



Understanding and Building Support for Affordable Housing in Narragansett

Municipal Stakeholder Focus Groups Summary Report

February 2024

Introduction and Methods

The Town of Narragansett contracted with HousingWorks RI at Roger Williams University (HWRI) to support efforts by the Town to promote public education around the topic of affordable housing and help alleviate fear and confusion that may be present in public discussions of affordable housing. HousingWorks RI committed to a series of public engagement efforts, including focus groups, stakeholder engagement, a public survey, facilitating discussions between and among residents, and public workshops to support the town in achieving its goals of educating the public on the topic of affordable housing development.

As a first step in this work, HousingWorks RI conducted a series of four focus groups with elected and appointed town officials. Invitations were sent to all members of the Town Council, Planning Board, Zoning Board, and Affordable Housing Trust Collaborative, which constituted 22 invitations. Of those, 17 were able to participate (two outside the group setting). While Director of Community Development Michael DeLuca was present at each focus group, he served in his municipal capacity as staff—offering historical and technical reference only. (He also serves as a non-voting member of the Affordable Housing Trust Collaborative.)

The focus groups and individual interviews were conducted by Annette Bourne (Research and Policy Director), with notetaking and assistance by Toby Arment (Research Analyst). Each focus group lasted approximately 90 minutes and was recorded for transcription purposes only. The summary that follows was devised using both written notes and verbatim transcriptions, especially when citing direct quotes. Any factual misstatements regarding local ordinances, regulations, or organizations are reflective of local knowledge and understanding. The questions used to structure these focus groups sought to gain insight into the perceptions of affordable housing, the need for affordable housing, and the challenges that come with meeting those needs.

List of Participants and Dates of Focus Groups

November 30, 2023, Session 1

- Terrence Fleming, Planning Board Chair
- Deborah Kopech, Town Council Member
- Joseph O'Neill, Planning Board Vice Chair
- Thomas Callahan, Zoning Board of Review Member
- Jim Manning, Zoning Board of Review Chair

November 30, 2023, Session 2

- Christine Brochu, Zoning Board of Review Alternate 2
- Keith Kyle, Zoning Board of Review Member
- Rupert Friday, Planning Board Member
- Ellen Corneau, Zoning Board of Review Alternate 1

December 6, 2023

- Kathy Baptista, Affordable Housing Trust Collaborative Member
- Susan Cicilline-Buonanno, Town Council Member & Affordable Housing Trust Collaborative Member

- Tony Brunetti, Zoning Board of Review Vice Chair
- Michael McLoughlin, Affordable Housing Trust Collaborative Member & Narragansett Housing Authority Executive Director

December 7, 2023

- Nicholas Edwards, Chair, Affordable Housing Trust Collaborative
- Cliff Tyler, Affordable Housing Trust Collaborative Member

December 15, 2023

- Jerome Brunetto, Planning Board Member

January 2, 2024

- Ewa Dzwierzynski, Town Council President

Common Themes

It is widely acknowledged that Narragansett has become one of the most desirable and expensive places to purchase a home in Rhode Island. The composition of the residents is influenced by long-standing family ties, a large student population attending the nearby University of Rhode Island, and a substantial seasonal population from Memorial Day through Labor Day.

Historically, the town has always seen a demand for both nine-month school-year and summer-time rentals created by the proximity of the University of Rhode Island and beaches. However, a number of factors, including the state's overall shortage of affordable homes and the advent of the "short-term rental" industry, has had a profound effect on the town's real estate market, with a growing and profitable market for homes that can easily accommodate rental demands. In particular, the diversity of the short-term rental industry and its ability to accommodate everything from seasonal to special event or overnight stays has upended the town's historical role—even earning it a mention in a recent report addressing the state's housing crisis.¹ The growing demand for rentals and consequent rise in home prices has drastically increased home values and rent prices, resulting in a steadily shrinking permanent population. The effects of this shrinkage are particularly pronounced for young, low- and moderate-income wage earners, and some older residents. Due to the loss of population in these categories, the town has experienced a sharp decline in the school-aged population and the number of entry-level workers in a wide range of business types. This decline in workers was also noted to be impacting the nearby South County Hospital, which has increasingly turned to visiting medical professionals as local professionals are unable to find housing in proximity to the hospital.

In addition to challenges with increasing housing costs, participants expressed challenges with creating affordable housing. A prevailing sentiment is that a large share of the community does not know what affordable housing looks like and does not know who needs it. Community members are generally apprehensive about the idea of affordable housing given their fears about the types of populations it may enable to live in the town. Another related challenge with creating affordable housing is the concern that new construction will change the physical character of the neighborhoods in which it is built.

