

ELEMENT II HOUSING

"Shall consist of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, including but not limited to the preservation of federally insured or assisted housing, improvement and development of housing for all citizens. The housing element shall enumerate local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs for all income levels and for all age groups, including but not limited to, the affordability of housing and the preservation of federally insured or assisted housing. The element shall identify specific programs and policies for inclusion in the implementation program, necessary to accomplish this purpose."

Comprehensive Planning and Land Use Regulation Act of 1988, the Housing Element.

SECTION I INTRODUCTION

A. HOUSING IN WEST GREENWICH

The comprehensive planning process involves an analysis of existing conditions, projections of future needs based on trends, issues identification, establishment of goals and policies, and finally recommendations and implementation. The Comprehensive Planning and Land Use Regulation Act requires that the comprehensive plan reflect its goals, objectives and policies for housing, as well as other elements. At a minimum, the Town's housing policies must address the following:

- Upgrading deteriorating and substandard housing;
- Providing new housing opportunities geared to the needs of all elements of the population;
- Identifying steps to enhance the affordability of housing and identifying resources to be used in this regard.

- Identifying resources and steps designed to achieve housing goals and implement housing policies;
- Specific steps to enhance housing affordability;
- Municipal agency responsible for housing;
- Code and ordinance changes and innovations to encourage achievement of housing goals;
- Public and private resources to be utilized in achievement of housing goals;
- Sites for housing development;
- Potential conversion of existing structures to housing use; and,
- Financial strategies to be developed for housing.

West Greenwich comprises fifty-one square miles, located about twenty-five miles southwest of Providence. The town is one of the largest in area and the least densely populated municipality in the state. Granite bedrock and stony, unstratified glacial till define the topography of the rolling, sometimes rugged, wooded landscape. Small brooks, tributaries of the Wood and Big Rivers, flow south and northeast through the town. Routes 3, 102, and Interstate Route 95 pass through West Greenwich, but most of the town's roads remain narrow and unimproved. Throughout its early history and most of the twentieth century, West Greenwich was largely undeveloped and had a population under 1,000 persons.

It was not until after 1960 that any significant growth occurred. It is no accident that such growth coincided with the opening of the interstate highways that were completed by 1968. Suburban growth, while stronger in cities closer to the Providence metropolitan area, was starting to be felt in rural towns like West Greenwich, albeit at a slower pace. During the decades of the 1960's and 1970's, the town grew from little over 1,000 people in 1960 to almost 3,000 by 1980. The 1980's saw even more growth in population, so that it stands near 4,000 today.

West Greenwich has experienced an extended period of residential growth and changes to its landscape; a trend expected to continue into the foreseeable future. The effects of growth are evident in many ways, but perhaps nowhere more alarmingly than on the

rural landscape itself.

- Open land and forest have been converted to residential subdivision development.
- Housing prices doubled and/or tripled. This was particularly true from 1986 to 1989. This period also saw a dramatic increase in new construction.
- The Town of West Greenwich faces development proposals that would dramatically increase the housing stock and potentially burden the Town's ability to provide services and schools.
- Rapid growth has produced a random pattern of residential subdivisions, constructed without consideration of how they relate to the rural landscape. The growth and expansion threatens to overwhelm the sense of place and visual qualities that have evolved for 250 years. For many area residents, conflicting images of West Greenwich exist.

In West Greenwich, as in other New England communities, suburbanization is emerging as the dominant land use pattern. People are moving from urban and suburban areas into rural communities. Suburbanization of a rural community can produce more than physical landscape alterations; it can dramatically alter the social fabric of a community. The current threat, as many have expressed in the 1991 Comprehensive Plan Survey, lies in the scale, location and manner in which development and land use changes are occurring.

For most residents of West Greenwich, concerns regarding housing and rapid residential growth fall into two major areas: the loss of the rural character and open spaces of the community, and the increasing tax burden.

B. STATE GUIDE PLAN REQUIREMENTS

The Act requires that the Housing Element demonstrate consistency with the following:

- State Guide Plan Element 421 - State Housing Plan.
- State Guide Plan Element 422 - Areawide Housing Plan, with emphasis upon Housing Market Areas and special needs groups.
- The goals of the Act, principally Goal (6) "to encourage the use of innovative development regulations and techniques that promote the development of land suitable for development while protecting our natural, cultural, historical and recreational resources and achieving a balanced pattern of land uses."
- The housing goals and programs of other municipalities within the region.

SECTION II - INVENTORY

This Section of the Housing Element will identify and investigate the existing housing supply; housing trends affecting the local population; and the housing market on a local and regional basis. The database provided in this Section will document existing conditions and future growth trends and indicators.

A. HOUSING SUPPLY

Included in this chapter will be an examination of current housing supply characteristics: the existing conditions, growth rates, type, age, occupancy, location, condition and cost, as a base for determining housing needs within West Greenwich.

Table 1 illustrates the growth rate of housing units in West Greenwich from 1960 through 1990. As presented in Table 1, West Greenwich has experienced a consistently high growth rate in the past several decades. The housing growth in this rural community is a frequently expressed fear for residents concerned about the perception that West Greenwich is losing its rural character and country atmosphere.

Table 1 Total Housing Units 1960 - 1990

YEAR	# OF HOUSING UNITS	# INCREASE	PERCENT INCREASE
1960	490		
1970	762	+272	+ 55.5%
1980	1008	+246	+ 32.3%
1990	1370	+362	+ 35.9%

Source: U.S. Census

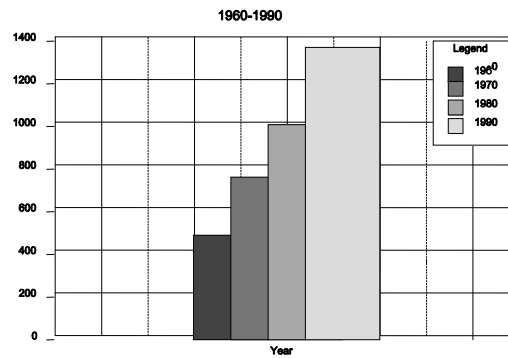
Housing Units

Table 2 presents the building permit data for years 1980 through 1994, which illustrates the construction activity of new single family dwellings in these years. The total number of permits issued 1980 - 1990 is 443, with an average of 40 per year for this specified time period. It is interesting to note that no permits for multi-family dwelling units were issued in this same timeframe.

