

PART III LIVABLE NEIGHBORHOODS

“I love the personalities that the individual areas in Warwick retain.... I want to see more ‘Main Street’ areas where people can walk, bike, eat and shop.” —WARWICK RESIDENT

Housing

- A mix of housing types and affordability for 21st-century singles, couples, and families.
- Multi-family housing to support Village Districts, as part of new Neighborhood Centers and in the City Centre Warwick transit-oriented district.
- Effective and coordinated code enforcement around single-family rentals and vacant houses.

Neighborhoods

- Village District zoning for Pawtuxet, Pontiac, East Natick, and Oakland Beach Villages.
- Expanded Village District zoning for Apponaug and completion of projects to make it the city's civic center.
- A new urban neighborhood emerging in City Centre Warwick.
- Transformation of neighborhood shopping centers to create walkable, mixed-use centers.





Housing and Neighborhoods

FROM A WARWICK RESIDENT

"I love the personalities that the individual areas in Warwick retain."



GOALS AND POLICIES

GOALS

Warwick has a wide range of quality housing choices to meet the diverse needs of households at all income levels and all stages of the life cycle.

All neighborhoods have retained or enhanced their character and livability.

Warwick villages have a mixture of uses and have become more walkable.

Neighborhood commercial areas are modernized and serve residents well.

POLICIES FOR DECISION MAKERS

- Support addition of compact housing types such as townhouses, lofts, apartments, cottage developments and conservation subdivisions in suitable locations.
- Continue efforts to provide scattered site affordable housing for families.
- Support implementation of an affordable housing plan.
- Support improvements to neighborhood connectivity.
- Support new systems to enhance enforcement of property standards.
- Consider design standards and conservation districts to promote high quality design.
- Support improvements to village districts to enhance walkability, provide amenities, and encourage mixed-use development.
- Support new design standards for neighborhood commercial districts.

**B**

FINDINGS AND CHALLENGES

findings

In 2010, there were 37,730 housing units in Warwick, slightly more than the 37,085 in 2000. Approximately 5% of the units were vacant at the time of the 2010 census.

Most of Warwick's housing stock was built in the heyday of suburbanization between 1950 and 1980. The median age of housing is 52 years. A quarter of the City's housing was built before 1940.

Three quarters of Warwick's housing units are owner-occupied.

New construction declined substantially as a result of the Great Recession and continuing economic difficulties. A total of 1,185 housing units were permitted between 2000 and 2011, according to US Census data, with the peak year in 2002, when 118 permits were issued. By 2011 the number had decreased by 87% to an estimated 15 permits.

Approximately one-third of Warwick households are single-person households.

Only 26% of Warwick households include children.

Median housing prices have declined 44% since the peak year of 2005.

Over the period 2009-2011, 786 homes (4% of the housing units with mortgages) have gone into foreclosure.

Many neighborhood shopping areas have vacancies and need upgrades to be competitive and serve surrounding residents.

The existence of older houses combined with houses in flood zones that have been elevated sometimes creates a problematic aesthetic effect.

challenges

Decline in housing values.

Foreclosures and managing their impacts on neighborhoods.

Maintaining neighborhood quality with effective code enforcement.

Providing a range of high quality housing types to meet the needs of diverse households.

Finding properties for affordable housing development.

Keeping some waterfront housing affordable.

Increasing connectivity.

Revitalizing neighborhood shopping areas.



WHAT THE COMMUNITY SAID

- The majority of survey respondents said their neighborhoods are stable—neither getting better nor getting worse.
- The most desirable characteristics or amenities of neighborhoods identified by survey respondents are: convenience of location; low crime; parks, recreation, and open space; good schools; and sense of community.
- Three out of the top issues identified in the survey as “the biggest issues facing your neighborhood” are related to foreclosure, vacancy and property maintenance issues: impact of foreclosed and abandoned houses; property maintenance and the enforcement of minimum housing standards; and absentee landlords.
- Residents would like more neighborhood-serving retail.
- Residents are wary of new development in or near their neighborhoods with 54% in the survey disagreeing or strongly disagreeing with the statement: “I would like to see development in or near my neighborhood.”
- Keeping some modest-cost housing in waterfront areas is important.
- Affordable housing is needed.
- Survey respondents prefer single family development and mixed use development (ground floor commercial and upper story residential) to multi-family condominium, and apartment development.
- Survey respondents were highly supportive of village revitalization, as long as initiatives are incentive-based and supported substantially by private rather than public dollars.



HOUSING ISSUES

1. Change and Continuity in Housing Issues Facing Warwick

In 2005, when the housing “bubble” did not yet show any signs of bursting, a committee asked to review comprehensive plan goals and policies indicated that Warwick residents were concerned about “overdevelopment and the intrusion of nonresidential activity” in residential neighborhoods and a sense that quality of life was deteriorating, which was described as the “urbanization of suburbia,” an umbrella phrase encompassing increased traffic, overdevelopment of residential areas, environmental degradation, and commercial blight. Preserving a sense of suburban and village life in Warwick so that neighborhoods thrive, was important to this group. Providing a wide range of housing choices, including low- and moderate-income housing, was identified as a housing goal, with special attention to providing a variety of options for senior citizens, disincentives for converting affordable rental units to condos, and more coordination and promotion of the City’s housing programs.

Although many of these issues remain relevant, the housing context has changed drastically since 2005. As this comprehensive plan update is being written in 2012, the housing values in Warwick and the rest of Rhode Island have declined substantially since the 2005 peak, and although the housing market has improved somewhat, prices are still expected to decline slightly in 2013. Foreclosures affected over 900 homes during the period from 2009 to mid-2012. Rather than condo conversion, residents report that their biggest housing problem is the impact of poorly maintained foreclosed and abandoned housing on their neighborhoods.



