

8. Housing Element

8.1 VISION STATEMENT

As development pressures continue to increase, the Town should promote the preservation and development of work force housing for senior citizens, young adults, first-time homebuyers, seasonal workers, low-income individuals and households, and special needs populations. Work force housing should be distributed throughout the Town, should be in locations accessible via transit, and should have a design and be of a quality and character that are indistinguishable from that of market-rate housing.

8.2 INTRODUCTION

Riverhead has been and continues to be the work force housing alternative for the East End. In some parts of Town, large, expensive homes are being built and marketed to higher income groups, but a significant amount of Riverhead's existing housing stock is considered to be affordable for persons at 100 percent of the Suffolk County median income and above. The older neighborhoods in the vicinity of downtown have smaller homes on smaller parcels that generally sell or rent for lower prices. In addition, Riverhead has a significant amount of age-restricted housing that is affordable for senior citizens.

Maintaining and expanding work force housing is necessary and desirable for a number of reasons. First, it helps provide greater housing opportunities for young adults and seniors, who typically seek out more affordable housing units with lower maintenance needs. The need for senior housing, in particular, is expected to increase in the near future, as baby boom parents become empty nesters and enter retirement. The number of first-time homebuyers — young singles or couples without children — is also expected to increase, as the children of baby boomers enter adulthood.

Second, work force housing provides residential opportunities for moderate- and low-income individuals and households. The term "low-income" does not refer to people who are living at or below the poverty line, but the "working class," who despite their smaller paychecks, play a critical role in the local economy. Moderate- and low-income professions include nurses, social workers, postal workers, train and bus operators, police officers, fire fighters, and teachers, who provide many of the essential community and educational services needed in Town. In addition, hotel clerks, cleaning personnel, waiters and waitresses, agricultural workers, office assistants, students, and artists often live on very limited incomes and require work force housing. Seasonal workers — especially those working in the agriculture and tourism industries — usually need work force rental housing. By helping to house these workers, work force housing initiatives benefit the local economy.

In addition to senior citizens, young adults, and the working class, there are people with special health or social service needs that require housing as well. These include people with developmental disabilities, people living with HIV or AIDS, and homeless people. The groups are made up of individuals whose ability to earn income and pay rent may be limited. These individuals can greatly benefit from housing assistance, as it keeps them from becoming or staying homeless.

Because Riverhead provides so much work force housing relative to other East End towns, and because the Town has numerous work force housing programs in place, the challenge for the Comprehensive Plan is not whether or how to provide work force housing, but to make sure that the initiatives being undertaken are successful, cost-effective, and compatible with the community. As development pressures and housing costs escalate, the Town should monitor the work force housing stock to make sure that people are still able to find housing that suits their needs.

Riverhead is primarily a community of homeowners, with a proportionately smaller rental population. While it is important to continue providing a mix of housing — both rental and ownership — it is the Town's feeling that homeownership should continue to be the predominant housing type in Riverhead. The Town's work force housing initiatives to date, as discussed throughout this chapter, have strongly promoted homeownership.

8.3 SUMMARY OF BACKGROUND RESEARCH

DEMOGRAPHIC AND HOUSING TRENDS

According to the 2000 U.S. Census, Riverhead has 12,479 housing units. This was a significant increase from the 1990 census, when Riverhead had 10,801 housing units, representing an increase of nearly 16 percent. By way of comparison, Suffolk County as a whole grew at a slower rate of about 9 percent, making Riverhead stand out as one of the fastest-growing parts of the County for housing.

Historically, Riverhead has provided a home for moderate-income households, including everyone from teachers and firefighters (lower middle-income) to accountants and store managers (higher middle-income). In 1990, Riverhead's median housing value was about 5 percent *less* than the median housing value for the County as a whole. By way of comparison, the median housing value for Southampton was 18 percent *greater* than the County. As of April 2000 the U.S. Census reported that median housing values in Riverhead were \$166,000, compared to \$185,200 for all of Suffolk County. The Suffolk County Planning Department said in July 2003, that housing prices in Suffolk County, including the Town of Riverhead, have increased approximately 50 percent since the April 2000 U.S. Census figures. Similarly, the median gross rent for Riverhead was \$816, compared to \$945 for Suffolk County as a whole, as of April 2000, according to the 2000 U.S. Census. The Suffolk County Planning Department stated in July 2003 that rents have likely increased significantly since that time. As of the 2000 U.S. Census, median household income in Riverhead was \$46,195, compared to \$65,288 for Suffolk County and \$43,393 for the State of New York. For various reasons, it is likely that Riverhead housing has become somewhat less affordable to residents:

