WHO IS HOUSINGWORKS RI AT RWU? HousingWorks RI at Roger Williams University is a clearinghouse of information about housing in Rhode Island. We conduct research and analyze data to inform public policy, develop communications strategies, and promote dialogue about the relationship between housing and the state’s economic future and residents’ well-being.

HousingWorks RI at Roger Williams University envisions a Rhode Island in which communities embrace a variety of housing choices so that residents, regardless of income, can live in healthy, quality homes in vibrant and thriving neighborhoods.

ORIGINS & FUNDERS With funding from the Rhode Island Foundation, RIHousing, and the United Way of Rhode Island, HousingWorks RI began as a campaign to educate the public and business community about a rapidly emerging economic development problem: the lack of housing options that were affordable for the state’s workforce. HousingWorks RI has since evolved to serve as the foremost clearinghouse for information on housing affordability in Rhode Island and to connect this information with other issue areas including economic development, education, and health.

Roger Williams University has long valued a campus-wide commitment to the greater community and in 2014 integrated HousingWorks RI as a research center. As part of Roger Williams University, HousingWorks RI at RWU acts as a bridge for the University and provides a “think and do” laboratory that faculty, students, and staff can leverage to better all of Rhode Island.

ACKNOWLEDGEMENT & THANKS HousingWorks RI continues to be grateful to our colleagues across state agencies and municipalities to include data that is not available in national datasets. We would like to extend sincere thanks to all who responded to our inquiries. Beyond this collective effort, the Rhode Island Department of Health offered guidance and data this year, and we would like to specifically acknowledge: Thomas Bertrand, Ashley Fogarty, Jennifer Smith Gildea, Jay Metzger, and Cindy Singleton.

We continue to be grateful for the opportunity to be a partner with the Swearer Center at Brown University, and a participant in the Bonner Community Fellowship and SPRINT-iProv summer internship program.

The 2021 Housing Fact Book also represents the dedication and input from our Advisory Board members who offer insights on the final draft, including: Stephen Antoni, Rhonda Mitchell, Amy Rainone, Brent Runyon, and June Speakman.

HousingWorks RI Champion: JPMORGAN CHASE & CO.

HousingWorks RI Funder: BANK OF AMERICA

HousingWorks RI Supporters:
Dear Reader:

As we prepare this document for publication, the United States is still deeply embroiled in an unprecedented public health crisis. The COVID-19 pandemic has precipitated economic repercussions across housing and employment. New England is faring better than many places across the country due to a stronger vaccination rate, but those communities that suffered disparately last year—poorer and more likely to be communities of color—remain at higher risk of illness and hospitalization.1

2020 taught us a lot about housing’s key role in health and wellbeing, about equity, and about the alignment between individual and public health. What do we do with this knowledge?

The 2021 Housing Fact Book relies again on the language and measurements known as the Social Determinants of Health, particularly in terms of Economic Stability and Neighborhood & the Built Environment. This year, we have worked collaboratively with the Rhode Island Department of Health to leverage their work in healthy homes and health equity, particularly where we look to the work of the resident-driven Health Equity Zones to help frame the discussion of ensuring opportunities for all Rhode Islanders.

The pandemic’s effect on Rhode Island’s housing is still playing out, but we have already experienced an astronomical rise in single family home prices. Homeownership is now beyond affordability anywhere in Rhode Island for those living on the state’s median household income. We are also seeing steeply rising numbers of those experiencing homelessness.

In the face of these daunting circumstances, however, there has been action both at the federal and state level. Funding from the federal government over three large rescue packages has sought to keep households afloat in the midst of mass unemployment, brought rent relief to some, and most recently issued a Child Tax Credit that will cut child poverty in half. At the state level, in addition to the passage of a $65M housing bond passed by voters in the last election, the Rhode Island General Assembly approved the first ever dedicated funding stream to support the creation and preservation of long-term affordable homes. The implementation of these funds in the wake of the pandemic is an opportunity to respond to the critical lessons of this year. The data continues to demonstrate housing shortfalls overall, an overwhelming need among our lowest income households—many of whom bore the brunt of the pandemic as our state’s “essential” workers—and to drive home the understanding that we all pay the health costs of ignoring chronic disparities.

The new framework and policy priorities of our coalition partners at Homes RI2 reflect a sensitivity to these concerns:

1. Increase community engagement and motivate the public and policymakers to drive change that will result in increased investments in affordable homes for Rhode Islanders.
2. Increase investments to construct and preserve long-term affordable homes in Rhode Island. Support the production and preservation of long-term affordable homes.
3. Reduce regulatory and economic barriers to residential development to incentivize the construction, rehabilitation and preservation of affordable homes.
4. Promote and implement policies and interventions that equitably expand access to healthy, affordable, sustainable homes.

In unlocking a brighter future in the light of what the pandemic has taught us, we must support public engagement in difficult conversations about disparities and equity, and support our elected officials at all levels of government in marshalling the political will to stabilize our communities through access to safe, healthy, affordable homes. We hope the data and analyses in the Housing Fact Book will help guide equitable investment in our communities to ensure that every Rhode Islander has a place to call home.

Brenda Clement
Director, HousingWorks RI at RWU

Stephen Antoni
Board Chair, HousingWorks RI at RWU

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The pandemic's high levels of unemployment and a correlating historic increase in the cost of housing sharply defined Rhode Island's economic outlook at the end of 2020 and beginning of 2021. The state's unemployment rate recovered from its high of 17.4 percent in April 2020 to 5.9 percent in June 2021; the leisure and hospitality sector led the New England region's job losses and accounted for more than a third of the loss overall. Across Rhode Island, housing markets continued to tighten. Rhode Island had a mere 1.3 month supply of sales housing stock at the end of Q1-2021, a 50 percent drop from Q1-2020; the vacancy rate in rental housing fell to 2.2 percent, compared to what is considered a healthy range of five to eight percent. Given these tight markets, it is not surprising that the rental market experienced a four percent increase at the end of Q1-2021, but that is outstripped by the double-digit increases in the median single family home prices, which increased by more than 12 percent over 2020, and more than 22 percent measured year-over-year by Q2-2021. Since the Great Recession of 2008, the highest prior increase in median single family home prices has been less than eight percent.

More than a third of Rhode Island households, or 140,535, are housing cost burdened, spending more than 30 percent of their income on housing costs; of these households, nearly 60,000, or 43 percent, are severely cost burdened, spending more than 50 percent of their income on housing costs. Paying too much for housing exacts costs on personal wellbeing and on our local economies by forcing choices about other necessary goods and services.

Data on housing tenure and on cost burdens by race and ethnicity illustrate statewide disparities and also compare poorly nationally. The homeownership rate for White households in Rhode Island is 68 percent, which is double the rate of Black households and more than double of Latinos. The state's homeownership rate for Blacks, Latinos, and Asians, are 10, 19, and 12 percentage points lower than the national rates of 44, 49, and 60 percent. While cost burdens for renters are relatively consistent across race and ethnicity, the rate of Black and Latino homeowners' cost burden is 14 percentage points higher than that of White homeowners.

In addition to healthy housing concerns, the Social Determinants of Health also include Education, Social & Community Context, Economic Stability, and Neighborhood & the Built Environment. This year, the pandemic's influence on education was apparent from the estimated 4,000 school children missing from system enrollment. Within the domain of Social & Community Context, RIDOH uses voting as an indicator for civic engagement, which many Health Equity Zones (HEZ) are working to improve in their communities. In the 2020 general election, there was a 33-percentage point gap in voting between the state's lowest and highest voting rates by municipality—46 percent in Central Falls to 79 percent in Jamestown—which is 11 points higher than the national disparity between low-income and high-income eligible voting rates.

Economic stability is critical to housing affordability and security. Rhode Islanders have struggled with a housing wage gap for many years, but it was highlighted by the
pandemic. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slower recovery than the New England region: the state’s unemployment rate in June 2021 was 5.9 percent, compared to 5.3 percent regionally. Even when employed, however, the state’s high growth occupations do not meet the wages needed to affordably own or rent. Of the more than 11,000 jobs represented by the top 20 “high growth occupations,” 72 percent of them do not pay enough to affordably rent the 2020 average two-bedroom apartment.

When economic stability is frail, homelessness and housing insecurities grow. The pandemic’s effect on Rhode Islanders’ housing security was reflected in growing numbers of those experiencing homelessness, calls to United Way 211, evictions, and mortgage delinquencies. The 2021 Point-in-Time Count, which measures those experiencing homelessness on a single night in January, notes stark increases of 68 and 26 percent among those who are unsheltered without children and households with children experiencing homelessness. United Way’s 211 received more than 98,000 calls regarding housing, representing 39 percent of all their calls in 2020. This is a 13 percent increase in one year. Though the number of evictions for non-payment filed in 2020 dropped by 35 percent over the previous four-year average of 8,265, according to local legal agencies there has also been a marked increase in informal evictions, which are not captured by court records. Lastly, the number of homeowner households who are 90 days or more delinquent on mortgage payments more than doubled from Q4-2019 to Q4-2020, representing 5,750 loans.

Prompted by the dire circumstances of the pandemic’s devastation to incomes and housing security, the federal government launched a series of three congressional relief packages. The American Rescue Plan Act (ARPA) of 2021 provides more than $1B of recovery funds for local governments, healthcare, education, childcare, businesses, and transit. Direct housing assistance of $255M includes funding for those suffering housing insecurities and requiring utilities assistance.

At the same time, Rhode Island voters passed a $65M housing bond and the Rhode Island General Assembly passed—for the first time—a dedicated funding stream for the creation and preservation of long-term affordable homes, which is estimated to add up to $4M to the state’s annual investment. These additional revenues will help increase Rhode Island’s per capita investment, which had dropped to $18.34 with the last disbursement of the Building Homes RI funds. Urgent housing needs across the state and the continued barriers to the development of new homes underscore the need for state and local leaders to remain vigilant in their efforts to ensure adequate funding.

With a spotlight on health equity, the Housing Fact Book’s regional section highlights the disparities in key indicators related to housing and economic stability and need. The state’s Health Equity Zones now number 15 and work across 26 municipalities. The goal of equity work is the reduction of disparities that often lead to highly different life outcomes despite geography—sometimes framed around the concept of “opportunity.”

The Housing Fact Book’s municipal section showcases not only the continued affordability strains on Rhode Islanders, but also the context of housing and development conditions and production. As calls for greater housing production increase at the state level, it is within municipalities that communities must wrestle with the dominance of single family zoning and references to “neighborhood character” that raise debates about density and a more diverse housing stock that will meet the needs of more Rhode Islanders.

While higher level debates occur at federal and state agencies, it is at the community level where the question “What do we do with this knowledge?” perhaps becomes most fraught and critical. Metrics offer useful insights into the conditions that may cause adverse health or other life outcomes, but metrics are not the same as solutions. As HEZs and other stakeholders seek improvements for all Rhode Islanders, a systems level approach is required to foster honest and sometimes difficult discussions across disciplines and communities.

The opportunities presented by a new housing bond and the establishment of a first-time permanent funding stream for the creation of long-term affordable homes, coupled with the lessons of the COVID-19 pandemic, are powerful resources. It is critical that we push these resources and knowledge forward together as we strive to create the diversity of healthy affordable homes that meet the needs of all Rhode Islanders.
STATEWIDE HOUSING INDICATORS
HousingWorks RI @ RWU
2021 Housing Fact Book
What Does Cost Burden Mean?
A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs. For example, in a Rhode Island household earning $50,000, housing and utility costs combined should not exceed $15,000 annually or about $1,250 monthly. The 30 percent rule was established by the federal government and adopted by housing and mortgage agencies. Households that spend no more than 30 percent of their income on housing typically are able to afford food, healthcare, transportation, and childcare expenses.

Households spending more than 50 percent of their income on housing are considered severely cost burdened.

Cost Burdens and Severe Cost Burdens by Income
Three categories of Rhode Island households—homeowners with a mortgage, homeowners without a mortgage, and renters—are shown below. Each category is divided into five equally sized income groups, called quintiles, to illustrate the percent of households that are cost burdened or severely cost burdened. In total, across all income categories, over 140,000 Rhode Island households, or nearly 35 percent, are cost burdened.

Cost Burdened Homeowner Households with a Mortgage
While 88 percent of the lowest income owner households with a mortgage spend 30 percent or more of their income on housing costs, cost burdens are felt across the income spectrum; nearly 53,000 Rhode Island households with mortgages are cost burdened.

Cost Burdened Homeowner Households without a Mortgage
Even after paying off a mortgage some homeowner households are still cost burdened by other housing costs such as utilities, insurance, and property taxes. Nearly 16,000 households fall into the lowest income quintile of homeowners without mortgages; 74 percent of them are cost burdened. This group includes seniors who are on fixed incomes.

Cost Burdened Renter Households
Of the nearly 32,000 lowest income renters, 74 percent are cost burdened. Of these households, more than 17,000 are severely cost burdened, meaning they are spending more than half of their income on housing.
**Housing Cost Burdens**

Disparities in Housing Tenure and Cost Burdens
Rhode Island’s rates of homeownership across our diverse population do not compare favorably with the national rates. Nationally, homeownership rates for Blacks (44 percent), Latinos (49 percent), and Asians (60 percent), are 10, 19, and 12 percentage points higher, respectively, than in Rhode Island.

In Rhode Island, White residents have a homeownership rate twice that of Black residents and more than double the rate of Latino homeownership, which, at 30 percent, is the lowest of all racial and ethnic categories. The rate of Asian homeownership is about a third that of White residents.

A number of studies over the last year have examined the exacerbating effect of the pandemic on these already disparate rates. As the nation gradually evolves out of the pandemic and programs that were in place to help owners and renters endure, it is important that these gaps do not widen even further.

Cost Burden by Race and Ethnicity
Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity, except for those identified within the category of “Other,” who experience the highest cost burdens. Overall, owner cost burdens are more reflective of the disparities observed by tenure. White households experience among the lowest rates of cost burden and severe cost burden, and Black and Latino households experience the highest rates of both. Particularly concerning is the 40 percent of Black and Latino owner households experiencing cost burdens, especially the 20 percent of Black homeowners who are severely cost burdened. With one in five Black homeowners paying more than 50 percent of their income to housing costs, one household emergency puts them at risk of delinquency or foreclosure.
WHERE IS IT AFFORDABLE TO OWN?

Based on 2020 median single family home prices, a household earning the state’s median household income of $67,167 would not be able to buy a home affordably in any of Rhode Island’s cities and towns.

What income might you need to afford to purchase a median priced single family home in your community? How do your neighboring communities compare?

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Annual income needed to affordably purchase a median priced home in this community</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>≤ $30,000</td>
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<td>PROVIDENCE (WITHOUT EAST SIDE)</td>
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<tr>
<td>NEW SHOREHAM</td>
<td>$274,953</td>
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</tbody>
</table>

Median household income\(^{12}\): $67,167
Median owner household income\(^{13}\): $91,578
WHERE IS IT AFFORDABLE TO RENT?

