



PORTSMOUTH COMPREHENSIVE COMMUNITY PLAN
ELEMENT X – HOUSING

SUPPORTING DOCUMENTS

The following documents are incorporated by reference in this draft of the Portsmouth Comprehensive Community Plan:

- Comprehensive Community Plan – Town of Portsmouth, Rhode Island, Revised July, 2002
- Portsmouth Low and Moderate Income Housing Plan – Adopted December, 2004, Revised June, 2005

PORTSMOUTH HOUSING VISION

Portsmouth’s sense of community will be evident in a diverse stock of good quality, safe, affordable housing options for all individual needs and income levels, all the while maintaining the character of individual neighborhoods and traditional development patterns.

INTRODUCTION

In many ways high quality and diverse housing is a fundamental building block of a successful community. Indeed, some of the earliest efforts to regulate land use in America were based on housing concerns. Housing is inextricably linked to issues of economic development, transportation, land use, social equality and environmental sustainability. At 27.7% of land area*, residential development is the single highest consumer of land in Portsmouth and should rightfully occupy a place of prominence in planning for our future. The forces that impact housing include affordability, marketability of existing and future housing stock, patterns of development and neighborhood community character, aging of housing stock, and land use regulations established to minimize the impacts of incompatible land uses, among others. The planning challenge is to balance all of these interconnected forces and issues to guide future development in order to achieve Portsmouth’s housing vision. We address these challenges through the housing element of our Comprehensive Plan. The State of Rhode Island offers guidance and has enacted laws to assist municipalities in working through these challenges and by law establishes that every



comprehensive plan must be consistent with and embody the State’s goals and policies for housing as found in the State Guide Plan and the laws of the State.

RIGL §45-22.2-3(a)(6) states “Comprehensive planning is needed to provide a basis for municipal and State initiatives to ensure all citizens have access to a range of housing choices, including the availability of affordable housing for all income levels and age groups.” Further, in RIGL §45-53-2 the law states, “The general assembly finds and declares that there exists an acute shortage of affordable, accessible, safe, and sanitary housing for its citizens of low and moderate income, both individuals and families; that it is imperative that action is taken immediately to assure the availability of affordable, accessible, safe, and sanitary housing for these persons; that it is necessary that each city and town provide opportunities for the establishment of low and moderate income housing; and that the provisions of this chapter are necessary to assure the health, safety, and welfare of all citizens of this state, and that each citizen enjoys the right to affordable, accessible, safe, and sanitary housing. It is further declared to be the purpose of this chapter to provide for housing opportunities for low and moderate income individuals and families in each city and town of the state and that an equal consideration shall be given to the retrofitting and rehabilitation of existing dwellings for low and moderate income housing and assimilating low and moderate income housing into existing and future developments and neighborhoods.”

Within the framework of this plan, it is appropriate to differentiate between “affordable” and “low and moderate income” housing. This plan addresses both types. Specifically, “low and moderate income” housing refers to “subsidized” dwelling units that eligible low-moderate income households may own and occupy and that are deed-restricted in order to remain so for a minimum period of thirty years. In later sections, this plan sets forth strategies to achieve the state-mandated goal of 10% of Portsmouth’s dwelling units to be Low-Moderate Income units. In contrast, “affordable” housing simply refers to housing, and related costs that are affordable to citizens within certain income brackets. Affordable housing is often mentioned throughout the plan in the broader context of community housing goals and implementation strategies but should not be thought of as the more restrictive dwelling units described above. The State sets out specific definitions for each type of housing (see below).

The term “housing” refers to all of the structures in which people live – single-family homes, multi-family homes, apartment buildings, condominiums, mobile homes, mixed-use



buildings, group homes, homeless shelters, etc. To a greater or lesser degree, housing has evolved in Portsmouth over time to include nearly all of the above housing types as both private market rate units (the overwhelming majority) and public or semi-public subsidized units.

The pattern of housing development in Portsmouth clearly reflects two significant historic characteristics of its origins – a rural farming community based on the maintenance of large tracts of land but also a densely developed resort/recreational community based on leisure pursuits and the enjoyment of natural environment. These seemingly inconsistent origins have blended in interesting ways over time, producing dense year-round housing development out of what once was intended to be mere tent sites in the historically seasonal resort neighborhood of Island Park, to the traditional medium/medium-high-density single-family-type development resulting from the subdivision of large farming tracts across the length and breadth of town, to the recent emergence of high-end seasonal recreation-oriented resort-style housing on the west side, to the well-established summer homes on Prudence and Hog Islands.. These two historic origins have also contributed to another significant feature of Portsmouth, the lack of a “downtown” or town center. Commercial development is not clustered in one location but distributed in strip-type fashion along the two main north/south highways. There is a good mix of residential and commercial uses along these roadways, but true mixed-use housing development is almost non-existent in Portsmouth. An unfortunate effect of the way this residential and commercial development has taken place is that with a few local neighborhood exceptions, Portsmouth scores extremely low as a “walkable” community (walkscore.com). This is not likely to change in any significant measure in the future unless we make radical changes to our land use regulations. In the end, the pattern of residential development in Portsmouth is one of a dispersed, semi-rural “bedroom” community with a variety of housing densities and a distinct affinity for recreational and resort-style amenities.

The traditional single-family home dominates the housing stock in Portsmouth (83.0%) with nearly three quarters being owner-occupied. Multi-family housing, including duplexes, apartments and condominiums make up nearly 14% of the housing units in Portsmouth with approximately 315 mobile homes in three mobile home parks accounting for the remainder of the housing stock. Growth in housing in the early years was modest reflecting the rural nature of the community. After about 1950, housing growth took off with the highest number of new homes being built in the period between 1960 -1980 with an average of 100+ new dwelling per year



during the period. Growth in housing construction fell to near zero in the early 2000's but has slowly regained since, particularly in the high-end condominium market. As a measure of the above building trends, the median age of a dwelling unit in Portsmouth is 44 years old.

