



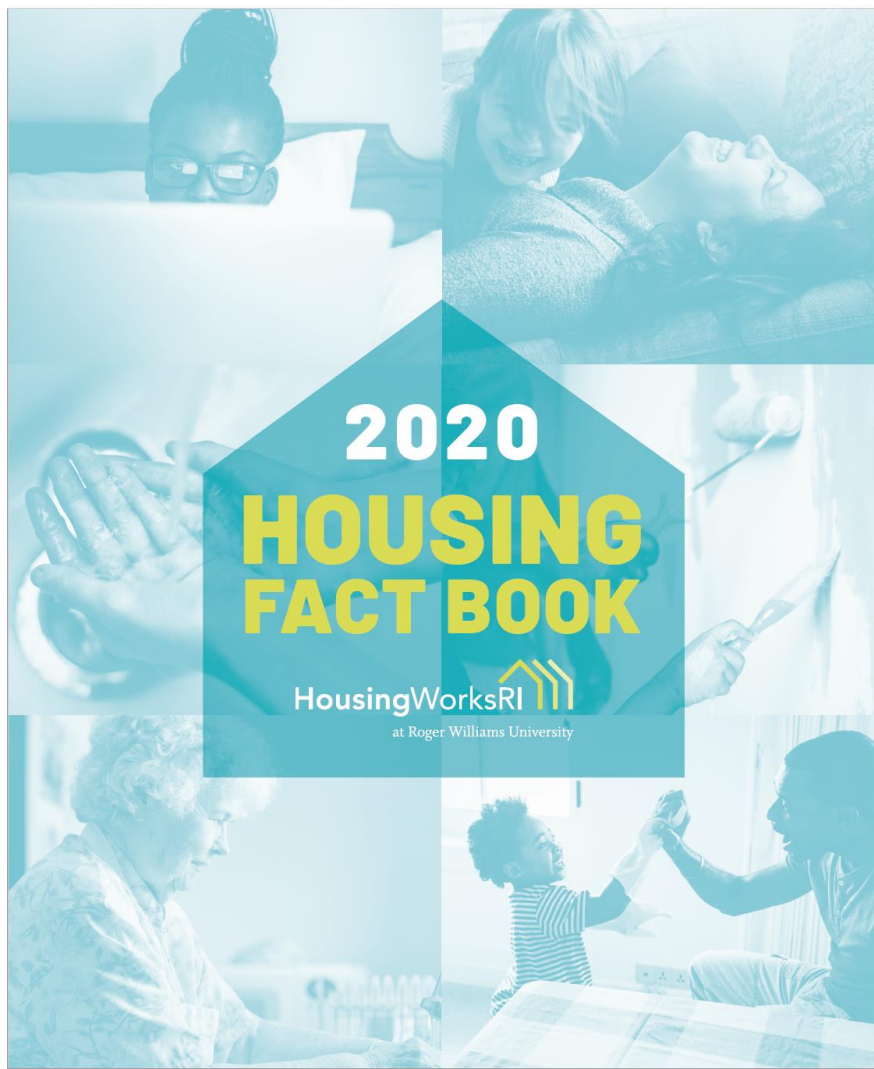
Housing Affordability & Fair Housing in Westerly:

A Municipal Overview

A presentation to the
Planning Board,
March 16, 2021

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About HousingWorks RI at RWU



- Founded in 2004, integrated into Roger Williams University in 2014
- Conduct research and analyze data related to housing affordability in Rhode Island
- Connect the dots between housing affordability and economic development, and outcomes in health and education
- **Publish annual Housing Fact Book** in addition to Issue Briefs and special reports
- Please visit www.housingworksri.org for all!

HousingWorksRI



at Roger Williams University

Mission

- We are a clearinghouse of information about housing in Rhode Island.
- We conduct research and analyze data to inform public policy.
- We promote dialogue about housing and its impact on the state's economy.

Vision

We envision a Rhode Island in Which communities embrace a variety of housing choices so that residents, regardless of income, can live in healthy, quality homes in vibrant and thriving neighborhoods.



Why?



**“Managing our co-existence
in a shared space”**

- Patsy Healey
British Urban Planner



Zip Codes & Life Outcomes

- Housing is essential to human existence!
- Housing strengthens [Social Determinants of Health](#) (SDOH)
- Housing affordability helps to support local and state economies. When residents are not cost-burdened they have more money to spend on other goods and services!



