

PAWTUCKET, RI

AFFORDABLE HOUSING AND NEEDS IMPLEMENTATION PLAN



LIBRA PLANNERS - APRIL 2025

TABLE OF CONTENTS

Maps and Charts

14

Map 1: Existing Housing Stock

18

Map 2: Existing Housing Units Per Acre

19

Chart 1: Units per Acre Distribution

21

Chart 2: Mix of Housing Types

24

Chart 3: Rhode Island Housing Permits Issued

24

Chart 4: Pawtucket Housing Permits Issued

29

Chart 5: Population Trend

30

Chart 6: Age Distribution

30

Chart 7: Household Size

33

Chart 8: Income Distribution and LMIH Eligibility

35

Map 3: Census Block Median Per Capita Income

36

Chart 9: Incomes Versus Rents

36

Chart 10: Incomes Versus Home Prices

60

Map 4: Simplified Zoning Map

61

Map 5: Residential Zoning

62

Table 1: Zoning Summary

65

Table 2: LMI Housing Owners & Number of Units

66

Map 6: Existing LMI Housing Stock

67

Table 3: City-Owned Potential LMIH Sites

68

Map 7: City-Owned Potential LMIH Sites

TABLE OF CONTENTS

• Plan Synopsis

Introduction

2

• Executive Summary

• Municipal Technical Assistance

• The Pawtucket Housing Context

• Affordability Defined

Existing Housing Conditions

12

• Existing Affordable Housing Efforts

• Existing Housing Stock

• Age of Housing Stock

• Existing Housing Density

• Existing Housing Uses

• Pawtucket Housing Facts

• Existing Housing Needs

Previous Plans and Supporting Documents

38

• 2021-2022 Pawtucket Affordable Housing Plan

• Pawtucket/Central Falls HEZ Housing Task Force 2017 Pawtucket Comprehensive Plan

• Pawtucket/Central Falls Initiatives (PCF)

• Redevelopment Area Plan (Apex and Soccer Stadium)

The Buildout Analysis (Mapping LMI Housing)

58

• Existing Publicly Owned Affordable Housing & Opportunities

• Existing Privately Owned Affordable Housing & Opportunities

• Map - PCFD Sites

• Zoning Analysis

Funding Sources

69

Conclusion

70

PLAN SYNOPSIS

The Affordable Housing Needs Analysis and Needs Implementation Plan outlines the steps and actions needed to provide affordable housing for the residents of Pawtucket. It introduces the origins of the plan and source funding. It generally describes the housing context and provides key technical definitions relating to housing affordability. The plan presents data describing existing housing conditions in Pawtucket, including information about the age and quality of the housing stock and the disposition of housing types throughout the city. Through mapping and other graphic techniques, issues such as density and use are presented. The plan also considers the Pawtucket population trends and incomes as it aims to extrapolate and project future housing needs.

This plan builds on existing Pawtucket planning efforts in support of broad comprehensive goals. Multiple planning documents such as the 2017 Pawtucket Comprehensive Plan and the Pawtucket & Central Falls Station District Vision Plan are reviewed to position affordable housing policy within existing planning priorities. This plan also maps existing affordable housing so as to suggest future affordable housing locations that best serve city residents and high priority city initiatives such as economic development. Residential zoning is analyzed in the context of affordability. Funding sources for new development are identified. Ultimately, the plan recommends goals, policies and actions to achieve affordable housing goals.



Image Capture July 2021 @ 2023 Google

INTRODUCTION

EXECUTIVE SUMMARY

Pawtucket residents' housing costs are outstripping their incomes. Housing prices have radiated out from Boston, turbocharged by remote work following the Covid-19 pandemic. Dwindling household sizes have created greater demand for more housing units. Pawtucket is not meeting residents' housing needs; new housing development and affordable housing unit production are not meeting demand.

Housing costs are only predicted to increase with continued declining household size, construction labor shortages, climate change, corporate landlordism, and increasing income inequality. Pawtucket must act to serve its residents' needs, meet the State's affordable housing goal, attract investment, and wisely spend its grant dollars, fees, and other revenues to support affordable housing construction.

Immediate affordable housing opportunities exist on privately- and publicly-owned parcels, mostly near downtown. City officials should prioritize maximum affordable housing development on these parcels to quickly meet pressing housing needs.

Research and analysis of existing affordable housing units and city demographics shows that Pawtucket is in need of small units (studios and one-bedrooms) on transit routes in the East Side of the city east of George Bennett Highway. Affordable housing is also needed near Oak Hill and Smithfield Avenue on the city's West Side. As existing opportunities are fulfilled, City officials should look to this unit type and areas of the city for Pawtucket's next round of affordable housing construction. Dispersed income diversity is always beneficial for a community. It allows for neighbors to help

neighbors and for all Pawtucket residents to experience the diversity of the city's residents. To that end, the City should support small affordable housing unit construction on a variety of sites scattered near transit routes on Pawtucket's East Side.

The most effective way to secure additional housing is to fund it. In addition to longstanding federal grant programs administered by the City's Department of Planning and Redevelopment, the City can secure affordable housing funding through pursuit of additional grants and self funding through inclusionary zoning and other funding streams, such as a tax on real estate transfers.

Another way to secure additional housing is to shape municipal regulations to this purpose . While accessory dwelling units (ADUs) have been enabled statewide, this regulatory change may not adequately provide much needed affordable housing. Alternatively, the City could provide a density bonus for affordable housing. This may be particularly effective on the City's largely single-family zoned East Side. To further support intergenerational wealth building opportunity, affordable housing density bonuses could be tied to homeownership. Ultimately, progress on affordable housing production in Pawtucket will require constant attention and stewardship, as well as regulatory refinement and funding and operational commitment from the City's leaders, housing advocates, and the public more broadly.

MUNICIPAL TECHNICAL ASSISTANCE

In 2023 the State Legislature of Rhode Island passed a series of land use laws designed to promote affordable housing. The state required municipalities to update local regulations to comply with these new laws. It then provided cities and towns with the opportunity for Municipal Technical Assistance (MTAP) to complete the task. RIHousing, and the state's housing funding and mortgage financing corporation, was charged with dispersing state funds to achieve this goal. Cities and towns applied to RIHousing for grants of up to \$100,000 to create policy, laws and plans to promote housing affordability. The state placed a January 1, 2024 deadline to immediately effect the required regulatory changes. RIHousing moved swiftly to create a list of pre-approved planning consultants. Libra Planners submitted qualifications and was approved as a roster consultant. In 2023 Libra Planners worked with the Pawtucket Director of Planning and Economic Development to create a work program and grant application to RIHousing, and the grant was secured. Libra assisted Pawtucket in performing the required regulatory changes for the January 1, 2024 deadline. The Affordable Housing Needs Analysis and Implementation Plan follows these earlier planning projects and is the culmination of Pawtucket's RIHousing MTAP grant.

THE PAWTUCKET HOUSING CONTEXT

Rhode Island incomes have not kept pace with the rising cost of housing. While the cause of rising costs is not widely understood, there is consensus that low housing production at the very least amplifies the problem. The lack of affordable housing is most acute where low-skilled labor populations reside in areas with proximity to vibrant urban economies. These locations can be fertile ground for real estate speculation and population displacement. Additionally, access to high speed transit generally improves economic conditions in a community, but it may also create localized upward pressure on housing costs while accelerating displacement. The City of Pawtucket has superb urban visioning and recent planning successes including the 2014 RhodeMapRI “Growth Center”, the 2016 Pawtucket & Central Falls Station District Vision Plan and the new Massachusetts Bay Transportation Authority (MBTA) station. The MBTA site and surrounding Transit-Oriented Development (TOD) are noteworthy civic achievements. Implementation of Pawtucket/Central Falls (PCF) TOD planning goals will improve the physical and economic condition of the surrounding area and may help to stabilize the city’s tax base. Pawtucket has also created a regulatory regime that supports PCF TOD goals and encourages much needed future affordable housing production. PCF planning is transforming a downtown of parking and vacant lots, often without the adverse effects of gentrification. Pawtucket needs this kind of economic development, but it should also work to support the many current residents who are cost-burdened and severely cost-burdened for housing because a stable housing environment

is central to securing a healthy economy, functioning schools, thriving businesses and just about anything else a community desires.

This Affordable Housing Needs Analysis and Implementation Plan uses current census data to inform Pawtucket housing needs. It considers demographic trends pertaining to housing affordability including household sizes, housing sizes and household incomes. The analysis also considers and maps existing Pawtucket Affordable deed restricted housing in order to fully understand existing conditions. Most critically, future affordability is both projected as a target goal and mapped so as to protect and support housing cost-burdened (see definitions below) Pawtucket residents. The Affordable Housing Needs Analysis also considers the web of Pawtucket policy and regulatory initiatives as they relate to the production of future affordable housing. While public money for affordable housing is increasingly scarce, this plan identifies funding sources to support future development.

Goal: Increase affordable housing in the PCF “Growth Center”

Policy: Promote TOD affordable housing

Action: Refine “Growth Center” zoning to accept greater housing density

Action: Refine “Growth Center” zoning to accept greater mixed-use

Action: Review commercial/industrial land use designations to promote housing

Action: Advocate for TOD incentives at the state level

Goal: Link affordable housing with economic independence

Policy: Promote economic independence for all income levels

Action: Create program to support financial independence/long term housing security

THE 2021-2022 PAWTUCKET AFFORDABLE HOUSING PLAN IS AN AFFORDABLE HOUSING PRIMER FOR PAWTUCKET. IT IS A DOCUMENT PRODUCED BY THE CITY THAT DEFINES HOUSING AFFORDABILITY AND MAPS THE BROAD CONTOURS OF MUNICIPAL AFFORDABLE HOUSING.

AFFORDABILITY DEFINED

This plan was prepared in accordance with the Rhode Island Comprehensive Planning Act (R.I.G.L. Ch. 45-22.2) and the Low and Moderate Income Housing Act (R.I.G.L. Ch. 45-53). The Rhode Island Low and Moderate Income Housing Act was enacted to help address the shortage of affordable housing in Rhode Island by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. Its goal is to encourage the production of housing affordable to low and moderate income households earning 80% or less than the area median income in all communities throughout Rhode Island. Specifically, each Rhode Island municipality must ensure that at least 10% of its year-round housing stock is affordable to low and moderate income households. This plan was created to present a framework for the City of Pawtucket to achieve its ten percent (10%) low- and moderate-income housing goal and serve its residents' affordable housing needs into the future. A number of analyses were conducted to provide an understanding of the town's residents in relation to how much and what types of new affordable housing are needed to address the population.

The 2021-2022 Pawtucket Affordable Housing Plan is an affordable housing primer for Pawtucket. It is a document produced by the City that defines housing affordability and maps the broad contours of municipal affordable housing. It answers the question "What is affordable?" and it sets the stage for affordable housing implementation.

From the 2021-2022 Pawtucket Affordable Housing Plan:

Housing is considered “affordable” when it costs no more than 30% of...gross income. For a minimum wage-earner working full time, an affordable apartment...should...cost no more than \$468 a month. For a median-income household in Rhode Island, an affordable home should cost no more than \$1,421 a month...More than 30 % of...gross income for housing...is considered “cost- burdened.” According to Housing Works RI’s 2020 Housing Fact Book, 38% of Pawtucket home owners, and 48% of Pawtucket renters are cost burdened...An increase in affordable housing...provides an opportunity for residents to stay in the city.

More recent statistics from Housing Works RI’s 2024 Housing Fact Book show modest improvements but continue to suggest a need for sustained and focused attention on housing affordability.

The state of Rhode Island mandates that municipalities provide at least 10% LMI housing. Pawtucket hovers just under 9% while most cities and towns in Rhode Island do not meet the 10% goal. Pawtucket’s better than average amount of affordable housing helps to stabilize the community, but it is not enough. Pawtucket has the added challenge of a relatively low median income and a population that has generally not created intergenerational wealth. One of the primary purposes of the Affordable Housing Needs Analysis and Implementation Plan is to provide a strategy to assist Pawtucket and meet the state mandated 10% goal and provide a road map for maintaining affordable housing for the duration of the planning period.

Aerial View of Pawtucket Housing



KEY TERMS

Affordable housing

or low- moderate-income housing (LMI). Any housing, whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, subsidized by a federal, state, or municipal government subsidy.

Cost-burdened

Spending more than 30 % of gross income for housing

THE CITY CAN SECURE AFFORDABLE HOUSING FUNDING THROUGH PURSUIT OF ADDITIONAL GRANTS AND SELF FUNDING THROUGH INCLUSIONARY ZONING AND OTHER FUNDING STREAMS, SUCH AS A TAX ON REAL ESTATE TRANSFERS.

EXISTING HOUSING CONDITIONS

For the Affordable Housing Needs Analysis and Implementation Plan a variety of source materials and planning documents have been reviewed to assess existing conditions and the existing regulatory context that may shape future housing availability. Among the documents and plans reviewed for this Needs Analysis are the 2017 Pawtucket Comprehensive Plan, the Pawtucket Redevelopment Area Plan, RhodeMapRI and multiple documents related to the Pawtucket/Central Falls (PCF) "Growth Area". Current American Community Survey (produced by the US Census Bureau) data presents a complete and up-to-date picture of demographic trends while mapping and graphic techniques are used to explain these trends. The Needs Analysis begins with a synopsis of the 2021-2022 Pawtucket Affordable Housing Plan Objectives and an assessment of these objectives. The Needs Analysis also reconciles the goals of the Pawtucket Housing Task Force, a community group, with Pawtucket Planning Department Goals. The Implementation Plan looks to the 2017 Pawtucket Comprehensive Plan for guidance on land use, housing, economic development and historic preservation. The Needs Analysis weighs the success of PCF TOD planning and considers its impact on Pawtucket residents. Review of these myriad planning initiatives should inform both the future location and concentration of LMI housing in Pawtucket.

