2021

HOUSING FACT BOOK

HousingWorksRI
at Roger Williams University

OPEN

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at Roger Williams University

WHO IS HOUSINGWORKS RI AT RWU?

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

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

ORIGINS & FUNDERS

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

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

ACKNOWLEDGEMENT & THANKS

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

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

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

HousingWorks RI Champion: JPMorgan Chase & Co.

HousingWorks RI Funder: Bank of America

HousingWorks RI Supporters:

BankNewport · Blue Cross Blue Shield of Rhode Island · Citizens · embrace home loans · Santander

Dear Reader:

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

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

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

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

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

The new framework and policy priorities of our coalition partners at Homes RI[2] reflect a sensitivity to these concerns:

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

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

Brenda Clement

Stephen Antoni
Board Chair, HousingWorks RI at RWU

Brenda Clement
Director, HousingWorks RI at RWU

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EXECUTIVE SUMMARY

The pandemic's high levels of unemployment and a correlating historic increase in the cost of housing sharply defined Rhode Island's economic outlook at the end of 2020 and beginning of 2021.[3]

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

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

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

The lists of municipalities where it is affordable to own or rent are at historic lows. In 2020, for the first time since HousingWorks RI started to measure affordability against the state's median household income, there are no municipalities where the median household income of $67,167 could affordably buy. Renters do not fare much better, given the state's median renter income of $36,078. Burrillville is the one municipality where they could affordably rent.

Since 2016, HousingWorks RI has incorporated data showing housing as key to the Social Determinants of Health. This year, working collaboratively with the Rhode Island Department of Health (RIDOH), the Housing Fact Book seeks to organize what is known, what more could be known, and how to work across informational jurisdictions to achieve healthy homes for all Rhode Islanders. With nearly three-quarters of Rhode Island's housing stock more than forty years old, the state's housing predates regulations for contaminants—like lead—as well as modern energy efficiency and accessibility features that keep many safe. Other health risks—especially respiratory—relate to the maintenance and cleanliness of homes, regardless of their age; these data are primarily maintained by municipal code enforcement departments and therefore are not standardized or easily available.

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

Economic stability is critical to housing affordability and security. Rhode Islanders have struggled with a housing wage gap for many years, but it was highlighted by the

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pandemic. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slower recovery than the New England region: the state's unemployment rate in June 2021 was 5.9 percent, compared to 5.3 percent regionally. Even when employed, however, the state's high growth occupations do not meet the wages needed to affordably own or rent. Of the more than 11,000 jobs represented by the top 20 "high growth occupations," 72 percent of them do not pay enough to affordably rent the 2020 average two-bedroom apartment.

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

Prompted by the dire circumstances of the pandemic's devastation to incomes and housing security, the federal government launched a series of three congressional relief packages. The American Rescue Plan Act (ARPA) of 2021 provides more than $1B of recovery funds for local governments, healthcare, education, childcare, businesses, and transit. Direct housing assistance of $255M includes funding for those suffering housing insecurities and requiring utilities assistance.[4]

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

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

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

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

The opportunities presented by a new housing bond and the establishment of a first-time permanent funding stream for the creation of long-term affordable homes, coupled with the lessons of the COVID-19 pandemic, are powerful resources. It is critical that we push these resources and knowledge forward together as we strive to create the diversity of healthy affordable homes that meet the needs of all Rhode Islanders.

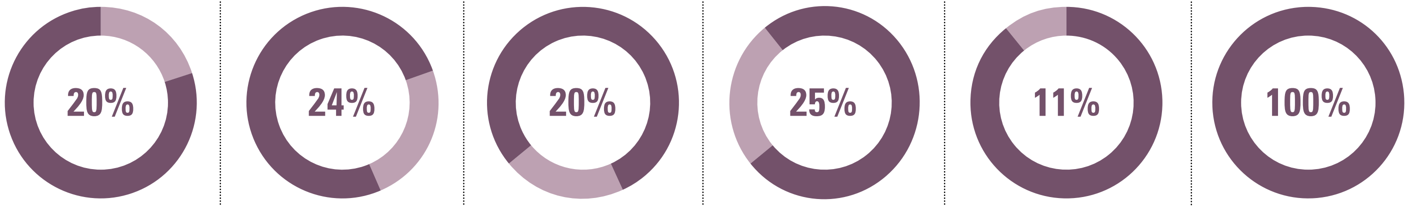
STATEWIDE HOUSING INDICATORS

HousingWorks RI @ RWU
2021 Housing Fact Book

RHODE ISLAND POPULATION

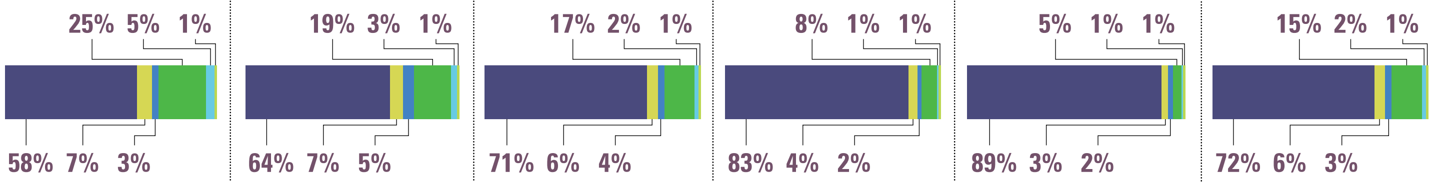
AGE (IN 2019)

AGE	0 - 17	18 - 34	35 - 50	51 - 69	70 - 100+	RI Total Population
	207,182	258,017	206,461	265,019	120,552	1,057,231



RACE/ETHNICITY[5]

TOTAL 18+ Population



■ % White (Non-Latino) ■ % Black (Non-Latino) ■ % Asian (Non-Latino) ■ % Latino (of any race) ■ % Two+ ■ % Other

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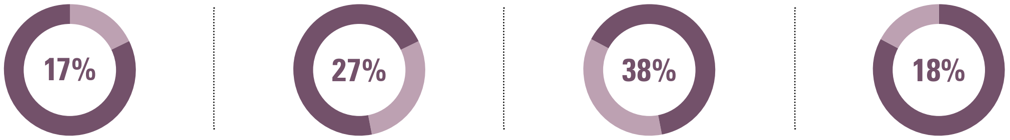
AGE	18 - 34	35 - 50	51 - 69	70 - 100+	RI Total Population