2020 Housing Fact Book: Facts & Analysis



**STATEWIDE
HOUSING
INDICATORS**

HousingWorks RI @ RWU
2020 Housing Fact Book



**RHODE ISLAND
REGIONAL
VIEW**

HousingWorks RI @ RWU
2020 Housing Fact Book



**LOCAL
HOUSING
FACTS**

HousingWorks RI @ RWU
2020 Housing Fact Book

WESTERLY

POPULATION
22,624

HOUSEHOLDS
9,670

MEDIAN HOUSEHOLD INCOME
\$65,810

63% OWN

37% RENT



HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **\$335,000**

Monthly housing payment **\$2,227**

5 YEAR COMPARISON

2014 **\$304,832**  2019
10% INCREASE

\$89,098

Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **\$1,482**

5 YEAR COMPARISON

2014 **\$1,568**  2019
5% DECREASE

\$59,280

Income needed to afford this

2020 Single Family Price: \$373,913 (+12%)

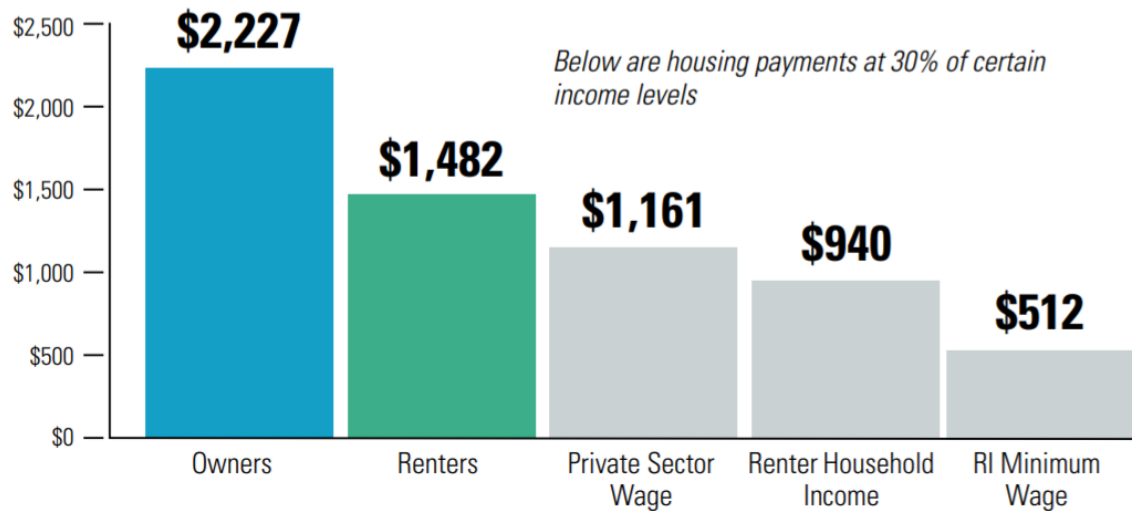
2020 2-Bedroom Rent: \$1,252 (-16%)

Westerly, RI



AFFORDABILITY GAP

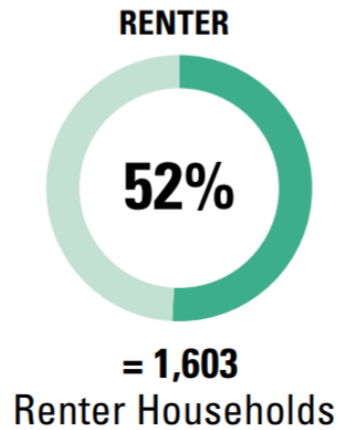
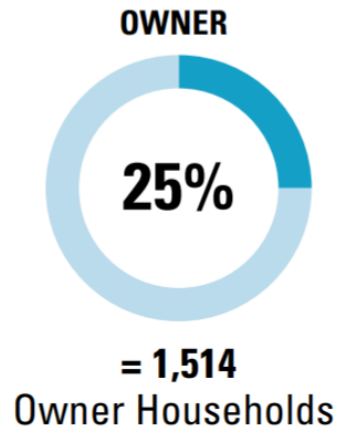
▶ MONTHLY COSTS: OWNERS & RENTERS



▶ COST BURDENED HOUSEHOLDS



3,117 HOUSEHOLDS ARE COST BURDENED



A household is considered burdened if it spends 30% or more of its income on housing costs.