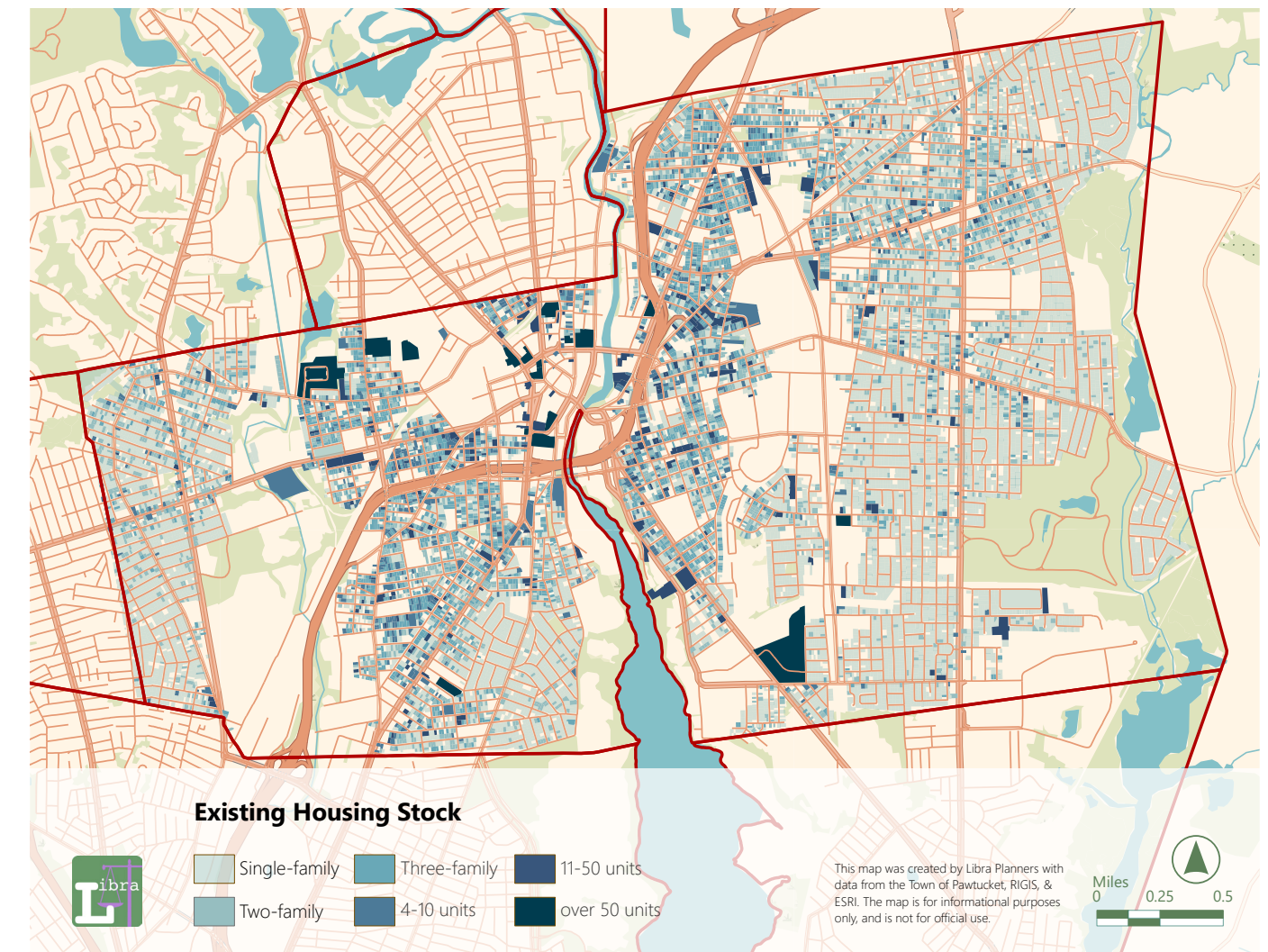
EXISTING HOUSING STOCK

Map 1 below shows large tracts of land dedicated to industrial commercial uses even though Pawtucket's heyday as a manufacturing hub is long gone. Indeed the region still relies heavily on the city for such land use. Light modern manufacturing still anchors the Pawtucket economy. The

map also shows large tracts of single family houses. Most notably, the West Side, the south central part of Pawtucket that is contiguous with Providence's East Side and the East Side of Pawtucket itself show vast areas with mostly single family houses. This is incongruous with Pawtucket's population density and projected need. Pawtucket is one of the densest cities in the state, yet much of the city's land area is dedicated to single family housing. There are some notable exceptions including isolated areas of very dense housing and large apartment complexes which often exist in places that under-serve residents. Many of these places are blighted. Along these lines, Pawtucket housing is some of the oldest in the state, and it is often in disrepair. Concentrated poverty has a harmful effect on the physical environment, which in turn exacerbates poverty. It's a vicious cycle. The city should de-concentrated affordable housing environments and assist residents in achieving long term housing security and financial independence. Affordable housing should serve as a platform for this goal.

The "Growth Center" is an ideal locale for future mixed-use housing to provide more affordable but less concentrated affordable housing. Current land use designations may be inconsistent with actual Pawtucket housing practice and that refinement of land-use designations can support greater housing affordability.

Map 1: Existing Housing Stock



State Affordable Housing Plan Requirements 5.8b

Promote The Use And Rehabilitation Of The Existing Housing Stock And Maintain A Housing Stock That Is Safe, Healthy, And Sanitary;

The City should generally adopt a ‘fix it first’ approach when it comes to affordable housing. Existing affordable housing residents should not live in squalor while they wait for capital improvements as funds are diverted to new housing construction. At the same time, the City should be mindful of expiring deed restrictions, affordable housing concentration, and maintenance costs as it makes funding decisions about supporting existing affordable housing unit maintenance. As affordable housing needs are met for residents, the City should consider diversifying incomes in each large affordable housing property to support income diversity throughout the city.

AGE OF HOUSING STOCK

Much, if not most, of the housing in Pawtucket was built prior to 1950. However, since a greater supply of affordable housing is required, new units will need to be built, so the age of the existing housing is not directly relevant to solving the housing affordability problem.

Goal: Maintain existing number of affordable housing units

Policy: Protect existing housing stock

Policy: Protect existing residential neighborhoods

Action:

Goal: Preserve historic buildings for future housing

Policy: Combine historic preservation with housing preservation initiatives

Policy: Support the continued use of historic industrial buildings

Policy: Support the maintenance and improvement of existing historic housing

Action: Advocate for state supported historic preservation tax credits

Action: Create financial incentives for adaptive reuse

Goal: Make residential environments physically attractive

Policy: Support beautification efforts in all residential areas of the city

Action: Create greening program for “Growth Center”

Action: Create shared goals design oversight district in “Growth Center”

EXISTING HOUSING DENSITY

Map 2 illustrates Pawtucket's housing density. This map also provides a better sense of how housing resources are distributed, often squeezing multiple units into single-family zoned areas. The northern half of the city shows a surprising increase in density. This may be attributed to diminishing property values away from the financial and governmental center of Providence and/or proximity to other adjacent communities with similar housing patterns, such as Central Falls and Attleboro, Massachusetts. As expected, dense communities bracket Interstate 95. This pattern is visible up and down the East Coast. To restate: there are large swaths of industrial land. There is also significant green space to the east. Strings of mixed-use areas along commercial streets read as light areas on the map though this should not be construed as low density but rather low housing density. These areas should support additional affordable housing because they are often amenity rich environments with access to essential retail and transit.

Chart 1 shows that most of Pawtucket housing is 10 units per acre, although some properties have densities above 25 units per acre. If future development is in the 10-25 units per acre range it will be well within the existing pattern of the City.

Goal: Locate affordable housing in amenity rich environments

Policy: Support TOD mixed-use housing across the city

Action: Identify corridors for TOD mixed-use zoning

Action: Create a beautification program for mixed-use corridors

Map 2: Existing Housing Units Per Acre

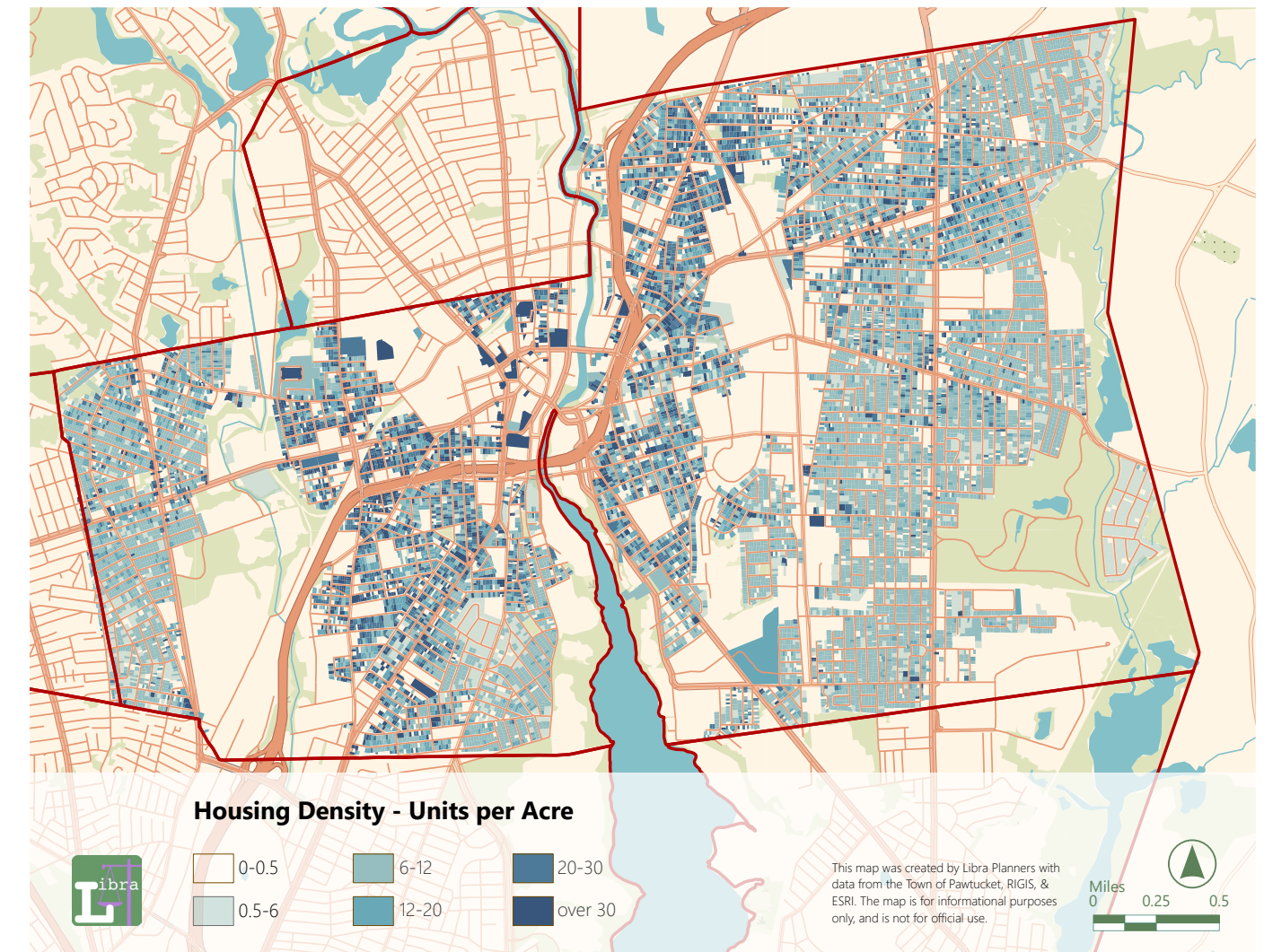
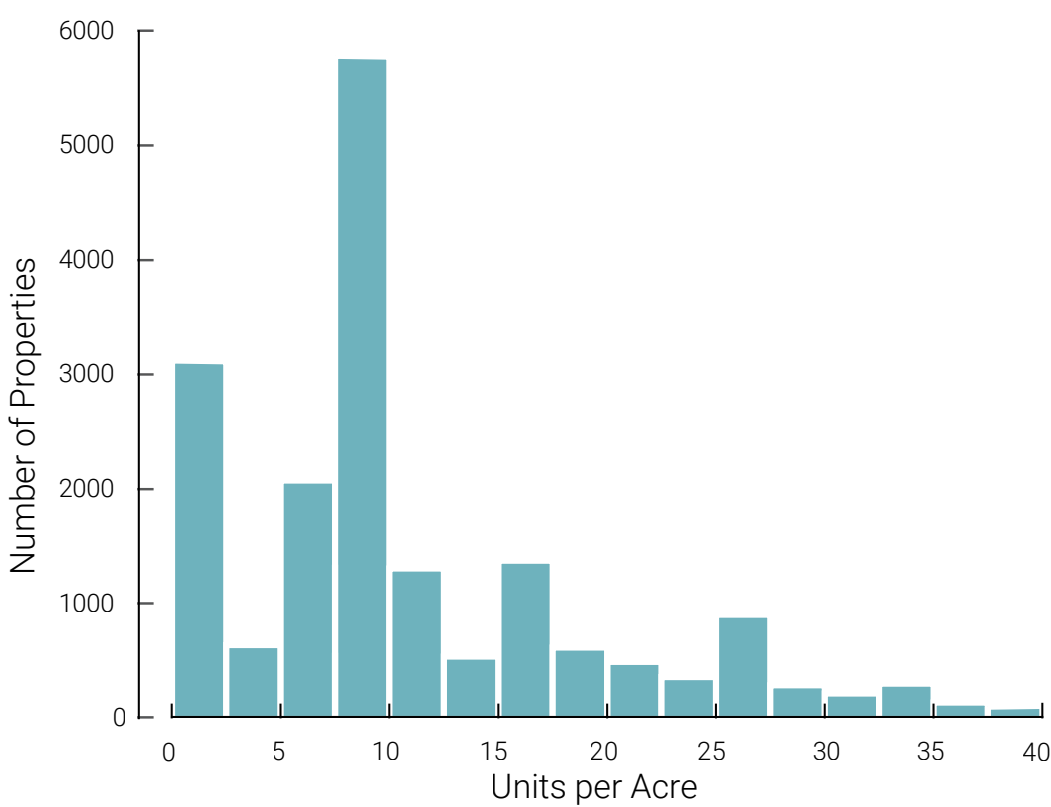


