

Housing

Introduction

The Town of Bristol is home to a culturally and economically diverse population. The quality of life in Bristol attracts homebuyers from across the region. The Town's community spirit encourages pride and long-term commitment to the community, including people's homes and neighborhoods.

The Town of Bristol recognizes that adequately maintaining and constructing a diverse array of homes is vital for the quality of life in our community and the health of our local economy. It is also critically important for making sure the children and grandchildren of our families with deep roots in the community are able to make their homes here into the future and continue the Town's tradition of pride. The whole town benefits when people have access to a variety of housing types and prices that meet their needs at various stages of life.

Bristol also recognizes that it has limited land and environmental issues, including low-lying lands subject to flooding, that will continue to constrain how many new homes are built and where in town they can best be accommodated. Fortunately, Bristol already has one of the most diverse housing stocks in Rhode Island outside the urban core, with single-family homes of various sizes, two-families, three-families, and both small and larger-scale apartments and condominiums. Unfortunately, the cost of housing is increasingly out of reach for the average household in town, even for more modest housing in traditionally working-class neighborhoods.

Having housing that is safe and affordable is important in order to keep the younger generations in Town, help provide Town services such as the volunteer Fire Department and have a strong workforce. The Town is also aging, and in great need of more independent and assisted living opportunities for seniors as well as support services to help people better age in place. What is good for the growing elderly population is actually good for all residents, such as making streets more pedestrian friendly.

In this challenging situation, the overarching goal is to develop housing policies that meet the needs of our residents and employers, support our neighborhoods, make efficient use of our existing infrastructure, and protect our remaining natural resources today and into the future. There are no easy solutions left, and every decision the Town will make regarding housing will have tradeoffs. This Housing Chapter lays out local policies and implementation actions to provide a range of housing choices, recognizing the local, regional, and statewide housing needs of people at a range of income levels and all stages of life.

One of the major objectives of the Housing Chapter is to reassess the Town's existing strategies to facilitate the development and maintenance of at least 10 percent of the Town's housing stock as subsidized affordable housing as defined by the Rhode Island Low and Moderate Housing Income Act. However, this Housing Chapter also recognizes that market rate housing development and renovation of the existing housing stock are just as important for meeting the long-term housing needs of the community.

Low or Moderate Income Housing

The State's definition of "low or moderate income housing" includes:

'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' (www.rilin.state.ri.us).

Low to moderate income (LMI) households in Bristol are defined as those reporting incomes below 80 percent of the median household income for the Providence-Warwick Metropolitan Statistical Area (MSA).

Throughout this chapter, the term "***LMI Housing***" or "***Low-Moderate Income Housing***" will refer to subsidized housing units that count toward the Town's low or moderate income housing goals. The term "***affordable housing***" will refer to any home that is generally affordable to the occupant, whether market rate, subsidized, owner-occupied, or renter-occupied.

Community Engagement

This chapter was updated with input from many stakeholders, as summarized below. First, several key stakeholders were interviewed to get a sense of how the Town's housing needs have changed since the last comprehensive plan was adopted. Interviewees included the Bristol Housing Authority, the East Bay CDC, local developers, and the Town Administrator. Next, Town staff discussed the latest housing data and trends with the Planning Board and reviewed the existing Goals, Policies, and Actions for housing, considering what has been accomplished, what is in progress, what has not been accomplished, and what might be missing. The Town hosted a public meeting on May 22, 2024, where residents were asked to provide their

thoughts on the Town's current housing actions and how they might be updated. Participants were also asked three big-picture questions:

Question #1: What is working well with the housing supply and market in Bristol?

Question #2: What needs are not being met? Discuss issues that you, your family, your friends, or your neighbors have had in trying to find the types of housing you need at a price you can afford.

Question #3: What are your big ideas? Be creative! What do you think the community can do to tackle these issues together?

After this discussion, the meeting became an open house. Participants were invited to walk around and look at informational display boards, including:

- Goal and Policy Boards – Modified existing Goals and Policies
- Existing Action Boards – Participants were asked to place dots on the board indicating whether they support, support with changes, or do not support an action.
- Potential Action Boards – The same dot exercise was used to evaluate potential new actions.
- Big Ideas Board
- Zoning Map of Bristol – Where should LMI housing be encouraged?

The first part of the meeting was live-streamed online. In addition, the Town prepared an online survey that replicated many of the same questions discussed in person. In total, approximately 120 people participated in the public meeting and/or the online survey. The Goals, Policies, and Actions presented below were all informed by this feedback.





Comprehensive Plan Public Workshops and Survey

Housing was also a prominent topic during the broader Comprehensive Plan workshops and community survey conducted as part of the overall plan update. This additional outreach reinforced many of the concerns identified through the housing-specific engagement while providing further perspective on how residents view housing in relation to growth, neighborhood character, infrastructure, and other community priorities.

Housing affordability was a recurring concern, particularly the ability of younger households and families to remain in or return to Bristol and the limited options available to seniors who wish to downsize. Participants also expressed concern about the availability of year-round housing and the effects of seasonal homes, short-term rentals, and student rentals on the existing housing stock. Comments identified a need for starter homes, affordable rentals, smaller and accessible housing options, and better coordination with Roger Williams University regarding student housing and properties such as the Almeida Apartments.

Participants also frequently supported making greater use of existing developed properties rather than relying primarily on development of remaining open land. Suggestions included rehabilitating existing housing, adaptively reusing vacant or underutilized buildings, considering appropriate reuse of former school buildings, and encouraging mixed-use development in suitable locations. At the same time, residents emphasized balancing additional housing opportunities with infrastructure capacity, environmental protection, and preservation of Bristol's historic and small-town character.

Bristol Housing Data and Trends

Snapshot

Below is a quick snapshot of some of the key housing statistics for Bristol. The data come from the 2022 American Community Survey.

HOUSING UNITS

9,432

Existing housing units in Bristol.
This number is up 8.4% since 2000

HOUSING OCCUPANCY

86%

Occupied
housing units

14%

Vacant
housing units

YEAR-ROUND vs. SEASONAL

9,095

Year-round

337

Seasonal

HOUSING TENURE

70.2%

Owner-
occupied

29.8%

Renter-
occupied

HOUSING TYPES

70.2%

Single-Family

11.9%

Two-Family

17.9%

Multi-Family (3+ units)

In brief, the housing stock in Bristol has been rising steadily, if slowly, since 2000. These increases are minimal compared with the growth experienced from the 1950s through the 1980s. The calculated vacancy rate is quite high, but it is likely that much of this reflects the increasing number of seasonal homes and properties used as short-term rentals. While only 337 seasonal vacancies were calculated, this is probably an undercount. The owner occupancy rate is just above 70%, much higher than neighboring Warren (54.9%) and Rhode Island overall (59.4%) and much lower than neighboring Barrington (87.0%). About 70% of the Town's homes are single-family units, whether attached or detached, which is much higher than Warren (58.1%) and Rhode Island overall (60.8%) and much lower than Barrington (93.6%).

More recent 2024 American Community Survey data estimate that Bristol has 9,510 housing units, of which 8,731, or 91.8%, are occupied and 779, or 8.2%, are vacant. However, only 74 units, or 0.78% of the total housing stock, were identified as available for sale or rent. The broader vacancy figure includes housing used seasonally, recreationally, or occasionally and therefore overstates the amount of housing actually available to households seeking a home.

Housing Costs

Table 1. Bristol Median Home Price Trends, 2014–2024.

Year	Median Sales Price
2014	\$280,000
2015	\$320,000
2016	\$294,000
2017	\$300,000
2018	\$320,000
2019	\$322,500
2020	\$335,000
2021	\$380,000
2022	\$479,500
2023	\$500,000
2024	\$627,394

Source: HousingWorks RI Fact Books, <https://www.housingworksri.org/research-policy/publications-reports/previous-housing-factbooks>

Table 2. Bristol Median Rental Prices, 2023–2024.

Year	1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit
January 2023	\$2,200	\$2,400	\$2,100
January 2024	\$1,650	\$1,950	\$2,400
October 2024	\$1,900	\$2,200	\$2,550

Source: “Bristol, RI Rental Market,” Zillow, updated: October 26th, 2024, <https://www.zillow.com/rental-manager/market-trends/bristol-ri/>.

More recent Census data indicate that housing costs have continued to increase. Between 2020 and 2024, Bristol’s median gross rent increased from \$1,141 to \$1,579, an increase of 38.4%. Over the same period, the median value of owner-occupied housing increased from \$347,300 to \$485,000, an increase of 39.6%.

According to US Census data, for the 2018 to 2022 period, Bristol’s median household income was \$91,382 and the median value of owner-occupied housing units was

\$426,000. For comparison, for that same period, the figures for Rhode Island as a whole were \$81,370 and \$343,100, respectively. Broadly speaking, of course, those figures indicate that Bristol residents generally have both higher housing costs and more financial means to meet those costs (although certainly not always – a point later subsections will revisit).

Beyond US Census data, a look at real estate prices online shows a starker picture. For example, the median price for a house in Bristol on Redfin as of August 2024 was \$600,000 (<https://www.redfin.com/city/35723/RI/Bristol/housing-market>).

