

# C. Housing

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## Introduction

The Town of North Smithfield recognizes the importance of providing a diverse range of housing so that North Smithfield residents of all income levels have access to safe, decent, and affordable housing. Attentive to the effects of Rhode Island's housing market and the economic recession on low- and moderate-income households and in compliance with the State's Low-Moderate Income Housing Act (R.I.G.L. 45-53), the Town of North Smithfield will use the Housing Element of the Comprehensive Plan to determine the housing needs of the community, and to identify and develop goals and strategies for the Town to ensure that the diverse housing needs of residents are met, including how the Town will meet the 10% goal of affordable housing required by the Low and Moderate Income Housing Act of 2004.

## Completed Goals

The Town of North Smithfield is proud to report the following goals from the previous version of the Comprehensive Plan as completed:

1. Made significant progress toward the 10% goal for previous years for low-moderate housing stock.
  - a) Identified programs and potential locations for affordable housing development.
  - b) Identified existing and new resources for affordable housing development.
2. Created a diversity of housing types to meet the needs of North Smithfield's low-moderate income residents, and special populations while maintaining North Smithfield's mixture of village and rural character. The Residences at Slatersville Mill was one of the first mill redevelopment projects in North Smithfield that includes at least 10% of units set aside as affordable housing.
3. Strengthened partnerships and built community support for affordable housing development. Marshfield Commons, built by Neighborworks Blackstone River Valley (NWBRV), opened in 2013 and provides townhouse style affordable units to residents while emulating the characteristic small town New England charm.
4. Through Chapter 10 Land and Growth Management, Article III Section 10-61 thru 10-76 of the General Ordinances, the Town implemented a mandate of a minimum of 20% affordable housing units in proposed residential developments. In an effort to encourage the development of variety of housing options for North Smithfield residents, the Town has

gone above and beyond State law to provide affordable housing to households of all income levels.

5. Assisted the Town Council in adopting a municipal government subsidy in the form of density bonuses in support of the provision of affordable housing.
6. Revised the zoning ordinance to promote affordable housing and to include updated State laws regarding inclusionary zoning

## Work in Progress

The Town of North Smithfield is currently working on the following goals, policies and actions:

1. Continuing to encourage developers to include affordable housing units within all housing development projects that provide Town residents with multiple housing options while maintaining the existing community character.

There are projects in early stages being discussed that include a new assisted living facility for older residents, and a live-work space that will provide artists and other makers with studio space to pursue artistic and other entrepreneurial opportunities in the same space where they live.

## Goals, Policies and Actions

### Goals

**C 1.** A diversity of housing opportunities that are affordable for the various population groups of North Smithfield will be maintained, ensuring the needs of current and future residents are met.

**C 2.** Housing locations and types will be closely related to the presence of existing services and facilities, and will be easily accessible to the range of targeted population groups in town.

**C 3.** Meet and maintain the 10% threshold of affordable units mandated by the Low and moderate Income Housing Act.

**C 4.** Keep better track of distressed houses in town to better maintain value.

**C 5.** Minimum housing enforcement.

### Policies

**C 1.** Provide a number of affordable options to households and families

C 2. Maintain the existing housing stock to preserve community character.

C 3. Use existing projects to promote affordable housing development.

**Actions:**

**C 1.**

**Collaborate with Rhode Island Housing on programs such as the Section 8 to Home Ownership Program and First Homes** These programs benefit participating families as well as the community as it promotes successful home ownership, economic stability and community growth, while minimizing the potential of defaults that negatively impact both the family and the neighborhood.

**C 2.**

**Create affordable homeownership opportunities by encouraging non-profit organizations and CDBG funds to target housing in North Smithfield’s villages (Slatersville/Forestdale, Branch Village, Union Village, and Park Square) for scattered rehabilitation.** In North Smithfield the most appropriate locations for housing that is more modest and therefore more affordable to younger households are the higher density villages. These villages already contain many small, modest priced homes that provide access to existing infrastructure, including public water and sewerage, schools, and transportation. Their higher density standards also make it easier to rehabilitate existing structures and develop lower priced market rate and affordable housing. A windshield survey indicated that there were a substantial number of units in the Villages in need of rehabilitation. Union Village, in particular, abuts Woonsocket and units there could be purchased and rehabilitated by a non-profit such as Neighborworks Blackstone River Valley (NWBRV). The Town will encourage and assist non- profit organizations to purchase substandard dwellings in the villages using CDBG, and other grant funds. The nonprofits will then rehabilitate the homes and sell them to income qualified families. Long term affordability of the rehabilitated homes will be ensured through the use of deed restrictions or a community housing land trust.

