

HOUSING ELEMENT

5.4.1 INTRODUCTION

The Housing Element of the Comprehensive Plan addresses a primary land use category affecting town residents and town character. Foster is a residential community and will remain so into the future. It is becoming a *bedroom community* for individuals who work elsewhere. As such, it is suburbanizing. Increasingly, the community is attracting upper - middle income families and escalating house prices. This trend, among others, is forcing those who have grown up in the community to look elsewhere for housing they can afford. The real threat to the community is that with the displacement of the local population with another of non-rural values, significant change to the fabric and character of the community will result.

An affordable housing unit is one that can be owned and maintained, rented or purchased by a household whose income is equal to or no more than the Town's median, or less than or equal to Federal low/moderate family income limits.

Significantly housing assistance programs funded by Federal and State programs now provide help for over 10% of Foster households. Over 20% of Foster households have received aid designed to make housing more affordable through local, State and Federal programs. While this assistance goes far in retaining affordable housing in Foster, future growth will require additional local incentives.

This Element provides guidance for reconciling market pressures in our economy which dictate for Foster increasingly more expensive housing with local needs for shelter that is affordable.

The 2004 amendment to the Housing Element of the Comprehensive Plan, the Foster Affordable Housing Plan, is attached as an appendix.

5.4.2 INVENTORY AND ANALYSIS

Number of Units

According to the preliminary data of the U.S. Census Bureau, on housing in 2000, Foster has a total of 1,578 housing units. This compares with 1525 units in the 2000 Census. Using Foster Building Permit data, the 2000 housing unit total would be over 1,700 dwelling units, 122 units and 7 percent more than that projected by the U.S. Census Bureau. The percentage growth in housing units was just over 3 percent using Census data and 11 percent using the Town of Foster permit data. Rhode Island Department of Administration's Statewide Planning Program projected 1,702 housing units in Foster for the year 2000. They projected a 11.6 percent increase from 1990. These figures are consistent with the number of permits issued.

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Using 1990 Census data, there was a net increase of 397 units and a ten-year rate of growth of 35 percent. Information from the Office of the Building and Zoning Inspector shows the addition of approximately 343 housing units over the decade or a 30 percent increase. Regardless of which statistic is correct, Foster experienced a significant addition to its housing inventory during the last ten years.

The erosion of rural qualities prized by so many residents can be attributed largely to the continued scattering of new housing units, through frontage lot cuts, along the roadways of town. Visual observations confirm scattering to be a proper description; there is no real concentration of new single-family homes. Foster's first subdivision requiring a new street has been completed.

Types of Housing

Foster overwhelmingly is a community of single-family homes; approximately 96 percent of all units are single family houses. Of the total housing inventory, only 68 housing units are located in other than single family homes as follows: 9 two-family homes; 3 three-family homes; 1 five-family apartment building; 1 six-family apartment building; 1 eight-family apartment building; Hemlock Village with 30 units; and 5 apartments located within five different commercial buildings.

Owners v Renters

Foster's housing is predominately owner-occupied. According to the latest Census (2000), of the 1,578 total units, 1352 or 88.1 are owner-occupied, leaving 183 units or 11.9% renter-occupied.

In 1990, the average cost for renter-occupied units in Foster was \$351 compared with the State average of \$468 or 25% lower. One and two-bedroom apartment rental units ranged from \$694 to \$862 in Rhode Island in 2003 and in the Foster region \$817 for a two-bedroom unit monthly rent.

The limited number of rental property that presently exists, however, cannot meet the demand for lower-priced housing, especially for single parents and the elderly. This need has to be addressed through Zoning changes. In July 1994, new housing categories were established when the Town adopted a new Zoning Ordinance. This Ordinance promotes accessory apartments on existing lots for relatives with the potential for non-relatives.

