



TOWN OF JAMESTOWN AFFORDABLE HOUSING PLAN

A PLAN TO SERVE JAMESTOWN'S HOUSING NEEDS



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No part of this Plan may be inconsistent with the applicable elements of the Rhode Island Coastal Resources Management Program.

INTRODUCTION

WHAT IS AFFORDABLE HOUSING?

Affordable housing is defined by the State as “residential housing that has a sales price or rental amount that is within the means of a household that is moderate income or less.” What does “within the means” actually mean? Generally, the accepted definition of housing affordability is that a household should spend no more than 30% of their income on housing costs, including rent and utilities or a mortgage payment and be available to persons earning 80% of median income or less. The U.S. Department of Housing and Urban Development uses this definition in all of its affordable housing programs. In addition, to qualify as affordable housing under the State of Rhode Island definition, the housing must be permanently affordable and have a federal, state or local subsidy.

Affordable housing programs target low-income households. Each year the U.S. Department of Housing and Urban Development (HUD) calculates Area Median Incomes by family size for Newport County. The FY 2004 income cutoffs for Jamestown residents to qualify for federal/state subsidized affordable housing are shown in Table 1.

Table 1: HUD FY2004 Income Limits to Qualify for Affordable Housing, Newport County

	Family Size (persons)				
	2	3	4	5	6
30% AMI	\$16,300	\$18,350	\$20,350	\$22,000	\$23,650
50% AMI	\$27,150	\$30,550	\$33,950	\$36,650	\$39,400
80% AMI	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000

Source: HUD

As the chart shows, the affordable housing proposed in this plan is targeted to those households which, depending on size, earn less than \$43,450 - \$63,000 a year.

PURPOSE OF THE AFFORDABLE HOUSING PLAN

Jamestown is and has been concerned about the affordability of its housing. The town formed an affordable housing committee in 1989 in order to ensure that there was appropriate housing available for the residents of Jamestown. Jamestown has written this plan in response to the state mandate that each community has 10% of its housing designated as affordable to low-moderate income residents. The plan details the need for affordable housing in Jamestown, the obstacles to developing affordable housing, the number of units needed to reach the 10% goal and the strategies the town will use to achieve the 10% goal.

WHO NEEDS AFFORDABLE HOUSING IN JAMESTOWN?

Based upon meetings with public officials, various boards and commissions, the Jamestown Housing Authority and residents of Jamestown, it has been determined that Jamestown needs affordable housing for young families, the elderly, and for workers. The Jamestown Affordable Housing Committee indicates that due to rising housing costs, young families are essentially shut out of Jamestown’s housing market and many people who grew up in Jamestown cannot afford to live on the island as adults. The rising cost of housing in Jamestown threatens the intergenerational family continuity that Jamestown’s have

identified as important to preserve. Town Administrator Maryanne Crawford reports that employees, including police, public works, teachers, and municipal offices staff have also been priced off the island. It was also reported during town meetings that a variety of service workers and marine industry workers find it increasingly difficult to live on the island.

The Fire Department is extremely concerned with the future of the volunteer force, including firefighters and emergency personnel, in part because many of the people interested in serving cannot afford to live in Jamestown. The Jamestown Housing Authority finds that Jamestown's elderly residents also have a hard time finding housing they can afford. Retirees on fixed incomes are finding it difficult to maintain and pay taxes on their homes, especially as property values have risen.

The affordable housing crisis is not limited to Jamestown, the whole of Rhode Island is struggling with this issue. Statewide, personal income increased 25% between 1998 and 2003, while the median sales price of a single-family home increased 87.6%.¹ The rapid escalation of housing prices has made affordable homeownership and rental housing increasingly difficult to find for many Jamestown residents. In the first six months of 2004, the median sales price for a single-family home in Jamestown was \$410,000, a 83% increase since 2000. At this price, these homes are affordable to households earning a minimum of \$122,500 per year. Only 18% of Jamestown's households can afford today's median house at these prices.

82% of households in Jamestown cannot afford to purchase the median priced home in Jamestown at today's prices.

The most recent data shows that a two-bedroom apartment in Jamestown was \$1,097. Twenty-six percent (26%) of Jamestown renters spend more than 30% of their income on housing.

¹ *The Economic Impact of the Housing Crisis on Business in Rhode Island*, Fleet Bank, RIPEC, and Ninigret Partners, Inc., 2004, p. 2.

HOUSING INVENTORY AND NEEDS

POPULATIONS IN NEED OF AFFORDABLE HOUSING

Island Families

It is a priority of the Town to provide housing opportunities that allow for the intergenerational continuity of island families. However, with escalating housing prices, people who grew up in Jamestown often cannot afford to live there as adults. 2000 CHAS data indicates there are 164 low-income families with housing problems in Jamestown. It is especially difficult for young families to find starter housing in Jamestown. With single-family home prices so high, rental housing is the only alternative for many families. Average rents in Jamestown are beyond what many working families can afford to pay.

Island Elderly

With fixed incomes and specific housing needs, it can be a challenge to provide appropriate housing for the elderly. Jamestown's elderly population is growing, which places demands on the housing market. 2000 CHAS data indicates there are 114 low-income elderly households with housing problems in Jamestown. For many elderly homeowners, staying in their large homes is no longer an option, for financial and/or maintenance reasons. Skyrocketing property values have created property tax burdens elderly homeowners cannot afford. These residents could downsize, but there is not enough appropriate housing available. There are no assisted living facilities in Jamestown. The Jamestown Housing Authority has a 2-5 year wait for its 47 subsidized elderly housing units.

Special Needs

Special needs housing incorporates a wide range of populations, including persons with physical or mental disabilities, battered women and their families, people recovering from addictions, and people with specialized health needs. Housing with supportive services models have been developed to meet the needs of these populations.

Homelessness

In 2003, the RI Emergency Shelter Program provided shelter services to 3 persons who listed Jamestown as their last place of residence. This is fairly consistent with 2000 and 2001, when 4 and 2 persons, respectively, listed Jamestown as their last place of residence.

Island Workforce

Jamestown's working class can no longer find affordable housing on the island. These workers contribute to the community and add to the diversity of the island. Four groups are particularly in need of affordable housing:

- Town employees: Many Town employees, including public works, police, teachers, and town offices staff, cannot afford housing in Jamestown, and many live off-island. The next generation of Town employees will likely not live on the island. The problem extends from entry-level positions to management. Police and public works salaries start in the \$35,000 - \$45,000 range, which is not even half of the \$122,500 needed to purchase a home in Jamestown at current prices.. In the near future, almost all Town department heads will not live on the island. The Town Administration feels it is important for Town employees to live in town, as it creates a stronger sense of community identity and pride.

The inability of Town employees to live in town poses a special problem for Jamestown because of its unique island situation. The island is only accessible by car via the Jamestown and Newport Bridges. If one or both of these bridges are closed due to bad weather or an accident, there is no way for essential personnel to get on the island. In the case of an emergency, critical services could not be performed.

I am very fortunate that my husband purchased our home before we even met in 1983 when prices were still affordable. Without his foresight we would not be able to afford to buy a home in the community where he was raised, the community where we work, the community we want to educate and raise our children, and the community I now love and call home. We have to work together to insure that Jamestown is affordable to those who wish to remain here, their families, and future generations.

Lisa Bryer, Town Planner

- Volunteer firefighters and emergency personnel: The future of Jamestown's volunteer firefighters and emergency personnel is an important issue in town. As Jamestown's older volunteers are retiring, there are fewer young volunteers available to replace them, in large part because many young people cannot afford to live in Jamestown. Without volunteers, these programs cannot exist. The volunteer firefighters and emergency personnel offer budgetary savings to Jamestown taxpayers in the 1 to 1.5 million dollar/year range. .

My daughter is a fifth generation native Jamestown. I work for the Town of Jamestown and have been a volunteer firefighter for 23 years. My wife is a Jamestown Business owner and also a volunteer firefighter for 5 years. Our apartment building is for sale and we cannot afford to buy a house in Jamestown due to the high cost of real estate.

Keith Godena, Jamestown Fire Department Dispatcher

- Marine Industry Workers: Jamestown has a large number of marine industry workers, employed in boat building, fishing, and marine maintenance. Although these workers are employed in Jamestown, more often than not they cannot afford to live in the community.

- Service Industry Workers: Generally, service workers in Jamestown cannot afford to live in the community they serve. Without these pharmacists, grocery store checkers, wait staff, and shop clerks Jamestown’s economy would suffer.

HOUSING STOCK

In 2000, Jamestown had 2,428 housing units, a 10.0% increase since 1990. Historically the Town issues approximately 27 building permits per year, virtually all of which are for single-family dwellings (see Appendix, Table A-6 for a chronology of building permit activity in Jamestown for the last 5 years). As seen in Appendix Table A-1, Jamestown’s Population increased 12.5% between 1990 and 2000, while the number of households increased 18.7%. New households are spinning off existing households, and the average household size is getting smaller. 25.8% of households are headed by a person age 65 or older, indicating the relative demand for elderly housing.

At the time of the 2000 Census, 410 housing units (14.8%) were vacant. Jamestown’s owner-occupied rate is significantly higher than Newport County and the State, indicating there is relatively less rental housing in Jamestown.