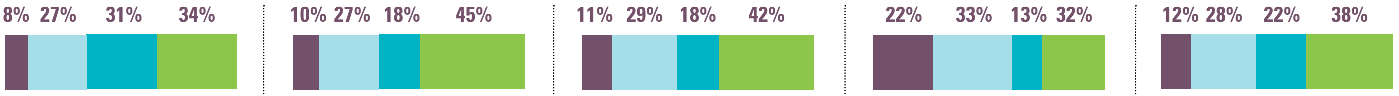
SHARE OF RI HOUSEHOLDS BY GENERATION



410,489
Households in RI

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS

EDUCATIONAL ATTAINMENT



■ % No HS Diploma ■ % HS Diploma or GED ■ % Some College ■ % Associate's or Higher

MEDIAN PERSONAL INCOME

$17,612	$43,219	$39,548	$21,970	$32,256

HOUSING COST BURDENS

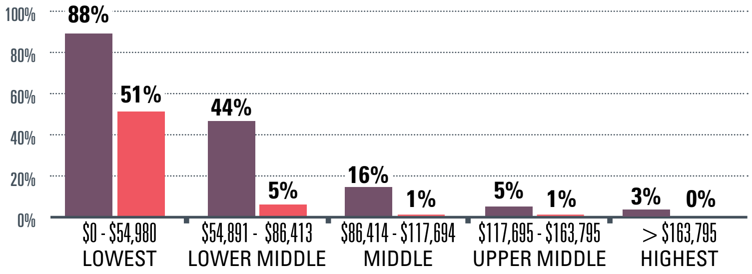
What Does Cost Burden Mean?

A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs. For example, in a Rhode Island household earning $50,000, housing and utility costs combined should not exceed $15,000 annually or about $1,250 monthly. The 30 percent rule was established by the federal government and adopted by housing and mortgage agencies.[6] Households that spend no more than 30 percent of their income on housing typically are able to afford food, healthcare, transportation, and childcare expenses.

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

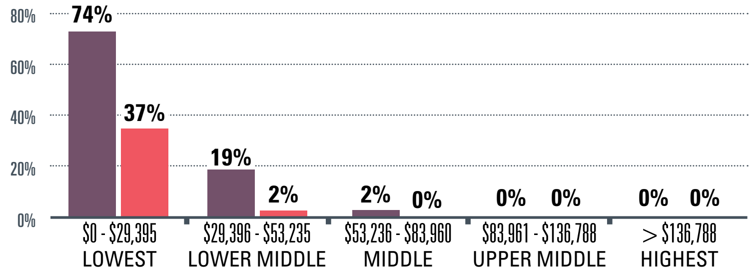
Cost Burdens and Severe Cost Burdens by Income[7]

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



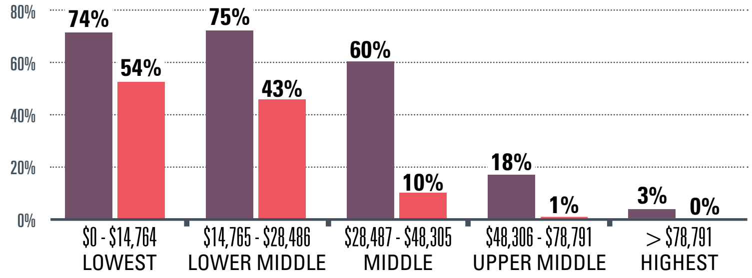
Cost Burdened Homeowner Households with a Mortgage

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



Cost Burdened Homeowner Households without a Mortgage

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



Cost Burdened Renter Households

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

🟪 Cost Burdened 🟥 Severely Cost Burdened

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HOUSING COST BURDENS

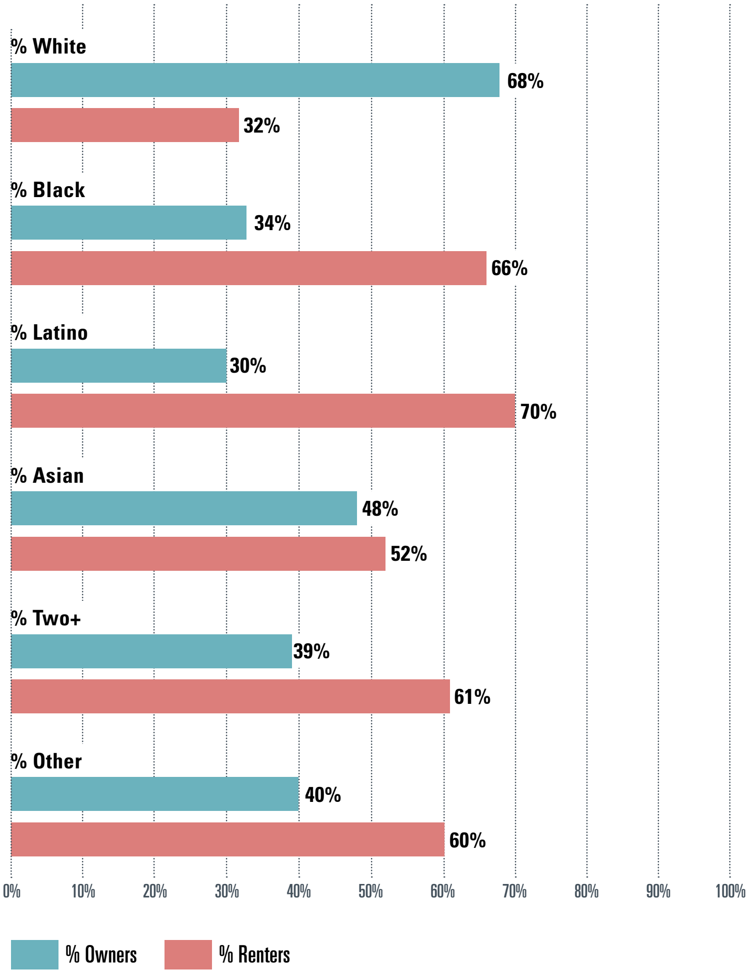
Disparities in Housing Tenure and Cost Burdens

Rhode Island's rates of homeownership across our diverse population do not compare favorably with the national rates.[8] Nationally, homeownership rates for Blacks (44 percent), Latinos (49 percent), and Asians (60 percent), are 10, 19, and 12 percentage points higher, respectively, than in Rhode Island.

