

Town of West Greenwich Affordable Housing Plan

*Drafted in cooperation with the Rhode Island Statewide Planning
Program to provide guidance to municipalities to conform to
R.I.G.L. 45-53 (as newly amended 7/3/04)*

Amendment to the Housing Element: Affordable Housing Plan to Provide 10% Low- and Moderate-Income Housing

*Adopted by the West Greenwich Town Council
December, 2004*

West Greenwich, Rhode Island

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1. INTRODUCTION

This plan was prepared in accordance with the Rhode Island Comprehensive Planning Act (R.I.G.L. 45-22.2) and the Low and Moderate Income Housing Act (R.I.G.L. 45-53), which was recently amended in July, 2004. The Rhode Island Low and Moderate Income Housing Act was enacted to help address the shortage of affordable housing in Rhode Island by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. Its goal is to encourage the production of housing affordable to low and moderate income households earning 80% or less than the area median income in all communities throughout Rhode Island. Specifically, each Rhode Island municipality must ensure that at least 10% of its year-round housing stock is affordable to low and moderate income households.

If a municipality has less than 10% of its year-round housing set aside for low and moderate income residents, it is not meeting regional and local need for affordable housing. Not meeting this affordability standard makes the municipality susceptible to a state override of local zoning if a developer chooses to create affordable housing utilizing the state's comprehensive permit process.

Rhode Island's Housing Act, (R.I.P.L. Ch. 286) adopted by the state in August of 2004, allows municipalities to limit the annual total number of units developed using comprehensive permits if they are able to demonstrate that they are making a good faith effort to meet the state mandated 10% goal by developing and adopting an affordable housing plan for approval by Rhode Island Housing (RIH) and Statewide Planning.

In response to the newly adopted Rhode Island Housing Act, the Town of West Greenwich has established an Affordable Housing Task Force ("the Task Force"). The Task Force's mission is to act as an advocate for the creation of housing that is affordable to low and moderate income individuals and families and to develop the Affordable Housing Plan. The Task Force established two major goals for the creation of affordable housing: (1) to enable people who work or have been raised in West Greenwich to live in their community thereby maintaining income diversity, and (2) to assist the town in complying with the state's requirements by encouraging new development that is consistent with the town's goals.

The Task Force is comprised of several members representing a cross section of the community including long-time residents, members of other town boards and committees, town staff, and others. *Daylor Consulting Group, Inc.* was hired by the Town of West Greenwich to work with the West Greenwich Affordable Housing Task Force and to create a Comprehensive Affordable Housing Plan appropriate for submission to RIH.

1.1 Study Methodology

West Greenwich's Affordable Housing Plan was developed in two distinct phases. Phase I focused on the review and assessment of research already completed as well as the collection of new information used to: (1) identify local housing needs, (2) to determine what resources are available to meet those needs, and (3) to obtain a comprehensive understanding of the gaps in West Greenwich's current housing services and programs. The information used in Phase I was collected through interviews with numerous staff

from the Town of West Greenwich and various boards that serve the community. Other sources of information included: (1) demographic data from the U.S. Census and RIH; and (2) housing data provided by the Town of West Greenwich and real estate professionals.

The Phase II analysis focused on providing a framework for preserving and creating new affordable housing opportunities in West Greenwich. Guided by the context established by Phase I, list of strategies was created, including the rationale for each strategy, the timetable for implementation, and the possible resources available to implement the strategy. The plan will provide a blueprint to enable the town's Affordable Housing Task Force and other key town leaders to chart a course for the future with respect to meeting the 10% State affordable housing standard and pressing local housing needs.

The Affordable Housing Plan reflects input from a wide variety of sources. The primary mechanism used to gather input for the Affordable Housing Plan included one public workshop, widely advertised throughout the community. West Greenwich citizens and other interested individuals attended and provided comments on issues related to the Affordable Housing Plan. The Plan also had its own web page at <http://www.daylor.com/Projects/WestGreenwich/index.htm>. This page allowed the people of West Greenwich to review the presentation materials and work products as well as respond to these documents through a Feedback Form.

1.2 Report Organization

Following the introduction in **Chapter 1**, **Chapter 2** gives a general overview of the housing stock in West Greenwich, including the number of units currently counted in the low- and moderate-income housing inventory. **Chapter 3** provides more specific information on socioeconomic and demographic trends in town as they speak to indicators of housing need. Additionally, this chapter contains analysis of land use, zoning regulations, and economic development activities that could affect the town's need for affordable housing. Based on this information, a discussion follows of strategies that West Greenwich can use to reach their goal and locations in town where these strategies can be implemented. **Chapter 4** details the housing stock and availability of affordable units. **Chapters 5 through 7** provide more specific details about the strategies to attain the 10% goal and their implementation through the year 2020.

2. LOW- AND MODERATE-INCOME HOUSING IN WEST GREENWICH

West Greenwich currently has thirty three (33) low- and moderate-income housing units, or 1.8% of its total housing stock that qualifies under the Low- and Moderate-Income Housing Act of Rhode Island, according to figures provided annually by Rhode Island Housing and updated in July, 2004. West Greenwich's total year 2000 housing units of 1,787 require that the town produce at least 179 units of housing affordable to those earning 80% or less of the area median income. This means the town has a shortage of 146 affordable housing units; this will be referred to as the town's "delta." Future need, and the growth in the town's delta, is discussed with a growth analysis in **Section 4**.

As defined in Rhode Island General Law 45-53-3(5), "low- or moderate-income housing" must (1) be constructed or rehabilitated with a federal, state or municipal subsidy, and (2) must remain affordable for at least thirty years. The long term affordability restriction necessitates agency monitoring. A "subsidy" is any program or incentive that is used to assist the construction or rehabilitation of low or moderate income housing that is sufficient to make housing affordable. The subsidy can come from either the federal, state, or municipal government. Such assistance may include, but is not limited to, direct financial support, abatement of taxes, waiver of charges and fees, approval of density bonuses, internal subsidies, or any combination of forms of assistance.

3. STRATEGIES TO ATTAIN THE LOW- AND MODERATE-INCOME HOUSING GOAL

3.1 Overview of Low- and Moderate-Income Housing Strategies

Since August 2004, town officials and the Affordable Housing Task Force have worked to devise strategies that would simultaneously address the need for low and moderate income housing while creating development that is consistent with the town's history and character. The strategies outlined below were identified as means to which West Greenwich can reasonably accommodate the desired type of low and moderate income housing development within the town. Although most of the strategies point to empirical data to identify housing production numbers, some are policy initiatives that are suggested to aid the town in its efforts to create new housing.

3.1.1 Existing Efforts

- 1. Exit 7 Special Management District (SMD):** This project responds to the need to create jobs in West Greenwich but also seeks to increase the supply of low- and moderate-income housing. The Center of New England development, with access to both public water and sewer, will provide 520 new housing units in West Greenwich; of which, 200 units will be age-restricted to those 55 and above, 300 will be market rate units and 20 will be one- and two-bedroom units affordable to low- and moderate-incomes. Additionally, 25% of the age-restricted units will be affordable to low- and moderate-incomes. The SMD establishes design guidelines, including density and dimensional criteria for this project. Residential units are restricted to a mixture of housing types other than single-family. As a result of the density bonus provided by the town, 70 affordable units will be added to West Greenwich's housing inventory. The subsidy is a local density bonus, from one unit per acre to 15 multi-family units (1, 2, and 3 bedroom units) per acre and 40 age-restricted multi-family units (2 bedrooms) per acre.

Number of LMI units created: 70 for $\leq 80\%$ AMI, (50 Elderly, 20 Other; Rental)

- 2. Accessory Family Dwelling Units:** By Special Use Permit, the Town of West Greenwich allows property owners to construct apartments to house elderly, handicapped or other family in a cost effective manner. Adopted in 1992, the purpose of this provision is to allow a family member to provide assistance to immediate family members while preserving the independence of both the care giver and the recipient. There are 44 accessory family dwelling units as of November 2004. However, the town has no tracking mechanism to measure affordability. The town needs to create a mechanism for counting and tracking existing units, which would enable the town to track income eligibility, initiate a town subsidy program, and permanently restrict units as affordable. If the town were able to capture these units as affordable, they will count towards the town's 10% goal. Recent discussions by the Zoning Board and the Town Council have focused on making accessory dwelling units an as-of-right use (see **Strategy 3.1.3.6**). The local subsidy is a waiver of Building Permit fees.
- 3. Victory Woods Comprehensive Permit Project:** The town was involved in the RFP and proposal awarding process for this project. A non-profit affordable housing developer is now

proposing 50 new housing units of which 45 will be deed restricted to provide long-term affordability. Eleven of these units would be subsidized with HOME funds. Furthermore through the approval of the project the town will provide a significant density bonus of 100 percent, for an overall density of .8 units per acre (including unsuitable land). It is estimated that 36 of the 45 affordable units will qualify as low and moderate income housing units.

Number of LMI units created: 36 for $\leq 80\%$ AMI (26 Family, Ownership; 10 Special Needs, rental)

4. **Ordinance Stabilizing Taxes of the Elderly:** The town adopted an ordinance in 1972 stabilizing the taxes of the elderly, which provided a stabilization of the tax rate and valuation of the property and residence of persons 65 and over who lived in town for at least seven consecutive years. In 2004, there were 183 residential properties enrolled in this program. The ordinance allows elderly residents to maintain home ownership in the wake of declining personal incomes and increasing property values. However, these units are not currently counted as affordable because they are neither subsidized nor are they subject to a long term affordability restriction. The town will explore the expansion of this program in order to capture these existing 'affordable' homes as part of the progress towards the 10% State goal.

3.1.2 *Enabling Policies to Support Strategies*

1. **Create a Housing Trust Fund:** The town will establish an affordable housing trust fund as a flexible vehicle through which resources can be committed to the production of low and moderate income housing and/or preservation of affordable housing. Dedicated sources that are predictable and ongoing, such as impact fees, taxes, other fees such as real estate transfer fees, inclusionary housing mandates and fees in-lieu-of (see **Strategy 3.1.3.1**), or loan repayments, are desirable, but even one-time donations, proceeds from the sale of property, or negotiated contributions can provide valuable funding. Once the Affordable Housing Trust Fund is up and running, the town should pursue donations from local companies to supplement the other funding mechanisms.
2. **Establish a Housing Trust:** The town will either establish Housing Trust or join a regional Housing Trust charged with exploring affordable housing alternatives for West Greenwich's families and seniors. The Housing Trust will be involved in several strategies in **Section 3.1.3**. Though West Greenwich may not be in a position to establish its own Housing Trust, the town can explore opportunities to cooperate with other public and quasi-public agencies such as the Coventry Housing Authority (CHA) or a possible evolving regional trust. The town may seek to enter into a collaborative planning process for strategic planning across community agencies and interests within Kent County and adjoining Washington County. The intent is to broaden efforts and partner with other towns in the County to create a regional planning effort focused on affordable housing. West Greenwich should strongly consider a regional alliance and renew discussions with the Coventry Housing Authority and the Washington County Regional Planning Commission.
3. **Pursue Public/Private/Nonprofit Housing Alliances:** By working with local banks, lenders, and non profits the town could create various programs including down payment assistance, affordable mortgage programs, second mortgages, and direct mortgage subsidies. Often, efforts

to expand homeownership involve collaboration between local governments, lenders and nonprofit organizations and include homebuyer education. Some programs are government funded, either directly or through the issuance of tax-exempt bonds by agencies. Many private lenders—banks, thrifts, mortgage companies— offer special programs for first-time homebuyers, municipal workers, and public safety personnel. The town will pursue public/private partnerships as a means to implement the housing production strategies.

4. **Tax Credit Program:** The town will create a tax credit program associated with the rehabilitation or creation of affordable units. This program will be used to provide an incentive to develop blighted properties, rehabilitate failing commercial structures, develop brownfields, infill lots, and other types of substandard parcels. In association with the housing production strategies, the tax credit program is viewed as a valuable incentive for the capturing of existing affordable housing units and the production of new units of low and moderate income housing.
5. **Evaluate Town and Tax Title Property for Affordable Housing Development:** The donation of public land or buildings for affordable housing development, or their sale at below market value, helps reduce the cost and is one of the most valuable contributions a community can make. Town officials in West Greenwich will review existing town property to determine if these sites are appropriate for the creation of low and moderate income housing. Further, the town will include low and moderate income housing in its decision making process when additional public parcels or structures are planned for future use. At this time, there are no existing town owned buildings that could be used for housing.
6. **Exempt Affordable Units from Annual Unit Growth Limits:** Since 1985, the housing growth rate average in West Greenwich has been approximately 44 units per year, with peaks in 1987, 1993 and 2000. The town has a growth management plan in place that limits annual construction of new structures to 32 per year; this number is subject to annual review, though the Town Council has indicated a strong inclination to allow no more than 32 units per year. Including affordable units in the growth cap would create, at most, 6 affordable units per year with the inclusionary program. However, if affordable units were exempted, the town can create the new affordable units annually needed to meet its affordability goal. If affordable units were exempt from this cap, the town could reach the 10% goal at a faster rate. Revisions to the Growth Management Ordinance would exempt any new unit which qualifies as a low and moderate income housing unit from the annual growth cap. This strategy facilitates all affordable unit construction suggested in other strategies, but does not directly create affordable units.
7. **Strongly Negotiate New Comprehensive Permits:** The town recognizes that new comprehensive permits will be presented to the community and the town will work with these proposals to ensure that the goals of this Plan and the town's Comprehensive Plan are upheld. The comprehensive permit 'permitting process' is a negotiation and the town will pursue an aggressive strategy to ensure that the goals and values of the community are upheld. The town will strongly negotiate the terms of future Comprehensive Permits to uphold the following principles:
 - All LMI units may be deed restricted as such in perpetuity;
 - Developments may contain a mix of unit types (rental, ownership, and bedroom size);

- If feasible, at least 20% of the units may be age restricted;
- Over 25% of the total units may be deed restricted for a variety of incomes including low income and moderate income households. Each development may have some units deed restricted for 80% HMI, 50% HMI, and others;
- The town shall not consider density increases greater than 100%, subject to environmental impacts;
- Impact fees may be assessed where applicable;
- Donations of open space may be required where applicable;
- West Greenwich residents may have first right of refusal for a percentage of the units.
- Exempt all affordable units from the Growth Management Building Permit Cap
- Exempt all affordable units from Open Space and Recreation land dedication or fee in-lieu-of

This provision will apply to all areas of the town where projects are proposed through use of a comprehensive permit.