In 2023, according to an article from East Bay RI¹, Bristol had the highest price increase (28%) in real estate sales of any community in Rhode Island's East Bay region. Bristol also joined the top ten towns and cities with the highest single-family home values in Rhode Island.

In 2021, the average construction value per permit for a single-family house was \$264,000, compared to \$120,400 in 2000. However, the average cost has varied substantially, going as high as \$662,000 in 2008.²

Housing Trends

Age and Condition of Housing Units

According to the 2022 American Community Survey, Bristol has a relatively old housing stock, with 32.5% of housing units built before 1949 and just 2.7% between 2010 and 2019. The decades from the 1950s through the 1980s are each responsible for over 10% of Bristol's housing stock, with the median home in Bristol constructed in 1966. In other words, many of Bristol's homes have long histories, and the benefits and challenges that come with age.

Older homes can be a wonderful part of a community's heritage and a financial boon for a community if those properties attract tourists or enthusiastic homebuyers. They may also bring maintenance and upkeep costs, not associated with their newer counterparts (for example, if old, unsafe materials, such as lead, need to be removed).

The majority of owner-occupied houses have five to seven rooms. By contrast, most renter-occupied apartments have four to five rooms. Most owner-occupied homes have three bedrooms, whereas most renter-occupied homes have one to two bedrooms.

¹ East Bay RI, "Bristol and Warren lead the region in '23 price increases." Posted January 10, 2024. <https://eastbayri.com/east-providence/stories/bristol-and-warren-lead-the-region-in-23-price-increases,118967>

² "Bristol, Rhode Island," City-Data, last accessed: October 28th, 2024, <https://www.city-data.com/city/Bristol-Rhode-Island.html>.

The chart below shows the proportions of different types of homes in Bristol. As can be seen, Bristol currently has a fairly wide array of housing types, with nearly 40% of homes being alternatives to single-family detached homes.

Table 3. Number of Housing Units by Type, 2014-2023

Year	Single Family Detached	Single Family Attached	2-Family	Multifamily 3-4 Units	Multifamily 5+ Units
2014	5,486 – 64.2%	222 – 2.6%	1,077 – 12.6%	914 – 10.7%	855 – 10%
2019	5,202 – 62.6%	387 – 4.7%	1,068 – 12.9%	599 – 7.2%	1048 – 12.6%
2023	5,316 – 62.7%	397 – 4.7%	1,043 – 12.3%	756 – 8.9%	968 – 11.4%

Source: American Community Survey, Table S2504

Housing Construction

As the previous subsection discussed, a very large proportion of Bristol’s housing units were constructed before the 1990s. Proportionally, according to the Rhode Island Department of Housing, the years following 1990 saw less housing construction³. The years from 2000 to 2022, were responsible for just 12% of owner-occupied housing units, compared to 29% between 1980 and 1999. For renter-occupied housing units, only 7% were built between 2000 and 2022⁴.

Construction data from the last 10 years reveals a tendency toward building single-family over multifamily homes and reiterates that housing production overall is much slower than it was in the 1990s and decades prior. This is not surprising given the Town is approaching build out. Table 4 below shows an average of about 20 new housing units per year since 2015. According to the Rhode Island Department of Housing’s 2024 Integrated Housing Report, the 27 units finished in Bristol in 2024 represent 2.9% of all housing units finished in the state that year. This compares favorably to Bristol’s population which represents about 2% of the State’s population.

³ Rhode Island Department of Housing. *2022 Integrated Housing Report*. January 2023. [2022 Integrated Housing Report FINAL921271.pdf](#). (Page 18)

⁴ Rhode Island Department of Housing. *Rhode Island 2023 Integrated Housing Report*. December 2023. [2023 Rhode Island Annual Integrated Housing Report \(2\).pdf](#). (Pages 61-62)

Table 4. Housing Trends in Bristol, 2015–2023

Year of Certificate Occupancy	of Single Family	Multi Family	ADU	Total Units
2015				16
2016				17
2017				25
2018	15	2	0	17
2019	8	0	3	11
2020	21	0	0	21
2021	23	0	0	23
2022	16	8	0	24
2023	17	0	2	19
2024	11	16	0	27
TOTAL since 2015	NA	NA	NA	200

Source: 2025, Town of Bristol (Note: data for single-family vs. multi-family not available prior to 2018)

Housing permitting increased substantially in 2025. Bristol issued permits for 139 housing units, including 12 units in one-unit buildings and 127 units in one multifamily development. Because permitted units may take several years to be completed, only three new residential units received certificates of occupancy during 2025. The difference between permits and certificates of occupancy illustrates the importance of considering both the development pipeline and completed housing when evaluating annual housing production.

Occupancy

As of 2022 there were 8,065 occupied housing units in Bristol, 5,700 (or 70.2%) of which were occupied by the homeowners. Renters occupied 2,414 (or 29.8%) of the units. There were no vacancies among owners, but the rental vacancy rate was 8.2%. As a point of comparison, the nationwide vacancy rate for homeowners and renters was 0.8% and 5.8%, respectively.

There are many factors that can affect occupancy rates. One factor is age of homes. Many of the homes that renters live in are older. Sixty-one percent of renter-occupied housing units were built before 1960 (compared to 33% of owner-occupied housing units).

Another factor is short-term rentals. According to a 2023 report from the Rhode Island Foundation, Bristol had 106 units listed on short-term rental websites, outpaced by municipalities like Narragansett (784) and Providence (313), but well above municipalities like Warren (42), Cranston (41), and East Greenwich (8).⁵

Academic institutions like Roger Williams University can be another factor. Some housing units may be unoccupied during transition periods in the academic calendar, and students compete for in-town rental housing with local families and working age adults.

Framework for Housing

Housing 2030

In 2025, the State Planning Council adopted *Housing 2030: Building Rhode Island’s Future* as the housing element of the State Guide Plan. Housing 2030 establishes statewide and municipal housing production goals intended to increase housing supply, diversity, affordability, and accessibility. Bristol is identified as a “Modest Growth” community, with a five-year housing production goal of 289 units, including 43 affordable units. These goals provide additional context for the Town’s housing policies and implementation strategies and should be considered together with Bristol’s infrastructure capacity, environmental constraints, existing development pattern, and limited remaining developable land.

Zoning for Residential Uses

The Town of Bristol is divided into 18 base zoning districts, of which 12 districts allow for one or more types of standard residential use. Compared with many of its neighbors, Bristol’s zoning allows for a wide range of housing types. Notably, Bristol has five zoning districts in which multi-household dwellings are allowed by right.

Table 4. Types of Residential and Mixed-Use Zoning Districts and the Types of Housing They Allow, 2024.

Name of District	Types of Housing Allowed	Minimum Lot Size (in Square Feet)	Notes
R-80 Zone	Single Household Dwelling	80,000	
R-40 Zone	Single Household Dwelling	40,000	

⁵ Rhode Island Foundation. *Housing Supply and Homelessness in Rhode Island*. April 2023. <http://assets.rifoundation.org/documents/RI-Foundation-Coalition-x-BCG-Final-Report-June-2023-vF-1.pdf>.

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R-20 Zone	Single Household Dwelling; Two-Household Dwelling	20,000	Two-Household Structures allowed if at least one unit is deed restricted LMI housing.
R-15 Zone	Single Household Dwelling; Two-Household Dwelling	15,000	Two-Household Structures allowed if at least one unit is deed restricted LMI housing.
R-10 Zone	Single Household Dwelling; Two-Household Dwelling	10,000	
R-10SW Zone	Single Household Dwelling; Two-Household Dwelling	10,000	
R-8 Zone	Single Household Dwelling; Two-Household Dwelling	8,000	
R-6 Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling	6,000	6,000 square feet for the first dwelling unit and 4,000 square feet per additional dwelling unit where public water and sewer required.
LB Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling		
MMU Zone	Multi-Household Dwelling		Residential on upper floors of buildings only.
D Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling		
W Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling		Ground floor commercial uses are required for larger-scale multi-household dwellings.

Housing in Bristol's Neighborhoods

Bristol is a community of many distinct neighborhoods with different housing types and conditions. The types and density of housing that exist in these neighborhoods today largely correspond with what is allowed in their underlying zoning districts. The Land Use Chapter of this Plan divides the Town into 16 Planning Areas, which functionally represent 16 different neighborhoods. Please refer to that chapter for more detailed information, including a map of the various Planning Areas. Below is a summary of the housing types, ages, and density generally found in each of the neighborhoods.

Northeast

Located in the far northeastern corner of Bristol, this neighborhood is largely built out into subdivisions. The area along the Kickemuit River consists of smaller homes and cottages, many built before World War II. Inland, most homes were built after the war up through the 1980s and tend to be larger. Density ranges significantly, with lots as small as 3,000 square feet along the coast to nearly 1/2 acre inland and on the southern end of the neighborhood. While 2-family homes are allowed throughout the neighborhood, most homes are single-family.

Kickemuit

Located just south of the Northeast neighborhood, Kickemuit is more rural in character with some of the Town's last remaining farms. Protection of open space and agricultural lands remains a priority here, however, there remain opportunities for mixed use development along Metacom Avenue on its western border. The zoning in this area requires 15,000 square foot minimum lot sizes, however, many homes sit on much larger lots of 1/2 acre or more. Development here is more recent, with most homes built in the late 1980s or later.

