

## **H. HOUSING**

### **1. Introduction**

Approximately 41 percent of the total land use in Jamestown is dedicated to housing. The 90 percent increase in population since 1970 indicates a growing desire to live in Jamestown. This increase can be attributed to improved transportation systems, which facilitate work commutes, the natural environment, small town character and proximity to the Bay. However, as Jamestown has become a more attractive place to live, real estate prices have risen considerably and vacant land has begun to diminish.

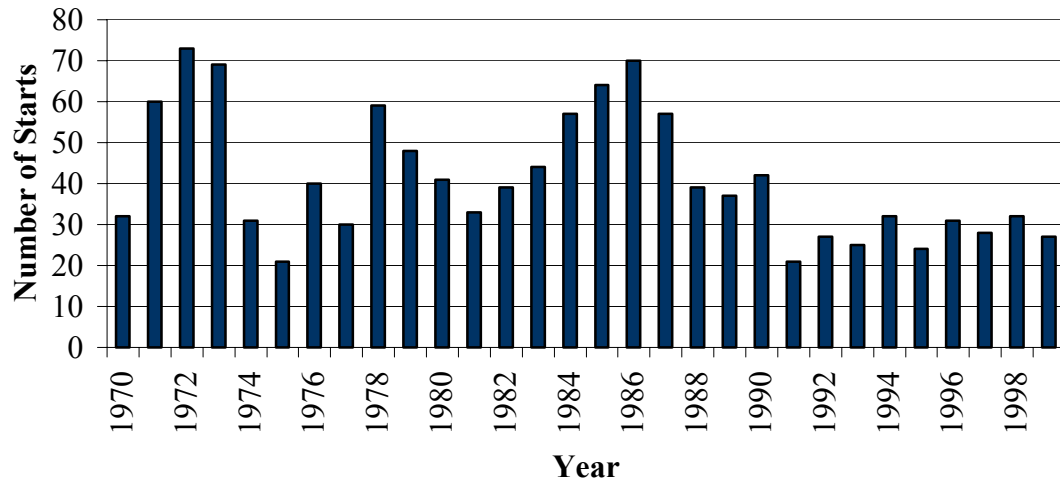
### **2. Housing Stock Characteristics**

Over the past twenty years, single-family housing starts, or construction, have fluctuated from 73 starts in 1972 to a low of 20 starts in 1990. Since 1990, the Town has experienced stabilization in the number of starts, though the numbers seem to be on the rise again. The JAMESTOWN HOUSING STARTS graph illustrates a trend in starts over the last three decades. The current economy indicates that the number of housing starts may continue to rise for the next several years.

Although Jamestown is a suburban community, housing stock is diversified. The mix of housing ranges from large estates to modest summer cottages. In 1999 the Building Office issued 52 building permits to enlarge existing homes. This trend is expected to continue as vacant residential land becomes scarcer on Jamestown. 89 percent of the Island's housing is single-family residences. Household size ranges from one to seven persons (refer to HOUSEHOLD TYPE AND SIZE graph). Most housing is less than 50 years old and is in good or excellent condition. The housing profile in Jamestown consists of seven percent seasonal houses, four percent condominiums and 0.35 percent apartments (refer to HOUSING PROFILE chart and AVERAGE REAL ESTATE COST graph). Owners occupy the majority of housing in Jamestown. According to the 1990 census, 78.7 percent of all housing units in Jamestown were owner occupied; 21.3 percent were rental units. The number of rental units in Jamestown has increased slightly since the 1980 census. Some seasonal rentals are available, usually from September through June. Homeowners occupy the rentals during the summer months, although some are rented weekly or monthly throughout the summer.

Jamestown offers a limited number of subsidized housing units. These include 13 of the 20 units that have been set aside for Section 8 housing units at the Bayside Terrace Apartments and 47 units of senior and handicapped housing at Pemberton Apartments and Pemberton Place and 20 units of housing at Jamestown Village. Because of Jamestown's isolated geography and limited community based social support services, it is not likely that individuals from elsewhere in the State will be drawn to subsidized housing here. Most occupants of Bayside Terrace, Pemberton Apartments and Pemberton Place are either long time Jamestown residents or relatives of Jamestown residents.

