

Appendix A
Housing & Affordable Housing Strategy

ADOPTED BY THE HOPKINTON TOWN COUNCIL

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Chapter One. INTRODUCTION

This amendment to the housing element of the Comprehensive Plan was prepared in accordance with the Rhode Island Comprehensive Planning Act (R.I.G.L. 45-22.2) and the Low and Moderate Income Housing Act (R.I.G.L. 45-53). The Low and Moderate Income Housing Act promotes the development of low and moderate income housing. This plan will ensure that at least 10% of Hopkinton's housing units are affordable to residents earning $\leq 80\%$ area median income (AMI). Hopkinton's Planning Board held a public hearing and approved the plan on November 29, 2004, and the Hopkinton Town Council adopted the plan as part of the Housing Element of its Comprehensive Plan after a public hearing on December 6, 2004.

The town seeks to use this amendment to its housing element to:

- Present an inventory of housing in Hopkinton, emphasizing changing patterns of supply and demand, the impact of market shifts on housing affordability, availability and accessibility and both existing and planned housing programs and policies;
- To identify the most pressing housing issues and concerns which will confront Hopkinton during the next 20 years;
- To prepare recommendations for housing policies and strategies which the town might adopt in order to promote improved access to housing for current and potential residents.

About the Town of Hopkinton¹

Hopkinton was established in 1669 as a part of the Town of Westerly. However, after the people petitioned the General Assembly to divide it, the town of Hopkinton was incorporated on March 14, 1757. Hopkinton was named in honor of Stephen Hopkins, who was then Governor of Rhode Island, and also a signer of the Declaration of Independence. Consisting of approximately 44 square miles, Hopkinton is bounded on the west by Connecticut, the Pawcatuck River and Westerly on the south, the Wood River on the east, and on the north by Exeter.

The early settlements in Hopkinton were centered around its rivers. On Wood River were Barberville, Hope Valley and Woodville; on Brushy Brook and its tributaries were Rockville, Centerville, Moscow, and Locustville; on the Canonchet River was Ashville; on the Ashawog River were Bethel and Ashaway; and on the Pawcatuck River was Burdickville. There are fourteen (14) major villages all centered around historic mill uses.

¹ Material excerpted selectively from: www.riedc.com/mcdfs/rimcdframe.html. Accessed: 12 December 2003.

Today, Hopkinton is still a rural town. Recreation is highlighted in Hopkinton with fresh water fishing facilities, parks and numerous campgrounds. Hopkinton is one of the popular vacation areas of southern Rhode Island and convenient to miles of ocean front beaches.

Camp Yawgoog, operated by the Narragansett Council, Boy Scouts of America, and located in Rockville, is one of the largest Boy Scout camps in the United States.

Data provided by the Rhode Island Housing and Mortgage Finance Corporation (Rhode Island Housing) show that as of March 2005, the Town has 3,040 units of housing (not including seasonal units) and 5.23 percent (159) of those units meet the statutory definition of affordable housing. Public officials and residents of Hopkinton face a major challenge if they are to meet or exceed the state-mandated requirement that 10 percent of the housing units (304 total if achieved today) be affordable to low and moderate income households.

Rhode Island Law Concerning Land Use Planning and Affordable Housing

The Rhode Island legislature passed the Comprehensive Planning and Land Use Regulation Act of 1988 (R.I.G.L. 45-22.2) which requires—among other things—that every town and city include a Housing Element as one of the eight elements² in its comprehensive plan. The Act describes the Housing Element in the following manner:

Housing Element. Consists of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, including, but not limited to, the preservation of federally insured or assisted housing, improvement and development of housing for all citizens. The Housing Element enumerates local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs for all income levels and for all age groups, including but not limited to, the affordability of housing and the preservation of federally insured or assisted housing. The element identifies the specific programs and policies for inclusion in the implementation program, necessary to accomplish this purpose.

Subsequently, the State Planning Council adopted the *Handbook on the Local Comprehensive Plan* (Handbook Number 16)³ to provide guidance to municipalities in complying with the requirements of the Comprehensive Plan Act.

² The statute lists eight areas: a statement on goals and policies, plus seven other elements – land use plan, housing, economic development, natural and cultural resources, services and facilities, open space and recreation, and circulation. One could argue that there are actually nine elements because of the requirement for an implementation plan. Many towns, however, address the implementation plan as part of the individual elements as this Plan will do for the Housing Element.

In 1991, the legislature passed the Rhode Island Low and Moderate Income Housing Act (R.I.G.L. 45-53), which requires that a municipality's Housing Element provide for low and moderate income housing in excess of 10 percent of the housing units planned in the most recent census. In furtherance of that goal, the Housing Act sets forth a process whereby any public agency or nonprofit organization proposing to build low or moderate income housing may submit a single application for a comprehensive permit, in lieu of separate applications, to build affordable housing as defined in the Act. If denied at the local level, the proposing entity may appeal to the State Housing Appeals Board (SHAB). The law requires the SHAB to consider a number of factors in its decision-making process, including the extent to which the community meets or plans to meet the 10 percent standard for existing low and moderate income housing units as defined in the Act. Effective in 2002, the legislature extended the comprehensive permit privilege to private developers, with the proviso that the affordable housing in the proposal remains so for not less than thirty years from initial occupancy.

By way of a 2003 update, Handbook 16 now provides more detailed guidance to those communities that choose to include an affordable housing plan in the Housing Elements of their comprehensive plans. In addition to the three primary components already required in the Housing Element (inventory and analysis; goals and policies; implementation and monitoring), the updated guidelines specify what constitutes an acceptable affordable housing plan. The plan shall include steps that identify the number of affordable units needed to meet the 10 percent affordability requirement,⁴ specific strategies for attaining the threshold over a reasonable period of time, and how each strategy contributes to reaching the threshold.

The Rhode Island Statewide Planning Program also issues policy guidance in the form of the State Guide Plan Element 421 (*State Housing Plan*), most recently approved by the State Planning Council on March 9, 2000, and updated as of June 2002. Taken together, Handbook 16 and Element 421 provide the policy framework for developing sound affordable housing plans at the local level. The BCSA/BAE consulting Team met and corresponded with staff of Rhode Island Housing on several occasions to help insure that the Team's approach to the nine individual town Housing Elements/affordable housing plans would be consistent with state

³ Handbook 16 was initially issued in June 1989 and was most recently updated in 2003.

⁴ The Act provides two thresholds: (A) in the case of an urban city or town which has at least 5,000 occupied rental units and the units, as reported in the latest decennial census of the city or town, comprise twenty-five percent (25%) or more of the housing units, is in excess of fifteen percent (15%) of the total occupied rental units; or (B) in the case of all other cities or towns, is in excess of the percent (10%) of the housing units reported in the census. Hopkinton is subject to the 10 percent threshold.

officials' expectations. This affordable housing plan for Hopkinton has been crafted to comply with the fundamental requirements of the policy guidelines as further explained by Rhode Island Housing staff.

Methodology for this Plan

The consulting Team used four primary data collection and analysis techniques in this plan: (1) demographic data analysis, drawing primarily but not exclusively from census data; (2) extensive review of policies, regulations, plans, studies, and other documents; (3) interviews and meetings; and (4) an informal survey-questionnaire administered to Task Force members and other knowledgeable persons.

The demographic plan is based upon an extensive survey and analysis of available public and private data sources. The most important data source is the 2000 U.S. Census. The Census forms the basis for the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) database; CHAS data provides detailed information regarding the composition of low-income households. In addition, information was gleaned from Rhode Island Housing, the Rhode Island Statewide Planning Program, Grow Smart Rhode Island, town documents and regional newspapers.

The Team reviewed all relevant laws, regulations, and policy documents, including but not limited to: R.I.G.L. 45-22.2; R.I.G.L. 45-53; *Handbook on the Local Comprehensive Plan for the Rhode Island Comprehensive Planning and Land Use Regulation Act* (Handbook Number 16 – updated 2003); *State Guide Plan – 421: State Housing Plan*; and training materials developed by Grow Smart Rhode Island, Rhode Island Housing, and Rhode Island Statewide Planning Program. The Team also conducted extensive research into the state-of-the-art in affordable housing strategies, including materials developed by the American Planning Association and the Brookings Institution, innovative approaches in cities and towns across the nation, as well as affordable housing plans commissioned by other Rhode Island towns. Information available through the U.S. Department of Housing and Urban Development, Rhode Island Statewide Planning, and Rhode Island Housing was also reviewed and, where appropriate, included in the analysis of town needs.

In addition, the consulting Team requested and reviewed extensive documentation from Hopkinton staff, including the most recent Comprehensive Plan Housing Element, zoning ordinances, and projects at various points in the planning pipeline.

In-person interviews and numerous telephone and e-mail conversations also enhanced the Team's ability to identify the Town's affordable housing needs. Where appropriate, we reference telephone and electronic communications throughout the plan.

The Town Task Forces also played an important role in identifying affordable housing challenges, needs, and strategies. Part of the process of understanding the unique profile of the Town entailed administering a survey-questionnaire. The results of the survey will be discussed at various points in Chapter 5 (Affordable Housing Needed to Achieve 10 Percent) and Chapter 6 (Recommendations: Goals, Policies, Strategies).

Throughout the plan, the consulting Team debriefed for the regional Steering Committee of the status of the research, analysis, and plan development. The Steering Committee and the Task Force members were accorded ample opportunity to review drafts of this plan and to work with the consulting Team to develop the affordable housing strategies and implementation plan.

Executive Summary

A legislative action in 2002 extended the comprehensive permit privilege to private developers who propose to build homeownership units, and then after a two year moratorium the legislation was amended to reflect the requirement of a minimum of 25 percent of those units to remain affordable for at least 30 years. The subsequent flurry of large development filings has caused great concern, particularly among municipalities who have not met the 10 percent threshold for affordable housing and are thus open to developers who seek to override local land use controls using the provision of the Low and Moderate Income Housing Act.

In recognition of the potential threat to suburban, semi-rural, and rural communities in Rhode Island as well as the genuine need for affordable housing, the Washington County Regional Planning Council (WCRPC) hired a consulting team to work with town Task Forces to develop updated Housing Elements/affordable housing plans for nine towns that elected to participate: Charlestown, East Greenwich, Exeter, **Hopkinton**, Narragansett, North Kingstown, Richmond, West Greenwich, and Westerly. WCRPC also hired the consulting team to develop a regional affordable housing strategy covering all of Washington County.