2. Housing Characteristics

Number and Type of Housing Units. The 2010 Census identified 37,730 housing units in Warwick. The city offers a mix of housing types, including single-family detached houses, two-family homes, and large and small multi-family structures. However, almost 75% of Warwick's housing units are single-family detached homes. Only 5,570 housing units are located in structures with 10 or more units (about 15% of all housing units). These larger multi-family developments were typically developed on arterial roads between 1975 and 2000. At the time of the 2010 census, 5.6% of housing units were

TABLE 7.1: Housing Units By Type, 2010

TYPE	NUMBER	PERCENT OF TOTAL UNITS
Single Family Detached	27,239	72.2%
Two Family	2,438	6.5%
Three to Nine	1,944	5.2%
Ten or More	5,570	14.8%
Other (mobile home, rv, etc.)	274	0.7%
TOTAL	37,730	

Source: US Census

vacant.

Household size. The overall average household size in Warwick was 2.33 persons in 2010. Owners tend to have larger households (average 2.49 persons), while renters have smaller households (1.82 persons on average).

Housing tenure. According to the 2010 census, almost 75% of housing units are owner-occupied and slightly more than 25% are renter-occupied.

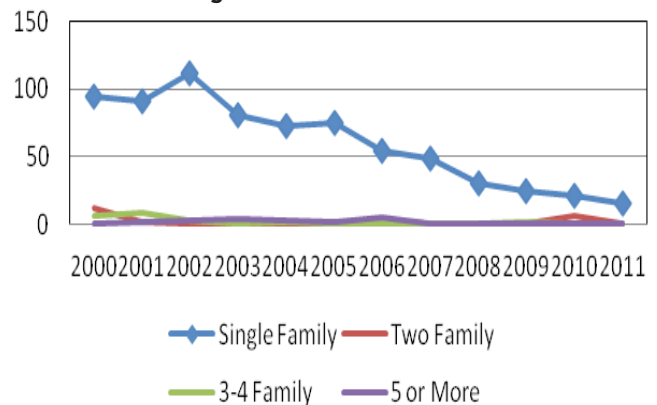
Length of time in Warwick. About 20% of Warwick households have been at their current address for more than 30 years, while over 45% moved into their homes within the past ten years. The latter figure includes those who moved within Warwick.

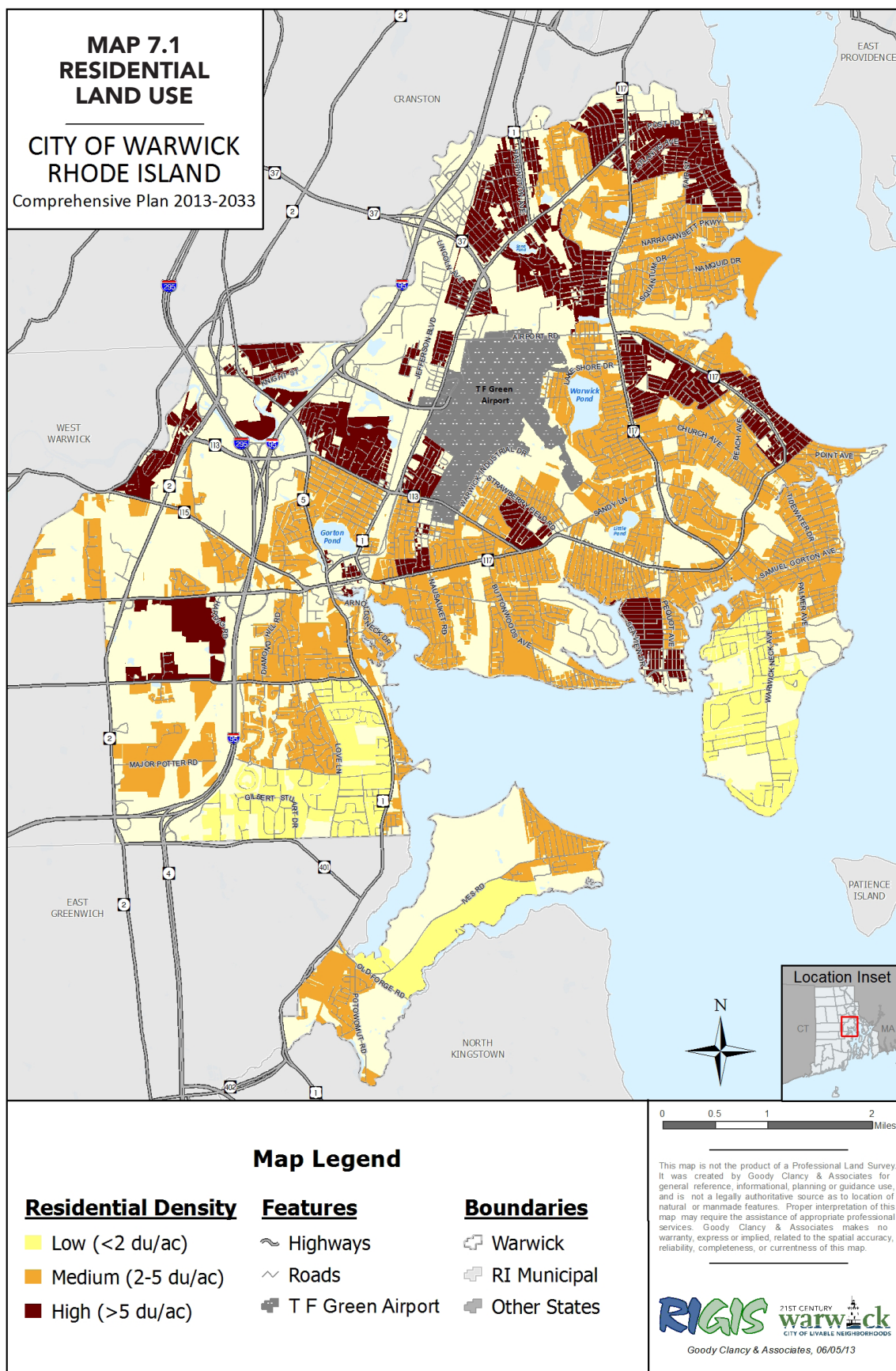
Age of housing stock. The age of Warwick's homes reflects the city's history. While nearly one quarter of the city's homes were built before 1940 and are now over 70 years old, the remainder was constructed in the decades since World War II, as farmland was developed into resi-

dential neighborhoods and Warwick's villages expanded to meet housing demand. The median year of construction for housing structures in Warwick is 1958. Roughly 45% of Warwick's homes were built in the 1940-1970 post-World War II housing boom that fueled suburban growth across the nation. About a quarter were built in the 1970s and 1980s, and fewer than 10% of the city's homes were built between 1990 and 2010. Today, Warwick is a mature, largely "built-out" community. Relatively few vacant sites are available for new housing development. This means that Warwick has entered a period in which redevelopment of existing areas, such as village districts and commercial areas, will become more important than "greenfield" development on agricultural or other unbuilt land.