## Jamestown Housing Starts



Source: Building Official Records, 1999

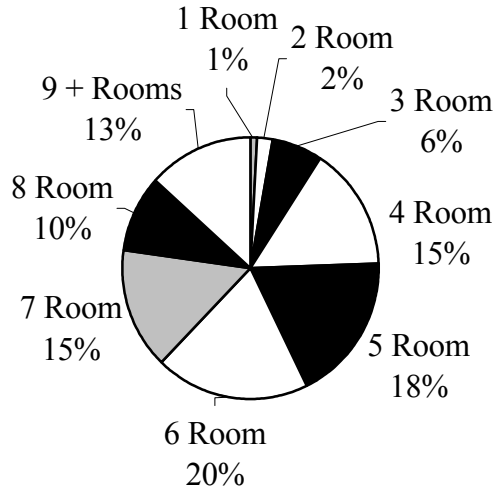
## Housing Profile

<u>TYPE</u>	<u>TOTAL</u>	<u>PERCENT</u>
Single Family	2311	89%
Seasonal Unit	173	7%
Condominiums	95	4%
Apartments	8	0.3%
<b>Total Housing Units</b>	<b>2587</b>	

Sources: Tax Assessor Records, 1999.

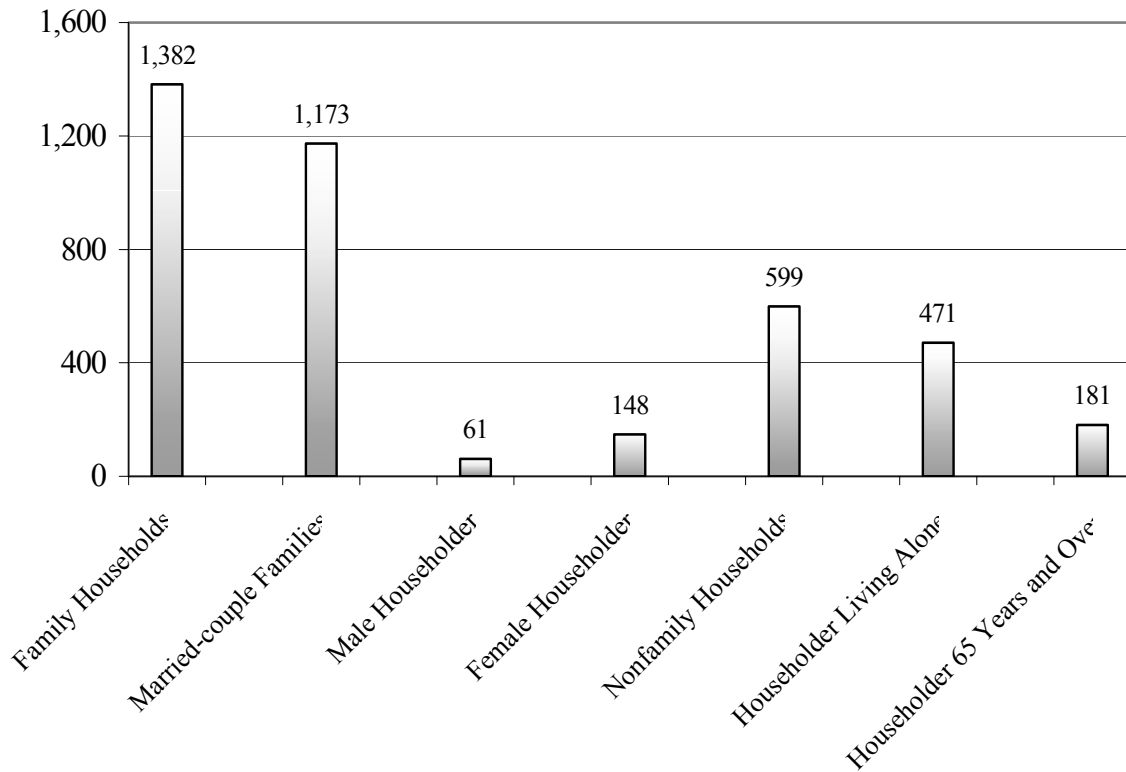