As will be demonstrated in later sections of this plan, supply and demand for housing in Portsmouth match up pretty well now and into the future at least in the matter of the number of dwelling units vs. population size. Creation of dwelling units has increased in recent years and population projections show only a modest increase in population growth. Where Portsmouth falls short is in the availability of dwelling unit sizes and/or types of units to accommodate changes in the demographics of our population. Household size has been falling, our population has been aging and incomes have in many cases been stagnating. Fully 36.6% of Portsmouth's households are considered "cost burdened," that is they spend greater than 30% of their household income on housing. 15.2% spend greater than 50% of their household income on housing. Future housing stock in Portsmouth must include (1) a greater range of smaller, more affordable dwelling units such as studios and 1-2 bedroom units, both for rent and for sale to accommodate smaller families in starter homes, (2) duplex and multi-family housing as rental units or condominiums to accommodate larger families and seniors with modest means, (3) more age-restricted housing to accommodate the elderly and (4) accessory dwelling units to allow seniors to age in place with family members. Mixed use housing can also be an effective method for providing lower cost dwelling units.

Another important aspect to Portsmouth's housing needs is the mismatch between housing and the workforce. We have the dual problem of (1) nearly 60% of the jobs in Portsmouth are occupied by those who cannot afford to purchase or rent a home here in town and (2) salaries/wages for the jobs that are here are relatively low, requiring those who can afford to live here to commute out of town to make a living. An essential economic development strategy expressed elsewhere in this plan is that in order to increase the economic viability of our community we need to make Portsmouth a desirable place to live – work – play. The provision of more affordable housing for our work force is essential to the success of that strategy.

Demand for dwelling units is largely a function of population, but when one factors in income data, demand considerations shift to one of affordability. As has been hinted at above, affordability of housing in Portsmouth is an issue for a large and growing number of households



in town. A typical measure of housing affordability is the percentage of households that can afford the median-priced house assuming that they spend no more than 30% of their income on housing (including rent or mortgage payments, taxes, insurance and utilities). In the case of Portsmouth, roughly 65% of our households fit this category. They cannot afford to purchase the median-priced home in Portsmouth unless they spend more than 30% of their income on housing. This compares to the statewide average of just over 50% of households in the same category.

The question becomes, what is an affordable dwelling unit in Portsmouth? For this we turn to the State definition.

RIGL §42-128-8.1 (d) (1) "Affordable housing" means residential housing that has a sales price or rental amount that is within the means of a household that is moderate income or less. In the case of dwelling units for sale, housing that is affordable means housing in which principal, interest, taxes, which may be adjusted by state and local programs for property tax relief, and insurance constitute no more than thirty percent (30%) of the gross household income for a household with less than one hundred and twenty percent (120%) of area median income, adjusted for family size. In the case of dwelling units for rent, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than thirty percent (30%) of the gross annual household income for a household with eighty percent (80%) or less of area median income, adjusted for family size."

The calculation begins with median area income. 2016 HUD statistics for Aquidneck Island put that number for a four-person household at \$90,100 per year. The definition from State law of a moderate income household is one which earns between 80% and 120% of the median area income. So to meet the definition of a moderate income household, a 4-person household in Portsmouth earns between \$65,700 and \$108,000 per year. The next piece of the definition says that for a dwelling unit to be considered affordable, a 4-person moderate income family should spend no more than 30% of their income on housing. From the above, this means our 4-person family can spend between \$19,700 and \$32,400 per year for housing. The question becomes, how much house can they buy for this much money? Using data from HousingWorksRI at Roger Williams University, this puts the value of a home considered to be affordable by a moderate income 4-person household in Portsmouth at between \$215,800 and \$354,300 with the median value being \$284,200. If we consider the low end of the income range for moderate income, that



is from 80% to 100% of median area income, and run through this calculation again we find that roughly half (51.7%) of single family houses in Portsmouth are affordable to a moderate income family of four. 40.7% of the housing stock is above their price range.

The above can be reworked for 2-person households and for the limits on rental units quite easily. And these numbers do not look too bad, all things considered. However, it must be remembered, these numbers refer to moderate income households and do not consider low or very low income households where the greatest need. As is noted above and it bears repeating, 36.6% of Portsmouth's households spend greater than 30% of their household income on housing. 15.2% spend greater than 50% of their household income on housing. There is a clear need for lower cost housing in order to meet the needs of all of our residents.

This plan is meant to build on the 2005 Portsmouth Affordable Housing Plan in two important ways. First and foremost it considers the successes and failures of the strategies set forth in the 2005 plan to achieve the State-mandated 10% mark. We currently stand at 2.8% and have made relatively little progress in the 12 years since adoption of the plan. We need new strategies. Second, the goals and policies established in this plan place great emphasis on ways to encourage more affordable housing that will benefit all of its citizens, even if these affordable housing units may not qualify or "count" towards the minimum 10% standard.

*citations for all of the fact and figures presented in this section of course exist and will be included at a later date during the formatting process.