The final plan provides a detailed demographic profile and describes how Hopkinton stacks up in comparison to the plan region, as well as the state as a whole. This information provides the core of the Housing Element update. Key points from the data gathering and analysis appear on the next page. In addition this plan outlines a framework for the review of comprehensive permits in three important ways:

The Hopkinton Planning Board may put into effect any or all of the following conditions:

- 1) the Planning Board shall be the local Board of Review;
- 2) the pre-application conferences for comprehensive permits shall be scheduled with the local Board of Review; and
- 3) all required local, state and federal permits must be obtained prior to the final approval

At the heart of the draft plan, however, resides the framework for a strategic plan to assist Hopkinton officials in addressing the growing affordable housing needs of the town and to help ensure that they retain local control over land use decisions in keeping with the unique character of the community. Highlights of the recommendations include the following:

- Implement mandatory inclusionary zoning provisions that cover any development of ten or more units.
- Consider implementation of an affordable housing overlay district component of the Town's zoning ordinances. This overlay would provide an alternative to the need for a developer to submit a comprehensive permit in that it would provide for a one stop approach to obtaining appropriate relief from aspects of local zoning that impede cost effective development. Density bonuses would be directly tied to production of affordable units with an overall cap on density at some ratio of buildable acreage to unit that is yet to be determined. This type of overlay district would provide a framework within which the Town and prospective developers could negotiate and key development issues.
- Take a more proactive role in targeting development by assembling development parcels and issuing developer's RFPs. Using this approach, the Town can define specific parameters including maximum density, design requirements and affordability mix. It will also enable the Town to impose the necessary affordability restrictions to meet any current definition under State Law regarding what counts as a low/mod unit.
- Explore rehab/reuse/infill and mixed-use strategies by encouraging innovative design ranging from creating historic districts, to creative uses of existing structures, to encouraging village center models that construct street level retail, some professional office space and affordable apartments on the higher floors.

- Participate actively in regional strategies, including establishing a regional HOME consortium, an Affordable Housing Trust Fund and/or a Housing and Redevelopment Agency that will leverage state and federal funds and draw on the strengths of each town.
- Create a permanent Affordable Housing Commission or Housing Resource Board that provides planning and tracking systems to ensure consistent attention to and action on affordable housing issues.

Summary – Key Data Elements
Information below is drawn from 2000 data unless otherwise noted

Population: 7,836 (a 14.0% increase over 1990 population of 6,873)

Housing Units: 3,040 (October 2004)

Households: 3,143 in 2003, an average 2.0% annual growth rate

Low/Mod Households: 1,110

Cost-burdened Households: 597

Affordable Units: 159 – 5.23% (March 2005)

Shortfall: 146 to meet 10% state standard today

Median Household Income: \$58,987 in 2003

Median Sales Price: \$129,848 (\$205,000 in 2003, an average annual increase of 21% since 2000)

Homeowners: 80.5% of households (an increase of 2.3% since 1990)

Other key points:

- Number of households grew roughly in equal proportion between 1990 and 2000 compared to the rest of Washington County (1.9% annually compared to 1.8% annually).
- Over 1/3 of households consist of two members, which is slightly below the county percentage and the percentage of households with three or four member is on average about 15 higher, which suggests that Hopkinton's demographics are skewed slightly towards families with children under 18 when compared to the County as a whole.
- Strong moderate to middle income households unlike some of the other towns (>53 households with incomes between \$25,000 - \$75,000).
- In 2000, the median age was 37.6 years old. This is slightly above the State's median of 36.7.
- Teachers and nurses earning the region's median salary of ~\$50,000 could afford, at most, a \$175,000 home; a recent search of Multiple-Listing Service (MLS) real estate listings found no condominiums or single-family homes publicly listed for sale for less than \$200,000 in Hopkinton.

Chapter Two: INVENTORY AND ANALYSIS OF EXISTING HOUSING STOCK

Demographic Background

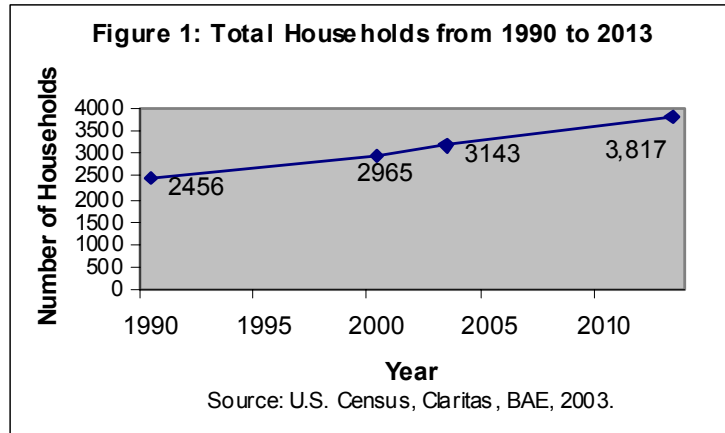
Population and Household Trends

The town of Hopkinton is located in the southeastern corner of the state of Rhode Island. Hopkinton along with Westerly, is a part of the New London MSA. Though Hopkinton is not located on the coast, the town is known as a popular vacation destination near the ocean, with camps and lakes. Among the 11 communities in the Plan Region, Hopkinton has the fifth lowest population density. According to the 2000 U.S. Census, Hopkinton has 182 persons per square-mile.

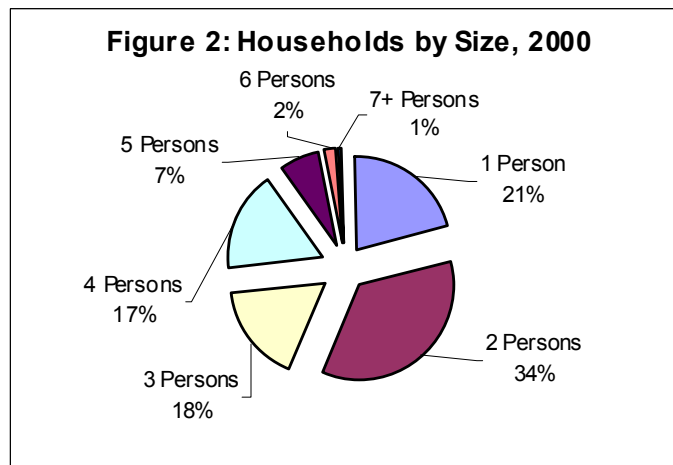
Residential growth in Hopkinton between 1990 and 2000 closely mirrors that of Washington County and the Plan Region as a whole. The population of Hopkinton grew 1.3 percent annually between 1990 and 2000, compared to 1.2 percent annually for the Plan Region.⁵ Similarly, the number of households in Hopkinton grew 1.9 percent annually in the 1990s, compared to 1.8 percent annually in the Plan Region. In 2000, Hopkinton had a population of 7,836 residents in 2,965 households. Despite its location in the New London MSA, Hopkinton's steady growth during the 1990s diverged sharply from the experience of southeastern Connecticut towns and its Rhode Island neighbor Westerly. Westerly's population grew at a 0.6 percent annual rate during the 1990s; while the New London MSA lost population, with a 0.3-percent annual reduction in population.⁶ If the development pace of the last three years were to continue over the next 10 years, the number of Hopkinton households would grow to 3,817, a 21 percent increase over the current level. Figure 1, as follows, presents the current household trends in Hopkinton, with projections to 2013.

⁵ The plan region includes every town in Washington County and the towns of East Greenwich and West Greenwich in Kent County.

⁶ The New London MSA lost population between the 1990 and 2000 U.S. Census despite adding two towns to its geography.



Demographic changes in Hopkinton and many towns in the Plan Region far exceeded state expectations during the 1990s. In 1999, Rhode Island Planning projected a 2015 population in Hopkinton of 7,759. As noted above, in 2000 Hopkinton already exceeded statewide projections for 2015 by 77 residents. The variance between state projections and local growth in Hopkinton during the 1990s underscores the unique demographic and housing pressures faced in Hopkinton compared to communities outside the Plan Region (overall, Rhode Island's statewide population remained relatively flat from 1990 to 2000).

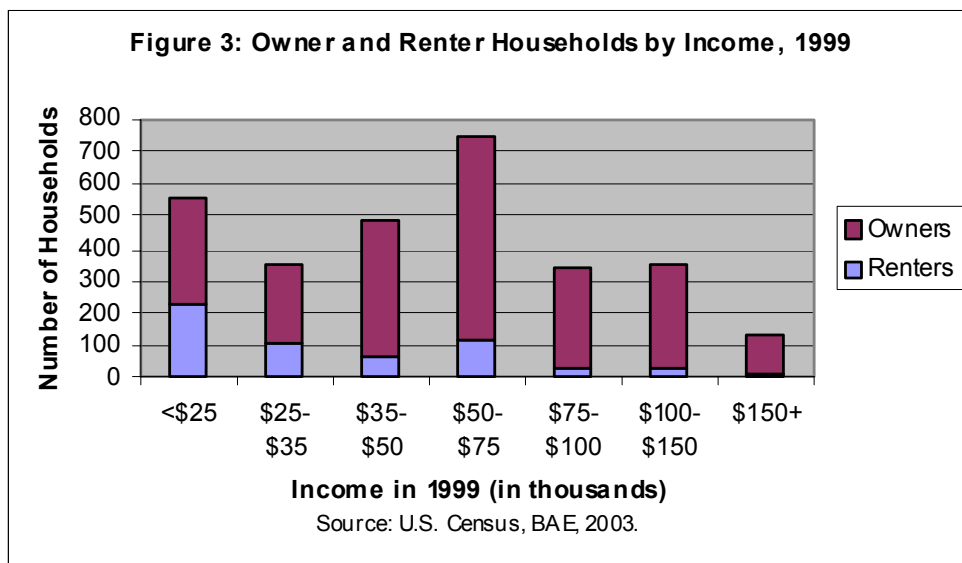


Hopkinton is largely composed of family households and is similar to many other towns in the Plan Region in the high proportion of homeowners compared to the state. In 2000, 81 percent of households in Hopkinton owned their own home, compared to 60 percent of households in Rhode Island. According to the U.S. Census, there were 579 renter households in Hopkinton in 2000. In 2000, almost half of all family households in Hopkinton included children under the age

