

DEMOGRAPHICS AND HOUSING

GOALS AND POLICIES

Major Goals

Achieve and maintain a range of housing alternatives in keeping with Charlestown's tradition of being home to people of different times of life, family circumstances, and levels of income.

Provide for means of new homes to offer a good quality of life while fitting into Charlestown's social and physical setting.

Tailor and implement housing efforts to be in keeping with the Town's limited financial resources.

Coordinate housing policies and programs as much as possible with other groups and public bodies.

Major Supporting Policies

- Help residents of low income to be able to stay in their homes through such efforts as:
 - grants and low interest loans for rehabilitation and reconstruction;
 - increasing local employment opportunities;
 - purchase and management by non-profit organizations for rent or ownership;
 - ownership programs that protect lower priced housing from market inflation (i.e. South County Community Action).
- Give priority to increasing housing opportunities for the groups of people who are being displaced from the community: young people, working families, elderly, year-round renters first time homebuyers.

- Amend and administer zoning to encourage development of the types of housing that fit the needs and resources of these groups:
 - mixed use;
 - apartments;
 - rental homes;
 - starter homes;
 - homes combined with services such as day care for families, or cooking and health care for elderly.
- Design and implement regulations and programs to increase the number of safe, affordable year-round homes available to individuals, couples, and families. (Define "affordable" to mean that the cost of payment rent or the costs of ownership do not exceed 30% of a household's income).
- Use incentives, negotiation, and requirements to meet as many housing needs as possible through private and non-profit development.
- Use Town and other public resources to help groups whose needs are not met by the private market: young people, families, elderly renters.
- Coordinate regulations and programs with the Town's economic development program so that there are the right types of homes in the right locations to meet businesses' need for employees and customers.
- Regulate the density of housing to keep with the capacities of soils to sustain the development over time.
- Plan for residential development in conjunction with transportation, child care, health care, employment, and other services and opportunities which are necessary to sustain a healthy, productive life.
- Explore feasibility of combining efforts with benevolent and non-profit organizations so that each party contributes what it can:
 - land;
 - development expertise;
 - management over time;
 - access to public and private sources of funds.
- Meet with neighboring towns to compare housing needs and potential joint efforts. Seek ways to combine and coordinate efforts.
- Meet with the Narragansett Indian Tribal Council to discuss progress in implementing the Town's housing program and the Narragansett's housing program for Tribal members who live in Charlestown. Consider how the Town and the Tribe might work together for services such as: meals for elders, a health center, transportation.
- Continue to promote housing that protects the town's natural and cultural resources and rural character, and reflects the natural constraints of the land.

INFORMATION ABOUT CHARLESTOWN'S PEOPLE AND THEIR HOMES

People Who Live in Charlestown: Demographics

The 1990 U.S. Census reports that Charlestown's year-round population is 6,478. Table 1 shows how the population of Charlestown has grown during this century.

Table 1: Population Changes, 1900-1990

Year	Population	# Change	% Change
1900	975	--	--
1910	1,037	62	6.4
1920	759	-278	-26.8
1930	1,118	359	47.3
1940	1,199	81	7.2
1950	1,598	399	33.3
1960	1,966	368	23.0
1970	2,863	897	45.6
1980	4,800	1,937	67.7
1990	6,478	1,678	35.0

Source: U.S. Census

The 1990 census figure of 6,478 represents an increase in total population between 1980 and 1990 of 1,678 persons. Although significant, this increase represents a marked decrease in the rate of population growth, compared with what happened between 1970 and 1980. This diminished rate of population growth at first appears inconsistent with the amount of residential construction that Charlestown has experienced during the 1980's, but a number of factors combine to explain the apparent inconsistency.

First, the relationship between number of houses and number of permanent residents in Charlestown is consistently blurred by the fact that Charlestown has long been an attractive summer vacation spot. Traditionally, a high proportion of Charlestown's "housing units" were actually summer cottages, including mobile homes and insulated, heated, site-built homes that were used as summer cottages. This pattern appears to be changing somewhat, though. As discussed in the "Housing Stock" section, below, homes that in former times would have been occupied only in the summer season are now becoming year-round residences.

Second, as is happening across the county, Charlestown's average household is getting smaller.

Table 2: Persons Per Occupied* Dwelling Unit, 1960-1990

Year	Persons/Unit
1960	3.3
1970	3.1
1980	2.7
1990	2.1

Source: U.S. Census

* Screens out seasonal houses and ones under construction.

Note: The Census may understate the persons per resident household, because it is structured to count year-round residents. People who rent for the winter but then vacate for the summer season are undercounted. This is a consistent difficulty with demographic data for Charlestown.

The population levels would have been higher in 1990 if the average number of persons per household had not dropped. As shown in Table 14, below, the Census counted 1176 new housing units between 1980 and 1990. If the average number of persons per household had held steady at 2.7 for these new units, the town's population would have increased by 3,175 (1176×2.7) to a total of 7975 residents.

Typically, a town's increase in population is due to two factors:

1. More births than deaths among residents;
2. In-migration. In Charlestown's case there is also a specialized form of in-migration: former summer residents who chose to become year-round residents.

Officials and townspeople observe that there is a significant number of former summer residents who have chosen to retire in Charlestown.

Table 3a summarizes how much of Charlestown's growth in population is due to the "natural" increase from births among resident families.

Table 3a: Resident Births and Deaths, 1980-1990

Year	Births	Deaths	Resulting Increase
1980	91	43	48
1981	79	39	40
1982	75	39	36
1983	71	42	29
1984	73	35	38
1985	82	40	42
1986	96	44	52
1987	94	58	36
1988	102	36	66
1989	85	37	48
1990	<u>86</u>	<u>44</u>	<u>42</u>
Totals	934	457	477

Sources: 1980 - 1987 R.I. Department of Health
 1988 - 1990 Charlestown Town Clerk's Office

Thus, of the 1,678 increase in population during the 1980's only about 477 results from "natural" increase due to more births than deaths. (Note that is is an approximate number, because some of the 1980 births occurred prior to the spring Census, and some of the 1990 births occurred after the spring Census).

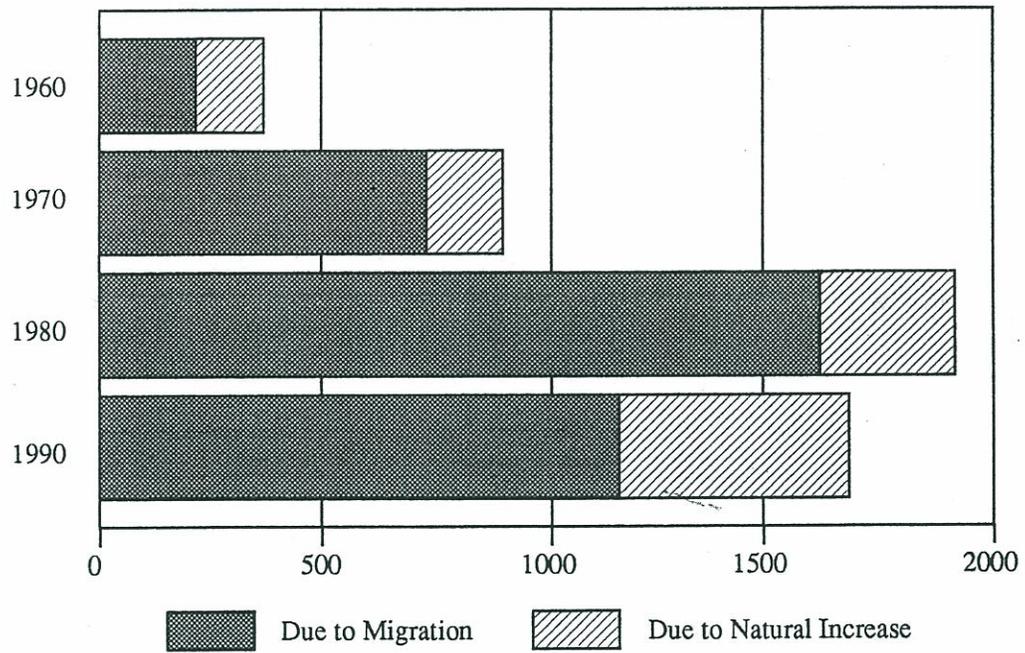
Clearly, the great majority of the increase in population -- approximately 70% of the growth -- is due to net in-migration (more people moved into town than moved out of town). Table 3b and Figure 1 show that this has been true for a long time, but that the trend appears to have abated during the 1980's.

