

4. Housing

Background

The Town of Bristol is home to a cultural and economically diverse population. The quality of life in Bristol attracts homebuyers from across the region. The Town's community spirit encourages pride and long-term commitment to the community. Bristol's sense of pride is strong and people take pride in their homes and neighborhoods. In 2010, the Town was named one of the ten best places to raise a family by Family Circle Magazine.

Between 2009 and 2013, there were 77 new single family residential units and two multi-family units (a three-family and a two-family) built. This rate of housing growth represents a decrease of 1/3 from the 2009 Comprehensive Plan which reported 115 new single family units. There were no condominiums built in this time frame which is indicative of the economy during this period. In 2012, the Building Department began tracking the estimated cost of construction and in that year it was reported at \$2,323,500 and \$3,798,825 in 2013. This is an increase of almost 40% in the value of construction.

The Town's population is also growing older. Having affordable housing is important in order to keep the younger generations in Town, to help provide the Town's services such as Town's volunteer Fire Department; and, to have a strong workforce. The Town also has to provide services and amenities so that Bristol's older population can age in place. What is good for the growing elderly population is actually good for all of the residents, such as making streets more pedestrian friendly and the ability to safely walk. Bristol's walkability score is 65 on walkscore.com, which means that it is somewhat walkable and some errands can be accomplished on foot. The AARP Public Policy Institute conducted a study as to what older adults want to have close to home. The top things are: a bus stop, grocery store, park, and drug store/pharmacy.

Affordable Housing

Housing Affordability

The Town of Bristol has 9,015 total year round housing units with 535 qualifying as long-term affordable. Of the 535 units, 359 are reserved for elderly, 100 are long term affordable units reserved for family and 76 are reserved for special needs. The

Town would need an additional 367 units to meet the 10% threshold established by Rhode Island's Low-Moderate Income Housing Act of 2004.

Bristol's housing market has been hit with the downturn in the economy. Between 2010 to the present, there were 42 bank-owned properties. Though the Town's affordable dwellings increased by 0.7% from the 2008 count, the Town lost two affordable units due to foreclosure in 2012. While attempts were made to have the Town's local affordable housing organization, East Bay Community Development Corporation, purchase the dwellings, they could not make a deal with the bank and ultimately the bank took over the mortgages and the affordable housing deed restriction was lost. Another unit of affordable housing will also be lost in the near future with the expiration of the affordable restriction.

Under the RI housing provisions, a person cannot pay more than 80% of their median income for a single-family dwelling or more than 60% of their median income for an apartment. In the 2013 Housing Works RI publication "Housing Fact Book", the Town of Bristol's median home price was \$262,000 in 2012 which is a 14% increase over the last ten years. The income needed to afford this was \$72,706; however, the median household income in Bristol was \$60,934 in 2012. A 2-bedroom rental average rent is \$1,135 with an income needed of \$45,400 to afford this rent. The average private sector wage in Bristol is \$39,104 and the Median Renter Household Income for the area is \$31,740. The report indicates some examples of median wages from different jobs as follows:

- Registered Nurses - \$68,367
- Customer Service Reps - \$31,707
- General Office Clerks - \$29,270
- Home Health Aids - \$24,317
- Retail Salespersons - \$20,924
- Wait Staff - \$17,277

This speaks to the affordability gap in Bristol which is approximately 14% for rental and 46% for homeownership.

The first Habitat for Humanity house in Bristol is currently being constructed. This dwelling will be deed restricted as an affordable unit.

Affordable Housing Organizations

Non-Profit

The Town recognizes the East Bay Community Development Corporation (East Bay CDC) as the nonprofit organization to address the Town's affordable housing needs and the only monitoring agent in the East Bay. This CDC is based in Bristol and had its roots there but has grown to a regional affordable housing provider. The East Bay CDC owns and manages Franklin Court Independent Living with 96 units of low income senior housing and Franklin Court Assisted Living, with 68 affordable

apartments. Both of these are located in the former Kaiser Mill Complex. Franklin Court Assisted Living is one of only two assisted living facilities in Rhode Island that can offer Medicaid waivers to low income elderly needing financial assistance. There is currently a 4-year wait list for senior units in the Franklin Court Independent Living.

In addition, the East Bay CDC owns and manages 170 apartment units in multiple scattered sites throughout Bristol, Warren, and Barrington. In addition to providing this affordable housing, the East Bay CDC has also helped the Town and bettered the neighborhood by removing blighted buildings in the Wood Street neighborhood. The East Bay CDC recently a 19-unit building at Metacom Avenue, known as “Kane’s Way”, which is 100% affordable for families; all but one of these units has sold.

