

TOWN OF FOSTER:

AFFORDABLE HOUSING STRATEGY



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Created by Libra Planners - a RIHousing Consultant

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Explore affordable housing construction on town-owned land.	
• Prioritize the Hemlock Village waitlist.	
• Develop affordable housing similar in form and design to Hemlock Village or Exeter's Pine View Apartments.	
• Engage nonprofit affordable housing developers to advance affordable housing opportunities in Foster.	
Work with State legislators to develop statewide affordable housing policy better suited to rural communities.	
• Advocate for state requirements that are attainable in rural areas.	
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Develop a framework of land and housing typologies that can take advantage of any possible opportunities with private land development.	
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EXECUTIVE SUMMARY

This document summarizes work performed by Libra Planners to address affordable housing concerns at the request of the Foster Town Council through the RIHousing Municipal Technical Assistance Program (MTAP). MTAP awards state grant monies to Rhode Island municipalities for planning technical assistance. The Town of Foster solicited proposals from RIHousing approved consultants to create community understanding around the development of an Affordable Housing Strategy. Libra Planners was selected to develop the strategy. The steps taken by the Town and Libra Planners to build consensus for an Affordable Housing Strategy suitable for Foster are elaborated in the following text.

Libra Planners engaged in two informational meetings with the Foster Planning Board, open to the public, to educate the community about affordable housing. Planning Board Meeting 1 presented affordable housing basics. Substantial public comment was received at this meeting. This feedback helped to shape the topics presented in Planning Board Meeting 2. The second meeting focused on Affordable Housing strategies particularly suited to Foster's rural character and community dynamics.

The discussions with the Board and the Foster community during these two meetings formed the basis for the Town's Affordable Housing Strategy. Libra has conducted a significant and meaningful background review of community goals, the physical environment, the regulatory environment, and other constraints to inform the strategy. Key findings inform the goals and potential locations for future affordable housing. The Affordable Housing Strategy is a synthesis of technical expertise and real constraints to developing additional affordable housing for Foster. It puts forth a number of goals that align with existing Foster planning documents as well as community wishes and desires.

INTRODUCTION

Residents in Foster have long enjoyed the town's quality of life where the pace is slower and, quite often, the grass is indeed greener. Paramount to preserving the town's unique qualities is ensuring Foster's aging population can continue to afford to live there. Foster is committed to providing opportunities for families to flourish, to provide affordable housing for its residents, and to be part of the solution to overcome a regional shortage of affordable housing.

Challenges for Affordable Housing

- Foster has limited publicly owned land and facilities, and lacks public water and sewer infrastructure.
- Foster residents are aging in place and, at the time of this strategy's development, there is a waiting list of around 100 people for Hemlock Village, Foster's senior housing facility.
- Regulatory requirements for low and moderate income housing are outpacing infrastructure development in Foster.
- According to surveys conducted by the Town, people live in Foster for its rural qualities. The state's affordable housing goal is difficult to achieve while maintaining Foster's rural character.

Core Goals for Affordable Housing

- Foster will prioritize housing for aging residents with fixed incomes and address the waiting list for senior housing.
- Foster will prepare and plan for opportunities to develop housing on public or private parcels that become available.
- Foster will advocate for state requirements that are attainable in rural areas.
- Foster will encourage LMI housing typologies that are compatible with Foster's Comprehensive Plan goals while recognizing the physical and regulatory constraints of future development.

Foster has not escaped the national housing crisis. In recent years, home sales prices have increased.¹ And while rental data skews lower compared with the rest of the region², anecdotal evidence demonstrates that rentals are increasing in price and decreasing in availability in the town. Additional rentals are desired to better serve Foster's population.

Foster prides itself on its rural character of forests (over 80% of the town), farms, homesteads, dirt roads, and volunteer organizations. Much of the town is the catchment area for the Scituate Reservoir, which provides drinking water to a majority of Rhode Island's population. Clusters of development are found closer to the neighboring town of Killingly, Connecticut.

The Foster Affordable Housing Strategy expands the work of the recently completed Comprehensive Plan and Economic Development Strategy. Foster Center has been designated a growth center and greater commercial and residential development along Route 6 is desired to increase the town's tax base. The Town is considering selectively relaxing zoning regulations to achieve additional desired development.



THE STRATEGIC HOUSING PLAN:

In consideration of serious limitations of municipal infrastructure and significant environmental oversight in much of the town, key recommendations for the Town of Foster to move forward in its quest to serve its community through affordable housing include:

1. Explore affordable housing construction on newly acquired town-owned land next to the Benjamin Eddy Building.
2. Prioritize the Hemlock Village waitlist.
3. Develop affordable housing similar in form and design to Hemlock Village or Exeter's Pine View Apartments.
4. Engage nonprofit affordable housing developers to advance affordable housing opportunities in Foster.
5. Work with State legislators to develop statewide affordable housing policy better suited to rural communities.
6. Advocate for state requirements that are attainable in rural areas.
7. Bring awareness to affordable housing that is not recognized by the State.
8. Develop a framework of land and housing typologies that can take advantage of any possible opportunities with private land development.
9. Implement affordable housing development protocol.



PROTECT YOUR DRINKING WATER

Safe and healthy lives in safe and healthy communities

The Scituate Reservoir Drinking Water Assessment Results

The Scituate Reservoir supplies drinking water to more than 60 percent of Rhode Island residents and businesses. Owned and managed by the Providence Water Supply Board (PWSB), the reservoir serves the city of Providence, the surrounding metropolitan area, and eight public water suppliers. The main reservoir and treatment works are located in the town of Scituate, but its watershed—the area of land that drains to the reservoir—covers 60,000 acres in Scituate, Foster, and Glocester, with smaller areas in Johnston and Cranston. Within the watershed, residents and businesses rely almost entirely on groundwater to supply public and private wells.

Key Findings

As a result of proactive watershed management by the PWSB and low-density zoning adopted by Scituate, Foster, and Glocester, the Scituate Reservoir has one of the best protected watersheds in the state.

- Pollution risks are low overall but are magnified on small lots clustered in villages, along shorelines, and in strip commercial zones. Tributaries and groundwater show signs of localized impact from runoff, septic systems, and past waste disposal practices.
- As suburban development increases, threats to water quality from loss of protective forests, polluted runoff, fertilizers, and failing septic systems are also expected to increase. With 80 percent of the watershed land in private hands, actual impacts are highly uncertain and depend on how land owners manage their property.
- Watershed communities can adopt additional protection measures to safeguard groundwater supplies and help ensure the long-term health of the reservoir.



Fitting a new house into wooded lots with minimal clearing protects private wells, maintains property values, and preserves the rural character that attracts new residents.



The Scituate Reservoir Watershed

Source Water

The focus of this assessment is on public drinking water supply “source” areas—the *wellhead protection area* that recharges a well or the *watershed* that drains to a surface water reservoir. Source water is untreated water from streams, lakes, reservoirs, or underground aquifers that is used to supply drinking water.

This fact sheet summarizes results of a source water assessment conducted for the PWSB. It identifies known and potential sources of pollution in the Scituate Reservoir watershed and ranks the watershed based on the likelihood of future contamination. The goal of this study is to help water suppliers, local officials, and residents living in drinking water supply areas to take steps to keep water supplies safe.