Chart 1: Units per Acre Distribution



*...DENSE COMMUNITIES BRACKET INTERSTATE 95.
THIS PATTERN IS VISIBLE UP AND DOWN THE EAST
COAST...*

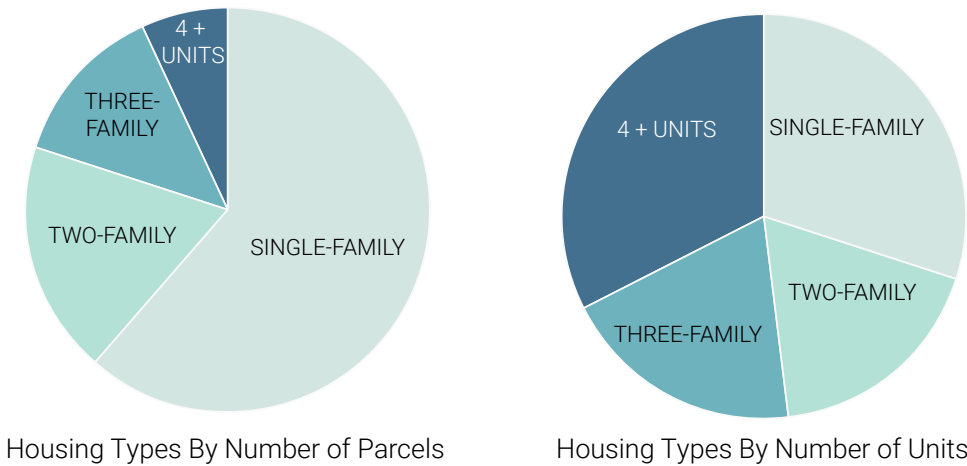


Adaptive reuse of loft buildings supports housing with a density that suits the existing built environment in Pawtucket.

EXISTING HOUSING USES

This chart confirms what has already been implied, that a large amount of Pawtucket land mass and a large number of parcels support a smaller portion of city residents. It also suggests that city resources disproportionately support a select group of residents: namely single family home owners. This relationship of housing type to land area is both unsustainable and it conflicts with the present trajectory of Pawtucket population growth and income distribution. These two existing conditions are elaborated upon below to give a more complete picture of Pawtucket projected housing needs.

Chart 2: Mix of Housing Types



PAWTUCKET HOUSING FACTS

Pawtucket housing costs are among the lowest in Rhode Island yet 30% of homeowners are cost burdened and 70% of renters are cost burdened. This is due to the city’s striking income distribution, a curve skewing low-income for the greatest number of households. (See the following section on income distribution). While the city is outperforming most Rhode Island municipalities in providing LMI housing, it is not enough. Affordable housing is a challenge for most Rhode Island communities, it is an acute concern for Pawtucket. For this reason the city should strive to meet or exceed the state mandated goal of 10% affordability. Performed in a targeted manner, greater support for low income families could greatly improve the economic outlook for Pawtucket, creating better economic conditions for the entire community.

- Goal: Meet or exceed the state mandated goal of 10% LMIH
- Policy: Support efforts that yield greatest number of affordable units
- Action: Create affordable housing database
- Action: Track deed life of affordable units

Housing Construction Has Declined

As seen in Charts 3 and 4, housing production is both low and stagnant in Pawtucket and the state as a whole. This condition is endemic to the state and a major contributing factor to housing affordability. Chart 2 shows there were over 7000 housing permits issued in Rhode Island in the mid-80s. Throughout the 90s and early 2000s there were still over 2000 permits issued per year. After the “Great Recession” in the early 2000s the level fell to about half that, with only 1169 permits issued in 2023, despite a robust economy. Housing costs in Rhode Island will not decline unless the rate of housing production increases. The city should adopt policies, in the spirit of recent state housing legislation, to encourage new construction. This can be achieved through changes in the zoning code, public street parking policies and the building code. Pawtucket should identify and enact changes to regulatory hindrances of housing production.

- Goal: Increase housing production across all affordability levels*
- Policy: Support changes in the zoning and building codes to create more housing*
- Action: Track housing construction permitting*
- Action: Create construction permitting incentives*

Chart 3: Rhode Island Housing Permits Issued

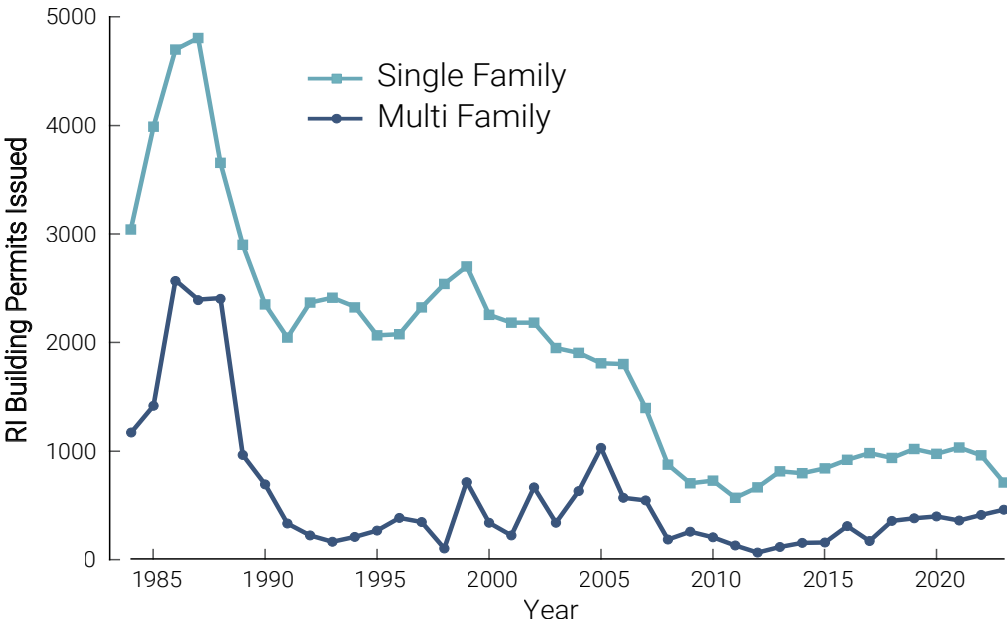
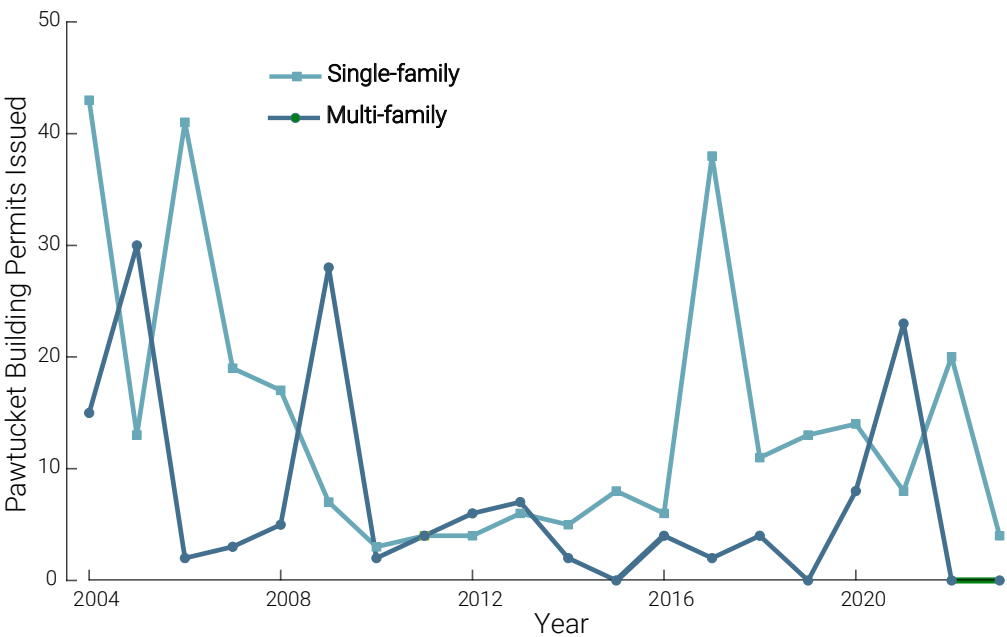


Chart 4: Pawtucket Housing Permits Issued



EXISTING HOUSING NEEDS

State Affordable Housing Plan Requirements 5.4

- *State how many units will house the future population, either at build-out or at the end of the 20-year planning horizon;*
- *Discuss the ways in which the population is changing in terms of age, ethnicity, income, and household size;*
- *Discuss the adequacy of the available range of housing unit sizes and/or types (studio, 1-, 2-, and 3-bedroom; rental and ownership; condominium; etc.) in accommodating a range of future population needs;*
- *Discuss the current housing options available within the community for the homeless population, including the number of shelter beds that currently exist;*
- *Discuss the relationship of housing price (both sales and rental) to household income over the past 10 or more years;*
- *Discuss any needs related to the risk of homelessness for severely cost-burdened low- and moderate-income (LMI) households;*
- *Discuss the types of affordable housing (for LMI populations, families, the elderly, special needs populations, rental, etc.) that are in most need within the community.*

State Affordable Housing Plan Requirements 5.5

- *Provide the number and percentage of low- and moderate- income housing units that currently exist within the municipality. The percentage should be calculated based on the total number of year-round housing units;*
- *Provide the existing number of LMI housing units by population served i.e. the families, the elderly, and those with special needs. The percentage should be calculated based on the total number of year-round housing units;*
- *Identify the 10% threshold i.e. the number representing 10% of the existing year-round housing stock;*
- *Identify the existing deficit i.e. the gap between the 10% threshold and the current number of LMI housing units;*
- *Provide the forecasted 10% threshold i.e. 10% of the housing units forecasted either at the end of the 20-year planning horizon or at build-out);*
- *Identify the estimated future deficit i.e. the gap between the existing LMI housing units and the forecasted threshold);*
- *Discuss the general success rate of each previous strategy for providing low- and moderate-income housing units, (if a numeric estimate was given as to how many units would be produced using the strategy, the actual number produced should be compared to the estimate or, if a numeric estimate was not given, state whether the strategy was highly successful, moderately successful, or not*

- successful);*
- *Discuss the factors that affected the success rate of each previously proposed low- and moderate-income housing strategy;*
- *Describe of all of the strategies that the municipality will implement moving forward to meet or exceed the 10% threshold for low- and moderate- income housing;*
- *Discuss the reasons why each proposed strategy is likely to be effective given past experiences, current economic conditions, building trends, etc.;*
- *Provide an estimate as to how many low- and moderate-income housing units will likely be produced through the implementation of each proposed strategy that demonstrates numerically that the 10% threshold will be achieved;*
- *Include associated implementation actions within the Implementation Program that present the path by which each proposed strategy will be implemented;*
- *Provide a realistic estimate of when the stock of low- and moderate-income housing will equal 10% of the total year-round housing stock; and*
- *Include interim, time-based benchmarks by which the municipality can measure its progress toward the goal, and describe the process by which the municipality will assess whether benchmarks have been met and adjustments will be made.*

... THE PAWTUCKET HOUSING IMPLEMENTATION PLAN CONSIDERS THE STATE AFFORDABLE HOUSING PLAN REQUIREMENTS IN THE ESTABLISHMENT OF GOALS, POLICIES AND ACTION ITEMS...

Population Size and Trends

With over 75,000 residents, Pawtucket has over 30,000 households and a median income just under \$63,000 (HousingWorksRI 2024 Housing Fact Book). A family needs almost \$124,000 annual income to buy a house and over \$70,000 to rent a two-bedroom apartment. Pawtucket has almost 15,000 households below HUD 80% area median income. This is one of the highest numbers in the state as well as one of the highest community proportion of households in the state. Many residents speak English as a second language; these are education and economic development challenges. Pawtucket is particularly challenged. Additionally, as with many economically diverse communities in Rhode Island, the Pawtucket population is aging. The City must serve multiple cohorts simultaneously, often with competing needs and limited resources. Pawtucket should create affordable housing that specifically serves these residents. Senior citizens especially benefit from walkable TOD. One could imagine a Pawtucket city center that supports many desirable daytime activities for seniors and families, while allowing for evening activities geared towards young adults. This vision for an enlivened and supportive city center should support a variety of Pawtucket residents.

As seen in chart 5, Pawtucket's population has been growing slowly since 2000, adding roughly 3000 residents during that time. Like much of the rest of the country the proportion of children in the population has been declining while the numbers of middle aged persons has increased (see Chart 6), although

the proportion of elderly has not increased. This middle age group forming new households is increasing faster than other age groups, accelerating demand for more units. At the same time household sizes are decreasing, as shown in Chart 7, therefore more housing units are required for the same number of persons. These two trends are likely central to the housing shortage in Pawtucket.