In Rhode Island, White residents have a homeownership rate twice that of Black residents and more than double the rate of Latino homeownership, which, at 30 percent, is the lowest of all racial and ethnic categories. The rate of Asian homeownership is about a third that of White residents.[9]

A number of studies over the last year have examined the exacerbating effect of the pandemic on these already disparate rates.[10] As the nation gradually evolves out of the pandemic and programs that were in place to help owners and renters endure, it is important that these gaps do not widen even further.

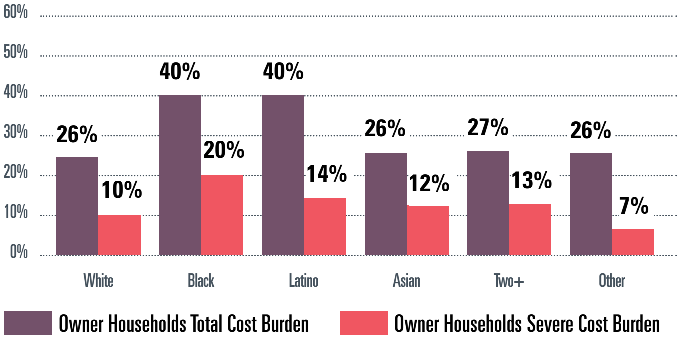
Rhode Island Tenure by Race & Ethnicity



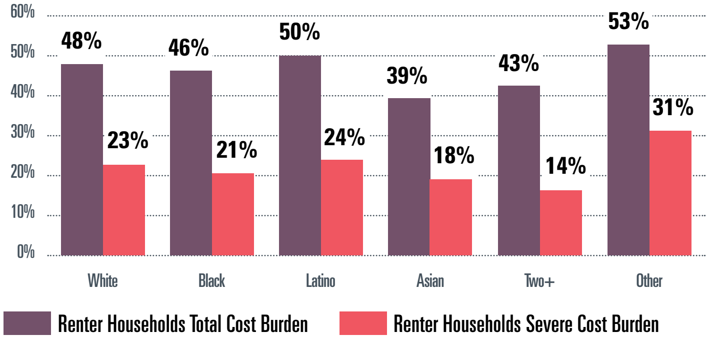
Cost Burden by Race and Ethnicity[11]

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

OWNER Cost Burdens by Race & Ethnicity



RENTER Cost Burdens by Race & Ethnicity



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WHERE IS IT AFFORDABLE TO OWN?

Based on 2020 median single family home prices, a household earning the state's median household income of $67,167 would not be able to buy a home affordably in any of Rhode Island's cities and towns. What income might you need to afford to purchase a median priced single family home in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ $30,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $70,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

Median household income[12] **$67,167**

Median owner household income[13] **$91,578**

City/ Town	Annual income needed to affordably purchase a median priced home in this community	≤ $30,000	≤ $50,000	≤ $70,000	≤ $100,000	> $100,000
PROVIDENCE (WITHOUT EAST SIDE)	$69,057			▬	▬	▬
PAWTUCKET	$70,413				▬	▬
CENTRAL FALLS	$71,275				▬	▬
WEST WARWICK	$72,776				▬	▬
WARWICK	$72,914				▬	▬
WOONSOCKET	$74,039				▬	▬
EAST PROVIDENCE	$76,046				▬	▬
NORTH PROVIDENCE	$76,533				▬	▬
BURRILLVILLE	$79,355				▬	▬
CRANSTON	$80,124				▬	▬
COVENTRY	$81,416				▬	▬
JOHNSTON	$84,558				▬	▬
HOPKINTON	$85,076				▬	▬
GLOCESTER	$86,868				▬	▬
NORTH SMITHFIELD	$88,304				▬	▬
CUMBERLAND	$88,532				▬	▬
TIVERTON	$89,573				▬	▬
WESTERLY	$92,199				▬	▬
SMITHFIELD	$92,222				▬	▬
WARREN	$94,961				▬	▬
RICHMOND	$95,672				▬	▬
BRISTOL	$97,138				▬	▬
SCITUATE	$97,296				▬	▬
EXETER	$97,879				▬	▬
LINCOLN	$98,133				▬	▬
FOSTER	$102,424					▬
SOUTH KINGSTOWN	$107,211					▬
NORTH KINGSTOWN	$107,231					▬
CHARLESTOWN	$108,962					▬
WEST GREENWICH	$109,808					▬
MIDDLETOWN	$112,762					▬
PORTSMOUTH	$120,995					▬
NARRAGANSETT	$133,990					▬
BARRINGTON	$136,651					▬
NEWPORT	$149,671					▬
JAMESTOWN	$150,817					▬
EAST GREENWICH	$156,309					▬
LITTLE COMPTON	$165,309					▬
PROVIDENCE (EAST SIDE)	$188,431					▬
NEW SHOREHAM	$274,953					▬

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WHERE IS IT AFFORDABLE TO RENT?

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

HOUSEHOLDS EARNING: ≤ $30,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $70,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

Median household income **$67,167**

Median renter income[14] **$36,078**

City/ Town	Annual income needed to affordably rent a 2-bedroom apartment in this community	≤ $30,000	≤ $50,000	≤ $70,000	≤ $100,000	> $100,000
BURRILLVILLE	$35,440		■	■	■	■
WOONSOCKET	$47,480		■	■	■	■
WESTERLY	$50,080			■	■	■
BRISTOL	$54,880			■	■	■
PAWTUCKET	$56,600			■	■	■
CENTRAL FALLS	$57,120			■	■	■
NEWPORT	$58,200			■	■	■
NORTH SMITHFIELD	$59,040			■	■	■
NORTH PROVIDENCE	$62,240			■	■	■
WEST WARWICK	$63,560			■	■	■
MIDDLETOWN	$64,840			■	■	■
COVENTRY	$65,320			■	■	■
EAST GREENWICH	$65,360			■	■	■
WARWICK	$65,600			■	■	■
CRANSTON	$66,000			■	■	■
LINCOLN	$67,160			■	■	■
NARRAGANSETT	$67,160			■	■	■
EAST PROVIDENCE	$67,760			■	■	■
TIVERTON	$70,320				■	■
JOHNSTON	$70,520				■	■
PROVIDENCE (ENTIRE CITY*)	$71,240				■	■
NORTH KINGSTOWN	$71,320				■	■
SMITHFIELD	$71,720				■	■
CUMBERLAND	$74,360				■	■
PORTSMOUTH	$74,480				■	■
WARREN	$78,920				■	■
BARRINGTON	N/A					
CHARLESTOWN	N/A					
EXETER	N/A					
FOSTER	N/A					
GLOCESTER	N/A					
HOPKINTON	N/A					
JAMESTOWN	N/A					
LITTLE COMPTON	N/A					
NEW SHOREHAM	N/A					
RICHMOND	N/A					
SCITUATE	N/A					
SOUTH KINGSTOWN	N/A					
WEST GREENWICH	N/A					