Table 3b: Net In-Migration as % of Total Growth During Preceding Decade, 1960 - 1990

Year	Net Migration as % of Total Growth
1960	59.0%
1970	81.0%
1980	84.0%
1990	70.0%

1960 - 1980 Source: 1984 Comprehensive Plan

Figure 1: Population Growth 1960 - 1990
Comparing Net In-Migration and "Natural" Increase
During the Preceding Decade



According to the 1990 Census figure of 6,478, the straight line projection method over estimated actual population growth by 259 persons. The number of new residents declined by 400 during the decade of the 1980's. (note, however, that this is net new residents, that is, the difference between the number of new arrivals and the number of people who moved away).

After considering the 208 Water Plan projections and the straight line projection, the 1984 Plan developed a third set of projections. These projections were based upon assumptions regarding the number of new homes that would be built and the average number of persons who would live in those homes. The projections were framed in terms of a range between a low growth rate and a high growth rate. Table 6 shows these projections.

Table 6: Population Projections Made by 1984 Plan Based Upon New Construction and Persons Per Dwelling Unit

1980 Actual	Projected 1990		Projected 2000	
	Low	High	Low	High
4,800	6,200	6,620	7,600	8,440

The actual 1990 Census figure of 6,478 falls within the projected range for 1990. So far the 1984 projections are correct, but are they correct for the "right reasons"? That is, are they correct because the underlying assumptions were correct? Or are they correct because errors in the underlying assumptions canceled each other out? This is important because if what actually happened was consistent with the assumptions that underlay the '84 projections, then Charlestown can have a higher degree of confidence that the 1984 Plan's projections for the year 2000 will also be on target. On the other hand, if hindsight shows that some of the assumptions were off, then now is the time to correct the assumptions and see whether the projects for the year 2000 also need to be corrected.

Looking back at previous annual averages of new homes built in Charlestown per year, the 1984 Plan identified an average of 82 building permits issued annually for construction during the early 1980's. The '84 projection's "low" growth rate assumed only 54 building permits per year, and the "high" rate assumed 70 building permits per year. In fact, the 1990 Census reports that between 1980 and 1990 the total number of year-round dwelling units rose 1,178: an average of 118 per year.

Why was the number of new dwelling units so underestimated in 1984? First, more construction took place than was anticipated in 1984, a time that had seen a slowdown in construction. Second, the 1984 Plan counted only building permits for single family homes, which was reasonable given the fact that single family homes had long been the predominant type of residential construction. Recent years, however, have seen new multi-family development -- for example, Castle Rock. (See "Housing Stock" section for more details about types of housing in Charlestown).

If there were so many more new homes than anticipated, why didn't the actual population growth shoot way beyond the range projected in 1984? The answer appears to lie in the fact that while the '84 projection underestimated the total number of homes by 1990, it overestimated the number of people who would be living in those homes. Charlestown's "person/household" dropped. On average, by 1990 fewer people lived in each of Charlestown's year-round homes.

Table 2, above, shows the historical trend toward smaller households. The '84 projection assumed a slight reduction in average household size from 2.7 in 1980 to 2.6 in 1990. In fact, according to the 1990 Census the average household size dropped all the way to 2.1 (6,478 persons divided by 3,155 year-round units).¹

The change in average household size reflects significant social changes. As is the case throughout the country, there are significantly more 1- and 2-person households: people living alone and couples without children in their home. At the same time families are smaller: there are fewer children per family, and more families are headed by a single parent.

Finally, the '84 projections assumed that the proportions of population growth that resulted from net births and from immigration would stay the same: less than 20% from net births and more than 80% from net in-migration. In fact, 30% of the population growth in the 1980's resulted from net births in resident families (see Tables 3-3b).

Table 7 shows the result of using the projection methodology of the 1984 Comprehensive Plan with an adjustment of the assumptions regarding the amount of new residential construction and the average number of persons per household.

The decade of the 1980's began with a slowdown in residential construction, and then accelerated through a residential market that was hot enough to yield a decade average of 118 new units per year. Table 7 assumes that the current (1990) slowdown will similarly be followed by a hotter market at some point during the next decade, and that the decade average may approach -- but not equal -- the 118/yr. logged in during the 1980's. The high growth rate average is projected at 110 new units/year, and the low growth average is projected at 95 new units/year (the average number of units built each year over the past 30 years).

How many people will be living in these new homes? Table 7 assumes that the average number of persons per household may continue to decrease to 1.9/dwelling unit. Factors that support such an assumption include:

- the increasing numbers of retired people who are moving year-round to Charlestown,

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As explained in the "Housing Stock" section, a detailed review of the Town's Assessor records tallies more dwelling units than does the Census. For the sake of consistency with previous computations of household size, the Census count of dwelling units is used for the present discussion. It is assumed that the discrepancy between the Census count of units and the Assessor's records occurred over the long period prior to 1980 and is due mainly to the number of summer cottages and family complexes.

- the fact that increasing numbers of long-time residents are entering their post-child care years, and
- the elevated costs of housing, which may prevent young people from starting families in Charlestown or bringing families into Charlestown.

Table 7 assumes 1.9 as the low rate for persons/household.

On the other hand, there are factors that support the assumption that the average number of persons per dwelling unit might increase slightly.

- Despite rising prices, Charlestown is still a community where first-time homebuyers are getting a start. These new residents are likely to have children.
- Region-wide and nation-wide there is expected to be a "baby-boomlet" during the 1990's, a second generation effort of the post-World War II baby boom. The increased proportion of population growth due to net births in the 1980's is likely a foreshadowing of this in Charlestown.
- Charlestown has no housing for the elderly, and there are few opportunities for elderly residents to "down-size" into less expensive and/or lower maintenance housing. If older residents have to move away to find such housing, new households with children might replace them.

Table 7 assumes 2.2 as the high rate for persons/dwelling unit.

