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## Even in buyer's market, advocates say affordable housing is still scarce in R.I.

Saturday, 04 July 2009

By ANDREW THOMPSON

WOONSOCKET — If one didn't know any better, the scene could be mistaken for a small Swiss mountain village. The large parking lot and the Dunkin Donuts on the right side do take away from the effect, but regardless, with its extensive wood trim, colorful window shutters and landscaping, Heritage Place on Front Street is a beautifully constructed set of buildings.

The mixed-use plaza seems even more stunning if one considers that a substantial part of it is affordable housing. Behind the shops and offices in front stand several multi-story, bright yellow housing units and an adjoining playground.

"Eighty six percent of the families who live [in Heritage Place] are working class," said Margaux Morisseau. Morisseau is the community building director for NeighborWorks Blackstone River Valley, formerly known as the Woonsocket Neighborhood Development Corporation, an organization dedicated toward working for greater access to affordable housing in northern Rhode Island. NeighborWorks developed Heritage Place.

Another organization dedicated to affordable housing, HousingWorks RI, recently released their 2009 Fact Book, which details the current state of affordable housing in the State. HousingWorks is well known for its successful 2006 campaign to pass Question 9, the \$50 million affordable housing bond.

Despite widespread media coverage of the "foreclosure crisis" and general assumptions that the housing market is rather affordable in current times, HousingWorks RI concludes in its Fact Book that "homes are still unaffordable for many of Rhode Island's working families," and the state "can no longer afford a shortage of affordable homes."

The HousingWorks Fact Book attempts to dispel several myths about affordable housing, including that affordable units will not impact the economy, that they are "substandard," and they will lower the surrounding property values.

"The [nearby homeless] shelter is chock full of people who get up and go to work every day," said Morisseau. "People should understand that this is workforce housing, for our firefighters and teachers. It allows them to live in our communities." The Fact Book also states that with affordable housing, new and expanding service businesses can find workers right in the local community.

In an email to The Call, North Smithfield Town Administrator Paulette Hamilton said that a recent affordable development in North Smithfield, the Meadows, has already had a positive impact on the economy. "The Meadows is fast becoming a community center of activity, [and] it allows the elderly to stay in the community that they love," said Hamilton.

Hamilton also said that the Meadows improves the character of the surrounding neighborhood, "with common areas, a small town feel, and a design that blends in with the surroundings."

Heritage Place also demonstrates that affordable housing can be anything but substandard. Morisseau said that in developing affordable housing units, there are federal and state standards that have to be met. Furthermore, non-profit developers like NeighborWorks "have a mission to build happy places," said Morisseau.

Affordable housing also frequently incorporates creative designs and up to date features, said Hamilton. Morriseau described another affordable home that NeighborWorks developed and is currently trying to sell for \$110,000 on the corner of Front and Benefit streets. "It has solar panels and a green roof," she said. Housing is considered "affordable" if housing-related expenses do not consume more than 30 percent of a household's income. Frequently, "affordable housing is subsidized by Rhode Island Housing and the federal government," said Hamilton.

Though foreclosures do in fact lower median housing prices, they only create an illusion that the market is truly affordable, according to the HousingWorks Fact Book.

"Those lower prices don't reflect the significant dollars often needed to make the home livable and mortgagable," said Nellie Gorbea, executive director of HousingWorks RI in a recent news release. "A \$40,000 foreclosed home may need another \$100,000 in repairs to bring it to code."

"There's often lots of vandalism on foreclosures once they're boarded up," Morriseau said. "Copper pipes, anything of value is taken. They're gutted."

In 2004, the General Assembly passed the Low and Moderate Income Housing Act, which set a goal for every city and town in Rhode Island to have at least 10 percent affordable housing units. Towns then had to develop strategic plans to reach this goal, and have them approved by the state Housing Resources

Commission. According to Morisseau, "All the urban cities have passed 10 percent," because many of them had existing public housing authorities. The need for affordable units in rural communities is still crucial though, said Morisseau.

According to the HousingWorks Fact Book, six cities and towns have 10 percent or more affordable housing: Central Falls, East Providence, Newport, New Shoreham, Providence, and Woonsocket. Meanwhile, suburban towns such as Cumberland and Coventry would need over 500 affordable units to meet the 10 percent goal. Cranston and Warwick have the deepest shortage - each city would require 1,394 and 1,681 affordable units to meet the goal, respectively.

Morisseau was quick to emphasize, however that the 10 percent "goal" set forth by the state is just that, a goal.

"It's not about the law, it's about meeting the needs of the community," said Morisseau. "For that, we have a lot of work to do."

Last Updated ( Friday, 10 July 2009 )

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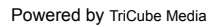
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