Another category of land use is the residential compound. As provided in the 2000 Comprehensive Plan, residential compounds have been incorporated into the local land-use options. This is a new category of land development that allows construction of up to two additional homes without requiring all of the requirements for residential subdivision infrastructure, thereby reducing the cost of residential construction.

Age of Housing

Although an old community, Foster has a relatively new housing stock. As summarized in Table 3, 51% of the housing units are less than 29 years

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old.

TABLE 3 - AGE OF HOUSING - FOSTER, RI 2003

Age	Number of Units	Percentage
50 years and older	(1953) 468	31%
30-49 years	(1954 - 1973) 262	17%
11-29 years	(1974 - 1992) 573	38%
10 years or less	(1993 - 2003) 207	14%

Source: *Foster Tax Assessor 2003*

Housing Prices

According to data provided by Rhode Island Housing, and Foster's yearly audit, the average sales price for single-family homes (both new and existing) in Foster grew as follows:

Year	Average Price
1981	\$ 56,600
1982	\$ 54,820
1983	\$ 72,040
1984	\$ 71,318
1985	\$ 82,000
1986	\$101,033
1987	\$121,346
1988	\$126,384
1989	\$145,000
1990	\$145,000
1991	\$126,500
1992	\$135,000
1993	\$128,000
1994	\$124,500
1995	\$121,500
1996	\$128,462
1997	\$134,900
1998	\$155,000
1999	\$158,700
2000	\$183,750
2001	\$189,000

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Foster's tax assessor has researched the selling price of single-family homes over the past three years. The results are summarized on Table 4 following:

TABLE 4 - SELLING PRICE OF SINGLE FAMILY HOMES - FOSTER, RI

Sales Price	Number of Sales		
	1988	1989	1990*
Under \$130,000	28	14	22
\$130,000-\$159,999	5	6	4
\$160,000-\$199,999	10	7	8
\$200,000-\$229,999	3	3	3
\$300,000 and over	<u>0</u>	<u>3</u>	<u>0</u>
Total	46	33	37

*Sales through 10/22/90

Sales Price	Number of Sales		
	2000	2001	2002
Under \$175,000	35	30	19
\$175,001-\$249,999	25	16	16
\$250,000-\$325,000	7	6	19
\$325,001-\$499,999	2	3	3
\$500,000 and over	<u>1</u>	<u>1</u>	3
Total	70	56	60

Source: Foster Tax Assessor

Based on the Tax Assessor's research, average prices for single family homes were as follows: 1988 - \$130,800; 1989 - \$153,360; 1990 - \$145,000; 2000 - \$183,750.

The price of housing becomes most significant when it is related to income. Rhode Island Housing estimates the 2000 median family income in Foster as \$59,673; Foster now ranks as the fifth highest income community in Rhode Island.

Using normal financing guidelines, an income of about \$54,000 would be required to purchase the typical house selling for \$139,000 in 1990.

TABLE 4A - FAMILY/HOUSEHOLD INCOME RANGES (Family of 4)

	1990	2003
Extremely low income		<\$20,200
Very low income	<\$20,300	\$20,201 - \$33,650
Low income	\$20,301 - 32,480	\$33,651 - \$53,580
Moderate income	\$32,481 - 38,570	\$53,851 - \$55,480
Middle income	\$38,571 - 46,690	\$55,480 - \$58,400

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Higher income	\$46,690 - 102,500	Not Determined
Highest income	\$102,501 or more	Not Determined

Source: Rhode Island Housing (1990);
Housing and Urban Development Guidelines (2003)

There obviously is a gap between prices and ability to pay. Financial realities and escalating housing costs effectively are increasing the "entry fee" for a move to Foster. Many of those who have lived in Foster during the period of rapid increase of housing values now find themselves living in homes they could not afford to buy at today's market prices. Likewise, young adults growing up in Foster and wishing to stay find it difficult to buy or rent housing.