Residential building permits. Consistent with national trends, while housing construction in Warwick was fairly robust in the early 2000s, the city saw a significant decrease in the number of permits issued for new housing construction as the decade progressed. According to US Census data, between 2000 and 2011, Warwick issued 792 total residential permits for a total of 1,185 units. At the height of permitting activity in 2002, 118 permits were issued. By 2011 the number had decreased by 87% to an estimated 15 permits. Of the 1,185 housing units permitted between 2000 and 2011, 59% (approximately 699) were single-family homes. The remaining 486 units – representing approximately 40% of units permitted during this period – were in multi-family structures: 24 were two-family homes (48 units total); 25 were three- and four-family homes (82 units total); and 23 were multi-family developments of 5 or more units each (335 units total).

FIGURE 7.1: Building Permits 2000–2011







3. Housing Market

The collapse of the housing market in the Great Recession affected Rhode Island and Warwick significantly. Average sales prices declined nearly 39% between 2008 and 2012. The median sales price for the May to July 2012 period was \$140,000, down 44% from a peak of \$248,000 in 2005. As of August 2012, 842 homes were listed for sale of which 258 were foreclosures: the least expensive was \$22,000 for an age-restricted mobile home and the most expensive were waterfront homes listed at \$2.2 million.¹

Distressed Sales, Foreclosures and Foreclosure Assistance. Over the 2008–2011 period, nearly 40% of all single family home sales in Warwick were “distressed properties,” either foreclosures or short sales in which lien holders (such as mortgagors) allow a sale that will not result in full payment of the liens. Because Warwick is one of the largest municipalities in the state, over the period 2009–2011 it experienced the second largest absolute number of foreclosures in the state, 786 foreclosures (after Providence). However, with foreclosures accounting for 4.06% of the city’s 19,366 mortgaged properties, Warwick had the eighth biggest foreclosure percentage among Rhode Island municipalities. Eighty-seven percent of the foreclosures were for single family homes, and nearly a third of the foreclosures occurred

in 2011.² By June of 2012, another 108 Warwick homes were foreclosed. After foreclosure, homes in Warwick are typically resold in about three months, according to City officials.³

In May 2010, Warwick enacted an ordinance requiring mortgage servicers to work with a “conciliation conference coordinator” at a HUD-approved housing counseling agency before they can file a foreclosure deed or pay a fine. The coordinator determines whether the mortgage company has made a good faith effort to reach an agreement with the homeowner. In 2010 and 2011, 966 potential foreclosures went through this process in Warwick. Providence and Cranston enacted similar ordinances. The majority of homeowners in these three

2 <http://www.housingworksri.org/sites/default/files/HWRISpRprt-Foreclosures2012.pdf>

3 <http://www.rhodeislandhousing.org/filelibrary/RI's%20Most%20Foreclosed%20Communities,%209-28-2012%20GoLocalProv.pdf>

Table 7.2: Single Family Home Sales in Warwick, 2008–2011

YEAR	TOTAL SINGLE FAMILY SALES	SINGLE FAMILY DISTRESSED PROPERTY* SALES	PERCENT DISTRESSED SALES
2008	829	301	36.3
2009	994	400	40.2
2010	856	268	31.3
2011	856	300	35.0
Total	3,535	1,269	35.9

*Distressed property includes short sales as well as foreclosures

Source: Rhode Island Home Sales Statistics, www.statelwidemls.com/RealtorResources/SalesStats/Default.asp

1 www.trulia.com

FIGURE 7.2: Median Sales Price



Source: Trulia.com



cities who have gone through this process ended up staying in their homes.

Warwick has worked closely with Rhode Island Housing on the foreclosure problem. RI Housing, in partnership with the U.S. Department of the Treasury, has created a special program of foreclosure prevention and assistance, the Hardest Hit Fund (HHFRI). Four programs—1) Mortgage Payment Assistance-Unemployment Program; 2) Temporary and Immediate Homeowner Assistance; 3) Loan Modification Assistance; and 4) Moving Forward Assistance—are available to eligible homeowners.

To be eligible, owner-occupants of 1- to 4-family homes or condominiums must have a documented financial hardship, such as unemployment, unexpected medical expenses, or disability; meet income requirements (gross annual income of less than \$102,400 for households of 3 or more persons); monthly mortgage payments over 31% of gross monthly income; and they must have no financial resources. Special assistance is available for groups such as seniors, owners of deed-restricted and subsidized properties, those who have received natural disaster assistance (such as from FEMA) and still need help because of extensive damage, and deployed or veteran members of the armed forces.⁴

4 www.hhfri.org/WorkArea/DownloadAsset.aspx?id=2147485845; www.hhfri.org

What is "affordable housing?"

The state of Rhode Island uses the same definition of housing affordability as the federal government. Housing is affordable if households with incomes of 80% or below the Area Median Income (calculated annually by HUD) pay no more than 30% of their income for housing costs. "Permanently affordable housing" has a land lease or deed restriction to keep the housing units affordable for at least 30 years.

4. Affordable Housing: Low- and Moderate-Income Housing

Housing affordability is a continuing challenge in Warwick and across the state, despite the impacts of the Great Recession. *HousingWorks Rhode Island* reports that Rhode Island families pay a greater percentage of their income on housing than any other New England state. Statewide, rental costs for a two-bedroom apartment increased 50% between 2001 and 2010. One in four Rhode Island renters spends 50% or more of their income on housing.⁵ Fewer people are able to buy homes because of unemployment and because lenders have returned to more stringent loan criteria. Demand for

5 "Rental Housing in Rhode Island," *HousingWork RI Issue Brief*, vol. 6 no. 1 (February 2012).

