

III. HOUSING

A. INTRODUCTION

Cumberland is a community that respects property rights and wishes to see the value of its properties, based on aesthetic considerations and public services, increase. It is within this context that this Housing Element is presented.

The dynamics of the New England housing market, particularly the influence of demand from the Providence and Boston metropolitan area, continue to have profound impacts on the supply of and demand for housing in northern Rhode Island and particularly Cumberland. This, coupled with the resurgence of housing and economic activity in the Boston area, has significantly altered the affordability and occupancy of housing in much of Rhode Island. The objectives of this Housing Chapter are as follows:

- To present a profile of the housing market in Cumberland in terms of changing patterns of supply and demand, emphasizing the impacts of market shifts on housing affordability, availability and accessibility.
- To identify existing and planned housing programs and policies and their relationship to community housing needs.
- To identify the most pressing issues and concerns that confront Cumberland's housing market.
- To prepare recommendations for housing policies and strategies which the Town might adopt in order to promote equitable access to housing.

The Housing Chapter is organized into five sections, each focusing on specific aspects of past, current and future housing information as follows:

- **Housing Supply** - The analysis of housing supply emphasizes the prevailing housing stock, its past trends, recent growth and costs. This is accomplished through a discussion of residential development as measured by the type, quantity and location of residential construction; a description of the supply of

public housing in Cumberland; and a discussion of the physical condition of the housing stock.

- **Housing Demand-** The assessment of housing demand centers around a review of historic and current patterns of occupancy, ability to pay for housing and the socio-demographic characteristics which are unique to Cumberland. This process includes an analysis of housing tenure characteristics; an assessment of household income; an analysis of affordability in the owner-occupied and residential rental market sectors; and an assessment of the current and future demographic demand for housing.
- **Housing Programs and Policies** - This includes an inventory and description of the existing or planned housing programs and policies and their focus and strengths in terms of meeting the housing needs of the Town of Cumberland.
- **Housing Issues and Implications** - The synthesis of the data collection process is designed to produce a conceptual framework for the development of policy recommendations.
- **Recommendations** - The final step in the comprehensive planning process is the development of programmatic and policy responses to the needs as addressed and stated by the identification of housing issues and their implications. The most pressing and important issues were selected and translated into community goals. Through a collaborative process the community has developed specific policies and strategies for promoting equitable access to Cumberland's current and future housing stock.

Appended to the end of this section are housing, demographic and socio-economic data from the U.S. Census 2000. Unless otherwise cited, all quantitative information contained in this element is based on the Census.

Originally developed as part of the Comprehensive Plan that was adopted by the Town in 1991, this element has been updated with data from the U.S. Census 2000 and as a result of public workshops held in the winter and spring of 2003. These workshops, duly advertised, were held on January 23rd and 30th, February 6th and April 26th, 2003. The

Planning Board acting in its capacity as the Town Comprehensive Plan Committee held a Public Hearing on this updated Chapter on May 12th, 2003.

State Planning Act Requirements

According to the R.I. Comprehensive Planning and Land Regulation Act, the Housing element "shall consist of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, including, but not limited to, the preservation of federally insured or assisted housing, improvement and development of housing for all citizens. The housing element shall enumerate local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional, and statewide needs for all income levels and for all age groups, including, but not limited to, the affordability of housing and the preservation of federally insured or assisted housing. Thee element shall identify specific programs and policies for inclusion in the implementation program necessary to accomplish this purpose.

The Act also requires consistency with State Guide Plan Elements:

- 110 Goals & Policies
- 421 State Housing Plan

B. INVENTORY

1. Housing Supply

Trends in Residential Development

Between 1940 and 1980 Cumberland's housing stock increased by over 200 percent. The greatest increases occurred during the postwar development boom that affected most of Rhode Island. More contemporary statistics show a moderate level of increase but one that still surpasses the average pace of development in Providence County and in the State. Cumberland's housing market is similar to that of the Northern Rhode Island communities of Lincoln and Smithfield, in that these communities each saw over 1,000 units constructed between 1990 and 2000 (July 2003 draft Housing Data Base, Report

#106). Between 1970 and 1980, Cumberland, saw growth of approximately 17 percent. Between 1980 and 1990, impacted by the housing boom of the mid to late 1980's, Cumberland's housing stock grew by 22.6percent. During the period 1990 through 2000 Cumberland's housing stock increased by nearly 12.1 percent. Cumberland's housing stock in the year 2000 consisted of 12,572 units. It should be noted that as a result of a high number of building permits issued in the late 90's (142 in 1997, 148 in 1998, 197 in 1999, 114 in 2000) coupled with the Town inability to continue to provide services at this growth rate, a temporary building cap was put in place in June 2002. The cap of 25 building permits per quarter has allowed the Town to study the growth pressures and to begin determining how to better manage the growth.

Type of Housing Supply

According to the U.S. 2000 Census, over 68 percent of all homes in Cumberland were single detached units. In addition, over 77 percent of all units were shown as owner occupied. The Town's housing stock in the year 2000 consisted of 8,543 single family and 4,029 multi-unit residential structures and residential condominiums.

The Location of Housing Production

The geographic distribution of new housing in Cumberland is a major consideration in the analysis of future housing needs and development potential. To describe the locational trends it was first necessary to establish geographic units or districts. This was accomplished by dividing the town into twelve districts that loosely correspond to historic neighborhood boundaries. The new districts are more precisely delineated than the old neighborhoods and are deliberately designed to conform to assessor's plat boundaries. Figure III-1 illustrates the planning districts that are referred to in the following overview of residential development in Cumberland that took place since 1980. This list does not include all projects but does identify the majority of major residential projects:

Valley Falls - This neighborhood saw no significant residential development between 1980 and 1990, and only a few minor subdivisions since.

Berkeley - Like Valley Falls, Berkeley is one of Cumberland's older, denser villages. This neighborhood saw no significant residential development during the 1980's, but in the last few years has seen huge growth as a result of two subdivisions: a Planned Unit Development resulting in 60 residential units is currently under construction and a 300 lot subdivision.

Monastery Heights - Since 1980, 150 to 200 single-family units have been constructed. Sewer extensions in the neighborhood have permitted in-fill development on existing lots. However, this area has seen very few residential subdivisions in recent years.

Ashton - Approximately 50 single-family units have been built in the Ashton neighborhood primarily in the form of new subdivisions and extensions of existing subdivisions. Examples are: Meadowbrook, Robins Crown and a subdivision at Cedar Way and Barberry Road. In the late 1990's and early 2000, there have been no proposals for subdivisions in this area.

Arnolds Mills - The Arnolds Mills area has seen some of the greatest growth in Cumberland. 287 units have been built in subdivisions, condominiums and as in-fill development along existing frontage. Major projects were: Bear Hill Estates, 60 single family units built in 1985; Friars Green, 94 condominium units built between 1986 and 1990; Waterman's Farms, 5 houses; Wyoming Drive, 12 units; 20 in-fill units along Abbott Run Valley Road; Apple Ridge, 15 condo units; Frederick Lane, 10 units built in late 80's; Rolling Green, 10 single family units built in late 1980's; Hillside Road, 12 in-fill units; East Valley Drive, 21 lots; and Miller's Brook Drive, 18 lots. Housing units built in Arnold's Mills are priced in the \$250,000 to \$475,000 market making these properties some of the highest priced housing in Cumberland.