Interestingly, Foster still has a fairly high percentage of homes selling in the more affordable range of under \$130,000. According to the 1990 Census, 319 housing units, or 21% of Foster's housing stock, are valued under \$125,000. Of this number, 128 units, or 8% of the housing stock, are valued below \$100,000. These units fall within the affordable price range of the median-income Foster family.

A key factor in the increased cost of housing is the rise in land values as well as the construction of expensive "executive" homes rather than starter homes for first-time buyers. In general, a five-acre lot in Foster can have a price range starting from \$70,000 above \$100,000 depending on location and the quality of the land and existing permits.

While on a statewide basis, these prices may seem reasonable, they are not necessarily affordable to Foster residents.

Because of changing conditions, less and less of the housing dollar goes to construct the house itself. In 1949, according to the National Association of Home Builders, 69 percent of the dollar was consumed by labor and materials, 11 percent by land, 5 percent by financing, and overhead and profit made up 15 percent. In contrast, 1986 saw only 47 percent of the dollar going to labor and materials, but 25 percent to land, 8 percent to financing and 20 percent to overhead and profit. Although local zoning regulations do influence land costs, most of the changes result from a complex set of regional and national economic conditions upon which the local community has little or no influence.

5.4.3 HOUSING ASSISTANCE PROGRAMS

Various forms of housing assistance are available and are being provided to the residents of Foster. The most significant of these are described below. Where mention is made of very low, low and moderate incomes, the income eligibility guidelines generally are established by the Federal Department of Housing and Urban Development (HUD) for the regional area in which Foster is located.

Over ten percent (10%) of Foster household's are receiving some form of State or Federal housing assistance for affordable housing. State and Federal programs included are HUD, CDBG, Farmer's Home, MHRH and Rhode Housing (RIHMF) programs. Upwards of nine percent (9%) of Foster

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households (144 households) have received construction and rehabilitation assistance through Rhode Island Housing, CDBG and FHA programs.

Over twenty percent (20%) of Foster household's are receiving aid from local, State and Federal sources including Town property tax relief aimed at reducing the annual costs of housing to the town's senior and handicapped population. The number of Foster households receiving assistance is included under each category described below.

Low and Very Low Income Households

Farmers Home Administration

The Farmer's Home Administration now operates as the Rural Development Program providing home loans to rural households out of their Rhode Island office in Warwick.

Section 502 Rural Housing Assistance low interest (down to 1%) loans to a limit of \$199,500 are available to assist low and very low income families in the purchase and/or rehabilitation of new or existing homes. The agency adjusts income guidelines to annually to establish eligibility, and are as follows: very low income - from \$23,500 for one-person to \$33,650 for low income families; and low income - from \$37,700 for one person to \$53,850 for low-income families.

In 1990 there were 25 Rural Housing Loan borrowers in Foster. Figures from 1990 to 2003 are forthcoming.

Farmers Home ownership loans are available for buying, improving, and enlarging farms and constructing, improving, and repairing farm homes. Interest rates vary according to the type of loan and repayment schedules are related to the borrowers ability to repay. There were 9 borrowers in Foster in 1990.

Rhode Island Housing - (RIHMF)

Rhode Island Housing, a self sufficient public corporation established by the General Assembly, provides financial and program support to help low and moderate income persons to own, rent or preserve shelter in safe, decent and affordable housing. First Home, a below-market-rate home mortgage program, is available through participating lenders for households earning up to \$43,125 annually; the program targets first time buyers. As of December 1990, 118 Foster households, with a total mortgage amount of \$5,153,000 have received First Home Mortgages. Updated figures for the RIMFC program are forthcoming.

Other programs of Rhode Island Housing are available to low and moderate income families for the creation of an accessory apartment and the creation of an elderly home equity loan. The Home Repair Loan program was described above in the discussion of the Western Rhode Island Home Repair Program. Non-Profit and for-profit housing developers, and in some cases, governmental agencies, building or rehabilitating affordable sales or rental housing, can avail themselves of various financial assistance packages. Other than the Home Repair Program, there is no record of the use of these programs in Foster.

