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 relationships 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 for providing 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 continues to offer guidance and resources for the development of our work on Healthy Homes; we would like to specifically acknowledge Thomas Bertrand and Cindy Singleton.

We continue to be grateful for the opportunity to be a partner with the Swearer Center at Brown University, and greatly appreciate the support of student interns from the Bonner Community Fellowship and SPRINT-iProv summer internship program.

The 2022 Housing Fact Book also represents the dedication and input from our Advisory Board members who offer insights on the final draft, including Adrian Bonéy, Amy Rainone, and June Speakman.

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Dear Reader:

The pandemic challenges of 2020 taught us important lessons about housing’s role in health and well-being. In the 2021 Housing Fact Book we asked, What do we do with this new knowledge? The 2022 Housing Fact Book looks at the responses, resources, and opportunities we have seen begin to take shape.

- $1.13B of federal American Rescue Plan Act (ARPA) funds were made available for critical needs in Rhode Island related to the pandemic, especially those related to health equity. $250M will be used by the state to fund housing in FY22 and FY23.
- RentRelief RI provided more than $230M of federal rental assistance to nearly 36,000 Rhode Island renters and landlords for past and future rent, and other permitted expenses.¹
- New state laws have capitalized assistance to municipalities for infrastructure, provided incentives to increase housing production, and outlawed housing discrimination for those with a lawful source of income.
- Two legislative commissions were established to review the Low and Moderate Income Housing Act and the entirety of the state’s land use and related topics.

Despite these landmark and thoughtful actions, the following pages illustrate that our state’s housing affordability crisis only worsened throughout 2021—as it did nationally. Federal and state governments may provide funding and a framework of legislative policies to guide housing equity, but creating lasting and local solutions requires the partnership of municipalities and revised local land use regulations. Ultimately, housing’s critical role in health and well-being must be understood and embraced equitably across all 39 municipalities for the needs of all Rhode Islanders to be met.

At HousingWorks RI, we continue our critical work in collaboration with municipalities and Health Equity Zones. As a community partner of Roger Williams University, we are especially excited to join forces with the new Cummings Institute for Real Estate as it focuses on sustainable design and smart growth that address the most pressing issues of climate change and housing inequities.²

For 2022 and beyond, the answer to What do we do with this knowledge? must first recognize that the journey towards building a Rhode Island with more opportunities for success begins at one’s front door.

Stephen Antoni
Board Chair, HousingWorks RI at RWU

Brenda Clement
Director, HousingWorks RI at RWU
Throughout 2021 and into 2022, Rhode Island recovered steadily from the job losses of the pandemic. By the end of Q2-2022, Rhode Island had regained nearly 90 percent of the jobs lost during the pandemic at a faster rate than New England as a whole, yet slower than the nation overall. The opportunities presented to Rhode Islanders by robust labor recovery were compromised by incomes that still lagged behind the skyrocketing costs of housing.

The National Association of Realtors’ Housing Affordability Index (HAI) measures the affordability of the median priced, existing single family home to a household with a median family income. The Wall Street Journal determined this summer that the HAI is the worst it has been in 33 years. Correlating with national trends, the Rhode Island Association of Realtors reported that the 2021 Year End median single family home price of $365,000 reflected a one-year increase of 14 percent—the highest single year increase since the last spike in prices during 2001-2004. Mortgage interest rates were also nearly two percentage points higher at mid-year 2022 than year-end 2021 (4.65 percent v. 2.96 percent), and it is expected that striking an affordable balance between sellers and buyers will be difficult.

The culmination of these pressures results in continued cost burdens for Rhode Islanders: more than a third of the state’s households—or over 139,000—pay too much for housing. This not only costs households the opportunity to spend on other goods and services or shore up savings, it also denies the state and localities the potential economic stimulus of the added spending power of economically healthy households.

Among renters, more than one in five pays over 50 percent of their income to housing costs, making them housing insecure. The median household income of $70,305 does not allow people to affordably buy in any Rhode Island city or town; in only one town—Burrillville—may households with the median renter income of $38,339 afford the average 2-bedroom rent. Black and Hispanic cost burdened owner households (37 percent and 40 percent respectively) exceed
all other racial and ethnic categories by at least eight percentage points. Moreover, Rhode Island continues to have significantly lower shares of Black, Hispanic, and Asian homeowners than the United States as a whole.

A critical concern in looking at affordability is how it builds or detracts from those opportunities represented by the factors known as the Social Determinants of Health (SDoH). These factors—health, education, community, economic stability, and the built environment—contribute to overall well-being. Increasingly, health and housing advocates are seeking to assess their impact through this intersectional and often geographical lens. For example, nearly three-quarters of Rhode Island’s housing stock was built before 1980. There is insufficient local data collected at the state level to guide actionable policy regarding older housing. As a proxy, however, age of housing allows high level risk assessment for typical hazards such as lead paint, accessibility, air quality, and thermal control; these have obvious bearing on health and well-being.

Even though Rhode Island has low unemployment—2.7 percent as of June 2022—the state struggles with chronically low housing affordability. Nearly 70 percent of the jobs identified as “high growth occupations” in the Rhode Island Department of Labor and Training’s Occupational Outlook 2028 do not pay the hourly “housing wage” of $24.32, identified by the National Low Income Housing Coalition’s 2022 Out of Reach Report. At the same time, Rhode Island’s average 2-bedroom apartment ($1,771) and median single family home ($365,000) suggest that hourly wages of $34.06 and $46.38, respectively, are needed to afford housing costs.

Because of large gaps between incomes and housing costs, housing insecurities continue to grow. Figures for those who are chronically homeless and unsheltered are up 105 percent, and up 35 percent for adults experiencing homelessness. The United Way of Rhode Island’s 211 call center received more than 109,000 calls regarding housing in 2021. While formal eviction filings with the court for non-payment of rent have decreased, eviction filings for other reasons have risen as much as 94 percent. Moreover, formal eviction filings only represent a fraction of total evictions; while estimates vary, informal evictions may outstrip formal ones by a factor of five.

In FY21 and FY22 new state investments in housing include a $65M housing bond and the creation of the state’s first permanent funding stream, which is expected to generate approximately $4M annually through an increase in the conveyance tax on homes purchased for over $800,000. However, Rhode Island continues to rely heavily on federal funding to meet its housing needs—just 27 percent of the state’s expenditures on housing from July 1, 2020–June 30, 2022 were state dollars.

In building consensus toward a solution to the housing affordability crisis and in expanding opportunities for well-being for all Rhode Islanders, HousingWorks RI continues its place-based examination across the state’s Census-defined regions and its 39 municipalities. The regional section presents affordability data which finds that between 64 and 82 percent of households could not afford the median single family home in their region, and that the greatest rental cost burdens are borne by those at the lowest income quintiles living in units of two or fewer bedrooms. In the examination of equity in land use, a GIS analysis demonstrates that of the state’s seven regions, four of them permit multifamily zoning by right on less than five percent of their unprotected lands; and of SDoH factors, the percent of high-performing schools ranges from two percent to 50 percent.

With the unprecedented opportunity represented by the state’s allocation of $250M of its federal ARPA funding to housing, the state and its municipalities have the prospect of enhancing the uniqueness of Rhode Island’s places by providing a wider variety of housing choices that meet the needs of the diversity of the state’s residents.
What Do Cost Burdens Mean?
According to the Federal government, a household is cost burdened if it spends more than 30 percent of its annual income on housing costs.\textsuperscript{12} 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. Households spending more than 50 percent of their income on housing are considered severely housing cost burdened. Households that are cost burdened may not be able to afford adequate food, healthcare, transportation, and childcare expenses.

Over 139,000 Rhode Island households, or nearly 34 percent, are 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.

Cost Burdened Homeowner Households with a Mortgage
While 87 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: more than 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. More than 16,000 households fall into the lowest income quintile of homeowners without mortgages; 75 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, more than 15,000 are severely cost burdened, meaning they are spending more than half of their income on housing. Even within the second income quintile—those with incomes between $13,882 and $28,406—nearly 25,000 households pay more than 30 percent of their income toward housing costs.
**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 (45 percent), Hispanics (48 percent), and Asians (61 percent), are 9, 15, and 14 percentage points higher, respectively, than in Rhode Island.

Within Rhode Island, White residents have a homeownership rate approximately twice that of Black and Hispanic residents. The rate of Asian homeownership is about a third lower than that of White residents.

The history of the disparities in wealth and housing is being explored to a greater extent since the pandemic. Here in Rhode Island, several initiatives capture the essence of this inquiry and begin to explore policy options, including reparations work by the City of Providence and a report on Black homeownership by the Rhode Island Black Heritage Society and 1696 Heritage Group.

**Cost Burden by Race and Ethnicity**

Owner cost burdens are somewhat reflective of the disparities observed by tenure: White and Asian households experience among the lowest rates of cost burden and severe cost burden, and Black and Hispanic households experience the highest rates of both. With 37 percent of Black and 40 percent of Hispanic owner households experiencing cost burdens, one household emergency puts them at risk of delinquency or foreclosure. Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity. The exception is Asian households where cost burden rates are more than 10 percentage points lower, and severe cost burden rates are five to nine percentage points lower. Particularly concerning, however, is that more than one in five renters across most categories pays more than 50 percent of their income to housing costs, making them housing insecure.
WHERE IS IT AFFORDABLE TO OWN?

Based on 2021 median single family home prices, a household earning the state’s median household income of $70,305 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>
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<tr>
<td>NEW SHOREHAM</td>
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</tbody>
</table>

Median household income: $70,305
Median owner household income: $94,183
WHERE IS IT AFFORDABLE TO RENT?

Based on 2021 average 2-bedroom apartment rents, a household earning the state's median renter income of $38,339 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?

<table>
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<td>WEST GREENWICH</td>
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</tr>
</tbody>
</table>

N/A: Insufficient data
The pandemic illuminated just how much zip codes correlate to well-being and opportunity. The Social Determinants of Health, or SDoH, are a set of five indicators, or areas of influence, that have direct bearing on health; these indicators are often consistent within geographic boundaries (e.g., zip codes). HousingWorks RI and other Rhode Island advocacy organizations and agencies have begun to develop the SDoH approach as common ground across disciplines, thereby helping to reveal patterns, links, regional circumstances, shared barriers, and common opportunities in relation to the well-being of residents in our state.

A number of promising initiatives are in place and gathering data to help analysts quantify the connections between healthy, affordable homes and robust outcomes in the SDoH universe. Recently, a partnership between Blue Cross & Blue Shield of Rhode Island and Brown University School of Public Health established the RI Life Index, which sought survey responses on perceptions about community and actual lived experiences that touched on topics including services to children and older adults, access to nutritious food and food security, affordable housing, cost of living, job opportunities, healthcare access, racial equity, and access to technology. Rhode Island also has four AARP Age-Friendly Communities (Cranston, Newport, Providence, and Westerly), meaning they meet agreed upon criteria for “livability.” Fifteen Health Equity Zones established by the Rhode Island Department of Health are at work in 26 municipalities measuring community needs and establishing resident leadership in addressing concerns as diverse as food security, access to recreation, behavioral health, and housing affordability.

There are obvious links between healthy, affordable housing and individual well-being in the five SDoH areas. For example, fewer trips and falls, lower lead exposure rates, and fewer ER visits due to environmentally triggered conditions like asthma occur in healthy homes. At the same time, living in homes that are affordable allows people to invest in their home environment—air conditioning or basement dehumidifiers, repairs and maintenance, reduced crowding, etc.—in ways that make homes healthier and support success. The high incidence of housing cost burdens in Rhode Island erodes many residents’ capacity to make even small beneficial changes.

Healthy, affordable homes create a path to opportunity

- The location of a home connects to all of the SDoH domains and thus to quality of life factors
- The condition of a home affects physical health directly; this in turn affects educational outcomes and job performance
Despite agreed upon “healthy home principles,” measuring the condition of housing across a jurisdiction remains difficult. Many resources and reports adhere to measures established by the U.S. Department of Housing and Urban Development (U.S. HUD) and are echoed by the National Center for Healthy Housing and the national Green and Healthy Homes Initiative. Several states and municipalities have developed resource websites and other ways of looking at healthy housing, but they struggle without local, address-level data. The most ambitious work has been done in Alexandria, VA, but even there, obstacles are observed:

“[A]lthough the City collects and tracks a substantial amount of data, little is specific to housing quality and conditions, especially major interior and systems issues, such as homes with lead-based paint, heating/cooling issues, or visible mold/moisture, which would help provide a better assessment of the city’s housing stock. While existing data may be used to create a broad sense of the health of housing in the city, additional data are essential to accurately determine what home hazards currently exist in the community.”

As made clear by the Alexandria, VA report, the proxy for reporting on healthy homes is health outcomes, and those may not actually be related to the home occupied. Because of this, broad swaths of geography may be labeled as concentrations of unhealthy housing conditions without identifying specific and actionable ways to get to problematic units. In Rhode Island, DataSpark at the University of Rhode Island and the Rhode Island Department of Health publish a composite map. The map incorporates the health outcomes of childhood lead exposure and asthma, with median family income and older housing; this creates an opportunity to see any overlap.