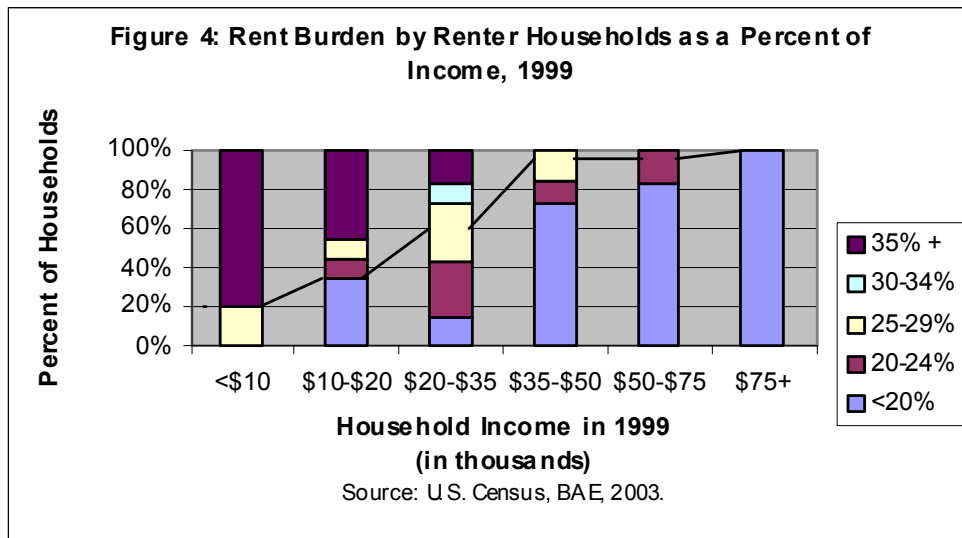
of 18 years (1,043 households or 48 percent). Hopkinton has the same proportion of elderly households as the Plan Region (21 percent); however, the town has a slightly higher percentage of households headed by residents aged 25 to 34 years old (16 percent in Hopkinton compared to 13 percent region wide). Figure 2, above, presents the average size of Hopkinton households in 2000. Overall, Hopkinton is a growing community of family homeowners, headed by residents predominantly within child-bearing years.

Income

Hopkinton is a middle-class community, with median household incomes slightly below that of the plan region. In 2003, Hopkinton had a median household income of \$58,987 compared to a statewide median household income of \$46,159. Hopkinton has the same proportion of low income households as the remainder of Washington County and the Plan Region, with 18 percent of households below \$25,000 and 10 percent below \$15,000. However, Hopkinton does not have as many high income households as other fast growing communities in the Plan Region. The towns of North and South Kingstown, Richmond, East and West Greenwich all have populations with at least 40 percent of households earning in excess of \$75,000 per year. In 2003, approximately one-third of households in Hopkinton earned more than \$75,000. One-quarter of households in Hopkinton earned between \$50,000 and \$75,000, a percentage similar to that of Hopkinton’s neighboring towns of Charlestown and Richmond.



The predominance of middle class homeowners in Hopkinton masks a starkly different income profile among Hopkinton’s renters. Figure 3, above, presents the 1999 household income of owners and renters in Hopkinton. In 2000, 31 percent of renter households earned less than \$20,000 compared to 11 percent of homeowners. Almost 70 percent of renters in Hopkinton earned less than \$50,000; while nearly 60 percent of homeowners earned \$50,000 or more. The U.S. Department of Housing and Urban Development (HUD) recommends that households pay no more than 30 percent of their income for housing costs. Figure 4, as follows, presents the rent burden of Hopkinton renter households in 1999. According to the U.S. Census, 26 percent of renter households in Hopkinton paid more than 30 percent of household income for gross rent in 1999. Hopkinton had 131 renter households who paid more than 30 percent of household income for rent in 1999. According to the Comprehensive Housing Affordability Strategy (CHAS) database, in 2000 Hopkinton had a total of 1,110 households (37 percent) that earned less than 80 percent of median household income in 2000.



The Comprehensive Housing Affordability Strategy (CHAS) database provides another means of analyzing the housing cost-burden of Hopkinton’s low and moderate income households (up to 80 percent of median income). As shown in Table 1, as follows, Hopkinton had 597 households at or below 80 percent of median income with significant housing cost burdens in 2000. Of those 597 households, 32 percent were elderly households, 55 percent were of families and 12 percent were single-person households and other non-family households (“Other”). As Table 1 shows, 191 of the low and moderate income households were renters, and 406 of the households were homeowners. Based on the CHAS data, Hopkinton has

significant housing needs among its family households. A majority of low and moderate income households with housing needs are renter or homeowner families. However, Hopkinton also has significant need among its renter and owner elderly households. The housing strategy will no doubt need to accommodate the housing burdens across household types and tenure patterns.

Table 1: Housing Needs for Households at or below 80 percent of Median Income, 2000

Type of Household	Cost Burdened Households (a)			Percent of Total	Current State Housing Gap (c)
	Renter	Owner	Total		
Elderly	49	144	193	32%	
Family	112	218	330	55%	
Other (b)	30	44	74	12%	
Total	191	406	597	100%	-146

Note: (a) Households at or below 80 percent of median income with housing needs, including rent burdens in excess of 30 percent of income. Almost all plan excessive cost.
 (b) Other households include single-occupant households and households with unrelated members.
 (c) Low/Mod housing unit need based on the state's 10 percent affordability threshold.
 Source: CHAS Database, 2000; BAE, 2003.

Housing Stock

The housing stock of Hopkinton is overwhelmingly composed of single-family homes. In 2000, nearly 84 percent of all housing units were either attached or detached single-family homes. Hopkinton has a low percentage of multi-family housing units (13 percent); however, its percentage of multi-family units is more than double that of the neighboring towns of Exeter, Richmond or Charlestown. In 2000, Hopkinton had 416 multi-family housing units out of a total of 3,112 housing units. Hopkinton also had 78 mobile homes, which represented 2.5 percent of all housing units in the town.

The age of Hopkinton's housing stock is evenly divided between housing units constructed prior to 1970 and those constructed since 1970. Next to Westerly, Hopkinton has the highest percentage of homes built prior to 1940 in the Plan Region (nearly 24 percent). According to the 2000 U.S. Census, 18 percent of Hopkinton's housing stock was constructed between 1990 and 2000. Since 1996, Hopkinton has issued building permits for 221 single-family homes and 4 two-family homes.

Table 2: Housing Needs for Households with Incomes at or Below 80 Percent of Median Income

Towns	Low/Mod Housing Needs by Type of Household (a)				Other		r (b)		Total with		All Low/Mod Households	
	Households	Percent	Households	Percent	Households	Percent	Households	Percent	Households	Percent	Households	Percent of Total
Study Region	5,274	29.0%	7,361	40%	5,584	31%	16,219	31%	33,191	55%		
Owners	1,938	37.0%	2,431	46%	939	18%	5,308	18%	9,680	55%		
Renters	1,126	23.0%	1,626	34%	2,066	43%	4,817	43%	9,029	53%		
East Greenwich	267	37.0%	241	33%	215	30%	723	30%	1,323	55%		
Owners	137	43.0%	144	45%	40	12%	321	12%	536	60%		
Renters	130	32.0%	97	24%	175	44%	402	44%	787	51%		
West Greenwich	54	21.0%	137	53%	67	26%	258	26%	452	57%		
Owners	30	16.0%	118	63%	38	20%	186	20%	346	54%		
Renters	24	33.0%	19	26%	29	40%	72	40%	106	68%		
Charlestown	163	25.0%	312	49%	167	26%	642	26%	1,112	58%		
Owners	139	31.0%	231	51%	85	19%	455	19%	862	53%		
Renters	24	13.0%	81	43%	82	44%	187	44%	250	75%		
Exeter	50	19.0%	119	44%	100	37%	269	37%	552	49%		
Owners	50	29.0%	89	51%	35	20%	174	20%	313	56%		
Renters	0	0.0%	30	32%	65	68%	95	68%	239	40%		
Hopkinton	193	32.0%	330	55%	74	12%	597	12%	1,110	54%		
Owners	144	35.0%	218	54%	44	11%	406	11%	746	54%		
Renters	49	26.0%	112	59%	30	16%	191	16%	364	52%		
Narragansett	350	19.0%	509	28%	968	53%	1,828	53%	2,837	64%		
Owners	180	32.0%	226	40%	155	28%	561	28%	1,025	55%		
Renters	170	13.0%	283	22%	813	64%	1,266	64%	1,812	70%		
New Shoreham	56	42.0%	40	30%	38	28%	134	28%	231	58%		
Owners	40	41.0%	32	33%	26	27%	98	27%	145	68%		
Renters	16	44.0%	8	22%	12	33%	36	33%	86	42%		
North Kingstown	410	25.0%	810	50%	397	25%	1,617	25%	2,960	55%		
Owners	238	27.0%	443	51%	185	21%	866	21%	1,406	62%		
Renters	172	23.0%	367	49%	212	28%	751	28%	1,554	48%		
Richmond	105	33.0%	130	41%	79	25%	314	25%	744	42%		
Owners	105	37.0%	110	39%	69	24%	284	24%	624	46%		
Renters	0	0.0%	20	67%	10	33%	30	33%	120	25%		
South Kingstown	562	33.0%	676	39%	475	28%	1,713	28%	3,161	54%		
Owners	343	36.0%	493	52%	119	12%	955	12%	1,637	58%		
Renters	219	29.0%	183	24%	356	47%	758	47%	1,524	50%		
Westerly	853	42.0%	753	37%	425	21%	2,031	21%	4,227	48%		
Owners	531	53.0%	327	33%	143	14%	1,002	14%	2,040	49%		
Renters	322	31.0%	426	41%	282	27%	1,030	27%	2,187	47%		

Note: (a) Low and moderate income households are households with incomes less than or equal to 80 percent of median income. Households with housing needs are defined as those households that pay more than 30 percent of household income for shelter or households that live in substandard conditions. Almost all households included above reported excessive housing costs. (b) Other households include single-occupant households and households composed of non-relatives. Source: CHAS database, 2003; BAE, 2003.

Hopkinton has half of the number of affordable housing units required to meet the state's 10 percent affordability threshold. Of Hopkinton's 3,040 non-seasonal housing units, 159 units (5.23 percent) are certified as affordable under the current state definition. Hopkinton has issued building permits for an average of 35 units of housing from 1995 to 2003. If Hopkinton continues to build an average of 35 units per year from 2003 to 2013, a total of 51 percent of all net new housing units (182 units) would need to be designated as affordable. Hopkinton has adopted a growth management plan that limits new construction to 44 housing units per year. If Hopkinton develops new housing at a pace that reaches the construction limit (44 units per year or 440 units in 10 years), then 45 percent of all new construction in Hopkinton would have to be certified as affordable to meet the state threshold.

