INTRODUCTION

Housing resources in Charlestown have evolved over time in a manner reflective of the town’s historic development pattern, unique natural and cultural setting, and growth as a coastal rural community. The variable nature of the housing stock also reflects the demographic character of the town and its legacy as a summer resort community. This is evidenced by a large proportion of homes being seasonally occupied (nearly 32% or 1,635 units of total count of 5,145 in 2016). The town’s housing reflects such diverse settings as the coastal plain, historic mill villages, inland forested hills, ponds and wetland complexes and areas with agricultural use or heritage. Another overriding theme woven throughout the town is the Native American heritage which may also present opportunities for subsidized housing going forward.

Planning for a range of housing opportunities for Charlestown residents and newcomers is a priority in the development of this comprehensive plan. This includes preservation and enhancement of the existing housing stock and accommodating new growth consistent with the community’s strong desire to maintain its rural character and heritage. This philosophy is a constant throughout this plan and is a result of the recognition of the natural environment and constraints of the community setting, lack of infrastructure (no municipal water or sewer systems) and the need to preserve its community heritage. Future development, including market rate and affordable housing, must be considered in balance with these factors. Development of land that does not align with this balance is not supported by this plan or the regulations that implement the goals and policies of this chapter and others. It is the intent of this plan to support a community housing resource that strengthens neighborhoods and village settings in accord with the needs, desires and aspirations of Charlestown. This includes the provision of a diversity of housing that is safe, sanitary, well-designed for people of all income levels, ages and abilities, located in appropriate settings which promote the everyday life and convenience of the residents. It is also important to note that while the town can shape or promote growth and change in a particular manner or area of the community, many decisions relating to new residential growth or use are made in the private sector or are dependent on financing, programmatic availability or other factors which lie outside the control of the municipality.

RELATIONSHIP TO OTHER CHAPTERS

Housing issues and opportunities in the community are dependent on demographics, natural and cultural factors, considerations of the built environment, and regulatory and other economic determinants. As such, this chapter should be considered in context with other plan chapters, particularly Natural Resources, Services and Facilities and Land Use. Importantly, the Land Use
chapter details the town’s overall land development plan and policy regarding residential densities in different areas of the community.

EXISTING CONDITIONS

Population and Housing Data

The following tables showing demographic and housing data are provided to illustrate current and recent past conditions relating to the demographic base and housing stock of Charlestown. Some projections and forecasts relating to overall population and housing units for the 20-year timeframe of this plan are included. For additional information on economic and employment characteristics, see the Economic Opportunity chapter. In an effort to utilize the most contemporary information to inform this chapter, data from several sources has been included. While there may be minor inconsistencies, overall these resources support and illustrate the trends and projections cited and form the basis of the goals and policies outlined in this chapter.

<table>
<thead>
<tr>
<th>Table HC-1</th>
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</thead>
<tbody>
<tr>
<td>Charlestown Demographic Data</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Median age: (2010):</td>
<td>Overall population: 47 years; female: 47.5; male: 46.5</td>
</tr>
<tr>
<td>Distribution by sex (2010):</td>
<td>Total: 7,827; female: 50%; male: 50%</td>
</tr>
<tr>
<td>Largest population cohort:</td>
<td>45-54 years, 1,363 persons or 17.5% (2016 ACS)</td>
</tr>
<tr>
<td>Population under 19 years of age:</td>
<td>1,522 (19.6%)</td>
</tr>
<tr>
<td>Population over 60 years of age:</td>
<td>2,265 (29.2%)</td>
</tr>
<tr>
<td>Projected population: 2020 – 8,319; 2025 – 8,631; 2030 – 8,915; 2035 – 9,152; 2040 – 9,329</td>
<td></td>
</tr>
</tbody>
</table>

**Sources:** US Census 2010; American Community Survey 2016; RI Statewide Planning Program, Charlestown Data Points for Comprehensive Planning, 2017
### Table HC-2
Charlestown Housing Data

<table>
<thead>
<tr>
<th><strong>Total housing units:</strong></th>
<th>5,145 (2017); increase of 348 units since 2000 (6.76%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total households:</strong></td>
<td>occupied units: 3,171 (61.7%); vacant units: 1,974 (38.4%)</td>
</tr>
<tr>
<td></td>
<td>year-round units: 3,571 (68.2%); seasonal units: 1,635 (31.8%)</td>
</tr>
<tr>
<td><strong>Average household size:</strong></td>
<td>2.4 (2010 Census); 2.53 persons (2015 ACS)</td>
</tr>
<tr>
<td><strong>Unit distribution:</strong></td>
<td>1-family 4,541 units (88.3%); multi-family 425 units, (8.3%); other types 179 units (3.5%)</td>
</tr>
<tr>
<td><strong>Owner occupied units:</strong></td>
<td>2,656 (83.8%); rental units 515 (16.2%)</td>
</tr>
<tr>
<td><strong>Median age of units:</strong></td>
<td>1979 (37 years in 2016)</td>
</tr>
<tr>
<td><strong>New housing starts 2008-2017:</strong></td>
<td>278 units: 148 new units and 130 replacement units. Includes 24 units of the Churchwoods, the only multi-household development</td>
</tr>
<tr>
<td><strong>Average new units/year 2008-2017:</strong></td>
<td>27.8 units overall: 14.8 new units; 13.0 replacement units</td>
</tr>
<tr>
<td><strong>Median sales prices:</strong></td>
<td>2000 - $177,950; 2005 - $389,900; 2010 - $350,000; 2015- $335,000</td>
</tr>
<tr>
<td><strong>Median price 2016:</strong></td>
<td>$351,000, annual income needed to be affordable: $88,640</td>
</tr>
<tr>
<td><strong>Median price 2017:</strong></td>
<td>$364,500, annual income needed to be affordable $93,921</td>
</tr>
<tr>
<td><strong>Foreclosures:</strong></td>
<td>2012 – 10; 2013 – 6; 2014 – 7; 2015 – 7; 2016 – 10</td>
</tr>
<tr>
<td><strong>Median monthly rental price:</strong></td>
<td>one-bedroom – $952 (2014); two-bedroom unit – $1,258 (2016); three-bedroom – $1,498 (2017)</td>
</tr>
<tr>
<td><strong>Cost burdened households</strong>:</td>
<td>965 (30.5%) of total households; 665 (58.1%) of total low and moderate income households (approximately 1/3 of LMI cost burdened households are rentals)</td>
</tr>
<tr>
<td><strong>Severely cost burdened households</strong>:</td>
<td>365 (11.6%) of total households; 315 (27.5%) of total low and moderate income households</td>
</tr>
<tr>
<td><strong>Low and moderate income housing count, 2019:</strong></td>
<td>142 units, 4.0% of the total year round housing units (3,494 counted by RI Housing based on 2010 Census)</td>
</tr>
<tr>
<td></td>
<td>10% threshold required by the RI Low and Moderate Income Housing Act</td>
</tr>
<tr>
<td><strong>Forecasted LMI housing needs, 2039:</strong> Statewide Planning Program projected total year-round housing units: 3,808; forecasted 10% threshold: 381 units; LMI housing units needed over 2019 count: 239</td>
<td></td>
</tr>
</tbody>
</table>

