

II. HOUSING

INTRODUCTION

Providing residents with opportunities to live in safe, affordable homes is essential to maintain the economic and social health in any community. A balance of diverse housing opportunities and adequate supply can build the local labor workforce and support the spectrum of housing needs through a lifetime – an apartment after graduation, a family's first home, or downsizing for empty-nesters or retirees. The type of housing available, its cost, and its condition are important attributes families and individuals evaluate when choosing a place to live.

Much of Woonsocket's early housing stock was developed in response to rapid urbanization and development during the Industrial Revolution. This development was marked by the construction of modest multi-story wood frame tenements, in a high-density configuration, in the Social, Globe, Lower Bernon, Constitution Hill, and Fairmount neighborhoods. Large single-family homes for the affluent business owners were constructed in the City's North End. Many of the City's neighborhoods, particularly in and around the Downtown area, maintain these historic development patterns. Since the 1950's, housing construction in outlying neighborhoods, has provided a broader range of single-family housing options on larger lots for Woonsocket's residents, while decreasing the amount of undeveloped land in the City.

Vision for Housing

Over the next 20 years, Woonsocket will work to make sure there is an attractive, safe, and affordable range of homes available for every stage of life.

Throughout this chapter, the term “LMI Housing” or “Low-Moderate Income Housing” will refer to subsidized housing units that count toward the City's low- or moderate-income housing goals. The term “affordable housing” will refer to any home that is generally affordable to the occupant, whether market rate, subsidized, owner-occupied, or renter-occupied.

For greater detail on housing data and statistics, see the Housing chapter of the Baseline Report of the Comprehensive Plan.

WHAT WE HEARD

Based on community surveys and other forms of public engagement, Woonsocket residents want the City to focus on:

- Addressing the high cost of housing (rent and ownership) and the need for more housing throughout Woonsocket that is affordable for residents.
- Providing more affordable senior housing and smaller starter homes for younger adults.
- Concern that there could be negative consequences for the community from increasing the amount of LMI housing.
- Reusing old mill buildings and other existing structures for housing.
- Dealing with homes that are in poor condition or poorly maintained, including providing more resources and incentives for repairing houses and apartment buildings and ensuring more consistent code enforcement.
- Providing more resources and services for those who are unhoused or at risk of homelessness.

“I think the city needs to be prepared for the shifting demographics. The 65 to 80 group is exploding and the millennials who are struggling to make ends meet.” – Survey respondent

“Having both affordable and high-end housing is important to make housing available to any and all that want to come to the city.” – Survey respondent

MEETING OUR HOUSING NEEDS

Most homes in Woonsocket are created in the private market, either by developers or by individual homeowners. However, there are many things the City can do to spur housing production and make sure that local housing is meeting the needs and preferences of residents. These needs range from higher-end homes that can help attract and maintain a strong property tax base, to smaller homes and apartments attractive and affordable to young adults and seniors, to housing of all types accessible to low-moderate income residents for whom even Woonsocket’s relatively affordable housing stock is increasingly out of reach.

Housing Costs

While the cost of housing (for sale and for rent) is relatively affordable compared with the region and Rhode Island as a whole, it is still expensive compared to the incomes people make in Woonsocket. As a rule of thumb, most federal agencies (such as the U.S. Census Bureau and the Department of Housing and Urban Development) suggest that no more than 30% of a household’s income should be spent on housing. This is a good target, because it means people have income available to address other basic needs like food, health care, and

transportation as well as disposable income for fun things like eating out, going to the movies, and shopping. In short, it's better for each household *and* for the City's economy overall. However, in Woonsocket today, nearly 40% of households spend more than 30% of their incomes on housing.

That said, it is important to have homes at a wide range of price points to maintain a healthy community and economy. New, higher-end homes and apartments allow people and families to move up without leaving the City and allow higher-income residents to move in, both of which help support the tax base and economic activity within the City's neighborhoods.

Housing Types

How people live and who they live with is changing, and the type of housing available needs to reflect these changes. Unlike most municipalities in Rhode Island, the average household size in Woonsocket is getting a little larger. At the same time, more people are choosing to live alone or with friends or other roommates as opposed to living with family. Fewer households consist of two adults and their children. Consequently, there is a strong demand not only for single-family homes, but for alternatives. Young adults and seniors alike need smaller homes and apartments, ideally within walking distance of shops and services downtown and in neighborhood centers. New larger-scale apartment buildings and conversion of mill buildings into housing can play a big role in meeting this need, but so can the renovation of smaller scale two- and three-unit homes. There is also a strong need for new construction of smaller single-family homes in residential neighborhoods. Over 3/4 of the homes in Woonsocket today are something *other than* single-family homes, which on the one hand should make it easier for Woonsocket to meet these changing needs. However, finding space to meet the demands for new single-family homes will continue to be a challenge.