- 8. Monitor Implementation of Housing Plan:** The Task Force and the Town Planner will monitor progress in implementing the Affordable Housing Plan. The Task Force will report annually to the Town Council and Town Administrator.

3.1.3 Strategies to Reach the LMI Housing Goals¹

- 1. Mandate Inclusionary Zoning:** To provide more affordable homeownership opportunities, the town will adopt a mandatory inclusionary zoning ordinance requiring that all new developments with 5 or more units in any zoning district that permits residential uses set aside at least 20% of the units as affordable to householders at or below 80% area median income. In the case that 20% of the proposed units create a fraction of one unit, the number will be rounded up to reflect a whole unit. The town will allow developers to meet this inclusionary requirement through the provision of on-site units with lots, units with lots off-site, or by a cash payment in-lieu of units in an amount equal to 20% of the fair market value of lots in the subdivision plus the costs of constructing the affordable units that would have been required, towards an Affordable Housing Trust Fund. This payment in-lieu of units with lots will equal the cost of constructing the affordable unit, and will not necessarily reflect the cost of the units in the subdivision. This payment in-lieu-of will, however, reflect the fair market value of the land.

There are over 14,000 buildable acres in the residential zones; however, much of this land is not served by public water and sewer systems. Each new development application would need to be assessed for its ability to provide adequate water and sewer services. The current annual level of subdivision activity in West Greenwich averages 12 new major subdivision lots over the past 4 years. However, there are currently 60 major subdivision lots in the process of review. These lots should all come on line conservatively, within the next 2 to 3 years, if not sooner. This averages 20 new major subdivision lots per year. Over the next 15 years, 300 major subdivision lots could produce 60 LMI units. The local subsidy will be a waiver of the Open Space and

¹ In **Section 3.1.3**, the *Number of LMI units created* accounts for the maximum possible number of units that could be created based on zoning, land use trends, and assumptions of realistic development projections for each strategy. This does not indicate the actual number that will be built according to each strategy (see **Table 5-1** and **Table 5-2**), but allows for flexibility in reaching the 10% goal.

Recreation land dedication requirement, or fee in-lieu-of requirement, for the affordable units. The Town will also consider a density bonus of up to 100 percent of the 20 percent required affordable units, environmental conditions permitting (.6 units per acre), however these units must also be affordable; and/or the Town will consider allowing cluster zoning. As noted in 3.1.2. 6 above, all affordable units will be exempt from the Growth Management Ordinance. It should be noted that the permits issued under the Growth Management Ordinance are on a first-come first-served basis, and there is no special allotment for Major Subdivisions. According to the Build-Out Analysis in this report, there are 10,975 acres of remaining buildable land.

Number of LMI units created: 60 (without density bonus) for \leq 80% AMI, (45 Family, Ownership and 5 Family Rental; 10 Special Needs, Rental)

2. **Create a Senior Village District (SVD):** A SVD will permit senior housing of various types and densities (assisted living, townhouse, single family etc.) in exchange for open space protection, affordable units, and architectural and historical resource protection. By permitting senior housing with increased density in exchange for certain public goods, the town will provide property owners with a real alternative to conventional development while maintaining the strong financial status of the community. These projects will be permitted via a Special Use Permit process. As part of the review process, infrastructure and traffic demands, architectural design, and wastewater considerations will be reviewed carefully. Density increases will be permitted in exchange for additional open space or additional affordable units.

This strategy will be allowed in all residential and commercial (not industrial) zoning districts within town (see Figure 4.). Specifically, this district will be focused at points along Route 102 (2-acre residential) where seniors can have easy access to transportation routes and at Division Street and Carrs Pond Road (2 acre residential and commercial 1 acre) where public water is present. The SVD will allow up to 30% greater density than the underlying zoning in a residential district (.65 units per acre overall in RFR-2 zoning district, including open space; not considering the effective lot sizes by clustering); in districts (existing 1 acre zoning) with public water and sewer, the density increase will allow up to 10 units per acre, depending on environmental impacts. There are approximately 136 acres with public water available, in proximity to sewer, and an additional 398 acres of available land along Route 102 within the areas designated in Figure 4 for Senior Village District. Based on these increased density guidelines, these areas could accommodate 537 LMI units (see Appendix F for calculation). The local subsidy will be a waiver of the Open Space and Recreation land dedication or fee in-lieu-of for the affordable units, and also the density bonus.

The Town will create a separate zoning district called the Senior Village District, which will be its own district, and therefore, will exclude the Mandatory Inclusionary Zoning strategy which will be required in the RFR-2 and RFR-1 zoning districts. Since the SVD will be its own district, it will also not compete with other strategies for the creation of affordable units, and there will be no overlapping.

In order to avoid the appearance of double counting, the number of affordable units projected for both the Create New Village Centers and Create New Senior Village Districts are calculated based on the build-out of acreage (spatial) in the designated areas on Figure 4, and are not inclusive of Town-wide units counted in the Mandate Inclusionary Zoning strategy, which is

based on a historical rate of development (temporal). The 670 acres referenced under Create New Senior Village Districts and the 740 acres referenced for the Create New Village Centers are just a small portion of the 14,000 undeveloped acres referenced under Mandate Inclusionary Zoning.

Due to the complexities involved in creating a special district which allows greater densities than currently allowed, it is anticipated that it will take approximately 2 years to develop an acceptable ordinance to implement this strategy.

Potential Number of LMI units: 537

Number of LMI units created: 15 for $\leq 80\%$ AMI (7 Elderly, Ownership; 8 Elderly Rental)

3. **Create New Village Centers:** In place of conventional strip commercial and single family subdivision development, the town will create a Village Center District (VCD) for several key areas. This district will allow for higher densities through clustering mixed uses with open space, and will include a mix of housing types ranging from single family to small apartment buildings and including apartments above retail. Multi-family units will be allowed by right. The district will also permit village style commercial development with a pedestrian scale and New England character. The town had previously proposed a village center type development called White Brook Village at Exit 5; however, the proposal was not adopted. This plan should be readdressed and include a discussion of affordable housing. Inclusionary zoning provisions (see Section 3.1.3.1) would be a component of the Village Center District and would ensure that at least twenty percent (20%) of all the housing units created would be affordable to low and moderate income households. The provision of water and waste water service is always a concern when proposing new development; this must be studied in greater detail. Industrial Areas shall be excluded from village zoning and senior village zoning, and are to remain for Industrial uses exclusively. The Town may wish to consider allowing residential units in industrial areas by special use permit, as a more intense use of the site, provided industrial development is the predominant use of the site, utilities and environmental conditions permitting. In no circumstance shall residential use be allowed in an industrial zone without industrial uses. One such Industrial Zoned area that may be considered for a Special Management District to allow mixed use is the 88 acres at Exit 5, once considered for the White Brook Village Plan

Specific areas to create new village centers (see Figure 4.) include along Route 102 at Exit 5 (no utilities), as well as Exits 6 (public water only) and 6A (public water and sewer). The town also indicated a preference to allow this type of development in the western section of town in the vicinity of the Plain Meeting House and other areas that are already identified as Special Planning Areas for Neighborhood Business in the 1995 Comprehensive Plan Future Land Use Map, such as the Bailey Pond area and Escoheag. One area already being planned as a Special Management Area and possibly a Growth Center is the Centre of New England (Exit 7 SMD), which is discussed above.

There are approximately 740 acres of undeveloped buildable land in the delineated Village Center areas (see **Figure 4**). This includes approximately 55 acres in the RFR-1 district, 600 acres in the RFR-2 district, and 80 acres in the Highway Business district (current zoning for 1 acre minimum

lot size). It is anticipated that the Village Center Style of development would permit moderate density bonuses consistent with infrastructure and environmental constraints. If 100 of the residential RFR-2 acres were given a 30% density bonus (.65 residential units per acre overall, including open space), and 20% of the total units were made affordable, this would produce 13 affordable units. In addition, the residential and commercial areas with public water and sewer could be developed up to 10 units per acre, which would create 133 affordable units at maximum buildout. (For a complete break-down of the LMI units projected for this strategy, see Appendix F.) The local subsidy will be a waiver of the Open Space and Recreation land dedication or fee in-lieu-of for the affordable units, and also the proposed density bonus (.65 units per acre for areas with no water or sewer).

The Town will create a separate zoning district called the Village Center District, which will be its own district, and therefore, will exclude the Mandatory Inclusionary Zoning strategy which will be required in the RFR-2 and RFR-1 zoning districts. Since the VCD will be its own district, it will also not compete with other strategies for the creation of affordable units, and there will be no overlapping.

Due to the complexities involved in creating a mixed-use district which allows greater densities than currently allowed, it is anticipated that it will take approximately 2 years to develop an acceptable ordinance to implement this strategy.

Potential Number of LMI units: 214

Number of LMI units created: 120 for $\leq 80\%$ AMI, (70, Family and 2 Other, Ownership; 40 Family Rental; 5 Special Needs Rental, and 3 Other, Rental)

4. **Allow Affordable Housing Development On Substandard Lots:** Existing lots having less than the prescribed basic minimum area and/or minimum frontage, width, yard or depth requirements may be appropriate candidates for development of affordable housing if the resulting use is not substantially different in character or detrimental in its effect on the neighborhood. This provision only applies to preexisting lots and will not apply to new lots. A Special Use Permit will be required and ALL housing units created under this provision will be deeded affordable for low and moderate income households in perpetuity. Minimum lot requirements will be established that are less than the original lot requirements, but seek to protect from the abuse of this provision. This strategy provides an alternative to seeking a variance and will provide property owners with a viable alternative when seeking to develop their nonconforming parcel

This provision will apply to the RFR-1 and RFR-2 zoning districts. An inventory of preexisting non conforming lots within these zoning districts shows that there are at least 12 lots that could take advantage of this provision within the RFR-1 district and at least 30 lots within the RFR-2 zone. With the existing zoning, this strategy creates 42 units. The local subsidy is this permitted alternative to a zoning variance. The Town will also consider a waiver of the Building Permit fees. The allowable density will be one unit per existing lot, and will be allowed town-wide.

Potential Number of LMI units: 42

Number of LMI units created: 5 for $\leq 80\%$ AMI, (Family; Ownership)

- 5. Allow Apartments Above Retail:** The town will create a zoning ordinance that will permit apartments above commercial uses in the Village Center District or above commercial uses elsewhere in town. The town will stipulate specific densities (for example, 10 units per acre with water and sewer, 3 units per acre with water only, .65 units per acre with no public utilities) and will mandate that at least 20% of the proposed units be affordable to low and moderate income households. Density bonuses will be offered in exchange for additional affordable units. The ordinance will permit the conversion of existing commercial structures and the creation of new mixed use structures. Through a Special Use Permit and site plan review, the permitting authority will give special consideration to site design in an effort to create a village setting with a strong emphasis on pedestrians and creating community. Architectural design will also be reviewed. The Committee recognized that this provision must make economic sense to property owners and will strive to create an ordinance that will be used in the near future.

In order to avoid the appearance of double counting affordable units, only existing commercial development and the Exit 7 SMD are used to demonstrate the number of affordable units that the Town can gain from this strategy. The potential number of units that can be developed over retail is actually much larger once new construction is factored in for other mixed use strategies such as Create New Village Centers, and Create a Senior Village District. Therefore, the figures for New Village Centers are based on currently undeveloped land, while the figures for Allow Apartments above Retail are based on already developed commercial land, and anticipated retail development in the Exit 7 SMD.

West Greenwich has a number of existing commercial areas, primarily along Nooseneck Hill Road, at Exit 6, along New London Turnpike and Division Street at Exit 7, and along Hopkins Hill Road at Exit 6A, where industrial uses are dominant. There are 124 acres of commercially developed land in town. Assuming that redevelopment occurred in 10% of this area and at an increased density of 3 units per acre (with public water only, environmental conditions permitting), rental units placed above existing retail could create 37 new units, with 7 of these as affordable to those earning less than 80% of the area median income.²

Examples of commercial buildings which could accommodate upstairs apartments include Exit 6 Plaza (17,200 square feet), the commercial strip building behind Tim Horton's at Exit 6 (3,674 square feet), West Greenwich Commons North (6,000 square feet) and South (7,935 square feet), also West Greenwich Plaza at Exit 5 (8,000 square feet). To demonstrate how the 10 units projected in Table 5-1 could be created, if 50 percent of these existing commercial floor areas were renovated for upstairs apartments, 21 units of 1,000 square foot apartments could be created. The 10 affordable units are created if 50 percent of these projected units were required to be affordable.

In the Exit 7 SMD, where public water and sewer are accessible, there are approximately 30 acres set aside for commercial development. This area can accommodate up to 370 more residential

² This figure is based on the desired density of all development on the land and does not take into consideration the existing land coverage from buildings or parking.

units above the shops. If one quarter of this area was used for upper level residential, 90 more units could be produced, and if 100% of these were made affordable, another 90 units could be added to the town's affordable housing inventory. Since this use is currently not permitted, the local subsidy will be the new added use and intensification of the site.

Potential Number of LMI units: 97

Number of LMI units created: 10 for \leq 80% AMI, (2 Family, Rental; 5 Special Needs, Rental; and 3 Other, rental)

6. Allow Accessory Apartments:

West Greenwich currently allows property owners to construct apartments to house elderly, handicapped or other family in a cost effective manner by Special Use Permit (see **3.1.1.2**). Adopted in 1992, the purpose of this provision is to allow a family member to provide assistance to immediate family members while preserving the independence of both the care giver and the recipient. There are 44 accessory family dwelling units as of November 2004. However, the town currently has no tracking mechanism to measure affordability, and a tracking mechanism will need to be built into the application process.