Table 2: Housing Stock

	Jamestown			Newport County			State		
	1990	2000	%	1990	2000	%	1990	2000	%
Total Housing Units	2,071	2,428	17.2%	37,475	39,561	5.6%	414,572	439,837	6.1%
Vacant Units		410	16.9%		4,333	11.0%		31,413	7.1%
Occupied Units		2,359	97.2%		35,228	89.0%		408,424	92.9%
Seasonal Units		341							
Renter-Occupied Units		497	21.1%		13,540	38.4%		163,274	40.0%
Owner-Occupied Units		1,862	78.9%		21,688	61.6%		245,150	60.0%

Source: U.S. Census Bureau, 1990 Census, 2000 Census, Rhode Island Housing

The Census defines vacant units as housing units in which no one is living on Census Day. Units for sale/rent, newly constructed Rhode Island Housing has removed seasonal units from the housing unit count used in this report.

Table 3 shows that the vast majority of housing units in Jamestown are in single unit detached structures (i.e. a typical single-family home). Most rental housing is found in small houses, rather than in large apartment buildings. Jamestown’s housing stock is relatively young with 47.8% of the housing units having been built after 1970.

Table 3: Units in Structure²

Jamestown

Units in Structure	Number of Units	%
1	2,246	81.1
2-4	165	6.0
5-9	28	1.0
10+	82	3.0
Mobile home	0	0.0
Total	2,769	91.0

Source: U.S. Census Bureau, Census 2000

Table 4: Age of Housing

Year Built	Jamestown	
	Number	%
Built 1990 to March 2000	331	12.0
Built 1980 to 1989	519	18.7
Built 1970 to 1979	473	17.1
Built 1960 to 1969	264	9.5
Built 1950 to 1959	228	8.2
Built 1940 to 1949	169	6.1
Built 1939 or earlier	785	28.3
Total	2,769	100.0

Source: U.S. Census Bureau, Census 2000

Lead-Based Paint Issues

According to the 2000-2005 State Consolidated Plan, an estimated 53.4% of all occupied units in Jamestown contain lead-based paint. In 1998, 7% of Jamestown children had elevated levels of lead in their blood. Any rehabilitation project involving pre-1978 buildings must include test for lead-based paint and abatement where necessary.

COST OF HOUSING

Housing costs have been escalating rapidly in Jamestown and throughout Rhode Island. From 2002 to 2004 Rhode Island had the fastest appreciating home prices in the country.³ Jamestown housing values have skyrocketed. In 2000 there were 11 properties in Jamestown valued at more than \$1 million. After the Town's revaluation in 2003, 344 properties are now have an assessed value of more than \$1 million. This represents 12.4% of Town's total housing stock.

The median sales price of a single-family home in Jamestown in the first half of 2004 was \$410,000. Adjusted for inflation, this represents a 93.8% increase since 1997, or an average increase of approximately 13.5% per year. By comparison, median household income in Jamestown increased 51.9% between 1990 and 2000, or an average of approximately 5% per year. Thus, increases in for-sale housing prices have far outstripped increases in income, making it more difficult for residents to afford a home in Jamestown. Jamestown's price

² This count includes seasonal units, which are not included in the RIH calculations for determining a communities number of Low-Mod units.

³ Office of Federal Housing Enterprise Oversight's *Housing Price Index Report*, March 1, 2004.

increases have not been as consistent as the State's, but still show a significant upward trend. Table 5 details the increases in the median sale prices of homes in Jamestown and throughout the state between 1997 and June 2004.

According to Jamestown residents, the shortage of affordable rental housing on the island has become a bigger problem in recent years. Due to Jamestown's small rental stock, rental cost data is not available for all years. The available data shows average rents in Jamestown are significantly higher than the state average, and appear to have increased more rapidly than the State. In 2001, the average rent for 2 and 3 bedroom apartments in Jamestown was over \$1,000. It is likely that rent increases have outpaced increases in median income, making it more difficult to afford rental housing. Table 6 details the results of the Rhode Island Housing rent surveys.

Table 5: Median Sales Price, Single Family Homes
Median Sales Price, Single Family Homes

	Jamestown		State	
	Annual % Median Price Change		Annual % Median Price Change	
1997	\$177,000		\$118,000	
1998	\$159,900	-9.7%	\$122,600	3.9%
1999	\$191,500	19.8%	\$126,000	2.8%
2000	\$245,000	27.9%	\$135,976	7.9%
2001	\$289,500	18.2%	\$156,000	14.7%
2002	\$356,574	23.2%	\$188,150	20.6%
2003	\$385,500	8.1%	\$220,000	16.9%
2004	\$410,000	6.4%	\$250,000	13.6%
% Change 1997-2004*		93.8%		80.4%
% Change 2000-2004*		83.7%		73.7%

Table 6: Average Cost of Rental Housing

	Jamestown		State**	
	2BR	3BR	2BR	3BR
1996	\$715	\$880	\$590	\$676
1998	N/A	N/A	\$613	\$732
2001	\$1,097	\$1,288	\$775	\$875
2002	N/A	N/A	\$863	\$1,017
2003***	N/A	N/A	\$1,032	\$1,195
% Change 1996-2001*	35.9%	29.7%	16.4%	14.7%
% Change 2001-2003*	N/A	N/A	20.7%	23.4%

Source: Rhode Island Housing Rent Surveys.

** Inflation adjusted to constant 2003 dollars*

*** State Average rent is an unweighted average, meaning each city/town is counted equally*

**** 2003 rents include all utilities (heat, hot water, electric, cooking), using to HUD utility allowances if utilities were not included in advertised rent. Pre-2003 rents include heat and hot water only.*

For purpose of percent change, 2003 rents have been adjusted to account for differences in utilities

EXISTING AFFORDABLE HOUSING STOCK

Previous to the changes to the Low/Moderate Housing Act in 2004, only affordable units developed with a state or federal government subsidy containing long-term affordability restrictions counts towards the 10% goal. According to Rhode Island Housing's most recent chart (July 2004), 101 units (4.16%) of housing in Jamestown are considered low or moderate income. As of 2004, Jamestown needs an additional 142 low-moderate income units to reach the 10% goal. However, this number will increase over time, as building permits are issued and new market-rate housing is constructed. Table 7 presents a list of all Jamestown housing that currently count towards the 10% goal:

Table 7: Low and Moderate Income Units

Name	Address	# Units	Occupancy	Tenure	Funding Source
Pemberton Place	45 Pemberton Ave	12	Elderly	Rental	HUD 202
Pemberton Apartments	45 Pemberton Ave	35	Elderly	Rental	PH
Jamestown Village	21 Pemberton Ave	19	Elderly	Rental	LIHTC
Bayside Terrace	169 Conanicus Ave	20	Family	Rental	HUD Sect 8
CCHC Land Trust*	Scattered	6	Family	Owner	HOME
Group Homes	Scattered	11	Special Needs	Rental	Group Homes
Total Low-Mod Units		103			
Total Housing Units		2,428			
% Low-Mod		4.24%			
Summary	# Units	% of Total	Summary	# Units	% of Total
Family	24	24%	Rental	97	96%
Elderly	66	65%	Homeownership	4	4%
Special Needs	11	11%	TOTAL	101	100%
TOTAL	101	100%			

*PH=Public Housing, RIH=Rhode Island Housing, LIHTC=Low Income Housing Tax Credits
CCHC has added an additional two homes to their land trust, these numbers have not yet been incorporated into the total for Jamestown by RIH

ANALYSIS OF HOUSING NEEDS

There are several ways to measure housing needs. No one method is all encompassing, so several alternate measures of need are presented in this section. Together they paint a detailed picture of those in need of housing assistance in Jamestown.

COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATA

The Department of Housing and Urban Development publishes detailed data on cost burdened households through its Comprehensive Housing Affordability Strategy (CHAS) data book. CHAS data counts the number of households experiencing housing problems in a community. Housing problems are defined as having a cost burden (spending more than 30% of income on housing), or living in substandard housing.⁴ According to 2000 CHAS data, 612 Jamestown households (25.7%) experienced housing problems. More than 96% of those experiencing housing problems in Jamestown face only cost burdens, indicating that substandard housing is not a major problem.

The data is broken down by household type (family, elderly or other), tenure (renter or owner) and income level (by percent of Area Median Income). This allows for a rather detailed look at who is experiencing housing problems. The analysis here is restricted to Jamestown's low-income population, defined as those earning less than 80% of the Area Median Income. Table 8 details the CHAS data breakdown for Jamestown, Newport County, and the state.

Analysis of CHAS data reveals the following:

- 357 of Jamestown's 717 low-income households (49.8%) experienced housing problems, similarly 53% of the states low-income households experienced housing problems.
- Even though there are more low-income elderly households than low-income family households, a greater percentage of low-income families experience housing problems.
- In Jamestown and throughout the state low-income homeowners are more likely to experience housing problems than low-income renters. In Jamestown 252 low-income homeowners experienced housing problems, compared to 105 low-income renters.
- In Jamestown and throughout the state the lower the income, the more likely it is that a household experiences housing problems.

The affordable units proposed by this plan reflect the need demonstrated in the CHAS data.

⁴ Substandard conditions are defined as living in overcrowded quarters (more than 1.01 persons per room) and/or living in a housing unit without complete kitchen and/or plumbing facilities.

