

East Greenwich Comprehensive Plan

Draft Housing Chapter

For Town Review May 2025

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DRAFT

Introduction

The Town of East Greenwich recognizes that adequately maintaining and constructing a diverse array of homes is vital for the quality of life in our community and the health of our local economy. As in many communities, the recent surge in real estate prices has made the cost of housing increasingly out of reach for the average household in town. Having safe, affordable housing is important to provide housing opportunities for younger generations entering the workforce, and to provide a range of options for seniors looking to downsize or age in place. The whole town benefits when people have access to a variety of housing options that meet their needs at various stages of life.

Given the Town's challenges related to housing affordability and type, the primary goal of this chapter is to develop housing policies that improve the availability and accessibility of housing options. To the greatest extent possible, housing in East Greenwich should meet the needs of our residents and employers, support our neighborhoods, make efficient use of our existing infrastructure, and protect our remaining natural resources today and into the future. Given these diverse and sometimes competing goals, it is clear that every decision the Town will make regarding housing will have tradeoffs. This Housing Chapter lays out local policies and implementation actions to provide a range of housing choices, recognizing the local, regional, and statewide housing needs of people at a range of income levels and all stages of life.

One of the major objectives of the Housing Chapter is to facilitate the development and maintenance of at least 10 percent of the Town's housing stock as subsidized affordable housing as defined by the Rhode Island Low and Moderate Housing Income Act. However, market rate housing development and renovation of the existing housing stock are equally important for meeting the long-term housing needs of the community.

Low or Moderate Income Housing

It is important to understand what is meant by "low or moderate income housing" or "LMI housing." State law defines it as: *'any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low- or moderate-income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy'* (www.rilin.state.ri.us).

Low to moderate income (LMI) households in East Greenwich are defined by the U.S. Department of Housing and Urban Development (HUD) as those reporting incomes below 80 percent of the median household income for the Providence-Fall River, RI-MA HUD Metro FMR area. This number changes from year to year and also depends on a household's size. For example, the 80% threshold for a family of four in 2024 was \$89,900. Any 4-person household making less than this would be considered LMI.

Throughout this chapter, the term “**LMI Housing**” or “**Low-Moderate Income Housing**” will refer to subsidized housing units that count toward the Town’s low or moderate income housing goals. The term “**affordable housing**” will refer to any home that is generally affordable to the occupant, whether market rate, subsidized, owner-occupied, or renter-occupied.

Community Engagement

This chapter was updated with input from many stakeholders. First, several key stakeholders were interviewed to get a sense of how the Town’s housing needs have changed since the last Comprehensive Plan was adopted. Interviewees included the East Greenwich Affordable Housing Commission, the Senior Services department of the Town of East Greenwich, the East Greenwich Housing Authority, Cove Homes, and Westbay Community Action.

Next, Town staff discussed the latest housing data and trends with the Planning Board and reviewed the previous Goals, Policies, and Actions for housing, considering what has been accomplished, what is in progress, what has not been accomplished, and what might be missing.

The Town circulated a survey in May 2025 to ask residents to provide their thoughts on the Town’s current housing actions and how they might be updated, and some potential new housing actions. Participants were also asked the following big picture questions:

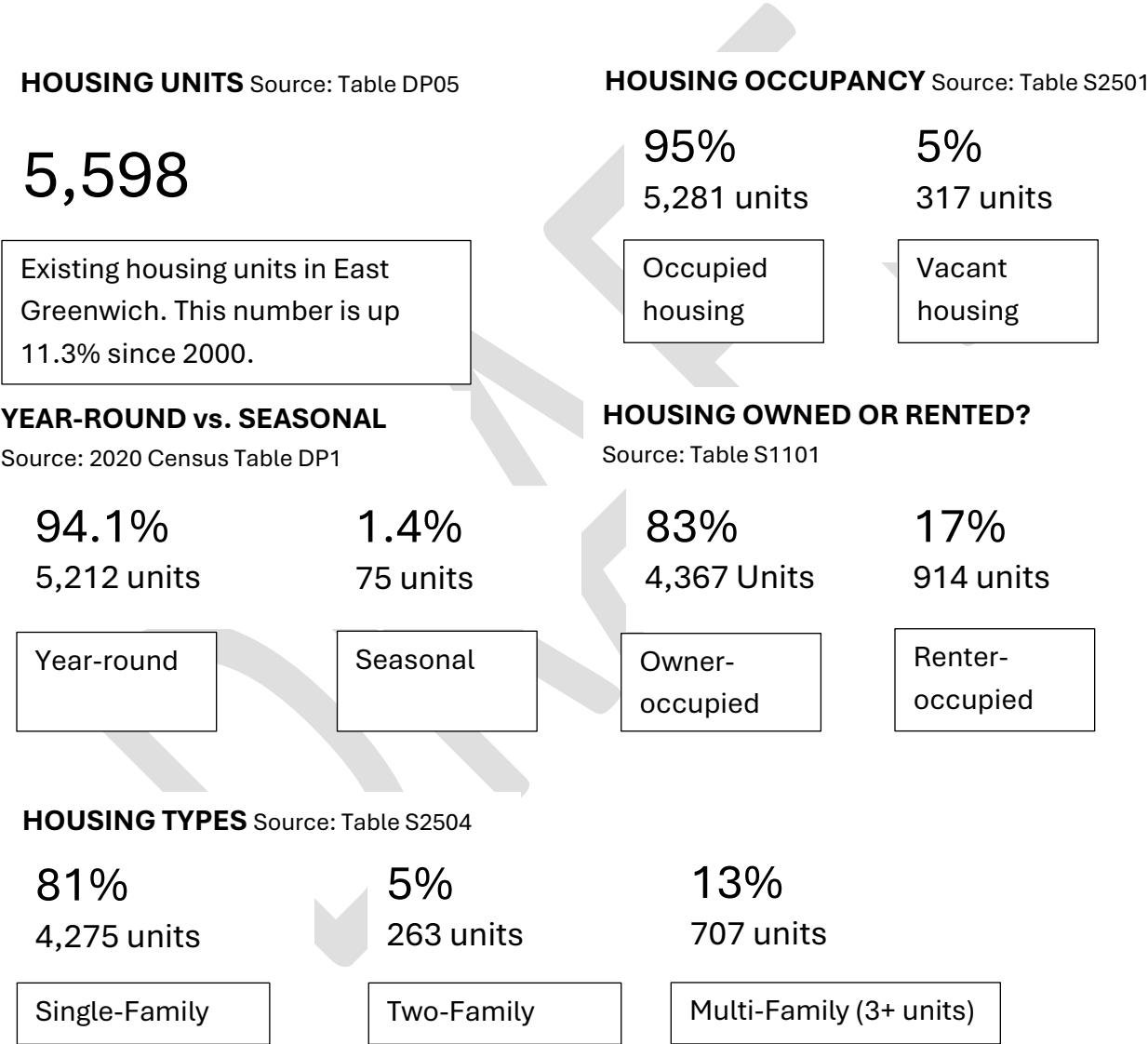
1. **What is working well** with the housing supply and market in East Greenwich?
2. **What needs are not being met?** Discuss issues that you, your family, your friends or your neighbors have had in trying to find the types of housing you need at a price you can afford.
3. What **types of housing are most needed** in East Greenwich (rental units, small houses, condos/apartments, etc.)?
4. Can you think of **specific places in town** where additional housing (whether market rate or Low to Moderate Income) should be encouraged?
5. **What are your big ideas?** Be creative! What do you think the community can do to better meet its housing needs?
6. Is there anything else you would like to add?