Across Rhode Island, municipal housing inspectors rely on the Rhode Island Property Maintenance Code SBC6-2022 to describe health and safety issues within a classification system that covers light, ventilation, and occupancy limitations; plumbing facilities and fixture requirements, including water, sanitary and storm drainage systems; mechanical and electrical requirements, including heating facilities; and fire safety requirements. Although violations are classified by the aforementioned code, there is no clearinghouse for this data. The development of a statewide collection system has been discussed; seizing this opportunity would be a boon to municipalities, as well as the state and its residents.

Also, while seemingly comprehensive and referred to as “health and safety” codes, there are loopholes around particular complaints which may not result in an inspection unless reported specifically. For example, mold complaints would have to be tied to an observable leak to trigger an inspection. In Providence, such complaints go to the City’s Office of Community Development for referral to possible resources regarding healthy homes, however, not all municipalities have these resources. Rhode Island’s Department of Health publishes guides regarding respiratory triggers, but it is unclear if municipal housing inspectors are adequately resourced to deal with interventions and solutions.
HEALTHY HOUSING ASSESSMENT

As HousingWorks RI has noted for many years, while the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for actual problems.

Without address-level data, HousingWorks RI will continue to use available proxy measures. Each of the metrics below are generally worsened by older stock.

RHODE ISLAND’S HOUSING STOCK: BY TENURE, YEAR BUILT, AND NUMBER OF UNITS

OWNER | Age of Housing

RENTER | Age of Housing

LEAD EXPOSURE RISK

Children Aged Five & Younger in Homes Built Prior to 1980

ACCESSIBILITY

% Individuals Living with Ambulatory Disability & Living in Homes Built Prior to 1980 by Age

AIR QUALITY

2020 Asthma Rates: Rhode Island v. Nationwide

THERMAL CONTROL

LIHEAP

$24,695,031

Funding dispersed as of July 2021 in FFY 2021 (10/1/2020-9/30/2021)

Weatherization

$1,451,456

Funding dispersed in PY 2020 (7/1/2021-6/30/2022)

26,099

Households Served

690

Homes Weatherized
HEALTH RISKS OF OLDER HOUSING
More than 300,000 of Rhode Island’s housing units—or 73 percent—were built before 1980. Of those, 44 percent are 2-family or multifamily (3+) units, which present a much greater risk to renters, who occupy 80 percent of this stock.\(^2\) During the 2021 legislative session, a bill was proposed that would have required landlords to provide a prospective tenant with a certificate of rental suitability (HB5389, 2021).\(^3\) While the bill did not make it into law, such measures represent opportunities not only to protect tenants and ensure a healthier housing stock, but also a step toward the kind of data system that would help establish a true measure of healthy housing.

RISKS TO SPECIAL POPULATIONS

LEAD EXPOSURE RISK\(^4\)
Childhood exposure to lead can cause irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.\(^5\) Due to the significant health risks posed by lead poisoning, all housing units in the state are required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3). This law requires that housing be lead-safe and provides abatement requirements for those housing units that have lead present. Of the nearly three-quarters of the state’s housing stock built before 1980, less than 10 percent hold a temporary lead certificate.\(^6\)

ACCESSIBILITY
Nearly 52,000 Rhode Islanders with an ambulatory disability live in a home that is more than 40 years old, leading to risks of falls and home injury due to lack of accessibility features. Nearly 11,000 of these residents are aged 80 or older; more than 15,000 and 17,000 are aged 65-79, and 50-64, respectively.\(^7\) 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; the Rhode Island General Assembly this year has made grants available to cover 50 percent of costs up to $4,500.\(^8\)

GENERAL HAZARDS

AIR QUALITY
Rhode Island asthma rates for both adults and children are well above the national average.\(^9\) Almost all of U.S. HUD’s Healthy Home Principles address respiratory issues, such as pests, mold, and ventilation. Asthma is associated with absences from school\(^10\) and emergency room visits.\(^11\)

THERMAL CONTROL
One solution to thermal control issues is the Low Income Home Energy Assistance Program (LIHEAP), funded by the U.S. Department of Health and Human Services. The program helps low-income Rhode Island households with heating costs, 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, Rhode Island Energy, or LIHEAP, Funds are accessed through nine regional community action agencies across the state and overseen by the Rhode Island Department of Human Services.\(^12\)
At the onset of COVID-19 in March 2020, Rhode Island public schools shifted to at-home learning. The return to classrooms varied widely across the state from the fall of 2020 and into 2021.

The 2020-2021 school year showed a dramatic drop in the number of homeless youth/children enrolled in schools, perhaps as a result of COVID-19 related emergency housing programs like rent relief and a moratorium on evictions.

However, chronic absenteeism and student mobility rose in some districts and fell in others. Often indications of poor housing conditions or housing insecurity, 2020-2021 rates of chronic absenteeism in high school students statewide increased to 34 percent from a pre-pandemic level of 26 percent, and student mobility rates increased four percentage points. Teacher chronic absenteeism, which is an indicator for student success, returned to pre-pandemic levels of 5.9 percent.

### Homeless Youth/Children Enrolled in Schools

<table>
<thead>
<tr>
<th></th>
<th>2018-2019</th>
<th>2019-2020</th>
<th>2020-2021</th>
<th>% Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island</td>
<td>1,475</td>
<td>1,550</td>
<td>1,109</td>
<td>28%</td>
</tr>
</tbody>
</table>

### Chronic Absenteeism for High Schools

- 14 school districts had an **INCREASE**
- 10 school districts had a **DECREASE**

### Student Mobility

- 17 school districts had an **INCREASE**
- 12 school districts had a **DECREASE**

### COMMUNITY LIFE & SAFETY

RI Life Index's "Community Life" measure seeks to quantify individuals' relationships to their community. Rhode Island as a whole scored 71 out of a possible 100. There were, however, geographic differences: respondents in core-cities scored their experience 63, and those outside core cities 74.

While the U.S. Department of Health and Human Services’ Healthy People 2030 framework organizes crime under the domain of Neighborhood and Built Environment, other indices that seek holistic measures similar to SDoH organize the topic within the context of community. Rhode Island compares favorably to the United States in its rates for both violent and property crimes per 1,000 residents, as well as favorably in New England for violent crimes.
ECONOMIC STABILITY

Although the initial economic shock of COVID-19 lockdowns and the ensuing instability that continues to reverberate is felt by all, those who were already struggling to make ends meet prior to the pandemic experienced the effects most acutely. Because the economy and housing security are inextricably linked, the state’s recovery is most critical to the well-being of those with low incomes.

After an initially sluggish recovery following the peak of the pandemic, Rhode Island’s unemployment rate dropped considerably. However, as supply chains tightened and inflation rose to historic levels, even those job gains couldn’t offset the price increases in all consumer goods.

Job growth, while important, cannot close the gap between wages and the cost of living. As measured by the National Low Income Housing Coalition’s 2022 Out of Reach Report, Rhode Island’s housing wage is $24.32, which is the hourly wage needed to afford a 2-bedroom fair market rent (FMR) as set by U.S. HUD. Nearly 70 percent of the jobs identified as “high growth occupations” in the Rhode Island Department of Labor and Training’s Occupational Outlook 2028 do not pay that wage. At the same time, Rhode Island’s average 2-bedroom apartment and median single family home cost far more than U.S. HUD’s Rhode Island FMR of $1,234 and actually require hourly wages of $34.06 and $46.38, respectively to be affordable.


With an unemployment rate of 2.7 percent as of June 2022, Rhode Island ranks in the lowest third amongst all states, and is less than a percentage point lower than New England’s rate.
HOUSING INSECURITIES

RI’s Life Index measured a moderate overall score of 63, with its worst scores in “affordable housing” (40) and “cost of living” (31). While troubling, these scores are not surprising. The five-year cost-adjusted single family home price increase of 35 percent is the highest since the measure was introduced in the 2015 Housing Fact Book. There is a lack of an equivalent substantial dataset for rental housing beyond Rhode Island’s largest cities or the Providence Metropolitan Statistical Area (MSA), which encompasses the entire state along with Fall River and New Bedford, MA. There is consensus among housing advocates and renters, however, that rental prices have also increased exorbitantly over the past several years, as evidenced by the June 2022 report by Realtor.com that noted a year-over-year increase of 23.8 percent for the Providence MSA.

Homelessness

Living without a home is gravely detrimental to physical and mental well-being. In 2020, shelters—the first line of defense against homelessness—decreased their bed capacity to comply with COVID-19 mitigation protocols. Federal funding offset this by providing some assistance for those without housing to be temporarily placed in hotels, extensions to the deadline have kept it in place into 2022, though with just over 100 people in hotels, the program now serves a fraction of those who were housed months ago.

Each January, U.S. HUD requires a count of sheltered and unsheltered people experiencing homelessness on a single night called the Point-in-Time Count. As the table illustrates, except for households that included at least one child, increases ranged from 35 percent to a more than doubling of those who are termed “chronically homeless” and were unsheltered.

United Way of Rhode Island 211

Rhode Island has an extensive network of housing organizations and service agencies that advocate for those seeking housing that is affordable. An insufficient supply of affordable homes leads many to turn to United Way of Rhode Island’s 211 call center, which has seen a steady increase in its housing calls: a nearly 50 percent increase since 2018. Overall, housing calls represented 42 percent of its more than 263,000 calls in 2021, a three percentage point increase over 2020.
For some Rhode Islanders, the COVID-19 pandemic brought a first glimpse into the very real possibility of eviction. For others, with the expiration of moratoriums and emergency rental assistance, eviction again looms large every day.

The Centers for Disease Control and Prevention (CDC) issued an eviction moratorium in September 2020 temporarily halting most evictions for non-payment of rent. This helped slow the spread of COVID-19 by allowing people to stay in their homes and out of congregate settings. The moratorium was successful in curbing evictions for non-payment of rent: there were 3,131 non-payment filings in 2021, a seven percent decrease from the previous year (3,367). Overall in 2021, monthly average non-payment filings fell between 37 and 66 percent compared to pre-COVID monthly averages.

Following the U.S. Supreme Court’s decision in August 2021 to end the CDC moratorium, non-payment evictions resumed unrestricted in Rhode Island. Eviction filings increased: the rate of 2,185 non-payment evictions filed through July 2022 resulted in a nearly 20 percent annual increase over 2021. Housing advocates nationwide expected a larger increase at the end of the moratorium. This lower-than-expected rise in filings may reflect (i) the efficacy of pandemic rent relief programs, which paid the rent of tenants who had fallen behind, often preventing an eviction filing, and (ii) increased reliance on evictions for reasons other than non-payment.

Eviction filings for other reasons have risen as much as 94 percent. RentRelief RI closed to new applications in June 2022. Eviction filings will continue to rise with no rental assistance available, but formal eviction filings typically only cover a fraction of total evictions. While estimates vary, informal evictions may exceed formal ones by a factor of five. Informal evictions include illegal demands to leave, lockouts, or other dispossession of tenants without a court process. These actions are illegal, but are a common practice.

However, some important efforts have been initiated to protect vulnerable households facing eviction. The 93 percent of tenants without legal representation are usually unable to defend against eviction. A 2021 Rhode Island Legal Services program, undertaken in partnership with Rhode Island Center for Justice and others, provided tenants facing eviction with increased access to legal help. Results were positive. Approximately three-quarters of tenants helped were able to stay in their homes or received extensions to prevent disruptive displacement of the household.

Legal representation was provided statewide and in 2021 a Help Desk was started in 6th District Court and expanded to 3rd District Court in 2022. Though the program helped hundreds of low-income households, those who could not receive help number in the thousands. A further expanded statewide program could help level the playing field for underrepresented tenants and greatly reduce housing insecurity throughout Rhode Island.

### Foreclosures & Mortgage Delinquencies

| 2021 DECREASE from 2020:127 foreclosures | 53% |
| Q4-2021 rate of seriously delinquent loans (3,257); a decrease from 4.84 percent (5,750) in Q4-2020 | 2.72% |

### Federal and State Investments

**Sources of Funding Expended, 7/1/2020-6/30/2022**

Rhode Island relies heavily on the resources of the federal government to provide for the development of long-term affordable homes and the provision of emergency housing for people experiencing homelessness. According to the state’s Consolidated Action Plan Evaluation Reports (CAPER) for the 2020 and 2021 Program Years (July 1, 2020–June 30, 2021; July 1, 2021–June 30, 2022), of more than $75M available, the state’s contribution was 27 percent.

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55 Housing’s Key Role in the Social Determinants of Health

56 Rhode Island relies heavily on the resources of the federal government to provide for the development of long-term affordable homes and the provision of emergency housing for people experiencing homelessness. According to the state’s Consolidated Action Plan Evaluation Reports (CAPER) for the 2020 and 2021 Program Years (July 1, 2020–June 30, 2021; July 1, 2021–June 30, 2022), of more than $75M available, the state’s contribution was 27 percent.
PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES

Rhode Island State Law 45-53 was designed to address housing unaffordability and establishes a goal that 10 percent of every city or town’s housing stock qualify as Low and Moderate Income Housing (LMIH). The 10 percent is defined within the statute as “consistent with local needs” yet in actuality local housing needs are far higher: statewide, a median of 25 percent and 46 percent of owner and renter households, respectively, are cost burdened. At the same time, the calculation used in the legislation skews results such that the state’s larger cities are not required to pursue the state’s goal.