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One program of possible interest to Foster is Land Bank. These are below-market-rate loans for the purchase of undeveloped land, for eventual use in constructing affordable single family units for rental housing for low and moderate income persons. Approved proposals will receive 100 percent financing for new purchase or refinancing of already owned land. Eligible applicants include non-profit sponsors and government authorities.

Section 8 Existing Housing

There is a total of **eight (8) Section 8** subsidized rental units located in existing structures throughout the town. The Governor's Office of Intergovernmental Relations, in the absence of a local housing authority, administers the existing housing program, certifying eligible tenants, inspecting the units proposed for subsidy, and contracting with approved landlords. As in the case of Hemlock Village, Section 8 applicants pay no more than 30 percent of adjusted income for rent.

Needy applicants are generally referred to the State by a social service agency.

Community Residences for Mentally Ill and Mentally Retarded

There are two (2) licensed group homes in Foster serving the needs of 8 mentally disabled residents. The home is operated under the supervision of the RI Department of Mental Health Retardation and Hospitals (MHRH).

According to Mental Health Services, the local agency serving people with mental illness in this area, only four (4) individuals were identified as severely disabled. These individuals were living with relatives while receiving services from the agency. The present trend in mental health is to encourage an environment that promotes independent living rather than in "group home" settings. These clients receiving community support would ideally continue to live in their present environment while receiving services from the mental health agency. Unfortunately, due to the logistical constraints of Foster and the limited number of housing options at this time, there may be a future need to develop community residences for this population. Should this arise, several changes in Town's current Zoning Ordinance would make it possible to locate appropriate housing. (See Foster Zoning Ordinance, Article IV, Section 2.6, Community Residences and Family Daycare Homes).

Elderly Housing Program

Foster's elderly population, 65 years and older, was reported at 447 in 2000 Census. Of this number 96 were householders.

Several programs exist to help elderly residents remain in their homes. Some of these address the financial needs of individuals living on fixed incomes while others attempt to provide home repairs and improvement to prevent deterioration of homes which do not meet minimum housing codes.

Tax Freeze

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In 1974 the Town of Foster adopted a tax freeze ordinance which applies to property owners who have reached age 65 and those certified as totally disabled by a doctor. Owners are not allowed to derive rental income or use the property for business purposes. The freeze becomes effective the year after one becomes 65. An additional prerequisite is residency in the town for one year prior to applying for a tax freeze. The freeze applies regardless of income, but obviously benefits those of low-moderate income most. According to Rhode Island Housing, there are 99 low income elderly homeowners in Foster which may benefit from the tax freeze.

Between 13 and 15 percent of the single-family homes in Foster are under the freeze. Of the 233 properties covered, 19 apply to the disabled. According to the Foster Tax Assessor, the percentage of homes covered has been increasing at a rate of about 2 percent per year.

In addition to the freeze, there also is an exemption of \$1,000 of assessed value.

Once frozen, the tax bill of an eligible participant never increases. *The freeze assists home owners on fixed incomes in town to retain their homes.*

As this tax freeze was first adopted over a quarter of a century ago the Town should review the plan to assure that it meets the present needs of the Town and consider revision if it is deemed necessary.

Western Rhode Island Home Repair Program

In 1984 the Town of Foster initiated the Foster Home Repair Program to utilize Department of Housing and Urban Development (HUD) grant funds distributed through the RI Small Cities Community Development Program (CDBG). The success of Foster's efforts prompted Glocester and Scituate to join Foster in establishing a consortium called the Western Rhode Island Home Repair Program (WRIHRP). Although individual grant applications are submitted for each town, WRIHRP provides overall administration for the communities.

Since 1984, Foster has received program grants totaling over \$1,294,317. Of this amount, \$62,000 has been used for renovations to the Woody Lowden Center and the addition of a walking track.

