

ELEMENT VII

HOUSING

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Housing

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VII

HOUSING

1. The Town of Middletown has always had a broad variety of housing types available, giving it the character of the “typical” American town. The Community is happy with this “healthy” mix of people from a wide socioeconomic spectrum. Because the vitality of the community gets much of its strength from the diversity of its people, Middletown wants to be attractive and accessible to all that desire to make the town their home. To achieve this goal, the town has taken positive steps to ensure that adequate housing is available to all levels of the economic ladder.

2. This element surveys the present housing situation, analyzes future needs, outlines initiatives that the town has taken to enhance housing affordability, and lists the goals to be implemented to maintain the town’s character

EXISTING HOUSING CONDITIONS

1. **Inventory.**

a. According to the 2000 census, Middletown has 7,603 housing units. Of this total, 4,910 are single family residences, 269 are mobile homes, 2,319 units are in multi-family structures ranging from 2 to 5 family homes to large apartment complexes, and 105 “others”.

b. Although data collected prior to the 2000 census indicated the number of rental housing units in Middletown increased to 48% versus the number of owner-occupied houses of 52%, the actual numbers are 56% owner-occupied and 44% renter-occupied.

c. The number of Naval housing units dropped between 1992 and 2000. In 1992 the Navy controlled 1258 housing units compared to 951 units in 2000. Table 1 shows the numbers and name of complexes used for housing by the Navy in Middletown.

Table 1		
Navy Housing Complexes	1992	2000
Capehart Cove	264	232
Anchorage	406	308
Greene Lane	588	411

d. The majority of homes in Middletown are post-World War II construction, with more than 50% of the housing built after 1950. Because of owners’ continuing attention to maintenance and repair, the material condition of these residential structures is excellent.

2. **Physical Distribution of Homes.**

a. Of the 7,603 units, approximately 49% of the housing units are located west of Valley and West Main Roads. The central portion of town, bounded by Valley/West Main Road and Paradise/Berkeley Avenues and East Main Road is the next most heavily developed area with approximately 42% of the housing units. The most sparsely developed area is to the east of Paradise/Berkeley Avenues and East Main Road with approximately 9%.

b. In terms of housing density, there are 1.5 housing units per acre of land on the west side of town, .9 housing units in the central portion and .2 housing units per acre on the east side. Housing unit density for the entire town is .8 homes per acre. In terms of **developable** land area, the housing density is 1.05 houses per acre.

3. **Multi-family Housing.** Multi-family dwellings, which constitutes 31% of the housing stock, consist of a mix of duplexes and apartment houses containing two to nine housing units per structure.

4. **Special Needs Housing.** “Special Needs Housing” includes community residences, halfway houses, residential care and assisted living, rest, retirement, convalescent or nursing homes, and rooming house. Table 2 outlines the types of special needs housing, the name of the facility and the number of people served.

Table 2
SPECIAL NEEDS HOUSING

<u>Type</u>	<u>Units/Beds/Clients</u>
Emergency Shelter/Homeless Shelters/Transitional Housing	
Lucy’s Hearth	30 Beds
Child and Family Services of Newport County	8 Transitional Family Units
Nursing Homes	
Forest Farm Nursing/Assisted Living Facility	50 Units
Grand Islander Center	148 Beds
Rest, Retirement Communities & Senior Housing	
John Clarke Retirement Center	50 Independent Units/60 Beds
Blenheim Residential Retirement Community	59 Independent Units/41 Assisted
West House	50 Units (CCHC subsidized)
Group Homes	
Church Community Housing Corp.	2 House – 8 Clients
James L. Maher Center	3 Houses –32 Clients
Physical Disability Housing	
Villa Nia	15 Units (CCHC subsidized)

These special needs homes are integrated into residential neighborhoods throughout the town and currently meet the community’s special needs requirements.

5. **Female-Headed Households.** The 2000 census indicates that of the 6,993 households by type in Middletown, 682 are female-headed homes, an increase of 17.4% from the 1990 census. More than half (413) are with children under 18 years. The challenge for the town is to track and monitor the affordable adequate housing inventory available to female householder families to ensure the future supply meets the demand.

6. **Housing for the Elderly.**

a. Between 1990 and 2000 Middletown experienced a 16.8% increase in the number of residents age 65 and older. In 1990 12% of Middletown's population was age 65 or older, whereas the 2000 census shows a rise in the number of residents 65 and older equaling 15% of the total population. The 65+ age group was the second highest with 2,579 counted out of the total population of 17,334. The 35-44 age group was the largest in town at 3,152, which indicates that within the next 20 years additional facilities for Middletown's senior citizen population will be needed.

b. Because Aquidneck Island is a popular area for retirees, the demands placed upon retirement and nursing homes continues to grow; but not necessarily only from Middletown residents. Consequently, the town may always have an increased demand for nursing home beds.