How does each municipality measure up?

<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>3.38%</td>
<td>415</td>
</tr>
<tr>
<td>Bristol</td>
<td>5.80%</td>
<td>379</td>
</tr>
<tr>
<td>Burrillville</td>
<td>10.29%</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>5.21%</td>
<td>675</td>
</tr>
<tr>
<td>Cranston</td>
<td>5.50%</td>
<td>1,481</td>
</tr>
<tr>
<td>Cumberland</td>
<td>6.00%</td>
<td>550</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>5.67%</td>
<td>231</td>
</tr>
<tr>
<td>East Providence</td>
<td>9.83%</td>
<td>36</td>
</tr>
<tr>
<td>Exeter</td>
<td>5.99%</td>
<td>98</td>
</tr>
<tr>
<td>Foster</td>
<td>2.05%</td>
<td>140</td>
</tr>
<tr>
<td>Glocester</td>
<td>2.44%</td>
<td>291</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>6.81%</td>
<td>288</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>3.86%</td>
<td>440</td>
</tr>
<tr>
<td>Newport</td>
<td>15.90%</td>
<td>Achieved</td>
</tr>
<tr>
<td>New Shoreham</td>
<td>10.45%</td>
<td>Achieved</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>9.09%</td>
<td>99</td>
</tr>
<tr>
<td>North Providence</td>
<td>6.57%</td>
<td>526</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>8.20%</td>
<td>91</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>8.67%</td>
<td>427</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>2.75%</td>
<td>537</td>
</tr>
<tr>
<td>Providence</td>
<td>14.90%</td>
<td>Achieved</td>
</tr>
<tr>
<td>Richmond</td>
<td>3.71%</td>
<td>183</td>
</tr>
<tr>
<td>Scituate</td>
<td>0.80%</td>
<td>377</td>
</tr>
<tr>
<td>Smithfield</td>
<td>5.54%</td>
<td>350</td>
</tr>
<tr>
<td>South Kingstown</td>
<td>5.57%</td>
<td>483</td>
</tr>
<tr>
<td>Tiverton</td>
<td>5.17%</td>
<td>345</td>
</tr>
<tr>
<td>Warren</td>
<td>4.23%</td>
<td>290</td>
</tr>
<tr>
<td>Warwick</td>
<td>5.47%</td>
<td>1,686</td>
</tr>
<tr>
<td>Westerly</td>
<td>5.10%</td>
<td>511</td>
</tr>
<tr>
<td>West Greenwich</td>
<td>1.84%</td>
<td>190</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>

Six of Rhode Island’s 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.
The pandemic has highlighted how geography shapes opportunities for well-being. Given the distinct character of Rhode Island’s cities and towns and how that has been locally codified over time, the goals and strategies of the state and its municipalities are sometimes out of sync.

Land Use 2025: Rhode Island State Land Use and Policy Plan notes a boundary of public infrastructure services for water and sewer called the Urban Services Boundary (USB). This is a strategy intended to maintain an appropriate balance between the state’s built environment and its natural resources. Viewed through a statewide lens, the USB seems to concentrate around an urban core and leaves entire municipalities outside. However, when looked at regionally, USB areas emerge across the state and offer greater opportunities for an equitable balance of both built assets and natural resources.

Examples of regional planning exist in neighboring Massachusetts and Connecticut, but Rhode Island does not have formal bodies of regional cooperation or rely heavily upon a system of county level governance. There are exceptions that may serve as conveners of discussion or models, such as the Aquidneck Island Planning Commission, the Washington County Regional Planning Council, as well as Chambers of Commerce.

In 2021, the legislature created two study commissions. The Land Use Commission and the Low and Moderate Income Housing Commission convened during the 2022 legislative session and both have had their timelines extended. Throughout presentations made by the commissions to date, the difference in approaches of state and municipal planners relating to land use and housing affordability have been illuminated.

Two presentations, however, yielded common ground and shared perspectives on commercial and highly trafficked corridors; there is general consensus that these corridors may lend themselves to a regional approach. Settlement patterns—from which transportation corridors typically derive—predate zoning regulations and thus often cross municipal boundaries. In this way, these corridor spaces are partly responsible for our understanding of regions in Rhode Island and for the sense of identity that ties a handful of municipalities together. Successful land use outcomes might then be best served by honoring those human-forged patterns rather than overwriting them with conflicting town-by-town policies and regulation.

The 2021 Housing Fact Book’s regional section offered perspectives on balancing land use with equitable access to opportunities, as represented by the Social Determinants of Health indicators. The pages ahead further that analysis by drawing from a number of public and proprietary data sources to highlight successful development strategies and projects, zoning conditions that impact residential development, and regional cross-tabulations of housing affordability and SDoH indicators.
The Northwest Region comprises the full continuum of community types from a historic city and suburban neighborhoods to largely rural municipalities. The availability of public infrastructure varies widely and a patchwork of residential development intensities and zoning strategies exists. While the region has plentiful open space and opportunities for outdoor recreation, protected lands or environmental constraints may limit production of more housing at scale. NeighborWorks Blackstone River Valley CDC is an experienced developer of a diversity of long-term affordable homes, exemplified by their renaissance of Harrisville and Pascoag Villages in Burrillville and Millrace District in Woonsocket. 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.

**REGIONAL DEVELOPMENT OPPORTUNITIES**

**HOUSING AFFORDABILITY**

Affordability of Region’s Single Family Homes Inventory

Cost Burdened Renter Households by # of Bedrooms

70% OR 39,535 Northwest households—a 22% increase since 2018—cannot afford the region’s median home price: $320,000

**EQUITY FACTORS**

Demographic

Residential Development | Zoning

A zoning district may allow more than one housing type as a permitted use. Numbers will not add to 100 percent.

Quality of Life

Transit: Owner/Renter Household Cost

Jobs Per Working-Age Adult (18–64)

Education: % of Schools “High Performing”

Health: Municipal Recreation Sites Per 1,000 Residents

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NORTHEAST RI

Municipalities: Central Falls, Cumberland, Lincoln, North Providence, Pawtucket

TOTAL POPULATION: 180,591  TOTAL HOUSEHOLDS: 69,131

Defined primarily by its historic mill villages, the Northeast Region’s history of manufacturing makes it the most urban area outside of Providence. Public infrastructure serves almost all of the region’s municipalities, except for Cumberland which is served primarily by only public water. Challenges in the form of historic deindustrialization, aging housing stock, and zoning make development difficult. Due to the region’s proximity to Providence and its central location between Boston and I-95, Central Falls and Pawtucket is the site of the state’s newest transit hub, the nearly completed Conant Thread District. The District will offer a multimodal transit hub, commercial amenities, and hundreds of units of needed housing, and represents a collaboration between state, municipal, and nonprofit organizations. All five municipalities participate in a Health Equity Zone: Central Falls and Pawtucket; Cumberland and Lincoln (with North Smithfield); and Johnston and North Providence (with Smithfield).

REGIONAL DEVELOPMENT OPPORTUNITIES

**HOUSING AFFORDABILITY**

Affordability of Region's Single Family Homes Inventory

Cost Burdened Renter Households by # of Bedrooms

75% OR 51,875 Northeast households—a 19% increase since 2018—cannot afford the region’s median home price: $320,000

**EQUITY FACTORS**

Demographic

Residential Development | Zoning

Quality of Life

Transit: Owner/Renter Household Cost

Jobs Per Working-Age Adult (16-64)

Education: % of Schools "High Performing"

Health: Municipal Recreation Sites Per 1,000 Residents

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The hub of the state’s job market, creative economy, higher education, and transportation systems, and in many respects, its housing, the Providence Region is the only region comprised of a single municipality. Despite that, Providence’s affordability challenges lie in the fact that it encapsulates two distinct real estate markets: the more costly East Side and the rest of the city. Providence is fully serviced by water and almost entirely by sewer infrastructure, providing the opportunity for much denser housing development patterns. However, for this particular region, the most acute challenge is to provide equitable housing opportunities for all residents. ONE Neighborhood Builders is one of several nonprofit developers in the city with many long-term affordable homes to its credit. They recently completed their first modular multifamily development of row houses in the Olneyville neighborhood of Providence, representing one of the first of what may be many affordable modular developments. Providence has three Health Equity Zones: Central Providence; 02907; and 02905 South Providence.
The Southeast Providence County Region is comprised of just two municipalities—Cranston and East Providence. Both cities are inner ring suburbs of Providence and include substantial suburban neighborhoods and commercial areas, with a mix of denser neighborhoods serviced by public infrastructure and more rural areas that do not have public water or sewer. Close proximity to Providence provides an opportunity to leverage what is offered by the capital city. The East Point mixed-use development in East Providence, which plans 386 housing units, would be a boon to the region’s housing inventory. The development will also include 39 units of LGBTQ+ friendly housing as a result of East Providence’s inclusionary zoning requirements. There are Health Equity Zones in both Cranston and East Providence.

**Regional Development Opportunities**

**Housing Affordability**

Affordability of Region’s Single Family Homes Inventory

Cost Burdened Renter Households by # of Bedrooms

70% OR 35,207 Southeast Providence County households—a 19% increase since 2018—cannot afford the region’s median home price: $320,000

**Equity Factors**

Demographic

*Of any race

Residential Development | Zoning

A zoning district may allow more than one housing type as a permitted use. Numbers will not add to 100 percent.

Quality of Life

Transit: Owner/Renter Household Cost

Jobs Per Working-Age Adult (18–64)

Education: % of Schools “High Performing”

Health: Municipal Recreation Sites Per 1,000 Residents

64.1% Single family

16.0% Two family

4.2% Multifamily

252% White

6% Black

12% Hispanic*

1% Other

14,591 / 12,879

.7

12%

5.1
RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

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

TOTAL POPULATION: 131,296  TOTAL HOUSEHOLDS: 53,546

Containing three of the state’s four inhabited 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. Historical attractions and stunning coastline make the region a tourist destination. However, historic preservation and coastal resiliency efforts impact development options. Public infrastructure varies in the region, and targeted development is a priority. In Middletown, Church Community Housing Corporation’s West House II infill development project is replacing an oversized parking lot with 54 units of age-restricted housing featuring green technologies such as a rooftop solar array and Passive House construction. In Warren, the adoption of Form Based Code requires affordable housing and provides a density bonus. Three of the region’s municipalities have Health Equity Zones: Bristol, Newport, and Warren.

REGIONAL DEVELOPMENT OPPORTUNITIES

HOUSING AFFORDABILITY

Affordability of Region’s Single Family Homes Inventory

Cost Burdened Renter Households by # of Bedrooms

EQUITY FACTORS

Demographic

Residential Development | Zoning

A zoning district may allow more than one housing type as a permitted use. Numbers will not add to 100 percent.

Quality of Life

Transit: Owner/Renter Household Cost

Jobs Per Working-Age Adult (18–64)

Education: % of Schools “High Performing”

Health: Municipal Recreation Sites Per 1,000 Residents

77% OR 42,144 Southeast households—a 15% increase since 2018—cannot afford the region’s median home price: $500,000

$15,985 / $14,037
The South Region is the largest in the state and covers nearly a third of the state’s land mass. The population clusters in its coastal areas, but the region is largely rural to the west and lacks considerable public infrastructure outside of its small historic villages and town centers. The municipalities of Narragansett, North Kingstown, South Kingstown, and Westerly comprise the majority of the population. They are also home to the region’s economic centers, such as Quonset and the University of Rhode Island. Exeter has identified strategic areas of opportunity for development and built strong partnerships with local developers like Women’s Development Corporation (WDC); this has resulted in WDC producing projects like Pine View, a 40-unit, affordable apartment development offered to income categories under 60 percent AMI. All of the region’s municipalities are represented by the Healthy Bodies Healthy Minds Initiative, which acts as its Healthy Equity Zone.

**Regional Development Opportunities**

- **ADU**: Accessory Dwelling Units
- **AHTF**: Affordable Housing Trust Fund
- **AR**: Affordable Rent
- **CP**: Community Preservation
- **FZ**: Foreclosure Zone
- **G/VC**: Greenbelt/Vehicular Corridor
- **ID**: Inclusionary Development
- **IZ**: Infill Zone
- **MU**: Mixed-Use
- **TOD**: Transit-Oriented Development

**Housing Affordability**

- **Affordability of Region’s Single Family Homes Inventory**
- **Cost Burdened Renter Households by # of Bedrooms**

**Equity Factors**

- **Demographic**
  - 91% White
  - 1% Black
  - 3% Hispanic*
  - 1% Other
  - *Of any race

- **Residential Development | Zoning**
  - 84.0% Single family
  - 28.9% Two family
  - 21.2% Multifamily

- **Quality of Life**
  - Transit: Owner/Renter Household Cost
    - $17,196 / $14,922
  - Jobs Per Working-Age Adult (18-64)
    - .6
  - Education: % of Schools “High Performing”
    - 46%
  - Health: Municipal Recreation Sites Per 1,000 Residents
    - 7.4
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 westernmost area of the region—some of the most rural geography in the state—has very little public infrastructure. The eastern cities of Warwick and West Warwick have public water throughout and considerable public sewer. The town center of East Greenwich also has public infrastructure and dense, mixed-use development patterns and opportunities for transit expansion. The City of Warwick has an ambitious plan—“City Centre Warwick”—which envisions a Transit-Oriented Development Hub connecting transit and mixed-use development. Two of the region’s municipalities have Health Equity Zones: Warwick and West Warwick.