Sales and Affordability

Home sales prices in Hopkinton have increased substantially over the past three years and threaten to become out of reach of many working families who provide essential public services. From 2000 to 2003, median home sales prices in Hopkinton increased annually by 17 percent. The median price of a home in 2000 was \$129,848 compared to \$205,000 in 2003 (The Warren Group, 2003). For the most recent 12-month period available, 76 percent of homes in Hopkinton were sold for \$150,000 or more. Given that vacant land in Hopkinton often sells for \$80,000 to \$150,000 per acre, it is likely that many of the real estate transactions recorded below \$200,000 were for vacant properties. A recent search of current Multiple-Listing Service (MLS) real estate listings did not find any homes priced under \$200,000 in Hopkinton. The MLS listings showed a single two-bedroom mobile home for sale for \$129,000.

According to the 2000 U.S. Census, rents in Hopkinton remain affordable compared to the plan region. In Hopkinton, 70 percent of monthly rents in 2000 were between \$200 and \$750. However, the Census also showed that 25 percent of renters in Hopkinton paid more than 30 percent in income for gross rent. In 2000, 15 percent of renter households paid more than 50 percent of household income in rent. Hopkinton's limited supply of multi-family homes and high percentage of homeowners suggests that Hopkinton's supply of rental housing may be too limited to meet overall demand. A recent search of newspaper rental listings did not reveal a single year-round rental vacancy in Hopkinton. Hopkinton does not have a significant number of publicly-subsidized housing units. Hopkinton is home to 114 units of Sections 202 and 811 elderly housing and hosts 53 Section 8 project based vouchers (Rhode Island Housing, 2003).

Chapter Three. UNMET HOUSING NEEDS; CONTRIBUTING FACTORS

Hopkinton faces significant challenges to meeting the affordable housing needs in its community. Hopkinton is located between housing markets in New London and Greater Boston (which includes most of Rhode Island). Steady increases in regional housing prices have increased demand for housing in Hopkinton, as have market forces including low-interest rates and rising incomes among professional workers. The median sales price of homes in Hopkinton increased by 17 percent annually from 2000 to August 2003. However, Hopkinton does benefit from lower vacant land prices than most other communities in the Plan Region. A recent survey of land prices in Hopkinton found more than a dozen properties with an average price per acre of \$30,000 to \$40,000. Other communities in the Plan Region face land prices exceeding \$150,000 to \$200,000 per acre. However, due to the rural quality of Hopkinton, affordable housing developers will incur additional expense due to the absence of town water or sewerage. Communities throughout the Plan Region of Washington and Kent Counties struggle to balance concerns for quality of life, community preservation and the fiscal costs of housing growth (particularly on schools), with the result that many communities do not support sufficient new residential construction to meet current needs. The Town of Hopkinton is no exception to either local or regional affordable housing trends.

Unmet Housing Needs

As of June 2004, Hopkinton has 159 certified low and moderate income housing units. Based on the State's threshold of 10 percent affordability, Hopkinton has the need for 146 additional units of affordable housing. Based on the annual average of 35 new units permitted between 1995 and 2003, Hopkinton will need an average of 4 net new affordable units per year to maintain even its current affordable housing deficit.

As noted in Chapter 2, in 2000 Hopkinton had 131 renter households that paid more than the recommended 30 percent in gross income for shelter. Assuming those 131 households continue to live in Hopkinton, they constitute a baseline for unmet need in the town. The rent burdened households in Hopkinton constituted 26 percent of all renter households in 2000. Based on current demographic and household trends, it is possible to create a rough projection of the additional need that will be present in 10 years. Assuming that the percentage of renter households in the town remains unchanged, there will be 132 additional renter households. If 26 percent of those net new renter households are burdened by excessive rents (pay in excess

of 30 percent of annual income for shelter), Hopkinton will have 34 new households with an unmet need for affordable housing. As a rough calculation, Hopkinton is likely to need a minimum of 233 new affordable housing units to meet the total demand for affordable rental housing in 2025.

The CHAS data in Chapter 2 describes the housing need among Hopkinton's low and moderate income households in 2000. Approximately one-third of Hopkinton's 597 Low/Mod households with acute housing needs (housing costs in excess of 30 percent of income) were elderly. 55 percent of the households with housing needs were families (330 households). Over two-thirds (68 percent) of the Low/Mod households with housing needs were homeowners. Overall, any housing strategy that attempts to meet the identifiable needs of the Low/Mod population will have to strike a balance between programs that meet the needs of families and the elderly; homeowners and renters.

Homeownership

Homeownership opportunities in Hopkinton have rapidly diminished during the past three years. The median sales price of homes in Hopkinton increased from \$129,848 in 2000 to \$205,000 in 2003. Over 76 percent of recorded home sales in Hopkinton in the most recent year were for \$150,000 or more. Sales plans undoubtedly understate Hopkinton's affordability gap by recording sales of vacant land, as well as arms-length transactions. A recent search of Multiple-Listing Service (MLS) real estate listings for Hopkinton did not identify a single home for-sale for less than \$165,000. The only housing unit priced under \$200,000 was a \$129,000 two-bedroom mobile home.

Even at \$200,000, a family buying its first home would need an annual income of at least \$55,000 with a six-percent mortgage interest rate and a five-percent down payment. If interest rates increase to seven percent, the homebuyer would need an income of at least \$60,000. According to the CHAS database, 1,110 households in Hopkinton (37 percent) have incomes below 80 percent of median household income and could not afford currently to purchase a home in Hopkinton. Of the town's 578 renter households in 2000, 70 percent could not afford to buy a \$200,000 home.

The lack of available affordable housing has a direct impact on the ability of public and service workers who serve Hopkinton to live in the community. According to State data provided by

Grow Smart Rhode Island, the greatest job growth in Rhode Island is occurring within occupations with salaries too low to afford the purchase of a home in Hopkinton. It may be unsurprising that low-wage employees such as cashiers, waitresses and fast food workers would not be able to purchase a home in Hopkinton; however, the list also includes school teachers, registered nurses, office clerks and accountants.

A school teacher or nurse working in Hopkinton could not afford to purchase a condominium or home. For example, a school teacher earning \$38,920 per year (the 25th percentile of school salaries in the New London MSA) could afford to pay no more than \$131,000 for a home. A registered nurse earning a salary of \$43,470 (the 25th percentile for nurses in the New London MSA) could afford to pay no more than \$146,127 for a house. Teachers and nurses earning the region's median salary of approximately \$52,000 could afford, at most, a \$175,000 home. There are currently no homes or condominiums available in Hopkinton for less than \$200,000.

Rental Housing

The town of Hopkinton does not have a significant number of rental housing units. Over 80 percent of households in Hopkinton own their own homes. Unlike the neighboring communities of Charlestown and Westerly, Hopkinton does not have a significant number of seasonal vacation homes. A recent survey of southeastern Rhode Island newspapers did not reveal any vacancies in Hopkinton. As noted above, 25 percent of renter households pay more than 30 percent of their income for rent, and 15 percent of renters pay more than 50 percent of household income for rent. Apart from 114 units of affordable elderly housing, Hopkinton does not have additional publicly-subsidized elderly or family housing. It is reasonable to conclude that Hopkinton has the need for additional affordable rental units.

Barriers to Affordable Housing Development

Barriers to the construction of affordable housing in Hopkinton are similar to those of neighboring communities in Kent and Washington Counties. Issues include, apart from regional factors, the cost of land, difficulty providing infrastructure (such as water or sewerage), local zoning and community opposition.

Cost of Land

Hopkinton is in a far more favorable position to secure affordable vacant land than other communities in the Plan Region. Waterfront properties command a premium for affluent retirees, vacationers and professionals. Hopkinton's generally rural character and inland

location result in vacant land costs one-third or less the cost of other towns in the Plan Region. Hopkinton's per acre cost of \$30,000 to \$40,000 is principally associated with the sale of multiple acres of land for prices ranging from \$120,000 to \$250,000. Affordable housing is most likely to be feasible in multi-family developments or as a percentage of total housing units in a new subdivision.

Septic/Sewerage Costs

In 1990, 94 percent of all existing homes in Hopkinton utilized septic tanks for the disposal of waste (Rhode Island Planning, 2003). Based on MLS listings, most land currently available in Hopkinton is without in-town sewerage systems. According to local developers, the construction of septic systems increases the cost of new housing by \$5,000 to \$30,000 per unit. The cost of septic systems depends upon the suitability of the land given the water table, drainage, natural features and adjoining properties (particularly access points to the region's watershed). The cost of septic systems can be minimized through the use of multi-unit septic systems in new subdivisions. Multi-unit systems can lower the per-unit cost of sewage disposal systems by up to 30 percent. Though septic systems increase the up-front cost of development, the systems are inexpensive to maintain, reliable and, given new technologies, open up opportunities for infill construction and development of previously unbuildable sites.

Zoning

Zoning requirements can often be an impediment to the construction of affordable housing units. Given the high cost of land, large minimum lot sizes (even as small as one acre) can add significantly to the per unit cost of construction in Hopkinton. The adoption of cluster subdivisions and smaller minimum lot sizes would add to the efficiency of land use. However, given the prevalence of septic systems and cesspools on lands not well-suited to septic systems, developers may face increased costs and longer certification periods when constructing multi-unit septic systems at a density of more than one unit per acre.

Community Opposition/Fiscal Constraints

Hopkinton is similar to many communities in Rhode Island in the relative strength of local opposition to new affordable housing units. Some opponents of affordable housing harbor a misunderstanding about the design and quality of most affordable housing currently constructed or are unaware of the broad range of fellow townspeople who need affordable housing. Other opponents of affordable housing have more concrete concerns. Some residents fear that the creation of higher density housing developments will alter the design and feel of the community. The addition of new low-income families with children into the community will create a fiscal

burden on town budgets. Public concern over new housing developments, whether affordable or not, can create real concerns that must be mitigated through a process of public planning and discussion. However, it is essential to note that affordable housing benefits not only new residents, but current residents who pay a disproportionate percentage of their income for shelter. Those low and moderate income residents are typically families who work full-time and contribute to communities in a variety of roles, as described above.

Summary

Hopkinton faces a series of typical barriers to the provision of affordable housing including lack of substantial infrastructure in the form of town water and sewer, substantial wetlands, a variety of soil conditions and geological features that do not lend themselves to development (at least 14,772 acres according the inventory of soil conditions in the Town's Comprehensive Plan) and large amounts of the available land (25% of the Town's acreage) set-aside for recreational. open space or uses not compatible with housing or under Town control.