Table 7: Range of Projected Population, Year 2000, Showing Low and High Rates of Construction and Persons/Dwelling Unit*

	95 d.u./yr	110 d.u./yr
1.9 persons/d.u.	8283	8568
2.2 persons/d.u.	8568	8898

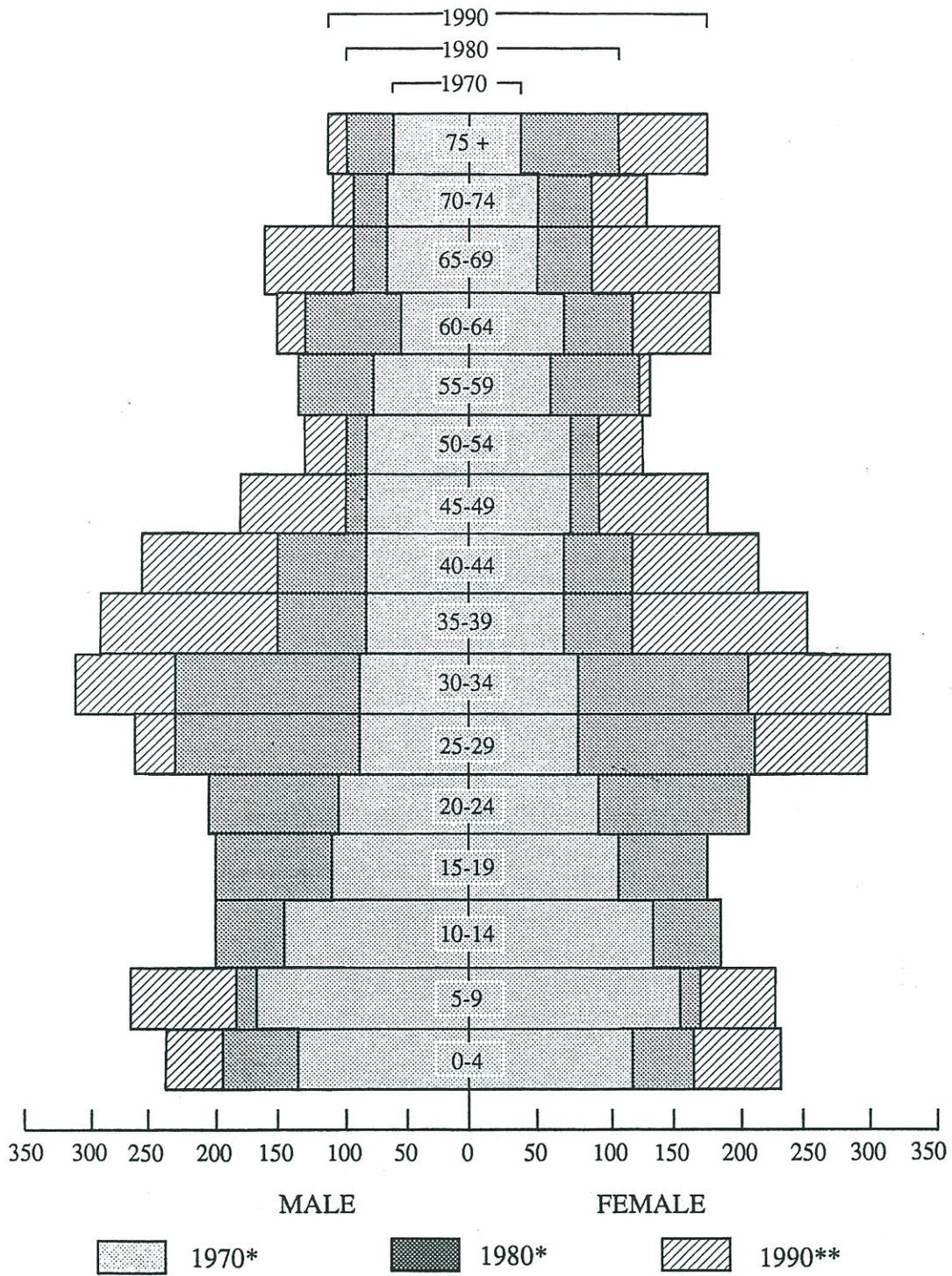
* Formula for each cell: (d.u./yr.) x (persons/d.u.) x 10 yrs. + 1990 population

Table 7 predicts that the total populations of Charlestown in the year 2000 will fall within the range of 8283 (low rate) to 8898 (high rate). Adjusting the assumptions of the 1984 projections yields a higher projected range of population, as is summarized in Table 8.

Table 8: Population Projections for the Year 2000, Comparing the 1984 Plan's Projection and the 1991 Housing Plan's Projection

1984 Plan's Projection		1991 Housing Projection	
Low	High	Low	High
7,600	8,440	8,283	8,898

Figure 2: Charlestown's Population Pyramid
 1970*, 1980*, and 1990**



* Source: 1984 Comprehensive Plan, based upon U.S. Census

** Source: 1990 Census

These assumptions that underlie these projections might need to be altered as the result of the 1991 Comprehensive Plan. The Comprehensive Plan will consider the physical carrying capacity of the soils, possible changes in the local economic base, possible amendments to the use and density regulations of the Zoning Ordinance. Each of these elements might result in the need to revise the population projections up or down. Similarly, the Narragansetts' plans for the future of their Settlement Area could alter the projected population curve. (See The Land Use Plan for the Lands of the Narragansett Indian Tribe).

the following discussion draws upon the 1980 and 1990 Census figures, modified by the observations and experiences of residents, officials, social service providers, and other relevant sources of information.

Figure 2 is a "population pyramid" that graphs the number of residents in each 5 year age cohort (for example, the number of people who are between 20 and 24 years old).

Figure 2 also compares the population pyramid for 1970 (in light shading), 1980 (dark shading), and 1990 (diagonal hatch).

The number of male residents are charted on the left side, and the number of female residents are charted on the right side of each cohort. In general the pyramid is symmetrical from right to left, because in most age cohorts there are about an equal number of men and women. The exceptions on this pyramid are residents in the 60 - 64 age range in 1970 and all cohorts over 60 in 1990: these groups have more women than men. In Figure 2 the blocks for these groups are consequently shifted to the right.

Figure 2 illustrates that in 1970 the population pyramid had a broad base: the largest age groups were in the younger years below 20, with the largest number in the early school ages of 5 through 9. Above the age of 20, the number of people in each age group tapered off gradually.

By 1980 the profile of residents' age distribution had altered significantly. There is a large "bulge" in the age ranges of 25 through 34 years of age: larger than can be explained from 1970's younger cohorts being 10 years older. Similarly, in 1980 the groups aged 35 through 44 are proportionately large. The increase in residents of these ages corresponds with the fact that during the 1970's a large number of the people who purchased homes in Charlestown were either first time home buyers or people who were trading up to a home on a larger lot.

As of 1980 there was a second bulge in the age groups between 55 and 64 years old. This corresponds with another trend reported by officials and realtors: people moving into Charlestown because it is a very attractive place to retire. Often these are former "tourists" (summer residents) who begin to stay on year-round, frequently in the same homes that used to be their seasonal "summer cottage".

Realtors and officials report that during the 1980's first-time homebuyers and people entering retirement continued to move to Charlestown. Because of the rise in housing prices and the scarcity of affordable rentals, however, people who were just starting out (e.g. in their 20's and 30's) either couldn't move into Charlestown or left town if they did not choose to continue living with their parents.

In Charlestown's 1990 population pyramid, it is clear that certain age groups have increased more rapidly than can be accounted for by aging the 1980 cohorts ten years:

- Age groups 60 years and over;
- Age groups 25-49.

In addition, the pyramid shows a marked increase in the number of young children (newborn - 9 years).

The 1990 population pyramid suggests that over the past ten years, people over 60 years old and between the late 20s and early 50s have continued to move into Charlestown and have remained. The increase in young children probably reflects the "baby boomers" having children. It is anticipated that these trends will continue over the next few years.

The age groups between 10 and 24 years have not increased since 1980, suggesting that established families with older children were not moving into Charlestown during the 1980s.

The trend toward an older population is reflected in the number of Charlestown children enrolled in the public school system. Table 9 reports the number of Charlestown children enrolled in the school system in 1980 and in 1990, and compares those numbers with the number of year-round homes in each of those years.

Table 9: Number of School Children and Number of Year-Round Housing Units, Comparing 1980 and 1990

	1980	1990
# Charlestown children enrolled in school system	+1318*	959*
# Year-round units (See Table 15)	1977**	3155***
Average school children per year-round unit	.67	.30

* Source: Superintendent of Schools

** Source: 1980 Census

*** Source: Preliminary 1990 Census

However, if the new families with young children remain in Charlestown, the School System will experience another growth in students during the next decade.

Table 10 compares a residents' education attainment in 1980 with that of the county and the state.