The final challenges impeding the creation of affordable housing are logistical. First, given the high percentage of the town that is not suitable for construction due to environmental conditions such as wetlands, high water tables, and flood hazard areas, there is a relatively small amount of land available to support the development of denser housing. Second, the town does not have the infrastructure necessary to support higher-density developments or an increase in population, including the significant number of additional individuals who reside in the town during the summer.

¹ Rhode Island Foundation. "Housing Supply and Homelessness in Rhode Island," April 2023, p. 54. Accessible at: <https://assets.rifoundation.org/documents/RI-Foundation-Coalition-x-BCG-Final-Report-June-2023-vF-1.pdf>.

Question 1: What is your favorite place or community event in Narragansett?

While participants had a wide range of responses to this question, the most common favorite place was the beach and the most common favorite events were those that take place on or near the beach, with The Blessing of the Fleet being the top event. Other events put on by the local Lions Club also received high praise from other members, indicating the organization's central importance in the community's social fabric.

Some other often mentioned places were Black Point and local restaurant establishments, including PJ's and Coast Guard House. A number of members also cited their own backyards as their favorite place in town. The Bay Campus of the University of Rhode Island and Little Beach also received mentions. Other favorite events included the tree lighting, the philharmonic on the beach, and concerts in the gazebo.

Notably, two respondents explained their interest in an event because they do not have to deal with traffic or that traffic lowers the quality of an event. This sentiment may indicate the need for the community to invest in more public transit or dense housing within walking distance to popular event locations, such as the beach.

Question 2: What do you and residents hope to learn/outcome from this entire process?

There was widespread agreement among focus group participants that many residents do not want some vague “other,” sometimes referenced as “those people,” in their neighborhood. In contrast to this sentiment that only unknown and undesirable populations would benefit from affordable housing, many participants mentioned a lack of affordable housing options for the community workers upon whom the town relies, such as police, firefighters, and teachers.

In response to this characterization of who affordable housing is for, participants agreed that they want this public engagement process to result in better education of the community about who needs affordable housing and what it looks like in a modern context, free of negative stigma derived from government housing policy of the mid-20th century. Four respondents specifically mentioned in their answers the “stigma” that comes from the association of affordable housing with historic, urban developments constructed in the 1960s and 1970s under such programs as the U.S. Department of Housing and Urban Development’s “Section 8” program. (Most people do not know or understand that the program ceased to be allowed to build new developments in 1983 and is now exclusively a tenant-based Housing Choice Voucher Program.²) Two members also expressed a desire to fight back against fear, which was stated to be a result of lack of knowledge about the reality of modern affordable housing. One respondent was particularly optimistic as they had seen a community member fight against an affordable housing development and then seek to buy a unit after its completion. This story highlights that the reality of affordable housing is often more digestible—or even desirable—than the initial beliefs about what affordable housing will look like.

A few members hope that this process will be able to reign in developers and create affordable housing that is accessible to a larger share of the population, with two respondents raising the concern that affordable housing will help individuals making around 120% AMI rather than those making significantly less and another wanted to learn more about how affordable housing works in order to be able to better personally respond to developers when they claim they are unable to offer affordable units. One of these participants was concerned about the potential for developers to take advantage of the deed restrictions associated with affordable housing development. These concerns may demonstrate the need for both more education about the affordable housing process and more transparency from developers.

²The Section 8 Program was authorized by Congress in 1974 and developed by HUD to provide rental subsidies for eligible tenant families. Today, the program is known as the Housing Choice Voucher program and is available to families whose incomes do not exceed 50% of the median income of the metropolitan area where they live.

[An Overview of the Section 8 Housing Programs: Housing Choice Vouchers and Project-Based Rental Assistance \(\[congress.gov\]\(https://www.congress.gov\)\)](https://www.congress.gov/legislation/house-passages/115th-congress/2017-2018/115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000)

The Housing and Urban Rural Recovery Housing Act of 1983 repealed the statutory authority for the New Construction and Substantial Rehabilitation Programs.

[Multifamily Housing - Section 8 Background Information - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/multifamily/background)

The vast majority of participants also expressed that they would like to see more affordable housing created as a variety of groups struggle to afford housing in the area, including young and older community members and local employees like police, firefighters, and nurses at South County Hospital. Another participant added that very few remaining high school classmates can live in the town now, raising the need to create more affordable housing to avoid brain drain and loss of young people who staff local jobs and raise families in the town.

While many were focused on tangible outcomes, others expressed bigger desires from the process including “a miracle” and “a solution.” These responses included a desire to understand the complex situation, including the lack of buildable land. One participant suggested that a critical piece of creating more affordable housing is the actualization of an organized group of invested community members could hold the town council to account for policies that support affordable housing.

Question 3: What is the value of offering a range of opportunities for different kinds of homes here in Narragansett?

In their responses to this question, focus group participants demonstrated a wide range of personal lived experiences with housing, and noted the relationship to a range of housing opportunities within Narragansett.