7. **Housing for the Mentally and Physically Handicapped.** Middletown has long supported housing for handicapped persons. Working closely with Church Community Housing Corporation and the James L. Maher Center, the town has helped fund projects developed specifically to serve the handicapped. The town provides Community Development Block Grant funds to assist in funding new residences for independent living. Of the five group homes in Middletown, Church Community Housing Corporation manages two and the State of Rhode Island through the James L. Maher Center manages three.

HOUSING COSTS/AFFORDABILITY

1. **Home prices.** The median price of a single family home has fluctuated with the market between 1989 and 2000. The median sale price of a single family home in Middletown at the end of 1989 was \$142,500. In 1993, the median sale price for a single family home dropped to \$138,896, but slowly increased to \$179,684 in 1999. According to the 2000 census, 3,944 (56.4%) housing units are owner-occupied.

2. **Rentals.** Table 3 provides a comparison of rental costs for various sized houses and apartments. The 2000 census indicates that 3,049 (43.6%) of the town's housing units are renter-occupied.

3. **Subsidized Housing.** There are 698 housing units in Middletown under Section 8 of the U.S. Housing Act of 1937. Of this number, 419 units are for Family and 279 are for Elderly. In addition, the RI Mortgage and Finance Company operates 157 units (12 Family, 50 Elderly and 95 Vouchers).

Table 3

Rental Costs (+ Utilities)
(as of December 2001)

	<u>One Bedroom</u>	<u>Two Bedroom</u>	<u>Three Bedroom</u>	<u>Four Bedroom</u>
<u>Houses</u>				
Ranch	\$650-750	1,000-1,050	1,300-1,450	1,650-1,750
Duplex	N/A	1,400-1,425	1,475-1,525	N/A
<u>Condos</u>	650-750	1,150-1,180	1,400-1,425	N/A
<u>Apartments</u>	650-750	930-970	975-999	N/A

Source: Newport County Board of Realtors – Rental Committee

4. Rent Controlled Housing.

a. There are 130 units in Middletown whose rents are controlled under Sections 221 and 236 of the National Housing Act. The rental market is tight. The 2000 census shows that the rental vacancy rate is 3.9% and there has been an 8% cut in the available rental units since 1990. This may be attributed to the healthy real estate market in the late 1990's. As interest rates declined, owning a home became a viable option versus renting. The task for the town is to ensure that the subsidized and rent controlled housing continues to be available. This may be difficult in a market-driven environment.

b. For Middletown, the Fair Market Rents* for Federally subsidized rental housing is as follows:

<u>Efficiency</u>	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4 BR</u>
\$558	650	835	1045	1169

*US Department of Housing and Urban Development (Oct 1999)

HOUSING NEEDS

Based on a population of 17,334 and assuming 100% occupancy of existing housing units in 2000, the following forecasts housing needs to the year 2020:

Table 4			
PROJECTED HOUSING NEEDS			
<u>Type</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>
Population	17,334 (Act)	19,442 (Est)	22,917 (Est)
Single Family	65%	68%	67%
Mobile Homes*	4%	4%	4%
Multi-Family	31%	28%	29%

*The figures for mobile homes are stagnant due to the fact that mobile homes are only permitted in two areas of town with no opportunity to expand.

Table 5			
PROJECTED SPECIAL NEEDS HOUSING			
Type	2000	2010	2020
Nursing Home Beds	413 (Act)	428 (Est)	470 (Est)
Retirement Apartments	157	162	172
Group Homes	6 (42 Clients)	7 (49 Clients)	8 (53 Clients)

Figure 1 – Developable Land

ACCOMMODATIONS INFLUENCING HOUSING AFFORDABILITY

1. **Inclusive Zoning**. The Comprehensive Amendment to the Middletown Zoning Ordinance, dated 21 August 2000, established zoning criteria that has benefited all levels of family income. Listed below are specific accommodations in the ordinance that encourage higher density development and ultimately lower cost housing:

a. Two family dwellings are allowed by right in RM (Multi-Family) and R-10 zoning districts and allowed in R-20, LB (Limited Business), OB (Office Business), and OP (Office Park) districts by Special Use Permit.

b. RM and LB zoning districts allow for multi-family dwelling structures (3 to 6 units on a lot) by Special Use Permit

c. RM zoning districts allow for multi-family and condominium projects by Special Use Permit.

d. Mobile Home Parks are allowed in MT districts by Special Use Permit.

e. Cluster developments are allowed by right in R-20 and R-30 districts. Planning Board must review and approve.

f. Boarding houses and rooming houses (maximum of two boarders) are allowed by right in all residential districts.

g. Mixed residential and commercial uses are allowed, by Special Use Permit, in General, Office and Limited Business districts.

h. Single family dwellings are allowed by right in all residential, OP and OB districts. Allowed by Special Use Permit in LB districts.