Table 10: Educational Attainment of Residents, 1980, by % of residents 25 years of age and older, Comparing Charlestown, County, and State

	% Completed high school	%Completed college
Charlestown	75.4	17.8
Washington County	73.7	23.2
Rhode Island	61.1	15.4

Source: R.I. Department of Economic Development, Basic Economic Statistics, 1989/90 from sample 1980 Census data

Table 11 compares data regarding race and hispanic origin as reported by the 1980 Census and figures recently released from the 1990 Census. In both 1980 and 1990 Charlestown's population was approximately 97% white.

Table 11: Resident's Race and Origin, by Number, Comparing Tables Issued From 1980 and 1990 Census

	1980	1990
White	4,661	6,284
American Indian	101	103
Black	19	43
Asian & Pacific Islander	13	42
Other Races	<u>6</u>	<u>6</u>
Total	4,800	6,478
Hispanic Origin (of any race)	18	37

Native Americans in Charlestown are predominantly Narragansetts. The Narragansett Tribe owns a large portion of land that was formerly within the boundaries of Charlestown but is now a separate legal entity as the result of the settlement of the Narragansetts suit in the Land Court. As of 1990 the Narragansett's land is understood to be uninhabited pending their future plans. Local Narragansetts live outside the Settlement Lands, many within the Town of Charlestown.

Table 12a compares the distribution of resident families' incomes in 1980 with those of the county and the state.

Table 12a: Distribution of Family Income, 1980 Percentage Distribution by Income Group, Comparing Charlestown, Washington County, and Rhode Island

	under 7,500	7,500 - 12,499	12,500 - 17,499	17,500 - 24,499	25,000 - 34,499	35,000 & over
Charlestown	13.6	12.1	22.6	24.0	16.3	11.4
Wash. County	8.9	13.3	15.6	26.0	20.2	16.0
Rhode Island	12.6	14.4	16.5	24.2	18.8	13.5

Source: R.I. Department of Economic Development.

Basic Economic Statistics, 1989/90 from sample 1980 Census data

Table 12b reports the 1980 median family income of Charlestown residents in comparison with the state-wide median. Rhode Island Housing and Mortgage Finance Corporation (RIHMFC) estimates for 1990 are also reported. In both sets of figures, Charlestown ranks thirty-third among municipalities in Rhode Island.

Table 12b: Median Family Income, 1980 and 1990, Comparing Charlestown and Rhode Island

	1980*	1990**
Charlestown	\$17,984	\$34,677
Rhode Island	19,448	37,500

* Source: U.S. Census

** Source: RIHMFC estimates 6/90

Table 13 shows that incomes reported by respondents to the Town's 1990 mail survey were consistent with the RIHMFC projections reported in Table 12b.

Table 13: Distribution of Household Income, 1990, Percentage Distribution by Income Group, In \$1000s

\$10	\$11-20	\$21-30	\$31-40*	\$41-50	\$51-60	\$60+
3.1	12.3	17.3	17.9	13.6	16.1	16.8

* Median household family falls in this category.

Source: 1990 Mail Survey, Charlestown Planning Department

Compared to 1980, Charlestown's population has relatively more elderly and middle aged people. Despite an increase in the number of children being born to Charlestown residents, the average household size has dropped significantly. Median household income has risen, and so has average educational attainment. When 1990 Census figures are released over coming months, the Town will be able to see whether Charlestownians' level of income and education has changed relative to other South County communities.

Homes in Charlestown: "Housing Stock"

Charlestown's "housing stock" is the sum total of all housing units in the town. A "housing unit" is a dwelling with the facilities necessary for persons to live separately from others. The "housing unit" or "dwelling unit" (abbreviated "d.u.") may be in a structure separate from others ("single family"), or it may be in the same structure as others. A structure containing more than one unit is called a 2-family ("2/F"), 3-family ("3/F"), and so forth. "Mixed use" refers to the combining of housing units with business activities, for example an apartment above or beside a store. In Charlestown there are numerous housing units whose use is seasonal, but they are still part of Charlestown's housing stock and are included in the following inventory.

Table 14 inventories Charlestown's housing stock as of the end of December 1989. Table 15 compares that number with those of preceding decades.

Table 14: Charlestown's Housing Stock, December 1989, Number of Housing Units by Type of Structure

Type of Structure	Number Units
S/F	3725*
Mobile Home In Park	137
2/F	380**
3/F	18
4/F	188
5/F	5
6/F or more	<u>50</u>
Total	4503

* Includes 58 "mixed use": almost all are S/F or mobile home one same lot as a business structure.

** Majority = 2 S/F on same lot

Source: Assessor Records

The 1984 Comprehensive Plan reported that according to the 1980 Census, 80% of Charlestown's housing stock was single family homes. The Assessor's Records of 12/89 show that proportion has risen to 83%. Single family construction outstripped multi-family construction during the 1980's.

Table 15: Total Number of Housing Units in Charlestown, 1950-1990

Year	Total Housing Units	% Change
1950	936	--
1960	1376	47.0
1970	1971	43.2
1980	3064	55.5
1990	4240*	38.4
(12/89)	4503**	

Sources: 1950 - 1990: U.S. Census
 * 1990 = Preliminary Census Report
 ** 12/89 - Assessor's Records, Town of Charlestown

Note: There is a discrepancy of 265 units between the 1990 preliminary Census figures and the record of the Assessor's Office. It is assumed that the Assessor's Records are more accurate. The discrepancy is likely to have accumulated over a long period due to the number of summer cottages and family compounds. For the sake of consistency, Census figures are used when comparing changes over time in order to chart the trend of changes.

Table 16: Housing Units by Tenure, 1970 - 1990

	1970	1980	1990
<u>Year-round units</u>			
Owner occupied	726	1300	*
Renter occupied	212	476	*
Vacant	<u>72</u>	<u>201</u>	<u>*</u>
Subtotal	1010	1977	3155**
<u>Seasonal Units</u>			
	<u>961</u>	<u>1087</u>	<u>1085**</u>
Total Units	1971	3064	4240

* Tables not yet available
 ** Preliminary figures
 Source: U.S. Census

Census counts reported in Table 16 show a proportional increase in renting during the 1970's. In 1970 the 212 renter-occupied units equaled 21.0% of the units identified as year-round. By 1980 the 476 rentals equaled 24.1% of the year-round units.

As Table 16 shows, the proportion of seasonal units in Charlestown has declined steadily in the last 20 years. The 1970 Census counted almost half of Charlestown's housing units as seasonal. By 1990 only about a quarter of the units counted were defined as seasonal.

In practice, the distinction between what is "seasonal" and what is "year-round" is difficult to make in Charlestown, so a better measurement of renting might be to compare the number of renter occupied units with the total number of units. In 1970 the renter occupied units equaled 10.8% of all units, whereas in 1980 they equaled 15.5%.

Lastly, to avoid the difficulties of defining seasonal vs. year-round, Table 17 considers only units that were counted as occupied by the Census.

Table 17: Occupied Units, 1970 - 1990, Showing Tenure by %

	1970	1980	1990
Owner occupied	77.3	73.2	*
Renter occupied	22.6	26.8	*

* Not yet available

Source: U.S. Census

(Note: 88.2% of the respondents to Charlestown Planning Department's 1990 Survey owned their homes, and 11.8% rented their homes).

Whichever the measurement, it is clear that during the decade of the 1970's there was an increase in renting. the 1990 Census figures for tenure are not yet available, but there is a strong local perception that year-round rental opportunities had decreased sharply by 1990. If the tenure figures from the 1990 Census report that the number of rented units has stayed the same or has risen, this will indicate that the decline in rental opportunities is due to a combination of demand exceeding supply and costs rising beyond certain groups' ability to pay. (See below for discussion of housing costs).

