

# AFFORDABLE HOUSING BASICS

JANUARY 24, 2024



# THE LIBRA TEAM

## MUNICIPAL CONSULTING NETWORK

- ORIGINATED IN NEWPORT, RI
- CHAIRED BY KIM SALERNO, ARCHITECT
- STAFFED BY PETER FRIEDRICHS, PLANNER
- COMMUNITY OUTREACH BY MELISSA PATTAVINA, TRANSIT PLANNER
- DATA AND GIS BY STEVEN IRVINE, ARCHITECT AND SCIENTIST

### FROM OUR PROPOSAL FOR THE TOWN OF FOSTER:

*“Planning projects benefit from broad-based expertise. We have a breadth of experience, and we shape beautiful environments. We share a passion for great design, and quality of life is central to our work.”*



**Kim Salerno**

Principal and Planner  
Principal of Haven Designers



**Peter Friedrichs**

Municipal Planner Policy  
Consultant



**Steven Irvine**

Data Analyst and Architect  
Professor Emeritus of Biology



**Melissa Pattavina**

Transit Planner  
Engagement Specialist

# RIHOUSING CONSULTANT

## MUNICIPAL TECHNICAL ASSISTANCE

- SURCHARGE ON REAL ESTATE CONVEYANCE ABOVE \$800K FUNDING AFFORDABLE HOUSING PLANNING
- RIHOUSING ADMINISTERS THE FUNDS
- RIHOUSING APPROVES A CONSULTANT ROSTER
- FOSTER PLANNING AND LIBRA CREATE PROPOSAL
- MUNICIPAL LETTER OF SUPPORT RIHOUSING APPROVES AND FUNDS PROPOSAL



### FROM OUR PROPOSAL FOR THE TOWN OF FOSTER:

*“With proximity to urban centers such as Providence, small towns like Foster inevitably experience the ripple effect of lack of housing availability and affordability. Foster leadership recognises this and is exploring tools to mitigate this problem.”*

### FOSTER IS A RURAL COMMUNITY

- RIHOUSING SUPPORTS HOUSING NEEDS ACROSS THE STATE, INCLUDING RURAL COMMUNITIES LIKE FOSTER
- IT MAY BE SURPRISING, BUT HOUSING NEEDS EXIST EVERYWHERE, INCLUDING PLACES LIKE FOSTER
- RURAL COMMUNITIES LIKE FOSTER OFTEN HAVE MANY OLDER HOUSES

# EXPLORING LMI OPTIONS

## A TAILORED APPROACH FOR FOSTER

- INCREASE LOCAL KNOWLEDGE
- GAIN COMMUNITY FEEDBACK AND INSIGHTS
- PROVIDE AN INFORMED STRATEGY TO ACHIEVE STATE LOW AND MODERATE INCOME (LMI) HOUSING GOAL
- 2 PUBLIC PRESENTATIONS
- MODEL DEVELOPMENTS



There are many wonderful housing types already existing in Foster.

### FROM OUR PROPOSAL FOR THE TOWN OF FOSTER:

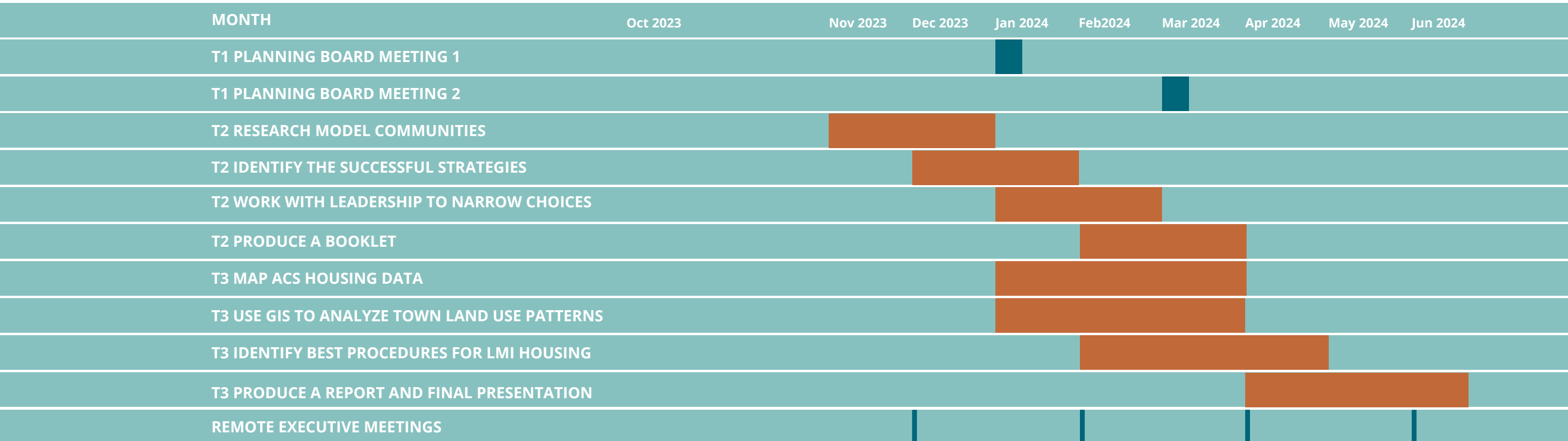
*“Libra Planners will take the information developed in Tasks 1 and 2 to develop an LMI strategy with Foster. This strategy can be... an affordable housing plan with the requirements of Rhode Island General Law...”*

### FOSTER HAS LOW DENSITY AND ABUNDANT NATURE

- LMI OPTIONS SHOULD BE COMPATIBLE WITH FOSTER’S EXISTING CHARACTER
- LMI HOUSING NEED NOT LOOK LIKE LMI HOUSING

# THE PROJECT SCHEDULE

COMPLETED BY THE END OF 2024



The Project Schedule submitted to RIHousing for proposal approval.