Several questions in the public policy survey dealt with the need for alternative housing types. By far, "Encouraging the conversion of former mill buildings to residential use" was the most supported option, with nearly 80% of respondents considering it "Important" or Very Important." This was followed by "Encouraging the development of smaller market-rate (non-subsidized) homes (e.g. cottages, townhouses, etc.)" at just over 70%, and "Increasing the housing options for seniors" at 55%. "Encouraging the development of higher-end housing" was deemed "Important" or Very Important" by only 43% of respondents.

Zoning for Housing Diversity and Density

One of the greatest tools the City has to allow and encourage a range of housing types is its Zoning Ordinance. Changes in zoning can make it easier for developers or individual homeowners to build the types of housing Woonsocket needs most, from an accessory apartment over someone's garage, to a small apartment building, to the conversion of a mill building or other commercial or industrial space into housing. Flexible residential zoning allows housing to evolve over time and meet our changing needs. It is important to periodically review existing zoning standards to make sure that the types of housing most needed are allowed where they are desired and do not face unnecessary regulatory hurdles.

Overlay zoning districts can also be a good tool for this. For example, the City’s Historic Structures Floating Overlay District allows for the redevelopment of government buildings, such as schools, into residential or other uses. This is a positive tool that could perhaps be expanded to culturally significant non-governmental buildings, such as mills, churches, private schools, and other institutions, that might be adaptively reused for housing.



Housing Diversity in Woonsocket. Upper left: Glenark Landing Apartments, a converted mill building (Trinity Management). Upper right: Typical three-family home – a common housing type in Woonsocket (Realtor.com). Lower left: Suburban style single-family home (Re/Max Properties). Lower right: Historic single-family home (Providence Journal).

Housing Accessibility

Woonsocket has a large and growing part of its population that is elderly or disabled and needs “accessible housing” – which means housing designed to accommodate people in wheelchairs or with other physical disabilities, including wider doors and hallways, accessible appliances and bathrooms, elevators or other lifts in multi-story buildings, etc. Others may have friends or relatives who are elderly or disabled and need first floor spaces

What is Universal Design?

Universal Design means designing homes to be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability, or disability. A home should be designed to meet the needs of all people who wish to use it.

What is Visitability?

Visitability means designing homes in such a way that they can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.

that are “visitable” – which means there is at least one wheelchair-accessible entrance and bathroom in the home, and wheelchair-accessible hallways.

Housing Accessibility is important in all types of housing.

- The Woonsocket Housing Authority manages several homes accessible for seniors and other people with mobility or sensory issues, including St. Germain assisted living. Facilities like this and other privately operated assisted living facilities ensure that Woonsocket residents can stay in Woonsocket when they can no longer be cared for at home.
- Some private-sector rental apartments and homes include handicap accessible units.
- Many individual homes throughout the City have taken advantage of the Rhode Island Governor’s Commission on Disabilities [Livable Home Modification Grant Program](#) which provides 50% of the cost of home modifications for people with disabilities to stay in their homes.

KEEPING UP EXISTING HOMES & NEIGHBORHOODS FOR THE NEXT GENERATION

Woonsocket’s homes are old – nearly half were built before 1940. While this historic housing stock adds to Woonsocket’s character and charm, it can also lead to public health issues such as exposure to lead-based paint, asbestos, poor indoor air quality, and general disrepair. Woonsocket is fortunate to already have a diversity of housing types, but these homes must be in good condition and updated to be more energy efficient and meet contemporary needs if they are going to be attractive options for the next generation. Thousands of homes in Woonsocket would benefit from full energy retrofits, including insulating the entire building, sealing off air leaks, and installing more sophisticated HVAC systems – ideally powered by renewable energy sources. The City needs as many tools as possible to help owners reinvest in their properties since these improvements can be very expensive. Of particular concern are older, smaller multi-family buildings. Repairs and upgrades, such as installing sprinkler systems, can be prohibitively expensive and difficult to finance. Without additional financial assistance or incentives, this can lead to continued disinvestment in these buildings.

It is also the City’s longstanding policy to encourage demolition of disinvested properties, particularly in more densely developed areas. While efforts should be made to reinvest in homes whenever possible, sometimes demolition is a more viable solution. When this occurs, it is important that lots not remain vacant. Demolition should always be paired with efforts to provide additional space in these older neighborhoods for yards, gardens, and other quality-of-life improvements, thereby making the remaining homes more livable and attractive for the future.

