	X	

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Richmond did not produce any LMI units. However, the Town, through the South County Consortium, has made significant progress in drafting of ordinances to encourage development. Ordinances on inclusionary zoning and mixed-use village centers are pending. Incentives to developers and conservation development have passed. The Town is working with the University of Rhode Island’s landscape architecture class to do a visioning of mixed use development with funding provided by area businesses and private citizens along with the Town. When the pending litigation for 53 units is settled and the additional 45 units are approved by the Town, the town will have made significant progress toward its 10% goal.

Town of Scituate
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	10,324	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	3,782	Mortgage:	
		Monthly Mortgage	\$2,788
Median Household Income:	\$60,788	30% Allowance	\$111,540
Median S/F Home Price:	\$350,000	Difference	\$50,752
		Rent:	
		Average Rent (2BR)	\$1,172*
<p>*Based of statewide average, insufficient local data. Average annual wage for private-sector jobs in Scituate is \$26,518.</p>			

Housing Data	
Total Housing Units:	3,882
Total Units Reported:	39
Projected LMI Units Needed:	349
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
Field Stone Way*	3
Hope Mill Complex	13
Pending LMI Units:	16

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts		
Village Centers		
Density Bonus	X	
Tax Incentives	X	
Zone Change	X	
Comprehensive Permit	X	
Infill Developments	X	
Re-Use C/T Properties		
Land Trust		
Partnerships	X	2006
AH Board/Commission	X	2006
AH Trust Fund	X	
Conservation Developments		
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Scituate needs 349 units to reach its goal, but reports no units produced in the last two reporting years and none pending. There are actually three units of LMI homeownership that have been funded through the Building Homes Rhode Island bond that have received Town approvals. The Town has not made any progress in implementation of its housing plan strategies. One reason for this is that while they have created an affordable housing board, they have not received any applications for membership on it. A starting point for work in the Town may be underway in the development of a zoning map that shows development potential. Ordinances drafted by the South County Consortium may provide some useful models for Scituate.

Town of Smithfield
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	20,613	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	7,212	Mortgage:	
		Monthly Mortgage	\$2,672
Median Household Income:	\$55,621	30% Allowance	\$106,862
Median S/F Home Price:	\$335,000	Difference	\$51,241
		Rent:	
		Average Rent (2BR)	\$1,111
Average annual wage for private-sector jobs in Smithfield is \$39,500.			

Housing Data	
Total Housing Units:	7,354
Total Units Reported:	379
Projected LMI Units Needed:	399
2006	0
2007	46
2008	
2009	
2010	
	46
Pending LMI Developments	
Country Hills Condo*	5
Mill River Manor*	10
MacIntosh Estate*	46
Cortland Place	31
Pending LMI Units:	92

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	
Special Development Districts		
Village Centers		
Density Bonus		
Tax Incentives		
Zone Change	X	
Comprehensive Permit	X	X
Infill Developments		
Re-Use C/T Properties	X	
Land Trust		
Partnerships		
AH Board/Commission	X	X
AH Trust Fund	X	
Conservation Developments	X	X
Historic Preservation Developments	X	
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of Smithfield completed 46 LMI units out of 115 residential units in 2007. All are elderly housing. The Town has created an affordable housing board and an ordinance on conservation development, but has not implemented any zoning changes. The town intends to change their strategy of mandatory inclusionary zoning to creation of a village overlay zone. With only 15 LMI units pending (out of 2 developments with a total of 49 homes), the Town's officials and housing board will have to increase efforts to implement strategies that will encourage LMI development in order to achieve adequate progress toward the 10% goal.

Town of South Kingstown
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	27,921	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	9,254	Mortgage:	
		Monthly Mortgage	\$2,905
Median Household Income:	\$56,325	30% Allowance	\$116,217
Median S/F Home Price:	\$365,000	Difference	\$59,892
		Rent:	
		Average Rent (2BR)	\$1,308
Average annual wage for private-sector jobs in South Kingstown is \$33,694.			