Table 8: Jamestown, Newport County, and Rhode Island CHAS DATA

	Jamestown				Newport County				Rhode Island			
	% with problems	# with problems	% of Total	% with problems	# with problems	% of Total	% with problems	# with problems	% of Total	% with problems	# with problems	% of Total
Low Income Households with Housing Problems, by Population												
Elderly	38.1%	114	31.9%	51.8%	2,552	33.7%	46.0%	32,058	31.4%			
Small Family	67.3%	134	37.5%	53.9%	2,264	29.9%	56.6%	34,494	33.7%			
Large Family	54.6%	30	8.4%	53.6%	413	5.5%	67.6%	10,017	9.8%			
Other	48.2%	79	22.1%	59.0%	2,336	30.9%	54.0%	25,663	25.1%			
Total		357	100.0%		7,564	100.0%		102,232	100.0%			
Low Income Households with Housing Problems, by Tenure												
Renters	41.2%	105	29.4%	51.1%	4,057	53.6%	51.3%	59,242	57.9%			
Owners	54.6%	252	70.6%	44.2%	3,058	40.4%	55.4%	42,990	42.1%			
Total		357	100.0%		7,566	100.0%		102,232	100.0%			
Low Income Households with Housing Problems, by Income												
< 30% AMI	68.0%	149	41.7%	67.9%	2,804	37.1%	70.5%	47,009	46.0%			
30-50% AMI	35.1%	54	15.1%	59.6%	2,153	28.5%	57.5%	28,946	28.3%			
50-80% AMI	44.8%	154	43.2%	42.7%	2,611	34.5%	34.6%	26,277	25.7%			
Total		357	100.0%		7,568	100.0%		102,232	100.0%			

Low-income defined as earning less than 80% of Area Median Income
* Small Family = 2-4 persons, Large Family = 5+ persons
Source: 2000 CHAS Data Book

AFFORDABILITY GAP AND COST BURDEN

The affordability gap is the difference between what a household can afford to pay, and what it costs to afford the average home. Table 9 details the affordability gap in Jamestown for both homeownership and rental properties.

The following table details the affordability gap in Jamestown for both homeownership and rental housing. Please note that the most available data was used even though there may be some disproportion by using 2000 income figures, 2004 homes sales prices and 2001 rents.

Table 9: Affordability Gap in Jamestown

Homeownership

\$410,000 Median Sales Price, Single Family Home, 2004*
\$122,500 Annual Income Needed to Afford
\$70,985 Median Homeowner Household Income, Census 2000
\$51,515 GAP

Rental

\$1,097 Average Monthly Rent with Utilities, 2 Bedroom Apartment, 2001
\$43,880 Annual Income Needed to Afford
\$37,269 Median Renter Household Income, Census 2000
\$6,611 GAP

Sources: Multiple Listing Service, Rhode Island Housing Rent Survey, Census 2000

Income needed to afford assumes spending 30% of income on housing.

For homeownership, assumes 5% downpayment, includes property taxes, insurance and PMI

The affordability gap poses a dilemma for Jamestown residents: spend more than 30% of income on housing, or move someplace else in search of lower-cost housing. Many households have no choice but to spend more than 30% of income on housing, incurring a cost burden.

CONCLUSION

Regardless of how need is determined, Jamestown has clearly identified a lack of availability of housing that is priced at a level local families and workers can afford. Furthermore, the number of households in need of affordable housing in Jamestown is greater than the 10% goal set by the State. Public input suggests that the highest priorities for fostering housing development should be young working families (especially Town employees and volunteer firefighters) and the elderly.

BARRIERS TO AFFORDABLE HOUSING DEVELOPMENT

There are a number of barriers to affordable housing development in Jamestown. Some are unique to the island, while others exist in cities and towns across the country. An understanding of these barriers and the development process is necessary if the Town hopes to encourage affordable housing.

INFRASTRUCTURE

The greatest barrier to development in Jamestown is the lack of infrastructure.

- Jamestown has a bifurcated water system: the village has access to public water, while outlying areas rely on private wells.
- The Town has recently spent over \$7,000,000 to upgrade the sewer system and needs to spend approximately \$14,000,000 to upgrade the water system.
- The public water system is currently overburdened but system upgrades including a new 1 million gallon standpipe will increase system capacity. Capacity is currently limited: the Town has two small reservoirs, and also purchases water from North Kingstown on an emergency basis when capacity allows as needed. The island faces water shortages nearly every summer.
- Beyond the village, residents rely on private wells and Individual Sewer Disposal Systems (ISDS).
- Jamestown has poor soils for septic absorption and the lowest quantity of groundwater in Rhode Island

These factors restrict sustainable densities outside the village to single-family homes on 1 acre lots, which makes it difficult to develop affordable housing.

Jamestown also lacks significant public transportation. At lower income levels, affordable housing residents often do not own a car. Public transportation enables residents to commute to work, and provides access to shopping, religious institutions, and government services.

ZONING

Jamestown's Zoning Ordinance establishes five (5) residential zoning districts, ranging from RR-200 to R-8. Residential land accounts for approximately 41% of the total land use in Jamestown. Residential development is also allowed in all commercial districts. A summary table of the zoning is provided in the Appendix.

In most cases, Jamestown's zoning is based on environmental factors such as soils, water and the ability of land to support wells and individual sewage disposal systems. In these instances, increasing density for affordable housing must be done carefully with public health, safety and welfare being considered.

COST OF HOUSING AND LAND

The cost of housing and land is a major impediment to affordable housing development. It is especially a problem in Jamestown, where prices are generally higher than surrounding area. Non-profit affordable housing developers have a difficult time finding a building or lot they can afford to develop affordable housing on.

- Raw land is expensive with lots selling for between \$150,000 and \$300,000. It is nearly impossible to buy a vacant lot, build a home and make it affordable to families at 80% of median income, even with subsidy funding.
- Also, over the past several years there has also been a trend towards the elimination of affordable units through the conversion of large multi-family buildings into single family homes. This has eliminated a number of apartments in Jamestown over the past 10 years.

AVAILABILITY OF DEVELOPABLE LAND

Even if cost were not a factor, the limited amount of developable land in Jamestown is an impediment to development.

- Of Jamestown's 6,034 acres, 2,800 are considered undevelopable. Much of this is permanently protected land that preserves rural character, protects natural resources, and provides recreational opportunities. Much of the remaining land has already been developed, especially in the village area. This makes it a challenge to find suitable locations for affordable housing.

Buildout Analysis

In the Spring of 2000 the Town performed a buildout analysis to serve as a base for long-range planning. Table A-4 in the appendix provides more detailed information regarding the buildout, but in general this study found:

- The analysis found there are 2,118 vacant, developable acres remaining in Jamestown.
- If fully developed, this land could accommodate an additional 1,133 single-family homes.
- At 27 units per year, Jamestown would be built-out by 2042.
- This is an aggressive forecast that would require developing on scenic, ecologically sensitive lands and would overburden the Town's water/sewer system.

More information on the Town's buildout analysis can be found in Table A-4.

Native American Burial Grounds

- Jamestown is home to the largest Native American burial ground in North America..
- Federal housing funding programs prohibit development on land with Native American remains.
- The location of so many burial grounds substantially limits potential locations for affordable housing developments.

COMMUNITY OPPOSITION

When affordable housing is proposed, fears of increased crime, neighborhood decline, and decreased property values often come up. In Jamestown, many residents have expressed concern about affordable housing affecting the character of the community. The term NIMBY – Not In My Back Yard – has been coined to describe community opposition to affordable housing. Many people agree with the concept of affordable housing, but are strongly opposed when affordable housing is proposed in their neighborhood. Across the

country several resident groups have sued cities and towns to prevent affordable housing from being developed.

CONCLUSION

Jamestown's island nature presents a number of constraints that make it challenging to develop affordable housing. There is a limited amount of land on the island, and much of it is protected for environmental or open space reasons. Infrastructure, especially water, is very limited. Housing and land prices are among the highest in the State. Zoning and community opposition are additional barriers. These obstacles may be daunting, and but most can be overcome through flexible land use policies, public education, and creativity.

AFFORDABLE HOUSING ASSETS AND RESOURCES

Successful development of appropriate affordable housing in Jamestown depends on identifying and effectively utilizing available resources, supporting and encouraging affordable housing developers, and engaging public support for affordable housing development. Jamestown possesses or has access to a number of assets and resources that can facilitate affordable housing development.

ACCESSORY DWELLING UNITS

Accessory family dwelling units are allowed under the Jamestown Zoning Ordinance. However, there are also a number of existing non-conforming accessory dwelling units that are not being used by the owners family. These units, although not a part of the 101 units counting towards the 10% goal set by the state, do provide affordable housing for a number of Jamestown's.

JAMESTOWN AFFORDABLE HOUSING COMMITTEE

The Jamestown Affordable Housing Committee has been a pro-active voice for affordable housing in Jamestown since 1989. The committee is comprised of Jamestown's with a variety of backgrounds, including real estate and banking. It assists the Town in the development of the Housing Element of the Comprehensive Plan, and provides guidance for the Community Development Block Grant (CDBG) program. The committee identifies sites for affordable housing and provides assistance to families on a case-by-case basis, one home at a time. Its goal is to create housing opportunities that maintain economic diversity and allow intergenerational families to continue to live on the island.

JAMESTOWN HOUSING AUTHORITY

The Jamestown Housing Authority (JHA) has many assets and can be a strong partner in the Town's efforts to increase housing affordability. JHA manages 47 units of elderly housing in Jamestown. In 2001 JHA formed a non-profit 501c3 subsidiary, Conanicut Housing Corporation (CHC), to foster their ability to develop affordable housing.