Table 2 Single Family Dwelling Units**Building Permits Issued 1980-1994**

YEAR	PERMITS ISSUED
1980	26
1981	23
1982	15
1983	24
1984	25
1985	19
1986	60
1987	77
1988	69
1989	52
1990	53
1991	49
1992	54
1993	72
1994	68
TOTAL	686

It should be noted that from 1985 to 1986, there was a three-fold increase in permits for new single family units. This same period saw the first rise in real estate prices that lasted through to the end of the decade. Since 1986, the Town has averaged 61 new single family building permits per year.

West Greenwich is predominantly comprised of single family dwelling units. As Table 3 illustrates, single family dwellings comprise 89.6% of the housing in West Greenwich compared to multi-family and mobile home/trailers. This table gives further breakdown by type of housing unit of the occupancy by owner or renter.

Table 3 1990 Occupancy of Housing Units by Type

	Units	Units	% To Total	% To Total
Single Family	1,126		89.6%	
Owner Occupied		1,011		89.8%
Renter Occupied		115		10.2%
Multi-Family	30		2.4%	
Owner Occupied		5		16.7%
Renter Occupied		25		83.3%
Mobile Home/Trailer	101		8.0%	
Owner Occupied		95		94.1%
Renter Occupied		6		5.9%
Total	1,257	1,257	100.0%	

Source: 1990 US Census

Further indication of the composition and characteristics of the existing housing supply is provided by the following tables:

Table 4 1990 Household Size

Table 5 Household Type

Table 6 1990 Age of Housing Structures

Table 7 Source of Water for Housing Units

Table 8 Sewage Disposal for Housing Units

Table 4 1990 Household Size
NUMBER OF PERSONS PER HOUSEHOLD

One Person	276	21.9%	
Two Persons	362	28.7%	
Three Persons		222	17.6%
Four Persons	258	20.5%	
Five Persons	102	8.1%	
Six + Persons		41	3.2%
Total Households	1,261		

Table 5 1990 Household Type

Family Households	947	
Married Couple Families	837	66.4%
Other Family, Male Householder	31	2.5%
Other Family, Female Householder	79	6.3%
Non-Family Households	314	24.9%
Persons Living in Households	3,466	
Persons per Household	2.75	
Persons Living in Group Quarters	26	

Table 6 Age of Housing Structures in 1990

YEAR STRUCTURE BUILT NUMBER OF UNITS

PERCENT OF TOTAL

1989 to March 1990	70	5.1%
1985 to 1988	299	21.8%
1980 to 1984	129	9.4%
1970 to 1979	379	27.7%
1960 to 1969	142	10.4%
1950 to 1959	168	12.3%
1940 to 1949	49	3.6%
1939 or earlier	134	9.8%

TOTAL 1,370

The previous table indicates that 64% of the Town's total housing stock was built after 1970.

Table 7 Number of Bedrooms in Housing Units in 1990

NUMBER OF BEDROOMS	NUMBER OF UNITS	PERCENT OF TOTAL
No Bedrooms	15	1.10%
One Bedroom	121	8.80%
Two Bedrooms	261	19.00%
Three Bedrooms	738	53.90%
Four Bedrooms	211	15.40%
Five or More Bedrooms	24	1.80%
TOTAL	1,370	100.00%

Table 8 Source of Water for Housing Units - 1990

SOURCE OF WATER	NUMBER OF UNITS	PERCENT OF TOTAL
Public system or private company	286	20.9%
Individual drilled well	892	65.1%
Individual dug well	183	13.4%
Some other source	9	0.6%
TOTAL	1,370	

Table 9 Sewage Disposal for Housing Units - 1990

SEWAGE DISPOSAL SYSTEM	NUMBER OF UNITS	PERCENT OF TOTAL
Public Sewer	18	1.3%
Septic Tank or Cesspool	1,339	97.7%
Other Means	13	0.9%
TOTAL	1,370	

B. DEMOGRAPHIC PROFILE**Table 10 West Greenwich Population Trends**

YEAR	POPULATION	# INCREASE	PERCENT INCREASE
1900	606		
1910	481	- 125	- 20.6%
1920	367	- 114	- 23.7%
1930	402	+ 35	+ 9.5%
1940	526	+ 124	+ 30.8%
1950	847	+ 321	+ 61.0%
1960	1,169	+ 322	+ 38.0%
1970	1,841	+ 672	+ 57.5%
1980	2,738	+ 897	+ 48.7%
1990	3,492	+ 754	+ 27.5%
2000 *	3,851	+ 359	+ 10.3%
2010 *	4,679	+ 828	+ 21.5%
2020 *	5,696	+1,017	+ 21.7%

Source: 1900-1990 U.S. Census

2000-2020 Population Projections indicated with an (*) R.I. Division of Planning

The 1990 U.S. Census figures indicate that West Greenwich has a population of 3,492, an increase of 27.5% from the 1980 population of 2,738. As Table 11 indicates, West Greenwich experienced significant growth in the period from 1960 to 1990 which saw the town's population increase by 2,323 people, an increase of over 198%. This growth outpaced both Kent County (+43%) and the State of Rhode Island (+17%). Part of the reason for such vigorous growth in the mid-80's was the housing market boom of 1986.

Table 11 Regional Population Trends

YEAR	WEST GREENWICH		KENT COUNTY		RHODE ISLAND	
	Population	% Change	Population	% Change	Population	% Change
1960	1,169		112,619		859,485	
1970	1,841	+57.5%	142,382	+26.4%	949,723	+10.5%
1980	2,738	+48.7%	154,163	+8.3%	947,154	- 0.3%
1990	3,492	+27.5%	161,135	+4.5%	1,003,464	+ 5.9%

Table 12 Kent County Population 1970-1990

TOWN	1970	1980	%CHANGE	1990	%CHANGE
Coventry	22,947	27,065	+17.9%	31,083	+14.8%
East Greenwich	9,577	10,211	+ 6.6%	11,865	+16.2%
Warwick	83,694	87,123	+ 4.1%	85,427	- 1.9%
West Greenwich	1,841	2,738	+48.7%	3,492	+27.5%
West Warwick	24,323	27,026	+11.1%	29,268	+ 8.3%
KENT COUNTY	142,382	154,163	+ 8.3%	161,135	+ 4.5%