*Please see Methods & Sources
N/A: Insufficient data

HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

In the course of the COVID-19 pandemic, the key role of safe secure housing in wellbeing and survival became irrefutable. Connections between home and health were cast in stark relief as lockdowns lengthened. Governments and public health agencies sought funding to provide those experiencing homelessness the refuge necessary to protect themselves and others from the ravages of the virus. Surges in infections were seen in poor neighborhoods and where overcrowding was prevalent. The overlap and consequences of the nation's racial and economic matrices were exposed: Black and Latino households were disproportionately affected and Native American reservations exploded with COVID-19.[15]

In 2003, the World Health Organization put forth the concept of Social Determinants of Health (SDOH) to acknowledge connections between health and where one lives.[16] The concept's metrics vary across the globe, but consistently function as a measure of "health equity."[17] Those at greatest risk during the pandemic have been those whose health equity falls short in comparison to their neighbors.

SOCIAL DETERMINANTS OF HEALTH

Housing can be viewed as a key to unlock barriers identified in the Social Determinants of Health: the location of a home connects to all of the concept's domains and thus to the opportunity for overall wellbeing. The condition of a home affects physical health directly; this in turn affects educational and job performance.

The U.S. Centers for Disease Control and Prevention have organized the Social Determinants of Health framework around five high-level domains and measurable indicators.[18] These provide a holistic overview of obstacles and opportunities regarding health and wellbeing. The Rhode Island Department of Health (RIDOH) has emerged as a leader in integrating Social Determinants of Health and promoting health equity. Since 2015, RIDOH has funded Health Equity Zones across the state, and subsequently devised Health Equity Measures.[19]

HousingWorks RI and local stakeholders recognize the value of RIDOH's approach to explain housing's relationship to Rhode Island's health outcomes and progress toward health equity. Built on RIDOH's work, the Rhode Island Alliance for Healthy Homes, a project of HousingWorks RI, is a network of programs that support efforts to quantifiably measure healthy homes.[20] Despite the collaboration, program data regarding health outcomes and housing conditions are not always aligned; sometimes gaps are revealed when the information is gathered, often tied to siloed funding streams. These gaps—as they affect HousingWorks RI's analysis for the 2021 Housing Fact Book and the analyses of our colleagues in the Alliance—highlight areas for even stronger collaboration in the future.

All of Rhode Island's new long-term affordable housing stock is healthy and engineered to increase equity across all the Social Determinants of Health domains. In the state's 2020-2024 Consolidated Plan, which serves as the funding application to the U.S. Department of Housing and Urban Development, Goal #3 is to "Improve Health, Safety, and Efficiency of all Homes," and specifies using funds to "Rehabilitate and preserve owner- and renter-occupied housing to bring units to code standard to provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards."[21]

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THE BUILT ENVIRONMENT & HEALTHY HOMES

According to U.S. HUD's Healthy Home Principles, a healthy home is clean, pest-free, dry, maintained, safe, ventilated, thermally controlled, and contaminant-free.[22] The National Center for Healthy Housing expands these principles to include accessible and affordable.[23]

CLEAN Clean homes reduce infestation and contaminant exposure

PEST-FREE Rodent or roach exposure can trigger asthma attacks

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

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

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

VENTILATED Fresh air supply helps to improve respiratory health

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

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

AGE OF HOUSING STOCK[24]

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

Rhode Island Housing Stock Built Before 1980

73%	79%	69%
Total Housing Stock	Rental Housing Stock	Owner-Occupied Housing Stock

Accessibility

Accessibility standards include routes into and through a home such as steps and door/hallway widths, switch and outlet height, and bathroom and kitchen features and facilities,[25] which allow for more independent living and a safer environment. While physical disabilities affect Rhode Islanders of all ages, the largest segment is older people. Six out of ten falls happens in the home so fall prevention—often a trigger for a cascade of other health problems among the elderly specifically—is key.[26] 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.[27]

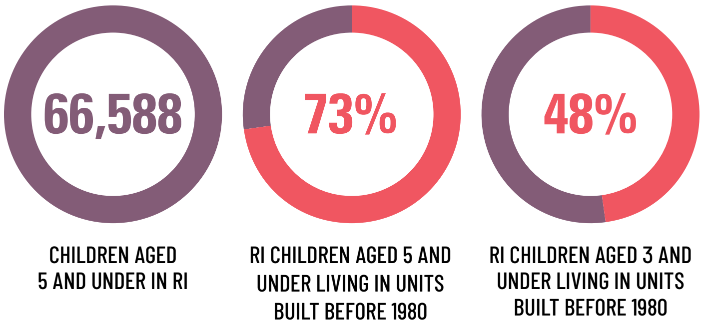
23% (40,243) of those aged 65 or older have a disability and live in a unit constructed before 1980[28]

Lead Exposure Risk

To mitigate exposure to lead poisoning, all housing is required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3), which requires lead-safe housing and provides abatement requirements.[29] Of the nearly three-quarters of the state's housing stock built before 1980 less than 10 percent hold a temporary lead certificate.[30]

Due to their developing central nervous systems, children three years of age and younger are at the greatest risk for lead poisoning; however, significant risks remain through age five.[31] Lead exposure causes irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.[32] Rhode Island has made significant progress in decreasing lead poisoning among young children, dropping from 51 percent in 2003 to five percent in 2021;[33] however, a substantial number of children continue to live in homes built before 1980. Mitigating that risk remains a high priority of ensuring a healthy home.