- First, the economic boom of the late 1990s increased the demand for housing, particularly among people working in the lucrative service industries based in western Suffolk County. The relatively short supply of land and housing on the island — in combination with the increased demand — would have resulted in rising housing costs.
- Second, there was a national trend toward the construction of larger single-family homes. Newly built homes nationwide are now typically 3,000 square feet or greater in size. Such homes tend to have higher values and sales prices.
- Third, with the increasing popularity of North Fork tourism, Riverhead started to attract seasonal residents who purchased or rented summer homes. This factor also contributed to the higher levels of housing demand.

- Fourth, over the course of the 1990s, housing values and prices increased sharply in nearby towns that already had a shortage of work force housing, particularly Southampton and East Hampton. The continued popularity of those towns as beach resorts — combined with their shrinking supply of vacant, buildable land — were the primary reasons for the sharp increase. Many people priced out of Southampton and East Hampton (both seasonal and year-round residents) started looking to Riverhead as an alternative.

Although the nation entered a recession as of late 2001, which has somewhat lessened the affordability problem, the long-term prospects for the Long Island economy are strong. The Town can anticipate that housing affordability will continue to degrade, as Riverhead continues to grow in popularity as a place to live and invest.

POPULATION AND HOUSEHOLD COMPOSITION

While the number of housing units grew by 16 percent between 1990 and 2000, the population grew by 20 percent over the same period. This suggests that the households that have been moving into Town over the last decade are slightly larger than those that lived in Riverhead in 1990. Most new residential subdivisions and single-family homes are designed for and marketed to young families with children.

Currently, the two largest age-groups in Riverhead are children between 5 and 14 years old and adults between 35 and 54 years old, confirming that Riverhead is a popular place to live among couples with young children. The current age distribution in Riverhead is also partly reflective of the baby boom generation. People born immediately after World War II, between 1945 and 1960, were between 40 and 55 years old as of the year 2000. This partially explains the large number of people in the 35 to 54 age bracket. In the future, as the baby boom generation enters retirement, the number of Riverhead residents in the 35 to 54 age range may drop, with a corresponding increase in the number of retired senior citizens. However, as baby boomers age, they may move out of Town in large numbers if they are unable to find age-appropriate housing, and they may be replaced by younger demographic groups — families with young children — since the housing stock is suitable and the schools are well respected.

Consistent with the analysis of age groups, a large number of households in Riverhead are in the form of married couples with children, as shown in Table 8-1. However, an even larger number of households consist of married couples without children, some of which are couples who have never had children, but most of which are "empty nesters" whose children have moved away. The category "Other Family Households" includes a wide variety of family arrangements: single or divorced parents with children, parents who live with their adult children, cohabitating extended families, and so on. In addition to "family" households (people related by blood or marriage), more than 30 percent of the households in Riverhead comprise "non-family" households. In particular, Riverhead has a large population of people who live alone, many of whom are widowed or single senior citizens.

Table 8-1: Households by Type in the Town of Riverhead, 2000

	<i>Number of Households</i>	<i>Percent of Total</i>
<u><i>Family Households</i></u>		
Married Couples with Children Under 18	2,289	21%
Other Married Couples ¹	3,515	33%
Other	1,484	14%
<u><i>Non-family Households</i></u>		
Person Living Alone	2,839	26%
Other	622	6%
Total households	10,749	100%
Total household population ²	26,835	

1. Includes married couples who have no children at all, or who have adult children (18 years old or older).

2. Does not include people living in group quarters (845 people in 2000).

Sources: U.S. Census Bureau, *Profile of General Demographic Characteristics, 2000*.

On average, Riverhead has about 2.5 persons per household, which is lower than the average ratio at the County level. This rate is even lower than national rates, which have been declining for many years due to the fact that people are having fewer children and that divorces result in the division of one large household into two smaller ones. The low rate in Riverhead reflects the particularly high number of people living alone. When family households are examined separately, there are about 3.0 persons per household.

As shown in Table 8-2, the majority of households in Riverhead are owner-occupied. The predominant development trend in Riverhead for many years has been single-family, for-sale housing in new subdivisions. Some rental housing development had also occurred, particularly in and around the downtown area. Many of the large, older homes in the downtown area have been divided into smaller rental units.