The Narrows & Hopeworth

Located just south of the Kickemuit neighborhood, The Narrows and Hopeworth neighborhoods have similar characters, with some older, smaller homes on smaller lots along the waterfront, and larger, newer homes on larger lots inland. Like other neighborhoods bordering Metacom Avenue, there are opportunities for mixed use development along that corridor. The zoning in this area generally requires 10,000 - 15,000 square foot minimum lot sizes, however, there is a wide range of density in the neighborhood, with some homes on lots of 5,000 square feet or less and others of 1/3 acre or more. While 2-family homes are allowed in this neighborhood, the vast majority of existing homes are single-family. Development here has occurred in phases, with some coastal and farm cottages having been built prior to World War II, but with most homes built anywhere from the 1950s to the 1990s. The Narrows is home to the Rhode Island Veterans Home while Hopeworth is home to a former landfill.

Mount Hope

Located just south of the Hopeworth neighborhood, Mount Hope is a largely undeveloped area of farmland and forests. There is a subdivision just off Metacom Avenue at Tower Street similar in character to the inland parts of Hopeworth and the Narrows. Just south of Mount Hope Farm is the Bristol Landing development, a denser condominium community with a variety of attached and detached housing types.

The College

Located on the southeastern tip of Bristol, this area is home to Roger Williams University. Many students live in dormitories on campus, and the Town is in regular communication with the university to expand housing options on campus so that fewer students are competing with other renters for off-campus rental housing.

The Estates

Located on the southwestern tip of Bristol, this area, as its name suggests, is made up of large homes on large lots, often of one acre or more. Many of the homes are newer, sometimes having replaced older structures on site. This neighborhood is also home to the Columban Fathers Monastery and the Blithewold Museum. The Columban property could provide housing potential should the monastery ever close.

Downtown Neighborhood

This neighborhood wraps around the Downtown “core” to the south and east. The southern part of the neighborhood is relatively low density with many single-family homes on lots of 1/3 acre or greater. Much of the area is forested, including the area around the Town’s Water Treatment Facility. The part of the neighborhood east of the Downtown “core” has a significant variety of housing types, ages, and densities, with zoning requiring minimum lot sizes of only 6,000 – 8,000 square feet. Some of the homes in this area are old farmhouses predating World War I while others have been built only within the past few years, and everything in between. While two-family and multi-family housing is the exception and not the rule in terms of existing housing stock, there is certainly a presence of this housing diversity which is allowed by zoning. There are also opportunities for mixed use in this neighborhood.

Downtown Core

The Downtown Core is the historic heart of Bristol, with the highest concentration of historic buildings and a wide variety of housing types. This area has the oldest and densest housing stock in Bristol with a range of single-family homes, two-family homes, three-family homes, multi-family homes, and mixed use along the Town’s major commercial corridors. Traditionally, this neighborhood has been home to a wide swath of Bristol’s socioeconomic layers, from the working class to the very wealthy. In spite of the sharp increases in housing values over the last ten years, the

shear variety of housing in this neighborhood helps maintain that traditional socioeconomic diversity.

High School

As the name suggests, the High School neighborhood surrounds Mount Hope High School, the regional public high school for students from Bristol and Warren. Considering the high school and its grounds, several cemeteries, parks, forested areas, and marshy areas, much of this neighborhood remains undeveloped. However, much of the developable land in this area has been filled in with housing subdivisions since World War II – primarily single-family homes on lots of 15,000 square feet or more. However, the southern portion of the neighborhood adjacent to Downtown has some older homes on smaller lots, including several two- and three-family homes, particularly along Bayview Avenue. The Gooding Avenue corridor on the north end of the neighborhood is primarily zoned for commercial uses and has notable potential for future mixed use development. This neighborhood is also home to the Bristol Housing Authority's Benjamin Church Manor, a multi-family development for seniors.

Industrial Area and North Central

These two neighborhoods, located due north of the High School neighborhood, have limited residential areas around their peripheries. As the name suggests, the Industrial Area is made up primarily of industrial or commercially zoned land, as well as the Town Forest and the Bristol Golf Park. The North Central neighborhood is largely forested in the center, with some subdivisions around its edges. Residential development in both areas has occurred in pockets mostly since World War II and extending to the 21st century. Earlier subdivisions tend to have smaller homes on smaller lots (some of less than 10,000 square feet) while newer subdivisions tend to have larger homes on lots of 1/4 acre or more.

Northwest and Highlands

These two neighborhoods are located in the far northwest of the Town adjacent to Narragansett Bay. The core of the Highlands neighborhood was built in the 1920s and the neighborhood retains many of the homes from this era on lots of 1/4 acre or more with many mature trees. The far southern end of the neighborhood was largely built out in the 1950s and 1960s, with smaller homes on 10,000 square foot lots. Areas to the north were built out in the 1960s to 1990s with larger lots and homes. Most of the Northwest area was developed as a Planned Unit Development in the 1970s and 1980s, as the North Farm condominium complex. This community largely consists of townhouse style development.

State Park and Poppasquash

These two neighborhoods are the least densely populated in the Town. State Park consists of Colt State Park, Bristol Town Beach, the Town's Community Center, the North Burial Ground, and other areas set aside for recreation. It is not populated. Poppasquash is located on the Poppasquash Neck peninsula and consists of single-family homes on large lots (at least an acre and often much larger) or forested land.

Bristol's Housing Agencies and Programs

The Bristol Housing Authority (BHA) works to make affordable housing opportunities available to Bristolians. The BHA oversees Benjamin Church Manor, an affordable housing complex of 130+ units for the elderly. As of 2024, there are over 300 people on the waitlist. The BHA also manages the Town's participation in the RI Centralized Waiting List Portal for the Housing Choice Voucher Rental Assistance Program. These vouchers help subsidize rents in private rental homes.

The East Bay Community Development Corporation (EBCDC) is a nonprofit organization that has been working for over 30 years to build and preserve affordable housing for low to moderate income residents in Bristol, Barrington, and Warren. The EBCDC is currently responsible for over 300 apartment units in those three towns and Franklin Court Independent Living and Franklin Court Assisted Living (both in Bristol). Originally called the Bristol Foundation, the East Bay CDC was born in 1989, the result of a study the Town of Bristol had commissioned. Its inception was initially focused on revitalizing the neighborhood around the Kaiser Mill Complex. The Kaiser Mill Complex is now home to Franklin Court Assisted Living.

The Housing Network of Rhode Island (HNRI) is an association of the state's Community Development Corporations (CDC). To help make housing more affordable for Rhode Islanders, HNRI advocates for state policies, connects first-time homebuyers and landlords with classes on home buying, and provides housing-specific informational resources to homebuyers, homeowners, tenants, and member organizations. HNRI is also affiliated with the Community Housing Land Trust of Rhode Island (CHLT), a nonprofit which works with developers and municipalities across Rhode Island to develop affordable housing. After construction, they also work with different stakeholders to ensure the property is compliant with deed restrictions requiring it to be affordable. HNRI plays this role for many properties in Bristol.

Bristol has tax exemptions for seniors, which can ease the financial burden of living in Bristol. The table below details the annual exemptions, per the Bristol Town Code.

Table 5. Bristol’s Tax Exemptions for Seniors By Age, 2024.

Ages 65-69	Ages 70-74	Ages 75 and Older
\$15,000	\$ 17,500	\$ 20,000

Source: Bristol, RI Town Code., § 27-9. – Entitlements and amounts (2024).

Bristol has a Home Repair Program funded by Community Development Block Grant (CDBG) funds and managed by Church Community Housing. The Town started the program in order to help residents, notably those with limited financial means, improve their homes. To receive support through this program, applicants must meet certain income requirements determined each year by the U.S. Department of Housing and Urban Development (HUD).⁶

In addition to the Town’s existing Home Repair Program, the State launched a Statewide Home Repair Program funded through the 2024 housing bond. The program provides assistance to lower-income homeowners for urgent repairs intended to maintain safe living conditions and preserve existing housing. The Town should continue to make residents aware of State and local resources available to maintain and rehabilitate Bristol’s aging housing stock.

Issues and Opportunities

Cost Burden

One of the best sources of data on local housing needs and problems, including cost burden, is the Comprehensive Housing Affordability Strategy (CHAS) developed by U.S. HUD. Cost Burden refers to any household paying more than 30% of its income on housing. Severe Cost Burden refers to any household paying more than 50% of its income on housing. Table 6 below summarizes cost burdened households of various kinds within Bristol.

The fact that nearly 1/3 of all households in Bristol are cost burdened should be a concern for the Town. Whether people choose to or are forced by circumstances to spend more than 30% of their incomes on housing, this means they have less disposable income to spend both on other necessities such as food and health care, and at local shops, restaurants, and service providers. In other words, the entire economy is impacted.