Table 13 Ten Highest Population Growth Towns 1980 - 1990

TOWN	1970	1980	%CHANGE	1990	%CHANGE
Charlestown	2,863	4,800	+67.7%	6,478	+35.0%
New Shoreham	489	620	+26.8%	836	+34.8%
Richmond	2,625	4,018	+53.1%	5,351	+33.2%
Foster	2,626	3,370	+28.3%	4,316	+28.1%
West Greenwich	1,841	2,738	+48.7%	3,492	+27.5%
Jamestown	2,911	4,040	+38.8%	4,999	+23.7%
Burrillville	10,087	13,164	+30.5%	16,230	+23.3%
Exeter	3,245	4,453	+37.2%	5,461	+22.6%
Glocester	5,160	7,550	+46.3%	9,227	+22.2%
Narragansett	7,138	12,088	+69.3%	14,985	+24.0%

Source: U.S. Census

Table 14 1990 Population by Age Group

Age	Total	Percent of Total
—		
0 - 4	246	7.0%
5 - 17	669	19.2%
18 - 20	152	4.4%
21 - 24	148	4.2%
25 - 44	1,286	36.8%
45 - 54	419	12.0%
55 - 59	125	3.6%
60 - 64	139	4.0%
65 - 74	217	6.2%
75 - 84	81	2.3%
85+	10	0.3%
Total	3,492	
Median Age	34.4	
Source: U.S. Census		

The table above indicates that 8.8% of the Town's population is over the age of 65.

**Table 15 1980 & 1990 Comparison:
Total Population & Population 60+**

	Total Population	Age 60+	
1980 Total	2,738	257	(9.4%)
1990 Total	3,492	447	(12.8%)
Change	+754	+190	
% Change	+27.5%	+73.9%	

Comparison of the 1980 and 1990 Census figures for the population over 60 years old indicates that this age group is growing faster than total population growth.

Table 16 Population 60+ Breakdown - 1990

Age	Total	Percent of Total
60 - 64	139	4.0%
65 - 74	217	6.2%
75 - 84	81	2.3%
85+	10	0.3%
Total 60+	447	12.8%

Total 65+ 308 8.8%

SECTION III NEEDS ASSESSMENT

A. HOUSING DEMAND

1. Residential Subdivision Activity

The previous section indicated the growth of West Greenwich's population and housing supply within recent decades. This section will address recent growth and increasing housing demand.

From 1960 onwards, the Town's housing began a steady growth trend. This trend accelerated during the housing boom of the mid-1980's. Improved access to Interstate 95 and the continuing suburban and exurban trends have made the Town, with its rural character and large acreage, a desirable place to settle. Highway improvements have shortened commuting time to just about a half hour from Providence and even closer to growing employment sources in Warwick and Cranston.

The attraction of West Greenwich continues to place pressure on Town services such as education. Groundwater concerns and areas where private sewage disposal are required will continue to be problematic as additional housing units are built.

The next table lists the number of subdivisions that have been approved from 1980 to the present. Some are built and occupied while others are still in various stages of review.

Table 17 Approved Residential Subdivisions 1980-1994

Subdivision	# Lots	Subdivision Road	Location
Arcadia Heights	15	Wood River Lane	off Escoheag Hill Rd
Suzanne Court Place	7	Suzanne Court	off Weaver Hill Road
Meetinghouse Commons	19	Dayna Drive	off Plain Meeting House Road
Brier Glen Estates	21	Donald Potter Drive & Julie Court	off Weaver Hill Road
Whispering Pines	16	Whispering Pines Terrace & Squirrels Run	off Hopkins Hill Road
Country Meadows	21	Jonathan Road & Marie Court	off Browns Corner Road
West Country Farms	27	Kimberly Drive & Leyden Court	off Plain Meeting House Road
Robin Hollow Estates Phase I	20	Regina Drive & Heather Hollow	off Robin Hollow Road & Fry Pond Road
Robin Hollow Estates Phase II	4	Linden Lane	off Victory Highway
Cedar Pond Estates	3	Cedar Pond Way	off Fry Pond Road
Hammit View Estates	9 7 5 8	Hammit View Drive Outlook Way Errant Way Vale Court	off Weaver Hill Road
Fox Hollow	9	Fox Run	off Henry Brown Rd.
Landmark Estates	5	Deer Run	off Carrs Pond Road
Arcadia Farms	11 5	Parkside Drive Whitebrook Ct.	off Breakheart Hill Road
Total	212		

**Subdivision in
Preliminary Stages
of Review as of
6/29/95**

Subdivision	# of Lots	Subdivision Road	Location
Linden Lane Estates	19	Unnamed Street	off Rt. 102
Wickaboxet Hills	37	Unnamed Street	off Plain Meeting House Road
Blueridge Estates	13	Unnamed Street	off Stubble Brook Road
Hammitt View Estates Phase IV	4	Vale Court	off Weaver Hill Road
Oakridge	10	Unnamed	off John Potter Road
Total	83		

B. HOUSING AFFORDABILITY

In 1990, the median price for a single family home was \$149,000. The income required to purchase this home was \$54,821 per year. According to the State Comprehensive Housing Affordability Strategy (CHAS), West Greenwich had an affordability gap of 20% - 30%. The State's 1994 Consolidated Plan (which replaced the CHAS), indicated that the 1993 median sales price dropped to \$125,000 with a corresponding drop in income needed to purchase a home: \$40,239. With the Town's 1993 median income of \$48,576, the 1990 gap is erased and indeed is at a negative 2%. (See Table 18).

Home repair assistance has been made available through the CDBG assisted housing in areas such as Lake Mishnock and Bailey Pond. Other areas such as state owned housing in the area of Big River Reservoir continues to provide housing opportunities for low and moderate income families.