Approximately 52% of the households in Charlestown responded to the 1990 mail survey conducted by the Charlestown Planning Commission. Of these responding households, 88.2% own their home, and 11.8% rent their home. If the 1990 U.S. Census reports a similar high rate of homeownership, this will be a

dramatic reversal of the trend during the 1970's and will confirm local observations regarding a scarcity in the number of rental opportunities.

The 1984 Comprehensive Plan concluded that the overall quality of housing stock in Charlestown was sound (page 15). The Plan pointed out that the 1980 Census had reported only 28 units that lacked complete plumbing facilities for exclusive use. The 1980 Census also indicated that 67 percent of all housing units in Charlestown were less than 35 years old.

The Building Inspector reports in December 1990 that he is aware of fewer than 15 housing units in which structural or health problems are likely. He observes that by far the greater potential problem relates to the fact that Charlestown's history as a place of summer cottages means that there are many private wells and private septic systems whose construction and siting do not meet current health codes.

Mr. Harry Hunt of the ISDS (Individual Septic Disposal Systems) Division at Rhode Island Department of Environmental Management reports that despite the number of old, substandard septic systems in Charlestown, there are comparatively few system failures. He attributes this to the fact that in the shoreline areas where most of the smallest lots are located, the soils are so permeable that wastes pass quickly down to the water table. Mr. Hunt receives one call regarding a problem every week or two, mostly due to solids building up and plugging the system. Regular pumping, rather than the condition of the system, is the major concern.

The condition of some homes in Charlestown has been improved in recent years through improvement and rehabilitation programs administered by the Town, the Narragansett Indian Tribe, and South County Community Action (see below for more details).

Historically Charlestown has had a very clear-cut differentiation between who lived along the shore and who lived north of Route 1. Summer residents (called "tourists") owned most of the properties along the shore, and year-round residents owned most of the properties north of Route 1. Charlestown year-rounders also know that tourists came from Connecticut and New York, not Rhode Island. ("Rhode Island never heard of Charlestown.")

Table 18 confirms this distinction between the two parts of town by reporting the results of an examination of the Assessor's mailing list of property owners. This is the list of owners to whom tax bills are sent. The list of property owners was sorted by zip code in order to tabulate how many properties were owned by people (or companies) in different states. This computation of ownership pattern does not distinguish between developed and undeveloped properties. All types of property are included: residential, business, conservation, public lands, and so forth.

(Note that Table 18 does not consider the size of the property: the owner of a large property and the owner of a small property each count as one. Also, an owner of 3 lots is counted 3 times).

Table 18 shows a pattern of property ownership consistent with the boom of housing development during the 1970's and 1980's. Table 18 also demonstrates that:

1. Rhode Island has discovered Charlestown...somewhat.
2. Properties in the shoreline area are still owned mainly by out of towners. Property owners who live year-round in Charlestown still tend to live north of Route 1.
3. Of a total 5,664 parcels in Charlestown, the future of 3,191 is currently in the hands of owners who are based outside of Charlestown. Of those 3,191 parcels, the future of 2,195 is in the hands of owners based outside of Rhode Island.

Table 18: State of Residence of Property Owners, by Number and Percentage, Comparing Properties South and North of Route 1

South of Route 1			North of Route 1		
Charlestown	1027	33%	Charlestown	1446	57%
Other RI	<u>423</u>	<u>12%</u>	Other RI	<u>573</u>	<u>23%</u>
Subtotal	1450	46%		2019	80%
CT	1019	32%	CT	208	8%
MA	173	6%	NY	83	3%
NY	172	5%	NC	64	3%
NC	86	3%	MA	56	2%
FL	58	2%	FL	19	1%
NJ	55	2%	NJ	19	1%
MD	20	1%	MD	15	1%
PA	20	1%	MO	6	<1%
VA	18	1%	VA	5	<1%
CA	14	<1%	CA	3	<1%
Other	<u>53</u>	<u>2%</u>	Other	<u>29</u>	<u>1%</u>
Subtotal	1688	54%		507	20%
Total parcels	3138			2526	

Source: Assessors Records Computer sort and tabulations by Roger K. Greenall, Jr.

4. Connecticut does dominate out of state ownership, but people in other states have also discovered Charlestown.
5. The smaller number of parcels north of Route 1, by far the greater majority of Charlestown's land mass, indicates a pattern of large parcels in the north. (Some but probably not all of this is attributable to large parcels in the State's conservation area and the Narragansett Settlement Area.)

The 1984 Plan compared the median home values and median house rents reported by the 1970 and 1980 Census. As shown in Table 19, the 1980 Census documented that there was already a trend toward rising costs in Charlestown's year-round housing compared to the county's and the state's housing costs.

Table 19: Median House Value and Median House Rents, 1970 and 1980, Comparing Charlestown with Washington County and the State

	1970		1980	
	Value	Monthly Rent	Value	Monthly Rent
Charlestown	\$17,900	\$69	\$54,600	\$210
Washington County	\$20,000	\$87	\$53,900	\$201
Rhode Island	\$18,200	\$65	\$46,800	\$158

Source: U.S. Census

The median house values and rents are not yet available from the 1990 Census. The following discussion of current housing costs is based upon measurements of market rates, which often differ from Census data.

The Multiple Listing Service's report of homes for sale in Charlestown during the year 1990 records a total of 65 listings. Of these 65, 1 was a mobile home listed for \$34,900. The remaining 64 homes' list prices ranged from \$94,500 to \$875,000. Table 20 shows the distribution of these 64 list prices.

Table 20: List Prices of Site-Built Homes in Charlestown During 1990, Showing Number Listed in Ranges of \$Thousands

\$90- \$99	\$100- \$119	\$120- \$139	\$140- \$199	\$200- \$299	\$300 & higher
5	10	17	13	14	5

Total: 64 listings

Mean List Price all 64: \$185,600

Mean List Price 59 Homes Less Than \$300,000: \$155,200

Source: MLS Annual Summary
 Courtesy of H.D. Randall Realtors

Table 21 shows the same information for 1989.

Table 21: List Prices of Site-Built Homes in Charlestown During 1989, Showing Number Listed in Ranges of \$Thousands

\$90- \$99	\$100- \$119	\$120- \$139	\$140- \$199	\$200- \$299	\$300 & higher
2	2	3	4	7	3

Total: 22 listings

Mean List Price all 22: \$232,000

Mean List Price 59 Homes Less Than \$300,000: \$165,200

Source: MLS Annual Summary
Courtesy of H.D. Randall Realtors

Together, Tables 20 and 21 illustrate the softening real estate market of 1990. there were almost 3 times as many listings in 1990 as in 1989. The increased number of listings occurred mainly in the range under \$300,000. Mean list price for that range dropped \$10,000 between 1989 and 1990.

Tables 20 and 21 report asking prices listed in the Multiple Listing Service: Table 22 summarizes what homes actually sold for. Table 22 summarizes all deed transactions for homes in the Town of Charlestown, not just the ones that occurred through the Multiple Listing Service, and it confirms the trend of declining home prices reported in Tables 20 and 21. (See below for comparison of these purchase prices with what local people can afford to pay).

Table 22: Residential Deed Transactions in Charlestown, 1988 - 1990, Comparing Condominiums with Other Homes

	1988	1989	1990
# Condominium units sold	7	4	*
Median selling price	\$92,500	\$89,000	*
# Other site-built homes sold	218	148	*
Median selling price	\$130,000	\$120,000	*

* = Tables expected by May 1991

Source: Courtesy Comps - Courtesy of H.D. Randall Realtors

How much of the cost of a house is due to the cost of the land it sits on? And how do sale prices north of Route 1 compare with the ones south of Route 1? Table 23 answers these questions for the year 1990.