Westerly, RI



CURRENT HOUSING & DEVELOPMENT

▶ HOUSING STOCK



Total
12,892



Single family
65%



Multifamily
35%

▶ INFRASTRUCTURE

REGION: South

Public Water

Nearly Full Partial None

Public Sewer

Nearly Full < Partial None

▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes No

Shortage of homes:

- Artificially increases values with potential harmful property tax increases to low- and middle-income homeowners
- Harmful to employers who seek to recruit workers at all levels of workforce
- Fewer homes puts more pressure on existing property owners to support all tax needs, including renters who pay taxes via their rent

▶ **2019 BUILDING PERMITS:** Total **44** Single family **34** Multi-family **10**
Municipally reported

Westerly, RI



CURRENT HOUSING & DEVELOPMENT

► RESIDENTIAL DEVELOPMENT ORDINANCES



ADU - ACCESSORY DWELLING UNITS

AHTF - AFFORDABLE HOUSING TRUST FUNDS⁵³

AR - ADAPTIVE RE-USE

G/VC - GROWTH/VILLAGE CENTERS

CP - COMPREHENSIVE PERMIT (§ 45-53-4)

FZ - Flexible Zoning

ID - INFILL DEVELOPMENT

IZ - INCLUSIONARY ZONING

MU - MIXED USE

TOD - TRANSIT-ORIENTED DEVELOPMENT


Westerly, RI

▶ LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-3(9) Low or Moderate Income Housing

CURRENT **5.14%** % of year-round housing stock

536 # of long-term affordable homes

 Elderly
67%

 Family
21%

 Special Needs
12%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **15**

Rhode Island State Law 45-53 establishes a goal that **10 percent** of every city or town's housing stock qualify as Low- and Moderate-Income Housing (LMIH).

Six of Rhode Island's 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.




Low- & Moderate-Income Homes in Westerly, RI



Housing Type



Total Units by Population

	Rental Assistance	Development Subsidy
 Elderly	Public Housing – 110 RIHousing – 359	
 Family	Public Housing – 13 USDA RHS – 22	RIHousing – 64 Other – 13
 Special Needs	Supportive Units – 5 HUD 811 – 10 RIHousing – 16	

Group Home Beds account for an additional 34 “units” for the Special Needs population. Licensed beds overseen by State Agencies.

U.S. Housing Legislation

1930 - 2020

1934 National Housing Act

FHA Created

1937 Wagner-Steagall Act

1938 Fannie Mae (FNMA)

U.S. Housing Act of 1954

Urban Renewal

1973 PD&R Created

Rehabilitation Act of 1973

Housing and Community Development Act of 1978

1990 National Affordable Housing Act

1992 Housing Community Development Act

Native American Assistance and Self Determination Act of 1996

1997 MAHRA Mark-to-Market

Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010

1930 1940 1950 1960 1970 1980 1990 2000 2010 2020

1944 Veterans Loan Program

U.S. Housing Act of 1949

1965 HUD Created

HUD Act of 1968

1968 Fair Housing Act

1986 LIHTC

1987 McKinney Act

1998 Fair Housing Amendments Act

Housing and Economic Recovery Act of 2008

HEARTH Act of 2009

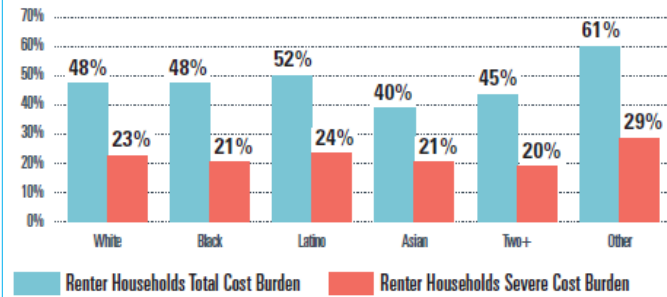
American Recovery and Reinvestment Act of 2009

The Creation of Fair Housing: Key Facts

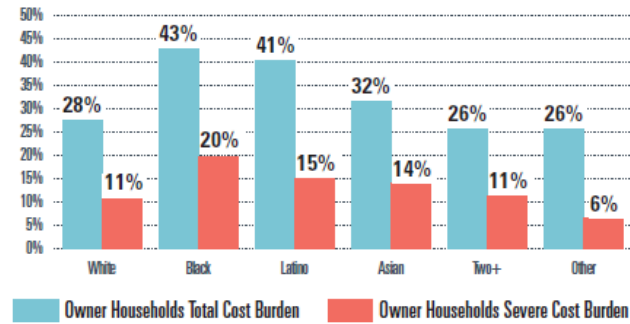
- Title VIII of the Civil Rights Act of 1968, commonly known as the federal Fair Housing Act
- Outlaws discrimination in the rental or purchase of homes because of race, color, religion or national origin
- Passed in April 1968 only one week after the assassination of Martin Luther King, Jr. as part of the historic measures under the Civil Rights Era under the leadership of President Lyndon Johnson
- Common discriminatory practices that were outlawed included: redlining, block busting, steering
- In 1971, US Supreme Court unanimous decision introduced the legal concept of disparate impact