**C 3.**

**Continue and expand the Town’s home repair and home maintenance grant programs.** In addition to developing new housing, it is important to repair and maintain existing housing. The Town with the aid of the City of Woonsocket provide CDBG grants for home repair and home maintenance for income eligible residents. CDBG Home Rehabilitation Assistance is provided for properties occupied by low- and moderate-income households. Eligible recipients may receive up to \$15,000 per project without interest, depending on availability of funds. Costs covered include labor, materials, supplies and other rehabilitation-related expenses. 50% of assistance is in the form of a deferred loan and is paid back to the Program at sale/ownership transfer, and

<p>50% is forgiven after 5 years North Smithfield's contract with Woonsocket will be good until 2017 at which time the Town will review its options once again.</p>
<p><b>C 4.</b></p> <p><b>Work with NWBRV and other non-profit organizations and for profit developers to develop affordable housing in North Smithfield.</b> NWBRV has a proven track record of successful affordable housing development in North Smithfield and the surrounding communities. Fostering a stronger relationship between the Town and NWBRV will provide greater opportunities for the Town.</p>
<p><b>C 5.</b></p> <p><b>Monitor North Smithfield's underutilized mill buildings for redevelopment into affordable housing.</b> Due to its industrial history, North Smithfield has several large mill buildings. Although some of these mill buildings continue to be used for industry the Town will evaluate their feasibility for redevelopment into affordable housing should they change hands or become vacant. The mill buildings are ideal locations for affordable housing development as they are serviced by public water and sewer and are located within village areas. Redevelopment of these sites is contingent upon environmental site investigations and if necessary, remediation to meet residential use standards.</p> <p><b>Branch Mill-</b>Currently the Branch Mill has a few tenants, however, the majority of the structure is vacant. The mill is served by public water and sewer. There are initial plans from NeighborWorks Blackstone River Valley to develop the site into affordable live/work housing units. The site is not served by public water or sewer, which could make affordable housing development extremely costly.</p>
<p><b>C 6.</b></p> <p><b>Work with NWBRV and other affordable housing developers to develop affordable housing on Town owned property.</b> Several small lots located in the Elizabeth Avenue area and a large lot near the North Smithfield/Woonsocket border adjacent to the Borden Boulevard development would be suitable for development of affordable units. The town will enter discussions with NWBRV and other non-profit developers as well as for profit developers to facilitate affordable housing development on these parcels.</p>
<p><b>G 7.</b></p> <p>Work with BVCAP (Blackstone Valley Community Action Program) on potential affordable housing development as well as help with weatherization and energy needs of residents.</p>

## Population

Rhode Island population growth slowed between 2000 and 2013, the younger population shrinking and the older population increasing. Elders are living longer and the older population maintains the advantage in home ownership. Typically as generations age, they downsize either by renting or purchasing a smaller home selling their homes to younger people. But Rhode

Island's younger generation, millennials, are not following this trend possibly because of unemployment, massive student loans or just the aftermath of the severe economic downturn. The millennials in Rhode Island are not forming households and have incomes lower than what is needed to rent a one-bedroom apartment or buy a house.

Of the millennials forming households, they are not traditional married households. Almost half are living alone or in non-family households. Economic growth created by new home construction and increase in consumer spending is being hindered because of the lack of household formation in Rhode Island. Low incomes and high student debt may drive the demand for affordable rental housing in the future.

Although population and the number of households have decreased in Rhode Island as a whole the population growth continues to increase in North Smithfield as well as the number of households. Between 1990 and 2000, the population of the Town of North Smithfield grew by only 1.2%, and by 12.7% between 2000 and 2010. Similarly, the number of households grew by 6% between 1990 and 2000, and by nearly 20% between 2000 and 2010. The 2010 US Census data indicates the current population in North Smithfield at 11,967 with a total of 4,714 households.

Similar to Rhode Island, in North Smithfield the number of family households has decreased between 2000 and 2010. The number of husband-wife family households has decreased and the male householder (no wife present) and the female householder (no husband present) has increased. Similarly the number of non-family households have increased in all age groups.

In renter-occupied housing units, the number of family households have decreased. Conversely the number of non-family rental households have increased for all age groups. The number of male householders living alone has increased while the number of females living alone has remained static.

The trend in North Smithfield is toward less family households, similar to that occurring in the state, and more non-family head-of-households. More non-family households are also renting. This could signal a cultural shift or by increases in divorce/separation rates. Economic hardships such as low incomes and high student debt could also explain the low marriage rates for the younger population.

As with Rhode Island and the nation in general, household size in North Smithfield is decreasing, causing the number of households to rise faster than the total population. In 1990 the average household size was 2.74, and dropped to 2.61 by the year 2000. By 2010, the average household size in North Smithfield was 2.47, a 5.36% decrease from 2000. The decrease in household sizes have put more demand on housing units needed within the town.

Table C-1 provides a visual breakdown of population and household trends.