Housing Data	
Total Housing Units:	9,565
Total Units Reported:	562
Projected LMI Units Needed:	393
2006	10
2007	55
2008	
2009	
2010	
	65
Pending LMI Developments	
Brandywine*	11
LaCasa Apts. At Rodman C*	50
Meadowbrook Townhouse*	15
Hopkins Green II*	4
Pending LMI Units:	80

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	August 2006
Special Development Districts		
Village Centers	X	
Density Bonus	X	August 2006
Tax Incentives	X	Pre-2006
Zone Change	X	
Comprehensive Permit	X	October 2005
Infill Developments	X	Ongoing
Re-Use C/T Properties		
Land Trust	X	
Partnerships	X	Ongoing
AH Board/Commission	X	August 2004
AH Trust Fund	X	Winter 2008
Conservation Developments	X	July 2001
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of South Kingstown has added 55 LMI units in the current year out of a total of 295 residential units. Fifty were for elderly households and 5 were for families. Ten LMI units had been completed in the previous year. Since the Town's report, the Building Homes RI bond has also approved funding for 11 units in a 44 unit development. The Town submitted an excellent report with extensive details regarding activities to date. The Town and its long term and very active Affordable Housing Collaborative are in contact with non-profit developers and are promoting specific sites for development. The Town is concerned about the slowdown in the housing market leading to less production than anticipated through its inclusionary zoning ordinance and also about ongoing bias in the community against affordable housing.

**Town of Tiverton
2007 Affordable Housing Implementation Report**

Population, Housing and Economic Facts			
Total Population:	15,260	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	6,065	Mortgage:	
		Monthly Mortgage	\$2,547
Median Household Income:	\$49,977	30% Allowance	\$101,873
Median S/F Home Price:	\$319,000	Difference	\$51,896
		Rent:	
		Average Rent (2BR)	\$1,125
Average annual wage for private-sector jobs in Tiverton is \$28,959.			

Housing Data	
Total Housing Units:	6,283
Total Units Reported:	239
Projected LMI Units Needed:	393
2006	0
2007	0
2008	
2009	
2010	
	0
Pending LMI Developments	
Cottrell Farms	10
Northborough Realty/Bayview	12
Barboza Estate/Delia Lane	3
Harbor Ridge	4
Delia Lane	3
Winterbury Woods	4
Bliss Homestead	1
Faye's Trees	1
Bourne Mill Redev.*	85
Sandy Woods Farm*	50
Tiverton Village*	46
Pending LMI Units:	219

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	August 2003
Special Development Districts		
Village Centers	X	
Density Bonus	X	August 2003
Tax Incentives		
Zone Change		
Comprehensive Permit	X	August 2003
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	
AH Trust Fund		
Conservation Developments	X	
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town has completed no LMI units in reporting years 2006 and 2007. However, the Town has actively worked to lay the groundwork for LMI housing and is achieving results. The number of pending units will move the town to 50% of its goal. Many more residential units are under review. Collaboration with for profit and non-profit developers has assisted the town. The town has been able to include conservation and historic preservation in comprehensive permit developments. With all of this activity, the town should implement its pending strategy to have an affordable housing board to be involved in the development process. The Town is concerned about the provision of services to new residents without raising property taxes to an unaffordable level and about keeping its rural character.

Town of Warren
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	11,360	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	4,717	Mortgage:	
		Monthly Mortgage	\$2,476
Median Household Income:	\$41,285	30% Allowance	\$99,035
Median S/F Home Price:	\$309,900	Difference	\$57,750
		Rent:	
		Average Rent (2BR)	\$1,161
Average annual wage for private-sector jobs in Warren is \$29,377.			

Housing Data	
Total Housing Units:	4,889
Total Units Reported:	217
Projected LMI Units Needed:	271
2006	0
2007	0
2008	
2009	
2010	0
Pending LMI Developments	
St. Jean's Rectory*	4
St. Casmir Church*	6
509 Child Street	7
Pending LMI Units:	17

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning		
Special Development Districts	X	
Village Centers		
Density Bonus	X	
Tax Incentives	X	
Zone Change	X	
Comprehensive Permit	X	2006
Infill Developments	X	
Re-Use C/T Properties	X	2007
Land Trust		
Partnerships	X	Ongoing
AH Board/Commission	X	January 2007
AH Trust Fund	X	Winter 2007
Conservation Developments		
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town did not add any LMI units in 2006 and 2007. It did not report on the number of other residential units produced. The Town of Warren has implemented a number of strategies, but did not provide adequate information to determine how these are working to achieve LMI goals. Since the end of the reporting year, five units have been completed through the Building Homes Rhode Island bond, and these will be reported in 2008. The town does have a working relationship with the non-profit East Bay Community Development Corporation. The town does have an active Affordable Housing Committee.

