



## Introduction to the Housing Element

With the majority of land in Cranston zoned for residential uses, policies regarding housing are very important land use tools. Just as important is the fact that housing also defines Cranston through its residents and the way they live. People enjoy living in Cranston because of its quality of life. This Element proposes ways to maintain this high quality of life and how to improve upon it.

### **Key Challenges**

While Cranston approaches build-out of residential development and while some neighborhoods are ‘aging’, this Element focuses on ways to improve existing neighborhoods and proposes more efficient ways of utilizing the remaining land.

- Existing residential neighborhoods, in both eastern and western Cranston, are stable and well maintained. Wholesale redevelopment of existing residential blocks would be disruptive and undesirable in most areas. Instead, the regulatory environment and city programs should support the existing neighborhoods in terms of maintaining their character.
- Overall growth is comparatively slow, except in western Cranston where undeveloped land is still available for new housing development. However, development of this land is constrained by environmental and other regulatory restrictions, and the public’s desire for open space preservation. This makes it even more crucial to plan how the remaining land in western Cranston is developed, preserved, or improved.
- The need for reasonably affordable and diverse housing has become more apparent in the region. Housing costs for homeowners and renters have risen dramatically over the past four to five years making rents and mortgages are unaffordable for a large percentage of the population. While

there is no State mandate to address this issue, affordable housing projects would assist Cranston in maintaining its demographic diversity.

### **Key Strategies**

Reviving traditional development techniques and combining them with new environmental, transportation, economic development and housing concepts is the basis of *Smart Growth*. By adopting the principals of *Smart Growth*, housing, environmental protection, economic development, quality design, and transportation will be considered as integral components of future development project within the City. At the same time, preserving and supporting existing neighborhoods will improve livability and maintain community stability.

While all of the above issues, except *Smart Growth*, were identified in the 1992 Comprehensive Plan, they were not fully addressed in the intervening years. The challenge for Cranston is to develop policies and programs which provide diverse housing opportunities, require that new development preserves open space and protects the environment, while directing resources to maintain and improve existing neighborhoods.



## Part I. Summary and Accomplishments of the 1992 Comprehensive Plan

### **Introduction**

The Housing Element of the 1992 Comprehensive Plan focused on strategies for housing affordability, neighborhood stability, and preservation of the existing housing stock. This section summarizes the strategies and accomplishments of the 1992 Plan.

### **1992 Housing Conditions**

The 1992 Plan identified two major sets of housing needs on the basis of geography, because the development patterns and existing housing conditions in western and eastern Cranston differ so greatly. In western Cranston, housing issues relate primarily to new residential development and its relationship to the overall framework of growth and environmental quality. In eastern Cranston, housing issues were related primarily to neighborhood conservation and preservation of the existing housing stock, especially the affordable housing stock. In addition, some housing issues were applicable on a citywide level, including housing affordability and provision of housing for populations with special needs. In western Cranston, housing issues related primarily to the loss of open space and the change in the area's "rural" character.

### **Managing Future Residential Development (western Cranston)**

The 1992 Plan identified three major sets of issues relating to housing in the western half of the City. Strategies were then presented to address these specific issues.

#### Density and Infrastructure

The 1992 Plan stated that, in western Cranston, where municipal services were made available, density had increased and rural areas had been suburbanized. Where water and sewer were not available, the actual amount of residential development had been significantly below the amount permitted by the regulations. Concerns over the

ability of the area's soil to absorb and treat the wastewater effectively were mentioned as a cause for the extension of municipal sewers throughout the City. In addition, there was concern regarding the ability of existing roads and the ability to provide stormwater management to accommodate future growth. The 1992 Plan explained that if extensions were made to the existing infrastructure, it could "take the lid off" development in the area by removing the principal basis for large-lot zoning in western Cranston. The plan stated as an important policy that rural densities should be maintained in western Cranston, even if water and sewer services became available.

#### Residential Development Patterns

New residential development in western Cranston was characterized primarily by single-family subdivisions on relatively large individual lots.

#### Density and Diversity/Affordability

The relatively low-density development which had occurred in western Cranston had reportedly caused housing costs to rise more dramatically than in eastern Cranston.

### **Strategies for New Residential Development**

#### Compact Development (western Cranston)

A portion of western Cranston's future residential growth was to be concentrated in one or more "village centers." These areas would be compact community centers containing a mix of residential, civic, and small commercial uses oriented toward providing services for the surrounding neighborhood.