*Cost burdened households are those that pay more than 30% of gross income for housing expenses. Severely cost burdened are those that pay more than 50% of gross income.*
Trends in Population and Housing

The Town of Charlestown experienced rapid population growth in the last decade of the 20th century, moving from 6,478 residents in 1990 to 7,859 in 2000, a change of 1,381 residents or 21.3%. Since 2000, however, population growth has declined or been flat, as is shown in the above table showing an estimated town population of 7,772 in 2015 (a decline of 87 residents or 1.1%). Population projections provided by the RI Office of Statewide Planning show a return to a growth trend, with a population of 9,329 by 2040. This represents a 20% increase between 2015 and 2040. However, this level of growth is not likely to be realized given recent trends, the ageing of the local populace and expected modest declines in average household size. While the actual numbers are likely to be considerably less, these projections will be utilized in this chapter for estimating housing growth, and the need for low and moderate-income units relating to the state’s 10% threshold (see discussion below).

For the timeframe of this plan it is expected that the overall profile of the Charlestown population will not undergo significant change or modification. While median age will trend upward and the segment of the population over age 60 will continue to grow, other general population characteristics should remain steady or change in modest form. This trend may suggest a greater need for housing designed for and more suited to elderly occupancy and needs, including elderly rental, single-story accessible designs, smaller unit footprints and limits on bedrooms. Location wise such housing should consider issues of service availability, ease of access and walkability. Entry level family housing, both homeownership and rental, will remain a need over the timeframe of this plan.

According to the 2015 American Community Survey (ACS) there were 4,940 housing units in Charlestown. Of these units 1,569 are “seasonal” (summer) homes comprising 31.8% of this total. Conversion of seasonal homes to year-round use has been a trend over the past several years with 130 such conversions occurring between 2008 and 2017. During this period, about 148 new units have also been constructed (an average of about 15 per year). The ACS reports 3,048 households in 2015, with the difference between housing units and households reflecting the large number of seasonal housing units in Charlestown.

Homelessness in Charlestown is an issue that is not well defined nor fully understood. This issue arises more frequently in the summer season as a result of fall-to-spring rentals which require residents to relocate, use seasonal campgrounds or seek other alternatives. Adjacent communities (South Kingstown, Westerly) do have resources to assist persons in these circumstances or who are in the general category of being homeless. Gaining a better understanding of the extent of this issue could be an outreach led by the Charlestown Affordable Housing Commission, possibly in concert with state and adjacent community agencies. Given the limited capacities of local government to address this complex issue, a regional approach would have the most merit.
Housing Stock

Charlestown is primarily composed of single-family households and homeowners. In 2015, almost 87% of homes were owner occupied, a consistent percentage observable since 2000. Rentals comprise a small component of the local housing stock (404 units or 13.3% of the housing in town). The average household size in Charlestown is 2.53 persons and the median age of housing in town is 38 years (2015 ACS). Table HC-3 depicts the counts of various types of housing units in Charlestown.

Note: The condominium category refers to dwelling units located on jointly owned land, the principal example of which is the Castle Rock and Kingsland development just north of Route 1 adjoining the South Kingstown border, which together comprise 170 units in 42 buildings. The 24 Kingsland units were built in the 60’s and 70’s, while the 146 Castle Rock units were built in the late 1980’s.

Table HC-3
Charlestown Housing Stock, 2018

Charlestown’s Current Housing Stock

Source: Charlestown Tax Assessor, 2018

Charlestown remains a solidly middle-class community with a median household income of $74,826 in 2015, rising from $70,969 in 2010. According to the Housing Works RI 2018 Fact Book, the median single-family home price in 2017 was $364,500. The annual household income necessary to afford this median priced home is $93,921. Average 2-bedroom rent in the town is $1,498; the annual income needed to afford this rental unit is estimated at $59,920. Housing Works RI estimates that 28% of local homeowners and 42% of rental households are cost burdened; that is, they spend more than 30% of their income for housing.

In general, the housing stock in Charlestown is in good physical condition and stable from the perspective of ownership (limited foreclosures). Affordable housing units in Charlestown are also in very good condition. Most of these units are relatively new, having been built since the passage of the Rhode Island Low and Moderate-Income Housing (LMIH) Act in 2004 (RIGL 45-53-2).
Housing condition is not expected to change significantly during the next 20 to 25 years except that the trend of conversion of seasonal homes to year-round homes is likely to continue. Most of the seasonal homes that are likely to be converted are located in the coastal zone in areas identified in the Coastal Salt Ponds Special Area Management Plan (SAMP) as “developed beyond carrying capacity”. Most are also located in areas that are highly vulnerable to natural hazards such as hurricanes and coastal flooding and are also vulnerable to the impacts of changing climate conditions and continuing sea level rise. The town is considering mitigating actions for these effects, as described in the Natural Hazards chapter of this plan.