OVERVIEW

Housing Snapshot

Data points (5.1)

a. Existing housing units, both the number and the relative trend in housing development over the past 10 or more years;



	Portsmouth				Rhode Island			
	1980	1990	2000	2010	1980	1990	2000	2010
Population	14,257	16,857	17,149	17,389	947,154	1,003,464	1,048,319	1,052,567
Total Housing Units	5,773	7,235	7,386	8,294	372,672	414,572	439,837	463,388
	% +/- 1980-1990	% +/- 1990-2000	% +/- 2000-2010		% +/- 1980-1990	% +/- 1990-2000	% +/- 2000-2010	
Population	15.42%	1.71%	1.4%		5.90%	4.50%	0.41%	
Total Housing Units	20.21%	2.10%	12.3%		11.20%	6.10%	11.8%	

Source: RI Housing Database 2003; U.S. Census 1990; 2000, 2010

- b. Occupied and vacant housing units, both the number and as a percentage of total housing units;
c. Year-round and seasonal, single-family and multi-family housing units, both the number and as a percentage of total housing units;
d. Owner-occupied and rental units, both the number and as a percentage of occupied housing units;

Subject	Year	Portsmouth	%	Rhode Island	%
Total Units	1990	7,217	-	414,572	-
	2000	7,386	-	439,837	-
	2010	8,294	-	463,388	-
% Change	1990-2000	+ 2.3%	-	+ 6.1%	-
	2000-2010	+ 12.3%	-	+ 5.4%	-
	1990-2010	+ 14.9%		+ 11.8%	-
Occupied Units	1990	6,313	87.30%	377,977	91.2%
	2000	6,758	91.50%	408,424	92.9%
	2010	6,988	84.25%	413,600	89.25%
Owner-Occupied	1990	4,552	72.10%	224,792	59.5%
	2000	5,003	73.90%	245,156	60.0%
	2010	5,191	74.3%	250,952	60.7%
Renter Occupied	1990	1,761	27.9%	153,185	40.5%
	2000	1,755	26.1%	163,268	40.0%
	2010	1,797	25.7%	162,648	39.3%
Vacant Units Total	1990	922	12.70%	36,595	8.8%
	2000	628	8.50%	31,413	7.1%
	2010	1,306	15.7%	49,788	10.7%
Vacant Seasonal Units	1990	516	7.10%	12,037	2.9%
	2000	381	5.20%	12,988	3.0%
	2010	882	10.6%	17,077	3.7%



Vacant for Sale	1990				
	2000	38	0.5%	2,400	0.5%
	2010	113	1.4%	5,171	1.1%
Vacant for Rent	1990				
	2000	74	1.0%	8,615	2.0%
	2010	156	1.9%	15,763	3.4%
Vacant Rented/Sold Unoccupied	1990				
	2000	27	0.4%	1,726	0.4%
	2010	30	0.4%	1,946	0.5%
Vacant All Other	1990				
	2000	108	1.5%	5,684	1.3%
	2010	125	1.5%	9,831	2.1%

Source: U.S. Census 1990, 2000, 2010

e. The median age of housing units;

Median year built: 1971

Median age: 44 years

Source: 2013 ACS B25035

f. The number of single-family and multi-family units constructed each year for the past 10 or more years;

Item	2004			2005			2006			2007			2008			2009		
	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost
Single Family	77	77	\$ 19,270,500	106	106	\$ 23,920,390	54	54	\$ 15,848,273	37	37	\$ 11,942,684	29	29	\$ 8,647,710	8	8	\$ 2,591,500
Two Family	2	4	\$ 400,000	0	0	\$ -	0	0	\$ -	1	2	\$ 300,000	0	0	\$ -	0	0	\$ -
Three and Four Family	5	15	\$ 1,460,000	0	0	\$ -	1	3	\$ 290,000	0	0	\$ -	0	0	\$ -	0	0	\$ -
Five or More Family	0	0	\$ -	2	10	\$ 500,000	1	65	\$ 37,200,000	1	5	\$ 250,000	3	18	\$ 1,120,000	0	0	\$ -
Total	84	96	\$ 21,130,500	108	116	\$ 24,420,390	56	122	\$ 53,338,273	39	44	\$ 12,492,684	32	47	\$ 9,767,710	8	8	\$ 2,591,500

Item	2010			2011			2012			2013			2014			Building Permits Monthly New Privately-Owned Residential Building Permits Portsmouth town
	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	Buildings	Units	Construction cost	
Single Family	15	15	2845895	17	17	\$ 3,207,000	18	18	\$ 3,827,692	33	33	\$ 7,549,600	35	35	\$ 6,784,060	
Two Family	0	0	0	0	0	\$ -	2	4	\$ 524,000	0	0	\$ -	1	2	\$ 150,000	
Three and Four Family	0	0	0	0	0	\$ -	0	0	\$ -	1	3	\$ 420,000	1	3	\$ 225,000	
Five or More Family	0	0	0	0	0	\$ -	0	0	\$ -	0	0	\$ -	0	0	\$ -	
Total	15	15	2845895	17	17	\$ 3,207,000	20	22	\$ 4,351,692	34	36	\$ 7,969,600	37	40	\$ 7,159,060	

Source: U.S. Census Bureau

g. The current median home sale price, and the general trend in home sales prices over the past 10 or more years; and

		1999		2000		2001		2002		2003		2004		2005		2006	
		Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price
Portsmouth	Single Family	233	\$175,000	178	\$179,950	163	\$214,900	173	\$290,000	177	\$320,000	191	\$345,000	201	\$376,000	165	\$423,500
	Multi Family	6	\$137,500	8	\$128,500	6	\$224,450	1	\$230,000	3	\$290,000	3	\$399,500	6	\$421,000	7	\$300,000
	Condo	15	\$165,500	12	\$161,250	23	\$189,000	50	\$314,355	38	\$355,742	34	\$327,441	41	\$540,471	34	\$502,925
Rhode Island	Single Family	9659	\$126,000	9108	\$135,976	9113	\$156,000	9069	\$188,150	9189	\$230,000	9982	\$264,700	9711	\$282,900	8313	\$282,500
	Multi Family	1632	\$96,000	1882	\$108,000	2063	\$125,000	2284	\$153,000	2366	\$209,000	2478	\$260,000	2307	\$290,000	1725	\$285,000
	Condo	1260	\$88,500	1283	\$102,500	1371	\$121,500	1327	\$147,000	1493	\$175,000	1759	\$205,000	2251	\$218,900	1883	\$225,000