Thompson Hill - Approximately 40 units were built in the last ten years in the Thompson Hill neighborhood. The Fieldside subdivision accounted for 20 single family units built in the late 1980's. These properties were priced in the \$250,000 to \$300,000 range. Since the 1980's, subdivision growth in this area has slowed.

Lippitt Estates - The development in the Lippitt Estates neighborhood was limited to 15 to 20 in-fill units and a minor 3-lot subdivision. Some lots are served by an old undersized water main. New dwellings cannot be tied in to this utility. The neighborhood has many pre-existing non-conforming vacant lots.

North Cumberland - 92 units have been built in this neighborhood since 1980. Some of these are in relatively expensive projects such as Duncan Duff, six units built in the late 1980's which are priced in the \$400,000 range, and Evans Farm, consisting of 12 units in the \$300,000 range plus and built in the mid- to late-80's. The late 1980's saw two minor 2 and 3 lot subdivisions. The remaining development consisted of in-fill projects along Burnt Swamp Road (6 units); in-fill development along Tory Road (6-8 units); 10 in-fill projects on Tingley Road; and condominium projects on Fisher Road and Ski Valley (the latter containing 50 condominium units).

Diamond Hill - The 1980's saw the construction of approximately 50 units in the Diamond Hill neighborhood. Of these, nine units were in-fill projects along Diamond Hill Road, Nate Whipple Highway and Pound Road. Ten units were added in the late 1980's in the form of a small subdivision off Staples Road and 20 units were developed as extensions to the existing subdivisions of Friars Green and West Brook Road. Also, ten units were constructed as in-fill projects along Tower Hill Road. The 1990's and early 2000 saw the creation of another 59 lots. Besides several minor subdivisions involving 2 or 3 lots at a time, the larger subdivisions include the 29-lot Longbrook proposal on Little Pond County Road and the 13-lot Tower Hill Estates Subdivision.

Grants Mills - 53 units were built in the Grants Mills neighborhood between 1980 and 1989. 20 units were built in the mid to late 80's in the Grants Mills Estates subdivision, six units were built in the Georgiana Village subdivision and ten units were constructed in the mid 1980's in Dear Brook Way subdivision. The remainder of development was in the form of in-fill projects along Pine Swamp Road (seven units) and West Wrentham Road (eight to ten units). Subdivision activity picked up again in the year 2000, with another 7 lots as part of Lawrence Estates, 5 lots off of Pine Swamp Road and a few smaller subdivisions.

Ballou District - Housing construction in the 1980's was limited to 16 single-family homes in in-fill projects built along Elder Ballou Meeting House Road. There has been very little subdivision activity in this area.

Cumberland Hill - This neighborhood saw the vast majority of housing production during the 1980's. A total of over 860 single family detached and condominium units were constructed in Cumberland Hill during this period. Some of the largest subdivision

projects were: Forest Hills subdivision, 100 units started in 1987 with continuing development priced in the \$120,000 to \$140,000 range to be RI Housing eligible; Hunters Run subdivision off Pound Road with 32 units built in the late 1980's and priced in the \$300,000 range; Cumberland Country Club with 70 units priced in the low \$200,000s; and Avon Plat with 25 units that were started in the mid 1980's; a 12 unit extension to the Farm Drive subdivision developed in the mid to late 1980's; and a ten unit extension to the Forest View subdivision. Condominium projects were: Four Elms with 144 units built in 1985; Maple Wood with 186 units started in 1979 and recently sold out; Rose Wood with 50 units started in 1988; Brookview and Brookside which are each four unit condominiums; Valley View, 165 units; Hillside, a 12 unit project; Leach Street condominium with six units; and Victorian Court, a 29 unit project which is still under construction. The remainder of the development, an additional 20 units, was in the form of in-fill projects along Clark Road and Kay Street. Subdivision activity continued in the late 1990's and early 2000 with the creation of another 31 new residential lots.

Approximately 85 percent of the construction projects listed above took place in neighborhoods that are located north of route I-295 where there is limited water and sewer availability and the environmental concerns are greater.

Subsidized Housing

Public housing in Cumberland is centered on One Mendon Road, a high-rise public housing development for the elderly with 176 units administered by the Cumberland Housing Authority (CHA). In addition, there are 88 units designated for elderly residents under the Department of Housing and Urban Development (HUD) Section 1 New Construction program at One Flat Street, called Riverside Village. Apart from the two high-rise developments, there is a variety of subsidized housing currently available in different locations in Cumberland. While the various methods of funding such housing are taken advantage of, they currently only offer rental opportunities.

Not included in this above table, because they do not count towards Cumberland's affordable housing stock, are the 355 Section 8 vouchers that are available to the Town's low and moderate-income residents.

Table III-1 Low and Moderate Income Housing

Classification	Name	Type	Rent/Own	Location	# Units
Elderly	Riverside Village	CAP	Rental	1 Flat Street	88
	Jenks Woods	HUD 202	Rental	25 Flat Street	61
	1 Mendon Road I and II	Public Housing	Rental	1 Mendon Road	176
	Bear Hill Village	RIH Section 8	Rental	Bear Hill Road	125
	Chimney Hill	RIH Section 8	Rental	2065 Mendon Road	130
Family	14-16 Main Street	RIH Home	Rental	Lonsdale	11
		RIH Tax Credit	Rental	Lonsdale	32
		Mod Rehab	Rental	Lonsdale	9
		RIH Section 8	Rental	Townwide	36
Group Home Beds					44
Transitional	House of Compassion	Trans. Housing	Rental	Mendon Road	7

Although Cumberland does not yet meet the State’s minimum goal for affordable units, it is proactively working towards that goal. The 719 affordable units as identified in the table above represent 5.72percent of Cumberland’s housing stock in 2003. (According to the State’s definition, a unit is affordable if Federal or State funds are used to subsidize the cost of the unit.) Valley Affordable Housing (the private, non-profit arm of CHA) is currently rehabilitating another 32 units in Lonsdale. As of this writing, all the funding is secured and construction is nearly complete on the Lonsdale project. The next project Valley Affordable Housing plans on tackling is the mill village in Berkeley. On behalf of Valley Affordable, the Town has requested and was awarded in 2003 CDBG funds to rehabilitate another 30 units in Berkeley. Valley Affordable Housing’s success with acquiring existing housing stock and then rehabilitating and making it available as affordable housing is a model that the Town would like to see continued. Other areas that would lend themselves to the creation of affordable housing are as follows:

- the existing mill housing in Ashton Village (approx. 50 units)

- the existing rental housing in Berkeley on Mendon Road (the area between Davenport’s Restaurant and Lynch construction) (approx. 50 units)
- the conversion of the Ann & Hope and Building 19 commercial warehouses in existing mill buildings into Public Housing, possibly affordable assisted living which CHA believes the Town needs more of (approx. 100 units)
- triple decker residential structures are common in Valley Falls as is evident by the 2000 Census data, and many of them already offer affordable rents, but are not subsidized; there are quite a few solid triple decker buildings on and near Broad Street (between Town Hall and Ann & Hope) that would lend themselves to conversion into permanently affordable units (approx. 30 units)
- behind Valley Affordable Housing on Blackstone Street there are also several existing buildings that could be converted into affordable housing (approx. 10 units)
- in light of the lack of affordable ownership opportunities, Valley Affordable Housing is also considering partnering with a private company to build a mix of market rate and affordable houses on one of the parcels associated with the Vadenais Farm near the Town border with Woonsocket (approx. 30 units)
- the Town-owned Epheta House property could accommodate approximately 10 units for the disabled

The above lists existing units (except for the Epheta House property where new construction is proposed) that are either appropriately zoned or are legal, non-conforming uses. All have existing water and sewer connections and their rehabilitation would not impact buildout projections. Another way to logically create affordable units is through Planned Unit Developments (PUDs). The Town has had two recently approved PUDs which would have lent themselves to inclusion of an affordable component, had an Ordinance been in place which required an affordability component. One of the PUDS was on 32 acres with a total of 162 units and the other on 6 acres with 195 units. Between the two, the average density is approximately 5,000 square feet per unit. Assuming 10% of all units in PUDs are required to be affordable, and that the Town is targeting 300 affordable units to be produced through PUDs, a total of 3,000 PUD units could be developed at 5,000 sf per unit requiring a minimum of 344 acres. There are approximately 400 acres of vacant land along, and adjacent to, Mendon Road (our primary mixed use corridor) in close proximity to water and sewer utilities.