Based on a projection of current demographic trends and need for affordable rental housing, Hopkinton will need a minimum of 233 additional affordable housing units by 2025. While the number of building permits issued per year by the town could accommodate reaching the 10% goal in the next ten years. With a building cap in place that limits production to 44 units per annum, more than 56% of all units permitted in the next ten years would have to fall into the affordable category (the 433 plus an additional 6 units per year to provide the 10% for the 60 units of production above the 433. Double the production period to twenty years, and the Town would still need to see in almost 3 out of every 5 new units fall into the affordable category.

Beyond rental housing, housing prices in Hopkinton are increasing at a rate that may make homeownership possibilities for low- and moderate-income workers in the community more limited. There are fewer and fewer housing units available in the community for less than \$200,000 and year round rental stock is becoming increasingly home-ownership stock as families with greater resources relocate to the Town. Hopkinton must finds ways to increase production of affordable housing to meet the State requirement in the context of local concerns about growth management including school system impact, the increasing cost of development, and steady upward regional pressure on the price of housing.

Chapter Four. STATUS OF EXISTING HOUSING ELEMENT AND MEASURES TO INCREASE THE AVAILABILITY OF AFFORDABLE HOUSING

Comprehensive Plan Update Submitted

In June of 1994, the Town Council transmitted the Town of Hopkinton's *Comprehensive Plan* to the Chief of the RI Statewide Planning Program. The Plan, which largely relies upon 1990 Census data and a 1994 community input process, was approved in February, 2004.

Goals in the Current Approved Plan and the Plan Update

Although there is a stated Goal in the Housing Element of the Comprehensive Plan, it is best understood in the context of the "issues" that it is intended to address.

Chapters Six and Seven of this plan describe strategies to meet this Goal and its related issues. These strategies reflect the changes in the Town and the regional economy using tools to promote affordable housing and local housing economies that have been developed and refined since the mid 1990s.

The current Housing Goals for the Town of Hopkinton as stated in the baseline Housing Element of the Comprehensive Plan are the following:

"To promote controlled residential growth that services the needs of the community while preserving Hopkinton's environmental and historic assets and rural quality"

"To promote safe, secure and attractive residential neighborhoods"

"To maintain sufficient levels of and proportions of the housing stock which are affordable and accessible to all residents".

"To protect the elderly and other special needs residents of the Town from financially forced dislocation to other communities."

Among the key ideas related to affordable housing in the baseline Housing Element were fourteen (14) major strategies of which four (4) have been accomplished and ten (10) remain subject to implementation actions.

These original baseline strategies are:

Accomplished

1. Develop creative land use controls which encourage alternatives to traditional subdivision design
2. Approve limited occupancy accessory apartments as a special use exception within designated areas
3. Remain up to date in all pertinent government programs involving housing assistance and increase the town's capacity to assist residents
4. Enhance grant writing capabilities to develop local housing subsidy programs for low income and elderly individuals

To be Accomplished

1. Review mixed-use areas in the town and mixed-use structures to determine where additional housing can be located
2. Approve the structural subdivision of large residential and/or underutilized factory and commercial buildings into affordable units
3. Amend the subdivision regulations to allow the granting of density bonuses to developers whenever a portion of a proposed development includes affordable units
4. Create an Affordable Housing Foundation
5. Establish a Community Land Trust dedicated to acquiring and developing land for affordable housing
6. Use local discretionary funds for affordable housing programs
7. Encourage local banks to participate in affordable housing programs within the community in the form of low interest loans, retaining non-conforming mortgages in their portfolio, or providing grants to entities like a Community Land Trust for acquisition and predevelopment activities.
8. Contract with a non-profit housing organization to provide local housing referral, assistance and coordination
9. Provide greater incentive for the creation and conservation of residential structures for elderly and those with special needs by extending the tax credit available to elderly and disabled home-owners to landlords who rent units to these populations.
10. Adopt residential performance standards that could specify the maximum allowable bedrooms for a given lot size rather than the number of residential units. This is intended to maximize the number of units that can be supported by site and encourage smaller bedroom size units (e.g. under this approach instead of a three bedroom unit, a developer would be able to develop either three (3) one bedroom units or a one bedroom and a two bedroom unit).

Affordable Units Included in Rhode Island Housing's Count

Rhode Island Housing staff is in the midst of updating their inventory of affordable housing units in each community that qualify under the current statutory definition (R.I.G.L 45-53-3):

(5)"Low or moderate income housing" means any housing subsidized by the federal, state, or municipal government under any program to assist the construction or rehabilitation of housing as low or moderate income housing, as defined in the applicable federal or state statute, or local ordinance whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer, that will remain affordable for ninety-nine (99) years or such other period that is either agreed to by the applicant and town but shall not be for a period of less than thirty (30) years from initial occupancy through a land lease and/or deed restriction or prescribed by the federal or state subsidy program but shall not be for a period less than thirty (30) years from initial occupancy through a land lease and/or deed restriction.

The table on the next page outlines what current units are considered low to moderate income housing units that count towards the Town's 10% goal. The table provides information on what type of housing, where the subsidy originates from, how many units there are and the approximate location of those units. It can be seen from this chart that the Town of Hopkinton currently has 159 units that are considered low to moderate income by the State's definition.

Table 3. Low and Moderate-Income Housing in Hopkinton (RI Housing Inventory)

Type of Housing	Name	Street Address/Location	Source of Subsidy	# Units	Remaining Tenure of Subsidy	Total units by Category
Elderly Rental	Canonchet Cliffs I	825 Main Street	HUD 202	59		137
	Canonchet Cliffs II	825 Main Street	HUD 202	55		
	Canonchet Cliffs III	Nooseneck Hill Road	LIHTC	23		
Elderly Home-ownership						0
Family Rental						0
Family Homeownership	South County Habitat for Humanity	Lawton Foster Road	RIH HOME	1		3
	South County Habitat for Humanity	Which Way	RIH HOME	1		
	South County Habitat for Humanity	Which Way	RIH HOME	1		
Group Home Beds						19
Special Needs						0
					TOTAL	159

Chapter Five. AFFORDABLE HOUSING NEEDED TO ACHIEVE 10 PERCENT

Previous chapters have provided a tremendous amount of data and analysis. Before heading into a discussion of Hopkinton's challenges and opportunities, a quick summary of key facts may be helpful.

Overview of Need

According to the most current data available, Hopkinton neighborhoods provide 3,040 units of housing for a population of 7,836. At present, only 5.23 percent (159) of those units meet the statutory definition of affordable housing. Today, the Town would need 145 additional units of affordable housing to meet the 10 percent threshold. The Town currently has two proposals before them by the Women's Development Corporation, these projects would add 53 units of affordable elderly housing, 20 units of family housing and 10 units of affordable rental housing under the HUD 811 program.

At the current 10 year average of 35 building permits issued by the Town each year, and the assumption that this trend will continue, it would be reasonable to assume that 20% of these units produced would need to be affordable. It is true that exceptions to the cap for elderly units or certain types of special need units are permitted (see Chapter 159 of the Town's Ordinances), but given the age profile of the community, a proportional allocation of affordable units by type of household need means that at least 1/2 of the units that need to be produced are for households with children or of child rearing age. If the current supply of affordable elderly units is presented as part of the overall ratio, the Town has come close to meeting that subcomponent of need with the 137 elderly units already in the ground, and the addition of 53 elderly units currently in the planning process proposed by the Women's Development Corporation.

Population with Disabilities

The U.S. Census added questions to the 2000 Census that allow a better estimate of the number of persons with physical impairments than has been possible in the past. The Census provides data on the number of people self-reporting sensory, physical, mental, self-care, go-outside-home and employment disabilities. Physical disability is defined as a "condition that substantially limits one or more basic physical activities, such as walking,

climbing stairs, reaching, lifting or carrying.” As such, the number of residents with physical disabilities is significantly larger than the number dependent on wheelchairs and should not be mistaken for the actual need for wheelchair accessible units.

Not all of the households with persons who have physical disabilities require wheelchair-accessible units. Some have physical disabilities that limit their ability to walk a quarter mile without resting, which is the Census Bureau’s definition of a mobility impairment, but are ambulatory and do not require wheelchairs or walkers. Others may have physical disabilities that do not involve walking, such as needing assistance in dressing. Based on national statistics, BAE estimates that one-tenth of persons with physical disabilities require wheelchairs in order to be mobile. This estimate does not consider individuals who choose to use wheelchairs although not medically required.

Overall, Hopkinton had 699 reported disabilities in 2000. Among residents aged 16 to 64 years, there were 482 residents with employment disabilities, 32 with physical disabilities, 53 residents with mental disabilities and 111 people with sensory disabilities. Among senior citizens, 38 residents claimed physical disabilities, 32 residents claimed difficulty going outside the home and 70 seniors claimed sensory disabilities.

Unfortunately, the Census data does not provide good information about how many of these persons with disabilities are in low to moderate income households now cost-burdened with respect to housing. However, it seems reasonable to conclude that persons with disabilities experience at least the same level of need for affordable housing as non-disabled households in Hopkinton, and probably more. Indeed, the Governor’s Commission on Disabilities recently published a plan that identified affordable housing as one of the top three concerns of people with disabilities and their families.⁷ As Hopkinton pursues various strategies for increasing affordable housing production, it is essential that the housing for populations with special needs be taken into account, including but by no means limited to the needs of the elderly who may be dealing with multiple disabilities in a single household.

⁷ *Report on the Concerns of People with Disabilities and their Families: Identified during Five Public Forums July 21 – 25, 2003.* Available at: <http://www.disabilities.ri.gov>.

Key Town Agencies Involved in Affordable Housing Issues

The Town has no local entities or local capacity to produce affordable housing. However, the existing Housing Element does speak to the establishment of a Housing Partnership or similar entity. Establishment of an entity, perhaps not as formal as a Commission, would be a valuable tool in keeping the issue of affordable housing on main state and would create a vehicle for larger regional planning and participation. Housing is a regional issue as housing economies are driven by regional economies and not usually town level issues. A local entity whose mission includes monitoring and promoting reaching the 10% target in a manner consistent with Hopkinton's goal of balanced growth is necessary to the success of the Town in meeting its goal.

Currently, the Town Council and planning and zoning board members and staff are the key actors on the local affordable housing front. Only four towns in the plan region have housing authorities, and Hopkinton is not one of them.

The South County Habitat for Humanity has a small presence in Hopkinton. While Habitat's work does not add significantly to the affordable housing stock, its presence on the affordable housing front and visibility as a force for the housing needs of families contribute in important ways to community awareness of the issues.