CHURCH COMMUNITY HOUSING CORPORATION

Church Community Housing Corporation (CCHC), the major non-profit developer in Jamestown, is an excellent resource. CCHC is the oldest community-based housing developer in Rhode Island, and has been developing affordable housing throughout Newport

County since 1969. CCHC has extensive experience with HUD 202 and 811 projects, as well as LIHTC projects

In Jamestown, CCHC:

- Developed and operates 20 units of affordable family rental housing at Bayside Terrace
- Developed 6 family homeownership units in their land trust program
- Administers the downpayment assistance program funded through Jamestown's CDBG allocation
- Offers First-time Homebuyer Education classes in which graduates are eligible for down payment assistance and closing costs assistance. Through its Regional Revolving Loan Fund for Jamestown Downpayment Assistance Program and rehabilitation programs, CCHC has made over 60 loans totaling over \$450,000 to low and moderate income residents of Jamestown.

In Newport County, CCHC:

- Developed and operates a County wide affordable homeownership land trust with over 82 existing units and six new units in development.

OTHER NON-PROFIT HOUSING DEVELOPERS

Besides CDCs, other non-profit organizations provide affordable housing. Examples include mental health agencies like Bridges, Inc., community action agencies like East Bay Community Action Program and Newport County Community Mental Health center as well as special population organizations like United Cerebral Palsy Rhode Island and Aids Care Ocean State and Habitat for Humanity. In addition to CCHC, there are several other CDCs which develop affordable housing operating throughout Rhode Island.

TOWN PROGRAMS

The Town provides assistance to homeowners through its CDBG Home Repair and Revolving Loan programs, which are administered by CCHC. These programs provide low-interest loans for home repairs and improvements, including code violation corrections, heating, plumbing, electrical and septic system improvements. Forty-seven Jamestown households have been assisted through these loan programs.

The Town also offers tax exemption for elderly homeowners. The amount of the exemption varies according to income, based on the Federal Poverty Guideline. Homeowners must be age 65 or over, and must have owned the property for at least 5 years.

CLUSTER LAND DEVELOPMENT PROJECTS

Jamestown requires cluster land development projects for any major subdivision (5 or more lots) in the R-40, RR-80, and RR-200 zones. Cluster development is intended to preserve open space, maintain rural character, and reduce sprawl. At least 50% of the total land area must be set aside as open space. Minimum lot size ranges from 5,000 – 20,000 s.f., depending on the underlying zone. No density bonuses are allowed; the number of units allowed is determined by the underlying zone. Cluster development is an asset to affordable

housing development because it allows homes to be built closer together on smaller lots, reducing construction and land costs.

COMPREHENSIVE PERMITTING (R.I.G.L 45-53)

State enabled “comprehensive permitting” is a valuable tool which provides flexibility. It allows the Town to change the use of a property or the density without changing the zone. The Town can offer other incentives, such as relief from parking or set back requirements, in exchange for affordable housing. Even if a developer is not seeking relief, comprehensive permitting offers an expedited review process that can save a developer time and money in reduced holding costs, interest, and taxes. This cost saving can be passed down to the home sales price.

CONCLUSION

Jamestown possesses or has access to a number of assets and resources for affordable housing development. These include the Jamestown Affordable Housing Committee, Jamestown Housing Authority, and Church Community Housing. The Town provides some programs for affordable housing, and there are a number of state and federal affordable housing production programs. The Comprehensive Permit process provides the flexibility to approve appropriate affordable housing proposals. These assets and resources provide a base for the Town to achieve its affordable housing goals.

HOUSING DEVELOPMENT PLAN

REACHING THE 10% GOAL

According to Rhode Island Housing's July 2004 calculations, 101 (4.16%) of Jamestown's 2,428 housing units are low-moderate income. *Today, Jamestown needs 142 additional low-moderate units to reach its 10% goal of 243 low-moderate units; however, to keep affordable housing creation consistent with Jamestown's pace, growth, and community character the Town can create 37 units every five years and reach the 10% by 2040.* This reflects the normal growth in building permits (approximately 27 building per year) which will add to the base over time.

Connection with Housing Needs

It is essential that there be a connection between the type and amount of affordable housing proposed by this plan and Jamestown's affordable housing needs and what the CHAS data states.

- The *Analysis of Housing Needs* section suggests Jamestown should prioritize affordable housing for island families, workforce, and elderly.
- Accordingly, the Affordable Housing Development Schedule proposes 125 affordable units for families, 25 of which would have a preference for Town employees and emergency personnel (such as volunteer firefighters), 75 affordable units for the elderly, and 56 units for special needs and at-risk populations.
- The development schedule details the construction of 37 units every five years until the Town reaches the 10% goal in 2040.

Feasibility

Given limited resources, it is not possible to meet the needs of every household that experiences housing problems. This plan proposes a development schedule that is both feasible and reasonable. Consideration has been given to the availability of financial subsidies, buildable land, buildings suitable for rehabilitation, and committed developers. The *Locations* recommendations speak further to the feasibility of this plan by identifying sites for affordable housing.

Implementation

The Town Planning Department is responsible for the implementation of this plan. The Town Planning Commission and Town Council are responsible for changing the appropriate ordinances as recommended in the body of the plan, and approving affordable housing development identified in this report. The Affordable Housing Committee will review the Town's progress towards achieving the goals of the plan every year and will make a report to the Planning Commission and Town Council on the status of the plans implementation. In order for this plan to succeed as a framework for affordable housing development in Jamestown it is essential that the Town continue their working relationship with CCHC.

Table 10 - AFFORDABLE HOUSING DEVELOPMENT SCHEDULE

<u>Progress Toward the 10% Goal Over Time*</u>										
	2004	2010	2015	2020	2025	2030	2035	2040		
Total Housing Units**	2,428	2,698	2,698	2,968	2,968	3,238	3,238	3,508		
10 % goal	243	270	270	297	297	324	324	351		
Number of Affordable Units (2004 existing + new proposed by plan)	101	138	175	212	249	286	322	357		
% Affordability:	3.65%	5.11%	6.49%	7.14%	8.39%	8.83%	9.94%	10.18%		
If Jamestown were to meet the 10% goal in this year, the number of additional affordable units needed would be	142	132	95	85	48	38	2	-6		
Type of Housing										Total
Family Housing (Ownership and Rental)		18	18	18	18	18	18	17		125
Housing for the Elderly (Ownership and Rental)		11	11	11	11	11	10	10		75
Housing for Individuals and Special Needs Populations		8	8	8	8	8	8	8		56
Total New Units:		37	37	37	37	37	36	35		256
* Assumes 27 building permits per year, per Buildout Study in Comprehensive Plan										
**Census counts of the total number of housing units are updated only once every ten years, therefore the number shown here represents the most recent Census figure (2000, 2010 projected, or 2020 projected)										
This is why the 2004 and 2009 numbers are the same (both refer back to the Census 2000 figure, 2,428)										

AFFORDABLE HOUSING GOALS

Through meetings with the towns Affordable Housing Committee, the Town of Jamestown has developed the following affordable housing goals. These goals are the basis on which the strategies and actions described later in this document were developed. Jamestown's affordable housing goals are as follows:

1. **Create a Diversity of Housing Types (such as homeownership, rental, employee preference, etc.) to meet the needs of Jamestown's low-moderate income residents, employees, and special populations while maintaining Jamestown's unique mixture of village and rural character.** Children raised in Jamestown, town employees, and emergency personnel find it increasingly difficult to find affordable housing on the island. Jamestowners have identified the fact that emergency personnel and town employees live off island as an issue of particular concern.

2. **Given the unique environmental constraints facing Jamestown, strive to attain the 10% goal set by the state as much as possible.** The greatest barrier to development in Jamestown is the lack of infrastructure, especially the availability of water. Water limitations pose a particular problem for affordable housing because it restricts density and often inhibits multi-family housing. The State Water Resources Board recommends that developers be required to identify the source of water supply, the amount of water required to support the development, and demonstrate that the source can supply the amount needed for the proposed development. Jamestown also faces a challenge from the vast number of Native American Burial Grounds found on the island. Development using federal funds cannot occur on these lands, which further limits the amount of area in which Jamestown can develop affordable housing. These constraints may make it impossible for Jamestown to reach the 10% goal set by the state.

3. **Ensure the Long-Term Affordability of Jamestown's Housing Stock.** In addition to developing new affordable housing, it is important for the Town to preserve and maintain its existing housing stock. The Town will use deed restrictions or CCHC's Land Trust to ensure long-term affordability. The Town can also take advantage of CCHC's Land Trust. The land trust holds properties for affordable housing, leasing the land for a nominal fee and setting resale restrictions on the houses. The combination of resale restrictions and retaining ownership of the land guarantees long-term affordability. The Town will also continue the existing home repair and maintenance programs. Existing housing is an important source of affordable housing. Given land and construction prices, it is much more cost effective to maintain existing housing than to build new housing. Efforts will be made to improve substandard properties throughout the town. The Town will continue and expand its successful CDBG home repair/maintenance grant and loan programs.

The Town of Jamestown plans to achieve the goals described above through five comprehensive strategies:

- 1. Strengthen partnerships and build community support for affordable housing development.**
- 2. Revise the zoning ordinance to promote affordable housing.**
- 3. Identify potential locations for affordable housing development.**
- 4. Identify existing and new resources for affordable housing development.**
- 5. Implement programs which ensure the long term affordability of Jamestown's housing.**

These five strategy areas are designed to be realistic, practical, and consistent with the Town's affordable housing goals. The housing strategies are further detailed in the Housing Suitability Map. The map shows suitable locations for each type of housing and each housing strategy and also highlights the locations of existing affordable housing in Jamestown. Finally, this plan concludes with an Action Table which serves as the implementation tool for the plan. The Action Table includes the responsible parties, cost, funding source, and timeframe for the development of affordable housing in Jamestown.