Based on 2020 average 2-bedroom apartments rents, a household earning the state’s median renter income of $36,078 could affordably rent in only one Rhode Island city or town. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

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<th>Annual income needed to affordably rent a 2-bedroom apartment in this community</th>
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<td>JOHNSTON</td>
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<tr>
<td>WEST GREENWICH</td>
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</table>

Households earning: ≤ $30,000

Households earning: ≤ $50,000

Households earning: ≤ $70,000

Households earning: ≤ $100,000

Households earning: > $100,000

Median household income $67,167

Median renter income $36,078

*Please see Methods & Sources
N/A: Insufficient data
In the course of the COVID-19 pandemic, the key role of safe secure housing in wellbeing and survival became irrefutable. Connections between home and health were cast in stark relief as lockdowns lengthened. Governments and public health agencies sought funding to provide those experiencing homelessness the refuge necessary to protect themselves and others from the ravages of the virus. Surges in infections were seen in poor neighborhoods and where overcrowding was prevalent. The overlap and consequences of the nation's racial and economic matrices were exposed:

Black and Latino households were disproportionately affected and Native American reservations exploded with COVID-19. In 2003, the World Health Organization put forth the concept of Social Determinants of Health (SDOH) to acknowledge connections between health and where one lives. The concept's metrics vary across the globe, but consistently function as a measure of “health equity.” Those at greatest risk during the pandemic have been those whose health equity falls short in comparison to their neighbors.

The U.S. Centers for Disease Control and Prevention have organized the Social Determinants of Health framework around five high-level domains and measurable indicators. These provide a holistic overview of obstacles and opportunities regarding health and wellbeing. The Rhode Island Department of Health (RIDOH) has emerged as a leader in integrating Social Determinants of Health and promoting health equity. Since 2015, RIDOH has funded Health Equity Zones across the state, and subsequently devised Health Equity Measures.

HousingWorks RI and local stakeholders recognize the value of RIDOH’s approach to explain housing’s relationship to Rhode Island’s health outcomes and progress toward health equity. Built on RIDOH’s work, the Rhode Island Alliance for Healthy Homes, a project of HousingWorks RI, is a network of programs that support efforts to quantifiably measure healthy homes. Despite the collaboration, program data regarding health outcomes and housing conditions are not always aligned; sometimes gaps are revealed when the information is gathered, often tied to siloed funding streams. These gaps—as they affect HousingWorks RI’s analysis for the 2021 Housing Fact Book and the analyses of our colleagues in the Alliance—highlight areas for even stronger collaboration in the future.

All of Rhode Island’s new long-term affordable housing stock is healthy and engineered to increase equity across all the Social Determinants of Health domains. In the state’s 2020-2024 Consolidated Plan, which serves as the funding application to the U.S. Department of Housing and Urban Development, Goal #3 is to “Improve Health, Safety, and Efficiency of all Homes,” and specifies using funds to “Rehabilitate and preserve owner- and renter-occupied housing to bring units to code standard to provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.”
THE BUILT ENVIRONMENT & HEALTHY HOMES

According to U.S. HUD’s Healthy Home Principles, a healthy home is clean, pest-free, dry, maintained, safe, ventilated, thermally controlled, and contaminant-free. The National Center for Healthy Housing expands these principles to include accessible and affordable.

CLEAN Clean homes reduce infestation and contaminant exposure

SAFE Falls, burns, and poisonings occur most often at home

PEST-FREE Rodent or roach exposure can trigger asthma attacks

VENTILATED Fresh air supply helps to improve respiratory health

DRY Damp homes attract mold, roaches, and rodents which can worsen asthma

THERMALLY CONTROLLED Prolonged and excessive heat, cold or humidity may cause health problems

MAINTAINED Deteriorated lead-based paint in older housing is the primary cause of lead poisoning

CONTAMINANT-FREE Exposure to harmful chemicals like radon, asbestos, etc. is far higher indoors

AGE OF HOUSING STOCK

The primary driver of the health risks posed by Rhode Island’s housing is the age of our housing stock. Homes built through 1978 predate safety regulations for contaminants like lead and asbestos, which may be present in paint and plumbing, contributing to the health risks of lead poisoning and unsafe drinking water. Older homes also less frequently employ universal design principles, and as a result have higher incidences of falls and home injury. They also often cost more to heat and cool.

Rhode Island Housing Stock Built Before 1980

73% Total Housing Stock

79% Rental Housing Stock

69% Owner-Occupied Housing Stock

Accessibility

Accessibility standards include routes into and through a home such as steps and door/hallway widths, switch and outlet height, and bathroom and kitchen features and facilities, which allow for more independent living and a safer environment. While physical disabilities affect Rhode Islanders of all ages, the largest segment is older people. Six out of ten falls happens in the home so fall prevention—often a trigger for a cascade of other health problems among the elderly specifically—is key. The Rhode Island Governor's Commission on Disabilities established the Livable Home Modification grant to help those with physical disabilities modify their homes for accessibility.

23% (40,243) of those aged 65 or older have a disability and live in a unit constructed before 1980

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To mitigate exposure to lead poisoning, all housing is required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3), which requires lead-safe housing and provides abatement requirements. Of the nearly three-quarters of the state’s housing stock built before 1980 less than 10 percent hold a temporary lead certificate.

Due to their developing central nervous systems, children three years of age and younger are at the greatest risk for lead poisoning; however, significant risks remain through age five. Lead exposure causes irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage. Rhode Island has made significant progress in decreasing lead poisoning among young children, dropping from 51 percent in 2003 to five percent in 2021, however, a substantial number of children continue to live in homes built before 1980. Mitigating that risk remains a high priority of ensuring a healthy home.

Due to their developing central nervous systems, children three years of age and younger are at the greatest risk for lead poisoning; however, significant risks remain through age five. Lead exposure causes irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage. Rhode Island has made significant progress in decreasing lead poisoning among young children, dropping from 51 percent in 2003 to five percent in 2021; however, a substantial number of children continue to live in homes built before 1980. Mitigating that risk remains a high priority of ensuring a healthy home.

## Thermal Control: Heating, Cooling, and Energy Efficiency

Keeping a home appropriately heated and cooled prevents health risks related to extreme temperatures. The Low Income Home Energy Assistance Program (LIHEAP), funded by the U.S. Department of Health and Human Services (HHS), helps low-income Rhode Island households with heating costs, as well as cooling grants and crisis grants for those in danger of utility shut off. The Weatherization Program, funded by the U.S. Department of Energy (DOE), helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from DOE, National Grid, or LIHEAP.

Funds are accessed through nine regional community action agencies across the state and overseen by the Rhode Island Department of Human Services.

### LIHEAP

- **Funding dispersed in FFY 2020 (10/1/2019-9/30/2020)**
  - $17,992,935
- **Homes Weatherized**
  - 27,691
- **Households Served**
  - 558

### Weatherization

- **Funding dispersed in PY 2020 (7/1/2020-6/30/2021)**
  - $1,539,247
- **Homes Weatherized**
  - 27,691
- **Households Served**
  - 558

## OVERALL MAINTENANCE & CONDITIONS

Housing of any age can lead to health risks if not maintained or kept clean. Significant issues regarding maintenance and safety are generally the responsibility of a property owner, and when such a property becomes a hazard to its residents or the public, a municipality’s code enforcement officer may become involved. At this time, these records are not collected by either HousingWorks RI or RIDOH. Untended safety repairs can lead to burns, trips, and falls, posing risks especially to the youngest and oldest members of any household. Chipping paint, leaks, mold, and pest infestations trigger and worsen asthma. In fact, 40 percent of the triggers that cause asthma are fixable and found within the home.

Children and adult rates ranked fifth highest in the United States. Beyond the risks related to the age and condition of housing, there are also health risks associated with geographic location. Radon, a naturally occurring radioactive gas, can cause lung cancer and is more common in the central and southern half of the state. Climate change, measured by increasing temperatures, sea-level rise, and flooding, contributes to different levels of risk across the Ocean State.
**EDUCATION**

The pandemic’s effect on students will likely take years to become clear. In Rhode Island, an estimated 3,937 students “went missing” once school districts went virtual. Nationally, the number is estimated as high as three million, with the highest risk groups reflecting the same risk factors familiar in housing: disability, English language fluency, homelessness or housing insecurity, migration, and being in foster care. Sufficient access to the internet for regular virtual attendance also played a role. Despite mid-pandemic efforts to expand access, 22 percent of Rhode Island renter households still have no internet access, forcing students in those households to develop alternative means to fully participate.

On the other hand, the switch to virtual attendance in mid-March 2020 shortened the in-person school year to 120 days. As a result, chronic absenteeism, which is 10 percent of attendance, increased across the majority of school districts. At the same time, given that fewer households relocated during the pandemic, student mobility saw substantial decreases.

**Homeless Youth/Children Enrolled in Schools**

| 2018-2019: 1,475 | 2019-2020: 1,550 | 5% INCREASE |

**Chronic Absenteeism for High Schools**

| 19 school districts had an INCREASE | 10 school districts had a DECREASE |

**Student Mobility**

| 6 school districts had an INCREASE | 24 school districts had a DECREASE |

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**COMMUNITY LIFE**

Building health equity also means strengthening communities. The 10 Health Equity Zones (HEZ) operating in 2019 have now been joined by five others, some of which operate across municipal boundaries. Their reach now covers 26 of the state’s 39 municipalities.

**Civic Engagement**

Guided by the Social Determinants of Health, a number of HEZ initiatives have identified indicators that are key to Social and Community Context, such as civic engagement, social cohesion, and socioeconomic segregation. Within the Community Resilience domain in RIDOH’s Health Equity Measures, voting is an indicator for civic engagement. As noted in a study by Columbia University for the Poor People’s Campaign after the 2016 general election, “low-income eligible voters are about 22 percent less likely to vote in national elections than voters with higher incomes.” This holds true across Rhode Island in the 2020 general election, where there was a wider disparity between low-income and high-income municipalities’ voting rates.

**Rhode Island Voting Rates: 2020 General Election**

<table>
<thead>
<tr>
<th>STATE AVERAGE</th>
<th>HIGHEST RATE: JAMESTOWN</th>
<th>LOWEST RATE: CENTRAL FALLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>64.1%</td>
<td>79.2%</td>
<td>45.6%</td>
</tr>
</tbody>
</table>

FOUR LOWEST OVERALL: Central Falls, Providence (45.7%), Woonsocket (49.1%), and Pawtucket (55%). All four of these municipalities include the lowest incomes in state (Providence average not excluding East Side)

TWENTY MUNICIPALITIES ABOVE 70%: Fifteen of these 20 municipalities include the highest median incomes

**Community Safety**

One objective of the CDC’s Social and Community indicator is promoting health and safety. Two measures used by RIDOH to determine perceptions of personal safety in one’s home or neighborhood are the Pregnancy Risk Assessment Monitoring System (PRAMS) and the Youth Risk Behavior Survey (YRBS), both funded by the CDC. A combined 23.5 percent of new mothers surveyed from 2016-2019 answered yes to feeling unsafe in their neighborhoods “ever” or “sometimes, often, or always;” and 18.6 percent of middle- and high-school youth answered similarly in 2019.
ECONOMIC STABILITY AND HOUSING INSECURITY

Economic stability and housing security are directly linked to one another and to housing affordability; all three are obvious influences on health and wellbeing. Employment and household income were profoundly affected by the COVID-19 pandemic, but Rhode Islanders have struggled with a housing wage gap for many years. At its pandemic peak, Rhode Island’s unemployment rate reached more than 17 percent. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slightly slower recovery than the New England region and United States overall.

The Rhode Island Department of Labor and Training’s Occupational Outlook 2028 notes the anticipated numbers of workers needed across a range of occupations. Of the more than 11,000 jobs represented by the report’s top 20 “high growth occupations,” 72 percent of them do not pay enough to affordably rent a 2-bedroom apartment at 2020 market rates. When calculated as full-time wages, the money that Rhode Island’s lowest wage, high-growth occupations have for housing that is affordable to them ranges from $626 to $892.

The National Low Income Housing Coalition’s 2021 Out of Reach report notes Rhode Island’s housing wage as $22.54 to affordably rent a 2-bedroom home at HUD’s Fair Market Rent (FMR). Costs for the state’s average 2-bedroom rent or median single family home translate into hourly wages of $31.92 and $41.43, respectively.
Rhode Islanders Experiencing Homelessness

Measuring Rhode Islanders experiencing homelessness during the pandemic requires looking at the numbers differently than in the past. Because of the extreme health risk involved with living in close quarters, federal funding went out nationwide to help provide safer housing options. Emergency shelters reduced their capacities significantly to adhere to COVID-19 protocols and some shelter residents were moved into local hotels.

Living in places not meant for human habitation (41% Increase)

226 placed in hotels (funded through 9/30/2021)

Disparities by race and ethnicity clearly continue; Blacks (including those of Hispanic ethnicity) are experiencing homelessness at a rate nearly four times higher than their share of the general population, currently representing more than 25 percent of those experiencing homelessness.57

HIV: RIDOH Data

Among those who are most housing insecure are those living with HIV. Though no longer the threat to life that it once was, living with HIV still carries some stigma and cost related to medical care.59 Surviving with HIV, therefore, poses a particular risk to remaining stably housed. Rhode Island is a leader in the nation’s public health services to those with HIV.60

In 2015, a study of HIV patients at the Miriam Hospital, “Evaluating the Impact of Housing Status on Longitudinal Viral Suppression and Retention to Care among HIV-Infected Patients,”61 found that HIV is three to nine times higher among those experiencing homelessness than in the general population. Moreover, homelessness or unstable housing was associated with a lack of viral suppression and retention in care. Of 498 patients analyzed, 20 percent were unstably housed. And, in keeping with those racial disparities apparent in housing, they were more likely to be Black and female, often reporting a psychiatric illness and under 40 years of age.

Rhode Island Point-in-Time Count, 2020-2021

The Point-in-Time Count is an annual accounting of all those experiencing homelessness on a single winter night. Despite a downward trend in recent years, the 2021 count of those experiencing homelessness in January showed dramatic increases across several populations and in households with children.58

<table>
<thead>
<tr>
<th>Category</th>
<th>2020</th>
<th>2021</th>
<th>Increase over 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Adults (sheltered)</td>
<td>723</td>
<td>793</td>
<td>10%</td>
</tr>
<tr>
<td>Unsheltered (without children)</td>
<td>108</td>
<td>181</td>
<td>68%</td>
</tr>
<tr>
<td>Persons in families</td>
<td>381</td>
<td>474</td>
<td>24%</td>
</tr>
<tr>
<td>Households (with children &lt;18)</td>
<td>121</td>
<td>153</td>
<td>26%</td>
</tr>
</tbody>
</table>

Most importantly, however, improving housing status improved viral suppression and retention in care. Of those patients unstably housed more than 30 percent were not virally suppressed by the end of the year compared to approximately seven percent who were stably housed.

In subsequent years, there has been a gradual decline in the number of patients reporting only temporary or unstable housing.62

<table>
<thead>
<tr>
<th>Year</th>
<th>Stable</th>
<th>Temporary</th>
<th>Unstable</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>83.9%</td>
<td>13.2%</td>
<td>2.8%</td>
<td>1,670</td>
</tr>
<tr>
<td>2017</td>
<td>83.8%</td>
<td>13.2%</td>
<td>3%</td>
<td>1,710</td>
</tr>
<tr>
<td>2018</td>
<td>85.1%</td>
<td>11.5%</td>
<td>3.4%</td>
<td>1,694</td>
</tr>
<tr>
<td>2019</td>
<td>86.4%</td>
<td>9.8%</td>
<td>3.8%</td>
<td>1,800</td>
</tr>
<tr>
<td>2020</td>
<td>88.8%</td>
<td>8.6%</td>
<td>2.6%</td>
<td>1,829</td>
</tr>
</tbody>
</table>

N = the number of HIV+ patients at The Miriam Hospital Immunology Center who received a core medical service in that year.
Overcrowding

There is an estimated shortfall of nearly 22,000 homes for the lowest income Rhode Islanders. Those who are housing insecure will sometimes turn to living with family members or friends, which may lead to overcrowded conditions. Overcrowding may be quantified using the number of rooms, bedrooms, or square footage that people share. In the charts below, overcrowding is defined as more than two persons per bedroom. Of nearly 6,000 Rhode Island households considered overcrowded, renters are more than twice as likely as owners to experience such overcrowding, and there are stark disparities by race and ethnicity.