In total, 177 people participated in the online survey. The Goals, Policies and Actions presented below were all informed by this feedback.

East Greenwich Housing Data and Trends

Snapshot

Below is a quick snapshot of some of the key housing statistics for East Greenwich. The data primarily comes from the 2023 American Community Survey conducted by the Census Bureau. In some cases, not all categories are represented for brevity, meaning the percentages do not equal 100%.



Housing Costs

Using the median price for each year, the table below illustrates how the median single-family home sale price in East Greenwich has changed over time.

Year End	2013	2019	2023	2024
Median Sales Price	\$429,000	\$488,500	\$697,500	\$800,000

Source: “Residential Market Trends”, Rhode Island Association of Realtors, 2025, [Residential Market Trends](#) (the landing page contains links to sales trends by year, with reports available, monthly, quarterly and annually)

The median single family home sales price has nearly doubled in the past 10 years. Even a casual look at real estate online today (spring 2025) shows an even starker picture, with a majority of homes on the market for over \$1 million and modest homes starting at least at \$600,000. By comparison, the median single-family home sale price in Rhode Island in February 2025 was \$455,500.¹ As will be discussed below, while East Greenwich has a high median income compared to the state overall, housing costs are increasingly out of reach, even for households with professional dual incomes.

The table below shows how median rental prices in East Greenwich have changed since 2013. In 2023, the median rent for a one-bedroom unit in East Greenwich was \$1,503. For a two-bedroom or three-bedroom home, the average rents in 2023 were \$1,887 and \$1,917, or \$944 and \$639 per bedroom, respectively. (At the time of writing, Rhode Island Housing had not yet updated their annual rent survey with 2024 median rental price numbers.)

Median Rental Price			
Year	1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit
2013	\$1,204	\$1,528	\$1,648
2016	\$1,389	\$1,681	\$1,782
2019	\$1,439	\$1,741	\$1,903
2021	\$1,465	\$1,813	\$2,024
2023	\$1,503	\$1,887	\$1,917

Source: “RIHousing Rent Survey”, RIHousing, Last accessed: April 9, 2025, [Annual Rent Survey](#)

Rental costs have increased but not nearly as much as home prices, even factoring in the availability of an additional year of home sales data. Over ten years, rental prices are up 25% for 1-bedroom units, 23% for 2-bedroom units, and just 16% for 3-bedroom units. By comparison, home sales prices were up 63% between 2013 and 2023.

¹ Rhode Island Association of Realtors, “February 2025 and 2024 Comparison by County Single-Family Home Sales”. Last accessed: April 9, 2025. [February 2025 Single-Family Homes by Town](#)

Affordability

Out of all the municipalities in Rhode Island, East Greenwich requires the 6th highest annual income to afford to purchase a median priced home.² HousingWorksRI estimates that a household would need an income of \$248,161 to purchase a home priced at the 2023 median sales price of \$697,500³ (however, as noted above, home prices have continued to skyrocket since 2023, and the needed annual income will have risen along with them). Rentals in East Greenwich are more affordable, perhaps due to the presence of senior housing developments and new affordable housing units coming online. Households would need an annual income of \$75,560 to affordably rent a 2-bedroom apartment in East Greenwich, which is actually a 6% decrease from 2018.⁴

By contrast, in 2011 the median home price was \$423,000 and a household would have needed an income of \$129,652 to afford the mortgage on this house. The average monthly rent for a 2 bedroom was \$1,228 and a household would have needed an income of \$49,120 for that to be affordable.

While in 2011 the income needed to afford the median home was 34% higher than the actual median income in East Greenwich, by 2023 the gap had widened significantly to 66%, showing that wage growth has not kept pace with the cost of housing. By contrast, the income needed to afford the median rental in 2023, \$75,560, is well below the median income of \$149,577. However, renters have lower incomes than their homeownership neighbors, as reflected in data on cost burden. In East Greenwich, 54% of renters (or 482 households) are cost-burdened (spend more than 30% of their income on housing) compared to 20% of homeowners (895 households.)⁵ This chapter looks deeper into the issue of cost burden further below.

	2011	2023	% increase
Single-family median home price	\$423,000	\$697,500	65%
Average 2-br Rent	\$1,228	\$1,889	54%
Median Income (2023 ACS)	\$96,591	\$149,577	55%
Income needed to afford median priced single-family home	\$129,652	\$248,161	91%

Source: HousingWorksRI, “2012 Housing Fact Book” and “2024 Housing Fact Book”
<https://www.housingworksri.org/research-policy/publications-reports/fact-books>
and United States Census Bureau: 2023 ACS S1901

² HousingWorksRI, “2024 Housing Fact Book”. 2025.

https://d337wih8hx5yft.cloudfront.net/images/Publications/HWRI_HFB24.pdf p. 6.

³ HousingWorksRI, “2024 Housing Fact Book: East Greenwich”. 2025.

https://d337wih8hx5yft.cloudfront.net/images/Publications/HWRI_HFB24.pdf p. 47.

⁴ Ibid.

⁵ Ibid.

Housing Trends

Age and Condition of Housing Units

The 2023 American Community Survey estimates that East Greenwich has 5,598 housing units⁶ with a median year built of 1981.⁷ Between 1960 and 2000, 3,493 or 62.3% of the Town's current total housing units were built.⁸ From 2000 to the present, only 633 or 11.3% of the total housing units were built. The drop off reflects a large national trend of decreased home building in response to the drastic drop in home prices that contributed to the Great Recession in 2008/2009. However, the trend of dramatically lower housing production continues to the present, nearly 15 years later. The American Community Survey shows that the number of housing units in East Greenwich went from an estimated 5,529 in 2020 to 5,598 in 2023, an increase of just 1.2%.⁹

The majority of owner-occupied homes have three to four bedrooms, whereas the majority of renter-occupied homes have one to two bedrooms.¹⁰ Owner-occupied residences also tend to have more rooms in general, with the majority of owner-occupied houses having eight or more rooms.¹¹ By contrast, the vast majority of renter-occupied apartments have four rooms or less.¹² However, the estimated average household size for owner households is higher than for renter households, at 2.84 and 1.54, respectively.¹³



Figure 1: Cottages on Green. Source: Union Studio

⁶ United States Census Bureau: 2023 American Community Survey (ACS) [DP04](#)

⁷ United States Census Bureau: 2023 ACS [B25035](#)

⁸ United States Census Bureau: 2023 ACS [DP04](#)

⁹ United States Census Bureau: 2020 & 2023 ACS [DP05](#)

¹⁰ City-Data, "East Greenwich, RI (Rhode Island) Houses and Residents". Last accessed: April 9, 2025.

<https://www.city-data.com/housing/houses-East-Greenwich-Rhode-Island.html>

¹¹ City-Data, "East Greenwich, RI (Rhode Island) Houses and Residents". Last accessed: April 9, 2025.

<https://www.city-data.com/housing/houses-East-Greenwich-Rhode-Island.html>

¹² City-Data, "East Greenwich, RI (Rhode Island) Houses and Residents". Last accessed: April 9, 2025.

