

Housing Element

Vision Statement

Ensure a diversity of housing that provides residents with a range of decent, safe, and affordable choices while maintaining the existing housing stock and increasing housing opportunities for the low to moderate income, senior citizens, and those with special needs.

Recent Housing Trends

The City of East Providence offers a range of housing choices from single-family dwellings located in traditional residential neighborhoods to multi-family dwellings located in or near commercial corridors. Recent large-scale residential developments being the Rumford Center, Rumford Gardens, and Ross Commons have increased the diversity of housing choices by increasing the supply of condominiums, rental units, and homeownership opportunities. As recent residential developments have increased the diversity of housing choices, the City’s population and number of housing units has remained relatively constant for the last 20 years, see table 5. The 2000 Census reported 48,688 residents living 21,309 housing units, a decrease from 50,380 residents living in 20,808 housing units reported in 1990.

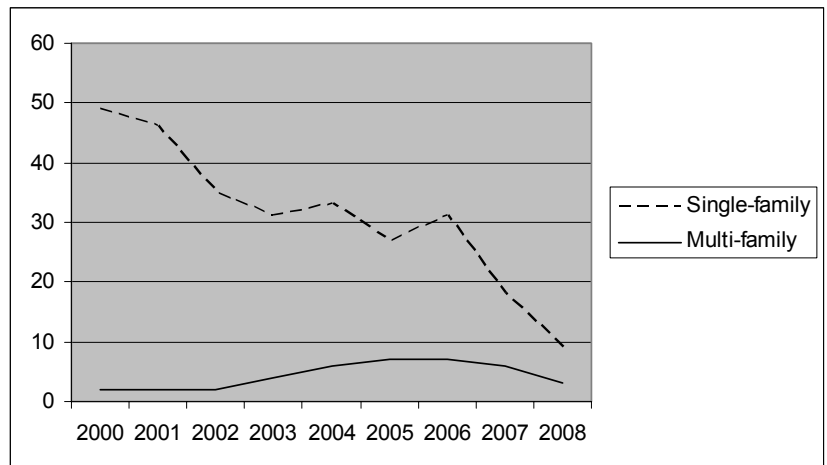


Table 5. Population and Housing Units

Year	Population	Housing Units
1990	50,380	20,808
2000	48,688	21,309

Source: 1990 and 2000 Census, summary file 1

As the population and housing units of the City has remained constant over the last 20 years, the number of single-family building permits issued by the City has decreased steadily over the last 8 years, while at the same time a minor increase was observed in the number of multi-family building permits between 2002 and 2005. It is assumed that the recent decrease in single and multi-family building permits from 2006 to the present is the result of the housing crisis that has impacted the availability of credit and decreased the market value of residential properties.



The percentage of single and multi-family dwellings has remained constant from 1990 to 2000, as well as the percentage of renter and owner occupied housing units, see tables 6 and 7. The small changes observed over time of the type of housing (i.e. single or multi-family), tenure of housing (i.e. owner or renter occupied), and vacancies reported by the decennial census suggest that the City's residential neighborhoods are stable and close to build-out capacity.

Table 6. Housing Units by Type

	1990		2000	
	Number	Percent	Number	Percent
Single Family	11,709	56.3%	12,036	56.5%
2-4 Units	4,763	22.9%	5,082	23.8%
5+ Units	4,065	19.5%	4,067	19.1%
Mobile home/other	271	1.3%	124	0.6%
Total	20,808		21,309	

Source: 1990 and 2000 Summary File 3

Table 7. Housing Units by Tenure

Year	Number of Units	Owner Occupied		Renter Occupied		Total Occupied		Vacant	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
1990	20,808	12,039	60.3%	7,911	39.7%	19,950	95.9%	858	4.1%
2000	21,309	12,104	59.0%	8,426	41.0%	20,530	96.3%	779	3.7%

Source: 1990 and 2000 Summary File 3

Foreclosures

As part of the Housing and Economic Recovery Act of 2008, the U.S. Department of Housing and Urban Development (HUD) has been compiling the number and rate of foreclosures to assist States in the distribution of Neighborhood Stabilization Program funds. The data supplied by HUD has been useful in monitoring the number and location of foreclosed properties, as well as data obtained from the City's land evidence records. As of October 2009, the City has not experienced an alarming number or concentration of foreclosed properties as compared to the nearby cities of Providence, Pawtucket, and Central Falls. A comparison of East Providence to other Rhode Island cities located in the metropolitan area of Providence demonstrates that the City has maintained a low rate of foreclosures and the lowest number of housing units that have remained vacant for more than 90 days, see table 8.