Overcrowding by Race & Ethnicity

As the pandemic recedes and programs end, housing advocates are watching trends carefully. Those who are housing insecure have limited choices of where to turn for help and face hard decisions every day about what basic needs to fulfill, weighing the decision to buy groceries against paying utility bills or rent.

In facing an extraordinary year of need, Rhode Islanders turned to what few resources exist.

Over the last three years, calls to UWRI concerning housing increased from nearly 73,000 in 2018 to more than 98,000 in 2020, representing 39 percent of all calls and a 13 percent increase in housing calls over 2019.

United Way of Rhode Island 211

In 2000, the Federal Communications Commission (FCC) reserved “211” as an available dialing code for community services. United Way of Rhode Island (UWRI) hosts the call center across the state and is a national leader in the comprehensiveness of its services. UWRI not only has the highest per capita call volume, but they are also the only 211 service that actively takes walk-in clients and uses an outreach RV, which is used at an average of 30 events or locations each month.


**Evictions**

Matthew Desmond’s 2015 book *Evicted* highlighted the crisis of evictions in the United States. However, local community groups nationwide point to the methodology developed by Desmond for Princeton’s Eviction Lab as not being inclusive enough of work on the ground.

The COVID-19 pandemic confirmed that the number of actual evictions is hard to track. In addition to evictions filed in courts, tenants face “informal evictions,” which occur outside the court process. These informal evictions can include illegal demands to leave, lock outs, or other actions to dispossess tenants from housing without a court process. These informal evictions happen without court involvement and are hard to tally. What we do know: Black and Latino households are disproportionately affected, especially single mothers.

“Right-to-counsel” programs help stem the tide by offering free legal representation to tenants. In Rhode Island, this work is being spearheaded by Rhode Island Legal Services (RILS) and the Center for Justice (CFJ), who are piloting a program for the City of Providence. They note that nearly all landlords have legal representation, unlike 93 percent of tenants.

While just knowing the number of court filings is not enough, it is a start. RIHousing has worked with the Rhode Island courts to begin collecting the evictions filed across the state.

The number of evictions for non-payment filed in 2020—3,367—dropped by 42 percent over the previous four-year average of 5,796. According to RILS and CFJ, this is due primarily to three factors: (1) the national eviction moratorium; (2) pandemic-related scheduling constraints implemented once local courts reopened; and (3) a marked increase in informal evictions.

Those cities that represent nearly 60 percent of the state’s renters also account for 69 percent of eviction filings in 2020 and 2019. The City of Providence represented nearly a third of filings in the years before the pandemic, and 29 percent in 2020; the cities of Woonsocket and Pawtucket represented 27 percent combined. Warwick, Cranston, and East Providence accounted for 14 percent of filings prior to 2020, and dropped to 13 percent last year.

**Foreclosures and Mortgage Delinquencies**

Foreclosures have steadily decreased for the last five years, and the warnings issued by the CDC and programs passed by Congress led to a further significant drop in 2020. However, missed housing payments were clearly a problem as seriously delinquent loans more than doubled from 2019.

46% DECREASE from 2019 to 272 foreclosures

4.84% Q4-2020 rate of seriously delinquent loans (5,750); an increase from 2.24 percent (2,632) in Q4-2019

**Federal and State Investments**

Both federal and state investments are critical to meeting Rhode Island’s housing needs. While the state’s per capita investment fell last year and remains the lowest of the New England states with such measurable investment, the potential of direct housing assistance of approximately $255M from the American Rescue Plan Act (ARPA) of 2021 presents Rhode Island with an historic opportunity to address longstanding housing concerns.
PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES

Rhode Island State Law 45-53 establishes a goal that 10 percent of every city or town's housing stock qualify as Low and Moderate-Income Housing (LMIH). How does each municipality measure up?

Six of Rhode Island's 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Overall LMIH as % of Year-round Housing</th>
<th>Needed To Hit 10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>3.33%</td>
<td>418</td>
</tr>
<tr>
<td>Bristol</td>
<td>5.79%</td>
<td>380</td>
</tr>
<tr>
<td>Burrillville</td>
<td>10.28%</td>
<td>Achieved</td>
</tr>
<tr>
<td>Central Falls</td>
<td>10.96%</td>
<td>Achieved</td>
</tr>
<tr>
<td>Charlestown</td>
<td>3.92%</td>
<td>212</td>
</tr>
<tr>
<td>Coventry</td>
<td>5.32%</td>
<td>659</td>
</tr>
<tr>
<td>Cranston</td>
<td>5.48%</td>
<td>1,489</td>
</tr>
<tr>
<td>Cumberland</td>
<td>6.00%</td>
<td>550</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>4.59%</td>
<td>289</td>
</tr>
<tr>
<td>East Providence</td>
<td>9.83%</td>
<td>37</td>
</tr>
<tr>
<td>Exeter</td>
<td>5.67%</td>
<td>106</td>
</tr>
<tr>
<td>Foster</td>
<td>2.05%</td>
<td>140</td>
</tr>
<tr>
<td>Glocester</td>
<td>2.16%</td>
<td>302</td>
</tr>
<tr>
<td>Hopkinton</td>
<td>7.09%</td>
<td>98</td>
</tr>
<tr>
<td>Jamestown</td>
<td>4.59%</td>
<td>137</td>
</tr>
<tr>
<td>Johnston</td>
<td>8.00%</td>
<td>247</td>
</tr>
<tr>
<td>Lincoln</td>
<td>6.71%</td>
<td>297</td>
</tr>
<tr>
<td>Little Compton</td>
<td>0.56%</td>
<td>153</td>
</tr>
<tr>
<td>Middletown</td>
<td>5.16%</td>
<td>332</td>
</tr>
<tr>
<td>Narragansett</td>
<td>3.81%</td>
<td>443</td>
</tr>
<tr>
<td>Newport</td>
<td>15.90%</td>
<td>Achieved</td>
</tr>
<tr>
<td>New Shoreham</td>
<td>11.17%</td>
<td>Achieved</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>8.77%</td>
<td>134</td>
</tr>
<tr>
<td>North Providence</td>
<td>6.57%</td>
<td>526</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>8.18%</td>
<td>92</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>8.63%</td>
<td>437</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>2.75%</td>
<td>537</td>
</tr>
<tr>
<td>Providence</td>
<td>14.81%</td>
<td>Achieved</td>
</tr>
<tr>
<td>Richmond</td>
<td>3.30%</td>
<td>195</td>
</tr>
<tr>
<td>Scituate</td>
<td>0.78%</td>
<td>378</td>
</tr>
<tr>
<td>Smithfield</td>
<td>5.53%</td>
<td>351</td>
</tr>
<tr>
<td>South Kingstown</td>
<td>4.97%</td>
<td>548</td>
</tr>
<tr>
<td>Tiverton</td>
<td>5.18%</td>
<td>344</td>
</tr>
<tr>
<td>Warren</td>
<td>4.23%</td>
<td>290</td>
</tr>
<tr>
<td>Warwick</td>
<td>5.48%</td>
<td>1,684</td>
</tr>
<tr>
<td>Westerly</td>
<td>5.13%</td>
<td>508</td>
</tr>
<tr>
<td>West Greenwich</td>
<td>1.16%</td>
<td>206</td>
</tr>
<tr>
<td>West Warwick</td>
<td>7.99%</td>
<td>277</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>15.90%</td>
<td>Achieved</td>
</tr>
</tbody>
</table>

Low- and moderate-income housing status is based on the draft chart of September 8, 2021 and subsequent public comment.
Using the Social Determinants of Health as a model, a number of other conceptual frameworks have been developed to measure life outcomes. Many are framed around the concept of opportunity.

The U.S. Department of Housing & Urban Development devised a measure of “neighborhood opportunity” as part of its Affirmatively Furthering Fair Housing (AFFH) work. The goals of the work are to reduce segregation, eliminate concentrations of poverty, reduce disparities vis-à-vis education, jobs, and transit, and narrow the gaps that leave some populations with disproportionate housing challenges. At the state level, Rhode Island’s 2020 Analysis of Impediments to Fair Housing Choice (AI) uses this lens to map out “communities of opportunity” as measured by indices of education, labor force engagement, environmental health, transit, and poverty.

The conundrum to these efforts is that they are sometimes counter to the idea of “smart growth,” which seeks to build density around urban areas (in order to preserve open space) and upon which Rhode Island largely relies as a policy framework for land use planning. However, assets such as affordable homes, jobs, and public transit are often most plentiful where educational and health outcomes are worst. The state’s AI notes the need for balance when seeking to both expand opportunities and simultaneously improve the areas that show poor outcomes in an effort to “create a holistic approach to community investment.”

Rhode Island’s Health Equity Zones are designed to highlight exactly this sort of inequity in assets and outcomes, and correct them.

When looked at statewide, the state’s economic and transit assets gradually radiate out from urban Providence to the unfragmented forests at the state’s western boundary. However, this same radiant progression—on a micro scale—can also be seen within the regions designated by the U.S. Census Bureau, which have some semblance to counties. As observed in a Policy Link paper on regionalism:

“Regional equity brings a unique perspective to the broader equity movement: a deep understanding of how metropolitan development patterns structure the life chances and social and economic opportunities of residents, and the ways in which uneven spatial development reinforces old racial and class divides, while creating new ones.”

The 2021 Housing Fact Book’s regional section looks at disparities across these county-like regions rather than comparing the Providence Metro area to the rest of the state. A holistic approach requires a balance of assets across each region. The following pages look at a number of indicators associated with opportunity and vulnerability that are related to that balance.

While metrics offer useful insights into the conditions that may cause adverse health or other life outcomes, they do not necessarily offer solutions. What we learn most often is that clear patterns were created by historical discriminatory practices such as redlining and other forms of racial segregation, and that these patterns are de facto blueprints for community vulnerability or advantage. As HEZs and other stakeholders seek improvements for all Rhode Islanders, a systems level approach is required to foster honest and sometimes difficult discussions across disciplines and communities.
Second in size by land area to the South Region, the Northwest Region includes the historic city of Woonsocket and significant suburban neighborhoods throughout Johnston and Smithfield. While Burrillville and North Smithfield are both largely rural, each has areas of public infrastructure that have contributed to growth in their historic mill villages. The municipalities of Foster, Glocester, and Scituate are the least densely populated and lack public water and sewer, with the exception of the village of Hope in southeast Scituate, which has public water. Three of the region’s municipalities participate in a Health Equity Zone: North Smithfield (with Cumberland and Lincoln); Smithfield (with Johnston and North Providence); and Woonsocket.

Northwest Region by Race & Ethnicity
Total Population: 146,986
Total Households: 56,171

Affordability of Single Family Homes Inventory

Housing Stock

Median Household Incomes

Percent of Region’s Jobs | 52,059 Jobs in Region

Poverty Rate of Families with Children <18

Percent of Households >65 with a Disability
Defined primarily by its historic mill villages, Northeast RI is one of the state's smaller regions. Its history of manufacturing makes it the most urbanized region outside of Providence. Public infrastructure serves all of Pawtucket and Central Falls, and most of North Providence and Lincoln, but most of Cumberland is served primarily by only public water. Pawtucket and Central Falls are two of the most densely populated cities in the state; at one time, Pawtucket was the most densely populated city in the United States. The region also has significant outdoor amenities, including Lincoln Woods State Park and the Blackstone River Bikeway. All five of the region's municipalities participate in a Health Equity Zone: Central Falls and Pawtucket; Cumberland and Lincoln (with North Smithfield); and Johnston and North Providence (with Smithfield).

Northeast Region by Race & Ethnicity
Total Population: 180,487
Total Households: 69,795

Affordability of Single Family Homes Inventory

20% or 41,830 Northeast households cannot afford the region's median home price: $265,000
PROVIDENCE RI

Municipality: Providence

Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the "East Side" and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 66 and 67—with home prices of $230,000 versus $660,000—tell another story. Unlike other regions, Providence has full public water service and lacks sewer infrastructure only in a small western area. It has nearly twice the population of the state's next two largest municipalities. The city is the heart of the state's public transportation system, with all routes in the state either beginning or ending there. As the Capital City, it also has significant economic and jobs infrastructure. For this particular region, the challenge is to provide equitable housing opportunities for all residents. Providence has three Health Equity Zones: Central Providence; 02907; and 02905 South Providence.

Providence by Race & Ethnicity
Total Population: 179,016
Total Households: 61,644

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>33%</td>
</tr>
<tr>
<td>Black</td>
<td>14%</td>
</tr>
<tr>
<td>Latino</td>
<td>43%</td>
</tr>
<tr>
<td>White Two+</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
<tr>
<td>Asian</td>
<td>6%</td>
</tr>
</tbody>
</table>

Owners
Renters
Affordability of Single Family Homes Inventory

73% OR 44,934 Providence households cannot afford the region’s median home price: $275,000

Median Household Incomes

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Providence (without East Side)</th>
<th>Providence (East Side)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>$42,556</td>
<td>$83,886</td>
</tr>
<tr>
<td>$40,000</td>
<td>$50,000</td>
<td></td>
</tr>
<tr>
<td>$50,000</td>
<td>$57,500</td>
<td></td>
</tr>
<tr>
<td>$60,000</td>
<td>$65,000</td>
<td></td>
</tr>
<tr>
<td>$70,000</td>
<td>$72,500</td>
<td></td>
</tr>
<tr>
<td>$80,000</td>
<td>$80,000</td>
<td></td>
</tr>
<tr>
<td>$90,000</td>
<td>$87,500</td>
<td></td>
</tr>
<tr>
<td>$100,000</td>
<td>$95,000</td>
<td></td>
</tr>
<tr>
<td>$110,000</td>
<td>$102,500</td>
<td></td>
</tr>
<tr>
<td>$120,000</td>
<td>$110,000</td>
<td></td>
</tr>
<tr>
<td>$130,000</td>
<td>$117,500</td>
<td></td>
</tr>
<tr>
<td>$140,000</td>
<td>$125,000</td>
<td></td>
</tr>
<tr>
<td>$150,000</td>
<td>$132,500</td>
<td></td>
</tr>
</tbody>
</table>

Percent of Region’s Jobs | 101,060 Jobs in Region

<table>
<thead>
<tr>
<th>Providence (without East Side)</th>
<th>Providence (East Side)</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Percent of Households >65 with a Disability

<table>
<thead>
<tr>
<th>Providence (without East Side)</th>
<th>Providence (East Side)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Rhode Island Rate: 32%
The Southeast Providence County Region is the only region comprised of just two municipalities. Both cities are inner ring suburbs of Providence and include substantial suburban neighborhoods and commercial areas. Cranston, however, is nearly twice the size of East Providence and includes dense neighborhoods on its border with Providence. A portion of western Cranston was formerly agricultural and while about half has public water and significant suburban subdivisions, the most western reaches do not have any public water or sewer. Though the two cities differ in size, their real estate markets are comparable in home prices and rents. There are Health Equity Zones in both Cranston and East Providence.