Cluster Development (western Cranston)

“Residential Planned Districts” were to be given what was essentially a “density bonus” by increasing the required minimum lot area for conventional subdivisions while continuing to allow the existing densities for those projects that used the cluster optio

Cluster Development and Housing Affordability (western Cranston)

The City considered including provisions in its cluster development regulations that established a system of density increases in exchange for specific benefits to the residents of Cranston. For example, residential densities could be increased if a portion of the units in a development were offered at an affordable rate.

Conserving Existing Housing Resources (eastern Cranston)

For eastern Cranston, the principal housing issues identified in the Plan, had less to do with new residential development and more with the maintenance of the existing housing stock and preservation of housing resources for a wide range of incomes and housing needs.

Housing Rehabilitation

The 1992 Plan recommended increased communication between the Community Development Office and the housing code inspectors. The inspectors could inform potentially eligible families of the availability of housing improvement loans from the Community Development Office. The City was to pursue new initiatives specifically designed to expand the availability of housing for lower income families.

Preventing Displacement

It was suggested that the City discourage development proposals, which would result in dislocation of lower income families.

Preserving Existing Densities

The City was to identify areas of Cranston where development pressures were leading to the transformation of traditional neighborhoods through incremental increases in density. One approach to addressing this issue was to create neighborhood preservation overlay districts, that would be preceded by the

preparation of neighborhood plans to define the character to be preserved and the public goals to be achieved.

Transitional Areas and Buffers

The City was to adopt design standards for transitional areas separating residential and commercial activities. These standards were to provide wide buffer areas along common property lines.

***Housing Affordability***

Affordable Housing – Opportunities and Constraints

Opportunities identified include an increase in the inventory of homes costing less than \$114,000, the slowing of condominium conversions, more reasonable land costs, the passing of the Zoning Enabling Act by the General Assembly, and the leadership role taken by the Cranston Community Action Program in developing rental housing alternatives.

Constraints identified included a very weak real estate market, which slowed the production of all housing including rental units and a lack of financial assistance from State and Federal sources for affordable housing development.

Neighborhood Improvement Programs

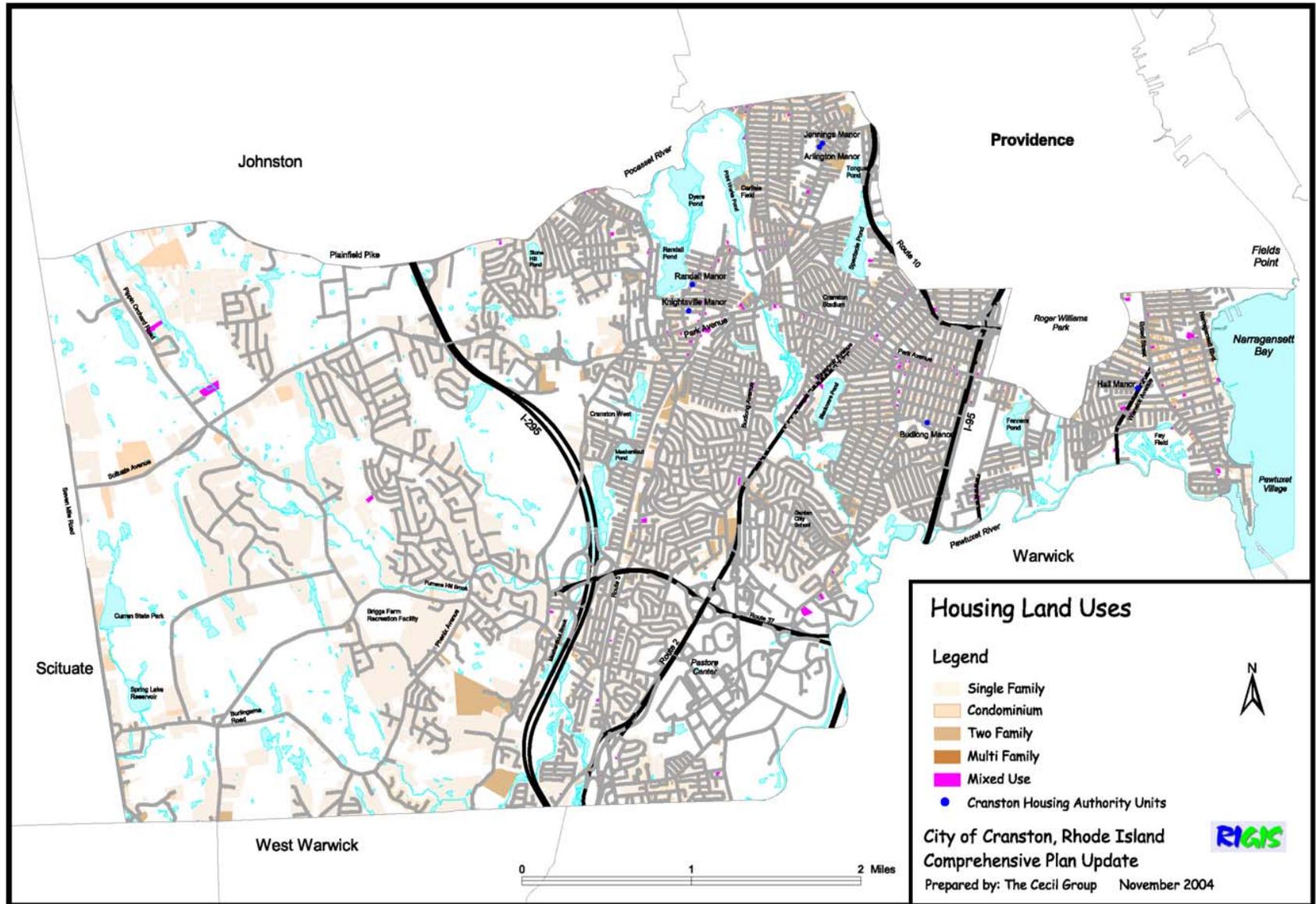
The City would a.)Continue to develop assistance programs providing residents with the financial means to maintain housing quality and b.)Concentrate physical improvements in neighborhoods with high proportions of lower income families.