It should come as no surprise that LMI households (making less than 80% of the Area Median Income) have much higher rates of cost burden than the average household. About 2/3 are cost burdened, and over 1/3 are severely cost burdened, significantly limiting the amount of income they have available for other expenses. It is also no

⁶ For more information about the Town’s program, visit: <https://bristolri.gov/330/Bristol-Home-Repair-Program>.
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surprise that while just under 30% of Bristol residents live in rental households, over half of cost burdened LMI households do. That said, a significant number of cost burdened LMI households are homeowners, perhaps reflecting retirees on a fixed budget or people who choose to live where they do in spite of the burden on their incomes.

Table 6. Bristol CHAS Data, 2017–2021: Cost Burden

	Number of Households	Percent
Number of Cost Burdened Households	2,514	31.2% of total households
Number of Severely Cost Burdened Households	1,125	14.0% of total households
Number of LMI Cost Burdened Households	1,770	66.7% of LMI households
Number of LMI Severely Cost Burdened Households	905	34.1% of LMI households
Number of LMI Cost Burdened Households that are renting	920	52.0%
Number of LMI Cost Burdened Households that own their home	850	48.0%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017–2021

More recent 2024 American Community Survey data indicate that housing cost burdens remain significant in Bristol. Approximately 37.9% of renter households, or 1,087 households, are cost burdened, meaning they spend more than 30% of household income on housing costs. Among owner households, approximately 29.4%, or 1,697 households, are cost burdened. The CHAS data presented below provide additional detail regarding the income and tenure characteristics of cost-burdened households.

Local Needs

CHAS data tracks four different housing problems: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. Table 7 captures households with at least one such problem, organized by renters vs. owners and by household income. The acronym “HAMFI” – HUD Area Median Family Income – is calculated by HUD for each jurisdiction and will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made by the agency. The numbers in the “Percent” column represent the percent of households in each category with at least one housing problem. For example, in the first row of statistics in Table 7, “485” represents 89% of all renter households earning less than 30% HAMFI.

Table 7. Bristol CHAS Data, 2017–2021.

Household Income	Households with at least 1 Housing Problem	Percent
RENTERS		
≤ 30% HAMFI	485	89%
> 30% – ≤ 50% HAMFI	285	95%
> 50% – ≤ 80% HAMFI	150	28%
> 80% – ≤ 100% HAMFI	40	14%
> 100% HAMFI	10	1%
Total	970	38%
OWNERS		
≤ 30% HAMFI	245	89%
> 30% – ≤ 50% HAMFI	235	72%
> 50% – ≤ 80% HAMFI	370	55%
> 80% – ≤ 100% HAMFI	175	46%
> 100% HAMFI	340	9%
Total	1,365	25%

Source: “Consolidated Planning/CHAS Data,” Department of Housing and Urban Development Office of Policy Development and Research, last accessed: October 30th, 2024, <https://www.huduser.gov/portal/datasets/cp.html#year2006-2020>.

It is no surprise that income generally correlates with housing problems. The lower a household’s income, the more likely it is to have at least one housing problem. The one notable exception is that renter households making less than 30 percent of the HAMFI are a little less likely to experience housing problems than households making between 30 percent and less than 50 percent HAMFI. One possible explanation is that a greater portion of very low-income renters are receiving some sort of housing subsidy, giving them access to higher-quality homes. Also of interest is that LMI homeowners (those making less than 80% HAMFI) are far more likely to experience housing problems than LMI renters. For renters, households making over 100 percent HAMFI have very little exposure to housing problems. However, nearly 10% of owner households making that income do.

Homelessness

Before providing an overview of homelessness in Bristol, it is worth briefly discussing two factors related to homelessness: evictions and foreclosures. According to the Eviction Lab, over the last year, Bristol County had relatively few eviction filings (123) compared to other Rhode Island counties, most notably Providence County (6,169) and Kent County (960).⁷ As of mid-September of 2024, Bristol County’s number of

⁷ Numbers are found by hovering the cursor over each county.

filings has also decreased by 27% from the average year (for the 2016–2019 period).⁸ This year, Bristol County also had relatively fewer foreclosure rates. It had the second lowest number of foreclosures per housing unit (Newport County had the lowest), per Social Finance, LLC in 2024⁹.

Another metric that can help assess homelessness levels is the number of homeless children in school. The table below indicates how many children identified as homeless were enrolled in the Bristol Warren Regional School District in different school years.

Table 8. Number of Children Identified as Homeless in the Bristol Warren Regional School District, 2008–2023.

Years	Number of Children Identified as Homeless
2022–2023	27
2021–2022	17
2020–2021	22
2019–2020	37
2018–2019	35
2017–2018	24
2016–2017	11
2015–2016	17
2014–2015	18
2013–2014	17
2012–2013	15
2011–2012	13
2010–2011	9
2009–2010	3
2008–2009	3

Source: Rhode Island KIDS COUNT Factbooks 2010 – 2024 “Publications,” Rhode Island KIDS COUNT (2024), <https://rikidscount.org/archives/>.

Low and Moderate Income Housing

Low and Moderate Income Housing Data and Trends

The Low and Moderate Income Housing Act (R.I.G.L. 45–53), mandates that Towns that do not conform to the Act find ways to encourage low-moderate income (LMI)

⁸ Percentage is found by selecting “Relative to Average” among the options next to the map and then hovering the cursor over each county.

⁹ Social Finance, LLC, “Foreclosure Rates for All 50 States in March 2024.” Posted April 15, 2024.

<https://www.sofi.com/learn/content/foreclosure-rates-for-50-states/>

housing development, with a goal of maintaining at least 10 percent of the total housing stock for low-moderate income households.

The Town adopted its Low and Moderate Income Housing Plan in 2005. The plan contained strategies for achieving the 10% LMI threshold as required under the Low and Moderate Income Housing Act (Act). These strategies were later incorporated into this housing chapter of the Town's Comprehensive Community Plan.

Why should the Town care to reach the 10 percent goal? If reached, Bristol would no longer be subject to housing development through Comprehensive Permits. Such developments currently may be allowed to override local zoning if they provide a certain percentage of LMI housing. By achieving 10%, Bristol would have more control over local land use decisions in the future. To reiterate, "LMI" refers to "Low-Moderate Income" households, or those making 80% of the Area Median Income or less. Of course, maintaining the 10 percent goal requires additional work – as new market rate units are built new LMI units are needed to keep up. Tools such as Inclusionary Zoning (discussed below) are a good way to maintain the 10 percent goal over time.

Current LMI Count

~~As of 2023, Bristol has 529 LMI units, or 5.69% of Bristol's total year-round units identified in the 2020 US Census. Below is a summary of all the LMI homes in Bristol that count towards the 10% LMI threshold as of 2023 (Table 9). After several years of steady progress, the number of LMI units in Bristol has been fluctuating since 2019 but has remained largely steady overall. The Rhode Island Veterans Home eliminated 15 units in approximately 2021, and a few others have been added. As shown in the table below, over 2/3 of the Town's LMI units are reserved for seniors and over 80% are available as rentals. According to Rhode Island Housing's final 2025 Low- and Moderate-Income Housing Chart, Bristol has 626 LMI housing units, representing 6.74% of the 9,292 year-round housing units used to calculate the statutory 10% threshold. Of Bristol's LMI units, 357 are classified as elderly housing, 226 as family housing, and 43 as special needs housing. The Town's official LMI count is updated annually and may fluctuate as qualifying units and federal rental assistance vouchers are added or removed.~~

Currently, there are only a handful of potential new LMI units in the development pipeline. The Bristol Yarn Mill will provide or pay a fee in lieu of 26 LMI units (20% of 127 total units), ten built on site, three in residential units across the street from the mill, and through a fee in lieu that the Town intends to leverage to create at least 13 LMI units elsewhere. The redevelopment of the Oliver School is likely to produce two new LMI units. In addition, as of 2024, housing vouchers are allowed to count toward a community's LMI housing target so long as the vouchers are actively being used to rent a home in that community and the unit does not otherwise count as LMI. Rhode

Island Housing will be responsible for calculating this number each year for the official LMI count. While the number of voucher holders actively renting in Bristol may fluctuate from year to year or even month to month, the overall number of vouchers available in the state is likely to remain more or less steady for the foreseeable future. Prior to Rhode Island Housing releasing official numbers, the Bristol Housing Authority estimates approximately 165 vouchers are currently in use in Bristol. For purposes of calculating the Town's LMI housing achievements, it is assumed that 165 vouchers are available now and into the future. This can be revisited should the number of vouchers available in Rhode Island ever significantly increase or decrease. Taking the expected 15 LMI units at the Bristol Yarn Mill and the Oliver school and adding the estimated 165 vouchers, in the near future the Town should have a total of 709 LMI units adding them to the official 2025 LMI count of 626 units which includes housing vouchers in the near future the Town should have a total of 641 LMI units (and potentially many more in the later future depending on how the fee in lieu is leveraged – see the Spotlight on the Bristol Yarn Mill below). This would represent approximately 7.5% of the Town's housing stock. The calculations throughout the remainder of this chapter assume a baseline of 709-641 LMI units.:-

Please confirm the current status and intended use of the Bristol Yarn Mill fee-in-lieu...