Table 7.3 Warwick Housing Affordability 2011

Typical monthly housing payment* for a \$155,000 house	\$1,254
Household income required to afford a \$155,000 house	\$50,146
Average monthly rent for a two-bedroom apartment	\$1,208
Household income required for that rent to be affordable	\$48,320
Average private-sector wage for jobs in Warwick	\$41,132

Source: *HousingWorks Rhode Island 2011*

Table 7.4 Housing Units Qualified as Affordable in Warwick

Total number of year-round housing units	37,244
Housing units that qualify as affordable	1,983
Affordable housing units reserved for the elderly	1,657
Affordable housing units reserved for families	141
Affordable housing units reserved for persons with special needs	185
Homes funded through Building Homes Rhode Island	10

Source: *HousingWorks Rhode Island 2011*

rental housing has increased, so that rental housing is becoming more expensive, in many cases, than ownership housing.

In Warwick, the median cost of a single-family home grew from \$110,000 in 2000 to \$168,000 in 2010—an increase of 53%—while average rent for a 2-bedroom apartment rose 38% to \$1,130 in that same period.⁶ In addition, wages for jobs in Warwick did not rise at the same rate. However, since the early 1980s, some 1,885 units of lower-cost, entry-level housing have been demolished through expansion of T. F. Green Airport.

Housing is considered affordable if housing costs consumes less than 30% of the household's income. Given the \$37,076 average private sector wage for jobs in Warwick (home to three of the state's top 5 employment centers) in 2010, the “typical” worker in a Warwick job could afford to pay \$927 per month for housing—well below the \$1,324 per month required for a “typical” house in Warwick and less than the \$1,130 required for the “typical” 2-bedroom apartment.

However, most people who live in Warwick do not work there. For example, Warwick's estimated 2011 median household income of \$59,497, was above the \$50,146 estimated by *HousingWorks Rhode Island* as the affordability threshold for the average house in Warwick. In other words, in 2011 the median household living in Warwick could affordably purchase a home within the city, assuming they had the down payment and could qualify for a mortgage.

At the time of writing, housing prices are continuing to decline, but at a slower pace. In 2011, the median cost of a single-family home in Warwick was \$165,000, well below the state-wide median of \$210,000, and in July 2012, the median Warwick price was \$147,900. It is expected that housing prices in Warwick will decline another 5% or so in 2013, as the housing market continues to make its way through the inventory of distressed properties. The decline in housing prices could present opportunities for acquisition to create permanently affordable housing. The City and nonprofit agencies have

worked to acquire several properties, but price levels, even for distressed properties, remain too high in many cases for acquisition for affordable housing, especially since many of these properties need improvements.

Public and Assisted Housing. The Warwick Housing Authority (WHA) is the largest provider of assisted housing in Warwick. The WHA inventory includes 517 housing units of various types. The majority of units are located in six developments across the city with a total of 481 housing units for elderly and disabled persons. Additionally, the WHA operates 36 “scattered site” single family or duplex units to house families with children. Approximately 5% of all units owned by the Housing Authority are handicap-accessible. The WHA also manages the City's Housing Choice Voucher program (formerly known as “Section 8”), which subsidizes the rent of eligible families in privately owned housing units. Although the US Department of Housing and Urban Development (HUD) has authorized the WHA for up to 350 vouchers, in recent years renters have only been able to use about 190-208 vouchers because the Fair Market Rents (FMR) established by HUD are not competitive in a market where rents are rising and a two-bedroom apartment typically costs over \$1,000/month. The FY 2012 FMR for a two-bedroom apartment in Warwick is \$910/month. The need for assisted housing can be seen in the growth of the WHA waiting list. As of late 2013, the WHA reported approximately 400 names on its waiting list; in 2010, the waiting list had approximately 1,000 names. The Section 8 waiting list in late 2013 had 646 names.

The WHA also has two Section 8 project-based contracts with nonprofit housing providers for a total of 20 units. In addition to working with housing nonprofits, the WHA has created the Warwick Non-Profit Housing Corporation, which currently owns two properties, to develop additional affordable housing.

Table 7.5: Warwick Housing Authority Inventory

TYPE	NUMBER OF UNITS
Elderly	460
Disabled	21
Family	36
TOTAL	517

Source: Consolidated Plan for the City of Warwick 2010-2015

⁶ Data on affordable housing need comes from *HousingWorks Rhode Island 2011 Fact Book*.



City of Warwick Housing Programs. Warwick is an “entitlement” community, which means that it annually receives federal funding from the Community Development Block Grant (CDBG) and HOME programs. The City of Warwick Office of Housing and Community Development administers housing assistance programs for eligible households (currently \$60,500 annual income in 2012 for a household of four persons):

- The **Home Improvement Loan Program** assists low-to-moderate income homeowners and owners of rental units that they rent to low-to-moderate income tenants in making improvements.
- The **Lead Hazard Reduction Loan Program** focuses on improvements to reduce exposure to lead-based paint by children under 6 years old. The same eligibility requirements apply.
- The **Sewer Tie-In Grant Program** provides assistance to income-eligible property owners in connecting to the municipal sewer system.

Homelessness. The 2011 point in time homeless count for Rhode Island found 1,070 homeless persons, both in shelters and on the street, throughout the state, including 132 families. The City of Warwick has eleven facilities for the homeless including 5 locations operated by House of Hope Community Development Corporation, two locations operated by RI Family Shelter, two locations operated by the Elizabeth Buffum Chase Center, and Westbay CAP, with two locations. These locations include emergency shelters for families and individuals, transitional housing, and permanent supportive housing. In the last decade, national policy for homelessness has emphasized “housing first,” that is, finding permanent housing for homeless people and then providing them with supportive services, as needed, either to help in a transition to independence or to provide services for those with chronic problems, such as mental illness. This approach has been found to be more effective, both in terms of costs and in terms of helping homeless persons. A significant portion of funding for housing and services for homeless persons comes from federal funds. According to the City’s Consolidated Plan, 2010–2010, there is a small unmet need for two beds of permanent supportive housing.