REGIONAL DEVELOPMENT OPPORTUNITIES

Affordability of Region’s Single Family Homes Inventory

Cost Burdened Renter Households by # of Bedrooms

64% or 43,942 Central households—a 22% increase since 2018—cannot afford the region’s median home price: $305,000

EQUITY FACTORS

Demographic

Residential Development | Zoning

Quality of Life

Transit: Owner/Renter Household Cost

Jobs Per Working-Age Adult (18-64)

Education: % of Schools “High Performing”

Health: Municipal Recreation Sites Per 1,000 Residents
Rhode Island, like many other states, has dedicated a substantial portion of its federal relief funding from the American Rescue Plan Act (ARPA) to housing needs. $250M is allocated this way in the FY22 budget; these funds must be committed by the end of 2024 and spent by the end of 2026. Some Rhode Island municipalities have also recently received and committed funds to housing.

The timely deployment of this historic funding is critically impacted by local land use regulations. These regulations vary widely. For example, multifamily development in some municipalities is “by right” (meaning not subject to a public review process by the municipality) and in others is “by special permit” (meaning always reviewed by the municipality and only allowed as an exception). Permitting processes, zoning regulations, and other bureaucratic mechanisms all affect timelines and bear upon developers’ decisions to invest in creating housing.

Increasing housing variety and density to a scale that will meet local needs also means building out the necessary physical infrastructure. The nearly $2.5B in federal infrastructure dollars is an opportunity to reform local land use in strategic and targeted ways with improvements to systems like water and sewer and thus expand residential development options.

To ensure that housing investments meet the full range of needs in Rhode Island, state and municipal officials need to identify sites and opportunities that are flexible enough to attract development. Housing shortfalls exist across the demographic board: from young individuals and families to older adults, from minimum wage “essential workers” to newly arrived higher income entrepreneurs, from those who need supportive lifelong services to those who only plan to live here for a few years, people are struggling to find housing in the Ocean State.

In landscapes dominated by single family homes, multifamily home development often meets resistance. HousingWorks RI continues to lend its expertise to Health Equity Zones and other community-driven equity initiatives that are working to dispel that resistance and encourage forward-thinking and realistic municipal planning and zoning processes.

In Rhode Island, like many other states, has dedicated a substantial portion of its federal relief funding from the American Rescue Plan Act (ARPA) to housing needs. $250M is allocated this way in the FY22 budget; these funds must be committed by the end of 2024 and spent by the end of 2026. Some Rhode Island municipalities have also recently received and committed funds to housing.

The timely deployment of this historic funding is critically impacted by local land use regulations. These regulations vary widely. For example, multifamily development in some municipalities is “by right” (meaning not subject to a public review process by the municipality) and in others is “by special permit” (meaning always reviewed by the municipality and only allowed as an exception). Permitting processes, zoning regulations, and other bureaucratic mechanisms all affect timelines and bear upon developers’ decisions to invest in creating housing.

Increasing housing variety and density to a scale that will meet local needs also means building out the necessary physical infrastructure. The nearly $2.5B in federal infrastructure dollars is an opportunity to reform local land use in strategic and targeted ways with improvements to systems like water and sewer and thus expand residential development options.

To ensure that housing investments meet the full range of needs in Rhode Island, state and municipal officials need to identify sites and opportunities that are flexible enough to attract development. Housing shortfalls exist across the demographic board: from young individuals and families to older adults, from minimum wage “essential workers” to newly arrived higher income entrepreneurs, from those who need supportive lifelong services to those who only plan to live here for a few years, people are struggling to find housing in the Ocean State.

In landscapes dominated by single family homes, multifamily home development often meets resistance. HousingWorks RI continues to lend its expertise to Health Equity Zones and other community-driven equity initiatives that are working to dispel that resistance and encourage forward-thinking and realistic municipal planning and zoning processes.
**RHODE ISLAND**

**POPULATION** 1,057,798  |  **HOUSEHOLDS** 414,730  |  **MEDIAN HOUSEHOLD INCOME** $70,305  

| OWNER | 62%  |  RENT | 38%  |

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>$365,000</th>
</tr>
</thead>
</table>

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>$365,000</th>
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</thead>
</table>

**5 YEAR COMPARISON**

<table>
<thead>
<tr>
<th>2016</th>
<th>2021</th>
<th>INCREASE</th>
</tr>
</thead>
</table>

**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>
</table>

**COST BURDENED HOUSEHOLDS**

<table>
<thead>
<tr>
<th>OWNER</th>
<th>27%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>RENTER</th>
<th>47%</th>
</tr>
</thead>
</table>

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

<table>
<thead>
<tr>
<th>Total</th>
<th>469,161</th>
</tr>
</thead>
</table>

**INFRUSTRUCUTRE**

**REGION: N/A**

<table>
<thead>
<tr>
<th>Public Water</th>
<th>Partial</th>
<th>None</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Public Sewer</th>
<th>Partial</th>
<th>None</th>
</tr>
</thead>
</table>

**MULTIFAMILY BY RIGHT**

**IN RESIDENTIAL ZONES**

<table>
<thead>
<tr>
<th>Single family</th>
<th>56%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Two or more</th>
<th>44%</th>
</tr>
</thead>
</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>

**2021 BUILDING PERMITS**

<table>
<thead>
<tr>
<th>Total</th>
<th>1,495</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Single family</th>
<th>1,046</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Two or more</th>
<th>438</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>ADU</th>
<th>11</th>
</tr>
</thead>
</table>

**LONG-TERM AFFORDABLE HOMES**

**NUMBER OF HOUSEHOLDS**

<table>
<thead>
<tr>
<th>Owners</th>
<th>48</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Renter</th>
<th>130</th>
</tr>
</thead>
</table>

**PRESED RENTALS**

<table>
<thead>
<tr>
<th>State-funded Homes</th>
<th>934</th>
</tr>
</thead>
</table>

**BUILDING HOMES RHODE ISLAND (I - IV):** 3,880
## Housing Costs

### Median Single Family
- **Home price**: $585,000
- **Monthly housing payment**: $3,864

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

### Affordability Gap

#### Monthly Costs: Owners & Renters

- **Owners**: $3,864
- **Renters**: N/A

#### Cost Burdened Households
- **1,620 Households are cost burdened**
  - **24%** owners
  - **64%** renters

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**: 6,165
  - **Single family**: 92%
  - **Two or more**: 8%

### Infrastructure
- **Region**: Southeast
- **Public Water**: Full
- **Public Sewer**: Partial

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

### Residential Development Ordinances
- **ADU**: Full
- **AHTF**: Partial
- **AR**: Partial
- **CP**: Full
- **FZ**: Nearly Full
- **G/VC**: Partial
- **ID**: Partial
- **IZ**: Full
- **MU**: Nearly Full
- **TOD**: Full

### 2021 Building Permits
- **Total**: 17
  - **Single family**: 15
  - **Two or more**: 0
  - **ADU**: 2

### Long-Term Affordable Homes
- **Number of households below HUD 80% area median income**: 1,275

### Added Units
- **Ownership**: 1
- **Rental**: 0

### Preserved Rentals
- **State-Funded Homes**: 107

---

*Denotes municipally reported.*
**BRISTOL**

**POPULATION** 22,070  
**HOUSEHOLDS** 8,097  
**MEDIAN HOUSEHOLD INCOME** $74,079  

<table>
<thead>
<tr>
<th></th>
<th>66% OWN</th>
<th>34% RENT</th>
</tr>
</thead>
</table>

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING COSTS**

<table>
<thead>
<tr>
<th>MEDIAN SINGLE FAMILY</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home price</td>
<td>$479,500</td>
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<tr>
<td>Monthly housing payment</td>
<td>$3,031</td>
</tr>
<tr>
<td>2016</td>
<td>2021</td>
</tr>
<tr>
<td>$327,773</td>
<td>$1,109</td>
</tr>
<tr>
<td>INCREASE</td>
<td>46%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AVERAGE 2-BEDROOM RENT</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental payment</td>
<td>$1,109</td>
</tr>
<tr>
<td>2016</td>
<td>2021</td>
</tr>
<tr>
<td>$1,432</td>
<td>$1,109</td>
</tr>
<tr>
<td>DECREASE</td>
<td>23%</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

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

- Owners: $3,031
- Renters: $1,109
- Private Sector Wage: $1,275
- Renter Household Income: $1,015
- RI Minimum Wage: $561

**COST BURDENED HOUSEHOLDS**

2,514 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 1,454 (27%)
- Renter Households: 1,060 (40%)

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

Total: 9,412

- Single family: 58%
- Two or more: 42%

**INFRASTRUCTURE**

- REGION: Southeast
- Public Water: None
- Public Sewer: None

**MULTIFAMILY BY RIGHT**

IN RESIDENTIAL ZONES

- Yes: 6,000 sq. ft. lot for 1st unit; 4,000 sq. ft. per add'l unit
- No: Partial

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2021 BUILDING PERMITS:**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Two or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>23</td>
<td>0</td>
</tr>
</tbody>
</table>

**LONG-TERM AFFORDABLE HOMES**

- RI General Law: 45-53-39 Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 2,985

**ADDED UNITS**

- Ownership: 0
- Rental: 1
- PRESERVED RENTALS: 0

- State-Funded Homes: BUILDING HOMES RHODE ISLAND (I - IV): 19
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $378,000
Monthly housing payment $2,466

AVERAGE 2-BEDROOM RENT
Rental payment $929

5 YEAR COMPARISON

2016 2016 2021 2021

5 YEAR COMPARISON

2016 2021

Rental payment $929 $988

6% DECREASE

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS
1,278 HOUSEHOLDS ARE COST BURDENED

18% Owner Households
31% 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 6,547
Single family 72%
Two or more 28%

INFRASTRUCTURE
REGION: Northwest
Public Water<br>Public Sewer

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES
Yes No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total 69

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 162

Rental 0

OWNED RENTED

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: 2,050

CURRENT 10.29% % of year-round housing stock

637 # of long-term affordable homes

Elderly 38%
Family 59%
Special Needs 3%

ADDED UNITS
Ownership 2
Rental 0

PRESERVED RENTALS
0

State-Funded Homes

Municipally reported

2022 Housing Fact Book | HousingWorks RI @ RWU | 41
### CENTRAL FALLS

#### Population
- **19,437**

#### Households
- **6,086**

#### Median Household Income
- **$34,689**
  - **24% Own**
  - **76% Rent**

#### Housing Costs

**Median Single Family**
- Home price: **$264,000**
- Monthly housing payment: **$1,949**

**Average 2-Bedroom Rent**
- 5 YEAR COMPARISON
  - Rental payment: **$1,443**
  - 2016: **$1,547**
  - 2021: **$1,547**

**Affordability Gap**
- Income needed to afford this: **$77,968**
- Income needed to afford this: **$57,720**

#### Affordability Gap

**Monthly Costs: Owners & Renters**
- Below are housing payments at 30% of certain income levels:
  - Owners: **$1,949**
  - Renters: **$1,443**
  - Private Sector Wage: **$1,557**
  - Renter Household Income: **$907**
  - RI Minimum Wage: **$561**

**Cost Burdened Households**
- 3,012 households are cost burdened
- 651 Owner Households (45%)
- 2,361 Renter Households (52%)

**Current Housing & Development**

**Housing Stock**
- Total: **6,916**

**Infrastructure**
- Region: Northeast
- Public Water: Full, Partial, None
- Public Sewer: Full, Partial, None
- 5,000 sq. ft. lot for 1st unit; 2,000 add’l sq. ft. per add’l unit

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

**2021 Building Permits**
- Total: 6
- Single Family: 0
- Two or More: 6

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: **4,645**
- Current: **10.96%** of year-round housing stock
- 819 # of long-term affordable homes

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

**Preserved Rentals**
- State-Funded Homes: **24**
Housing Costs

**Median Single Family**
- Home price: $500,000
- Monthly housing payment: $2,901

**Average 2-Bedroom Rent**
- 2016: $383,494
- 2021: N/A
- 5% increase

**Affordability Gap**
- Income needed to afford this: $116,038

**Monthly Costs: Owners & Renters**
- Below are housing payments at 30% of certain income levels

**Cost Burdened Households**
- 880 households are cost burdened
- 649 owner households
- 231 renter households

**Current Housing & Development**

**Housing Stock**
- Total: 5,143
- Single family: 89%
- Two or more: 11%

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

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

**2021 Building Permits**
- Total: 40
- Single family: 40
- Two or more: 0
- Municipally reported

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 840
- % of year-round housing stock: 3.92%
- # of long-term affordable homes: 137