Comprehensive City-wide Housing Strategy

The preparation of a Comprehensive Housing Assistance Strategy Plan, a prerequisite for receiving funds under many HUD programs, was identified as a priority for the City. This process would begin with the assemblage of an inventory of candidate properties, which would be appropriate for infill or adaptive reuse.

Regulatory Changes to enhance Housing Affordability

The City was to review its Zoning Ordinance to determine if existing regulations could be relaxed to reduce development costs and thereby encourage affordable housing.



Map 3-1 Housing Land Uses

Financing for Housing Development, Purchase and Rental

There was a need for new assistance programs specifically designed to expand housing opportunity for lower income households. Affordable housing was to be generated by a housing acquisition, rehabilitation, and resale program or a program offering density bonuses in exchange for units earmarked as affordable.

Housing Trust Fund

The City was to investigate a Housing Trust Fund to provide a pool of dedicated revenues to help low and moderate-income people secure affordable housing.

Rehabilitation Financing for Rental Housing

Cranston was to consider providing low cost rehabilitation loans to owners of rental housing to preserve affordable rental housing stock. This assistance was predicated on the condition that rents for such housing not exceed a set percentage of the median family income for the area, adjusted for unit size.

Financial Assistance to First-Time Homebuyers

The City was to develop programs to stimulate home ownership. These programs would include deed or mortgage restrictions to ensure long-term affordability.

Preservation of Subsidized Housing

The City was to retain the affordable units in their public housing projects and support legislation to retain these units as affordable and protect them from conversion to market-rate.

***Housing Opportunities for Special Needs Populations***

Housing alternatives, which were specifically intended to address the housing needs of Special Needs populations, existed in Cranston. It was specifically recommended that the City modify the Zoning Ordinance to conform to the Zoning Enabling Act, as well as remove any obstacles to the creation of housing for elderly and handicapped people.

***Public Education and Outreach***

The Plan recommended public education to demonstrate how housing and community development programs could benefit Cranston.

***Changes or Additions to the Plan since 1992***

There were no amendments, approved by the City Council, to the Housing Element between 1992 and 2005. However, the changes to the goals for the former Boy's Training School included the addition of multi-family residential as an option for redevelopment.

***1992 Plan Actions and Accomplishments***

Table 3-1 summarizes the Housing Actions from the 1992 Comprehensive Plan and identifies which of these have been accomplished.