<https://www.city-data.com/housing/houses-East-Greenwich-Rhode-Island.html>

¹³ United States Census Bureau: 2023 ACS [B25010](#)

Housing Options: Unit Sizes and Types

Interviewees noted the lack of rental options in East Greenwich that were appropriately sized to accommodate families. East Greenwich has mainly single-family residences, with 4,603 single-family homes and only 117 multi-family buildings according to the town assessor's data. The assessor's data also shows there are, on average, 3.4 bedrooms per single family home, but only 1.7 bedrooms per apartment unit in the multi-family buildings. This corroborates reports from interviewees that the rentals in town are generally one- or two-bedroom units and therefore do not meet the needs of larger families. Given the affordability issues with homeownership in East Greenwich, larger families who cannot afford a home would have difficulty finding a suitable rental in East Greenwich.

In terms of affordable housing, there are several existing developments operated by the East Greenwich Housing Authority (EGHA), including senior housing at Shoreside Apartments and Regal Court. EGHA also owns and manages 28 units of conventional public housing at Dedford Farm and Marlborough Crossings, as well as additional units at 2880 South County Trail. EGHA also administers Section 8 rental assistance for over 150 households.¹⁴

Various recent construction projects in East Greenwich have leveraged Rhode Island's affordable housing incentive program, locally referred to as "comp permits."¹⁵ The program allows the developments to have higher densities and to move more quickly through Town board regulatory reviews in exchange for making at least 25% of the units deed-restricted affordable (LMI).¹⁶ One of those projects, Brookside Terrace, is a development with 96 affordable units, completed in 2022.¹⁷ ¹⁸ Another major development is Soria Apartments (formerly known as Frenchtown Road Apartments). Once completed, the development will have 63 new mixed-income housing units, and incorporate environmentally-friendly practices, such as the use of permeable pavement (for various parking spaces) and solar energy (for part of the building).¹⁹

¹⁴ East Greenwich Housing Authority website. Last accessed: April 11, 2025. <https://eghousing.com/about-the-egha/>

¹⁵ East Greenwich News, "Progress Report on EG Residential Projects Under Construction". Posted: August 23, 2022. <https://eastgreenwichnews.com/progress-report-on-eg-residential-projects-under-construction/>

¹⁶ East Greenwich News, "Progress Report on EG Residential Projects Under Construction". Posted: August 23, 2022. <https://eastgreenwichnews.com/progress-report-on-eg-residential-projects-under-construction/>

¹⁷ RIHousing, "BROOKSIDE TERRACE, East Greenwich". Last accessed: April 9, 2025.

<https://www.rihousing.com/project/brookside-terrace-east-greenwich/>

¹⁸ Patch, "96 Affordable Housing Units Completed In East Greenwich". Posted: June 27, 2022.

<https://patch.com/rhode-island/eastgreenwich/96-affordable-housing-units-completed-east-greenwich>

¹⁹ Pennrose, "Soria". Last accessed: April 9, 2025. <https://www.pennrose.com/portfolio/soria/>

Housing Construction

In 2023, the State of Rhode Island Department of Housing reported that East Greenwich had nine single-family units and 63 multi-family units under construction or permitted for construction.²⁰ That same year, 17 new single-family units had been completed (no new multi-family units were completed).²¹ The construction of new housing complexes at Brookside Terraces and (now) Soria Apartments are responsible for this significant recent increase in multi-family housing construction in East Greenwich.

The table below provides a breakdown of building permits issued for single-family and multi-family units from 2019 to 2023.

Building Permits		Single-Family Units	Multi-Family Units
2023	29	5	
2022	26	31	
2021	10	48	
2020	2	1	
2019	7	41	

Source: “Fact Books”, HousingWorks RI, 2019-2023, [Fact Books](#) (using municipally reported data)

Below is a table showing the breakdown of units issued a certificate of occupancy in recent years.²² These numbers, taken from Town records, show the number of units actually constructed and available for occupancy over the last few years.

Years		Single-Family Units	Multi-Family Units
2023	13	15 (plus 4 Accessory Dwelling Units (ADUs))	
2022	13	5	
2021	14	16	

Source: East Greenwich municipal data

The table below shows the breakdown of the number of new bedrooms added each year from 2010 to 2020, including the number of affordable units, and whether the units were added in a single-family home or a multi-family home.

²⁰ State of Rhode Island Department of Housing, “Rhode Island 2023 Integrated Housing Report, 2023”. 2023. Available here: [Data & Reports | Department of Housing](#) (under “Reports”>“Integrated Housing Report”) (page 30)

²¹ State of Rhode Island Department of Housing, “Rhode Island 2023 Integrated Housing Report, 2023”. 2023. Available here: [Data & Reports | Department of Housing](#) (under “Reports”>“Integrated Housing Report”) (page 32)

Total Number of Bedrooms Added 2010-2020											
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
51	52	41	45	41	55	85	20	71	52		585
Total COs											
18	15	14	14	10	16	33	5	38	16	38	204
5 Aff		1 Aff			11 Aff	3 Aff		6 Aff	1 Aff		27
Single-family											
10	12	8	10	10	6	16	5	9	9	37	
Multi-family (incl. townhouse)											
8	3	6	4	1	10	17		29	10	1	

Source: East Greenwich municipal data



Figure 2: Brookside Terrace rental apartments. Source: Rhode Island Housing

Framework for Housing

Zoning for Residential Uses

The Town of East Greenwich is divided into 15 base zoning districts, of which 12 districts allow for one or more types of standard residential use. East Greenwich has five zoning districts in which multi-household dwellings are allowed by right, but these districts make up only a small portion of the total land area. Most of the Town's land area is restricted to single-family households only.

Table 4. Types of Residential & Mixed-Use Zoning Districts and the Types of Housing They Allow, 2024.

Name of District	Types of Housing Allowed	Minimum Lot Size (in Square Feet)	Notes
R-4 Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Family dwelling	4,000	
R-6 Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Family dwelling	6,000 (single household) 10,000 (two household) 4,000 per dwelling unit (multi-family)	
R-10 Zone	Single Household Dwelling	10,000	
R-20 Zone	Single Household Dwelling	20,000	
R-30 Zone	Single Household Dwelling	30,000	
F-1 Zone	Single Household Dwelling	One acre	
F-2 Zone	Single Household Dwelling	Two acres	
W Zone	Single Household Dwelling; Two-Household Dwelling	20,000	Multi-family allowed by special permit
CD1 Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling	5,000 per dwelling unit	
CD2 Zone	Single Household Dwelling; Two-Household Dwelling	20,000	
PD Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling	5 acres	
MUPD Zone	Single Household Dwelling; Two-Household Dwelling; Multi-Household Dwelling	10 acres	

Housing in East Greenwich by Neighborhood Type

The Town of East Greenwich has a number of diverse landscapes and areas. However, when it comes to housing, the Town can be divided into roughly five areas with similar types and density of housing. The types and density of housing that exist in these areas today largely correspond with what is allowed in their underlying zoning districts, but there remains potential for additional housing diversity in key locations. Refer to the Town's Zoning Map to reference the areas described below.