The decrease in household size also indicates two things. First, new housing units should have fewer bedrooms than might have been needed in the past, since most households have only one or two persons. Second, it means that the existing housing stock has excess capacity, with many houses oversized for their occupants. This suggests that there are opportunities to reconfigure existing buildings to provide more smaller housing units.

Goal: Serve housing needs for a population diverse in age

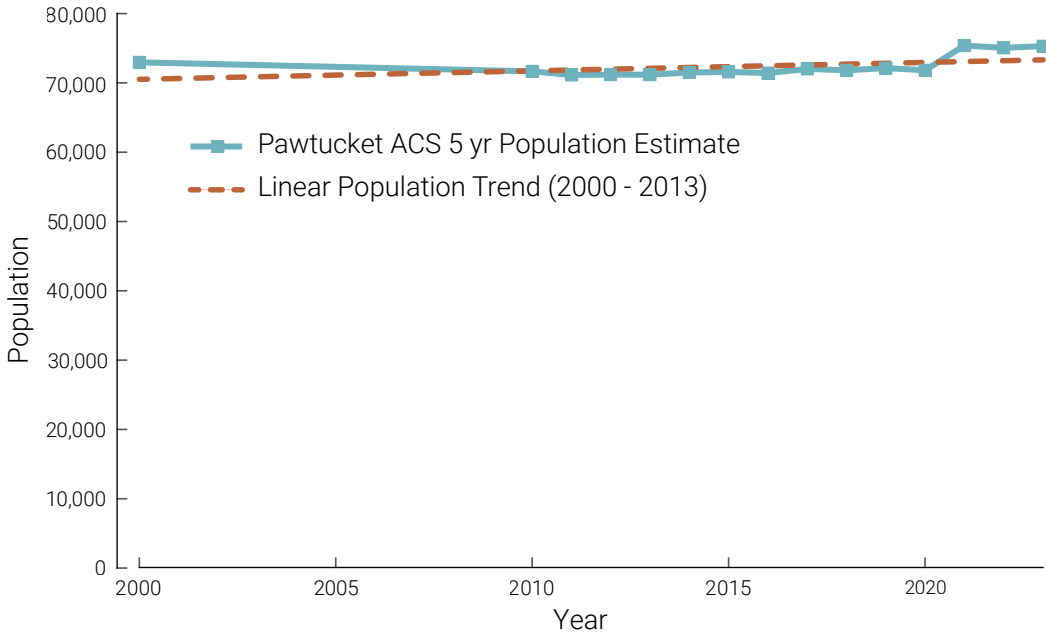
Policy: Support a variety of age cohort activities in the "Growth Center"

Policy: Promote a greater number of smaller affordable units

Action: Locate senior citizen and child care programming in "Growth Center"

EXISTING HOUSING CONDITIONS

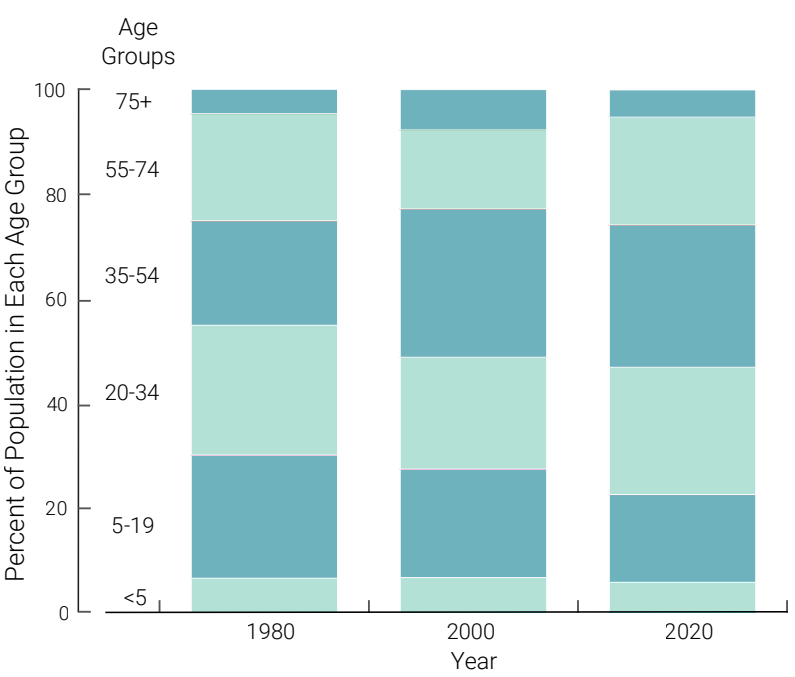
Chart 5: Population Trend



The Pawtucket population trend is stable, while household size is decreasing. Therefore, additional smaller affordable units are needed to support present and future demand.

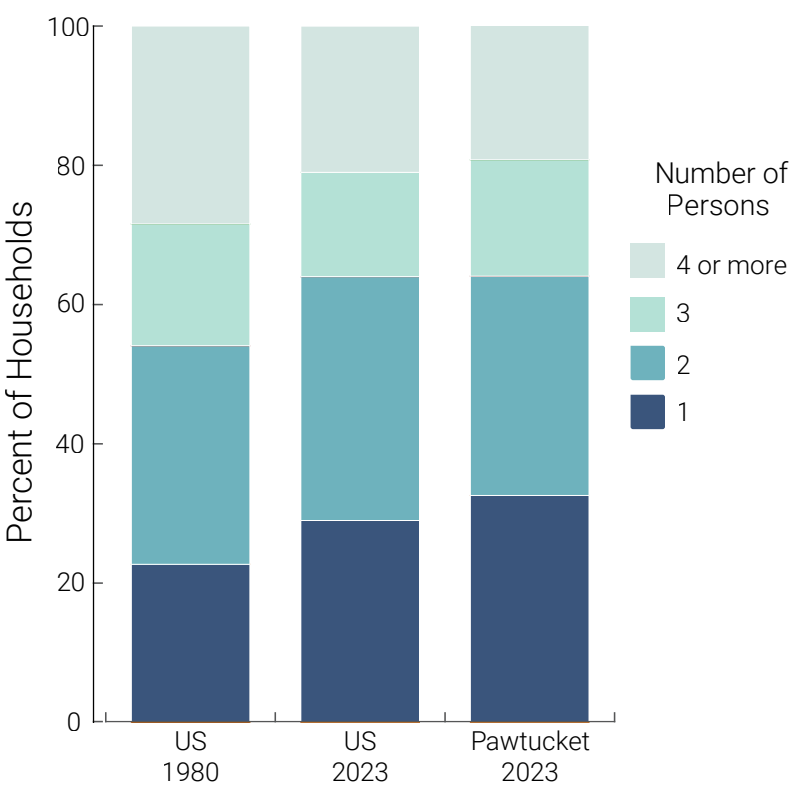
EXISTING HOUSING CONDITIONS

Chart 6: Age Distribution



While age groups are evenly distributed among the population, middle aged cohorts are seeking housing units at a greater rate than other cohorts.

Chart 7: Household Size



The steady change in household size is broadly impacting housing availability.

Pawtucket Housing Statistics at a Glance - From the American Community Survey 2023 Data:

From the American Community Survey 2023 data:

- Total Housing Units: 35,919
- Occupied Housing Units: 33,667
- Vacancy Rate: 6.4%
- Single-Family: 39.2%
- Two-Family: 14.0%
- Three- or Four-Family: 21.5%
- Five or More Units: 25.2%
- Studio: 4.8%
- One-Bedroom: 19.4%
- Two-Bedroom: 32.9%
- Three-Bedroom: 32.6%
- Four-Bedroom: 9.1%
- Five-or-More-Bedrooms: 1.2%
- 1-Person Household: 40.3%
- 2-Person Household: 31.4%
- 3-Person Household: 12.4%
- 4-or-or-more-Person Household: 16.0%
- Owner-Occupied: 50.7%
- Rental: 49.3%
- No Car: 8.4%
- One Car: 53.5%
- Two Cars: 28.7%
- Three or More Cars: 9.4%
- Not Overcrowded (1 or less occ. per room): 97%
- Overcrowded (1-1.5 occ. per room): 2.2%
- Severely Overcrowded (more than 1.51 occ. per room): 0.8%

State Affordable Housing Plan Requirements 5.8A

Provide for the development of housing units in adequate numbers to meet future population needs, including the development of a minimum of 10% of the year-round housing within the community as low- and moderate-income housing;

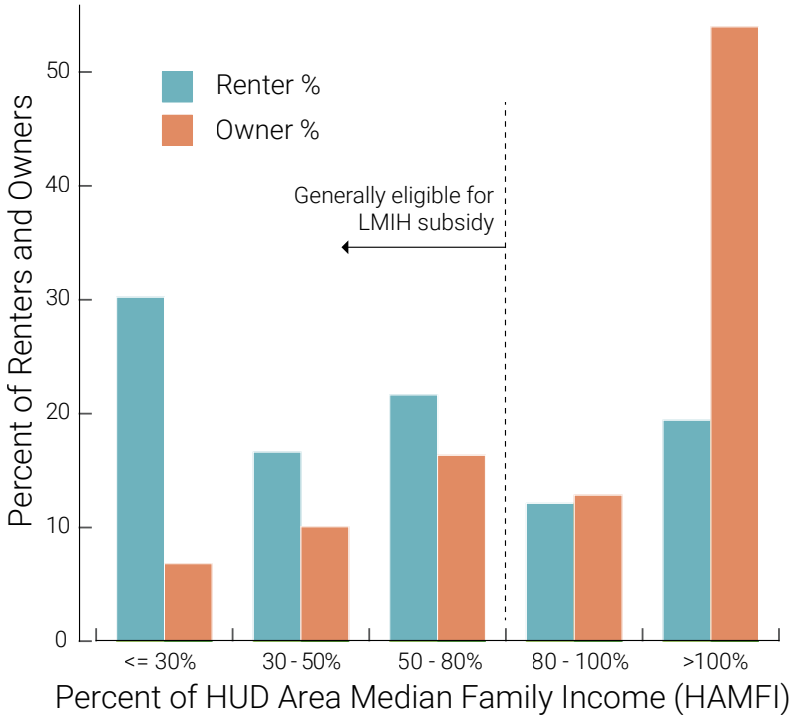
Income Distribution

Income distribution refers to the number of Pawtucket residents in different income brackets. It is important to understand income distribution to know how many residents are cost-burdened and to understand the general economic impact of poverty on a range of municipal matters.

Chart 8 - Income Distribution and LMI Eligibility shows Pawtucket residents income bracket percentages. Many Pawtucket residents are sufficiently low-income to be eligible for LMIH subsidy. Similarly, the Pawtucket community has many conditions associated with the low incomes seen in this graph. There are high numbers of cost-burdened residents and low home ownership rates. Yet even poor American communities are wealthy compared to other places in the world. As with other advanced economies, household sizes are decreasing in Pawtucket and the majority of households have at least one car (in a transit rich environment!). It's important to put Pawtucket incomes in this perspective in order to adequately prepare for affordable housing needs.

The Affordable Housing Needs Analysis and Implementation Plan maps income by neighborhood, providing a more complete picture of income distribution in the city by interrelating income, housing and place. Map 3 - Census Block Median Per Capita Income shows typical late 20th century income distribution with a ring of wealth on city borders that abut suburban locales. Noteworthy are the

Chart 8: Income Distribution and LMIH Eligibility

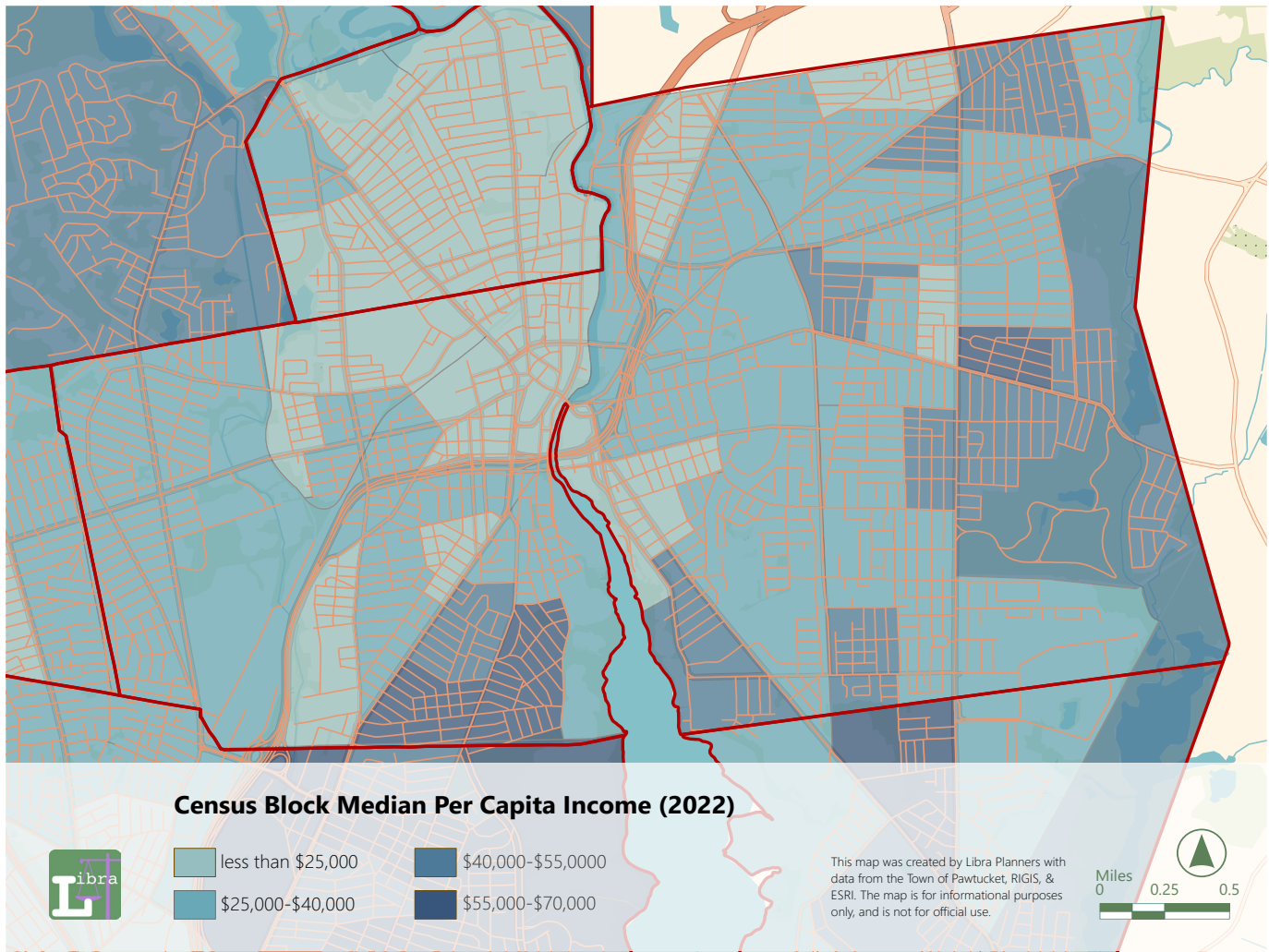


pockets of wealth near the Providence East Side and Rehoboth, Massachusetts.