The town will review and revise the existing accessory apartment provisions in an effort to allow the creation of more affordable accessory apartments and capture existing accessory apartments towards the state goal of 10%. The town will broaden the allowable accessory apartments to include those on the second floor of a garage, and those outside of the principle dwelling unit including the conversion of garages, barns or other outbuildings provided that these units are restricted as low and moderate income housing units. Accessory apartments will be subject to Administrative approval and the unit must be deeded affordable to low and moderate income households for at least thirty (30) years. The town will create guidelines that will address unit design, ownership, tenure, reporting, parking requirements, etc., to ensure compatibility with local planning objectives and long term affordability. The allowable density will be one accessory unit per existing main use residence (regardless of lot size). This applies to any single-family home, town-wide.

Again, in order to avoid the appearance of double counting affordable units, the number of LMI Accessory apartments calculated for this strategy is based on the current rate of accessory apartment applications, projected out over 15 years, plus possible recapturing of existing accessory units. Typically, these apartments are accessory uses to single family residential dwellings. Therefore, they are not double counted here, with either "Create New Village Centers" or "Allow Apartments above Retail."

The town averages 2 Accessory Family Dwelling Unit applications per year. If one applicant each year agreed to an affordability restriction, approximately 15 more units could be included in the low and moderate housing inventory by the year 2020. In addition, if half of the existing units are captured through subsidy programs, another 22 units will count towards reaching the 10% LMI threshold. The local subsidy will be a waiver of the building permit fees, and elimination of

the Special Use Permit process and fees, as units will be allowed by right as an accessory use. For existing units, CDBG funds and other rehabilitation funds will be the subsidy. The Town will also consider a discounted tax rate or tax credit for the affordable unit, in order to encourage 30 year restriction.

Number of LMI units created: 37 for $\leq 80\%$ AMI, (, 20 Elderly and 17 Special Needs, Rental)

7. **Capture Existing “Affordable Homes”:** West Greenwich may have affordable units or units that could be made affordable already present in its housing stock. These units could be accessory apartments, smaller homes, mobile homes, or rental units currently assessed at affordable rates. The town’s Housing Trust, once created, will use the tax credit program or other program to provide an incentive for these units to become deed restricted housing affordable to low and moderate income households. In West Greenwich, there may be affordable homes in the Lake Mishnock area which could benefit from rehabilitation and affordability programs and contribute to meeting the town’s affordable housing goals.

Since the targeted properties likely exist in residential areas, the primary receiving areas for this strategy are the two residential districts. In addition, commercial areas in town may have housing units that are not currently affordable under the state guidelines. This strategy will be implemented on previously developed parcels, with existing homes. Assuming the town captures an average of 2 homes per year, this strategy will create 30 additional affordable units. The permitted density will be one house per existing lot.

According to the Tax Assessor’s database, there are also 20 units in town that are listed as ‘poor’ condition. If half of these units were rehabilitated and made affordable for 30 years, this strategy could create another 10 affordable units. Of course, these units would need to house people meeting the affordability income limits, in order to qualify for rehabilitation funds. CDBG funds and other rehabilitation funds will be the subsidy. The Town will also consider a discounted tax rate or tax credit for the affordable unit, in order to encourage 30 year restriction. This housing is envisioned for West Greenwich residents meeting the income qualifications of low to moderate income, with housing units in need of repair and/or accessory dwellings.

While Statewide Planning will not recognize those affordable units created under this strategy that may be subsidized under a Housing Trust Fund that has not been created as of yet, and thus does not have a proven track record of success, the Town would like to keep this strategy as a possibility for our Plan. However, this strategy will not be included in the calculations used to demonstrate how the Town can achieve the 10% goal as shown in Table 5-1.

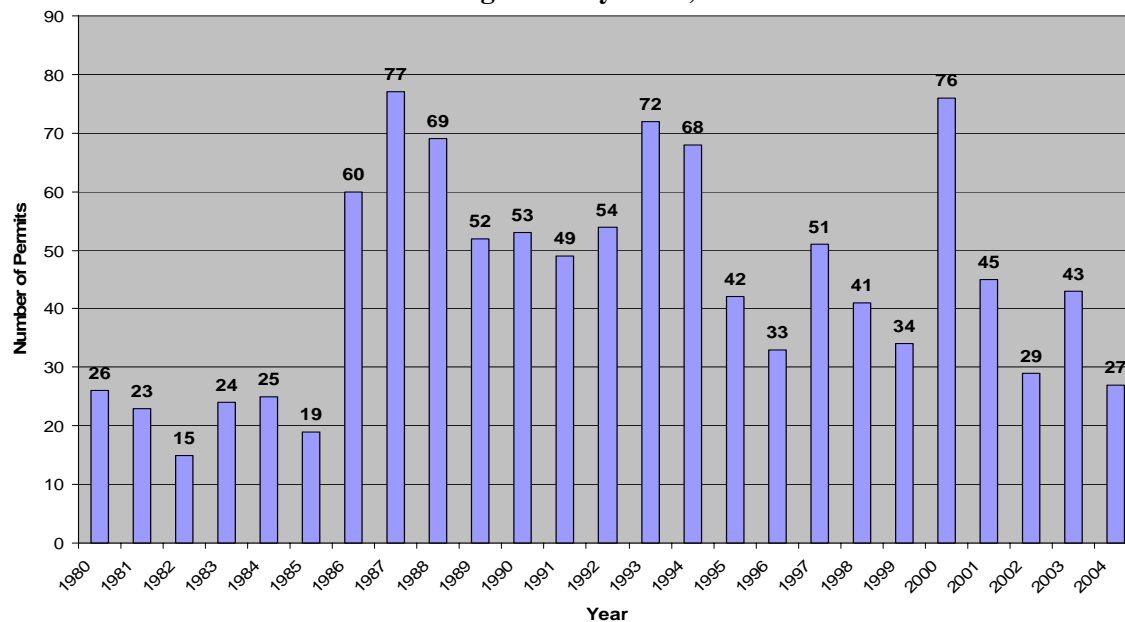
Potential Number of LMI units: 40 for $\leq 80\%$ AMI, (Family, Elderly, Special Needs; Rental, Ownership)

3.2 History of Building Permit Activity

In reviewing housing permit data from 1995 through 2004, two trends become apparent (see **Table 3-1**). First, the number of single-family homes constructed in West Greenwich has fluctuated quite a bit, with a sharp increase of housing production in 2000 followed by a decrease in units produced through 2003. Second, after remaining constant through 2000, the average construction cost of single-family homes in West Greenwich increased by 20% in 2000 and then again by 40% in 2002. Therefore, while the number of units produced annually has decreased in the past four years, the price of these units has increased rapidly. West Greenwich's housing inventory is presented in **Figure 1-1 and Figure 1-2**.³

³ Figures 1-1 and 1-2 seek to illustrate the location and density of residential land use in West Greenwich. Almost all residential development in the RFR-2 zoning district contains minimum 2 acre lots, which was not accurately represented in RIGIS data. The figures were adjusted based on local input, but depiction of the actual density within the RFR-2 zone may not be accurate for all locations.

Table 3-1
Housing Permit Data
Single-Family Units, 1980-2004



Sources: SOCDS Building Permits Database, U.S. Census Building Permits Database, Town of West Greenwich 1995 Comprehensive Plan, and locally provided information. Year 2004 data accurate as of December 8, 2004.

The Town of West Greenwich has a growth management plan in place, adopted in July 2002, which limits annual construction to 32 new structures. Though the growth management plan allows the Town Council to revisit the cap annually, a strong preference was indicated to allow no more than 32 new units in a year. At this rate, it would take about 24 years to produce the 146 affordable units needed to meet the current 10% goal, assuming 20% of all new construction was affordable. According to the report by BC Stewart, 87% of new construction in West Greenwich in the next ten years would have to be affordable in order to meet the 10% affordability threshold in that time frame. While this growth cap could serve to limit construction of affordable housing, the ordinance allows more flexibility for a period of rapid growth and exceptions for affordable housing.

The town issued no permits for multi-family structures between 1995 and 2004. However, the town anticipates an application for the Centre of New England development, which will propose 520 dwelling units with a density of 15 to 40 units per acre. This development is a planned major Land Development Project, known as the Exit 7 Special Management District.

3.3 Population

Housing is explicitly linked to population and population trends can provide important information in regards to future housing trends. **Table 3-2** provides a comparison of historical and projected growth rates for West Greenwich and Kent County according to data provided by the RI Statewide Planning Program. Although actual growth is projected to be small, West Greenwich is projected to grow approximately 5.0% faster than Kent County between 2000 and 2020. Between 2000 and 2005, West Greenwich is projected to have grown from 5,085 persons to 5,413 persons, an increase of only 328 individuals or

6.5%. In contrast, Kent County is projected to grow from 167,090 persons to 168,895 persons, an increase of only 1.0%. It is important to note that West Greenwich's population increased over 45.6% between 1990 and 2000. This percentage increase is not reflected in the growth projections.

While projections are somewhat helpful in planning for the future, they do not necessarily reflect what is actually occurring within an area. Additionally, they are often more accurate when attempting to project population growth for a larger geographic area, such as a region or a county than for an individual community.

Table 3-2
Population and Growth Projections, 1990 - 2030
Town of West Greenwich and Kent County

Year	West Greenwich	Number Change	Percent Change	Kent County Population	Number Change	Percent Change
1980	2,738	--	--	154,163	--	--
1990	3,492	754	27.5%	161,135	6,972	4.5%
2000	5,085	1,593	45.6%	167,090	5,955	3.7%
2005	5,413	328	6.5%	168,895	1,805	1.1%
2010*	5,685	272	5.0%	170,397	1,502	0.9%
2015*	6,094	409	7.2%	172,648	2,251	1.3%
2020*	6,550	456	7.5%	175,159	2,511	1.5%
2025*	6,940	390	6.0%	177,305	2,146	1.2%
2030*	7,225	285	4.1%	178,875	1,570	0.9%

Source: U.S. Census Bureau, 2000; State of Rhode Island

*Projections were developed for the Town of West Greenwich by the State of Rhode Island.

According to data from the 2000 U.S. Census, household size in West Greenwich averages 3.0 persons per unit, which is greater than the statewide average of 2.3 persons per unit. This can probably be accounted for by the large percentage of single-family homes in town versus multi-family units. Single-family homes attract more family households than multi-family units, which tend to attract more single or two-person households.

3.3.1 Age Characteristics

Table 3-3 suggests that recent growth in West Greenwich is largely a result of an increase in families moving to town. Both the 5-17 age cohort and the 25-44 age cohort grew by 25% while the 45-64 age group increased by 37% between 1990 and 2000. All other age groups increased minimally. However, the makeup of the West Greenwich community has remained rather consistent since 1990. Adults between the age of 25 and 65 represent over 50% of the community while the percent of seniors (over 65 years of age) in the population (1.2%) is negligible. However, projections in **Table 3-4** show a marked increase through the year 2030 in those aged 65 and over; this population group will increase from 7% to 20% of the total population. This population increase represents those currently in the community aging into this group; in order to keep these residents in the community, the town must develop housing options, both market rate and affordable, for elderly age groups.

Table 3-3
Age Distribution, 1990-2000
Town of West Greenwich

Age	1990		2000		1990-2000 Change	
	Persons	Percent of Total	Persons	Percent of Total	Number	Percent Change
Under 5	244	7.0	356	7.0	112	7.0
5 - 17	670	19.2	1,088	21.4	418	26.2
18 - 24	300	8.6	310	6.1	10	0.6
25 - 44	1,285	36.8	1,696	33.4	411	25.8
45 - 64	684	19.6	1,276	25.1	592	37.1
65 - 79	269	7.7	299	5.9	30	1.9
80 & over	38	1.1	60	1.2	22	1.4
Total	3,492	100.0	5,085	100.0	1,593	100.0

Sources: U.S. Census Bureau, 1990 and 2000.

Table 3-4
Age Distribution Projection, 2000-2030
Town of West Greenwich

Age	2000		2030		2000-2030 Change	
	Persons	Percent of Total	Persons	Percent of Total	Number	Percent Change
Under 5	356	7.0	449	6.1	93	4.2
5 - 19	1,204	23.7	1,420	19.4	216	9.6
20 - 24*	194	3.8	473	6.5	279	12.5
25 - 44	1,696	33.4	1,777	24.3	81	3.6
45 - 64	1,276	25.1	1,626	22.2	350	15.6
65 - 79	299	5.9	1,221	16.7	922	41.2
80 & over	60	1.2	359	4.9	299	13.3
Total	5,085	100.0	7,325	100.0	2,240	100.0

Sources: 2000 U.S. Census Bureau, projections from Rhode Island Statewide Planning

*RI Statewide Planning used different age cohorts, thus the 2000 data was changed to reflect this and provide an accurate percent change.

A predominantly single-family housing type, an age distribution that is heavily weighted towards families, and a larger than average household size indicate that there may not be enough housing options in West Greenwich for seniors and singles.

3.3.2 Income Distribution

Based on a comparison of 1990 Census data to 2000 Census data, the town's overall income level increased dramatically. The 2000 Census indicates that the town's median income rose from \$41,250 to \$65,725 (see **Table 3-6**). In 1989, only 4.5% (55) of the town's households earned over \$100,000 (see

Table 3-5). By 1999, that figure rose to 20.6% (364), an increase of over 300 households. The number of householders earning between \$75,000 and \$99,999 per year increased from 103 (8.4%) to 353 (19.9%) between 1989 and 1999.

During that same time period, the county and state experienced comparatively mild increases in overall income levels. In 1989, West Greenwich's median income (\$41,250) was higher than Kent County's (\$36,070) and Rhode Island's (\$32,181). The town's median income was 28.18% above the state's and the county's median income was 12.1% above the state's. By 1999, the median household income for West Greenwich (\$65,725) became significantly higher than the county's (\$47,617) or the state's (\$42,090). Whereas the county median income is approximately 13% above the state median, the town's median income is slightly more than 56% above the state median.

Table 3-5
Income Distribution, 1989
Town of West Greenwich, Kent County, and Rhode Island

Income	West Greenwich Households	West Greenwich Percent	Kent County Percent	Rhode Island Percent
Less than \$15,000	175	14.3%	18.3%	22.7%
\$15,000 - \$24,999	125	10.2%	14.8%	15.9%
\$25,000 - \$34,999	167	13.7%	15.1%	15.5%
\$35,000 - \$49,999	311	25.5%	21.4%	19.7%
\$50,000 - \$74,999	286	23.4%	19.3%	16.7%
\$75,000 - \$99,999	103	8.4%	6.3%	5.6%
\$100,000 or more	55	4.5%	4.7%	4.1%
Total	1,222	100.0	100.0	100.0

Source: U.S. Census Bureau, 1990.