Source: Statewide MLS



		2007		2008		2009		2010		2011		2012		2013		2014	
		Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price	Sales	Median Sales Price
Portsmouth	Single Family	163	\$367,000	129	\$320,000	108	\$280,000	106	\$285,000	148	\$321,500	158	\$292,500	160	\$299,500	211	\$315,000
	Multi Family	3	\$325,000	2	\$214,000	4	\$245,000	3	\$235,000	3	\$355,000	5	\$251,000	3	\$265,000	3	\$335,000
	Condo	21	\$518,000	28	\$422,500	23	\$297,000	26	\$392,450	35	\$350,000	23	\$285,000	32	\$343,500	35	\$310,000
Rhode Island	Single Family	7600	\$275,000	6648	\$234,900	7720	\$199,900	6833	\$210,000	6701	\$195,000	8014	\$190,000	8844	\$205,000	8891	\$215,000
	Multi Family	1254	\$255,000	1670	\$135,000	2284	\$90,000	1565	\$121,900	1284	\$119,950	1334	\$120,000	1339	\$130,000	1318	\$145,750
	Condo	1806	\$221,000	1210	\$212,700	1203	\$214,950	1144	\$187,000	1134	\$176,950	1266	\$175,000	1640	\$197,250	1557	\$192,000

Source: Statewide MLS

h. The average monthly rental price for one-bedroom, two-bedroom and three-bedroom rental units, and the general trend in rental prices over the past 10 or more years.

RHODE ISLAND RENT SURVEY						
			Rhode Island Housing			
http://www.rhodeislandhousing.org/filelibrary/RentSurveyFinals_98_14.pdf						
	1 BR	1 BR w/CPI adj to 2014	2 BR	2 BR w/CPI adj to 2014	3 BR	3 BR w/CPI to 2014
2014	\$ 1,121		\$ 1,281		\$ 1,812	
2013	\$ 979	\$ 995	\$ 1,344	\$ 1,366	*	
2012	*		\$ 1,391	\$ 1,434	*	
2011	\$ 1,024	\$ 1,078	\$ 1,233	\$ 1,298	*	
2010	\$ 1,073	\$ 1,165	\$ 1,441	\$ 1,564	*	
2009	\$ 1,020	\$ 1,126	*		*	
2008	\$ 1,067	\$ 1,173	*		*	
2007	\$ 999	\$ 1,141	\$ 1,239	\$ 1,415	\$1,722	\$ 1,966
2006	\$ 1,007	\$ 1,183	\$ 1,128	\$ 1,325	\$1,416	\$ 1,663
2005	\$ 1,016	\$ 1,232	\$ 1,244	\$ 1,508	*	
2004	\$ 983	\$ 1,232	\$ 1,307	\$ 1,638	\$1,937	\$ 1,428
% Change 5 year 2009 - 20014		less than -1%		*		*
% Change 10 year 2004 - 20014		-9%		-22%		-25%
* = insufficient data						

Housing Patterns and Density (5.2)

a. Discussing areas of the community, or neighborhoods, in which housing is located and, for each area, the average density, the prevalent housing types, the general condition of housing, and the general age of housing;

See tables below and element maps to complete this section.

Possible themes or topics:

CFP & IP highest density



*Construction trends, high end res const,
Built out neighborhoods*

b. Discussing any condition-related issues that may be occurring within the municipality, such as high rates of foreclosure or abandonment, general neglect or deterioration of the housing stock, overcrowding of housing units, etc.

Possible themes or topics:

Research foreclosures w/ assessor input

Research housing condition and min housing enforcement w/ BO

Housing and Demographic Statistics: Portsmouth Census Block Group Level														
Key	Census Tract	Census Block Group	Housing Units	H.U. Occupied	H.U. Vacant	Area (Ac)	Population Total	Pop. per Acre	Pop. Prop Owner	Pop. Renter	Pop. Median Age	Median Household Income	Median Year Built	Median Home Value
1	40103	5	737	571	166	1,782	1,156	0.65	853	303	51.1	\$ 53,750	1969	\$350,000
2	40101	1	679	629	50	373	1,300	3.49	803	497	47.7	\$ 65,375	1947	\$287,300
3	40102	1	614	561	53	1,101	1,421	1.29	1,279	142	51.1	\$ 120,313	1975	\$572,000
4	40101	3	847	692	155	661	1,554	2.35	1,445	109	45.3	\$ 85,000	1975	\$285,800
5	40102	2	595	581	14	1,751	1,709	0.98	1,197	512	45.8	\$ 122,625	1974	\$470,500
6	40103	2	923	800	123	1,542	1,792	1.16	1,297	495	49.7	\$ 79,643	1981	\$338,700
7	40101	2	767	712	55	454	1,912	4.21	1,446	466	41.7	\$ 66,750	1974	\$275,000
8	40103	3	482	123	359	3,783	259	0.07	259	0	52.6	\$ 115,074	1952	\$227,700
9	40103	6	1,102	1,026	76	1,676	2,770	1.65	2,382	388	44.2	\$ 92,799	1971	\$359,600
10	40102	3	1,315	1,174	141	935	2,784	2.98	2,266	518	45.6	\$ 67,708	1969	\$394,200
11	40103	4	81	81	0	722	298	0.41	0	298	24.3	\$ 34,099	1983	*
12	40103	1	168	33	135	177	99	0.56	99	0	42.5	*	1956	*

Source: 2010-2014 American Community Survey 5-Year Estimates

Neighborhoods Within Census Block Groups			
Key	Census Tract	Census Block Group	Neighborhoods (for general spatial reference)
1	40103	5	West Bristol Ferry, Carnegie - NBC - Arnolds Point, Abbey – Industrial, Kings Grant, North Hedly - Middle Road, Willow Lane - Lehigh Terrace
2	40101	1	Island Park, Hummocks
3	40102	1	Sherwood, McCorrie – Windstone, North Sandy Point
4	40101	3	Bristol Ferry - Bay View Ave, Common Fence Point