Comparing this map with the previous Existing Housing Units Per Acre map; the maps read as inverses of each other. One might conclude that housing habits in low wealth areas assume a particular character: where zoning or land use prohibits increased density, residents find a way of achieving affordability through unconventionally achieved density.

...MANY PAWTUCKET RESIDENTS ARE SUFFICIENTLY LOW-INCOME TO BE ELIGIBLE FOR LMIH SUBSIDY. SIMILARLY, THE PAWTUCKET COMMUNITY HAS MANY CONDITIONS ASSOCIATED WITH THE LOW INCOMES SEEN IN THIS GRAPH. THERE ARE HIGH NUMBERS OF COST-BURDENED RESIDENTS AND LOW HOME OWNERSHIP RATES...

Map 3: Census Block Median Per Capita Income



...BOTH INCOMES VERSUS RENTS AND INCOMES VERSUS HOME PRICES CHARTS TO THE RIGHT SHOW THE EXPECTED STEADY RISE IN UNAFFORDABILITY THAT EXISTS IN MANY AREAS OF THE COUNTRY...

Chart 9: Incomes Versus Rents

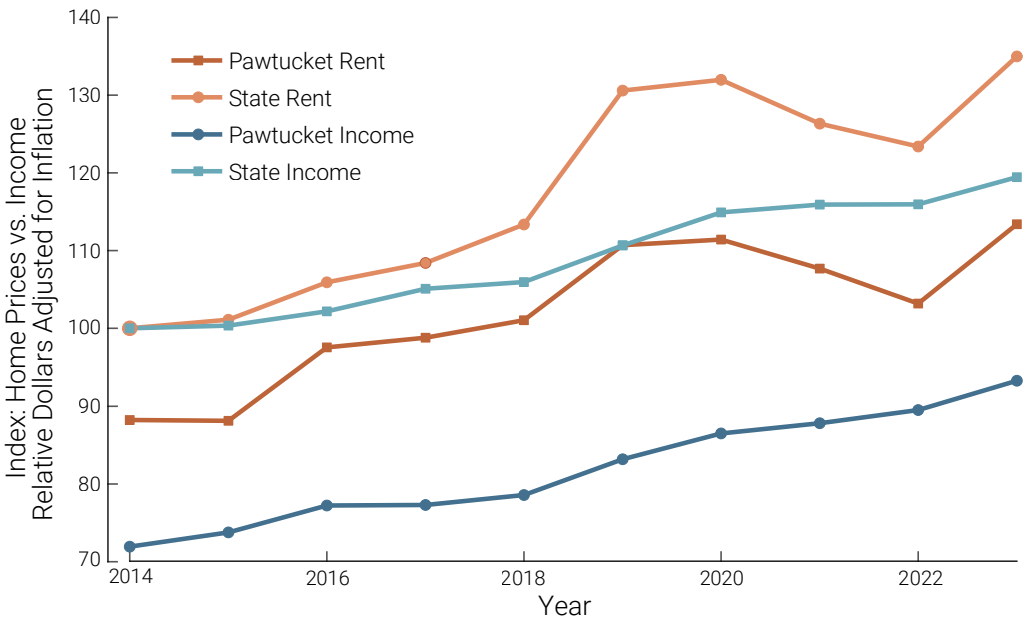


Chart 10: Incomes Versus Home Prices

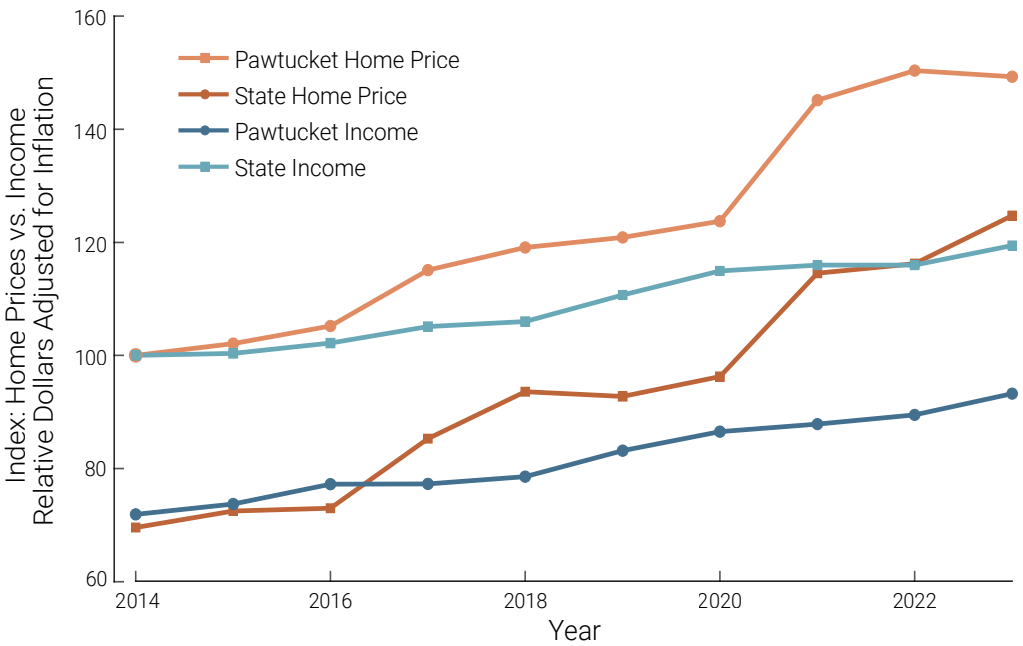




Image Capture July 2021 @ 2023 Google

...THE 2021-2022 PAWTUCKET AFFORDABLE HOUSING PLAN ASSERTS THE CITY'S COMMITMENT TO PROVIDING RESIDENTS WITH AFFORDABLE HOUSING...

PREVIOUS PLANS AND SUPPORTING DOCUMENTS

Adhering to planning best practices, the following documents or entities have been reviewed prior to creating this report:

- 2021-2022 Pawtucket Affordable Housing Plan Objectives
- Pawtucket/Central Falls HEZ Housing Task Force Objectives
- 2017 Pawtucket Comprehensive Plan
- Pawtucket/Central Falls Initiatives (PCF)
- Redevelopment Area Plan (Apex and Soccer Stadium)
- 2016 Pawtucket & Central Falls Station District Vision Plan
- 2014 RhodeMapRI

The Affordable Housing Needs Analysis and Implementation Plan identifies the salient and persistent features of these prior plans to create new housing policy that builds on previously visioning. Synopsis of these existing plans is described below.

THE 2021-2022 PAWTUCKET AFFORDABLE HOUSING PLAN

The 2021-2022 Pawtucket Affordable Housing Plan asserts the city's commitment to providing residents with affordable housing. It enlists partnering entities such as the Pawtucket City Council, the Pawtucket Housing Authority, the Pawtucket Redevelopment Agency and Pawtucket/Central Falls Development (PCFD) to work in unison toward achieving affordable housing goals. The city sets the bar high by aiming toward a goal of 400 additional affordable housing units by the year 2032. This requires 40 new units a year for 10 years, an ambitious but achievable goal. This remains the benchmark for the Affordable Housing Needs Analysis and Implementation Plan.

While government commitment to housing affordability is not universal and financial support for affordable housing at the federal level is not guaranteed, Pawtucket must plan for affordable

housing to ensure its own success. The Affordable Housing Needs Analysis and Implementation Plan strives to connect funding with housing opportunities. Funding sources such as Community Development Block Grants (CDBG) which target low-income census tracts for improvements, also face an uncertain future. Additionally, the 2021-2022 Pawtucket Affordable Housing Plan calls for a new staff position, the “Housing Navigator”. This position should be supported in any future funding scenario to provide adequate affordable housing support.

The 2021-2022 Pawtucket Affordable Housing Plan concludes with a commitment to providing affordable housing to resident veterans. In partnership with the state, the city has embarked on a jointly administered initiative to provide 100 affordable units to local veterans. In 2021 the city purchased the Memorial Hospital site from Care New England. This affordable housing effort has not yet come to fruition.

The Affordable Housing Needs Analysis and Implementation Plan directly builds upon the 2021-2022 Pawtucket Affordable Housing Plan.

PAWTUCKET/CENTRAL FALLS HEZ HOUSING TASK FORCE

From Local Initiatives Support Corporation (LISC) mission:

One of the first signs of a strong, healthy community is the availability of housing that addresses the needs of a range of income levels. Housing costs that are within the financial reach of local families ensure that residents have disposable income to spend on healthcare, food, childcare, and other necessities. Affordable housing has benefits that extend beyond the walls of a home. It boosts spending and employment for the local economy, brings revenue into local governments, stabilizes neighborhoods, and improves health and education outcomes.

The Pawtucket/Central Falls (PCF) Health Equity Zone (HEZ) Housing Task Force is a community organization committed to promoting affordable housing in Pawtucket. It is supported by the parent organization Local Initiatives Support Corporation (LISC) and funded by the Rhode Island Department of Health (RIDOH) and the Centers for Disease Control (CDC). The PCF HEZ works with the City of Pawtucket to ensure that cost-burdened residents have access to safe affordable housing. The City of Pawtucket supports the goals of PCF HEZ and strives to create planning practices that implement HEZ goals. As part of its public outreach, Libra Planners met with the PCF HEZ team to seek its input. Continued engagement with this community group is viewed as essential to the success of the Pawtucket Affordable Housing Needs Analysis and Implementation Plan.

PCF HEZ objectives are defined as:

- Increase access to low-income (for people earning 30% or less Area Median Income and up to 80% AMI), service enriched housing that meets HUD housing quality standards,

in Pawtucket & Central Falls.

- Increase the number of housing units meeting health and safety standards.
- Reduce barriers to housing production, particularly for 2-family, 3-family, and multi-family housing.
- Increase resident access to housing-related services and assistance.
- Increase communication and information shared and participation with the city and the public. more exchange early in the process.

These affordable housing advocacy priorities are implicit in the plan:

- Meet or exceed affordable housing requirements
- Promote home ownership
- Promote intergenerational wealth building
- Lower concentrated poverty
- Locate affordable housing in amenity rich environments

The Affordable Housing Needs Analysis and Implementation Plan explicitly supports the goals of the Pawtucket/Central Falls HEZ Housing Task Force.

2017 PAWTUCKET COMPREHENSIVE PLAN

In the mid 20th century many urban Northeast post-industrial cities allowed federal highways to bisect downtowns. At the same time, municipalities paved urban blight and property owners slavishly accommodated automobile use. As a result, cities suffered multiple blows simultaneously: people became physically separated from each other, car travel eclipsed foot travel in policy priority and downtown economic activity dramatically declined. Nowhere more than Pawtucket has this anti-urban trifecta harmed social, civic and business life. Yet Pawtucket has undeniable, even enviable, strengths that could be exploited to rectify the 20th century harms. Most notable is its architectural legacy. The 2017 Pawtucket Comprehensive Plan update guides the city toward urban revitalization. It promotes a mixed-use commercial downtown, building on the 2014 RhodeMapRI “Growth Center” concept, with increased housing density. The plan points to the MBTA commuter rail train station as a lynch pin for much needed growth. In 2024 at the time this document is written, the MBTA station has materialized and the fruits of its success are already visible, with greater activity, including cycling, walking, and transit, in the vicinity of the station and additional development proposals in the growth center.

The 2017 Pawtucket Comprehensive Plan, in accordance with state guidelines, addresses a wide array of planning topics. Throughout the chapters the plan regularly returns to the “Growth Center” as a sort of north star for civic ambition. The policy areas that acutely matter in this vision for a resurrected urbanism include Land Use, Economic Development, Housing and Historic Preservation. Indeed, the quest for urban vitality relies on the interdependence of these things. Similarly, an affordable housing development program can be infused with greater purpose by simultaneously considering multiple

policy areas that impact quality of life. Land Use, Economic Development, Historic Preservation planned in tandem with affordable housing breathes new life into a city.