THE SCITUATE WATERSHED:

Perhaps the greatest imperative for the residents of Rhode Island is to protect the fresh, available and clean drinking water. The Foster Affording Housing Strategy prioritizes this necessity. These are the key findings from the Scituate Drinking Water Assessment, created by the Rhode Island Department of Public Health:

- Pollution risks are low overall but are magnified on small lots clustered in villages, along shorelines, and in strip commercial zones. Tributaries and groundwater show signs of localized impact from runoff, septic systems, and past waste disposal practices.
- As suburban development increases, threats to water quality from loss of protective forests, polluted runoff, fertilizers, and failing septic systems are also expected to increase. With 80 percent of the watershed land in private hands, actual impacts are highly uncertain and depend on how land owners manage their property.
- Watershed communities can adopt additional protection measures to safeguard groundwater supplies and help ensure the long-term health of the reservoir.

For the complete report visit:

<https://health.ri.gov/publications/assessments/ScituateReservoir.pdf>

THE FOSTER COMPREHENSIVE PLAN

From the 2023 Foster Comprehensive Plan:

“THOUGH THE PACE OF DEVELOPMENT HAS QUICKENED IN RECENT DECADES, CHANGE IN THE TOWN OF FOSTER HAS OCCURRED AT A MUCH SLOWER PACE THAN THE REST OF THE COUNTY AND STATE. THIS ALONE ACCOUNTS FOR THE RICHNESS AND IMPORTANCE OF FOSTER’S SENSE OF PLACE. IT IS NOT HARD TO VIEW THE ENTIRE TOWN AS AN IMPORTANT AND UNIQUE CULTURAL LANDSCAPE WHICH RETAINS THE IMAGE AND FEEL OF AN EARLIER TIME. THIS DESCRIPTION IS MEANINGFUL IN THAT IT IS THESE QUALITIES WHICH FOSTER RESIDENTS VALUE MORE THAN OTHERS.”

What’s A Comprehensive Plan?

A comprehensive plan is a municipality’s guiding document that lays the groundwork for how a town or city is developed based on the quality of life sought by its residents. Comprehensive plans are built to serve residents’ needs and desires and are revisited time and time again as priorities shift and as towns are impacted by changes in environments, economies and efficiencies. Comprehensive plans are true living documents that carry through generations of people who shape them.

Foster’s Comprehensive Plan contains relevant information about housing, and more specifically, affordable housing.

“FOSTER AND THE LOCAL COMMUNITY STILL MUST WORK TOWARDS THE GOAL OF PROVIDING AFFORDABLE, QUALITY HOUSING FOR LOW AND MODERATE INCOME (LMI) FAMILIES AND INDIVIDUALS.”

The Comprehensive Plan references a 2004 Affordable Housing Plan, which is included as part of its strategy for the construction of a second senior housing development modeled on Hemlock Village.

The Foster Comprehensive Plan (page 166) provides another strategy for the creation of affordable housing units from existing development. Property owners and community members have expressed concern that plans for properties were made without consultation with property owners. Publicly-owned parcels referenced in the Comprehensive Plan that remain opportunities for affordable housing include the vacant town-owned former school administration building at what is commonly referred to as the Nike Site and

state-owned land that is currently utilized as the State Police training facility (interestingly, this site appears to have been part of the Nike installation).

Foster's Comprehensive Plan further predicts a need for 157 additional affordable housing units by 2040 in order to meet the state's goal of 10% year-round occupied housing units deed restricted to be affordable for low- and moderate-income households.

From the 2023 Foster Comprehensive Plan:

“THE OFFICIAL HOUSING STOCK FOR FOSTER AT THE DISSEMINATION OF THE 2010 CENSUS WAS 1,775 UNITS. THIS ACCOUNTED FOR LESS THAN HALF OF ONE PERCENT OF THE TOTAL HOUSING STOCK IN RHODE ISLAND AND WAS AN INCREASE OF 197 UNITS (A 12.48 PERCENT INCREASE) FROM THE PREVIOUS CENSUS IN 2000.”

The 2020 Decennial Census reports Foster's total housing stock at 1,836 units of which 1,743 are reported to be occupied and 93 are vacant. Although not directly mentioned in the Comprehensive Plan, the Town of Foster is concerned that constructing significant additional affordable housing in Foster is inadvisable for two reasons, (1) the impact on the state housing market is minimal, given the small number of housing units in Foster; and (2) there are limited community services in Foster, particularly no supermarkets and no public transit. Accordingly, the general attitude in Foster is that large investments in additional housing construction may be better served in communities with larger housing markets and greater community services. Foster is hopeful that state regulations can be amended to more fully consider affordable housing that already exists in Foster and is more likely to align with Foster's existing housing typologies.

FROM THE 2023 FOSTER COMPREHENSIVE PLAN COMMUNITY SURVEY:

1. Foster residents value the rural character of the Town.
2. Specifically residents value a variety of aspects of rural character: natural darkness, quiet, clean air, clean water, cottage industry business, stone walls, scenic roads, wildlife, historic settings, and farmland.
3. Controlled and moderate development should be encouraged.
4. Residents value their high rated Town services.

These values are woven into the goals and policies of the 2023 Comprehensive Plan. Libra broadly considered Comprehensive Plan goals, across all of the chapters, in shaping the Affordable Housing Strategy

For the complete plan visit:

<https://www.townoffoster.com/planning-department/pages/comprehensive-plan>

Table 1: Foster Housing Data

HOUSING OCCUPANCY	Estimate
Total housing units	1,542
Occupied housing units	1,427
Vacant housing units	115

HOUSING TENURE	Estimate
Owner-occupied	1,257
Renter-occupied	170

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)	Estimate
Occupied units paying rent (excluding units where GRAPI cannot be computed)	165
Less than 15.0 percent	43
15.0 to 19.9 percent	10
20.0 to 24.9 percent	19
25.0 to 29.9 percent	26
30.0 to 34.9 percent	15

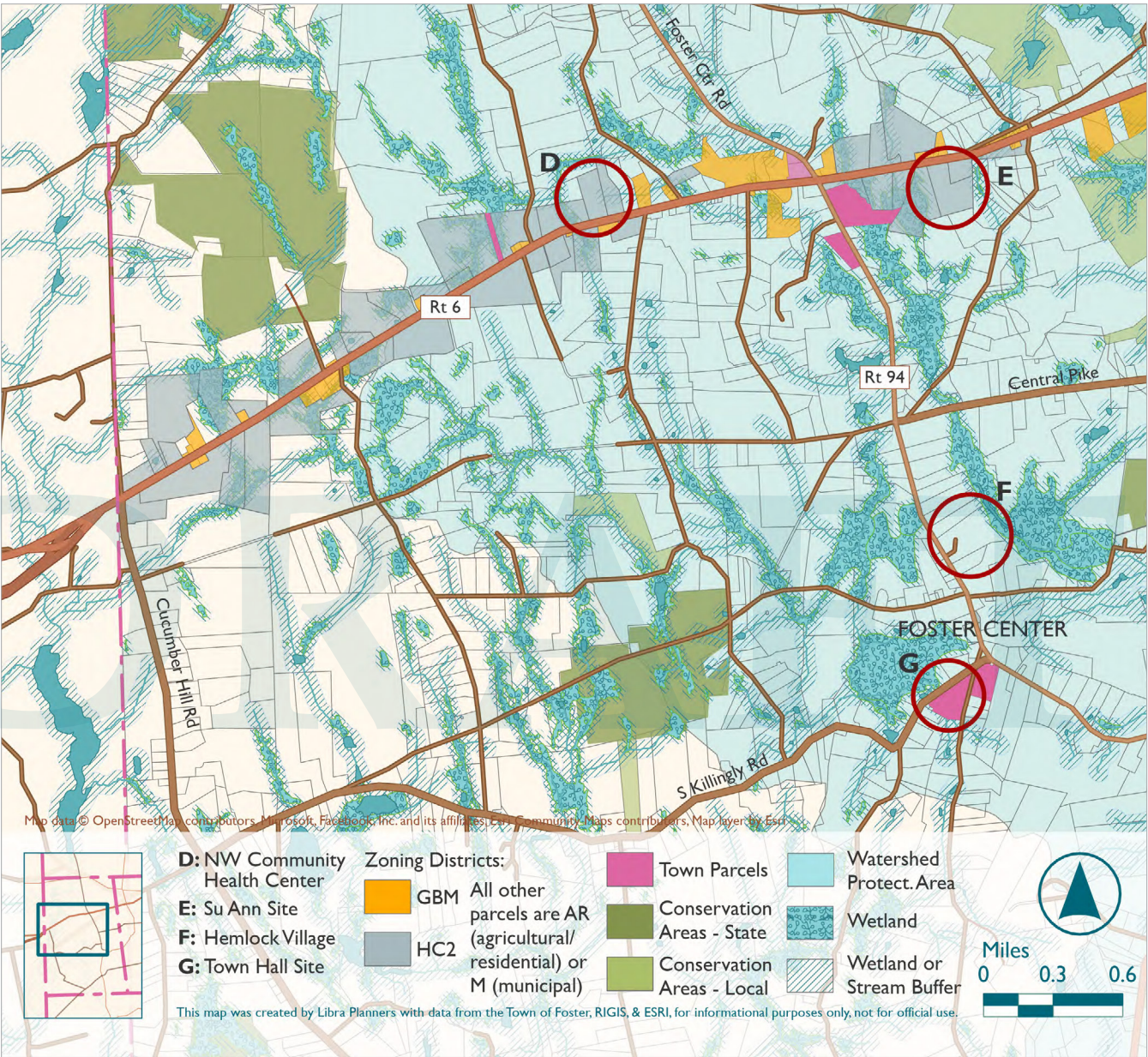
The Foster Affordable Housing Strategy uses data drawn from the U.S. Census Bureau. “Selected Housing Characteristics.” American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, Accessed on July 9, 2024.

