



Town of Foster

Est. 1781

**The Town of Foster
Amendment to the Housing Element
Affordable Housing Plan to Provide
10% Low- Moderate-Income Housing**

**Adopted by the Foster Town Council
December 9, 2004**

**Amended by the Foster Town Council
February 15, 2006**

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Housing Element - Foster Affordable Housing Plan

I. Introduction:

This Comprehensive Plan Amendment was prepared in accordance with the Rhode Island Comprehensive Planning Act (R.I.G.L. 45-22.2), the Low- and Moderate-Income Housing Act, the Statewide Planning Program Handbook 16, and Section 5.4 of the Foster Comprehensive Plan 2003 Update, adopted by the Foster Town Council on February 25, 2004.

The intent of this plan is for the Town of Foster to meet its initial goal for the development of ten percent low and moderate income housing and to proceed with a model for continued development of affordable housing for residents falling within Rhode Island's income guidelines for low and moderate income housing eligibility.

The Foster Planning Board held a public hearing and approved the plan on November 3, 2004, and the Foster Town Council adopted the plan as part of the Housing Element of its Comprehensive Plan after a Planning Board public hearing held on December 1, 2004 and a Town Council public hearing held on December 9, 2004.

A Housing Board (FHB), was appointed by the Foster Town Council on September 9, 2004. The Committee consisted of the following members: a representative of the Foster Planning Board, a representative of Foster Senior Housing Inc.'s Board of Directors; a member of the Foster Land Trust; two Foster Town residents; and a member of the Foster Town Council.

The ultimate goal of this document is to develop a plan and implementation strategy that will accommodate the need for affordable housing in the Town of Foster. The approach to this development will focus on the preservation of the properties in Foster that give the Town its distinction of having historic homesteads and farmsteads by investing in the preservation of older homesteads that are atypical of the sprawling residences that now blanket Foster and other suburban communities. The Plan will work closely with the Foster Land Trust in an effort to show that land conservation and affordable housing can provide long-term affordable housing and preserve the Town's landscapes.

In developing this plan, serious consideration was given to the fact that a major portion of the town lies within the Scituate Reservoir watershed. Densities take into account State and Federal restrictions on development within these critical areas.

It should be noted that creation of the affordable housing units required by the State within the will significantly impact upon the existing infrastructure of the Town in a negative manner. This negative effect will likely result in the need for expansion of the school system potentially requiring a major school construction project to accommodate new residents. Additionally, the increase in population will likely require expansion of

police, fire, and rescue capabilities. It is the expectation of the Town that the State will provide financial assistance in meeting the needs generated by the creating affordable housing.

II. Low- and Moderate-Income Housing in Foster:

The July 2004 data from Rhode Island Housing provides the following statistics for housing and affordable housing in the Town of Foster.

A. Housing:

In 2000, the U.S. census bureau counted 1,578 dwelling units in Foster. In 2004 Rhode Island Housing reported 1569 housing units in Foster.

B. Affordable Housing:

Statistics from The Housing Works Coalition compiled in July of 2004 shows that Foster has forty (40) Low- and Moderate-Income housing units representing 2.56% of the 1,569 housing units as reported in data prepared by Rhode Island Housing in 2004. Of these forty units, thirty units represent the Hemlock Village Senior Center and are considered senior housing financed with United States Department of Agriculture Rural Development funds. An additional ten are represented by two group homes located in the Town of Foster.

The official affordable housing deficit for the Town of Foster is 116, based on the Rhode Island Housing data for 2004, with an estimated need of 180 by 2025 (see table 1). The Town can expect the low- and moderate-income housing need to increase by approximately five units per year for the period of time until the housing goal is met. Subsequent low- and moderate-income housing should continue at a rate of three to five units per year to maintain an adequate number of affordable housing units.

Table 1 - FOSTER LMI HOUSING NEEDS

Household Type	Proportional need For <= 80% AMI projected by 2000 CHAS	# of LMI Units Needed by 2025 (= 221 X CHAS%)	Existing Supply	Future need (= 2000 CHAS proportion – existing supply)
Elderly (110/514)	21.40%	47	30	17
Family (343/514)	66.73%	147	0	147
Other (61/514)	11.87%	26	10	16
Total LMI units¹	100%	221	40	181

Source: Rhode Island Housing

The strategies listed below will generate seventy-nine units over the initial three-year period of the plan through proposed affordable housing projects and density bonuses.

¹ Totals are calculated based on rounding of the totals of each household type.

III. Overview of Strategies to Attain Low- and Moderate-Income Housing Goal:

The initial strategies that this plan puts forward to provide affordable housing within the Town of Foster are as follows:

A. Senior Housing / Senior Resale:

Given the older population and rural character of the Town of Foster, it is the intent of this proposal for one focus of the plan to be on creating an elderly housing facility similar to Hemlock Village. This will provide 30 affordable senior housing units for Foster seniors and has the potential to free up single-family housing that, through subsidies for rehabilitation, could classify as affordable housing.

The Town seeks to create a new 30-unit senior housing complex. The Town has chosen to use the existing Hemlock Village located on Foster Center Road as a model for the newly proposed senior housing. The reasoning behind this is as follows:

1. There is currently experience in Town for creating and managing a senior housing development of this size.
2. Through experience with Hemlock Village the Town knows which soils have shown the capacity to accommodate both the water and sewer needs of a senior housing development this size.
3. Through experience with Hemlock Village the Town knows that it currently has the service infrastructure to accommodate and service a senior housing development this size.

Hemlock Village located at 110 Foster Center Road was constructed in 1982 on approximately ten (10) acres. The overall complex contains thirty (30) units for the elderly and disabled dispersed through the four (4) existing buildings.² Building A is 5025 square feet containing 8 units of approximately 628 square feet each. Building B is 6487 square feet containing 8 units of approximately 811 square feet each. Building C is 5025 square feet containing 8 units of approximately 628 square feet each. Building D is 3750 square feet containing 6 units of approximately 625 square feet each. Based on the Town's experience with Hemlock Village it is our desire to construct the new senior housing based on a very similar plan.

Construction of this new housing complex will add 20 units of senior housing (Elderly LMI), and 10 units of Other (disabled) housing. The Town anticipates completion of this complex coming approximately three years into the plan (see tables 12 and 13).

There are three potential locations for the proposed senior development (see section VIII Site Selection, part A Senior Housing/Senior Resale). Based on the circumstances of the proposed properties, site two - the Wieselquist property, Plat 20 Lot 20 on North Road is considered the best candidate (see Exhibit 1: Senior Housing map). Should this property (or the others noted in the plan) become unavailable or found unsuitable for development,

² Source: Hemlock Village data obtained from the Foster Tax Assessor.

alternate properties will be identified for the proposed senior development. Appendix D provides alternate possibilities. The Town would support a senior development of this size elsewhere in Town through rezoning of appropriate areas.

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM.

It is expected that HUD section 202 and section 811 and any other applicable subsidies will be utilized for this project (see Appendix B for more information on funding and subsidies).

A second prong of this strategy will be an attempt to convert housing currently occupied by seniors (but not currently subsidized) into affordable housing through a senior resale option.

In this option seniors will have the opportunity to sell their property (perhaps to a Housing Trust) with the intent that it will be converted to an affordable unit. This would be a voluntary program which seniors could choose to take advantage of or not. An advantage of this option would be the preservation of the older, smaller homes that contribute to Foster's historic and rural character. The projected number of units could likely be achieved via rehabilitation and acquisition by a Housing Trust while a senior (or eligible participant) chooses to continue to reside in the property with some type of tenancy agreement (life tenancy, etc.). As an alternative the Town could seek outright ownership of these units by a Housing Trust, with these senior homes being sold with deed restrictions and/or and the property being leased to maintain a level of affordability. In either case, once the sale has taken place, the Town will look to convert the housing permanently into affordable housing.

According to the SOCDS/CHAS housing statistics shown in appendix C, there are 90 households owned by seniors with incomes less than 50% MFI. U.S. Census data shows that 446 of the existing homes in Foster were built before 1939 (336 are owner occupied, 37 are currently vacant and 73 are renter occupied). These statistics clearly show a significant amount of older housing stock which would qualify for this strategy based on the likelihood that they would not be in compliance with current fire and zoning regulations and could have substandard septic systems and lead paint issues. We anticipate that 10 of these households would be interested, at some point, in selling their houses to be used as affordable housing.

The senior resale strategy is expected to generate 10 units of affordable housing (Family LMI) located throughout Town (see tables 12 and 13).

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM. Deed restrictions will be placed on each of these units to keep them affordable for a minimum of thirty (30) years but not to exceed ninety-nine (99) years.

It is expected that HUD section 202 and section 811, CDBG, FHA, Section 108, RI Home Repair and any other applicable subsidies will be utilized for these projects (see Appendix B for more information on funding and subsidies).

B. Foster Land Trust - Housing Trust Coordination:

The second strategy that the Town will utilize in this plan will focus on integrating the Foster Land Trust activities with the Foster Housing Board. In this effort, housing that becomes available through Land Trust acquisition may be used for affordable units. The Land Trust will sell the residences to a Housing Trust that can sell the residence while holding leases for the land thereby making these residences affordable. Minor subdivisions and lot sales for the construction of affordable housing will be the vehicle that the Foster Land Trust may use as a means to finance the acquisition of Land Trust parcels and will support the Town's affordable housing efforts. It is expected that coordination with the Foster Land Trust and a Housing Trust will bring an expected one affordable unit per year.

Including a Housing Trust in this process will eliminate the need for the Foster Land Trust to be involved with the renting of land and managing leases. A Housing Trust could facilitate the purchase and sale of homes with retention and renting of the related land. It is likely that a Housing Trust will need to be involved in these transactions to facilitate the rental of land and any possible rehabilitation needed for these residences prior to resale.

