Housing Affordability in Cranston: A Municipal Overview

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Mission
• We are a clearinghouse of information about housing in Rhode Island.
• We conduct research and analyze data to inform public policy.
• We promote dialogue about housing and its impact on the state’s economy.

Vision
We envision a Rhode Island in which communities embrace a variety of housing choices so that residents, regardless of income, can live in healthy, quality homes in vibrant and thriving neighborhoods.
Why?

“Managing our co-existence in a shared space”
- Patsy Healey
British Urban Planner
Zip Codes & Life Outcomes

• Housing is essential to human existence!

• Housing strengthens Social Determinants of Health (SDOH)

• Housing affordability helps to support local and state economies. When residents are not cost-burdened they have more money to spend on other goods and services!
Cranston, RI

**Housing Costs**

- **Median Single Family Home**
  - Home Price: $249,900
  - Monthly housing payment: $1,953

- **Average 2-Bedroom Rent**
  - Rental payment: $1,606

**5 Year Comparison**

- **Median Single Family Home**
  - 2013: $188,633
  - 2018: $249,900 (32% Increase)

- **Average 2-Bedroom Rent**
  - 2013: $1,462
  - 2018: $1,606 (10% Increase)

**Population**: 80,979

**Households**: 30,515

**Median Household Income**: $64,282

**Ownership**:

- 66% OWN
- 34% RENT

**Income needed to afford this**

- Median Single Family Home: $78,116
- Average 2-Bedroom Rent: $64,240
Cranston, RI

Affordability Gap

- Monthly Costs: Owners and Renters
- Cost Burden Households

Below are housing payments at 30% of certain income levels:

- Owners: $1,953
- Renters: $1,606
- Private Sector Wage: $1,350
- Renter Household Income: $755
- RI Minimum Wage: $512

Cost Burden Households:

- 11,421 Households
  - 6,495 Owner Households (32% of Total Owner Households)
  - 4,926 Renter Households (51% of Total Renter Households)

A household is considered burdened if it spends 30% or more of its income on housing costs.
Cranston, RI

Housing & Development Conditions

Housing Stock
- Total: 32,752
- Single family: 62%
- Multifamily: 38%

Infrastructure:
- Public Water: Nearly Full > Partial None
- Public Sewer: Nearly Full Partial None

Multi-family by Right:
- In Residential Zones:
  - Yes
  - No
  - 6,000 sq. ft. lot for 1st unit;
  - 4,000 add’l sq. ft. per add’l units up to 9;
  - 3,500 add’l sq. ft. for 9 or more;
  - Special considerations may apply

2018 Building Permits:
- Total: 64
  - Single family: 49
  - Multi-family: 15
Cranston, RI

Housing & Development Conditions

Housing Stock

Ten Housing Strategies
- ADU - ACCESSORY DWELLING UNITS
- AHTF - AFFORDABLE HOUSING TRUST FUNDS
- AR - ADAPTIVE RE-USE
- G/VC - GROWTH/VILLAGE CENTERS
- CP - COMPREHENSIVE PERMIT (§ 45-53-4)
- FZ - Flexible Zoning
- ID - INFILL DEVELOPMENT
- IZ - INCLUSIONARY ZONING
- MU - MIXED USE
- TOD - TRANSIT-ORIENTED DEVELOPMENT
Cranston, RI

Housing & Development Conditions

Long-Term Affordable Homes

RI General Law: 45-53-3(9) Low or Moderate Income Housing

Rhode Island State Law 45-53 establishes a goal that 10 percent of every city or town’s housing stock qualify as Low- and Moderate-Income Housing (LMIH).

Six of Rhode Island’s 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.
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<tr>
<th>Total Units by Population</th>
<th>Housing Type</th>
<th>Rental Assistance</th>
<th>Development Subsidy</th>
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<tbody>
<tr>
<td>Elderly</td>
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<td>Public Housing – 587</td>
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<td>HUD 202 – 58</td>
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<td>RIHousing – 700</td>
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<tr>
<td>Family</td>
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<td>Public Housing – 26</td>
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<td>HUD Section 8 – 168</td>
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<td>RIHousing – 19</td>
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<td>Special Needs</td>
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<td>Supportive Units – 10</td>
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<td>HUD 811 – 23</td>
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Group Home Beds account for an additional 166 “units” for the Special Needs population. Licensed beds overseen by State Agencies.
Moving Forward

• State is currently in process of writing **strategic plans for housing and transportation**

• Incorporate proactive steps for equity in housing & transportation in **Cranston’s Comprehensive Plan**

• Across the US, many municipalities are thinking innovatively about how to accomplish housing affordability, especially “market-rate” affordable
  • Minneapolis eliminated single-family zoning
  • Zoning to accommodate new types of structures; e.g., Accessory Dwelling Units, “tiny” homes, “adult dorms”

• Overcome long history of discrimination that has resulted in significant disparities that affect life outcomes
State Planning for Housing & Transit

Statewide Housing Plans

- Strategic Housing Plan
- Five-Year Consolidated Plan
- Analysis of Impediments to Fair Housing Choice

Learn more at: https://www.rihousing.com/statewide-housing-plan/

TransitForward RI 2040: Potential Strategy Concepts in Cranston

- Bus Rapid Transit
- Rapid Bus Corridors
- Regional Rapid Bus
- Bus-On-Shoulder Operations
- Crosstown Service
- Community Mobility Hubs

Learn more at: https://transitforwardri.com/
Equity Initiatives in Cranston

- Embrace our City’s growing diversity and increase social cohesion among and between our residents.
- Increase social and civic engagement among residents; address "opportunity gaps" for youth; increase access to employment and post-secondary opportunities; and ultimately address system related issues that contribute to persistent socioeconomic disparities in the city.

- Implement place-based strategies to promote healthy communities, which support innovative approaches to prevent chronic diseases, improve birth outcomes, and improve the socioeconomic and environmental conditions of neighborhoods across the state.

Federal Reserve Bank of Boston: Working Cities Challenge

RI Department of Health: Health Equity Zones

onecranston

healthequityzone
More Resources

Local:
• [www.housingworksri.org](http://www.housingworksri.org)
• Housing & Homelessness News Digest: acola@rwu.edu
• HomesRI

Websites/Listservs:
• StrongTowns
• Building Healthy Places
• CityLab
• PolicyMap

Indices:
• AARP Livability Index
• Opportunity 360

Books:
• *Color of Law*, Richard Rothstein

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THANK YOU!

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