**Affordable Housing**

Affordable housing also known as “low or moderate income housing” is defined in the RI General Laws Section 45-53-3 as follows: “Low or moderate income housing means any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy.”

Put more simply, affordable housing under state law is limited to occupancy by households of low or moderate income (up to 120% of the area median income), is the recipient of a federal, state or local subsidy, and must have an affordability term of not less than 30 years. State law also establishes a threshold for communities to have at least 10% of its year-round housing as low and moderated income housing.

The town has made significant progress in terms of affordable housing since the development of the Charlestown Affordable Housing Plan (AHP) in 2004. The AHP provided a solid policy foundation for affordable housing and the town has utilized its recommendations in the ensuing years to make solid, steady progress and recently, to build momentum around this issue. In 2004, the town also established the Affordable Housing Commission, a nine member board appointed by the Town Council whose mission is to foster the production of affordable housing in Charlestown and to report on the implementation of the AHP.

According to data prepared by RI Housing, along with the recent construction of 11 rental units in Shannock Village, Charlestown’s low and moderate income (LMI) housing inventory for 2019 is 142 units or about 4.0% of the total units in town (minus seasonal units). This is an increase of 40 units over the count in 2015; it includes the Churchwoods rental housing located on Old Post Road (24 1-bedroom units) completed and occupied in 2017, and the 11 units in Shannock Village.
Since 2004, the town has increased its LMI inventory by nearly 100 units. Village Farms, off Route 1A near the South Kingstown line, is the only private development (a subdivision of 28 lots) to include a mixture of market rate and affordable units, including eight, 4-unit buildings (on two of the lots), as low and moderate income condominiums; as of 2019, with all of its affordable units on-line, Village Farm provides 32 of the total 50 LMI home ownership units.

**Table HC-4**
**Charlestown LMI Housing Units, 2019**

<table>
<thead>
<tr>
<th>LMI Units by Population Served</th>
<th>Units</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Restricted – 50 and Older</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home ownership – Village Farms</td>
<td>32</td>
<td>22.5%</td>
</tr>
<tr>
<td>Rental – Churchwoods</td>
<td>24</td>
<td>16.9%</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home ownership (Edwards Lane and others)</td>
<td>18</td>
<td>12.7%</td>
</tr>
<tr>
<td>Rental – Shannock Village Cottages</td>
<td>11</td>
<td>7.8%</td>
</tr>
<tr>
<td>Special Needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group home beds</td>
<td>57</td>
<td>40.1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>142</strong></td>
<td></td>
</tr>
</tbody>
</table>
For a small, rural community this increase is laudable and indicative of the town’s commitment to and acceptance of properly scaled, designed and integrated affordable housing proposals. The town also has provided bonding resources to assist ($1 million bond approved by voters in 2004). Of these bond funds, $375,000 were critical to the funding consortium necessary to construct the Churchwoods elderly housing project. Other bonding resources have been committed to the following projects:

- Shannock Village Cottages: $325,000, totaling 11 rental units, 99-year land trust project combined with “Richmond Ridge” a 32-unit project under construction in Richmond, RI, as a joint venture between the Washington County Community Development Corporation and the Women’s Development Corporation. This project represents a regional approach to affordable housing for Charlestown and Richmond.

- Edwards Lane: $250,000 to complete previously approved project, totaling 7 low and very low-income ownership single family units, 99-year land trust.

Charlestown’s zoning requirements have been modified or revised to remove impediments to and/or encourage the production of new or rehabilitated affordable housing. The bullet list below includes some of these initiatives:

- Adoption of an Income Restricted Accessory Dwelling Unit Ordinance; this zoning regulation allows the creation of an accessory dwelling unit as either part of a single family house or as an accessory structure provided it is deed restricted as an affordable unit.

- Adoption of the Traditional Village District; this mixed-use zoning district specifically provides for the addition of residential units attached to commercial buildings provided they are deed restricted as affordable units.

- Comprehensive Permit Ordinance; these zoning regulations provide the requirements and procedures for submitting affordable housing developments as a comprehensive permit application, a procedure allowed under the RI Low and Moderate Income Housing Act for consolidated local review and approval of qualifying LMI housing projects.

For perspective it is noteworthy that, based on 2018 statistics provided by RI Housing, only six (of thirty-nine) Rhode Island communities (Burrillville, Central Falls, New Shoreham, Newport,
Providence and Woonsocket) currently meet the 10% threshold for LMI housing. The statewide percentage of LMI units in 2018 is 8.35% (or 37,225 units as calculated by RI Housing).

It is also worth noting that the town’s housing resource is in many ways characterized by “practical affordability”, which are housing units available that are affordable in terms of price or rent, but do not meet the strict definitions and threshold requirements of the RI Low and Moderate Income Housing Act. A review by the Charlestown Planning Commission in 2011 compared “assessed valuations” in the community with the housing price upper threshold for households earning 80% of the area median income (AMI). The review found that some 1,219 dwellings in the community (37.5% of the year-round units) were assessed below the 80% AMI limit of $240,775. While the state definition for affordability and official inventory would not include these units, it is important to recognize practical affordability as playing a role in meeting housing needs in Charlestown.

**Rental Housing**

Rental housing opportunities in Charlestown are seriously affected by the market for vacation homes. As noted, over 30% of all housing units in town are seasonal or vacation homes. Apartment and home rentals in vacation communities are often leased for nine-month periods during the fall and winter, and on a weekly basis during the summer. Partial-year leases are disruptive to families and others who must search for temporary housing during the summer, or commute long distances to work in the community. Vacation homes, in some respects, are best understood as standing apart from the regular stock of rental housing in a community. The average rental price of vacation homes (on an annual basis) is well above average rents, and the dislocation of tenants from the units during the summer prevents the apartments from fully functioning as family housing. This latter trend also may lead to homelessness or sub-optimal housing choices for “renters” during the tourism season.