Table 8-2: Households by Occupant in the Town of Riverhead, 2000

	<i>Number of Households</i>	<i>Percent of Total</i>
Owner-occupied	8,288	77%
Renter-occupied	2,461	23%
Total households	10,789	100%

Sources: U.S. Census Bureau, Profile of General Demographic Characteristics, 2000.

EXISTING STOCK OF WORK FORCE HOUSING

Age-Restricted Housing

Age-restricted housing within the Town of Riverhead is made up of a collection of mobile home parks, garden apartments and multi-family condominium developments. In all, there are eleven mobile home parks within the town, and they provide housing for seniors with a range of income levels. Glenwood Park and Foxwood Village offer pre-fabricated homes for sale at moderate cost. Seniors with more limited incomes are generally not able to afford pre-fabricated homes. John Wesley Village and Riverhead Landing apartments are age-restricted units that provide housing opportunities for individuals with maximum income levels of about \$30,000.

People with Developmental Disabilities

As discussed in Chapter 12, the Community Facilities Element, the deinstitutionalization of people with developmental disabilities has resulted in a critical housing need for those groups, while housing options are limited. Many patients who leave institutions have nowhere to go, or go back to family members who are ill-equipped to care for them. To prevent this problem, the State has adopted a temporary moratorium on the closing of County hospitals. Outside of an institution, the preferred living environment for people with development disabilities is a "community living" group home, where they can obtain supportive services and professional attention, while still living in a typical residential setting. Group homes are required by federal law to be permitted in residential neighborhoods. In Riverhead, many group homes have been established in the downtown area.

People Living with HIV or AIDS

With the advent of protease inhibitors, people with HIV and AIDS have much longer life expectancies. As a result, although HIV and AIDS are still life-threatening, it is also a chronic condition that people live with for many years. People taking protease inhibitors may be

healthy enough to continue living, but they may not be well enough to continue working, and they have increasing health care costs. They have a critical need for inexpensive housing.

The federal Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and supportive services for low-income people with HIV/AIDS and their families. State and local governments can be eligible for receiving HOPWA funds. Funds can be used to build a broad range of housing types, including emergency shelters, shared housing, apartments, single room occupancy units (SROs), group homes, and housing combined with supportive services. Funds can also be used for a variety of housing-related expenses, social services, and program development costs. Households receiving rental help or living in housing funded under the program are obligated to pay a portion of the rent, based on their income.¹

Homeless People

Based on the increasing demand for beds in emergency shelters throughout the U.S. over the course of the 1990s, the problem of homelessness is thought to have increased markedly.² There are a variety of housing opportunities for homeless people on the East End. Persons who are homeless or in danger of becoming homeless can apply for assistance at one of the County's Social Services Centers, one of which is located on East Main Street. There are shelters Countywide, including two in Riverhead: Love'M Sheltering in Calverton (permanent housing and emergency shelter) and Madonna Heights/Peconic Heights in downtown (for women). There are also soup kitchens and food pantries throughout Riverhead, several of which are operated through religious institutions.³ In addition, there are some hotels and motels throughout the County that provide housing for individuals and households, in exchange for financial assistance from County, State, federal, or private sources.⁴

As is the case with individuals living with AIDS, since this population cohort is not seen as a particular problem in Riverhead, the Town will remain vigilant to provide housing services when determined to be needed.

¹ U.S. Department of Housing and Urban Development, <www.hud.gov>, visited December 28, 2001.

² National Coalition for the Homeless, <www.nationalhomeless.org>, visited January 7, 2002.

³ Nassau-Suffolk Coalition for the Homeless, <www.nsch.org>, visited January 7, 2002.

⁴ Suffolk County Legislature, "Tonna's Bill to 'Clean Up' Emergency Housing is One Step Closer to Becoming Law," August 23, 2001, <www.co.suffolk.ny.us/legis/press/>, visited January 7, 2002.

TOWN INITIATIVES IN SUPPORT OF WORK FORCE HOUSING

Over the last two decades, the Town of Riverhead has undertaken a variety of initiatives to provide and promote work force housing. These initiatives have resulted in preservation and expansion of the work force housing stock.