From rental units both in apartment buildings and single-family homes to owning small carriage houses and renovated summer cottages, respondents experienced a wide range of housing types. One participant noted that they have had to house family members in their home, including one who could only leave after years spent on a housing authority waiting list. Given this experience, this participant said that the community desperately needs more housing options for older adults, too. In particular, many older single women, they added, do not want to maintain their house by themselves, but a lack of housing means the alternative may be leaving the community.

One-third of participants mentioned that they previously rented before being able to purchase a home. Echoing the experiences of these individuals, others recognized the value of being able to rent as they sought a more stable situation. A couple of participants shared the idea that people in Narragansett need to be able to start in a starter home or a rental before working their way up into different types of housing. They also expressed that more housing types would allow families to set down roots, for families to rent year-round, and for older residents to age in place. One added that cost burdens force residents to make tough decisions about where to allocate their money and that more affordable homes will help the community to afford better food, healthcare, and childcare.

Those who have been able to buy a home in Narragansett noted that prices were dramatically lower at the time of their purchase than they are today, and that if they were seeking to buy a home in the community today, they would be unable to due to the high costs. Many showed an understanding of the inaccessibility of those diverse opportunities today with one resident saying, “I could never live where I live now.”

One group discussion also included a recognition that the University of Rhode Island has an immense impact on the housing market in Narragansett. It was mentioned that as many as 7,000 residents in Narragansett are students attending URI. A couple of members expressed concern that students and renters do not stay in the town and do not seek to build community. The combination of school-year rentals and short-term summer rentals creates a highly lucrative rental market that incentivizes owner of older homes to either become landlords and convert units to rentals for temporary residents, or to sell to investors who do the same.

One participant expressed frustration that the community sees policemen, firefighters, and teachers as the backbone of the community, but then fights against affordable housing that those individuals need to be able to live in Narragansett. A second participant pointed out the troubling reality that community members are forced to make impossible decisions about where to spend their money when they are cost-burdened by their housing, emphasizing the need to create a range of affordable options for everyone.

The range of housing options required was focused onto older adults by one member who stated that some want to live in privately-operated clubs, some prefer rentals, and others would be best suited by living in an in-law apartment. On the other end of the spectrum, a participant expressed frustration that young “working-class” individuals will never be able to afford to live in Narragansett and the town needs more options for them. This sentiment was echoed by another who said that rental properties are much too expensive for “working people” to be able to live in the community and that educating the community about affordable housing is key to lowering rental prices.

In addition to concerns about prices, one participant expressed that the community needs to invest in more mixed-use housing. They noted that creating a mix of uses allows for a community to be walkable and the ability to move around without the use of a car and frees up space for housing that is often devoted to large parking lots in the American context. They furthered this by noting that there are opportunities for this kind of development in Narragansett, particularly in Galilee.

Question 4: In the current role you serve, what do you hear from others in the community about (a) the need for more opportunities for housing, and (b) their concerns/fears about more housing, particularly that is affordable?

Half of the participants expressed that they have heard from many community members, including police, nurses, and older residents, that they are unable to afford housing. Several members attributed this directly to the lack of year-round rentals given how lucrative dual-seasonal rentals are. One of these members expanded that the seasonal nature of many Narragansett residents has resulted in many problems, including overwhelming the sewer and water systems, excessive noise, a lack of parking, and streets filled with ride share vehicles carrying loud and disorderly visitors.

A number of participants expressed support for more bottom-up organizing to build a strong constituency in favor of affordable housing. One member said that a community engagement campaign was successful in getting residents to change their electricity usage habits and that such a program may be able to be replicated around affordable housing. Another member noted that bottom-up organizing is difficult due to the differences between summer and winter populations and the lack of a constituency that has historically supported the creation of affordable housing.

A couple of respondents expressed concerns directly related to the deterioration of community in the town. One of these noted that the deteriorating sense of community combined with the high cost of land means new development is infeasible and is pushing residents to sell their houses to investors who turn them into seasonal rental properties. Another is generally concerned that increasing the number of rental properties will bring in residents who are not invested in the community they are a part of.

Half of the participants also heard concerns from the community about the construction of affordable housing. One of them has been told that “affordable housing in Narragansett is an oxymoron” and as such should not try to advocate for more options. Two others shared that community members express that they do not want “those people” in their backyard. These concerns included a fear that more density will change the character of the town, that large houses will take away views of the water, that small homes will be occupied by renters rather than owners, that residents of affordable housing units will not have jobs, and that variances given for affordable housing projects will result in developers making unfairly high profit.

However, on the positive side, one participant had heard that community members do not want the town to become so unaffordable that it becomes the next Cape Cod. Two more respondents said that they see a huge demand for more housing, both expressing that a particular problem is the inability of young people to find housing close to their parents. In saying that most residents do not know where existing affordable housing is, one participant had hope that residents could happily coexist with new affordable developments if they better understood the modern reality of such buildings.