The supply of year-round rental housing in Charlestown is limited, with only 10% of the housing units, or approximately 35 units, identified as such. According to Housing Works RI, average rent for a 2-bedroom apartment in 2014 was $1,307, and the income needed to afford this rent was $52,280, or roughly 65% of Charlestown’s median household income of $80,318. This situation is complicated by the large number of seasonal housing units that are available at low rental rates in the off-season, but at very high rates in the summer months. Many seasonal units rent per week in the summer season for as much or more than they rent per month in the off season.

The conversion of seasonal housing to full-time occupancy via a tear-down (or large rebuild) is also a trend observable over the past ten years, with an average of 13 “replacement” units each year. These conversions may result in decreasing rental opportunities in Charlestown. Policies and programs to increase the year-round rental inventory while maintaining community context are needed.
HOUSING: ISSUES AND OPPORTUNITIES

Housing issues and opportunities in Charlestown are typical of a small and rural community that nonetheless faces ongoing development pressures. Managing residential growth and responding to the need for more affordable year-round units must be done in a manner that preserves the qualities that define the community, as described below.

- **Maintenance of village and rural character:** Maintenance of community character has been a consistent philosophy governing Charlestown’s planning and policy efforts over time and will continue to be into the future. Protecting and reinforcing the identities of the historic villages of Carolina, Cross Mills, Kenyon and Shannock by maintaining their context, density and design qualities will keep these areas vibrant while protecting cultural resources that cannot be duplicated or replaced. Ensuring that the areas outside of the villages, particularly north of Route 1, retain their rural character is equally important. The concept of “density in context” is important to Charlestown, as only rural and village density and scale are compatible with community character and community support – as well as the fact that the town relies on wells and on-site septic systems to sustain development.

- **Preservation and enhancement of existing housing stock:** Given the town’s stated desires toward preservation of heritage and sense of place, it is important to maintain the quality of the existing housing stock. General code enforcement, support of rehabilitation programs and resources for local homeowners, and prompt addressing of minimum housing violations are general avenues toward keeping the existing housing stock resource in a good condition, particularly those from the historic and pre-World War II era.
• **Growth profile of the community:** A trend of slow although steady growth in Charlestown is likely to continue over the near term as well as the 20 year planning horizon of this comprehensive plan. This is due to the natural constraints of the community setting (carrying capacity of the land), lack of infrastructure to support higher densities, the local philosophy of “growth management” and the regulatory climate of the town and state with regard to coastal zone areas and wetlands.

• **Partnerships to achieve local affordable housing needs:** Charlestown’s experiences with affordable housing projects demonstrates that progress is best achieved by creative partnerships with local non-profit and institutional entities, state and federal agencies, and/or private entities, including the development community. The successful Churchwoods and Shannock Village Cottages LMI rental housing projects provide a template for this type of approach. Going forward, this cooperative effort should also extend to potential coordination with the Narragansett Indian Tribe who may have access to other programs and resources for affordable housing development.

• **Practical affordability:** Regulatory modification at the state level concerning the definition of affordability and efforts to expand programming and funding to support projects that fit with the community identity and context should be considered. Housing that is “practically affordable” without subsidy or restriction should be recognized in the overall context of the community housing resource base.
• **Need for housing diversity:** Underserved populations in the town include the elderly, young families, renters and small households of low or moderate income. Starter and “empty nester” homes, “workforce” housing and broadened (year-round) rental opportunities are particular need areas in Charlestown. The conventional subdivision of single family homes has not, on a consistent basis, met the diverse housing needs in town; other options should be considered to better serve the housing needs of these underserved groups. Conversion of seasonal motel units to year-round cottages, starter home regulations and construction of or improvements to mobile or manufactured homes under a leased land model might all be considered. Programs and policies to enable elderly residents to remain in their homes should be identified. Permissible styles and scale of housing development – including but not limited to “tiny houses”, efficiency units and accessory apartments for small households – should result from the matching of changing community demographics and housing needs with design innovations.

• **Homelessness:** Anecdotally, the town’s seasonal rental tradition often results in 9-month leases for residents. It has been noted that some of these resident renters struggle to find suitable summer month housing in the community and must seek temporary shelter out of necessity. This is an issue that should be further researched to determine if the policy program of this chapter and the comprehensive plan broadly might better address this “hidden” issue in Charlestown.

• **Balancing housing needs and tourism heritage:** The town has long benefitted from tourism and its legacy as a seasonal and second home destination. The tourism influx in the warm months adds to the local economy but also may strain the availability of housing resources for certain segments of the local population. Conversion of second homes to year-round occupancy adds to this tension and is a component of population increase and resultant service requirements. Maintaining seasonality of the local market is important to the heritage and economy of the town; any policies or programs seeking to provide additional housing opportunities in Charlestown need to factor in these considerations.

**Effectiveness of Affordable Housing Strategies (2004 Affordable Housing Plan)**

In 2004 Charlestown adopted an affordable housing plan (AHP), which was included in the 2006 five-year update to the Charlestown Comprehensive Plan. This affordable housing plan was required by state law for each of the communities in Rhode Island. The following is a description of the strategies proposed in the 2004 AHP to increase the count of low and moderate income housing units, how successful they have been and changes in strategy or policy the town may consider going forward.
2004 Strategy 1: Adopt a Land Trust Model

The first strategy was consideration of a land trust model for affordable housing production. Under the model the town would partner with non-profit or for-profit entities, who would hold land in trust and construct affordable units for sale or rental on the trust property. The model could be funded by real estate transfer taxes, charitable donations, a bond referendum or other methods. The model would be adopted as an ordinance and qualify as a local government subsidy.