**Table 18 Median Home Purchase Price, Median Income
& Income Needed to Purchase Home**

Median 1993 Sale Price	\$125,000
Median Income 1993	\$ 48,576
Income Needed to Purchase Home	\$ 40,239
30% of Income Needed to Purchase Home	\$ 12,072
Monthly Housing Expense	\$ 1,006
Property Taxes (monthly)	\$ 157
Hazard Insurance/PMI (monthly)	\$ 63
Mortgage Payment	\$ 787
Amount Financed at 7.5%	\$112,500
Down Payment (10%)	\$ 12,500
Housing Affordability Gap	-2%

Source: Rhode Island Housing, State of Rhode Island Consolidated Plan,
December, 1994

Table 19 West Greenwich Median Family Income

1960 -	\$ 4,794
1970 -	\$ 9,796
1980 -	\$20,875
1990 -	\$40,252
1993 -	\$48,576

Table 20 West Greenwich 1990 Median Income by Type

Median Family Income	\$40,252
Median Homeowner Income	\$47,487
Median Renter Income	\$24,238

Table 21 Types of Assistance Cases in West Greenwich - 1990

TOWN	AFDC CASES	FOOD STAMP CASES	GPA CASES	SSI CASES	HEAT ASST. CASES	RENT ASST. CASES
West Greenwich	31	51	11	29	56	4

Source: South County Community Action (SCCA) 1991 - 1992 Needs Assessment, RI Division of Planning, Technical Paper 134, November 1988 & D.H.S., 1990.

NOTE: Figures reported represent total cases, not persons, by state agencies as of June, 1990. Individuals and families (or "cases") may be receiving more than one type of assistance, therefore, aggregate figures only reflect nature of total support and do not necessarily reflect ratios of the numbers of low-income in a particular town.

"Rent Assistance Cases" refers to household receiving subsidized housing through Section 8 sources reported in 1988.

Table 22 West Greenwich - Below Poverty Level and Assisted Housing

Households at Very Low Income*	197
Families Below Poverty Level	26
Persons ≥65 below Poverty	39
Total Assisted Housing**	2

* "Very Low Income" is income at 50% or less of the Statewide Median of \$41,000 in 1994.

** Section 8 Certificates and Vouchers

SOURCE: RIHMFC, 1994

Table 23 Household = Members / to a Family

Household Size	Low Income	Moderate Income
1	\$14,950.00	\$23,900.00
2	\$17,100.00	\$27,350.00
3	\$19,200.00	\$30,750.00
4	\$21,350.00	\$34,150.00
5	\$23,050.00	\$36,900.00
6	\$24,750.00	\$39,600.00
7	\$26,750.00	\$42,350.00

Low Income = 50% of Median Income (Family)

Moderate Income = 80% of Median Income (Family)

SOURCE: RIHMFC, 1991

**Table 24 West Greenwich & Area Comparison
Residential Real Estate Sales for Years 1988/1989/1990**

1988								
City/Town	Number Sales	of	Median Price	Sales	Average Price	sales	Total Price	Sales
West Greenwich	54		\$123,500		\$131,400		\$7,093,000	
Coventry	400		\$116,250		\$124,800		\$49,914,500	
East Greenwich	164		\$272,500		\$274,300		\$44,992,500	
Exeter	46		\$141,000		\$163,500		\$751,900	
Foster	38		\$118,250		\$123,800		\$ 4,703,500	
Hopkinton	61		\$130,000		\$125,900		\$ 7,679,000	
Richmond	76		\$124,250		\$129,500		\$ 9,843,500	
West Warwick	241		\$119,000		\$118,100		\$28,471,000	

1989

West Greenwich	45	\$128,000	\$129,300	\$ 5,820,000
Coventry	348	\$118,000	\$127,600	\$44,416,000
East Greenwich	157	\$243,000	\$251,900	\$39,553,000
Exeter	53	\$125,000	\$136,600	\$ 7,240,000
Foster	26	\$127,250	\$152,300	\$ 3,960,000
Hopkinton	70	\$122,000	\$124,600	\$ 8,722,500
Richmond	67	\$134,000	\$133,900	\$ 8,974,500
West Warwick	215	\$116,500	\$125,200	\$26,928,730

1990

West Greenwich	57	\$140,000	\$175,929	\$10,028,000
Coventry	417	\$118,000	\$122,865	\$51,235,000
East Greenwich	131	\$231,500	\$260,389	\$34,111,000
Exeter	53	\$124,000	\$117,273	\$ 6,215,500
Foster	33	\$127,000	\$138,654	\$ 4,575,600
Hopkinton	46	\$119,000	\$124,304	\$ 5,718,000
Richmond	62	\$116,250	\$121,877	\$ 7,556,390
West Warwick	174	\$117,500	\$121,666	\$21,170,000

Source: RI Division of Planning,
1989 - 1991 Tax Equalization Reports

Table 25 1982 - 1990 West Greenwich Residential Real Estate Sales

YEAR	NUMBER OF SALES	MEDIAN SALES PRICE	AVERAGE SALES PRICE	TOTAL SALES
1982	23	\$ 44,000	\$ 43,370	\$974,500
1983	30	\$ 51,500	\$ 50,630	\$ 1,519,000
1984	39	\$ 52,000	\$ 52,600	\$ 2,051,500
1985	52	\$ 62,750	\$ 70,600	\$ 3,670,000
1986	60	\$ 82,750	\$ 78,900	\$ 4,735,000
1987	N/A	N/A	N/A	N/A
1988	54	\$123,500	\$131,400	\$ 7,093,000
1989	45	\$128,000	\$129,300	\$ 5,820,000
1990	57	\$140,000	\$180,520	\$ 9,387,000

Note: Residential Property median & average sales figures do not include data for sales of vacant land or commercial land.

Source: R.I. Department of Administration, Division of Planning, 1983 - 1991 Annual State Report on Local Government Finances & Tax Equalization

**Table 26 West Greenwich & Area Comparison
Average Purchase Price of New Single Family Homes 1985 - 1989**

City/Town	1985	1986	1987	1988	1989
West Greenwich	\$ 90,000	\$100,000	\$175,292	\$150,269	\$169,526
Coventry	\$ 76,000	\$107,949	\$148,200	\$164,583	\$133,611
East Greenwich	\$156,000	\$219,926	\$194,000	\$271,598	\$301,558
Exeter	\$ 80,000	\$ 84,833	\$129,000	\$192,214	\$174,929
Foster	\$ 79,000	n/a	\$125,667	\$170,250	\$169,083
Hopkinton	\$ 70,000	\$ 84,447	\$119,500	\$135,425	\$123,948
Richmond	\$ 61,000	\$ 77,935	\$114,932	\$133,750	\$140,053
West Warwick	\$ 77,000	\$101,583	\$127,912	\$121,261	\$132,166

Source: Rhode Island Housing & Mortgage Finance Corporation

C. EXISTING HOUSING ASSISTANCE PROGRAMS**1. State Programs****a. Rhode Island Housing**

Rhode Island Housing has been designated as the primary housing agency of the state and provides assistance to eligible families and individuals with housing purchase and rental opportunities. In this capacity, the Rhode Island Housing & Mortgage Finance Corporation (RIHMFC) offers a wide variety of programs and will expand the resources available by continuously creating new or improved programs to meet the current needs of the residents of the state. The following is a list of the existing programs which are designed to increase the supply of affordable housing through acquisition, rehabilitation, and/or new construction.