**State Funded Homes**
- BUILDING HOMES RHODE ISLAND (I - IV): 44

*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: 15,037
- Single family: 81%
- Two or more: 19%

**INFRASTRUCTURE**
- Region: Central
- Public Water: Partial
- Partial
- Nearly Full
- None
- Public Sewer: Partial
- Partial
- Nearly Full
- None

**MULTIFAMILY BY RIGHT**
- In Residential Zones: Yes
- No

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

**2021 BUILDING PERMITS**
- Total: 71
- Single family: 55
- Two or more: 16

**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: 4,770
- Elderly: 59%
- Family: 37%
- Special Needs: 4%
- ADDED UNITS:
  - Ownership: 0
  - Rental: 0
  - PRESERVED RENTALS: 0
- State-Funded Homes: BUILDING HOMES RHODE ISLAND (I - IV): 52
### HOUSING COSTS

**Median Single Family**
- Home price: $330,000
- Monthly housing payment: $2,211

**Average 2-Bedroom Rent**
- 2016: $223,978
- 2021: $1,762
- Increase: 47%

**Affordability Gap**
- Income needed to afford this: $88,452
- Income needed to afford this: $70,480

### Monthly Costs: Owners & Renters

- Owners: $2,211
- Renters: $1,762
- Private Sector Wage: $1,557
- Renter Household Income: $907
- RI Minimum Wage: $561

### Cost Burdened Households
- 10,616 households are cost burdened
- 29% of owner households
- 46% 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: 33,284
- Single family: 63%
- Two or more: 37%

**Infrastructure**
- Region: Southeast Providence County
- Public water: Nearly Full
- Public sewer: Nearly Full

**Multifamily by Right in Residential Zones**
- Yes: 6,000 sq. ft. lot for 1st unit; 4,000 sq. ft. per add’l units up to 9; 3,500 sq. ft. for 9 or more; special considerations may apply
- No: None

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

**2021 Building Permits**
- Total: 50
- Single family: 46
- Two or more: 4

**Long-Term Affordable Homes**
- 1,813 # of long-term affordable homes

- **Current**
  - Elderly: 74%
  - Family: 11%
  - Special Needs: 14%

- **Aded Units**
  - Ownership: 0
  - Rental: 0

- **Preserved Rentals**
  - State-Funded Homes: 0
Housing Costs

Median Single Family

- Home price: $400,000 (2016)
- Monthly housing payment: $2,537 (2016)

Average 2-Bedroom Rent

- Rental payment: $2,113 (2016)
- Increase: 8% (2016 to 2021)

Affordability Gap

Monthly Costs: Owners & Renters

- Owners: $2,537
- Renters: $2,113

Cost Burdened Households

- 3,712 households are cost burdened

Current Housing & Development

Housing Stock

- Total: 14,008
  - Single family: 69%
  - Two or more: 31%

Infrastructure

- Region: Northeast
- Public Water:
  - Nearly Full
  - > Partial
  - None
- Public Sewer:
  - Nearly Full
  - < Partial
  - None

Residential Development Ordinances

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

2021 Building Permits

- Total: 52
  - Single family: 52
  - Two or more: 0

Long-Term Affordable Homes

- Number of households below HUD 80% area median income: 4,260

- Current:
  - Elderly: 75%
  - Family: 19%
  - Special Needs: 6%
- ADDED UNITS:
  - Ownership: 0
  - Rental: 0
- PRESERVED RENTALS:
  - State-Funded Homes: 56

Cumberland

Population: 34,980
Households: 13,247
Median Household Income: $96,936
77% Own
23% Rent

81% Home Price
62% Median Single Family
12% Average 2-Bedroom Rent
EAST GREENWICH

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 5,529
  - Single family: 72%
  - Two or more: 28%

**INFRASTRUCTURE**
- REGION: Central
- Public Water
  - Yes: 1,150
  - No: 40
- Public Sewer
  - Yes: 1,150
  - No: 40

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
- Yes: 5,529
- < Partial: 40
- Partial: 40
- None: 40
- 4,000 sq. ft. lot per unit: 1,150

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

**2021 BUILDING PERMITS**
- Total: 80
  - Single family: 32
  - Two or more: 48

**LONG-TERM AFFORDABLE HOMES**
- Number of households below HUD 80% area median income: 1,150
- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Elderly: 47%
- Family: 42%
- Special Needs: 12%

**ADDED UNITS**
- Ownership: 10
- Rental: 48
- PRESERVED RENTALS
  - State-Funded Homes: 58
EAST PROVIDENCE

POPULATION: 47,442
HOUSEHOLDS: 19,988
MEDIAN HOUSEHOLD INCOME: $63,158

61% OWN
39% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $319,900
Monthly housing payment $2,236

5 YEAR COMPARISON
Home price 2016 $223,978 2021 INCREASE $1,933 43%

AVERAGE 2-BEDROOM RENT
Rental payment 2016 $1,648 2021 INCREASE $1,933 17%

$89,422 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

OWNER
Monthly housing payment $2,236
Rental payment $1,933
Renter Household Income $1,557
Owner Household Income $907
RI Minimum Wage $561

RENTER
Monthly housing payment $2,236
Rental payment $1,933
Owner Household Income $907
Owner Household Income $561

COST BURDENED HOUSEHOLDS

6,697 HOUSEHOLDS ARE COST BURDENED

OWNER
25% 3,031 Owner Households

RENTER
49% 3,666 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 21,243
Single family 55%
Two or more 45%

INFRASCTURE
REGION: Southeast Providence County
Public Water
- Nearly 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

2021 BUILDING PERMITS: Total 43
Single family 19
Two or more 24

LONG-TERM AFFORDABLE HOMES
RI General Law 45-53-39 Low or Moderate Income Housing

Number of households below HUD 80% area median income: 8,885

CURRENT 9.83% 2,100 
Elderly 66% % of year-round housing stock of long-term affordable homes
Family 29%
Special Needs 5%

ADDED UNITS
Ownership 0
Rental 1
PRESERVED RENTALS
0

State-funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 48
### HOUSING COSTS

#### MEDIAN SINGLE FAMILY
- **Home price**: $495,950
- **Monthly housing payment**: $3,069

#### AVERAGE 2-BEDROOM RENT
- **2016**: $318,991
- **2021**: $1,231

#### 5 YEAR COMPARISON
- **Increase**: 55%

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $1,000</td>
<td>$3,069</td>
<td>N/A</td>
</tr>
<tr>
<td>$1,001 - $2,000</td>
<td>$1,352</td>
<td>N/A</td>
</tr>
<tr>
<td>$2,001 - $3,000</td>
<td>$1,004</td>
<td>N/A</td>
</tr>
<tr>
<td>$3,001 - $4,000</td>
<td>$561</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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

#### COST BURD恩ENED HOUSEHOLDS

- **612** Households are cost burdened
- **20%** Owner Households
- **73%** 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**: 2,450
  - **Single family**: 91%
  - **Two or more**: 9%

#### INFRASTRUCTURE
- **REGION: South**
- **Public Water**: Nearly Full
- **Public Sewer**: Nearly Full

#### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES
- **Yes**: 0
- **No**: 54

#### RESIDENTIAL DEVELOPMENT ORDINANCES
- **ADU**: 7
- **AHTF**: 0
- **AR**: 0
- **CP**: 0
- **FZ**: 0
- **G/VC**: 0
- **ID**: 0
- **IZ**: 0
- **MU**: 0
- **TOD**: 0

#### 2021 BUILDING PERMITS
- **Total**: 50
  - **Single family**: 10
  - **Two or more**: 40

#### LONG-TERM AFFORDABLE HOMES
- **State-Funded Homes**
- **Building Homes Rhode Island (I - IV)**: 69

#### ADDED UNITS
- **Ownership**: 7
- **Rental**: 0
- **Preserved Rentals**: 0

#### NUMBER OF HOUSEHOLDS
- **6,711** Population
- **2,293** Households
- **$83,750** Median Household Income
  - **83%** Own
  - **17%** Rent

**2022 Housing Fact Book | HousingWorks RI @ RWU | 49**
**FOSTER**

### HOUSING COSTS

**MEDIAN SINGLE FAMILY**
- Home price: $388,500
- Monthly housing payment: $2,690

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

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**
- Owners: $2,690
- Renters: N/A

**COST BURDENED HOUSEHOLDS**
- 375 HOUSEHOLDS ARE COST BURDENED
- 25% of Owner Households
- 26%* of Renter Households

*A denotes high margin of error

### CURRENT HOUSING & DEVELOPMENT

**HOUSING STOCK**
- Total: 1,652
- Single family: 91%
- Two or more: 9%

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

**MULTIFAMILY BY RIGHT**
- Yes: 83%
- No: 0%

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

**2021 BUILDING PERMITS**
- Total: 9
- Single family: 9
- Two or more: 0

**LONG-TERM AFFORDABLE HOMES**
- Number of households below HUD 80% area median income: 515
- Elderly: 83%
- Family: 0%
- Special Needs: 17%

**BUILT IN RESIDENTIAL ZONES**
- State-Funded Homes: 0
**Housing Costs**

**Median Single Family**
- Home price: $360,000
- Monthly housing payment: $2,417

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

**Affordability Gap**

**Monthly Costs: Owners & Renters**
- Owners: $2,417
- Renters: N/A
- Private Sector Wage: $1,557
- Renter Household Income: $907
- RI Minimum Wage: $561

:**Cost Burdened Households**
- 1,013 households are cost burdened
  - Owner: 953 (29%)
  - Renter: 60 (14%)

**Current Housing & Development**

**Housing Stock**
- Total: 4,203
- Single family: 95%
- Two or more: 5%

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

**Multifamily by Right in Residential Zones**
- Yes: 87%
- No: 13%

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

2021 Building Permits:
- Total: 29
- Single family: 27
- Two or more: 2

**Long-Term Affordable Homes**
- Current: 2.44%
- 94 long-term affordable homes

**Added Units**
- Ownership: 8
- Rental: 0
- Preserved Rentals: 0

**State-Funded Homes**
- Building Homes Rhode Island (I - IV): 0

**Population**
- 10,202

**Households**
- 3,754

**Median Household Income**
- $95,000

**87% Own**

**13% Rent**
**HOPKINTON**

**CURRENT HOUSING & DEVELOPMENT**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,110</td>
<td>3,203</td>
<td>$88,872</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>82% OWN</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>18% RENT</strong></td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

- **Median Single Family**
  - Home price: $380,000
  - Monthly housing payment: $2,539
  - 5 Year Comparison:
    - 2016: $278,607
    - 2021: $380,000 (36% increase)

- **Average 2-Bedroom Rent**
  - Rental payment:
    - 2016: N/A
    - 2021: N/A

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $1,352
  - Renters: N/A
  - Private Sector Wage: $1,004
  - Renter Household Income: $561

- **Income needed to afford this**
  - Owners: $561
  - Renters: N/A

**Cost Burdened Households**

- 828 households are cost burdened
  - 22% of owner households
  - 42%* of 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: 3,684
    - Single family: 85%
    - Two or more: 15%

- **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

- **2021 Building Permits**
  - Total: 16
    - Single family: 16
    - Two or more: 0

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 765
- 7.09% of year-round housing stock
  - Elderly: 79%
  - Family: 10%
  - Special Needs: 11%

- State-Funded Homes
  - BUILDING HOMES RHODE ISLAND (I - IV): 33

- Municipally reported
**JAMESTOWN**

**CURRENT HOUSING & DEVELOPMENT**

- **Population**: 5,494
- **Households**: 2,387
- **Median Household Income**: $119,375
- **Ownership**: 86% Own, 14% Rent

**Housing Costs**

- **Median Single Family**
  - Home price: $950,000
  - Monthly housing payment: $5,420

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

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $5,420
  - Renters: N/A

**Cost Burdened Households**

- **637 Households Are Cost Burdened**
  - 24% Owners
  - 47% Renters

**Current Housing & Development**

- **Housing Stock**
  - Total: 3,152
  - Single Family: 93%
  - Two or More: 7%

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

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

- **2021 Building Permits**: Total 20
  - Single Family: 15
  - Two or More: 5

**Long-Term Affordable Homes**

- **Number of Households Below HUD 80% Area Median Income**: 440
- **4.59% of Year-Round Housing Stock**: 116
- **Elderly**: 57%
- **Family**: 29%
- **Special Needs**: 14%

**State-Funded Homes**

- **Building Homes Rhode Island (I - IV)**: 15

*Denotes high margin of error*
### JOHNSTON

**Population:** 29,326  
**Households:** 11,531  
**Median Household Income:** $68,859  

#### Home Price

- **Median Single Family:** $335,000
- **Average 2-Bedroom Rent:** $2,385

#### Housing Costs

- **Monthly Housing Payment:** $2,385
- **Rental Payment:** $1,901

#### Affordability Gap

- **Income Needed to Afford This:** $95,405
- **Income Needed to Afford This:** $76,040

#### Monthly Costs: Owners & Renters

- **Owner:** $2,385
- **Renter:** $1,901
- **Private Sector Wage:** $1,557
- **Renter Household Income:** $907
- **RI Minimum Wage:** $561