Status: The town conducted initial reviews on the process and logistics of adopting a land trust model. This review identified obstacles including a lack of staff and budgetary resources. As a result, the town chose to focus its resources for affordable housing support in other directions.

Next Steps: In the future, the town will investigate the feasibility of such a program in partnership with existing land trust housing organizations, such as Habitat for Humanity, whose business model has utilized this type of approach. This may be an effective means for producing affordable year-round rental units, which is one of the most significant need areas in Charlestown. A regional approach in partnership with other Washington County communities could be considered as well. Research will be conducted outside of the state to determine if other models, such as the Vermont Housing and Conservation Board, may inform and assist local efforts.

The town may consider the creation of an ad-hoc committee to evaluate the potential for Charlestown to establish an “affordable housing trust fund” which may include a land trust model but be more broadly construed. Such a fund could receive dedicated funding (grants or gifts), acquire and hold land, accept easements or otherwise function to support affordable housing production and rehabilitation in the community.

2004 Strategy 2: Adopt Inclusionary Zoning

Charlestown proposed to adopt mandatory inclusionary zoning as a mechanism to incorporate LMI housing within new developments of market rate homes.

Status: Charlestown drafted an inclusionary zoning ordinance that would require each major subdivision or land development project set aside at least 20 percent of the new lots or units for LMI housing, with a comparable density bonus. The ordinance was drafted as part of a grant from Rhode Island Housing distributed to communities to assist in implementing strategies from their affordable housing plans. The ordinance did not proceed to adoption because of concerns that it would lead to density proposals in conflict with CRMC Salt Pond SAMP regulations and/or increased pollutant loading on aquifers. In general, increasing density for a community like Charlestown that is not within the Urban Services Boundary of the Rhode Island “Land Use 2025” (state land use guide plan) is problematic, particularly due to the lack of public water and sewer infrastructure in the community. There was also a concern that state legislative changes to the definition of LMI units (up to 120% of area median income) and provisions for a payment of a “fee in lieu of” diminishes the focus and effectiveness of this type of regulatory approach.
**Next Steps:** In the future, the town may consider a draft ordinance to require a fee-in-lieu-of (as opposed to actual construction of affordable housing) or an affordable housing impact fee applied on a per lot basis to all land developments and subdivisions. Funds generated in this manner would be placed in a dedicated fund for support of affordable housing in the community (see discussion above regarding the affordable housing trust fund).

**2004 Strategy 3: Adopt Housing Overlay District and/or Amend Mixed-Use Zoning**

This strategy proposed that the town adopt mixed-use zoning and allow additional dwelling units to be constructed in such districts, provided that more than one-half of the units qualify as affordable under state regulations. The strategy was directed at the principal commercial area, which encompasses most of the parcels along Route 1A from Town Dock Road to the South Kingstown line. The plan also recommended consideration of this type of zoning for other village areas within town.

**Status:** In October of 2004 the town amended the zoning ordinance to establish the Traditional Village District (TVD) in the commercial and mixed-use area described above. It allowed residential units to be placed above commercial space, with every other unit deed restricted as an LMI unit. As of 2018, this mixed-use strategy had not resulted in any additional LMI units, although it may prove useful in doing so over the longer term.

**Next Steps:** The town could consider a means to better inform property owners about the opportunities and flexibility that the TVD allows in terms of housing. Amendments to the ordinance could also be considered to increase the incentives for providing additional housing in the TVD, units that are affordable in both the practical sense and as defined by state law. Expansion of the mixed-use concept to other village settings in the community can also be done to add affordable units in a way that also protects and enhances the historical development pattern of the villages (see Land Use chapter).

**Strategy 4: Implement a Developer Request for Proposal (RFP) Process**

The AHP proposed a program to acquire and assemble parcels for subsequent development under a master development concept (defined use mix, density etc.). A developer RFP would then be issued that defines the overall development concept for the resulting parcel but would allow a certain amount of flexibility in the final design.

This mechanism is intended to support existing village settings in the community and encourage mixed-uses that would also provide for “workforce” housing (rental or ownership), and/or cottage style development for seniors or residents looking to downsize their living arrangements.

This strategy included the possibility of developing an RFP for an assisted living or congregate care facility in land presently zoned PDD (Planned Development District), both of which are needed types of facilities in the community.
Status: As of 2018, the developer RFP process has not been utilized, and the two parcels in town zoned PDD are unavailable for development. One is a 77-acre parcel owned by South County Sand and Gravel and is still an active gravel bank, and the other is a 1,112-acre parcel that was purchased by The Nature Conservancy as the Francis C. Carter Preserve and will not be developed; it is proposed for rezoning to an appropriate district (see Land Use chapter).

Next steps: The town could exercise an option for a developer RFP if there was success in acquiring and assembling parcels in the TVD or in the villages that could support the appropriate density and mixture of uses.

Strategy 5: Accessory Apartments

This strategy recommended restructuring the existing accessory family dwelling unit ordinance to promote LMI rental housing.

Status: The town chose to keep the existing accessory family dwelling unit ordinance, modifying it to make it less restrictive as to lot size, and then adopted an additional provision for Income Restricted Accessory Dwelling Unit (IRADU). The town allows the IRADU to be up to 850 square feet in size (an increase over the 650 square feet allowed in non-income restricted units) and the IRADU is allowed to be detached from the main house, whereas non-income restricted units must be contained as part of the principal structure. These allowances are intended to incentivize the IRADU and additionally provide a property tax subsidy. As of 2018 this ordinance has not been utilized in Charlestown.

Next Steps: The town will consider a program to better market the program to local property owners and inform them as to its flexible benefits. The IRADU program remains a component of the necessary “tool kit” for promoting housing choice and affordability in the community and may prove valuable over the longer term.

Strategy 6: Adaptive Re-Use/Location Specific Projects

In this strategy the AHP identified specific sites – buildings and locations – and the mechanisms that could be used to potentially convert these sites to year-round affordable housing units.