Spotlight on the Bristol Yarn Mill

The Bristol Yarn Mill is a unique case for Bristol. The fee in lieu was based on a negotiation with the Town Council in exchange for a zoning change. The Town worked with a consultant team to explore ways to use the fee in lieu to finance the development of at least 13 LMI units. The most likely solution would be to use the \$520,000 generated by this fee as a matching grant for a non-profit developer to help finance the purchase and renovation of the Almeida Apartments, currently owned by Roger Williams University, (or another such property) into affordable and LMI housing. This has the potential to produce far more than 13 LMI units. See more under the LMI Housing Strategies below.

Table 9. Low-Moderate Income Homes, ~~2023~~2025.

Housing Type	# of Units
Elderly	357 (67.557 %)
Family	104 <u>226</u> (19.736.1 %)
Special Needs	68 <u>43</u> (126.9 %)
Ownership	50 (9.5%)
Rental	437 (82.6%)
<u>Total</u>	<u>626</u> (100%)

Source: ~~RIHousing~~, Final 2025 Low- and Moderate-Income Housing Chart. ~~“Welcome,”~~ State of Rhode Island Department of Housing, 2024, <https://housing.ri.gov/>.

Low and Moderate Income Housing Policy

In an effort to clarify Bristol's position on affordable housing, the following policy statement was developed for the 2009 Comprehensive Plan and re-affirmed with the last plan update as well as this plan update. Bristol supports the development of housing that helps to meet the needs of all Bristol's "local residents". Bristol is also willing to do its share to assist in meeting the housing needs of the regional population, but within the context of a broad, cooperative, fair share policy that involves all of Bristol's neighboring Towns. Bristol has great concerns over pursuing housing strategies based on past theories of public housing provisions, specifically the development of large projects for specific socioeconomic groups.

Bristol is a town that has always had a rich mixture of housing types blended together within the downtown. The outlying single-family neighborhoods have developed in a variety of lot sizes and development patterns. Bristol has never created large multifamily developments that then deteriorated causing yet more problems for residents and non-residents alike. Bristol shall not pursue that strategy in the future. In order to guide affordable housing development in Bristol, the following development standards were adopted.

Affordable housing in Bristol shall:

1. Be integrated with market price units.
2. Be dispersed throughout town rather than being congregated in specific areas or projects. It shall be developed in areas that are suitable for any type of housing development.
3. Be designed so as to physically blend with surrounding market price units in terms of height, massing, site design, and architectural treatment.
4. Be designed to give residents and neighbors pride in their homes.
5. Be developed to give residents the opportunity to share in the ownership of at least some of the units where feasible given the particular needs.

Low and Moderate Income Housing Projected Target

There are several ways to consider Bristol's future LMI housing needs and progress toward the statutory 10% threshold. The Rhode Island Division of Statewide Planning has released municipal population projections and the State has adopted Housing 2030, which establishes municipal housing production goals. The revised population projections estimate Bristol's population at 22,643 in 2025, 22,254 in 2040, 22,343 in 2045, and 22,331 in 2050 (2/27/26). Housing need, however, is not determined by population change alone; household formation, changing household sizes, housing affordability, housing availability, and the needs of an aging population also affect the number and types of housing units needed. There are several ways to calculate the

LMI housing target for the Town. Below is an update using the methodology from the Town's 2016 comprehensive plan as well as an alternate and perhaps more accurate methodology based on recent housing starts. Both methodologies surmise what can be achieved by 2045 (20-year horizon).

TOWN/STATE QUESTION: Given the new State population projections, adoption of Housing 2030, and the updated 2025 LMI count, should the 2016 population-based methodology and the detailed 2045/2065 LMI projections below be recalculated? The current calculations use superseded population projections and a 709-unit LMI baseline that is no longer accurate. The official 2025 LMI count is 626 units, with an additional 15 LMI units expected at the Bristol Yarn Mill and Oliver.

Update Using 2016 Methodology

The housing target is calculated as follows:

Current population = 22,493 per the 2020 Census.

2045 population projection = 23,771 by 2040 per Rhode Island Statewide Planning Program population projections. This is an increase of 1,278 people between 2020 and 2040, or 319.5 people every five years. Assuming the same rate of growth from 2040 to 2045, there is a total projection of 24,091 rounded up.

Average Household Size = 2.57 owner occupied (70.2% of occupied housing units), 1.71 renter occupied (29.8% of occupied housing units) per American Community Survey 2022.

Current housing units = 9,629 per the 2020 Census.

2045 housing unit projection = 6,580 owner-occupied and 4,057 rentals (10,637 units total). Calculated by dividing the 2045 population projection between 70.2% owner occupants and 28.8% renters and then dividing those portions respectively by the average household size for owners and renters.

Forecasted 10% threshold = 1,064 (calculated by multiplying the 2045 housing projection by 10%)

Existing affordable units = 626 (official 2025 LMI count) + + 13 LMI units associated with the Bristol Yarn Mill project + 2 expected LMI units at the former Oliver School = 641 existing and committed pipeline LMI unit

Existing affordable units = 709 (as of 2023 + expected 15 units + 165 vouchers est.)

Forecasted to need by 2045 = additional 423 units (1,064 10% threshold – 641 existing and committed pipeline LMI units)~~**Forecasted to need by 2045 = additional 355 units (1,064 10% threshold — 709 current LMI units)**~~

Per the assumptions above, just over 1,000 additional units of housing will be needed to accommodate Bristol's population growth in the next 20 years. This assumption is also in line with the trend in smaller household sizes, which means that more units are needed to accommodate the same number of people. For example, a single-family house might have housed seven people 20 years ago (two parents, four children, and a grandparent, for example) but today those seven people are more likely to be split into multiple households (say, two parents and one child, a childless couple, and two adults living on their own). "New" units may come from the subdivision/redevelopment of existing buildings as well as brand new construction.

Revised Methodology

That said, population projections are a loose art, at best. Basing future development on population projections is potentially less realistic than basing it on development trends. As Bristol is largely built out, new housing unit starts are very low. The average number of new housing units built between 2018 and 2022 was 18.6 per year. At that rate, it would take over 54 years to develop 1,000 new units. This also means that in the next 20 years, only about 372 new units of housing can be expected, barring some large developments. In addition, there are 127 permitted units at the Bristol Yarn Mill and 11 at the former Oliver School, for an additional 138 units.

Revised housing unit projection = 372 units (projected) + 138 units (permitted) + existing 9,629 units = 10,139 units

Re-Forecasted 10% threshold = 1,014 units (calculated by multiplying the revised projection by 10%)

Forecasted to need by 2045 = additional 373 units (1,014 10% threshold – 641 existing and committed pipeline LMI units)~~**Forecasted to need by 2045 = additional 305 units (1,014 10% threshold — 709 current LMI units)**~~

Low and Moderate Income Housing Strategies

As required by the Rhode Island Low and Moderate Income Housing Act, the Town has identified specific strategies to make progress toward the ten percent goal for low and moderate income (LMI) housing. This section presents a detailed explanation of the strategies along with quantitative estimates of the number of LMI housing units expected to be generated by each strategy over the next 20 years and beyond.

Inclusionary Zoning (IZ)

IZ is the most significant tool in the municipal toolbox for LMI housing. However, in a situation where the Town is largely built out and many new units will come from renovations or redevelopment, this will produce fewer units than in less built out communities. It is also reliant on new market rate development, which the Town can encourage and enable, but not control. Nevertheless, it is a vital tool toward making progress.

If 372 new units can be expected over the next 20 years, how many of those can realistically be LMI under inclusionary zoning? Given that the Town is largely built out, and that opportunities for single-family subdivisions are limited, it is probably fair to assume that most new development will be individual infill single-family homes or small-scale multi-family housing (new or redevelopment) moving forward. If the Town reinstates IZ with a trigger of five units, it might be reasonable to assume that half of all proposed units will be subject to IZ, or about 186 units. The calculation below assumes an IZ policy that requires 15% of all housing development of five or more units to be LMI housing. (*Note: This does not include the 13 LMI units at the Bristol Yarn Mill and two at the former Oliver School, but only developments approved after the IZ ordinance is reinstated.*)

IZ at 15% = 28 LMI units (186 x 0.15)

Comprehensive Permits

“Comp” Permits are the other major tool for LMI housing. Again, while municipalities can proactively partner with non-profit developers and property owners to encourage comp permits in certain areas, they do not have direct control over development proposals. Comp permits generally fall under one of two categories:

- “Friendly” Comp Permits – Sites identified and encouraged by the Town. Partnerships with local CDCs or “friendly” private developers.
- Other Comp Permits – Developer driven – can be proposed anywhere.

This Comprehensive Plan continues to make assumptions about potential LMI units based on specific properties where Comp Permits could be encouraged or expected. While some of the properties on this list may not be ripe for housing development

today, it is important to plant the seeds. A project that is untenable today may unfold in the future with persistent work and negotiation with property owners.

To calculate the potential under this tool, the Town has included 1) properties where future development will be encouraged, and 2) Assumptions about the outcomes of partnering with East Bay CDC and/or other local developers to proactively look for other opportunities, large and small, to invest in LMI housing (including through the reuse or sale of town-owned property). Such proactive partnerships could be part of the role of an Affordable Housing Committee.