Table 23: Purchase Prices for Residential Lots and Homes, 1990, Comparing North and South on Route 1

	North of Route 1	South of Route 1
# Residential lots sold	24	17
Median selling price	\$45,000	\$84,000
# Single family homes sold	50	33
Median selling price	\$117,500	\$170,000
# 2-5 family structures sold	1	2
Selling Prices	\$95,000	\$235,000 & \$375,000

Source: Transaction Cards, Town Assessor's Office

Table 23 shows that even in the northern sections of Charlestown, traditionally the area of low to moderate priced land and homes, the cost of a buildable lot has risen to the point where it would be very difficult to construct a home that is affordable to a moderate income family. (See below for discussion of what local families can afford.) Table 23 also shows that although housing costs have risen in the northern part of town, there are still more affordable housing opportunities in that area than there are south of Route 1.

Market rates for year-round and winter rentals were established by scanning the classified advertisements that appeared in the Narragansett Times and the Westerly Sun during the period January through November 1990. Table 24 summarizes the profile of the rental market that emerges in the classifieds.

Table 24: Summary of Market Rents, 1990

Type	Rent Range	Average # Listings per Issue**
<u>Winter Rentals</u>		
1 bdrm.	\$325	(rare)
2 bdrm.	\$450-560	3
3 bdrm.	\$500-650	2 (11 in Aug.)
<u>Year-Round Rentals</u>		
1 rm, use of kitchen	\$300	(rare)
1 bdrm.	\$400-475	1 or 2
2 bdrm.	\$450-625	5
3 bdrm.	\$600-750	3
4 bdrm.	\$875	(rare)

Most # year-round listings: 13 on 2/2/90 (down to 4 by 2/14)

* Utilities not included

** Includes repeat listings from previous issue

Source: Classified Advertisements - Narragansett Times and Westerly Sun

Table 24 demonstrates that there are rentals available in Charlestown, but at significantly higher rates than Charlestown residents are used to seeing. Samples that illustrate how times have changed include:

- a studio apartment (yearly rental) for \$350/mo.
- a 2 bedroom apartment in Shannock for \$575/mo.
- a 4 - 5 bedroom house in Columbia Heights for \$800/mo.

None of these include utilities.

Three mobile home parks offer another housing alternative in Charlestown. They are Land Harbor, Border Hill, and Indian Cedar. Table 25 inventories the number of sites contained in each park and the number of units on those sites as of November 1990.

Table 25: Mobile Home Parks in Charlestown, Comparing Number of Sites and Number of Units as of November 1990

Park	# Sites	# Occupied
Border Hill	49	49
Indian Cedar	75	68
Land Harbor	<u>23</u>	<u>20</u>
Totals	147	137

Source: Assessor Records

Mobile home units in Charlestown are almost all single width; porches, decks, and even entire rooms have been added to many of them. Mobile home parks are usually a combination of renting and owning. A resident owns the mobile home but rents the site. The 137 mobile homes located in parks in Charlestown are a combination of summer and year-round residents. For example, in Border Hill there are 21 mobile homes that are used as summer residences and 28 that are occupied year round. As with site-built homes, some of the year-round residents originally came as summer residents.

The monthly rents for sites at Border Hill range from \$196 to \$257/mo. Sites rent for \$130 and \$220 at Indian Cedar. If the mobile home is paid for, these are low monthly rents compared to Table 24. New single-width mobile homes can be purchased for less than \$40,000. Even adding the monthly site rent, the cost of a new mobile home in the park compares favorably with the house prices in Tables 20-23.

How much does a household need to earn in order to afford the housing costs listed above?

The exact conditions of a mortgage vary according to prevailing conditions at the time an application is made, and each bank may have slightly different rates and terms. The following discussion shows the pattern of how changes in mortgage amounts and interest rates raise or lower the minimum household income needed to qualify for a mortgage.

Table 26 shows the approximate household income needed to qualify for a mortgage to buy a home priced at \$155,200 -- the mean list price of homes listed under \$300,000 in Charlestown by the Multiple Listing Service in 1990 (see Table 20). Table 27 shows the household income needed if the home were priced at \$94,500 -- the lowest list price for a site-built home in 1990.

Table 26: Approximate Household Income Needed to Qualify for a Mortgage: Purchase Price \$155,200, 20% down, 25 yr. fixed rate, Comparing Interest Rates

Interest Rate	Monthly Payment	Income to Qualify*
11.5%	\$1,262	\$58,600
11.0%	\$1,217	\$56,900
10.5%	\$1,172	\$55,100
10.2%	\$1,146	\$50,800

* No more than 30% total income going to mortgage, property taxes, hazard insurance.

Table 27: Approximate Household Income Needed to Qualify for a Mortgage: Purchase Price \$94,500, 20% down, 25 yr. fixed rate, Comparing Interest Rates

Interest Rate	Monthly Payment	Income to Qualify*
11.5%	\$768	\$35,700
11.0%	\$741	\$34,600
10.5%	\$714	\$33,500
10.2%	\$698	\$32,900

* No more than 30% total income going to mortgage, property taxes, hazard insurance

Tables 26 and 27 ask the question, "For a given purchase price, how much income is required to qualify for a mortgage?". Table 28 turns the question around and asks, "With a given income, how high a purchase price can a household afford?" Table 28 also shows the cash amount that would be required at closing.

Table 28: Purchase Prices for Which Given Household Incomes Would Qualify, 30 year Fixed Mortgage, 20% Down Payment, Annual Percentage Rate 10.2%, Show Closing Costs

Household Income	Purchase Price	Cash to Close*
\$24,998	\$56,063	\$11,761
\$29,997	\$74,750	\$15,667
\$34,997	\$93,438	\$18,688
\$39,996	\$112,125	\$22,425
\$44,996	\$130,813	\$26,163
\$49,983	\$145,313	\$30,414

* Includes fees, points, down payment, other closing costs. Terms and rates prevailing January 7, 1991.

Source: Sears Mortgage Corporation
 Courtesy of John Breen, Loan Officer

Responses to Charlestown's 1990 Survey of Residents indicate that the current local median household income falls in the range of \$30,000 to \$40,000: half the households in Charlestown have incomes below the median, and half the households have incomes above it. Table 28 shows that under the prevailing conditions of early January 1991, if half the households in town walked into a bank to ask for a mortgage, the maximum purchase price that any of them could afford would be \$112,125 -- and most of them would need to find a home for less. In order to qualify for a mortgage, each household would also have to meet the closing costs as listed.

In order to qualify for a home that costs more than \$112,000, half the households in town would need to reduce the mortgage amount by making a down payment of significantly more than 20% of the purchase price. (It should be noted that many long time homeowners have gained substantial equity in their homes and therefore could afford to "trade up" to homes that would appear to be beyond the reach of their incomes. The tables presented above are most useful when thought of in terms of first-time homebuyers or recent homebuyers).

It must be noted that even households whose incomes meet the thresholds shown in Tables 26 -- 28 may have trouble qualifying for a mortgage. Saving a 20% downpayment can be very difficult if there is no equity from previously purchased property. There is also the consistent problem of indebtedness. Many mortgage applicants are denied because they are carrying too much short term debt such as car payments and credit card balances.

Table 29 shows how much a household should be earning in order to pay the year-round rents listed in Table 24, assuming that no more than 30% of the total income is going toward rent.