Clearly, the Town of Hopkinton has limited capacity through its existing municipal structure to deal with producing any significant amount of affordable housing production. These issues will be discussed in more detail in Chapter Six.

Town Resident Perspectives on Affordable Housing

Most respondents favored Hopkinton's participation in a regional approach, and one individual indicated a desire for more information before responding to the question. Several respondents indicated that the definition of affordable housing should be expanded. All of the respondents favored inclusionary zoning and other approaches and only three did not mark inclusionary/conservation zoning as a preferred option for meeting the 10 percent affordability requirement. It should be noted that the survey was by no means a scientific sample, but an underlying theme of concern seemed to be about a loss of local control. Many of the preferred strategies were those that addressed the issue in terms of lower impact, less direct methods such as accessory units.

Resources Currently Available

For the Town of Hopkinton, its greatest resource is the willingness of the newly constituted Task Force to entertain a full range of options for increasing affordable housing in the community.

It was recognized that many of the issues and ideas that have surfaced as part of this Task Force process were similar to ideas already included in the Housing Element of the Comprehensive Plan. There was some consensus that a Housing Partnership or Commission established to task manage the progress towards the 10% goal would be helpful and would help to generate the initial efforts if the Town took a very proactive approach such as using developer RFPs.

Summary of Factors that Impede the Production of Affordable Housing in Hopkinton

- Ample land but lacking in public utility infrastructure (town water & sewer)
- Highly sloped lands and permeable soil typical in southern moraine
- Limited employment opportunities within Town borders and lack of inexpensive public transportation to regional job centers
- Limited funds at state and federal levels to provide subsidies.
- Local concerns about attracting young families and over-burdening an already stressed public school system.

Chapter Six. RECOMMENDATIONS: GOALS, POLICIES, STRATEGIES

Introduction and Current Shortfall

In Hopkinton, the Task Force has been considering a number of policy alternatives, including innovative zoning approaches.

Planning staff and Task Force members from a number of the towns in the plan region expressed interest in having a matrix of affordable housing strategy options and tools to assist them in their decision-making process. A number of respondents to the questionnaire in the various towns also signaled a desire for a better understanding of the fundamental concepts before they expressed an opinion on their receptivity to particular strategies. Accordingly, the consultant developed a matrix to facilitate discussion and promote understanding of how other jurisdictions have dealt with affordable-housing related challenges.

The narrative below discusses the Town of Hopkinton's plan of action based upon discussion and input from the Task Force beginning with the steps that will contribute directly to the actual production of housing and continuing with a discussion of the organizational and community infrastructure that will be essential to the success of the other initiatives. The underlying assumption in the following discussion is that Hopkinton is fully committed to achieving and maintaining 10 percent affordability and must therefore address this reality:

Current shortfall: 146 affordable units (as of 10/2004) PLUS 10 percent of whatever comes on line in the coming years, which by 2025 is projected to be 233 affordable units.

Strategies to Increase Direct Production of Affordable Units

This section is designed to identify a range of strategies for the Town of Hopkinton to consider and implement in order to attain its 10 percent Affordable Housing goal. The Town has considered many different alternatives to reach their goal. These alternatives are discussed in this section in detail and estimates of units to be produced are made. The estimates of units to be produced are based on the maximum number of units that the Town could possibly extract from each particular strategy. It is likely that not all of the units

projected here in this text section will be produced, due to several issues such as site suitability studies, wetland verification, town resident input, service capabilities, ect.... It is the purpose of this section to determine the maximum buildout of each of these strategies, the actual number of units produced will become clear during the development process. Table 5, on page 41, offers a more practical view of what the Town believes are feasible numbers for each strategy in the near future.

➤ **Enact a Mandatory Inclusionary Zoning Ordinance**

Enacting a Mandatory Inclusionary Zoning Ordinance will ensure an automatic yearly increase in Hopkinton's Fair Share 10% subsidized units. Inclusionary zoning is a tool to create new affordable housing units. In exchange for development approval, developers must include affordable homes when they build a particular number of market-rate. Often in exchange for developing a certain number or percentage of affordable units within larger, market-rate developments developers are given density bonuses, but not always. Some communities also allow developers to build the affordable units off-site or allow a pecuniary contribution to a housing fund equivalent to the housing units mandated to be created.

Hopkinton already allows up to a 10% bonus on the final value of units if applicants are willing to create affordable housing. Under inclusionary zoning that density bonus could be increased to 20% or even 25%. It should also be added to an amended ordinance that the measure of affordability be the affordability guidelines set in this plan and that all density bonus units must receive a subsidy to count toward Hopkinton's Fair Share 10%.

Hopkinton would adopt an inclusionary zoning ordinance that would require a developer creating a project of six or more units to include a minimum of 25% of those units as affordable. The table on the next page indicates the number of building permits issued by the Town of Hopkinton for Single family homes during the period of 2000-2004 and the number of those developments that were six (6) units or larger that would have initiated the application of mandatory inclusionary zoning:

Table 4. Building Permit Totals

Year	Number of Building Permits for Single Family Homes	Estimated Number of Permits for Single Family Homes – Larger than 6 Unit Projects
2000	33	17
2001	43	22
2002	32	23
2003	33	19
2004	33	18

Thus, an average of 35 building permits were issued per year over the past five years for single family homes in Hopkinton. Under the building permit cap, the Town allows for 44 building permits per year. According to the chart above, over the last five years about 56% of all the building permits issued, were for a subdivision of six or more units. On average, the number of building permits that were issued to a subdivision of 6 or more units was 20 permits per year. If 20% of these subdivisions are dedicated to affordable housing through mandatory inclusionary zoning, four (4) units per year could be added to the affordable housing inventory. Both inclusionary zoning and Comprehensive Permitting increase the number of homes in subdivisions. The advantage of Inclusionary zoning is to be found in the fact that municipalities can cap or scale the permitted density, (at, for example, 25% when market and affordable are mixed; or up to 100% for all affordable on a site that can sustain the density).

Inclusionary zoning ordinances may work in conjunction with a local Housing Trust fund administered by a municipal housing authority, a municipal housing land trust, or a local non-profit. A designated entity would monitor eligibility. Eligibility would be based on income, targeting families between 0 and 80% of median income. Preferences are possible, but consideration to fair housing laws must be taken. Some communities give a preference to municipal employees that do not yet reside in the community.

To provide more affordable homeownership opportunities, Hopkinton will adopt a mandatory inclusionary zoning ordinance requiring that all new developments with six (6) or more units in its RFR 80 zone will set-aside 20% of the units as affordable to households at or below

80% AMI. The town can provide a number of different municipal subsidies including but not limited to waivers of fees and density bonuses. In cases where including affordable units is not feasible, the developers will make an off-site exaction, such as building the affordable units elsewhere, donating land to a housing land trust, or paying an in-lieu-of fee to the Town's Affordable Housing Trust Fund.

➤ **Implement a Developer RFP Process**

The basic premise of this approach is simple. The Town acquires and assembles parcels, prepares a master plan for the acreage and issues a developer RFP that describes the development program giving the developer a certain amount of latitude in the final design of the project but controlling the density and overall project impact. Developers would respond to the RFP, which in essence, is a bundle of development rights, with a purchase price agreeing to develop within the parameters imposed. Because the project should in essence be able to avoid a protracted permitting process and already be acceptable in a general sense to the community, developers would have an incentive to respond knowing that projects could be completed in 24 to 36 months or even shorter periods in some cases depending upon sources of financing. These development parcels should be distributed around the town spatially to avoid concentrations of lower income. It is projected that possibly 0 to 1 units could be developed each year. This would indicate a maximum development of 20 units over the next 20 years, dependent upon what size parcels become available and what the development constraints of those parcels would be.

The parcels could be either already zoned for multi-family or be subject to some other zoning but rely on the overlay district mechanism described above. By using the RFP process, the Town would be able to control selection of the developer in terms of experience and willingness to work with the Town. The incentive for a professional developer is that by working with the town he or she is better able to control risk and therefore should be willing to take a reasonable fee for completing the project. This same mechanism could be used to establish or re-establish village centers, but in this context the strategy is intended to complement the village centers with purely residential development (not mixed use). This is a method to develop family housing (2 and 3 bedroom) units.

The Town could consider a Land Trust model and retain ownership of the land accepting only a modest lease payment, but this model would require that the Town commit resources to acquisition that would not be fully recouped. However, a Land Trust model would provide for permit affordability as the project would either have to be some form of cooperative home-ownership (perhaps a limited equity model) or if it were rental, could not be restructured or sold without the cooperation of the town.

The Town of Hopkinton does currently own properties within the Town, but most if not all of these properties are not available for development due to the fact that they are already in use or they are part of the Hopkinton Land Trust land purchases. The only opportunity for the Town to organize parcels for an RFP is through tax sale land. In the future as tax sale properties are acquired the Town can evaluate them on the basis of access, site conditions and subdivision suitability for the RFP process. Any parcels that are of adequate size and suitability will be considered for the RFP process.

➤ **Create Residential Incentive Zones or adopt a policy of Conditional Rezoning**

The intent of the Residential Incentive Zone is to establish a specialized zone that will, through incentives and consideration of a specific housing proposal in conjunction with a proposed zone change, facilitate construction of affordable housing.

In many ways this is like inclusionary zoning except that these “projects” would be intended to promote mixed use, mixed development on a larger scale and in ways specifically targeted by the Town. It provides a mechanism whereby existing owners of land for which the Town now has a new vision could either remain under existing zoning or be redeveloped in accordance with the newer vision.

In practical terms the town would create a residential incentive zone or use of the existing Village areas as identified on the Future Land Use Map for Ashaway and Hope Valley, provided a developer would build affordable housing, the underlying existing zoning would be changed. Or the town could keep the zoning as it currently exists and rezone on a project-by-project basis much the same way as a PUD process works. Both techniques are forms of “conditional rezoning.”

An analysis of vacant parcels in the Ashaway and Hope Valley villages indicates that approximately 100 acres are available for development. At the underlying zoning density of 1.4 acres per unit, the total allowable units would be 71. If the zoning remained unchanged and if 25% of these units are targeted as affordable, then 18 units can be created. When the land resides within a residential incentive zone the Town would have the authority to adjust the zoning requirements. The Town could allow for a greater density and may reduce the dimensional zoning requirements to encourage a higher density development, provided that Department of Environmental Management approvals could be gained and that there was a finding of site suitability. To continue the example from above using 100 acres of vacant parcels in the Ashaway and Hope Valley villages, the Town could allow for a density bonus that would allow for 2 units per acre and would result in 220 units. If 25% of these units were dedicated to affordable housing, then 55 units could be created.