Age of the Housing Stock

The age of Cumberland's housing stock is described by means of establishing the number of housing units as reported in previous U.S. Census reports. The tables at the end of this element summarize Cumberland's housing supply based on the year the structure was built. The data reflects the previously mentioned post-war development boom in that 45percent of the stock was built prior to 1959.

Condition of the Housing Stock

The physical condition of the housing stock had been assessed in 1990 through field surveys of 137 residential properties randomly selected for inspection and by interviews with the Town Housing Code Enforcement Officer and Director of the Department of Planning and Community Development. The purpose of the field inspections was to determine the general condition off the Town housing supply and the possible need for additional focus on physical condition as a policy issue. The survey found that the majority of residential properties are in acceptable condition. Isolated exceptions were found usually in the older neighborhoods. The question of physical condition, specifically those cases of deterioration that were observed during the field survey, was discussed with the Town Planner and Code Enforcement Officer. The consensus was that the magnitude of the condition problem was minimal and was well within the scope of existing rehabilitation programs. Discussions with Town staff in 2003 suggest that the physical conditions have generally not deteriorated since 1990. The Town's CDBG Housing Rehab Program is positively impacting housing conditions. A secondary indicator of condition is the U.S. Census statistic pertaining to the lack of complete plumbing fixtures. The 2000 Census reported that 49 units (or .4percent of the total housing stock) lacked complete plumbing. The same statistics for Providence County were 1.0percent of all units.

Residential Resale and Rental Markets

The development boom which began in the mid to late 80's was in part precipitated by a regional restructuring of the residential real estate market. This restructuring brought about abrupt increases in market value, which caused a regional crisis in housing affordability. The degree to which local costs are affected by regional market dynamics is a serious planning concern for both ownership and rental affordability. Cumberland's

affordability question is not unique in the region. The median sales price of an existing single-family home increased by 147.6 percent between 1979 and 1989. There is some evidence that the escalation in resale values is abating. During 1990, the median selling price of existing single-family homes in Cumberland was \$143,500 and in 2000 it was \$144,800, a change of only 1 percent. However, this number has fluctuated dramatically. In 2002, the median single-family sales price was \$225,000, a rise of 21.3% from 2001. By mid-2003, this price had risen even further to \$250,000, according to RI Housing. Equally remarkable is the selling price of an average acre of vacant land zoned for residential purposes with public water and sewer availability: \$140,000. It is the price of land that will be driving housing costs up. The market conditions that caused escalation of residential prices in the 80's had similar effects on rental costs. The median rents for apartments in Cumberland have increased from \$430 in 1990 to \$520 in 2000. Between June 2002 and June 2003, average two bedroom rents in Cumberland rose from \$773 to \$987 (including utilities), based on a quarterly rent survey conducted by RI Housing.

2. Housing Demand

Housing Occupancy

The tables at the end of the Chapter provide a summary of housing tenure characteristics for Cumberland and the State from the 1990 and 2000 U.S. Census. These figures shed light on the composition of the housing market in terms of the ratio of owner-occupied to rental units and the vacancy status of housing units. Of the 12,198 occupied units in Cumberland, 76.7 percent were owner-occupied. The remaining 23.3 percent were rental units.

The Census also shows that the vacancy rate for both owner-occupied and rental units decreased between 1990 and 2000. The vacancy rate for Cumberland was 1.3 percent of owner-occupied units in 1990 as compared to .4 percent in 2000. There is greater movement with the rental units, although this statistic also points to higher demand: 6.4 percent vacancy rate in 1990 as compared to 4 percent in 2000.

Housing Affordability

The cost of housing continues to raise concerns for its affordability to the residents of Cumberland. One issue that keeps coming up is the lack of affordable housing for Cumberland's young adults who recently graduated high school or college and who wish to live in Town. The number of households in the higher income brackets increased along with an increase in the median household income. In 2000 Cumberland's median household income was \$54,656, an increase of 34.3 percent over the 1990 level of \$40,683.

Despite the increase in the median household income, the cost of housing has increased at a greater rate, thereby exacerbating the affordability issue. As shown by the Census tables, between 1990 and 2000, the median monthly costs of an owner occupied home in Cumberland rose by 38.6 percent. Median gross rents rose by approximately 21 percent, with over 23 percent of all renters paying more than 35 percent of their household incomes towards rental costs. The 1980's saw more drastic differences between incomes and housing costs, however, housing affordability still is an issue especially to existing residents and especially to first time home buyers.

Rising rental costs are believed to have an even greater impact on affordability because the increases are spread throughout the rental housing stock in a relatively short time period. Housing resale prices, on the other hand, are limited in their direct impact by the small number of sales transactions relative to the owner occupied housing stock and the tempering effect of built up equity enjoyed by buyers who are already home owners. The primary impact is seen as more directly related to the entry level or first time buyer. As compared to renters, homeowners are paying less of their incomes to their housing costs. More specifically, 14.7 percent of homeowners in the year 2000 are paying more than 35percent of their incomes on their housing costs.

Current and Short Term Demand

The starting point for the analysis of housing demand is the historic and projected relationship between population change and housing. This relationship, while not the exclusive determinant of housing needs, is an important indicator of the community's future housing demand. The relationship between demographics and housing is by no means constant. Since 1940 the rate of population increase has lagged behind the growth of the housing stock. In 1940 the occupancy rate (population divided by housing units) was 3.63 persons per unit. By 1980 this rate had dropped to 2.96 persons per unit.

According to the 2000 U.S. Census, Cumberland's occupancy rate is 2.59 persons per unit. While the level of overall occupancy seems to be in decline, there are other occupancy phenomena that indicate an increasing demand by specific demographic groups. The table on the following page is an extract of Table 1C of the State's Comprehensive Housing Affordability Strategy.