Public

The Bristol Housing Authority oversees Benjamin Church Manor which is rented to persons who are 62 years of age or older whose income does not exceed \$40,450 for one person and \$46,200 for two persons as of 2014 data. Persons who apply and are eligible have their name placed on the waiting list with preference given to residents of Bristol. According to the Executive Director, there are 85 people currently on the waiting list. The Bristol Housing Authority is currently moving forward with plans to build additional housing at the Benjamin Church property which will be for seniors 62 years of age and older. There are a total of 194 units that were developed over time. Phase 1 with 150 units was constructed in 1969, Phase 2 with 30 units was constructed in 1979 and Phase 3 with 40 units was constructed in 1982. The Housing Authority constantly maintains and upgrades the property. In 2011 and 2012, vinyl siding, new doors and new windows were added to eight building housing 150 units. In 2013, most of the sidewalks were replaced. In 2013, state-of-the-art wireless security cameras that meet Police Department recommendations were added to all buildings. In 2014, major electrical upgrades were made to buildings S-AA. In 2015, the Housing Authority intends to upgrade the fire panel and the fire alarm system with a state-of-the-art wireless system. The Bristol Housing Authority has been recognized by HUD as a “High Performer”. The Authority is scored on a physical inspection of the property, financial management, along with other items and in 2014, the score was 100%.

The Bristol Housing Authority also administers the Housing Choice Voucher (Section 8) program, which provides federal assistance for people to live in private apartments. The program currently has 156 vouchers being used in Bristol and there are approximately 750 people on the waiting list. This program is for the very low-income residents – federal guidelines for income and rents are:

Income	Rents
\$15,200 for one person	\$822 for one bedroom with utilities
\$17,350 for two people	\$1,004 for two bedrooms with utilities
\$19,790 for three people	\$1250 for three bedrooms with utilities

The Housing Choice Voucher Program was scored at 100% on performance and management. This scoring system is called the Section Eight Management Assessment Program (SEMAP). The BHA has consistently scored 100% for 15 years in a row.

The Bristol Housing Authority also leases the historic Benjamin Church building to the Town of Bristol for the Benjamin Church Senior Center. This building, listed on the National Register of Historic Places in 1971 has always served senior citizens (except for a brief period between 1968 and 1972). The Benjamin Church Senior Center has operated for more than 40 years. It offers many social, wellness and educational opportunities for adult members 55 and over. The Bristol Housing Authority's partnership with the Bristol Senior Center has enabled both organizations to better service the seniors of Bristol.

Affordable Housing Policy

In June 2005, the Town completed the Affordable Housing Production Plan. Following this, the Town appointed an Affordable Housing Committee to oversee implementation of the plan and further the Town's affordable housing goals. The Town's Affordable Housing Committee prepared a report with recommendations to the Town Council but has not been active in recent years.

In an effort to clarify Bristol's position on affordable housing, the following policy statement was developed for the 2009 Comprehensive Plan and re-affirmed with this plan update. Bristol supports the development of housing that helps to meet the needs of all Bristol's "local residents". Bristol is also willing to do its share to assist in meeting the housing needs of the regional population, but within the context of a broad, cooperative, fair share policy that involves all of Bristol's neighboring Towns. Bristol has great concerns over pursuing housing strategies based on past theories of public housing provisions, specifically the development of large projects for specific socioeconomic groups.

Bristol is a town that has always had a rich mixture of housing types blended together within the downtown. The outlying single family neighborhoods have developed in a variety of lot sizes and development patterns. Bristol has never created large multifamily developments that then deteriorated causing yet more problems for residents and non-residents alike. Bristol shall not pursue that strategy in the future. In order to guide affordable housing development in Bristol, the following development standards were adopted.

Affordable housing in Bristol shall:

1. Be integrated with market price units.
2. Be dispersed throughout town rather than being congregated in specific areas or projects. It shall be developed in areas that are suitable for any type of housing development.
3. Be designed so as to physically blend with surrounding market price units in terms of height, massing, site design and architectural treatment.
4. Be designed to give the residents and neighbors' pride in their homes.
5. Be developed to give residents the opportunity to share in the ownership of at least some of the units where feasible given the particular needs.

The Town adopted Inclusionary Zoning in 2010 however has yet to apply it. The threshold for requiring the affordable housing unit is five market rate units; however, when discussed with developers, they will drop their market rate density to below five which will then not trigger the ordinance. The Town has required six affordable housing units as a condition for the granting variances for legalizing additional dwelling units.