Homeownership Programs:

- First Homes Mortgage Program
- Construction Loan Program
- Land Bank
- Buy It-Fix It Program Mortgage Program
- Cooperative Housing Demonstration
- Home Repair Program
- Mortgage Credit Certificate Program
- Home Equity Conversion Mortgage Program
- Smart Move Program

Rental Housing Programs:

- Rental Housing Production
- Preservation Loan Fund
- Tax Credit Program
- Section 8 Program
- Accessory Apartment Program
- Predevelopment Loan Program
- Construction Loan Program
- Land Bank
- Lease Purchase Program
- RI Housing Development Corporation
- RI Housing Equity Pool
- RI Housing Partnership

The following table represents the investment made in West Greenwich by Rhode Island Housing & Mortgage Finance Corporation (RIHMFC) through its various programs in the years 1973 through 1992. As noted in the Table, the majority of RIHMFC's investment within West Greenwich was made utilizing Homeownership Programs

including First Homebuyer Mortgages; Home Equity Conversion Mortgages; Mortgage Credit Certificates; Equity Rebates and Home Repair Loans.

**Table 27 Rhode Island Housing Investment 1973 - 1992
In the Town of West Greenwich**

Programs	Expenditures	Households or Units
Housing Development Programs	\$ 0.00	0
Targeted Loan; Tax Exempt Bond; Taxable Bond; Tax Credit; Land Bank; Equity Pool; Construction Loan		
Housing Management Programs	\$ 442,867.00	7
Section 8 New; Section 8 Existing; Foundations of Senior Health; State Rental Assistance		
Homeownership Programs	\$ 10,172,403.00	223
Homeownership Mortgages; 2nd Mortgages; Home Equity Conversion Mortgages; Mortgage Credit Certificates; Equity Rebates; Home Repair Loans		
Special Programs Emergency	\$ 29,284.00	42
Housing Assistance; LISC; HOME; HOPE; Predevelopment Loan; COOPS; Next Step; HDC		
Total RIHMFC Investment	\$ 10,244,554.00	272

The First Home Mortgage Program offers reduced rate mortgages for first time home buyers. The current Program guidelines require an income of \$41,100 for a family of 1 to 2 people within the household or an income of \$47,265 for a family of 3 or more within the household. The mortgage rates vary from 4.25% to 6.75%, depending on the income levels. The purchase price limits for various housing alternatives are as follows:

New Construction of Single Family House	\$130,218
Existing Single Family House	\$121,265
Existing Two Family House	\$136,545
Existing Three Family House	\$165,284
Existing Four Family House	\$192,205

b. Low & Moderate Income Housing Act

The Low and Moderate Income Act (RIGL 45-53) was enacted in 1991 to promote housing opportunities in the State for low and moderate income individuals and families. Regulations implementing the Act were promulgated in February, 1992. The Act establishes a streamlined permitting process that enable developers to apply for a comprehensive permit from the local Zoning Board of Review to develop subsidized low and moderate income housing. If the comprehensive permit is denied or approved with conditions that make the proposal infeasible, the Zoning Board's decision may be appealed to the State Housing Appeals Board. By law, decisions of the local Zoning Board can only be appealed in communities where the supply of low and moderate income housing is less than 10% of the total housing stock.

The State Housing Appeals Board hearings are held on a case-by-case basis and are scheduled when the Board receives a completed application from an eligible applicant. Decisions of the Board may be appealed to the Rhode Island Supreme Court. As of June, 1992, the Board had heard only three appeals.

A provision of the Act defines an adequate supply of low and moderate income housing as 10% of the total housing units in a community. Only those units which receive state or federal funding to subsidize the rehabilitation or construction of low and moderate income housing are eligible. Units which only receive rental assistance under the Section 8 Program are not included under the definition nor are privately owned units which receive mortgage assistance from RIHMFCA or home repair funding.

Within West Greenwich there are limited sites with available public water and/or sewerage which have the development capacity for medium or high density residential use. These limitations and other development constraints are discussed more fully in the Natural & Cultural Resources and Community Facilities Elements. However, it is especially useful to recognize these particular development constraints (lack of public water and sewer) in any discussion of the implications for West Greenwich of the Low and Moderate Income Housing Act.

c. Big River Reservoir Housing Opportunities

An unusual housing opportunity exists within West Greenwich in the land and housing controlled by the Rhode Island Water

Resources Board in the Big River Reservoir property. This property was acquired for a proposed reservoir which has never been implemented. The original intent was to remove all structures from the site and prepare it for the reservoir. Since the reservoir was never created, the houses on the site remained and is being rented to various families and individuals. Since the state never intended this to be a subsidized housing situation, the houses were never maintained. With recent fires and lack of maintenance the number of dwelling units has reduced to 49 existing houses located in the West Greenwich portion of the Big River Reservoir area which have been rented to families since the condemnation of the property. These houses are progressively deteriorating over time, however, they do provide an important affordable rental housing opportunity for these families.

Rents range from \$18 per month for any original land owners, which comprise a very small percentage of current renters, to \$277 per month. At present, these rental rates are much more affordable than market rate rentals, which range over \$500 per month. In addition, these houses were removed from the local tax base at the time of condemnation therefore, there is no tax burden on the owner of the property, the state. The Water Resources Board has spent little to no funds on the upkeep of the houses, although the state does pay the tuition for every child residing in the Big River Reservoir area for education in the Exeter/West Greenwich school system.

Although these units are not included within a standard subsidized rental assistance program, (i.e. Section 8, group home, community residence, or state rental subsidy) the rental rates paid by these families (minimum \$18 to maximum \$277 per month) are substantially below the average rent. The average rent paid statewide for all units was \$562.