Children Aged Five and Younger in RI Homes Built Before 1980[34]



Thermal Control: Heating, Cooling, and Energy Efficiency

Keeping a home appropriately heated and cooled prevents health risks related to extreme temperatures.[35] The Low Income Home Energy Assistance Program (LIHEAP), funded by the U.S. Department of Health and Human Services (HHS), helps low-income Rhode Island households with heating costs, as well as cooling grants and crisis grants for those in danger of utility shut off. The Weatherization Program, funded by the U.S. Department of Energy (DOE), helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from DOE, National Grid, or LIHEAP. Funds are accessed through nine regional community action agencies across the state and overseen by the Rhode Island Department of Human Services.[36]

LIHEAP	Weatherization
$17,992,935	**$1,539,247**
Funding dispersed in FFY 2020 (10/1/2019-9/30/2020)	Funding dispersed in PY 2020 (7/1/2020-6/30/2021)
27,691 Households Served	**558** Homes Weatherized

OVERALL MAINTENANCE & CONDITIONS

Housing of any age can lead to health risks if not maintained or kept clean. Significant issues regarding maintenance and safety are generally the responsibility of a property owner, and when such a property becomes a hazard to its residents or the public, a municipality's code enforcement officer may become involved. At this time, these records are not collected by either HousingWorks RI or RIDOH. Untended safety repairs can lead to burns, trips, and falls, posing risks especially to the youngest and oldest members of any household. Chipping paint, leaks, mold, and pest infestations trigger and worsen asthma. In fact, 40 percent of the triggers that cause asthma are fixable and found within the home.[37]

2019 Asthma Rates: Rhode Island v. Nationwide[38]

CHILDREN		ADULTS	
11%	7%	11%	8%
Rhode Island	Nationwide	Rhode Island	Nationwide

Children and adult rates ranked fifth highest in the United States[39]

Beyond the risks related to the age and condition of housing, there are also health risks associated with geographic location. Radon, a naturally occurring radioactive gas, can cause lung cancer and is more common in the central and southern half of the state.[40] Climate change, measured by increasing temperatures, sea-level rise, and flooding, contributes to different levels of risk across the Ocean State.

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EDUCATION

The pandemic’s effect on students will likely take years to become clear.[41] In Rhode Island, an estimated 3,937 students “went missing” once school districts went virtual.[42] Nationally, the number is estimated as high as three million, with the highest risk groups reflecting the same risk factors familiar in housing: disability, English language fluency, homelessness or housing insecurity, migration, and being in foster care.[43] Sufficient access to the internet for regular virtual attendance also played a role.[44] Despite mid-pandemic efforts to expand access, 22 percent of Rhode Island renter households still have no internet access, forcing students in those households to develop alternative means to fully participate.[45]

On the other hand, the switch to virtual attendance in mid-March 2020 shortened the in-person school year to 120 days. As a result, chronic absenteeism, which is 10 percent of attendance, increased across the majority of school districts. At the same time, given that fewer households relocated during the pandemic, student mobility saw substantial decreases.[46]

Homeless Youth/Children Enrolled in Schools

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

Chronic Absenteeism for High Schools

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

Student Mobility

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

COMMUNITY LIFE

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

Civic Engagement

Guided by the Social Determinants of Health, a number of HEZ initiatives have identified indicators that are key to Social and Community Context, such as civic engagement, social cohesion, and socioeconomic segregation. Within the Community Resilience domain in RIDOH’s Health Equity Measures, voting is an indicator for civic engagement.[47] As noted in a study by Columbia University for the Poor People’s Campaign after the 2016 general election, “low-income eligible voters are about 22 percent less likely to vote in national elections than voters with higher incomes.”[48] This holds true across Rhode Island in the 2020 general election, where there was a wider disparity between low-income and high-income municipalities’ voting rates.

Rhode Island Voting Rates: 2020 General Election[49]

64.1%	**79.2%**	**45.6%**
STATE AVERAGE	HIGHEST RATE: JAMESTOWN	LOWEST RATE: CENTRAL FALLS

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

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

Community Safety

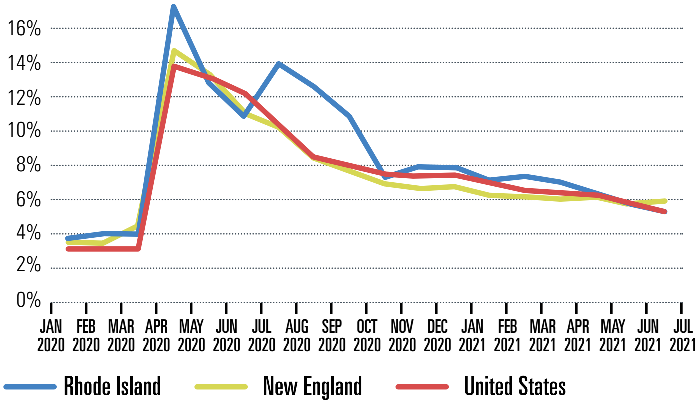
One objective of the CDC’s Social and Community indicator is promoting health and safety.[50] Two measures used by RIDOH to determine perceptions of personal safety in one’s home or neighborhood are the Pregnancy Risk Assessment Monitoring System (PRAMS) and the Youth Risk Behavior Survey (YRBS), both funded by the CDC.[51] A combined 23.5 percent of new mothers surveyed from 2016-2019 answered yes to feeling unsafe in their neighborhoods “ever” or “sometimes, often, or always;” and 18.6 percent of middle- and high-school youth answered similarly in 2019.

ECONOMIC STABILITY AND HOUSING INSECURITY

Economic stability and housing security are directly linked to one another and to housing affordability; all three are obvious influences on health and wellbeing. Employment and household income were profoundly affected by the COVID-19 pandemic, but Rhode Islanders have struggled with a housing wage gap for many years.

At its pandemic peak, Rhode Island's unemployment rate reached more than 17 percent. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slightly slower recovery than the New England region and United States overall.