Since its creation in 1990, the Foster Land Trust has accepted and/or purchased 13 parcels of land comprising in excess of 600 acres³. Between 1990 and 1999, the Foster Land Trust acquired 6 parcels of land totaling approximately 50 acres. In the 2000 General election the voters of Foster approved having 100% of the State Conveyance Tax on subdivisions go to the Land Trust for land acquisition⁴. Since 1999, the Foster Land Trust has accepted two (2) property donations and purchased five (5) additional parcels of land totaling approximately 550 acres. Since 1990 three of the acquired properties have had structures on them (though not habitable). One property (Pierce Road) was sold to finance other acquisitions. Another acquisition, the 50 acre - Hayfield property, contained a house was subdivided off and sold to finance the rest of the acquisition.⁵ Subdivision of parcels to finance acquisitions is a strategy used by The Nature Conservancy, the Audubon Society, and every other Land Trust in Rhode Island making this a viable strategy to generate parcels for affordable units.

The Foster Land Trust/Housing Trust strategy is expected to generate 20 Family LMI units of affordable housing over the next 20 years or about one unit per year, located throughout Town (see tables 12 and 13). Prior to this time, the Land Trust has not

³ Purchase of three properties is pending as of 12/2005.

⁴ That is, 100% of that share of the State Conveyance tax allotted to the Town of Foster, a portion of the overall tax goes to the State.

⁵ Source: Land Trust data obtained from the Foster Land Trust.

acquired land with the intention of using any portion of that land for affordable housing. As a result, previous purchases have intentionally including restrictions on development. Currently the Land Trust criteria for purchasing property is based on conservation, proximity to the north-south trail and etc., specific criteria for the purchase of properties to be used for affordable housing would need to be developed. Since land would be purchased at market rates, the same inventory exists for the Land Trust as exists for commercial developers.

The Land Trust can only operate within the guidelines of its by-laws and charter, it is likely that these documents will need to be amended. The Trustees of the Land Trust have agreed to consider any proposals presented by the Planning Board or the Housing Board.

Should this strategy prove unfeasible, the number of affordable units allocated to it would need to be made up through one of the other strategies on alternate sites. Appendix D provides alternate possibilities.

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM. Deed restrictions will be placed on each of these units to keep them affordable for a minimum of thirty (30) years but not to exceed ninety-nine (99) years.

It is expected that local funding will continue to be used to acquire properties through the Land Trust. In addition, CDBG, FHA, Federal Historic Preservation, Section 108, RI Home Repair and any other applicable subsidies will be utilized for these projects (see Appendix B for more information on funding and subsidies).

C. Building Rehabilitation and Conversions:

This Plan looks at existing buildings within the Town that have the potential for repair and conversion to affordable housing. Multi-unit structures are currently allowed by special permit in districts zoned Residential/Agricultural (AR) and Neighborhood/Commercial (NC), but are not permitted in Highway/Commercial (HC) zones. Zoning ordinance revisions called for in the Comprehensive Plan may allow the further integration of affordable housing within designated commercial nodes. As the Economic Development Advisory Committee moves towards the creation of commercial nodes, areas that fall out of the HC classification will be analyzed to determine their potential for affordable housing and if appropriate, rezoned to permit residential development. It is expected Building Rehabilitation and Conversion will generate five affordable housing units for the first three years and two units per year there after.

The Town has identified six properties (see section VIII Site Selection, part C Building Rehabilitation and Conversion and Exhibits 2A and 2B: Housing Rehabilitation Site Maps) which could accommodate rehabilitation and conversion into affordable units by not-for-profit developers. Some of these properties will need to be rezoned to permit residential development. Conversions on any one of these properties could yield a

minimum of five units. The town will consider providing zoning and tax incentives to not-for-profit developers to purchase and rehabilitate these properties into affordable housing.

The Building Rehabilitation and Conversions strategy is expected to generate 17 units of affordable housing (Family LMI) and 8 units of affordable housing (Other) over the next 20 years located at the noted sites and perhaps other places throughout Town (see tables 12 and 13).

Should this strategy prove unfeasible, the number of affordable units allocated to it would need to be made up through one of the other strategies on alternate sites. Appendix D provides alternate possibilities.

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM. Deed restrictions will be placed on each of these units to keep them affordable for a minimum of thirty (30) years but not to exceed ninety-nine (99) years.

It is expected that HUD section 202 and section 811, CDBG, FHA, Federal Historic Preservation, Section 108, RI Home Repair and any other applicable subsidies will be utilized for these projects (see Appendix B for more information on funding and subsidies).

D. Density Bonuses:

The amended Low and Moderate Income Housing Act now allows Towns to count residences that have been made available through a density bonus to be counted towards the 10 percent LMI housing guideline. Two strategies can be used to realize density bonuses.

1. Residential Compound:

The first density bonus strategy is created by reconfiguring the residential compound formula. Allowing additional units to the residential compound requirement would allow those units to be counted as low/mod units. Under Foster's current residential compound provision, a landowner can build three (3) residences on one shared driveway on a parcel that is thirty acres or larger with a minimum of 300 feet of frontage. An ordinance revision would be enacted to provide a density bonus allowing five (5) units on the same type of lot where the two (2) additional units would have affordable restrictions. The incentive to the landowner and/or developer is in the profits yielded from having five (5) homes to sell instead of just three (3) homes under the current residential compound regulation. Certain aspects of development via residential compound would also yield financial advantage to the developer through decreased infrastructure costs, shared driveways, utility access telephone pole placement, shared services (such as snow removal, etc.). Additionally, tax breaks and fee reductions will be considered as a means to provide additional incentives. As a means to cause this strategy to successfully

produce LMI housing, the additional two (2) partitioned lots could be subdivided and sold off for approximately \$25,000-\$50,000 to either the Land Trust, a Housing Trust, or a nonprofit developer for the development of LMI units with various forms of ownership possible (owner occupied, rental, home association, etc.).

The Foster residential compound ordinance was enacted in February 1998. Since 1998, there have been eight (8) residential compound developments approved with two (2) more pending for a total of ten (10), or approximately 1.5 compounds per year.⁶ If a residential compound density bonus had been in place during that time twenty (20) units of affordable housing might have been created.

As the Town transforms areas of Foster to accommodate Conservation Development, the residential compound alternatives would be readily adaptable to Conservation Development.

The Residential Compound density bonus strategy could potentially generate 60 units of affordable housing (Family LMI) over the next 20 years⁷ located at sites throughout Town (see tables 12 and 13). However, assuming that 100% participation would not be achieved, only twenty (20) units have been counted from this strategy towards the goal.

Should this strategy prove unfeasible, the number of affordable units allocated to it would need to be made up through one of the other strategies on alternate sites. Appendix D provides alternate possibilities.

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM. Deed restrictions will be placed on each of the additional two units to keep them affordable for a minimum of thirty (30) years but not to exceed ninety-nine (99) years.

Since all LMI affordable units need to have a Federal, State, or Municipal subsidy, the density bonus will serve as this subsidy.

2. Multi-unit:

Within areas currently zoned as Residential /Agricultural (A/R) with a density of one (1) unit per five (5) acres or Commercial (N/C or H/C) where no residential development is permitted, the Town will designate areas that based on specific environmental and location parameters would qualify for density bonuses. Specified parcels in these areas (See section VIII.D.2 – Site Selection, Density Bonuses, Multi-unit for description and see Appendix - Exhibit 3 Inclusionary Zoning for map of locations) can be designated for multi-unit structures (i.e., duplexes) with a corresponding density bonus up to a maximum of eight (8) bedrooms per acre for the affordable units as approved by RI DEM based on the soils. This density bonus will only be available with the provision of 100% LMI affordable housing and only within the areas rezoned for multi-unit development.

⁶ Source: Residential Compound data obtained from the Foster Planning Department.

⁷ 1.5 compounds per year X 2 affordable units per compound X 20 years = affordable 60 units.

Once the specified parcels are rezoned, they could be developed as multi-unit by right. These areas have been selected based on three criteria

- i. Limited soil and/or wetland constraints.
- ii. Areas surrounding proposed commercial nodes so as to provide a buffer between commercial and residential zoning.
- iii. Proximity to highways (routes 6, 101, 102, US 395) so as to provide easy access to transportation systems and out of Town jobs.

The Multi-unit density bonus strategy is expected to generate 80 units of affordable housing (Family LMI) over the next 20 years located at the specified sites (see tables 12 and 13).

Should this strategy prove unfeasible, the number of affordable units allocated to it would need to be made up through one of the other strategies on alternate sites. Appendix D provides alternate possibilities.

Creation of all affordable units generated in this strategy is contingent upon receiving ISDS approval from RI DEM. Design of units must meet or exceed nationally recognized fire codes and comply with the provisions of the Scituate Reservoir Watershed Management Plan. Deed restrictions will be placed on each of these units to keep them affordable for a minimum of thirty (30) years but not to exceed ninety-nine (99) years.

Since all LMI affordable units need to have a Federal, State, or Municipal subsidy, the density bonus will serve as this subsidy.

IV. Relationship of Strategies to Affordable Housing Needs / Specifics on Population Growth, Housing, and Economic Development in Foster

In 2002, Foster conducted a growth management study to establish a more realist view of population growth and housing needs in the Town of Foster. The report prepared by Andrew Teitz and Samuel Shamoan stated the following:

“The Town of Foster is a suburban community of approximately 51.14 square miles in area with a population of over 4,274 people. Foster was one of a few Rhode Island towns that lost population; in 1990 the population was 4,316, a loss of less than 1%.”

The Town’s overall density of persons per square mile was 84 in 2000. While the population declined by 1%, the housing units grew to 1,578 units from 1,529 in 1990, a gain of 49 units in ten years⁸.

Population growth data from 1930 are presented below in table form:

Table 2
FOSTER POPULATION GROWTH

Year	Population	Percentage Change
1930	946	-----
1940	1237	30.76%
1950	1,630	31.77%
1960	2,097	28.65%
1970	2,626	25.23%
1980	3,370	28.33%
1990	4,316	28.07%
2000	4,274	-0.97%

Source: Statewide Planning Program, 2001

While 2000 saw a decline; the Town’s population saw steep increases for the past 70 years leading to the apparent leveling off in 2000.