Table 2 : Foster Housing Costs

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)	Estimate
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	869
Less than 20.0 percent	367
20.0 to 24.9 percent	78
25.0 to 29.9 percent	160
30.0 to 34.9 percent	59
35.0 percent or more	205
Not computed	0
\$3,000 or more	205
Median (dollars)	\$2,401
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed)	388
Less than 10.0 percent	113
10.0 to 14.9 percent	47
15.0 to 19.9 percent	126
20.0 to 24.9 percent	63
25.0 to 29.9 percent	0
30.0 to 34.9 percent	0
35.0 percent or more	35% or more

For more information visit:
<https://data.census.gov/table/ACSDP5Y2022.DP04?g=060XX-00US4400727460>.

Map 1: Foster Center and the Focus of Future Housing



THE FOSTER ECONOMIC DEVELOPMENT STRATEGY

From the 2023 Foster Economic Development Strategy:

“AT THE OUTSET OF THIS PROJECT, IT WAS ESTABLISHED BY THE PROJECT TEAM THAT PROTECTING THE RURAL CHARACTER OF THE TOWN IS NOT NECESSARILY AT ODDS WITH WANTING TO SEE ECONOMIC DIVERSIFICATION. THESE TWO GOALS ARE NOT MUTUALLY EXCLUSIVE AND, IN FACT, MANY COMMUNITIES THROUGHOUT THE UNITED STATES HAVE FOUND WAYS TO MARRY THESE GOALS TO PROTECT THE LIFESTYLE THEY DESIRE, WHILE SIMULTANEOUSLY DIVERSIFYING THEIR TAX BASE THROUGH TARGETED GROWTH THAT ALIGNS WITH THE COMMUNITY’S VISION.”

EXECUTIVE SUMMARY

The Town of Foster initiated an economic development strategy designed to move the needle on diversifying the tax base while maintaining the current quality of life and rural aesthetic. As of the most recent assessment, the breakdown of residential property versus combined commercial, industrial, and mixed-use properties are 77% and 23%, respectively.

Residential property owners are bearing the brunt of the rising costs of community services, making living in Foster unsustainable for

GOAL AREAS

From the outset of the economic development strategic planning process, the Town of Foster identified three priority goals to support diversified growth and enhanced business opportunities in the town. These three goals prioritize a balanced approach to maintaining the rural character of the community while still pursuing economic development opportunities and a diversified tax base.

- 1 Improve the sense of place along commercial corridors** by enhancing the overall appearance and aesthetic of the main entrances to the community. This goal is intended to help focus on opportunities along Route 6 and Route 101 to create a cohesive look for those visiting and traveling through Foster, with additional benefits for Foster residents.
- 2 Diversify the economy** to build resilience in the community and reduce the property tax burden on residential property owners by directing non-residential growth to specific corridors and nodes within the town and supporting small businesses and entrepreneurs.
- 3 Align capacity for growth with community values** to ensure that the residents' vision for the future of Foster is realized. Pursuing investments and directing resources towards opportunities that will balance economic diversification with rural lifestyle will be critical to achieving and retaining community support.

THE 2023 FOSTER ECONOMIC DEVELOPMENT STRATEGY

Improve the sense of place along commercial corridors - aligns with Affordable Housing Strategies:

- Explore affordable housing construction on newly acquired town-owned land next to the Benjamin Eddy Building.
- Develop affordable housing similar in form and design to Exeter's Pine View Apartments.

Diversify the economy - aligns with Affordable Housing Strategies:

- Engage nonprofit affordable housing developers to advance affordable housing opportunities in Foster.
- Develop a framework of land and housing typologies that can take advantage of any possible opportunities with private land development.
- Implement affordable housing development protocol.

Align capacity for growth with community values - aligns with Affordable Housing Strategies:

- Work with State legislators to develop statewide affordable housing policy better suited to rural communities.
- Advocate for state requirements that are attainable in rural areas.
- Bring awareness to affordable housing that is not recognized by the State.

For the complete report visit:

<https://www.townoffoster.com/planning-department/pages/economic-development-strategy-2023>

Foster desires to provide greater support to its business community, to attract additional commercial tax revenue, and increase quality of life for its residents. Housing priced to meet the needs of workers will be part of the solution. The town's Economic Development Strategy identifies Foster's location at the western edge of Providence County as an asset due to its nearness to Connecticut, and accessibility from interstate highways. The strategy proposes focusing on Foster's two main thoroughfares, Route 6 and 101. A mixed use center location at the intersection of Route 6 and Foster Center Road has potential to create additional revenue while serving community needs. The strategy also expresses a desire to support agricultural and home-based businesses, and proposes the following criteria to consider when evaluating economic development opportunities:

- *WILL IT GENERATE MORE IN PROPERTY TAX REVENUE THAN IT WILL REQUIRE IN COMMUNITY SERVICES?*
- *WILL THE DEVELOPER TAKE STEPS TO MINIMIZE IMPACT ON THE ENVIRONMENT AND RURAL CHARACTER OF THE TOWN?*
- *WILL THE DEVELOPMENT SERVE BOTH RESIDENTS AND NONRESIDENTS?*
- *WHY DID THE DEVELOPER CHOOSE FOSTER? WAS IT BECAUSE OF THE UNIQUE FEATURES OF THE COMMUNITY, ITS LOCATION, OR RURAL ENVIRONMENT?*
- *ONE CAN IMAGINE APPLYING THESE OR A VERSION OF THESE CRITERIA TO IDENTIFYING FUTURE AFFORDABLE HOUSING.*

One can imagine applying these or a version of these criteria to identifying future affordable housing.

THE BACKGROUND REVIEW

As part of its engagement with the Town of Foster, the RIHousing technical assistance consultant Libra Planners presented information at two Foster Planning Board meetings. The first meeting was utilized to engage directly with town residents about affordable housing opportunities in the Town. At the second meeting, the Planning Board developed policy priorities for affordable housing.