5	40102	2	East Main Road – South, Wapping Road, South Sandy Point, Indian Ave - Black Point, Old Mill Lane
6	40103	2	Oakland Farm, South Union – Jepson, St Mary's – Sisson, South Carriage Dr - Middle Road, Redwood Farms, Almeida – Lawton, West Raytheon – Navy, Melville Trailer Park
7	40101	2	East Bristol Ferry, Sprague – North, North Portsmouth Park
8	40103	3	Prudence Island
9	40103	6	South Hedly - Middle Road, Hilltop, Schoolhouse Road, Valleyview, Indian Hill, North Union – Jepson, North Carriage Dr - Middle Road
10	40102	3	South Portsmouth Park, High School, East Central – north, East Central - south
11	40103	4	Melville Park, East Raytheon – Navy,, Melville Waterfront
12	40103	1	Hog Island

Housing Affordability (5.3)

Include the following data points related to housing affordability:

(Data Source: Comprehensive Housing Affordability Strategy ("CHAS") data - Summary Level: MCD - Data for: Portsmouth town, Newport County, Rhode Island Year Selected: 2009-2013 ACS) https://www.huduser.gov/portal/datasets/cp/CHAS/data_querytool_chas.html

a. Number of households within the community that are housing cost-burdened, meaning that they are paying more than 30% of their income on housing, also as a percentage of total households

Number of cost-burdened households: 2,490 or 35.14% of total households



b. Number of households within the community that are severely housing cost-burdened, meaning that they are paying more than 50% of their income on housing, also as a percentage of total households

Number of severely cost-burdened households: 1,040 or 14.7% of total households

c. Number of LMI households that are housing cost-burdened, also as a percentage of total LMI households

Number of LMI cost-burdened households: 1,590 or 64.24% of total LMI households

d. Number of LMI households that are severely housing cost-burdened, also as a percentage of total LMI households

Number of LMI severely cost-burdened households: 835 or 33.74% of total LMI households

e. Number of cost-burdened LMI households that are currently renting, also as a percentage of total cost-burdened LMI households

Number of LMI cost-burdened households that are renting: 690 or 43% of total LMI cost-burdened households

f. Number of cost-burdened LMI households that own their home, also as a percentage of total cost-burdened LMI households

Number of LMI cost-burdened households that own their home: 900 or 56.6% of total LMI cost-burdened households

THE NEED FOR PLANNING IN HOUSING – Section Under Construction

Housing Element Summary Data Points

Total Population	17,361 ¹
Total housing units	8,420 ²
Occupied housing units (Households)	7,036
Owner-occupied	75%
Renter-occupied	25%
Single Family	82%
Multi-Family	18%

¹ 2011-2015 American Community Survey 5-Year Estimates

² 2011-2015 American Community Survey 5-Year Estimates



ACS Median Household Income (MHI)	\$75,114 ³
% of Households under 120% MHI	65%

HUD Area Median Household Income (AMHI) ⁴	
2 Person Family Adjusted	\$72,100
4 Person Family Adjusted	\$90,100

Median Home Value (dollars)	\$347,100 ⁵
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LOW MODERATE INCOME HOUSING⁶

LMI Units	209
LMI % of Housing Stock	2.82%
LMI Unit to meet 10%	532

HOUSING AFFORDABILITY⁷

% of Cost Burdened (Housing expenses > 30%) Total Households	35.1%
% of Severely Cost Burdened (Housing expenses > 50%) Total Households	14.7%
% of Cost Burdened (Housing expenses > 30%) LMI Households	66.4%
% of Severely Cost Burdened (Housing expenses > 50%) LMI Households	34.9%

Housing Needs Analysis (5.4)

STANDARD 5.4 ASSESS EXISTING AND FUTURE HOUSING NEEDS, INCLUDING THE NEED FOR AFFORDABLE HOUSING, BY:

a. Stating how many units will house the future population, either at build-out or at the end of the 20-year planning horizon;

The residential build-out analysis performed in support of this Comprehensive Plan estimates an additional 1,807 dwelling units could possibly be developed by rite based on the estimated buildable land area and the current zoning and subdivision and land development regulations for the Town. While the residential build-out analysis concludes that there is the potential 1,807 dwelling units that could be developed, population projections and historical building permit statistics suggest the full buildout at these rates would take a substantial duration to occur.

The 2010 Census finds the average household size in Portsmouth to be 2.44 persons per household. Using a population projection from Rhode Island Statewide Planning Administration and incorporating the average persons per household, it is estimated that in the year 2040 an additional

³ 2011-2015 American Community Survey 5-Year Estimates

⁴ www.huduser.gov

⁵ 2011-2015 American Community Survey 5-Year Estimates

⁶ 2015 Low- and Moderate-Income Homes by Community (RI Housing)

⁷ 2013 American Housing Survey (CHAS)



166 dwelling units will be needed; a number that represents approximately nine percent (9%) of the potential buildable dwelling units identified in this analysis.