**Table C-1. Population Analysis, North Smithfield and Rhode Island.**

	North Smithfield					Rhode Island				
	1990	2000	% Ch	2010	% Ch	1990	2000	% Ch	2010	% Ch
<b>Population</b>	10497	10618	1.2%	11967	12.7%	1003464	1048319	4.5%	1052567	0.4%
<b>Households</b>	3729	3954	6.0%	4714	19.2%	377977	408424	8.1%	413600	1.3%
<b>Family</b>	2957	2956	-0.04%	3244	9.7%	258914	265398	2.5%	259561	-2.2%
<b>Non Family</b>	772	998	29.3%	1470	47.3%	119063	143026	20.1%	154039	7.7%
<b>Elderly</b>	958	1193	24.5%	1493	25.2%	94494	107335	13.6%	109873	2.4%
<b>Household Size</b>	2.74	2.61	-4.7%	2.47	-5.4%	2.55	2.47	-3.1%	2.44	-1.2%
<b>Family Size</b>	3.12	3.05	-2.2%	2.99	-1.9%	3.11	3.07	-1.3%	3.04	-0.9%

Source: US Census Bureau, multiple years.

**Note:**

Between 2000 and 2010, the number of housing units in North Smithfield increased by nearly 25%, from 3,954 to 4,714 total housing units. However, Town records indicate that only 350 building permits were approved between 2000 and 2010. It is thought that housing units in North Smithfield were underestimated during the 2000 Census data collection period.

## Housing Stock

Rhode Island ranks 44<sup>th</sup> in the nation for the number of housing units but second highest in the average number of housing units per square mile. There has only been a 5 percent increase in the number of housing units since 2000 and 65 percent of that was in single-family units.

Of North Smithfield’s 4,714 households, nearly 75% of them are single-family, detached housing units, according to the 2010 US Census. While single-family, owner-occupied housing units continue to dominate the housing types available in North Smithfield, the past decade has seen a slight increase in the availability of multifamily housing units, as can be seen in Table C-

2. The number of occupied rental units has increased 46.75% between 2000 and 2010, and the number of vacant units in town nearly tripled from 116 in 2000 to 354 in 2010.

**Table C-2. Type of Housing Available.**

	2000	2010
<b>Single Family</b>	80%	74.2%
<b>2-4 Units</b>	10.6%	12.7%
<b>5+ Units</b>	9.4%	13.1%

Source: US Census Bureau, multiple years.

#### New Development

In 2014 Rhode Island ranked last in the nation for counts of housing units authorized by building permits. Only ten out of 39 municipalities issued multi-family building permits in 2014.

North Smithfield issued 101 building permits in 2004 and 32 building permits in 2014. The year 2016

#### Age of Housing Stock

According to 2013 ACS data, nearly 72% of homes in North Smithfield were built prior to 1980, making the vast majority of the Town’s housing stock more than 30 years old. Table C-3 provides a breakdown of the age of the housing stock in North Smithfield. This presents a challenge as well as an opportunity for the Town to develop a home maintenance, repair, and rehabilitation program to maintain the character of the town while providing more housing opportunities for North Smithfield residents. Much of the original mill worker housing is modest and smaller in size, perfect for aging individuals and families and individuals who are restricted by income.

**Table C-3. Age of Housing in North Smithfield.**

Year Built	Number	%
<b>2005 or later</b>	113	2.4
<b>2000-2004</b>	193	4.1
<b>1990-1999</b>	478	10.2
<b>1980-1989</b>	517	11.1
<b>1970-1979</b>	696	14.9
<b>1960-1969</b>	472	10.1
<b>1950-1959</b>	896	19.2
<b>1940-1949</b>	430	9.2
<b>1939 or older</b>	879	18.8

<b>Total</b>	<b>4674</b>	<b>100</b>
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Source: US Census Bureau, 2006-2010 American Community Survey 5-year Estimate.

Physical Conditions

The overall physical condition of housing units in the North Smithfield is good, with little blight. The most pressing concern for physical conditions is the age of the housing stock. As stated above, much of the existing houses in town are more than 30 years old, with many built during the booming mill years of the early 1900s. It is important that the town create programs that maintain the existing small town and rural character of North Smithfield through the preservation, repair, and rehabilitation of older housing and other structures.

Lead-Based Paint Issues

According to the Department of Health’s *Healthy Housing Data Book 2012*, in 2011, 0.6% of North Smithfield children had elevated levels of lead in their blood. Any rehabilitation project involving pre-1978 buildings must include testing for lead-based paint and abatement where necessary.

Rehabilitation

The Town has recently encouraged mill rehabilitation, affordable housing development, and elderly housing, which explains the increase in multifamily units. As stated previously slow economic recovery and stagnating wages have made homeownership less attainable, especially for young families, which can account for increased demand in multifamily, rental, and affordable housing.