Planning Board Meeting I - Affordable Housing Basics

The first Planning Board meeting was conducted at Captain Isaac Paine Elementary in January 2024. A presentation was developed by Libra Planners with a broad overview of affordable housing, from the national to local levels, that identified types of affordable housing which may be suitable for a community like Foster. Following feedback from the Planning Board, Town Planner, and members of the public, the list of affordable housing typologies was narrowed to focus on typologies that the Foster community identified as being consistent with their vision for the town.

Increasing Unaffordability

Foster has not been unaffected by the national housing crisis. 71% of regional households are unable to afford the median home price of \$370,000. Foster's median household income is \$99,892, but an income of \$127,311 is needed to afford the median monthly housing payment of \$3,183 without being cost-burdened.³

A household is considered cost burdened when it spends more than 30% of income on housing, including taxes and utilities. Severely cost-burdened households spend more than 50% of their income on housing.⁴ This leaves less funds available for other necessities, such as food, healthcare, clothing, and transportation.

Affordable Housing Typologies

Libra presented nine affordable housing typologies at Planning Board Meeting I including: adaptive reuse, village center, infill development, middle housing, mixed-use development, planned unit development (also referred to as a cluster subdivision), and manufactured housing.

Adaptive reuse is the conversion of an existing building, repurposed as affordable housing. Recent changes made to the Zoning Enabling Act by the State Legislature in 2023 made adaptive reuse easier to realize throughout Rhode Island. Adaptive reuse includes the conversion of single-family homes to multifamilies and the conversion of residential outbuildings (such as shed, garages, and barns) to residential use.

New England is well known for the adaptive reuse of its mills to multifamily residential, however there is limited stock of former industrial buildings in Foster. One possibility for adaptive reuse is the Su Ann Creations site on Route 6. While the site is promising, the building is not ideal as a shell for multiple dwelling units.

Another typology, accessory dwelling units (ADUs), has been identified as an opportunity for the creation of additional affordable housing. ADUs are portions of a single-family home, such as an attic, basement, ell, or addition, that are used as a separate housing unit. An ADU may also be a residential outbuilding that is a separate housing unit. Foster has permitted ADUs since 1994. The State Legislature has promoted ADUs numerous times in recent years, requiring that their creation be encouraged. ADU's have a long history in rural New England areas.

Another typology, the village center, achieves affordable housing through density. Smaller units on smaller lots are less costly to inhabit and transportation costs are reduced through ease of access to employment and services. A village center is the traditional New England development pattern, it has the added benefit of increasing social connections for residents and visitors.

Another typology, infill development occurs when new buildings are constructed within an existing neighborhood. Often infill structures remake streets by filling in vacant lots or demolished buildings. This typology is highly beneficial in urban environments but has been determined inappropriate for Foster's rural character.

Missing middle housing has not been constructed in recent years due to financing models promoted by the government. Missing middle refers to housing typologies that include cottage courts, townhouses, duplexes, triplexes, and fourplexes. These types of housing represent many traditional New England housing types, including in rural communities, that have disappeared in recent decades. Missing middle housing has the ability to greatly reduce housing costs

through shared resources, such as one roof, party walls, and shared utilities.

Another typology, Mixed-use development combines commercial and residential uses. This typology is very beneficial in urban contexts but it has been determined not to fit Foster's character. There may be aspects of mixed-use development, at major intersections, that suits Foster.

Another typology, planned unit developments, also known as a cluster subdivision, reduce individual development requirements, while maintaining the overall development density, to increase areas of natural resource preservation. This type of housing has the added benefit of reducing development costs and accordingly, the potential to reduce housing costs, as site access and development costs are reduced. This typology has been successfully employed in nearby rural communities.

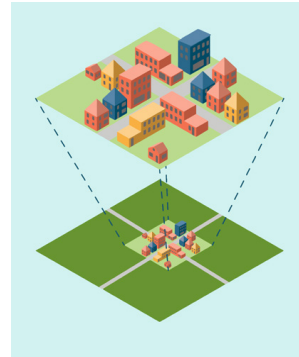
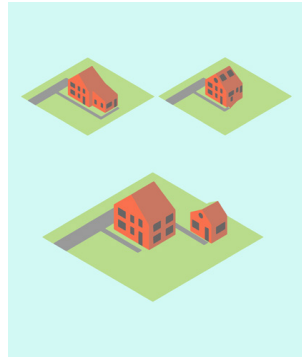
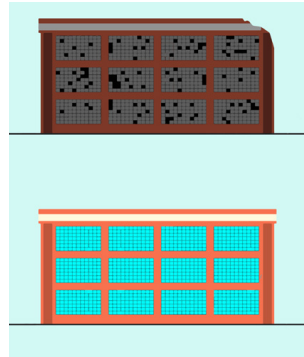
Another typology, manufactured housing, is built in a factory and shipped partially or completely assembled to the site. Manufactured housing is commonly understood as "trailer homes". This is probably an obsolete way of viewing off-site constructed buildings. There may be community cost benefits for this typology. Manufactured housing has been determined not to fit Foster's character.

Another typology, inclusionary zoning, gives large scale developers a density bonus for creating affordable housing within market rate complexes. This typology has been determined not to fit Foster's character.

Public Comment

Fifteen members of the public attended Planning Board Meeting I and approximately half a dozen provided public comment. Both the Board and residents shared their thoughts on how some of the typologies would be difficult to envision due to certain land constraints and limitations on public services. Some comments centered on requesting additional information about state requirements for affordable housing.

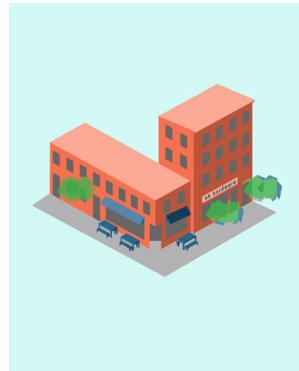
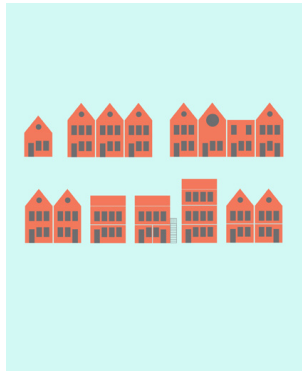
Affordable Housing Typologies presented at Planning Board Meeting 1



Adaptive Reuse

Accessory Dwelling Unit

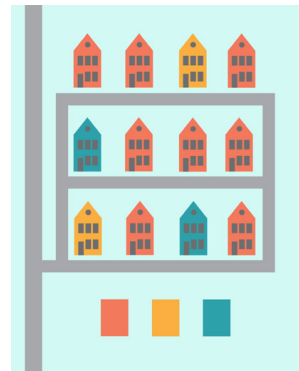
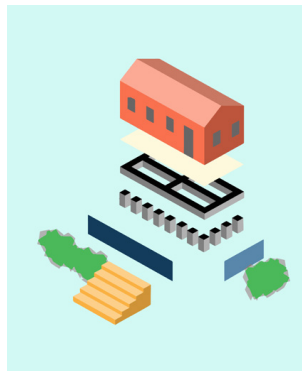
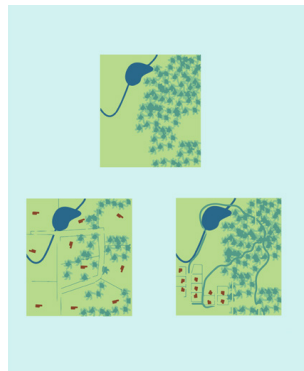
Village Center