Table 3.1 Accomplishments of the 1992 Comprehensive Plan

Action	1992 Actions	Accomplishments and Changes
<b>Managing Future Residential Development</b>		
H-1	Provide density bonuses for cluster development that incorporates a specified proportion of affordable housing.	This action was not accomplished.
<b>Conserving Existing Housing Resources</b>		
H-2	Pool available resources to create new housing opportunities.	The Cranston Community Development Office implemented this action.
H-3	Create a CDBG grant program to provide funding for correction of serious code violations that present immediate health and safety concerns. In addition, provide rehabilitation loans for rental housing which is affordable to lower income families.	The Cranston Community Development Office implemented this action.
H-4	Create a housing acquisition, rehabilitation and resale program to purchase vacant and deteriorated structures, renovate them and offer them for resale to lower income families.	The Cranston Community Development Office implemented this action.
H-5	Enact regulations which require that all development proposals which envision relocation of lower income families provide housing allowances and relocation payments equal to or greater than the levels required by H.U.D.	This action was not accomplished.
H-6	Enact a neighborhood preservation overlay district ordinance to preserve the quality and character of the built environment in selected areas throughout Cranston.	This action was not accomplished.
H-7	Support or initiate legislative efforts to retain public housing units, subject to conversion, such as affordable housing.	Completed by others.
<b>Housing Affordability</b>		
H-8	Use the requirement of the preparation of the Comprehensive Housing Assistance Strategy as an opportunity to coordinate various City housing programs.	CHAS has been prepared and updated by the Cranston Community Development Office.
H-9	Create a Housing Trust Fund to generate revenue for local housing assistance program initiatives.	This action was not accomplished.
<b>Housing Opportunities for Special Needs Populations</b>		
H-10	Enact land use regulations which facilitate alternative group living arrangements that provide housing options for elderly and handicapped households – allowing assisted congregate housing for the elderly in certain zoning districts.	The zoning schedule of uses was revised in 1995 to expand congregate housing opportunities.
<b>Public Education and Outreach</b>		
H-11	Sponsor a City-wide public education program, which describes the accomplishments of Cranston's housing assistance programs and the needs that remain to be addressed.	The Cranston Community Development Office implemented this action.



## Part II. Current Conditions and Issues

### **Introduction**

This section provides information about Cranston's current housing market and identifies the current conditions and major issues facing the City of Cranston.

### **Regional Market Context**

The regional housing market exhibits high occupancy rates, and steady rent and sales price appreciation. The region remains a favorable location for residential investors due to its location and economic strength.

#### Rhode Island

Prior to 2005, Rhode Island's housing prices grew faster than any other state. The state's residents are finding it increasingly difficult to purchase homes, as personal income growth has been outpaced by home price increases. Personal income has increased at an annual rate of 4.6 percent from 1998-2003. Over the same period, Rhode Island's median sales price for single-family homes increased at a 13.4 percent annual rate. This trend has accelerated steadily since 2000. Data from the RI Association of Realtors show an increase in housing prices at 10.68 percent for single family and 12.55 percent for multifamily in the second quarter of 2005, straining local housing markets. The median price of single-family homes rose to \$285,000 and multifamily rose to \$254,000. As a comparison, the national median sale price of single-family homes increased 5.6 percent annually over the previous time period, from \$128,400 to \$169,900.

The strong demand for housing in Rhode Island is reflected in the rental market as well. Due to the limited amount of rental units available and the challenge of purchasing homes at rapidly appreciating prices, the State has experienced lower rental vacancy rates than the nation since 1995. The State's 2005 4 percent rental vacancy rate fell well below the national vacancy rate of 8 percent.

#### Providence Metropolitan Area

Housing trends in the greater Providence Metropolitan Area (PMA) are consistent with those at the State level. Through 2005, existing home sale prices in the PMA have increased at a greater rate than the Boston Metropolitan Area and the United States.

However, the median sales price for a single-family home in the Providence market remains well below the cost for a similar home in the Boston market. People relocating from Massachusetts to Rhode Island have contributed significantly to the demand for housing, in the Providence Metropolitan area, and to a lesser degree in Cranston. According to census migration data, approximately 12,000 households moved into Rhode Island from Massachusetts from 1995 to 2000. In addition, the Rhode Island Public Expenditure Council reports that the average incomes of at least 60 percent of those moving to Providence County in 2005 were 12-15 percent higher than the incomes of existing residents in Providence County. This greater purchasing power has helped to increase housing prices and is posing a challenge for the existing residents in terms of affordability.

Demand for housing has fueled significant new construction in the PMA over the past years between 2001-2005. The majority (84 percent) of these new additions have been single-family homes, primarily located in communities surrounding Providence. Continued activity in residential development points to a strong demand for housing in the regional market.

### ***Cranston Housing Conditions***

The City features a diverse and aging housing stock, which has been supplemented by the construction of new residential units. Existing housing has shown appreciating property values and there is limited buildable land for new development.