Table 8. Estimates of Number and Rate of Foreclosures

City	Number of Foreclosures	Number of Mortgages	Rate of Foreclosures	Vacancies Reported 90 days or more
Cranston	1,115	17,800	6.3%	501
Newport	113	3,580	3.2%	783
Central Fall	237	2,029	11.7%	692
East Providence	513	8,697	5.9%	161
Pawtucket	992	12,261	8.1%	1,311
Providence	2,890	29,499	9.8%	2,547
Warwick	1,346	23,054	5.8%	391
Woonsocket	506	6,459	7.8%	1,218

Source: HUD, neighborhood stabilization program. Estimate number and rate of foreclosures for 18-month period, from 1/07 to 6/08. 'Rate of foreclosures' determined by number of foreclosures divided by number of mortgages. 'Vacancies Reported 90 days or more' is obtained by HUD from data collected by the US Postal Service to reduce delivery of bulk mail to vacant housing units.

Foreclosures as a result of the housing crisis have occurred in all sections of the City being Rumford, Central and Riverside, see table 9. The Planning Department and Community Development Division have been monitoring the number and location of foreclosed properties since early 2008. It has not been observed in any section of the City a large number or a concentration of foreclosed properties in comparison to other nearby communities. Site inspections of properties reported as foreclosed from the City's land evidence record revealed that the vast majority of the properties are being maintained with no evidence of neglect and real estate signs advertising the properties were present at almost all of the sites. The Planning Department and Community Development Division will continue to monitor the number and location of foreclosed properties, as well as conduct periodic site visits of foreclosed properties as stated in objective 3.2 of the housing element.

Table 9. Estimates of Number and Rate of Foreclosures

Census Tract	Area of City	Number of Foreclosures	Number of Mortgages	Rate of Foreclosures
101.01	Rumford	48	862	5.6 %
101.02	Rumford	25	645	3.9 %
102	Central	77	1,026	7.5 %
103	Central	53	753	7.0 %
104	Central	52	870	6.0 %
105.01	Central	48	800	6.0 %
105.02	Riverside	36	700	5.1 %
106	Riverside	97	1,441	6.7 %
107.01	Riverside	24	525	4.6 %
107.02	Riverside	53	1,077	4.9 %

Source: HUD, neighborhood stabilization program. Estimate number and rate of foreclosures for 18-month period, from 1/07 to 6/08. Rate of foreclosures determined by number of foreclosures divided by number of mortgages.

Affordable Housing

The State of Rhode Island General Law, Chapter 45-53, "Rhode Island Low and Moderate Income Housing Act" assumes a shortage of affordable housing throughout Rhode Island and states that it is imperative for all 39 municipalities to take immediate action. The law requires all 39 municipalities to provide housing opportunities for low and moderate income individuals and families and further, that an equal consideration be given regarding retrofitting existing dwellings and assimilating low and moderate income housing into existing neighborhoods.

General Law 45-53-3(i), "Definitions" states that "low or moderate income housing" is defined as exists which is:

- (A) In the case of an urban city or town which has at least 5,000 occupied rental units and the units, as reported in the latest decennial census of the city or town, comprise twenty-five percent (25%) or more of the housing units, is in excess of fifteen percent (15%) of the total occupied rental units; or
- (B) In the case of all other cities or towns, is in excess of ten percent (10%) of the housing units reported in the census.”

The City meets the two standards stated in General Law 45-53-3(i), “Definitions”. In March 2009, Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) reported 2,322 low and moderate income housing units for the City of East Providence. According to the 2000 U.S. Census, a total of 21,236 housing units are located in the City and 8,431 units are classified as renter-occupied housing units, see table 10. Therefore, 39.7% of the total housing units are renter-occupied (an excess of the required 25% of General Law 45-53-3(i)(A)) and most important, 27.5% of the renter-occupied housing units are low and moderate housing units, an excess of the required 15%.

Table 10. Calculation of 15% of the Renter-Occupied Units as Affordable

	Number	Percent	
Total Number of Housing Units	21,236	100.00%	
Number of Occupied-Owner	12,096	56.95%	
Number of Occupied-Rental	8,431	39.70%	(exceeds 25% of total number of housing units)
Number of Affordable Units ¹	2,322	27.50%	(exceeds 15% of number of affordable units)

Source: U.S. Census Data, 2000 Summary File 2 (SF2) and RIHMFC, March 2009

In regards to the second definition requiring an excess of 10% of the housing units reported in the census, the 2,322 low and moderate income housing units reported by RIHMFC in March 2009 and the 21,236 housing units reported in the 2000 U.S. Census, results in 10.93% of the total number of housing units classified as affordable, an excess of the required 10% stated in General Law 45-53-3(i)(B), see table 11.

Table 11. Calculation of 10% of Housing Units as Affordable

	Number	Percent	
Total Number of Housing Units	21,236	100.00%	
Number of Affordable Units	2,322	10.93%	(excess of 10% of affordable units)

Source: RIHMFC, March 2009

Housing Goals and Objectives

Goal 1.0: Ensure that a diversity of housing exists in the city providing residents with a range of decent, safe, and affordable choices.