Infill Development

Missing Middle Housing

Mixed-Use Development

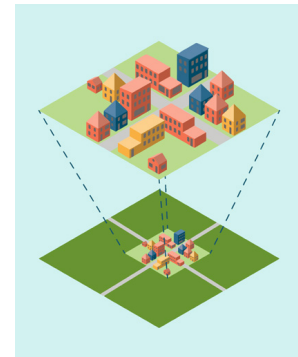
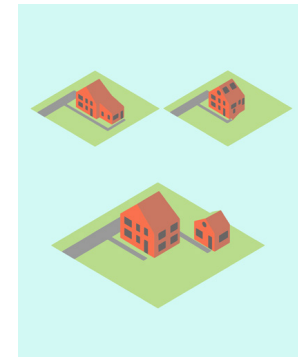
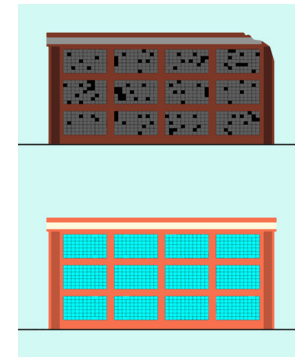


Cluster Development

Manufactured Housing

Inclusionary Zoning

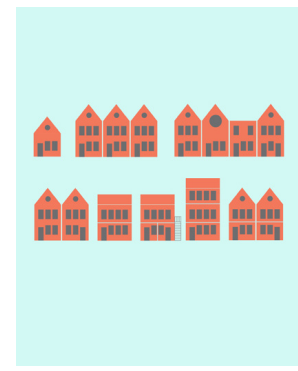
Affordable Housing Typologies highlighted at Planning Board Meeting 2



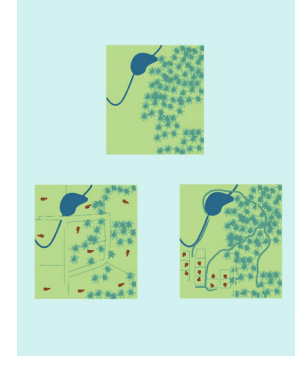
Adaptive Reuse

Accessory Dwelling Unit

Village Center



Missing Middle Housing



Cluster Development

Affordable Housing for Foster - Planning Board Meeting 2

Planning Board Meeting 2 was conducted at the Benjamin Eddy House in Foster Center on April 1, 2024. In accordance with its proposal, Libra Planners provided a second presentation on affordable housing that included possible programs for the Town of Foster to pursue, as well as examples of successful affordable housing developments in the region. The presentation included

more detailed information about the state's process for determining affordable housing, as this was requested at the previous meeting. Among the topics presented, municipal affordable housing subsidy was defined and elaborated upon. A Massachusetts example was used to illustrate municipal subsidy possibilities. Similarly, a converted hotel in Milton, NH was presented as an example of adaptive reuse. This housing example is subject to inclusionary zoning. Examples of local ADUs were also presented. Additionally, Libra made suggestions for potential village center locations. Libra also presented information about a new affordable housing development in Exeter, RI. Finally, the conservation subdivision program of Charlestown, RI, was also presented at Planning Board Meeting 2.

Limited Appetite for New Construction

Board members expressed a desire to avoid substantial change to the town through new construction at Planning Board Meeting 2. It was decided that Foster would focus on limited changes to existing housing development to add affordable housing. The Planning Board expressed much support for conversion of already developed properties to affordable housing.

Advocate for State Policy Changes

The Planning Board suggested the importance of advocating for its rural interests to the state in how it administers its affordable housing regime. The rental market lacks comprehensive data on current conditions, but the Foster market has not experienced the wild swings of more urbanized parts of the state. There are many homes rented below state median rents that are not counted as affordable housing because the deed restriction is not in place. In the eyes of Foster, the state should account for this, as it has recently done so with counting manufactured housing.

KEY FINDINGS

Housing Development Natural Constraints

The Barden and Westconnaug Reservoirs, part of the Scituate Reservoir public water supply, are located in Foster. Limiting development within the watersheds of these reservoirs is critical to preserve drinking water quality of Rhode Island's urban center (see Map 2 on the following spread). Consequently there is a significant amount of protected watershed and surface water area in the town. Foster's natural beauty stems both from these areas and from a riparian landscape network that weaves through the town. While these physical attributes provide conservation and recreational opportunity, they also limit development. Abundant protected nature is the reason people choose to live in Foster, but it is also a limitation for future residential development. In the same vein, Foster has a number of community and non-community wellhead protection areas (see Map 3 on the following spread). These areas may coincide with some existing Foster Infrastructure such as streets and roads. For these reasons the town has adopted a conservative approach to development. These protections for natural resources are central to Foster's Affordable Housing Strategy.

Housing Development Transportation Constraints

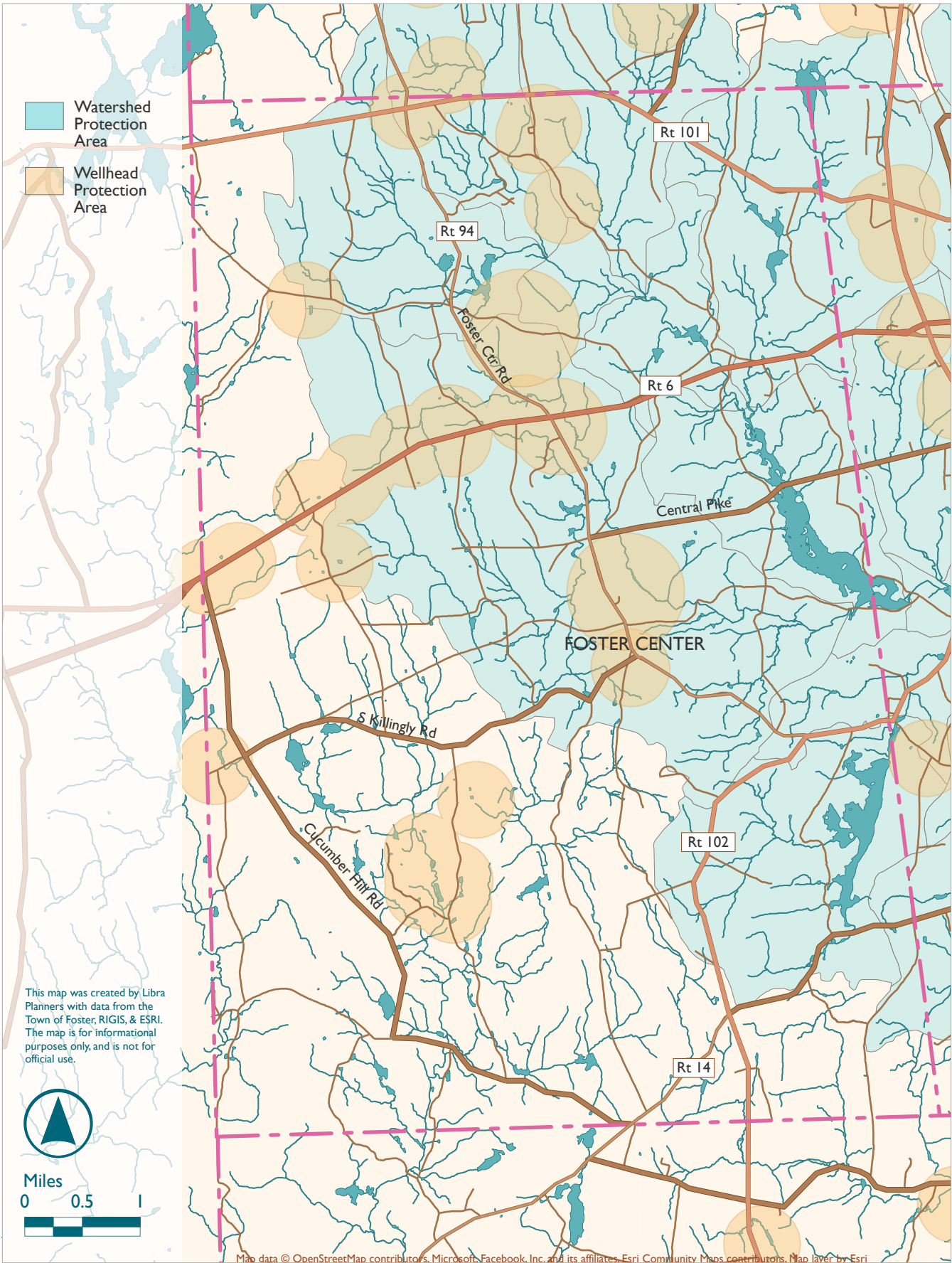
It is unlikely that additional affordable housing in Foster will be served by public transit. Previous transit service to Hemlock Village, by far Foster's largest affordable housing site, was not well used. The vast majority of Foster residents own their own vehicle. Services are few and remote in Foster. While co-locating housing with the town's limited services may be beneficial, it must be expected that future affordable housing residents will need private transportation for daily living.