Zoning Regulations and Approvals

In 1980, the Town created the Residence Redevelopment Community (RDC) District to create opportunities for work force housing. This floating district allows multi-family residences "for moderate-/low-income persons or the handicapped, including social, health care, or other supportive services and facilities, to be owned and operated for such purposes". The RDC District is not currently designated anywhere on the Town's zoning map, but it can be designated by the Town Board.

Work force housing units can be built anywhere in the Town where housing is permitted under the zoning regulations, and many units have already been built. In June 2001, the Town approved a special permit for a long-planned project sponsored by LIHP to build 13 work force owner-occupied single-family housing units in the downtown area. The LIHP obtained approximately \$775,000 in federal and State grants to cover the majority of the construction costs for the project, called "The Homes at Millbrook Gables". The resulting units will have a market value of about \$160,000, but will be sold for approximately \$89,623 to \$128,951.⁵

Section 8 Rental Vouchers

Through a federal Section 8 voucher, a local housing authority pays a portion of an eligible household's rent, using funds from the U.S. government. The subsidy is sent directly to the landlord, and the renter is obligated to pay the difference between the contract rent and the subsidy amount. Currently, the Riverhead Housing Corporation allocates Section 8 subsidies for about 150 housing units.

Funding and Loans

The Town's Community Development Department offers a Home Improvement Program for low- and moderate-income households. Emergency home repairs or improvements necessary for the health and safety of the residents are eligible for funding under the program. The program also offers loans for handicapped access renovations. Local soup kitchens also receive funding from the department.

⁵ "Millbrook Gables Subdivision, Town and Housing partnership break ground for affordable housing." Press Release, Town of Riverhead, April 28, 2003, <http://www.riverheadli.com/rpress37.html>

There is a current initiative on the part of State Assembly Member Fred Thiele to establish a revolving loan fund or other permanent funding mechanism for work force housing on the East End. Towns could use the fund to either construct new homes directly or in conjunction with a non-profit housing corporation, or to offer zero interest loans to first-time homebuyers. A mandatory referendum would have to be passed before the fund could be established.⁶

Development Initiatives

Between 1989 and 1991, the Town undertook the development of 43 new for-sale, single-family homes for first-time homebuyers at prices of \$60,000 to \$69,000. The project was subsidized by a grant from the U.S. Department of Housing and Urban Development (HUD). Purchasers were required to be first-time homebuyers at incomes less than 80 percent of the Suffolk County median income and were selected by lottery within the Section 8 low- to moderate-income limitations.

In 1991, the Town sponsored the development of an AHC-subsidized project involving the construction of 120 new single-family homes for sale to moderate-income buyers at prices between \$65,000 to \$90,000. Second mortgage liens ensured continued benefit to first-time homebuyers within the required income limitations. AHC is a private, non-profit provider of work force housing.

On an ongoing basis, the Town purchases properties with CDBG funds for substantial rehabilitation and resale or new construction of work force homes. These homes are sold for \$40,000 to \$60,000 to low- to moderate-income first-time homebuyers. Approximately 15 homes have been provided under this program over the past decade. The Town has also acquired two properties that were then donated to Habitat for Humanity for the construction of new homes and others that have been donated or sold to the LIHP.

The Town has worked in partnership with a local non-profit group — Community Housing Innovations (CHI) — to acquire, rehabilitate, and resell to first-time homebuyers homes that are in substandard condition. The result has been the successful completion, sale, and occupation of 20 rehabilitated homes. The work of CHI was also subsidized by federal and State grant funds.

In early 2002, the Town received an award of \$150,000 from the State's Affordable Housing Corporation in support of the ongoing Home Improvement Program. These funds will be matched by CDBG funds to provide for a minimum of 30 to 50 rehabilitated homes. The targeted income level for this project is 50 percent of the County median income.

⁶ Letter from State Assembly Member Fred Thiele to Andrea Lohneiss, January 28, 2002.

8.4 GOALS & POLICIES

Goal 8.1: Continue to provide a variety of housing opportunities for low- and moderate-income households in Riverhead.

Policy 8.1A: Continue to support the Community Development Department's initiatives to develop work force housing units and to work with non-profit organizations to provide work force housing in Riverhead.