#### Current Housing & Development

- **Housing Stock:** Total 12,747  
  - Single Family: 67%  
  - Two or More: 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

#### Long-Term Affordable Homes

- **Current:** 4,215
- **% of Year-Round Housing Stock:** 8.00%
- **# of Long-Term Affordable Homes:** 991

#### Added Units

- **Ownership:** 0
- **Rental:** 0

#### Preserved Rentals

- **State-Funded Homes:** 7
**LINCOLN**

**CURRENT HOUSING & DEVELOPMENT**

- **Single family Home** price: $430,000
- **Median Household Income**: $88,171
- **Population**: 21,793
- **Households**: 8,086
- **Ownership** vs. **Rental**: 66% OWN vs. 34% RENT

**HOUSING COSTS**

- **Median Single Family Home Price**: $430,000
- **Average 2-Bedroom Rent**: $1,554 (2016), $1,557 (2021)

**AFFORDABILITY GAP**

- **Income needed to afford home**: $116,974
- **Income needed to afford rent**: $62,160

**MONTHLY COSTS: OWNERS & RENTERS**

- **Owner**: $2,924
- **Renter**: $1,554

**COST BURDENED HOUSEHOLDS**

- **2,294 Households are cost burdened**
  - **22% Owners**: 1,165
  - **42% Renters**: 1,129

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- **Total**: 8,753
  - **Single family**: 57%
  - **Two or more**: 43%

**INFRASTRUCUTRE**

- **Region**: Northeast
- **Public Water**: 
  - Full
  - Partial
  - None
- **Public Sewer**: 
  - Nearly Full
  - Partial
  - None

**MULTIFAMILY BY RIGHT**

- **In Residential Zones**: Yes
- **Not**: No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2021 BUILDING PERMITS**

- **Total**: 95
  - **Single family**: 53
  - **Two or more**: 42

**LONG-TERM AFFORDABLE HOMES**

- **Number of households below HUD 80% area median income**: 2,570
- **6.81% of year-round housing stock**: 614
- **614 # of long-term affordable homes**

**ADDED UNITS**

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

**State-Funded Homes**

- **Building Homes Rhode Island (I - IV)**: 2
**LITTLE COMPTON**

**POPULATION** | **HOUSEHOLDS** | **MEDIAN HOUSEHOLD INCOME**
--- | --- | ---
3,496 | 1,556 | $105,750

| | | 79% OWN | 21% RENT |
--- | --- | --- | ---

### HOUSING COSTS

**MEDIAN SINGLE FAMILY**
- **Home price**: $797,000
- **Monthly housing payment**: $4,350

**5 YEAR COMPARISON**
- **2016** vs **2021**
  - **Rental payment**: N/A vs N/A
  - **Increase**: 48%

**AVERAGE 2-BEDROOM RENT**
- **2016** vs **2021**
  - **Rental payment**: N/A vs N/A

**Income needed to afford this**
- **$174,010** for **Owners**
- **N/A** for **Renters**

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Monthly housing payment</th>
<th>Monthly housing payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,385</td>
<td>$1,243</td>
</tr>
<tr>
<td>$561</td>
<td></td>
</tr>
</tbody>
</table>

**COST BURDENED HOUSEHOLDS**
- **416 HOUSEHOLDS ARE COST BURDENED**
  - **Owner**: 28%
  - **Renter**: 30%*

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**: 2,451
  - **Single family**: 98%
  - **Two or more**: 2%

**INFRASTRUCTURE**
- **REGION**: Southeast
- **Public Water**
  - Nearly Full
  - Partial
  - None
- **Public Sewer**
  - Nearly Full
  - Partial
  - None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
- **Yes**: 100%
- **No**: 0%

**RESIDENTIAL DEVELOPMENT ORDINANCES**
- **ADU**: 13
- **AHTF**: 0
- **AR**: 13
- **CP**: 0
- **FZ**: 0
- **G/VC**: 0
- **ID**: 0
- **IZ**: 0
- **MU**: 0
- **TOD**: 0

**2021 BUILDING PERMITS**
- **Total**: 13
  - **Single family**: 13
  - **Two or more**: 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**: 500
- **CURRENT**: 0.56%
  - **Elderly**: 0%
  - **Family**: 100%
  - **Special Needs**: 0%
- **9 # of long-term affordable homes**
- **ADDED UNITS**
  - **Ownership**: 0
  - **Rental**: 0
  - **PRESERVED RENTALS**: 0

**BUILDING HOMES RHODE ISLAND (I - IV)**: 7
MIDDLETOWN

**CURRENT HOUSING & DEVELOPMENT**

**POPULATION** 15,982  
**HOUSEHOLDS** 6,804  
**MEDIAN HOUSEHOLD INCOME** $81,094  
56% OWN  
44% RENT

---

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $563,500  
- Monthly housing payment: $3,424

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rental Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>$1,724</td>
</tr>
<tr>
<td>2021</td>
<td>$1,742</td>
</tr>
</tbody>
</table>

**5 YEAR COMPARISON**

- Increase: 46%

---

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

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

**COST BURDENED HOUSEHOLDS**

- 2,332 households 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: 7,807  
- Single family: 61%  
- Two or more: 39%

**INFRASTRUCTURE**

**REGION: Southeast**

- Public Water: Nearly Full  
- Public Sewer: Nearly Full

**MULTIFAMILY BY RIGHT**

- Yes: 355  
- No: 0

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2021 BUILDING PERMITS:**

- Total: 10  
- Single family: 10  
- Two or more: 0

---

**LONG-TERM AFFORDABLE HOMES**

- Number of households below HUD 80% area median income: 2,965

**CURRENT**

- Elderly: 26%  
- Family: 47%  
- Special Needs: 26%

**ADDED UNITS**

- Ownership: 0  
- Rental: 0

**PRESERVED RENTALS**

- State-Funded Homes: 47

---

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HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $685,000
Monthly housing payment $3,944

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2016</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>$456,151</td>
<td>$1,701</td>
</tr>
</tbody>
</table>

50% increase

$157,762 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment $1,701

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2016</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,292</td>
<td>$1,701</td>
</tr>
</tbody>
</table>

32% increase

$68,040 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

Cost Burdened Households

2,528 Households are cost burdened

31% Owner Households

65% Renter Households

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 9,924
Single family 84%
Two or more 16%

INFRASTRUCTURE

REGION: South
Public Water

Full
Partial
None

Public Sewer

Full
Nearly Full
Partial
None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes
No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS:

Total 14
Single family 12
Two or more 2

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: 2,500

CURRENT

Percentage of year-round housing stock

3.86%

276 # of long-term affordable homes

ADDED UNITS

Ownership 0
Rental 3

PRESEVERED RENTALS

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 2

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 2
HOUSING COSTS

**Median Single Family**

- Home price: $745,000
- Monthly housing payment: $4,310

**Average 2-Bedroom Rent**

- Rental payment: $1,557

**Affordability Gap**

- Income needed to afford this: $172,399

MONTHLY COSTS: OWNERS & RENTERS

- Owners: $4,310
- Renters: $1,557
- Private Sector Wage: $1,385
- Renter Household Income: $1,243
- RI Minimum Wage: $561

COST BURDENED HOUSEHOLDS

- 3,918 households are cost burdened

- 31% of owner households
- 47% of renter households

CURRENT HOUSING & DEVELOPMENT

- HOUSING STOCK
  - Total: 13,021
  - Single family: 39%
  - Two or more: 61%

- INFRASTRUCTURE
  - Regional: Southeast
  - Water: Partial
  - Sewer: Partial

- MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES
  - Yes: 1,357
  - No: 2,561

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

- 2021 BUILDING PERMITS:
  - Total: 11
  - Single family: 11
  - Two or more: 0

- LONG-TERM AFFORDABLE HOMES
  - Number of households below HUD 80% area median income: 4,600
  - Elderly: 25%
  - Family: 65%
  - Special Needs: 10%

- PRESERVED RENTALS
  - Ownership: 0
  - Rental: 0
  - 204

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 371
NEW SHOREHAM

**Housing Costs**

- **Median Single Family**
  - Home price: $1,482,500
  - Monthly housing payment: $8,108

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

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $8,108
  - Renters: N/A

**Housing Development & Current Data**

- **Housing Stock**
  - Total: 1,910
    - Single family: 84%
    - Two or more: 16%

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

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

- **2021 Building Permits**
  - Total: 9
    - Single family: 9
    - Two or more: 0

**Long-Term Affordable Homes**

- **Current**
  - Elderly: 0%
  - Family: 100%
  - Special Needs: 0%

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

- **State-Funded Homes**
  - Building Homes Rhode Island (I - IV): 11
**NORTH KINGSTOWN**

**POPULATION** 26,289  **HOUSEHOLDS** 10,411  **MEDIAN HOUSEHOLD INCOME** $99,178  **78% OWN**  **22% RENT**

### HOUSING COSTS

<table>
<thead>
<tr>
<th>MEDIAN SINGLE FAMILY</th>
<th>AVERAGE 2-BEDROOM RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home price</strong></td>
<td>$530,000</td>
</tr>
<tr>
<td><strong>2016</strong></td>
<td><strong>2021</strong></td>
</tr>
<tr>
<td>Monthly housing</td>
<td>$3,463</td>
</tr>
<tr>
<td><strong>2016</strong></td>
<td><strong>2021</strong></td>
</tr>
<tr>
<td>payment</td>
<td>$387,592</td>
</tr>
<tr>
<td><strong>5 YEAR COMPARISON</strong></td>
<td><strong>37% INCREASE</strong></td>
</tr>
<tr>
<td>Rental payment</td>
<td>$1,718</td>
</tr>
<tr>
<td><strong>2016</strong></td>
<td><strong>2021</strong></td>
</tr>
<tr>
<td></td>
<td>$1,628</td>
</tr>
<tr>
<td><strong>5 YEAR COMPARISON</strong></td>
<td><strong>6% INCREASE</strong></td>
</tr>
</tbody>
</table>

**Monthly housing payment** $3,463  **Rental payment** $1,718

**Income needed to afford this** $138,526  **Income needed to afford this** $68,720

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

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

- **Owners**: $3,463
- **Renters**: $1,718
- **Private Sector Wage**: $1,352
- **Renter Household Income**: $1,004
- **RI Minimum Wage**: $561

**Cost Burdened Households** 2,464 Households are cost burdened

**Owner Households**: 1,510 (19%)
- **Rent** $1,718
- **Income needed to afford this** $138,526

**Renter Households**: 954 (45%)
- **Rental payment** $1,628
- **Income needed to afford this** $68,720

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><strong>Total</strong></th>
<th><strong>Single family</strong></th>
<th><strong>Two or more</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>11,568</td>
<td>75%</td>
<td>25%</td>
</tr>
</tbody>
</table>

**REGION: South**

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

**INFRASTRUCTURE**

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

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

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2021 BUILDING PERMITS**

- **Total**: 77
- **Single family**: 65
- **Two or more**: 12

**ADDED UNITS**

- **Ownership**: 3
- **Rental**: 22
- **Preserved Rentals**: 0

**LONG-TERM AFFORDABLE HOMES**

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

<table>
<thead>
<tr>
<th><strong>Number of households below HUD 80% area median income</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>2,900</td>
</tr>
</tbody>
</table>

**CURRENT**

- **9.09% % of year-round housing stock**

**State-Funded Homes**

- **BUILDING HOMES RHODE ISLAND (I - IV)**: 146

2022 Housing Fact Book | HousingWorks RI @ RWU | 61
NORTH PROVIDENCE

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>32,532</td>
<td>13,755</td>
<td>$65,027</td>
</tr>
</tbody>
</table>

57% OWN  43% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$325,000</td>
<td>$223,487</td>
</tr>
</tbody>
</table>

Average 2-bedroom rent

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,763</td>
<td>$1,631</td>
</tr>
</tbody>
</table>

5% INCREASE

Income needed to afford this

$92,077

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>$2,302</td>
<td>$1,763</td>
<td>$1,557</td>
<td>$907</td>
<td>$561</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,777 HOUSEHOLDS ARE COST BURDENED

OWNER 29% = 2,266 Owner Households
RENTER 45% = 2,511 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 14,923

Single family 45%

Two or more 55%

INFRASTRUCTURE

REGION: Northeast

Public Water

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

Public Sewer

<table>
<thead>
<tr>
<th>Nearly Full</th>
<th>&gt; Partial</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

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

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS:

Total 6

Single family 6

Two or more 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: 6,255

CURRENT 6.57% of year-round housing stock

1,006 # of long-term affordable homes

ADDED UNITS

Ownership 0

Rental 0

PREERVED RENTALS

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 0

62  2022 Housing Fact Book  | HousingWorks RI @ RWU
# NORTH SMITHFIELD

**Population**: 12,478  
**Households**: 4,941  
**Median Household Income**: $81,195  
**Ownership**: 74%  
**Rental**: 26%

## HOUSING COSTS

### Median Single Family
- **Home Price**: $425,000
- **Monthly Housing Payment**: $2,744

### Average 2-Bedroom Rent
- **Rental Payment**: $1,647

### 5 Year Comparison
- **2016**:
  - Home Price: $290,571
  - Monthly Payment: $2,254
- **2021**:
  - Home Price: $425,000
  - Monthly Payment: $2,744
  - Increase: 46%