A. Population Projection:

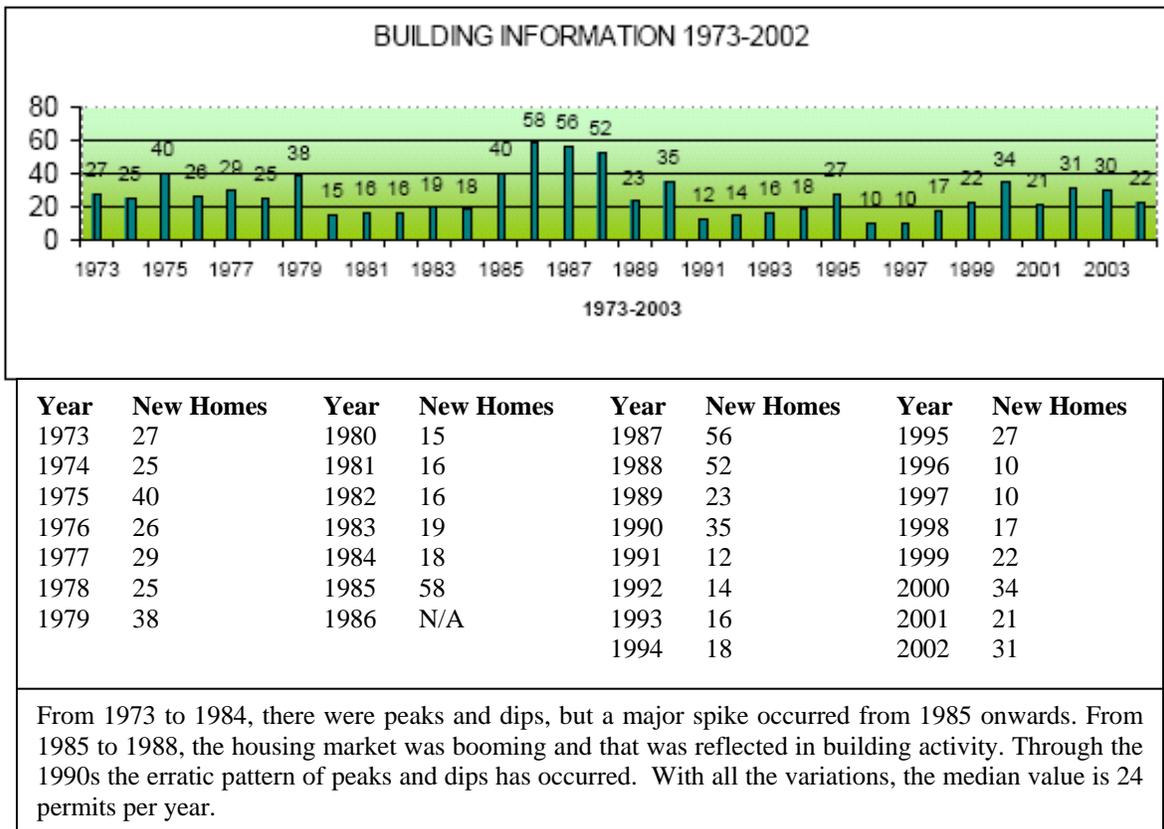
Based on building permit information Shamoan and Teitz report it is likely that there was an undercount in the Town’s population from 1990 to 2000. Table 2 of the study (Table 3) shows that in that same period more than 49 dwelling units were added to the Town’s housing stock. According to the US Census in 1980, the population in Foster was 3,370 with 1,132 dwelling units. The ratio of persons per dwelling unit was about 2.97. By 1990, the population grew to 4,316 with 1,525 dwelling units. The ratio of persons per dwelling unit dropped to 2.82. In 2000, the census bureau counted 4274 persons with 1,578 dwelling units. The ratio of persons per dwelling further decreased to 2.71.

From 1973 to 2002, the number of building permits issued fluctuated, as shown in Figure

⁸ Source: Statewide Planning Program and U. S. Census.

1. With all the variations, the median value is 24 permits per year. If that projection were to hold through to 2010, the Town of Foster can expect its housing stock to rise to 1818. From 1980 to 2000, the population of Foster increased by 904 or an average of forty-five (45) per year. If that rate were to hold through 2010, the Town can expect a population of over 4724. Of course this figure could rise if the number of annual permits were to exceed twenty-four (24) per year or if there is a spike in population due to a single large housing development. Alternately, that projected figure could be less if the town were to adopt growth management techniques that would avoid spikes in the number of permits through a system of permit quotas or phased development. Subsequent to the Shamoon and Teitz report, Foster adopted a Growth Phasing Ordinance which limits the number of building permits issued per quarter (see section F).

Figure 1



Source: Foster Building and Zoning Department

Table 3
FOSTER POPULATION ESTIMATES AND PROJECTION

Year	Dwelling Units	Population	Ratio persons/unit
1980	1,132	3,370	2.97
1990	1,525	4,316	2.83
2000 Census	1,578	4,274	2.71
2010 Projected	1,818	4,724	2.60

Source: Statewide Planning Program, 2001

The census bureau provides data by age group: 18 years and under versus 18 years and older. Table 4, shows the fluctuations in the school-age population in Foster.

Table 4

FOSTER POPULATION BY AGE GROUP

Year	18 Years and Under	Percentage Change	18 Years and Older	Percentage Change
1970	735	----	1,891	---
1980	1,016	38%	2,309	22%
1990	1,185	17%	3,131	36%
2000	1,105	-7%	3,169	1%

Source: Statewide Planning Program.

It is worth noting that the school age population had a lower rate of growth than the adult population from 1980 to 1990 and had an even steeper drop in 2000.

The following table (Table 5) represents results of a survey conducted by the Town in summer of 2003. 1,725 surveys were mailed out and 706 or 41% were returned. The results indicate that the Town's population is aging from 1990 to the present. Both the over 60 and over 40 groupings rose while the under-39 group declined in numbers.

Table 5

FOSTER TOWN WIDE SURVEY DATA – Age of Residents

AGE	1990 survey	2003 survey
Over 60:	19.2%	22.7%
40 – 59:	45.9%	58.5%
30 – 39:	34.9%	18.8%

Source: Foster Town Survey, Summer 2003, results tabulated by Colette Matarese.

The same survey, as represented by the Table 6 demonstrates that the Town's under-18 population has also been declining. In 1990, households with no school age children was over 50% of the total population. In 2003, households with no school age children exceeded 60%, while households with children dropped in all age groups, except for those with 4 or more children which rose slightly.

Table 6

FOSTER TOWN WIDE SURVEY DATA – Number of Children at Home

NUMBER OF CHILDREN AT HOME UNDER AGE 18	1990 survey	2003 survey
0	51.6%	60.1 %
1	17.4%	16.9 %
2	18.8%	16.9%
3	9.9%	3.7%
4 or over:	1.4%	1.5%

Source: Foster Town Survey, Summer 2003, results tabulated by Colette Matarese.

The Town supplied the number of single-family building permits that were issued from 1973 to 2002. This is tabulated above in Figure 1.

Building activity in the Town of Foster essentially has reflected economic cycles, as seen in Figure 1. From 1973 to 1984, there were peaks and dips, but a major spike occurred from 1985 onwards. From 1985 to 1988, the housing market was booming and that was reflected in building activity. Through the 1990s the erratic pattern of peaks and dips has occurred.

B. Buildout Analysis:

Just as significant are both the number of lots that could be developed in the Town, and the number of subdivision lots already approved. In December 2004, there were 17 subdivision proposals either pending or approved resulting in 42 buildable lots.

While a full build out analysis has not been performed, the availability of 11,500 acres poses a significant challenge to the town. The closest type of build out analysis is described in the Comprehensive Plan, below:

“The Planner’s Database (Fusco, et al) provides a residential build-out of the town. This analysis, calculates the number of new housing units that could be built in town based upon current zoning regulations. It concludes that based upon the construction of an average 28 housing units per year residential build-out would occur in 2071. If the rate increased to 50 homes per year, build-out would occur by 2036. Significantly, the number of residents that build-out would bring to Foster is more than double the existing population or 9,311 people. While this population appears small for a town the size of Foster - 52 square miles - it is a significant change from the current population of 4200 people. To accommodate such growth an additional 2000 housing units will have to be built together with additional classrooms, town offices and an increase in town staff. A straight-line projection is overly simplistic. As the size of the town increase in terms of population and housing units so will the rate of growth.”⁹

Even if 20% of the land were considered not to be buildable or would be used for roads, the potential exists for between 1,500 and 1,800 new homes that could be built over time. The impacts would more than double the number of school-age children in the town. Of course, there is no way of predicting how soon the available land will be developed.

C. The Cost of Housing in Foster:

Income limits and affordability are defined by relationship to area mean income (AMI) as follows:¹⁰

Extremely low income = AMI < 30%

Very low income = 30% < AMI < 50%

Low income = 50% < AMI < 80%

Moderate income = 80% < AMI < 120%

⁹ Foster Comprehensive Plan, 1991, *Growth, Population and Development, Residential Buildout.*

¹⁰ Source: Statewide Planning

Further definition of affordability is set forth by the Rhode Island General Laws.

R.I.G.L. 42-128-8.1 (d) (1) – Definitions of “Affordable Housing”

In the case of dwelling units **for sale**, housing that is affordable means housing in which principal, interest, taxes, which may be adjusted by state and local programs for property tax relief and insurance constitute no more than 30% of the gross household income for a moderate income household. A **“moderate income household” means a single person, family, or unrelated persons living together whose adjusted gross income is more than eighty percent (80%) but less than one hundred twenty percent (120%) of the area median income, adjusted for family size.**

In the case of dwelling **units for rent**, housing that is affordable means housing for which the rent, heat and utilities other than telephone constitute no more than 30% of the gross annual household income for a household with 80% or less of the area median income, adjusted for family size.