The public engagement that preceded the 2017 Pawtucket Comprehensive Plan yielded community input in expected ways. People wanted to see fewer vacant buildings. They were looking for more retail amenities, including a grocery store downtown. They wanted bike lanes, a vibrant arts community, more middle income housing and better solutions for parking. This wish list is both perennial and universal. It could be written for any struggling city or town. One impediment to providing these amenities is lack of political will. Effective, sustained and focused leadership is the best way to both satisfy public desires and stimulate needed growth. A robust and detailed housing implementation plan could serve as a catalyst for re-invigorating the downtown, jump-starting the 2016 Pawtucket & Central Falls Station District Vision Plan and pointing Pawtucket toward a thriving mixed-use, mixed-income hub for daily life. The 2017 plan often references signage as a panacea for wayfinding. Pawtucket needs a promising future more than it needs signs. Planning for co-existing uses is a better path for urban revitalization: and a coherent sense of place is the best goal. An affordable housing implementation plan that links goals to actions to funding sources and sites might be the most direct route to fulfilling this vision and achieving economic success.

Another recurring theme in the 2017 Pawtucket Comprehensive Plan is the reference to Pawtucket's spectacular early industrial

architecture heritage. After all, Pawtucket has some of the finest (and oldest) mill complexes anywhere. It also has residential neighborhoods, built for workers and industrialists, that grew to support the mills. Pawtucket's high and low late 19th century residences are worthy of preservation and restoration. The excellent quality of old buildings in Pawtucket, even though sometimes in great disrepair, are the bones of economic revitalization. The 2017 plan rightfully trumpets adaptive reuse to extend the life of existing underutilized or defunct historic buildings. A parallel theme in the 2017 plan is an interest in the arts and the cultural landscape. Tree planting is encouraged as a means to improve the physical environment. The Affordable Housing Needs Analysis and Implementation Plan builds on existing cultural assets in Pawtucket while protecting and enhancing Pawtucket's historic architecture. It aims to create an affordable housing program that supports the vision of a revitalized and attractive downtown Pawtucket.

Goal: Remake urban fabric to support economic development and affordable housing

Policy: Eliminate pavement expanses to create better affordable housing environments

Action: Identify urban infill sites for residential development

Action: Create incentives to discourage surface parking in "Growth Center"

LAND USE GOALS

From the 2017 Comprehensive Plan:

“The city is considered to have little to no available land for new development”

Pawtucket is one of the most densely populated cities in Rhode Island. Places like Pawtucket - wherein the urban population is largely on the lower end of the socioeconomic spectrum and many immigrant residents live in high density blighted areas, are often neglected. According to mid 20th century planning norms such environments should be eradicated. Current planning best practices take a more holistic approach to urban density by building on city strengths. Selective, targeted and unconventional approaches to residential zoning can create desirable living conditions while fostering more livable and walkable communities. Optimal density can support much needed additional housing while providing the critical mass required for business and retail success. The 2017 Comprehensive Plan supports an increase in downtown residences. It also supports strengthening the relationship between affordable housing and access to transit. Housing, retail and transit is a three-legged stool for the Pawtucket “Growth Center”

The following goals and policies from the Land Use section of the 2017 Pawtucket Comprehensive Plan generally inform this Affordable Housing Needs Analysis and Implementation Plan:

- Goal LU 1. Protect successful land uses: established residential neighborhoods; viable industrial areas; and public open space and recreation areas.*
- Goal LU 2. Invest in the City’s designated growth center and recognize the different objectives of its components:*
- Objective LU 6. Decrease of residential and commercial vacancy within downtown.*
- Objective LU 7. Increase residential density within the downtown.*
- Policy LU 5. Encourage infill development that reflects the built character of the surrounding area.*
- Policy LU 11. Continually review the Zoning Ordinance to maintain relevancy.*

...OPTIMAL DENSITY CAN SUPPORT MUCH NEEDED ADDITIONAL HOUSING WHILE PROVIDING THE CRITICAL MASS REQUIRED FOR BUSINESS AND RETAIL SUCCESS...

HOUSING GOALS

The 2017 Comprehensive Plan outlines a brief history of Pawtucket affordable housing types and development which begins with the triple decker. Built between the 1870s and 1920s, this typology was the backbone of early 20th century affordable housing; a southern New England staple. By the mid-20th century the triple decker was sidelined to accommodate single family home development in Pawtucket. The Seekonk River served as an unofficial dividing line between the old neighborhoods and more modern car-oriented or suburban neighborhoods. “Starter homes” of the post-war neighborhoods gave way to high rise affordable housing developments. Now mill building conversions to residences contribute to affordable housing needs. In the recent past housing vacancies approached 10%, unacceptably high and a hindrance to economic development. With property values rising everywhere else in the region, the concern over vacancies has been eclipsed by affordability. Sub-standard housing conditions and overcrowding persist, due to the age of many existing units and the steady rise in housing costs. For these reasons development of additional affordable housing is an on-going concern for the city.

In the future, Pawtucket’s exemption may be removed. Regardless, Pawtucket should lead the way in meeting the state’s affordability goals, not only to place itself in a greater position of advocacy with its peers and with the State, but also to serve its residents’ significant need for affordable housing.

From the 2017 Pawtucket Comprehensive Plan:

Pawtucket is exempt from meeting the requirements of the Low and Moderate Income Housing Act (RIGL § 45-53-3). This exemption is based on the criteria that it has at least 5,000 occupied rental units that comprise at least 25 percent of all its housing units, and its low- and moderate-income rental units exceed 15 percent of the occupied rental units. In Pawtucket, 50 percent, or 16,002 units, of the City’s year-round housing is rented; and low and moderate income units account for 17 percent, or 2,780 units.¹³ Because the City does not have to meet the 10 percent mandated low and moderate income unit threshold in the Act, it has not adopted an inclusionary zoning ordinance, a common tool used by other communities to meet this mandate. Even though it is exempt, many of the City’s residents are individuals and families with low and very low incomes that struggle to meet daily needs... To qualify for these units, applicants must meet income limits established by HUD, which are updated annually. The Rhode Island General Assembly has enacted legislation (Chapter 45-25) that allows cities to establish local public housing authorities. A local public housing authority was created in Pawtucket in the early 1940s.

The following goals and policies from the Housing section of the Pawtucket 2017 Comprehensive Plan generally inform this Affordable Housing Needs Analysis and Implementation Plan:

- Goal H 2. Ensure that residential growth does not adversely affect environmental, recreational and cultural resources.*
- Goal H 3. Protect the quality of life and character within established residential neighborhoods.*
- Goal H 4. Accommodate increased residential density in the designated Growth Center and mill redevelopment projects.*
- Policy H 1. Reduce the number of illegal and substandard units.*
- Policy H 4. Ensure that a consistent portion of the City’s rental housing stock remains affordable and is in compliance with the provisions of the State of Rhode Island Low and Moderate Income Housing Act.*
- Policy H 6. Promote the de-concentration of affordable housing*
- Policy H 7. Support appropriately scaled housing that meets the needs of the displaced and homeless population as well as the development of transitional housing*
- Policy H 8. Promote and enforce the federal Fair Housing Law throughout the City.*
- Policy H 13. Acquire vacant and abandoned properties to stabilize neighborhoods.*
- Policy H 19. Continue to provide financial incentives for landlord occupied multi-family historic housing*

ECONOMIC DEVELOPMENT GOALS

Is the Pawtucket “Growth Center” initiative working? Is the MBTA station prompting downtown development? Is the arts community thriving? Are additional incentives needed? Are additional regulatory changes needed? What do the answers to these questions mean for the creation and location of affordable housing?

The following goals and policies from the Economic Development section of the Pawtucket 2017 Comprehensive Plan generally inform this Affordable Housing Needs Analysis and Implementation Plan:

Goal ED 4. Use the Growth Center as a focus for economic development.

Objective ED 1. Decrease the amount of vacant square footage within historic downtown Pawtucket by 5% in 10 years.

Policy ED 1. Support development that creates a strong, diverse and vital commercial downtown.

Policy ED 5. Activate historic mill buildings with residential and commercial uses.

Policy ED 7. Support and encourage policies that entice artists, art organizations and art institutions to relocate to Pawtucket.

Policy ED 18. Continue to support urban agriculture and community garden initiatives.

...AFFORDABLE HOUSING GOALS ARE BETTER SERVED BY COMBINING RESOURCES WITH OTHER POLICY AREAS, SUCH AS HISTORIC PRESERVATION, TO ACHIEVE MULTIPLE COMPREHENSIVE PLANNING GOALS SIMULTANEOUSLY..

HISTORIC AND CULTURAL RESOURCES GOALS

Pawtucket played a significant role in American history by advancing and securing its economic preeminence in the world through manufacturing. Birthplace of the industrial revolution in the new world, Pawtucket has a duty to preserve the artifacts and the lessons of this history. Alongside American economic might are the riches of its cultural development. This is best seen in the architecture that developed in the 18th, 19th and 20th centuries. Any plan which impacts the physical future of the city must enhance and protect its high value architectural resources. Typically, affordable housing and historic preservation are viewed as competing interests. This plan asserts that affordable housing goals are better served by combining resources with other policy areas, such as historic preservation, to achieve multiple comprehensive planning goals simultaneously.

Many residential neighborhoods in Pawtucket are intact and retain historic character defining features. The City should continue to protect these neighborhoods from commercial encroachment. Similarly, care should be taken when introducing new residential designs to ensure compatibility with existing historic types, patterns and character. Adaptive reuse is certainly preferable to demolition of historic buildings. Most importantly, the city should identify infill sites that can serve two purposes at once: create much needed additional affordable housing and repair historic urban fabric that was damaged by urban decay and urban renewal. This combined effort also supports economic development goals by creating walkable

neighborhoods with critical density to support retail.

The following goals and policies from the Historic and Cultural Resources section of the Pawtucket 2017 Comprehensive Plan generally inform this Affordable Housing Needs Analysis and Implementation Plan:

Goal HC 2. Preserve through use, or reuse, structures or sites in the National Register of Historic Places in the Local Historic Districts or other structures and sites of historic significance to the city.

Goal HC 3. Preserve the integrity of historic neighborhoods where most of the residential structures are more than 70 years old.

Policy HC 2. Protect all of the City’s National Register listed and eligible properties from demolition and neglect.

Policy HC 6. Encourage a reuse of vacant structures of historic or architectural interest.

Policy HC 10. Encourage preservation of historic buildings over new construction where appropriate.

Policy HC 11. Encourage the use of the Mill Building Reuse District zoning overlay, to promote the reuse of historic buildings.

Policy HC 12. Using the Pawtucket Mill Building Survey (1990, updated in 2012) to provide information to potential developers about available incentives for the rehabilitation of vacant or underused industrial buildings.

PCF CONCEPT PLAN: PAWTUCKET/CENTRAL FALLS GROWTH CENTER - JUNE 2014

From 2014 RhodeMapRI, a project of the State Division of Planning:

The RhodeMapRI...project is organized around six key Livability Principles developed by the US Department of Housing and Urban Development:

- *Provide more transportation choices.*
- *Promote equitable, affordable housing*
- *Enhance economic competitiveness.*
- *Support existing communities.*
- *Coordinate and leverage federal policies and investment.*
- *Value communities and neighborhoods*

RhodeMapRI focuses on plans to enhance economic opportunities and outcomes, meet housing needs across the income scale, and strengthen the state’s Growth Centers policy, first established in 2002, with effective strategies to promote growth and development activity where it can best be supported. Well-aligned with the federal government’s Livability Principles, the state’s criteria for designating growth centers promote the following conditions:

- *Compact development with efficient use of infrastructure*
- *Mixed land uses*
- *Diverse housing opportunities and choices*
- *Transportation choice*
- *Protection of environmental resources*
- *Design for sense of place*
- *Development in existing centers and appropriately scaled new centers.*

Ten years into RhodeMapRI, a statewide planning initiative intended to promote livability and economic development, Pawtucket is embarking on its affordable housing plan. The planning principles articulated in RhodeMapRI are now well supported by local and regional planning endeavors such as improved transit, updated comprehensive plans and revised regulations. This Affordable Housing Needs Analysis and Implementation Plan implicitly recognizes the value of the planning paradigms set forth in RhodeMapRI and strives to support its goals in all facets of affordable housing planning. The following maps, culled from RhodeMapRI show planning strategies and development opportunities as envisioned by the RhodeMapRI planning team for Pawtucket

In the spirit of this earlier planning project, and working toward these previously defined goals, the Affordable Housing Needs Analysis and Implementation Plan looks to RhodeMapRI analysis for reference in locating potential new affordable development.

...AS THE PANDEMIC EFFECTS WANE, IT IS TIME TO RESUME ATTENTION TO DEVELOPMENT AT CONANT THREAD...

PCF 2016 PAWTUCKET & CENTRAL FALLS STATION DISTRICT VISION PLAN

The 2016 Pawtucket & Central Falls Station District Vision Plan is a guide for future TOD development at the PCF MBTA train station site and adjacent Conant Thread mills. This area plan builds on the RhodeMapRI “Growth Centers” concept plan. The Vision Plan’s philosophical foundation is rooted in RhodeMapRI visioning. The Vision Plan emphasizes place making and urban design, but also provides a detailed implementation plan. Distinctive drawings show multiple images of possible new construction. The plan is clear and succinct, providing a straightforward assessment because of its clarity. The station is complete, land use and zoning reform has been completed. However, little new construction nor residential development has ensued. It is understandable that the Covid 19 pandemic put lives and plans on hold. Four years later, as the pandemic effects wane, it is time to resume attention to development at Conant Thread. It is also time to reflect on the Vision Plan achievements and road blocks.

