

25 Sea Crest Drive, Narragansett, RI

Maximum No-Variance Build Analysis & Permitting Roadmap

Parcel R-2-260 | Zone R-10

Gross Lot: 5,774 SF (0.133 ac)	Zone: R-10 (req. 10,000 SF)	Status: Vacant lot, substandard of record
Flood Zone: None	Overlays: Wetland buffer (N), suspect wetlands (SW)	

Zoning Dimensional Limits (No Variance Required)

Requirement	Standard R-10	Modified (Sec. 6.5)	Your Limit
Min. Lot Size	10,000 SF	Substandard of record — no variance needed	5,774 SF OK
Max Living Area (FAR 0.30, Tier 5)	N/A (FAR applies to lots ≤23,000 SF)	5,774 x 0.30 = 1,732 SF Tier 4 floor = 1,750 SF	1,750 SF
Garage	—	Exempt from FAR per Sec. 2.2	EXEMPT
Max Building Coverage	22%	22% x (10,000/5,774) = 38.1%	~2,200 SF
Max Hardscape	—	Tier 5: 35% of lot	~2,021 SF
Front Setback	29 ft	29 x 0.577 = 16.7 ft	~16.7 ft
Rear Setback	24 ft	24 x 0.577 = 13.9 ft	~13.9 ft
Side Setbacks	12 ft	12 x 0.577 = 6.9 ft	~6.9 ft each
Max Height	30 ft	No flood zone — standard applies	30 ft

Corner Lot Note:

This is a corner lot (Sea Crest Dr / Dolphin Rd). The building official will determine which frontage is the primary "front" and whether two front-yard setbacks apply. Verify with the town before finalizing design.

What You Can Build Design Scenarios with 1-Car Garage

	Two-Story + Garage (Recommended)	1.5-Story Cape + Garage	Single-Story Ranch + Garage
First Floor	~875 SF living + ~300 SF garage	~1,050 SF living + ~300 SF garage	~1,750 SF living + ~300 SF garage
Second Floor	~875 SF living	~700 SF (dormered)	N/A
Total Living	1,750 SF	1,750 SF	1,750 SF
Total Footprint	~1,175 SF	~1,350 SF	~2,050 SF
Coverage	20.3% ✓	23.4% ✓	35.5% tight
Setback Fit	Comfortable	Good	Very tight
Verdict	Best fit for this lot	Good option	Risky — verify first

Permitting Roadmap New Construction on Vacant Substandard Lot

1 Survey & Soil Evaluation

Get a current boundary survey (topography, lot dimensions, visible wetland features). Conduct soil evaluation / perc test for septic design. This is day-one work — everything else depends on it.

2 Wetland Delineation

The map shows a wetland buffer (N corner) and suspect wetlands (SW corner). A formal delineation by a CRMC/RIDEM-approved scientist will confirm whether verified wetlands exist on the lot, determine the actual net lot area (critical for FAR), and identify any setback restrictions.

3 Determine CRMC Jurisdiction

The lot is near Stallion Cove with wetland buffer features. If within 200 ft of any coastal feature, CRMC Assent is required. Contact CRMC early — this is typically the longest lead item (2-4+ months).

4 DEM OWTS Permit (Septic)

New construction requires a DEM-approved septic system. If within a critical resource area (Narrow River / Salt Pond watersheds), a denitrification OWTS is required. Check the DEM Critical Resource Area Boundary Tool.

5 Building Permit — Narragansett

Once CRMC assent (if required) and DEM septic approval are in hand, apply for the building permit. Submit architectural plans, site plan showing setbacks and coverage, septic plan, and stormwater / erosion control plan.

6 Construction

Proceed with construction. Inspections per Narragansett Building Department schedule. Final certificate of occupancy upon completion and passing all inspections.

No Zoning Board variance required.

All dimensional limits can be met as-of-right under Sec. 6.5 (substandard lot of record).

The permitting path is administrative — no discretionary hearings. CRMC jurisdiction is the main variable: confirm early, as it sets your timeline. Estimated permitting timeline: 2-4 months.

Disclaimer: This document is for informational planning purposes only and does not constitute legal, zoning, or professional advice. All findings should be verified with the Narragansett Building/Zoning Department, CRMC, and RI DEM. Consult a licensed land use attorney or permitting professional before proceeding. Zoning code references are to Narragansett Appendix A — Zoning (Municode, version Feb 20, 2026). Net lot area figures are estimates pending a formal wetland delineation. Corner lot setback treatment must be confirmed by the building official.