Two others have heard from students in the community that they will be unable to live in Narragansett after graduation due to the high costs of housing. Several other participants

mentioned that many community members are unable to live near their parents, limiting the number of options some older residents have for receiving assistance.

Question 5: What do you see as the role of any municipality in relationship to its region or the state?

This question generated a wide variety of responses and sparked conversations about various themes related to affordable housing and its challenges within Narragansett. One participant succinctly responded, “we’re the beach.” Similarly, another respondent expressed that Narragansett currently has a perception as an incredibly wealthy beachside community and that it could ultimately serve as a model to show other similar towns—such as those on Cape Cod or in the Hamptons—how to effectively create affordable housing in such a community. In stating that Narragansett’s role is to serve as a place for second homes, another participant acknowledged the challenges of creating affordable housing in a market where individuals seek glamorous homes to use for part of the year and allow to sit empty during the off-season.

Two members mentioned that the housing crisis is a statewide problem and that every municipality needs to contribute to solving it, so Narragansett must do its part. They furthered this by saying that they want Narragansett to be able to welcome newcomers from the region, but that creating affordable housing is a necessary step in achieving this.

In line with this understanding of the housing crisis and the crunch it is causing, two other participants mentioned that the local education system is suffering from dropping enrollment and this is due largely to the lack of affordable housing.

On the topic of education, two participants also noted that Narragansett is a prime town for students from the University of Rhode Island and has a large student resident population. This generated a discussion about the role of Narragansett in providing student housing, with some opining that Narragansett needs to reduce student rentals or find ways for the University of Rhode Island to construct more housing. The student rental conversation naturally segued into the problems brought by this abundance of school year rentals, including creating a complementary summer market prime for short-term rentals that can charge even higher rents. Participants agreed that school-year rents reach \$1,000 per bedroom per month, while summer rentals can fetch up to \$1,000 per bedroom per week.

Apart from the themes of beach and education, one participant expressed that Narragansett serves as a town to house workers at South County Hospital, though these workers are increasingly unable to find housing within Narragansett as prices have continued to rise. Participants cited the increased use of visiting medical professionals to staff the hospital as evidence of a housing crisis preventing hospital employees from living in the area.

Question 6: How do you envision Narragansett in 20 years or more?

This question raised a wide range of responses that can be consolidated into a few themes.

Two responses included a desire to go back in time, stating “I would like to turn back the clock” and “I would like to put the genie back in the bottle” to be able return to the town they fell in love with decades ago.

Other respondents, though, agreed that Narragansett must keep moving forward and cannot be going backward. One member explicitly stated that we cannot go back to Narragansett from 50 years ago. Rather, they said they want to see neighborhoods rebuilt, beaches and open spaces maintained, and a more welcoming environment for newcomers and tourists. Another member agreed with this sentiment of welcoming newcomers and added that they want to see beaches and open spaces better maintained. Two respondents expressed that we should celebrate the diversity and humanity of tourists and find a balance between residents and visitors.

Several participants were worried about the long-term stability of Narragansett heading into the future. One is worried that the town will continue to lose young people, which will harm its ability to maintain a vibrant community. Building on that, another member expressed that the town is heading in the direction of replacing students and tourists with expensive restaurants and private beaches. Two others were nervous that in 20 years Narragansett will continue to become increasingly unaffordable and that it will look more like Cape Cod or the Hamptons where McMansions abound, and the population is entirely seasonal.

Others were cautious of welcoming new residents. In contrast to some previous answers, one respondent stated that they want the town to stay the same, stating that they desire more permanent residents, more families, and less activity in the summer months. Another furthered this sentiment, stating that they want to see fewer short-term rentals, more year-round families, and more students in the school system.

Some respondents focused on vibrancy and better infrastructure. Two participants specifically noted the need for more public gathering spaces and more people living in the community to make it more vibrant and help with staffing at local businesses. Another respondent noted that the town needs more sidewalks and bike lanes.

Another theme that arose was a specific desire for more affordable housing in the future. How this affordable housing should be achieved varied among participants, though. One expressed the need for more affordable housing, especially along the waterfront, and acknowledged that the key to accomplishing this is fighting stigma. One caveated that they want affordable housing for people who have “Rhode Island jobs” and want units to be built on properties that can handle them. Another still added that the University of Rhode Island will need to build more housing in the next 20 years to help alleviate the current strain on housing.

While many were hopeful about the prospects of more affordable housing, one lamented that Narragansett will no longer have ranch homes and all development will be two-to-three stories.

A final thought was from a participant who immediately responded that in 20 years, Narragansett will be “underwater.” They want Narragansett to balance all development around the environment as they see that as the largest issue. That same respondent hopes for more state- and federally-owned property to be returned to municipal control.