## SCHEDULE ORIGINS:

- DEFINED IN THE PROPOSAL
- INITIATED IN OCTOBER 2023
- APPROVED ON NOVEMBER 8, 2023
- SUMMER 2024 COMPLETION

## BENCHMARKS:

- REMOTE EXECUTIVE MEETINGS
- TWO PUBLIC PRESENTATIONS
- RESEARCH AND ANALYSIS
- DRAWING CONCLUSIONS

# WHAT IS AFFORDABLE HOUSING?

## AFFORDABLE HOUSING IS NEEDED

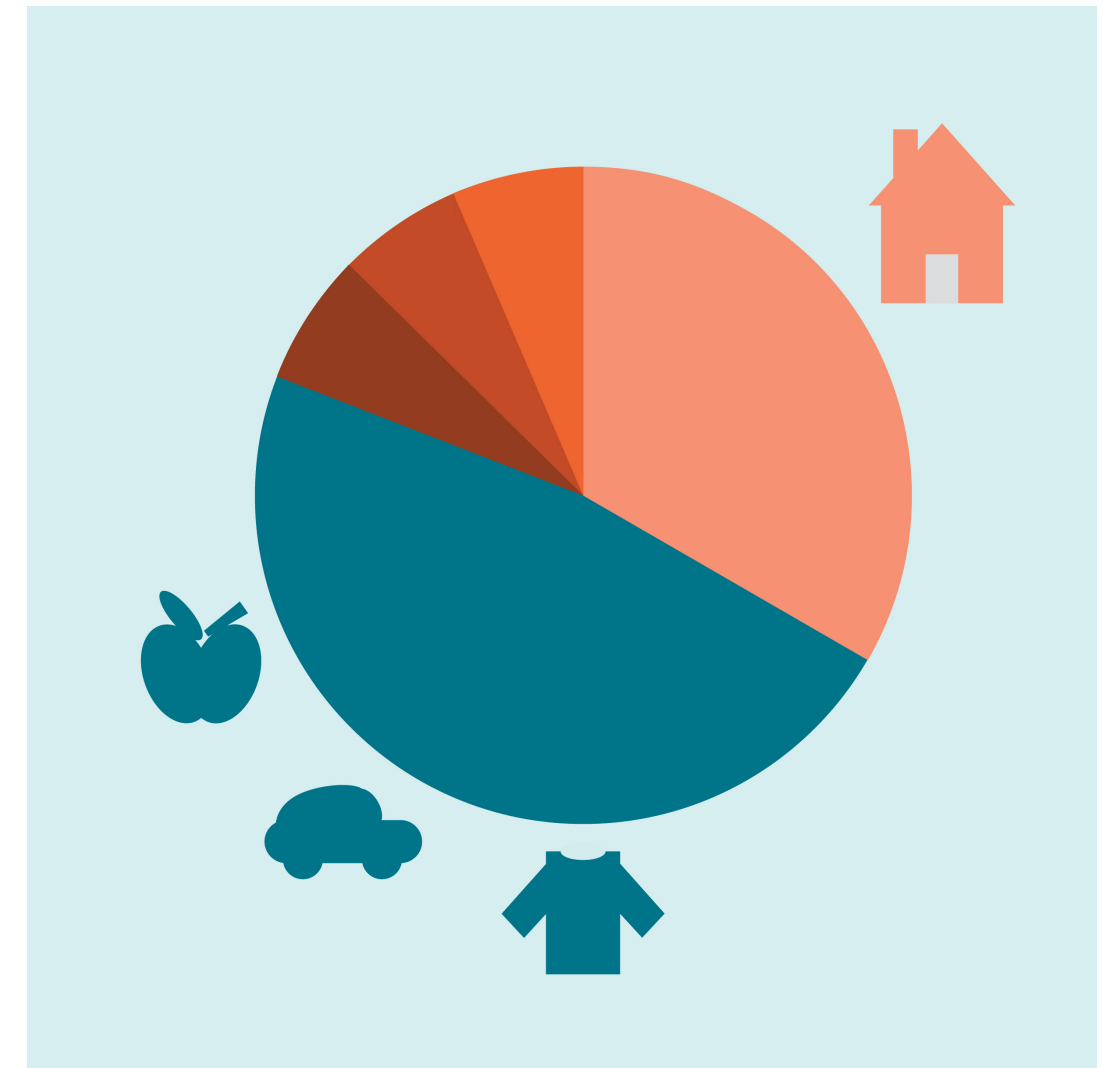
- SPENDING NO MORE THAN 30% OF YOUR GROSS HOUSEHOLD INCOME ON RENT OR MORTGAGE, INCLUDING UTILITIES, INTEREST, TAXES
- WHEN HOUSING COSTS EXCEED 30%, THE HOUSEHOLD IS “COST BURDENED”
- COST BURDENED HOUSEHOLDS MAY NOT BE ABLE TO AFFORD OTHER ESSENTIAL LIVING EXPENSES - FOOD, CHILDCARE, TRANSPORTATION, HEALTHCARE

*A household earning \$50,000 should spend \$15,000 annually or \$1,250 monthly on housing and utility costs combined*

SOURCES:

1. 2023 Housing Fact Book, HousingWorks RI at Roger Williams University
2. US Dept. of Housing & Urban Development
3. R.I.G.L. 42-128-8.1(d)(1)

Portion of Income Spent on Housing



Increased housing costs eat into monies needed for other necessities.

- HOUSING COSTS SHOULD BE BALANCED WITH OTHER COSTS
- HOUSING AND INCOME ARE LINKED

# AFFORDABLE HOUSING CONDITIONS

## NATIONAL AND LOCAL CONDITIONS

- NATIONAL CRISIS: RECORD UNAFFORDABILITY
- HOUSING STOCK SHORTAGES
- BARRIERS TO FIRST-TIME HOMEOWNERSHIP
- STATEWIDE MEDIAN HOUSEHOLD INCOME: \$74,489
- MEDIAN SINGLE FAMILY HOME PRICE: \$401,926
- AVERAGE TWO-BEDROOM RENT: \$1,996
- 71% OF REGIONAL HOUSEHOLDS CAN'T AFFORD MEDIAN HOME PRICE OF \$370,000
- FOSTER RESIDENTS NEED AN INCOME OF \$127,311 TO AFFORDABLY BUY A HOME

### Existing Affordable Housing in Foster



Foster already provides some appropriately scaled affordable housing.

- HOUSING COSTS ARE RISING
- INCOMES ARE NOT KEEPING UP
- INCOME DISPARITY IS INCREASING
- RURAL COMMUNITIES ARE HIT HARD

#### SOURCES:

1. *The State of the Nation's Housing 2023*, Joint Center for Housing Studies of Harvard University
2. *2023 Housing Fact Book*, HousingWorks RI at Roger Williams University

# EXISTING FOSTER HOUSING

## FOSTER STATS

- **TOTAL POPULATION: 4,469**
- **TOTAL HOUSEHOLDS: 1,427**
- **MEDIAN HOUSEHOLD INCOME: \$109,614**
- **TOTAL HOUSING UNITS: 1,836**
- **MEDIAN GROSS RENT: \$952/MONTH**
- **MEDIAN SINGLE FAMILY MONTHLY HOUSING PAYMENT: \$3,183**



Foster is a typical New England town, adapting older forms for modern use.

## Aerial View of Housing in Foster



Foster is sparsely populated and very wooded with small areas of concentrated housing.

### SOURCES:

1. *US Census Profile for Town of Foster: Foster town, Providence County, Rhode Island - Census Bureau Profile*
2. *RIGL § 45-53-3*
3. *RIGL § 42-128-8.1*

- **LOW DENSITY THROUGHOUT THE TOWN**
- **HOUSES CLUSTERED ON MAJOR ROUTES**
- **FEW MULTI-FAMILY HOUSES OR HOUSING OPPORTUNITIES**