STRATEGIES

1. Strengthen Partnerships and Build Community Support for Affordable Housing

*Issue-*To implement this plan, it will be critical for the Jamestown Planning Department to reach out to those groups that have a major role to play in helping the Town achieve its affordable housing goals.

Recommended Actions

Action Item 1.1: Strengthen the duties of the Jamestown Affordable Housing Committee. The Jamestown Affordable Housing Committee is a major asset to the Town, and has done much to further affordable housing. The Committee should take on the following tasks:

- **Raise awareness of Jamestown's affordable housing needs through public education:** An educational program should be developed that more accurately describes the population in need of affordable housing, namely working families, children of current residents, and the elderly. This would help dispel the negative connotations commonly associated with affordable housing and combat NIMBYism (Not In My Back Yard). The Town could provide residents with information about affordable homeownership and rental opportunities and could encourage public discussion of these issues with Town officials and local affordable housing developers.
- **Monitor the implementation of the Affordable Housing Plan:** The Committee would monitor the implementation of the Affordable Housing Plan, and report annually to the Town Council on the Plan's progress. The Town Council would be responsible for ensuring the Plan is implemented.

- Identify locations for future affordable housing development: A major role of the Committee should be to identify sites for affordable housing on an ongoing basis, through advertising, networking and/or soliciting proposals. This provides a mechanism for replenishing the list of locations included in the plan, and will make the plan a dynamic document. The Planning Department will evaluate the locations recommended by the Committee to determine their suitability for affordable housing development.
- Endorse appropriate affordable housing proposals: The Committee should begin a program of endorsing affordable housing proposals that meet the criteria set by the Town and this plan. An endorsement from the Committee would show community support for affordable housing, and could expedite the approval process. Endorsements would be a source of prestige and developers would actively seek them out. This would encourage affordable housing proposals that are in line with the Town's objectives and priorities.
- Strengthen partnerships and working relationships for affordable housing: The Committee should assist in fostering and maintaining strong, supportive relationships between Town government; the Jamestown Housing Authority; non-profit developers such as CCHC; and for-profit affordable housing developers. The Committee should help these groups share resources and information.

Action Item 1.2: Work with CCHC and other non-profit developers to develop affordable housing in Jamestown. The Town can assist non-profit developers by identifying sites suitable for affordable housing, providing funding through the Affordable Housing Trust Fund, and providing support at development review hearings.

Action Item 1.3: Encourage the Jamestown Housing Authority to become a more active affordable housing provider. The Jamestown Housing Authority (JHA) can play a larger role in providing affordable housing in Jamestown. The Town should encourage JHA and its non-profit subsidiary, Conanicut Housing Corporation, to develop affordable housing. The Town should also encourage JHA to make improvements to its existing properties.

Action Item 1.4: Actively pursue partnerships with land conservation associations in order to further the preservation of open space and the development of affordable housing. The Town must pursue partnerships between organizations such as CCHC and the Nature Conservancy in order to simultaneously achieve the goal of open space preservation and the goal of affordable housing development.

2. Revise the Zoning Ordinance to Promote Affordable Housing.

Issue- Changes to zoning will make it easier to develop affordable housing in Jamestown.

Recommended Actions

- **Action Item 2.1: Through a Zoning Ordinance Amendment, Create a Transfer of Development Rights Ordinance/Special Development District for Affordable Housing Development on Oversized Lots in the Village for the purpose of creating affordable housing.** The town will create a Transfer of Development Rights (TDR) Ordinance and/or Special Development District (SDD) for Affordable Housing Development that allows subdivision of new lots or construction of duplexes on oversized lots in the village. The Town recognizes that the increased density necessary to make affordable housing work in Jamestown due to the high land costs is most appropriate in the areas of the Village currently served by public water and sewer. The Barriers Section discusses infrastructure issues. This is due to the environmental constraints causing development limitations in the non public service areas of Town. Either TDR or SDD would provide the increased density necessary to create affordable housing. There is some concern with the SDD of increasing the overall buildout population of the island and potentially exceeding the environmental carrying capacity of the island. TDR would transfer density from lots with environmental constraints (High groundwater table and shallow impervious layer overlay district) that would serve the Town better if not developed, to lots serviced by public water and sewer. TDR is preferable over SDD because it serves two purposes, protecting environmentally sensitive lots from development and creating affordable Housing. The question that needs to be answered when amending the Zoning Ordinance is whether the cost associated with transferring density still allows for affordable units or whether a simple density increase, as provided for in an SDD, is the most effective way to provide affordable housing.
- The Jamestown Planning Department estimates by site specific mapping available in the Planning Department that there are approximately 500 lots in the R-8 and R-20 districts, which could support the construction of a duplex (attached to existing home) or single family home, where if developed, could be done without significantly impacting the character of the neighborhood. Of those 500, the mapping shows that 100 lots in the village area (R-8 and R-20 districts) are large enough to be subdivided into lots of at least 5,000sf in the R-8 district and at least 10,000sf in the R-20 district, supporting additional single family homes. This is an increase over existing allowed density, where subdivision is not currently permitted but would be for only affordable housing.
- Homeownership units will be put in CCHC's Land Trust program using a ground lease to ensure long term affordability. Rental units will require a deed restriction and should be administered by and will be overseen by a State agency qualified to administer such a program or the Jamestown Housing Authority.

Assuming that at least 25% of the property owners eligible in the special development district created affordable housing units, it would yield at least 125

new affordable housing units for the town in the next 35 years. this strategy would result in the addition of approximately 2.5 homes per street in the village area.

Action Item 2.2: Mandate Inclusionary Zoning in all new rental, condominium, and subdivision developments. Inclusionary zoning has been proven nationally as an effective tool for incorporating affordable housing in new developments. The inclusionary zoning ordinance will require the provision of a 20% of affordable units in all residential developments of four or more units. The town will explore a variety of incentives such as density bonuses or tax breaks as compensation for the affordable unit requirements. In cases where including affordable housing units is not feasible, the developers will make an off-site exaction, such as building the affordable units elsewhere, donating land to a housing land trust, or paying an in-lieu-of fee to the Town's Affordable Housing Trust Fund. If subdivisions are created solely for the purpose of creating affordable housing as suggested in action item 2.1 then no additional inclusionary units would be necessary.

It is estimated that this could yield 20 new permanently affordable housing units for the Town. This is based upon the past subdivision record for Jamestown as well as the development of rental units and condominiums. Approximately 2-4 units of the average 27 building permits per year are on recently subdivided lots.

Action Item 2.3: Reduce the Minimum Lot Size Required for Affordable Multi-Family Housing Development in the RR-80, R-40, R-20 zones. Currently, the required minimum lot size for multi-family housing is 200,000sf, making it virtually impossible to develop multi-family housing on Jamestown. Through this zoning amendment, the minimum lot size required for **affordable** multi-family developments would be 2 times the requirement for a single family development. **Please note that the reduction in lot size requirements would only be granted for an affordable multi-family development.** The Town will consider mixed income developments where a majority of units will be low/moderate income units. This type of development will be permitted by special use permit.

- In R-20, an affordable multi-family development would require a lot size of 40,000sf.
- In R-40, an affordable multi-family development would require a lot size of 80,000sf.
- In RR-80, an affordable multi-family development would require a lot size of 160,000sf.

These reductions in lot size requirements will allow for the development of multi-family housing at densities ranging from 3 to 12 units per acre. **The Planning Department estimates by looking at the Tax Assessors Records and the Town Plat Maps that there are 25 parcels in these zones that could be development using the affordable multi-family ordinance. Assuming the average of 8 per lot, the Planning Department further estimates that these parcels could yield approximately 40 new affordable housing units for the Town if 20% were developed in this fashion.**

Action Item 2.4: Adopt an Accessory Dwelling Unit Ordinance as part of the Zoning Ordinance. The Town will write an Accessory Dwelling Unit Ordinance regulating existing and new accessory dwelling units. In order to ensure affordability the accessory units will be deed restricted as affordable units. An agency authorized by Rhode Island Housing will be responsible for monitoring the rental of these deed restricted units. As an incentive for property owners to deed restrict their accessory dwelling unit, the Town may limit the taxes on the accessory dwelling unit to 8% of the income obtained from the property. This is not a subsidy but an incentive to create affordable units. A municipal subsidy will be allowing accessory dwelling units where currently they are not allowed by ordinance. This is considered a density bonus and a local subsidy.

It is estimated that this could yield 25 new permanently affordable housing units for the Town.

3. Identify Potential Locations for Affordable Housing Development.

Issue-Affordable housing units can be developed through the rehabilitation of existing houses, the adaptive reuse of existing buildings, and through new construction. The Town will utilize the existing density in the village area. The subsidy attached to these units could be any and/or all State/Federal subsidies shown in Action Item 4.4 or any local subsidy such as Housing Trust funding or a density increase.

Recommended Actions

Action Item 3.1: Target Appropriate Parcels for Infill Development of Affordable Housing. Infill development utilizes existing infrastructure and incorporates affordable housing into mixed-use, mixed-income neighborhoods. It preserves open space and curtails sprawl. The subsidy for the Grinnell Street site will be local (increased density).

Potential sites for infill development in Jamestown include:

- Corner of Grinnell Street and Narragansett Avenue

The Town Planning Department estimates that 2 affordable units can be built at this site.