The Community Development Department has been extremely successful in providing work force housing and their efforts will be critical in the future as development pressures continue to increase housing costs. Providing work force housing does not have any known negative fiscal impacts on the Town. Although providing work force units may generate less tax revenue than similar market-rate units, lower-income households are less likely to have children (as many low-income households are composed of senior citizens), meaning that they generate fewer municipal costs on average than market-rate housing units.⁷

Moreover, the Town's initiatives to provide and promote work force housing have been — and should continue to be — cost effective. The Community Development Department has been successful in obtaining grant funding and partnering with local non-profit organizations. Per unit funding that the Town currently puts toward work force housing development is comparable to — if not less than — the costs incurred by the Town for market-rate housing development. Typical market-rate housing generates more costs in terms of municipal expenditure (particularly school costs) than it generates in terms of tax revenue. What offsets the higher costs of housing development — whether affordable or market-rate — is commercial and industrial development, which generates a positive flow of tax revenue for the Town.

Policy 8.1B: Give Town residents and employees preference for occupancy of newly developed or rehabilitated work force housing units.

Although the Town is committed to providing work force housing, it cannot be the sole source of work force housing on the East End of Long Island. Riverhead cannot accommodate all the residents who are being priced out of adjacent communities. This policy is intended to make sure that current Riverhead residents can reap the benefits of the Town's work force housing initiatives.

⁷ Annual Demographic Survey, March Supplement. A Joint Project Between the Bureau of Labor Statistics and the Bureau of the Census, <ferret.bls.census.gov/macro/032000/quint/3_000.htm>

Policy 8.1C: Initiatives for work force housing development should continue to deliver single-family units with homeowner equity.

This has been the Town's policy and practice for many years. Homeownership has several advantages:

- It promotes greater financial stability for households in the long term. Unlike renters, homeowners build up equity based on their home investment, and they are eligible for significant tax deductions. These advantages usually more than offset the disadvantages of having to pay a down payment, maintenance costs, and property taxes.
- Through homeownership, residents have a greater financial stake in the community and have an incentive to help build toward the Town's future economic well-being.
- Finally, the existing pattern of detached, owner-occupied, single-family homes also contributes to the character of the community. Promoting homeownership helps preserve this pattern.

- ***Maintain existing residential lot yields for the purpose of providing work force housing.***

There exist numerous parcels in close proximity to the proposed Agricultural Protection Zone (APZ) that currently lie within the Residence C zoning use district, with the general vicinity characterized by non-conforming (undersized) lots. In order to maximize opportunities for the development of work force housing, it is recommended that these parcels be zoned Residence A-40 (RA-40), having an as-of-right density of one (1) unit per acre with an ability to increase the development yield to a maximum of two (2) units per acre with work force housing.

- ***Promote initiatives for multi-family work force housing***

Though the aforementioned housing type is desirable, there exists a segment of the population of the Town of Riverhead with incomes that will not support the issuance of a mortgage even with available subsidies. In order to provide housing to these families, it is recommended that the Town develop an overlay zoning district to allow for high-density rental housing upon appropriate parcels served by a proper water sewer and a roadway infrastructure. Parcels east of the Long Island Expressway and north of the proposed Destination Commercial District could be considered. This high-density overlay district would require the delivery of work force rental units at an appropriate percentage and could, if economically viable, require transferred development rights.

Policy 8.1D: Continue to support the actions of the Riverhead Housing Development Corporation in providing additional Section 8 rental vouchers, and work with County, State, and federal agencies to explore ways to help Section 8 recipients move to homeownership.

The advantage of the Section 8 voucher program is that it works within the private market and allows low- and moderate-income households to have housing choice. At the same time, to promote greater long-term financial stability for Section 8 households, the Town should explore ways to move Section 8 households from renting to homeownership.

Policy 8.1E: Continue to provide opportunities and incentives for the development of rental housing in Riverhead, while maintaining the character of Riverhead as a community of homeowners.

Rental housing provides housing opportunities for people who may not be able to afford a down payment for a home or a condominium or who may not qualify for a mortgage. Rental units are particularly appealing to young adults just having graduated from college, who typically do not have savings. As a result of increases in housing prices during the 1990s, renting may be the only feasible choice for many people in the housing market. There are a variety of strategies that can be used to increase the supply of rental housing in Riverhead:

- ***Allow accessory housing units to be built within the APZ.***
See Policy 7.14B. Further, the principal residential use (homestead) must be owner occupied and the construction of the accessory unit should require the use of one (1) development right.
- ***Consider excluding accessory units from property tax valuations.***
This would provide property owners with an added incentive to build rental accessory units in their houses or on their properties.
- ***Allow second- and third-floor housing to be built above ground-floor "Main Street" retail uses in the downtown Riverhead; in the hamlet centers of Jamesport, Aquebogue, and Wading River; and in the Polish Town business district.***
- ***Continue to allow development of small apartment buildings with rental units in downtown Riverhead.***
- ***Allow development of apartment buildings with rental units in a campus-like setting on select sites along Route 58 in the Route 25A business district, and along East Main Street.***

These would be permitted in the Commercial/Residential Campus (CRC) sites shown on Figure 2-1, the Proposed Land Use Plan, as discussed in Chapter 2, the Land Use Element.