## Housing Affordability and Needs Analysis

### Income Profile

The past decade has seen significant changes in wages, housing costs, employment, and many other factors affecting households and families. Incomes have stagnated while housing prices have skyrocketed, especially since the economic recession of 2008. Household income is a major determinant of the choice of housing for households and families, and whether a home can be purchased or must be rented. The following table shows household income for North Smithfield and for the State, with 2000 and 2010 comparisons. Raw numbers show that incomes have increased quite a bit from 2000 levels, but adjusting the 2000 dollars for inflation and using 2010 dollars shows a different story. The purchasing power of household income has not increased very much, and in some cases, especially for renter households, income has decreased. Homeowners have experienced less negative impact from the economic recession than renter households have, but all North Smithfield residents have been affected.



**Table C-4. Household Income**

	North Smithfield			Rhode Island		
	2000*	2010	% Ch*	2000*	2010	% Ch*
Median Household Income	\$58602 (\$7420 7)	\$75838	29.4% (2.2%)	\$42090 (\$5329 8)	\$54902	30.4% (3.0%)
Owner	\$65564 (\$8302 3)	\$86774	32.6% (4.5%)	\$56559 (\$7162 0)	\$75553	33.6% (5.5%)
Renter	\$25288 (\$3202 2)	\$29323	15.9% (-8.4%)	\$24361 (\$3084 8)	\$29864	22.6% (- 3.2%)

*\*Numbers in parenthesis are adjusted for inflation in 2010 dollars*

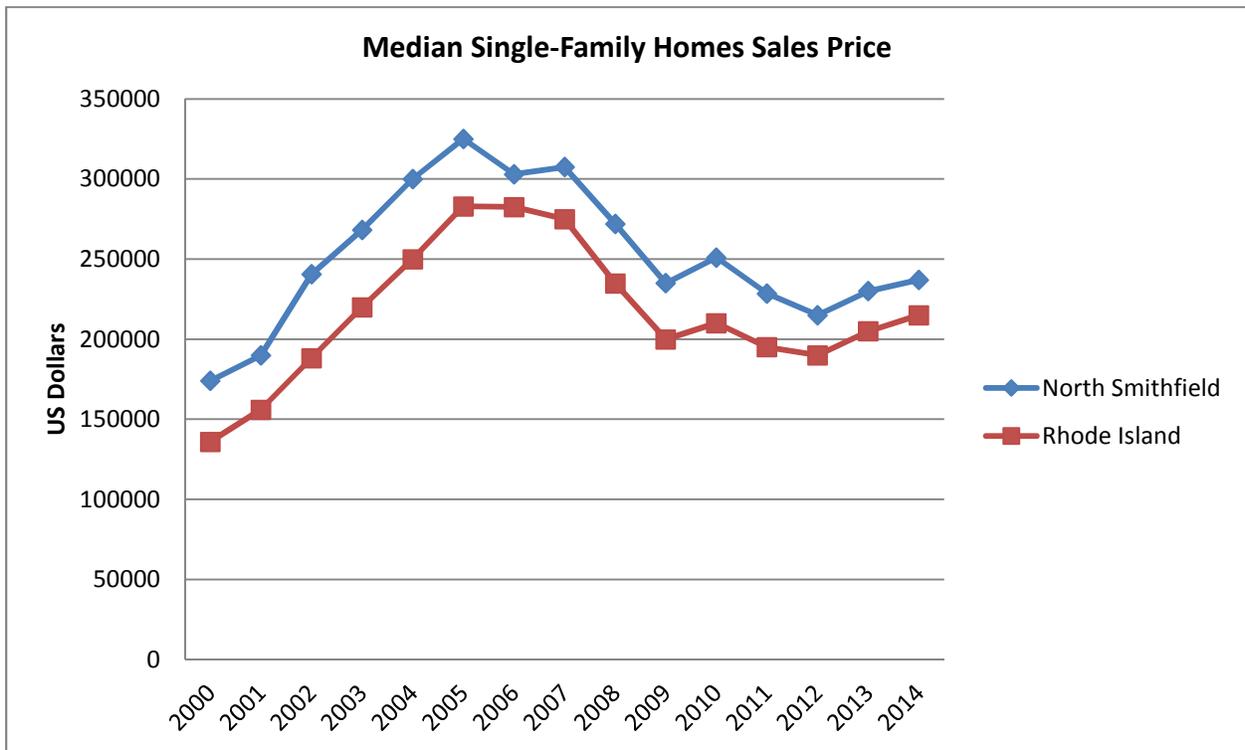
The Town of North Smithfield has experienced a lower poverty rate than most surrounding communities and the state over the past decade. In 2000, 3.5% of individuals in the town experienced poverty, compared to a poverty rate of nearly 12% statewide. In 2010, the North Smithfield poverty level was up slightly at 4.3%, compared to a statewide poverty level of 13.6%. Based on most recent data, the population group most at risk of experiencing poverty in North Smithfield is the elderly. This can be explained by retirement and fixed incomes, with benefits decreasing due to tight state and federal budgets.