According to the Water Resources Board property manager, in 1994, the state revalued the Big River Reservoir properties and decided to raise rents to a range of between \$325 and \$350 per month. The highest rent will be at about \$375 per month. If these rates were to increase, the units will be less affordable than in the past. This is a case of one state agency (the Water Resources Board) establishing policies in direct conflict with another state agency (Rhode Island Housing). Clearly the Water Resources Board has no interest in housing and has been negligent in even the basic home repairs. The agency has delayed implementation of the rent increases to September of 1995. Original owners of four units who are renting from the

state are not affected by the rate increase. The other renters are requesting further delays in the rent increases.

The Big River Reservoir housing is providing a unique affordable rental subsidy to many families in West Greenwich. The condition of the housing is deteriorating and it appears the RI Water Resources Board is moving to evict families from this housing. However, given the extremely affordable rental rates, these units should be included in the figure which more realistically represents affordable and subsidized rental housing figures in the Town.

b. Community Residences

Group Homes

There is one licensed group home on Henry Brown Road serving the needs of mentally retarded residents. The home is operated under the supervision of the Rhode Island Department of Mental Health Retardation and Hospitals (MHRH).

Camp E-Hun-Tee

Camp E-Hun-Tee is a non-profit wilderness camp licensed by the Rhode Island Department of Children, Youth and Their Families (DCYF) which houses approximately 50 children, who have exhibited unlawful, criminal or anti-social behavior, ages 10-15. The camp is located on 260 acres of woodlands within the Arcadia Management Area in West Greenwich and has been in operation since 1981. It is one of thirteen wilderness camps in six states operated by Eckerd Family Youth Alternatives, Inc.

Accredited by the state Department of Education, the camp offers a full range of academic courses, along with emotional and behavioral counseling for the youths and their families. The camp has 35 full-time employees, including teachers, therapists and counselors.

e. Rural Economic and Community Development Service (RECD)

The Rural Economic and Community Development Service (RECD)[formerly the Farmers Home Administration] of the U.S. Department of Agriculture offers homeownership assistance in the form of several loan programs. The Rural Housing Assistance Program provides low interest loans to assist low and very low income families with the purchase of a new home or the rehabilitation of an existing dwelling. The latter includes a

provision of up to \$5,000 in grants for people 62 and older to correct minimum code violations. The program has specific income guidelines for program eligibility for families. The RECD estimates that approximately 50 families have utilized the Rural Housing Assistance Mortgage Program.

In addition, RECD provides mortgages to assist farmers with the purchase and improvement of farmland and the construction and repair of farm homes. Interest rates vary according to the type of loan and the repayment schedules are related to the borrowers income and ability to repay. RECD estimates that there are currently two farm loans in West Greenwich.

2. Regional Programs

South County Community Action (SCCA)

a. Home Repair Program

South County Community Action (SCCA) had administered the Home Repair Grant Program for the Town of West Greenwich from 1989 - 1992. At present the program is being administered by a private grant consultant. This program is funded through Community Development Block Grant (CDBG) funds. Over the past three grant years, the Town of West Greenwich has been awarded funds for the rehabilitation of the owner-occupied homes of families with low to moderate income. To date, \$82,834+ has been awarded to nineteen eligible households in the form of home repair grants - all low income as defined by CDBG guidelines. Additionally, four loans totalling \$41,187 have been processed through the RIHMFC loan process assisting four families of low or moderate income.

Need in the area for low income home repair outstrips present capacity available through CDBG grant funds. An indication of the need for expansion of the home repair program includes the existence of the current waiting list for home rehabilitation funds by qualified low and moderate income households.

The grant program has been operated with two categories of eligibility. Households at 50% (or below) of median income are eligible for up to \$6,000 and households above 50% and at or below 80% of median income are eligible for up to \$3,000. The Town's grant consultant makes every effort to combine CDBG with other sources of funding to maximize the use of funds. Wherever possible, the consultant facilitates the use of other community resources, including RECD grants/loans program, and the DOE/HHS Weatherization Program and others.

For the loan and grant programs, the consultant verifies income, develops repair specifications, coordinates with contractors, awards bids, and monitors work in process. RIHMFC loan rates have been dropped to 4.5%. This action, combined with more intensive marketing efforts should increase loan operations significantly.

CDBG funding allows the Town to continue its strong commitment to coordination with other available programs and resources. These other resources are used either as a pre-requisite or in addition to CDBG sources. The process continues, therefore, to ensure the best use of available resources both to the client and to the town. The Town's consultant also solicits through advertising and direct mailings and applications from eligible property owners.

b. Other Assistance Provided by South County Community Action (SCCA)

The following table presents the 1990 - 1991 annual South County Community Action statistics relating to the provision of basic food and shelter for individuals and families in West Greenwich through the various programs available.

**Table 28 South County Community Action
Annual Statistics 1990/1991**

Type of Program	Amount	Families	Individuals
Heating Assistance	\$28,365	77	196
Housing Renovation	\$19,334		24 (2 loans/6 grants)
Emergency Rental Assistance	\$ 5,490	9	20
Weatherization	\$ 9,289	7	15
Commodities	\$ 2,225	151	378
Food Baskets	\$ 1,575	18	50 (1,050 meals)
Total Value of Grants & Resources	\$66,278		

c. Action Community Land Trust (ACLT)

The key goal and activity of the Action Community Land Trust in West Greenwich is the eventual development of affordable housing opportunity through the non-profit stewardship of land. The task of the ACLT is to prepare the groundwork for development through the education of potential homeowners, and through research regarding potential low cost sources of land and housing, and through the development of a stable organizational structure to manage and preserve future affordable housing.

Action Community Land Trust is a new housing program which may fund a staff person to provide education to West Greenwich residents regarding participation in the ACLT organization and to identify any properties to be included in the Land Trust, including properties that can be donated, purchased through low price sales, or use of CDBG funds for acquisition.

The Land Trust would purchase land with grants, donations or low interest loans, on which to build or renovate houses to be sold to low and moderate income residents. By purchasing and keeping the acreage itself, the ACLT enables individuals to buy a house without also paying the cost of the land. When the owners later decide to sell the house, they receive a limited gain reflecting the price they paid, adjusted for inflation and improvements, with the trust holding first option to buy back the property and re-sell to another low and moderate income family, thereby ensuring long term affordability.