Housing Development Resource Constraints

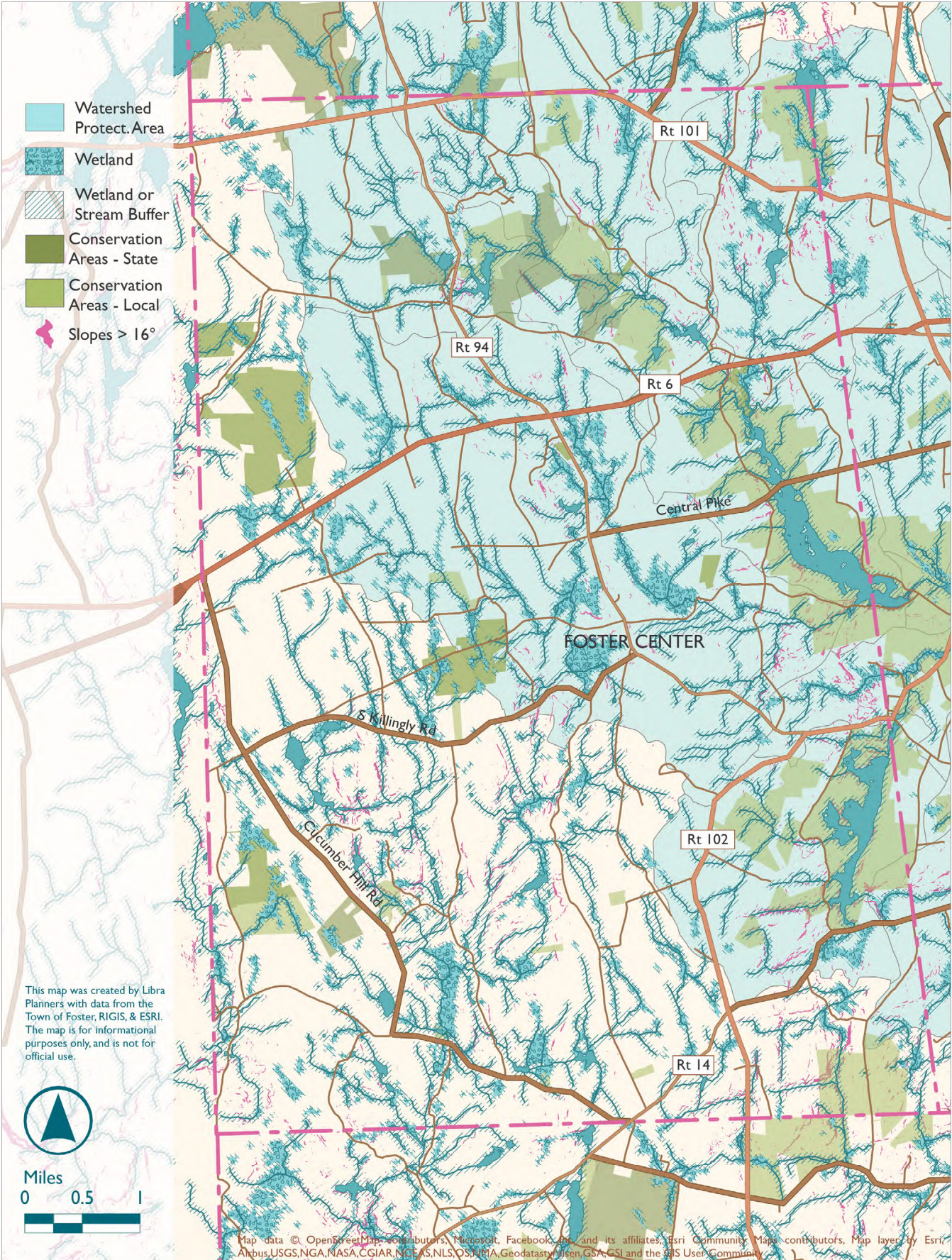
No Commercial Center

As mentioned earlier, Foster has limited services within the town. This requires residents to leave the town to do things like go to the supermarket, buy clothes, or go to the hardware store. This adds costs to town households and will create challenges for future affordable housing residents who are not familiar with a rural lifestyle.

Map 2: Foster Watershed Areas and Well Heads



Map 3: Foster Building Constraints



Few Available Public Parcels

Previously identified locations for affordable housing have not given rise to new housing development largely because these sites remain in private hands. Additionally, there is not an appetite for significant government action in Foster to compel private property owners to create affordable housing. Nor is there capacity amongst town officials to undertake such ventures. Many town-owned properties are already dedicated to other uses. To achieve its affordable housing desires, the town must work strategically with its limited resources.

Foster Residents are Aging in Place

Foster has one of the oldest populations in the state. Owners of large tracts of land are faced with the challenge of aging in place. There are no assisted living facilities in the town and Hemlock Village has a long wait list. Both additional elderly housing in town that meets the state's definition of affordable, or other affordable housing that is more informal will assist Foster residents as they age.



THE AFFORDABLE HOUSING STRATEGY

1 Explore affordable housing construction on newly acquired town-owned land next to the Benjamin Eddy Building.

Foster should explore using the newly acquired town-owned land next to the Benjamin Eddy Building to create additional affordable housing. The Town recently acquired land in the vicinity of Town Hall in Foster Center, a state-designated growth center. Affordable housing development may also be possible on the lot that includes the Town Hall. The construction of additional housing to meet the needs of Foster's low- and moderate-income households is a top priority. The former Nike site/school administration building may also be a good location for affordable housing.

2 Prioritize the Hemlock Village waitlist.

With over 100 people on the waiting list for senior housing at Hemlock Village, expanding or replicating the facility to meet demand should be the town's top priority. The addition of 100 units to address this demand would bring Foster to roughly 7% of the state's 10% affordable housing goal for municipalities. Foster could address two pressing issues at once by developing the land around Town Hall as senior housing similar to Hemlock Village.

3 Develop affordable housing similar in form and design to Hemlock Village or Exeter's Pine View Apartments.

New affordable housing should employ architecture that is similar to Hemlock Village, compatible with the rural wooded context. Other tasteful rural affordable housing architecture, such as Pine View in Exeter, RI could be used as a case study to maintain compatibility with Foster's natural character.