The Cranston housing market is divided into three distinct sub-areas: eastern, central, and western Cranston. The sub-areas are divided by interstates I-95 and I-295, running North-South through the City. These sub-areas are characterized below:

#### Eastern Cranston

Eastern Cranston (including Edgewood, Pawtuxet, and Elmwood) is characterized by large historic houses in neighborhoods in close proximity to the waterfront and a steady increase in property values over the past three decades. Investment, particularly along the waterfront, has been fueled by the quality of amenities in this area. These amenities include the water views, the historic character, the neighborhood feel, and the access to Providence. Much of the area has undergone gentrification as young professionals invest in homes and historic neighborhoods. This sub-area is primarily built out and is the slowest growing of the three. It has averaged a net increase of only 5 units per year between 1996 to 2005. Future housing issues in eastern Cranston relate primarily to the continued preservation of existing housing stock and displacement of existing residents.

#### Central Cranston

While Cranston lacks one true city center, most population growth and development has occurred around a series of neighborhoods and corridors in central Cranston (Auburn, Garden City, Arlington, Knightsville, Eden Park, Friendly Community, Meshanticut, and Glen Woods). Central Cranston features a diverse housing stock. Some neighborhoods in central Cranston have a mature housing stock and scattered deteriorating structures. Other neighborhoods are characterized by post WWII suburban development. Some of these areas now face issues relating to maintenance of the existing housing stock and the potential opportunities for infill and mixed-use redevelopment.

#### Western Cranston

Western Cranston has seen significant residential development activity on formerly agricultural land, resulting primarily in single-family homes on ½ to 2-acre parcels. The addition of new residential units in western Cranston reflects a 3 percent average annual increase in the number of households from 1996 to 2005, compared with 0.4 and 0.3 percent increases for central and eastern Cranston, respectively. Preservation of existing undeveloped land, historic and

cultural resources, infrastructure capacity, and traffic are western Cranston's largest concerns as a result of this high growth trend.

#### Existing Housing Stock

While 56% of all Cranston housing units were built before 1960, only 10% of Cranston's housing stock has been constructed since 1990. These primarily consist of single-family homes in western Cranston. Recent trends in single-family home construction in Cranston are consistent with those of neighboring communities.

While no one neighborhood has a substantial number of boarded up or abandoned units, a number of older properties, particularly in Central Cranston, are candidates for significant reinvestment. Many of these properties are nearly 100 years old and offer historic and architectural value.

Almost 38% of the total housing units in Cranston are in buildings with two or more units. These are predominantly located in central and eastern Cranston near the older commercial corridors. The majority (22 %) of the City's multi-family housing units are located in 2 and 3-unit buildings, reflecting the popular style in the early to mid 20<sup>th</sup> century.

#### **Market Conditions**

Median sale prices for both single-family and condominium units increased dramatically through 2005. Single-family home values in Cranston have appreciated at the same rate as the State. Local officials, community members, and real estate professionals report that it has become increasingly difficult to find a single-family home in reasonable living condition for under \$200,000, causing residents to spend a greater percentage of their income on housing.

Condominium sales have experienced similar appreciation through 2005. The sales that have occurred are a mix of new construction primarily in western in Cranston and the conversion of existing 2 and 3-unit homes in central and eastern Cranston.

Rental Market: Due in part to the rapid increases in housing prices, Cranston has a healthy rental market. Although approximately one-third of Cranston's existing housing stock is in rental units, no significant construction of market rate rental housing has occurred in the past 15 years, resulting in strong demand for the available units. This demand will be met in part with the addition to the market of

about 200 planned or recently completed units.(Atwood Village, JPI, Newbury Village, Springfield Apartments)

A survey of market-rate apartment complexes with at least 50 units totaling 1,130 units in Cranston shows signs of strong demand. Gross lease rates for 1-bedroom apartments range from \$690 to \$1,200 and average \$916 per month. Lease rates at these properties have increased throughout 2005, revealing an upswing in demand. The aggregate average occupancy for the properties is 97 percent, well above the 93 to 95 percent threshold generally accepted as indicators of market equilibrium.

#### ***Housing Affordability***

Rapid increases in both single-family home and condominium housing prices through 2005, which have increased faster than incomes, have put greater burdens on residents of Cranston. Less than 5 % of Cranston's total housing stock is considered affordable for low and moderate-income families. This is below the State average of 7.9 percent.

The high costs of for-sale housing have made rental housing a relatively affordable option in Cranston. Almost 2,000 households in Cranston with incomes of \$50,000 or more pay less than 20 percent of their gross household incomes on rent and assorted expenses. Many of these householders would be willing and able to pay greater amounts; these figures signal potential demand for new high-end or luxury rental products.