Action Item 3.2: Target Appropriate Buildings for Adaptive Re-use into Affordable Housing. Adaptive re-use of underutilized buildings has become a popular community development strategy. Adaptive re-use can accommodate a mix of uses, as well as mixed-incomes. The Town has identified the following buildings as appropriate for adaptive reuse into affordable housing:

- Town Offices, 44 Southwest Avenue

The subsidy attached to these units would be State funds as listed in Action item 4.4.

The Town Planning Department estimates that 12 multi-family affordable units can be built at this site.

Action Item 3.3: Target appropriate parcels outside the village area for development as affordable housing. In addition to infill development and adaptive reuse, the Town will identify parcels suitable for construction of affordable housing

outside the village area that would require private wells and Individual Sewage Disposal Systems. The subsidy for these units will be local (increased density). Alternative ISDS will be investigated to preserve groundwater quality and water saving devices will be placed in all residences to reduce impacts to groundwater quantity.

Potential sites for development outside Village area include:

Assessors Plat 2 Lot 47, Prospect Avenue, current zoning would allow one single family home. It is estimated that with a comprehensive permit the land would support 6 units.

North Road adjacent to Water Treatment Plant, current zoning would permit one unit. **The Town Planning Department estimates that 6 affordable units can be built at the Prospect Avenue site and 2 units can be built at the water treatment plant by comprehensive permit.**

Action Item 3.4: Encourage CCHC' to renovate and expand Bayside Terrace.

Bayside Terrace is in need of renovation and CCHC is planning a major redevelopment of the property. The 20 existing units would be renovated, and an additional 12 townhouse rental units could be constructed at the front and rear of the site. The Town supports CCHC in this effort. The subsidy attached to these units will be local (increased density) and State, and listed in action item 4.4.

CCHC and the Town Planning Department estimate that Bayside Terrace can accommodate an additional 12 units of affordable housing by comprehensive permit.

Action Item 3.5: Identify and obtain sites where donated homes can be moved.

In recent years, people have bought homes in Jamestown with the intention of tearing down the existing structures and building a new house from scratch. Rather than demolishing the existing house, some have offered to donate it for affordable housing, as long as it can be moved to another site. The Town has not been able to find sites for these donated homes. The Town should identify sites suitable for donated homes. This is an unique and cost-effective way of providing affordable housing, especially if land is specifically set aside for this purpose. **In 2004 alone, members of the Jamestown Affordable Housing Committee have been approached over 4 times by property owners wishing to donate a home rather than tearing it down.**

Action Item 3.6: Seek out existing homes for purchase and add to existing permanently affordable housing stock.

The Town and affordable housing developers should seek out existing homes for purchase to add permanently affordable housing stock. Utilizing existing homes is desirable because it is an opportunity to create affordable housing without increasing housing density on the island. In addition, it may help to rehabilitate the existing housing stock. Conversion of homes to duplex units may be necessary to meet affordability requirements.

The Town Planning Department estimates that 25 affordable units could be purchased for affordable housing on Jamestown. This is an estimate based upon the number of housing units on the island and the existing track record of the Town in

providing affordable housing units in existing housing stock. Church Community has purchased 8 housing units in the last 10 years.

Action Item 3.7: Encourage Jamestown Housing Authority to expand senior housing on their existing site on Pemberton Avenue. This will be developed using HUD Section 202 funding and a comprehensive permit. Due to the HUD application and funding process it is estimated that this could be completed by year three.

The Housing Authority estimates that 6 additional senior affordable units can be built at this site.

Table 11 - Locations Summary Chart

Related Action Item	Location	Current Zoning	Recommended Zoning	Total Units	Affordable Units
3.3	Prospect Ave., adjacent to transfer station	RR-80	RR-80 Comp. Permit	6	6
3.3	North Rd., adjacent to water treatment plant	RR-200	RR-200 Comp. Permit	2	2
3.1	Corner of Grinnell St. and Narragansett Ave.	CD	CD – 5000 sq. ft. Lot, No Change	2	2
3.2	Town Offices	CL	CL – Comp. Permit	12	12
3.4	Bayside Terrace	R-20	Comp. Permit	12	12
3.7	Jamestown Housing Authority	CL	Comp. Permit	6	6
2.1	Infill through Village - Single Family - Duplex	R-8, R-20, CL	SDD/TDR District	500	125
2.3	Scattered site multi-family affordable housing	CL, R-8, 20, R-40, RR-80	Zoning Amendment for Affordable Housing	200	40
2.2	Inclusionary Units	Varied	No Change	100	20
3.6	Existing Housing Stock conversion to Affordable Housing	Varied	No Change	25	25
2.4	Accessory Dwelling Units	Varied	No change	25	25
			Total Affordable Units Identified	275	
			Total Affordable Units Required	250	

Map 1 at the end of this report provides more specific information on the above sites.

Table 12 - Number of LMI Units to be Produced by Development Strategy and Time

Strategy (action items)	Year 1-5	Year 6-10	Year 11-15	Year 16-20	Year 21- 25	Year 26- 30	Year 31-35	Projected Totals*
TDR/Special Dev. District (2.1)	18	18	18	18	18	18	17	125
Inclusionary Zoning (2.2)	3	3	3	3	3	3	2	20
Scattered Site Multi-family (2.3)	6	6	6	6	6	5	5	40
Accessory Dwelling Units (2.4)	4	4	4	4	3	3	3	25
Bayside Terrace (3.4)	12							12
J. Housing Authority (3.7)	6							6
Identified Sites (3.1, 3.2, 3.3, & 3.5)	7	7	7	7	7	6	6	47
Total								275

*using number of units required to meet 10% goal

Table 13 - Number of LMI Units to be produced by Household and Tenure Type

Development Strategy	Totals by Strategy	Elderly		Family		Special Needs		
		Rental	HO	Rental	HO	Rental	HO	
TDR/Special Development District (2.1)	125	30	30	35	30			125
Inclusionary Zoning (2.2)	20				20			20
Scattered Site Multi-family (2.3)	40			20		20		40
Accessory Dwelling Units (2.4)	25			10		15		25
Bayside Terrace (3.4)	12	12						12
Jamestown Housing Authority (3.7)	6	6						6
Identified Sites (3.1, 3.2, 3.3, & 3.5)	47		10	10	15	12		47
Total low-mod units added	275							275
Totals by HH type & rental or ownership		48	40	75	65	47		
Totals by HH type		88		140		47		
Future Need Goal by CHAS data			GOAL 75	GOAL 125		GOAL 56		

Identify Existing and New Resources for Affordable Housing Development.

Issue-Now and in the future, Jamestown must be able to identify and utilize the resources available to facilitate the development of affordable housing.

Recommended Actions

Action Item 4.1: Establish a Local Affordable Housing Trust Fund as a Source of Funds for Affordable Housing Development. A local Affordable Housing Trust Fund would receive and manage funds for affordable housing development and preservation in Jamestown. There are currently no local funding resources for affordable housing development in Jamestown. An Affordable Housing Trust Fund would address this need.

Potential sources to contribute to an Affordable Housing Trust Fund include:

- The Town's portion of the State Real Estate Conveyance Tax
- Real Estate Transfer Tax, should approval be received by State and Town.
- Town budget appropriations: The Town currently funds open space preservation; affordable housing development should be funded in an equal amount
- Proceeds from the sale of Town owned land (i.e. Battery Lane)
- Off-site exactions / in-lieu fees from new rental, condominium, and cluster developments
- Private contributions and charitable donations
- Private Foundations
- Land donations

The Trust Fund could be used for the following:

- Gap financing for rental and homeownership developments
- Subsidies for the development of family homeownership units in new developments via inclusionary zoning or at infill sites
- Purchase of land or property
- Construction of a house on donated property
- Feasibility studies and predevelopment costs born by the town

The Town will apply to Rhode Island Housing for money to set up the Affordable Housing Trust Fund.

Action Item 4.2: Establish an employer assisted housing program. The Town will establish an employer assisted housing program for municipal employees who desire to live in Jamestown. The use of a variety of models for the development of municipal assisted housing can be used to achieve this goal:

- Donation of Town owned land to the land trust for development of homeownership units,
- Subsidize the development of both rental and homeownership units through the Affordable Housing Trust Fund and/or municipal budget appropriations,
- Seek out collaborations with developers to create housing set aside to town workers, and
- Adaptive reuse of municipal buildings for affordable municipal housing wherever possible.

Action Item 4.3: Create a Financial Incentives Program to bring non-conforming rentals into compliance as affordable housing. The records of the Jamestown Tax Assessor indicate that there are approximately 50 known non-conforming duplex/accessory dwelling unit rentals. These units should be explored as a means to provide permanently affordable housing through financial incentives. There should be financial incentives in conjunction with Zoning enforcement to insure that 25 units are created.