R.I.G.L. 45-53-3 (5) – Definitions of “Low or Moderate Income Housing”

“Low and moderate income housing” means any housing subsidized by the federal, or state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.

Table 8 below, shows Foster’s income level and the number of households in each bracket based on U. S. Census data.

**Table 8
FOSTER INCOME DATA**

	Median Family Income	Median Household Income
1979	\$51,754.00	\$48,842.00
1989	\$60,269.00	\$54,810.00
1999	\$63,657.00	\$59,673.00

Percentage of Families and Households in National Income Bracket

	Low Income Families	Low Income Households
1979	15.7	13.6
1989	11	10.9
1999	7.5	8.7
	Middle Income Families	Middle Income Households
1979	67.1	67.3
1989	64	60
1999	67.3	62.9
	High Income Families	High Income Households
1979	17.2	19.1
1989	25	29.1
1999	25.2	28.4

Source: U.S. Census Bureau

According to the Rhode Island Living website, www.riliving.com/oceanstate/SalesStats/, the median cost of housing in Foster for the first quarter of 2005 was \$345,000.00. Year-end statistics from the above website, for the year of 2004 shows a decrease from 63 homes sold in 2003 to 46 homes sold in 2004. Reflectively, the cost of houses sold increased from \$260,000 to \$327, 450. While the sale of single-family homes in Foster decreased by 27%, the cost of houses sold increased 26%.

Additional breakdown of Foster’s Housing status can be found in Appendix C where the SOCDs/CHAS data is presented in detail.

Table 9, shows the 2005 HUD Program income limits for the Providence area (in which Foster lies) that are used to determine affordability of housing. These income limits are based on median area income and family size.

Low-income housing is housing affordable by persons making less than 50% of the median family income. In Foster that income level for a family of four would be \$36,600.

Table 9 indicates the income brackets for which the affordable housing units created in Foster per this plan will be designed.

**Table 9
2005 HUD PROGRAM INCOME LIMITS – effective March 2005**

	Household size	1 person	2 person	3 person	4 person	5 person	6 person
	30% of Median	15,350	17,550	19,750	21,950	23,700	24,450
Target bracket>>	50%	25,600	29,250	32,900	36,600	39,500	42,450
	60%	30,720	35,100	39,480	43,920	47,400	50,940
	80%	40,600	46,400	52,200	58,000	62,650	67,300

Source: Rhode Island Housing

1. Types of Housing

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

2. Owners vs. Renters

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

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

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

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

Table 10 shows the cost of rental housing in Foster as provided by the U.S. Census Bureau.

Table 10
MEDIAN HOUSEHOLD GROSS RENT

1980	\$518.00
1990	\$491.00
2000	\$532.00

Source: U. S. Census Bureau

D. The Demand for Housing in Foster

1. Homelessness

It is hard to relate homelessness and Foster. Yet the 2002-2003 Annual Report of the Rhode Island Emergency Shelter Information Project sites in their survey of *Last Residence for Shelter Clients* that five shelter residents list Foster as their last permanent residence.

2. Affordable unit needs

Table 1 presented early in this plan, presents the CHAS data which details the type of affordable housing needed within the Town. The overall need is to have 221 LMI units by the year 2025, the Town of Foster currently has only forty (40). The specific needs can be broken down as follows:

Elderly housing must consist of 21.4% of the housing or 47 total units. The Town currently has 30 existing affordable elderly units. The need exists to create 17 additional elderly units by 2025.

Family housing must consist of 66.73% of the housing or 147 total units. The Town currently has zero affordable family units. The need exists to create 147 additional family units by 2025.

Other housing (includes disabled, special need, individual) must consist of 11.87% of the housing or 26 total units. The Town currently has 10 existing affordable units classified as other. The need exists to create 16 additional other units by 2025.

Altogether the Town of Foster must create 181 total units of affordable housing distributed as detailed above.

With regard to the overall size of the units, Statewide Planning and Rhode Island Housing have traditionally accepted the following dimensions:¹¹

- Elderly - Greater than 650 square feet
- Family – Greater than 1000 square feet
- Other - Greater than 650 square feet

The Town of Foster will utilize these square footages to create and classify new units.

E. Zoning in Foster:

The Town of Foster has four zoning classifications:

Residential/Agricultural (AR), characterized as low density residential and farming uses; Neighborhood/Commercial (NC), characterized as establishments that provide retail goods and personal services;

Highway/Commercial (HC) characterized by businesses that require a large volume of vehicular traffic such as restaurants, motels and transportation firms; and,

Manufacturing/Industrial (MI) characterized by manufacturing and industrial use located by major highways.

Of these classifications more than ninety percent of the land in Foster is zoned Residential/Agriculture with the remaining classifications sharing the remainder of Foster land with the Highway/Commercial designated area being twice as large as the Manufacturing/Industrial and Neighborhood/Commercial Zones. (See the “Current Zoning Map” and “Table 2 – Land Use” in the Foster Comprehensive Plan – 2003 Update.)

F. The Impact of the Foster Growth Phasing Ordinance:

Due to the present concerns regarding the Foster-Glocester school capacity, the Town of Foster implemented a growth-phasing ordinance that allots 26 residences annually for the Town. Excluded from this ordinance are senior housing and accessory apartments. The ordinance gives low and moderate income housing a priority within the Town. Where a builder can only obtain one permit per quarter with the ordinance, **an affordable housing project can obtain three permits per quarter.**

¹¹ Source: Statewide Planning/Rhode Island Housing

G. Economic Activity in Foster

The Town of Foster has realized limited economic development. This situation has added additional stress to local residents who bear the burden of municipal taxes. Even though the tax rate is near the lowest in the State, the local citizenry has placed strict fiscal restraints on the school and municipal administrations.

Three of the four major sawmills in Rhode Island are located in Foster. They are Turnquist Lumber Company, Winsor Forest Products, Inc., and Hauser Wood Products. Their operations consist of pallet production; planing mills and general custom sawmill; and rough sawed and planed lumber, respectively. Foster Country Club is the largest private employer in Foster with approximately fifty seasonal employees. Turnquist Lumber Company, with about 18 employees, is now the second largest employer in the Town.

Other elements of the local economy include self-employed craftsmen and professionals working from their homes, retail and service businesses primarily oriented to transients along Route 6, scattered agricultural operations (many are part-time growers), several cottage-type industries and a golf course/restaurant open to the public. There are over 113 large and small businesses in Foster. Total employment in Foster, including 135 who are self-employed, is in the range of 650 to 700.

The Town is working to address the limited economic activity in Foster. Based on the directives of the Foster Comprehensive Plan 2003 Update, the Economic Development Advisory Committee is working to restructure the Town's Highway and Neighborhood Commercial zones. It is the expectation that the Committee will transform the existing strip zoning to commercial nodes. This affordable housing plan expects to target affordable housing sites in areas in close proximity to the commercial zoning areas and in areas previously zoned commercial and located on or near the major transportation routes.

V. Achieving the Low- and Moderate- Housing Goal / Strategy for Implementation:

Perhaps the most important element of the Affordable Housing Plan is the Action Plan. In order for a plan to be approved by Statewide Planning, a feasible implementation plan will be critical. State officials are looking for the Town to present its strategy for affordable housing development. Without a feasible action plan, the entire plan will fail.

A. How Each Strategy will Contribute to reaching the Goal

Table 12, depicts the number of units projected for each developmental strategy.

**Table 12
CONTRIBUTIONS FROM EACH STRATEGY**

Developmental Strategy	Elderly	Family	Other	Total
Senior Housing strategy	20	0	10	30
Senior Resale strategy	0	10	0	10
Land Trust strategy	0	20	0	20
Rehab and Conversion strategy	--	--	--	--
Site A	0	5	3	8
Site B	0	0	5	5
Site C	0	5	0	5
Site D	no units are currently assigned to this site.			0
Site E	0	7	0	7
Site F	no units are currently assigned to this site.			0
Density Bonuses strategy	--	--	--	--
Residential Compound	0	20	0	20
Multi-Unit	0	80	0	80
Total	20	147	18	185
CHAS requirements	17	147	16	180
Difference	+3	+0	+2	+5

Each household type is expected to provide both owner occupied and renter occupied units (with the exception of elderly which will likely be entirely rental). The exact distribution of owner vs. rental units will be determined in the future based on State recommendations and/or requirements. In most cases it is clear from this plan which units will be rental (elderly, multi-unit) and which will be owner occupied (family).

B. Timeframe

The plan will establish two levels of housing goals: The first is the attainment of the ten percent Low- and Moderate- Income units; the second is a long-term strategy for continued affordable housing. The first goal will result in a rapid increase in low- and moderate-income housing, bringing the Town from the current 2 percent to 7 percent affordable housing within approximately five years; the second goal will be to meet and/or exceed the compliance goal by adding over two hundred units over the long term.

Table 13 shows how the proposed strategies will enable the Town of Foster to meet its ten percent low- and moderate-income housing goal during the next twenty years. As the Table shows by year five, the Town will be at nearly the seven percent level. Also by year five, a process will be in place that has an ongoing production of affordable housing that will have a rate of increase that is slightly greater than the predicted rate of housing growth. By approximately year twelve or thirteen, the Town of Foster will have reached the goal of 181 units established by the CHAS data (see table 1).