Table 29: Minimum Household Income to Meet Market Rate Year-Round Rents*

Size	Rent/mo.	Income Needed
1 bedroom	\$400 - \$475	\$16,000 - \$19,000
2 bedroom	\$450 - \$625	\$18,000 - \$25,000
3 bedroom	\$600 - \$750	\$24,000 - \$30,000
4 bedroom	\$875	\$35,000

* See Table 24

As mentioned above, living in a mobile home park is usually a combination of renting and owning: residents own their mobile home but lease the site upon which it sits. Mortgage loans to buy a mobile home are structured differently from mortgages to buy a site-built home. Bankers report that a main reason for this is that mobile home mortgages cannot be sold on the secondary mortgage market. Usually a higher down payment is required (30% to 40%), but this is negotiable and may depend upon the appraised value of the unit. Shorter terms are available (5 years to 10 years), and the interest rates are higher than for site-built homes. The Washington Trust Bank has handled mortgages for mobile homes in Charlestown for many years, and in January 1991 their rates were 12% for a fixed rate 5 year mortgage and 12.75% for a fixed rate 10 year mortgage. (At that same time the bank offered 10.25% fixed rate, 25 year mortgages for site-built homes).²

Table 30 illustrates the monthly income that would be required to support payments for a \$40,000 mobile home on a leased site.

Table 30: Approximate Household Income Required to Buy a \$40,000 Mobile Home (30% down) and Rent a Site in a Mobile Home Park, Showing Monthly Payments, Comparing Mortgage Terms

	Rent*	Mortgage	Income Needed**
10 yr. fixed 12.75% interest	\$197	\$414	\$24,440
5 yr. fixed 12% interest	\$197	\$623	\$32,800

* Typical local lease payment

** Maximum 30% toward rent and mortgage payments

^{2/}

This information regarding mortgages for mobile homes was provided courtesy of Chris Sheehan of the Washington Trust Banks' Charlestown Branch.

Tables 20 - 30 report how much a household has to pay in order to buy or rent a home in Charlestown. The following tables answer the question, "What can people in Charlestown afford to buy or rent?" The answer to this question is important, because it shows whether the community's housing is leaving the community's people behind.

Tables 31 compares some of the minimum incomes in Tables 27, 29, and 30 with the incomes of one set of people in Charlestown: Town employees in the current fiscal year.

Table 31: Comparing Incomes of Full-Time Town Employees With Minimum Income Requirements for Housing*

Group of Employees	Average Salary
All Town Employees (47)	\$22,500
Employees neither Police nor Department Head (25)	\$17,000
Household Income to buy \$94,500 house with 20% downpayment & 10.2 interest	\$32,900
Household Income to buy a \$40,000 mobile home with 30% down, 10 yr. fixed mortgage, 12.75% interest plus \$197 lot rental	\$24,440
Household Income for 2 bedroom rental	\$18,000-\$25,000

* See Tables 27, 29 and 30

Assuming that they can pay the closing costs and are not burdened with debts, a household whose income was approximately \$35,000 had housing options in Charlestown in 1990. They could have afforded to buy a home with a purchase price of about \$112,000 (see Table 28), and there were homes that sold for that price or less (see Tables 20 and 23). If they did not find a house they liked or did not qualify for a mortgage, they could have rented a house (see Table 29).

If they did not already own their home in 1990, households earning less than \$35,000 would have found limited housing opportunities. The 1990 Town survey found that approximately half of local households earn less than \$35,000.

If they did not already own their home in 1990, a household earning \$30,000 could have bought the one home purchased for less than \$70,000 in 1990: a condominium in Kingsland. They could have bought a mobile home in a mobile home park, or they could have lived in a 3 bedroom rental.

If they did not already own their home in 1990, a household with an income of \$25,000 could have rented a two bedroom apartment. With an income of less than \$20,000 a household might have found one of the scarce 1 bedroom apartments; if not, they would have to have lived with someone else or left town.

Who are these "households"? Who are the people who are barely making it -- or not making it -- in Charlestown? The following discussion is based upon interviews and discussions with the Housing Resources Board, Town officials and employees, local clergy, and other knowledgeable local observers.

With the large number of summer homes and the increased demand for rentals, Charlestown has for some decades seen the seasonal shift between occupancy by winter renters and summer occupancy by the owner or higher-paying tourist renters. Local observers report that this is still a fact of life in Charlestown, because the high rental rates during some months mean that a homeowner can make more money renting to tourists for 2 to 3 summer months than could be made by renting to a local family for 12 months year-round. Eighteen percent of the respondents to the 1990 Town survey reported that they usually reside in Charlestown less than 10 months of the year. This group is likely to include renters who rent seasonally and owners who rent their home seasonally. This implies that seasonal rents are passing through 18% of the homes in town.

Since many households appear to be closed out of the market to buy homes, it is logical that there are more households being affected by the limited number of year-round rentals.

Town officials, Town employees, and local clergy consistently say that the people who are being priced out of Charlestown are working families with average incomes or lower, and young people just starting out.

These same observers say that long time older residents are leaving Charlestown because there is no elderly housing in town. There were 1307 people who responded to the Town's 1990 survey. Of the 1307 who filled out the questionnaire, 31.6% (413 individuals) reported that they were 60 years of age or older. These included 164 individuals 70 years of age or older. (Note that this count does not include parents, spouses, or other family members 60 years or older who live in responding households).

David Silva, Executive Director of the South Kingstown Housing Authority, reports that in December 1990 their waiting listed contained the following numbers of households with Charlestown addresses:

for 1 bedroom:	6 households (1 or 2 elderly persons)
for 2 bedrooms:	5 households (at least 3 people)
for 3 bedrooms:	2 households (1 or 2 parents w/ 3 or more
for 4 bedrooms:	1 household children

Total	14 households (30 - 40 people)
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Teresa Wright of the Westerly Housing Authority reports that when they closed their waiting list a year ago, there was 1 elderly person from Charlestown and 4 families. (Note that there is a likely overlap between the 2 housing authorities' waiting lists.) Judging by the telephone calls they receive asking about assistance, Ms. Wright estimates that by far the biggest need is for family housing.

Only 8.9% of the respondents to the Town's 1990 survey reported their ages to be between 20 and 29. This tends to confirm local perceptions that Charlestown is home to a decreasing proportion of young people who are starting out. (Note that there is the possibility that heads of household in this age group were undercounted because of their not responding to the 1990 survey.)

The Welcome House Shelter has been open in Peacedale for 2 years. Director Marianna Bristol reports that in 1989 Welcome House provided shelter for 125 different individuals, of whom 8 had been living in Charlestown. In 1990 Welcome House served between 125 and 130 different individuals, of whom 11 had been living in Charlestown. Four of these 11 were children accompanied by a parent. All 11 were waiting for Section 8 (subsidized) housing.

Staff at Burlingame State Park observe that there are some campers who basically live there all summer, sometimes moving among the camp sites and reregistering under different names. It is most obvious when the Park needs to close and some campers say on too long waiting for local motels to drop their rates on October 15. There have been times when members of the Park staff pooled contributions of food to help out. There are 750 camping sites in the Park and an average of 6 campers per site. It is difficult for the staff to estimate the number of campers who are there because they do not have a home to go to, and it is hard to know whether that number is increasing.

Loan and grant programs to help rehabilitate homes show that there are homes with structural problems in Charlestown. South County Community Action (SCCA) administered 7 low interest loans for repairs in owner-occupied homes. The most common problems related to water problems in bathrooms; roof repairs were another need. From 1988 through 1990 the Town's housing grant program served 15 households, of whom 10 were elderly. Household incomes of grant recipients averaged \$11,187, and on average the residents who were assisted had lived in Charlestown for 19 years.

In 1987 and 1988 the Narragansett Tribe's Housing Improvements Program ("HIP") made structural improvements to 6 homes in Charlestown. During 1989 and 1990 HIP performed extensive rehabilitation of 11 more homes in Charlestown. HIP brought the homes up to code and in some cases built additions to relieve overcrowding. The 1989-90 projects included 7 new septic systems and improvements to 5 wells which had water quality problems. HIP is now in the fifth year of a ten year plan to rehabilitate all homes of Tribal members who are in need.