Policy 8.1F: In conjunction with large-scale multi-family, townhouse, or two-family housing development, consider establishing minimum set-asides for housing units affordable to moderate- and low-income households.

For sizeable projects, a minimum percentage of the housing units should be set aside for households with low or moderate incomes. As an example, take a multi-family housing development that would add 100 housing units to Riverhead's housing stock. (This could conceivably be done in the CRC zone.) The zoning regulations could require that 10 percent of the units be set-aside for low-income households and another 10 percent are set aside for moderate-income households. This means that the rent for those units would be fixed at a level that would be affordable to such households.

Regulations would be used to ensure that designated units are maintained at affordable levels. Typically, in municipalities that employ set-aside requirements, the monthly rent or costs (taxes, plus mortgage, plus maintenance) would be set at 30 percent of the average income level for a low- or moderate-income household. Low-income households would be defined as having 50 percent or less of the area's median income, and moderate-income households are defined as having 50 to 80 percent of the area's median income.

This policy would help work force housing units become integrated with market-rate housing, preventing any single neighborhood from turning into a lower-income “ghetto,” where housing values are propelled into a downward spiral.

Policy 8.1G: Continue working with the Long Island Housing Partnership and other non-profit housing developers to identify sites and funding for the development or rehabilitation of work force housing.

Policy 8.1H: Reach out to local financial institutions, including the USDA Rural Development Office, other Suffolk County towns, and non-profit housing developers to identify additional funding sources and mechanisms for work force housing.

One option is to provide low- and moderate-income households with the opportunity to obtain low-interest or reduced-down payment mortgages. This would be enormously helpful to households that want to become homeowners but do not have the resources to get started.

Policy 8.1I: Ensure that work force housing remains perpetually work force.

Policy 8.1J: Continue to monitor housing affordability and the availability of work force housing in Riverhead.

While Riverhead currently has a relatively affordable housing stock, compared to other East End towns, increasing development pressures may diminish the supply of work force housing in the future. The Town should continue to monitor housing values and rents and the ability of lower-income households to find housing in Riverhead. On an ongoing basis, the Town should also periodically review its own work force housing initiatives to make sure that they

are having the desired effect. The Town should attempt to determine what groups, if any, are having trouble finding appropriate housing in Riverhead.

Policy 8.1K: Encourage other East End towns to provide their fair share of work force housing, so that senior citizens, young adults, first-time homebuyers, seasonal workers, low-income individuals and households, and special needs populations have the choice to live in a wide variety of locations.

In recent years, because of Riverhead's relatively affordable housing stock, many people who are no longer able to afford homes in nearby towns are moving to Riverhead as an alternative. The Town has partially benefited from this spillover effect, as property values have increased in some areas. Nevertheless, the trend also suggests that Riverhead may be providing more than its fair share of housing for lower-income residents. Other East End Towns should work to increase work force housing opportunities throughout the eastern part of Long Island.

Policy 8.1L: Continue to apply for and utilize federal, State, County, foundation, and non-profit funding available for work force housing development or rehabilitation.

Policy 8.1M: Continue working with State leaders to pass State legislation that would allow Riverhead to set up and benefit from an Affordable Housing Revolving Loan Fund.

Legislation proposed by Assembly member Fred Thiele would allow each of the five East End towns to establish an Affordable Housing Revolving Loan Fund. Towns would be able to use revenue from a temporary tax surcharge on luxury homes (valued at \$1 million or more) or a special impact fee on permits for luxury building projects. These funds could be used to build housing or to provide no- or low-interest loans to qualified first-time homebuyers. If State legislation is not adopted, the Town should consider the feasibility of establishing a revolving loan fund with seed money from another revenue source.

Goal 8.2: Continue to support the efforts of low- and moderate-income households in Riverhead to rehabilitate their housing units.