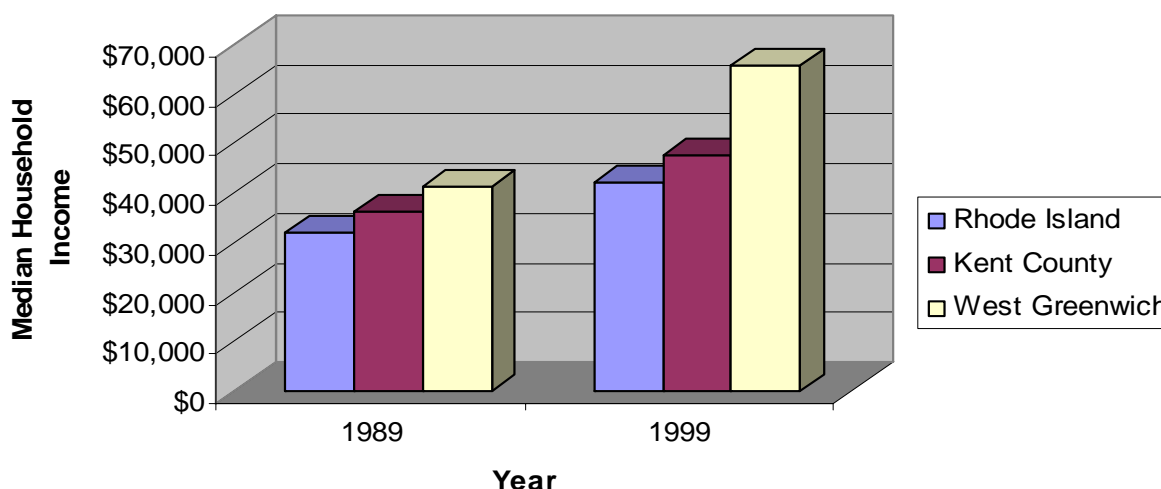
Table 3-6
Income Distribution, 1999
Town of West Greenwich, Kent County, and Rhode Island

Income	West Greenwich Households	West Greenwich Percent	Kent County Percent	Rhode Island Percent
Less than \$15,000	120	6.8%	13.0%	17.7%
\$15,000 - \$24,999	124	7.0%	10.9%	12.4%
\$25,000 - \$34,999	120	6.8%	11.4%	11.9%
\$35,000 - \$49,999	215	12.1%	17.0%	15.7%
\$50,000 - \$74,999	475	26.8%	23.2%	20.2%
\$75,000 - \$99,999	353	19.9%	12.6%	10.7%
\$100,000 or more	364	20.6%	11.8%	11.4%
Total	1,771	100.00	100.00	100.00

Source: U.S. Census Bureau, 2000.

Overall, West Greenwich saw a 59% increase in median household income, while Kent County and Rhode Island saw 32% and 31% increases, respectively. The income gap between West Greenwich and the region became more pronounced through the 1990s as the town's median household income increased at a greater rate than both the county and the state (see **Table 3-7**).

Table 3-7
Median Household Income, 1989-1999
Town of West Greenwich, Kent County, and Rhode Island



Source: U.S. Census Bureau, 1990, 2000.

While the income analysis above can be an indicator of trends in West Greenwich, it cannot serve to derive the numbers of families that qualify for affordable housing assistance. It does not assume that all people living together are related nor does it break down income levels by family size, both of which are factors to determine aid eligibility. In order to qualify for low- and moderate-income housing, the residents in those units would be subject to income limits determined annually by the U.S. Department of

Housing and Urban Development (HUD) and shown in **Table 3-8**. West Greenwich falls within the Providence-Fall River-Warwick, RI-MA Metropolitan Statistical Area. In this area, the median family income for fiscal year 2004 is \$60,000, with the corresponding income limits for different family sizes. A discussion of the numbers of eligible families based on these income limits is in **Section 4**.

Table 3-8
HUD Income Limits, FY 2004
Providence-Fall River-Warwick, RI-MA MSA

FY 2004 Median Family Income: \$60,000	Household Size							
	1	2	3	4	5	6	7	8
30%	14,250	16,300	18,350	20,350	22,000	23,650	25,250	26,900
50%	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
80%	38,000	43,450	48,900	54,300	58,650	63,000	67,350	71,700

Source: HUD, FY 2004.

3.4 Build-Out Analysis

A build-out analysis was completed for the town's 1995 Comprehensive Plan Land Use Element; the figures for developed and buildable residential land have been updated for this plan. West Greenwich has two residentially zoned districts: "Rural, Farming, Residential 1" (RFR-1) and "Rural, Farming, Residential 2" (RFR-2). RFR-2 allows for 2 acre lots while RFR-1 allows one acre lots to permit medium density development. A single-family dwelling unit, customary home occupation, community residences, or family day care home is permitted as-of-right. Other types of residential construction, such as duplexes and multifamily units, require a special use permit.

The Build-Out analysis shown in **Table 3-9** uses data from the 1995 Comprehensive Plan and Rhode Island GIS mapping data to calculate undevelopable areas, which are defined as jurisdictional wetlands, streams, and open space (see the Land Use Map in **Figure 2** and Zoning Map in **Figure 3**). The total area for each zoning district was calculated and the undevelopable land was subtracted out.

Table 3-9
Build-Out Analysis
Town of West Greenwich

Zoning	Total Acres	Total Buildable Acres*	Currently Developed	Remaining Buildable Acres	Housing Units Possible
RFR-1 (at build-out)	484	397	203	194	194
RFR-2	17,616	12,678	1,897	10,781	5,390
Total Residential Zoned Land	18,101	13,075	2,100	10,975	5,585
% Total Buildable (residential)		72.23%			
% Total Buildable that is developed (residential)			16.06%		
% of Total Buildable that can be developed (residential)				83.94%	

Source: Town of West Greenwich Comprehensive Plan, December 1995 and RIGIS

Note: To calculate the information in this chart we used the best, most recent and easily accessible data. This included 1995 land use data from the State and data provided in the town's 1995 Comprehensive Plan (marked with an *).

3.5 Economic Development

Economic development is intricately tied to the housing stock in a community. If there is inadequate housing available in the area, it may be difficult to persuade employers to locate in town. Similarly, larger commercial projects are beneficial for the potential contributions to the tax base; however, these projects also impact the housing market by bringing new residents. Bringing jobs to West Greenwich is a desirable goal, yet opportunities are limited. The town and developers should ensure that the regional housing stock is sufficient and affordable to the type of workforce.

A key goal in West Greenwich is to promote self-sufficiency through job creation and economic development, while still maintaining the town's rural character. This goal requires a limited and directed approach to economic development. The town relies less on residential sector for revenue than much of its neighbors, according to the 1995 Comprehensive Plan. Furthermore, West Greenwich may have more land available for industrial development than its neighbors, which has historically been limited in Rhode Island. With an inventory of available sites where key infrastructure exists and industrial or commercial development is appropriate, the town can market itself for growth in this sector.

West Greenwich has six companies employing 50 or more people according to 2004 RIEDC data (see **Appendix D**). Amgen, Inc., a major biopharmaceutical manufacturing company, is the single largest employer with 1,300 employees, followed closely by the GTECH Corporation with 1,000 employees. Three other major job providers are Copley Distributors, Inc. (75 employees), Conneaut Industries, Inc. (55 employees), and Centrex Distributors, Inc. (50 employees). Amgen has expanded its workforce in West Greenwich and continues to create more jobs in the town, which tend to be mid- to high-paying.

Aside from AMGEN's ongoing expansion, West Greenwich has one other large economic development projects in progress, the Center of New England development. To facilitate the Centre of New England project and the revenue it projects for the town, the town created the new Exit 7 Special Management District. This project is expected to provide 300 luxury housing units and 200 units for those 55 and over. Of the age-restricted units, 25% must qualify as low and moderate income housing units. An additional

20 units will be provided for those earning less than 80% of the median household income. A total of 70 affordable units are expected to be generated by this project.

3.6 Locations Where Strategies Will Be Implemented

Figure 4 outlines the location of targeted strategies to increase the low- and moderate-income housing in West Greenwich.

4. RELATIONSHIP OF STRATEGIES TO AFFORDABLE HOUSING NEEDS

4.1 Housing Needs Analysis by CHAS Data⁴

The U.S. Department of Housing and Urban Development's (HUD) Comprehensive Housing Affordability Strategy (CHAS) database provides a means for a community to examine the housing needs and problems of its residents in all income levels. The most consistent findings in an analysis of CHAS data is that a significant number of households, especially those below 80% area median income, pay too large a percentage of their gross monthly income for housing. According to 2000 CHAS data and the BC Stewart report, 57% of West Greenwich households are categorized as having 'housing needs,' which means they pay more than 30% of their income to housing.

Table 4-1 below shows how housing need is broken out according to household type. Nearly 90% of all elderly in West Greenwich demonstrate a need for more affordable housing. Nearly 50% of West Greenwich families pay more than 30% of their income toward housing costs and thus are also in need of more affordable housing options.

Table 4-1
Future Low- and Moderate-Income Housing Needs
To Reach 10% Threshold, by CHAS data
West Greenwich

Household Type	Proportional Need projected by 2000 CHAS	# of LMI Units Needed by 2020 (*** x CHAS %)	Existing Supply	Future Need (=2000 CHAS proportion* - existing supply)
Elderly	31.52%	85	0	85
Family (Small)	33.60%	91	19	99
Family (Large)	9.93%	27		
Other***	24.95%	67	14	53
Total LMI Units		270	33	237

Source: 2000 CHAS Database; RI Housing Growth Projections, October 2004

*The CHAS proportion is calculated by adding all households \leq 80% AMI reporting "any housing problems" and calculating each group as a percentage of the total number of households reporting problems.

** Equals the number of affordable units anticipated to be created in Year 11 to 15 based on 10% of projected total housing construction

***NOTE: "Special Needs" is a subset of the HUD "Other" category.

4.1.1 Extremely Low-Income (0% to 30% of Area Median Income)

According to 2000 CHAS data, approximately 120 of the 1,709 households in West Greenwich are extremely low-income. This represents 7.7% of all households. Over 47% of these households own their

⁴ For Section 4.1, refer to CHAS data in **Appendix B: CHAS Data from HUD** and **Appendix C: West Greenwich Housing Growth Projections** from RI Housing. Due to differences in methodology and rounding practices, slight discrepancies may exist between certain numbers in CHAS data and U.S. Census data. These discrepancies do not affect the overall accuracy of the analysis presented in this report.

own home (56), of which 57.1% spend more than 30% of their monthly income on housing expenses. The other 64 households are renters, of which 84.4% pay over 30% of their income on housing.

This demonstrates that amongst the extremely low-income population in West Greenwich the need for affordable rental units includes 24 for elderly residents, 15 for families, and 15 for other residents. This also demonstrates that within the extremely low-income population there is a need for 14 affordable homes for the elderly, 4 for families, and 14 for other residents. A total of 86 extremely low-income households in West Greenwich are cost burdened, and some of these units may benefit from rehabilitation (see **Table 4-2**).

4.1.2 Low-Income (31% to 50% of Area Median Income)

Nearly 6%, or 102, of West Greenwich households are low-income. Data from the 2000 CHAS database shows that 7.8% (8) of the low-income households rent their housing units. Of these renter households, all of whom are small families, 100% spend more than 30% of their income on rent. Ninety-two percent (94) of low-income households own their homes. Of these homeowners, 75.5% pay over 30% of their income on housing costs. Of the 102 low-income households, 79 are rent burdened (pay >30% of their income on housing). Eight of these are families or other renters, and 71 are homeowners, including 8 elderly, 59 families, and 4 other households.

4.1.3 Moderate Income (51 to 80% of Area Median Income)

Approximately 12.7%, or 230, of West Greenwich households are moderate income. In this income group, 14.8% are renters and 85.2% are homeowners. The housing cost burden for this group is not as great for this income group, but still accounts for a large portion of the residents. In the moderate income category, about 29.4% of renters and 42.3% of homeowners spend more than 30% of their income on housing costs.

Of the 230 moderate income households, 34 are renters and 196 are homeowners. All 10 of the cost-burdened renter households fall into the 'other' category, which includes special needs. Of the cost-burdened moderate-income homeowners, 8 are elderly households, 55 are family households, and 20 are other households.

Table 4-2
Existing Housing Needs, As Projected by 2000 CHAS Data
Town of West Greenwich

Income Level	Renter				Owner				Total
	Elderly	Family	Other (incl. Sp Needs*)	Total	Elderly	Family	Other (incl. Sp Needs*)	Total	
Extremely Low (30%)	24	15	15	54	14	4	14	32	86
Low (50%)	--	4	4	8	8	59	4	71	79
Moderate (80%)	0	0	10	10	8	55	20	83	93
Total	24	19	29	72	30	118	38	186	258

Source: 2000 CHAS Database, HUD. *NOTE: Special Needs is only a subset of the HUD "Other" category.

4.2 Special Needs and the Homeless

The special needs and homeless population are challenging to accommodate because of the sensitive nature of their needs. There is currently one licensed group home in West Greenwich, comprised of 14 beds, or 42% of the town's low- and moderate-housing inventory. This home serves the needs of mentally retarded residents and is operated under the supervision of the Rhode Island Department of Mental Health Retardation and Hospitals (MHRH). Tax Assessor records show a total of four group homes; however, only one of these homes meets the definition for low and moderate income housing. Camp E-Hun-Tee, a year-round camp for troubled youth, is also located in West Greenwich. However, the state does not count this towards the 10% affordable dwelling unit count because the length of stay does not meet the State's two-year minimum. According to CHAS data, the special needs and homeless population will need to account for 25% of the low- and moderate-income housing provided in West Greenwich in order to properly serve that population. The most recent RI Emergency Shelter Annual Report indicates that 11 homeless people reported their last place of residence as the Town of West Greenwich.