TABLE 13
FOSTER AFFORDABLE HOUSING STRATEGIES – Goals and Timeline

Strategy Results (in residential units)

	2005	2006	2007	2008	2009	2010	2015	2020	2025
	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15	Year 20
Existing Low/Mod.	40	40	44	52	87	95	109	148	184
Senior Housing ¹²	--	0	0	30	0	0	0	0	0
Senior Re-sale ¹³	--	0	1	0	1	0	3	2	3
Land Trust Units ¹⁴	--	0	1	1	1	2	5	5	5
Rehab/Conversion ¹⁵	--	0	0	0	0	8	5	5	7
Residential Compound ¹⁶	--	0	2	0	2	0	6	4	6
Multi-unit structures ¹⁷	--	4	4	4	4	4	20	20	20
Total Low/Mod	40	44	52	87	95	109	148	184	225
Proj. Housing stock ¹⁸	1689	1713	1737	1761	1785	1809	1929	2049	2169
10% Goal ¹⁹	169	171	174	176	179	181	193	205	217
Percent affordable units ²⁰	2.37%	2.57%	2.99%	4.94%	5.32%	6.03%	7.67%	8.99%	10.37%

¹² Senior Housing - One thirty unit development.

¹³ Senior Resale - One unit every other year for the next twenty years.

¹⁴ Land Trust - One unit per year for the next twenty years.

¹⁵ Rehab and Conversion – project one rehab every five years, in order, sites A, B, C, E

¹⁶ Residential Compound - one residential compound every other year times two units created per compound.

¹⁷ Multi-Unit – two to four units created per year, average = 3/year.

¹⁸ Projected Housing stock = 2000 Housing stock of 1569 (per RI Housing data) plus 24 units per year (mean increase in building permits from 1973-2002 per Foster Building and Zoning Department).

¹⁹ 10% Goal based on projected housing stock listed on line above.

²⁰ Percent affordable units in any given year = Total/Low/Mod divided by Proj. Housing stock.

VI. Responsible Parties, Partners and Resources for Implementation Strategy

A. Responsible Parties

Table 14, restates the implementations of both the development and nondevelopment strategies along with the responsible parties, partners, and resources needed.

Table 14
SUMMARY OF RESPONSIBLE PARTIES, PARTNERS, AND RESOURCES
FOR IMPLEMENTATION STRATEGIES

Strategies	Action	Responsible Party	Partners	Financing and Subsidies ²¹	Time Frame
Non-developmental	Draft, enact, & adopt flexible zoning changes multi-unit	Town Council	Planning Board Planning Dept	N/A	12 months
Non-developmental	Draft, enact, & adopt ordinance revisions for residential compound	Town Council	Planning Board Planning Dept	N/A	12 months
Non-development	Review Land Trust Charter and By-Laws as related to Afford. Housing and amend as needed	Land Trust	N/A	N/A	12 months
Support	Create Housing Board	Town Council	Planning Dept.	N/A	Done
Support	Public education	Housing Board	N/A	Local funding	Ongoing
Senior Housing	Construction of Senior Housing	Town Council Housing Board	Foster Senior Housing Bd. Of Directors	HUD 202 HUD 811 Etc.	3 years
Senior Resale	Acquire and convert to Affordable Housing	Housing Board	Land Trust Possible cooperation with nonprofit CDC ²²	HUD 202 HUD811 CDBG RI Home Repair, etc.	1 year and ongoing
Foster Land Trust	Acquisition/sale of housing and/or lots on Land Trust parcels for Affordable Housing	Land Trust	Housing Board Possible cooperation with nonprofit CDC	Fed. Hist. Pres. RIHMFC Rental Hsg. Etc.	1 year and ongoing
Building Rehab and Conversion	Acquire and Rehab dated structures, convert to Affordable Housing	Housing Board	Land Trust Possible cooperation with nonprofit CDC	RIHMFC rental Hsg. RIHMFC Home, etc.	5 years (then every 5 years after)
Residential Compound and Designated sites for multi-unit IZ	Promote and implement density bonuses and the designated IZ sites for Affordable Housing	Housing Board	Planning Board Planning Dept Town Council	Density bonuses	Ongoing

²¹ The Town expects to use the Federal and State subsidies listed as well as any other applicable subsidies, see appendix B

²² CDC = Community Development Corporation.

B. Potential Subsidies and Funding Sources

Table 15 identifies numerous funding and subsidy possibilities. It is expected that both for-profit and non-profit developers will make the best possible use of the noted affordable housing development resources. Organizations promoting affordable housing can be found in Appendix A. The funding sources listed below are further described in Appendix B.

Table 15
POTENTIAL SUBSIDIES AND FUNDING SOURCES

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

C. Local Subsidy – Elderly Tax Freeze

Although not currently recognized by the State as an applicable subsidy for the purposes of counting affordable housing units, the Town of Foster provides local subsidy in the form of an elderly tax freeze. The elderly tax freeze was enacted in 1974 and first used in 1975. To qualify for the tax freeze a person must be 65 year old or older, live in Foster for the majority of the year and the property in question cannot be an income producing property. There are currently 246 people on the tax freeze (three residents have been on the freeze since its inception in 1975 and 28 residents on the freeze are disabled). The Foster elderly tax freeze is currently subsidizes 15.7% of the existing units in Foster²³.

²³ Source: Tax freeze data obtained from the Foster Tax Assessor. Percentage calculation = 246 people currently on freeze / 1569 households per RI Housing = 15.7%.

This subsidy, even though not recognized by the State, will remain in effect in Foster to continue to make elderly units more affordable.

D. Public Involvement:

Given the size and rural character of the Town of Foster, it is incumbent upon Foster residents to realize the need for affordable housing in the Town, and to aid the Town in its effort to move forward with this process. The Foster Housing Board will be the driving force in community education and support of project development.

VII. Analysis of Feasibility of Goal and Consistency with the Comprehensive Plan

In this Plan, Foster has sought to demonstrate that it intends to develop 205 units of low-moderate income housing over the next 20 years. Adding to its current LMI total of 40 for a grand total of 245 units.

Construction of elderly housing is not subject to the limitations of the Town's Growth Phasing Ordinance. Within this ordinance, priority is given to construction of new affordable units. This ordinance does not limit Rehabilitation and Conversion or the Senior Resale option.

The Town will adopt zoning changes to allow for density bonuses in the residential compound and multi-unit areas. Review of zoning at this juncture in time is consistent with the Town's Comprehensive Plan.

Given the choice of placement of a significant number of these units within publicly infrastructured areas (i.e., route, 6, 102, major roads, etc.); the Town will be able to adequately service this housing. The expansion of these services is also consistent with other relevant elements of the Town's Comprehensive Plan including the intention to bring in new economic development. It is hoped that Foster can convince RIPTA to increase its public transportation services to the area. It is hoped also hoped that Foster can convince COX or another provider to provide cable/broadband services to the area.

VIII. Site Selection:

The Town Housing Board has targeted the specific areas described below for project development. The projects are associated with the strategies presented in section III of this plan and are as follows:

A. Senior Housing/Senior Resale:

The Town wishes to construct one new thirty unit housing complex for the elderly on the model of the existing Hemlock Village complex (previously described). Three properties have been identified as potential sites for this new complex, two of these sites have potential remediation issues. It is the desire of the Town to obtain an assessment of the feasibility and cost to remediate sites one and two. Assessment and complete remediation would obviously need to be done prior to construction. In the meantime site three will be considered the best candidate location and the one to which the affordable units will be allocated.

Exhibit 1 (See Appendix) shows the three potential sites for the construction of a senior housing project:

Site One is the Wright Auto Body Property, Plat 12 Lot 70.

This property is located on Mill Road. The property is approximately 30 acres and would require a well and septic system upgrade. The property is located in uplands adjacent to the Mill River that feeds the Scituate Water Supply system. The property would also likely require site remediation and Brownfield funds would be used for site remediation.

Site Two is the Wieselquist property, Plat 20 Lot 20.

This property is an undeveloped parcel of approximately 43 acres and is located west of Route 94 on North Road; The property has no buildings on the property and a portion of it has been excavated for gravel removal.

This property is the most suitable of the three noted properties for construction of a 30 unit elderly housing complex because it is not a Brownfield site, because it is centrally located within the Town, and because of its close proximity to Hemlock village it may allow for some services to be shared between the two complexes. For these reasons, site two is the property to which the affordable housing units are allocated.

Site Three is the Jade Real Estate property, Plat 14 Lot 98.

This property consists of a manufacturing building and located on Route 6 east of Route 94 and has been on the real estate market for approximately 2 years. It is approximately 20 acres. The property contains a building, water supply well and septic system. The building would require expansion to facilitate the development project but would provide community rooms for the residents. A site assessment would need to be performed on the property, and may require site remediation. Similar to Site One, Brownfield funds would be used for site cleanup.

B. Foster Land Trust – Housing Trust Coordination:

Properties for Land Trust acquisition will be determined by the Land Trust.

C. Building Rehabilitation and Conversions:

Exhibits 2A and 2B (See Appendix) show the properties that could accommodate building rehabilitation and conversion²⁴.

Site A is the Hopscotch (Constantino) property, Plat 13, lot 27.

The property is approximately 14 acres, it contains an abandoned nightclub/restaurant and two additional residential properties. The main building has an expansive but inoperable septic system that services the smaller of the two residences. It also contains a public water supply well that services the former restaurant. The third building is a separate single family home with septic and well. In addition to accommodating housing through the Hopscotch building rehabilitation, the property can also facilitate an additional residence or multiple residences through subdivision.

The main building is 5366 square feet, and could be divided into 5 affordable family units of 1073 square feet each.

The second building is 1828 square feet, and could be divided into 2 affordable other units of 914 square feet each.

The third building is 539 square feet, and could be divided into 1 affordable other unit of 539 square feet each.

Site B is the Estman property, Plat 14, lot 100.

The property is currently a motel located on Route 6 east of Route 94 and contains 25 acres; The property presently has six efficiency apartments and a single-family home. Through subsidized rehabilitation, the property would provide a number of affordable rental units or condominiums. Although, much of the back property is non-developable, due to wetlands and Scituate Reservoir watershed considerations, the property could also accommodate an additional building, providing an additional five rental or condominium units (additional five units are not currently included in unit totals).

The main building is 1800 square feet, and is currently divided into 6 units of approximately 300 square feet each. It could be used to generate 2 affordable other units of 950 square feet each

The second building is 2622 square feet, and could be divided into 3 affordable other units of 874 square feet each.