### Number of Rooms in Housing Units Jamestown, RI



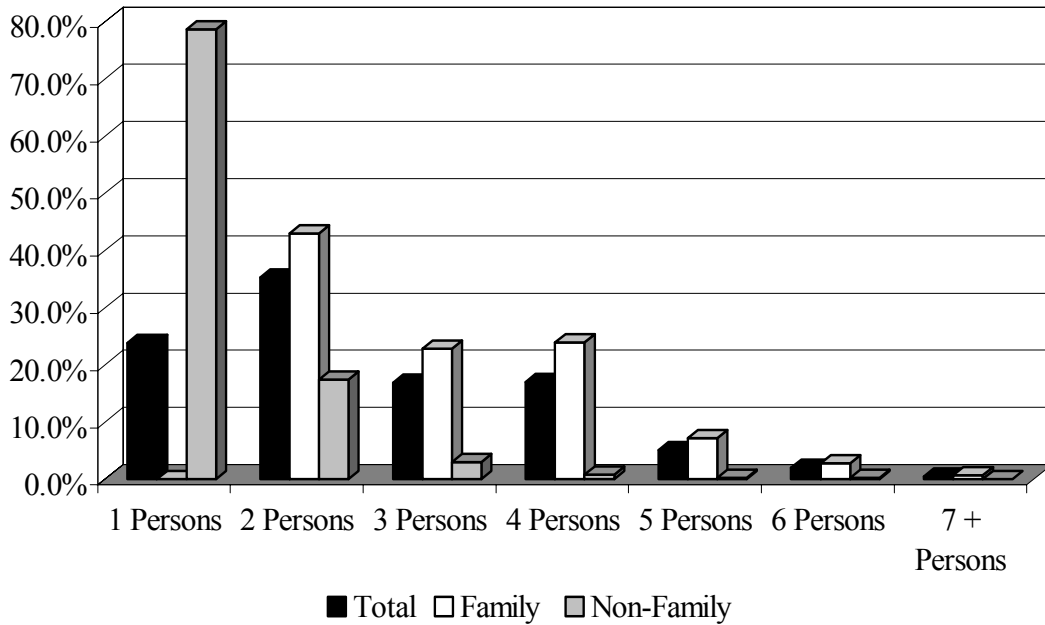
Source: Tax Assessor's Records, 1999.

### Households By Type Jamestown, RI



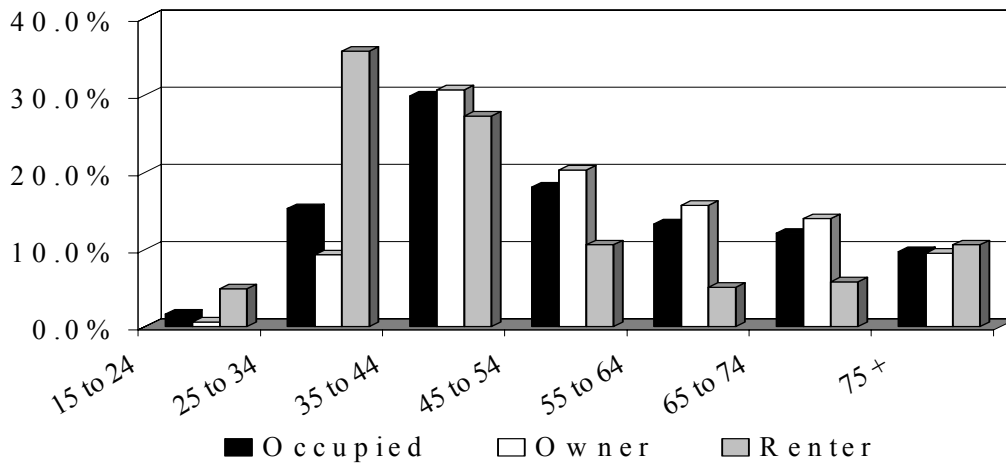
Source: US Census of Jamestown, 1990.

## Household Type and Size Jamestown, RI



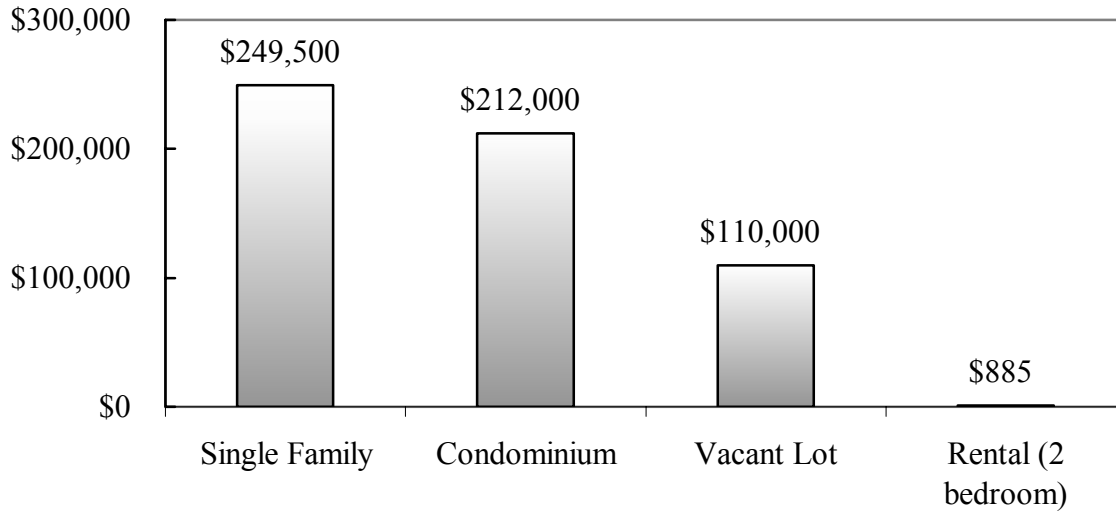
Source: US Census for Jamestown, 1990.