As noted, the Town's Department of Community Development provides financial assistance to low- and moderate-income homeowners who need to make emergency home repairs or improvements necessary for the health and safety of the residents. The following strategies can be used to strengthen the Town's current efforts.

Policy 8.2A: Continue to support the Community Development Department's program to provide home improvement funding and loans to low- and moderate-income housing.

This program has been successful in rehabilitating units occupied by lower-income residents, improving the quality of life for those households. Another added benefit is that — in case of resale — the unit may sell at a higher price as a result of rehabilitation. The Town may eventually see a positive impact in tax revenue from the property. Additional staffing of this element of the Community Development Department is recommended.

Policy 8.2B: Reach out to local financial institutions and non-profit housing developers to identify additional funding sources and mechanisms for home improvement.

Federal funds available from the U.S. Department of Housing and Urban Development (HUD) have become more scarce. Alternative funding sources are needed to supplement HUD allocations. As noted, the Town's Department of Community Development has been working to diversify its funding sources to include a variety of State, federal, and foundation funds.

Goal 8.3: Promote high-quality, well-maintained housing.

Policy 8.3A: Consider implementing periodic enforcement "sweeps" of residential neighborhoods.

In a "sweep," zoning officers, building inspectors and the Fire Marshal would get together and perform a "sweep" of a neighborhood to look for violations. All neighborhoods throughout the Town would be covered on a periodic basis (i.e., once every two to four years, on average, more frequently if necessary, or less frequently if more practicable). Neighborhoods would be notified of the sweep in advance, with the notice describing the most common infractions, so as to encourage self-correction.

Policy 8.3B: Ensure that Section 8 rental housing and housing permitted under the Town's rental law achieve the same high standard of maintenance as market-rate rental units throughout Riverhead.

Regular inspections should continue as a way of ensuring good maintenance of the rental unit housing stock.

Policy 8.3C: Ensure that work force housing is compatible in design and quality with market-rate housing in the surrounding neighborhood.

New work force housing projects should be designed such that they fit into their surroundings. Features that can promote compatibility include: high-quality façade materials; architectural variety between adjacent units (i.e., building massing, fenestration and façade treatments); and attractive landscaping that can be affordably maintained.

Policy 8.3D: Ensure that high density rental unit development occur in appropriate locations, where it is compatible with its surroundings.

See Policy 8.1C

Goal 8.4: Provide additional housing opportunities for senior citizens.

Riverhead already provides a great deal of housing for senior citizens. As of the 2000 U.S. Census, more than 9 percent of the Town's population was over the age of 75, and another 9

percent was between the ages of 65 and 74. These rates are notably higher than the County averages of 5.3 percent and 6.5 percent. Because it already attracts a large number of seniors, and because senior citizens are expected to increase in number in coming years, the Town should work to increase housing opportunities for senior citizens.

Policy 8.4A: Allow retirement housing in downtown Riverhead and the hamlet centers.

As the baby boom generation enters retirement, Riverhead will experience an increasing need for affordable retirement housing. Currently, the zoning code allows retirement housing in the Residential RC zone, which is designated for several sites in Town. Senior housing should also be permitted in and around downtown and the hamlet centers upon parcels with appropriate areas. Housing for retirees in these locations should be allowed on smaller lots, at densities and building scales that are compatible with the existing neighborhoods.

Retirement housing in downtown or hamlet centers would give seniors greater access to public services and facilities, shopping, medical offices, and public transportation. To be within walking distance of such services, senior housing should be located no farther than about a quarter-mile from Main Street in downtown or from the commercial core in one of the hamlet centers.

Policy 8.4B: Allow campus-style retirement housing development along Middle Road, Route 58, along Upper East Main Street, and in the Route 25A business district.

The RC zone already allows such development on a few sites along Middle Road. Housing for retirees can be auto-oriented, because seniors are generally in good health and mobile. Even though such campus-style development is auto-oriented, it should nevertheless be located in central locations, in proximity to shopping, medical offices, public services and facilities, and public transportation. Because seniors may be in varying states of health, proximity to such services can help create a better quality of life. Because development in the Residence RC can have a net density not to exceed four (4) units per acre with transferred development rights, it is more appropriately located in built-up locations of the Town, rather than rural areas. Senior housing would also be permitted in the CRC zone.

Policy 8.4C: Allow residential health care facilities, including "continuum of care" housing, to be developed in the Residence RC zone, as well as in downtown Riverhead and the CRC zones.