Although the town has no elderly-specific housing, in 1972 it adopted an Ordinance Stabilizing the Taxes of the Elderly in an effort to make living in town more affordable, which provided a stabilization of the tax rate and valuation of the property and residence of persons 65 and over who lived in town for at least seven consecutive years. According to Tax Assessor records, 183 residential properties are currently enrolled in this program. This program allows elderly residents to maintain home ownership in the wake of declining personal incomes and increasing property values.

The town has a history of working with regional agencies to better serve local interests. West Greenwich is a member of the Community Development Consortium through which the town may secure Community Development Block Grant (CDBG) funding as provided by the State. The Town has secured CDBG funding for homeless shelters such as Welcome House and WARM Shelter, in addition to other social service based agencies such as South County Community Action, who provides many programs, including emergency housing assistance and also spearheads Action Community Land Trust, an affordable housing land trust. Each of these agencies provides services to West Greenwich residents, or people who have reported their last address as West Greenwich. The town also is working with the Coventry Housing Authority to address affordable housing at the regional level.

4.3 Homeownership and Rental Costs

Like many other areas of the country, Rhode Island shows a general pattern of increasing values of buildable land and existing homes that outpaces the rate of increase in the median family income. Since the 1990 U.S. Census, the median sales price for a single family home in Rhode Island increased by 95%, while median household income has risen only 30%.⁵ In West Greenwich the median single-family home price has increased 118% while median household income has increased by only 37% in the same timeframe. This mismatch results in a lack of homeownership opportunities for new, young and elderly homeowners. Rental housing also faces this disproportionate increase. A new and diverse supply of housing is needed to meet demand and accommodate a wider range of incomes.

⁵ From *RI Home Sales Statistics* in Rhode Island Living, last accessed at www.riliving.com/oceanstate/SalesStats/default.asp on October 13, 2004.

Based on the 2000 US Census, 89.3% of housing units in West Greenwich are owner-occupied. According to CHAS data 21.7% of all homeowners (328 households) are paying more than 30% of their income on housing costs. This includes 57.1% (31) of the extremely low income homeowners, 75.5% (70) of the low-income homeowners, and 42.3% (82) of the moderate-income homeowners. This totals 185 owner-occupied households that qualify for federal and state housing assistance, but spend more than 30% of their income on housing costs. Additionally, there are 1,167 households earning more than 80% of area median family income, of which 12.2% (142) pay more than 30% of their income to housing expenses.

In the first half of 2004, the median sales price for a single-family home increased 8.2% since 2003, to \$305,000.⁶ The West Greenwich household earning \$65,725, or 100% of the 1999 Median Household Income based on the 2000 U.S. Census, could afford to pay \$232,677 for a single-family home. The median sales price of a home in West Greenwich in 1999 was \$171,000. While housing was affordable in West Greenwich in 1999, rapid increases in the price of homes across the State and region have made purchasing a home out of the reach of many low and moderate income households. According to Rhode Island Living, the price of a single-family home has increased by at least 20% in three of the past six years and has doubled since 1994 when the median sales price of a single-family home was \$151,000. The average price of the two multi-family units sold in West Greenwich between 1995 and 2001 was \$115,900. West Greenwich has no condominiums.

West Greenwich has only 193 rental units, representing only 10.7% of its housing stock. This is a considerably lower proportion of renters than the County (72% owner: 28% renter) and State ratios (60% owner: 40% renter); however, renters face similar housing cost burdens. Approximately 72, or 36.7%, of renter households are paying more than 30% of their income on housing costs. This accounts for 84.4% (54) of the extremely low-income renter households, 100% (8) of the low-income renter households, and 29.4% (9) of the moderate-income households. No renters earning more than 80% of the area median income report housing problems.

Though current rental data was unavailable for West Greenwich, the average rent for a two-bedroom unit in neighboring communities is \$930 in West Warwick, \$1,270 in East Greenwich and \$1,790 in Coventry.⁷ Average rent in the former two towns exceeds the state average of \$989⁸ by 28% and 81% respectively. The availability of luxury rental housing in these towns increases these averages. In this region and state, the cost of rental housing exceeds the ability of a renter to pay; thus renters are contributing more than 30% of their income for housing needs.

Based on the 2000 Census sample data (as reported in Housing Data Base, Statewide Planning Program Report 106, July 2003), there were 164 specified occupied rental units in West Greenwich, with a median gross rent of \$568, slightly above the state median of \$553. The median gross rent in West Greenwich is also slightly higher than its neighboring communities except for East Greenwich. Median gross rent in Coventry was \$544, in East Greenwich was \$609, and in West Warwick was \$547.

⁶ Ibid.

⁷ Sources: Rhode Island Association of Realtors(www.riliving.com) and the Providence Journal Classifieds as of November 16, 2004.

⁸ From Rhode Island Housing and Grow Smart Rhode Island as presented in BC Stewart & Associates *A Regional Affordable Housing Strategy for Washington and Kent Counties, Rhode Island* February 9, 2004, page 30.

Out of these 164 rental units, 67, or 41 percent, were inhabited by households paying more than 35 percent of their household income. It should be noted that the median household income for renters in West Greenwich in 2000 was \$27,031, which can support a gross rent of \$676.

4.4 Current Housing Inventory

A review of West Greenwich's housing inventory was conducted to assess the town's affordable housing units. Since 1995, no multi-family units have been built in West Greenwich. Tables below provide information on the distribution of housing units, the age of housing stock and the existing LMI units.

4.4.1 Housing Units

As shown in **Table 4-3** below, there were 1,809 housing units in West Greenwich based on the 2000 Census. The year 2000 housing units represent an increase of 439 housing units, or 32%, from the 1990 Census total. During this same time period, the number of housing units grew by 7.5% in Kent County and 6.1% statewide. The town's net housing growth rate during the 1990s was considerably higher than both the region and state averages, indicating rapid housing development in West Greenwich.

Table 4-3
Housing Units, 1990-2000
Town of West Greenwich, Kent County and Rhode Island

Housing Units	1990 Census	2000 Census	Percent Change
West Greenwich	1,370	1,809	32%
Kent County	65,450	70,365	7.5%
Rhode Island	414,572	439,837	6.1%

Source: U.S. Census Bureau, 1990 and 2000.

4.4.2 Age and Condition of Housing Stock

Information on the age of West Greenwich's housing stock is presented in **Table 4-4**. Nearly a third of the town's housing stock has been constructed since 1990 and another 20% was constructed in the preceding decade. Only 8% was built before 1940. Roughly 50% of West Greenwich's housing stock is twenty years old or less.

Table 4-4⁹
Age of Housing Stock, 2000
Town of West Greenwich

Year Built	Age	Number	Percent of Total
1939 or earlier	more than 61 years	137	8%
1940 to 1959	41-60 years	217	12%
1960 to 1969	31-40 years	214	12%
1970 to 1979	21-30 years	344	19%
1980 to 1989	11-20 years	378	21%
1990 to 2000*	10 years or less	515	29%
Total		1,805	100%

Source: U.S. Census Bureau, 2000.

*2000 U.S. Census Data is available only through March 2000.

4.4.3 Housing Stock by Type

Information on the town's housing structures is presented in **Table 4-5**. Based on the 2000 Census, 91% of West Greenwich's housing was single-family. Only 2.1% of the housing stock consisted of small multi-family structures, including duplexes, triplexes, and four-unit structures. There are no larger multi-family units in West Greenwich. Mobile homes represent 6% of the housing units in West Greenwich, exceeding even multi-family structures. Figure 1 shows the location of housing in West Greenwich. It is very important to note that these figures or maps do not illustrate areas developed for commercial, institutional, or industrial use. In addition, protected lands are not shown, and the reader should not assume from these maps that non-colored areas are necessarily available for new housing development.

⁹ Certain data figures, such as the age and types of housing (found in **Table 4-4** and **Table 4-5**), are based on information found in Summary File 3 of the 2000 U.S. Census. Numbers from this data set are collected from a statistically weighted sample of the population, not the total population. This method may cause slight discrepancies between data figures but does not reduce the overall validity of the information.

Table 4-5
Types of Units and/or Structures, 2000
Town of West Greenwich

Type of Structure	Number	Percent of Total
Single-family (detached) ¹⁰	1,646	91.2%
Single-family (attached) ¹¹	6	0.3%
Two units	31	1.7%
Three or four units	7	0.4%
Five to nine units	0	0.0%
Ten to nineteen units	0	0.0%
Twenty or more units	0	0.0%
Mobile Home	115	6.4%
Total Units	1,805	100.0%

Source: U.S. Census Bureau, 2000.

4.5 Overall Inventory

West Greenwich had 1,809 dwelling units in 2000 of which 22 were for seasonal, recreational, or occasional use, and therefore are not subject to the state's affordable housing requirements. In order to meet the 10% standard (which is based on 2000 U.S. Census figures but omits seasonal, recreational or occasional use), 179 units of West Greenwich's dwelling units have to be "affordable" based on the state's definition. The current affordable housing inventory of 33 units falls short of the mandated requirement and West Greenwich will need to produce at least 146 more affordable units to meet the 10% standard. See **Table 4-6** for a summary of the town's affordable housing inventory.

¹⁰ Single-family (detached) represents a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A 1-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.

¹¹ Single-family (attached) represents a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Table 4-6
Subsidized and Publicly Assisted Housing
West Greenwich

Type of Housing	# of Units
Elderly	
Public Housing	-
RI Housing	-
HUD 202	-
HUD Section 8	-
Subtotal	0
Family	
Public Housing	-
RI Housing	19
RHS 515	-
HUD Section 8	-
Subtotal	19
Special Needs	
Group Home Beds	14
Transitional Units	-
HUD 811	-
Subtotal	14
TOTAL	33

Source: RIH July 2004

RI Housing units include Low Income Housing Tax Credit rentals, HOME (rental and home ownership), development loans, project-based Section 8 rental units and State Rental Assistance Program units administered by RI Housing.

5. EXPECTED OUTCOMES: ACHIEVING THE LOW- AND MODERATE-INCOME HOUSING GOAL

5.1 How Each Strategy Will Contribute to the Goal

Table 5-1 below describes the household and tenure types to be served by each development strategy. The goals depicted for each type correspond to the proportional CHAS need discussed in Section IV. For a more detailed breakdown of how the LMI units were calculated for the Senior Village District and the new Village Center District, see Appendix F.

Table 5-1
Number of LMI Units to be Produced, by Household and Tenure Type
Town of West Greenwich

Development Strategy	Totals by Strategy	Elderly		Family		Special Needs		Other	
		Rental	HO	Rental	HO	Rental	HO	Rental	HO
Exit 7 Special Management District	70	50	-		-	-	-	20	-
Victory Woods Comprehensive Permit Project	36	-	-	-	26	-10		-	-
Mandate Inclusionary Zoning	60	-	-	5	45	10		-	-
Exempt Affordable Units from Annual Unit Growth Limits *	-	-	-	-	-	-	-	-	-
Create a Senior Village District (SVD)	15	8	7	-	-	-	-	-	-
Create New Village Centers	120	-	-	40	70	5	-	3	2
Allow Affordable Housing Development On Substandard Lots	5	-	-	-	5	-	-	-	-
Allow Apartments Above Retail	10	-	-	2	-	5	-	3	-
Allow Accessory Apartments **	37	20	-		-	17	-	-	-
Total low-mod units added	353								
Totals by HH and tenure type		78	7	47	146	47	0	26	2
Totals by HH type		85		193		47		28	
Future Need Goal by CHAS data	237	85		99		53			

* This strategy allows for the creation of affordable housing units in town, but does not count towards the total count.

** This strategy is already allowed; however affordability is not currently captured.

Table 5-2 below depicts the number of units projected for each development strategy.

Table 5-2
Number of LMI Units to be Produced, by Development Strategy and Time
Town of West Greenwich

Development Strategy	Year 0 to 5	Year 6 to 10	Year 11 to 15	<u>Proposed Subsidy</u>
Exit 7 Special Management District	70	-	-	Density Bonus from 1 unit/acre to: 15 units/ acre multifamily and 40 units/acre age-restricted
Victory Woods Comprehensive Permit Project	36	-	-	100% density bonus, HOME funds, consider waiving building permit fees on affordable units
Mandate Inclusionary Zoning	10	25	25	Consider allowing cluster zoning, waiver open space/recreation or fee-in-lie-of for affordable units
Exempt Affordable Units from Annual Unit Growth Limits				
Create a Senior Village District (SVD)	0	7	8	Allow density bonus up to 30% (.65 units/ acre); and up to 10 units/ acre with sewer and water
Create New Village Centers	5	57	58	Allow density bonus up to 30% (.65 units/acre)
Allow Affordable Housing Development On Sub-standard Lots	-	5	-	Alternative to applying for a variance; also consider waiving building permit fee
Allow Apartments Above Retail	-	5	5	Currently not allowed; intensified added use of site.
Allow Accessory Apartments	12	12	13	Waive Building Permit fee
Total low-mod units added	133	111	109	
Running Total low-mod units	166	277	386	
Total anticipated # of housing units*	2,183	2,579	2,702	
10% goal	218	258	270	
% low-mod units achieved	8.80%	12.45%	16.54%	
* This number assumes that some of these units are exempt from the building permit cap, which expires in 2011.				