The Cranston Housing Authority manages six elderly manors, which house a total of 587 senior and disabled residents, with first priority given to veterans and local residents. The agency manages 41 housing units (single and two-family homes) throughout Cranston. These are leased to income-qualified residents at an affordable rate. Three of these units have been sold to qualified buyers (end of 2005).

The Cranston Housing Authority reports that a lack of developable land has resulted in high land values and a tight housing market which makes it difficult to create new affordable housing. High land values in western Cranston pose a unique challenge to provide housing at an affordable level. While there is the potential to create affordable housing in central and eastern Cranston, by targeting infill

development and redevelopment of existing 2 and 3 family homes, a healthy rental market in this sub-area makes any significant investment in affordable housing a challenge.

#### ***The Consolidated Plan***

A Consolidated Plan is an outline for spending HUD, Community Development Block Grant (CDBG), Rhode Island Housing, and similar program funds within a community by setting goals for community development.

The City prepared a 2005-2010 Consolidated Plan that proposes new and renovated housing units for affordable rentals and homeownership. Important examples of the goals are the production of affordable rental units through new construction (100 units over five years), and by renovating the existing housing stock (50 housing units over 5 years) with assistance from RI Housing utilizing HOME funds.

The primary goals set in the 5-Year Consolidated Plan are to:

- Expand affordable housing and assist new homeownership;
- Create quality rental units;
- Provide housing for special needs and homeless;
- Improve public facilities and services to youths, elderly and families; and,
- Support projects and programs for job creation.

#### ***New Additions/Development Trends***

Over 1,600 new units have been added to the Cranston housing stock over the past ten years. (1996-2005) Single-family units have accounted for the majority (98 percent) of those. The majority of this construction (71 percent) has occurred in western Cranston.

Under current zoning, areas in central and eastern Cranston allow for the densest development in the City. All multi-family structures with three or more units built in the past ten years have been located in central Cranston.

Favorable market conditions have produced several new multi-family residential proposals in response to the strong demand including: Crossroads Condominiums, Newbury Village, and Chapel View.

In addition to the above projects, local officials report continuing activity in the conversion of existing 2 and 3-family homes to condominiums. Several condominium units have been created by this method primarily in eastern Cranston, in the past five years.

Several hundred new apartment units are either recently completed or under construction. A major apartment complex, Jefferson Place, is currently under construction off Independence Way with 196 market-rate units. This is the largest apartment project since 1989. Other projects may be proposed as housing prices continue to appreciate (and interest rates rise) and residents are forced to consider rental-housing alternatives.

Single-family homes in western Cranston continue to be absorbed into the market at a healthy rate. In the remainder of the City, new duplex/townhouse structures will continue to be built as large tracts of developable land become increasingly scarce.

#### **Conservation Subdivisions**

When properly designed and regulated, the subdivision of land can meet both the goals for preservation of critical resources and high quality development. The 1992 Comprehensive Plan proposed actions to revise the cluster regulations and amend the Subdivision and Land Development Regulations to encourage better land use and to identify resource areas for protection. Since the adoption of the 1992 Comprehensive Plan, the concept of Conservation Subdivision Design (CSD) has evolved as a new method to improve the subdivision and land development process to meet these goals. Further discussion on CSD can be found in the Land Use section.

The CSD process could be utilized in western Cranston. Undeveloped land in western Cranston has very different characteristics from other areas of the city:

- It is primarily zoned for residential development;
- Water and sewer utilities do not completely service the area;
- This area contains some of the City's last remaining agricultural land;
- The area has unique topographic features;
- A small portion of it is located within the Scituate Reservoir watershed;

- The area contains the largest, preserved open space parcels in Cranston;
- The city's "farm loop" and bike path run through this area; and;
- Roads in western Cranston are not designed for large volume traffic flows.

These conditions call for an approach to development that recognizes the above inherent limitations and opportunities by establishing a different way of developing subdivisions as "Conservation Subdivisions." Conservation Subdivisions will:

- Allow greater flexibility and creativity in design of residential developments;
- Encourage permanent preservation of open space, agricultural land, forest, forestry land, wildlife habitat, and other natural resources such as aquifers, watershed, water bodies, wetlands, and historical and archeological resources in a manner consistent with the Comprehensive Plan;
- Encourage a more efficient form of development that is less sprawling, consumes less open land, and conforms to existing topography and natural features;
- Minimize the total amount of disturbance on a site which preserves the natural topography of a site;
- Provide additional amenities within the subdivisions such as pedestrian and bicycle paths which can be linked to other amenities;
- Allow for the construction and maintenance of roadways, utilities, and services in a more economical and efficient manner.