Status (adaptive re-use generally): As with any strategy involving specific sites, the success of this concept is dependent on the completion of negotiations with individual property owners, and there is always the possibility that a deal cannot be struck, financing is not available, or for other reasons the parties separate.

Next Steps: Adaptive re-use, such as the conversion of an empty mill or an underutilized motel to year-round units, or simply the conversion of an existing single family home through the use of a subsidy for improvements, remains a viable option for the creation of LMI housing. This does take some effort to identify the suitable locations and to undertake the creative work necessary to make the conversion happen. Some of the sites identified in the 2004 AHP are described below.
**Ninigret Inn**
The town identified the Ninigret Inn motel as having the potential for conversion to affordable units. At the time the plan was drafted, the town was in discussion with the owner about doing so.

*Status:* The owner opted not to proceed.

*Next Steps:* This option should be kept in mind as a potential for other motels and cottage rentals in town. Use of this strategy of converting seasonal rentals (commercial use) to year-round rentals (residential use) may also be assisted by an ordinance to specifically allow reuse and conversion of these legal non-conforming uses of land.

**Lakeview Neurological Rehabilitation Center**
The AHP identified a proposal by Lakeview Neurological Rehabilitation Center to create a group home complex on a 7-acre parcel off Route 2. The first phase of this project (total of 8 beds) was a permitted use, including the conversion of the detached garage for on-site rehabilitative therapies. It is now fully operational.

*Status:* Lakeview brought an application to the town to complete a second phase of their project by adding another building on the site with an additional 8 beds. The town approved the comprehensive permit, but the second phase did not proceed. Lakeview instead acquired an existing multi-unit property a short distance away for supervised transitional housing for its clients. These units are also included in the LMI inventory as group home beds.

*Next Steps:* The town will continue to support appropriately scaled projects of this type of specialized housing as the need in the community remains.

**Edwards Lane**
The AHP identified a proposal by the non-profit Narragansett Affordable Housing Corporation for the rehabilitation of an existing home and the creation of seven additional single-family homes on a nearly 8-acre parcel on Edwards Lane. A second phase of the project was identified in the plan as having the potential for additional 30 units of LMI housing.

*Status:* The homes have all been constructed and are occupied by qualifying residents. The second phase was abandoned by the property owner.

*Next Steps:* Conversion of existing homes to LMI qualifying units remains a viable strategy for the town.
Post Road Parcel
The AHP identified an 8-acre undeveloped parcel right off Route 1 in Cross Mills (Plat 12, Lot 135) that, in discussions with a non-profit affordable housing developer, was considered for the creation of 32 LMI units.

Status: This project never moved forward. The parcel lies within the SAMP “lands of critical concern” which assumes a density of not more than one residential unit per 2 acres, and also includes about an acre of wetland and pond.

Next Steps: Reuse potential remains for this parcel as it is located in Cross Mills within the Traditional Village District, provided that it could be developed with a sensitivity to the environment and at an appropriate density that is also financially viable.

Trust for Public Land
The AHP indicates that the town was at that time working with the Trust for Public Land to identify and secure a parcel suitable for both provision of open space and development of an affordable housing project.

Status: No specific proposals resulted from these discussions.

Next Steps: The town remains open to potential partnerships with non-profits which may result in a mixed model of land preservation and appropriately scaled affordable housing development.

2004 Strategy 7: Pursue Regional Strategies
This strategy was identified in the AHP as an essential element in the development of affordable housing in Charlestown. While each community has its own unique possibilities, there is strength and opportunity in regional collaboration.

Status: Since the 2004 AHP was adopted, regional entities have worked to develop affordable housing in Charlestown. These include the Narragansett Affordable Housing Corporation, the Washington County Community Development Consortium (North Kingstown) and the Women’s Development Corporation (Providence). These entities have undertaken specific projects in Charlestown in cooperation with the town to rehabilitate existing homes and construct new affordable units.

Next Steps: Regional approaches to the complexities of affordable housing are necessary for smaller communities, in terms of needed expertise and the leveraging of local resources. Charlestown will continue to rely on and work closely with non-profit affordable housing corporations to provide additional LMI units in town.
2004 Strategy 8: Employ Creatively Structured Subsidies for both Homeownership and Rental Opportunities

This strategy of the AHP noted that mobile homes have the potential for conversion to qualifying affordable units that meet the state thresholds. The town has three mobile home parks totaling about 134 units. These parks represent a significant resource of units which have practical affordability, if not state defined affordability under current conditions. Such conversion would entail tenant buyout through the establishment of a housing cooperative. The town could support this initiative by applying for CDBG funds, as well as other federal and state grants, to be used for the purchase of these parks, the repair/replacement of existing units, and improvements to infrastructure such as roads and on-site wastewater treatment.

Charlestown Manufactured Home Complex

Status: As of 2018, this strategy has only provided for two affordable trailer rehabilitation conversion units (Foxtrot Drive) via a partnership with the Washington County Community Development Corporation.

The town also proactively moved to support affordable housing initiatives in the community through a $1 million-dollar bond approved by the voters in 2006. At that time Charlestown was the only community in Rhode Island to pass such a financing mechanism. Subsequently the town issued an open-ended RFP to solicit developers of LMI housing to apply for the bond money to partially fund specific projects in town. The bond was segmented for grants to support rental development ($200,000 in $50,000 increments to non-profit community development organizations) and $800,000 for land acquisition. As of 2018 all but one of the $50,000 initiative grants, and all of the acquisition funding has been allocated.