There are many existing programs at the local, state, and federal level to help homeowners maintain and improve their homes, from fuel assistance to energy efficiency upgrades to reduction of lead paint, to name just a few. However, many residents just don’t know about

these programs or how to combine all the various sources. The City can serve as a compiler of this information and help residents and business owners navigate the details.

Even if all these existing resources are utilized, they are insufficient to meet the extensive financial demands for reinvesting in our aging housing stock. Fortunately, the federal government is seriously exploring options to dedicate funding that would help retrofit millions of homes across the country. Massachusetts is exploring similar programs, and there is a great need for Rhode Island to do the same. Massachusetts is also investing in design assistance to help property owners understand the most efficient ways to retrofit their buildings, and many of these ideas can be applied in Woonsocket. For example, early in 2021, the Massachusetts Clean Energy Center announced the winners of a competition to design cost-effective, all-electric energy retrofit approaches to existing three-family or “triple-decker” homes, a housing style common in many Woonsocket neighborhoods.

The upkeep of individual houses is important but doesn’t happen in a bubble. A good home is still lacking if it is located in a neighborhood where people do not have access to the things they need for a healthy life. A big part of alleviating housing cost burden is investing in healthy neighborhoods and improving economic opportunities for Woonsocket residents (for example, access to better jobs with higher wages). Likewise, continuing to make investments in a thriving economy and mixed-use Downtown is critically intertwined with housing demand. Beyond connections to economic opportunities, good homes need connections to transportation, parks and recreation, and services and facilities.

Residents are strongly in favor of reinvesting in the existing housing stock. In the public policy survey, about ¾ of respondents said, “Preserving existing housing stock through revitalization programs” is “Important” or Very Important.”



Keeping up Woonsocket’s homes and neighborhoods. Left: Volunteers renovating an existing home (Woonsocket Patch). Right: Investing in downtown also improves the quality of life for people who live within walking distance (Wikipedia).

LOW TO MODERATE INCOME (LMI) HOUSING & HOMELESSNESS

LMI housing is an issue on which people disagree in Woonsocket. While many people we heard from see a strong need for more LMI housing as well as housing that is generally more affordable, there is still a significant portion of residents who are concerned that more LMI housing will have negative implications on the local economy and community. In the public policy survey, over half of respondents said, “Encouraging the development of subsidized affordable homes” is “Important” or Very Important” while over ¼ said it was “Not Important.”

Compliance with the Low to Moderate Income Housing Act (RIGL §45-53)

Woonsocket is one of ten municipalities considered “exempt” due to its percentage of rental housing and current LMI housing inventory. It meets the Low to Moderate Income Housing Act’s mandated LMI threshold by complying with the following:

In the case of an urban city or town which has at least 5,000 occupied year-round rental units and the units, as reported in the latest decennial census of the city or town, comprise twenty-five percent (25%) or more of the year-round housing units, is in excess of fifteen percent (15%) of the total occupied year-round rental units.

Table II-1 below demonstrates that Woonsocket remains in compliance with the Act.

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| Number of Housing Units (2021) | 18,967 |
| Number of Renter-Occupied Rental Housing Units (2021) | 10,549 or 55.6% of all housing units |
| Number of LMI rental housing units (2021) | 3,048 or 16.1% of all housing units |

Table II-1. Woonsocket LMI Housing Thresholds

Source: U.S. Census, American Community Survey 2021 and Rhode Island Housing 2021

LMI Housing Resources

U.S. Department of Housing and Community Development (HUD)

HUD requires communities like the City of Woonsocket to develop a Five-Year Consolidated Plan for the allocation of federal housing and community development funds. Woonsocket’s 2020-2024 Consolidated Plan includes a wealth of data identifying housing and community development needs/priorities and strategies to address them. It is both a five-year plan of action and the City’s application for funds from three formula block grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG). Together, these make up a large portion of the housing-related funds available to Woonsocket. The Consolidated Plan informs this Comprehensive Plan, not only as it relates to housing, but to economic and community development and social services.

Woonsocket Housing Authority (WHA)

WHA homes are a major asset for the City that should be maintained for future generations. WHA is fully independent from the City of Woonsocket, with all its funding and financing coming from the federal government. WHA manages over 1,200 homes across four senior buildings and two family communities (Morin Heights and Veterans Memorial). Having local control over WHA homes means Woonsocket can more directly meet its housing needs and ensure that people who need it have a solid, stable, affordable place to live. WHA residents and the City's overall economy all benefit from this. When Housing Authority properties are lost, it can be very expensive to replace them. Further, while Housing Choice Vouchers are a positive tool, they are not as helpful in tight rental housing markets. Access to a voucher doesn't guarantee access to a safe and adequate home. It is in the City's best interest for WHA to maintain all its homes and continue to reinvest in them so that they remain a resource for generations to come.