In June of 1990 69 Charlestown families received assistance under the Aid to Families with Dependent Children (AFDC) Program. This was a 32% increase over the 52 families assisted 3 years earlier in June 1987. In June of 1990 109 Charlestown households received food stamps: a 73% increase over the 63 households in June 1987. Fourteen cases of General Public Assistance were

recorded in June 1990, about equal to the 13 cases in June 1987. There were 30 cases of Supplemental Security Income to needy aged, blind, and disabled Charlestownians, a 20% increase over the 25 cases in June 1987.³

During 1989 - 1990 106 Charlestown households were aided through the Low-Income Home Energy Assistance Program.⁴

The information presented above shows that it is getting increasingly expensive to find and keep a home in Charlestown. Different sources of information provide glimpses of the profile and number of individuals and families whose daily lives are affected by these trends.

How can the community quantify unmet housing needs? One clear statistic is staggering: from the financial point of view at least half of Charlestown's current households are at risk. That is, any local household with a median income (mid-\$30,000's range) who did not already have equity built up in their current home might just be able to buy into the local housing market. Of the half of local households whose incomes are below median, some might squeeze into the ownership market, but most would be completely priced out of ownership and would have to make do with limited rental opportunities.

Many of these households of median income or below may be long-time residents who own their homes outright or are paying off mortgages from earlier times: but what will happen when their circumstances change? What if even part of their income is lost through retirement, unemployment, or ill health? What if some members of the household want to move out on their own? What if they cannot keep up the work necessary to maintain their home and wish to move into a smaller, easier to maintain place? What if they come to need support services close by? In any way of these foreseeable situations even a person with equity in his or her current home will be confronted with hardly any local housing alternatives in Charlestown.

In 1984 the Rhode Island Statewide Planning Program released Report Number 49, Areawide Housing Plan. Included in that plan was an estimate of the number of households in each municipality who had unmet housing needs at that time. The plan based these estimates upon an analysis of 1980 Census data. A household was considered to have unmet housing needs if the Census reported that they were paying more than 30% of their income on housing, or were in substandard housing (e.g. without indoor plumbing), or were overcrowded (more than one person per major room).

3/ Source: Rhode Island Department of Human Services, June 1990. Reported in Division of Planning, RI Department of Administration, Housing Data Base, December 1990.

4/ Source: Governor's Office of Housing Energy, and Intergovernmental Relations, June 1990. Reported in Division of Planning, RI Department of Administration, Housing Data Base, December 1990.

Based upon this methodology the 1984 Areawide Housing Plan reported that there were 160 households in Charlestown with unmet housing needs. These 160 households equaled 9% of Charlestown's households in 1980. Of these 160 households 47 were elderly, 86 were small families (fewer than 5 persons), and 27 were large families (5 or more persons).

Since 1980 there have been a significant number of new homes constructed, and locally administered rehab programs have helped bring some homes up to code. Thus, the proportion of homes that are substandard may have declined. On the other hand, data presented previously shows that increased numbers of townspeople are living on fixed incomes, and the cost of housing has risen dramatically. Consequently, the proportion of local households who are paying more than 30% of their income on housing is likely to have increased.

It is recommended that the Town of Charlestown use this 9% figure as a working estimate of the level of unmet housing needs in town. The 1990 Census reports 3,155 year-round housing units: 9% of these equals an estimated 284 local households with unmet housing needs. The estimated percentage of unmet housing needs can be adjusted as 1990 Census data are analyzed, but meanwhile the Town can begin to address the different types of problems that have been identified.

State Low and Moderate Income Housing Act

The recently adopted State Low and Moderate Income Housing Act allows simplified review for subsidized housing developments and provides a state level appeals process.

- If 10 percent of each town's housing has not been subsidized for construction or rehabilitation, developers* of subsidized housing may obtain town approval for the development as a "Special Use" through the Zoning Board of Review (ZBR).

* Limited equity housing cooperatives, public agencies, or non-profit organizations. Private developers may use this procedure if the housing will remain low to moderate income rental housing for 30 years or more after first occupancy.

- The ZBR must consider the needs of the town as defined in the Comprehensive Plan concerning housing and other aspects such as natural resources protection.
- If the ZBR denies approval or imposes excessive conditions, and the town has less than 10 percent subsidized housing, the developer may appeal the decision to the State Housing Appeals Board. The Housing Appeals Board reviews the decision based on the town's Comprehensive Plan and the consistency with which conditions are imposed on all developments (subsidized and otherwise). The Housing Appeals Board's decision is binding but may be further appealed to the supreme court.

RECOMMENDATIONS/IMPLEMENTATION

Prioritized Recommendations

High Priorities

1. As described in the Land Use section, revise the zoning ordinance to allow residential uses (single household residences, group homes, and family day care) in all zones, with the exceptions of the Industrial zone for health and safety reasons and the publicly owned Open Space/Recreation/Conservation districts.
2. Encourage development of housing that is in low supply and high demand, e.g., in-law apartments, affordable housing, elderly housing.
3. Revise the zoning ordinance to allow single accessory apartments with owner-occupied housing.
4. Work with the SCCA Land Trust to identify parcels or funding to help develop housing alternatives.
5. Become familiar with the requirements and definitions of the state Low and Moderate Income Housing Act.

Medium Priorities

6. Explore the use of town-owned land for alternative housing, e.g., tax lots for individual homes.
7. Continue to monitor the housing situation over the long term to identify needs and possible solutions, revising the housing program as necessary.

5-Year Implementation Program

1. **Revise the zoning ordinance** to allow residential uses in all zones, with the exceptions of the Industrial zone and the publicly owned Open Space/Recreation/Conservation districts.

Time Frame: Immediate

2. **Encourage development of housing that is in low supply and high demand**, e.g., in-law apartments, affordable housing, elderly housing.
 - Work with developers in the review process to encourage alternative housing as appropriate for each proposal.
 - Define "affordable" to mean that the cost of rent or the costs of ownership do not exceed 30% of a household's income.

Time Frame: Immediate and on-going

3. Revise the zoning ordinance to allow single accessory apartments with owner-occupied housing.

Time Frame: 0-5 years

Parties Responsible: Town Planner, Building Official, Department of Public Works Director, Town Administrator, Planning Commission, Town Council.

4. Work with the SCCA Land Trust or other benevolent/non-profit organizations to identify parcels or funding to help develop housing alternatives.

- Each party contributes what it can:

- land
- development/technical expertise
- management over time
- access to public and private sources of funds

Time Frame: Immediate and on-going as feasible

Parties Responsible: Town Planner, Public Welfare Director, Other Department Heads, SCCA and other organizations.

5. Become familiar with the requirements and definitions of the state Low and Moderate Income Housing Act:

- The state Housing Board will be determining how many residences in each community qualify as "subsidized" toward the 10 percent minimum.
- The Housing Board will also be developing regulations to implement the Act, including definitions of the types of development that will be considered "subsidized" for future reference.
- The Act requires that review of proposed subsidized housing projects be consistent with each municipality's Comprehensive Plan.

Time Frame: Immediate and on-going

Parties Responsible: Town Planner, Building Official, Department of Public Works Director, Zoning Board of Review, Planning Commission.

20-Year Implementation Program

6. Explore the use of town-owned land for alternative housing, e.g., tax lots for individual homes.

7. Continue to monitor the housing situation over the long term to identify needs and possible solutions, revising the housing program as necessary.

- Review the Draft Housing Study, which was largely incorporated into this Element. The Housing Study contains many other ideas that should be explored in the long term.
- Monitor housing prices and communicate with benevolent organizations such as SCCA to reassess the housing needs over time.