## Tenure by Age of Householder Jamestown, RI



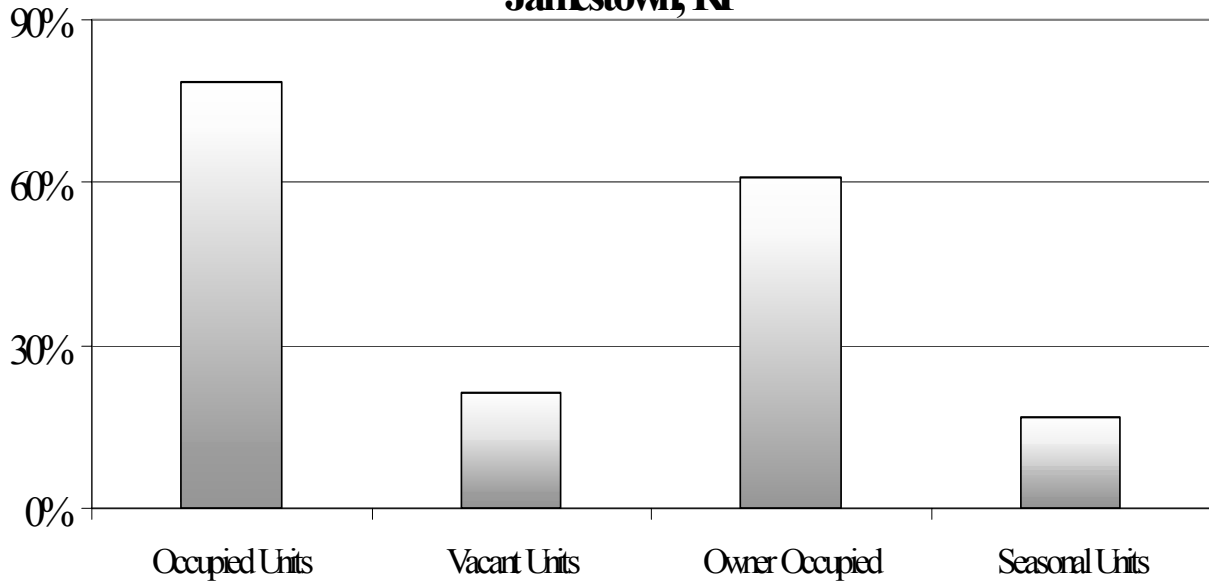
Source: US Census of Jamestown, 1990.

## Average Real Estate Cost Jamestown, RI



## 1990 Housing Units

### Jamestown, RI

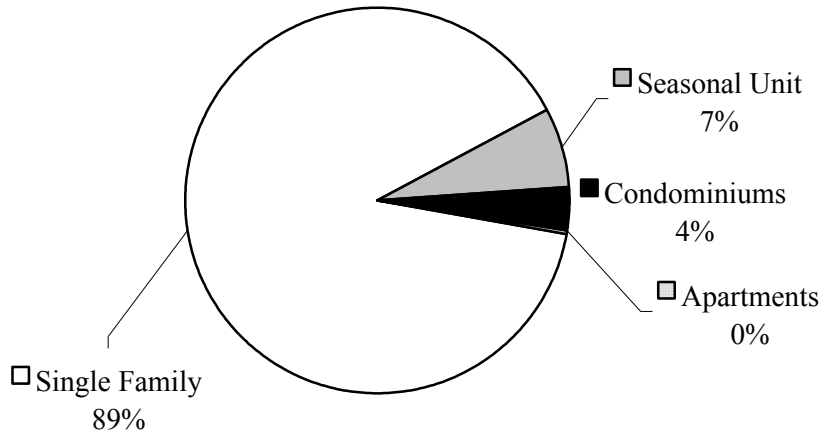


Source: Town Hall Records, 1999.

Source: US Census Data for Jamestown, 1990.

Total Housing Units: 2,517

## Housing Profile



Source: US Census Data for Jamestown, 1990

### 3. Housing Costs

While the average cost of a single-family home increased 2.5 percent statewide during the first three quarters of 1999, in Jamestown the increase was 25 percent. The following chart lists the typical cost of housing in Jamestown in 1999. In nine years, from 1990 to 1999, the average cost of a single-family home in Jamestown increased 13 percent. Housing data shows no average cost increase for rental units in a 10-year period from 1989 to 1999.