The Town also revised the zoning ordinance to allow multi-family dwellings in otherwise single family zones and to allow accessory dwelling units for nonfamily members when they are restricted to affordable housing. No one has taken the opportunity create a multi-family dwelling in a single family zone; however, there were two affordable units created when accessory family dwelling units originally approved were modified through the zoning process to allow for non-family occupants. It is believed that the 30-year deed covenant requirement is the main reason why people do not create the affordable units. The rental for affordable units is often more than landlords are charging so they are encouraged to participate until they find out that they need to have 30-year deed restriction.

There is little land available for large scale development which could include a percentage of affordable housing; therefore, infill development will continue to be the preferred way to achieve the affordable housing goals. There needs to be smaller sized, well-designed housing units to fit into existing neighborhoods. A public advertising campaign and strong leadership on the importance and need for affordable housing is also necessary.

In addition, the Town has been managed well and maintains the lowest taxes in the region which is a plus to affordable living.

Statement of Goals and Policies

Housing policies must support a broad range of housing opportunities so that Bristol can continue to provide affordable housing to its traditionally diverse population and to ensure that all neighborhoods are livable places.

Based on the critical issues described in the Introduction and the overarching goal stated above, this section presents the goals and policies developed by the Town of Bristol to guide its homes and neighborhoods. These goals encompass goals expressed in the other elements of this plan.

Goal 1. Work for a continued range of housing opportunities so that Bristol can continue to be home to our traditionally diverse population.

Policies to achieve Goal 1:

- A.** Direct Town efforts toward addressing housing needs that the private market does not, or cannot, meet.

- B. Address the needs of Bristol's special demographic groups, to include: working families, single parent families, parents whose children are grown, persons living alone, and the elderly.
- C. Make sure that housing programs first meet the needs of Bristol residents.
- D. Encourage a broad range of housing costs, with special emphasis on creating and maintaining houses and apartments that are affordable to lower income residents.
- E. Work toward a range of housing types to match residents' differing preferences and resources for their physical environments.
- F. Encourage a range of housing ownership and rental options to match residents' differing preferences and resources, to include: home ownership, rental, accessory apartments, condominium, cooperative, and congregate.
- G. Develop programs to help elderly and others on fixed incomes stay in their homes.
- H. Encourage coordination among the public agencies and the community organizations to leverage their resources and generate new programs.

Goal 2. Ensure that neighborhoods are livable places.

Policies to achieve Goal 2:

- A. Historical and architecturally significant properties should be surveyed and designated for preservation.
- B. The Town is encouraged to investigate new urbanism techniques such as form based vs. use based zoning regulations to maintain characteristics of existing neighborhoods.
- C. Sidewalks are encouraged for safety and sustainability purposes in new developments.
- D. Connectivity must be maintained between neighborhoods as essential to quality of life, as well as for safety and convenience.
- E. Address the issue of exterior lighting for public and private development, balancing the need for adequate lighting with the need to avoid excessive lighting on nearby residences.
- F. Provide adequate water supply and pressure.
- G. Buffer neighborhoods from incompatible land uses.
- H. The Town should continue to call for adequate buffer zones between incompatible uses (i.e. between adjoining industrial and residential areas).
- I. Take into account existing land use patterns when designing new zoning regulations.
- J. Promote good design in all future developments.
- K. Require that new developments stay within a scale that is appropriate to Bristol and to surrounding homes.

- L. Strengthen the services and amenities that make Bristol a good place to live.

Goal 3. To protect the safety and welfare of all residents, new residential development along the waterfront, especially on undeveloped land, should be carefully reviewed and considered for its appropriateness.

Policies to achieve Goal 3:

- A. It is strongly recommended that the Town continue participation in the National Flood Insurance Program in order to allow property owners the ability to purchase flood insurance. Any waterfront development should be required to provide public lateral access to the waterfront.
- B. The Town will pursue federal and / or state funds to purchase flood prone properties.
- C. The Town must stress the need to maintain large tracts of open land as still exist.

Goal 4. Create affordable housing opportunities and diversify the housing stock.

Policies to achieve Goal 4:

The Town's Affordable Housing Production Plan of 2005 recommends the following affordable housing goals and they are re-affirmed and incorporated in this Plan. The Town of Bristol's affordable housing goals are as follows:

1. Create a diversity of housing types that meets the current and future needs of low-moderate income residents, employees, and special needs populations. While Bristol does currently have housing for the elderly, families, single persons, and special needs populations, the majority of housing being built in Bristol is out of the reach of the low-mod populations. The housing gap this causes will continue to grow unless Bristol continues to actively and aggressively pursue the development of affordable housing within the town.
2. Meet and surpass the 10% Goal for affordable housing. In 2030 there will be a 532 unit gap between the state's affordable housing goal and the affordable housing stock currently available in Bristol. The strategies devised by the Town will ensure that this gap is lessened if not entirely eliminated at build out.
3. Provide housing opportunities for the Town's special needs populations. Achieve or maintain, whenever possible, at least a few housing units that will provide opportunities to households of one or more of the groups that have been identified as being of particular need in Bristol, with the following targets: Family Housing 394 Units, Elderly Housing 96 Units, Special Needs Housing 73 units. Include careful and creative decisions

about how the public purpose of expanded housing opportunity can be combined with other public purposes on any given site.