Mixed-Use Downtown

The Main Street corridor in downtown East Greenwich is the heart of the Town, lined with shops and restaurants that serve locals and attract residents from across Rhode Island as well as tourists. The corridor is zoned for a mix of uses and includes many residential apartments located above ground floor commercial uses, particularly within the CD1 zoning district, which is highly walkable. Further south and outside of the historic district, the corridor becomes less dense, but in recent years multi-family developments have been approved and built between commercial buildings and older homes (many of which are now used for commercial purposes). While there are limitations to new housing development within the historic district, the southern part of the corridor retains potential for future multi-family housing and mixed use development.

Residential Downtown and Inner Ring Neighborhoods

East Greenwich grew up around its downtown and the neighborhoods immediately surrounding Main Street are rich with historic houses on smaller lots. To the east, the "Harbor" neighborhood has the highest residential density of anywhere in East Greenwich, with a variety of single-family homes, townhouses, and condominiums, aging back to colonial times to the present day. Zoning requires a minimum lot size of 6,000 square feet for much of this area, but many lots are 5,000 square feet or less. To the west of Main Street, the "Hill" neighborhood is equally historic but made up primarily of single-family homes on lots generally larger than those found in the Harbor area with lots averaging about 10,000 square feet the farther west you go. To the south of downtown, roughly between Cedar Avenue and Grandview Road, is a series of residential subdivisions similar in density to the Harbor area, with zoning requiring a minimum lot size of 10,000 square feet. Homes in this area started being built in the late 1940s after World War II close to Post Road. The neighborhood built out to the west in the 1950s through the 1970s, with newer homes on ½ acre or 1/3 acre lots.

Suburban Neighborhoods

Much of the remaining residential land east of Route 4 is zoned R30, requiring a minimum lot size of 30,000 square feet. Most of the residential neighborhoods located between Route 4 and Route 2 are also zoned R30 or R10. These neighborhoods collectively have a similar character. They consist of subdivisions of single-family homes on comfortably sized lots, generally of at least 1/3 acre, lined and surrounded by an abundance of trees. Most homes in these areas were built in the 1960s or later.

Rural Suburban Neighborhoods

Looking at the Town's zoning map, there is a stark contrast west of Route 2. Most of the residential land in this area, which represents roughly 2/3 of the Town's land, is zoned "Farming District" or FD. FD1 requires a minimum lot size of one acre and FD2 two acres. While some of the land in these districts is used for farming or open space/conservation, much of the area has been developed as large-lot subdivisions over the years. Some historic farmhouses are scattered throughout this area, but most homes were built in the late 1970s or later. Over the years, some slightly denser subdivisions have been constructed in this area through the Town's Planned Development Overlay District tool.

Mixed-Use Commercial Corridors

Finally, the Town maintains a corridor of largely commercial and industrially zoned land along the Route 4 and Route 2 corridors. This is where the Town's major shopping centers, medical centers, and other job centers are located, and has also been where a number of new apartment complexes have been proposed or developed, many through comprehensive permits. Moving forward, these corridors continue to have potential for mixed use or multifamily development, either through the redevelopment of shopping plazas to incorporate mixed use or adding apartments to the rear of properties, particularly along Route 2.

East Greenwich's Housing Agencies and Programs

East Greenwich has an Affordable Housing Commission, which was created to serve in an advisory capacity to the Town Council. The Commission helps develop the Town's housing policies, including those proposed in this chapter. In addition, the Commission has the responsibility of raising public awareness of the need for affordable housing, supporting affordable housing development proposals that are consistent with this Plan, advocating for the maintenance of existing LMI stock, and monitoring the Town's progress towards the State's 10% LMI housing threshold and the Town's housing production goals. East Greenwich also created a housing trust fund to be administered by the Affordable Housing Commission but has

not (to date) managed to capitalize the fund via local tax levy or grants (see “Previous Housing Strategies” under “Housing Goals, Policies, and Strategies” for more information).

The East Greenwich Housing Authority, created in 1967, is the public housing authority in town. EGHA provides housing and supportive services to low-income residents, primarily seniors, at the housing units they own and manage. EGHA has also spun off a non-profit housing developer, Cove Homes Inc., that has been actively involved with several affordable housing projects in town, including the recently built Soria Apartments.

The Town also has tax exemptions for seniors, which can ease the financial burden of living in East Greenwich. The table below details the value of the exemption per year.

Table 5. East Greenwich’s Tax Exemptions for Seniors by Age, 2024.

Ages 65-69	Ages 70-74	Ages 75-79	Ages 80-84	Ages 85+
\$568	\$ 851	\$ 1,136	\$1,703	\$1,712

Source: Exemption Values, Last accessed: April 21, 2025, [Town of East Greenwich website](#)



Figure 3: Infill housing on Division and Duke Streets. Source: EGNews

Issues and Opportunities

Cost Burden

Cost-burdened households refer to households that spend at least 30% of their income on housing costs.²³ As of 2023, 1,241 households or ~23% of East Greenwich's households were housing cost-burdened.²⁴ Of these, over 40% make more than \$75,000 each year, indicating that cost burden is by no means just a problem for very low-income households.

Those who spend more than 50% of their income on housing costs are considered severely cost-burdened.²⁵ In East Greenwich, based on 2017-2021 census data, 750 households (14% of all East Greenwich households) were severely cost-burdened.²⁶

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	395	320	530
Household Income >30% to <=50% HAMFI	330	165	405
Household Income >50% to <=80% HAMFI	165	65	350
Household Income >80% to <=100% HAMFI	130	55	300
Household Income >100% HAMFI	505	150	3,755
Total	1,525	750	5,340

Source: U.S. Department of Housing and Urban Development (HUD), [Consolidated Planning/CHAS Data](#), 2017-2021²⁷ (HAMFI means "HUD Area Median Family Income," which is "the median family income calculated by HUD for each jurisdiction."²⁸)

²³ National Low Income Housing Coalition, "About". Last accessed: April 9, 2025. <https://nlihc.org/gap/about>

²⁴ United States Census Bureau: 2023 ACS [B25106](#)

²⁵ National Low Income Housing Coalition, "About". Last accessed: April 9, 2025. <https://nlihc.org/gap/about>

²⁶ U.S. Department of Housing and Urban Development (HUD) - Office of Policy Development and Research, "Consolidated Planning/CHAS Data". Last accessed: April 22, 2025.