### Affordability Gap

### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$2,744</td>
</tr>
<tr>
<td>Renters</td>
<td>$1,647</td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td>$1,557</td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>$907</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
<td>$561</td>
</tr>
</tbody>
</table>

Income needed to afford this: $109,744

Income needed to afford this: $65,880

## Current Housing & Development

### Housing Stock
- **Total**: 5,226
- **Single Family**: 70%
- **Two or More**: 30%

### 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**: Yes

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

### 2021 Building Permits
- **Total**: 15
- **Single Family**: 15
- **Two or More**: 0

## Long-Term Affordable Homes
- **Total**: 1,315
- **Elderly**: 8.20%
- **Family**: 14%
- **Special Needs**: 14%

### Added Units
- **Ownership**: 1
- **Rental**: 0
- **Preserved Rentals**: 0

### State Funded Homes
- **Building Homes Rhode Island (I - IV)**: 65

---

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

POPULATION 71,821  HOUSEHOLDS 27,903  MEDIAN HOUSEHOLD INCOME $52,902  48% OWN  52% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $290,000  5 YEAR COMPARISON 2016 $190,108  2021 $1,481
Monthly housing payment $1,925  2016 53% INCREASE  2021 1% INCREASE

AVERAGE 2-BEDROOM RENT
Rental payment $1,481  5 YEAR COMPARISON 2016 $1,461  2021 $1,481

5 YEAR COMPARISON
2016 2016 $190,108  2021 $1,481

5 YEAR COMPARISON
2016 2016 $1,461  2021 $1,471

$77,004 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$1,925 $1,481 $1,557 $907 $561
Owners Renters Private Sector Wage Renter Household Income RI Minimum Wage

COST BURDENED HOUSEHOLDS

10,834 HOUSEHOLDS ARE COST BURDENED

32% OWNER 46% RENTER

= 4,292 Owner Households
= 6,542 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 30,793  Single family 33%  Two or more 67%

INFRASTRUCTURE
REGION: Northeast
Public Water
Yes No

Public Sewer
None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

3,000 sq. ft. lot per unit;
Add’l zone 2,000 sq. ft. per 1st 4 units

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS:  Total 20  Single family 14  Two or more 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: 15,165

CURRENT 8.67% % of year-round housing stock 2,771 # of long-term affordable homes

ADDED UNITS
Ownership 0  Rental 0

PRESERVED RENTALS

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 492

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PORTSMOUTH

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
17,332 | 7,314 | $99,157

80% OWN | 20% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $520,000
Monthly housing payment: $3,309

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rental payment 2016</th>
<th>Rental payment 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>$1,790</td>
<td>$1,766</td>
</tr>
<tr>
<td>2021</td>
<td></td>
<td>1% INCREASE</td>
</tr>
</tbody>
</table>

AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Year</th>
<th>Rental payment 2016</th>
<th>Rental payment 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>$379,670</td>
<td>$379,670</td>
</tr>
<tr>
<td>2021</td>
<td></td>
<td>37% INCREASE</td>
</tr>
</tbody>
</table>

Income needed to afford this: $132,367

Income needed to afford this: $71,600

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,001 HOUSEHOLDS ARE COST BURDENED

22% Owner Households
54% Renter Households

Income needed to afford this: $1,239

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 8,632
Single family: 77%
Two or more: 23%

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
AHTF
AR
CP
FZ
G/VC
ID
IZ
MU
TOD

2021 BUILDING PERMITS

Total: 35
Single family: 35
Two or more: 0

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-33-39(9) Low or Moderate Income Housing

Number of households below HUD 80% area median income: 2,190

CURRENT

2.75% % of year-round housing stock

204 # of long-term affordable homes

ADDED UNITS

Ownership: 0
Rental: 0

PRESERVED RENTALS

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 40
PROVIDENCE

POPULATION 179,472  HOUSEHOLDS 64,190  MEDIAN HOUSEHOLD INCOME $49,065  38% OWN  62% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $300,000
Monthly housing payment $2,200

AVERAGE 2-BEDROOM RENT
Rental payment $1,846

5 YEAR COMPARISON
2016  2016  2021  2021

INCREASE

$87,996  Income needed to afford this

$73,840  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></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>$2,200</td>
<td>$1,846</td>
<td>$1,557</td>
<td>$907</td>
<td>$561</td>
</tr>
</tbody>
</table>

62%

COST BURDENED HOUSEHOLDS

26,178 HOUSEHOLDS ARE COST BURDENED

OWNER 35%  RENTER 47%

= 8,487 Owner Households

= 17,691 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 74,756

Single family 24%  Two or more 76%

REGION: Providence

Full  Partial  None

Public Water  Partial  None

Public Sewer  Partial  None

50% 41% 8%

INFRASTRUCTURE

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

3,500 sq. ft. lot with 1,200 sq. ft. unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS:
Total 128  Single family 6  Two or more 122

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: 35,560

CURRENT 14.90%  % of year-round housing stock 10,604 # of long-term affordable homes

Elderly 41%  Family 50%  Special Needs 8%

ADDED UNITS

Ownership 0  Rental 49

PRESERVED RENTALS

259

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): 1,223

*Please see Methods & Sources
**RICHMOND**

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>$392,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly housing payment</td>
<td>$2,698</td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 YEAR COMPARISON</td>
<td>2016 $305,703</td>
</tr>
</tbody>
</table>

**5 YEAR COMPARISON**

- Home price: $392,500
- Monthly housing payment: $2,698
- Rental payment: N/A

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>$2,500</th>
<th>$2,000</th>
<th>$1,500</th>
<th>$1,000</th>
<th>$500</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$2,698</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renters</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

- Private Sector Wage: $1,352
- Renter Household Income: $1,004
- RI Minimum Wage: $561

**COST BURDENED HOUSEHOLDS**

681 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 24%
- Renter Households: 11% *

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: 3,125
- Single family: 93%
- Two or more: 7%

**INFRASTRUCTURE**

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

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes: 32
- No: 0

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2021 BUILDING PERMITS**

- Total: 22
- Single family: 22
- Two or more: 0

**LONG-TERM AFFORDABLE HOMES**

- Number of households below HUD 80% area median income: 525
- 3.71% of year-round housing stock
- 108 # of long-term affordable homes
- Elderly: 0%
- Family: 57%
- Special Needs: 43%

**ADDED UNITS**

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

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 32

**POPULATION**

- 7,723

**HOUSEHOLDS**

- 2,917

**MEDIAN HOUSEHOLD INCOME**

- $98,940

**OWN**

- 94%

**RENT**

- 6%
## Current Housing 

### Population & Households

<table>
<thead>
<tr>
<th>Population</th>
<th>Households</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,669</td>
<td>4,098</td>
<td>$95,907</td>
</tr>
</tbody>
</table>

### Median Single Family

<table>
<thead>
<tr>
<th>Home Price</th>
<th>Monthly Housing Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$381,000</td>
<td>$2,565</td>
</tr>
</tbody>
</table>

### Average 2-Bedroom Rent

<table>
<thead>
<tr>
<th>Rental Payment</th>
<th>5 Year Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>2016</td>
</tr>
<tr>
<td>N/A</td>
<td>2021</td>
</tr>
</tbody>
</table>

### 5 Year Comparison

<table>
<thead>
<tr>
<th>Home Price</th>
<th>Monthly Housing Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$381,000</td>
<td>$2,565</td>
</tr>
</tbody>
</table>

### Affordability Gap

- **Income Needed to Afford This:**
  - Owners: $102,599
  - Renters: N/A

### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$2,565</td>
<td>$1,557</td>
</tr>
<tr>
<td>$2,000</td>
<td>$311,384</td>
<td>$907</td>
</tr>
<tr>
<td>$2,500</td>
<td>$381,000</td>
<td>$561</td>
</tr>
<tr>
<td>$1,000</td>
<td>$102,599</td>
<td>N/A</td>
</tr>
<tr>
<td>$0</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Housing Costs

- **Median Single Family:** $381,000
- **Average 2-Bedroom Rent:** N/A

### Cost Burdened Households

- **858 Households Are Cost Burdened**
  - Owner Households: 677
  - Renter Households: 181

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

*Denotes high margin of error

### Housing Stock

- **Total:** 4,466
  - Single Family: 89%
  - Two or More: 11%

### Infrastructure

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

### Multifamily by Right

<table>
<thead>
<tr>
<th>Region</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Residential Zones</td>
<td>89%</td>
<td>11%</td>
</tr>
</tbody>
</table>

### Residential Development Ordinances

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

### 2021 Building Permits

- **Total:** 26
  - Single Family: 26
  - Two or More: 0

### Long-Term Affordable Homes

- **Number of Households Below HUD 80% Area Median Income:** 915
- **% of Year-Round Housing Stock:** 0.80%
- **# of Long-Term Affordable Homes:** 33

### Added Units

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

### Long-Term Affordable Homes

- **State-Funded Homes:** Building Homes Rhode Island (I - IV): 0
SMITHFIELD

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
--- | --- | ---
21,735 | 7,841 | $86,991

Housing Costs

**Median Single Family**
- Home price: $401,000
- Monthly housing payment: $2,623

**Average 2-Bedroom Rent**
- 2016: $294,996
- 2021: $1,833
- Increase: 36%

**Affordability Gap**

**Monthly Costs: Owners & Renters**

- Owners: $2,623
- Renters: $1,833
- Private Sector Wage: $1,557
- Renter Household Income: $907
- RI Minimum Wage: $561

**Cost Burdened Households**

- 2,228 households are cost burdened

- **Owner:** 22%
- **Renter:** 53%

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: 8,386
- Single family: 67%
- Two or more: 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

**2021 Building Permits**
- Total: 28
- Single family: 28
- Two or more: 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: 2,290

- Elderly: 67%
- Family: 19%
- Special Needs: 14%

**State-Funded Homes**
- Building Homes Rhode Island (I - IV): 47
SOUTH KINGSTOWN

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
30,651 | 10,627 | $96,526

74% OWN | 26% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $487,950
Monthly housing payment $3,069

5 YEAR COMPARISON

2016 2016 2021 2021

INCREASE

$561

MEDIAN SINGLE FAMILY

AVERAGE 2-BEDROOM RENT
Rental payment N/A

5 YEAR COMPARISON

2016 2016 2021 2021

CREASE

24%

83% 17% 13,223

24% RENT

INCREASE

39%

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$1,352

$1,004

$561

$1,352

$1,004

$561

COST BURDENED HOUSEHOLDS

2,803 HOUSEHOLDS ARE COST BURDENED

OWNER

24%

RENTER

39%

= 1,862

= 941

$1,352

$1,004

$561

$1,352

$1,004

$561

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 13,223
Single family 83%
Two or more 17%

INFRASTRUCTURE
REGION: South
Public Water

Nearly Full 60%
Partial 40%
None 0%

Public Sewer

Nearly Full 60%
< Partial 40%
None 0%

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

Yes 83%
No 17%

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU 7
AHTF
AR
CP
FZ
G/VC
ID
IZ
MU
TOD

2021 BUILDING PERMITS: Total 104
Single family 80
Two or more 17
ADU 7

Municipally reported

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: 3,245

CURRENT

5.57% of year-round housing stock

607 # of long-term affordable homes

Elderly 57%
Family 29%
Special Needs 15%

ADDED UNITS

Ownership 1
Rental 6

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 15
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>Monthly housing payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$381,000</td>
<td>$2,430</td>
</tr>
</tbody>
</table>

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2016</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>$267,681</td>
<td>$1,708</td>
</tr>
</tbody>
</table>

8% INCREASE

AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Rental payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,708</td>
</tr>
</tbody>
</table>

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2016</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,577</td>
<td>$1,708</td>
</tr>
</tbody>
</table>

42% INCREASE

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

<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>$2,430</td>
<td>$1,708</td>
<td>$1,385</td>
<td>$1,243</td>
<td>$561</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

1,818 HOUSEHOLDS ARE COST BURDENED

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

OWNERS

- Owner Households: 1,337 (27%)
- Owner Household Income: $1,708
- Owner Household Wage: $97,193

RENTERS

- Renter Households: 481 (37%)
- Renter Household Income: $1,243
- Renter Household Wage: $561

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 7,562

- Single family: 74%
- Two or more: 26%

INFRASTRUCTURE

REGION: Southeast

- Public Water: Nearly Full
- Public Sewer: Nearly Full

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

- Yes: 59%
- No: 41%

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS

Total: 38

- Single family: 38
- Two or more: 0

LONG-TERM AFFORDABLE HOMES

Number of households below HUD 80% area median income: 2,175

CURRENT

- Elderly: 33%
- Family: 59%
- Special Needs: 8%

ADDED UNITS

- Ownership: 0
- Rental: 0

PRESERVED RENTALS

- State-Funded Homes: BUILDING HOMES RHODE ISLAND (I - IV): 217
### HOUSING COSTS