The success of the conservation subdivision process is determined by its approach: the subdivision design should be based on its resource quality and livability, and should also allow flexibility in the dimensional standards and building types. Even though variable building types are already permitted in different areas of western Cranston, the Planning Department should work with developers to create successful plans by using flexible standards.



**Open land at Pippin Orchard and Scituate Avenue intersection is a Possible Site for a Conservation Subdivision and Smart Growth Project.**



## Part III. Plan Strategies and Actions

Many of the Housing element actions proposed in the 1992 Comprehensive Plan were not fully implemented. Consequently, this Plan proposes a different process and focus to meet the housing goals of the City.

### **Market Potential**

Cranston shows signs of pent up demand in both its rental and its for-sale housing markets. Given appropriate sites, the market would produce new high-quality housing in a variety of formats. Such housing could be situated in mixed-use settings, and/or on formerly underutilized properties.

### **Affordable Housing**

A key item in this Plan is a proposal to adopt an affordable housing goal. The approach to achieving this goal is to set up a citizen-based effort that will refine the goal, raise funds outside the city budget, educate the public, and promote actions that would make the objectives a reality. At the same time, existing neighborhoods must be supported and new development on the remaining land should be developed to enhance the city's character and quality of life.

As an initial goal, this Plan proposes that the City take active steps to bring it into conformity with the State's mandate for affordable housing (10% affordable). The goal is to generate at least 30 affordable units per year. This number can then be used as a basis to consider the success of different approaches such as conversion and preservation of existing housing stock, and new construction. This approach supports the 2005-2010 Consolidated Plan's goals for housing.

### **Inclusionary Zoning for Affordable Housing**

Inclusionary zoning is a very effective tool to increase the affordable housing supply. It requires that some affordable housing units be constructed as part of every new or rehabilitated residential development. With financial and regulatory incentives, inclusionary

zoning creates a market-based solution for generating affordable housing without requiring significant outlays by the City.

When drafting inclusionary zoning provisions, the City may consider:

- Income levels the affordable housing serves
- Mandatory and voluntary provisions
- Incentives for developers to mitigate costs
- Alternatives to on-site development of affordable housing
- A zoning approach to affordable housing is the most effective way to increase the number of affordable housing units in a community.

In practice, inclusionary zoning may apply to all qualifying new residential development or to specific types of development, such as assisted living units. Inclusionary zoning may contain a threshold number of units that, if permitted, trigger affordable housing development requirements. An ordinance should also identify income targets for the population to be served, and mechanisms to ensure permanent affordability.

Inclusionary zoning typically contains incentives for developers such as density bonuses, expedited permitting, reduced parking requirements, and tax breaks. Such incentives help developers offset the financial burden and economic risks associated with developing affordable housing and protect the City from potential legal challenges to the zoning provisions.

Inclusionary zoning bylaws can also include hardship provisions that allow developers to replace their obligations to build affordable housing on-site with a range of alternatives, including fee-in-lieu payments and off-site affordable housing construction.

**Conservation Subdivisions**

Upgrading the City's approach to land development with the Conservation Subdivision approach, together with finalizing policies for infrastructure improvements, will improve the quality of development, the protection of natural resources and the programming for extension of utilities and road improvements. This is particularly true within western Cranston. In implementing this approach, the intent is not to increase the density of allowed development, but to improve the design and impacts of residential growth.



**Suburban Homes in Cranston**

**Size in A-6, B-1 and B-2 Districts**

Allowing 5,000 square foot lots within the A-6, B-1 and B-2 districts to become conforming would reduce a financial burden on the property owners when obtaining building permits in these districts. This could be an incentive to create more housing and improve existing housing. Although not required to be affordable, the new and improved units would help meet the current demand for housing.