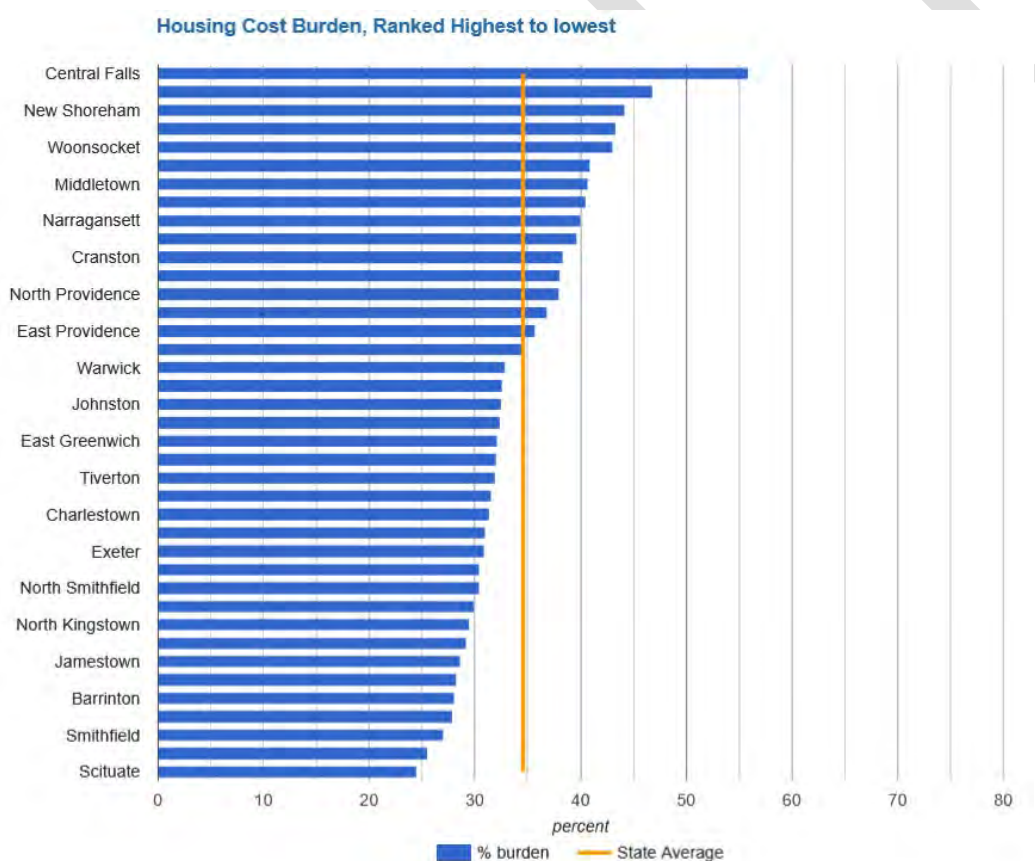
<https://www.huduser.gov/portal/datasets/cp.html> (selecting these criteria: data year: 2017-2021; geographic summary level: MCD; state: Rhode Island; MCD: East Greenwich town, Kent County)

²⁷ HUD - Office of Policy Development and Research, "Consolidated Planning/CHAS Data". Last accessed: April 22, 2025. <https://www.huduser.gov/portal/datasets/cp.html> (selecting these criteria: data year: 2017-2021; geographic summary level: MCD; state: Rhode Island; MCD: East Greenwich town, Kent County)

²⁸ Community Planning & Development and PD&R, "Barriers to Affordable Housing Webinar Series - Using Data to Identify Affordable Housing Need" (a presentation). Slide 10. Dated: July 12, 2023. <https://files.hudexchange.info/resources/documents/Using-Data-to-Identify-Affordable-Housing-Need-Slides.pdf>

Of the number of LMI cost-burdened households, 395 (56% of cost-burdened LMI households) are renting and 315 (44% of cost-burdened LMI households) own their homes. As the table above indicates, 890 cost-burdened and 550 severely cost-burdened households are LMI, accounting for 69% and 43% of total LMI Households, respectively.^{29 30}

The chart below from the Rhode Island Department of Health shows Rhode Island municipalities' housing cost burden levels. East Greenwich is close to the middle and is below the state average – largely a function of the Town's relatively high household incomes. Nevertheless, a significant minority of East Greenwich households are cost burdened, and efforts should be made to relieve this situation. Housing cost burden can contribute to serious financial, psychological, and social strains on individuals and families and reduce the amount of money that residents could use for activities that stimulate the economy, generate town revenue, and/or support community wellbeing.



Source: "Housing Cost Burden Data", State of Rhode Island Department of Health, Last accessed: April 9, 2025, <https://health.ri.gov/data/housing-cost-burden-data>

²⁹ As noted above, LMI households in East Greenwich are defined by HUD as those reporting incomes below 80 percent of the median household income for the Providence-Fall River, RI-MA HUD Metro FMR area.

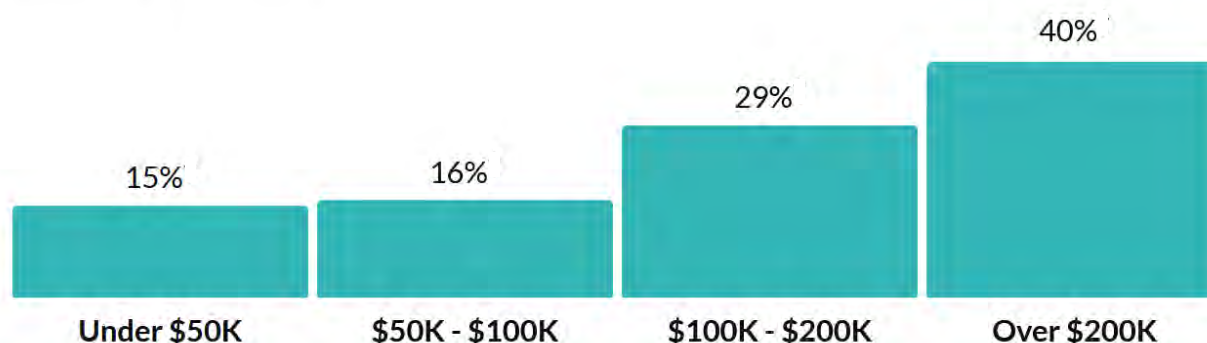
³⁰ The reason that these two percentages together equal more than 100% is that the members of the severely cost-burdened category are also, by definition, members of the cost-burdened category.

Local Needs

The poverty rate in East Greenwich is 5%, which is far below Kent County's poverty rate (8.7%).³¹ Additionally, 15% of households have an income under \$50,000, whereas 40% have an income over 200,000.³²

The chart below shows what percentages of East Greenwich residents fall into different income brackets. Again, despite the relatively high distribution of households with high incomes, it is important to continue to work to reduce housing cost burdens.

Household income



Source: United States Census Bureau: 2023 ACS [B19001](#) Graphic: [Census Reporter](#)

There are 359 LMI housing (LMIH) units in East Greenwich as of Rhode Island Housing's official count for 2023.³³ Of those units, 33 are ownership and 291 are rentals (35 are in an "other" category including group home beds).³⁴ Additionally, 141 are for elderly residents, 35 are for residents with special needs, and 183 are appropriate for families.³⁵

The chart below shows how East Greenwich's LMIH levels (both in terms of number of units and percentage of housing stock) have changed over recent years.³⁶ At 6.57%, East Greenwich has a higher percentage of LMI housing than 23 municipalities in Rhode Island. It is on par with other communities such as North Providence, Hopkinton, and Lincoln, and well above neighbors such as Warwick, West Greenwich, and Coventry. However, other neighbors including North

³¹ United States Census Bureau: 2023 ACS [B17001](#)

³² United States Census Bureau: 2023 ACS [B19001](#)

³³ RIHousing, "Low & Moderate Income Housing by Community". Last accessed: April 9, 2025. <https://www.rihousing.com/low-mod-income-housing/>