**MEDIAN SINGLE FAMILY**
- Home price: $410,000
- Monthly housing payment: $2,713

**AVERAGE 2-BEDROOM RENT**
- 5 YEAR COMPARISON:
  - Rental payment: $1,977 (2016: $2,030, 2021: $2,030, DECREASE: 3%)

**INCOME NEEDED TO AFFORD**
- Income needed to afford this: $79,080

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental payment</td>
<td>$1,977</td>
<td>$1,275</td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td>$1,275</td>
<td>$2,713</td>
</tr>
<tr>
<td>Owner Household Income</td>
<td>$1,015</td>
<td>$561</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
<td>$2,713</td>
<td>$1,275</td>
</tr>
</tbody>
</table>

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

**COST BURDENED HOUSEHOLDS**
- 1,567 HOUSEHOLDS ARE COST BURDENED
  - Owner Households: 547 (20%)
  - Renter Households: 1,020 (52%)

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

### CURRENT HOUSING & DEVELOPMENT

**HOUSING STOCK**
- Total: 5,533
  - Single family: 51%
  - Two or more: 49%

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

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
- Yes: 75%
- No: 25%

**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>

**2021 BUILDING PERMITS**
- Total: 22
  - Single family: 7
  - Two or more: 15

**LONG-TERM AFFORDABLE HOMES**
- Number of households below HUD 80% area median income: 2,290
  - Elderly: 0%
  - Family: 75%
  - Special Needs: 25%

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

**BUILDING HOMES RHODE ISLAND (I - IV):**
- 9
CURRENT HOUSING & DEVELOPMENT

Housing Costs

Median Single Family
- Home price: $315,000
- Monthly housing payment: $2,132

Average 2-Bedroom Rent
- Rental payment: $1,737

Affordability Gap

Monthly Costs: Owners & Renters
- Owners: $2,132
- Renters: $1,737

Cost Burdened Households
- 12,051 households are cost burdened
  - 28% of Owner Households
  - 50% of Renter Households

Current Housing & Development

Housing Stock
- Total: 37,483
  - Single family: 71%
  - Two or more: 29%

Infrastructure

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

Residential Development Ordinances

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

2021 Building Permits
- Total: 80
  - Single family: 40
  - Two or more: 40

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: 12,470

- Current
  - Elderly: 81%
  - Family: 7%
  - Special Needs: 11%

- Added Units
  - Ownership: 0
  - Rental: 0

- Preserved Rentals
  - STATE-FUNDED HOMES RHODE ISLAND (I - IV): 41
### Westerly

**Population:** 22,501

**Households:** 10,375

**Median Household Income:** $76,835

<table>
<thead>
<tr>
<th></th>
<th>Own</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>68%</td>
<td>36%</td>
</tr>
</tbody>
</table>

#### Housing Costs

**Median Single Family:**
- Home Price: $461,250
- Monthly Housing Payment: $2,802

**Average 2-Bedroom Rent:**
- Rental Payment: $1,272
- 2016: $1,633, 2021: $1,272

**Affordability Gap:**
- Income Needed to Afford: $112,073
- Rental Payment: $50,880

#### Monthly Costs: Owners & Renters

- Owners: $2,802
- Renters: $1,272
- Private Sector Wage: $1,352
- Renter Household Income: $1,004
- RI Minimum Wage: $561

**Cost Burdened Households:**
- 3,167 Households are Cost Burdened

- **Owner Households:**
  - 24%
  - 1,713 Owners

- **Renter Households:**
  - 47%
  - 1,454 Renters

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

#### Current Housing & Development

**Housing Stock:**
- Total: 13,309
- Single Family: 67%
- Two or More: 33%

**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

**2021 Building Permits:**
- Total: 37
  - Single Family: 27
  - Two or More: 8
  - ADU: 2

**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: 3,690
- Current: 5.10% of Year-Round Housing Stock
- 532 Long-Term Affordable Homes

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

**Preserved Rentals:**
- 0

**State-Funded Homes:**
- Building Homes Rhode Island (I - IV): 15
WEST GREENWICH

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $490,000
Monthly housing payment: $3,478

5 YEAR COMPARISON

2016 2021
Home price $490,000 $561
Monthly housing payment $3,478 $4,900

5 YEAR COMPARISON

2016 2021
5 YEAR COMPARISON

AVERAGE 2-BEDROOM RENT

Rental payment: $N/A

5 YEAR COMPARISON

2016 2021
Rental payment: $N/A $2,098

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

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

Owners: $3,478
Renters: $1,374
Private Sector Wage: $1,023
Renter Household Income: $561
Rental Minimum Wage: $0

COST BURDENED HOUSEHOLDS

678 HOUSEHOLDS ARE COST BURDENED

OWNER

27%

= 532 Owner Households

RENTER

42%*

= 146 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: 2,473
Single family: 85%
Two or more: 15%

REGION: Central

In Senior Village District only

INFRASTRUCTURE

PUBLIC WATER

Yes No

Public Sewer

Nearly Full Partial None

Nearly Full Partial None

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF AR CP FZ

G/VC ID IZ MU TOD

2021 BUILDING PERMITS:

Total: 21
Single family: 21
Two or more: 0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 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: 450

CURRENT

1.84% % of year-round housing stock

43 # of long-term affordable homes

Elderly 0%
Family 81%
Special Needs 19%

ADDED UNITS

Ownership 15
Rental 0

PRESERVED RENTALS

0

Municipally reported

$561 CURRENT HOUSING & DEVELOPMENT

MEDIAN HOUSEHOLD INCOME

84% OWN

18% RENT

POPULATION

6,297

HOUSEHOLDS

2,352

$120,484
WEST WARWICK

**Housing Costs**

**Median Single Family**

- Home price: $305,000
- Monthly housing payment: $2,182

**Average 2-Bedroom Rent**

- 2016 Rental payment: $1,658
- 2021 Rental payment: $1,611

**Affordability Gap**

**Monthly Costs: Owners & Renters**

- Owners: $2,182
- Renters: $1,658
- Private Sector Wage: $1,374
- Renter Household Income: $1,023
- RI Minimum Wage: $561

**Cost Burdened Households**

- 4,847 Households are cost burdened
- 31% Owner Households
- 47% Renter Households

**Current Housing & Development**

**Housing Stock**

- Total: 13,985
- Single family: 45%
- Two or more: 55%

**Infrastructure**

- Region: Central
- Public Water: Nearly 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

**2021 Building Permits**

- Total: 35
- Single family: 6
- Two or more: 29

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 6,245
- 7.99% of year-round housing stock
- 1,104 # of long-term affordable homes

**Added Units**

- Ownership: 0
- Rental: 0

**Preserved Rentals**

- State-Funded Homes
- Building Homes Rhode Island (I - IV): 4
WOONSOCKET

CURRENT HOUSING & DEVELOPMENT

POPULATION: 41,616
HOUSEHOLDS: 16,515
MEDIAN HOUSEHOLD INCOME: $44,310

37% OWN
63% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price: $290,000
Monthly housing payment: $2,102

5 YEAR COMPARISON
2016: $169,349 (↑ 71%)
2021: $1,204

AVERAGE 2-BEDROOM RENT
Rental payment: $1,204
5 YEAR COMPARISON
2016: $1,279 (↓ 6%)
2021: $1,204

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$2,102</td>
</tr>
<tr>
<td>Renters</td>
<td>$1,204</td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td>$1,557</td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>$907</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
<td>$561</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

6,683 HOUSEHOLDS 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: 18,680
Single family: 25%
Two or more: 75%

INFRASTRUCTURE
Region: Northwest
Full Public Water: Yes
Public Sewer: Yes
Nearly Full: Yes
Partial Public Water: Partial
Partial Sewer: Partial
None: None

MULTIFAMILY BY RIGHT
In residential zones:
- Yes: 6,000 sq. ft. lot
- No: 4,000 add’l sq. ft. per add’l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS:
Total: 35
Single family: 35
Two or more: 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: 10,185

CURRENT
- Elderly: 42%
- Family: 53%
- Special Needs: 5%

ADDED UNITS
- Ownership: 0
- Rental: 0
- PRESERVED RENTALS: 100

State-Funded Homes
Building homes Rhode Island (I - IV): 400
METHODS & SOURCES
HousingWorks RI @ RWU
2022 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. For more detailed methodology, please visit: https://www.housingworksri.org/Research-Policy/Methods-Sources. Data in tables, graphs, and infographics are rounded to the nearest decimal place and may not total to 100 percent.

STATE INDICATORS

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2016-2020. 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
Maps: 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, open space, and transit hubs. Source for infrastructure from Rhode Island Department of Administration, Division of Planning, Planning Information Center.


Regional Affordability of Single Family Homes: HousingWorks RI (HWRI) cross-tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2018-2020, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2021. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Renter Quintiles and Cost Burdens by Household Type: HWRI cross tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2016-2020. Created individual renter income quintiles by region, then calculated counts of cost burdened households according to number of bedrooms per quintile.


Transit: Owner/Renter Household Cost: HWRI analysis of U.S. HUD Location Affordability Index. Used model of total transportation costs based on median household separated out by all census tracts within each region to create a regional average.

Jobs Per Working Age Adult: HWRI analysis of U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD)--2022 Q2. Total number of primary jobs divided by adults aged 18-64 per region from PUMS.

Education: % of Schools “High Performing” Rhode Island Department of Education, Report Card, 2018. Counted 4 and 5 star schools as “high performing”, and calculated % of these high performing schools out of the total number of rated schools in each region.

Health: Municipal Recreation Sites Per 1,000 Residents: HWRI analysis of data set from Rhode Island Department of Environmental Management, Statewide Conservation and Outdoor Recreation Plan (SCORP), 2019. Assigned value of 1 to all athletic/recreation fields and courts, hunting and fishing sites, trails, beaches, pools, and paths. Calculated the total number of sites by region and divided by the number of residents multiplied by 1,000.

MUNICIPAL FACTS
Providence is now calculated as one municipality in its entirety for all data points. The East Side of Providence is no longer broken out.


MEDIAN HOME PRICE

Monthly Housing Payment for Homeowners: Methodology for calculation of monthly housing payment is derived from:

• Assumed 3.5% down payment of 2021 median sale price of single family homes 30-year mortgage at 2.96% interest rate, the 2021 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
• Tax Year 2021 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 is 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%.

AFFORDABILITY GAP
Private Sector Jobs and Median Renter Household Incomes are both by County.

Average Wage for a Private Sector Job: Quarterly Census of Employment and Wages, Private Sector, Annual 2021. Rhode Island Department of Labor and Training (https://dlr.rni.gov/labor-market-information/data-center/employment-wages-industry-qcew/). The average annual wage in each Rhode Island County and statewide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area: U.S. Census Bureau, ACS, 5-Year Estimates, 2016-2020, 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: Workforce Regulation and Safety, Labor Standards, Minimum Wage Rhode Island Department of Labor and Training (https://dlr.rni.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: U.S. Census Bureau, ACS, 5-Year Estimates, 2018-2020 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: U.S. Census Bureau, ACS, 5-Year Estimates, 2016-2020, of housing units.

Single Family and Two or more Units: U.S. Census Bureau, ACS, 5-Year Estimates, 2016-2020, of units in structure. Single family units defined as one unit detached. Two or more units include one unit attached and structures with two or more units. Boats, RVs, and other unconventional housing units are excluded from calculations.

Residential Zoning: The list of specific development strategies was compiled from each municipal comprehensive plan as available. Comprehensive plans are generally available at https://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 RIDL § 45-24-37, which now permits ADUs for family members without a special permit. Local ordinances may not yet reflect state law.

• Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality’s comprehensive plan.

Annual Building Permits: U.S. Census Bureau, Building Permits Survey (BPS), 2021, 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
Long-Term Affordable Homes: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2021 Low and Moderate Income Housing Chart, Rhode Island, July 21, 2022.

State-Funded Building Homes Rhode Island: Calculation includes all units funded, but not necessarily built.
Statewide Housing Indicators: Sources

1. RI Housing Rent Relief RI Dashboard. As accessed on July 30, 2022. For more updated information, see https://www.rihousing.org/rent-relief-ri-dashboard/.

2. For more information, see https://www.nlchq.org/health/.


4. The Center for Global and Regional Economic Studies at Bryant University and the Rhode Island Public Expenditure Council, Rhode Island Housing Market Indicators. Accessible at: https://www.rhodeislandhousing.com/PressReleases/statistics/.


11. HWRI analysis of ethnicity is by language, and therefore is more accurately considered Hispanic rather than Latino, which is more representative of geography.


17. Email communication with Courtney Smith, United Way of Rhode Island, July 15, 2022.


21. HWRI analysis of data from RI Housing Evictions Dashboard.


24. For more information, see: https://www.rihousing.com/.


33. Certificate data obtained from Rhode Island Department of Health and Rhode Island Housing Resources Commission for 2022 Housing Fact Book.


35. Certificate data obtained from Rhode Island Department of Health and Rhode Island Housing Resources Commission for 2022 Housing Fact Book.

36. RHRI analysis of U.S. Census Bureau, 2016-2020 ACS, 5-year PUMS.


38. State of Rhode Island General Law, Low and Moderate Income Housing, Section 45-53-4.