6. ACTIONS: RESPONSIBLE PARTIES, PARTNERS AND RESOURCES FOR IMPLEMENTATION STRATEGY

Table 6-1
Summary of Responsible Parties, Partners and Resources for Implementation Strategies

	Action	Time-frame	Responsible Party	Partners	Financial Resources
Non-development strategies	Create a Housing Trust Fund	1 Year	Town Council	Town Council, Planning Board, Town Treasurer	CDBG, fees in-lieu-of affd hsg, real-estate transfer taxes, private donations
	Establish a Housing Trust	1 Year	Town Council	Initially volunteers, transition to full-time administrator	In-house resources
	Pursue Public/Private/Nonprofit Housing Alliances	Ongoing	Town Council and Housing Trust	Planning Board, Human Services Director, and Town Administrator	In-house resources
	Tax Credit Program	1 Year	Town Council	Town Council, Tax Assessor, Town Administrator, and Planning Board	In-house resources
	Use Town and Tax Title Property for LMI Housing Development	Within 10 years	Town Council	Planning Board, Town Planner, and Town Administrator	In-house resources
	Exempt Affordable Units from Annual Growth Limits (current practice, though not explicit in ordinance)	Immediately	Town Council	Town Solicitor	In-house resources
	Zoning Changes: 1. Mandate Inclusionary Zoning 2. Create a Senior Village District (SVD) 3. Allow Apartments Above Commercial Uses 4. Allow Accessory Apartments 5. Allow Affordable Housing Development On Substandard Lots 6. Create a Village Center District	(Timeframe by each strategy number) 1. 1 Year 2. 1 Year 3. 1 Year 4. 1 Year 5. 1 Year 6. 1 Year	Town Council	Planning Board, Town Planner, and Zoning Board	Fund through fiscal municipal budget process; search for planning assistance grants for alternative zoning techniques
Existing Efforts	Exit 7 Special Management District	Done	Town Council	Planning Board, Town Planner	In-house

	Action	Time-frame	Responsible Party	Partners	Financial Resources
Existing Efforts, cont.	Ordinance Stabilizing Taxes of the Elderly	In place	Town Council	Tax Assessor	
	Victory Woods Comprehensive Permit	In process	Developer	Rhode Island Housing	(Developer)
	Capture Existing “Affordable Homes”	Within 10 years	Town Council	Tax Assessor, Housing Trust, Town Planner	CDBG; RIH: Preservation and Targeted Assistance Grants, Neighborhood Revitalization Program
Development strategies (non-zoning related)	Inclusionary Zoning Developments	3-15 yrs	Developers	Planning Board	Private
	Senior Village Districts	6-15 yrs	Developers	Planning Board	Private; Rural Development USDA
	New Village Center Districts	3-15 yrs	Developers	Planning Board	Private; Rural Development USDA
	Apartments above Commercial	6-15 yrs	Developers	Planning Board	Private
	Accessory Apartments	1-15 yrs	Homeowners	Building Official	private
	Substandard Lot Development	6-15 yrs	Builders	Building Official	private
	Exit 7 SMD Build-out	0-5 yrs	Developer	Planning Board	private
	Victory Woods Comprehensive Permit	0-5 yrs	Developer	Planning Board	HOME; local subsidies

7. ANALYSIS OF FEASIBILITY OF GOAL AND CONSISTENCY WITH THE COMPREHENSIVE PLAN

This plan was created to present a framework for the Town of West Greenwich to achieve its ten percent (10%) low- and moderate-income housing goal. A number of analyses were conducted to provide an understanding of the town's residents in relation to how much and what types of new affordable housing are needed to address the population.

Based on these findings, the Town of West Greenwich has decided to pursue strategies that create affordable housing while taking into consideration the community's character and plans for future development. Through implementation of these strategies, the town intends to help create up to 297 new units of low- and moderate-income housing over the next 15 years to supplement the existing 33 units.

Based on projections from Rhode Island Housing for a moderate growth scenario, the town will need to produce 12 new low- and moderate-income units each year for the next 20 years to reach the projected number of LMI units that meet the ten percent (10%) threshold (see **Appendix C**). At this rate, LMI units will account for 27% of all housing units permitted in West Greenwich from 2006 through the year 2020. Based on the town's history of development, this is a very aggressive strategy. The town averaged 53 new residential units each year for the past 10 years (1993-2003) and currently has a building permit cap in effect that limits new growth to 32 units per year.

In accordance with the 1995 Comprehensive Plan Housing Element, and the subsequent 2004 update, the town has identified areas that can accommodate this new growth and located the strategies accordingly. The town has limited public water and sewer connections. Therefore, the strategies will steer most of the new housing into existing residential districts while allowing for more residential development within the various business districts where public services exist. This will preserve areas that are designated open space or conservation land and create density where it is appropriate, as discussed in the 1995 Plan. Further revisions to the Housing Element were adopted to integrate the findings of this report into the Comprehensive Plan.

APPENDICES

Appendix A: West Greenwich's Low- and Moderate- Income Housing

Source: Rhode Island Housing, July 2004

<http://www.rihousing.com/pdf/LowModChartYE2004.pdf>

Appendix B: CHAS Data

Source: HUD State of the Cities Data Systems (SOCDS) CHAS Database, October 2004

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source: Tables F5A, F5B, F5C, F5D

SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: West Greenwich town, Rhode Island			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
1. Household Income <=50% MFI	24	19	0	29	72	65	38	29	18	150	222
2. Household Income <=30% MFI	24	15	0	25	64	38	0	4	14	56	120
3. % with any housing problems	100	100	N/A	60	84.4	36.8	N/A	100	100	57.1	71.7
4. % Cost Burden >30%	100	100	N/A	60	84.4	36.8	N/A	100	100	57.1	71.7
5. % Cost Burden >50%	16.7	100	N/A	60	53.1	36.8	N/A	100	100	57.1	55
6. Household Income >30% to <=50% MFI	0	4	0	4	8	27	38	25	4	94	102
7. % with any housing problems	N/A	100	N/A	100	100	29.6	89.5	100	100	75.5	77.5
8. % Cost Burden >30%	N/A	100	N/A	100	100	29.6	89.5	100	100	75.5	77.5
9. % Cost Burden >50%	N/A	0	N/A	0	0	0	78.9	0	100	36.2	33.3
10. Household Income >50 to <=80% MFI	10	4	0	20	34	37	90	34	35	196	230
11. % with any housing problems	0	0	N/A	50	29.4	21.6	50	29.4	57.1	42.3	40.4
12.% Cost Burden >30%	0	0	N/A	50	29.4	21.6	50	29.4	57.1	42.3	40.4
13. % Cost Burden >50%	0	0	N/A	0	0	10.8	22.2	0	0	12.2	10.4
14. Household Income >80% MFI	0	60	0	30	90	104	839	140	84	1,167	1,257
15. % with any housing problems	N/A	0	N/A	0	0	3.8	11.8	17.9	16.7	12.2	11.3
16.% Cost Burden >30%	N/A	0	N/A	0	0	3.8	11.8	17.9	16.7	12.2	11.3
17. % Cost Burden >50%	N/A	0	N/A	0	0	3.8	0.5	0	4.8	1	1
18. Total Households	34	83	0	79	196	206	967	203	137	1,513	1,709
19. % with any housing problems	70.6	22.9	N/A	36.7	36.7	16.5	18.4	31.5	38	21.7	23.4
20. % Cost Burden >30	70.6	22.9	N/A	36.7	36.7	16.5	18.4	31.5	38	21.7	23.4
21. % Cost Burden >50	11.8	18.1	N/A	19	17.3	10.7	5.6	2	16.1	6.7	8

SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Kent County, Rhode Island			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 Member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
1. Household Income <=50% MFI	3,599	2,104	265	2,450	8,418	4,345	1,394	303	859	6,901	15,319
2. Household Income <=30% MFI	2,191	1,130	121	1,375	4,817	1,905	484	87	359	2,835	7,652
3. % with any housing problems	50.8	79.6	96.7	67.6	63.5	83.5	79.3	90.8	88.9	83.7	71
4. % Cost Burden >30%	49.9	78.3	90.1	67.6	62.7	82.9	78.5	90.8	88.9	83.2	70.3
5. % Cost Burden >50%	28.9	63.3	44.6	50.2	43.5	50.1	67.1	90.8	73.5	57.2	48.6
6. Household Income >30% to <=50% MFI	1,408	974	144	1,075	3,601	2,440	910	216	500	4,066	7,667
7. % with any housing problems	47.4	73.8	68.8	66.5	61.1	40.2	79.1	91.2	76	56	58.4
8. % Cost Burden >30%	47.4	73.8	44.4	63.7	59.3	39.8	79.1	89.4	76	55.7	57.4
9. % Cost Burden >50%	17.7	12.3	2.8	12.1	14	14.1	44.5	31.9	46	25.8	20.2
10. Household Income >50 to <=80% MFI	813	1,685	335	1,595	4,428	3,085	3,079	825	1,225	8,214	12,642
11. % with any housing problems	32.3	18.4	46.3	23.2	24.8	21.2	58.4	55.8	58.8	44.2	37.4
12.% Cost Burden >30%	31.9	15.4	13.4	23.2	21.1	21.2	57.9	49.7	58	43.3	35.5
13. % Cost Burden >50%	5.4	0.9	0	2.8	2.3	7	10.9	5.5	9	8.6	6.4
14. Household Income >80% MFI	628	2,699	265	2,655	6,247	5,043	20,735	3,283	4,000	33,061	39,308
15. % with any housing problems	11.6	3.9	24.5	2.8	5.1	7.1	10.3	15	17.6	11.2	10.2
16.% Cost Burden >30%	11.6	0.1	0	1.5	1.9	7	9.8	9.9	17.1	10.3	8.9
17. % Cost Burden >50%	4.6	0	0	0.4	0.6	0.5	0.8	0.1	1.4	0.8	0.8
18. Total Households	5,040	6,488	865	6,700	19,093	12,473	25,208	4,411	6,084	48,176	67,269
19. % with any housing problems	42	31.3	50.4	31.2	35	28.7	20	27.9	34.9	24.9	27.7
20. % Cost Burden >30	41.5	28.8	25.2	30.2	32.5	28.5	19.5	22.8	34.4	24	26.4
21. % Cost Burden >50	19	13.1	6.7	13.1	14.3	12.3	4.9	4.5	10.8	7.5	9.5

SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction:			Source of Data:			Data Current as of:					
Rhode Island			CHAS Data Book			2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 Member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(L)
1. Household Income <=50% MFI	26,566	24,985	5,980	24,435	81,966	23,473	7,912	2,027	4,730	38,142	120,108
2. Household Income <=30% MFI	17,842	14,865	3,235	15,485	51,427	10,723	3,183	577	2,275	16,758	68,185
3. % with any housing problems	53.8	77.3	86.6	67	66.6	82.5	84.8	93.2	78.5	82.8	70.6
4. % Cost Burden >30%	53	74.2	76.4	65.3	64.3	82.4	84.2	90.8	78.5	82.5	68.8
5. % Cost Burden >50%	33	54.6	49.8	50.7	45.6	49.7	74.9	77.1	67.5	57.8	48.6
6. Household Income >30% to <=50% MFI	8,724	10,120	2,745	8,950	30,539	12,750	4,729	1,450	2,455	21,384	51,923
7. % with any housing problems	48.8	59.8	71	64.1	58.9	42	76.8	82.8	75.2	56.3	57.8
8. % Cost Burden >30%	47.7	55.6	34.2	62.9	53.6	41.5	75.9	74.8	74.7	55.2	54.2
9. % Cost Burden >50%	15.6	7.8	1.5	15.6	11.8	17.1	46	34.8	47.5	28.2	18.5
10. Household Income >50 to <=80% MFI	5,650	13,300	3,098	13,500	35,548	15,701	16,124	4,325	5,788	41,938	77,486
11. % with any housing problems	29.9	16.5	45	22.1	23.2	21.7	57.5	59.2	60.8	44.7	34.9
12.% Cost Burden >30%	29	11.2	6.1	20.9	17.3	21.4	56.8	48.3	60.5	43.2	31.3
13. % Cost Burden >50%	6.8	1	0.1	2.2	2.3	7	11.7	6.7	19.4	10.5	6.8
14. Household Income >80% MFI	4,618	19,950	2,620	18,550	45,738	27,005	100,974	17,330	19,740	165,049	210,787
15. % with any housing problems	9.8	4.5	37	2.9	6.3	8.1	10.1	16.1	19.5	11.5	10.4
16.% Cost Burden >30%	8.4	1.1	1.7	1.5	2	7.9	9.5	9.2	19.1	10.3	8.5
17. % Cost Burden >50%	2.8	0.1	0	0.1	0.4	1	0.7	0.4	2	0.9	0.7
18. Total Households	36,834	58,235	11,698	56,485	163,252	66,179	125,010	23,682	30,258	245,129	408,381
19. % with any housing problems	43.4	35.5	60.8	34.8	38.8	29.9	20.6	29.9	36.3	26	31.1
20. % Cost Burden >30	42.5	31.6	31.1	33.3	34.6	29.6	20	22.3	36	24.8	28.7
21. % Cost Burden >50	21.1	15.6	14.1	16.9	17.2	13.4	5.7	5.5	13.9	8.8	12.1

Appendix C: West Greenwich Housing Growth Projections

Source: Rhode Island Housing, October 2004

West Greenwich				Most Recent Building Rate	High Growth	Moderate Growth	Slow Growth
				If West Greenwich builds new housing at a rate equal to the LAST 3 YEARS, the town's total housing stock in the year	If West Greenwich builds new housing at a rate equal to the 1990s, the town's total housing stock in the year	If West Greenwich builds new housing at a rate equal to the 1980-1999 average, the town's total housing stock in the year	If West Greenwich builds new housing at a rate equal to the 1980s, the town's total housing stock in the year
				2020	2020	2020	2020
<u>Low & Moderate-Income Housing Status</u>				will be	will be	will be	will be
Total Year-Round Housing Stock as of Census 2000				2,706	2,780	2,702	2,625
Required 10% LMI units				Ten percent (10%) of that number equals	Ten percent (10%) of that number equals	Ten percent (10%) of that number equals	Ten percent (10%) of that number equals
Total LMI Units (December 2003)				271	278	270	263
Current LMI %				To reach that number of LMI units,	To reach that number of LMI units,	To reach that number of LMI units,	To reach that number of LMI units,
Additional LMI Units Needed to Reach 10%				12	12	12	11
				new LMI units would have to be built in West Greenwich each year.	new LMI units would have to be built in West Greenwich each year.	new LMI units would have to be built in West Greenwich each year.	new LMI units would have to be built in West Greenwich each year.
				Those LMI units would represent	Those LMI units would represent	Those LMI units would represent	Those LMI units would represent
				27%	25%	27%	29%
				of all housing units permitted in West Greenwich during each of the next	of all housing units permitted in West Greenwich during each of the next	of all housing units permitted in West Greenwich during each of the next	of all housing units permitted in West Greenwich during each of the next
				20 years.	20 years.	20 years.	20 years.