Action Item 4.4: Utilize Existing Federal and State Funding Sources for Affordable Housing Development. For- and non-profit developers should make the best possible use of the following affordable housing development resources:

Source	Program Name	Source	Program Name	Source	Program Name
HUD	Section 202 (Elderly)	RIH	Low-Interest Mortgages	FHLB	Affordable Housing Program
	Section 811 (Special Needs)		Home Repair Loans	Fed	Low Income Housing Tax Credits
	Continuum of Care (Homeless)		Next Step (transitional housing)	Fed	Federal Historic Preservation Tax Credits
	Emergency Shelter Grants (Homeless)		Pre-development loans	State	Rhode Island State Historic Preservation Residential Tax Credit
	Housing Opportunities for Persons with AIDS (HOPWA)		Preservation (Section 8 apartments)	State	Neighborhood Opportunities Program (NOP)
	HOME Investment Partnerships Program (HOME)		Rental Housing Production Program		Family Housing Program Supportive Housing Program Building Better Communities
	Community Development Block Grant (CDBG)		Targeted Loans		
	Section 108 (Loan Guarantees)		Technical Assistance		
			Thresholds (Mental Illness)		

*RIH = Rhode Island Housing, FHLB = Federal Home Loan Bank (Boston)
HUD = U.S. Dept. of Housing and Urban Development*

These programs are described in further detail in the Appendix.

5. Implement programs which ensure the long term affordability of Jamestown's housing.

Issue-Without oversight the potential exists for affordable housing to be lost over the passage of time.

Recommended Actions

Action Item 5.1: Use Church Community Housing Corporation's Land Trust to preserve affordable units over the long term. Use of the CCHC land trust program will allow Jamestown to ensure that new affordable homeownership units are not lost with the passage of time.

How Will the CCHC Land Trust work in Jamestown?

A family wishes to provide a housing opportunity to their daughter/son so that they can not afford to live in Jamestown. Their existing home is located on a 9,500s.f. lot within the TDR receiving district. They subdivide their lot and donate the vacant new lot to the land trust for development of an affordable house for their family member who meets HUD's income affordability guidelines. The land trust builds a house at an affordable price and sells the improvements (house only) to the family member. The family member signs a 99 year lease with the land trust and pays a nominal monthly lease fee to the land trust. Resale of the house is restricted to a price that will be affordable to another income-qualified family.

Action Item 5.2: Create a monitoring program for deed restricted affordable rental units. The Town will create a program in which the Jamestown Housing Authority will annually monitor the rental of deed restricted affordable units to appropriate income qualified families. This program will ensure that housing units with long term affordability deed restrictions on them are not lost over time.

Action Item 5.3: Explore Other Affordability Mechanisms where appropriate. The Town of Jamestown recognizes that other mechanisms may exist other than the Land Trust program and deed restrictions to create permanently affordable housing. For this reason, the Town will carefully explore other options which may benefit the Jamestown affordable housing stock.

Table 14 - ACTION TABLE

The following Action Table serves as an implementation tool for the plan's recommendations. The Action Table outlines the responsible party, cost, funding source, and timeframe for each recommendation.

The following acronyms are used in the Action Table and the following appendix Tables:

TC: Town Council
PC: Planning Commission
PD: Planning Department
JHA: Jamestown Housing Authority
AHC: Jamestown Affordable Housing Committee
NP: Non-Profit Developers
FP: For-Profit Developers
HUD: U.S. Department of Housing and Urban Development
RIH: Rhode Island Housing
HOME: HOME funds administered by Rhode Island Housing
NOP: Neighborhood Opportunities Program
CDBG: Community Development Block Grant
AHTF: Local Affordable Housing Trust Fund
LIHTC: Low Income Housing Tax Credits
CCHC: Church Community Housing Corporation
ESG: Emergency Shelter Grants
HOPWA: Housing Opportunities for People with AIDS

Strategies	Responsible Parties/Partners	Cost	Source	Time Frame
Strengthen Partnerships and Build Community Support for Affordable Housing				
1.1 Expand the duties of the Jamestown Affordable Housing Committee	AHC	No Direct Costs	N/A	Ongoing
1.2 Work with CCHC and other non-profit developers to develop affordable housing in Jamestown	NP	\$50,000-100,000 per unit	All	Ongoing
1.3 Encourage and assist the Jamestown Housing Authority to become a more active affordable housing provider	JHA	To be determined	HUD	Ongoing
1.4 Actively pursue partnerships with land conservation associations in order to further the preservation of open space and the development of affordable housing	AHC, PD, PC/ TC, CCHC, JHA	No Direct Costs	TBD	Ongoing
Revise the Zoning Ordinance to Promote Affordable Housing				
2.1 Create a TDR program which creates affordable housing in the village area while protecting environmentally sensitive areas. .	PD, TC	No Direct Costs	N/A	Within 1 year of plan adoption
2.2 Mandate Inclusionary Zoning in all new rental, condominium, and subdivision developments.	PD, TC	No Direct Costs	N/A	Within 1 year of plan adoption
2.3 Reduce the minimum lot size required for affordable multi-family housing development in the RR-8-, R-40, and R-20 zones.	PD, TC	No Direct Costs	N/A	Within 1 year of plan adoption
2.4 Adopt an accessory dwelling unit ordinance.	PD, TC	No Direct Costs	N/A	Within 1 year of plan adoption
Identify Potential Locations for Affordable Housing Development				
3.1 Target appropriate parcels for infill development of affordable housing.	AHC/ FP, NP	No Direct Costs	N/A	Ongoing
3.2 Target appropriate buildings for adaptive reuse into affordable housing.	AHC/ FP, NP	No Direct Costs	N/A	Ongoing
3.3 Target appropriate parcels outside the village area for development as affordable housing.	AHC/ CCHC	No Direct Costs	N/A	Ongoing
3.4 Encourage CCHC to renovate and expand Bayside Terrace	CCHC/ AHC	No Direct Costs	N/A	years 1-5
3.5 Identify and obtain sites where donated homes can be moved.	AHC/ PD, FP, NP	Land Costs	AHTF, Grants	Ongoing
3.6 Seek out existing homes for purchase and add to existing permanently affordable housing stick.	AHC/ NP, FP	House Costs	Grants, AHTF	Ongoing
3.7 Encourage JHA to expand senior housing on their existing site on Pemberton Avenue	JHA	Construction Costs	HUD 202	Years 1-5

*Town of Jamestown
Affordable Housing Plan*

Strategies	Responsible Parties/Partners	Cost	Source	Time Frame
Identify Existing and New Resources for Affordable Housing Development				
4.1 Establish a local Affordable Housing Trust Fund as a source of funds for affordable housing development	TC	To Be Determined	HOME, CDBG, other	Within 1 year of plan adoption
4.2 Establish and employer assisted housing program.	TC	To Be Determined	AHTF, Grants,	Within 1 year of plan adoption
4.3 Create a financial incentives program to bring non-conforming rentals into compliance as affordable housing.	TC, PD/ AHC, JHA	To Be Determined		Within 1 year of plan adoption
4.4 Maximize existing federal and state funding sources for affordable housing development	PD, TC/ JHA	\$50,000 - \$100,000	HUD 202, HUD 811, ESG, HOPWA, HOME, CDBG, Section 108	Ongoing
Implement Programs Which Ensure the Long Term Affordability of Jamestown's Housing				
5.1 Use the CCHC land trust to preserve units as affordable over the long term.	CCHC	No Direct Costs	N/A	Ongoing
5.2 Create a monitoring program for deed restricted affordable rental units.	PD/ JHA	No Direct Costs	N/A	Within 1 year of plan adoption
5.3 Explore other affordability mechanisms where appropriate.	AHC /PD, PC,	No Direct Costs	N/A	Ongoing

APPENDIX

Table A-1: Population and Household Data

	Jamestown			Newport County			State		
	1990	2000	% ch	1990	2000	% ch	1990	2000	% ch
Population	4,999	5,622	12.5%	87,194	85,433	-2.0%	1,003,464	1,048,319	4.5%
Households	1,973	2,342	18.7%	32,731	35,228	7.6%	377,080	408,412	8.3%
Family		1,625	(68.9%)		22,232	(63.1%)		265,398	(65.0%)
Non-Family		734	(31.1%)		12,996	(36.9%)		143,026	(35.0%)
Elderly (65+)		609	(25.8%)		8,852	(25.1%)		107,335	(26.3%)
Average Household Size		2.38			2.35			2.47	

Source: U.S. Census Bureau, Census 1990, 2000

Table A-2: Income Data

	Jamestown			Newport County			State		
	1990	2000	% ch	1990	2000	% ch	1990	2000	% ch
Median Household Income	\$41,518	\$63,073	51.9%	\$35,829	\$50,448	40.8%	\$32,181	\$42,090	30.8%
Median Owner Household Income		\$70,985			\$61,117			\$56,559	
Median Renter Household Income		\$27,714			\$32,125			\$24,361	

Source: U.S. Census Bureau, Census 1990, 2000

Table A-3 Jamestown Zoning Summary

Name	Uses	Approval Process	Minimum Lot Size (s.f.)	Minimum Developable Area Per Bedroom (s.f.)	Description
Residential Zones					
RR-200	Single-family	P	200,000		Protects water supply reservoir while allowing low density residential
	Two-family	N	N/A		
	Multi-family	N	N/A		
RR-80	Single-family	P	80,000		Allows residential that does not compromise rural character or natural resources
	Two-family	N	N/A		
	Multi-family	S	200,000	80,000*	
R-40	Single-family	P	40,000		Limits density of neighborhoods with ISDS to protect groundwater
	Two-family	N	N/A		
	Multi-family	S	200,000	10,000-20,000**	
R-20	Single-family	P	20,000		Intended for areas surrounding downtown village with public water and/or sewer
	Two-family	S	40,000		
	Multi-family	S	200,000	7,000-10,000**	
R-8	Single-family	P	8,000		Maintains integrity of densely developed downtown village, govern infill development
	Two-family	P	15,000		
	Multi-family	S	25,000		
Non-Residential Zones					
CL	Single-family	P	8,000		Transitional area between commercial and residential
	Two-family	P	15,000		
	Multi-family	S	40,000		
CD	Single-family	P	0		Downtown central business district; ground floor retail with housing above
	Two-family	P	10,000		
	Multi-family	S	20,000		
CW	Single-family	P	0		Waterfront zone, restricts uses to water-dependent uses
	Two-family	N	N/A		
	Multi-family	S	8,000		