Inequities in RI's Housing Market

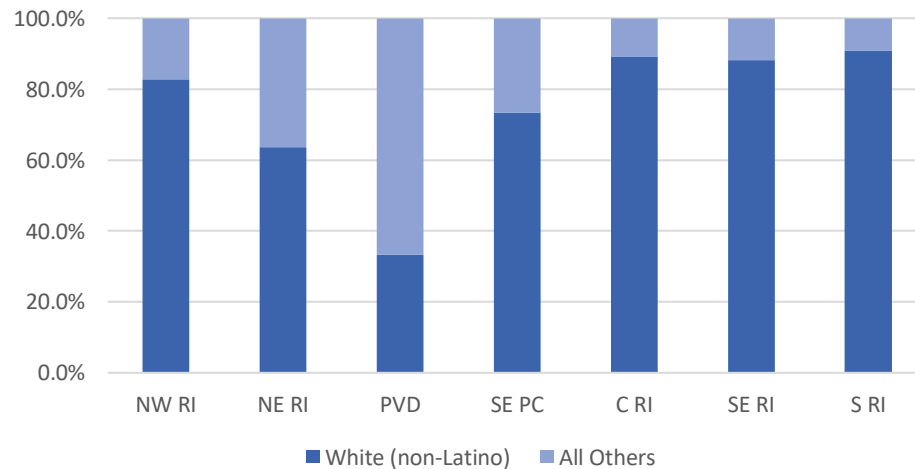
RENTER Cost Burdens by Race & Ethnicity



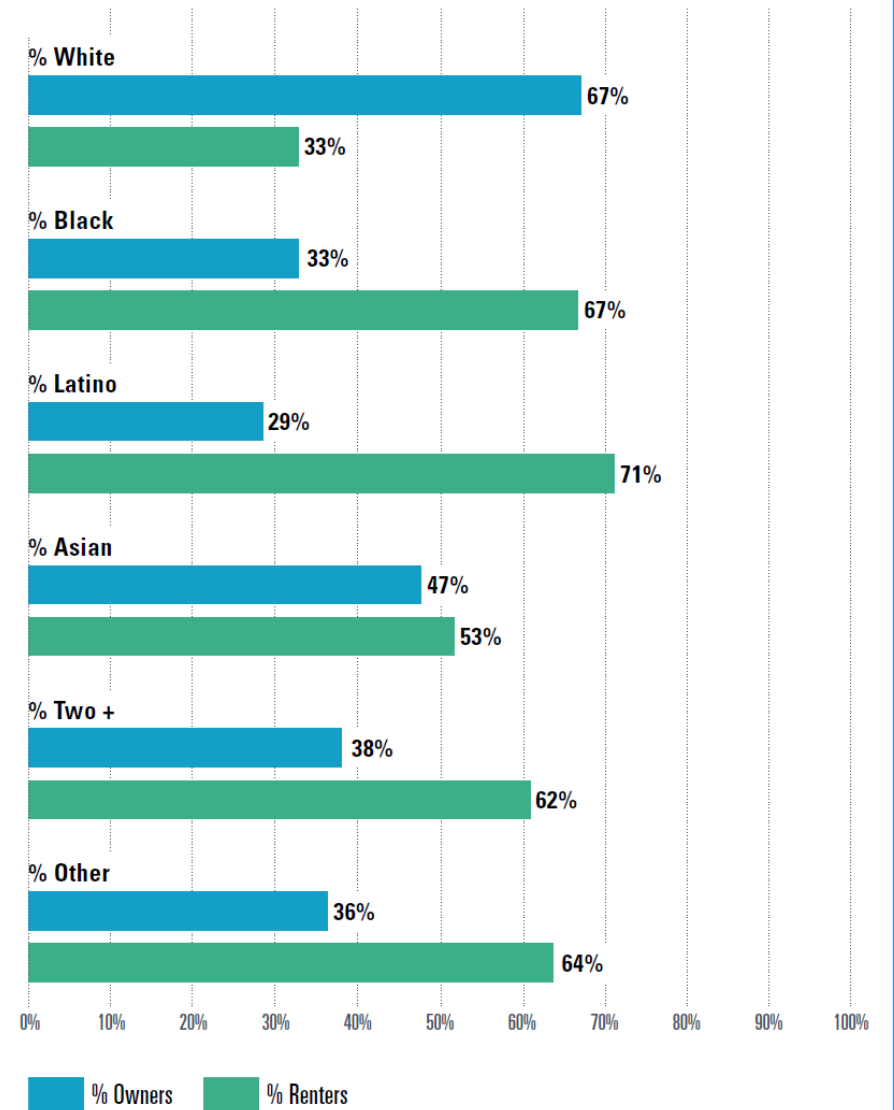
OWNER Cost Burdens by Race & Ethnicity



RI Regions by Race/Ethnicity



Rhode Island Tenure by Race & Ethnicity



Fair Housing: US & RI Protected Classes

US & RI

- Race
- Color
- Religion
- Sex
- Disability
- Familial status
- National origin*

*(*RI worded differently)*

RI Additional Protections/Extensions

- Familial status (regardless of the fact a household member is a victim of domestic abuse, or seeking relief from any court for a restraining order for protection from domestic abuse)
- Country of ancestral origin
- Sexual orientation
- Gender identity or expression
- Marital status
- Military status as a veteran with an honorable discharge or an honorable or general administrative discharge
- Servicemember in the armed forces
- Age
- Source of Income (pending legislation)

RI Analysis of Impediments to Fair Housing: Zoning Risk Assessment Tool

11 Recommended Practices that provide for protections for and inclusion of different housing types to meet the needs of diverse and special needs households, including:

- Inclusive framing of “family” and zoning of single-family dwellings
- Allowance of density on one-quarter acre or less
- Permission for multifamily dwellings and parity with affordable homes
- Permission for manufactured and modular homes
- Protections for those with disabilities and group homes
- Allowance of emergency housing, including shelters, in residential zones

Opportunity Is More Than Just Housing



Typical measures include:

- ✓ Housing
- ✓ Neighborhoods
- ✓ Education
- ✓ Health
- ✓ Transportation/Mobility
- ✓ Economy/Opportunity/Labor
- ✓ Environment
- ✓ Civic Engagement

State Planning for Housing & Transit

Statewide Housing Plans

- Strategic Housing Plan
- Five-Year Consolidated Plan
- Analysis of Impediments to Fair Housing

Learn more at:

<https://www.rihousing.com/statewide-housing-plan/>

TransitForward RI 2040: Potential Strategy Concepts

- Bus Rapid Transit -Rapid Bus Corridors
- Regional Rapid Bus - Bus-On-Shoulder Operations