Table III-2 CHAS Data Summarized, 1990

Household by Type & Income	Renters					Owners			Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	
Extremely Low Income (0 to 30% MFI)	456	100	21	42	619	185	109	294	913
% with any hsg. pblms.	64%	100%	71%	40%	69%	94%	80%	88%	75%
Very Low Income (31 to 50% MFI)	288	41	17	74	420	365	97	462	882
% with any hsg. pblms.	19%	46%	47%	72%	32%	13%	56%	22%	27%
Other Low Income (51 to 80% MFI)	156	189	30	151	526	408	566	974	1,500
% with any hsg. pblms.	30%	13%	77%	36%	28%	8%	54%	35%	32%
Moderate Income (81 to 95% MFI)	55	98	21	91	265	191	550	741	1,006
Total Households	1,006	871	109	589	2,575	1,842	6,396	8,238	10,813

Assuming the 1990 Comprehensive Housing Affordability Strategy (CHAS) statistics still represent Cumberland's population, in terms of the characteristics of citizens requiring affordable housing, it should be used to generally identify the housing types needed, i.e., the types of housing created should be proportional to that needed. The CHAS table provides the total number of households within each group, other CHAS data identifies the percentage experiencing a housing problem. Using the number of households experiencing problems, we can arrive at the appropriate future mix of affordable housing to meet the needs for family, elderly and other units in Cumberland. See page III-24 for how that calculation was arrived at.

Four separate demand factors, related to income, age and household composition, are further discussed in this section: low income occupancy, low to moderate-income occupancy, elderly and disabled occupancy, and family occupancy.

Low Income Occupancy - The principal indicator of low-income occupancy is the size of the population living on incomes below the poverty level. Between 1970 and 1980 both the number and proportion of families with incomes below poverty level increased. However, this trend was substantially reversed between 1980 and 1990. In 1980, 284 families were designated as having incomes below the poverty level, a 28 percent increase over 1970. Between 1980 and 1990 the number of families below poverty level had decreased by 32 percent to 192 families, 2.3 percent of all families. But in 2000, this number jumped back up to 260 families or 2.9 percent of all families in Cumberland. This group continues to face difficulties in finding affordable housing as a result of regional competition for a limited supply of market level rental units. This issue has been corroborated by the Cumberland Housing Authority and the Blackstone Valley Community Action Program (BVCAP) who report that waiting lists for subsidized units and other housing programs have increased markedly. According to the CHA, the total number of applicants for Section 8 (transferable vouchers and others) programs currently totals 776 households. Another indicator of a housing system that bases access on ability to pay is homelessness. According to the RI Emergency Annual Report of July 1, 2001 to June 30, 2002, there were 20 shelter clients (or .4 of all shelter clients between 2001 and 2002) who cited Cumberland as the Town of their last residence.

Low to Moderate Income Occupancy - The criterion used to define this occupancy category is based upon the relationship of community income statistics to its surrounding Metropolitan Statistical Area (MSA). The definition of low to moderate-income households is those reporting incomes below 80 percent of the MSA median household income. In 2000, Cumberland had 11,086 persons, or 34.8 percent of its total population, reporting incomes equal to or less than 80 percent of the MSA median according to the office of Community Affairs.

Elderly and Disabled Occupancy - The elderly and disabled population are special housing demand groups because of community concerns for their financial and physical capacity to remain as residents of the town. There continues to be a steady increase in the demand for housing by elderly residents. In 1990, 10.7 percent of all households were

headed by a person over the age of 65. By 2000 this figure had increased to 11.2 percent. During this same period the proportion of the population that was over 65 years old had grown by 20.5 percent. Cumberland citizens over 65 years of age made up 14.6 percent of the population in 1990 and 16 percent in 2000. In 2001, there were 2,123 households receiving elderly property tax exemptions that are exclusively available to homeowners. Disabled residents (including those who are blind) receiving property tax exemptions totaled 32 in 2001. Waiting lists for elderly and other subsidized housing programs are another indicator of the growth in the elderly housing demand. As of May, 2003 there were 67 applicants waiting for housing at Cumberland Manor and 61 people on the waiting list for Riverside Village and 29 people waiting for housing at Jenks Wood Apartments.

Family Occupancy - The traditional definition of family occupancy provided by the U.S. Census is two or more related individuals of any age or income category living together in a single housing unit. For the purpose of this element, the use of the term "family" is focused on those indicators of local housing demand which describes the occupancy of larger housing units containing a greater than average number of bedrooms, i.e. occupied by families with children. The demographic indicators of family housing demand which are used in this element are the number of households that are classified as family households (two or more related individuals), and the size of the population below the age of 18 years (a surrogate indicator of family households with children). Clearly, Cumberland is changing. In 1990, family households accounted for 77.3 percent of the total households while in 2000, family households accounted for 74.1 percent of the total households in Cumberland. The number of non-family households are increasing and currently make up 26 percent of the households in Cumberland, a figure that has increased by nearly 30 percent since 1990. These statistics are corroborated by the increasing number of condominiums and age-restricted development proposals.

Long Term Demand

The long term demand for housing is defined as the forecast of housing needs at the end of the 20-year planning period of the comprehensive plan, i.e. to the year 2010, however, the basis for the long-term housing projections is the long-term population estimates based on the buildout analysis and growth cap - which extends beyond 2010 - and is presented in the Demographics Element of the Plan. Because of the long-term nature of these estimates, they are presented as an aggregate population change over the next twenty years.

The Demographics Element presents a number of long-term population estimates including those published by the State Division of Planning. After comparing all available projections, the consultant in 1990 concluded that the best estimate of long-term population was 31,700 persons living in 12,900 households by the year 2010. In order for the Town to sustain this level of growth would require an increase in the housing stock of 17 percent with an annual production level of 75 to 90 units. However, 2000 U. S. census data indicates that Cumberland's population has already exceeded the projection of 2010 with a 2000 population of 31,840. The number of households as of the year 2000 totaled 12,198 and while not exceeding the consultant's projection, surely accelerating at a faster pace than anticipated. Faced with building permits nearly double that anticipated in 1990, a growth cap was enacted. Under the growth cap of 100 building permits a year, put in place by Cumberland's Town Council in 2001, projections maybe more certain, although exemption built into the ordinance will result in a greater unanticipated growth.

3. Housing Programs and Policies

Existing housing programs and policies can be categorized in a number of different ways depending on their focus, funding source and the governmental levels from which they originated or are ultimately implemented. Cumberland's present housing policy is manifested by a number of specific programs targeted at issues of affordability for special needs groups and preservation of the existing housing stock, particularly those structures located in historic districts or designated as historic properties. Actually, there is some overlap between affordability and preservation in that the preservation programs include special incentives for low and moderate-income homeowners. In terms of affordability, the Town has a productive partnership with the CHA and non-profit Valley Affordable Housing. The partnership has resulted in creating affordable units and the effective channeling of funds to low and moderate-income citizens for housing purposes. The Town anticipates continuing to partner with CHA and VAH, as well as finding other non-profits to partner with in order to create additional affordable units within the context of 100% affordable housing rehabilitation or new construction.

Affordability

Residential Property Tax Exemptions - The most widely used affordability programs are those involving property tax exemptions for designated homeowners. Tax Exemptions allow low and moderate-income people to remain in a home, rather than to enter the housing market. The exemption program that is used by the greatest number of homeowners is the elderly exemption. This exemption permits a \$7,500 reduction of the assessed value of residential properties owned by residents over the age of 65. In 2001, there were 2,123 properties receiving this exemption. Similar exemptions are available to homeowners who are either blind or 100percent physically disabled. Again, in 2001, there were an additional 32 properties receiving a \$7,500 reduction in their assessed value under this program. A program recently put into place involves allowing senior to defer payment increase in taxes till the time they sell their properties. This age and income restricted program is expected to become more popular with every year it is in place.

Rental Assistance Programs - The other focus of housing affordability programs is the direct subsidy and support of affordable housing for elderly and low-income residents. The programs described in the section on housing supply are funded through the HUD and administered by the CHA. There are a total of 580 housing units in Cumberland designated for elderly tenants and another 355 low-income renters are receiving rental assistance in the form of subsidized rents or rental vouchers as provided under HUD's Section 8 program.