Building Permit History			
	1980 - 1989	1990 - 1999	1980 - 1999
Single Family	390	481	871
Multifamily	0	0	0
Total Units	390	481	871
Average per yr.	39	48	44
2000-2003			
Single Family	175		
Multifamily	0		
Total Units	175		
Average per yr.	44		

Appendix D: Selected Companies in West Greenwich

Source: Rhode Island Economic Development Corporation, Research Division, December 8, 2004

Amgen Inc.

David Bengston
VP and General Manager
40 Technology Way
West Greenwich, RI 02817
Phone: 401-392-1200
EMP: 1300
NAICS: 325414
Description: Manufacture Bio-Genetically engineered pharmaceuticals.

Gtech Corporation

Bruce Turner
President and CEO
55 Technology Way
West Greenwich, RI 02817
Phone: 401-392-1000
EMP: 1000
NAICS: 541512
Description: Designs, implements and operates computer-based lottery systems.

Copley Distributors Inc.

Charles Fradin
President
PO Box 1427
Coventry, RI 02816
Phone: 401-392-3580
EMP: 75
NAICS: 424820
Description: Wholesale Distributor of spirits, wine, beer, water, soda, cigars.

Conneaut Industries, Inc.

Dean Banfield
President/Treasurer
P O Box 1425
Coventry, RI 02816
Phone: 401-392-1110
EMP: 55
NAICS: 313112
Description: Serving & braider tubes, cotton and synthetic yarn for electrical insulation. Advanced composites.

Centrex Distributors, Inc.

Frank Parella
Vice presidents of Operations
119 Hopkins Hill Road
West Greenwich, RI 02817
Phone: 401-397-6100
EMP: 50
NAICS: 424810

Description: Beverage distributor.

Whispering Pines Conference Center

Ann Marie Marcotte
Sales, Conference Coordinator
W. Alton Jones Campus
West Greenwich, RI 02817
Phone: 401-397-3361, Ext. 6056
EMP: 40
NAICS: 531120
Description: An executive conference center designed specifically to provide a total environment conference experience. Facility offers a full-service dining room, conference rooms designed to meet International Association of Conference Center standards and sleeping accommodations in four lakeside guest houses. Recreational facilities. Also available for social events.

K M C, Inc.

Fouad Zeidan
President
20 Technology Way
West Greenwich, RI 02817
Phone: 401-392-1900
EMP: 28
NAICS: 339991
Description: Bearings.

Northeast Beverage Corp.

Raymond Mancini
President
PO Box 1437
West Greenwich, RI 02817
Phone: 401-392-3390
EMP: 28
NAICS: 424490
Description: Non-alcoholic beverages.

American Welding Co. Inc.

Edward Greene
President
P O Box 1429
West Greenwich, RI 02816
Phone: 401-821-7186
EMP: 27
NAICS: 332312
Description: Structural steel fabrication for commercial, industrial & residential buildings. Roto Blast steel services. Plate & angle processing. Major steel bridges.

Porter Machine, Inc.

Earl Porter
Owner
765 Victory Highway, Unit 1
West Greenwich, RI 02817
Phone: 401-397-8889
EMP: 19
NAICS: 332710
Description: Porter Machine, Inc. specializes in precision machining of both common & exotic materials. We can provide quick turnaround on high quantity, close tolerance work utilizing our CNC turning and milling centers.

Super 8

Amin Mesiya
General Manager
Rte. 3N & I 95
West Greenwich, RI 02817
Phone: 401-397-3381
EMP: 15
NAICS: 721110
Description: Motel with 48 rooms open year round. Satellite TV. 3 HBOs, CNN Headline, ESPN 1, ESPN 2 and more.

Best Western West Greenwich Inn

Amin Mesiya
General Manager
101 Nooseneck Hill Road
West Greenwich, RI 02817
Phone: 401-397-5494
EMP: 15
NAICS: 721110
Description: Satellite T.V., HBO, WTNT, CNN, ESPN, ESPN II and local channels.

Packard Wood Products Ltd.

Robert Estabrook
President
P O Box 213
Coventry, RI 02816
Phone: 401-397-8110
EMP: 10
NAICS: 321920
Description: Wooden pallets, boxes and crates.

Micro Precision Inc

Eugene Delisle
President
PO Box 1283
Coventry, RI 02816
Phone: 401-397-3200
EMP: 5
NAICS: 333999
Description: Machinery & Equipment, Industrial & Commercial, NEC

Page McLellan, Inc

Wayne McLellan
President
136 Mishnock Road
West Greenwich, RI 02817
Phone: 401-397-2795
EMP: 5
NAICS: 332710
Description: Machine shop: CNC & precision machining, prototypes, lathe & mill work

Allison Appraisal & Assessments

Carl Sheeler
President
592 Hopkins Hill Road
West Greenwich, RI 02817
Phone: 401-397-3933
EMP: 4
NAICS: 531320
Description: Business valuation and litigation support.

Carter Lavoie & Associates

Leo Lavoie
President
5 Mechanic Street
Hope Valley, RI 02832
Phone: 401-539-7600
EMP: 3
NAICS: 561310
Description: Recruitment, outplacement & employment consulting.

Stepping Stone Ranch

Heidi Waldron
Manager
201 Escoheag Hill Road
West Greenwich, RI 02817
Phone: 401-397-3725
EMP: 2
NAICS: 712190
Description: Enjoy our extensive facilities and country setting. Featuring ample trails and overnight horseback riding outings. We are located in the midst of Arcadia State Park in Rhode Island so there is a lot of nature to enjoy.

Oak Embers Campground

Jack
Owners
219 Escoheag Hill Road
West Greenwich, RI 02817
Phone: 401-397-4042
EMP: 2
NAICS: 721211
Description: Water/electric hookups, hot showers, rest rooms, dumping station, picnic tables, firewood, ice, laundry, grocery store, swimming pool, game room, safari, and recreation field. Fresh water fishing, swimming, horseback riding, and boating nearby.

Dickson Associates

Ann Dickson
Owner
15 Fry Pond Road
West Greenwich, RI 02817
Phone: 401-397-7540
EMP: 1
NAICS: 541611
Description: Consulting Services and Management Training

Independent Machining, Inc.

Matthew Crudale
President & CEO
50 Barnett Lane
West Greenwich, RI 02817
Phone: 401-397-9160
EMP: 1
NAICS: 332710
Description: Machine Shop: jigs and fixtures, machine part fabrication, machine attachment design and build, machine rebuilding, prototype work.

Rhode Island Yacht Charters

Alex Antoninich
Captain
8 Pond View Court
West Greenwich, RI 02817
Phone: 397-9253
EMP: 0
NAICS: 487210
Description: Motor and sail, 24' to 52' available for cruising, fishing, sailing, sunset, moonlight, dinner and overnight cruises. Bare boats available. Catering and special trips planned. Block Island, Nantucket, and Cuttyhunk. Pick up anywhere in the Bay area.

Step Stone Falls

Jay Aron
Principal Forester
RFD #1, Box 55
Hope Valley, RI 02832
Phone: 401-222-1157
EMP: 0
NAICS: 712120
Description: View of unusual rock formations beneath and around a stepped falls in a wooded setting.

**University Of Rhode Island
Environmental Education
Center**

John Jacques
Manager
W. Alto Jones Campus
West Greenwich, RI 02817
Phone: 401-397-3304 Ext. 6043
EMP: 0
NAICS: 712190
Description: Center offers an ideal year-round retreat site for youth and school groups to study the natural environment. Rustic heated cabins sleep up to 100 individuals and main lodge contains a 200-seat dining hall. Lodge features conference rooms with audio-visual equipment. Offers summer camps, school field trips, company picnics, women's wilderness weekends and corporate team building.

Louttit Library

Elsie Oltedale
Director
274 Victory Highway
West Greenwich, RI 02817
Phone: 401-397-3434
EMP: 0
NAICS: 519120
Description:

Classic Motor Lodge

Mark Patel
Manager
859 Victory Highway, Rte. 102
West Greenwich, RI 02817
Phone: 401-397-6280
EMP: 0
NAICS: 721110
Description: Exit 5B off I-95.

Wickaboxet Management**Area**

Division of Fish & Wildlife

Wakefield, RI 02878

Phone: 401-789-3094

EMP: 0

NAICS: 712190

Description: Wickaboxet

Wildlife Management Area

covers a total land area of 678 acres. The land is dominated by

forested cover composed of primarily deciduous forest cover

(589 acres - 86% of area) and evergreen forest cover (27 acres

- 3% of area). Wetlands cover the remainder of the parcel (60

acres) consisting of forested and shrub dominated wetlands.

Information Site:

<http://www.huntri.com/wickabox.shtml>

Big River Management Area

Division of Fish & Wildlife

Wakefield, RI 02878

Phone: 401-789-3094

EMP: 0

NAICS: 712190

Description: Big River covers a

total area of 8319 acres. The

area is composed of mainly

forest land (evergreens 4374

acres, deciduous 1781 acres),

wetlands (1288 acres),

agricultural lands (233 acres),

and other areas (gravel,

residential, etc. 407 acres).

Major rivers or streams in the

area are Big River, Nooseneck

River, Congdon River and Carr

River. Information Site:

<http://www.huntri.com/bigriver.shtml>

Site is co-managed by

State Water Resources Board

and RIDEM.

Eikon Computer Services

35 Harry Andrews Rd.

West Greenwich, RI 02816

Phone:

EMP: 0

NAICS:

Description:

Appendix E.: Inventory of Selected Lots

Non-Conforming Lots		
Plat Number	Lot Number	Notes
4	83	
4	107	
4	58-2	
4	47	
4	120	
4	31	
4	132	
4	138	
5	127	
5	118-1	
5	105	
9	13	
10	9-12	
10	9-1	
10	5	
10	8	
11	7	
12	3	
13	47	
16	6-4	illegal lot
18	23	
20	10-4	
23	8	
40	24-1	
41	11	
42	16	
41	13	
41	14	
41	15	
41	22	
41	25	
41	26	
41	27	
41	30	
41	39	
41	41	
41	42	

Non-Conforming Lots, cont.		
41	49	
41	65	
41	54	
41	56	
41	74	
45	4-27	illegal lot
45	4-26	illegal lot
45	4-24	illegal lot
48	7-2	
51	1	

Homes in Poor Condition		
Plat Number	Lot Number	Notes
1	18	
4	67	
5	103	
5	136	
5	140	4/8 units poor
8	42	
12	49-1	reconstructing 8 units
19	26-1	
27	11	
29	9	
30	1	
38	7	
41	7-1	2/3 units poor
44	10	
29	9	

Appendix F.: Calculation for Senior Village District and Village Center District Units by Exit

LMI Calculations by Exit for SVD and VCD Strategies

Strategy	Exit #	Utilities	Zoning	Available Acreage	Allowable Density	Percent required LMI units	Number of total units	Number of LMI units possible	
Village Center District	6-A	Water and Sewer	RFR-1	53.4	10 units /acre	25	534	133	
	6	Water	HB	22.1	30% bonus on 1 acre is 1.3 units /acre	20	28	5	
			RFR-2	5	30 % bonus on 2 acre is .65 units/ acre	20	3	1	
	5	none	RFR-2	600	500 acres at 2 acres/ unit	20	250	50	
					100 acres at 30% density bonus	20	65	13	
			HB	60	1 unit /acre	20	60	12	
			IND	88	(reserved for SMD-potential zone change)	N/A	N/A	N/A	
	Total VCD LMI Units:							214	
	Senior Village District	5	none	RFR-2	398	30% bonus on 2 acre is .65 units / acre	25	517	129
		7	water and sewer	RFR-2	88	10 units / acre	30	880	264
HB				48	10 units / acre	30	480	144	
Total SVD LMI Units:							537		

FIGURES

Notes

Figure 1-1 and **Figure 1-2:** These figures seek to illustrate the location and density of residential land use in West Greenwich. Almost all residential development in the RFR-2 zoning district contains minimum 2 acre lots, which was not accurately represented in RIGIS data. The figures were adjusted based on local input, but depiction of the actual density within the RFR-2 zone may not be accurate for all locations. In addition, these figures do not illustrate other land uses, including commercial, institutional, and industrial use or protected lands. The reader should not assume from these maps that non-colored areas are necessarily available for new housing development.

Figure 4: Readers should study the legend carefully to understand the nature of the overlay markings. The underlying solid colors illustrate zoning districts within town and the overlay markings indicate where various strategies will be implemented. In particular, note that the green overlay markings indicate where any commercial district is located, with the underlying zoning being either red for Highway Business or dark pink for Neighborhood Business. Industrial areas are not part of the Village Center districts.