NeighborWorks Blackstone River Valley (NWBRV)

NWBRV is a nonprofit [community development corporation](#) that works to enrich neighborhood life and make affordable housing opportunities available throughout Woonsocket and Northern Rhode Island. The organization builds and manages affordable rental homes, maintains a homeownership center that serves as a one-stop shop for education and financial planning for new prospective homeowners, and links their residents and other community members with local and state services and other resources.

LMI Housing & the Economy

Housing affordability is not an isolated issue to solve on its own. It is tied directly to economic development, transportation, and more: the more people's incomes improve, the more they can afford to spend on housing; the more housing is located in walkable neighborhoods near jobs and shopping, the more people can save on transportation; and again, the less people spend on housing the more they can support the local economy with other purchases. In addition, when people are in stable housing, there are often savings in municipal spending on social services. At the same time, the more successful the City is at making Woonsocket an attractive place to live, the more higher-income people may move to the City, which can put more pressure on housing costs to rise, making long-term subsidized affordable homes all the more important.

In short, the whole economy benefits when housing is "affordable" – whether because it's subsidized or just affordable to you based on your income. Maintaining 10% of the City's housing stock for LMI households means that as the market rate prices for housing go up and down, Woonsocket has a core of homes that will stay affordable for the long term. This may help balance out the lower tax revenue from LMI housing, currently capped by the state at an 8% rate.

That said, Woonsocket has for decades been the regional center for LMI housing of all kinds, while most of its neighboring towns continue to fall short. Among the municipalities of Northern Rhode Island, outside Woonsocket, only Burrillville has met the requirements of the Low to Moderate Income Housing Act. This is, in effect, a free service that Woonsocket

provides for the entire region. The City will continue its long-standing efforts to work regionally and statewide to ensure that neighboring towns are doing their fair share to provide affordable and LMI housing.

Homelessness

Shelter is a basic human need. The market alone cannot provide the housing types, affordability, and supportive services often needed to prevent or remedy homelessness. Homelessness is more pervasive in Woonsocket than in many other communities in Rhode Island, and the City serves as a regional hub of sorts for homeless shelter beds in northern Rhode Island. Based on demographic data, Woonsocket has a significant population that tends to be at risk of homelessness, including those with very low incomes, those paying more than 50% of their incomes on housing, and those with certain disabilities, including mental illness and drug addiction.

Generally speaking, there are two major ways to effectively reduce homelessness in any community: preventing people from becoming homeless in the first place and having exit options for people experiencing homelessness. As eviction moratoriums end and Rhode Island Housing and other state entities roll out rental assistance and other support programs, it will be important for the City to pay close attention to any rise in evictions and the impacts this will have on local emergency services.

It is increasingly difficult for people experiencing homelessness to find permanent housing and the pandemic has only made this worse. According to the Rhode Island Coalition for the Homeless, while the overall number of homeless in Rhode Island has been on a downward trend for many years, those who do fall into homelessness are apt to stay there longer. Resources for permanent housing are very limited. Statistically speaking, almost none of the people in Woonsocket's shelters this year will get access to a permanent housing program or subsidy, so the availability of relatively low cost, low barrier market rate housing is critical.



Heritage Place Apartments, a mixed-income community (NWBRV)

GETTING IT DONE

GOAL II-1: Diversify housing options for present and future City residents.

POLICY II-1.1: Promote construction of market-rate homeownership and rental units in order to achieve both economic diversity and income parity.

POLICY II-1.2: Encourage the construction of “workforce” housing for middle income residents.

ACTION II.1.2.a: Explore a new zoning district that allows residential densities somewhere between what is allowed in R-3 and R-4 today (approximately 3-8 unit buildings), and consider placing the zone at the edges of neighborhood centers in order to provide smoother transitions from neighborhood centers to residential areas of predominantly single- and two-family homes while encouraging more housing diversity.

POLICY II-1.3: Expand opportunities for the creation of accessory dwelling units as a means of providing options for extended family members to reside together.

ACTION II-1.3.a: Revise the Zoning Ordinance to comply with the latest state legislation regarding accessory dwelling units. Within the context of the law, specifically explore ways to ease the ability to develop accessory dwelling units in single-family residential districts (R1 & R2) in order provide more naturally affordable housing and income for homeowners.

POLICY II-1.4: Support residential conversion, including live/work dwelling units, in select underutilized buildings that are no longer practicable as commercial, institutional or industrial use.