The capacity of the West Greenwich town government to plan and develop programs to meet housing needs, to stimulate citizen volunteer efforts, or to pursue available housing funding opportunities for low and moderate income residents is limited. As such, the Town supports the efforts of South County Community Action to establish the ACLT, a regional approach to meet local housing needs.

There are existing initiatives for housing affordability through RIHMFC and the federal Department of Housing and Urban Development (HUD) and RECD which should be utilized in West Greenwich. As a non-profit corporation, the ACLT would be eligible for funding from these sources in addition to other foundations.

3. West Greenwich Programs

a. Existing Mobile Homes

The 1990 Census indicates that there were 101 total mobile home/trailer units or 7.4% of the total housing units located within West Greenwich. Ninety-five (or 94.1%) are owner occupied and six (or 5.9%) are renter occupied. Fifty-six (or 55.4%) of the total 101 mobile home/trailer units are located within licensed mobile home parks. The remaining are scattered throughout the Town located on private property.

b. Elderly Housing Programs

The increasing percentage of persons 55-60 years and older in West Greenwich mirrors trends occurring statewide and nationally. Although no data exists on the preferred method of housing for older citizens in West Greenwich, it is reasonable to assume that, to some degree, the existing housing stock is providing alternatives for these residents.

There is no one solution to meet the needs of housing for older West Greenwich residents. Existing housing stock and/or town and tax ordinances currently provide a range of alternatives for older citizens, including:

- Ordinance Stabilizing Taxes of the Elderly
- In-Law Apartments (now Accessory Family Dwelling Unit)
- "Adult" Mobile Home Parks

Ordinance Stabilizing Taxes of the Elderly

In 1972, the Town adopted an Ordinance Stabilizing the Taxes of the Elderly which provided a stabilization of the tax rate and valuation on the residence and property of elderly persons (age 65 years) having lived in the Town for a period of seven (7) years.

There are currently approximately 140 residential properties enrolled in the elderly stabilized tax program, which accounts for 10.2% of the total housing units in West Greenwich. This program provides the opportunity for elderly residents to maintain ownership of their home and property with a frozen tax rate and assessment. Many of these elderly residents desire to live out their lives in their family home and the tax stabilization program is a positive tax alternative to selling the property due to higher taxes.

Accessory Family Dwelling Units (formerly In-Law Apartments)

On July 15, 1992, the Town adopted a zoning ordinance amendment allowing Accessory Family Dwelling Units by special use permit. The purpose of the Family/Elderly/Handicapped Apartment provision is to allow a family to provide assistance to immediate family members in a cost effective manner that preserves an independent lifestyle for the care giver and the recipient.

This zoning ordinance provision addresses a legitimate need within the community which deals with the needs of aging or handicapped family members by allowing a 1-2 bedroom apartment to be utilized as an independent component of the single family dwelling. The ordinance allows for design modifications as part of new construction or renovation of existing single family dwellings based on the individual needs of the family members.

Since the adoption of the ordinance, the Zoning Board of Review has approved more than twenty (20) of these apartments. Many surrounding communities do not allow this type of housing option for families. This ordinance attempts to address a need within West Greenwich for families to provide a housing option for the elderly while preserving the character and density of the predominantly single family residential community.

The Special Use Permit process allows a resident to make an application to the Zoning Board of Review to construct or convert a one bedroom apartment as an independent yet integral part of the single family dwelling for use as an accessory family dwelling unit.

"Adult" Mobile Home Parks

The two existing mobile home parks, Blueberry Heights, located on Victory Highway (26 units) and Greenwich West, located on Nooseneck Hill Road (30 units), account for 56 mobile home/trailer units and comprise 4.1% of the total housing units located in West Greenwich (1990 Census).

Blueberry Heights and Greenwich West are currently operated as "adult" parks. The owner of the park approves the lease of each mobile home owner and restricts occupancy to adults. Over the years, this policy has essentially created older citizens parks. If a survey were conducted as to the occupancy of the 56 units in Town, it is a reasonable assumption that the overwhelming majority of these residents would be 55 years or older.

A mobile home unit within these "adult" parks offers an

affordable housing alternative to West Greenwich residents. An analysis of the affordability of these mobile home units takes into account the assessed value of the units and the taxes paid. The average 1992 assessed value of the 56 mobile home units located within the two existing licensed "adult" mobile home parks is \$30,677 with an average 1992 tax burden of \$395.15 per unit. The tax paid on the assessed values are additionally reduced because many of these units qualify for either the elderly tax stabilization program or some form of exemption (veteran and/or disability).

SECTION IV HOUSING GOALS & POLICIES

A. GOALS

- G#1** Preserve rural character created by natural and man-made constraints while protecting scenic vistas and environmentally sensitive areas
- G#2** Assure that current and future residential development does not adversely effect natural and ecological resources
- G#3** Provide safe and sanitary housing for all income groups through code enforcement, housing rehabilitation, weatherization, and well-water and septic system improvements
- G#4** Promote varied housing opportunities for all income groups that are compatible with and complement the Town's rural character
- G#5** Promote land use patterns that provide opportunities for social and economic diversity and a range of housing options
- G#6** Develop housing policy that encourages less fiscal burden on Town services and facilities (see Fiscal Impact Analysis in proposed Development Impact Statement in Land Use Element)
- G#7** Continue local program of property tax freeze on owners 65 and older.
- G#8** Promote diverse housing opportunities that appeal to the various population groups in relation to socioeconomic status
- G#9** Provide housing opportunities for young adults/children of local residents to reside in town

B. POLICIES

- P.1** Maintain existing low density zoning
- P.2** Coordinate land use and open space policies with housing in order to sustain residential uses in areas that can support such uses without adverse environmental effects
- P.3** Maintain the Town's existing housing stock by encouraging residents to utilize available funding programs for rehabilitation and home repairs
- P.4** Encourage the use and expansion of CDBG's to be prioritized by location to better serve the Lake Mishnock and Bailey Pond higher density areas, and to target 1st time home buyers
- P.5** Pursue creative development programs through RI Housing & Mortgage Finance Corporation (RIHMF), RECP, and other programs to construct Affordable Housing units and upgrade substandard units
- P.6** Formally request the State Water Resources Board to coordinate with the Town Council in developing a long-range policy toward the deteriorating Big River Reservoir rental dwellings
- P.7** Formally request the State Water Resources Board to identify dilapidated rental housing within Big River Reservoir. Based on their location, identify those dwellings that could be returned to private ownership and subsequently brought back to building code requirements
- P.8** Encourage CDBG applications to include such Big River Reservoir dwellings for housing rehabilitation, ISDS and well-water upgrade
- P.9** Support efforts by the State to create and facilitate special needs housing alternatives
- P.10** Encourage scattered land use site development of single-family Affordable Housing that is sensitive to the protection of the Town's natural resources and is consistent with the availability of public services, amenities, and existing neighborhood character