#### AVERAGE COST (1999)

Single Family	\$249,500
Condominium	\$212,000
<b>Vacant Lot</b>	<b>\$110,000</b>
Rental (2 bedroom)	<b>\$885</b>

Sources: Town Hall Records, 1999

### 4. Affordable Housing

Under State requirements, each community is required to allocate 10 percent of its housing stock to low and moderate-income families. As of 1999, only six communities have done so. The shortage of housing that is affordable is no longer a problem associated only with our cities, it is a problem in all communities in the State. While "affordable"

housing is a relative term, it is dependent upon a household's income. Affordable housing does not only apply to subsidized housing or low-income housing. The general lending institution's criteria for affordable housing states that for housing to be "affordable" the annual cost should be no more than 30 percent of the household's gross income. According to the 1990 Census, annual household income in Jamestown ranges from below \$10,000 to over \$90,000 (refer to HOUSEHOLD INCOME chart).

According to the 1998 Community Survey, annual household income in Jamestown ranges from below \$20,000 to over \$500,000. The median household annual income bracket is between \$60,000 - \$89,000. The median income is used as it reflects an accurate income, by taking into account the highest and lowest ranges of salaries in Jamestown. The community has a responsibility to ensure that there are housing opportunities for persons in all of these income ranges.

### HOUSEHOLD INCOME

Income	Percent
<b>Less than \$20,000</b>	3.3%
\$20,000 - \$35,999	8.2%
\$36,000 - \$59,999	16.0%
\$60,000 - \$89,000	17.8%
\$90,000 - \$119,999	17.1%
\$120,000 - \$149,999	5.6%
\$150,000 - \$299,999	6.3%
\$300,000 - \$500,000	1.5%
\$500,000 or more	.9%

Source: 1998 Community Survey

Household Income	1990	1998
Less than \$59,999	60.6%	27.5%
\$60,000 - \$89,000	23.5%	17.8%
\$90,000 – \$500,000 or more	13.6%	31.4%

Sources: Comprehensive Plan, 1990; 1998 Community Survey

## **5. Housing Costs Comparison**

According to the Housing Data Base report issued by the RI Department of Administration (RIDOA), Division of Planning, December 1990, Jamestown had the highest average purchase price for a single-family home in the State in 1989. Between January and October of 1999, five sales have exceeded the million-dollar mark. In August 2000, a single-family home sold for 3.9 million dollars -- a record for Jamestown, which has historically been outcompeted by Newport's sales. According to the RIDOA, Office of Tax Equalization, the average sales price for a single family home in Jamestown in 1989 was \$292,869 and that dropped to 221,000 in 1990, versus \$249,500 in 1999. The Newport County average purchase price for a single-family home in 1989 was \$209,251 and the statewide average was \$140,878.

An analysis of 1998 average rents for apartments showed that for one-bedroom apartments, Jamestown rents were in the middle range statewide but for two-bedroom apartments, Jamestown had the highest rent of all communities in the State, and for three-bedroom apartments, Jamestown rents were the third highest.

## **6. The Gap**

The affordability of housing depends on two things: the household income and the annual cost of the housing. The difference between what a household can afford to pay and what a house would cost is the housing affordability gap.

In Jamestown, an annual household income of \$77,600 is needed to purchase the mean home at \$221,000 (1990 Census costs). Given the fact that the mean annual household income in Jamestown is \$53,661 (1990 Census). This is an average gap of \$24,000 between the actual median income and the income needed to purchase the average home in 1990. To help fill this gap, a number of programs are available to residents.

## **7. Housing Assistance**

Housing assistance is available in many forms through a number of different governmental and social service agencies. The Town of Jamestown has had an active affordable housing program since 1987. The Town Planning Department and Church Community Housing Corporation (CCHC), a non-profit housing group servicing Newport County, administers this program. The Town Housing Authority provides affordable housing for seniors in Jamestown. The Town also has an Affordable Housing Committee, which was formed by the Town Council to assist and advise the Town on housing programs, and issues as they relate to the community. Current housing resources available through the Town include the following:

## RHODE ISLAND HOUSING - 1998

### SINGLE-FAMILY HOME SALES BY CITY AND TOWN

City/Town	Total Sales (\$)	Number of Sales	Average Sales Price (\$)
Barrington	62,689,000	296	211,787
Bristol	36,969,757	216	171,156
Burrillville	20,688,000	161	128,497
Central Falls	882,500	12	73,542
Charlestown	39,632,740	210	188,727
Coventry	62,333,990	482	129,324
Cranston	83,635,790	678	123,357
Cumberland	69,042,509	432	159,821
East Greenwich	35,901,500	136	263,982
East Providence	36,384,000	321	113,346
Exeter	11,128,000	66	168,606
Foster	4,203,000	30	140,100
Gloucester	15,187,000	113	134,398
Hopkinton	15,675,000	119	131,723
<b>JAMESTOWN</b>	<b>29,101,250</b>	<b>117</b>	<b>248,729</b>
Johnston	23,301,904	185	125,956
Lincoln	43,346,786	239	181,367
Little Compton	17,080,200	53	322,268
Middletown	37,650,664	217	173,505
Narragansett	44,711,046	280	159,682
Newport	48,753,857	242	201,388
New Shoreham	13,146,000	30	438,200
North Kingstown	60,922,500	335	181,858
North Providence	32,455,900	283	114,685
North Smithfield	19,404,036	120	161,700
Pawtucket	38,474,000	400	96,185
Portsmouth	56,625,712	310	182,664
Providence	78,090,263	621	125,749
Richmond	18,103,990	132	137,151
Scituate	17,911,103	117	153,086
Smithfield	2,909,000	164	139,689
South Kingstown	55,333,000	346	159,922