### Housing Costs

Between 1990 and the early 2000's, housing costs escalated rapidly in North Smithfield and throughout Rhode Island. The median sales price of a single-family home in North Smithfield through the end of September 2004 was \$299,000. Adjusted for inflation, this represents an 81.9% increase since 1997. The decade between 2000 and 2010 brought many unforeseen changes to the local, state, and national economies, namely the 2008 economic recession. During this time, home sales price in North Smithfield peaked at \$325,000 in 2005 and swiftly declined to a 2009 low of \$235,000. The most recent data show a 2014 year-end home sales price of \$237,000. Prices have fluctuated, but appear to be climbing once again.

Increases in for-sale housing prices have far outstripped increases in income, making it more difficult for residents to afford a home in North Smithfield. Figure G-1 details the increases in the median sale prices of homes in North Smithfield and throughout the state between 2000 and 2014.

**Figure C-1. Median Sales Price, Single Family Homes**



Sources: Rhode Island Living, Multiple Listing Service

The available data shows average rents in North Smithfield are slightly lower than the State average. In 2003, the average rent for 2 and 3 bedroom apartments in North Smithfield was over \$1,000. In 2013, the rental of a 2-bedroom apartment was \$1,151 per month, up 15% from 2003. It is likely that the increase rent has outpaced increases in median income, especially for renter households, making it more difficult to afford rental housing.

### Housing Needs

It is a priority of the Town to provide housing opportunities which will allow families to live in North Smithfield without incurring a cost burden by paying more than they can afford or by living in substandard housing. However, with escalating housing prices, it is becoming increasingly difficult for families in North Smithfield to find housing they can afford. With single-family home prices so high, rental housing is the only alternative for many families. Average rents in North Smithfield are beyond what many working families can afford to pay. It is important that housing affordability is maintained for Town residents in order to allow families and individuals to remain living in town and keep them from migrating elsewhere. However, due to slow economic recovery, wages have not kept up with housing costs over the past decade, making it necessary for many households to move to more affordable areas.

The United States Department of Housing and Urban development (HUD) defines housing affordability as a household paying no more than 30% of their income on housing costs. Households spending more than 30% of their income on housing are considered housing cost burdened, and often have to choose carefully where the remainder of their available funds will be spent (food, transportation, etc.). The following table shows the affordability gap, or the difference between income and what a household can afford under these guidelines, that North Smithfield residents may be experiencing.

**Table C-5. Affordability Gap for North Smithfield Residents, 2013**

<b>Homeownershi P</b>		<b>Rental</b>	
<b>Average Monthly Payment</b>	\$1,780.00	Average Monthly Rent	\$1,162.00
<b>Income to be Affordable</b>	\$68,350.00	Income to be Affordable	\$46,480.00
<b>Homeowner Income</b>	\$75,838.00	Renter Income	\$29,323.00
<b>Affordability Gap</b>	-\$7,488.00	Affordability Gap	\$17,157.00

Source: HousingWorksRI 2013 City and Town Fact Sheet.

NS Cost Burdened Owners	27%
NS Cost Burdened Renters	53%

Source: HousingWorkssRI @RWU 2015 Housing Fact Book

It is clear that current homeowners are able to afford housing costs more easily than renters. The majority of homeowner households are not experiencing a gap in the affordability of their homes. However, it may be that renters who wish to own their own homes are currently unable to do so as a result of continued low wages and rising rents, making them more likely to be housing cost burdened than homeowners. This makes it extremely difficult for those households to set aside money for down payments.

The increasing difficulty of purchasing a home in North Smithfield for those of moderate income will, over time if nothing is done to reverse this trend, affect the income levels of those who are able to live in town at all. Further, because many households cannot afford to purchase, they will remain renters thus putting more demand on a limited supply of rental units and pushing up rents. In a circular manner, higher rents tend to inhibit savings and thus the necessary down payment for home purchase.

Each year, HUD calculates Area Family Median Incomes (AFMI) by family size for metro areas throughout the US. North Smithfield is falls within the Providence-Fall River metro fair market rent area. AFMI is used as cutoffs to determine whether a family qualifies for state and/or federal housing assistance programs in order to maintain housing affordability. Table C-6



provides the 2015 breakdown for low- and moderate-income families in the area. Low-income families and household are those making less than 80% AFMI, and moderate families and households are those making between 80% and 120% AFMI.

**Table C-6 HUD FY2015 Income Limits, Rhode Island**

	Family Size (Persons)							
	1	2	3	4	5	6	7	8
30% AFMI	\$15,650	\$17,850	\$20,100	\$24,250	\$28,410	\$32,570	\$36,730	\$40,890
50% AFMI	\$26,050	\$29,800	\$33,500	\$37,200	\$40,200	\$43,200	\$46,150	\$49,150
80% AFMI	\$41,650	\$47,600	\$53,550	\$59,500	\$64,300	\$69,050	\$73,800	\$78,550

Source: HUD 2015 Fiscal Year Estimates.