# AFFORDABLE HOUSING TYPOLOGIES

## WHAT IS RIGHT FOR FOSTER?

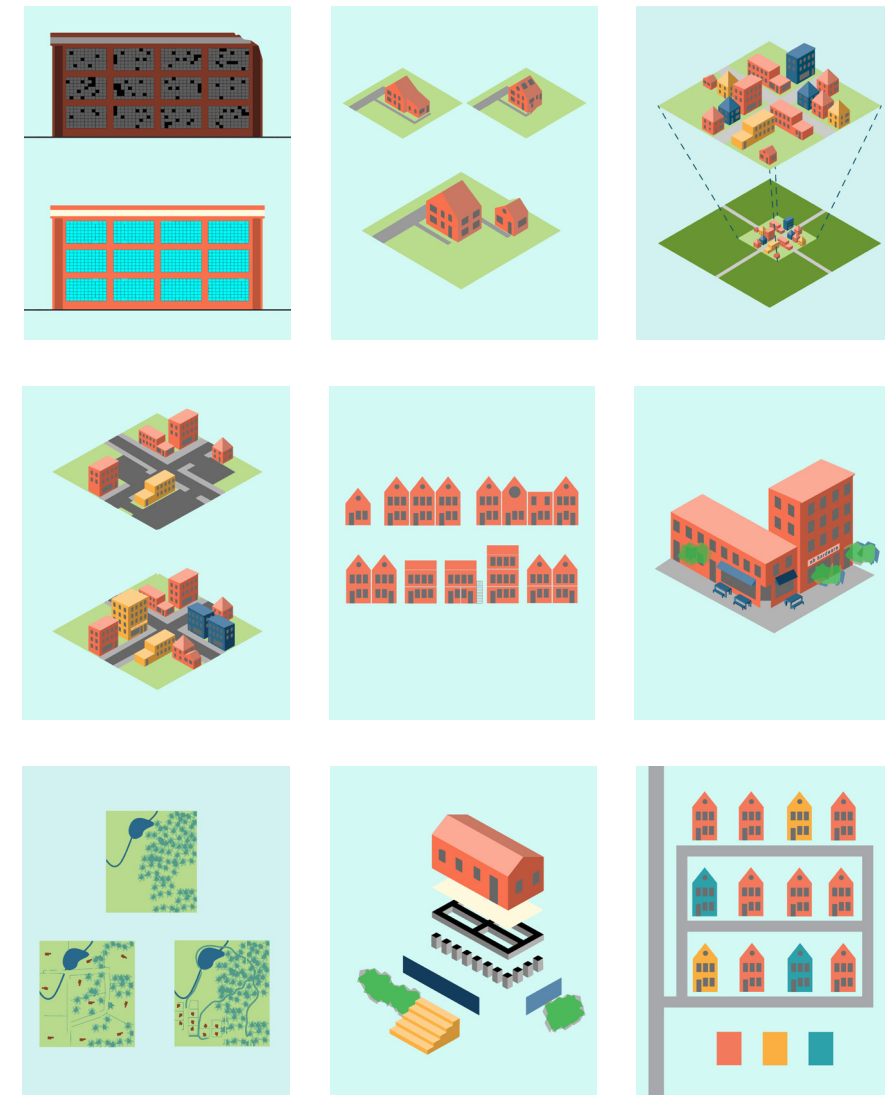
- ADAPTIVE REUSE
- VILLAGE CENTER
- INFILL DEVELOPMENT
- MIDDLE HOUSING
- MIXED-USE DEVELOPMENT
- PLANNED UNIT DEVELOPMENT/CLUSTER SUBDIVISION
- MANUFACTURED HOUSING



SOURCE:

1. <https://nhhousingtoolbox.org>

### Slide Thumbnails:

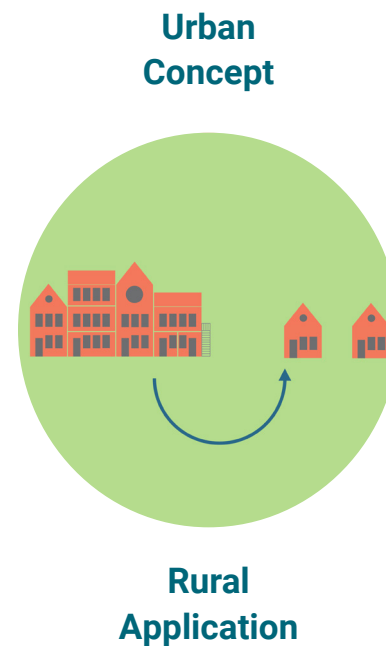


Housing units can be combined in various ways to complement patterns and types existing in the community.

# ADAPTIVE REUSE

## USE WHAT YOU ALREADY HAVE

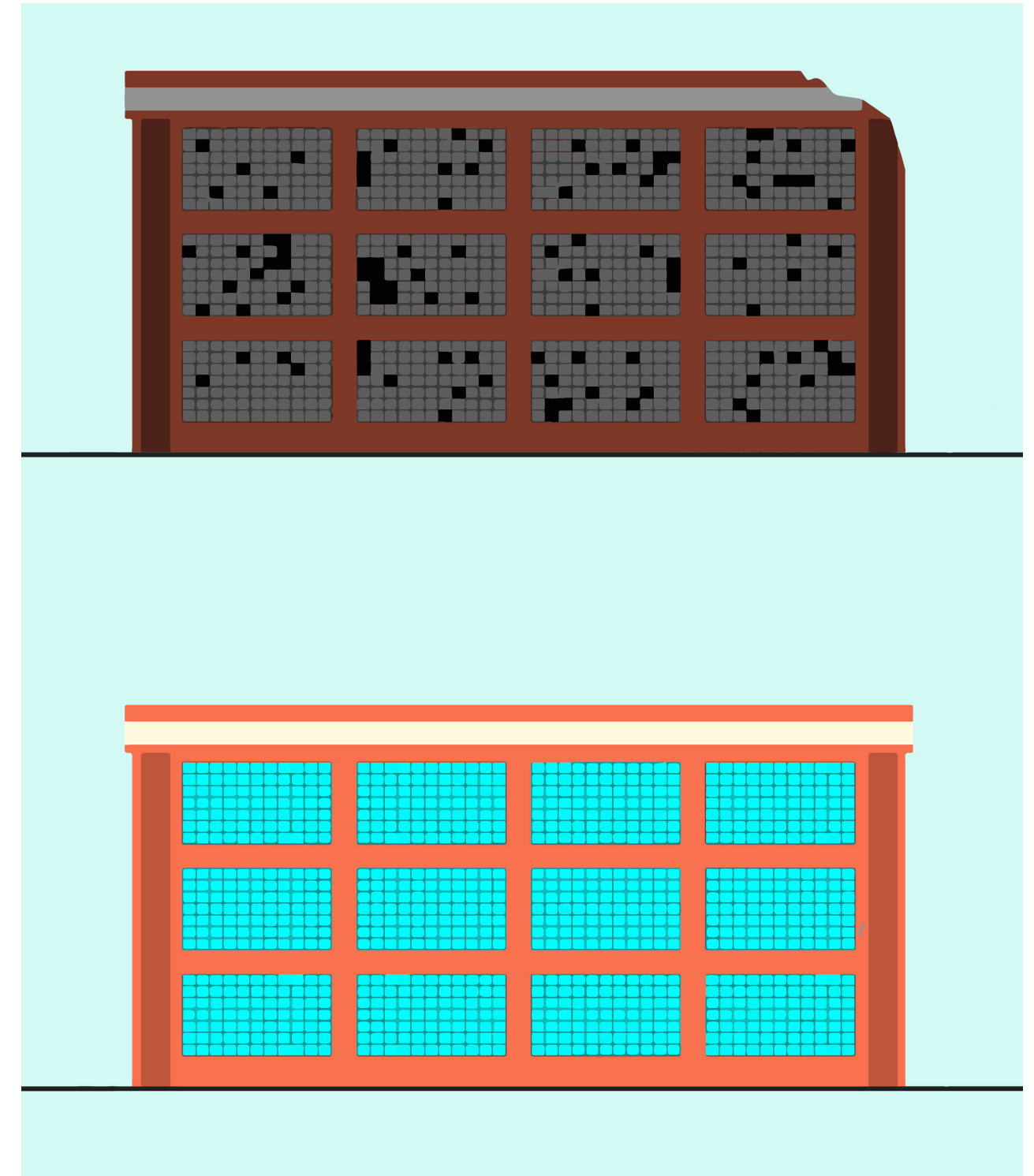
- REUSE OF OLD BUILDINGS FOR NEW PURPOSES
- STATE LAW PERMITS ADAPTIVE REUSE EVERYWHERE TO ENCOURAGE HOUSING PRODUCTION
- UNDERUTILIZED PROPERTIES ARE OFTEN LOCATED IN AMENITY RICH ENVIRONMENTS



SOURCE:

1. <https://nhhousingtoolbox.org/strategies/adaptive-reuse/>

## Renovation of Existing Industrial Building



Adaptive reuse puts to work vacant and underutilized properties.