**RHODE ISLAND HOUSING - 1998**  
**SINGLE-FAMILY HOME SALES BY CITY AND TOWN**  
 (CONTINUED)

<b>City/ Town</b>	<b>Total Sales (\$)</b>	<b>Number of Sales</b>	<b>Average Sales Price (\$)</b>
Tiverton	2,640,800	143	158,327
Warren	11,689,750	80	146,122
Warwick	126,359,300	1,100	114,872
Westerly	50,197,694	262	191,594
West Greenwich	13,922,250	85	163,791
Woonsocket	17,905,500	176	101,736
<b>State</b>	<b>1,417,396,916</b>	<b>9,541</b>	<b>148,559</b>

**NEWPORT COUNTY RHODE ISLAND - 1998**  
**SINGLE-FAMILY HOME SALES BY CITY AND TOWN**

<b>City/Town</b>	<b>Total Sales (\$)</b>	<b>Number of Sales</b>	<b>Average Sales Price (\$)</b>
Middletown	37,650,664	217	173,505
Newport	48,753,857	242	201,388
Portsmouth	56,625,712	310	182,664
Tiverton	2,640,800	143	158,327
Little Compton	17,080,200	53	322,268
<b>JAMESTOWN</b>	<b>29,101,250</b>	<b>117</b>	<b>248,729</b>
<b>Newport County</b>	<b>211,834,483</b>	<b>1,082</b>	<b>214,480</b>

**a. Jamestown Housing Authority**

The Jamestown Housing Authority currently operates Pemberton Apartments, 35 units of Federally subsidized senior housing on Pemberton Avenue in Jamestown. Pemberton Apartments were constructed in 1969. The complex is comprised of seven buildings with a combination of studio and one-bedroom units, and 35 residents currently occupy Pemberton Apartments. Rents are calculated at 30 percent of the occupant's household income.

**b. Church Community Housing Corporation**

The Church Community Housing Corporation (CCHC) has been a valuable housing resource in the Jamestown Community. This non-profit has been responsible for the administration of the Town's home repair programs, they are owner of the Bayside Terrace Apartments, and sponsored the construction of Pemberton Place, a 12-unit senior housing adjacent to the Pemberton Apartments. Pemberton Place was constructed in 1990-1991 by funding through HUD's Section 208 program and is managed by a private management company.



**c. Jamestown Affordable Housing Committee**

This committee is comprised of Jamestown residents with a variety of backgrounds. The committee was revived in 1989 with the goal of assisting the Planning Commission with the development of the Housing Element of the Comprehensive Plan, as well as assisting in the formulation of the Town's Community Development Block Grant Program, and advising the Town Council on housing issues.

**d. Jamestown Planning Department**

The Planning Department is the Town's community contact for community housing programs and resources. The Planning Department is responsible for the preparation and administration of the Community Development Block Grant (CDBG) program, community outreach for housing programs, and provides other technical assistance as needed.

**e. Welfare Officer**

The Town of Jamestown has an appointed Welfare Officer who provides housing referrals and emergency financial assistance to Jamestown residents.

**f. Bridges, Incorporated**

Bridges, Incorporated is a non-profit agency, which provides residential supports for people with developmental disabilities in the Town of Jamestown. This agency operates group homes and assists people who live in their own homes or apartments. The people who receive services from Bridges, Incorporated have become integral parts of the Jamestown community.

**g. New Visions of Newport County**

New Visions of Newport County provides housing information and referrals for persons needing housing assistance. This agency also helps the homeless/emergency housing clients with referrals and financial assistance.

**h. Rhode Island Housing**

Rhode Island Housing (RIH) is a public agency which was created in 1973 to expand available affordable housing resources and programs. RIH currently operates numerous programs available to the community including programs for first time homebuyers, home repairs, and rental rehabilitation and these programs are offered directly through RIH.