**Housing Action Program**

**Table 3.2 Summary of the Actions and Responsibilities for this Plan**

	Housing Actions (HA)	Responsibility
<b>Adopt Inclusionary and Smart Growth Standards</b>		
HA-1	Enact inclusionary zoning: <ul style="list-style-type: none"> <li>• Increase affordable housing in new subdivisions and development projects as appropriate through incentives and bonuses</li> <li>• Require a proportion of units as affordable housing (as defined by State regulations) in each new housing project over ten units in size.</li> </ul>	City Council Planning Commission Planning Department Housing Task Force
HA-2	Set a short-term, yearly goal of 30 new affordable housing units per year with a target of 150 units at the end of five years.	City Council Planning Commission Planning Department Housing Task Force
HA-3	Encourage housing that is mixed into commercial projects: <ul style="list-style-type: none"> <li>• Meet the Smart Growth goals of this Comprehensive Plan and the State.</li> </ul>	City Council Planning Commission Planning Department
<b>Conserve Resources in Future Subdivisions</b>		
HA-4	Require conservation design subdivisions as the standard mode of development <ul style="list-style-type: none"> <li>• Apply to remaining undeveloped land to conserve natural resources, protect public resources, improve property values, and improve accessibility.</li> </ul> <i>Related Action: LU-1</i>	City Council Planning Commission Planning Department Conservation Commission
<b>Conserve Existing Housing Resources</b>		
HA-5	Enable existing nonconforming two and three-family unit dwellings to be modified, maintained and improved within the existing neighborhoods:  Reduce burden of zoning and building regulations.	City Council Planning Commission Planning Department Building and Zoning Department
HA-6	Review zoning in existing residential neighborhoods to ensure the zoning matches, as closely as possible, what has already been built: <ul style="list-style-type: none"> <li>• Revise in terms of dimensions and unit types, unless site constraints or specific needs determine otherwise.</li> </ul> <i>Related Action: LU-26</i>	City Council Planning Commission Planning Department Housing Task Force

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Establish an Affordable Housing Task Force		
HA-7	<p>Create a Housing Task Force:</p> <ul style="list-style-type: none"> <li>Request the Task Force research, advocate, and coordinate affordable housing programs.</li> </ul>	<p>Mayor City Council Planning Commission Planning Department Community Development</p>
HA-8	<p>Create a Housing Trust Fund:</p> <ul style="list-style-type: none"> <li>Use fund to generate revenue for local housing assistance program initiatives.</li> </ul>	<p>Mayor City Council Community Development Housing Task Force</p>
Initiate Public Education and Outreach		
HA-9	Sponsor citywide public education programs on affordability	<p>Mayor Community Development Housing Task Force</p>
Provide Density Bonuses		
HA-10	<p>Provide density bonuses for developments that incorporate a specified proportion of affordable housing.</p> <p><i>Related Action:</i> HA-1, HA-2</p>	<p>City Council Planning Commission Planning Department</p>
Conserving Existing Housing Resources		
HA-11	<p>Expand the CDBG grant program which provides funding for correction of serious code violations:</p> <ul style="list-style-type: none"> <li>Address immediate health and safety concerns.</li> <li>Provide rehabilitation loans for rental housing which is affordable to lower income families.</li> </ul>	<p>Community Development Housing Inspections Housing Task Force</p>
HA-12	<p>Expand the housing acquisition, rehabilitation and resale program:</p> <ul style="list-style-type: none"> <li>Purchase vacant and deteriorated structures, renovate them and offer them for resale to lower income families.</li> </ul>	<p>Community Development Housing Inspections Housing Task Force</p>
HA-13	Require all development proposals, which may displace lower income families, provide housing allowances and relocation payments equal to or greater than the levels required by the U.S. Housing and Urban Development agency.	<p>City Council Planning Commission Planning Department Community Development</p>
HA-14	<p>Enact a neighborhood preservation overlay district ordinance:</p> <ul style="list-style-type: none"> <li>Preserve the quality and character of the built environment in selected areas throughout Cranston.</li> </ul>	<p>City Council Planning Commission Planning Department</p>
HA-15	Adopt an adaptive re-use ordinance to facilitate the creation of affordable housing.	<p>City Council Planning Commission Planning Department Community Development Housing Task Force</p>

3. HOUSING

HA-16	Develop an inventory of vacant city owned, tax-title lots which would be suitable for development	City Council Planning Commission Planning Department Community Development Housing Task Force
HA-17	Partner with non-profit affordable housing organizations to create affordable housing	City Council Planning Commission Planning Department Community Development Housing Task Force
<b>Coordinate Programs</b>		
HA-18	Use the Comprehensive Housing Assistance Strategy as an opportunity to coordinate various City housing programs by recognizing the CHAS in the Comprehensive Plan.	Planning Department Housing Task Force Housing Authority
<b>Housing Opportunities for Special Needs Populations</b>		
HA-19	Enact land use regulations, which encourage alternative group living arrangements, especially for elderly and handicapped.	City Council Planning Commission Planning Department Community Development Housing Task Force

**Additional Related Actions:**

Smart Growth Principles: LU-2

New Development Projects: LU-5, LU-6, LU-7

Western Cranston: LU-10

Targets for Smart Growth Projects: ED-5, ED-6, ED-8