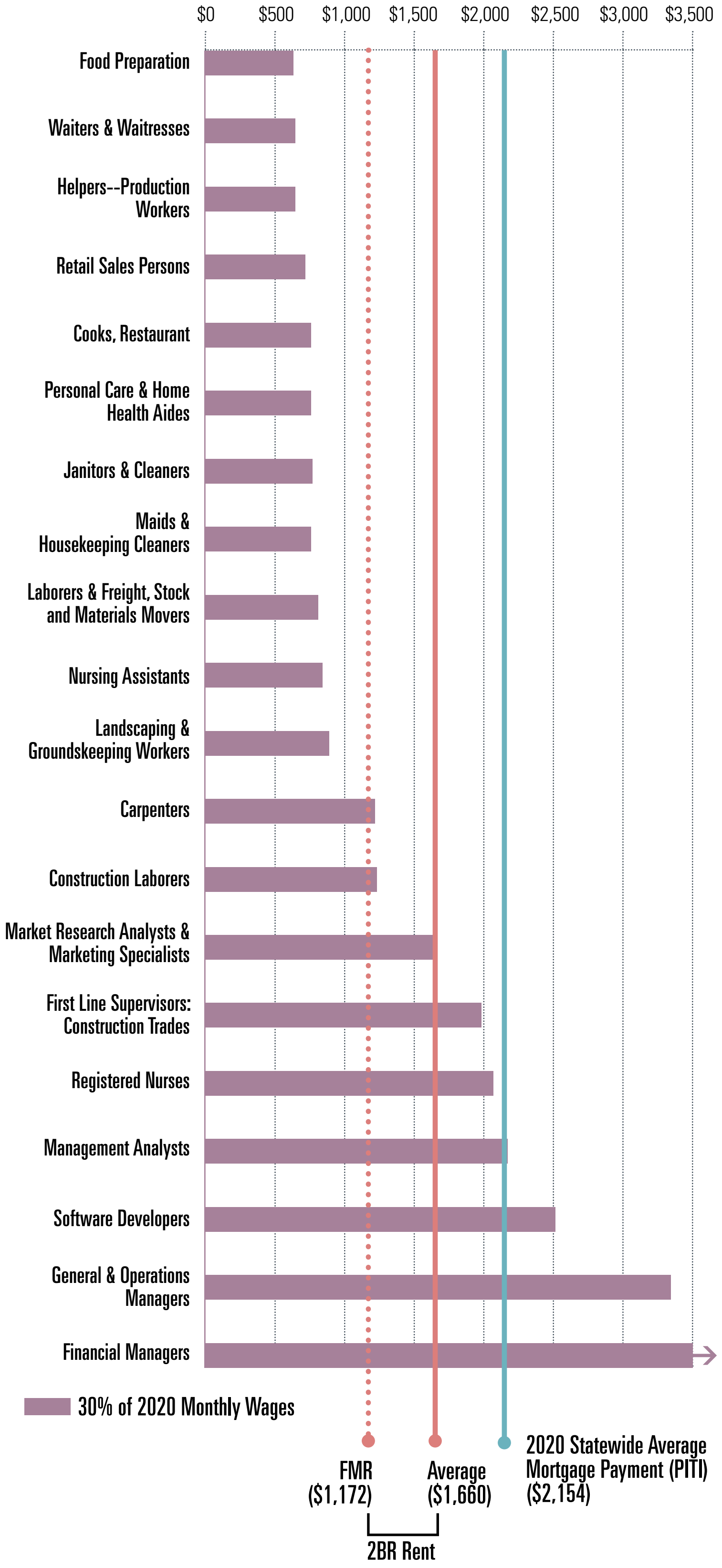
RI, New England & US Unemployment Rates, January 2020-June 2021[52]



The Rhode Island Department of Labor and Training's Occupational Outlook 2028 notes the anticipated numbers of workers needed across a range of occupations.[53] Of the more than 11,000 jobs represented by the report's top 20 "high growth occupations," 72 percent of them do not pay enough to affordably rent a 2-bedroom apartment at 2020 market rates.[54] When calculated as full-time wages, the money that Rhode Island's lowest wage, high-growth occupations have for housing that is affordable to them ranges from $626 to $892.

The National Low Income Housing Coalition's 2021 *Out of Reach* report notes Rhode Island's housing wage as $22.54 to affordably rent a 2-bedroom home at HUD's Fair Market Rent (FMR).[55] Costs for the state's average 2-bedroom rent or median single family home translate into hourly wages of $31.92 and $41.43, respectively.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations 2018-2028



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Rhode Islanders Experiencing Homelessness[56]

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

485 **living in places not meant for human habitation (41% INCREASE)**

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

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

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

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

Category	2020	2021	Increase over 2020
Single Adults (sheltered)	723	793	10%
Unsheltered (without children)	108	181	68%
Persons in families	381	474	24%
Households (with children <18)	121	153	26%

HIV: RIDOH Data

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

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

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

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

	2016	2017	2018	2019	2020
Stable	83.9%	83.8%	85.1%	86.4%	88.8%
Temporary	13.2%	13.2%	11.5%	9.8%	8.6%
Unstable	2.9%	3%	3.4%	3.8%	2.6%
Total N	1,670	1,710	1,694	1,800	1,829

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

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HOUSING INSECURITIES

As the pandemic began and Americans faced lockdowns that kept them from their workplaces, a divide emerged separating those with jobs who could work remotely, those "essential workers" who could not, and those who simply lost jobs. The pandemic's mayhem was spread unevenly across geographies, industries, and households. The recovery was portrayed as "K-shaped," meaning that those at median and above were doing fine, and sometimes thriving, while those below median were suffering further. Some economists noted this had always been the norm, and was just now newly noticed and exacerbated.[63]

In a retrospective study of the financial hardships of the pandemic on the New England states, the Federal Reserve Bank of Boston found the region overall to have fared well compared to national averages. Specifically, Rhode Island measured 13.7 percent of its population as reporting either food insecurity or missed housing payments, compared to 14.9 percent nationally.[64]

While need is generally greater at lower levels of income, housing assistance and other programs assist a wide range of area median incomes (AMI) categorized from "extremely low income" to "very low-" and "low income" to "moderate income" as defined in RIGL 42- 128-8.1(d)(4).[65] Depending on a household's size and location, these incomes range from those with no income up to approximately $20,000 to $40,000 for those who qualify as "extremely low income" to well over $70,000 as "moderate income."

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

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

United Way of Rhode Island 211[66]

In 2000, the Federal Communications Commission (FCC) reserved "211" as an available dialing code for community services.[67] United Way of Rhode Island (UWRI) hosts the call center across the state and is a national leader in the comprehensiveness of its services. UWRI not only has the highest per capita call volume, but they are also the only 211 service that actively takes walk-in clients and uses an outreach RV, which is used at an average of 30 events or locations each month.

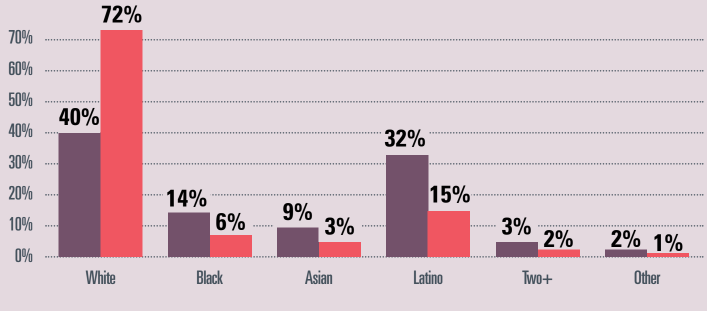
Over the last three years, calls to UWRI concerning housing increased from nearly 73,000 in 2018 to more than 98,000 in 2020, representing 39 percent of all calls and a 13 percent increase in housing calls over 2019.