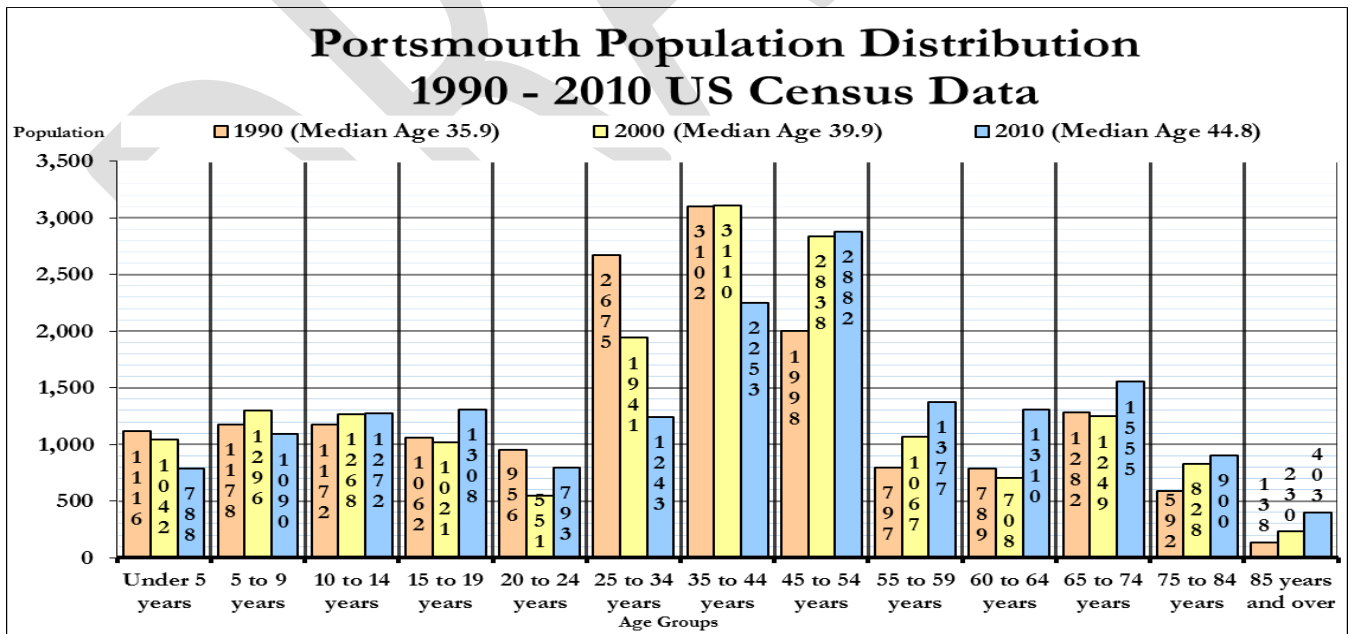
City/Town	Count (Census)		Projections					
	2000	2010	2015	2020	2025	2030	2035	2040
Portsmouth	17,149	17,389	17,315*	17,386*	17,615*	17,779*	17,845*	17,793*
Change from 2010			-74	+2	+226	+390	+456	+404
Dwelling Units Need (difference / persons per household avg.)			-30.33	0.82	92.62	159.84	186.89	165.57

Table 1 Rhode Island Population Projections Summary Tables - Rhode Island Statewide Planning Program - April 2013

b. Discussing the ways in which the population is changing in terms of age, ethnicity, income and household size;

An Aging Community

Portsmouth has seen a slight population growth of 3% between 1990 – 2010, however the age of the community has shifted a great deal during this period. The median age for a Portsmouth resident in 1990 was 35.9, where in 2010 the median age has risen to 44.8. Where the most predominate demographic in 1990 was the 25 to 44 year old group, in 2010 this demographic had a nearly 40% reduction. Conversely, the demographics for residents aged 45 and over have increased across the board between 1990 – 2010.



While housing Portsmouth’s aging population will require affordable housing stock options as their lifestyle changes, there is also a strong demand for affordable housing for young adults and families looking to establish themselves in the community. The Town should seek solutions to



retain the younger generations and attract entry and junior level workforce participants to diversify our aging population and create an attractive workforce for business investment. Portsmouth has historically been commended for providing one of the best public school educations in the State of Rhode Island, but following high school and college, these former students lack the housing options to return to their hometown to begin their professional careers and start their families.

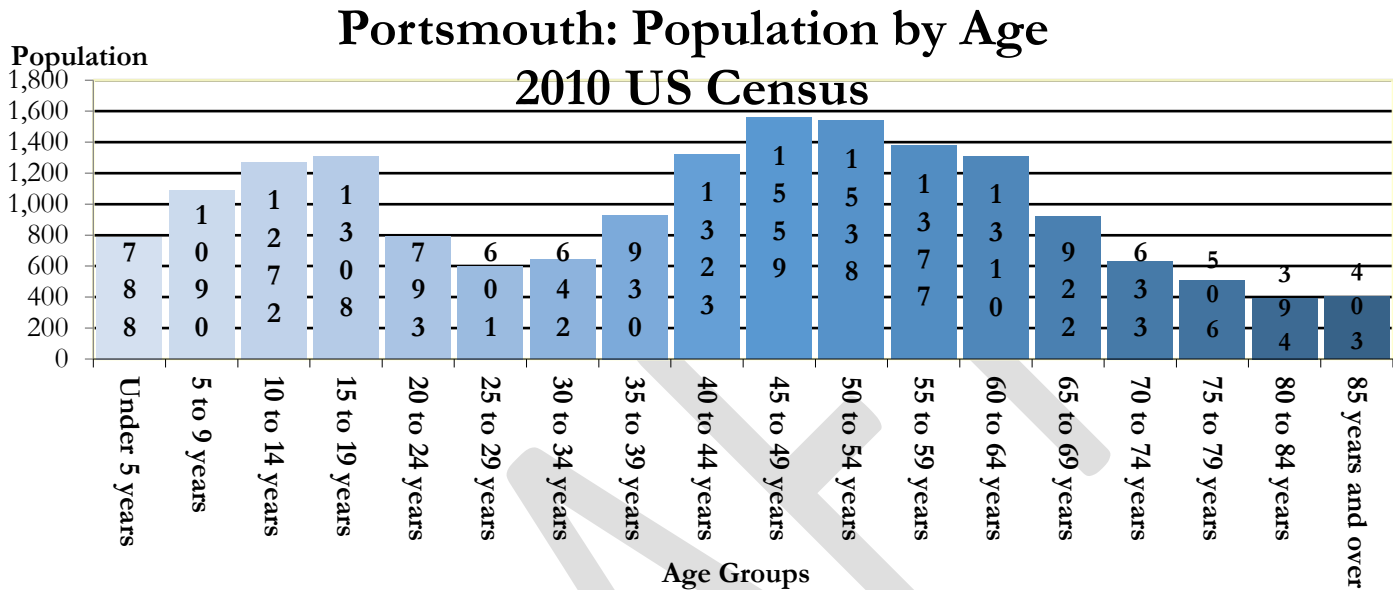


Figure 1 - Source 2010 US Census

c. Discussing 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;