Southeast Providence County by Race & Ethnicity

- Total Population: 128,760
- Total Households: 50,339
- 73% White
- 6% Black
- 5% Latino
- 3% Two+
- 1% Other
- 12% Asian
- 1% Other

Median Household Incomes

- Cranston: $72,017
- East Providence: $59,142

Affordability of Single Family Homes Inventory

- 57% of Southeast Providence County households cannot afford the region’s median home price: $273,000

Percent of Region’s Jobs

- 49,674 Jobs in Region
- State Median Income: $67,167
- Cranston: 59%
- East Providence: 41%

Housing Stock

- Cranston: 62%
- East Providence: 57%

- Single Family Homes
- Multifamily

Poverty Rate of Families with Children <18

- Cranston: 10%
- East Providence: 12%

Percent of Households >65 with a Disability

- Cranston: 30%
- East Providence: 34%
NORTH TIVERTON

PRUDENCE ISLAND

PORTSMOUTH

MIDDLETOWN

NEWPORT

JAMESTOWN

BARRINGTON

BRISTOL

THE NORTH END

THE POINT

SOUTH END

BRENTON PT. STATE PARK

BEAVERTAIL STATE PARK

COLT STATE PARK

PUBLIC WATER SUPPLY

SEWERED AREA

VILLAGE / NEIGHBORHOOD

RIVER

BIKE PATH

OPEN SPACE

INTERSTATE HIGHWAY

US FEDERAL HIGHWAY

STATE HIGHWAY

SOUTHEAST RI
RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

Municipalities: Barrington, Bristol, Jamestown,
Little Compton, Middletown, Newport, Portsmouth,
Tiverton, Warren

Containing three of the state’s four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the substantial shoreline, coastal resiliency is a development concern throughout the region. Dense development patterns in Newport have allowed it to achieve more than 15 percent of its housing stock as long-term affordable. There is little public infrastructure in the region’s eastern municipalities of Little Compton and Tiverton, but Tiverton’s border with Fall River includes historic mills—some suitable for redevelopment as housing—and public water. Three of the region’s municipalities have Health Equity Zones: Bristol, Newport, and Warren.

Southeast Region by Race & Ethnicity
Total Population: 126,438
Total Households: 54,016

Affordability of Single Family Homes Inventory

64% OR 34,509 Southeast households cannot afford the region’s median home price: $429,000

Median Household Incomes

State Median Income: $67,167

Poverty Rate of Families with Children <18

Rhode Island Rate: 14%

Percent of Region’s Jobs | 45,089 Jobs in Region

Percent of Households >65 with a Disability

Rhode Island Rate: 32%
RHODE ISLAND: A REGIONAL OVERVIEW

SOUTH RI

Municipalities: Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly

In square miles, the South Region is the largest in the state and contains nearly a third of the state's land mass. Except for its coastal areas, the region is largely rural and lacks public infrastructure. Among its nine municipalities, its four largest population centers—South Kingstown, North Kingstown, Westerly, and Narragansett—account for 75 percent of the region's total. While these four municipalities do have coastal considerations, they also have public infrastructure and host a number of suburban neighborhoods, large villages, and economic centers, such as Quonset and the University of Rhode Island, which provide opportunities for homes connected to jobs and other amenities. All of the region's municipalities are represented by the South County Health Equity Zone.

South Region by Race & Ethnicity
Total Population: 131,562
Total Households: 49,102

Affordability of Single Family Homes Inventory

Housing Stock

Median Household Incomes

Percent of Region's Jobs

Percent of Households >65 with a Disability

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Rhode Island's Central Region is anchored by one of the state's largest municipalities, Warwick, which is also home to the state's only international airport. The region's eastern half is defined by substantial suburban and commercial development. The City of Warwick also has an ambitious plan for "City Centre Warwick," which is envisioned as a Transit-Oriented Development Hub defined by access to transit and mixed-use development. The region's western half is some of the most rural geography in the state and fully lacking in public infrastructure. The eastern cities of Warwick and West Warwick have public water throughout and considerable public sewer infrastructure. Two of the region's municipalities have Health Equity Zones: Warwick and West Warwick.

Central Region by Race & Ethnicity
Total Population: 163,982
Total Households: 69,422

Affordability of Single Family Homes Inventory

50% or 34,645 Central households cannot afford the region's median home price: $262,228

Housing Stock

Median Household Incomes

Percent of Region's Jobs | 69,152 Jobs in Region

Poverty Rate of Families with Children <18

Percent of Households >65 with a Disability

Rhode Island Rate: 14%
The strains on housing affordability across Rhode Island include references to state and regional data, however, it is within each municipality that a home exists. Each municipality establishes laws and regulations that govern the ability to produce homes. Zoning ordinances are at the heart of that framework. While some rights to residential development exist “by right,” others are granted by “variance” or “not permitted.” This zoning framework has a direct impact on the real estate market within any given geography.88

The dominant residential zone across New England is for single family housing. Yet this dominance is questioned by advocates, who note its history and results of exclusion; by planners, who note its inefficiency of land use; and by many developers, who note an emerging market of those who seek smaller units and less reliance on cars.

This year’s municipal pages follow the design established in the last couple of years, which seeks to establish the connection between the picture of housing affordability and a municipality’s capacity and regulatory framework for a diversity of types of residential development.

The lower third of each page includes “Housing and Development Conditions,” which includes references to specific zoning ordinances (defined in the right-hand column) that are in a municipality’s “Housing Toolbox,” as well as building permits from the U.S. Census Bureau’s Building Permit Survey (BPS). When HousingWorks RI has been able to confirm or correct BPS data, it is noted as “municipally reported.” Since the BPS only includes permits issued for new building, it misses the creation of new homes from redevelopment and accessory dwelling units.

Especially given the passage of a new housing bond and the establishment of a first-time permanent funding stream for the creation of long-term affordable homes, it is critical that municipalities establish a broader range of options for residential development that can produce the diversity of healthy, affordable homes that meet the needs of all Rhode Islanders.

TEN HOUSING STRATEGIES89

**ADU**
ACCESSORY DWELLING UNITS are residences attached to or built within a single family home. ADUs have separate kitchens, bathrooms, and egresses.90 Variations include Accessory Family Dwelling Unit and In-Law Apartment.

**AHTF**
AFFORDABLE HOUSING TRUST FUNDS91 are publicly funded accounts established by a city, county or state government for a) the preservation and production of affordable housing and b) increasing opportunities for access to decent affordable homes.

**AR**
ADAPTIVE RE-USE is the conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.

**CP**
COMPREHENSIVE PERMIT (§ 45-53-4) is a procedure for approval of construction of low- or moderate-income housing. Applicants proposing low- or moderate-income housing may submit a single application for a comprehensive permit. This procedure is only available when at least twenty-five percent (25%) of the housing is low- or moderate-income housing. They are sometimes used by a municipality to facilitate development that may not conform to their existing zoning code, and are informally referred to as “friendly comprehensive permits.”

**FZ**
FLEXIBLE ZONING93 / Two types: A FLOATING ZONE (RI Law § 45-24-31(27)) is an unmapped zoning district adopted within the ordinance, which is established on the zoning map only when an application for development, meeting the zone requirements, is approved. An OVERLAY DISTRICT (RI Law § 45-24-31 (53)) is established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

**G/VC**
GROWTH/VILLAGE CENTERS are cohesive, relatively dense cores of commercial, civic, religious and residential buildings, typical to New England. They may also contain local and/or regional transit hubs. In Rhode Island, the term Growth Center describes compact developed areas intended for growth, drawing development pressure away from critical or unique natural, cultural, and historic resources. Growth centers can be existing or planned. Residential density and development intensity vary.

**ID**
INFILL DEVELOPMENT takes place within built-up areas on under-utilized or vacant sites. It channels development into areas that are already served by public facilities (police, fire, utilities, schools, and transit) to make more efficient use of existing land and infrastructure.

**IZ**
INCLUSIONARY ZONING is a technique applied to housing developments (new construction or re-use) in which a certain portion of the units are set aside for low- and moderate-income homebuyers.

**MU**
MIXED USE is a combination of residential, commercial, and/or office uses in one zone, development or building.

**TOD**
TRANSIT-ORIENTED DEVELOPMENT is transit-oriented and transit supportive land use planning to create an environment around a transit stop or station supporting pedestrian activities and transit use.
**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

Home price: $319,000

Monthly housing payment: $2,154

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Home Price</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$339,000</td>
<td>$2,458</td>
</tr>
<tr>
<td>2020</td>
<td>$339,000</td>
<td>$2,154</td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

Rental payment: $1,660

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rental Price</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$1,660</td>
<td>$2,154</td>
</tr>
<tr>
<td>2020</td>
<td>$1,670</td>
<td>$2,154</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels.

- Owners: $2,154
- Renters: $1,660
- Private Sector Wage: $1,468
- Renter Household Income: $902
- RI Minimum Wage: $512

**COST BURDenED HOUSEHOLDS**

139,090 HOUSEHOLDS ARE COST BURDENED

OWNER RENTER

- Owner Households: 67,520
- Renter Households: 71,570

A household is considered burdened if it spends 30% or more of its income on housing costs.

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

Total: 468,171

- Single family: 56%
- Multifamily: 44%

**INFRASTRUCTURE**

- REGION: N/A
- Public Water:
  - Nearly Full: None
  - Partial: None
  - None: None
- Public Sewer:
  - Nearly Full: None
  - Partial: None
  - Nearly Full: None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Governed by Municipalities' Zoning Codes:
  - Yes: 53%
  - No: 38%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU
- AHTF
- AR
- CP
- FZ
- ID
- IZ
- MU
- TOD

**2020 BUILDING PERMITS:**

Total: 1,420

- Single family: 906
- Multi-family: 494

**LONG-TERM AFFORDABLE HOMES**

RI General Law: 45-53-3(9) Low or Moderate Income Housing

- Number of households below HUD 80% area median income: 177,820

**CURRENT**

- 8.33% of year-round housing stock
- 37,129 # of long-term affordable homes

**ADDED UNITS**

- Ownership: 52
- Rental: 312

**PRESEVERED RENTALS**

- State-Funded Homes
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 3,246
## Current Housing & Development

### Housing Costs

#### Median Single Family

<table>
<thead>
<tr>
<th>Home price</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$498,250</td>
<td>$434,846</td>
<td>$1,302</td>
</tr>
</tbody>
</table>

#### Average 2-Bedroom Rent

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>$1,302</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Affordability Gap

#### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Type</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median</td>
<td>$3,416</td>
<td>N/A</td>
<td>$1,129</td>
<td>$920</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

### Cost Burdened Households

1,610 households are cost burdened.

- **Owner Households**: 24%
- **Renter Households**: 60%*

A household is considered burdened if it spends 30% or more of its income on housing costs.

*Denotes high margin of error

### Current Housing & Development

#### Housing Stock

- Total: 6,311
- Single family: 92%
- Multifamily: 8%

#### Infrastructure

- REGION: Southeast
- Public Water: Full
- Public Sewer: Nearly Full

#### Multifamily by Right

- Yes: 3.33%
- No: 96.67%

#### Residential Development Ordinances

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
</table>

#### 2020 Building Permits

- Total: 36
- Single family: 16
- Multi-family: 20

### Long-Term Affordable Homes

- Number of households below HUD 80% area median income: 1,255
- 3.33% of year-round housing stock
- 209 # of long-term affordable homes

#### Added Units

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rental</th>
<th>Preserved Rentals</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>17</td>
<td>0</td>
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</tbody>
</table>

State-Funded Homes

**Building Homes Rhode Island** (Rounds I, II, & III): 107
BRISTOL

**CURRENT HOUSING & DEVELOPMENT**

<table>
<thead>
<tr>
<th>Population</th>
<th>Households</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>22,145</td>
<td>8,304</td>
<td>$72,610</td>
</tr>
<tr>
<td></td>
<td></td>
<td>67% Own</td>
</tr>
<tr>
<td></td>
<td></td>
<td>33% Rent</td>
</tr>
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</table>

**HOUSING COSTS**

**Median Single Family**

<table>
<thead>
<tr>
<th>Home Price</th>
<th>$380,000</th>
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</thead>
<tbody>
<tr>
<td>Monthly Housing Payment</td>
<td>$2,428</td>
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</tbody>
</table>

**Average 2-Bedroom Rent**

<table>
<thead>
<tr>
<th>Rental Payment</th>
<th>$1,372</th>
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</thead>
<tbody>
<tr>
<td>5 Year Comparison</td>
<td></td>
</tr>
</tbody>
</table>

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th>Monthly Payment</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner</td>
<td>$2,428</td>
<td>$1,372</td>
<td>$1,129</td>
<td>$920</td>
<td>$512</td>
</tr>
<tr>
<td>Renter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Cost Burdened Households**

2,783 Households are cost burdened

**Housing Stock**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single Family</th>
<th>Multifamily</th>
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</thead>
<tbody>
<tr>
<td>9,379</td>
<td>59%</td>
<td>41%</td>
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</table>

**Infrastructure**

<table>
<thead>
<tr>
<th>Public Water</th>
<th>Partial</th>
<th>Nearly Full</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Sewer</td>
<td>Partial</td>
<td>Nearly Full</td>
<td>None</td>
</tr>
</tbody>
</table>

**Residential Development Ordinances**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
</table>

**2020 Building Permits**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single Family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>21</td>
<td>0</td>
</tr>
</tbody>
</table>

**Long-Term Affordable Homes**

| Elderly | Family | Special Needs |
|---------|--------|              |
| 68%     | 19%    | 13%           |

**Added Units**

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rental</th>
<th>Preserved Rentals</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

State-Funded Homes

Building Homes Rhode Island (Rounds I, II, & III): 19

---

**TABLE OF CONTENTS**
**Housing Costs**

- **Median Single Family**
  - Home price: $300,000
  - Monthly housing payment: $1,984

- **Average 2-Bedroom Rent**

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Monthly costs for owners: $1,984
  - Monthly costs for renters: $886

**Current Housing & Development**

- **Housing Stock**
  - Total: 6,510
  - Single family: 74%
  - Multifamily: 26%

- **Infrastructure**
  - Region: Northwest
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

- **Residential Development Ordinances**
  - ADU: 35
  - AHTF: 23
  - AR: 8
  - CP: 4
  - FZ: 0
  - G/VC: 0
  - ID: 0
  - IZ: 0
  - MU: 0
  - TOD: 0

- **2020 Building Permits**
  - Total: 35
    - Single family: 23
    - Multifamily: 8
    - ADU: 4

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 2,310
- Current: 10.28% of year-round housing stock
- 636 long-term affordable homes

**State-Funded Homes**

- Building Homes Rhode Island (Rounds I, II, & III): 154
**Home Price**
- Median Single Family: $239,000
- Average 2-Bedroom Rent: $1,517

**Monthly Housing Payment**
- 2015: $120,183
- 2020: $1,782

**5 Year Comparison**
- Rental Payment: $1,428 (2015) to $1,428 (2020)
- 99% increase

**Affordability Gap**
- Income needed to afford this: $71,275
- Income needed to afford this: $57,120

**Regulatory方面**
- **Housing Stock**
  - Total: 7,104
  - Single Family: 7%
  - Multifamily: 93%

- **Infrastructure**
  - Public Water: Full
  - Public Sewer: Full

- **Residential Development Ordinances**
  - ADU: 0
  - AHTF: 0
  - AR: 0
  - CP: 0
  - FZ: 0
  - G/VC: 0
  - ID: 0
  - IZ: 0
  - MU: 0
  - TOD: 0

- **2020 Building Permits**
  - Total: 6
  - Single Family: 6
  - Multi-Family: 0

**Housing Costs**

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 4,700
- 10.96% of year-round housing stock
- 819 # of long-term affordable homes

**State-Funded Homes**
- Building Homes Rhode Island (Rounds I, II, & III): 24
CHARLESTOWN

<table>
<thead>
<tr>
<th>POPULATION 7,799</th>
<th>HOUSEHOLDS 3,282</th>
<th>MEDIAN HOUSEHOLD INCOME $78,209</th>
</tr>
</thead>
<tbody>
<tr>
<td>84% OWN</td>
<td>16% RENT</td>
<td></td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $462,950
- Monthly housing payment: $2,724

**AVERAGE 2-BEDROOM RENT**

- 5 YEAR COMPARISON
  - Rental payment: N/A
  - 2015: $344,162
  - 2020: $462,950
  - INCREASE: 35%

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

- Owners: $2,724
- Renters: N/A
- Private Sector Wage: $1,341
- Renter Household Income: $987
- RI Minimum Wage: $512

- $108,962 Income needed to afford this

**COST BURDEDEN HOUSEHOLDS**

- 845 HOUSEHOLDS ARE COST BURDENED
  - 23% Owners
  - 45% Renter

- 636 Owner Households
- 209 Renter Households

A household is considered burdened if it spends 30% or more of its income on housing costs.