The balance has been used for an ongoing program of housing rehabilitation, heating improvements and necessary replacements or additions such as artesian wells and septic systems. Grants of up to \$15,000 are available for eligible low and moderate income owner applicants. Low income families receive a full 100 percent grant; moderate income applicants receive a 50 percent grant up to \$15,000.

The program has had a substantial impact in providing improved living and housing conditions for 160 families in Foster during the past nineteen years.

WRIHRP also administers Rhode Island Housing's Home Repair Program.

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Under this program, loans are available for eligible repairs to 1-4 family homes owned or occupied by low-moderate income families. The maximum loan per unit is \$15,000 and the interest rate varies. Seven (7) households with a total mortgage of about \$58,500 have been helped under this program.

Hemlock Village

Hemlock Village, on Foster Center Road, **provides 30 units** of affordable housing to low and moderate income elderly (62 and over) and handicapped families and individuals of any age.

Built in 1982, and with a 6 unit addition in 1989, the housing occupies about 5 acres of a 30 acre site. Hemlock Village is owned by Foster Senior Housing.

Currently, there is a waiting list of about 5 to 10 which is broken down by income categories as follows; very low; low; and moderate income. Those with the lowest incomes are given priority for admission.

Hemlock Village was built using a low interest Section 515 loan from the Farmers Home Administration. Twenty-seven of the units are available for Federally assisted HUD Section 8 rental assistance. Under Section 8, the U.S. Department of Housing and Urban Development makes up the difference between what a lower income household can afford and the fair market rent for an adequate housing unit. No eligible tenant need pay more than 30 percent of adjusted income for rent. Lower income means households with incomes amounting to 80 percent of the area median income or less.

Hemlock Village was given zoning approval under the condition that no more than 30 units could be built on the site.

The Town should explore expanding senior low-income housing at the Hemlock Village site.

A Planning Board subcommittee will explore the feasibility of and coordinate seminars and field trips to attract principals interested in rural assisted living and senior housing development. The subcommittee will also prepare a budget linked to the achievement of 10% affordable housing under the Low and Moderate Income Housing Act (1991).

Fannie Mae Senior Housing Opportunities Program

In 1989, Fannie Mae, the national secondary mortgage agency, introduced a new program called the Senior Housing Opportunities program. The program helps seniors over 65 to establish safe, secure, living arrangements close to relatives or other seniors. There is financing for four options as follows: *(Not all of these programs are acceptable to the residents of Foster and therefore are not recommended for inclusion in the Plan.)*

An accessory apartment, which is a completely private living unit in a single family home.

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An Elderly Cottage Housing Opportunity (ECHO), which is a separate, self-contained unit built on the lot of an existing home.

Home sharing is the sharing of a single family home converted according to Fannie Mae standards into four separate living units. This option allows seniors who don't want to live alone the benefits of living in a house.

A *sale-leaseback* arrangement allows a senior to sell his home to an investor - perhaps one of his children - and lease it back. Under this option, seniors can enjoy the proceeds of the sale without moving.

5.4.4. Housing and Zoning

Recognizing that there is a need to increase the number of affordable housing units in Town, Foster is considering its Zoning Ordinance to make more options available to its residents.

These changes address the needs of people falling into several categories - young families with children, single parents, individuals requiring community housing, the elderly, and the future generation.

The current zoning regulations permit the following categories of construction:

1. **Accessory Dwellings:** These are attached accessory apartments allowed for the principal residence. These units may be no more than 600 sq. ft.
2. **Residential Compounds:** This category has been developed to allow up to three (3) single-family homes on one lot with a common right-of-way abutting a town or state road.

There has been wide interest in the Town for this type of housing for the next generation.

1. **Multi-Family Dwellings:** These dwellings are permitted by Special Use Permit in the AR and NC zones. A minimum of 6.9 acres is required for multi-family use with two or fewer bedrooms.

Density regulations which presently exist will be reviewed for revision.