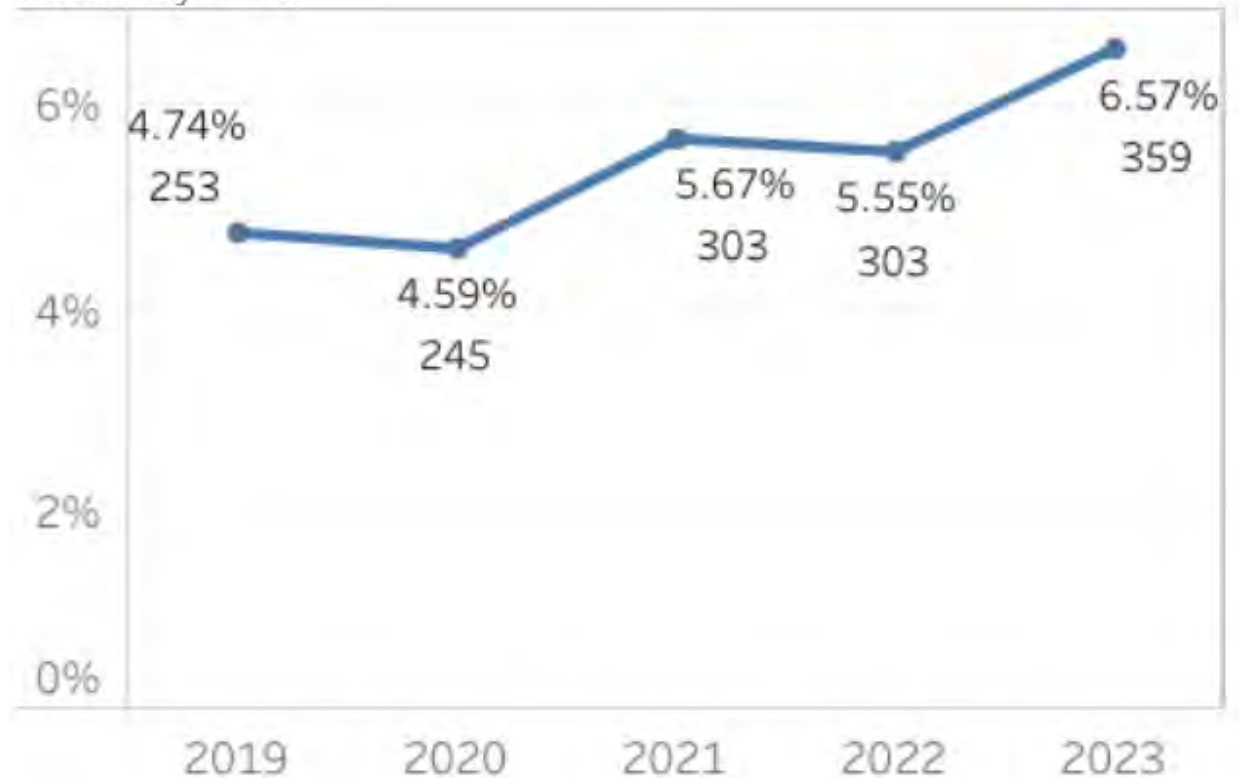
³⁴ RIHousing, "Low & Moderate Income Housing by Community". Last accessed: April 9, 2025. <https://www.rihousing.com/low-mod-income-housing/>

³⁵ RIHousing, "Statewide LMIH Summary". Last accessed: April 10, 2025. <https://www.rihousing.com/wp-content/uploads/2022-Low-Mod-Chart-Short-Form.pdf>

³⁶ RIHousing, "Low & Moderate Income Housing by Community". Last accessed: April 9, 2025. <https://www.rihousing.com/low-mod-income-housing/>

Kingstown, Exeter, and West Warwick are currently higher. However, as will be discussed further below, pending LMI construction and the recent addition of housing vouchers to the definition of LMI housing will boost the Town's total further, pushing it over 10% within the year.

LMIH by Year



Source: "Low & Moderate Income Housing by Community", RIHousing, Last accessed: April 9, 2025, <https://www.rihousing.com/low-mod-income-housing/> (accessed by clicking on the town on the map)

Homelessness

Two factors to consider when studying homelessness trends are foreclosure and eviction rates. Kent County, where East Greenwich is based, has the highest proportional foreclosure rate of Rhode Island's counties.³⁷ Kent County has the second highest number of eviction filings (860) of the state's counties, after Providence County.³⁸

In the 2022-2023 school year, fewer than ten homeless children were enrolled in the East Greenwich School District's schools.³⁹ For comparison, Central Falls and Westerly, both Rhode Island school districts with fairly similar total enrollment rates, had 143 and 45 homeless children enrolled, respectively.⁴⁰

There are no housing options available within the community for the homeless population, although the 2023 HUD inventory counted 1,092 year-round beds, 382 seasonal, and 143 overflow/voucher beds in the vicinity.⁴¹ The closest shelter facility is in Warwick.

Existing and Future Housing Needs

Demographic Changes

East Greenwich's population has been becoming slightly older. In 2010, census estimates indicated that about 16% of the population was 65 or older. 2023 census estimates put that figure at roughly 18%.⁴² The population has also become more diverse. In 2010, the census identified 92% of the population as "white alone." In 2023, that number was 81%.⁴³

During this period, the average number of people per household has stayed roughly the same, going from 2.57 people per household in 2010 to 2.67 in 2023.⁴⁴ The Median Household Income (MHI) meanwhile went from \$93,636 in 2010 to \$149,577 in 2023.⁴⁵ As this chapter has

³⁷ SoFi, "Foreclosure Rates for All 50 States in March". Posted January 9, 2025.

<https://www.sofi.com/learn/content/foreclosure-rates-for-50-states/>

³⁸ Eviction Lab, "Rhode Island". Last accessed: April 9, 2025. <https://evictionlab.org/eviction-tracking/rhode-island/>

³⁹ Rhode Island KIDS COUNT, "2024 Rhode Island KIDS COUNT Factbook". Circa 2024.

https://rikidscount.org/wp-content/uploads/2024/05/factbook2024_final-2.pdf (That number is based on school staff identifying children as homeless. The actual number was not shared to protect students' confidentiality.) (page 31)

⁴⁰ Rhode Island KIDS COUNT, "2024 Rhode Island KIDS COUNT Factbook". Circa 2024.

https://rikidscount.org/wp-content/uploads/2024/05/factbook2024_final-2.pdf (page 31)

⁴¹ HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

⁴² United States Census Bureau: 2010 & 2023 ACS [B01001](#)

⁴³ United States Census Bureau: 2010 & 2023 ACS [B03002](#)

⁴⁴ United States Census Bureau: 2010 & 2023 ACS [S1101](#)

⁴⁵ United States Census Bureau: 2010 & 2023 ACS [B19013](#)

shown, despite that increase, many East Greenwich residents still face significant financial challenges.

Housing Demand and Residential Build-Out Analysis

East Greenwich is a desirable place to live. In the 2020 census, East Greenwich experienced the third highest proportional population increase (8.9%) in the state.⁴⁶ While the 2020 census data shows Rhode Island's population is skewing older overall, East Greenwich's population of older residents is increasing at a higher rate, as the over-18 population grew by 12%.⁴⁷ The Rhode Island Division of Statewide Planning projects that the total population of East Greenwich will be 14,342 by 2040.

For this chapter, the Town updated its Residential Build-out Analysis (last conducted in 2010) to account for changing projections and current conditions. Under current zoning conditions, the projected total number of units at build-out would be 9,142, or 3,338 more units than currently exist. If the Town of East Greenwich continues to issue permits for an average of 47.5 units per year for new housing construction (as they have from 2010 to 2023), East Greenwich can expect to reach build-out conditions by 2094. Please see Appendix A for the full analysis and documentation.