**8. Housing Programs**

For the most part, the Town's housing programs are funded by the State's Small Cities Program, CDBG Program. This Program is available to Rhode Island communities on a competitive basis. Current housing programs in Jamestown include the following:

**a. Home Repair Program**

Administered by CCHC with funds from RIH, this program provides low-interest loans to qualified homeowners to make needed home repairs and improvements, and interest rates and terms vary. Eligible properties include one to four unit owner-occupied homes. Multi-unit dwellings are eligible if at least half of the households fall within HUD moderate-income guidelines. Eligible repairs include those to make the house safer or more livable, such as code violation corrections, heating, plumbing or electrical system improvements, energy efficiency improvements, and septic system improvements. Jamestown has been participating in the Home Repair Program since 1987 and has assisted a total of 11 units of housing.

**b. Revolving Loan Program**

This program is similar to the Home Repair program. The revolving loan program is funded through the CDBG Program and is designed to return loan funds into an account that eventually will be self-sustaining. The program is mainly for persons who can not qualify

for the Home Repair Program due to limited income. The interest rate for loans is three percent and limited to a 15-year term. To date, Jamestown has assisted 36 homeowners through this program.

**c. Housing Trust Fund**

Administered by the Affordable Housing Committee and Planning Office, this program makes funds available to non-profit housing developers to retain or develop affordable housing units. The CDBG Program funds the Housing Trusts Fund. In 1989, the Town assisted the CCHC in the purchase of the Bayside Terrace Apartments, a 20-unit apartment complex in Jamestown; 13 of the 20 units have been set aside for low and moderate-income households with assistance from the State of RI Section 8 program.

**d. Home Ownership Program**

This is a very successful program, developed in 1991, to create opportunities for first time homebuyers through the CDBG program.

**e. Jamestown Village**

This is a newer facility constructed in 1995 whose goal is to create an assisted living area for seniors within the Town.

**f. Council Action**

In 1999, Jamestown approved an act providing for increased tax relief for the elderly citizens of Jamestown. Eligibility requirements are age 65 and over, and the individual must live in the house for 5 years. Need is based on income and the Federal Poverty Guideline, which is comprised of 5 levels of income and determines the percent of exemption.

**9. Future Housing Needs**

Future Town housing programs should recognize the importance of balancing development and protecting the Town's natural environment. Town policy does not support the use of density bonuses or reduced requirements for the provision of affordable housing. Affordable housing should be sited throughout the Island and be consistent with the existing neighborhood character.

In past years, the focus of the Town's affordable housing program has been the maintenance of existing affordable housing structures. Over the years this improvement program has been effective and residents have been successful in maintaining their homes and properties. The low interest loan program that the Town currently offers to residents should continue to be available.

Due to the high cost of real estate and the diminishing availability of land, there is an increased need in the community for the development of additional single-family affordable housing opportunities. Residents who have grown up in Jamestown are finding it increasingly difficult to afford to purchase a home and stay in Town. Although some of this need is being met with assistance from RIH's first time homebuyers program, additional assistance for first time homebuyers should continue to be the focus of the Town's Affordable Housing Program. This need has been recognized by the Affordable Housing Committee and has been included in the Town's CDBG program application each year.

Other methods for the provision of affordable housing should also be pursued. Amendments to the existing zoning would allow the development of duplexes in areas with public water and sewer service. This type of development would be consistent with the existing neighborhood density and character. The development of three to four unit apartment structures in the Commercial Limited (CL) Zone would also be consistent with the character of this area. Presently, the CL zone contains a mix of commercial businesses, multi-family units and single-family units.

Another potential method for increasing affordable housing is the use of accessory apartments. This issue has been the subject of several proposed Zoning Ordinance Amendments over the last decade with no success in their endorsement. It has been suggested recently that the Affordable Housing Committee and the Planning Commission look at the potential of allowing accessory apartments only for housing of relatives and/or caregivers. The allowance of this type of development would require additional investigation and if accepted, should be controlled via the attachment of appropriate conditions and restrictions.

Housing needs for senior citizens and handicapped individuals are currently addressed by Pemberton Apartments, Pemberton Place, and the Jamestown Village. These apartments offer a total of 67 units for low and moderate-income seniors and handicapped individuals. Although past occupancy patterns and existing waiting lists indicate that the need for this type of housing has diminished over the past few years, recent improvements to the housing units and services may alter this pattern and create an additional need for senior and handicapped housing.

## 10. **Housing** - Achievements Since 1991

This section lists, in *bold italics*, the Housing Goals, Policies, and Implementation Methods as stated in the 1991 Comprehensive Community Plan. The community achievements since 1991 follow the listing of each goal, policy, and implementation method and describe what results or actions have occurred on each particular item, and why it has or has not been implemented/successful.

### **ZONING ORDINANCE AMENDMENTS**

- a. **Encourage mixed use development of the downtown commercial district only where parking and other basic amenities are available.**
  - 1) Amend Section 310 to prohibit residential construction on first floor of commercial lots in the Downtown Commercial zoning district.
  