Warwick and the Rhode Island Low and Moderate Income Housing Act.

The Rhode Island Low and Moderate Income Housing Act was enacted in 1991 and has been amended numerous times. All municipalities were to work towards a goal of having 10% of the overall housing stock in low- and moderate-income housing and include these goals as part of the comprehensive plan. In 1999, the law was amended to provide alternative ways to meet the statute’s goals: urban municipalities with at least 5,000 year-round occupied rental units, of which low- and moderate income units comprised 15% of the rental housing. Under this alternative, the City of Warwick, with approximately 9,400 rental units, of which 1,983 are permanently affordable, has met the goals of the statute. If Warwick were to meet the threshold for 10% of all housing units, it would need 1,741 additional long-term affordable homes.

Property and other taxes in Warwick. Although the difficult economy has strained many people’s budgets and taxes were a concern to many who participated in the comprehensive plan survey or public meetings, Warwick’s tax structure is not out of line when compared with peer communities in Rhode Island.

Table 7.6; 2011 Taxes in Warwick and Selected Rhode Island Communities (per \$1,000 in value)

	RESIDENTIAL	COMMERCIAL	PERSONAL PROPERTY	MOTOR VEHICLE
Warwick	17.69	26.53	35.38	34.60
Cranston	20.26	30.39	30.39	42.44
West Warwick	21.40	Variable	33.95	28.47
Pawtucket	17.78	24.54	52.09	53.30
Providence	31.89	36.75	55.80	60.00

Source: RI Department of Administration, Office of Municipal Affairs

5. Housing Needs

Warwick grew steadily during the heyday of suburban growth between 1950 and 1980 and has since begun to decline in population.

Demographic trends. In 2013, the Rhode Island State-wide Planning Program published population projections for the state and cities and towns. Rhode Island

**Table 7.7; Warwick Projected Population**

YEAR	POPULATION
Census 2010	82,672
2015	80,595
2020	79,243
2025	78,628
2030	77,751
2035	76,458
2040	74,701

Source: Rhode Island Statewide Planning Program, Division of Planning, "Technical Paper 162, Rhode Island Population Projections, 2010-2040," (April 2013), <http://www.planning.ri.gov/documents/census/tp162.pdf>

lost population during the 2000-2005 period and its population is aging. The state population is expected to decline from 2010 to 2015, grow modestly for a few years, and then decline again in the 2030-2040 decade. The

state projects that Warwick's population will continue to decline and that in 2040 the population will be 10% smaller than in 2010. A secular decline in household size has been occurring throughout the country as more people live alone and families are smaller than they were in earlier decades. As a result, while the number of people in Warwick declined between 1990 and 2010, the number of households went up. The number of housing units increased still more: up by 2,594 from 35,136 to 37,730. (In 2010, 486 of these units were seasonal.)

Warwick's average household size in 2010 was 2.33. Assuming the same average household size in 2040, the loss of 7,971 people between 2010 and 2040 would mean a loss of 3,421 households and the same number of empty housing units. There are many imponderables in any population projection over 10 years, and significant economic or other changes could change the trajectory or reduce the losses.

Demand for diverse housing types. Judging strictly on the basis of population projections, Warwick does not need more housing. However, changing household composition and housing preferences are likely to affect Warwick just as much or more than a simple decline in numbers. As noted elsewhere in this plan, Warwick's 20th century growth took place in the era when families with children constituted the majority of the housing demand. Today, housing demand is much more diverse, with singles, couples without children, empty nesters, and seniors looking for different kinds of housing. Moreover, as the public participation process for the

comprehensive plan has demonstrated, there is demand for walkable, village-like, mixed use environments and transit-oriented development very different from the traditional subdivisions and auto-oriented garden apartment complexes that make up most of Warwick's housing stock. Because this new demand is for denser housing types, it can be accommodated by redevelopment of underutilized land in already developed areas. By offering new types of housing and amenities, Warwick also has the potential to attract new residents.

Market-rate housing need. Warwick's principal need in terms of market rate housing is to diversify its offerings and to provide housing designed in the community environments that people seek. The establishment of the first Village District zone in Apponaug was the beginning of an initiative to revitalize the city's historic villages that continues with this plan. In addition, creation of mixed use zoning frameworks for redevelopment of faded suburban shopping centers at major intersections will allow for compact, higher-density housing integrated with retail. Housing of this type might be particularly attractive to senior citizens. Transit-oriented development and technology jobs in the City Centre Warwick can attract young adults. The demand for market rate housing and the potential to attract new residents will be linked to several factors: creation of new well-paying jobs; improvements in commuter rail service and safe biking and walking networks; housing near amenities; and aesthetic improvements to public places in the city. The compact development types that are lacking in Warwick and which are increasingly in demand do not require reserving large amounts of land for new suburban-style housing.

Affordable housing need. The greatest affordability need in Warwick is for rental housing. In 2010, 7.6% of the Warwick population lived in poverty and 24.4% of the households had incomes under \$35,000. The data provider ESRI Business Analyst estimates that in 2012, nearly 28% of the households in the city had annual incomes under \$35,000. According to the 2010-2015 Consolidated Plan prepared for the U.S. Department of Housing and Development by the City's Community Development Department, approximately 6,097 households in the city are cost-burdened, meaning they pay



30% or more of their income for housing (2,154 renters of whom 54% are elderly and 3,943 owners, of whom 48% are elderly). Home improvement programs and tax abatements for income-eligible elderly homeowners help them stay in their homes.

Judging from this data, Warwick's affordable housing need is greater than the gap between existing assisted housing units and the state goal of 10% of all housing in Warwick. Approximately half of that need is for elderly households, with small family households of two to 4 members making up the majority of the remainder.



NEIGHBORHOOD ISSUES

1. Neighborhood Characteristics

While historically Warwick was a city of villages, the suburban development that replaced farms, filling in between the village districts and resort communities of the 19th century in the post-World War II era, blurred the identity of many of the old villages. The combination of commercial development, the expansion of major roads, patterns of subdivision site design, and the increase in vehicle traffic that came with rapid population growth, tended to physically divide many of the original villages.