The following is a list of properties with long term potential for future comp permit development/redevelopment:

1. Ferreira on Bayview Avenue (Concept Review / Pre Application in process)
2. Almeida Apartments on Bayview Avenue (currently owned by Roger Williams University)
3. Francis property on Bayview Avenue
4. Gooding Plaza shopping center (2nd floor addition and/or additional mixed-use development)
5. Second floor addition on vacant Bristol Toyota building at Metacom Avenue
6. Perry Property at Metacom Avenue across from Chestnut Street
7. King Phillip Hotel, reuse
8. Columban Fathers Monastery at Ferry Road – Future reuse of dormitory building
9. Unity Park former industrial buildings
10. St. Elizabeth's Church school – Reuse of vacant school building.

If the Town remains aggressive with this strategy, it may be possible to reasonably assume 100 new LMI units in the next 20 or so years, or an average of about five per year. However, such developments will likely occur sporadically, so there will be some years when this strategy produces no units at all and others where it may produce far more than five.

Condition of Variances or Zoning Changes

This has been a successful strategy on a small scale. The Town can pursue this more aggressively, particularly with properties that take advantage of the Metacom Mixed Use zoning district (MMU). Several properties along Metacom Avenue are called out in this comprehensive plan as being appropriate for rezoning for higher density mixed-use, but the zoning is not actually changed until requested by the property owner and

agreed to by the Town. Of course, any such development will be subject to Inclusionary Zoning, but the Town can negotiate with property owners to secure even more LMI units in the case of a variance or zoning change. Realistically, on average, this is unlikely to produce more than 1 unit per year, or about 20 units over 20 years.

Deed Restricting Existing Housing Stock

This is a strategy that many municipalities would like to see work on a larger scale. This could involve outright purchasing of existing properties by the Town or a non-profit developer (for example, East Bay CDC is always on the lookout for such opportunities); providing tax incentives or cash payments for property owners willing to deed restrict their properties; or obtaining existing buildings through tax sales. If the Town more aggressively partners with East Bay CDC, Habitat for Humanity, and other non-profit developers, it might be reasonable to expect perhaps that 2 existing units could be deed restricted each year, for a total of 40 units over 20 years.

Potential LMI Housing Progress

20-Year Outlook

Based on the assumptions above, the following may be a realistic expectation of Bristol's progress towards 10% LMI housing by 2045.

Inclusionary Zoning: 28 units

Comprehensive Permits: 100 units

Condition of Variances or Zoning Changes: 20 units

Deed Restricting Existing Housing Stock: 40 units

Maximum Total: 188 units

Total LMI Housing by 2045: ~~829 (188 + 641)~~ ~~897 (188 + 709)~~

Percent LMI Housing by 2045: ~~8.2% (829 / 10,139 Revised housing unit projection for 2045)~~ ~~8.8% (897 / 10,139 Revised housing unit projection for 2045)~~

At current rates of development and given the current resources available to renovate and deed restrict existing buildings, Bristol can make good progress toward reaching 10% in the next 20 years, but it is likely to take longer before the target is reached.

40-Year Outlook

Looking further into the future, if the Town continues to steadily apply these strategies, **the 10% target is more likely to be achieved in the next 40 years (revise)**. Assuming a 40-year target of 2065, the following is possible:

Revised housing unit projection = 744 new housing units (18.6 units per year x 40 years) + existing 10,046 units = 10,790 units

Re-Forecasted 10% threshold = 1,079 units (calculated by multiplying the revised projection by 10%)

Forecasted to need by 2065 = additional 438 units (1,079 – 641)~~additional 370 units (1,079 – 709)~~

Inclusionary Zoning: 56 units

Comprehensive Permits: 200 units

Condition of Variances or Zoning Changes: 40 units

Deed Restricting Existing Housing Stock: 80 units

Total: 376 units

Total LMI Housing by 2065: 1,017 (376 + 641)~~1,085 (376 + 709)~~

Percent LMI Housing by 2065: 9.4% (1,017 / 10,790 - Revised housing unit projection for 2065)~~10.1% (1,085 / 10,790 - Revised housing unit projection for 2065)~~

Note: With LMI Count of 641, the same strategies leave Bristol about 62 LMI units short of the projected 1,079 threshold in 2065.

QUESTION: Updating the current LMI baseline from 709 to 641 increases the projected 2065 LMI need. The previously approved strategies are estimated to produce 376 units over 40 years, leaving a 62-unit gap (if 2 units at Oliver are included). Should the 40-year Comprehensive Permit assumption be increased from 200 to 264 units so that the projected strategies continue to demonstrate achievement of the 10% threshold by 2065, or does the Town/State recommend a different adjustment?

Housing Goals, Policies, and Strategies

Housing policies must support a broad range of housing opportunities so that Bristol can continue to provide housing that is affordable to its traditionally diverse population and to ensure that all neighborhoods are livable places. Based on the critical issues described in this chapter and the overarching housing policies stated above, this section presents the goals, policies, and strategies developed by the Town of Bristol to guide its homes and neighborhoods.

The goals and policies are listed first, followed by the strategies. The strategies are inclusive of the LMI strategies discussed above.

Housing Goals and Policies

Goal H1: Work for a continued range of housing opportunities so that Bristol can continue to be home to our traditionally diverse population.

Policy H1.1: Prioritize Town efforts to address local housing needs that the private market is not meeting on its own, whether market rate or LMI, owner or rental, etc. This could include things such as senior housing, assisted living, smaller scale apartment buildings, or housing affordable to individuals or families making less than the Town's median income.

Policy H1.2: Address the needs of Bristol's special demographic groups, to include: working families, single parent families, parents whose children are grown, persons living alone, and the elderly.

Policy H1.3: Make sure that housing programs first meet the needs of Bristol residents.

Policy H1.4: Encourage a broad range of housing costs, with special emphasis on creating and maintaining houses and apartments that are affordable to working individuals and families making less than the Town's median income.

Policy H1.5: Continue programs to help elderly and others on fixed incomes stay in their homes.

Policy H1.6: Encourage coordination among public agencies and community organizations to leverage their resources and generate new programs that can better meet local housing needs.

Goal H2: Ensure that neighborhoods are livable places.

Policy H2.1: Continue to pursue the expansion of the historic district per the findings of the historic district survey, prioritizing properties with the greatest historical and architectural value.

Policy H2.2: The Town is encouraged to investigate new urbanism techniques such as form-based zoning regulations to guide the design of significant mixed-use redevelopment and design guidelines for infill development to maintain characteristics of existing residential neighborhoods and Bristol's historic downtown.

Policy H2.3: Sidewalks are encouraged for safety and sustainability purposes in new residential and mixed-use developments.

Policy H2.4: Connectivity must be maintained between neighborhoods as essential to quality of life, as well as for safety and convenience.

Policy H2.5: Address the issue of exterior lighting for public and private development, balancing the need for adequate lighting with the need to avoid excessive lighting on nearby residences.

Policy H2.6: Provide adequate water supply and pressure.

Policy H2.7: Buffer neighborhoods from incompatible land uses.

Policy H2.8: The Town should continue to call for adequate buffer zones between incompatible uses (i.e. between adjoining industrial and residential areas).

Policy H2.9: Take into account existing land use patterns when designing new zoning regulations.

Policy H2.10: Promote good design in all future developments that is appropriate to Bristol and to surrounding homes.

Policy H2.11: Require that new developments stay within a scale that is appropriate to Bristol and to surrounding homes.

Policy H2.12: Strengthen the services and amenities that make Bristol a good place to live.

Goal H3: Create affordable housing opportunities and diversify the housing stock.

Policy H3.1: Create a diversity of housing types that meets the current and future needs of low-moderate income residents, employees, and special needs populations. While Bristol does currently have housing for the elderly, families, single persons, and special needs populations, the majority of housing being built in Bristol is out of the reach of the low-mod populations. The housing gap this causes will continue to grow unless Bristol continues to actively and aggressively pursue the development of affordable housing within the town.

Policy H3.2: Meet 10% Goal for Low and Moderate Income (LMI) housing.

Policy H3.3: Provide housing opportunities for the Town's special needs populations. Achieve or maintain, whenever possible, at least a few housing units that will provide opportunities to households of one or more of the groups that have been identified as being of particular need in Bristol. Include careful and creative decisions about how the public purpose of expanded housing opportunity can be combined with other public purposes on any given site.

Policy H3.4: Revise the zoning ordinance to promote affordable housing and housing that meets the needs of all Bristol citizens.

Policy H3.5: Identify potential locations for LMI housing development.

Policy H3.6: Strengthen partnerships and build community support for affordable housing development.

Policy H3.7: Identify existing and new resources for affordable housing development.

Policy H3.8: Encourage public/private partnerships for the creation of LMI housing which will provide additional funding opportunities such as grants.

Housing Strategies

Below is a review of the 28 Housing strategies included in the 2016 Bristol Comprehensive Plan, followed by the 25 Housing strategies in this updated plan.

Review of 2016 Housing Strategies

Below is a list of the housing strategies included in the 2016 Bristol Comprehensive Plan along with a brief status update on each.