4. Revise the zoning ordinance to promote affordable housing and housing that meets the needs of all Bristol citizens.
5. Identify potential locations for affordable housing development.
6. Strengthen partnerships and build community support for affordable housing development.
7. Identify existing and new resources for affordable housing development.
8. Ensure the long term affordability of housing.

Implementation Actions

#	ACTION	TIME FRAME ¹				RESPONSIBLE AGENT
		S	M	L	O	
H-1	<p>Revise the Inclusionary Zoning Ordinance to capture developments that are falling through the loop hole of the threshold requirement. Make clear that ordinance is triggered for subdivisions, condominiums, and rental developments.</p> <p>Considering lowering the threshold to four units or less. Include a provision in the Inclusionary zoning ordinance to state that whenever zoning changes or density variances are requested, the Town will ask for inclusion of affordable housing or commensurate payment to fund such housing elsewhere in Bristol.</p>	√	√			Community Development Department, Planning Board, Town Council
H-2	<p>Create standards for multi-family housing units that are created for affordable housing through the special use permit process.</p>	√				Community Development Department and Planning Board
H-3	<p>Adopt a public advertising campaign to educate residents on the need for the creation of affordable housing units.</p>	√				Community Development Department
H-4	<p>Build an affordable housing trust fund so that foreclosed units or units for sale may be purchased to create affordable housing rather than building new or to help with down payment assistance for first time homebuyers. This fund could also receive revenue from the inclusionary zoning ordinance fee in lieu of.</p>	√	√			Finance Director, Town Administrator, Town Council, Department of Community Development
H-5	<p>Work with RWU to encourage more on-campus student housing. As off-campus housing becomes surplus, the Town should consider creating opportunities for affordable housing. The Town and RWU should create an agreement offering the Town the right of first refusal for these units (Almeida Apartments)</p>	√	√			Town Council, Planning Board, Department of Community Development
H-6	<p>Re-institute the Affordable Housing Committee to help identify affordable housing opportunities and</p>	√				Town Council

¹ S: short-term; M: medium-term; L: long-term; O: ongoing

#	ACTION	TIME FRAME ¹				RESPONSIBLE AGENT
		S	M	L	O	
	advocate for / educate about affordable housing needs. Include representative from the local housing organizations on the Committee.					
H-7	Develop a Section 8 Home ownership program in conjunction with a Family Self Sufficiency Program with the Bristol Housing Authority.	√				Department of Community Development
H-8	Develop a program with the Bristol Housing Authority to recruit more landlords to participate in the Section 8 Housing Choice Voucher program. There are currently more recipients than apartments available.	√				Department of Community Development
H-9	Develop program and promote the East Bay Community Development Corporation, as the only East Bay Agency recognized as a monitoring agent for the privately owned affordable housing units, to ensure that housing units with long term deed restrictions are not lost over time.	√				Department of Community Development
H-10	Partner with the East Bay Chamber of Commerce in promoting and raising awareness to the economic benefits of affordable housing. The lack of workforce housing is a critical issue in the business community.	√				Economic Development Commission, Department of Community Development
H-11	Utilize the services of the Roger Williams University Community Partnerships Center to develop creative ways to provide affordable housing such as: a) exploring new design and material advances in housing construction, b) research innovate funding mechanisms and land use techniques for providing affordable housing and c) study the amount of substandard housing and prioritizing areas of the low/moderate census tracts for rehabilitation efforts.	√				Department of Community Development, Planning Board
H-12	Continue and expand the Towns CDBG home repair and home maintenance grant and loan programs.	√			√	Department of Community Development
H-13	Consider the best use or reuse of town-owned property to include housing and/or a portion from the sale to be applied to a housing trust or first time homebuyer program. The exception to this would be	√				Department of Community Development, Town