# ACCESSORY DWELLING UNITS

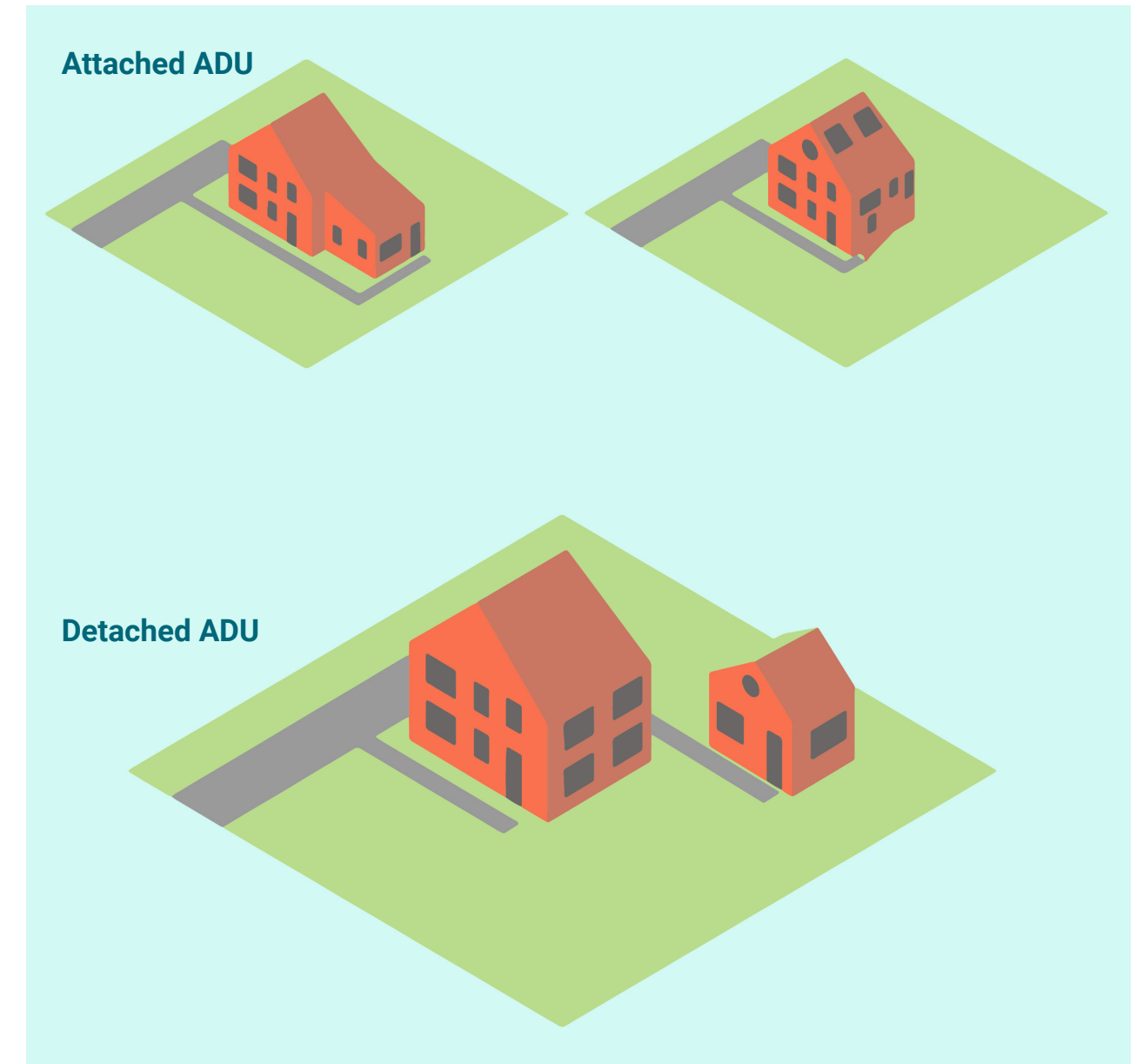
## ADU STATE LAW CHANGES IN 2022

- ADUS ADD HOUSING WITHIN THE EXISTING BUILT ENVIRONMENT
- FOSTER HAS ADUS SINCE 1994
- RHODE ISLAND WIDE AS OF 2016
- A PREVIOUS REQUIREMENT TO DEMOLISH ADUS WHEN THE FAMILY MEMBER MOVES OUT WAS REMOVED IN 2022
- MUNICIPALITIES THAT PERMIT ADUS ARE NO LONGER ALLOWED TO LIMIT TO FAMILY MEMBERS
- RI STATE LEGISLATURE MAY PERMIT ADUS STATEWIDE IN 2024

SOURCE:

1. <https://nhhousingtoolbox.org/strategies/accessory-dwelling-units-adus/>

## Accessory Dwelling Unit Typologies



ADUs capitalize on the existing built environment.

# VILLAGE CENTER

## A VILLAGE PLAN ALTERNATIVE

- ZONING TOOL THAT ENCOURAGES DEVELOPMENT OF NEW VILLAGES IN RURAL AREAS
- COMBINES NEIGHBORHOOD DESIGN WITH OPEN SPACE CONSERVATION
- HOUSING CONCENTRATED NEAR IMPORTANT INTERSECTIONS
- HOUSING LOCATED NEAR IMPORTANT INFRASTRUCTURE
- CREATES STRONGER SOCIAL NETWORKS