Portsmouth’s housing stock is predominantly comprised of owner occupied single family dwelling units. These units are typically larger than the statewide average unit as far as number of rooms and bedrooms. The disproportionate ratio within Town in multifamily rental units limits the housing choices and effects the overall affordability.

DP04: SELECTED HOUSING CHARACTERISTICS				
2011-2015 American Community Survey 5-Year Estimates				
Subject	Rhode Island		Portsmouth	
	Estimate	Percent	Estimate	Percent
HOUSING OCCUPANCY				
Total housing units	462,900	462,900	8,420	8,420
Occupied housing units	410,602	88.7%	7,036	83.6%
Vacant housing units	52,298	11.3%	1,384	16.4%
UNITS IN STRUCTURE				
Total housing units	462,900	462,900	8,420	8,420
1-unit, detached	254,825	55.0%	6,631	78.8%



1-unit, attached	15,752	3.4%	400	4.8%
2 units	51,884	11.2%	279	3.3%
3 or 4 units	58,748	12.7%	179	2.1%
5 to 9 units	22,753	4.9%	83	1.0%
10 to 19 units	16,764	3.6%	57	0.7%
20 or more units	37,228	8.0%	487	5.8%
Mobile home	4,657	1.0%	304	3.6%
Boat, RV, van, etc.	289	0.1%	0	0.0%
ROOMS				
Total housing units	462,900	462,900	8,420	8,420
1 room	10,319	2.2%	73	0.9%
2 rooms	13,271	2.9%	169	2.0%
3 rooms	45,978	9.9%	541	6.4%
4 rooms	79,809	17.2%	1,190	14.1%
5 rooms	98,760	21.3%	1,792	21.3%
6 rooms	88,849	19.2%	1,192	14.2%
7 rooms	52,177	11.3%	1,395	16.6%
8 rooms	35,802	7.7%	1,038	12.3%
9 rooms or more	37,935	8.2%	1,030	12.2%
Median rooms	5.3	(X)	5.9	(X)
BEDROOMS				
Total housing units	462,900	462,900	8,420	8,420
No bedroom	10,969	2.4%	79	0.9%
1 bedroom	65,005	14.0%	825	9.8%
2 bedrooms	137,834	29.8%	2,506	29.8%
3 bedrooms	178,726	38.6%	3,424	40.7%
4 bedrooms	55,595	12.0%	1,284	15.2%
5 or more bedrooms	14,771	3.2%	302	3.6%
HOUSING TENURE				
Occupied housing units	410,602	410,602	7,036	7,036
Owner-occupied	246,909	60.1%	5,279	75.0%
Renter-occupied	163,693	39.9%	1,757	25.0%

Portsmouth's Low Moderate Income Housing Plan

Low and Moderate Income Housing

Numeric identification of the 10% threshold and Deficit (5.5b.i thru 5.5.b.vii)

Description of Strategies to meet the Threshold (5.5b.x thru 5.5.b.xiii)

Assessment of Effectiveness of Past Strategies (5.5.b.viii thru 5.5.b.ix)

How and When the Threshold will be met (5.5.b.xiv thru 5.5.b.xvi)



Inclusionary Zoning (5.6)

GOALS, POLICIES AND IMPLEMENTATION

Note to reader: The following Goals, Policies and Action items can be read as follows:

Goal – *“In order to achieve the economic development vision for the Town of Portsmouth, this plan establishes as a goal for the town to.....”*

Policy – *“In order to achieve the above stated town Goal, this plan sets forth as a policy that the town will.....”*

Action – *“In order to implement the above stated town policy, the town will.....”*

As will be the practice throughout in this plan, each of the action items listed in this section are evaluated with the following guiding principles in mind. Does the action.....?

- Conserve, protect and enrich our historic landscape and cultural heritage.
- Embrace energy conservation and responsible stewardship of our natural environment.
- Provide a safe and healthy environment for current and future generations to live, work and play.
- Ensure a stable, long-term economic future by making Portsmouth a great place to live, work and conduct business.
- Improve community resilience in the face of a changing natural environment.
- Build on existing community strengths.
- Advance the wise use of technological innovation where appropriate.
- Minimize negative impacts on future generations.
- Foster civic engagement and community cohesion.

GOAL H - 1 - *Attain a degree of diversity in safe and affordable housing choices that meet the needs of present and future residents of all economic status and household groups.*

Policy H - 1.1 *Preserve existing affordable housing opportunities.*



Action H - 1.1a – Monitor the status of all existing LMI units for expiration of deed restrictions and participate in activities that would extend the LMI status.

Action H - 1.1b – Maintain and annually review a database of current housing stock, evolving housing needs and trends in household make up, paying particular attention to housing in the affordable range.

Action H - 1.1c – Amend local tax assessment policy regarding affordable housing units to reflect acquisition costs rather than market value.

Action H - 1.1d – Support local active residential developments that have the opportunity to provide additional low and moderate income housing for the community (Quaker Manor, Boys Town, Anthony House, etc)

Action H - 1.1e – Develop a tax abatement program that encourages owners of affordable housing units to voluntarily deed restrict their homes to allow them qualify as LMI units.