Exeter, RI Pine View Apartments



DEVELOP AFFORDABLE HOUSING SIMILAR IN FORM AND DESIGN TO HEMLOCK VILLAGE OR EXETER'S PINE VIEW APARTMENTS.

These architectural designs are consistent with Foster's rural character, natural setting and historic architectural scale.



Exeter, RI Pine View Apartments



Missing Middle housing development in rural setting.

4 Engage nonprofit affordable housing developers to advance affordable housing opportunities in Foster.

To address its lack of capacity, Foster officials should engage with local affordable housing developers to develop a scope of affordable housing development on a per site basis. Capable, interested, and qualified developers could be identified through a public solicitation process using direct engagement. Libra Planners is available to assist Foster officials in connecting with affordable housing developers upon request.

5 Work with State legislators to develop statewide affordable housing policy better suited to rural communities.

The addition of manufactured housing to the state’s calculations for affordable housing is beneficial for rural communities. Unfortunately, Foster does not have much manufactured housing. It is not commonplace. Consequently, this typology may not be suitable for many Foster residents’ future needs. In the same vein, properties that are not subject to a mortgage and that are assessed at below median values, should be included in the state’s calculation of affordable housing. Similarly, properties subject to a lease that is affordable for low-income households should be included in the state’s calculation of affordable housing. Foster officials should work with state leaders to effect this change. This can be done by working through the state’s municipal association, the Rhode Island League of Cities and Towns, or working directly with state leaders at RIHousing, the Secretary of Housing, and the Governor’s offices.

6 Advocate for state requirements that are attainable in rural areas.

Statewide land use plans identify the need to promote greater residential density in urban and suburban areas as well as town centers that have existing or planned infrastructure for public water and sewer. Foster is rural with no public water or sewer. This limits the Town’s capacity to deliver emergency services for events such as a fire. Foster officials should advocate for the state to consider goals for rural areas where lower density and conservation should be prioritized.

7 Bring awareness to affordable housing that is not recognized by the State.

For generations, Foster families have made room for adult children and their offspring. This form of intergenerational living is typical of rural homesteads everywhere and it is also a form of unrecognized affordable housing. Indeed, often parents provide living space to their adult children at significantly reduced rents. Because this housing is familial and not deed-restricted, it does not meet the technical definition of affordable housing. Unrecognized by the state, Foster should strive to bring awareness to this type of housing and other rural concerns to their state legislators.



8 Develop a framework of land and housing typologies that can take advantage of any possible opportunities with private land development.

Foster’s Comprehensive Plan includes an LMI production plan that identifies specific sites which are primarily held by private owners. The community has expressed concern about an affordable housing strategy that centers on private parcels to produce LMI housing without engagement of property owners.

The Town should maintain a matrix that identifies land conditions and matches certain sites with specific housing typologies that would be appropriate for those site conditions.

This matrix can be used to advance the development of affordable housing as opportunities arise. This process should be undertaken while promoting greater public awareness and community support for such endeavors. Foster should not promote public development on private lands without owner consent and support.

Libra Planners has completed an initial matrix that incorporates preliminary considerations about site conditions, utilizing publicly-available information, primarily the RIGIS database. Libra Planners does not recommend additional substantial development within the Scituate Reservoir Watershed, as this area provides drinking water to much of the state’s population. Further investigation is needed regarding extensive community wellhead protection on Foster’s main thoroughfare, Route 6, outside of the Scituate Reservoir watershed. Wetlands and corresponding buffers, steeply sloped grades, and conservation areas may further restrict development opportunities in other parts of the town. Future development potential exists for a village center at the intersection of Plainfield Pike (Route 14) and Victory Highway (Route 102).

Libra Planners recommends the Planning Board review the below matrix and amend and add to as necessary. The Board should regularly update the Town Council on its efforts to increase Foster’s affordable housing stock and work through the Council to solicit their assistance and the assistance of others, including community volunteers, in achieving Foster’s affordable housing goals. This may include presentation of the matrix, updated as additional affordable housing opportunities are identified, or projects become infeasible or completed.

9 Implement affordable housing development protocol

The Town of Foster is committed to exploring affordable housing on land it owns. In all other instances, town officials and residents advocating for affordable housing will need to work with property owners to encourage affordable housing development. To that end, Libra Planners has identified the following steps for Foster to utilize in advancing affordable housing on properties within the town for conception to completion of construction.

A. Implement affordable housing development protocol.

The first step to constructing affordable housing is to identify where it will be located. Foster requires at least 5 acres for housing development and a minimum of 1 acre per housing unit, so lots identified as having good potential for affordable housing development should meet those basic requirements. Housing at densities higher than 5 acres per unit should not be located within the Scituate Reservoir watershed. Exceptions could be made in special circumstances, such as locations in close proximity to community services or adaptive reuse of existing structures.

B. Persuade property owners to support affordable housing.

Once a lot has been identified as a good location for affordable housing, the property owner must be persuaded that pursuing affordable housing on their property is in their interest. The Properties listed for sale with a real estate broker could require an identified buyer, such as an affordable housing developer. The Town could also participate in the market as a buyer. Properties in family trusts will require more extensive work with the property owner(s). In these instances, affordable housing can be considered, along with a conservation easement, in future estate planning. Properties that are active with other uses can add affordable housing through the creation of condominiums or a lease. Those advancing affordable housing in Foster should explore a variety of approaches to create a hospitable climate for affordable housing, rather than putting all their efforts into a few properties that might not yield

C. Confirm feasibility of housing development

If a site is identified for affordable housing, and the property owner is supportive, there may be additional hurdles to developing the housing. The biggest issue is water, supply and sewage. Water testing should be performed early in the process to confirm that development on the site is possible. Trucking water in or out for affordable housing is not sustainable and thus not recommended. Environmental testing may also be needed, depending on historic uses. Grant monies are available for pre-development costs such as these. Additionally, zoning issues can be overcome through the comprehensive permit process. Zoning amendments may be considered on a per project basis if and when comprehensive permits are no longer allowed in Foster.

D. Develop preliminary designs for the affordable housing development.

Foster is committed to constructing affordable housing that is consistent with Foster's rural character. To that end, once site constraints have been identified, architects should be engaged to design affordable housing. Conceptual designs, with compelling presentations, can support funding efforts and can target occupants. Funding is available for this type of activity. The Town of Foster may wish to be directly involved in the selection of the architect, to better influence the resulting design. Selection should be limited to designers capable of designing for maximum efficiency, to the standards of likely funders and those architects that demonstrate sensitivity to rural contexts.

E. Secure funding commitments to construct the affordable housing.

Affordable housing development usually does not produce enough profit to warrant investment without subsidy. Fortunately, state and federal housing programs provide robust support for affordable housing development. With an identified site and a design, securing funding should be eased. RIHousing and Commerce RI have easily accessed programs that can be utilized for affordable housing construction.