The bond was highly successful in providing the impetus and support for three projects in the community: the Edwards Lane project (7 home-ownership units), Churchwoods (24 age-restricted rental units) and Shannock Village Cottages (11 rental units).
Next Steps: Meeting the future needs for affordable housing in Charlestown requires that this creative approach continue. Conversion of manufactured homes or trailers has significant potential and the town should endeavor to undertake this on a larger scale, rather than converting individual units one at a time. Another approach under consideration by the town’s Affordable Housing Commission is to create a voluntary program, loosely modeled after the existing RI Farm-Forest-Open Space program. This would provide some degree of tax abatement in exchange for existing units meeting state income and length of term affordability requirements. Such a program would require enabling legislation (state level) to proceed. Other creative partnerships, ordinance vehicles and financing mechanisms should also be considered going forward. Last, given the success of the 2006 affordable housing bond, the town will consider the placement of another bond issue for affordable housing production before the voters.

Conclusions

Addressing affordable housing issues in any community is complex and challenging. Charlestown has made a significant commitment by establishing policies and programs and providing administrative and financial support for affordable housing production in the community. It is also clear that a community acting alone will not be as successful as one partnering with and leveraging the resources of other public entities and non-profits. However, it is recognized that the regulatory environment, both locally and on the state level, needs to be periodically reviewed and adjusted to better address this compelling need. Charlestown is also constrained by the lack of public infrastructure, the rural traditions of the community, and the fragile coastal environment and state regulations that limit (appropriately) density of development in the SAMP region. Nonetheless the town is committed to maintaining progress in affordable housing in a manner that balances growth with its rural and coastal location and historic development patterns. Promoting housing choice in Charlestown will remain a priority for the town’s planning and programmatic efforts in the future. It is an issue that is addressable in part but will likely never be fully resolved.

Columbia Heights Bungalow, Circa 1910
HOUSING CHOICE: GOALS, OBJECTIVES, POLICIES AND ACTIONS

GOALS

Charlestown’s efforts to address its housing needs will be done in a manner that is consistent with the town’s traditions, aspirations, natural environment and community resources. While facilitation of affordable housing in Charlestown is a priority in local planning, maintaining its good quality housing stock and providing a diversity of choices is a larger, long term goal. The goals, policies and actions listed below seek to address housing resources in Charlestown to meet the needs of all its residents.

Goal 1 Achieve and maintain a range of housing options in keeping with Charlestown’s tradition of being home to people at different times of life, family circumstances, and levels of income.

Goal 2 Ensure that new housing development and neighborhood design offers a good quality of life while preserving and reinforcing Charlestown’s rural heritage, small village character and environmental setting.

Goal 3 Provide and sustain affordable housing resources for persons and households of low and moderate income.

POLICIES AND ACTIONS

The following policies and actions have been developed to implement the goals and objectives of this chapter.

Goal 1 Achieve and maintain a range of housing options in keeping with Charlestown’s tradition of being home to people at different times of life, family circumstances, and levels of income.

Policy 1.1 Help residents with limited income to be able to stay in their homes.

Action 1 Continue partnerships using grant funding (CDBG) to provide rehabilitation and maintenance services for qualified income residents.

Action 2 Encourage the purchase, rehabilitation and management of existing housing resources by non-profit community development organizations to expand rental and ownership opportunities.

Action 3 Identify distressed homeowners and work with them to meet their particular housing needs.

Action 4 Review and define the extent and context of homelessness in Charlestown. This review could be led by the Charlestown Affordable Housing Commission, in concert with state and adjacent community agencies (regional approach).
Policy 1.2: Utilize creative local approaches to achieve a variety of housing options in Charlestown.

Action 1 Amend the zoning requirements for multifamily units to encourage construction of one- and two-bedroom units and to allow use of “bedroom equivalencies” to be considered in determining density allowances.

Action 2 Consider ordinance amendments to allow and/or encourage smaller housing units (i.e. “tiny houses”, efficiency units, accessory apartments) to provide affordable housing for one and two person households.

Action 3 Pursue programs, regulatory efforts and strategies that will encourage the conversion of trailer park residences to qualifying, affordable status.

Policy 1.3 Utilize regional efforts to meet housing needs.

Action 1 Routinely meet with neighboring towns to compare housing needs and identify ways to combine and coordinate efforts. Utilize the Washington County Regional Planning Council to address regional housing issues.

Action 2 Coordinate with Richmond officials on the village planning efforts for Carolina and Shannock, and continue partnership with Richmond to utilize CDBG funding to improve neighborhoods and community facilities.

Action 3 Participate actively in regional strategies, including establishing a regional HOME consortium, an affordable housing regional land trust and/or a housing and redevelopment agency that will leverage state and federal funds and draw on the strengths of each town.

Action 4 Continue efforts with the federal government and the Narragansett Indian Tribe to encourage affordable housing opportunities for tribal members in the community.

Goal 2 Ensure that new housing development and neighborhood design offers a good quality of life while preserving and reinforcing Charlestown’s rural heritage, small village character and environmental setting.

Policy 2.1 Encourage a mix of housing unit types and price ranges in new residential development and adaptive reuse of property.

Action 1 Implement conservation design development that allows a mixture of dwelling unit types, including single and two-family dwellings according to an overall plan of development that respects the density requirements of the underlying zoning district, while protecting important site features.

1 Bedroom Equivalencies: i.e. a technique where smaller homes with limited bedrooms are considered to count as less than 1 traditional family household for density calculation purposes.
**Action 2** Utilize transfer of development rights (TDR) to conserve land in rural areas of town while allowing construction of traditional neighborhood designs on small lots in designated village areas, including multifamily and affordable housing, without increasing the overall buildout of the town.

**Action 3** Establish options for housing reserved for seniors in response to projections that the percentage of the population over the age of 60 will continue to grow.

**Policy 2.2** Continue to promote housing that protects the town’s natural and cultural resources and rural character and reflects the natural constraints of the land.

**Action 1** Consider the suitability of municipal land purchased in the future for affordable housing construction, along with open space and recreation uses.

**Action 2** Regulate housing location and density to avoid adversely impacting natural resources, habitat corridors, and groundwater, specifically including the terminal moraine area and the CRMC SAMP region.