Senior Citizens Group Housing: This is a separate "floating zone" in the Town which can be applied to any existing zone by the Town Council. A density of 40,000 square feet per unit applies; the maximum number of units within any development is restricted to 30. Hemlock Village is the only area zoned for Senior Citizens Group Housing. Comments on the social desirability of age - segregated housing of this type are contained in Technical Report #2, *Land Use Profile*, 1990.

In addition to the above, the subdivision regulations which are in the process of being updated will include building incentives for developers to provide lower-income housing by requiring them to provide a certain percentage of total units below market value.

House trailers and mobile homes are not allowed.

5.4.5 ISSUES AND CONCERNS

For most residents of Foster, housing concerns fall into two major categories - the erosion of the rural environment and the size of the tax bill. Both were emphasized by a high percentage of the respondents in the recent Foster Community Survey.

For others, the major issue is affordability. The solution, in many cases, is the two-income family. The changing nature of the regional economy, however, may cause problems here as layoffs lead to one, rather than two paychecks. Many families now are paying off large mortgages; generally, the extra paycheck eases the financial burden considerably.

There are those who, because of age (young and old), family status (widow or single parent family), or low income cannot afford housing in today's market. Good examples are public employees. The median income of the Town's 30 full-time employees is \$21,300. Even with two incomes in this range, housing in Foster may not be affordable to these wage earners.

In 1980 nearly 7 percent of Foster families had incomes at or below poverty thresholds. According to the 1990 Census this figure has risen to 9 percent.

The nature of the financial problem can best be identified by comparing the rates of growth of income with that of housing. Between 1979 and 1989, the median income in Foster increased by 89 percent. During the shorter period from 1981 to 1989 housing costs jumped by 171 percent.

In 1991 the State Assembly adopted new housing law which affects housing policy in Foster. The new Low and Moderate Income Housing Act (45-53-1 et. seq. of the Rhode Island General Laws) now determines that each town in Rhode Island must provide a threshold of 10% of its housing units for low and moderate income households or families or be subject to approving zoning exceptions brought forth by public agencies, non-profit organizations, limited equity housing cooperatives and private developers through a Comprehensive Permit process. Conditions of approval may be exacted by the Zoning Board of Review based upon environmental conditions and other performance standards if appropriate. This law is essentially based upon the Massachusetts act which allows for a zoning override to satisfy the 10% quota. If a town has low and moderate income housing (defined by the Act as that which is subsidized by State or Federal sources or any programs funded by State and Federal sources to assist in the construction or rehabilitation of low and moderate income housing) in excess of 10% of its housing units, the town will have essentially met the quota established by the Act and it will be exempt from zoning overrides. The 2003 Comprehensive Plan Amendment provides policies that outline steps that coincide with the Comprehensive Permitting requirements under Section 45-53-1.

5.4.6 APPROACH

Current local, State and Federal programs are assisting Foster residents in retaining affordable housing. Future growth, however, will require

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additional assistance to retain the present percentage receiving aid.

Through various incentive programs aimed at building affordable housing and providing assistance to renters and buyers to meet housing costs, the Plan calls for maintaining the current mix of housing choices in town into the future.

The Plan recognizes that there are in Foster a number of programs in existence which aid low and moderate income households in retaining affordable housing. It recognizes that these programs provide assistance for over 20% of Foster's households. Many of these programs have been developed since 1980. These programs should be monitored and enhanced when appropriate to provide additional housing opportunities. It also recognizes that over 10% of Foster's households are receiving some form of Federal or State assisted housing aid through programs sponsored by a variety of agencies.

The 1991 Citizens Advisory Committee has recommended against concentrating affordable housing in the villages or elsewhere. Alternate courses of actions may be considered by the Planning Board.

Goals and policies for action

Goal

- Promote residential land use patterns that provide for a mix of housing opportunities available to a heterogeneous community population in terms of age, sex, race, and income and promote a realistic choice for children of today's residents to reside in town, as they enter adult life.