P=Permitted use by right, S=Special Use Permit needed from Zoning Board, N=Not allowed

* In RR-80, one unit per 80,000 sf is allowed, regardless of the number of bedrooms

** Area per bedroom varies depending on availability of public water and/or sewer

Table A-4 Jamestown Build-Out Analysis

Zone	Vacant Developable Acreage	# Potential Units *		
R-8	9	64	Potential New Units	1,133
R-20	100	78	Existing Units (2000)	2,769
R-40	276	447	TOTAL BUILDOUT UNITS	3,902
RR-80	1,408	455		
RR-200	321	77	Building Permits per year	27
CL	1	7	Year Buildout Reached	2042
CD	2	5		
CW	1	0		
TOTAL	2,118	1,133		

** Assumes single-family units only. Includes potential units on vacant developable land as well as subdividable land*

Source: 2002 Jamestown Comprehensive Plan

Table A-5: Potential Funding Sources for Affordable Housing Development
U.S. Department of Housing & Urban Development (HUD)

HUD funds and administers a number of programs aimed at increasing and preserving the supply of affordable housing for diverse populations.

- Section 811 Supportive Housing for Persons with Disabilities: The Section 811 program provides opportunities for very low-income adults with disabilities and their families to live independently and receive supportive services. Section 811 tenants pay 30% of their incomes for rent.
- Section 202 Supportive Housing for the Elderly: The Section 202 program provides funding to enable very low-income elderly persons to live independently by increasing affordable rental housing with associated supportive services. Section 202 tenants pay 30% of their incomes for rent.
- Continuum of Care: HUD funds a number of programs under the *Continuum of Care*, a HUD system that recognizes that homeless people have different needs. *Continuum of Care* programs address the changing needs of homeless persons—from emergency shelter to transitional housing to permanent housing.
- Housing Opportunities for Persons With AIDS (HOPWA): The HOPWA program provides funding to develop and subsidize affordable housing for low-income persons and their families living with and affected by HIV/AIDS.
- Federal Housing Administration (FHA) Homeownership Programs: This FHA program supports homeownership by administering mortgage insurance programs to financial institutions issuing mortgages to moderately priced homes. FHA programs also include opportunities for people to live in the communities where they work, and opportunities for non-profits and local governments to purchase homes at discounted rates.
- Fair Housing Assistance Program (FHAP): This program supports State and local housing authorities in supporting fair housing through the enforcement of fair housing laws and ordinances.

Rhode Island Housing and Mortgage Finance Corporation

RIH provides financial and program support to create affordable housing for low- and moderate-income Rhode Islanders. The agency offers more than 20 homeownership and rental housing programs, which generally have purchase price and income eligibility restrictions. Some of these programs are outlined below:

- Home Repair Loans: Low-interest loans of up to \$15,000 for owner-occupied, one- to four-unit homes.
- Zero Down: No down payment financing that combines low-interest mortgages with federal loan guarantees.
- HOME: Grants and low-interest loans provided by HUD and administered by RIH to encourage the construction or rehabilitation of affordable housing.
- Next Step: Nonprofit social service agencies may apply for deferred-payment loans for the development of transitional housing for families and individuals in crisis. The maximum loan is \$20,000.
- Pre-development Loan: Short-term loans to qualified nonprofit developers to cover pre-closing costs incurred in determining development feasibility and obtaining site control.

- *Preservation:* RIH finances the purchase of or re-finance existing Section 8 housing in exchange for extending the affordability restrictions beyond the term of the original HAP contract. This program can also give Section 8 owners access to a project's residual reserves.
- *Rental Housing Production Program:* This is RIH's primary program for financing the construction and rehabilitation of affordable rental units. Proposed projects must be at least 12 units, and the units must be affordable to households earning no more than 60% of HUD's median family income.
- *Targeted Loans:* Deferred-payment loans to encourage construction and rehabilitation of affordable rental housing. This program is intended to serve as gap financing to ensure long-term affordability in the absence of other subsidies. Generally, Targeted Loans are available only when used with RIH first mortgage financing.
- *Technical Assistance:* RIH provides "how to" help and short-term loans for individuals, municipalities and nonprofit groups to strengthen their capacity and encourage the production and preservation of affordable housing.
- *Thresholds:* RIH provides grants for the development of housing that integrates persons with long-term mental illness into the community. Thresholds funds generally are used to supplement development budgets. In exchange, one of more units in a project are reserved for residents who are referred and assisted by mental health sponsors.
- *First Homes:* RIH offers income-qualified first-time homebuyers low-interest mortgages, and downpayment and closing cost assistance.

State and Federal Tax Credits

The *Low Income Housing Tax Credit (LIHTC) Program* was created by the Tax Reform Act of 1986 as an alternate method of funding housing for low- and moderate-income households, and has been in operation since 1987. These tax credits are used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. The tax credits are determined by the development costs, and are used by the owner. Most states look more favorably on projects serving a higher percentage of income-eligible households. Rhode Island Housing allocates these tax credits to qualified developers of affordable housing, who then sell them to investors, generating equity for the project.

The *Federal Historic Preservation Tax Credit Program* provides federal income-tax incentives for the rehabilitation of historic income-producing properties. Under the provisions of the Tax Reform Act of 1986, a 20% tax credit is available for the substantial rehabilitation of commercial, agricultural, industrial, or rental residential buildings that are certified as historic. The credit may be subtracted directly from federal income taxes owed by the owner. The Historic Preservation Tax Credit Program benefits the owner, the occupants, and the community by encouraging protection of landmarks through the promotion, recognition, and designation of historic structures; increasing the value of the rehabilitated property and returning underutilized structures to the tax rolls; and upgrading downtowns and neighborhoods and often increasing the amount of available housing within the community.

The *Rhode Island State Historic Preservation Residential Tax Credit* was created to encourage the maintenance and rehabilitation of Rhode Island's historic homes by providing

an income tax credit to property owners who undertake preservation related work to their historic homes. This means maintenance work from routing painting to complex reconstruction work such as rebuilding chimneys and foundations are both eligible for the tax credit. All interior work, new construction, additions and landscaping are not eligible for this tax credit. To receive a tax credit, owners must spend a minimum of \$2000 on the project, and the building must either be listed on, or considered eligible for the National Register of Historic Places.

Community Development Block Grant (CDBG) Funds

CDBG Funds are given to communities who meet criteria based on the income of people residing in specific geographic areas. The primary objective of CDBG Funds is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income

Section 108

Section 108 is a loan provision of the CDBG program, providing communities with financing for economic development, housing rehabilitation, public facilities, and large-scale development projects. Up to five times the latest approved CDBG amount may be applied for under Section 108, minus any outstanding Section 108 commitments and/or principal balances on Section 108 loans for which the State has pledged its CDBG Funds as security. The maximum loan repayment period is 20 years.

Neighborhood Opportunities Program

The Neighborhood Opportunities Program (NOP) is administered by The Rhode Island Housing Resources Commission, and the major goal of this program is to “increase the supply of decent, safe, and affordable rental housing for very low-income families and individuals and to revitalize local neighborhoods.” NOP has three subprograms: Family Housing Program provides funding for rental housing for families working at or near minimum wage. Permanent Supportive Housing Program provides funding for rental housing for persons with disabilities requiring ongoing supportive services, and is intend prevent homelessness. Building Better Communities supports revitalization efforts throughout the State, and can be used to rehabilitate buildings or provide homeownership housing for families earning up to 120% of the area median income.

Federal Home Loan Bank

The Federal Home Loan Bank of Boston provides low-cost funding, and other credit programs to enhance the financial strength of local lenders, providing them with adequate liquidity at competitive prices so that they can meet the housing finance and credit needs of their communities. The Federal Home Loan Bank advances funds at lower rates than available in the commercial market. Each year since 1989, The Federal Home Loan Bank has contributed 10% of its income to the Affordable Housing Program (AHP). This program subsidizes long-term financing for rental and homeownership housing for very low-, low- and moderate-income families.

Bond Funds

General Obligation Bonds are issued by the local municipality and are paid for by taxpayer. They can be used for physical improvements within municipalities.

Revenue Bonds provide public capital, and are paid for only by the users. There are a number of creative mechanisms for issuing Revenue Bonds.

Rhode Island Economic Development Corporation

The Rhode Island Economic Development Corporation (RIEDC) provides tax incentives and loans for economic development efforts throughout the State.

Foundations

Foundations such as the Champlin Foundation, the Rhode Island Foundation, Annie Casey, and United Way provide funding in the form of grants and loans to specific housing development projects.

Environmental Protection Agency

The Environmental Protection Agency (EPA) provides funding for clean up of contaminated air, soil and water. EPA funding may be available to clean-up proposed affordable housing development sites with contamination issues.

Table A-6

Housing Unit Building Permits for:					
JAMESTOWN TOWN, RI					
	1999	2000	2001	2002	2003
Total Units	29	32	27	38	46
Units in Single-Family Structures	27	32	27	38	36
Units in All Multi-Family Structures	2	0	0	0	10
Units in 2-unit Multi-Family Structures	2	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	10