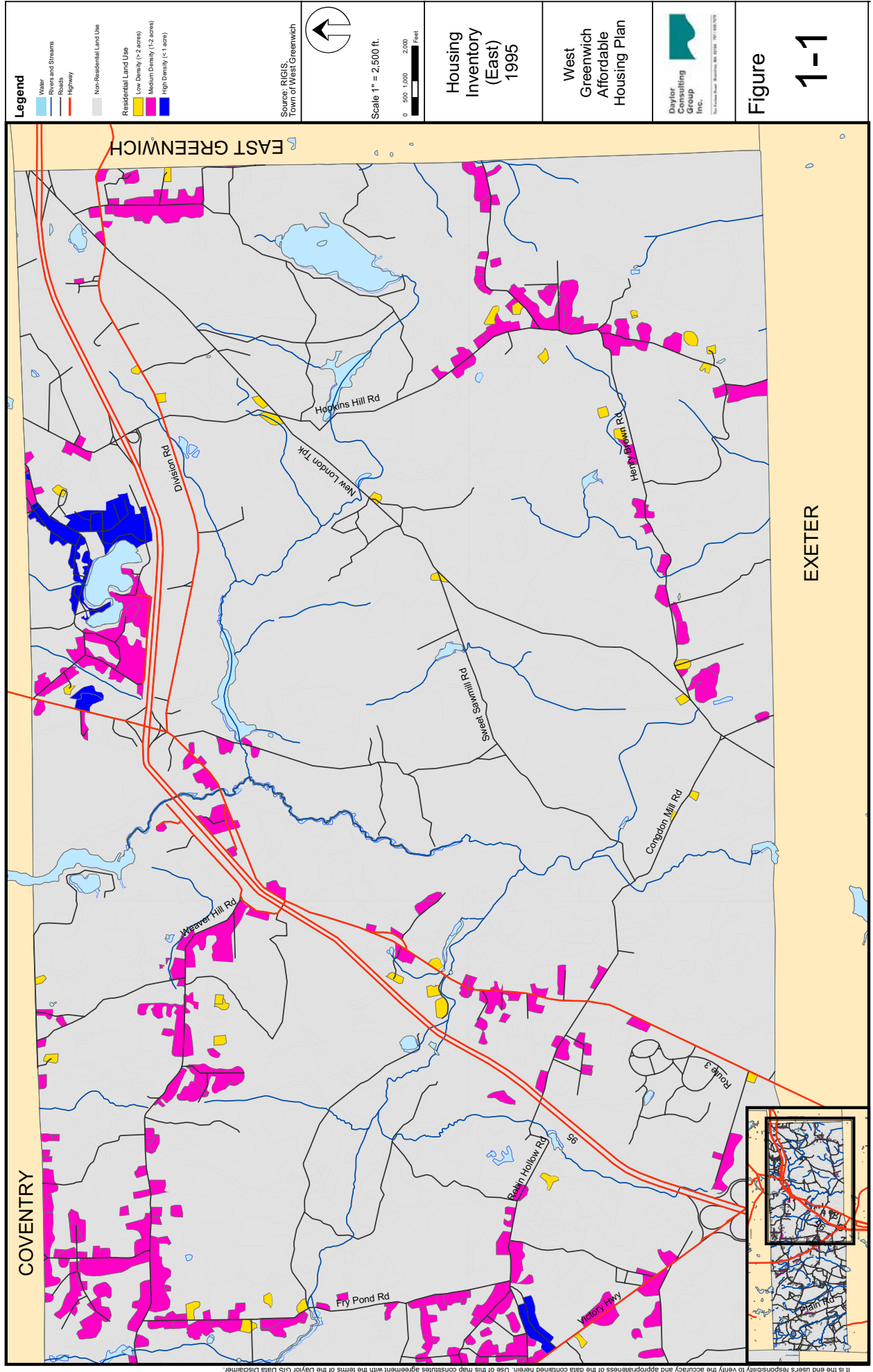
Figure 1-1: Housing Inventory (East) 1995

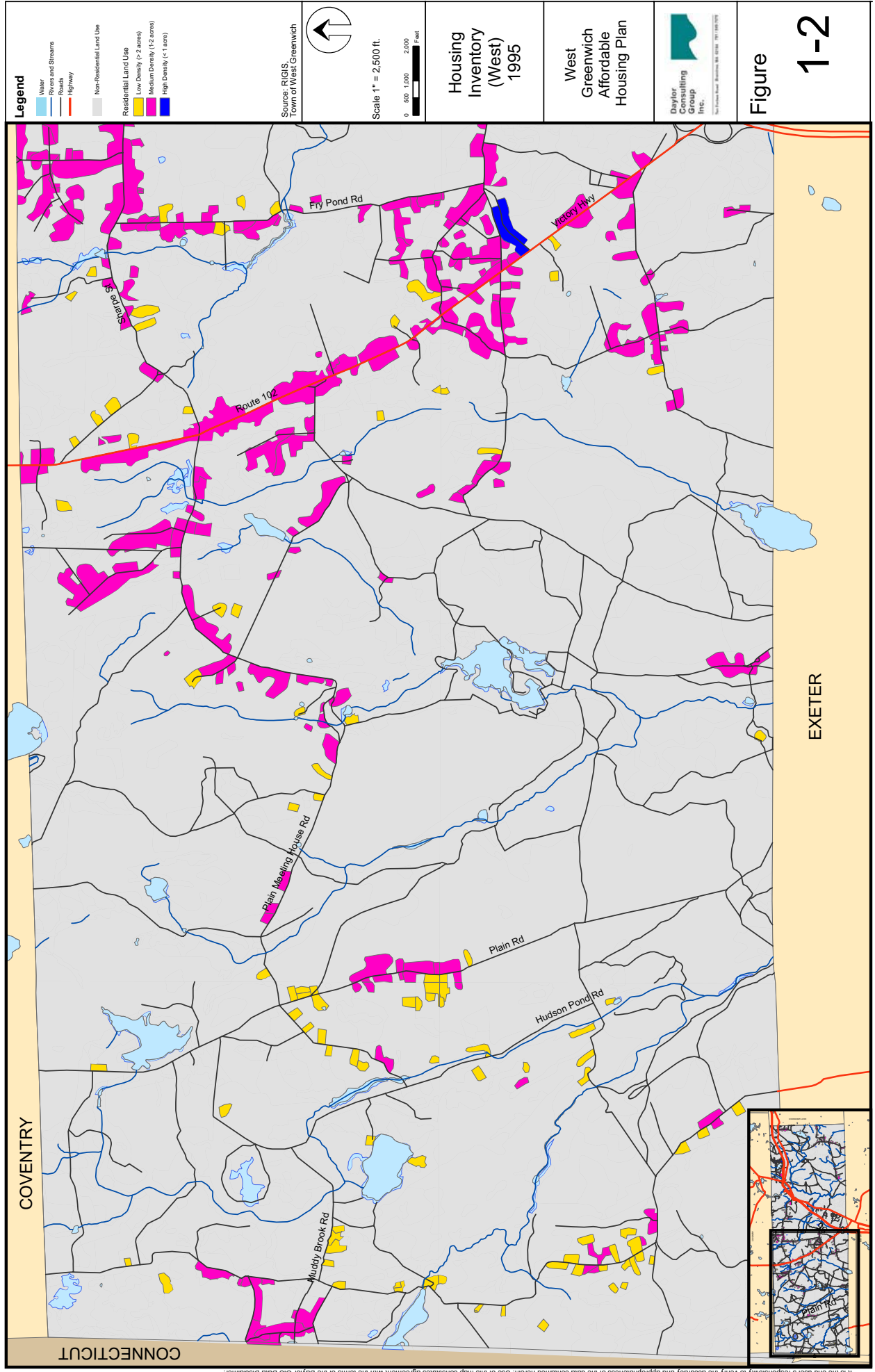
Figure 1-2: Housing Inventory (West) 1995

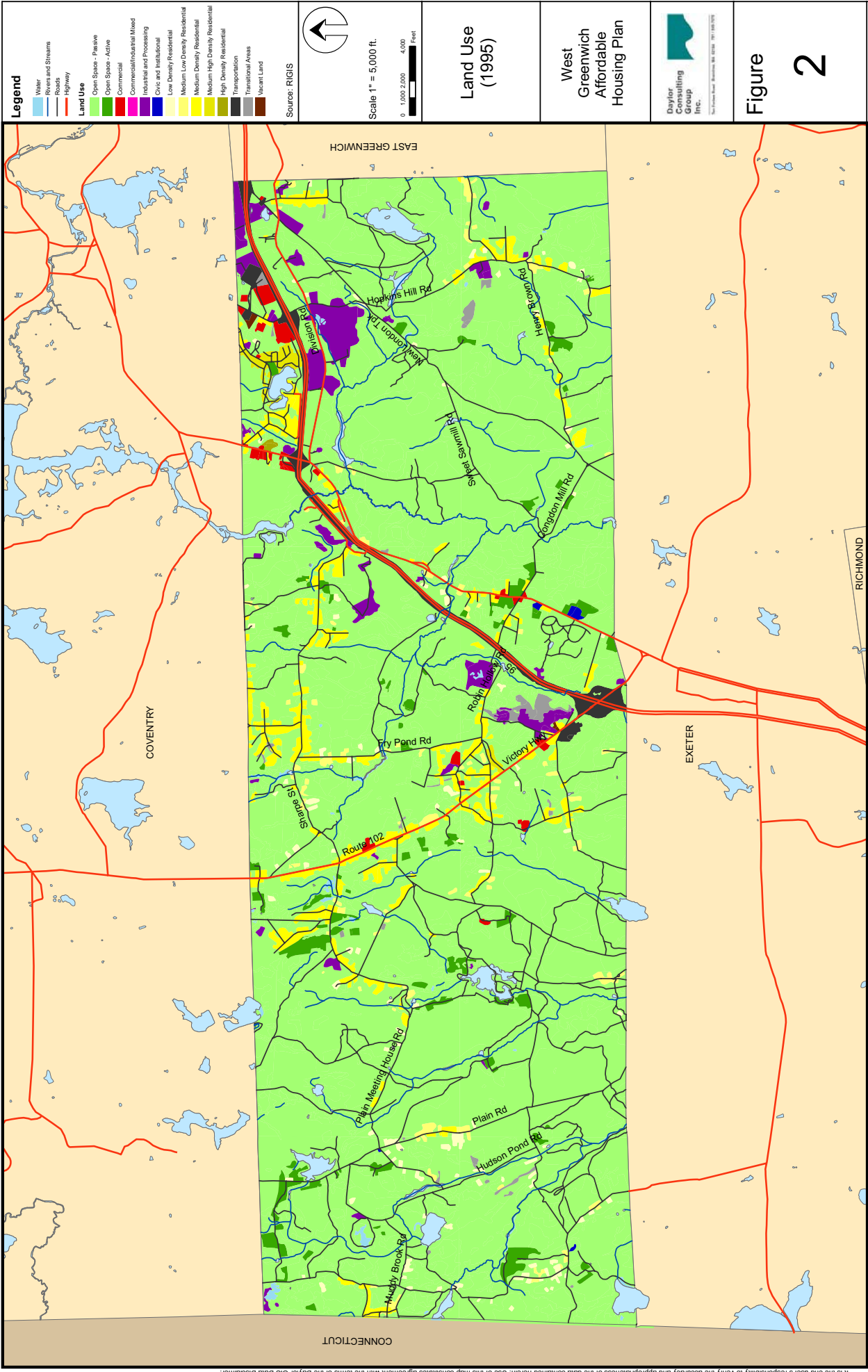
Figure 2: **Land Use (1995)**

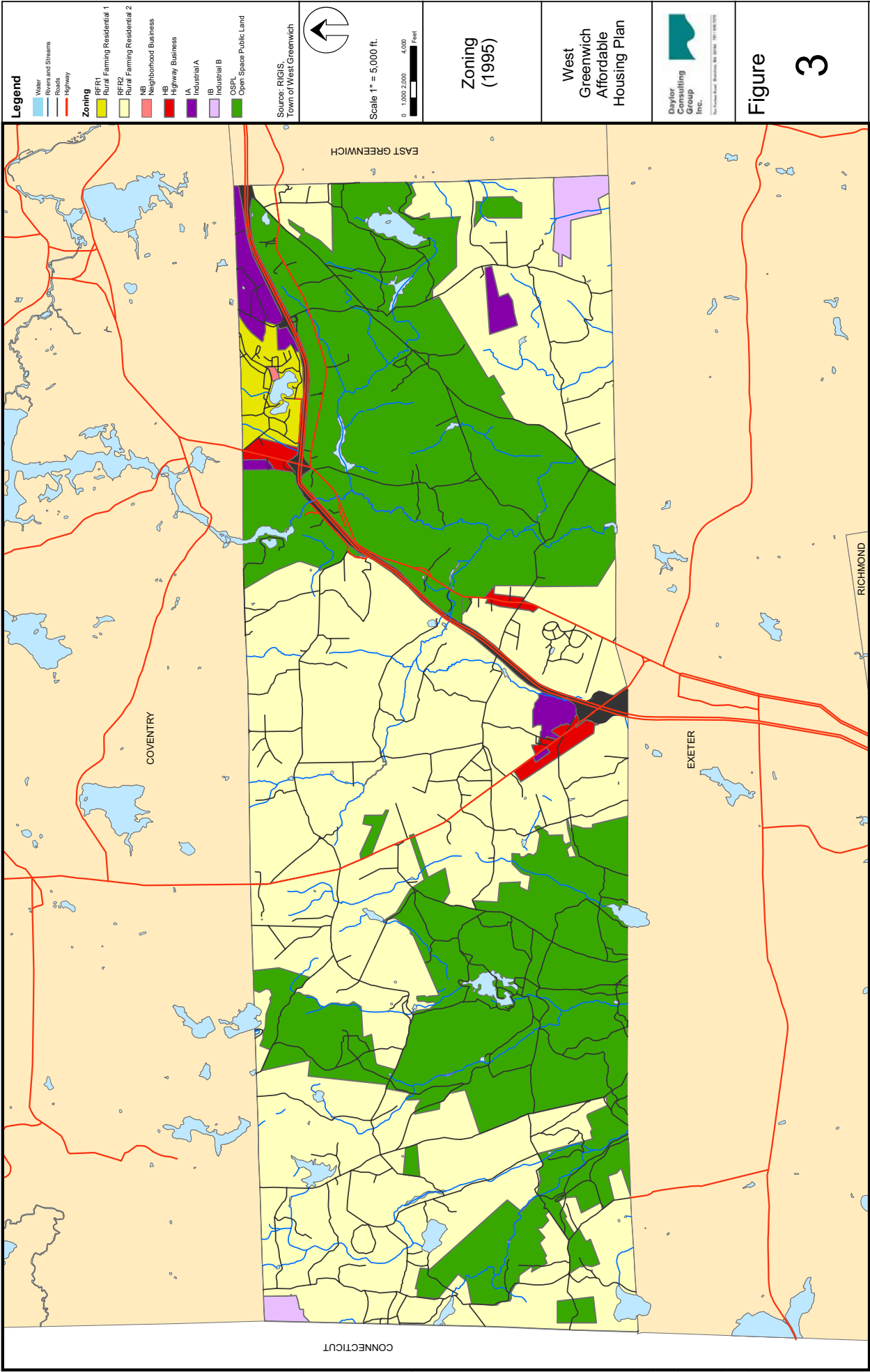
Figure 3: Zoning (1994)

Figure 4: Location of Targeted Strategies









It is the end user's responsibility to verify the accuracy and appropriateness of the data contained herein. Use of this map constitutes agreement with the terms of the Daylor GIS Data Disclaimer.