Policies

- Establish an objective of assuring long-term housing affordability for approximately 20% of Foster's households into the future. This recognizes that the creation of new "low-priced" housing is not enough. The programs that currently offer housing aid to Foster residents, including the Tax Freeze, HUD, CDBG, Farmer's Home, Home Repair, and RIHMFC programs, provide a range of choices which help today's residents retain affordable homes. Additionally the Town will continue to promote appropriate Federal and State housing construction and rehabilitation programs for low-moderate income Foster families.

Over 20% of Foster households are presently receiving aid designed to make housing more affordable. Over 10% of these households have incomes within the Federal low/moderate family income limits. The latter figure does not include those whose property taxes have been frozen. Both percentages account for some overlap in the allocation of aid to households, including the possibility of a tax freeze household receiving a RIHMFC mortgage or a Home Repair loan.

- Establish an affordable housing plan to maintain compliance with State affordable housing goals and mandates.
- Establish a permanent housing board to compliment the Town's

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affordable housing plan and monitor compliance with the plan.

The programs now in place will be promoted by the Town to assist in retaining the current percentage of households receiving housing aid.

These programs will be augmented by additional programs (listed below) that promote the construction of affordable housing in town under specific conditions of approval.

- Recognize the necessity of meeting "local needs" housing requirements of those priced out of the housing market. This policy encourages the Town to support and enhance programs that meet local needs rather than the needs of communities located outside of the region.
- Seek affordable housing windfall profit control through deed covenants or other legal mechanisms as conditions for approval of development projects that plan affordable housing units. Without a cap on the market windfall when "low-priced" housing is sold, such housing soon reaches prices out of the affordable range.
- Promote Federal and State programs which would provide assistance for construction and rehabilitation of such units for low-moderate rate income households.
- Allow attached accessory apartments by Special Use Permit. Review these provisions annually to determine if effective and rescind or modify, as necessary, based on continuing needs and/or studies.
- Consider the development of additional subsidized (construction, rehabilitation or rental assistance) housing for the elderly or families in locations favorable in terms of environmental constraints.
- Consider providing zoning density incentives to allow scattered site two-family dwellings where there are covenants which will maintain one or both units as affordable and provided that environmental and other design standards are met.
- Consider providing in all Planned Commercial and AR districts zoning density incentives for subdividers to provide set aside lots for affordable units provided that environmental and other design standards are met and these units remain affordable in the future under covenant provisions.
- Explore the creation of a Community Housing Land Bank which retains control of the land on which local needs housing is constructed. The non-profit Trust would be empowered to buy land and build new units or buy and rehabilitate existing housing with assistance from various publicly assisted housing programs. Land would be leased. Explore the possibility of using the Land Trust, recently adopted, for this purpose.
- Support the on-going housing rehabilitation program of the Western Rhode Island Home Repair Program.

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- Support the local tax freeze program for property owners who have reached the age of 65 and those that have been certified by a doctor as totally disabled. This policy should be subject to annual review.
- Promote appropriate programs of Rhode Island Housing (RIHMF), Farmer's Home Administration, and Fannie Mae.
- Retain the multi-family zoning provisions currently in effect. Clarify provisions for 2 bedroom units versus multi-bedroom units and provisions for density ratios.
- Adopt the following procedures for review and approval of Comprehensive Permit applications under the Low and Moderate Income Housing Act:
 - Project applicant will hire independent consultant(s) to review all technical aspects of the proposed development including wastewater management, stormwater controls and traffic engineering for the Town of Foster.
 - Project applicant will hire independent consultant to review financial information provided by the applicant for the Town of Foster.
 - The Planning Department and Planning Board will establish a growth phasing schedule for building permits based on the Town's growth management study.
 - Residential developments will be limited to a specific number of residences for construction in any one year based on the formula set forth in the proposed growth phasing ordinance.