As noted in Chapter 3, Warwick neighborhoods reflect the characteristics of the predominant housing and subdivision styles of the time they were built. Waterfront areas recall Warwick's era as a resort, combining waterfront estates with summer cottage colonies at Oakland Beach, Conimicut, Gaspee Point and Buttonwoods. Pawtuxet Village retains the strongest historic village fabric, while Conimicut, Apponaug, and Pontiac have retained some village-style character, including small retail businesses. The post-World War II suburban housing boom created many neighborhoods of modest single family homes, while late-20th century building focused on a more affluent market by building larger homes on one-acre lots. The history and pattern of the last 50 years

of subdivisions in Warwick, with poor connectivity and cul-de-sac designs, exacerbated the complex circulation issues that already existed because of the location of the airport and a coastline of coves and bays.

2. Sustaining Livable Neighborhoods

Keeping up the neighborhood. Although survey respondents and residents who participated in the public meetings generally feel that their neighborhoods are good places to live, the impact of the Great Recession on Warwick's housing market and economy concerns about the impact of vacant and abandoned housing on neighborhoods and code enforcement were at the top of the list of current issues. The extent of these problems and the level of concern about them is probably greater now than ever before and needs more focused attention. Warwick's recovery will be hastened by making sure that neighborhoods continue to reflect the sense of quiet, safe, and orderly suburban life that residents value.

Aging populations and the generational transition.

Like most mature, suburban-style communities, Warwick has an aging population. On the one hand, this means that the City has to continue to pay attention to meeting the housing needs of a growing senior population. Features of the aging of the population will include downsizing of households, more demand for single-level housing, and potentially more demand for subsidized senior housing. On the other hand, the City must begin to think about the generational transition that will take place over the next several decades and the housing preferences and needs of the Millennial Generation now reaching adulthood and forming families.

Luckily, these trends have some convergent characteristics. Both empty-nesters and seniors are increasingly interested in walkable, village-like environments, where they can find activities without having to drive and can be a part of a community. Similarly, the Millennials, especially singles and couples without children, are also attracted to compact, walkable neighborhoods. In both cases, improving Warwick's village districts, as the City has begun to do, as well as enhancing connectivity and options for walking and biking in the traditional sub-



urban precincts of the city, have public support. Implementation of the transit-oriented development plan for the City Centre area will also help Warwick meet the increasingly diverse housing and transportation needs of 21st century households.

Finally, Warwick needs to make sure that the neighborhoods built in the 1950s to 1970s, and the summer colonies of neighborhoods such as Oakland Beach that became year-round neighborhoods can continue to be attractive to new generations of residents.

Locations near the water will always be sought after, as long as the housing and neighborhoods are well-maintained, function well if they have attractions for people outside the neighborhood, and preserve some sense of distinct neighborhood character (which could be very different, for example, in Buttonwoods and Oakland Beach), as well as retaining affordability. One of the biggest long-term challenges facing the waterfront districts is the likelihood of more extreme weather events and sea level rise as the result of climate change. (See Chapter 13 – Resilience for more discussion of this aspect of waterfront locations).

The trajectory of the typical subdivisions of the 1950s to 1970s will depend on a number of variables. In the 1990s and early 2000s, in some metropolitan areas, close-in suburban jurisdictions experienced decline because they could not compete with the sprawling development of newer, bigger housing built on larger lots in outlying communities. Neighborhood commercial districts and strip centers lost business to big box and power centers. At the time of writing, retailing is in flux as the recession reduced spending, people are buying more on line, and big box companies experiment with smaller formats.

Two of the most important attributes of Warwick are not likely to change. The most common reply to the survey question on the most desirable aspect of the respondent's neighborhood was the convenient location. The free answer sections of the survey indicate that this means the convenience of residential Warwick to I-95, to the shopping malls and Route 2, and, for a number of people, to transportation options, including the airport.

Another highly-valued attribute is the city's park and recreation system, which will continue to attract people to live in Warwick. Continued high school quality and low crime rates will also contribute to making the city a sought after place to live.

Keeping the city's suburban subdivisions competitive in the 21st century will include initiatives to connect these neighborhoods to focused commercial districts—rather than long commercial strips—with a more village feel. In addition, regulations should include guidance for renovations and enlargement of homes so that older capes and ranches can be renovated to meet the needs of modern households and families while keeping some level of consistency in neighborhood character.

Because the housing bust has to run its course and the Rhode Island economy will require time to recover, the City has time to prepare for opportunities and changes in the future.

3. Village Districts

Warwick's Village District zoning, first applied in 2011 to Apponaug Village, is designed to meet some of the housing and neighborhood challenges identified in the discussion above. Village District zoning provides a regulatory framework for the development of mixed-use villages with ground-floor retail and upper story apartments, additional residential development (including live-work units) to help support the retail base and arts businesses, and design guidelines to promote pedestrian-friendly, compatible design. Village district zoning has also been adopted for Conimicut Village and is suitable for Pawtuxet and other historic villages.



RECOMMENDATIONS

GOAL 1

Warwick has a wide range of quality housing choices to meet the diverse needs of households at all income levels and all stages of the life cycle.

POLICY

- Support addition of compact housing types such as townhouses, lofts, apartments, cottage developments and conservation subdivisions, in suitable locations.
- Continue efforts to provide scattered site affordable housing for families.
- Support implementation of an affordable housing plan

STRATEGIES

- A. Promote a mixture of housing choices in the City as well as mixed-income housing in City Centre Warwick within walking distance to commuter rail.**

Actions:

- 1. Allow compact, higher-density housing options in and adjacent to Village Districts and City Centre Warwick, including appropriate design standards.**

Multi-family and other higher-density housing options should be focused in areas that contribute to the creation of neighborhood centers, so that residents can walk to neighborhood retail or to employment centers. Transitions between single family neighborhoods and higher-density and commercial neighborhoods must be included in design standards. This approach will avoid the tendency in suburban environments to create pod-like, isolated multi-family developments on arterial streets.