- Crosstown Service -Community Mobility Hubs

Learn more at: <https://transitforwardri.com/>

Equity at Work in Washington County

RI Department of Health: Health Equity Zones



Healthy Bodies, Healthy Minds is a vigorous, collaborative, long-term effort to transform community health in the Washington County region of Rhode Island.

It's only fair. Everyone should have equal access to healthy living resources and lifestyles. Health equity means that no one is disadvantaged from achieving their fullest health potential due to a socially determined circumstance. Income, race, gender, or where someone lives should not determine how healthy they live – or how long they live.



Implementing Westerly's Housing Goals

- Inclusionary Affordable Housing
 - Inclusionary Zoning Ordinance
 - Strategic use of “friendly” comprehensive permits
 - Provision of density bonuses
- Mixed Residential and Commercial Uses
- Collaboration with Non-Profits and Public Agencies
- Historic Mill Adaptive Re-Use and Mill Village Revitalization
 - Locally designated Growth Center
- Downtown Arts District Affordable Housing Demonstration Project
- Local Rehabilitation Tax Credits and Revolving Loan Fund
- Neighborhood Revitalization



Moving Forward

- Partner with local developers for applications using **new bond funding for housing and infrastructure**
- Incorporate proactive steps for equity in housing & transportation in **Westerly's Comprehensive Plan**
- **Think innovatively** about how to accomplish housing affordability, especially “market-rate” affordable: Zoning to accommodate new types of structures; e.g., Accessory Dwelling Units, “tiny” homes, “adult dorms”
- **Overcome long history of discrimination** that has resulted in significant disparities that affect life outcomes



More Resources

Local:

- www.housingworksri.org
- Housing & Homelessness News Digest: acola@rwu.edu
- HomesRI

Websites/Listservs:

- StrongTowns
- Building Healthy Places
- CityLab
- PolicyMap

Indices:

- AARP Livability Index
- Opportunity 360
- PAHRC Neighborhood Search Tool

Books:

- *Color of Law*, Richard Rothstein



HousingWorks RI



@hwri



THANK YOU!

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