Making Progress on LMI Housing

Meeting the 10% Threshold: Current and Future

As noted above, the official LMI count for East Greenwich as of 2023 was 359 units or 6.57% of the Town's total housing units. As of 2024, that number increased to 394 or 7.21%. Rhode Island has newly allowed municipalities to count any Section 8 vouchers used to rent a home in their community towards the 10% threshold, so long as those units are not otherwise considered LMI. East Greenwich has 25 such units which are included in the 2024 total of 394. (Note that the 7.2% is based on the decennial census count of total housing units – 5,464 - which will next be updated after the 2030 census). In addition, the Town has approved developments that are completed or under construction (but missed the deadline for being included in the 2024 count) projected to add 84 LMI units to the 2025 count. This will bring the baseline up to 478 units or 8.75%. In brief, the Town has made great strides in a relatively short period of time. This progress is likely to be reinforced by a proposed development project on Division Road that is projected to produce another 103 LMI units. This would increase the LMI count to 581 or 10.63% ideally allowing the Town to exceed its 10% goal in the official LMI count of 2026. This will be a huge accomplishment, and one that has only been achieved by three other towns (Burrillville, New Shoreham, and West Warwick - as opposed to cities) in

⁴⁶ East Greenwich News, "EG in 2020 Census: 1,166 More People; Slightly More Diverse". Posted: September 7, 2021. <https://eastgreenwichnews.com/eg-in-2020-census-1166-more-people-slightly-more-diverse/>

⁴⁷ East Greenwich News, "EG in 2020 Census: 1,166 More People; Slightly More Diverse". Posted: September 7, 2021. <https://eastgreenwichnews.com/eg-in-2020-census-1166-more-people-slightly-more-diverse/>

Rhode Island. Hitting the 10% target will give the Town better control over future housing development, specifically the approval of any future comp permits.

Forecast Methodology

While reaching the 10% LMI housing target will be a significant achievement, it is not the end of the story. After the 2020 census numbers were adopted into Rhode Island Housing's formulas, both Burrillville and New Shoreham dipped back under 10% (though Burrillville was able to exceed 10% again in the official 2024 count). In order to avoid this situation for East Greenwich after the 2030 census numbers are adopted, it will be important to add LMI units proportionally commensurate with new market rate units. As noted above, the Town issued permits for an average of 47.5 units per year for new housing construction from 2010 to 2023. This means that in the next 20 years, about 950 new units of housing can be expected, barring any major changes in policy or the economy.

Revised housing unit projection = 950 units (projected) + existing 5,598 units (per the 2023 ACS) = **6,548 units**

Re-Forecasted 10% threshold = **655 units** (by multiplying the revised projection by 10%)

Forecasted to need by 2045 = additional **74 units** (655 10% threshold – 581 projected baseline LMI units)

Low and Moderate Income Housing Strategies

As required by the Rhode Island Low and Moderate Income Housing Act, the Town has identified specific strategies to ensure the ten percent goal for LMI housing is met and maintained. This section presents a detailed explanation of the strategies along with quantitative estimates of the number of LMI housing units expected to be generated by each strategy over the next 20 years.

LMI Housing Set Aside

The Town currently requires that a certain percentage of new housing units be set aside as affordable housing for all developments of five or more units. This type of policy, often referred to as Inclusionary Zoning, is the most significant tool in the municipal toolbox for LMI housing. If structured properly, it can serve as a great way to maintain 10%+ LMI units by ensuring that most new development includes some LMI housing.

If 950 new units can be expected over the next 20 years, how many of those can realistically be LMI under this policy? It might be reasonable to assume that half of all proposed units will be in developments of five or more units and therefore subject to this policy, or about 475 units over the next 20 years. The Town's current policy requires 20% of units to be LMI.

Based on that current policy, the calculation is as follows:

20% = **95 LMI units** (475 x 0.20)

All other things being equal, this would keep the Town above 10% by producing more than the 74 LMI units predicted to be needed in the next 20 years.

Comprehensive Permits

“Comp” Permits are the other major tool for LMI housing. While municipalities can proactively partner with non-profit developers and property owners to encourage comp permits in certain areas, they do not have direct control over development proposals. Comp permits generally fall under one of two categories:

- “Friendly” Comp Permits – Sites identified and encouraged by the Town. Partnerships with local CDCs or “friendly” private developers.
- Other Comp Permits – Developer driven - can be proposed anywhere.

This Comprehensive Plan continues to make assumptions about potential LMI units based on areas of Town where Comp Permits could be encouraged or expected. For example, the Town has promoted and continues to promote the redevelopment of commercial properties along Route 2 into mixed-use development. Once the Town reaches 10% it will be able to deny “unfriendly” comp permits and proactively encourage “friendly” comp permits where they can best be supported and provide the most benefit to the Town.

If the LMI set aside policy is maintained as described above, only a handful of additional comp permits (or none at all) will be needed to maintain 10% LMI housing over the next 20 years. That said, if LMI set asides are triggered at 25% LMI housing and the Town is at 10% LMI housing overall, there will be no functional difference between developing a friendly comp permit vs. any other development that is subject to the LMI set aside. Therefore, in order to get more LMI units than what is already predicted above under the LMI set aside, the Town will need to negotiate and partner with entities such as Cove Homes and/or other local non-profit and for-profit developers to secure greater than 25% LMI units in each development.

To calculate the potential under this tool, the Town has made assumptions about the outcomes of partnering with developers to proactively look for opportunities and funding mechanisms (including through the reuse or sale of town-owned property) to secure greater than 25% LMI housing. Such proactive partnerships should continue to be part of the role of the Affordable Housing Commission.

It is probably reasonable (and, frankly, conservative) to assume 40 new LMI units triggered by friendly comp permits in the next 20 or so years (above and beyond what would already be required by the LMI set aside), or an average of about two per year. This would represent just over 4% of the estimated 47.5 units permitted each year. However, such developments will likely occur sporadically, so there will be some years when this strategy produces no units at all and others where it may produce far more than two.

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Conclusion

In any event, between the LMI set aside and even a modest number of friendly comp permits, the Town should be more than able to maintain 10% LMI housing over the next 20 years and more once that percentage is achieved. That said, it is very important to note that reaching and maintaining 10%, while laudable, is still not the end of the story. As discussed above, about 1/3 of East Greenwich residents are housing cost burdened. Housing prices will continue to be a struggle for many in the community, even with access to LMI housing. This is not to say the Town should have enough subsidized LMI housing to accommodate every cost burdened household in East Greenwich, but just to point out that the need persists, even after the goal is reached and maintained.



Figure 4: Infill housing on Exchange Street. Source: EGNews

Housing Goals, Policies, and Strategies

Previous Housing Strategies

The housing chapter of the 2014 East Greenwich Comprehensive Community Plan contained several housing strategies to increase the amount of LMI housing in East Greenwich. The Town achieved its goal of amending the zoning ordinance to change the required 15% affordable housing in new developments to 20% affordable housing, however the Town Planner noted that this likely had only a minor impact on new LMI housing production because of the statewide comprehensive permit scheme, which creates an incentive for developers to target 25% affordable housing. The town also reduced development-related fees for affordable housing projects by opting not to collect impact fees on affordable housing units, and offers an off-site exaction option for developers to meet their affordable housing goals, which is an attractive option in East Greenwich because many developers target high-end, single-family residences given the cost of land in East Greenwich and would prefer to develop affordable housing elsewhere.