However, like most municipalities Hopkinton already makes use of Planned Unit Developments (PUDs), and Special Permits. With the advent of the planned unit development concept and its acceptance by courts, the rejection of negotiation between municipal governments and developers became a less likely result in case of challenge. Also, any neighborhood opponent to conditional rezoning should be informed that if conditional rezoning is not allowed, developers now have the recourse of the Comprehensive Permit as provided by the Rhode Island Low and Moderate Income Housing Act, as amended. With conditional rezoning the town has room to negotiate density and even to provide a generous but limited cap on density. With a Comprehensive Permit, densities can be whatever the developer requests, and it requires the Town to take greater efforts and care to justify any conditions that reduce what the developer is seeking. An example of this strategy, although the policy has not yet been implemented by the Town, is currently before the Planning Board by the Women's Development Corporation for 53 units of elderly housing on Town House Road and 30 units, 20 for homeownership and 10 for disabled rental housing, on Bank Street.

➤ **Use local discretionary funds for affordable housing programs.**

Nontraditional uses of CDBG funds could be used as a potential funding source for affordable housing. Possible program examples include: rental deposit funds, financial assistance for first time buyers, housing rehabilitation programs and a funding pool for land acquisition for

the purpose of residential land banking. At the current time, these strategies will in most cases not result in units that count under the RI Low/Mod Housing Act, but they will preserve existing affordability and with some effort in terms of how they are structured may be able to be made to count.

Whenever possible, the town should look for opportunities in which to create long-term, 30-year affordability restrictions (at least) wherever state or federal funds such as CDBG monies are spent on housing programs in order to increase the town's Fair Share 10%.

Almost 1/4 (23.9%) of Hopkinton's housing stock was built before 1939 and subsequently many of those homes are in need of renovations and rehabilitations. Some of those owners may not be able to secure funding through traditional lenders. Properties that can qualify for subsidies and then sold as affordable housing, or homes in which an owner may be willing to allow a deed-restriction; thus ensuring permanent affordability.

➤ **Create a Linkage Ordinance that ties Commercial Development to Affordable Housing Development**

In linkage programs cash contributions are made to the community to serve some public purpose (i.e., open space preservation or affordable housing being the two most common examples; school expansion could be another) as a means of recognizing the impacts of large-scale projects. If the zoning regulation that enforces linkages can demonstrate and document the cost link between a development fee and a public purpose then a payment can be charged. The funds collected can be used by the town to develop housing. Typically housing is not developed on the site of the development to which it is linked. A linkage ordinance could be adopted to link commercial development with a loss of housing stock and a fee could be collected and dedicated to the development of housing, of which a minimum of 25% would be required to be low to moderate income housing. The development of such housing could be a variety of single and multi family housing. Multi family housing is currently allowed by special use permit and the Town may consider making it a matter of right in these designated areas.

Anywhere where a residential zone is being converted to another zone is an opportunity to apply a linkage fee to offset the loss of possible housing – especially in the case of any rezoning near Exits 1 and 2.

Another option with regard to commercial development at Exits 1 & 2 is to allow for multi-family housing on the second and third floor of commercial buildings. A brief analysis of the Exit 1 & 2 areas indicate a total of 2000 acres of potentially buildable land, 862 acres of which are currently zoned for some form of commercial use. As an example, if a buildout at Exit 1 & 2 of 350 buildable acres is followed, under this scenario a number of housing units could be created, 25% of which would be affordable.

Number of Acres	350 acres
Percent building coverage	25%
Square feet of commercial buildings	3,800,000
Amount of multi-family housing allowed (15% of max building s.f.) / 1000 s.f. per unit	570
Number of Affordable units @25%	142 units

Thus, by considering this option as an amendment to the zoning ordinance, approximately 142 additional affordable units could be added over the 20 year plan horizon.

➤ **Consider the Historic Restoration Strategy for Village Infill.**

Historic Restoration Housing creates infill by rebuilding structures within villages that were once torn down. Planners examine historic maps and locate building footprints. Property owners are then contacted by the planning department and given the opportunity to apply for a Historic Restoration Housing Special Use Permit to subdivide their property and sell their land to whoever would be willing to replace the former structure in approximately the same place with approximately similar architecture.

The Town would monitor this infill activity in the historic villages. Attempts will be made to retain the character of the existing and predominate housing style and design in the vicinity of the infill development. The Town of Hopkinton will rely upon its own Historic preservation Commission to review and monitor these activities in the villages. The overall goal will be to retain the feel for the historic nature of these villages.

The advantage to this approach is 1) it produces infill while not requiring area-wide rezoning which may lead to an excess of infill and 2) once built, the structures fit within the urban fabric

of the village. Disadvantages are to be found in environmental concerns and neighborhood opposition. The environmental carrying capacity of the mill villages of Hope Valley, Ashaway and Bradford would need to be seriously considered.

Hopkinton should stipulate that the Historic Restoration Strategy Special Use Permit is conditional on the owner working with the Town to secure the subsidy necessary to have the unit count toward Hopkinton's Fair Share 10%. Maps from 1834, 1870 and 1895 are already available for this type of initiative.

This is not a high yield type of affordable housing strategy, but given that Hopkinton has a number of its historic villages still generally intact, this is a prudent method to expand and enhance these existing villages without major redevelopment. It is conceivable that approximately four to five units per year could be added to the inventory through the use of family apartments within the village areas of Hopkinton.

Mill Building Conversions

Hopkinton may consider supporting multi-family affordable housing projects that could utilize the existing mill buildings in town that are or may become vacant. One such mill building is the Rockville mill. The current owners of the mill are considering plans that the Town has reviewed that would create eight units, 100% of which would be affordable.

➤ Consider New Usage of Town Surplus Buildings

Current school building proposals indicate two schools in Hopkinton, the Ashaway Elementary School and the Hope Valley Elementary School, will be returned to the town in the next five years. The town may be able to utilize these buildings for affordable housing, depending on the need at the time they become available.

The Ashaway School building contains 23,200 square feet. It is possible to renovate that building to contain ten (10) 2 bedroom units (925 s.f each) and nine (9) 3 bedroom units (1150 s.f. each). All of these units would be deemed affordable through the use of municipal subsidies discussed previously, such as a waiver of fees or a density bonus. The Hope Valley School building, building contains 28,735 square feet. It is possible to renovate that building to contain twelve 2 bedroom units (925 s.f each) and twelve 3 bedroom units (1150 s.f. each). Although the reuse of these buildings will not be a prerequisite of their reuse it will

be the first and foremost reuse strategy considered, dependent upon the current low to moderate income housing stock at the time of their return to the Town.

Secondary and Support Strategies

➤ Provide Municipal Subsidies

The Town assesses fees against any new development in the Town. These fees are everything from filing fees during the subdivision process to an impact fee during the development phase. The Town of Hopkinton will consider a municipal subsidy in the form of a waiver of fees or a density bonus. Waiver of fees and charges for LMI units may be considered a “municipal government subsidy” as defined in the 2004 state housing legislation. Any such housing that receives a waiver of fees, in order to be considered low or moderate income housing, must remain affordable for a period of at least thirty years.

➤ Create an Affordable Housing Partnership

Hopkinton currently has a volunteer Housing Board which is inactive. An Affordable Housing Partnership would be formed with the same members as the Housing Board or as a variation of the Housing Task Force established to revise and work on the revision of the Housing Element of the Comprehensive Plan. It would be specifically responsible for the implementation of this plan and then continuing the task of creating affordable housing well beyond the parameters of this plan. The Partnership would report to the town annually with updates on its work to insure that affordable housing remains a priority.

As the town increases its number of subsidized units through Inclusionary zoning and other initiatives, one of the prime duties of the Partnership would be the administration of those units and the monitoring of Hopkinton’s progress toward increasing its Fair Share 10%.

Ideally, the Partnership would keep a list of candidates for the affordable housing and oversee any lotteries or other mechanisms that control access to affordable units. It is possible that actual administration of waiting lists and the income verification tasks might be contracted out to a regional entity, but the Partnership would be responsible for managing any contractual relationships and seeing that Town policies as regards monitoring were followed.

Among the Partnership's many tasks would be: 1) establishing short- and long-term housing goals for the town that include those in this plan, and creating an action plan to meet them, 2) supporting and expanding the role of non-profit organizations in developing permanent affordable housing, 3) conducting a Housing Opportunities Plan to identify underutilized parcels that are zoned either residential or non-residential and are suitable for high density housing or mixed uses, 4) developing a site inventory of potentially suitable sites for adaptive reuse such as mills and vacant buildings, 5) considering the feasibility of tax abatement plans to create affordable units within existing homes, 6) advocating the creation of affordable housing for the elderly and special needs groups, 7) researching priorities for the expansion of town sewer and water services and how new septic plant technology could be harnessed to facilitate controlled growth, 8) update the Housing Element, 9) working with the Town Building Inspector to make sure that housing in town is safe and sanitary, 10) coordinate education programs to raise awareness and remove impediments to affordable housing development, 11) keep the town apprised of changes in the Low and Moderate Income Housing Act, and; 12) monitor changes in the housing industry and governmental programs by conferences and seminars such as those offered by Grow Smart Rhode Island.

➤ **Establish an Affordable Housing Land Trust Fund which would be administered by the Affordable Housing Partnership.**

An Affordable Housing Trust Fund would act as a local bank for affordable housing production. A local Affordable Housing Partnership or Commission could manage the fund and make recommendations to the Town Council for commitment of funds.

Some funding would come from the Town-related sources including CDBG funds, sale of municipal owned property, higher building impact fees, town capital budget appropriations, the fees created by the Mandatory Inclusionary Zoning Ordinance's in-lieu payments, contributions from private or public sources, loans, and federal and state or regional housing funds. The money can in turn be used to acquire property suitable for development or redevelopment which would be held in trust under a ground lease model. Some funds could also be used for aspects of development or even interest rate reduction payments to reduce financing costs for affordable housing production.

➤ **Encourage local banks to participate in affordable housing programs within the community.**

Though described in the Comprehensive Plan such an initiative has never been carried out. In meeting their community obligations under the Community Reinvestment Act of 1977 local banks frequently take on partnership roles with communities. The Washington Trust Company is one candidate of many. As an active supporter of community programs in Washington County, the bank is a resource underutilized by communities such as Hopkinton which do not have a local branch in town.