- 2. Create a mixed-use Neighborhood Center zoning district to promote redevelopment of older shopping centers at major intersections.**

Residential uses in these districts could be particularly attractive to seniors looking for walking access to retail and services. Intersections suitable for Neighborhood Center mixed use zoning include Lakewood, Hoxsie, and Wilde's Corner.

- 3. Establish an option for multi-family, townhouses or similar housing options along major corridors through mixed use zoning.**

Segments of major street corridors like Warwick Avenue, Post Road, West Shore Road and Jefferson Boulevard could provide opportunities for diversifying Warwick's housing stock.

- 4. Amend the zoning ordinance to support minimum mixed-income housing within the City Centre.**

- B. Provide for conservation subdivisions by right, and consider making them mandatory, with appropriate design standards, in remaining open areas that may be developed some time in the future.**

The Warwick zoning ordinance allows single family cluster subdivisions in residential districts, allowing development of the same number of units that would be permitted on the land in a conventional subdivision. The ordinance also provides for a minimum development area and usable open space area in each residential zoning district.

Although development may not be imminent, some remaining large parcels may eventually be considered for development. (This can include private recreational lands, such as golf courses, that residents often believe will always continue in their current use. Private organizations sometimes have financial difficulties and need to sell land. It is important that the City be prepared for such eventualities.) Well-designed conservation subdivisions can be attractive to the city and adjacent neighborhoods because they can help retain an open space character, and they are attractive to developers because roads and other infrastructure are less costly when pro-



vided in a compact footprint. This housing pattern tends to have strong market acceptance, because it can provide walking trails and access to nature that are not available in a traditional suburban neighborhood.

Actions:

- 1. Revise the zoning ordinance to create a conservation subdivision with a limited density bonus to promote use.**

Best practices for site design require a process of 1) site analysis to identify not only the features of the land that are protected or undevelopable, but also those that are especially important to the character of the land; 2) identification of preservation areas, which will include environmentally regulated and otherwise sensitive lands, areas connected to other protected open space, and areas of special interest (such as preservation of views, special landscape features, etc.); and 3) conceptual design of the street and lot layout.⁷

C. Consider single-level, aging-in-place housing options as a way to diversify housing types for seniors and affordable housing.

Warwick's aging population will need new options for housing that allow them to age in place.

Actions:

- 1. Create a special regulation zoning district for single-level housing friendly to aging in place.**

D. Refine and implement an affordable housing plan.

Actions:

- 1. Continue the partnerships between the Warwick Housing Authority, nonprofit agencies, and for-profit developers to provide project-based Section 8 certificates for transitional housing, supportive housing, and mixed use housing.**

Declining funding of local public housing authorities is making it increasingly difficult to make long-term commitments of this type, but the potential tool should be retained.

- 2. Promote creation of service networks for senior citizens that help them stay in their homes for as long as possible.**

Beacon Hill Village was the first membership organization created to help seniors get access to services so that they can age in place as long as possible.⁸ There are over a hundred of these organizations in economically and ethnically diverse communities and interest is growing.⁹

"It works like this: Members pay an annual fee (the average is about \$600) in return for services such as transportation, yard work, and bookkeeping. The village itself usually has only one or two paid employees, and most do not provide services directly. Instead, the village serves as a liaison — some even use the word concierge. The help comes from other able-bodied village members, younger neighbors, or youth groups doing community service. Villages also provide lists of approved home-maintenance contractors, many of whom offer discounts to members. By relying on this mix of paid and volunteer help, members hope to cobble together a menu of assistance similar to what they would receive at a retirement community, but without uprooting their household."¹⁰

In addition to the benefits to the seniors themselves, this kind of organization can be important for the City because it means a reduced need to build special senior housing and a longer period of generational transition in housing during a difficult economy.

- 3. Continue to work to identify city-owned land and foreclosed properties that could be made available for affordable or mixed-use housing.**
- 4. Consider acquisition of foreclosed properties for rehabilitation and use as scattered site affordable housing.**

⁸ www.beaconhillvillage.org

⁹ Village to Village Network (www.vtvnetwork.org) links the organizations and provides common services.

¹⁰ <http://www.aarp.org/home-garden/livable-communities/info-04-2011/villages-real-social-network.html>

⁷ Randall Arendt, *Growing Greener* (Washington DC: Island Press, 1999), and numerous other publications provide details on creating effective conservation subdivisions.



5. **Continue to facilitate access to housing counseling programs for those at risk of foreclosure or homelessness.**
6. **Explore the establishment of affordable housing zoning incentives or inclusionary zoning for mixed-use districts, such as the Village Districts and City Centre.**

Affordable housing zoning incentives typically offer a limited increase in density in return for development of permanently affordable units similar in size and quality to market-rate units. This could be an effective way to increase the affordable housing stock in Warwick while enhancing the critical mass needed to support mixed-use, walkable districts.

E. Continue and expand, when possible, rehabilitation programs for low- and moderate-income homeowners.

When economic conditions are difficult, low- and moderate-income homeowners often find it hard to keep up maintenance on their homes. This is not only a problem for the homeowners, but affects the block, neighborhood and city as a whole.

Actions:

1. **Seek additional resources for rehabilitation programs.**
Federal funding for housing programs has been declining for decades with little prospect of change. Other resources could include programs for energy efficiency and, for tasks such as painting or simple repairs, corporate, young adult and faith-based community service programs.

GOAL 2

All neighborhoods have retained or enhanced their character and livability.

POLICIES

- Support improvements to neighborhood connectivity.
- Support new systems to enhance enforcement of property standards.
- Consider design standards and conservation districts to promote high quality design.