- b. **Encourage the development of 3 to 4 unit affordable housing in the Commercial Limited zoning district.**
  - 1) Amend Section 310 to separate 3 to 4 units as a use category allowed by special exception in the CL zone with a Site Plan Review requirement.
  - 2) Amend Section 320, Dimensional Regulations for 3 to 4 unit structures in this district (reduce setbacks, min. lot size).
  
- c. **Encourage the development of additional duplexes in the Commercial Limited and the R-8 zoning districts.**
  - 1) Amend Section 320 - Dimensional Regulations for multi-family units in this district (reduce setbacks, min. lot size, lot coverage).
  
- d. **Further investigate the feasibility of accessory apartments as a method of providing affordable housing.**
  - 1) Affordable Housing Committee should conduct additional investigation into accessory apartment ordinances.

The encouragement of mixed use development of the downtown commercial district only where parking and other basic amenities are available has not been addressed as it has not been a problem. A Development Plan Review requirement is required for all new uses in Commercial Districts. Section 320 has not been amended nor were there development of additional duplexes, but both should be implemented to encourage affordable housing. The Planning Commission in cooperation with the Affordable Housing Committee should conduct additional investigation into accessory apartment ordinances, specifically whose purpose is strictly for family members.

**HOUSING PROGRAMS - STATE/LOCAL**

- e. **Continue utilization of an Area Housing Office and Planning Department for the administration of low and moderate income housing programs.**
- f. **Continue Town programs for low interest home repair loans for low and moderate income families utilizing Community Development Block Grant Program and RIHMFC.**
  - 1) Expand program to include loans for non owner-occupied units.
- g. **Continue utilization of state and/or federal housing funds for a Housing Trust Fund to create or retain affordable housing.**
  - 1) Focus funding on creation of opportunities to provide single family housing for first time homebuyers.
- h. **Seek permanent protection of large multi-family affordable housing units.**
  - 1) Maintain current stock of federally assisted housing - Bayside Terrace Apartments, Pemberton Apartments and seek opportunities to increase stock.
- i. **Encourage the use of energy efficient construction for all housing units.**
  - 1) Information should be made available by the Town to individuals and private housing contractors which address energy efficient housing construction.

- j. Eliminate fees for public service connections where units will remain affordable for low and moderate income families as defined by US Department of Housing and Urban Development in perpetuity.**

- 1) Board of Water and Sewer Commissioners should place a lien for the cost of the service connection upon the property for ten years and reduced 10% yearly.**

Jamestown currently utilizes CCHC and the Planning Department for the administration of low and moderate income housing programs. Programs for low-interest home repair loans for solely owner-occupied units are ongoing. Permanent protection of large multi-family affordable housing units should be sought. Our Building Official currently makes home builders aware of the New England Energy Consortium's Five Star Energy Incentive Program which encourages the use of higher grades of insulation, energy efficient appliances, and offers rebates to homeowners who comply with their more stringent than State Building Code standards.

**JAMESTOWN HOUSING AUTHORITY (JHA)**

- k. The Jamestown Housing Authority should be the administering body of the Pemberton Apartments. The future administration of the Town's Section 8 subsidy program should be by the JHA.**

The Rhode Island Housing Authority is the administering body of the Pemberton Apartments. The Jamestown Housing Authority has applied to the Federal Government to be the issuing body for Section 8 vouchers in Jamestown. If the Jamestown Housing Authority were the administering body, then the benefit would be a Local instead of a State contact.

**AFFORDABLE HOUSING COMMITTEE (AHC)**

- l. The AHC should be maintained as an advisory and action board to assist the Town in carrying out the programs and policies of the Comprehensive Plan Housing Element.**

- 1) The Committee should continue its review and recommendations for the Community Development Block Grant Program and the Housing Trust Fund.**

- 2) Begin a development program for the few remaining large parcels of land with the intention of creating affordable housing opportunities. No incentives to developers would be offered for through this program and no change in zoning or subdivision regulations would be allowed.
- 3) Develop a program to assist in the development and/or accessibility of single family homes for first time homebuyers.
- 4) Prepare a "How-To" manual for first time homebuyers.
- 5) Monitor town-owned property for potential affordable housing opportunities.

The AHC is maintained as an advisory and action board which carries out the programs and policies of the Comprehensive Plan Housing Element. No strategies have been developed for the few remaining large parcels of land and property with the intentions of creating affordable housing opportunities. This should still be researched and pursued. Programs are available for single-family home renovation and for first-time homebuyers. The Affordable Housing Committee periodically monitors Town-owned property for potential affordable housing opportunities.

**Note:** This shaded Section specifies how the Town has addressed the Goals, Policies and Implementation Methods stated in the 1991 Comprehensive Community Plan.