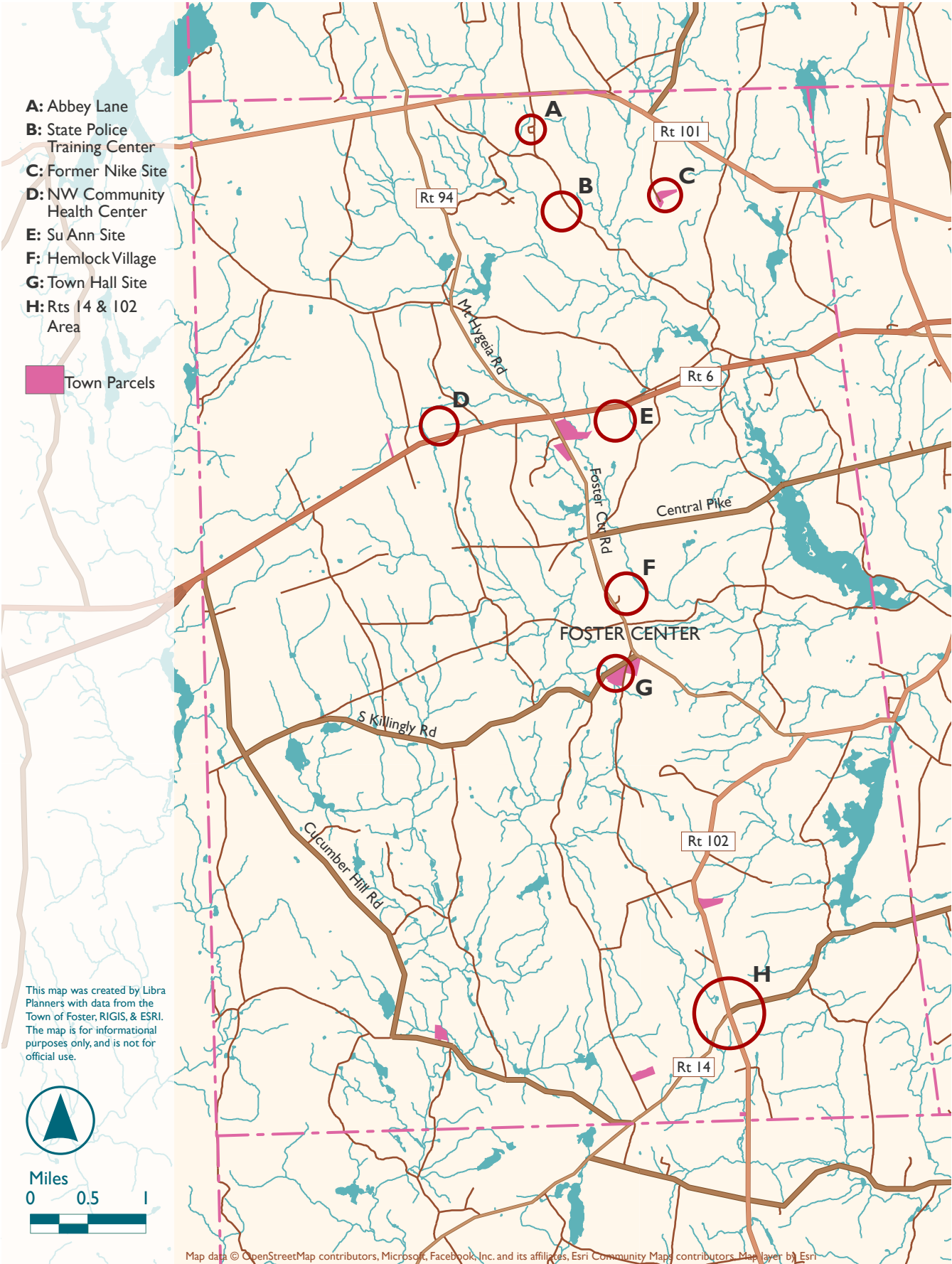
F. Construct the affordable housing development

Once the project funding is secured, construction can begin. Town officials should advocate for the use of Foster contractors and the employment of Foster residents in the construction. Materials should be sourced from Foster-based and Foster-adjacent sources.

FUNDERS OF AFFORDABLE HOUSING INCLUDE:

- **Community Development Block Grants (CDBG) from the State's Office of Housing and Community Development (OHCD)**
- **Local Initiatives Support Corporation (LISC)**
- **Rhode Island Infrastructure Bank**
- **Low Income Housing Tax Credits (LIHTC) from RIHousing**
- **New Markets Tax Credits (NMTC) from the IRS**
- **Home Investment Partnership Program (HOME) from RI Housing**
- **National Housing Trust Fund (HTF) from RIHousing**
- **Rebuild RI Tax Credit Program from Commerce RI**
- **Building Homes RI (BHRI) from the State Housing Resources Commission (HRC)**

Map 4: Sites Suitable for Affordable Housing Development



SITES SUITABLE FOR AFFORDABLE HOUSING DEVELOPMENT

Libra has examined Foster land use, Foster resources, transportation routes, watershed limitations, well head considerations, natural topography and existing zoning to find sites that are suitable for housing development. The sites on this map have been identified as suitable for potential future affordable housing. A matrix is provided on the following page to show specific site attributes related to such development. Included in these attributes are address, plot and plat, current market value and size. Libra has also provided suggestions for housing typologies suited to the sites as well as timeframes for pursuing development on these sites.

Table 3: Sites Suitable for Affordable Housing Development

Address	Plat/Lot	Acres	Value
Abbey Lane	17/Lots 46A, 47A, 30A	9	\$3.3 million
64 Winsor Road	17/41	14	\$.7 million
142A Danielson Pike	14/2A	10	\$ 1 million
88 Danielson Pike	14/98	19	\$.3 million
110 Foster Center Road	11/89A	26	\$ 1.4 million
181 Howard Hill Road	20/5	9	\$ 1.7 million
0 South Killingly Road	20/9	14	\$.1 million
Plainfield Pike / Victory Highway Intersection	03/01-06, 35- 60	Various	Various

Typology	Notes	Timeframe
Cluster Subdivision	Former military housing. Work with State of RI to consider this type of housing as “affordable housing”.	Work with the League of Cities and Towns to meet with state leadership near the start of each legislative session to propose things like counting cluster subdivisions and units assessed below a certain value as affordable housing.
Adaptive Reuse Mixed-Use	State Police training facility. Consider future addition/ conversion for affordable housing.	Long-term. Work with the Rhode Island Department of Administration to develop a master plan for this site.
Adaptive Reuse Mixed-Use	Northwest Community Health Center. Consider future addition/ conversion for affordable housing.	Medium term. Work with property owner to identify future development opportunity in consultation with experienced affordable housing developers.
Adaptive Reuse	Former jewelry manufacturing. Perform Phase 1 E. Consider conversion for affordable housing.	Short term. Work with property owner to identify future development opportunity in consultation with experienced affordable housing developers.
Missing Middle Housing	Hemlock Village. Consider additional affordable housing.	Short term. Work with property owner to identify future development opportunity in consultation with experienced affordable housing developers.
Village Center	Town Hall and Police Station. Consider future addition for affordable housing.	Short term. Secure grant to develop Master Plan for Foster Center that focuses on additional development.
Village Center	Newly acquired town land. RFI for affordable housing developer.	Short term. RFI for affordable housing developer.
Village Center	Residential and vacant land. Consider future affordable housing development.	Medium term. Secure grant to investigate community well and septic.

ENDNOTES

1. 2023 Housing Fact Book, HousingWorks RI at Roger Williams University
2. 2022 American Community Survey 5-Year Estimates, DP04
3. 2023 Housing Fact Book, HousingWorks RI at Roger Williams University
4. US Dept. of Housing & Urban Development

SOURCES

- RIGIS
- American Community Survey 2022: ACS 5-year Estimates Data Profiles
- United States Census Bureau 2020 Decennial Census https://data.census.gov/profile/Foster_town,_Providence_County,_Rhode_Island?g=060XX-00US4400727460
- 2023 Housing Fact Book, HousingWorks RI at Roger Williams University <https://d337wih8hx5yft.cloudfront.net/documents/Housing-Fact-Books/2023HFB.pdf>
- FY2024 Rhode Island Income Limits for Low- and Moderate-Income Households, RI Housing <https://www.rihousing.com/wp-content/uploads/FY-24-HUD-Income-Limits.pdf>
- New Hampshire Housing Toolbox <https://www.nhhousingtoolbox.org>