#	ACTION	TIME FRAME ¹				RESPONSIBLE AGENT
		S	M	L	O	
	the former school buildings on the Town Common which cannot be used for housing and cannot be sold					Administrator, Town Council
H-14	Work with State Representatives and State Senators to broaden the definition of “affordable housing” beyond government subsidized housing and include modestly priced and locally affordable units within the community.	√			√	Town Council
H-15	Survey and identify individual properties and neighborhoods, like the Highlands, that should have value for historic preservation. The survey is to be town wide and focused on architectural or historic significance. Work with those interested property owners to have the properties nominated for National Register of Historic Places designation.	√	√			Historic District Commission, Department of Community Development
H-16	Explore and Consider adopting form based vs. use based zoning regulations to maintain characteristics of existing neighborhoods.	√				Department of Community Development, Planning Board, Town Council
H-17	Continue to update existing streets that lack sidewalks and determine feasibility of providing such and requiring new sidewalks with specific reference to ferry road and Metacom Avenue.	√			√	Department of Public Works, Department of Community Development
H-18	Cul-de-sacs should be discouraged where practicable and local transportation connections to commercial uses along Metacom and Hope Street are encouraged.	√			√	Department of Community Development and Planning Board
H-19	Adopt a night sky ordinance to address the impacts of exterior lighting on neighborhood residential properties.	√				Department of Community Development, Town Council
H-20	Work with the State of Rhode Island Emergency Management Agency (RIEMA) and the State Building Official’s Office to change the State Building Code to allow more credits to the Town under the CRS	√				Department of Community Development, Town Council

#	ACTION	TIME FRAME ¹				RESPONSIBLE AGENT
		S	M	L	O	
	Program. The Town is currently capped a 10% discount due to the State's Building Code regarding construction in wind zones					
H-21	To provide incentive for property owners to create a deed restricted affordable rental unit, the Town will continue to limit the property taxes on the deed restricted unit to 8% of the gross income received from the unit.	√				Tax Assessor, Finance Director
H-22	Continue to identify locations for Affordable Housing Development. Bristol does not want to create large affordable housing developments for specific income groups. The Town prefers smaller in-fill developments scattered throughout the Town, so that affordable housing is not clustered in one neighborhood. Affordable housing should be integrated with market rate housing. Affordable housing should be designed so as to blend with surrounding market-rate housing in terms of architectural style. In addition to in-fill development and potential rehabilitations of units in the low-mod census tract, the Town has identified the following sites as appropriate locations for affordable housing development as adaptive reuse, rehabilitation, or new construction.	√				Department of Community Development, Planning Board, Town Council
H-23	Continue to require affordable units as a condition for zoning relief, and changes of zone that include residential uses	√				Planning Board, Town Council
H-24	To provide incentive for property owners to create a deed restricted affordable rental unit, the Town will continue to limit the property taxes on the deed restricted unit to 8% of the gross income received from the unit.	√				Tax Assessor, Finance Director
H-25	Encourage public /private partnerships for the creation of affordable housing which will provide additional funding opportunities such as grants.	√				Community Development Department, Planning Board
H-26	Create an information packet to provide for-profit developers to help promote the creation of	√				East Bay CDC, Department of

#	ACTION	TIME FRAME ¹				RESPONSIBLE AGENT
		S	M	L	O	
	affordable housing.					Community Development, Planning Board
H-27	Create design standards for in-fill development to help them blend into the character of the existing neighborhood.	√				Department of Community Development, Planning Board
H-28	Help seniors age in place and provide programs that engage them in socialization outside of the home as well.	√				Senior Center, Recreation Department, Town Administrator
H-29	Encourage the creation of affordable child care, based on income, to help people return to the workforce.	√				Human Services Department

Locations Summary Chart

Location	Total Units *	Affordable Units
Robin Rug	98	10
Vacant Lots in R10 zone	48	12
Nunes Property on Chestnut Street	12	4
Francis Gravel Bank at Bayview (P48/L8)	24	6
Goulart at Metacom (P87/Lots 1-8)	35	7
KenDan LLC at Gooding (P11/Lot 1)	20	5
Anthony Nunes at Metacom (P108B/L4&9)	10	2
Coehlo at Gooding (P111/Lots , 2, 42, 43)	16	4
Stephenson off Annawan (Plat 127/Lot 6)	14	3
Stephenson in Mason Farm (P128/Lots 3,4,9,10)	25	6
Rego/Ramos at Metacom (P128, L 15 &16)	6	2
Francis Bros off of Harrison (P133, L3&4)	14	3
Raposa at Metacom (P150/L17)	5	2
Tavares Farm at Metacom Phase 2 (P92/L2)	8	4
Perry Nursery at Metacom (P159/L1034)	8	4
RWU at Almeida Apts	30	30
Balazano's Mt. Hope Avenue (P41/L 126)	8	4
St. Elizabeth School – (Reuse)		
Total Identified	924	108

*Potential proposed unit numbers are conservative, build out of each site will be specific to each development proposal.