*Denotes high margin of error

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 5,218
  - Single family: 90%
  - Multifamily: 10%

**INFRASTRUCTURE**

- REGION: South
- Public Water: Nearly Full
- Public Sewer: Partial

**MULTIFAMILY BY RIGHT**

- IN RESIDENTIAL ZONES
  - Yes: 100%
  - No: 0%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU: Yes
- AHTF: Yes
- AR: Yes
- CP: Yes
- FZ: Yes
- G/VC: Yes
- ID: Yes
- IZ: Yes
- MU: Yes
- TOD: Yes

**2020 BUILDING PERMITS:**

- Total: 29
  - Single family: 29
  - Multifamily: 0

**LONG-TERM AFFORDABLE HOMES**

- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 1,035
  - Elderly: 41%
  - Family: 22%
  - Special Needs: 37%

- 137 # of long-term affordable homes

**ADDED UNITS**

- Ownership: 1
- Rental: 0

**PRESERVED RENTALS**

- 0

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):**

- 43

STATE-FUNDED HOMES

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COVENTRY

Housing Costs:

- **Median Single Family**
  - Home price: $297,500
  - Monthly housing payment: $2,035

- **Average 2-Bedroom Rent**
  - Rental payment: $1,633

- **5 Year Comparison**
  - 2015: $195,571
  - 2020: $297,500
  - Increase: $101,929 (52%)

Income needed to afford this:

- **$81,416** for Owners
- **$65,320** for Renters

Affordability Gap:

- **4,049 Households are Cost Burdened**
  - 24% Owner Households (2,651)
  - 46% Renter Households (1,398)

Cost Burdened Households:

- A household is considered burdened if it spends 30% or more of its income on housing costs.

Current Housing & Development:

- **Housing Stock**
  - Total: 14,951
  - Single family: 80%
  - Multifamily: 20%

- **Infrastructure**
  - Region: Central
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

- **Residential Development Ordinances**
  - ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

- **2020 Building Permits**
  - Total: 56
  - Single family: 48
  - Multifamily: 8

Long-Term Affordable Homes:

- Number of households below HUD 80% area median income: 5,025
- Percentage: 5.32% of year-round housing stock
- Total: 749 homes
- Elderly: 58%
- Family: 37%
- Special Needs: 5%

Additions:

- Ownership: 2
- Rental: 0
- Preserved Rentals: 32

State-Funded Homes

Building Homes Rhode Island (Rounds I, II, & III): 44
CRANSTON

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME | OWN | RENT
---|---|---|---|---
81,254 | 30,481 | $72,017 | 67% | 33%

HOUSING COSTS

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
</table>

| Monthly housing payment | 2015: $2,003, 2020: $2,003 |

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,650</td>
<td>2015: $1,629, 2020: $1,629, 1% INCREASE</td>
</tr>
</tbody>
</table>

**Income needed to afford this**

| $80,124 | $66,000 |

AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,003</td>
<td>$1,650</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

<table>
<thead>
<tr>
<th>HOUSEHOLDS</th>
<th>OWNER</th>
<th>RENTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,459</td>
<td>29%</td>
<td>48%</td>
</tr>
</tbody>
</table>

A household is considered burdened if it spends 30% or more of its income on housing costs.

CURRENT HOUSING & DEVELOPMENT

**HOUSING STOCK**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multifamily</th>
</tr>
</thead>
<tbody>
<tr>
<td>32,969</td>
<td>62%</td>
<td>38%</td>
</tr>
</tbody>
</table>

**INFRASTRUCTURE**

| REGION: Southeast Providence County |
|---|---|
| Public Water | Public Sewer |
| Nearly Full | > Partial | Nearly Full | Partial | None | None |

<table>
<thead>
<tr>
<th>MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>6,000 sq. ft. lot for 1st unit; 4,000 add’l sq. ft. per add’l units up to 9; 3,500 add’l sq. ft. for 9 or more; special considerations may apply</td>
</tr>
</tbody>
</table>

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

| 2020 BUILDING PERMITS: |
|---|---|---|
| Total | Single family | Multifamily |
| 59 | 29 | 30 |

**LONG-TERM AFFORDABLE HOMES**

| Number of households below HUD 80% area median income: | 12,295 |

<table>
<thead>
<tr>
<th>CURRENT</th>
<th>% of year-round housing stock</th>
<th># of long-term affordable homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.48%</td>
<td>1,805</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDED UNITS</th>
<th>PRESERVED RENTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ownership</td>
<td>Rental</td>
</tr>
<tr>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0
CUMBERLAND

POPULATION 34,846  HOUSEHOLDS 13,276  MEDIAN HOUSEHOLD INCOME $91,726

Housing Costs

- **Median Single Family**
  - Home price: $345,000
  - Monthly housing payment: $2,213

- **Average 2-Bedroom Rent**
  - Rental payment: $1,859
  - 5 Year Comparison:
    - 2015: $288,440, 2020: $1,941 (4% decrease)

Affordability Gap

- **Monthly Costs: Owners & Renters**
  - $2,213 (Owner), $1,859 (Renter), $1,517 (Private Sector Wage), $832 (Renter Household Income), $512 (RI Minimum Wage)

- **Cost Burdened Households**
  - 3,781 Households are cost burdened
  - 23% Owner Households, 51% Renter Households
  - Income needed to afford: $88,532 (Owner), $74,360 (Renter)

Current Housing & Development

- **Housing Stock**
  - Total: 14,112
    - Single Family: 68%
    - Multi-Family: 32%

- **Infrastructure**
  - Region: Northeast
  - Public Water: Nearly Full, > Partial
  - Public Sewer: Nearly Full, < Partial

- **Residential Development Ordinances**
  - ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

- **2020 Building Permits**
  - Total: 50
    - Single Family: 35
    - Multi-Family: 15

- **Long-Term Affordable Homes**
  - RI General Law: 45-53-3(9) Low or Moderate Income Housing
    - Number of households below HUD 80% area median income: 4,460
    - % of year-round housing stock: 6.00%
    - # of long-term affordable homes: 824

  - Current: Elderly 75%, Family 19%, Special Needs 6%

  - Added Units:
    - Ownership: 0
    - Rental: 0

  - Preserved Rentals: 0

State Funded Homes

- Building Homes Rhode Island (Rounds I, II, & III): 56
EAST GREENWICH

POPULATION: 13,081
HOUSEHOLDS: 5,079
MEDIAN HOUSEHOLD INCOME: $114,147

77% OWN
23% RENT

HOUSING COSTS

- **MEDIAN SINGLE FAMILY**
  - Home price: $550,000
  - Monthly housing payment: $3,908

5 YEAR COMPARISON
- 2015: $443,586
- 2020: $496,100 (24% INCREASE)

$156,309 Income needed to afford this

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,634

5 YEAR COMPARISON
- 2015: $1,626
- 2020: $1,634 (1% INCREASE)

$65,360 Income needed to afford this

AFFORDABILITY GAP

- **MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels:

- Owners: $3,908
- Renters: $1,634
- Private Sector Wage: $1,338
- Renter Household Income: $1,023
- RI Minimum Wage: $512

- **COST BURDED HOUSEHOLDS**

1,495 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 999 (26%)
- Renter Households: 496 (43%)

A household is considered burdened if it spends 30% or more of its income on housing costs.

CURRENT HOUSING & DEVELOPMENT

- **HOUSING STOCK**

- Total: 5,501
- Single family: 71%
- Multifamily: 29%

- **INFRASTRUCTURE**

- REGION: Central
- Public Water: Yes
- Public Sewer: Yes
- Nearly Full
- Partial
- None

- **MULTIFAMILY BY RIGHT**

- IN RESIDENTIAL ZONES
- Yes
- No
- 4,000 sq. ft. lot per unit

- **RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

- **2020 BUILDING PERMITS**

- Total: 11
- Single family: 11
- Multi-family: 0

LONG-TERM AFFORDABLE HOMES

- Number of households below HUD 80% area median income: 1,260

- Elderly: 58%
- Family: 28%
- Special Needs: 14%

- Current: 4.59% of year-round housing stock
- Preserved: 245 homes

ADDED UNITS

- Ownership: 2
- Rental: 1
- Preserved Rentals: 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 10

TABLE OF CONTENTS
**EAST PROVIDENCE**

**CURRENT HOUSING & DEVELOPMENT**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>47,483</td>
<td>19,902</td>
<td>$59,142</td>
</tr>
<tr>
<td>61% OWN</td>
<td>39% RENT</td>
<td></td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**
- Home price: $270,500
- Monthly housing payment: $1,901

**AVERAGE 2-BEDROOM RENT**
- Rental payment: $1,694

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,901</td>
<td>$1,694</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**COST BURDENED HOUSEHOLDS**
- 6,773 households are cost burdened

**COST BURDENED HOUSEHOLDS**
- Owner Households: 3,235 (27%)
- Renter Households: 3,538 (49%)

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 21,104
- Single family: 57%
- Multifamily: 43%

**INFRASTRUCTURE**
- REGION: Southeast Providence County
- Public Water: Partial
- Public Sewer: Partial

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
- Yes
- No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
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<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

**2020 BUILDING PERMITS**
- Total: 7
- Single family: 7
- Multifamily: 0

**LONG-TERM AFFORDABLE HOMES**
- RI General Law: 45-53-3(9)
- Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 9,415

**ADDED UNITS**
- Ownership: 0
- Rental: 102
- Preserved Rentals: 0

**STATE-FUNDED HOMES**
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 19
Hoar. Hous. & Devel.  

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>6,664</td>
<td>2,412</td>
<td>$84,919</td>
</tr>
</tbody>
</table>

**Housing Costs**

**Median Single Family**

- Home price: $378,500
- Monthly housing payment: $2,447

**Average 2-Bedroom Rent**

- Rental payment: N/A

**Affordability Gap**

**Monthly Costs: Owners & Renters**

- Owners: $2,447
- Renters: N/A

**Cost Burdened Households**

- 760 households are cost burdened

**Current Housing & Development**

**Housing Stock**

- Total: 2,615
- Single family: 88%
- Multifamily: 12%

**Infrastructure**

- Public water: Nearly Full
- Public sewer: None

**Residential Development Ordinances**

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 Building Permits**

- Total: 52
- Single family: 14
- Multifamily: 38

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 760

**Addendum Units**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**

- Building Homes Rhode Island (Rounds I, II, & III): 69

A household is considered burdened if it spends 30% or more of its income on housing costs. *Denotes high margin of error.
FOSTER

CURRENT HOUSING & DEVELOPMENT

POPULATION 4,713 | HOUSEHOLDS 1,647 | MEDIAN HOUSEHOLD INCOME $89,844 | 85% OWN | 15% RENT

HOUSING COSTS

**MEDIAN SINGLE FAMILY**
- Home price: $355,000
- Monthly housing payment: $2,561

**AVERAGE 2-BEDROOM RENT**
- Rental payment: N/A

5 YEAR COMPARISON
- Home price: 2015 $355,000, 2020 $355,000 (0% increase)
- Monthly housing payment: 2015 $259,487, 2020 $259,487 (0% increase)
- Rental payment: 2015 N/A, 2020 N/A

Income needed to afford this:
- Owner: $102,424
- Renter: N/A

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

- Owners: $2,561
- Renters: N/A
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

Below are housing payments at 30% of certain income levels:

<table>
<thead>
<tr>
<th>Monthly Housing Payment</th>
<th>Income</th>
<th>30% of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$2,561</td>
<td>$768.30</td>
</tr>
<tr>
<td>Renters</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

410 HOUSEHOLDS ARE COST BURDENED

- Owners: 25% (345)
- Renters: 33%* (65)

A household is considered burdened if it spends 30% or more of its income on housing costs.
*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

- Total: 1,824
- Single Family: 90%
- Multifamily: 10%

INFRASTRUCTURE

REGION: Northwest
- Public Water: Nearly Full
- Public Sewer: Nearly Full

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

- Yes
- No

RESIDENTIAL DEVELOPMENT ORDINANCES

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

2020 BUILDING PERMITS:
- Total: 4
- Single Family: 4
- Multi-family: 0

LONG-TERM AFFORDABLE HOMES

- Number of households below HUD 80% area median income: 545
- % of year-round housing stock: 2.05%
- # of long-term affordable homes: 36

ADDED UNITS

- Ownership: 0
- Rental: 0

PRESERVED RENTALS

- State-Funded Homes: 0

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0

TABLE OF CONTENTS
**Housing Costs**

- **Median Single Family**
  - Home Price: $319,900
  - 5 Year Comparison: 2015 $226,163 2020 $242,163 (41% Increase)

- **Average 2-Bedroom Rent**
  - Rental Payment: N/A
  - 5 Year Comparison: 2015 N/A 2020 N/A

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Below are housing payments at 30% of certain income levels:
    - Owners: $2,172
    - Renters: N/A
    - Private Sector Wage: $1,517
    - Renters Household Income: $832
    - RI Minimum Wage: $512

**Cost Burdened Households**

- 1,077 Households are cost burdened
  - Owner: 30% = 985 Owner Households
  - Renter: 21%* = 92 Renter Households

*A household is considered burdened if it spends 30% or more of its income on housing costs.