STRATEGIES

- A. **Establish a robust, proactive and coordinated code enforcement program and property standards system that will facilitate the resolution to code issues that threaten the use and enjoyment of neighboring properties and the general quality of life of the surrounding community.**

Actions:

1. **Establish responsibility in an existing or new position for coordination of code enforcement and property standards.** As is true in most cities, code enforcement involves a variety of departments and agencies. Cities with enforcement problems much more serious than Warwick's have found that giving coordination responsibility to one person who is directly accountable to the mayor can be very effective. This director of code enforcement then works with the various agencies and departments to clarify roles, ensure that they work together in a coordinated way to implement policy, and s/he will be responsible for setting measurable goals and making regular public reports on progress.
2. **Create a code enforcement program designed to address stewardship and public safety issues for single-family structures operated as rental properties within residential neighborhoods.**



3. Explore a ticketing system for quality of life violations.

Many communities have developed ticketing systems with fines for quality-of-life offenses. Not only do these programs improve neighborhoods, but there is considerable evidence that they help cut crime. At the same time, funds from the fines can help pay for the cost of enforcement.

4. Establish an online/mobile system for receiving and responding to citizens' concerns about quality of life violations.

As more and more people use smartphones and want to use computers to interface with government, applications that promote communication between residents and city government have become more and more common. SeeClickFix (<http://seeclickfix.com/citizens>) is an existing online utility used by some communities. Boston has an award-winning app for smartphones (<http://www.cityofboston.gov/doit/apps/citizensconnect.asp>). Code for America is developing a number of open source applications which could be modified to suit Warwick. (<http://codeforamerica.org/projects/>). Of course, these utilities will only work if the city is organized to respond efficiently to reports by citizens.

5. Consider an ordinance for registration and periodic inspection of rental housing.

Landlords would pay a fee to support the cost of inspection. If desired, single family homes could be exempted from the program.

B. Create Sustainable Neighborhood Livability Plans and Projects.

Actions:

1. Building on existing neighborhood plans and working with neighborhood residents, develop neighborhood-focused plans.

Livability Projects should be identified that will increase connectivity through pedestrian and bicycle improvements and routes to community destinations; identify opportunities for tree planting, Friends' groups to support park maintenance

and similar projects; and initiate energy efficiency, stormwater management and other sustainability demonstration projects on the neighborhood level.

GOAL 3

Warwick villages have a mixture of uses and have become more walkable.

POLICY

- Support improvements to Village Districts to enhance walkability, provide amenities, and encourage mixed-use development.

STRATEGIES

A. Make Apponaug Village into the city's civic center and establish additional Village District zones.

Actions:

1. Implement the Apponaug Village Master Plan and expand the area of Village District zoning to include the mill site and areas surrounding the residential core of the village.

The Apponaug Village Master Plan builds on the framework created by the Bypass project and Village District zoning. Among the important goals of the plan are to restore the Village connection to the waterfront, daylight Hardig Brook in the Apponaug Mill area and create a signature public space that symbolizes Warwick's historic, environmental and cultural identity.

2. Establish Village District zoning in Pawtuxet, Pontiac, and East Natick Villages and in the Oakland Beach village area.

B. Give high priority to connecting Village Districts with surrounding neighborhoods and community destinations through pedestrian and bicycle routes.



Actions:

1. **Identify opportunities for pedestrian and bicycle routes radiating from Village Districts and important community destinations.**

The Village Districts represent the most immediate opportunities to create activity centers and compact mixed-use, walkable environments. In order to start creating better connectivity within Warwick, the best routes for walking and biking to and from these districts must be identified and given priority for improvements.

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- C. **Explore establishment of a Main Streets program to organize merchants and promote improvements for Village Districts.**
-

Actions:

1. **Start Main Streets programs in Village Districts.**
Main Streets Programs, first developed by the National Trust for Historic Preservation, have been successful in small towns and urban neighborhoods around the country.¹¹ Although the program is based on volunteer committees made up of merchants and others in the district, a key element of the most successful programs is to have a paid director. Funds for the director can come from the city, from corporate partners, and from foundations.

-
- D. **Provide incentives for appropriate development in Village Districts.**
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Actions:

1. **Offer incentives such as limited tax abatements or creation of a TIF district for public improvements for development in Village Districts.**

-
- E. **Establish a regular series of cultural events in Village Districts.**
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¹¹ <http://www.preservationnation.org/main-street/>

Actions:

1. **Work with arts and culture organizations, the schools, and others to create events that encourage repeat visits and enhance business for local merchants.**

Concert series, performances, art in vacant storefronts, pop-up stores, and similar activities can help reinforce the identity and “brand” of Village Districts, both for residents and for businesses.

GOAL 4

Neighborhood commercial areas are modernized and serve residents well.

POLICY

- Support new design standards for neighborhood commercial districts.

STRATEGIES

-
- A. **Establish mixed use zoning for Neighborhood Centers to concentrate retail uses at major intersections along commercial strips to create destinations.**
-

Low-density, low-value uses on long commercial corridors in suburban conditions tend to drive out other uses but typically never attain enough critical mass to become destinations. Their many curb cuts contribute to traffic congestion on these arterial roads. A zoning strategy that focuses retail and service uses in nodes along the corridors and returns the rest of the corridors to less traffic-intensive uses, such as office or residential, over the long term will strengthen neighborhood commercial destinations.

Actions:

See Actions 1.A.2 and 1.A.3 above.

-
- B. **Establish design standards and incentives for substantial renovation and new construction in neighborhood commercial districts, including sustainability measures.**
-

**Actions:****1. Create a Mixed-Use Neighborhood Center zoning district and a Mixed-Use Corridor zoning district with appropriate standards and incentives.**

Warwick's General Business District covers a broad array of environments, from the malls and big boxes to neighborhood retail. As not all neighborhood commercial areas may be appropriate for Village Districts, the City needs zoning districts that provide guidance for retail, commercial, and mixed-use development and redevelopment in areas such as Warwick Ave/Airport Road, Post Rd/Elmwood Ave, Sandy Lane/West Shore Rd where older strip malls and auto-dependent retail predominate. New retail investment in these areas will begin to appear as the economy improves, and the City should be ready with regulatory frameworks that will result in high quality development. These new zoning districts will also allow multi-family development. (See Chapter 12)

Standards for retail should include:

- Pedestrian-friendly design on site and in connections to the site
- Unobtrusive parking with sufficient signage to indicate where parking exists
- Perimeter and parking lot landscaping for shade and permeability
- Building design that avoids long expanses of blank walls
- A combination of requirements and incentives for "green" building