CDBG Housing Rehabilitation Program and Other State Programs - The first major housing preservation program in Cumberland was the CDBG Housing Preservation Program. This program was funded through a \$153,000 Community Development Block Grant that made approximately \$105,000 available to homeowners in the form of direct grants and loans for major repairs and rehabilitation. The program required that rehabilitation projects in historic areas or projects designated as historic properties must conform to restrictions stipulated by the Rhode Island Historic Preservation Commission. The program has been modified since its inception to become a rehabilitation program for low to moderate-income property owners. The properties must no longer be of historic value, rather this program helps stabilize Cumberland's housing stock in general. To date, over 50 existing homes have benefited from the CDBG Housing Rehabilitation Program. Rhode Island Housing's HOME program has also been instrumental in housing

rehabilitation. Valley Affordable Housing has effectively made use of all the programs Rhode Island Housing has to offer.

Preservation

State of Rhode Island Income Tax Credit - Another program which is offered as an incentive for the rehabilitation of historic properties is the State's Historic Rehabilitation Income Tax Credit. This permits an income tax credit amounting to 10 percent of the cost of approved rehabilitation work up to an annual maximum of \$500 per tax year for a total of five years.

Cumberland Historic Rehabilitation Property Tax Credit - At the local level, similar incentives are offered by the town in the form of a property tax credit for restoration projects located within historic districts. The program permits a 20 percent property tax credit up to a maximum of \$450.

Cumberland Historic Preservation Revolving Loan Program - The newest local rehabilitation program is limited to historic properties. The Historic Preservation Revolving Loan Program provides low interest loans up to a maximum of \$9,000 on the basis of a 3:1 financing ratio which requires direct owner investment equal to 25 percent of the value of the rehabilitation project. For low-income homeowners who are unable to afford their 25 percent share of the project, the Town will provide a direct grant up to a maximum of \$3,000. For property owners who qualify as very low income, the town will waive the interest on the loan amount and provide a direct grant to cover the owner's investment share. The eligibility criteria for low income or very low-income status are determined by HUD income guidelines that vary according to family size. All rehabilitation work must be approved by, and comply with, the standards of the Rhode Island Historical Preservation Commission.

C. Findings

The following section is a compilation of the major findings of the housing research, data collection and analysis.

Housing Supply - Cumberland's housing stock continues to increase albeit at a slower rate than it did in the 1980's; it grew by a 12.1percent between 1990 and 2002. Based on the increasing number of subdivision applications, and waiting list for building permits, this number is expected to continue increasing unless subject to some growth management tool.

The vast majority of Cumberland's recent development occurred during the "housing boom" of 1985 to 1988, a four year period during which 1,404 units were constructed.

Of the 1,404 units constructed between 1985 and 1988, 709 were multi-family homes, reflecting a marked increase in condominium construction. However, the Town should expect to see more proposals to construct condos and age-restricted housing (usually over 55 years) as a result of a growing elderly population and reduction of family size.

Most of the recent residential development north of Interstate 295 has occurred in the neighborhoods of Arnold's Mills and Cumberland Hill.

New construction continues to be was characterized by several large condominium developments and expensive single-family homes. Most single family homes in the Cumberland Hill and Arnold's Mills neighborhoods range in price from the low \$200,000s to \$475,000.

The construction boom was paralleled by a restructuring in the residential real estate market resulting in significant escalation in housing costs both locally and statewide. Between 1979 and 1989 the median selling price of single-family homes rose by 147.6 percent. However, that escalation has since slowed. Between 1990 and 2000, the median price of a home rose by 1percent. The median price of a home in the year 2003 was \$250,000.

The restructuring of the housing market has also impacted the cost of rents. Between 2002 and 2003 the mean asking price for rents (including utilities) for a 2-bedroom apartment increased from \$773 to \$987.

Cumberland's current subsidized housing inventory is 719 units or 5.72 percent of the total housing supply.

Housing Demand - The 2000 U.S. Census shows that Cumberland's housing stock is 75.5 percent owner occupied and 24.5 percent renter-occupied. These statistics have not changed appreciably since 1980 given that most of the multi-family development was in the form of owner-occupied condominiums.

The 2000 U.S. Census shows a town-wide residential rental vacancy rate of 4.0 percent, lower than the 1990 figure of 6.4 percent. Homeowner vacancy rates are even lower at .4percent in the year 2000.

Housing affordability has emerged as a regional issue during the 1980's. However, it appears that Cumberland's median family income is slowly catching up with increases in home ownership or rental costs, in that, income has increased by a greater percentage than the cost of housing between 1990 and 2000. Although more of a family's income is going towards paying monthly housing costs.

A decrease in the family size of the resident population indicates that Cumberland is experiencing significant demographic shifts similar to those affecting the New England region.

Cumberland has not recently rezoned any significantly sized area for increased commercial or industrial use, nor do we expect to do so in the future. Therefore, we do not expect our buildout, as contained in the Land Use Element (and referenced in this Housing Element), to be impacted by unanticipated economic activities.

The demand for housing by low and moderate-income residents increased between 1990 and 2000 as evident by the increase in poverty status families, the increase in low and moderate-income families and, the number of families on waiting lists for subsidized housing.

The demand for housing by the elderly and disabled is increasing as evidenced by increases in the number and proportion of elderly and disabled residents; the number of residents receiving elderly and disabled property tax exemption and the number of elderly and disabled residents on waiting lists for public housing.

Housing Policies and Programs - Current housing policies in Cumberland fall into two categories: Affordability and Preservation. Affordability programs focus on residential property tax exemptions for the elderly and disabled, CDBG Housing Rehab loans and rental assistance programs for income eligible residents, and other programs funded through the U.S. Department of Housing and Urban Development and administered by the Cumberland Housing Authority. Preservation programs consist of the Cumberland Historic Rehabilitation Property Tax Credit and Cumberland Historic preservation Revolving Loan Program.

Responses to the Community Survey and Public Workshops of 2003 - A random survey of Cumberland residents was conducted during the summer of 1990 to determine attitudes related to the future of Cumberland. Portions of the survey were designed to elicit public opinion concerning the issue of housing. In all, the survey contained six questions that focused on housing.

The general response to the survey presented the view that there was adequate housing, sufficient residential land and that Cumberland has been growing at too fast a pace. Specifically, 64.7 percent of the respondents had the opinion that the Town was growing too quickly; 72.3 percent indicated that the Town should work to preserve its rural/suburban character; 54.8 percent felt that the Town already has sufficient housing; 77 percent would prefer a moratorium on condominium construction; 77.7 percent felt that no land currently zoned for residential or agricultural use should be rezoned for commercial use; and 60.4 percent did not want land currently zoned for agricultural use to be rezoned for residential development.

To summarize, the responses to the community survey's housing questions seems to suggest that the Town residents are concerned that the surge in growth, in the 1980's, if continued, would harm the rural character of the town and that steps should be taken to protect the rural character. This was manifested by generally unfavorable responses to questions concerning additional growth or zoning strategies that would encourage or permit significant development within the Town.

Public workshops and meetings during 2002 and 2003 suggest concern regarding residential growth in Town has only increased since 1990. More specifically, on January 30, 2003, workshop participants determined that affordable housing in Cumberland must

be in compliance with the State's low and moderate-income housing act and be based on the Town's available resources and ability to service development. Additionally, developers of affordable housing must respect the Town's continuing efforts to preserve land for conservation purposes. Affordable housing must be properly located and must meet the Town's goals at defined times.