Town of Westerly
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	22,966	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	9,409	Mortgage:	
		Monthly Mortgage	\$2,570
Median Household Income:	\$44,613	30% Allowance	\$102,793
Median S/F Home Price:	\$321,950	Difference	\$58,180
		Rent:	
		Average Rent (2BR)	\$1,104
Average annual wage for private-sector jobs in Westerly is \$33,901.			

Housing Data	
Total Housing Units:	9,888
Total Units Reported:	533
Projected LMI Units Needed:	446
2006	4
2007	5
2008	
2009	
2010	
	9
Pending LMI Developments	
North Glenn	10
Spinnaker Landing*	10
Westerly Court*	10
Pending LMI Units:	30

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	April 2007
Special Development Districts		
Village Centers		
Density Bonus		
Tax Incentives		
Zone Change	X	
Comprehensive Permit	X	April 2007
Infill Developments		
Re-Use C/T Properties		
Land Trust		
Partnerships		
AH Board/Commission	X	Ongoing
AH Trust Fund	X	
Conservation Developments		
Historic Preservation		
Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

Westerly completed 5 LMI units in the 2007 reporting year out of total of 107 residential units. The Town had completed 4 LMI units in the previous year. With the assistance of the South County Consortium, the town has passed a mandatory inclusionary zoning ordinance for subdivisions of 6 or more units. Unfortunately, a number of developments were underway prior to this zoning change, so there will actually be a loss of opportunity for LMI homes, as well as a greater number of LMI units required to reach 10%. The town has created an affordable Housing Trust Fund for the collection of fees in-lieu of including LMI housing in a development. The Town does have an active affordable housing board.

Town of West Greenwich
2007 Affordable Housing Implementation Report

Population, Housing and Economic Facts			
Total Population:	5,085	Affordable Index	
		Can Afford:	Income Needed:
Total Households:	1,771	Mortgage:	
		Monthly Mortgage	\$3,100
Median Household Income:	\$65,725	30% Allowance	\$124,013
Median S/F Home Price:	\$390,000	Difference	\$58,288
		Rent:	
		Average Rent (2BR)	\$1,172*
*Based on statewide average, insufficient local data.			
Average annual wage for private-sector jobs in West Greenwich is \$67,607.			

Housing Data	
Total Housing Units:	1,787
Total Units Reported:	33
Projected LMI Units Needed:	146
2006	0
2007	0
2008	
2009	
2010	
	0
Pending LMI Developments	
Harrington Minor	3
Treistman Minor	2
Duston Minor	1
Victory Woods*	11
Pending LMI Units:	17

Housing Strategies		
Strategy	In AHP	I/P Date
Inclusionary Zoning	X	October 2007
Special Development Districts	X	October 2004
Village Centers	X	October 2007
Density Bonus		
Tax Incentives		
Zone Change		
Comprehensive Permit	X	September 2005
Infill Developments		
Re-Use C/T Properties	X	
Land Trust		
Partnerships	X	Ongoing
AH Board/Commission		
AH Trust Fund	X	Rejected
Conservation Developments		
Historic Preservation Developments		
Transit Oriented Developments		
Others		

Please Note: Comprehensive Permits are identified by an asterisk ()*

The Town of West Greenwich did not complete any LMI homes in the 2006 or 2007. The Town did produce 320 residential units in the 2007 reporting year. The Town does have an opportunity to create LMI housing through passage of pending (as of December 2007) inclusionary and mixed use village zoning ordinances which are being developed with assistance of the South County Consortium. Both of these strategies will cause LMI units to be included in pending developments. The Town is allowing much greater density in one area, working cooperatively with a developer, and this may be a model for the future. The town does have an Affordable Housing Task Force to review draft ordinances and, hopefully, to promote the implementation of them leading to reaching their LMI goal.

Glossary

Affordable Housing-The total annual rent/mortgage expense and other housing payments (including utilities) should not exceed 30% of gross household income.

Approved Affordable Housing Plan-A plan that has been approved as meeting the local comprehensive plan guidelines as promulgated by the State Planning Council.

Community Housing Land Trust-Land is owned, held for the community's benefit, while low and moderate income households purchase the home at a reduced cost.

Community Development Corporation (CDC)-A non-profit developer.

Comprehensive Permit-An applicant proposing to build a development in which at least 25% of the housing is low or moderate income may submit to the local review board (see below) a single application for a comprehensive permit in lieu of separate applications to the applicable local boards.