➤ **Pursue Regional Strategies**

The regional strategy for the plan region constitutes an essential element in Hopkinton's affordable housing plan. There is strength and opportunity in numbers and Hopkinton should avail itself of that leverage, while proactively pursuing the opportunities afforded by its own unique profile. In brief, the regional plan recommends several viable approaches, including establishing a regional HOME consortium, a Regional Affordable Housing Trust fund, and/or a Regional Housing and Redevelopment Agency.

Table 5: Estimated Affordable Units Created by Various Strategies by 2025

Development Strategy	Totals by Strategy	Elderly		Family		Special Needs	
		Rental	HO	Rental	HO	Rental	HO
Developer RFP	10	0	0	0	5	0	5
Commercial Exit 1 & 2 Linkage	95*	0	0	75	0	20	0
Inclusionary Zoning	80	0	0	0	80	0	0
Residential Incentive Zone	20*	0	0	5	10	5	0
** WDC Town House Road Project	52	52	0	0	0	0	0
**WDC Bank Street Project	30	0	0	0	20	10	0
Village Infill	45*	0	0	30	15	0	0
Reuse of Schools & Mills	35*	0	0	0	25	0	10
Total low-mod units added	367	52		265		50	
Totals by rental or ownership		52	0	110	155	35	15
Totals by HH type		52		265		50	
Future Need Goal by CHAS data		GOAL -13		GOAL 216		GOAL 30	

*These totals may be less than projected in the text. The text portion was designed to estimate any and all possible number of units for that particular strategy. Table 5, represented above, is a more realistic look at what the Town believes it could accomplish initially to meet their 10% goal.

** These are current projects before the Town that are involved in the planning process that will eventually be added to the total LMI units of the Town. They are indicated here to represent a specific action taken within the individual strategy.

It can be seen from the table above that when applying the strategies described in the text, there is an allowance for even more opportunities to produce low to moderate income housing above and beyond reaching the current or projected goals for the Town. Most of the strategies were designed to be able to accommodate more than the necessary number of units to meet the goal, which provides flexibility in strategy application for the Town

Table 6: Projection of Units to be Available in each Category by 2025

Household Type	Proportional Need	# of Units needed by 2025	Existing Supply	Future Need	Total Percentage of new units
Elderly	31.5%	124	137	-13	0%
Family	55.8%	219	3	216	90%
Other	12.4%	49	19	30	10%
Totals	100%	392	159	233	100%
*calculation of total year-round units at 2025 assumes a building growth rate of 35units/year					

The table above identifies the ratios of each type of affordable housing needed by the Town. It can be seen that the majority of the need falls within family type housing. These early estimates suggest that with some political will, local commitment of resources and proactive measures, Hopkinton could reach and maintain 10 percent affordability in just over 10 years without very dramatic actions. However, it is possible that growth patterns will change when and if the growth cap is removed AND with school system expansion, which could easily occur over the next two decades, the public policy justification for the growth cap disappears, which is why it is good to see that this initial projections, which need to be reviewed and refined now and monitored each year, show the Town has the potential to get out ahead of the curve on the 10% requirement as increases in development from current cap levels or loss of affordable could result in different percentages.

Chapter Seven. IMPLEMENTATION AND MONITORING ACTION PLAN

The Town's Planning Staff has a rigorous assignment as soon as the Planning Board and the Town Council adopt the Affordable Housing Plan in concept and direct staff to integrate the updated Housing Element data into the Comprehensive Plan.

To assist in the process of initiating the Action Plan, we have listed the key action strategies on the following pages, understanding that these items may change in the course of discussion in the months to come. A sample form has been included as a guide and town staff should certainly revise and refine the forms, numbering system, etc., as the need arises. The strategies that are extended in the Action Plan tables have been chosen with an eye to demonstrating near-term (six to twelve months), mid-term (one to five years), and long-term (five years and beyond) actions to support the affordable housing strategies. The items included are illustrative only and town staff will no doubt identify other items that should be included. Similarly, the implementation assumptions are suggestive only and should be adjusted based on additional Task Force or Planning Board discussion to reflect a plan that is ambitious, yet doable, within the context of other high-priority demands on staff, public officials, and community participants. Although planning staff is most often listed as the responsible party, there may be other Town staff members that should take the lead or supplement planning staff efforts.

The Town of Hopkinton, as a small rural community with a predominately residential tax base, can only commit small annual dollar contributions to the efforts to produce affordable housing, at least for the foreseeable future. There are annual CDBG funds and other grant opportunities that the Town will continue to pursue to further the goal of Affordable housing. The Town Council will support any effort to secure grant dollars for this plan to succeed. The Town also pledges all in-kind staff services in support of these actions to implement this plan successfully. The table on the following page is an estimation of housing production over the next 20 years as indicated by this plan.

Table 7: Future Projections of Affordable Housing Production (20 Years)

Strategy	Year 0 to 5	Year 6 to 10	Year 11 to 15	Year 16 to 20
Developer RFP	2	2	3	3
Inclusionary Zoning	20	20	20	20
Residential Incentive Zones	82	6	7	7
Commercial Exit 1& 2	0	31	31	33
Village Infill	10	11	12	12
Reuse of Schools and Mills	0	11	12	12
Total low-mod units added	114	81	85	87
Running total low-mod units	273	354	439	526

This table lays the framework for the effort that lays ahead of the Town in terms of obtaining their affordable housing goals. The Town will use this table as a guideline in order to stay on task in the development of affordable housing into the future.

Table 8: AFFORDABLE HOUSING ACTION PLAN SUMMARY

Make the following strategies 10 years to conform to the law

<i>Strategy</i>	<i>Goal or Objective of Strategy</i>	<i>Responsible Party</i>	<i>Financial Support</i>	<i>Implementation DURATION</i>	<i>Specific Monitoring Checkpoints</i>	<i>PROJECTED Units produced OR QUANTIFIED INCREASE IN PRODUCTION CAPACITY</i>
1) Mandatory inclusionary zoning (IZ) for major developments.	Integrate affordable housing into the community, increase availability.	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy	Begin immediately. Adopt new zoning ordinance(s) within one year of adopting AHP; first units available within two years of implementing IZ.	Quarterly plan to AHP (See Strategy #6).	Estimated: 80 units
2) Implement a Developer RFP Process	This strategy gives the Town the highest level of control in terms of location, density and affordability restrictions AND assures progress against specific production targets	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy.	Begin by identification of Town controlled parcels suitable for development of housing each year. Dependent upon parcel availability.		Estimated: 10 units
3) Commercial Multi-family (Exit 1 & 2)	This strategy gives the Town the highest level of control in terms of location, density and affordability restrictions AND assures progress against specific production targets	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy	Begin with identification of suitable parcels in the Exit 1 area (first 2 years). Contact landowners/developers and develop a master plan type of approach to Exit 1 & 2 development.		Estimated: 95 units
4) Pursue proactive new construction through village infill	Provide alternative to Comprehensive Process that is attractive to developers while maintain overall local control	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy	Begin immediately. Adopt new zoning ordinance(s) within one year		Estimated: 45 units

<i>Strategy</i>	<i>Goal or Objective of Strategy</i>	<i>Responsible Party</i>	<i>Financial Support</i>	<i>Implementation DURATION</i>	<i>Specific Monitoring Checkpoints</i>	<i>PROJECTED Units produced OR QUANTIFIED INCREASE IN PRODUCTION CAPACITY</i>
5) Implementation of Residential Incentive Zones	Integrate affordable housing into the community; increase availability.	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy	Begin immediately. Adopt new zoning ordinance(s) within one year of adopting AHP; first units available within two years of implementing incentive zones.	Quarterly plan to AHP (See Strategy #6).	Estimated: 102 units
6) Use funds for local affordable housing programs. Creatively structured subsidies/Reuse of Schools & Mills	Maximize effective use of existing infrastructure; provide incentives for creative approaches to increasing affordable housing.	Planning staff supporting zoning/planning board decision-making. May require technical assistance.	Federal, state or municipal subsidy	First 2 years required for program design and obtaining funding sources. Unit development beginning around year 6.	Quarterly plan to AHP.	Estimated: 35 units
7) Create a Linkage Ordinance that ties Commercial Development to Affordable Housing Development	To provide resources in support of other initiatives and to mitigate impact of commercial development on community infrastructure	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy	As opportunities arise	Quarterly plan to AHP.	Enables other efforts to be successful; keeps issue on the public agenda
8) Create an Affordable Housing Partnership or establish the Housing Resource Commission.	Build organizational infrastructure for continuity and accountability for meeting and sustaining 10% affordability.	Town Council leadership with support from planning and administrative staff.	Federal, state or municipal subsidy	6-12 months to full operation. Fully active for next 20 years and beyond.	Senior town administrators support Council efforts through staff plans at monthly Town meetings until AHP in full operation. Quarterly and annual planning thereafter.	Enables other efforts to be successful; keeps issue on the public agenda.

<i>Strategy</i>	<i>Goal or Objective of Strategy</i>	<i>Responsible Party</i>	<i>Financial Support</i>	<i>Implementation DURATION</i>	<i>Specific Monitoring Checkpoints</i>	<i>PROJECTED Units produced OR QUANTIFIED INCREASE IN PRODUCTION CAPACITY</i>
9) Consider a Historic Restoration Strategy for village infill.	A means to promote development in existing villages without loss of current character and historic structures	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy.			Supports item #4, by creating incentive for funds that promote acceptable infill housing
10) Establish an Affordable Housing Land Trust Fund which would be administered by the Affordable Housing Partnership.	A tool to promote long term affordability and retain local control.	Town Council leadership with support from planning and administrative staff.	Federal, state or municipal subsidy			Enables other efforts to be successful; keeps issue on the public agenda
11) Encourage local banks to participate in affordable housing programs within the community.	A method to access financing and grants that promote affordable housing	Planning staff supporting zoning/planning board decision-making.	Federal, state or municipal subsidy.			Enables other efforts to be successful; keeps issue on the public agenda
12) Continue to pursue long-range regional opportunities in partnership with neighboring communities.	Opportunity to leverage local resources and coordinate within the region to allow for more efficient and thus cost effective affordable housing development		Federal, state or municipal subsidy			Enables other efforts to be successful; keeps issue on the public agenda

SAMPLE IMPLEMENTATION CHART

Strategy
X)
Goal or Objective

Lead Entity:
Support Entity:

Activities	Implementation Period ⁸
a.	
b.	
c.	
d.	
e.	
f.	

Level of Effort\Cost of Strategy	
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⁸ Implementation period estimated from time that HE/AHP adopted in concept by the Planning Board and Town Council, which should occur within a few months of the time this report has been delivered to the Town and the WCRPC.