**Denotes high margin of error**

**Current Housing & Development**

- **Housing Stock**
  - Total: 4,155
    - Single Family: 93%
    - Multifamily: 7%

- **Infrastructure**
  - Region: Northwest
    - Public Water: Nearly Full
    - Public Sewer: Nearly Full

- **Residential Development Ordinances**
  - ADU: 0
    - AHTF: 0
    - AR: 0
    - CP: 0
    - FZ: 0
    - G/VC: 0
    - ID: 0
    - IZ: 0
    - MU: 0
    - TOD: 0

- **2020 Building Permits**
  - Total: 50
    - Single Family: 46
    - Multi-Family: 4

**Long-Term Affordable Homes**

- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 925
- 2.16% of year-round housing stock
- 83 # of long-term affordable homes

**Added Units**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**

- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0
HOPKINTON

**Population**: 8,097  |  **Households**: 3,116  |  **Median Household Income**: $90,134  |  **84% Own**  |  **16% Rent**

### Current Housing & Development

#### Housing Costs

**Median Single Family**

- **Home price**: $314,900
- **Monthly housing payment**: $2,127

**Average 2-Bedroom Rent**

- **2015**: N/A
- **2020**: N/A

**5 Year Comparison**

- **Monthly housing payment** 43% INCREASE

**Income needed to afford this**: $85,076

#### Affordability Gap

**Monthly Costs: Owners & Renters**

- **Owners**: $2,127
- **Renters**: N/A

*Below are housing payments at 30% of certain income levels:

- **Private Sector Wage**: $1,341
- **Renter Household Income**: $987
- **RI Minimum Wage**: $512

**Cost Burdened Households**

- **769** HOUSEHOLDS ARE COST BURDENED

**Owner Households**: 21%

**Renter Households**: 45%*

*Denotes high margin of error

**Income needed to afford this**: N/A

### Current Housing & Development

#### Housing Stock

- **Total**: 3,685
  - **Single Family**: 87%
  - **Multifamily**: 13%

#### Infrastructure

- **Region**: South
  - **Public Water**: Nearly Full
  - **Public Sewer**: Nearly Full

#### Residential Development Ordinances

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

#### 2020 Building Permits

- **Total**: 9
  - **Single Family**: 9
  - **Multi-family**: 0

**Long-Term Affordable Homes**

- **Number of households below HUD 80% area median income**: 940
  - **Elderly**: 79%
  - **Family**: 10%
  - **Special Needs**: 11%

**Preserved Rentals**

- **State-Funded Homes**: 30

**BUILDING HOMES RHODE ISLAND**

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52 | 2021 Housing Fact Book | HousingWorks RI @ RWU
**Current Housing & Development**

**Housing Costs**
- **Median Single Family**
  - Home price: $649,950
  - Monthly housing payment: $3,770
- **Average 2-Bedroom Rent**
  - Rental payment: N/A

**Affordability Gap**
- **Monthly Costs: Owners & Renters**
  - Renters:
    - Private Sector: $1,132
    - Renter Household Income: $1,233
- **Cost Burdened Households**
  - Total: 627
    - Owner households: 461 (24%)
    - Renter households: 166 (44%*)
  - A household is considered burdened if it spends 30% or more of its income on housing costs.
  - *Denotes high margin of error

**Current Housing Stock**
- Total: 3,072
  - Single family: 94%
  - Multifamily: 6%

**Infrastructure**
- Region: Southeast
- Public Water: Nearly Full
- Partial: None
- Nearly Full: Partial

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 Building Permits**
- Total: 22
  - Single family: 22
  - Multifamily: 0

**Long-Term Affordable Homes**
- State-Funded Homes
  - Building Homes Rhode Island (Rounds I, II, & III): 3

**Population**
- 5,494

**Households**
- 2,301

**Median Household Income**
- $111,110

**83% OWN**

**17% Rent**
## JOHNSTON

### HOUSEHOLDS & MEDIAN HOUSEHOLD INCOME

<table>
<thead>
<tr>
<th>Population</th>
<th>Households</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>29,307</td>
<td>11,597</td>
<td>$65,125</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>67%</td>
<td>33%</td>
<td>100%</td>
</tr>
</tbody>
</table>

### HOUSING COSTS

#### MEDIAN SINGLE FAMILY

Home Price: **$294,250**

Monthly Housing Payment: **$2,114**

#### AVERAGE 2-BEDROOM RENT

Rental Payment: **$1,763**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Payment</td>
<td>$178,090</td>
<td>$1,729</td>
</tr>
</tbody>
</table>

5 YEAR COMPARISON: **65% INCREASE**

Income needed to afford this: **$84,558**

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>$2,114</td>
<td>$1,763</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

Income needed to afford this: **$70,520**

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK

- Total: **13,034**
- Single Family: **63%**
- Multifamily: **37%**

#### INFRASTRUCTURE

- NORTHWEST REGION
- Public Water: Nearly Full, Partial, None
- Public Sewer: Nearly Full, Partial, None

#### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

- Yes: 2 acres net area; 5 or 10 units per net acre depending on zone; Maximum 12 units in structure
- No: None

#### RESIDENTIAL DEVELOPMENT ORDINANCES

- ADU: AHTF
- AR: CP
- FZ: G/VC, ID, IZ, MU, TOD

#### 2020 BUILDING PERMITS

- Total: **33**
- Single Family: **33**
- Multi-family: **0**

### LONG-TERM AFFORDABLE HOMES

- Number of households below HUD 80% area median income: **4,905**
- Percentage of year-round housing stock: **8.00%**
- Number of long-term affordable homes: **991**
- Elderly: **74%**
- Family: **13%**
- Special Needs: **13%**

#### ADDED UNITS

- Ownership: **0**
- Rental: **0**
- PRESERVED RENTALS: **0**

State Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **7**
**Housing Costs**

**Median Single Family**
- Home Price: $355,000
- Monthly Housing Payment: $2,453

**Average 2-Bedroom Rent**
- Rental Payment: $1,679

**Affordability Gap**

**Monthly Costs: Owners & Renters**

- **Owners**
  - Monthly Housing Payment: $2,453
  - Income Needed to Afford: $98,133

- **Renters**
  - Monthly Housing Payment: $1,679
  - Income Needed to Afford: $67,160

**Cost Burdened Households**

- 2,227 Households Are Cost Burdened

**Current Housing & Development**

**Housing Stock**

- Total: 8,863
- Single Family: 60%
- Multifamily: 40%

**Infrastructure**

- Northeast
- Public Water: Full, Partial, None
- Public Sewer: Nearly Full, Partial, None

**Multifamily by Right**

- In Residential Zones: Yes, No

**Residential Development Ordinances**

- ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

**2020 Building Permits**

- Total: 18
- Single Family: 18
- Multi-Family: 0

**Long-Term Affordable Homes**

- Number of Households Below HUD 80% Area Median Income: 2,860

**Current**

- Elderly: 63%
- Family: 31%
- Special Needs: 6%

**Added Units**

- Ownership: 0
- Rental: 45
- Preserved Rentals: 0

**State-Funded Homes**

**Building Homes Rhode Island** (Rounds I, II, & III): 2
**LITTLE COMPTON**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,489</td>
<td>1,561</td>
<td>$89,353</td>
</tr>
</tbody>
</table>

**Housing Costs**

**Median Single Family**
- Home price: $747,500
- Monthly housing payment: $4,133

**Average 2-Bedroom Rent**
- Rental payment: N/A

**Affordability Gap**

**Monthly Costs: Owners & Renters**
- Owners: $4,133
- Renter Household Income: $1,233
- RI Minimum Wage: $512

**Cost Burdened Households**
- 440 households are cost burdened
  - 29% of owner households
  - 33%* of renter households

**Current Housing & Development**

**Housing Stock**
- Total: 2,435
  - Single family: 98%
  - Multifamily: 2%

**Infrastructure**
- Southeast
- Public Water: Partial
- Public Sewer: Partial

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 Building Permits**
- Total: 15
  - Single family: 15
  - Multi-family: 0

**Long-Term Affordable Homes**
- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 580
  - Elderly: 0%
  - Family: 100%
  - Special Needs: 0%

**Added Units**
- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**Building Homes Rhode Island (Rounds I, II, & III):** 7

---

*Denotes high margin of error

A household is considered burdened if it spends 30% or more of its income on housing costs.
HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $445,000
Monthly housing payment: $2,819

5 YEAR COMPARISON

2015: $360,550 (UP 23% INCREASE) 2020: $388,000 (UP 7% INCREASE)

Income needed to afford this: $112,762

AVERAGE 2-BEDROOM RENT

Rental payment: $1,621

5 YEAR COMPARISON

2015: $1,562 (UP 4% INCREASE) 2020: $1,621 (NO CHANGE)

Income needed to afford this: $64,840

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,495 HOUSEHOLD ARE COST BURDENED

A household is considered burdened if it spends 30% or more of its income on housing costs.

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 7,932
Single family: 63%
Multifamily: 37%

INFRASTRUCTURE

REGION: Southeast
Public Water
- Nearly Full
- Partial
- None

Public Sewer
- Nearly Full
- Partial
- None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

- Yes
- No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

G/VC

AHTF

ID

AR

IZ

CP

MU

FZ

TOD

2020 BUILDING PERMITS:

Total: 14
Single family: 14
Multifamily: 0

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-3(9) Low or Moderate Income Housing

Number of households below HUD 80% area median income: 3,060

CURRENT

5.16% of year-round housing stock

355 # of long-term affordable homes

Elderly

26%

Family

47%

Special Needs

26%

ADDED UNITS

Ownership: 4
Rental: 0
Preserved rentals: 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 45
NARRAGANSETT

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
15,500 | 6,467 | $86,920

70% OWN | 30% RENT

HOUSING COSTS

- **MEDIAN SINGLE FAMILY**
  - Home price: $560,000
  - Monthly housing payment: $3,350

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,679

5 YEAR COMPARISON

- **5 YEAR COMPARISON**
  - Rental payment: $1,223

AFFORDABILITY GAP

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Owners: $3,350
  - Renters: $1,679

- **COST BURDENED HOUSEHOLDS**
  - 2,147 households are cost burdened

- **INCOME NEEDED TO AFFORD THIS**
  - Owners: $133,990
  - Renters: $67,160

CURRENT HOUSING & DEVELOPMENT

- **HOUSING STOCK**
  - Total: 10,092
  - Single family: 83%
  - Multifamily: 17%

- **REGION: South**
  - Public Water: Full, Partial, None
  - Public Sewer: Full, Nearly Full, Partial, None

- **INFRASTRUCTURE**

- **MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
  - Yes | No

- **RESIDENTIAL DEVELOPMENT ORDINANCES**
  - ADU | AHTF | AR | CP | FZ | G/VC | ID | IZ | MU | TOD

- **2020 BUILDING PERMITS**
  - Total: 23
  - Single family: 23
  - Multi-family: 0

LONG-TERM AFFORDABLE HOMES

- RI General Law: 45-53-39 (Low or Moderate Income Housing)
- Number of households below HUD 80% area median income: 2,770

- **CURRENT**
  - Elderly: 40%
  - Family: 49%
  - Special Needs: 12%

- **ADDED UNITS**
  - Ownership: 0
  - Rental: 0
  - PRESERVED RENTALS: 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 2
## Current Housing & Development

### Housing Costs

#### Median Single Family
- **Home Price**: $625,000
- **Monthly Housing Payment**: $3,742

#### Average 2-Bedroom Rent
- **Rental Payment**: $1,455

### Affordability Gap

#### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>$3,742</td>
<td>$1,455</td>
<td>$1,332</td>
<td>$1,233</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

### Cost Burdened Households

- **3,662 Households Are Cost Burdened**
- **Owner Households**: 1,277 (30%)
- **Renter Households**: 2,385 (42%)

A household is considered burdened if it spends 30% or more of its income on housing costs.

### Current Housing & Development

#### Housing Stock
- **Total**: 12,982
  - **Single Family**: 37%
  - **Multifamily**: 63%

#### Infrastructure
- **Region**: Southeast
- **Public Water**: Nearly Full
- **Partial**: None
- **None**: Partial

#### Multifamily by Right
- **In Residential Zones**: Yes

#### Residential Development Ordinances

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

#### 2020 Building Permits
- **Total**: 7
  - **Single Family**: 7
  - **Multifamily**: 0

### Long-Term Affordable Homes
- **RI General Law: 45-53-389/Low or Moderate Income Housing**
- **Number of Households Below HUD 80% Area Median Income**: 4,630
- **Current**: 15.90% of Year-Round Housing Stock
- **1,853 # of Long-Term Affordable Homes**

#### Added Units
- **Ownership**: 0
- **Rental**: 48

#### Preserved Rentals
- **38**

**State-Funded Homes Building Homes Rhode Island (Rounds I, II, & III): 227**

---

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NEW SHOREHAM

Housing Costs

**Median Single Family**

- **Home price**: $1,237,500
- **Monthly housing payment**: $6,874

**Average 2-Bedroom Rent**

- **2015 Rental payment**: N/A
- **2020 Rental payment**: N/A

**Affordability Gap**

- **Income needed to afford this**: $274,953

**Monthly Costs: Owners & Renters**

- **Owners**: $6,874
- **Rental payment**: N/A

**Cost Burdened Households**

- **181 Households are cost burdened**

**Housing Stock**

- **Total**: 1,869
- **Single family**: 81%
- **Multifamily**: 19%

**Infrastructure**

- **Region: South**
- **Public Water**: Nearly Full
- **Public Sewer**: Nearly Full

**Residential Development Ordinances**

- **ADU**: 1
- **AHTF**: 5
- **AR**: 1
- **CP**: 5
- **FZ**: 0
- **G/VC**: 0
- **ID**: 5
- **IZ**: 1
- **MU**: 0
- **TOD**: 0

**2020 Building Permits**

- **Total**: 5
- **Single family**: 5
- **Multifamily**: 0

**Long-Term Affordable Homes**

- **Number of households below HUD 80% area median income**: 165
- **% of year-round housing stock**: 11.17%
- **# of long-term affordable homes**: 62

**Added Units**

- **Ownership**: 0
- **Rental**: 0
- **Preserved rentals**: 0

**State-funded Homes**

**Building Homes Rhode Island (Rounds I, II, & III)**: 11

---

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# NORTH KINGSTOWN

## CURRENT HOUSING & DEVELOPMENT

### HOUSING COSTS

#### MEDIAN SINGLE FAMILY
- **Home price**: $405,000
- **Monthly housing payment**: $2,681

#### AVERAGE 2-BEDROOM RENT
- **Rental payment**: $1,783

<table>
<thead>
<tr>
<th>Year</th>
<th>Payment Type</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rental</td>
<td>$1,514</td>
<td>$1,783</td>
</tr>
</tbody>
</table>

#### AFFORDABILITY GAP

- **Income needed to afford this**: $107,231
- **Income needed to afford this**: $71,320

### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Rents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>$2,681</td>
<td>$1,783</td>
</tr>
<tr>
<td>Household Income</td>
<td>$1,341</td>
<td>$987</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$512</td>
<td></td>
</tr>
</tbody>
</table>

#### COST BURDENED HOUSEHOLDS

- **2,643 HOUSEHOLDS ARE COST BURDENED**
  - **21% OWNER HOUSEHOLDS**
  - **43% RENTER HOUSEHOLDS**

A household is considered burdened if it spends 30% or more of its income on housing costs.

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK
- **Total**: 11,591
- **Single family**: 74%
- **Multifamily**: 26%

#### REGION: South

<table>
<thead>
<tr>
<th>Public Water</th>
<th>Public Sewer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nearly Full</td>
<td>Partial</td>
</tr>
<tr>
<td>Nearly Full</td>
<td>None</td>
</tr>
</tbody>
</table>

Square footage allowances vary depending on connections to public water and sewer.