Issues Identification

Growth Management - The strategic location of Cumberland in terms of its proximity to major cities and transportation routes is seen as a significant development force. At the same time, diminution of developable land will cause continued tensions between regional pressures for growth and local development constraints:

- Development sites north of Interstate 295 continue to be the most likely target for future development. However, this area, and especially the Town's Agricultural Zones, are also the most vulnerable to environmental impacts of residential growth. Costs of public services in this area are extremely high because it is mainly outside of the current villages where services are already available.
- Cumberland's rural character is often perceived by developers as an indication that a large amount of land is available and suitable for development. This could result in speculative acquisition of vacant parcels and may ultimately lead to more confrontational pressures to relax environmental standards.
- Housing developers are likely to respond to the scarcity of available land and its high cost by developing more expensive projects for an affluent regional market. However, the Town must develop ways to force the production of housing by type and tenure consistent with the demographic needs of the community and consistent with the CHAS. Cumberland currently has 580 elderly rental, 132 family rental and 7 otherwise subsidized units. Assuming that the Town needs a total of 1,503 units once buildout is achieved (12,572 current units + 2,453 remaining buildable units = 15,029 total units, of which 10% is 1,503), and that the 1990 CHAS still provides an accurate portrait of the population in need of affordable housing, Cumberland needs a total of 690

elderly units, 679 family units, and 132 other units. Considering that the Town already has 580 elderly units, there is a future unmet need of 110 elderly units. Similarly, the Town has 132 affordable family units, and needs another 547 in accordance with buildout projections. And finally, we have 7 units categorized as "other", therefore resulting in an unmet need of 125 affordable "other" units. Cumberland's current and future needs may be summarized as follows:

Table III-3: Current and Future Housing Needs

House-hold Type	Existing Supply	Future Need (1,503 units x 1990 CHAS proportion - existing supply)
Elderly	580	690 - 580 = 110 (14%)
Family	132	679 - 132 = 547 (70%)
Other	7	132 - 7 = 125 (16%)

- Cumberland and the region have a history of housing development aimed at a regional speculative market as opposed to development that responds to local needs.

Faced with numerous subdivisions and several large multi-family (rental and condominium) projects, the Town placed a cap on building permits in order to establish methods by which to better manage growth and to try to keep residential growth at no more than 1 percent a year.

Community Standards - Cumberland has a tradition as a residential community with safe and attractive neighborhoods. However, the progressive development of vacant land, demographic shifts and residential market pressures could adversely impact the safety, appearance and accessibility of residential areas and individual housing units:

- Residential growth could cause localized increases in vehicular traffic.
- While the housing stock was found to be in relatively good overall condition, the large numbers of older residential units could pose future code compliance and rehabilitation problems.

- Demographic trends are likely to result in greater numbers of older renter and owner occupants who may be less able to cope with the maintenance and upkeep of their homes.

Housing Affordability: The market shifts of the late eighties have left their imprint on the entire statewide housing market. The direct local impacts of escalating market values has had, and will continue to have, varying effects depending on the type of occupancy, financial position and age of the housing consumer:

- Rental affordability appears to have been the most significantly impacted housing sector as evidenced by the fact that median rents in Cumberland have more than doubled between 1990 and 2003.
- Increases in the cost of rental housing typically impact a segment of the population that is the most economically vulnerable such as those on fixed incomes and the elderly and the disabled.
- Existing homeowners are usually spared the direct effects of escalating resale prices while first-time and low-income buyers without an equity base are increasingly excluded from the resale and new home market. It would appear that inclusionary zoning involving the requirement of a minimum of 15% affordability component for Major Subdivisions with more than 10 lots may be an appropriate mechanism to create additional affordable housing. According to a 2003 Cumberland Planning Department list of approved and pending subdivisions within the last three years, 8 projects totaling 232 units could have triggered an inclusionary requirement because they were for 10 lots or more. A total of 232 units subject to the inclusionary ordinance, out of 301 total approved units (in both Major and Minor Subdivisions), represents 77% of all the subdivision activity. Fifteen percent of these 232 units would be 35 units. Thirty-five units over 3 years is about 12 units per year, which would satisfy the Town's target of 10 new affordable units per year, while allowing for some projects to be withdrawn or not be constructed. Although a 15% affordability component may be sufficient, it must be noted that in order to be eligible for federal or state subsidies, a 20% affordability component is currently necessary. As such, the Town's Planning Board, Housing Advisory Committee and Town Council will need to consider both federal/state incentives as well as the community's goals to devise an Inclusionary Ordinance based on a final formula that will enable the Town to meet its affordable housing needs.

- For many families, the escalating cost of entry-level resale homes will make continued rental occupancy the only viable housing option. This could have a dual effect of reducing the turnover and availability of rental units while, at the same time, increasing the overall demand for rental units.
- Demographic shifts have indicated that traditional family occupancy will constitute a decreasing proportion of the total housing demand which could result in an increasing rental demand amongst a more affluent and mobile renter market.
- An expanding rental market demand could encourage rental property owners to upgrade their units for marketing to the more affluent renter, thereby further reducing the available supply of affordable family rentals.

The Elderly and Disabled - The increasing median age of the population is attributable in part to an increase in the elderly age group. While census data on the disabled do not exist prior to the year 2000, we suspect that this too is a growing population. Indications are that this trend will continue, raising a number of associated planning issues:

- The demand for subsidized housing will increase. Waiting lists for elderly and disabled public housing have grown markedly in the last three years.
- Displacement of these residents could occur due to a lack of appropriate and affordable housing. A resurgence of the real estate market could exacerbate this condition with significant social and political implications.
- Elderly and disabled residents on fixed incomes are more vulnerable to rental market changes. This condition may worsen if regional trends of increasing demand for rental units among a younger more mobile population continue.
- Elderly and disabled homeowners on fixed incomes face the challenge of maintaining properties.

D. Goals, Policies, and Recommendations

Goals and policies for the housing element have been developed on the basis of the empirical data inventory, projections and participatory research. The goals, initially identified in 1990 and reviewed and modified as necessary in 2003, are broad statements of the community's long-range housing objectives. Policies are action-oriented strategies intended to achieve the stated goals.

State Planning Act Goals

- To promote a balance of housing choices, for all income levels and age groups, and which recognizes the affordability of housing as the responsibility of each municipality and the state.
- To preserve existing government subsidized housing for persons and families of low and moderate income.

Cumberland Housing Goals

Goal HS.1 TO LIMIT ANNUAL RESIDENTIAL GROWTH TO NO MORE THAN ONE PERCENT. ALLOW GROWTH UP TO THE ONE PERCENT LIMIT ONLY WHEN IT CAN DEMONSTRATE THAT IT SERVES THE NEEDS OF THE COMMUNITY, PRESERVES AND ENHANCES CUMBERLAND'S ENVIRONMENTAL ASSETS AND DOES NOT OUTSTRIP THE TOWN'S ABILITY TO PROVIDE ESSENTIAL SERVICES.

Policy HS.1.1 Encourage residential development as extensions of existing neighborhoods and public facility service areas.

Action HS.1.1.1 Ensure that new residential construction is in, or adjacent to, established residential villages or neighborhoods.