²⁴ Source: Plat/lot, acreage, and square footages of all properties included in the Rehabilitation and Conversion section were obtained from the Foster Tax Assessor.

Site C is the Stone House Motel, Shree Enterprises, Inc., Plat 10 lot 37.

The property is located on Route 6 west of Route 94 and contains 6 acres. The property currently provides five efficiency apartments. Through subsidized rehabilitation, the property would provide a number of affordable rental units or condominiums.

The main building is 1214 square feet, and could be divided into 1 affordable family unit of 1214 square feet each.

The second building is 1036 square feet, and is currently divided into 5 units of approximately 207 square feet each. With an addition it could be used to generate 2 affordable family units of 1000 square feet each.

The third building is 1536 square feet, With an addition it could be used to generate 2 affordable family units of 1000 square feet each.

Site D is the Petrone Property, Plat 10 Lot 43.

The property, located on Danielson Pike, contains an 8 acre parcel zoned residential adjacent to commercial property. This site would accommodate residential affordable housing.

This site currently contains no buildings but could be used to generate an undetermined number of affordable units. However, at this point no units are being attached to this site; the following data is presented for possible future use only.

Site E is the State of Rhode Island State Police facility, Plat 17 Lot 41

The property is located on Winsor Road and consists of 13 acres. The land and buildings could accommodate residential housing that could be used once the State Police re-locate their training site.

The main building is 7732 square feet, and is currently used by the State Police. It could be used to generate 7 affordable family units of 1104 square feet each.

Site F is the Fogarty School, Plat 18 Lot 10.

The property is located on Hartford Pike and consists of 6.7 acres. The property has a number of abandoned buildings that could be converted into housing. The property has water contamination problems that require remediation. Brownfield funds would be needed to remediate the site. However, at this point no units are being attached to this site; the following data is presented for possible future use and for purposes of projection only.

The main building is 2529 square feet. After remediation it could be used to generate 2 affordable units of 1265 square feet each.

The second building is 4032 square feet. After remediation, it could be used to generate 4 affordable units of 1008 square feet each.

The third building is 6699 square feet. After remediation, it could be used to generate 6 affordable units of 1117 square feet each.

D. Density Bonuses:

1. Residential Compound:

All properties located within Town which are zoned Residential/Agricultural A/R and in excess 30 acres with a minimum of 300 feet of frontage will qualify for the residential compound density bonus.

2. Multi-Unit:

This plan provides for density bonuses in areas adjacent to commercial zoning on the Town's major roads. Exhibit 3 (see Appendix) shows a map with four proposed density bonus areas (identified as "Inclusionary Zone") which are adjacent to the neighborhood commercial areas on Route 6, Route 102 and Route 101 in which specified parcels can be designated for multi-unit structures.

The approximate acreages under consideration for rezoning include:

- a. Approximately 350 acres in the north of Town along route 101 (Hartford Pike) which could accommodate affordable housing.
- b. In the center of Town along route 6 (Danielson Pike), two areas are under consideration for rezoning. The first is at the west end of route 6 near the junction of Shippee Schoolhouse road and consists of approximately 110 acres. The second is near the center of town distributed along route 6 (both east and west of route 94) and consists of approximately 500 acres.
- c. And finally, approximately 100 acres in the south of Town along route 102 (Plainfield Pike) which could accommodate affordable housing.

These areas, particularly Route 6 and to a lesser degree, Route 101, are also the commercially zoned areas of Foster. Ideally, higher density residential zoning could provide buffer zones between commercial areas and residential areas of Foster. These areas comprise a significant number of acres, however, like much of Foster they face the significant problems of high water tables, hydric soils, shallow bedrock, and wetlands. This mirrors the difficulty of developing land anywhere in Foster.

On Route 102, adjacent to the neighborhood commercial zone there is an area that could accommodate affordable housing units. There is a second area adjacent to the Route 101 neighborhood commercial zone that could accommodate affordable housing units. A third area along the Route 6 neighborhood commercial zones could accommodate affordable housing units (see Exhibit 3 in appendix).

APPENDICES

- Appendix A: Organizations Promoting Affordable Housing
- Appendix B: Potential Subsidies and Funding
- Appendix C: SOCDs/CHAS Data for Foster, RI
- Appendix D: Alternate sites

MAPS

- Exhibit 1: Potential Senior Housing Sites Map
- Exhibit 2A: Potential Housing Rehabilitation Sites Map
- Exhibit 2B: Potential Housing Rehabilitation Sites Map
- Exhibit 3: Potential Inclusionary Zone Sites Map (Density bonuses–Multi-unit)

APPENDIX A ORGANIZATIONS PROMOTING AFFORDABLE HOUSING

Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) -- The principal statewide housing agency that helps low- and moderate-income Rhode Islanders find houses and apartments they can afford. RI Housing helps individuals and families get a low-interest loan to buy a house, find an affordable apartment or house, and get money to repair homes or remove hazardous materials such as lead paint and asbestos. Since 1973, they have helped 175,000 Rhode Islanders find houses and apartments they can afford.

Rhode Island Housing Network -- A non-profit organization representing 24 housing corporations, for which it provides a forum for the exchange of ideas and resources. It also serves as a lobbying arm for community development interests, and provides members with information about Federal, State and private funding sources. In conjunction with its member community development corporations, the Housing Network offers training programs for prospective homeowners and landlords.

Rhode Island Housing Resources Commission (HRC) -- Created by legislation in 1998, it is the State's planning and policy, standards and programs agency for housing issues. The Commission represents a wide range of constituents, from government to providers to advocates. It is responsible for administering Lead Mitigation Standards, and the State's Neighborhood Opportunity Program.

Rhode Island Local Initiatives Support Corporation (LISC) -- A creative and financial resource for community-based organizations, whose goal is to transform distressed neighborhoods into vibrant and healthy centers of life, learning, and commerce. LISC supports local Community Development Corporations (CDCs) with training, technical assistance, funds, and strategic guidance. Since 1991, LISC has invested \$18.5 million in grants and loans and, through the National Equity Fund, more than \$96 million in equity.

Habitat for Humanity -- Habitat has essentially no presence in Foster. Its presence on the affordable housing front and visibility as a force for the housing needs of families can contribute in important ways to community awareness of the issues.

Women's Development Corporation -- A statewide non-profit developer of affordable rental housing developer, relying on a variety of State and Federal grants and tax credits.

APPENDIX B POTENTIAL SUBSIDIES AND FUNDING

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.

- 1 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.
- 2 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.
- 3 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.
- 4 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.
- 5 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.
- 6 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:

- 1 Home Repair Loans: Low-interest loans of up to \$15,000 for owner-occupied, one- to four-unit homes.

- 2 *Zero Down*: No down payment financing that combines low-interest mortgages with Federal loan guarantees.
- 3 *HOME*: Grants and low-interest loans provided by HUD and administered by RIH to encourage the construction or rehabilitation of affordable housing.
- 4 *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.
- 5 *Pre-development Loan*: Short-term loans to qualified nonprofit developers to cover pre-closing costs incurred in determining development feasibility and obtaining site control.
- 6 *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.
- 7 *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.
- 8 *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.
- 9 *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.
- 10 *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 or more units in a project are reserved for residents who are referred and assisted by mental health sponsors.
- 11 *First Homes*: RIH offers income-qualified first-time homebuyers low-interest mortgages, and down payment 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 11, shows a more detailed breakdown of Foster’s housing status. The information provided by the U.S. Department of Housing and Urban Development’s State of the Cities Data System (SOCDS). The table looks at rental units (left half) and owned homes (right half). In addition to presenting total housing units, the table breaks down housing rental and ownership by income levels, household size, cost burden of housing and percentage of housing with “problems.”

**APPENDIX C
SOCDS/CHAS DATA FOR FOSTER, RI**

Name of Jurisdiction: Foster town, Rhode Island		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <= 50% MFI	35	15	8	8	66	90	37	4	34	165	231
2. Household Income <=30% MFI	12	0	4	4	20	37	10	0	19	66	86
3. % with any housing problems	33.3	N/A	100.0	100.0	60.0	59.5	100.0	N/A	78.9	71.2	68.6
4. % Cost Burden >30%	33.3	N/A	100.0	100.0	60.0	59.5	100.0	N/A	78.9	71.2	68.6
5. % Cost Burden >50%	33.3	N/A	100.0	100.0	60.0	37.8	100.0	N/A	78.9	59.1	59.3
6. Household Income >30 to <=50% MFI	23	15	4	4	46	53	27	4	15	99	145
7. % with any housing problems	0.0	0.0	0.0	0.0	0.0	66.0	70.4	100.0	100.0	73.7	50.3
8. % Cost Burden >30%	0.0	0.0	0.0	0.0	0.0	66.0	70.4	100.0	100.0	73.7	50.3
9. % Cost Burden >50%	0.0	0.0	0.0	0.0	0.0	18.9	14.8	100.0	100.0	33.3	22.8
10. Household Income >50 to <=80% MFI	4	8	4	8	24	64	80	10	48	202	226
11. % with any housing problems	0.0	50.0	0.0	0.0	16.7	6.3	75.0	100.0	50.0	48.5	45.1
12. % Cost Burden >30%	0.0	50.0	0.0	0.0	16.7	6.3	75.0	100.0	50.0	48.5	45.1
13. % Cost Burden >50%	0.0	0.0	0.0	0.0	0.0	6.3	12.5	0.0	41.7	16.8	15.0
14. Household Income >80% MFI	0	50	10	4	64	134	615	129	65	943	1,007
15. % with any housing problems	N/A	0.0	0.0	0.0	0.0	7.5	8.9	18.6	30.8	11.6	10.8
16. % Cost Burden >30%	N/A	0.0	0.0	0.0	0.0	7.5	8.9	15.5	30.8	11.1	10.4
17. % Cost Burden >50%	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18. Total Households	39	73	22	20	154	288	732	143	147	1,310	1,464
19. % with any housing problems	10.3	5.5	18.2	20.0	10.4	24.7	19.7	26.6	50.3	25.0	23.4
20. % Cost Burden >30	10.3	5.5	18.2	20.0	10.4	24.7	19.7	23.8	50.3	24.7	23.2
21. % Cost Burden >50	10.3	0.0	18.2	20.0	7.8	9.7	3.3	2.8	34.0	8.1	8.1

Source: Foster Housing Statistics (SOCDS CHAS Data: Housing Problems Output for All Households, 2000)

1. Rental Housing:

- a. Row 1 shows that 66 of the 154 or 42% of rental units are rented by households earning less than 50% of the median family income (extremely low and very low income).
- b. Row 2 shows that 20 of the 154 or 13% of the rental units represented in Row 1 are rented by households earning less than 30% of the median family income (extremely low income).
- c. Row 10 shows that 24 of the 154 or 16% of rental units are rented by households earning between 50% and 80% of the median family income (low income)
- d. Row 14 shows that 64 of the 154 or 42% of rental units are rented by households earning more than 80% of the median family income (moderate income or above).