AMFI is estimated at \$74,400. Nearly 40% of North Smithfield’s families are making \$75,000 or less annually, and many of them most likely qualify for some form of housing assistance. According to 2013 ACS data, 33.4% of North Smithfield residents are spending more than 30% of their income on housing. Twenty-three percent of these housing cost burdened households are making \$50,000 annually or less, significantly lower than the median household income of \$77,378. It is apparent that lower income households and families in North Smithfield are more likely to be housing cost burdened than higher income households and families.

## 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.” Generally, the accepted definition of housing affordability is that a household should spend no more than 30% of their gross income on housing costs, including rent and utilities or a mortgage payment and be available to persons earning less than 80% of median income. The U.S. Department of Housing and Urban Development uses this definition in all of its affordable housing programs. To receive municipal government subsidies and other funding in support of affordability, affordable housing units must remain affordable for no less than 30 years, as agreed upon between the Town and developer and in the form of a land lease and/or deed restriction.

The 2010 Comprehensive Housing Affordability Strategy (CHAS) Data Book estimates that there are 1,150 low-income households in North Smithfield, and that 66.5% of those households are housing cost burdened. The majority of these households are families and elderly households. Other populations in need of special consideration are the disabled, homeless, and those households receiving public assistance.

## Who needs Affordable Housing?

The ratio of income to poverty is a family's or person's income divided by their poverty threshold. Income-to-poverty ratio categories represent variations of the poverty level. Frequently-used ratios include:

- Ratios below 1.00 (below 100 percent of poverty) are below the official poverty definition, while ratios of 1.00 or greater (100 percent of poverty or greater) indicate income above the poverty level.
- Ratios below 0.50 (50 percent of poverty, that is, income less than half of the poverty threshold) have sometimes been described as "severe poverty", while those with ratios at/or above 1.00 percent by less than 1.25 percent have been described as "near poverty".

According to the 2006-2010 American Community Survey 5-Year Estimates,

Age group	Severe Poverty %	Near Poverty %
Under 6 years old		
6 – 11 years		
12-17 years	9.3%	2.3%
18 – 24 years	3.7%	4.2%
25 -34 years	1.2%	1.6%
35 – 44 years		1.1%
45 – 54 years	2.5%	2.1%
55 – 64 years	3.4%	2.4%
65 – 74 years		6%
75 years and over	3.2%	11.1%

### Families

It is a priority of the Town to provide housing opportunities which will allow families to live in North Smithfield without incurring a cost burden by paying more than they can afford or by living in substandard housing. However, with escalating housing prices, it is becoming increasingly difficult for families in North Smithfield to find housing they can afford. The 2010 CHAS Data Book indicates there are 210 low- income families in North Smithfield who are housing cost burdened. With single-family home prices so high, rental housing is the only alternative for many families. Average rents in North Smithfield are beyond what many working families can afford to pay.



### Elderly

With fixed incomes and specific housing needs, it can be a challenge to provide appropriate housing for the elderly. North Smithfield's elderly population is growing, which places demands on the housing market. The 2010 CHAS Data Book indicates there are 434 low-income elderly households in North Smithfield who are housing cost burdened. For many elderly homeowners, staying in their large homes is no longer an option, for financial and/or maintenance reasons. Rising property values have created property tax burdens that many elderly homeowners cannot afford. These residents could downsize, but there is not enough appropriate housing available.

### Homeless

It is unknown if there are homeless families or individuals in North Smithfield. A local organization Tri-town Community Action Agency, part of the large Rhode Island Community Action Association network, serves the towns of Johnston, North Providence, Smithfield, North Smithfield, Burrillville, Glocester, Scituate and Foster. Residents struggling with housing are referred to this agency.

While there are no homeless shelters in North Smithfield, The Blackstone Shelter in Pawtucket, The Salvation Army in Providence and Crossroads in Providence are shelters close by that are available to the homeless. The closest shelter would be the Woonsocket Shelter available for homeless families, single head-of-household families and single women over the age of 18. The Children's Shelter of Blackstone Valley provides services for children in need. Table G-8 lists homeless shelters available in Rhode Island within 15 miles of North Smithfield.



## C-8. Homeless Shelters within 15 Miles of North Smithfield

Shelter	Location
<b>Woonsocket Homeless Shelter</b>	Woonsocket, RI
<b>Sojourner House</b>	Providence, RI
<b>Blackstone Shelter</b>	Pawtucket, RI
<b>Women’s Center of Rhode Island</b>	Providence, RI
<b>Crossroads Rhode Island</b>	Providence, RI
<b>People to End Homelessness</b>	Providence, RI
<b>Aids Care Ocean State</b>	Providence, RI
<b>Shelter Services Tanner House</b>	Providence, RI
<b>MAP Alcohol/Drug/Rehab Services</b>	Providence, RI
<b>Advent House</b>	Providence, RI
<b>Urban League</b>	Providence, RI
<b>Interim House</b>	Providence, RI
<b>Amos House Shelter and Services</b>	Providence, RI
<b>MCauley Village McAuley</b>	Providence, RI
<b>Providence Center</b>	Providence, RI
<b>SStarbirth</b>	Cranston, RI
<b>Family Resource Center</b>	Attleboro, MA

According to the Rhode Island Coalition for the Homeless, Rhode Island is one of the least affordable places to live in the United States. Shortage of affordable housing makes it difficult for people to exit homelessness and increases the chances of families becoming homeless.