Purpose: Encouraging residential growth in Cumberland's established villages and neighborhoods will maintain the rural/suburban atmosphere identified by respondents to the Town community survey as a prime reason for their residence in the town. Preserving

the spatial integrity of the various neighborhoods of Cumberland through strict adherence to the Zoning Ordinance and Map will preserve the Town's existing character, while facilitating necessary residential growth to meet future demands for housing.

Policy HS.1.2 The consideration of new development should include local assessment for immediate as well as indirect impacts, including environmental, public facilities, cultural, etc.

Action HS.1.2.1 Continue implementing the residential site plan review process that requires evaluation of environmental impacts of residential projects

Purpose: To mitigate the negative environmental impacts of residential development, the Town should continue to utilize its subdivision regulations to require minimum environmental performance criteria and impact Statements, including written reports and analysis for the Town review, to be provided by the developer of each new project.

Action HS.1.2.2 Require residential projects to provide all necessary infrastructure improvements, including off site drainage, pedestrian and vehicular routes, sanitary sewers and water extensions.

Purpose: By requiring developers to bear the costs of servicing their developments, the Town will place a lesser burden on the property tax base and force developers to contribute to the broader costs of development.

Policy HS.1.3 The allowable density of infill residential development should be consistent with the Zoning Map, surrounding integrity and character of existing abutting neighborhoods, and the technical requirements as dictated by prevailing environmental and public facility constraints.

Purpose: In order to both preserve the spatial integrity of Cumberland's urban neighborhoods and to provide a source for new affordable housing, some form of incentive mechanism may be required. This particular proposal is aimed at reconsidering the zoning restrictions such as setbacks, site coverage and height, in areas where the

existing regulations inhibit the construction of infill residential structures. The incentives could favor the development of multi-unit residential structures provided that such development is consistent with the surrounding housing stock. This recommendation is viewed as an incentive for the housing industry to meet the growing needs for affordable rental housing and is targeted primarily at the Valley Falls, Lonsdale and Berkeley neighborhoods which have been traditional sources of affordable family housing in Cumberland.

Action HS.1.3.1 Review and revise the Zoning Ordinance, specifically in regards to setbacks, site coverage and height, to ensure that infill development in established residential areas is consistent with existing densities and the Town’s need for affordable housing.

Policy HS.1.4 Promote cooperation among all Town departments and commissions to protect sensitive built and natural areas threatened by commercial, industrial or residential growth.

Action HS.1.4.1 Establish a Housing Advisory Board consisting of housing advocates, realtors, Conservation Commission members, Historic District Commission members, residential builders, Council members and Town officials so that community housing policy, especially the Growth Cap, can be modified in response to changing market/regional conditions and personal agencies interested in developing land under the Comprehensive Permit process and others may be directed to appropriate locations.

Purpose: A comprehensive plan should be a dynamic document. In order for the goals and objectives of the plan to be achieved over the next twenty years, it will be necessary to have both concerned citizens and Town officials cooperate on the refinement of the policies and programs necessary to ensure adequate housing in Cumberland. A Housing Advisory Board could monitor housing trends, conduct research on market conditions and suggest policy options to the Town planners, council members and the Mayor. Once the Town’s parcels and Zoning Map are digitized, the Board should oversee the mapping

of areas that would lend themselves to affordable housing in order to better guide the development community. The Board should also continue studying the impact on infrastructure of the Town's 1% growth cap and possibly consider legislative initiatives such as impact fees, conveyance fees, etc.

Action HS.1.4.2 Review land use controls to seek ways to encourage creative land planning concepts to preserve open space and environmentally sensitive areas not otherwise protected by local, State, and federal law.

Purpose: The Town's inherent environmental sensitivity is in potential jeopardy from unplanned residential growth particularly in the northern part of the town. The use of innovative site development techniques have, elsewhere, been demonstrated to be effective means of balancing the demand for housing with community goals to preserve rural character. In addition, creative land planning has been demonstrated as an effective means of reducing site development costs thereby reducing housing costs in general. The Town's Subdivision Regulations should be updated so as not to allow the open space requirements to be met solely by the wetlands, ledge and other unbuildable land on the property.

Goal HS.2 PROMOTE SAFE, SECURE AND ATTRACTIVE RESIDENTIAL NEIGHBORHOODS.

Policy HS.2.1 Continue to promote the rehabilitation of older housing stock.

Policy HS.2.2 Consider and support the special safety and accessibility needs of elderly and disabled residents.

Policy HS.2.3 Protect residential neighborhoods from unwanted intrusions and impacts from incompatible land uses by strict adherence to the Zoning Ordinance and Map.

Action HS.2.3.1 Continue to develop and enforce buffers and transition zones to prevent industrial and commercial intrusion into residential neighborhoods.

Purpose: The preservation of the Town’s rural and suburban atmosphere and the integrity of existing residential areas is a high priority for Town residents. The use of buffers and transition zones would be innovative ways for Cumberland to prevent the intrusion of any new economic development on the residential areas of the Town.

Goal HS.3 ENSURE THAT APPROPRIATE QUANTITIES AND TYPES OF AFFORDABLE UNITS ARE PROVIDED IN THE TOWN OF CUMBERLAND’S HOUSING STOCK BASED UPON THE STATE’S AFFORDABILITY GUIDELINES AND MINIMUM PERCENTAGES.

Policy HS.3.1 Encourage the expansion of rental and homeowner subsidy programs in proportion to progressive increases in the size of housing stock.

Action HS.3.1.1 Satisfy the State’s minimum affordable housing requirement (or greater goal as based on the Cumberland Housing Board’s annual determination) by working with public, private and non-profit housing developers to develop affordable housing in areas in Town that would lend themselves to affordable housing

Purpose: The Town should proactively guide affordable housing to certain areas that can best accommodate higher densities due to existing water, sewer and other services. Areas that may be considered are as follows:

- rehabilitate and market as affordable the existing mill housing in Ashton Village (approx. 50 units)
- rehabilitate and market as affordable the existing housing in Berkeley on Mendon Road between Davenport’s Restaurant and Lynch construction (approx. 50 units)
- convert the mill building currently occupied by Ann & Hope and Building 19 into affordable housing (approx. 100 units)
- rehabilitate and market as affordable existing triple deckers on or near Broad Street from Town Hall to Ann & Hope (approx. 30 units)
- rehabilitate and market as affordable several buildings behind Valley Affordable

Housing on Blackstone Street (approx. 10 units)

- construction of new infill units in the higher density residential areas of Valley Falls, Lonsdale and Berkeley. The 1990 build out analysis suggests there are 400 vacant lots in these sections of Town, 50 should be targeted for new affordable housing.
- construction of new affordable units as part of Planned Unit Developments in the areas zoned for medium density. The 1990 build out suggests there are 1,270 acres available for development of which 400 are adjacent to existing facilities along Mendon Road and south of 295 and which may be best suited for PUD use. PUDs including affordable housing should be located where sewer, water and other public facilities already exist, as illustrated and discussed in the Public Services and Facilities Element. 300 units should be targeted as affordable in PUD's and medium density zones.
- construction of units for the disabled on the Town owned Epheta House Property. (approx. 10 units)
- Other areas that lend themselves to potential affordable housing should also be considered. The Zoning Map should be revisited to identify other potential locations.