2. Where Special Use Permits are required, a site plan review must be accomplished and the project must satisfy the following requirements:

a. It will not result in a significant diminution of property values in the surrounding area of the district.

b. It will not create a nuisance in the neighborhood.

c. It will be compatible with the Comprehensive Community Plan of the Town of Middletown.

d. That the granting of such special-use permit will not be detrimental to or substantially or permanently injure the appropriate use of property in the surrounding area or district.

e. That the granting of such special-use permit will not result in hazardous conditions or conditions inimical to the public health, safety or welfare.

TOWN INITIATIVES TO LOWER HOUSING COSTS

1. Actions that have been initiated by the town to achieve affordable housing over the past 20 years include:
 - a. Rezoning of 28 acres from R-30 to R-10 subject to conditions which limit the price of homes built on the parcel to not more than 3% above the maximum price allowed by RI Housing and Mortgage Finance Corporation.
 - b. Support of Housing Cooperative with Community Development Block Grant funds for thirteen duplexes (26 homes) priced from \$75,000 to \$86,000 for purchase by low/moderate income families.
 - c. Supported, through Community Development Block Grants, efforts by Church Community Housing Corp to provide rental assistance, homeownership opportunities, and home improvement opportunities for low/moderate income families.
 - d. Supported non-profit organizations, such as Lucy's Hearth in providing emergency shelter and temporary housing for displaced families.

CONCLUSIONS

1. Conscientious decisions by the Town to rezone properties (with conditions) and to accommodate special needs residents have contributed significantly to preserving a housing mix which has been accessible to a broad cross section of income levels.
2. The great challenge facing Middletown, in the future, is to continue to ensure the availability of housing for all economic levels. The town is committed to keeping, at a minimum, 10% of the housing inventory in the affordable category.
3. The town reaffirms its long established commitment to decent, safe and sanitary housing for all residents by:
 - a. Ensuring that all residents have decent shelter and assistance in avoiding homelessness;
 - b. Increasing the supply of decent housing that is affordable to low and moderate income families and accessible to job opportunities;
 - c. Improving housing opportunities for all residents, particularly the elderly and disadvantaged minorities;
 - d. Helping to make neighborhoods safe and livable; and
 - e. Expanding opportunities for homeownership.

GOALS/POLICIES/IMPLEMENTATION

GOAL I: Provide all the citizens the opportunity to live in adequate and affordable housing.

POLICIES:

1. Enforce Fair Housing Laws.
2. Encourage and assist in preserving and providing Affordable Housing.
3. Assist and encourage the development of Special Needs Housing,
4. Assist and encourage the development of housing for Handicapped Persons and Seniors able to live independently.
5. Strive to provide housing for elderly with access to municipal, commercial and medical facilities.

IMPLEMENTATION:

1. Maintain an affordable housing inventory.
2. Develop a program for preservation /acquisition of affordable housing.
3. Support community fair housing boards and agencies, which oversee housing issues, to ensure the enforcement of grievances from individuals who are denied fair and decent housing.
4. Continue to provide Community Development Block Grant (CDBG) funding to the Church Community Housing Corporation and other non-profit organizations for the purpose of providing low cost loans to preserve low cost rental property and to acquire housing for which low and moderate income families can qualify to buy.
5. Continue to provide CDBG funding to assist in acquiring housing for handicapped persons (group homes and independent living arrangements), and for senior citizens requiring low cost retirement apartments.
6. Grant property tax relief for elderly (seniors 65 and older) homeowners to allow continued ownership of property.

GOAL II: Achieve and maintain an affordable housing inventory which reflects state and federal regulations by preserving existing federally assisted rental housing for low income families.

POLICY:

Preserve existing federally assisted rental housing

IMPLEMENTATION:

1. Ensure that the options outlined in the National Affordable Housing Act of 1990 for the preservation of housing assistance under Sections 236 and 221(d)(3), of the National Housing Act, for low income families and the State's Comprehensive Housing Affordability Strategy are adhered to.

GOAL III: Initiate changes to the zoning ordinance in regard to providing adequate and safe environments for the community while preserving natural features and easing demands on town infrastructure.

POLICIES:

1. Consider zoning additional parcels of land for higher density housing to include mixed residential and commercial uses in commercial districts by use of overlay zoning.
2. Provide flexibility for multi-family uses (including accessory apartments) in existing structures, by special-use permit, in those residential districts that can support such accessory uses.

IMPLEMENTATION:

To accomplish this goal, the town should meet the provisions of the State's Comprehensive Housing Affordability Strategy. Additionally, a conscientious effort must be made to modify zoning districts and revise the Middletown Zoning Ordinance, in an attempt to provide a variety of housing options.