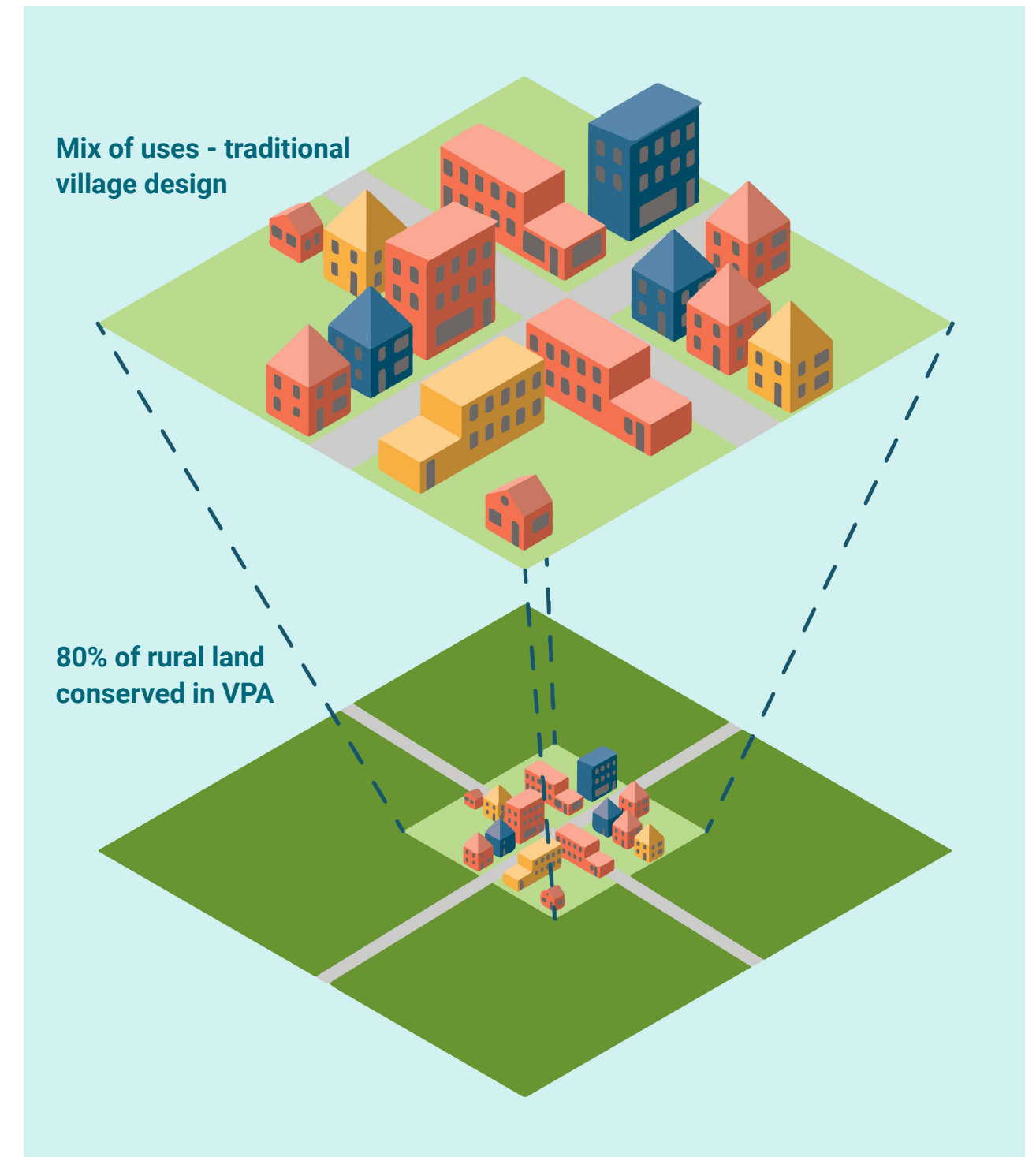


SOURCE:

1. <https://nhhousingtoolbox.org/strategies/village-plan-alternative-vpa/>

*This is a tool available to Foster to increase its villages or create new ones. Shared infrastructure would reduce development costs.*

## Village Center Diagram



Village centers protect rural character and open space.

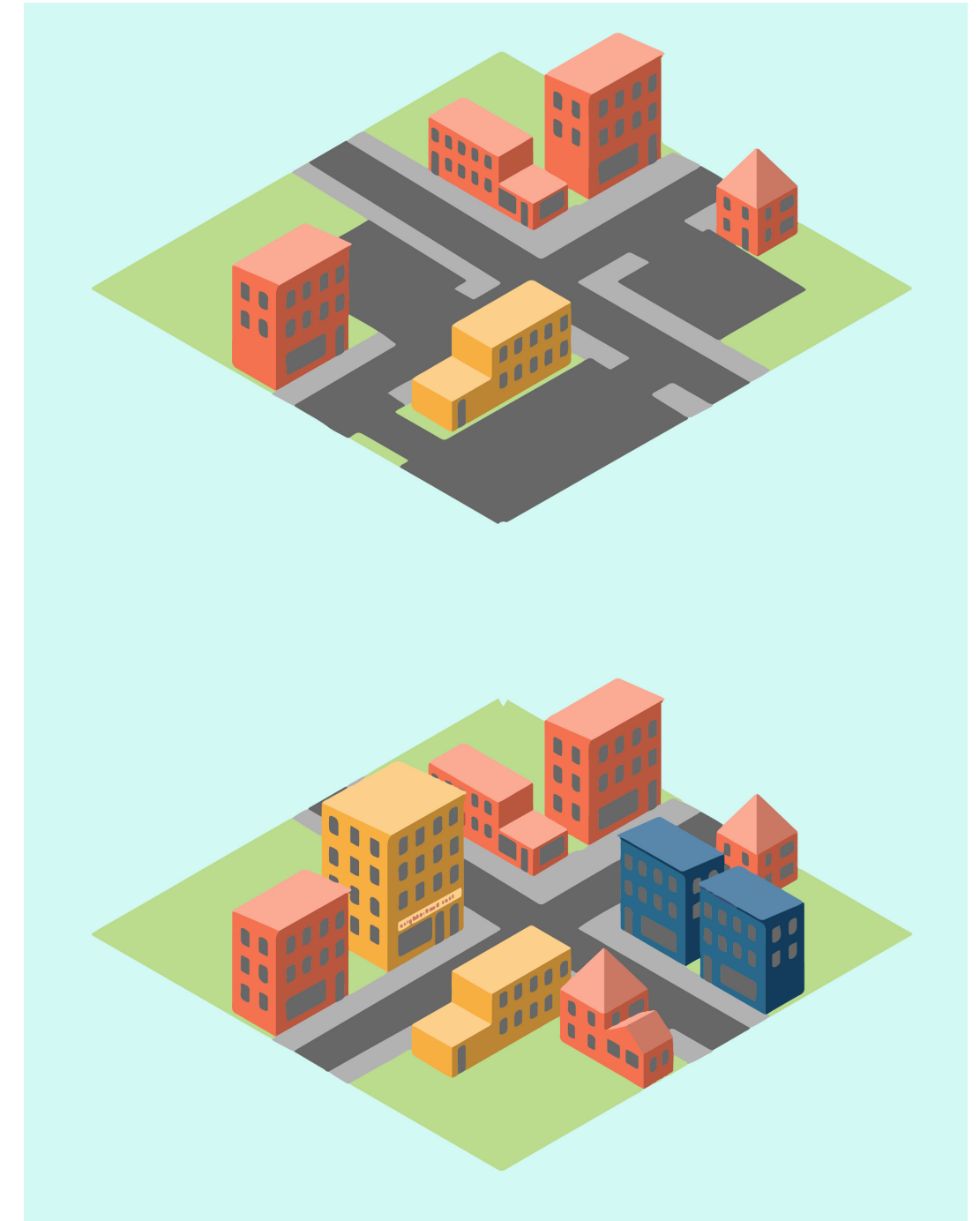
# INFILL DEVELOPMENT

## URBAN TOOL - MAY HAVE RURAL APPLICATION

- NEW CONSTRUCTION ON UNUSED OR UNDERUTILIZED LAND WITHIN AN EXISTING NEIGHBORHOOD OR COMMERCIAL AREA
- DEVELOPED AREAS HAVE MORE INFRASTRUCTURE, LOWERING COSTS FOR NEW DEVELOPMENT
- DEVELOPMENT IN EXISTING AREAS REDUCES PRESSURE ON UNDEVELOPED AREAS
- CHANGES OVER THE LAST 15 YEARS TO FOSTER'S COMMERCIAL AREAS HAVE FOCUSED ON ADDITIONAL INFILL



Infill Development Diagram



Infill development repairs village fabric and clusters uses for optimal planning.