### 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 incorporating supportive service models have been developed to meet the needs of these populations.

One program available to the special needs population is the Neighborhood Opportunities Program (NOP). One component of the NOP is Permanent Supportive Housing, housing for disabled and special needs persons coupled with essential services. The program also provides housing for very low income families.

### Senior Women Head-of-Household

Today there are more senior women head-of-households than in the past. Many of the women own their own homes but for those who have a mortgage, the cost burden is high. According to Housing Works RI, Rhode Island ranks seventh in the country for the number of women aged 65+ and first for women aged over 85+. Data from the 2010 census indicates that 10.7% of

households in North Smithfield are females over the age of 65 living alone. Seventeen percent of female residents are over the age of 65 and 3.2% are over age 85. Many of these households in Rhode Island are spending more than 30 percent of their income on housing and some are spending over 50 percent. Combined with little income growth, the women over the age of 65 that are head-of- household are cost burdened. This is another reason North Smithfield must have an integrated approach to improving housing affordability in order to support wide range of housing option across a wide age spectrum. As Arianne Corrente of the Women’s Fund of Rhode Island said of old women seeking independence, “Achieving economic security is essential to aging in place with dignity”.

## Existing affordable Housing Stock

According to Rhode Island Housing’s most recent data, 415 units (8.2%) of housing in North Smithfield are considered low or moderate income. This number will continue to increase over time, as building permits are issued and new market-rate housing is constructed. Table C-9 presents a list of all North Smithfield housing that currently count towards the 10% affordable housing goal. While the town has made significant progress towards the 10% goal over the past few years, it still needs 90 new units of affordable housing in order to meet the 10% goal. Table C-10 below shows the progress that has been made.



**Table C-9 North Smithfield’s Low-Moderate Income Units**

Population	Development Name	Type	Tenure	Actual Address	Total
<b>Elderly</b>	Colonial Village Apts I	RHS 515	Rental	60 School St	50
	Colonial Village Apt II	RHS 515	Rental	60 School St	25
	Deerfield Commons I	RIH Elderly	Rental	190 St. Paul St	35
	Deerfield Commons II	RIH Elderly	Rental	190 St Paul St	23
	Deerfield Commons III	RIH Elderly	Rental	190 St Paul St	22
	The Meadows	RIH Elderly	Rental	2 Village Way	80
	Gatewood Apts	RIH Elderly	Rental	403 Mendon Rd	60
	<b>Family</b>	Residences at Slatersville Mill	Other-family	Rental	10 Railroad St
Marshfield Commons		RIH Family	Rental	Metcalf Marsh Dr and Dorr St	38
<b>Special Needs</b>	Group Home Beds	Group Home Beds	N/A	N/A	60
<b>LMIH Grand Total</b>					415

**Table C-10 North Smithfield’s Progress in Providing Affordable Housing to Specific Population Groups.**

Population Group	Total
<b>Elderly</b>	295
<b>Family</b>	60
<b>Special Needs</b>	60
<b>Grand Total</b>	415
<b>Annual Housing Units (2010)</b>	5,047
<b>2013% LMI</b>	8.22%
<b>Status from 2012</b>	Up .10

## Barriers to Affordable Housing Development

There are a number of barriers to affordable housing development in North Smithfield. An understanding of these barriers and the development process is necessary if the Town hopes to encourage affordable housing.

### Infrastructure

#### Water

Currently, approximately 30% of North Smithfield has access to a public water system. Unlike many communities with a central water authority, North Smithfield is served by three community water systems. The Slatersville Water Company serves residences and businesses in the Slatersville and Forestdale neighborhoods, in addition to the industrial park. The City of Woonsocket Water System provides water to residents in and around Union Village, as well as in the Mendon Road/Rhodes Avenue area of Town. The Town of Blackstone, Massachusetts Water System serves a limited number of residents in the Waterford section of Town.

#### Sewer

The Forestdale, Slatersville, Union Village, Mendon Road/Rhodes Ave, and Park Square areas of North Smithfield have access to public sewerage. The areas of the Town which do have sewer service are served by the City of Woonsocket Wastewater Treatment Plant as the Town does not have its own plant. The Woonsocket Wastewater Treatment Plant has 3.9 million gallons of flow per day (mgd) reserved for the Town of North Smithfield. The sewer interceptor that carries flows to the treatment plant is designed for 7.5 mgd. Flows to the treatment plant currently range from .5 mgd to .7 mgd. If all 6,208 units projected for the year 2025 (see Affordable Housing Development Schedule p.17) were connected to sewers approximately 2.43 mgd of capacity would be utilized leaving roughly 1.5 million gallons of surplus capacity.<sup>1</sup>

The portions of North Smithfield which do not have access to public water and sewer are served by on-site wells and individual sewage disposal systems. This limited public infrastructure restricts sustainable densities outside the water and sewered areas to single-family and two family homes on lots ranging from 1.5 acres to 2.75 acres, which makes it difficult to develop affordable housing.