- P.11** Require any newly-created, single-family Affordable Housing units to be permanently affordable by deed (promote the creation and deeding of property to a Land Trust)
- P.12** Continue to support housing programs that assist mentally-retarded/disabled/homeless people
- P.13** Coordinate future residential development in accordance with the Town's ability to provide services and facilities, as partially evaluated by Fiscal Impact Analysis (FIA)
- P.14** Support the continuation of allowing senior citizens (65 and older), who have resided in the Town a minimum of seven (7) years, to be qualified participants in the local tax freeze program for property owners

SECTION V - ACTION & IMPLEMENTATION PROGRAM**A. OVERVIEW OF ACTION & IMPLEMENTATION PROGRAM****G = Goal****P = Policy****I = Implementation**

- G#1** Preserve rural character created by natural and man-made constraints while protecting scenic vistas and environmentally sensitive areas
- P.1** Maintain existing low density zoning
- I#1** Proposals to amend the zoning ordinance should maintain existing densities, particularly in environmentally sensitive areas
- G#2** Assure that current and future residential development does not adversely affect natural and ecological resources
- P.2** Coordinate land use and open space policies with housing in order to sustain residential uses in areas that can support such uses without adverse environmental effects
- I#1** The Planning Board and other agencies having jurisdiction over development regulation shall use the Constraint Maps in the Natural and Cultural Resources Element as part of their evaluation
- G#3** Provide safe and sanitary housing for all income groups through code enforcement, housing rehabilitation, weatherization, and well-water and septic system improvements
- P.3** Maintain the Town's existing housing stock by encouraging residents to utilize available funding programs for rehabilitation and home repairs
- P.4** Encourage the use and expansion of CDBG's to be prioritized by location to better serve the Lake Mishnock and Bailey Pond higher density areas, and to target 1st time home buyers
- I#1** The Town shall inform the CDBG grant consultant of said policy changes

- G#4** Promote varied housing opportunities for all income groups that are compatible with and complement the Town's rural character
- P.5** Pursue creative development programs through RI Housing & Mortgage Finance Corporation (RIHMF), RECP, and other programs to construct Affordable Housing units and upgrade substandard units
- P.10** Encourage scattered land use site development of single-family Affordable Housing that is sensitive to the protection of the Town's natural resources and is consistent with the availability of public services, amenities, and existing neighborhood character
- I#1** Develop zoning and subdivision regulations that attempt to provide for increased Affordable Housing opportunities (sample zoning and subdivision potential amendments)
- a. Re-evaluate the land use conservation concept called Open Space Cluster Development--that attracts retirees, single households, childless couples--as a growth and land use management tool
 - b. Recommend Zoning Ordinance changes regarding "Elderly and/or Handicapped Family Apartments": section headings and land use matrix reference shall be in accordance with state definition--to be referred to as "Accessory Family Dwelling Unit"
 - c. "Interior Building Lot" Zoning Ordinance and Subdivision Regulation changes to allow for Affordable Housing opportunities for local residents while protecting the rural character of the Town. Non-subdivision lots with substandard road frontage may qualify for the development of one (1) single-family house in perpetuity--a FLEXIBLE zoning technique (see Appendix for proposed Ordinance details)
- P.11** Require any newly-created, single-family Affordable Housing units to be permanently affordable by deed (promote the creation and deeding of property to a Land Trust)

- I#1** Seek Affordable Housing windfall profit control through deed restriction. Without a market cap, such low-priced housing--when sold--would no longer be affordable, as such
 - I#2** Support a regional approach in utilizing the Action Community Land Trust program by including funding through the CDBG grant application. Focus funding on creation of opportunities for 1st time home buyers for single-family housing
 - I#3** Continue to support efforts by the local block grant consultant and South County Community Action involving the Community Development Block Grant (CDBG) program, Home Repair Program, Action Community Land Trust, and other programs which provide low interest loans and grants to low and moderate income families for home repair and construction, weatherization, and rehabilitation.
- G#5** Promote land use patterns that provide opportunities for social and economic diversity and a range of housing options
 - P.6** Formally request the State Water Resources Board to coordinate with the Town Council in developing a long-range policy toward the deteriorating Big River Reservoir rental dwellings
 - P.7** Formally request the State Water Resources Board to identify dilapidated rental housing within Big River Reservoir. Based on their location, identify those dwellings that could be returned to private ownership and subsequently brought back to building code requirements
 - I#1** Town Council should initiate dialogue with Water Resources Board
- G#6** Develop housing policy that encourages less fiscal burden on Town services and facilities (see Fiscal Impact Analysis in proposed Development Impact Statement in Appendix)
 - P.13** Coordinate future residential development in accordance with the Town's ability to provide services and facilities, as partially evaluated by Fiscal Impact Analysis (FIA)

I#1 Amend Zoning Ordinance and Subdivision Regulations

G#7 Continue local program of property tax freeze on owners 65 and older.

P.14 Support the continuation of allowing senior citizens (65 and older), who have resided in the Town a minimum of seven (7) years, to be qualified participants in the local tax freeze program for property owners

I#1 The Town Council shall annually evaluate the fiscal impact associated with this program

G#8 Promote diverse housing opportunities that appeal to the various population groups in relation to socioeconomic status

P.8 Encourage CDBG applications to include such Big River Reservoir dwellings for housing rehabilitation, ISDS and well-water upgrade

P.9 Support efforts by the State to create and facilitate special needs housing alternatives

P.12 Continue to support housing programs that assist mentally-retarded/disabled/homeless people

G#9 Provide housing opportunities for young adults/children of local residents to reside in town

I#1 See IBL concept in Appendix