#### ADDED UNITS

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### LONG-TERM AFFORDABLE HOMES

- **Number of households below HUD 80% area median income**: 2,970
- **8.77% of year-round housing stock**
- **961 # of long-term affordable homes**

- **Elderly**: 34%
- **Family**: 47%
- **Special Needs**: 19%

### RESIDENTIAL DEVELOPMENT ORDINANCES

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

### 2020 BUILDING PERMITS

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>39</td>
<td>31</td>
<td>8</td>
</tr>
</tbody>
</table>

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**CURRENT HOUSING & DEVELOPMENT**

**HOUSING COSTS**

- **MEDIAN SINGLE FAMILY**
  - Home price: $265,000
  - Monthly housing payment: $1,913

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,556

**AFFORDABILITY GAP**

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Below are housing payments at 30% of certain income levels:
    - Owners: $1,913
    - Renters: $1,556
    - Private Sector Wage: $1,517
    - Renter Household Income: $832
    - RI Minimum Wage: $512

- **COST BURDENED HOUSEHOLDS**
  - 4,851 HOUSEHOLDS ARE COST BURDENED

  - **OWNER**
    - 26% = 2,031
    - Owner Households

  - **RENTER**
    - 50% = 2,820
    - Renter Households

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 14,880
- Single family: 46%
- Multifamily: 54%

**INFRASTRUCTURE**

- **REGION: Northeast**
  - Public Water
    - Full
    - Partial
    - None
  - Public Sewer
    - Nearly Full
    - > Partial
    - None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Number of units determined by type
- 20,000 sq. ft. lot

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- **ADU**
- **AHTF**
- **AR**
- **CP**
- **FZ**
- **G/VC**
- **ID**
- **IZ**
- **MU**
- **TOD**

**2020 BUILDING PERMITS:**

- Total: 23
- Single family: 4
- Multi-family: 19

**LONG-TERM AFFORDABLE HOMES**

- RI General Law: 45-53-39 Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 6,640
- 1,006 # of long-term affordable homes

**ADDED UNITS**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**BUILDING HOMES RHODE ISLAND** (Rounds I, II, & III): 0
**Housing Costs**

**Median Single Family**
- Home Price: $335,000
- Monthly Housing Payment: $2,208

**Average 2-Bedroom Rent**
- Rental Payment: $1,476 (2020)

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$2,208</td>
<td>$1,476</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

**Cost Burdened Households**

- 1,561 Households are cost burdened
- 30% of Owner Households
- 45% of Renter Households

A household is considered burdened if it spends 30% or more of its income on housing costs.

**Current Housing & Development**

**Housing Stock**
- Total: 5,097
  - Single Family: 72%
  - Multifamily: 28%

**Infrastructure**
- Region: Northwest
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

**Multifamily by Right in Residential Zones**
- Yes: 6,000 sq. ft. lot; 4,000 add’l sq. ft. per bedroom
- No: None

**Residential Development Ordinances**

- ADU: G/VC
- AHTF: ID
- AR: IZ
- CP: MU
- FZ: TOD
- 2020 Building Permits: Total 16

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 1,400

**Current**
- Elderly: 71%
- Family: 15%
- Special Needs: 14%

**Added Units**
- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 65
PAWTUCKET

POPULATION 71,844 | HOUSEHOLDS 28,545 | MEDIAN HOUSEHOLD INCOME $50,476 | 45% OWN | 55% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $248,000
Monthly housing payment $1,760

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental payment $1,415</td>
<td>$1,382</td>
</tr>
<tr>
<td>51% INCREASE</td>
<td>2% INCREASE</td>
</tr>
</tbody>
</table>

$70,413 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

<table>
<thead>
<tr>
<th>Income level</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$1,760</td>
<td>$1,415</td>
<td>$832</td>
<td>$512</td>
<td></td>
</tr>
<tr>
<td>$2,000</td>
<td>$1,760</td>
<td>$1,415</td>
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<tr>
<td>$2,500</td>
<td>$1,760</td>
<td>$1,415</td>
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<tr>
<td>$3,000</td>
<td>$1,760</td>
<td>$1,415</td>
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<tr>
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<td>$1,760</td>
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</tr>
<tr>
<td>$4,000</td>
<td>$1,760</td>
<td>$1,415</td>
<td>$832</td>
<td>$512</td>
<td></td>
</tr>
</tbody>
</table>

$56,600 Income needed to afford this

COST BURDENED HOUSEHOLDS

11,449 HOUSEHOLDS ARE COST BURDENED

OWNER 33% = 4,283 Owner Households
RENTER 48% = 7,166 Renter Households

A household is considered burdened if it spends 30% or more of its income on housing costs.

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 31,728
Single family 33%
Multifamily 67%

INFRASSTRUCTURE

REGION: Northeast

Public Water

<table>
<thead>
<tr>
<th>Public Sewer</th>
<th>Partial</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Partial</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>None</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,000 sq. ft. lot per unit; Add’l zone 2,000 sq. ft. per 1st 4 units</td>
<td></td>
</tr>
</tbody>
</table>

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ | G/VC | ID | IZ | MU | TOD
<table>
<thead>
<tr>
<th></th>
<th></th>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

2020 BUILDING PERMITS: Total 18
Single family 12
Multifamily 6

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-3(9) Low or Moderate Income Housing

Number of households below HUD 80% area median income: 15,470

CURRENT

8.63% % of year-round housing stock
2,761 # of long-term affordable homes

Elderly 51%
Family 42%
Special Needs 7%

ADDED UNITS

Ownership 0
Rental 7

PRESERVED RENTALS

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 492
**Housing Costs**

**Median Single Family**
- Home price: $470,000
- Monthly housing payment: $3,025

**Average 2-Bedroom Rent**
- Rental payment: $1,862

**Affordability Gap**
- Income needed to afford this: $120,995
- Income needed to afford this: $74,480

**Monthly Costs: Owners & Renters**
- Owners: $3,025
- Renters: $1,862
- Private Sector Wage: $1,132
- Renter Household Income: $1,233
- RI Minimum Wage: $512

**Cost Burdened Households**
- 2,206 households are cost burdened

**Current Housing & Development**

**Housing Stock**
- Total: 8,643
- Single Family: 79%
- Multifamily: 21%

**Infrastructure**
- South East
- Public Water
- Public Sewer

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 Building Permits**
- Total: 28
- Single Family: 28
- Multi-Family: 0

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 2,240
- 2.75% of year-round housing stock
- 204 long-term affordable homes

**Added Units**
- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**
- Building Homes Rhode Island (Rounds I, II, & III): 40

---

**Population**
- 17,363

**Households**
- 7,211

**Median Household Income**
- $100,453

**77% Own**

**23% Rent**
**PROVIDENCE (without East Side)**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>147,072</td>
<td>48,135</td>
<td>$42,556</td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $230,000
- Monthly housing payment: $1,726

**AVERAGE 2-BEDROOM RENT (ENTIRE CITY*)**

- Rental payment: $1,781 in 2015, $1,703 in 2020, 5% increase

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

- Below are housing payments at 30% of certain income levels

**COST BURDENED HOUSEHOLDS**

- 20,935 households are cost burdened

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 53,326
- Single family: 22%
- Multifamily: 78%

**INFRASTRUCTURE**

- REGION: Providence
- Public Water: Full
- Public Sewer: Partial

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes: 3,500 sq. ft. lot with 1,200 sq. ft. unit
- No: Nearly Full

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 BUILDING PERMITS:**

- Total: 248
- Single family: 31
- Multifamily: 217

**LONG-TERM AFFORDABLE HOMES**

- Number of households below HUD 80% area median income: 36,705

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):**

- State-Funded Homes: 1,078

*Please see Methods & Sources for more information.*
**Housing Costs**

**Median Single Family**
- Home price: $660,000
- Monthly housing payment: $4,711

**Average 2-Bedroom Rent**
- Rental payment:
  - 2015: $1,781
  - 2020: $1,703
  - Increase: 5%

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>$4,711</td>
<td>$1,781</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

Income needed to afford this:

- $188,431
- $71,240

**Cost Burdened Households**

- 4,550 households are cost burdened

**Housing Stock**

- Total: 14,315
  - Single family: 30%
  - Multifamily: 70%

**Infrastructure**

- Providence Public Water: Full
- Providence Public Sewer: Partial

**Multifamily by Right in Residential Zones**

- Yes: 3,500 sq. ft. lot with 1,200 sq. ft. unit
- No: 3,500 sq. ft. lot with 1,200 sq. ft. unit

**Residential Development Ordinances**

**2020 Building Permits**

- Total: 248
  - Single family: 31
  - Multi-family: 217

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 36,705

**Current**

- Total: 10,537
  - Elderly: 42%
  - Family: 50%
  - Special Needs: 8%

**Added Units**

- Ownership: 1
- Rental: 13
- Preserved Rentals: 65

**State-Funded Homes**

- Rhode Island General Law: 45-53-3(9) Low or Moderate Income Housing

**Table of Contents**
**RICHMOND**

**POPULATION**
- 7,653

**HOUSEHOLDS**
- 2,848

**MEDIAN HOUSEHOLD INCOME**
- $95,391

**90% OWN**
- 90%

**10% RENT**
- 10%

---

**HOUSING COSTS**

- **MEDIAN SINGLE FAMILY**
  - Home price: $345,000
  - 5 YEAR COMPARISON: 2015 = $261,672, 2020 = $299,672 (32% increase)
  - Monthly housing payment: $2,392

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: N/A
  - 5 YEAR COMPARISON:
    - 2015 = N/A, 2020 = N/A

**AFFORDABILITY GAP**

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Owners: $2,392
  - Renters: N/A
  - Below are housing payments at 30% of certain income levels:
    - $1,341
    - $987
    - $512

- **COST BURDENED HOUSEHOLDS**
  - 697 HOUSEHOLDS ARE COST BURDENED
  - 25% Owner Households
  - 18%* Renter Households
  
  *Denotes high margin of error

---

**CURRENT HOUSING & DEVELOPMENT**

- **HOUSING STOCK**
  - Total: 2,995
    - Single family: 95%
    - Multifamily: 5%

- **INFRASTRUCTURE**
  - REGION: South
  - Public Water: Nearly Full
  - Partial: Near Full
  - None: Near Full

- **MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
  - Yes: 5%
  - No: 95%

- **RESIDENTIAL DEVELOPMENT ORDINANCES**
  - ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

- **2020 BUILDING PERMITS**
  - Total: 29
    - Single family: 29
    - Multi-family: 0

- **LONG-TERM AFFORDABLE HOMES**
  - RI General Law: 45-53-3B Low or Moderate Income Housing
  - Number of households below HUD 80% area median income: 560
  - 3.30% % of year-round housing stock
  - 96 # of long-term affordable homes

- **ADDED UNITS**
  - Ownership: 6
  - Rental: 35
  - PRESERVED RENTALS: 0

- **BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):** 32

---

*Denotes high margin of error
## Housing Costs

### Median Single Family
- Home price: $360,000
- Monthly housing payment: $2,432

### Average 2-Bedroom Rent
- Rental payment: N/A

### Affordability Gap

#### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,432</td>
<td>N/A</td>
<td>N/A</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

### Cost Burdened Households
- 725 households are cost burdened.

#### Owner Households
- 15% of Owner Households = 534

#### Renter Households
- 43%* of Renter Households = 191

*Denotes high margin of error

A household is considered burdened if it spends 30% or more of its income on housing costs.

## Current Housing & Development

### Housing Stock
- Total: 4,414
- Single family: 87%
- Multifamily: 13%

### Infrastructure
- Region: Northwest
- Public water: Nearly Full
- Public sewer: Partial

### Multifamily by Right
- In residential zones: Yes

### Residential Development Ordinances
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

### 2020 Building Permits
- Total: 19
- Single family: 19
- Multifamily: 0

## Long-Term Affordable Homes
- Number of households below HUD 80% area median income: 1,135
- % of year-round housing stock: 0.78%
- # of long-term affordable homes: 32

### Added Units
- Ownership: 0
- Rental: 0
- Preserved rentals: 0

## Table of Contents
**Current Housing & Development**

**Housing Costs**

- **Median Single Family**
  - Home price: $349,000
  - Monthly housing payment: $2,306

- **Average 2-Bedroom Rent**
  - Rental payment: $1,793

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $2,306
  - Renters: $1,793

- **Cost Burdened Households**
  - 2,116 Households are cost burdened

**Current Housing & Development**

- **Housing Stock**
  - Total: 8,121
  - Single family: 67%
  - Multifamily: 33%

- **Infrastructure**
  - Region: Northwest
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

- **Residential Development Ordinances**
  - ADU
  - AHTF
  - AR
  - CP
  - FZ
  - G/VC
  - ID
  - IZ
  - MU
  - TOD

- **2020 Building Permits**
  - Total: 39
    - Single family: 23
    - Multi-family: 4
    - ADU: 12

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 2,170
- Elderly: 67%
- Family: 19%
- Special Needs: 14%

**Table of Contents**
**SOUTH KINGSTOWN**

### CURRENT HOUSING & DEVELOPMENT

**HOUSING COSTS**

- **MEDIAN SINGLE FAMILY**
  - Home price: $419,900
  - Monthly housing payment: $2,680

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: N/A

**AFFORDABILITY GAP**

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Owners: $2,680
  - Renters: N/A

- **COST BURDENED HOUSEHOLDS**
  - 2,836 households are cost burdened

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 12,954
  - Single family: 81%
  - Multifamily: 19%

**INFRASTRUCTURE**

- Region: South
- Public Water
  - Water: Nearly Full
  - Partial: None
- Public Sewer
  - Water: Nearly Full
  - Partial: None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- 15,000 sq. ft. lot for 1st 2 units; 5,000 add’l sq. ft. per add’l unit

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU: 4
- AHTF: 0
- AR: 0
- CP: 0
- FZ: 0
- G/VC: 0
- ID: 0
- IZ: 0
- MU: 0
- TOD: 0

**2020 BUILDING PERMITS**

- Total: 102
  - Single family: 90
  - Multifamily: 8
  - ADU: 4

**LONG-TERM AFFORDABLE HOMES**

- 542 # of long-term affordable homes
- Elderly: 54%
- Family: 30%
- Special Needs: 16%

**ADDED UNITS**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 15

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<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
<th>78% OWN</th>
<th>22% RENT</th>
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<tr>
<td>15,774</td>
<td>6,569</td>
<td>$75,295</td>
<td></td>
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</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $339,000
- Monthly housing payment: $2,239

**5 YEAR COMPARISON**

- 2015: $248,561
- 2020: $2,233
- INCREASE: 36%

**AVERAGE 2-BEDROOM RENT**

- 2015: $1,758
- 2020: $1,769
- DECREASE: 1%

**AFFORDABILITY GAP**

- $89,573 Income needed to afford this
- $70,320 Income needed to afford this

**MONTHLY COSTS: OWNERS & RENTERS**

- $2,239 Owners
- $1,758 Renters
- $1,332 Private Sector Wage
- $1,233 Renter Household Income
- $512 RI Minimum Wage

**COST BURDENED HOUSEHOLDS**

- 2,100 HOUSEHOLDS ARE COST BURDENED

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 7,440
- Single family: 75%
- Multifamily: 25%