2. Owned Housing:

- a. Row 1 shows that 231 of the 1,464 or 16% of housing units are owned by households earning less than 50% of the median family income (extremely low and very low income).

- b. Row 2 shows that 86 of the 1,464 or 6% of housing units represented in Row 1 are owned by households earning less than 30% of the median family income (extremely low income).
- c. Row 10 shows that 226 of the 1,464 or 15% of housing units are owned by households earning between 50% and 80% of the median family income (low income).
- d. Row 14 shows that 1,007 of 1,464, or 69% of housing units are owned by households earning more than 80% of the median family income (moderate income or above).

APPENDIX D ALTERNATE SITES

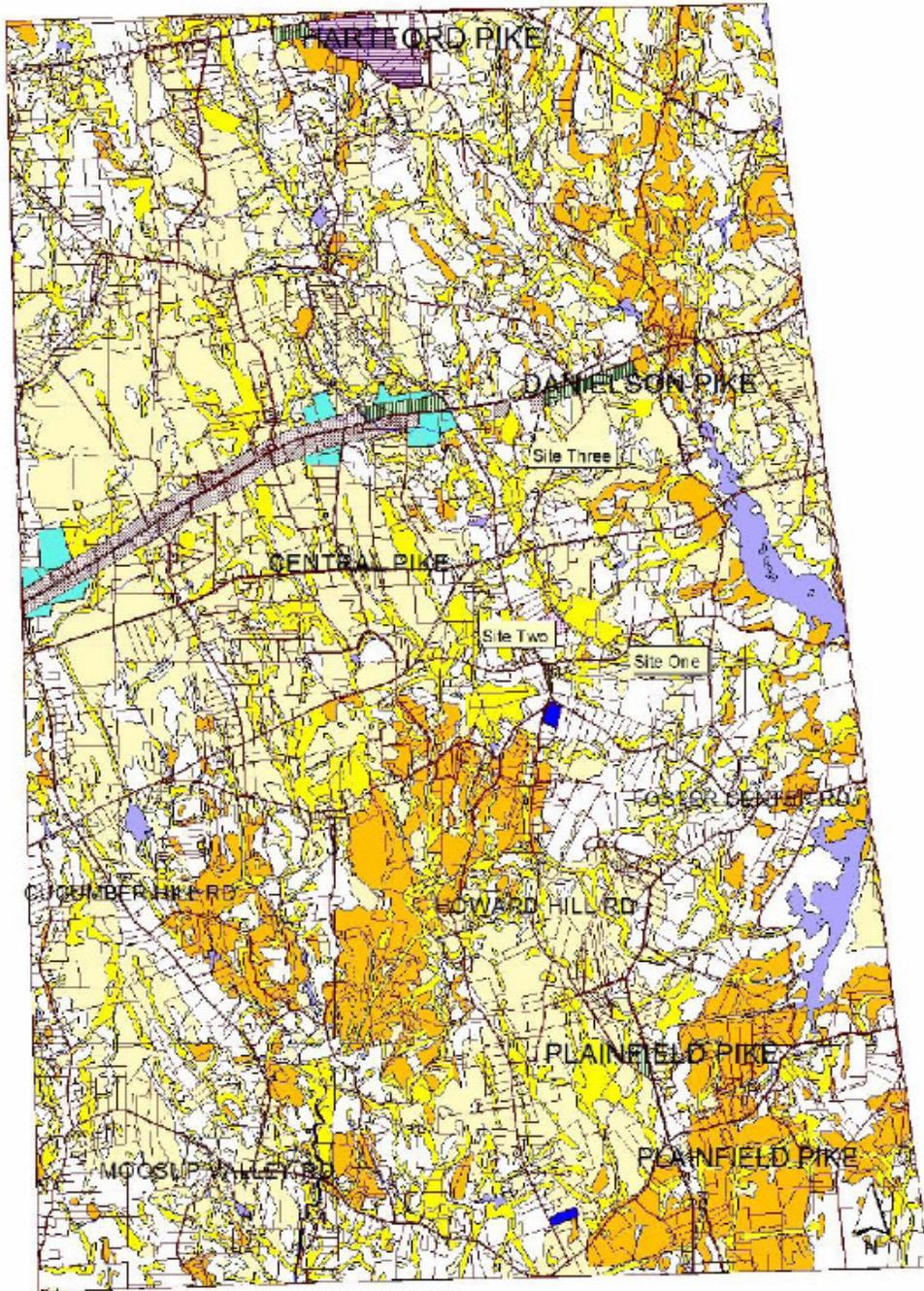
Should any of the strategies listed previously in this plan prove unfeasible, the number of affordable units allocated to it would need to be made up through one of the other strategies on alternate sites. This appendix provides a list of alternate possibilities.

1. Approximately 79 additional acres have been identified along route 101 belonging to the Providence Public Buildings/Housing Authority at plat 18, lot 31 which may be considered for affordable housing units. The factors that make this property appropriate for affordable housing are:

- a. its proximity to another identified inclusionary zone,
- b. its location along on a main transportation route (route 101), and
- c. current ownership by a housing authority.

2. Allow for additional multi-family units – 950 acres of land have previously been identified for zoning change consideration in section VIII, D of this document. Only 80 units have been allocated to the multi-unit strategy. The identified parcels provide much more additional acreage that can be considered.

3. Additional parcels in Town which might be able to accommodate affordable housing were identified as follows. Through GIS, the median parcel size in Foster was determined to be 13.5 acres. GIS was then queried to list all parcels in excess of 13.5 acres (listed below). There are 565 parcels in excess of the median parcel size comprising in excess of 23,425 acres. The presence of these properties clearly demonstrates that there is adequate acreage to meet the affordable housing needs of the Town.



- Public Parks
- Sovereign
- Public Roads
- Underpass
- R-1C
- R-1
- R-2
- R-3
- R-4
- R-5
- P-1
- P-2
- P-3
- Hwy. & Bus.
- High Scale Table 500
- Municipal Boundary
- Town Boundary

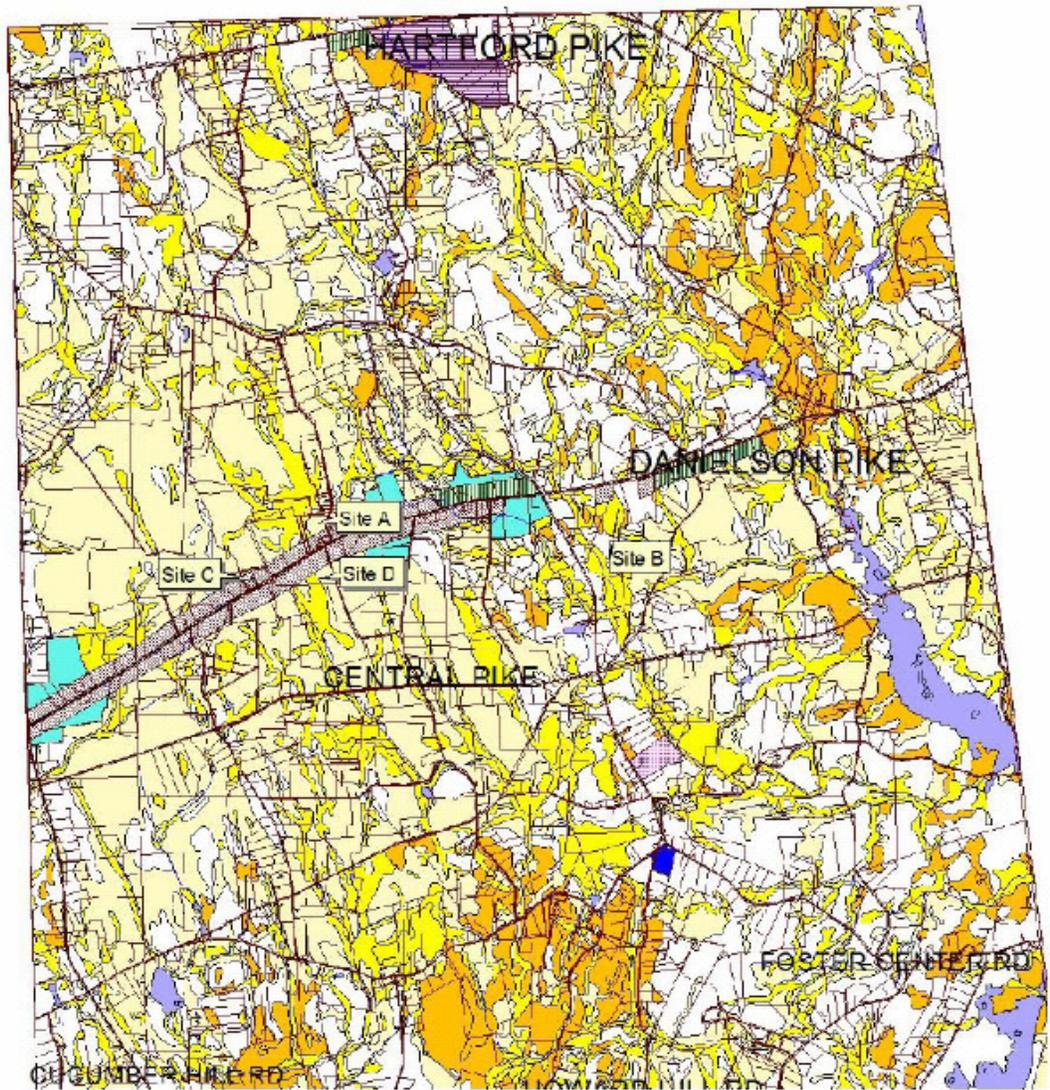
Potential Senior Housing Site Map

Exhibit 1

Map produced by the Foster Planning Department using RIGIS Data.
For Display purposes only. 11-8-04 W.D.