The Affordable Housing Needs Analysis and Implementation Plan supports the design and development goals of the 2016 Pawtucket & Central Falls Station District Vision Plan and hopes to reinvigorate “Growth Center” plans.

**(PCF PAWTUCKET & CENTRAL FALLS STATION DISTRICT VISION PLAN)
TRANSIT ORIENTED DEVELOPMENT (TOD)
VISION PLAN MARKET ANALYSIS**

In 2014 the City of Pawtucket commissioned a market analysis by RKG Associates to support the creation of the MBTA commuter rail station. Ten years after this assessment there is mixed success. Meanwhile, property values and market conditions have experienced modest improvements after the financial crisis of 2008, and then a significant blow in 2020. The disruption caused by Covid 19 to regional real estate is only beginning to lessen now. The RKG market analysis identified potential pitfalls and impediments to the PCF vision plan. Some of the concerns raised in the original analysis and 2016 update still ring true.

From the 2014 Transit Oriented Development (TOD) Vision Plan Market Analysis:

- *Even with possible incentives and tax credits, the redevelopment costs associated with some of the mill structures may be prohibitive in the current market relative to housing prices and rent levels.*
- *The possible presence of hazardous waste or other contaminants, if any, could render some of the mill properties unsuitable for residential use.*
- *If existing mill buildings, particularly vacant and/or blighted, are left standing then they will detract from the attractiveness and marketability of other opportunities.*

RKG also identified these two persistent concerns:

“Continued development in the downtown area of Pawtucket is more likely to come about as a result of changing demographics and market conditions rather than in response to a development of a new Pawtucket Commuter Rail Station.”

“Much of the land near the potential rail station consists of smaller parcels, under different ownership.”

The Affordable Housing Needs Analysis and Implementation Plan heeds these concerns. Affordable housing development in the “Growth Center” will occur only when most of the area property owners support its broader goals. To this end RKG makes zoning recommendations that the Affordable Housing Plan can support and augment.

From the 2014 Transit Oriented Development (TOD) Vision Plan Market Analysis and update:

- *Continue to rezone the area surrounding the station and extend “allowances” offered in the Mill Building Reuse District to a broader geography and potentially other building types.*
- *Provide incentives to support walkable, mixed-use development.*
- *Streamline the site plan and approval process.*
- *Continue to make zoning changes to support increased transit supportive development in the station area.*
- *Extending the “allowances” offered in the Mill Building Reuse District to a broader geography and potentially other building types.*
- *Reclassify additional industrial zoned areas for commercial/retail use.*
- *Promote the development of housing or other land uses with high trip generation rates.*
- *Adopt zoning codes that support and encourage affordable housing development in the area.*

Zoning and land use changes have been adopted to support the PCF Pawtucket & Central Falls Station District Vision Plan; a jointly-administered special zoning district straddles the city lines between Pawtucket and Central Falls. This zoning district prohibits single-family detached housing, while easing regulations for multifamily housing.

PCF OPPORTUNITY ZONES

From Holland & Knight - Economic Development Consultants to Pawtucket:

Opportunity Zones are federally supported tax cuts and incentives for investment in distressed communities. The Conant Thread District has 5 Opportunity Zone Designations, 3 in the Pawtucket Central Falls Conant Thread TOD district and 2 Opportunity Zones abutting the district. New investments in Opportunity Zones can receive preferential tax treatment. Opportunity Zones provide a valuable incentive to fill the gap in the financing of new investment and development.

Investing in Opportunity Funds can provide the following incentives to investors:

- *Deferral of capital gain;*
- *Possible reduction of the amount of gain realized through a basis adjustment if*
- *asset held greater than 5 years; and,*
- *Possible permanent exclusion of gain on the appreciation for the interest in a*
- *Qualified Opportunity Fund.*
- *Funds are readily created, flexible, hold no multi-layered state or federal review,*
- *and have no minimum size*

Opportunity Zones have not been fully exploited at the PCF Conant Thread site. Additionally, the long term viability of the Opportunity Zones program is not assured. The Affordable Housing Needs Analysis and Implementation Plan recommends robust Opportunity Zone incentives as part of the implementation plan.

THE BUILDOUT ANALYSIS (MAPPING LMI HOUSING)

ZONING ANALYSIS

Zoning in Pawtucket is mostly sufficient to encourage affordable housing development, but given the high number of cost burdened residents, zoning alone will not sufficiently stimulate growth. Additional and unconventional regulatory measures are needed to encourage future affordable development.

Multifamily Zoning

Multifamily zoning is permitted in most of the city center, which is almost a third of the land area of the city. This zoning could be expanded however there is perception that it will harm the intimate character of the residential neighborhoods and potentially harm Pawtucket’s historic fabric.

Two-family Zoning

Two-family homes are permitted in two large areas. On the surface, this appears sufficient however the amount of two-family zoning could be increased. As with multifamily zoning, there is a perception that such increases will harm the residential neighborhoods and historic fabric.

Accessory Dwelling Units

Pawtucket does not have data to assess the impact of the recent state legislation permitting Accessory Dwelling Units. These data could shed light on locations that may be “hot spots” for additional density. Such areas could point to locations for re-zoning two-family residential.

Targeted Mixed-use Zoning

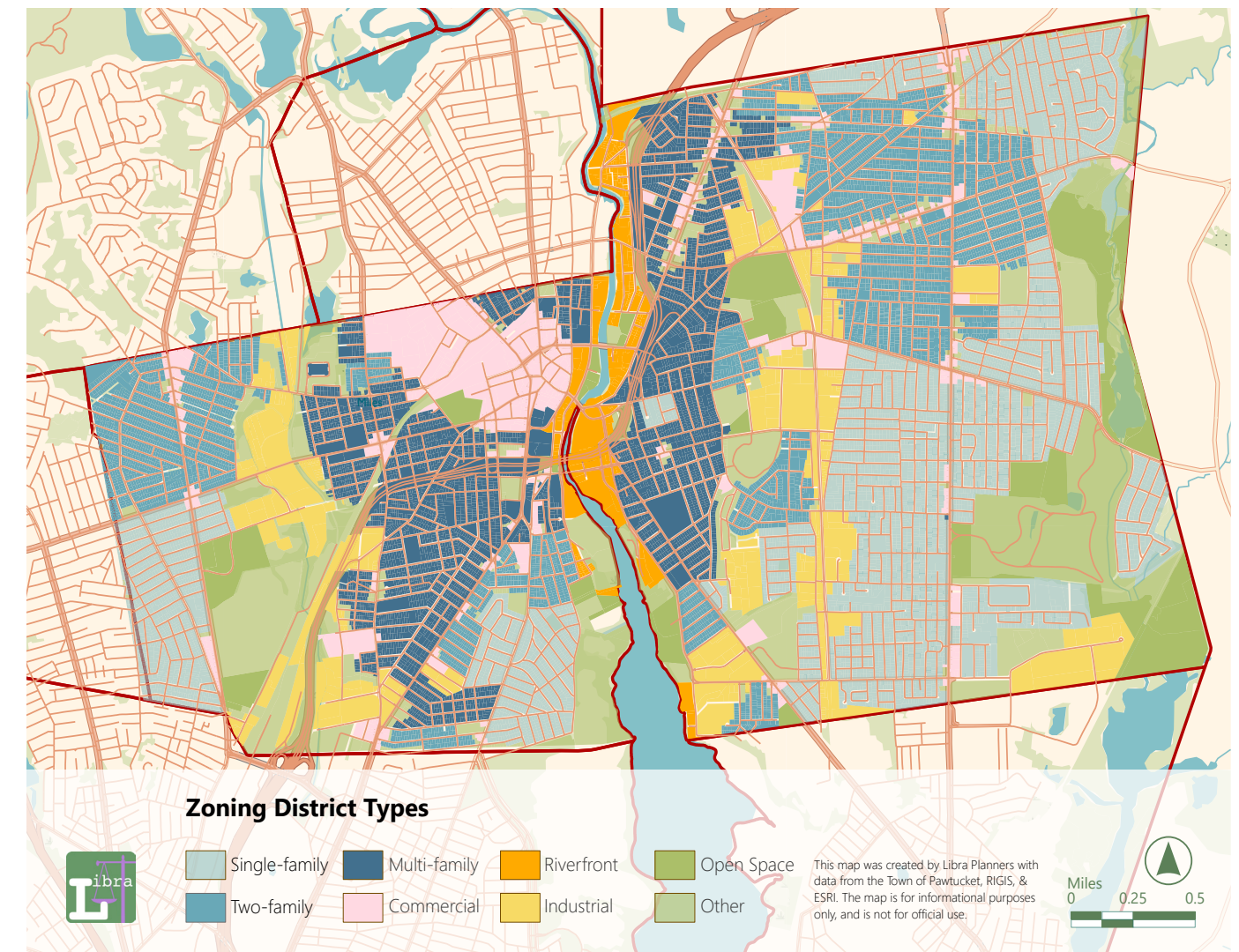
Limited changes to zoning could encourage additional development in targeted locations including the “Growth Center”. Mixed-use zoning should provide financial incentives and require physical improvements in order to focus rehabilitation on the “Growth Center” and other commercial areas in need of infrastructure improvements.

Inclusionary Zoning

Inclusionary zoning, specifically enabled under Rhode Island law, is a tool for municipalities to require developers to fund affordable housing construction. An inclusionary zoning ordinance is a tax on housing development that limits its attractiveness to developers and can further increase housing costs and stagnate housing development. However, an inclusionary zoning ordinance may add much needed additional affordable housing units to a municipality, if the program is well enforced. Meanwhile, ineffectively administered fee-in-lieu provisions may preclude additional affordable housing funding and construction. As stated in the 2017 Comprehensive Plan, Pawtucket does not currently have an inclusionary zoning ordinance. Establishing an inclusionary zoning ordinance may be beneficial to future affordable housing construction in Pawtucket. Prior to considering such an ordinance, City leaders, housing advocates, and the public more broadly should understand the possible implications. Additionally, if such an ordinance is adopted, it should be closely monitored to ensure housing production goals continue to be advanced. The ordinance may need to be modified or repealed as necessary

to ensure continued housing production progresses towards the city’s needs. Another way to look at this; additional market-rate housing units striving to meet demand are better than an insufficient quantity of market-rate and affordable housing units.