The table below lists the strategies and whether the goals were completed (and if not, why not) and whether these goals are appropriate moving forward.

Goal	Description	Completed? If not, why not?
H1	Create a new Zoning District: Amend zoning ordinance to change Shippeetown area to Residential Mixed Use (MUPD) Zoning District.	Not completed – the Town did adopt a Residential Planned Development overlay zone for several neighborhoods, although it has not been applied in Shippeetown. Going forward, the Town prefers to utilize “friendly” comprehensive permits to incentivize LMI housing production along the Rte 2 corridor rather than rezoning and encouraging new development in Shippeetown (see strategy number 1 under “New Housing Strategies” below).
H2	Scattered Site Housing Development: Pursue development opportunities for scattered site housing in areas that could accommodate new infill development (see Table 6F on p. 71 of 2014 Comp Plan for list of sites).	While not aggressively pursued by the Town, there have been many good examples of infill development throughout Town over the past 10 years, and the Town remains interested in promoting infill development (see strategy number 1 under “New Housing Strategies” below). The Town also seeks to support the East Greenwich Housing Authority (EGHA) and Cove Homes to develop LMI housing. The Town and EGHA should work together to develop a process where they can

		capitalize on future opportunities for infill development and redevelopment. (see strategy number 3 under “New Housing Strategies” below).
H3	Acquisition of Existing Houses: Non-profit housing developers acquire properties which could become countable as LMI with requisite deed restrictions.	While not aggressively pursued by the Town to date, the Town will continue to work with EGHA, Cove Homes, and other non-profit and for-profit developers to identify opportunities to purchase and deed restrict existing housing (see strategy number 3 under “New Housing Strategies” below).
H4	LMI Housing Set Aside (Inclusionary Zoning): Amend sections 260-98 and 99 of the Zoning Ordinance to change the required 15% affordable housing to 20% affordable housing.	Completed. This approach has not been successful since many developers have been using comprehensive permits and implementing projects where 25% of units are affordable to avoid local zoning requirements. However, this strategy will likely be more effective once the Town reaches its 10% LMI housing goal. The Town intends to stay the course with its current policy of 20% (see strategy number 2 under “New Housing Strategies” below).
H5	Local Housing Trust Fund: Fund established by Sections 34-31 B of the Code of Ordinances of the Town of East Greenwich, and partially financed with local Community Development Block Funds. If possible to supplement with in lieu fees, do so.	Not completed - the town has opted not to pursue Community Development Block Grant (CDBG) funds for the foreseeable future, and the housing trust fund has not been capitalized via local tax levy or other grants. See paragraph below this table for more detailed information.
H6	Monitor Implementation of the Affordable Housing Plan: Monitor progress, including an annual report to the Town Council.	While annual reports had not been completed, they are now required by state law (see strategy number 6 under “New Housing Strategies” below).
H7	Reduction of Fees: Town may consider a reduction in development-related fees.	Completed - the Town does not collect impact fees on affordable housing units.

In the 2014 plan, the Town contemplated taking a more active role in affordable housing development by creating a housing trust fund and securing Community Development Block Grant (CDBG) funds for the trust. However, the Town has opted not to pursue CDBG funds for the foreseeable future, and the housing trust fund has not yet functioned as a source of funding for affordable housing development. The Town also noted opportunities for infill development and acquiring and deed-restricting existing homes as alternatives to new site development,

however the Town has not directly engaged in or supported this kind of housing development, although no regulatory obstacles exist. The absence of funding as well as staff capacity at the Town are both explanations for why these goals were not pursued. Going forward, the Town remains wary of its capacity to manage a housing trust fund but will aim to work more closely with EGHA and Cove Homes, and others to support their work as developers of LMI housing.

New Housing Strategies

Going forward, the Town intends to implement a range of strategies (discussed below) to incentivize affordable housing production and generally encourage a diversity housing to meet the needs of residents. In 2014 the Town envisioned playing a more active role in developing housing and raising funds, but in the next decade the Town will focus on regulations that maintain/exceed 10% LMI into the future, regional collaboration, and supporting local affordable housing developers.

1. Outreach to developers to promote the use of “friendly” comprehensive permits and LMI housing development once the Town officially reaches 10% LMI housing.
 - This strategy could involve promoting infill development (i.e., building on underutilized or unutilized lands within an existing developed area). Developers planning infill development should be strongly encouraged to use the pattern book of pre-approved residential designs discussed under new housing strategy #6.
 - Create an inventory to assess any available properties or lots that might be suitable for comp permits/LMI housing and share with trusted local developers (could be a GIS map). As a starting point, review strategy H2 (scattered site development) and the list of sites in table 6F on p. 71 of the 2014 Comprehensive Plan. Then create a list of both Town-owned and privately-owned sites the Town may wish to promote for development or redevelopment.
 - The Town is particularly interested in encouraging residential development along Route 2 using this strategy, and in similar areas with access to utilities, transit, shops, and services.
 - Utilize the Affordable Housing Commission to help with research and outreach.
2. Maintain the 20% LMI housing set aside required in the Town’s Subdivision and Land Development Regulations and ensure that this section complies with Rhode Island state law on inclusionary zoning (even though this ordinance is within the subdivision regulations, the state will consider this inclusionary zoning and subject to the law).
 - The Town will continue to track new LMI housing units produced each year through this ordinance and may consider increasing the set aside to 25% from 20% if it appears this is ever needed to maintain at least 10% LMI housing.

3. Support East Greenwich Housing Authority (EGHA), Cove Homes, and other local non-profit developers as key developers of affordable housing in East Greenwich and establish regular opportunities for communication and collaboration.
 - As noted above, the EGHA is the public housing authority in East Greenwich. They manage certain residential developments (e.g., senior housing at Shoreside Apartments) and administer Section 8 rental assistance. Established by the EGHA, Cove Homes is a non-profit housing developer (for more information, see “Housing Options: Unit Sizes and Types” and “East Greenwich’s Housing Agencies and Programs”).
 - Consider providing direct funding when possible or assisting with grant applications or other sources of outside funding.
 - Consider donating excess Town-owned land/buildings and/or acquire existing properties (including through donations), which can be rehabbed and deed-restricted. These properties do not necessarily need to have been homes: Structures that were previously not residential buildings, such as former restaurants or office buildings, can be converted into residential buildings through a process called adaptive reuse.
4. In collaboration with East Greenwich’s Affordable Housing Commission, conduct outreach to residents to make them aware of how to access LMI housing.
5. Create a pattern book of pre-approved residential designs based on East Greenwich architecture to facilitate the processes of designing, reviewing, approving, and building housing units.
6. The Town will monitor the implementation of these Housing actions and will track the number and type of new housing units approved each year (whether market rate or LMI, ownership or rental, single-family or multi-family, etc.) which shall be reviewed annually by Town Planning Department staff and reported on in the following manner:
 - The Town Planning Department shall submit a report to the East Greenwich Planning Board for the board's review, comment, and findings.
 - The Planning Board shall submit to the Town Council a report summarizing the status of the implementation of the Housing actions and housing development trends which report shall be reviewed by the Town Council at a public meeting.