**INFRASTRUCTURE**

- REGION: Southeast
- Public Water: Nearly Full
- Public Sewer: Nearly Full

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU | AHTF | AR | CP | FZ | G/VC | ID | IZ | MU | TOD |
<table>
<thead>
<tr>
<th></th>
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</tr>
</tbody>
</table>

**2020 BUILDING PERMITS:**

- Total: 36
- Single family: 36
- Multi-family: 0

**LONG-TERM AFFORDABLE HOMES**

- Number of households below HUD 80% area median income: 2,240
- RI General Law: 45-53-3(9) Low or Moderate Income Housing

**CURRENT**

- Elderly: 32%
- Family: 59%
- Special Needs: 9%

**ADDED UNITS**

- Ownership: 0
- Rental: 11

**PRESERVED RENTALS**

- State-Funded Homes
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 167

A household is considered burdened if it spends 30% or more of its income on housing costs.
**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**
- Home price: $355,500
- Monthly housing payment: $2,374

**AVERAGE 2-BEDROOM RENT**
- Rental payment: $1,973

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$2,374</td>
<td>$1,973</td>
</tr>
<tr>
<td>Payment</td>
<td>$1,129</td>
<td>$920</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$512</td>
<td></td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

- Monthly costs for owners and renters
- Cost burdened households

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 5,363
  - Single family: 48%
  - Multifamily: 52%

**INFRASTRUCTURE**
- Region: Southeast
  - Public Water: Yes
  - Public Sewer: Yes
  - Nearly Full: Yes
  - Partial: No
  - None: No

**MULTIFAMILY BY RIGHT**
- In residential zones
  - Yes: 0%
  - No: 100%

**RESIDENTIAL DEVELOPMENT ORDINANCES**
- ADU: 0
- AHTF: 0
- AR: 0
- CP: 0
- FZ: 0
- G/VC: 0
- ID: 0
- IZ: 0
- MU: 0
- TOD: 0

**2020 BUILDING PERMITS**
- Total: 13
  - Single family: 13
  - Multifamily: 0

**LONG-TERM AFFORDABLE HOMES**
- Number of households below HUD 80% area median income: 2,200
- Elderly: 0%
- Family: 75%
- Special Needs: 25%

**STATE-FUNDED HOME RENTAL PROGRAM**
- Building homes Rhode Island (Rounds I, II, & III): 9

**TABLE OF CONTENTS**
**WARWICK**

**CURRENT HOUSING & DEVELOPMENT**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>80,993</td>
<td>35,011</td>
<td>$73,757</td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $265,000
- Monthly housing payment: $1,823

**5 YEAR COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Home price</th>
<th>Monthly housing payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$265,000</td>
<td>$1,879,23</td>
</tr>
<tr>
<td>2020</td>
<td>$265,000</td>
<td>$1,823</td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

- Rental payment: $1,640

**5 YEAR COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rental payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$1,640</td>
</tr>
<tr>
<td>2020</td>
<td>$1,640</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels

- Owners: $1,823
- Renters: $1,640
- Private Sector Wage: $1,338
- Renter Household Income: $1,023
- RI Minimum Wage: $512

**COST BURDENED HOUSEHOLDS**

- 10,937 HOUSEHOLDS ARE COST BURDENED
- 27% of Owner Households (6,692)
- 45% of Renter Households (4,245)

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 37,461
  - Single family: 27%
  - Multifamily: 73%

**INFRASTRUCTURE**

- REGION: Central
  - Public Water: Full
  - Public Sewer: Full

**MULTIFAMILY BY RIGHT**

- IN RESIDENTIAL ZONES
  - Yes: 81%
  - No: 19%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 BUILDING PERMITS**

- Total: 60
  - Single family: 32
  - Multi-family: 28

**LONG-TERM AFFORDABLE HOMES**

(RI General Law: 45-53-3(B) Low or Moderate Income Housing)

- Number of households below HUD 80% area median income: 12,320
- 5.48% % of year-round housing stock
- 2,040 # of long-term affordable homes

**ADDED UNITS**

- Ownership: 0
- Rental: 5
- Preserved Rentals: 7

**STATE-FUNDED HOMES**

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 37

A household is considered burdened if it spends 30% or more of its income on housing costs.
Housing Costs

- **Median Single Family**
  - Home price: $373,913
  - Monthly housing payment: $2,305

- **Average 2-Bedroom Rent**
  - Rental payment: $1,252

Affordability Gap

- **Monthly Costs: Owners & Renters**
  - Owners: $2,305
  - Renters: $1,252
  - Private Sector Wage: $1,341
  - Renter Household Income: $987
  - RI Minimum Wage: $512

Cost Burdened Households

- **3,100 Households are Cost Burdened**
  - Owner Households: 25% = 1,542
  - Renter Households: 47% = 1,558

Current Housing & Development

- **Housing Stock**
  - Total: 12,968
  - Single family: 65%
  - Multifamily: 35%

- **Infrastructure**
  - Region: South
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

- **Residential Development Ordinances**
  - ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

- **2020 Building Permits**
  - Total: 39
    - Single family: 34
    - Multi-family: 5

Long-Term Affordable Homes

- **RI General Law 45-53-39 Low or Moderate Income Housing**
  - Number of households below HUD 80% area median income: 3,905
  - Elderly: 70%
  - Family: 16%
  - Special Needs: 14%

- **Building Homes Rhode Island (Rounds I, II, & III): 15**
WEST GREENWICH

Population: 6,224 | Households: 2,256 | Median Household Income: $119,688

82% Own | 18% Rent

Housing Costs

Median Single Family

- Home price: $381,500
- Monthly housing payment: $2,745

5 Year Comparison

- 2015:
  - Home price: $381,500
  - Monthly housing payment: $2,745
- 2020:
  - Home price: N/A
  - Monthly housing payment: $2,745

AVERAGE 2-BEDROOM RENT

- Rental payment: N/A
  - 2015: $2,178
  - 2020: N/A

Affordability Gap

Monthly Costs: Owners & Renters

- Owners: $2,745
- Renters: N/A
- Private Sector Wage: $1,338
- Renter Household Income: $1,023
- RI Minimum Wage: $512

$109,808 Income needed to afford this

Cost Burdened Households

546 Households are cost burdened

- 23% of owner households
- 32%* of renter households

Cost Burdened Households

Income needed to afford this

Current Housing & Development

Housing Stock

- Total: 2,409
  - Single family: 85%
  - Multifamily: 15%

Infrastructure

- Region: Central
- Public Water: Nearly Full
- Public Sewer: Nearly Full

Multifamily by Right

- In Residential Zones
  - Yes: 0%
  - No: 100%

Residential Development Ordinances

- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

2020 Building Permits

- Total: 34
  - Single family: 34
  - Multifamily: 0

Long-Term Affordable Homes

- RI General Law: 45-53-3B Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 455

- Percentage of year-round housing stock: 1.16%
- # of long-term affordable homes: 27

- Elderly: 0%
- Family: 70%
- Special Needs: 30%

Added Units

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

State-Funded Homes

Building Homes Rhode Island (Rounds I, II, & III): Development Canceled
WEST WARWICK

POPULATION 28,944  HOUSEHOLDS 12,973  MEDIAN HOUSEHOLD INCOME $55,927

54% OWN  46% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $250,000

Monthly housing payment $1,819

5 YEAR COMPARISON

2015 2015 2020 2020

$174,703 $174,703 $200,000 $200,000

5% INCREASE

AVERAGE 2-BEDROOM RENT

Rental payment $1,589

5 YEAR COMPARISON

2015 2015 2020 2020

$1,535 $1,535 $1,589 $1,589

4% INCREASE

Income needed to afford this $72,776

Affordability Gap

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$1,819 $1,589 $1,338 $1,023 $512

OWNERS

Renters Private Sector Wage Renter Household Income RI Minimum Wage

COST BURDENED HOUSEHOLDS

4,939 HOUSEHOLDS ARE COST BURDENED

OWNER

31%

= 2,157 Owner Households

RENTER

49%

= 2,782 Renter Households

A household is considered burdened if it spends 30% or more of its income on housing costs.

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total Single family Multifamily

14,044 43% 57%

INFRASTRUCTURE

REGION: Central Public Water

Nearly Full Partial None

Nearly Full Partial None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF AR CP FZ

G/VC ID IZ MU TOD

2020 BUILDING PERMITS: Total Single family Multifamily

48 10 38

LONG-TERM AFFORDABLE HOMES

Ri General Law: 45-53-3(9) Low or Moderate Income Housing

Number of households below HUD 80% area median income: 6,330

CURRENT 7.99% % of year-round housing stock 1,104 # of long-term affordable homes

Elderly 63% Family 27% Special Needs 10%

ADDED UNITS

Ownership 0 Rental 2

0 PRESERVED RENTALS

State-Funded Homes BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 4
### Woonsocket

<table>
<thead>
<tr>
<th>Population</th>
<th>Households</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>41,603</td>
<td>16,663</td>
<td>$42,595</td>
</tr>
<tr>
<td></td>
<td></td>
<td>36% Own</td>
</tr>
<tr>
<td></td>
<td></td>
<td>64% Rent</td>
</tr>
</tbody>
</table>

#### Housing Costs

**Median Single Family**
- Home price: $251,000
- Monthly housing payment: $1,851

**Average 2-Bedroom Rent**
- Rental payment: $1,187
- Increase: 70%

**Income Needed to Afford**
- $74,039

#### Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $1,851
- Renters: $1,187
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

**Cost Burdened Households**
- 6,533 Households are cost burdened

**Long-Term Affordable Homes**
- Ri General Law: 45-53-3(9) Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 10,455
- 15.90% % of year-round housing stock
- 3,048 # of long-term affordable homes
- Elderly: 42%
- Family: 53%
- Special Needs: 5%

**Addition Units**
- Ownership: 21
- Rental: 1
- Preserved Rentals: 0

**Building Homes Rhode Island (Round I, II, & III):** 220

#### Current Housing & Development

**Housing Stock**
- Total: 18,697
- Single family: 25%
- Multifamily: 75%

**Infrastructure**
- Region: Northwest
- Public Water: Full
- Public Sewer: Partial
- Nearly Full: Partial

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2020 Building Permits**: Total 67
- Single family: 29
- Multi-family: 38

A household is considered burdened if it spends 30% or more of its income on housing costs.
METHODS & SOURCES
HousingWorks RI @ RWU
2021 Housing Fact Book
METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

The data and research presented in this book were obtained from the latest official, industry, and other expert sources as well as from academic research databases, professional journals, and other peer-reviewed research sources. Data in tables, graphs, and infographics are rounded to the nearest decimal places and may not total to 100 percent. For more detailed methodology, please visit: https://www.housingworksri.org/Research-Policy/Methods-Sources.

STATE INDICATORS

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2015-2018. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages (see below) with the addition of cross tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Disparities in Tenure and Cost Burdens cross tabulate data by race and ethnicity.


REGIONAL OVERVIEW


MUNICIPAL FACTS

MEDIAN HOME PRICE

Monthly Housing Payment for Homeownership Methodology: Calculation of monthly housing payment is derived from:
• Assumed 3.5% down payment of 2020 median sale price of single family homes 30-year mortgage at 3.11% interest rate, the 2020 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
• Tax Year 2020 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
• Estimated Hazard Insurance for each municipality
• FHA mortgage insurance at .85%/month
• Financed upfront 1.75% insurance fee required by FHA

Household Income Required to Afford the Median Price Home Methodology: Based on the generally accepted Federal standard that a household should be spending no more than 30 percent of its income on housing payments (including rent or mortgage, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AVERAGE 2-BEDROOM RENT
Average 2-Bedroom Rent Source: 2020 and 2015 Year-End. Rent Survey, RIHousing using CoStar proprietary data. All rents have been adjusted (using HUD utility allowances for 2020) to include heat, cooking fuel, electricity, and hot water unless the listing stated that utilities were part of the contract rent, in which case the adjustment was not made. Figure for 2015 is inflation-adjusted to 2020 dollars. As of 2020, RIHousing no longer reporting rents by Providence neighborhood. The neighborhoods are generally too small to provide accurate, consistent data. Further, changes in the rental market now show little distinction among the neighborhoods.

Household Income Required to Afford the Average Rent Methodology: Based on the generally accepted federal standard that a household should be spending no more than 30 percent of its income on housing payments (including rent, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AFFORDABILITY GAP
Private Sector Jobs and Median Renter Household Incomes are both by County.
Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2020. Rhode Island Department of Labor and Training (https://dlt.ri.gov/documents/pdf/imi/town19ann.pdf). The average annual wage in each Rhode Island County and state wide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

Minimum Wage in Rhode Island Source: Workforce Regulation and Safety. Labor Standards, Minimum Wage Rhode Island Department of Labor and Training (https://dlt.ri.gov/documents/requiredposters/minwage.pdf) for 2020. The hourly wage is multiplied by 37.5 hours for a full week and then multiplied by 52 weeks and divided by 12 for a monthly figure.

Cost Burdened Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of tenure by housing costs as a percentage of household income in the past 12 months. Owner-occupied units that report zero or negative income and renter-occupied units that indicate “no cash rent” are excluded from cost burden calculations.

CURRENT HOUSING & DEVELOPMENT/HOUSING STOCK
HOUSING STOCK
Total Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of housing units.
Multifamily and Single Family Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of units in structure. Single family units defined as one unit detached. Multifamily units defined as one unit attached or over two units in structure. Boats, RVs, and other unconventional housing units are excluded from calculations.

Infrastructure Source: Rhode Island Department of Administration, Division of Planning, Planning Information Center. The maps are intended to lend an illustrated context to each region by identifying selected villages and neighborhoods, availability of public water and sewer, some major roads and open space.

Residential Zoning Sources: The list of specific development strategies was compiled from each municipal comprehensive plan as available. Comprehensive plans are generally available at http://www.planning.ri.gov/planning-areas/local-comprehensive-planning/plans-currently-under-review.php. Zoning information was obtained from each municipality’s Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.
• Multifamily “by right” zoning was considered only within residential zones, not special or other designated districts nor requiring affordability, and needed to allow for 3 or more dwelling units as a permitted right, not requiring special use.
• Accessory Dwelling Units (ADU) were included in every municipality based on recent legislation RIGL § 45-24–37. which now permits ADUs for family members without a special permit.
• Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality’s comprehensive plan.

Annual Building Permits Sources: U.S. Census Bureau, Building Permits Survey(BPS). 2020. Annual Permits by Place. Note: new construction only. Municipally reported as noted. Statewide figure is based on the combination of BPS and municipally reported information.

LONG-TERM AFFORDABLE HOMES
Number of Households <80% Area Median Income (AMI): Comprehensive Housing Affordability Strategy (CHAS) is a customized tabulation set from the U.S. Census Bureau that compiles the housing needs of households based on U.S. HUD income limits, which take into consideration income and household size. The latest set of CHAS data is compiled from the U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017. Most housing subsidies based on income eligibility include households up to 80 percent AMI, depending on other considerations, like assets.

Long-Term Affordable Homes Source: RIHousing. 2020 Low and Moderate Income Housing by Community (Draft chart; September 8, 2021, including subsequent public comment). “Added units” include new development and corrections to a municipality’s stock of low- and moderate-income housing. Group home beds, which are included in a municipality’s total but fluctuate based on state licensing, are not included in “added units.”

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built.
2021 HOUSING FACT BOOK