Residential health care facilities include nursing homes, assisted living, skilled nursing care, and similar facilities where seniors both live and receive daily health and personal care. "Continuum of care" facilities allow seniors to "age in place," by providing whatever services a senior citizen would need at their particular stage of life, ranging from minimal care to intensive health and personal care. Thus, seniors could receive increased levels of care over time without having to move from place to place.

Policy 8.4D: Consider requiring retirement housing, residential health care facilities, and other similar facilities to provide non-emergency ambulatory transportation for residents or patients.

This policy is intended to reduce burdens on the EMS and ambulance services in the Town, who are under increasing pressure to respond to such non-emergency calls.

Policy 8.4E: Require the provision of off-street bus stops to provide improved transit or shuttle service for seniors.

This also allows seniors to avoid long walks to curbside bus stops.

Goal 8.5: Ensure that group homes are compatible with the surrounding neighborhoods.

Municipalities are required by federal and State law to allow group homes in residential areas. Yet a group home that is denser than the surrounding housing can have negative impacts on the neighborhood, as can a concentration of several group homes in an area. Group homes have employees and volunteers who assist residents with day-to-day living, and products like food, medicine, and household items may need to be delivered. As a result, group homes have parking and loading needs that differ from other residences. Group homes can be subject to the same requirements as other residences in the same zone, but cannot be singled out and subjected to more stringent standards.

Policy 8.5A: Limit the number and size of buildings in residential neighborhoods, in order to ensure that all development is compatible in scale.

In all zones where residential development is permitted, revise the zoning provisions to limit the overall residential density (units per acre) as well as the overall size of the structure (floor area ratio, or building area as a percentage of the lot area). It is recommended that the maximum building area should be 7 percent for a one (1) story residence, 5 percent for a two (2) story residence, and 3.5 percent for a three (3) story residence. The zoning provisions should *not* place restrictions on the number of persons per housing unit, unless those restrictions can be equally applied to all residences. Since households vary widely in size and composition, imposing such a uniform limit on the number of persons per housing unit is not recommended.

Policy 8.5B: Limit the total impervious surface coverage allowed in residential areas.

By limiting the impervious surfaces allowed in residential areas, the Town can prevent an excessive amount of land from being paved over for driveways, parking areas, patios, or other outdoor amenities. This would be beneficial from an environmental perspective, as well as an aesthetic point of view, and it would be appropriate for all residences, including group homes.

Policy 8.5C: Require a minimum distance between group homes.

This policy is intended to avoid an undue concentration of group homes in any one location, so that the impacts are more dispersed, and group homes are evenly intermixed with conventional residences. Each residential zoning district may have a different minimum distance, tailored to the densities and character of that zone.

Goal 8.6: Provide additional housing opportunities for people living with HIV or AIDS when determined necessary.

When housing needs for this population become evident, the Town could explore the option of providing additional housing opportunities.

Policy 8.6A: Explore the feasibility of obtaining HOPWA funding to provide housing opportunities or housing-related services for people living with HIV or AIDS in Riverhead.

Policy 8.6B: Explore partnering with Suffolk County to provide public information on housing opportunities for people living with HIV or AIDS.

Such programs could include updating Town and County websites with information on HIV/AIDS housing opportunities and/or distributing brochures to Central Suffolk Hospital, medical offices, and social service offices.

Goal 8.7: Provide additional housing, food, and health care services for homeless persons.

Policy 8.7A: Allow soup kitchens and emergency housing to be established in places of worship as an accessory use.

Soup kitchens and emergency housing would provide homeless people with a place to go for basic food and shelter on a day-to-day basis. Emergency housing is a temporary accommodation that is available one night at a time, on a first-come first-served basis. Information on more permanent homeless shelters should be made available on-site. The Town can place conditions of approval on the accessory use, such as prohibition of loitering, limitation on the number of beds, requirement of indoor bathrooms, minimum security standards, and maintenance requirements.

Policy 8.7B: Work with the County to provide public information on homeless shelters, soup kitchens, and health care services available to homeless persons.

Information should be supplied to the Riverhead Police Department, the Riverhead Volunteer Ambulance Corps, local social service agencies, and local medical offices. Also, information should be made available on the Town and County web sites, such that residents or workers who know of a homeless person in their neighborhood can contact agencies who may be able to reach out to that person.