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Potential Housing Rehabilitation Site Map

Exhibit 2A

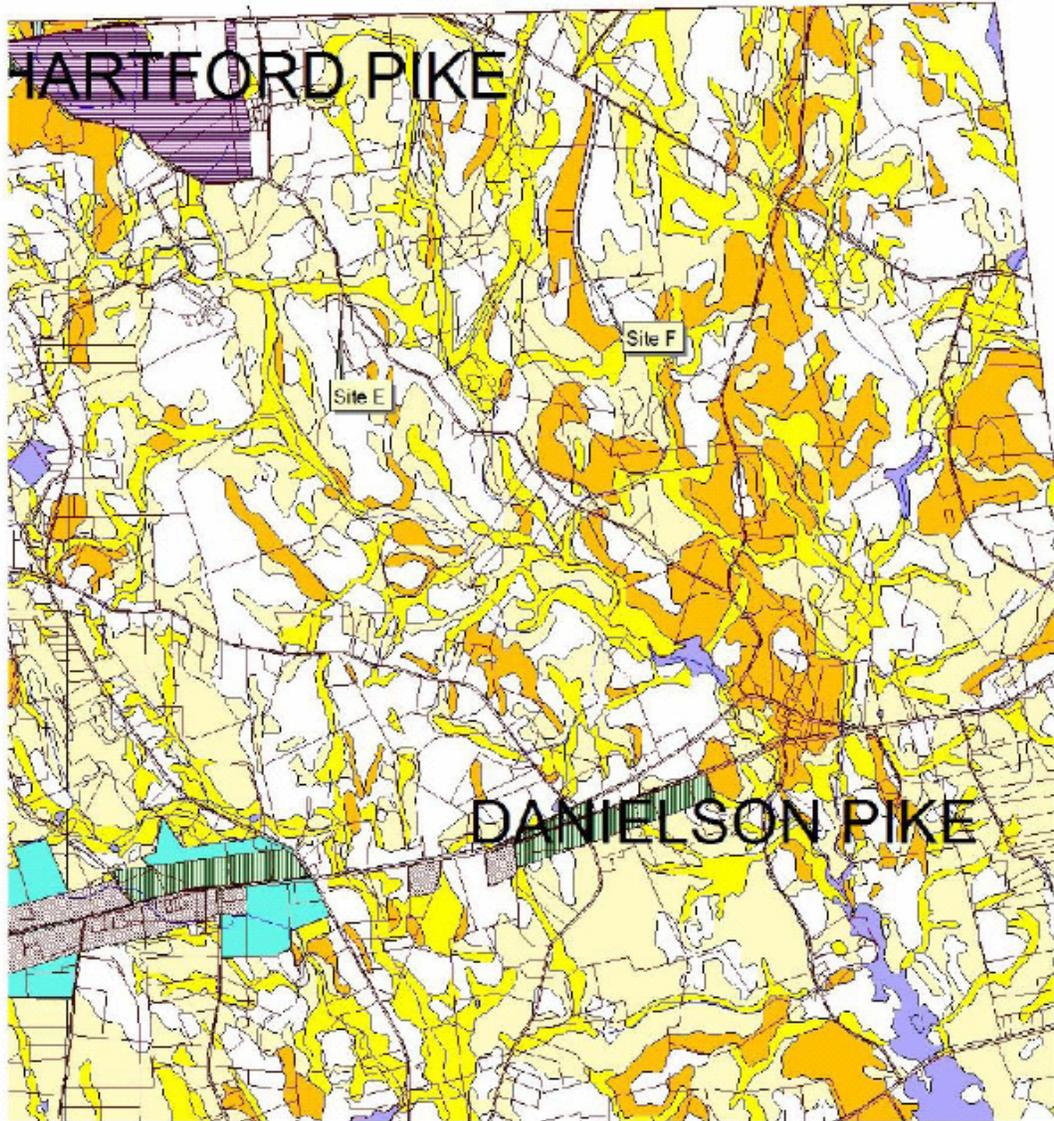


- Foster Panels
- Streams
- Twp. Roads
- Water Zoning
- IIC
- R
- R1
- R2
- R-SC
- Future zoning
- Fields
- Wetlands
- High Water Table Code
- Shales & Debris
- Town Boundary

Map produced by the Foster Planning Department using RIGIS Data.
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1:43398



Potential Housing Rehabilitation Site Map

Exhibit 2B

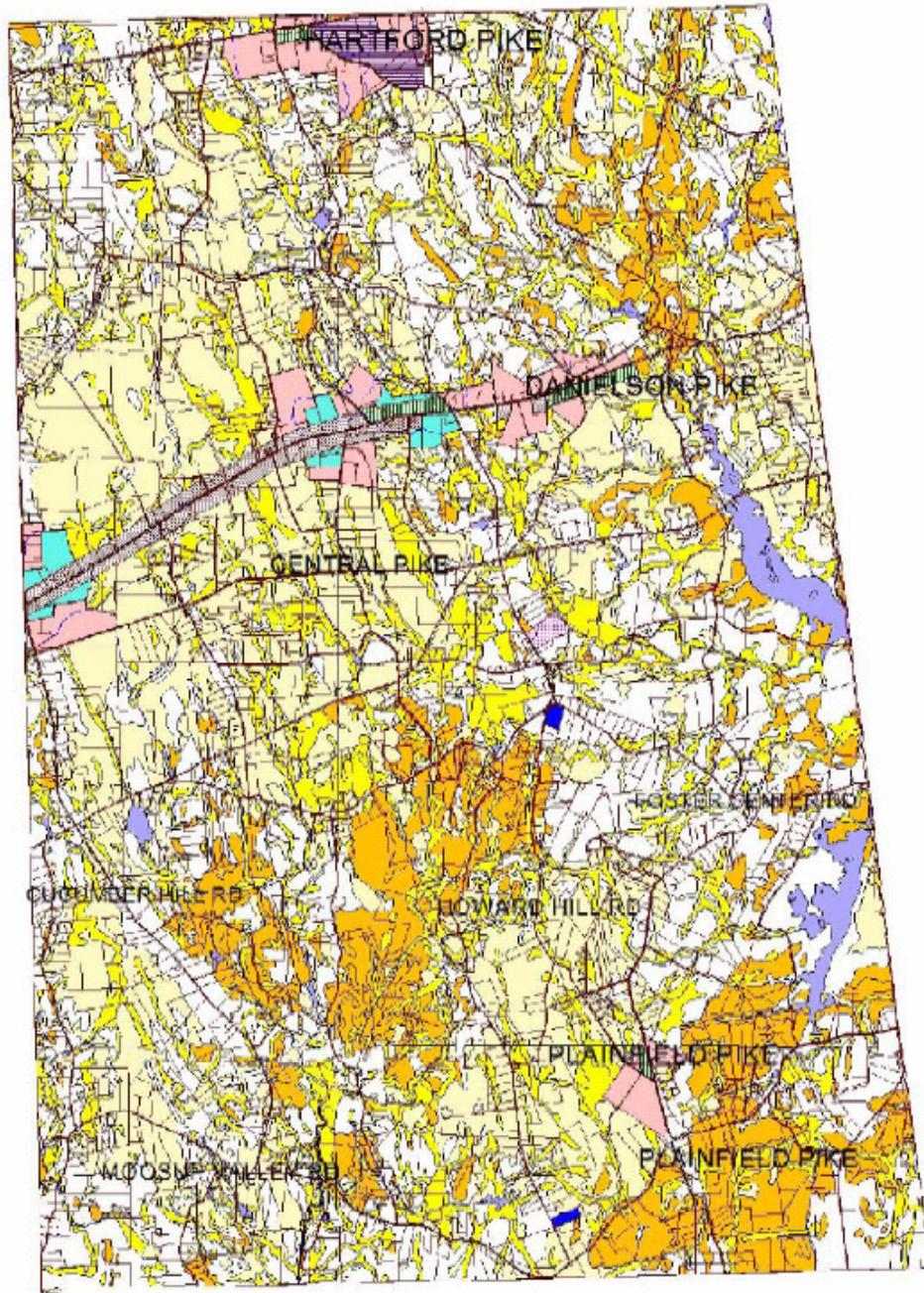


- Foster Parcels
- Stream
- Public Roads
- Water Zoning
- R-C
- R1
- R2C
- R-3C
- Private Access
- Parks
- Public Park
- High Water Table Site
- Slaves & Deed Lot
- Town Boundary

Map produced by the Foster Planning Department using RIGIS Data.
For Display purposes only. 11-8-04 W.D.



1:24175



- Foster Parcels
- Streams
- Foster Roads
- Foster Zoning**
- HC
- M
- MI
- NC
- R-SD
- Inclusionary Zone
- Future zoning
- Ponds
- Hydric Soils
- High Water Table Soils
- Slopes & Bedrock
- Town Boundary

Potential Inclusionary Zone Map

Exhibit 3

1:45942



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