SOURCE:

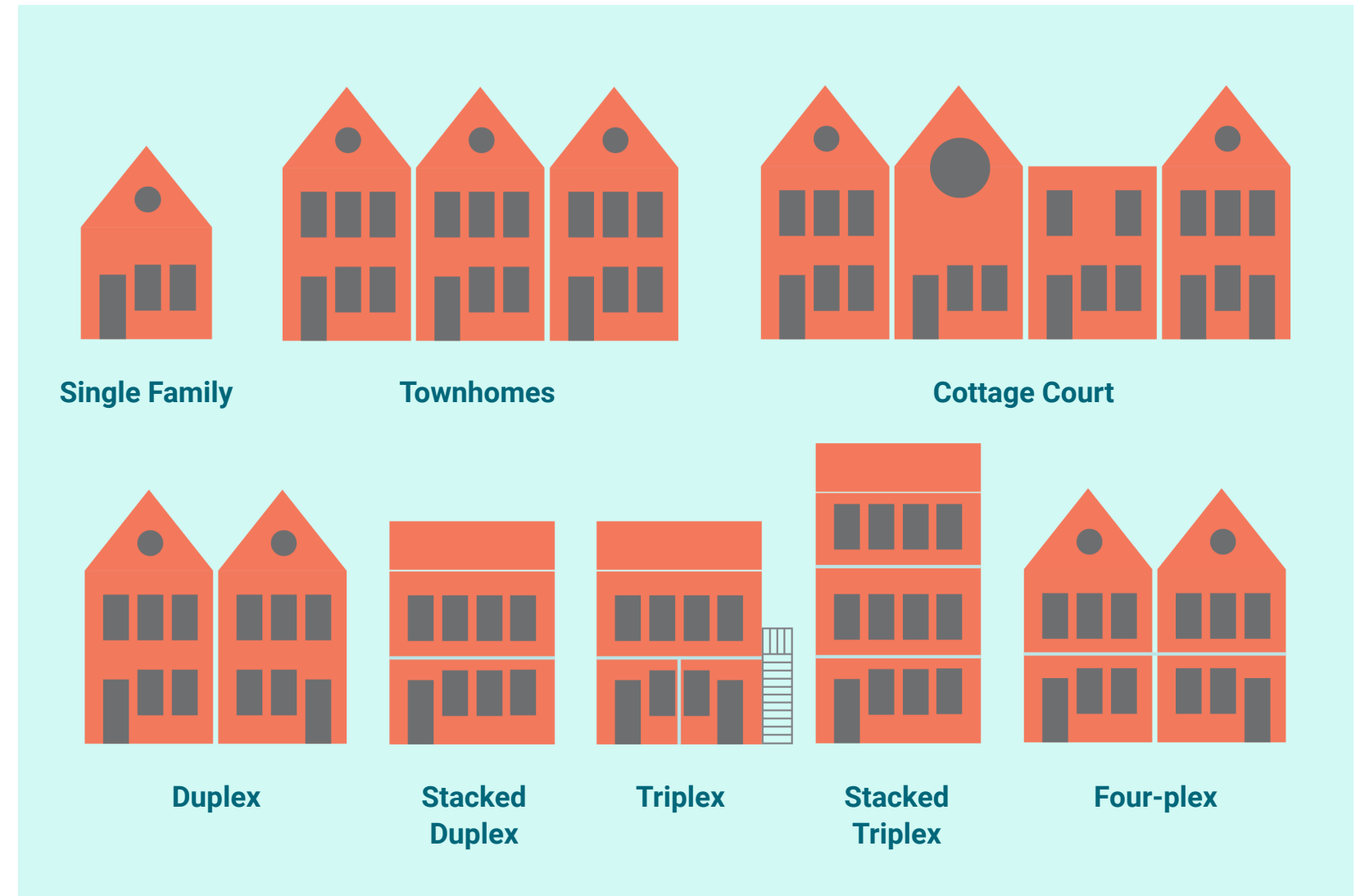
1. <https://nhhousingtoolbox.org/strategies/infill-development/>

# THE MISSING MIDDLE

## WORKFORCE AND MIDDLE INCOME TYPES

- RANGE OF HOUSING OPTIONS SMALLER THAN SINGLE-FAMILY HOMES, BUT NOT LARGE APARTMENT BUILDINGS
- “MISSING MIDDLE” REFERS TO FILLING THE GAP BETWEEN SINGLE-FAMILY HOMES AND LARGE APARTMENT BUILDINGS

Missing Middle Diagram



Towns should provide adequate housing for workforce and middle income residents like teachers, nurses and first responders.

SOURCE:

1. <https://nhhousingtoolbox.org/strategies/missing-middle-housing-types/>

# MIXED-USE DEVELOPMENT

## SCALED DOWN FOR FOSTER

- REAL ESTATE DEVELOPMENT THAT COMBINES RESIDENTIAL, COMMERCIAL, CULTURAL, ENTERTAINMENT, AND INSTITUTIONAL USES INTO ONE PROJECT
- MIXED-USE MAY BE LOCATED IN VILLAGE CENTERS, NEAR SHOPPING CENTERS OR STRIP MALLS, OR MAY STANDALONE CREATING A NEW CENTER IN AN AREA
- REDUCES HOUSING COSTS, PARTICULARLY FOR BUSINESS OWNERS WITH ONSITE HOUSING
- MAY SUBJECT RESIDENTS TO POLLUTION



## Mixed-Use Development Diagram



Mixed-use development places housing near the most desirable assets and resources.

SOURCE:

1. <https://nhhousingtoolbox.org/strategies/mixed-use-development/>

# PLANNED UNIT DEVELOPMENTS

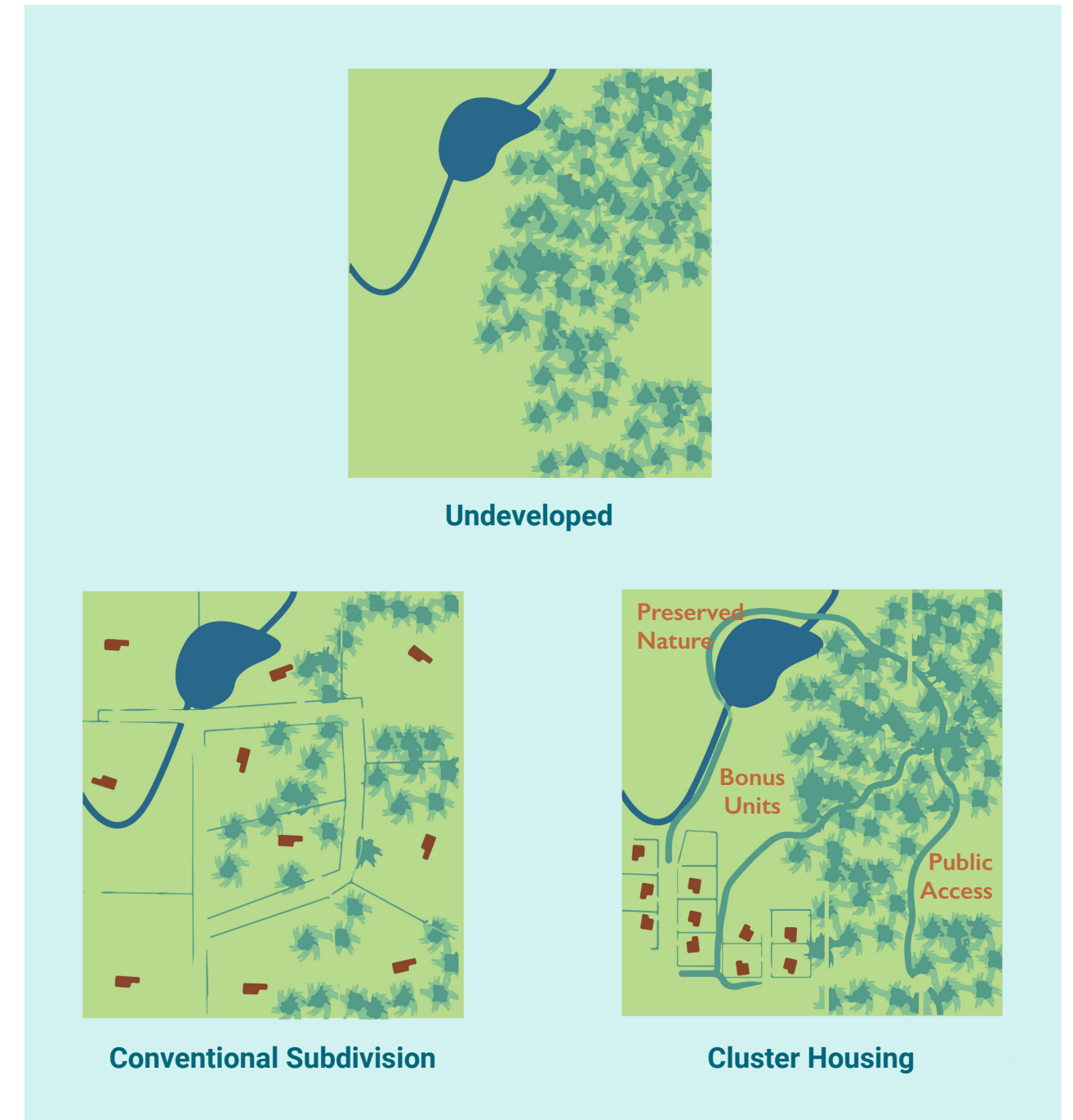
## CLUSTER SUBDIVISION

- LAND USE REGULATION THAT SPECIFIES MIX OF LAND USES, BUILDING TYPES, DENSITIES, SITE DESIGN, AND INFRASTRUCTURE FOR A SINGLE PARCEL OR SMALL COLLECTION OF PARCELS
- PRESERVES NATURAL AREAS
- REDUCES DEVELOPMENT COSTS
- MUST CONSIDER CONSERVATION AREAS

SOURCE:

1. <https://nhhousingtoolbox.org/strategies/planned-unit-developments-puds/>

### PUD Planning Diagrams



Planned Unit Developments cluster housing in desirable suburban contexts.



# MANUFACTURED HOUSING

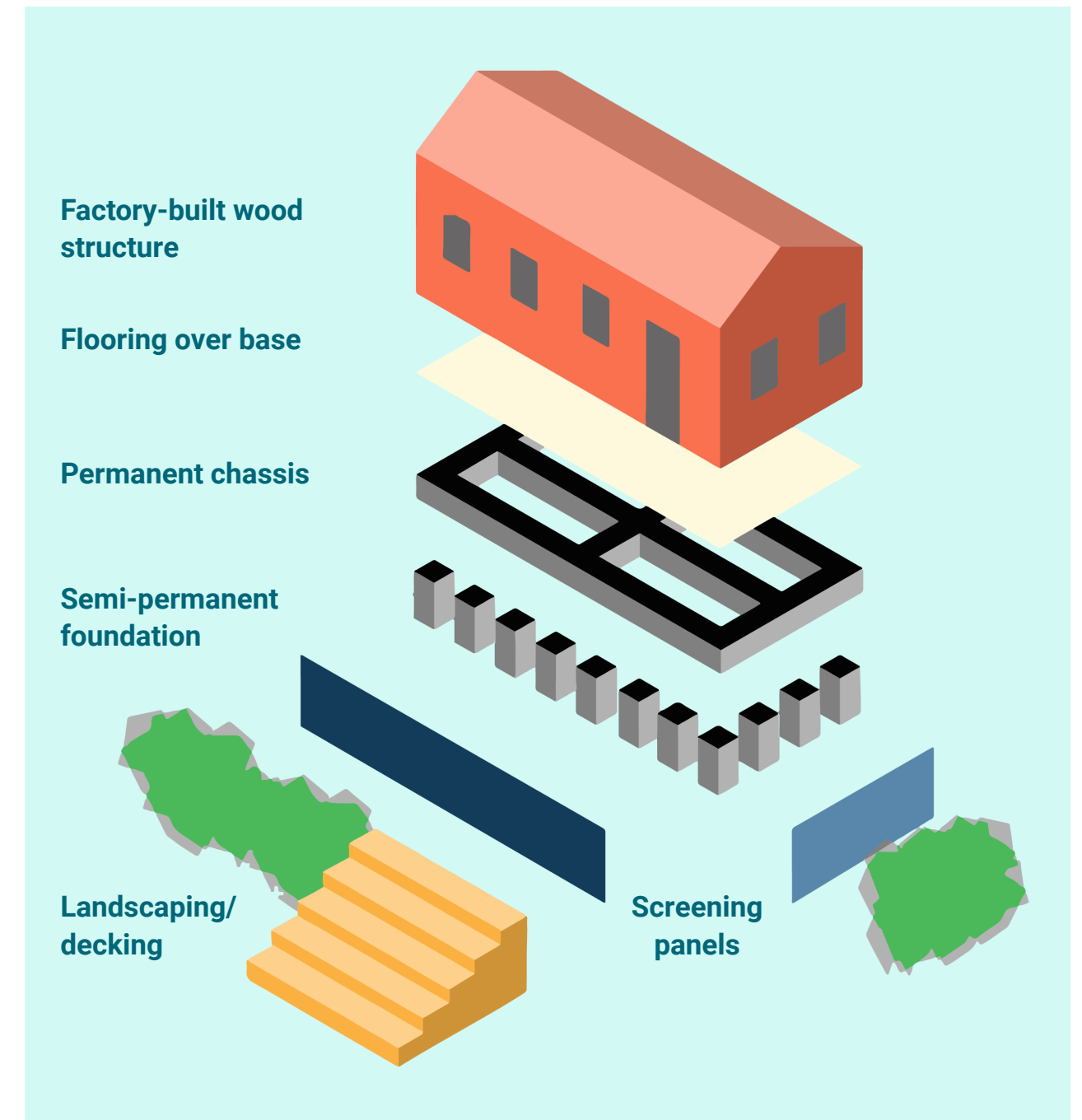
## MOBILE HOMES AND PREFAB

- HOUSING IS PREFABRICATED AND BROUGHT INTO A SITE
- SITES CAN BE INDIVIDUAL LOTS OR HOUSING PARKS
- REDUCES DEVELOPMENT COSTS
- FURTHER REDUCE COSTS WITH SHARED INFRASTRUCTURE AND MAINTENANCE

SOURCE:

1. <https://nhhousingtoolbox.org/strategies/manufactured-housing/>

## Manufactured Housing Breakdown



Manufactured housing can be quick, cost effective and less disruptive.