**Action 3** Encourage preservation of existing homes, particularly historic homes and summer cottages, to protect both existing housing stock and the town’s heritage.

**Goal 3** Provide and sustain affordable housing resources for persons and households of low and moderate income.

**Policy 3.1** Promote production strategies for units that qualify as affordable under the Rhode Island Low and Moderate-Income Housing Act.

**Action 1** Continue to pursue regional strategies with the Washington County Community Development Corporation, the Women’s Development Corporation and other agencies involved in affordable housing.

**Action 2** Pursue the use of land trust models to produce affordable housing, in cooperation with South County Habitat for Humanity and other state-wide or regional land trusts.

**Action 3** Consider amendments to the Traditional Village District to better promote the production of affordable housing and mixed-uses within this district, and consider the extension of mixed-use zoning to other village areas.

**Action 4** Review the Income-Restricted Accessory Dwelling Unit provisions of the zoning ordinance to identify ways to encourage its utilization, through marketing to local property owners and/or amendments to improve its functionality.

**Action 5** Pursue discussions with the owners of adaptive re-use and site-specific properties as identified in the Town’s 2004 Affordable Housing Plan.
**Action 6**  Review distressed properties (potential tax title properties) before proceeding with tax sale to determine if such can be converted to affordable status via partnership with non-profit development entities or other means.

**Action 7**  Propose a new bond issue specifically for the acquisition and repurposing of existing housing for permanent use as affordable housing or for the construction of new LMI housing.

**Action 8**  Evaluate the potential for development of a dedicated funding source for supporting affordable housing proposals. This may take the form of an impact fee applicable to all subdivisions and land development projects.

**Action 9**  Consider seeking enabling legislation to permit the use of the “real estate transfer tax” to support and facilitate affordable housing production in Charlestown.

**Low and Moderate Income (Affordable) Housing Production Strategy**

Based upon the policies and action items described above, the table on the following page provides a summary of the affordable units that are estimated to be created by each of the broad categories of strategies cited in this chapter. However, success under these categories requires the hoped-for confluence of many factors. These would include but not be limited to funding (public and/or private), availability of subsidies or programmatic support, suitability of the site(s), quality of design, environmental permitting, regulatory compliance, economic viability and community acceptance.

Charlestown’s experience has demonstrated that good projects will be supported locally, but patience is required as the time needed to go from concept to completion is typically of considerable length. In addition, over the course of this plan timeframe other opportunities, programs and resources (federal, state and local) may become available. Economic conditions and changing demographics (including updated census data and population projections) will also need to be factored into the town’s efforts on an ongoing basis. The town will evaluate this changing landscape on a continual basis and seek to utilize opportunities that are compatible with local needs, the goals and policies of this comprehensive plan and the town’s land use philosophy.

Overall, the table shows a continuation of the progress in providing affordable housing that the town has experienced in recent years. While it assumes a steady, reasonable growth of affordable units over time resulting in slightly over 10% of the total year-round housing units in Charlestown meeting the definition of low and moderate income by the year 2039, actual production of units is more likely to occur in chunks – peaks and valleys – as that is the nature of the housing economy and local market.
### Table HC-5
Charlestown LMI Units Estimate by Strategy, 2019-2039

<table>
<thead>
<tr>
<th>LMI Units by Strategy</th>
<th>2019</th>
<th>Additional each year</th>
<th>5 yrs 2024</th>
<th>10 yrs 2029</th>
<th>15 yrs 2034</th>
<th>20 yrs 2039</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning number of LMI units</td>
<td>142&lt;sup&gt;2&lt;/sup&gt;</td>
<td>--</td>
<td>142</td>
<td>142</td>
<td>142</td>
<td>142</td>
</tr>
<tr>
<td>Regional strategies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mixed-use and infill in village districts</td>
<td>2</td>
<td>10</td>
<td>20</td>
<td>30</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Accessory dwelling units</td>
<td>2</td>
<td>10</td>
<td>20</td>
<td>30</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Adaptive re-use/location specific projects</td>
<td>2</td>
<td>10</td>
<td>20</td>
<td>30</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Creative subsidies and regulations</td>
<td>2</td>
<td>10</td>
<td>20</td>
<td>30</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Collaboration with Narragansett Indian Tribe</td>
<td>1</td>
<td>5</td>
<td>10</td>
<td>15</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Special needs housing</td>
<td>1</td>
<td>5</td>
<td>10</td>
<td>15</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Subtotal of estimated affordable units</td>
<td>142</td>
<td>12</td>
<td>202</td>
<td>262</td>
<td>322</td>
<td>382</td>
</tr>
<tr>
<td>Estimated number of non-seasonal units&lt;sup&gt;3&lt;/sup&gt;</td>
<td>3,510</td>
<td></td>
<td>3,511</td>
<td>3,630</td>
<td>3,707</td>
<td>3,808</td>
</tr>
<tr>
<td>Percent affordability</td>
<td>4.0%</td>
<td></td>
<td>5.75%</td>
<td>7.22%</td>
<td>8.69%</td>
<td>10.03%</td>
</tr>
<tr>
<td>Units needed to meet 10% threshold</td>
<td>209</td>
<td></td>
<td>149</td>
<td>101</td>
<td>49</td>
<td>--</td>
</tr>
</tbody>
</table>

The town recognizes that the housing resources in Charlestown are a true building block of the community. The town is committed to improving the stability, utility, condition and affordability of its housing stock for the benefit of all of its residents, current and future. This bedrock philosophy requires that issues of housing choice remain in the forefront of the town’s administrative and functional agenda, and requires partnerships with state and federal entities, neighboring communities, and with the private sector and non-profit community.

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<sup>2</sup> RI Housing 2019 LMI Inventory plus additional units

<sup>3</sup> Statewide Planning Program estimate, Charlestown 2017 Data Points for Comprehensive Planning