Objective 1.0 Continue to coordinate with federal, state, local, and non-profit housing organizations to encourage low to moderate income housing opportunities for the elderly, families, and persons with special needs.

Objective 1.2: Continue the East Providence Lead Safe Program.

Objective 1.3: Review existing Land Use 2010 designation to compare with neighborhood densities identified through City's GIS parcel data.

Objective 1.4: Encourage the use of recent advances in construction materials and engineering techniques for the planning, design, and construction within the Waterfront Districts, defined in Element nine of the East Providence Comprehensive Plan, "East Providence Waterfront Special Development District Plan".

Objective 1.5: Coordinate efforts with Rhode Island Housing and Mortgage Finance Corporation to target homeownership opportunities for residents and participation of the variety of programs offered by RIHMFC is assist first-time homebuyers.

Objective 1.6: Seek the assistance from a non-profit affordable housing developers, working under a federal funded technical assistance grant to conduct feasibility studies to identify appropriate sites for housing opportunities.

Objective 1.7: Continue to monitor the nightly occupancy rate of the East Providence Homeless Shelter.

Goal 2.0: Increase the supply of affordable housing for the various household income groups in the City.

Objective 2.0: Continue to coordinate with non-profit affordable housing developers, state and federal agencies, and the East Providence Housing Authority for the development of additional affordable housing units.

Objective 2.1: Encourage and provide incentives to developers to increase number of affordable housing units.

Objective 2.2: Research the applicability of an accessory apartment ordinance.

Objective 2.3: Continue property tax exemptions for the elderly and research opportunities for other special needs households.

Objective 2.4: Ensure State "fair share" responsibilities are enforced in neighboring communities.

Objective 2.5: Identify City owned land that is suitable for affordable housing production.

Goal 3.0: Maintain and preserve the existing housing stock

Objective 3.0: Continue to coordinate efforts among the City’s Community Development Department’s rehabilitation program.

Objective 3.1: Obtain future funding from State and Federal sources including HUD, HOME, and CDBG funding to subsidize the cost of lead abatement in order to increase the number of participants of the City’s rehabilitation program.

Objective 3.2: Continue to monitor and conduct periodic site visits of foreclosed properties.

Goal 4.0: Preserve the quality of existing residential neighborhoods while accommodating growth.

Objective 4.0: Assist the East Providence Historic District Commission in identifying areas of the City or individual sites that are appropriate to be designated as historic districts in order to be eligible for state and federal tax credits to subsidize the cost of renovations to the exterior of structures.

Objective 4.1: Encourage adaptive reuse of existing structures for residential purposes, as appropriate, in order to preserve the City’s existing fabric.

Objective 4.2: Coordinate seminars with Rhode Island Builders Association, CRMC and FEMA for architects, engineers, contractors, developers, and City officials of the planning, designing, construction, and maintenance of residential buildings located in coastal areas.

Objective 4.3: Make available information to industries, businesses, business associations, and Chamber of Commerce, developers, contractors, and homeowners of risks of building or expanding facilities located on flood plains.

Table 12. Housing Implementation Strategies

Action		Responsible for Implementation
1	Expand the Minimum Housing Code Enforcement	Public Works Department
2	Continue Municipal Court	City Solicitor
3	Continue City Rental Rehab Loan Program	Planning Department
4	Study the need for an accessory dwelling unit ordinance	Planning Department

	Action	Responsible for Implementation
5	Adopt ordinance for City participation in historic rehab real estate tax credit	Planning Department, HDC
6	Identify areas of the City appropriate for designation as a Local Historic District	Planning Department, HDC
7	Amend Subdivision Ordinance waiver criteria	Planning Department
8	Expand on Development Plan Review affordable housing density bonus criteria	Planning Department
9	Coordinate rehab loan program with minimum housing code improvements	Planning Department, Community Development Division, Building Inspection
10	Review disposition of surplus City Property	Planning Department
11	Seek the assistance of affordable housing developers, state and federal agencies, and the East Providence Housing Authority for the development of additional affordable housing units.	Planning Department, Community Development Division
12	Commit staff resources to plan for preservation of expiring use properties	Planning Department
13	Research inclusionary zoning and applicability to East Providence	Planning Department
14	Research possibility/ramifications of real estate tax exemption for permanently disabled	Planning Department
15	Prepare development standards for critical development/redevelopment areas	Planning Department
16	Monitor nightly occupancy rate of the East Providence Homeless Shelter and Turner Avenue Homeless Shelter	Planning Department
17	Create partnership with community based non-profit organization to conduct feasibility study for homeownership opportunities.	Planning Department

Action		Responsible for Implementation
18	Educate public about fair housing laws	Affirmative Action Officer
19	Educate public about historic preservation rehab programs	Planning Department
20	Support local non-profit housing groups	Planning Department
21	Lobby federal government for continued housing funding	Planning Department
22	Monitor state enforcement of new "fair share" laws	Planning Department
23	Educate public about the health hazards of lead-based paint	Planning Department