Map 4: Simplified Zoning Map



Map 5: Residential Zoning

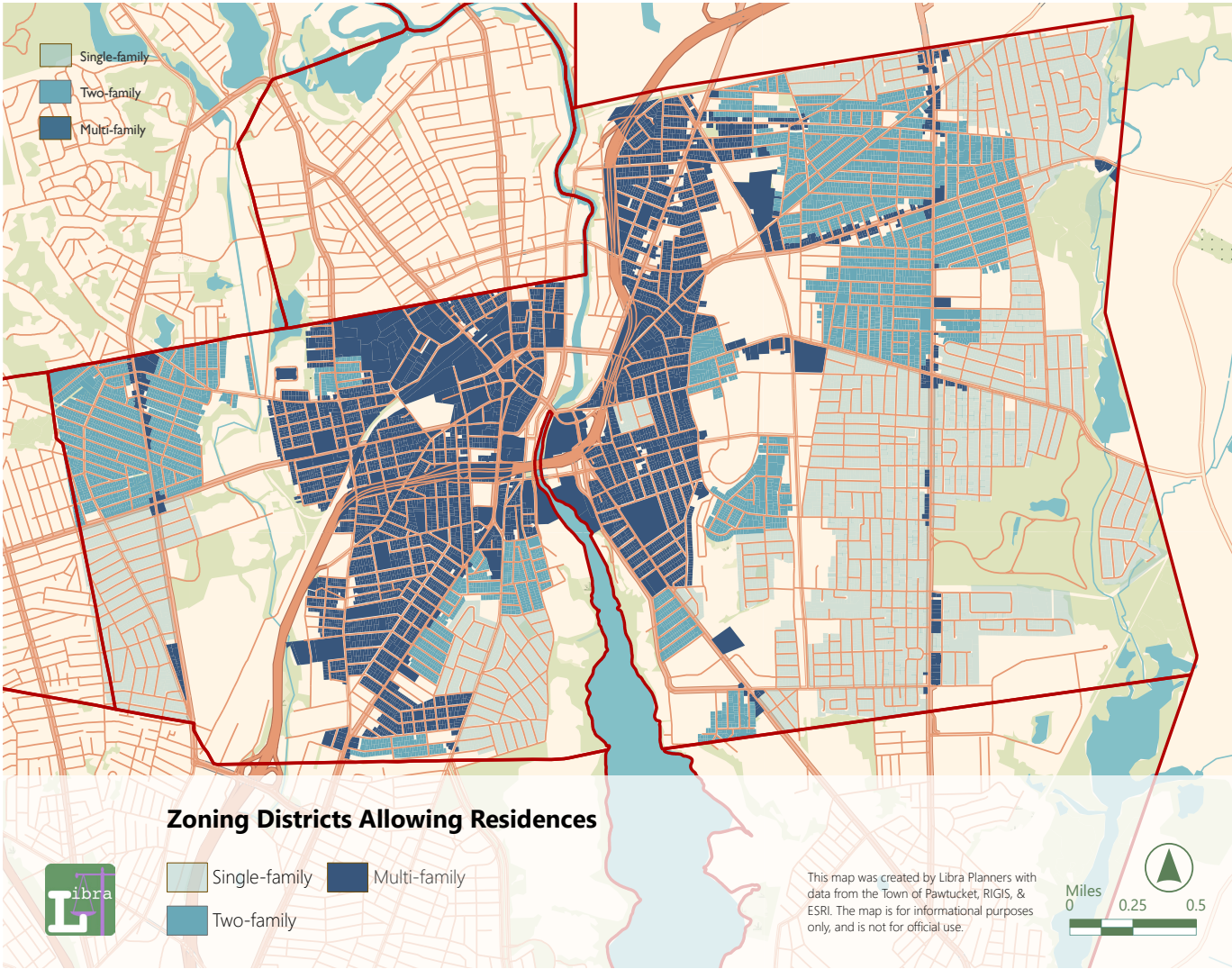


Table 1: Zoning Summary

ZONE	USE	MINIMUM LOT SIZE	Minimum Lot Frontage (ft)	Maximum Lot Coverage (%)	Minimum Yard Setback (ft)			Maximum Height (ft)	
					Front	Side	Rear	Main	Access.
RL	Residential Limited Zone								
	One-family dwelling	Existing lots: 0; new lots: 9,000	90	30%	25	15	25	30	15
RS	Residential Single-Family Zone								
	One-family dwelling	Existing lots: 0; new lots: 5,000	50	30%	18	8	25	30	15
	Other residential use	Existing lots: 0; new lots: 7,500	75	30%	18	8	25	30	15
	Other permitted use	Existing lots: 0; new lots: 10,000	100	30%	18	8	25	30	15
RT	Residential Two-Family Zone								
	One-family dwelling	Existing lots: 0; new lots: 5,000	50	30%	15	8	25	30	15
	Two-family dwelling	7,500	75	30%	15	8	25	30	15
	Other residential use	Existing lots: 0; new lots: 7,500	75	30%	15	8	25	30	15
	Other permitted use	Existing lots: 0; new lots: 10,000	100	30%	15	8	25	30	15
RM	Residential Multifamily Zone								
	Residential use								
	One-family dwelling	Existing lots: 0; new lots: 5,000	50	30%	10	8	25	30	15
	Two-family dwelling	7,500	75	30%	10	8	25	35	15
	Three-family dwelling	10,000	100	30%	10	10	25	35	15
	Multifamily dwelling, per dwelling unit	Existing lots: 0**; new lots: 3,000	100	30%	10	10	25	35	15

SURFACE PARKING

The biggest impediment to revitalizing the Pawtucket “Growth Center” is the blight caused by urban renewal. There is excessive surface parking and other vacant land in the downtown resulting from ill-conceived mid-20th century planning practices. No developer wants to build in an environment that will dampen a project’s future success. One of the more unfortunate aspects of extensive pavement is that it is not a good backdrop for the city’s historic architecture. Most importantly, large expanses of pavement depress commerce and inhibit healthy social activity. Eliminating pavement through taxation, and introducing trees and plantings to improve the landscape is perhaps the most powerful catalyst for the “Growth Center”. Recent improvements at the MBTA site are testimony to this assertion.

*...LARGE EXPANSES OF PAVEMENT DEPRESS
COMMERCE AND INHIBIT HEALTHY SOCIAL
ACTIVITY...*

Aerial View of Downtown Pawtucket Showing Parking Lots



Imagery © 2023 Google

Table 2: LMI Housing Owners & Number of Units

DEVELOPER	NUMBER OF DEVELOPMENTS	LMIH UNIT SUM
AIDS Care Ocean State	2	24
Alison Bologna	1	8
Arc of Blackstone Valley	3	52
Brown University Health	2	26
BVCAP	4	7
Carpionato Group	1	100
Community Care Alliance	1	6
Cornerstone Properties	3	383
Dimeo Properties	2	183
Ferland Corporation	3	325
Franklin Johnston Group	4	102
Kenyon Terrace	1	6
Mandiamento Nuevo	1	14
Nicholas Properties	1	6
Pawtucket Housing Authority	7	812
PCF Development	49	204
Picerne	1	75

Map 6: Existing LMI Housing Stock

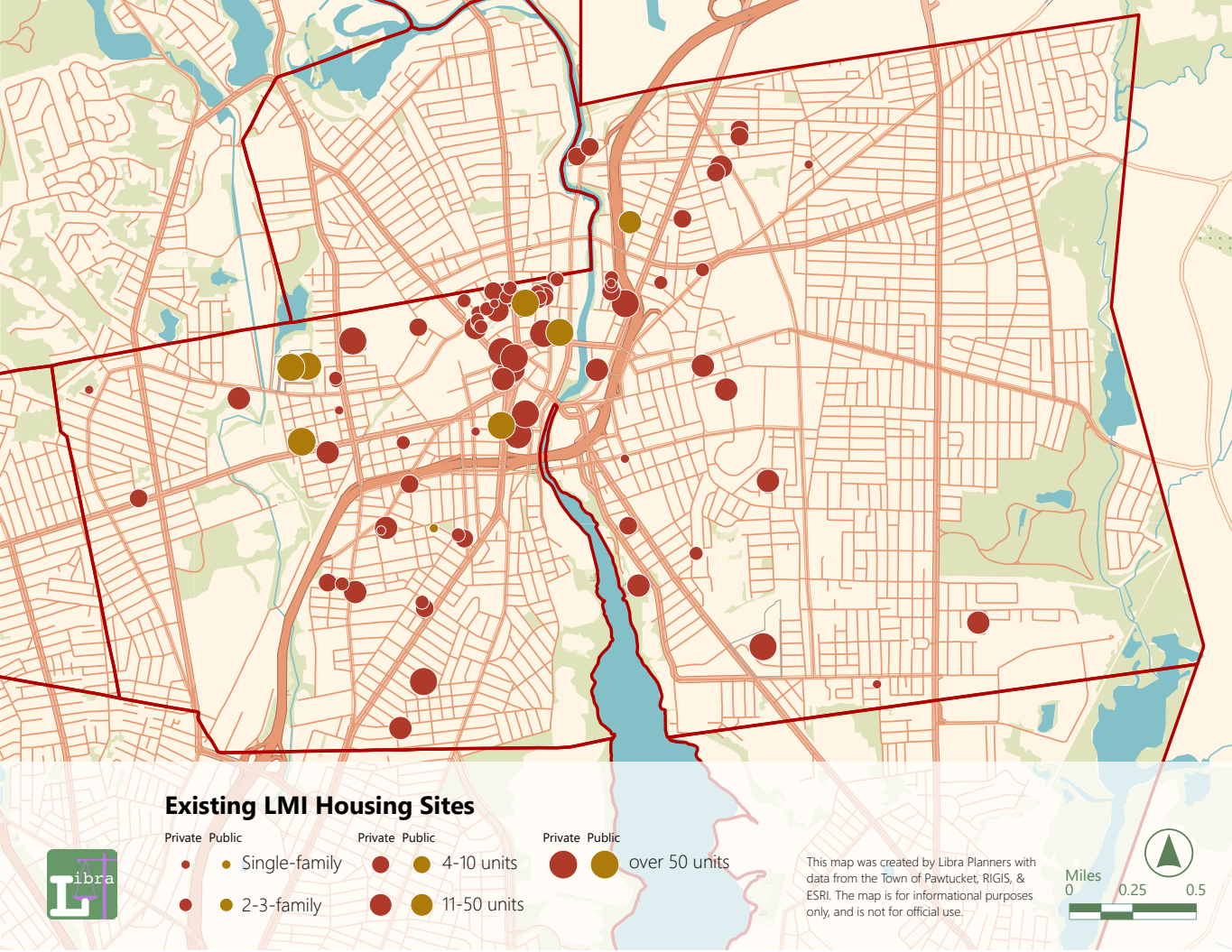
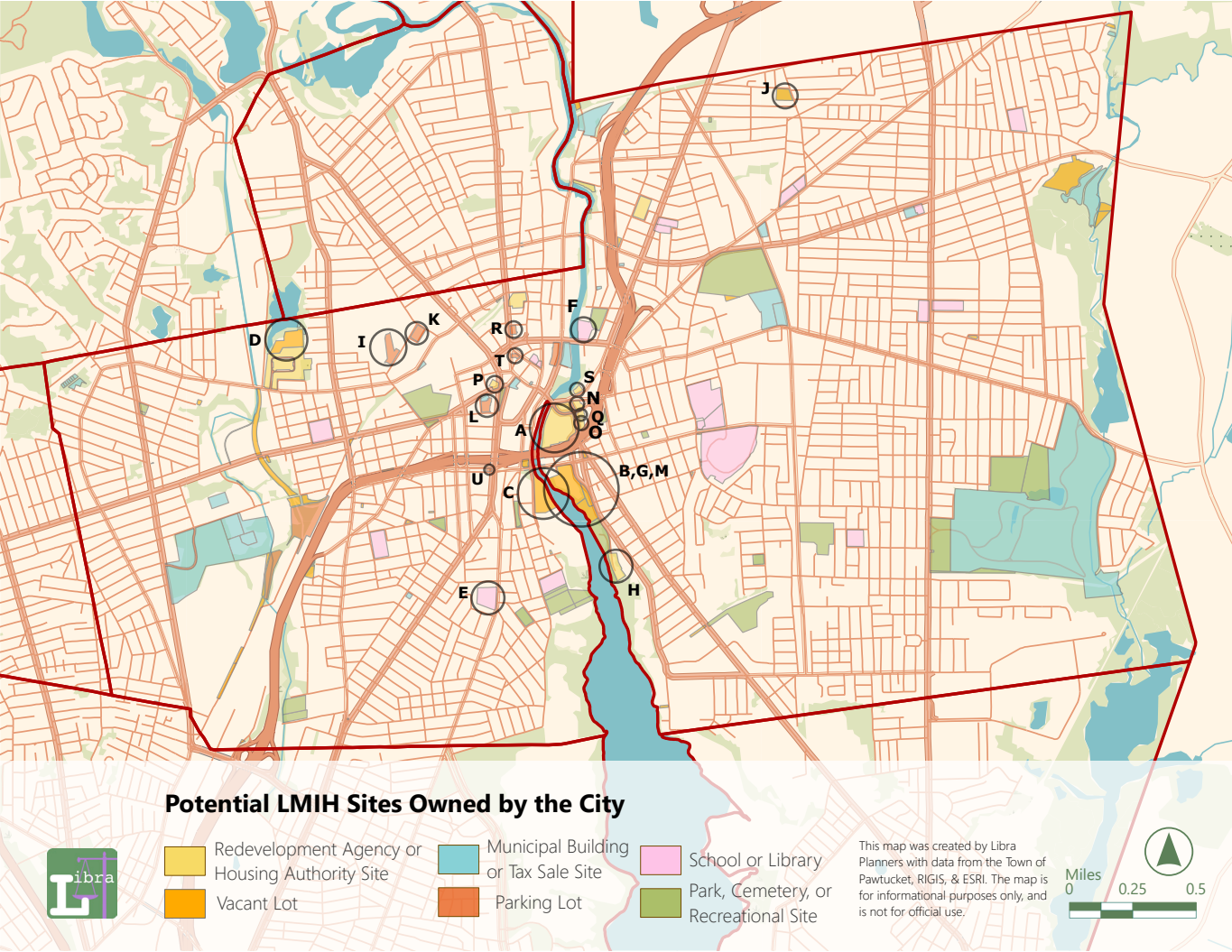


Table 3: City-Owned Potential LMIH Sites

SITE	ADDRESS	PARCEL TYPE	LOT AREA	REMARKS	EXISTING SF
A	100 Main Street	Redevelopment Agency	391,292	Apex site	168,672
B	45 Division Street	Vacant	325,048	Vacant adj to Sites G & M	0
C	Taft Street	Vacant	225,240	On river at Division St	no data
D	Weeden Street	Vacant	190,490	Galego Soccer Field	0
E	489 East Avenue	School	162,578	Shea High School	126,372
F	160 Exchange Street	School	117,641	Tolman High School	183,890
G	School Street	Vacant	109,575	Vacant lot adj to Sites B & M	0
H	100 Tim Healy Way	Redevelopment Agency	102,035	102k narrow site on e. side of river	28,000
I	200 Conant Street	Parking	101,502	101k sf parking lot	0
J	1135 Roosevelt Avenue	Vacant	72,620	76620 SF	0
K	354 Pine Street	Redevelopment Agency	59,927	60k sf empty parking lot	0
L	Main Street	Parking	46,685	47k sf parking lot	0
M	School Street	Vacant	44,882	Vacant lot adj to Sites B & G	0
N	33 Main Street	Redevelopment Agency	31,212	31k sf tire repair shop & parking	20,836
O	10 School Street	Parking	29,502	Parking lot adj to site Q	0
P	374 Main Street	Redevelopment Agency	25,559	Parking lot	0
Q	46 Main Street	Redevelopment Agency	23,528	Vacant lot adj to Site O	0

Map 7: City-Owned Potential LMIH Sites



KEY FINDINGS

FUNDING SOURCES

- Community Development Block Grants (CDBG) from the Department of Housing and Urban Development (HUD)
- Home Investment Partnership Program (HOME) from the Department of Housing and Urban Development (HUD)
- 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
- 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)

CONCLUSION

Pawtucket has an opportunity to reinforce comprehensive planning goals, to remake the city “Growth Center”, to capitalize on existing assets, to rehabilitate the physical city and to ultimately improve the quality of life for all residents by implementing a smart and focused affordable housing plan. The Affordable Housing Needs Analysis and Implementation Plan is both an analysis of existing conditions and an analysis of prior plans and studies. It is a prescription of goals, policies and action items which have been honed to support the creation of affordable housing while simultaneously promoting economic development, transit-oriented development and beautification of valuable historic assets. The city should leverage housing grants and available monies to serve these broad community goals. This will improve housing availability and well-being for many residents. It will also blunt the detrimental effects of poverty as it empowers City leadership to set new goals for civic growth.