ACTION II-1.4.a: Complete an inventory and assessment of all underutilized former mill buildings/complexes and commercial blocks and determine which would be most appropriate for residential reuse or live/work space. Amend the Zoning Ordinance to permit and regulate this type of use in the areas determined to be appropriate. Consider the option of a floating overlay district.

ACTION II-1.4.b: Explore options for amending the Zoning Ordinance to more easily allow for the conversion and adaptive reuse of existing commercial and institutional buildings for multi-family residential and/or mixed commercial/residential uses, in conjunction with performance standards for minimizing impacts on surrounding properties and maximizing the livability of the site. This could build on the existing policies of the Historic Structures Floating Overlay District. Consider separate standards for the conversion of individual buildings versus the conversion of a larger campus or office park.

GOAL II-2: Preserve the City's existing housing stock in order to protect the health, safety and financial well-being of City residents and improve the stability and desirability of the City's older neighborhoods.

POLICY II-2.1: Promote small scale development that enhances and supports the existing economic and social fabric of the City's neighborhoods.

POLICY II-2.2: Recognize and preserve housing and neighborhood resources that contribute to the City's viability and heritage.

POLICY II-2.3: Improve existing substandard housing to provide safe, decent, sanitary, affordable units for people at all market levels and enforce minimum housing requirements and building codes.

ACTION: II-2.3.a: Continue federal, state, and locally funded rehabilitation programs, and target efforts in the City's older inner-city neighborhoods.

ACTION: II-2.3.b: Continue to invest federal, state, and local funds into grants or loans for energy efficiency improvements, and actively market these resources to private property owners.

ACTION II-2.3.c: Continue regular housing code enforcement and foreclosed property care, including reduction of exposure to lead hazards.

ACTION II-2.3.d: Consolidate and regularly update a list of federal, state, and local services and resources available to help property owners maintain and improve their homes, and actively promote these resources to residents and business owners.

ACTION II-2.3.e: Support state and national programs that would provide significantly more financing and design assistance for retrofitting existing homes, and consider actively advocating for future state or federal legislation or programs that would increase such assistance.

POLICY II-2.4: Institute neighborhood level planning, community development, and revitalization programs.

ACTION II-2.4.a: Support community-based initiatives that contribute and improve the quality of life in the City's neighborhoods (i.e., crime watches, beautification efforts, etc.).

ACTION II-2.4.b: Coordinate local planning efforts in the Fairmount and Constitution Hill neighborhoods with the Sustainable Communities Program's Quality of Life Plan developed by LISC and NWBRV.

POLICY II-2.5: Develop programs with strong citizen participation to ensure they benefit existing residents without displacing them.

POLICY II-2.6: Develop programs to prevent and mitigate the impact of foreclosures and vacant buildings in the community.

ACTION II-2.6.a: Continue to track and map vacant properties and foreclosures on a monthly basis and use this data to develop targeted policies and foreclosure prevention/mitigation programs.

POLICY II-2.7: Work to increase homeownership in the community to bring the renter to homeowner ratio closer to 1:1.

ACTION II-2.7.a: Continue to use federal funds to support homeownership subsidies, including first-time homebuyer down-payment assistance and closing cost support.

GOAL II-3: Ensure that existing low-income and special needs residents have safe, decent, and affordable places to live.

POLICY II-3.1: The City will continue to meet the requirements of RIGL §45-53, the Rhode Island Low and Moderate Income Housing Act.

POLICY II-3.2: Maintain a fiscally healthy Woonsocket Housing Authority (WHA) and local control over public housing management, ensuring that all WHA homes are retained and invested in to support future generations of Woonsocket residents.

ACTION: II-3.2.a: Encourage and prioritize funding for the renovation of existing WHA homes with universal design and visitability standards, to ensure accessibility for more people in wheelchairs or with other mobility disabilities.

POLICY II-3.3: Maintain and increase support for permanent and supportive housing for homeless individuals and families, and people with special needs.

ACTION II-3.3.a: Continue to implement homelessness prevention strategies, including increasing transitional housing capacity, homeless shelter capacity, and resources for homeless prevention.

ACTION II-3.3.b: Build relationships between City departments, including the Police, and local homeless service providers. Develop protocol for connecting local homeless with services.

ACTION II-3.3.c: Monitor data on individuals and households most at risk of homelessness, including those with very low-incomes, mental illness, and drug addiction. Continue to invest in City services and connect to non-City services to help prevent these populations from slipping into homelessness, particularly rental and mortgage assistance, legal assistance, counseling and advocacy, and anti-eviction programs and policies.