Policy H - 1.2 *Support and incentivize future residential development projects that result in additional affordable housing units.*

Action H - 1.2a – Adopt provisions in Portsmouth’s Zoning Ordinance that make it mandatory for all new residential developments of 6 units or more to designate 20% of the units as LMI units (Inclusionary Zoning).

Action H - 1.2b – Adopt provisions in the zoning Ordinance that allow for payment-in-lieu-of, off-site construction or rehabilitation and other strategies that allow developers to fulfill their affordable housing obligations.

Action H - 1.2c – Review and update the Low and Moderate Income Housing section of our Zoning Ordinance (Article XIX) which governs affordable housing development in the Residential Multi-Family Incentive District.

Action H - 1.2d – Require all proposed residential developments to submit a cluster or open space plan in addition to the standard yield plan for land subdivision.

Action H - 1.2e – Continue to waive all building permit fees for the construction Low Moderate Income housing units.

Action H - 1.2f – Adjust the assessment if Impact Fees to reduce development costs for affordable and LMI housing units.



Policy H - 1.3 Encourage the development of more types of housing choices to accommodate changing household demographics.

Action H - 1.3a – Allow Accessory family dwelling units (so-called in-law apartments) by Special Use Permit in all residential zoning districts.

Action H - 1.3b – Encourage the conversion of the Town’s existing mobile home parks to affordable housing a portion of which to qualify as LMI units.

Action H – 1.3c – Increase the density bonus for duplex housing particularly if one of both of the units is designated as an LMI unit.

Action H - 1.3d – Amend the Zoning Ordinance to support the development of work force housing where appropriate.

Action H - 1.3e – Update the Zoning Ordinance to allow more opportunities for mixed-use housing development in our Commercial and light

Action H – 1.3f – Zoning that allows multi-family dwelling units to encourage town-house and condominium style developments

Policy H - 1.4 Recognize a particular obligation to meet the housing needs of our elderly population, first-time home buyers and those who are disabled or with special needs.

Action H - 1.4a – Continue the Town’s property tax abatement program for our elderly and impoverished residents.

Action H - 1.4b – Establish a locally funded low-interest loan program (modeled after the Septic Loan program) to assist owners of affordable housing in maintaining and rehabilitating their homes.

Action H – 1.4c – Continue to robustly enforce the Building Code and Minimum Housing Standards particularly with regard to elderly and special needs residents.

Action H - 1.4d – Work with the Portsmouth Housing Authority to expand elderly housing opportunities.

Action H - 1.4e – Consider the Town acquisition of available land for the development of affordable housing development, particularly parcels with easy access to existing infrastructure and services.



Action H – 1.4f – Address Needs of First-Time Buyers, Elderly and Handicapped by providing information on available programs and housing opportunities in a central location.

GOAL H - 2 - Guide future housing development that is in character with that of Portsmouth in general and that of individual neighborhoods in particular.

Policy H-2.1 Promote opportunities to integrate affordable housing into existing neighborhoods.

Action H – 2.1a – Develop a program, to be administered by an Affordable Housing Commission to vigorously pursue the creation of LMI units from existing housing stock.

Action H – 2.1b – Develop neighborhood-sensitive design guidelines for rebuilding “tear-downs” and for the rehabilitation and/or reconstruction of housing units in the creation of LMI units in existing neighborhoods.

Policy H-2.2 Prioritize locations for affordable housing that are closely related to existing infrastructure, facilities and services.

Action H – 2.2a – Identify specific sites and specific projects for the development of affordable housing, particularly those sites in close proximity to facilities and services.

Action H – 2.2b – Consider improvements to public infrastructure to facilitate the development of affordable housing.

Policy H-2.3 Recognize that scattered site and infill development accompanied by effective housing rehabilitation programs is the surest way to achieving Portsmouth’s housing goals.

Action H - 2.3a – Create a database of existing structures and vacant in-fill sites that appropriate for the conversion and/or development for affordable housing and LMI units.

Action H - 2.3b – Identify housing stock in flood-prone areas for exclusion in affordable housing strategies.

GOAL H - 3 - Build a level of community support for affordable housing development that is self-sustaining, all-inclusive and proactive.



Policy H - 3.1 - Advance programs that raise awareness of housing needs in the community and expand civic participation in affordable housing programs.

Action H – 3.1a – Create and fund an Affordable Housing Trust Fund to aid in the financing of affordable housing and the creation of LMI units.

Action H – 3.1b – Establish an affordable Housing Commission with the powers and duties necessary to guide housing strategies in Portsmouth.

Action H – 3.1c – Expand collaborative effort with local non-profit housing providers.

Action H – 3.1d – Participate in Statewide Housing legislative activities and planning efforts.

Action H – 3.1e – Issue general obligation bonds to assure a steady source of income to the Housing Trust Fund.

Action H – 3.1f – Advocate for Fair and Effective affordable housing legislation at the state level.

Action H – 3.1g – Conduct periodic “Housing Summits” to educate the public on housing needs and opportunities as well as the effectiveness of current programs and policies.

GOAL H - 4 - Goal - Reach the quantitative threshold of having at least 10% of all year-round housing units in Portsmouth be Low-Moderate Income (LMI) housing units as defined by State law.

To reach the 10% threshold within the current planning time-frame, the Town must create approximately **550** new Low-Moderate Income housing units as defined by State Law by the year 2040, twenty threes from now. Although many housing units in Portsmouth can be considered affordable by State definition, a unit can only count as an LMI unit if it is brought about by some form of government subsidy, is affordable to those who qualify as low-moderate income households and are deed restricted to remain that way for a minimum period of 30 years.

Listed below are a preliminary list of direct actions to be taken by Portsmouth that will result in the production of LMI units and an estimate of the number of units resulting.

TBD