Overcrowding[68]

There is an estimated shortfall of nearly 22,000 homes for the lowest income Rhode Islanders.[69] Those who are housing insecure will sometimes turn to living with family members or friends, which may lead to overcrowded conditions. Overcrowding may be quantified using the number of rooms, bedrooms, or square footage that people share. In the charts below, overcrowding is defined as more than two persons per bedroom.[70] Of nearly 6,000 Rhode Island households considered overcrowded, renters are more than twice as likely as owners to experience such overcrowding, and there are stark disparities by race and ethnicity.[71]

Overcrowding by Tenure

Overcrowding by Race & Ethnicity



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Evictions

Matthew Desmond's 2015 book *Evicted* highlighted the crisis of evictions in the United States. However, local community groups nationwide point to the methodology developed by Desmond for Princeton's Eviction Lab[72] as not being inclusive enough of work on the ground.[73]

The COVID-19 pandemic confirmed that the number of actual evictions is hard to track.[74] In addition to evictions filed in courts, tenants face "informal evictions," which occur outside the court process. These informal evictions can include illegal demands to leave, lock outs, or other actions to dispossess tenants from housing without a court process. These informal evictions happen without court involvement and are hard to tally. What we do know: Black and Latino households are disproportionately affected, especially single mothers.[75]

"Right-to-counsel" programs help stem the tide by offering free legal representation to tenants.[76] In Rhode Island, this work is being spearheaded by Rhode Island Legal Services (RILS) and the Center for Justice (CFJ), who are piloting a program for the City of Providence. They note that nearly all landlords have legal representation, unlike 93 percent of tenants.[77]

While just knowing the number of court filings is not enough, it is a start. RIHousing has worked with the Rhode Island courts to begin collecting the evictions filed across the state. The number of evictions for non-payment filed in 2020—3,367—dropped by 42 percent over the previous four-year average of 5,796.[78] According to RILS and CFJ, this is due primarily to three factors: (1) the national eviction moratorium; (2) pandemic-related scheduling constraints implemented once local courts reopened; and (3) a marked increase in informal evictions.

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

Foreclosures and Mortgage Delinquencies

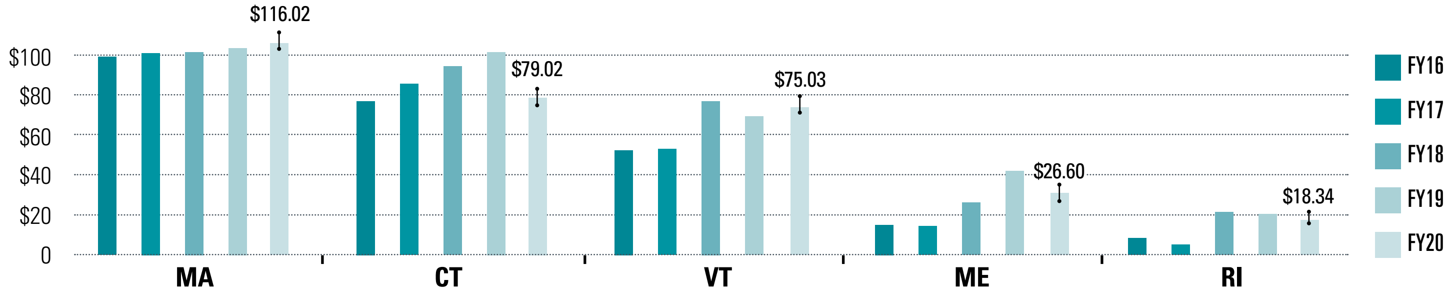
Foreclosures have steadily decreased for the last five years, and the warnings issued by the CDC and programs passed by Congress led to a further significant drop in 2020.[79] However, missed housing payments were clearly a problem as seriously delinquent loans more than doubled from 2019.

46% **DECREASE from 2019 to 272 foreclosures**[80]

4.84% **Q4-2020 rate of seriously delinquent loans (5,750); an increase from 2.24 percent (2,632) in Q4-2019**[81]

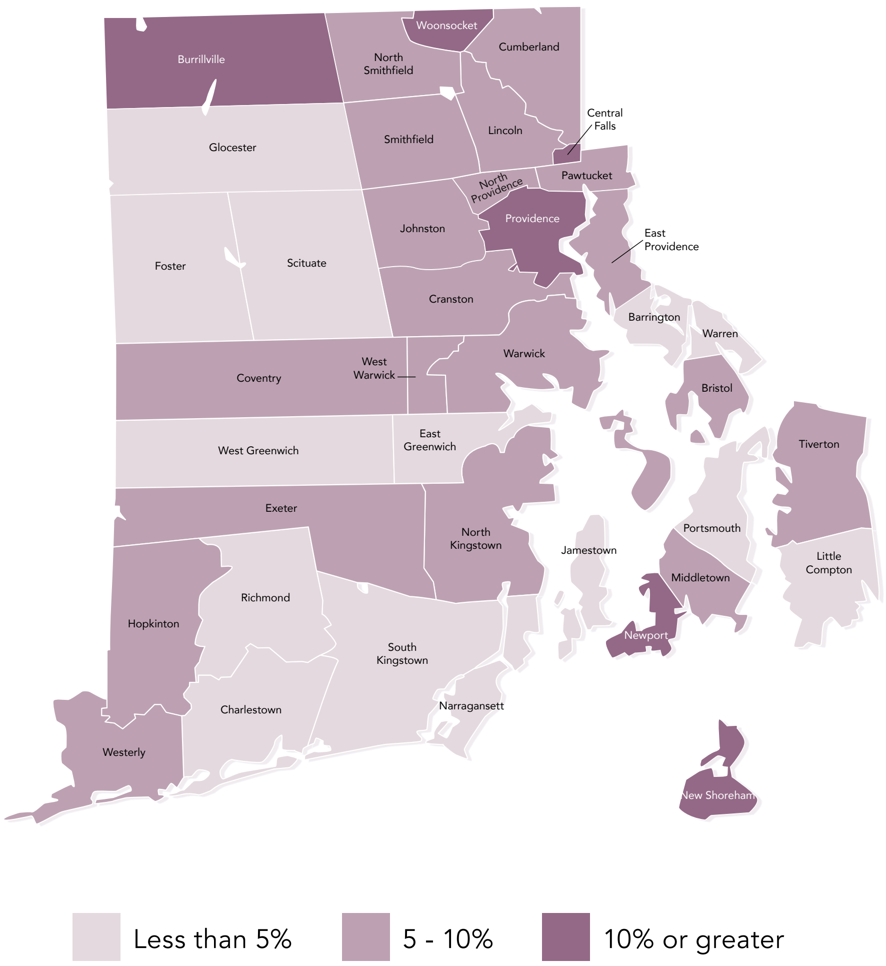
Federal and State Investments[82]

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



PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES[83]

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



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

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

Low- and moderate-income housing status is based on the draft chart of September 8, 2021 and subsequent public comment.