H-1 – Create standards for Multi-family housing created for affordable housing

This was not completed. Moving forward, it may make more sense to consider standards for infill multi-family housing regardless of whether it is LMI or market rate. This is addressed in the updated strategies.

H-2- Adopt public advertising campaign

This was not completed. However, Bristol sees the value of a public campaign around housing issues and may wish to partner with other municipalities, organizations or the state on this. This is addressed in the updated strategies.

H-3 Build an Affordable Housing Trust Fund

This was not completed. The Town never received fees-in-lieu from any inclusionary zoning projects. The Town then rescinded its Inclusionary Zoning ordinance (though

this plan recommends reinstating it). The updated strategies include options for using a negotiated fee from the Bristol Yarn Mill and other ways to potentially invest in an Affordable Housing Trust Fund.

H-4 Work with RWU to encourage more on-campus housing and a right of first refusal for Almeida

RWU does have a plan to build more on-campus housing, and they are aware of the Town's interest in Almeida Apartments when they go off-line. This is an ongoing strategy.

H-5 Re-institute the Affordable Housing Committee

The original appointed Committee provided recommendations to the Town Council and then disbanded. The updated strategies explore new potential roles for a reestablished Affordable Housing Committee.

H-6 Develop a Section 8 Home ownership program

This was not completed. This is more of a role for local non-profits. Though at the moment, the cost of home ownership is out of reach for most Section 8 voucher holders without a significant subsidy.

H-7 Develop a program with Bristol Housing Authority to recruit more landlords for Section 8 since there are more recipients than apartments.

This was not completed but is included in the updated strategies.

H-8 Develop a program and promote East Bay CDC as the only East Bay Agency recognized as a monitoring agent

This has been done informally. Whenever the Town has an applicant for LMI housing we meet with the East Bay CDC as the monitoring agent. The RI Housing Network is the monitoring agent for the LMI homeownership units that had been monitored by Rhode Island Housing. The updated strategies seek to formalize these roles.

H-9 Partner with East Bay Chamber of Commerce to raise awareness of need for workforce housing.

This was not completed. Again, the Town sees value in raising public awareness and this is addressed in the updated strategies.

H-10 Utilize the service of RWU Community Partnerships Center to develop creative ways to provide affordable housing

This is ongoing as opportunities present themselves with the CPC. This will be included with the updated strategies.

H-11 Continue and expand the CDBG home repair program

This is ongoing with a very active CDBG Home Repair Program, and is included in the updated strategies.

H-12 – Consider best use or re-use of Town owned property to include housing or apply a portion of the sale to a housing trust or first-time homebuyer. Exceptions are the former schools on the Town Common which cannot be sold or used for housing per the Grand Deed and the former Guiteras Elementary School.

The former Oliver School was recently sold and is proposed for 11 residential units with 3 to be affordable (other parts of the chapter read 2 LMI). Also proposed to have one accessible unit. Remaining town-owned property is limited and there are few opportunities appropriate for housing development. However, the Town acknowledges the value of this approach. It has been included with the updated strategies, even though few results are expected in the near future.

H-13 Work with State Legislature to broaden definition of affordable housing

Ongoing with Statewide initiatives. Bristol has some landlords that have had long term rentals with rents less than what they could charge as documented “LMI” units. However, these landlords don’t want to commit to the 30-year deed restriction and so those units are not counted towards the 10%. The Town is still interested in getting credit for such units.

H-14 Identify individual properties and neighborhoods for architectural or historic significance and work with owners for National Register of Historic Places designation.

Some preliminary work has been done but need to do more.

H15 – Explore and consider form based versus use based zoning to maintain characteristics of existing neighborhoods.

This was not completed. The Town is unlikely to pursue form based code in the near future.

H16 – Continue to update streets with sidewalks

This is ongoing with developments and with the Town and RIDOT. RIDOT is currently working on sidewalks on the west side of Hope Street and Ferry Road as well.

H17 – Cul-de sacs should be discouraged where possible.

This is ongoing with the Planning Board as part of subdivision reviews.

H18 – Adopt a night sky ordinance to address the impacts of exterior lighting on neighborhood.

The Town prohibits lights from impacting neighbors with shielding, location, and intensity, but not as a comprehensive “night sky ordinance.”

H-19 Continue to participate in Community Rating System

This is ongoing and the Town is now a Class 7.

H-20 To provide incentive for property owners to create deed restricted affordable rental, continue to limit the property tax on the deed restricted unit to 8% of the gross income received.

This is ongoing.

H-21 Continue to list sites for affordable housing and consider scattered units.

The Town needs to update this list as a lot of the sites are no longer available. A new list is included with the updated strategies.

H-22 Continue to require affordable units as a condition for zoning relief and zone changes that include residential.

This is ongoing specifically with the Zoning Board; however, the Board doesn’t always agree with staff’s recommendations to require affordable units.

H-23 Create an info packet for non-profit developers to help promote creating affordable housing

This was not completed. Local non-profit developers are very aware of the opportunities in Bristol – the bigger problem is finding funding/financing.

H-24 Create design standards for in-fill development

This was not completed. Moving forward, it may make more sense to consider standards specifically for infill multi-family housing. This is addressed in the updated strategies.

H-25 Help seniors age in place

This is ongoing, though more specific strategies around this issue are needed.

H-26 Work with service providers to create affordable child care

This was not completed and is not addressed in the updated housing strategies. However, there is still a strong need for these services which the Town may explore elsewhere in this plan.

H-27 Work with homeless agencies to track homeless individuals or families

This is ongoing and is included in the updated strategies.

H-28 Work with the State to amend current state law on affordable housing including allowing Section 8 vouchers to count toward 10% goal.

State Laws were updated in 2024 to allow active vouchers to count toward the 10% goal. These units have been included in Bristol's LMI housing calculations above.

Current Housing Strategies

H1. Adopt a **public advertising campaign** to educate residents on the need for the creation of LMI housing units.

Misinformation and a lack of information can be major barriers to LMI housing. Throughout the public outreach process, participants noted it would be beneficial to educate people about what LMI units are, who needs them, and what is involved in creating them. An advertising campaign could be one approach to significantly educate the public.

H2. Build an **Affordable Housing Trust Fund** to help give the Town a tool to invest in creating and maintaining the types of LMI housing most needed by the community in the places where it makes most sense to have it.

This program would provide financial assistance to initiatives that are directly aimed at creating more affordable or LMI housing units. On top of the fee in lieu from the Bristol Yarn Mill development, the Town may choose to seed such a fund through future negotiated fees in lieu, grant funds, or general Town revenues.

H3. Work with RWU to encourage **more on-campus student housing** and agree on a right of first refusal to partner with a non-profit housing developer to turn the **Almeida Apartments** into general rental or senior housing (with some or all the units as LMI housing) over time. Funds from an Affordable Housing Trust Fund could be used to help provide a downpayment for this and other large properties, or to help provide gap financing.

Encouraging more on-campus student housing could reduce the number of students who compete with non-students for housing not provided by the university.

H4. Re-institute the **Affordable Housing Committee** to help identify affordable housing opportunities, advocate for / educate about affordable housing needs, and explore more creative ways to achieve affordable housing goals.

The Town had an Affordable Housing Committee (AHC) that helped draft the initial housing strategies back in 2005. Once this was completed, the AHC disbanded. A

revived AHC could help create content for a public education campaign on affordable housing, manage the Affordable Housing Trust Fund (in an advisory capacity, should the Town establish a longer term financing source for the Fund), and otherwise support Town staff in implementing the strategies of this chapter.

H5. Develop a program with the Bristol Housing Authority to **educate landlords** and encourage them to participate in the **Section 8 Housing Choice Voucher** program.

Through the Section 8 Housing Choice Voucher program, the U.S. Department of Housing and Urban Development (HUD) provides funding to public housing agencies (PHAs), in this case the Bristol Housing Authority (BHA). The PHA then passes on the funds as rental assistance to eligible people (very low-income families, the elderly, and the disabled) who can find rental units owned by participating landlords. There are currently more recipients than apartments available. Expanding the number of landlords willing to accept vouchers will make more of the existing housing stock affordable to more people.

H6. Formalize agreements with East Bay Community Development Corporation and the Housing Network of Rhode Island to serve as the **monitoring agents** for privately owned LMI housing units and enforce the policy that any new LMI housing units in Bristol are deed restricted for 99 years.

The Town currently has had this arrangement informally with the East Bay Community Development Corporation, a nonprofit focused on affordable housing, and the Housing Network of Rhode Island. Formalizing these arrangements could involve the Town signing Memorandums of Understanding (MOUs) with these organizations and, as part of those agreements, requiring a tracking system for when deed restrictions are set to expire as well as a deed restriction time period of 99 years. That tracking system would alert Town staff and the AHC (if reestablished) when they need to start working with property owners well in advance to find financing or other mechanisms to extend deed restrictions.

H7. Utilize the services of the **RWU's Community Partnerships Center** to develop creative ways to provide affordable and LMI housing.