Comprehensive Plan-A comprehensive plan adopted and approved by a city or town that includes physical development and housing production.

Density-The amount of development located on a track of land. For residential development, density is usually expressed as the number of housing units per acre or the square footage required for a house lot.

Energy Star-A government-backed program helping businesses and individuals protect the environment through superior energy efficiency.

Historic Preservation-The theory and practice of maintaining historic environments.

Housing Resources Commission (HRC)-Develops plans, policies, standards and programs and provides technical assistance for housing. Its purpose is to provide coherence to the housing programs of the State of Rhode Island and its departments, agencies, commissions and subdivisions.

Inclusionary Zoning-A technique applied to housing developments in which a certain portion of the units being constructed are set aside to be affordable to low and moderate income home buyers.

Infill-Development that takes place on land within built-up areas with public services and facilities that have been passed over during previous development.

Low or Moderate Income Housing (LMI)-Housing that is subsidized by a government subsidy to assist the construction or rehabilitation of housing affordable to low or moderate income households (as defined by statute or ordinance) that will remain affordable for 99 years or such period as agreed to or prescribed but that is not less than 30 years from initial occupancy.

Local Review Board-Planning Board or the Zoning Board of Review if designated by ordinance as the board to act on comprehensive permits.

Market-Price that property would bring on the open market under normal conditions.

Mixed-Use Development-Flexible zoning that allows various types of land uses, including office, commercial, residential, and light industrial or manufacturing combined within a single development or district.

Open Space-Open land that is lacking in structural development such as natural areas, wetlands and areas of managed production of resources such as farms, outdoor recreational areas.

Public Housing Authority (PHA)-A state or local entity authorized to develop and operate low income housing.

Rehabilitation-Restoration of abandoned or dilapidated structures for new use.

State Guide Plan-Components of strategic plans prepared and adopted in accordance with R.I.G.L. 42-11-10.

Zoning-A municipal law stating the types of use to which properties can be put in specific areas.

Appendix A: Low-Moderate Units Production

City/Town	Total Housing Units	10% Goal	Existing LMI Units	2006	2007	Total Units Reported	Total Units Needed (C - J)	5 Yr Plan
Barrington	6,137	614	95	-	-	95	519	124
Bristol	8,575	858	499	5	10	514	344	113
Burrillville	5,694	569	419	53	11	483	86	180
Central Falls	7,264		808					
Charlestown	3,318	332	46	-	-	46	286	133
Coventry	12,861	1,286	672	16	-	688	598	216
Cranston	31,968		1,770					
Cumberland	12,536	1,254	745	-	-	745	509	209
East Greenwich	5,182	518	225	2	-	227	291	213
East Providence	31,236		2,298					
Exeter	2,158	216	29	-	-	29	187	73
Foster	1,569	157	39	-	-	39	117	69
Glocester	3,644	364	80	-	-	80	284	85
Hopkinton	3,040	304	159	-	53	212	92	114
Jamestown	2,428	243	103	-	-	103	140	37
Johnston	11,526	1,153	938	-	-	938	215	373
Lincoln	8,472	847	588	23	-	611	236	185
Little Compton	1,516	152	2	-	-	2	150	54
Middletown	6,152	615	544	10	8	562	53	73
Narragansett	7,124	712	200	-	-	200	512	201
Newport	12,368		2,142					
New Shoreham	497	50	36	-	-	36	14	20
North Kingstown	10,477	1,048	843	-	5	848	200	78
North Providence	14,793		1,067					
North Smithfield	4,058	406	277	-	-	277	129	150
Pawtucket	31,748		2,644					
Portsmouth	7,005	701	176	-	10	186	515	160
Providence	67,572		9,710					
Richmond	2,592	259	66	-	-	66	193	348
Scituate	3,882	388	39	-	-	39	349	80
Smithfield	7,354	735	333	-	46	379	356	225
South Kingstown	9,565	957	497	10	55	562	395	206
Tiverton	6,283	628	239	-	-	239	389	287
Warren	4,889	489	217	-	-	217	272	143
Warwick	36,592		1,936					
Westerly	9,888	989	524	4	5	533	456	180
West Greenwich	1,787	179	33	-	-	33	146	133
West Warwick	13,115		1,053					
Woonsocket	18,745		3,059					
	435,610		35,150	123	203	35,477	8,031	4,462