#### Public Transportation

North Smithfield 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

North Smithfield's Zoning Ordinance establishes four (4) residential zoning districts, ranging from REA-120 to RU-20. Eighty-eight percent (88%) of the land in North Smithfield is zoned residential (See Table A4 for district area figures). Residential development is not permitted commercial, business, or manufacturing districts, unless proposed under a land development project. A summary table of the zoning is provided in Table A3 of the Appendix. The smallest residential zoning classification is RU-20,

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<sup>1</sup> Assumes 2.61 persons/unit and 150 gpd/person

which requires 20,000s.f. lots and is found primarily in Slatersville, Forestdale, Union Village, and Park Square.

### Environmental Factors

The 1992 Comprehensive Plan documented that 58% of the available land in North Smithfield was classified as having severe development constraints. The remaining 42% was classified as having moderate development constraints. These constraints are caused by high water tables, shallow bedrock (ledge), and wetlands. The Town has a sizable number of large wetland systems, which in many cases divide large parcels of land, making the access to the buildable portion of the land difficult if not impossible. These environmental constraints limit the amount of buildable land on a parcel. The costs of permitting development around wetlands and the costs associated with ledge removal place many parcels of land outside the reach of affordable housing developers.

### Cost of Housing and Land

The cost of housing and land is a major impediment to affordable housing development. Non-profit affordable housing developers have a difficult time finding a building or lot they can afford to develop affordable housing on.

### Community Opposition

When affordable housing is proposed, fears of increased crime, neighborhood decline, and decreased property values often come up. In North Smithfield, several residents have expressed concern about affordable housing affecting the character of the community. Concern has also been expressed about the impact new affordable housing would have on the North Smithfield school system. 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.

## Housing Plan

When determining goals, policies and actions for a future housing plan, it is important to consider households and families who do not qualify for housing subsidies but need affordable housing, the aging population, and low- to moderate-income households and families who do qualify for housing assistance programs. It is also important to take into consideration the entire North Smithfield community when implementing affordable housing plans.

There has been community concern in the past that affordable housing developments will decrease property values, increase crime rates, and negatively affect the small town character of North Smithfield. Significant gains have been made, however, in educating and gaining support from the community regarding affordable housing developments. Most recently, Marshfield Commons opened in 2013, providing 38 affordable housing units for low- and moderate-income families. Initially, there was community opposition to the development due to fears that an affordable housing development would lower property values and be unattractive. However, Marshfield Commons was developed using design features that copy traditional New England

village charm with common open space. The design that captured the feeling of a traditional New England village garnered much more community support.

In recent years, the Town has adopted several zoning and town ordinances that promote affordable housing development, namely an inclusionary zoning mandate that requires that 20% of units in new housing developments of more than six units must be set aside as affordable. Affordability must be maintained for a period of 99 years, or other period not less than 30 years as agreed upon by the developer and the Town. New state legislation requires that municipalities with inclusionary zoning acts must provide other in-lieu of construction options to developers as well, including a payment of fees, dedication of land suitable for development of affordable units, or construction of units on a site other than the main construction site.

The Town has made significant progress in the addition of affordable units through the inclusionary zoning ordinance, especially in the Slater Mill rehabilitation and redevelopment. Continued mill rehabilitation and redevelopment projects will promote affordable housing development in an attractive manner throughout the town. Another area where affordable units could be located are in the village areas. Much of the existing housing stock in the village areas includes modest mill worker housing that would be ideal for scattered site affordable housing development. If not set aside as affordable units per state law, some of the modest housing units could be made available to smaller households and families who do not qualify for housing subsidies but need affordable housing.

According to the Statewide Planning Information Center population projections, North Smithfield's population is expected to grow by 11.4% by the year 2040, for a total population of 13,331. Based on the current household size of 2.47, North Smithfield can expect 683 new households that will need housing. Some of the demand for housing units can be met by ensuring that the 354 currently vacant units in town are put on the market for new households. New housing developments will be necessary to meet the remaining demand. As of 2015, the Town must increase its affordable housing stock by 90 units to meet the state 10% affordable housing mandate. By 2040, it will need a total of 158 new affordable units to maintain the 10% minimum of affordable units.

The Town Planning Department is responsible for the implementation of this plan. The Town Planning Board 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. In order for this plan to succeed as a framework for affordable housing development in North Smithfield, it is essential that the Town actively work with non-profit and for-profit developers to build affordable housing in North Smithfield.