RWU's Community Partnerships Center's mission is to undertake and complete projects that will benefit local communities within Rhode Island and Southeastern Massachusetts, while providing RWU students with knowledge in real-world projects that deepen their academic experiences." The Town of Bristol is already a community partner with the center, as is Benjamin Church Manor, which provides affordable

housing to Bristol seniors. Town staff and the AHC should approach the Center to assist with any research needed to implement the strategies of this chapter.

H8. Continue and expand the Town's Community Development Block Grant (CDBG) home repair and home maintenance grant and loan programs.

With CDBG funding from the U.S. Department of Housing and Urban Development (HUD), Bristol runs a Home Repair Program aimed at helping residents who may have limited financial means to make improvements to their homes. This program has helped many individuals and families, and could be expanded from other sources, including the Affordable Housing Trust Fund.

H9.

H9. Maintain and annually update an inventory of municipally owned or controlled property and evaluate appropriate properties for housing or LMI housing.

Consistent with the State Housing Land Bank Program, the Town should review real estate owned by or under the control of the municipality and identify properties that are not in current or planned municipal use. Appropriate properties should be evaluated for potential residential or affordable housing reuse. Where property is sold rather than directly reused for housing, the Town should consider dedicating a portion of sale proceeds to an Affordable Housing Trust Fund or first-time homebuyer program. The former schools on the Town Common must remain in general public use pursuant to the grand deed and may not be converted to housing.

~~Consider the best use or reuse of town-owned property to include LMI housing and/or a portion from the sale to be applied to a housing trust or first-time homebuyer program.~~

~~The Town should maintain a running list of properties it owns and annually evaluate which uses would best serve the community. While there may be limited opportunities with this strategy in the foreseeable future, it is a valuable process to evaluate this annually. Note that the former schools on the Town Common must remain in general public use per the grand deed, and may not be converted to housing. (See LMI Housing Strategies for greater detail.)~~

H 10. Work with the General Assembly to broaden the definition of LMI housing to include modestly priced and locally affordable units within the community.

The Town will continue to advocate for this strategy. Certain landlords charge tenants less than the upper limit that officially defines a unit as LMI. In other words, those units could be defined as LMI because they are affordable (would represent 30% or less of a household's income) for people making 80% or less of the area median income (LMI). Many landlords are reluctant to voluntarily take on a 30+-year deed restriction, which is what guarantees long term affordability and is a requirement for most homes to count as LMI. Further, landlords would need to be willing to verify annually the rents they are charging and the incomes of their tenants.

H 11. Continue to participate in the **Community Rating System (CRS) of the National Flood Insurance Program**. Advocate for and explore options to raise the Town's credit for increased discounts on Flood Insurance Policies.

The Federal Emergency Management Agency (FEMA) oversees the CRS, a voluntary incentive program that rewards National Flood Insurance Program (NFIP) Communities for doing floodplain management activities that go beyond the minimum NFIP requirements. In exchange for performing those activities, the community receives discounts on flood insurance premiums. This approach saves money, which can benefit the community, and reduces the flood risks the community faces.

The Town is now at a Class 7 CRS rating, meaning that Bristol residents who purchase or renew their flood insurance policies for properties in a Special Flood Hazard Area in Bristol will have their flood insurance premium discounted by 15%. The Town can continue to implement actions that will help improve its ratings under the CRS Program even further.

H12. To provide incentive for creating and maintaining LMI housing, the Town will proactively **reach out to property owners of deed restricted units** to inform them they are eligible to limit the property taxes on the LMI unit to 8% of the gross income received from the unit.

Many Bristol property owners who are eligible for this tax incentive do not take advantage of it. One barrier could be that many property owners are simply not aware that the tax incentive exists. Others are wary of the paperwork it would take to verify their eligibility. To address that barrier, the Town can work to inform property owners about this, including through the public advertising campaign described for strategy 1. In addition, the Town can work with the Housing Network of Rhode Island to provide support to property owners to maintain and submit their paperwork.

H13. Continue to identify locations where the Town would like to proactively encourage the development of LMI housing through **“friendly” comp permits**.

Under Rhode Island law, an applicant proposing to build housing that qualifies as at least 25% low- or moderate-income may apply for a comprehensive (comp) permit, instead of submitting separate applications to different local boards. In other words, the permit allows the developer to move through the approval process more quickly and have a higher density of units in the proposed property. Bristol has identified several properties that may have the potential for friendly comp permits either now or in the future. (See LMI Housing Strategies for more details and a list of the potential properties.)

H14. Require or continue to negotiate LMI units as a **condition for zoning relief**, and changes of zone that include residential uses.

The Town currently often negotiates with developers to provide more LMI units in exchange for zoning relief. The Town could set a policy requiring developers to produce a certain number of LMI units in exchange for zoning relief. Alternatively, the Town could continue to negotiate with developers, adjusting the number of LMI units they request on a case-by-case basis. (See LMI Housing Strategies for greater detail.)

H15. Create an **information packet for for-profit developers** to help promote the creation of LMI housing.

The Town could create the packet by adapting resources from Rhode Island and Massachusetts municipalities and from Rhode Island state agencies, such as Rhode Island Housing and the Rhode Island Department of Housing. The packet could include information about income limits and prices for LMI units/rentals, contact information for the monitoring agency, a draft deed covenant, preferred areas for LMI housing development, and references to Bristol’s zoning ordinance and historic preservation standards.

H16. Create **design standards for infill development** of multi-family housing to help them blend into the character of existing residential neighborhoods.

Infill development means building on underutilized or unutilized lands within an existing developed area. For example, if someone were to build a triple-decker house on an abandoned lot between several triple-decker houses on a street, they would be practicing infill development. Design standards or form-based code can help ensure that a building looks compatible with its surroundings regardless of what is

happening inside. For example, design standards can ensure a building envelope, basic roof shapes, building width and depth, garage placement, etc. look compatible whether the inside hosts one unit or four. So long as the required parking can be accommodated on site, small-scale multi-family can fit into many neighborhoods with the right design.

H 17. The Town will work with local homeless agencies to **track homeless individuals** or families who may have resided within the Town and try to connect them with support services.

Organizations the Town could work with include: East Bay Coalition for the Homeless, Riverwood Mental Health Services, and East Bay Community Action Program.

H18. Mitigate the effects of **Short-Term Rentals** on housing market competitiveness.

The Town will explore bolstering its registration process for short-term rentals in order to better track their locations and understand their impacts (being sure short-term rental permits are tracked separately from year-round, longer-term rentals). Where short-term rentals prove to have a negative impact on year-round rental housing, particularly for working class and middle class residents, the Town may consider requiring longer-term leases (12 months or more) – at least for properties where an owner occupant is not present.

H19. Explore allowing more diverse housing types in more zones. For example . . .

- Allow up to four-family dwellings in the R-8 and R-10 districts.
- Allow two-family dwellings in the R-15 within a 1/2 mile walking radius of any commercial or mixed-use zoning.
- Explore zoning options for allowing clusters of small-scale cottages or “tiny homes” on single parcels.

Paired with the design standards discussed in H16, allowing a greater diversity of housing in certain zones may be an effective way to introduce housing diversity and more naturally occurring affordable housing in a way that is compatible with existing development.

H20. Explore more options for **Senior and Accessible Housing** that would allow seniors to downsize from their single-family homes. Explore requirements for universal design and accessibility in new construction or major renovations. The Almeida Apartments may present a good opportunity for additional senior and accessible housing.

H21. Explore cooperating with the Housing Network of RI's (HNRI) **Community Housing Land Trust (CHLT)** where HNRI owns the land while the homeowner owns the home. This would reduce the price of a home by removing the land value. HNRI's existing CHLT can accept donations of land, including with existing housing, and manages the long-term affordability of such properties by setting an affordable resale price. Partnering with this existing entity would provide the Town with all the advantages of a CHLT without the administrative hassles of running one itself.

H22. Proactively foster **Local and Regional Partnerships** and regularly meet with partners to learn from each other. Communities all over the state and New England are dealing with the same issues.

H23. Amend and reinstate the Town's former **Inclusionary Zoning** policy that certain developments must provide a percentage of new residential homes as LMI. Inclusionary zoning should apply to any development of five or more units and at least 15% of units should be LMI. (See LMI Housing Strategies for greater detail.)

H24. Encourage the Development of **Accessory Dwelling Units (ADUs)**.

ADUs refer to smaller independent residential units that are on the same lot as a single-family home. At a minimum, the Town will comply with all state laws related to ADUs.

H25. The Town will continue to track **tax sale properties** as they become available and will consider acquiring appropriate properties and then working with local non-profit developers to renovate them as needed and then deed restrict them for LMI housing. (See LMI Housing Strategies for greater detail.)

H26. Pursue and maintain designation as a Rhode Island Housing Champion.

The Town should pursue the State's voluntary Housing Champion designation by continuing to implement housing-supportive land use regulations, training planning and zoning board members, investing in infrastructure and transportation improvements that support housing, utilizing appropriate financial tools, and maintaining a Comprehensive Plan that supports housing and community development. Housing Champion communities receive preferential consideration for

certain discretionary State funding programs, providing an additional incentive for Bristol to continue implementing its housing goals.

Note: Once Town staff and the Planning Board are comfortable with a final set of actions, HW will prepare an amended implementation matrix with responsible agencies and time frames.