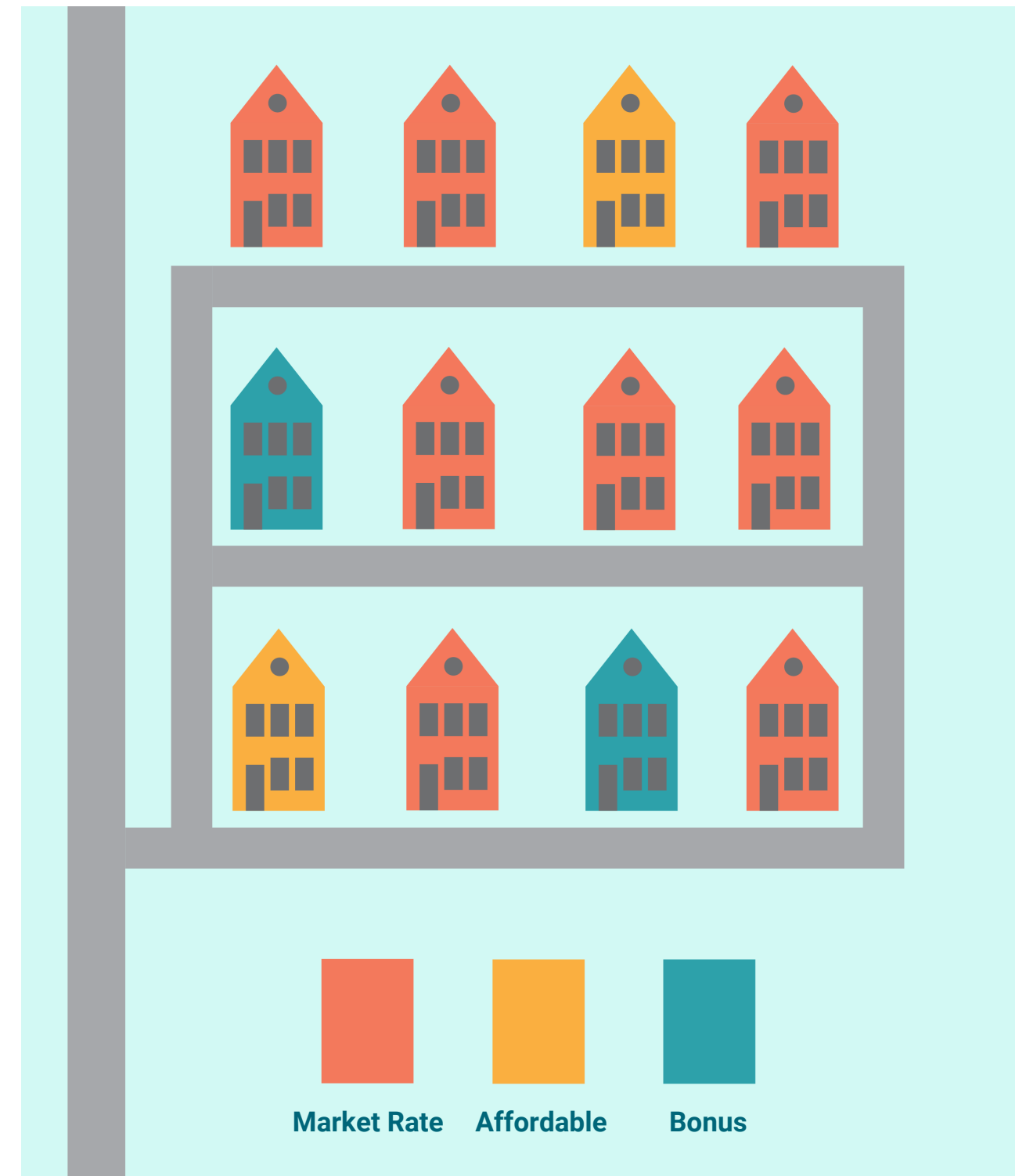
# INCLUSIONARY ZONING

- REQUIRES ADDITIONAL AFFORDABLE HOUSING AS A CONDITION OF PERMITTING ADDITIONAL HOUSING UNITS
- THE STATE OF RI TIGHTENED THE REQUIREMENTS OF INCLUSIONARY ZONING AS PART OF ITS 2023 LAND USE BILLS

SOURCE:

1. Source: <https://nhhousingtoolbox.org/strategies/inclusionary-zoning/>

## Inclusive Subdivision



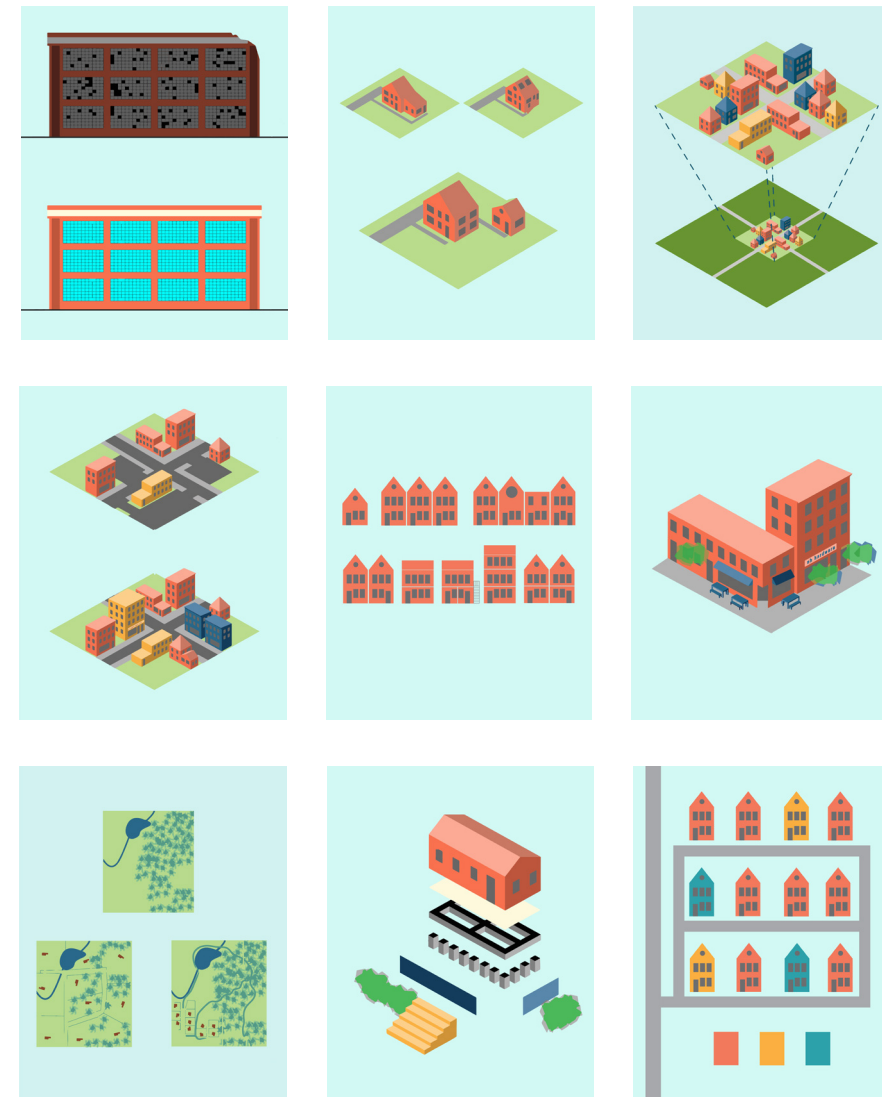
Inclusionary Zoning integrates income levels, improving many social outcomes while creating additional affordable housing.

# QUESTIONS AND ANSWERS

- WHICH HOUSING TYPOLOGIES ARE SUITABLE FOR FOSTER?
- ARE THERE ANY EXAMPLES THAT PIQUE INTEREST?
- ARE THERE ANY EXAMPLES THAT ARE CONCERNING?
- WHAT ADDITIONAL INFORMATION DO YOU NEED TO BETTER UNDERSTAND AFFORDABLE HOUSING?



## Slide Thumbnails:



# WHAT'S NEXT

## NEXT STEPS AND KEY DATES

- MONTHLY REMOTE EXECUTIVE MEETINGS
- SECOND PUBLIC PRESENTATION IN MARCH
- RESEARCH AND ANALYSIS FEBRUARY THROUGH APRIL
- FINAL REPORT AND RECCOMENDATIONS - SUMMER 2024