Based on the total 12,572 housing units in Cumberland and the fact that 719 units are currently affordable, Cumberland needs another 538 affordable units to meet the State's current affordable housing requirements. The units should reflect Cumberland's proportional unmet housing needs as described in the table on page III-24. Should the areas listed above be developed or redeveloped as specified for affordable housing, the Town would more than satisfy the State's requirement. While affordable housing should remain exempt from the Town's building cap, changes to the Growth Management Ordinance should consider linking average affordable housing construction in accordance with this Recommendation to implementation over 30 years.

Action HS.3.1.2 Contact developers and provide them with the list of affordable housing target areas; follow-up with telephone calls and meetings.

Action HS.3.1.3 Revise the Zoning Ordinance and Subdivision Regulations to accommodate the need for affordable

housing in conformance with the State's minimum affordable housing requirement by producing a minimum of 49 affordable units every five years through inclusionary zoning and revising the PUD ordinance to allow for the production of at least 50 units every five years and to ensure that the production of the types of units is in proportion to the estimates needed by household category.

Purpose: The Town's Regulations should work to maintain the number of affordable units by considering alternatives, including, but not limited to:

- All subdivisions involving the creation of over 10 lots or dwelling units should receive incentive provisions to require a percentage of lots for affordable units when appropriate.
- The Zoning Ordinance should be revised to specify the number of affordable units a PUD must include based on the public services available.
- Other alternatives should be considered as well to promote affordable housing consistent with the Town's Zoning Ordinance and Subdivision Regulations.

The 1991 Land Use estimated that another 3,879 units could be built on land zoned (and otherwise buildable, i.e., without natural constraints) for residential development. Between 1990 and 2000, 1,355 units were constructed, leaving another 2,524 that could be built. These units (2,524) are very close to the number of units identified by the Blackstone River Valley Heritage Corridor Commission (BRVHCC) in their year 2000 buildout analysis, i.e., BRVHCC estimated that Cumberland has 2,453 remaining units. (see further discussion in Land Use Element). Assuming that 10% of the remaining 2,453 units should be affordable, we can expect to see 245 affordable units constructed over the next 25 years, at which point the Town is also expected to be built out. Therefore, on average, the minimum number of new affordable units that should be constructed annually is 10. Inclusionary zoning may end up creating between 15 and 20 units annually, however, 10 units will allow Cumberland to meet its minimum affordable housing requirements. While incentives may be necessary in order to develop the necessary amount of affordable housing, a balance must be struck between the Land Use and Housing Elements of this Comprehensive Plan such that incentives, for example density bonuses, are limited in scope. Notwithstanding incentives to encourage the development of affordable housing in conjunction with market developments, density bonuses should be equal to half the

percentage of affordable housing proposed. Bonuses greater than 50% over the underlying zoning district are inconsistent with both the Land Use and Housing Elements of the Comprehensive Plan. Table III-4 summarizes all the strategies and implementation timeframes.

Action HS.3.1.4 Vigorously support budget allocations to subsidized and public housing and work with the appropriate federal and State funding agencies to protect and, ultimately, increase those funds.

Purpose: With the continued demographic shift toward an ageing population, the demand for elderly public housing is likely to increase. With the effects of economic restructuring in southern New England and the increasing cost of housing, the number of individuals and families seeking rental subsidies is likely to increase. Cooperation with all relevant federal and State block grant and revenue sharing programs in the areas of public and publicly-assisted housing will ensure the continued availability of, and potential increases in, funds targeted for the provision of affordable housing.

Action HS.3.1.5 Continue offering CDBG housing rehabilitation grants and loans to low and moderate-income residents and other programs designed to promote both the quality and quantity of affordable housing and preservation of existing housing stock.

Purpose: In order to provide additional incentives for property owners to improve both the quantity and quality of the housing supply for low and moderate income families and continue offering the loan and grant program.

Policy HS.3.2 Encourage the preservation of existing housing and the development of new housing which is affordable to low income and/or first time buyers.

Action HS.3.2.1 Assign the Planning Director the additional title of Housing Coordinator and require the Director to work with the Building Inspector, Planning Board, and Zoning Board to ensure that residential growth

conforms to the goals of the Community Comprehensive Plan specifically in the area of increasing the supply of affordable housing.

Purpose: In order to ensure that residential growth occurs in compliance with the goals of the comprehensive plan, the Town should charge the Planning Director with working with other Town departments and commissions to promote desirably located projects, discourage poorly located developments, and collaboratively maintain data on housing trends in each of Cumberland's neighborhoods.

Action HS.3.2.2 Research and maintain electronic data base on federal, State, regional and local housing subsidy programs in order to effectively refer residents and potential developers of affordable housing to the appropriate agencies for assistance.

Purpose: Low-income families, the elderly, the frail-elderly, and low-income housing developers all share an interest in accessing subsidies for affordable housing. In order to promote the implementation of the plan's goals for affordable housing provision, the Planning Director should remain current in all pertinent governmental programs with a view to referring interested parties -- both Town residents in need and potential low income housing developers -- to the relevant agencies. This information should be made available, as well statistical data regarding the Town growth, through the Town internet web site.

Action HS.3.2.3 Enhance grant writing capabilities to strengthen local housing subsidy programs for low income and elderly individuals so that the Town can expand the base of support for current residents in need of assistance with retaining ownership of their property or with paying residential rents.

Purpose: By aggressively pursuing federal and State funds for affordable housing programs at the local level, the Town would be able to expand the base of support for current residents in need of assistance with retaining ownership of their property or with paying residential rents.

Policy HS.3.3 Encourage the development of vacant parcels in the more densely populated areas of the Town where services and facilities already exist.

Policy HS.3.4 Comprehensive permit applications should be located where roads and utilities can adequately accept the proposed density and where other support facilities including bus services, drug stores and grocery or convenience stores are located.

Goal HS.4 PROTECT ELDERLY, LOW AND MODERATE INCOME, AND DISABLED RESIDENTS OF THE TOWN FROM FINANCIALLY FORCED DISLOCATION TO OTHER COMMUNITIES.

Policy HS.4.1 Ensure that the supply of public or otherwise subsidized housing is sufficient to meet the future demands of growing numbers of elderly, low and moderate income, and disabled residents.

Action HS.4.1.1 Implement a modernization program which would direct federal and State funding to interior, access and safety improvements for residential units occupied by elderly tenants and owners.

Purpose: To further promote safe, high quality, physically appropriate housing for Cumberland's elderly population, a modernization program utilizing federal and State funds would ensure the timely modification of residential structures. Candidate units would be screened and approved by the building inspector upon application and prior to Town approval for granting funds.

Policy HS.4.2 The continuation of property tax exemptions to disabled and elderly homeowners is seen as an important benefit that promotes personal as well as neighborhood stability.

Action HS.4.2.1 Continue the property tax exemptions for the elderly and disabled population of Cumberland

Purpose: Individual, family and neighborhood stability are paramount in preventing high property turnover and significant shifts in the occupancy of a Town housing stock. By ensuring a sharing of the fiscal burden of the property tax through direct deductions to the elderly homeowner, the plan's goals and objectives for housing affordability are partially met.

Action HS.4.2.2 Extend eligibility for elderly and disabled property tax relief to include landlords who provide rental units that are occupied by elderly and disabled tenants and that are certified as meeting the unique physical and lifestyle needs of those tenant groups.

Purpose: By extending the elderly property tax reduction to landlords who rent to elderly individuals, the Town could provide incentives for the creation and or conversion of residential structures for elderly use, including consideration for the physical needs of the elderly in terms of access and interior design.