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RHODE ISLAND

REGIONAL VIEW

HousingWorks RI @ RWU
2021 Housing Fact Book


NORTHEAST
NORTHWEST
PROVIDENCE
SOUTHEAST PROVIDENCE COUNTY
CENTRAL
SOUTH
SOUTHEAST
CONNECTICUT
ACHUSETTS
RHODE ISLAND

RHODE ISLAND REGIONAL VIEW

PERSPECTIVES ON EQUITY

Using the Social Determinants of Health as a model, a number of other conceptual frameworks have been developed to measure life outcomes. Many are framed around the concept of opportunity.

The U.S. Department of Housing & Urban Development devised a measure of "neighborhood opportunity" as part of its Affirmatively Furthering Fair Housing (AFFH) work. The goals of the work are to reduce segregation, eliminate concentrations of poverty, reduce disparities vis-à-vis education, jobs, and transit, and narrow the gaps that leave some populations with disproportionate housing challenges.[84] At the state level, Rhode Island's 2020 Analysis of Impediments to Fair Housing Choice (AI) uses this lens to map out "communities of opportunity" as measured by indices of education, labor force engagement, environmental health, transit, and poverty.[85]

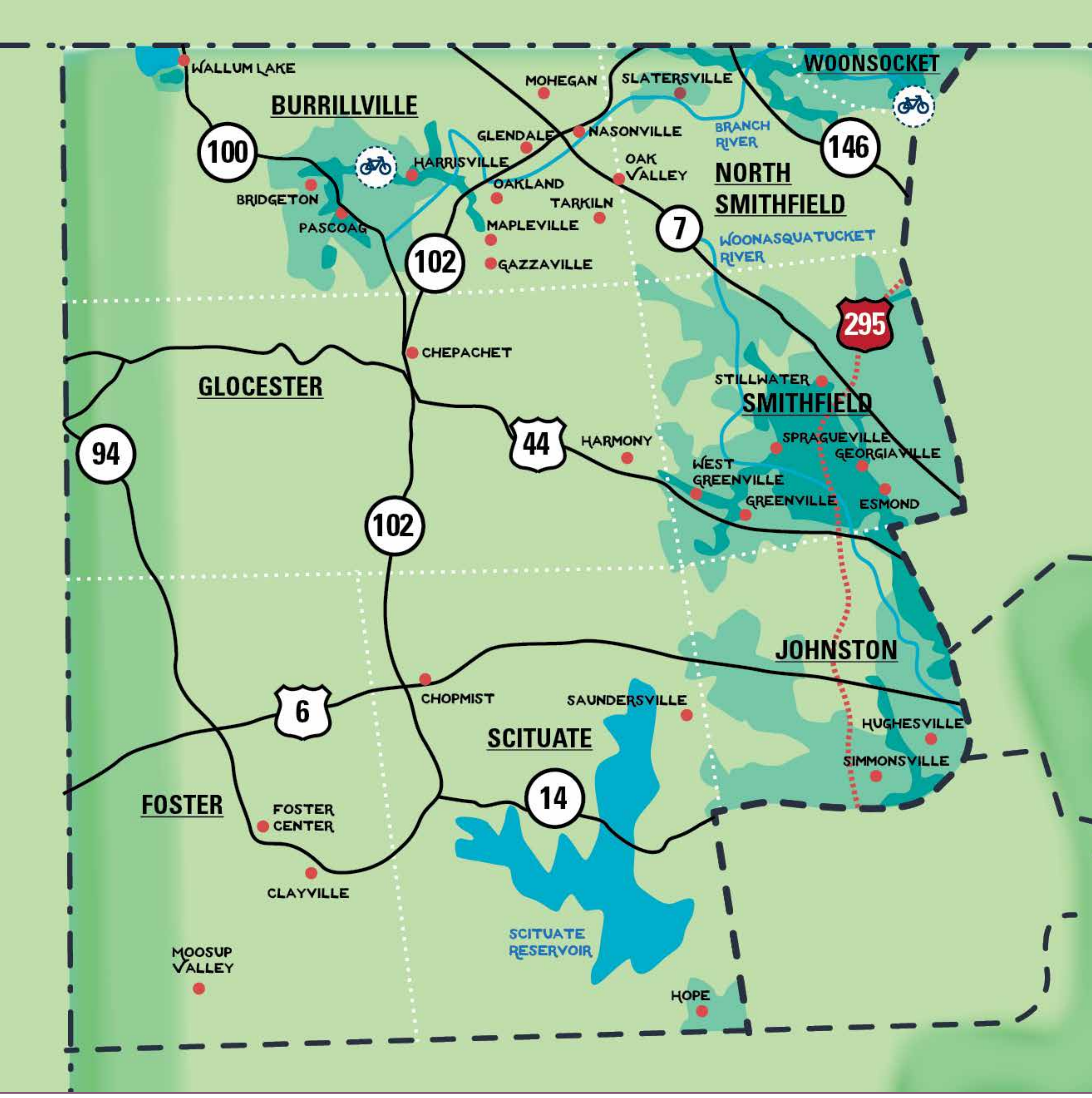
The conundrum to these efforts is that they are sometimes counter to the idea of "smart growth," which seeks to build density around urban areas (in order to preserve open space) and upon which Rhode Island largely relies as a policy framework for land use planning. However, assets such as affordable homes, jobs, and public transit are often most plentiful where educational and health outcomes are worst. The state's AI notes the need for balance when seeking to both expand opportunities and simultaneously improve the areas that show poor outcomes in an effort to "create a holistic approach to community investment."[86] Rhode Island's Health Equity Zones are designed to highlight exactly this sort of inequity in assets and outcomes, and correct them.

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

> **"Regional equity brings a unique perspective to the broader equity movement: a deep understanding of how metropolitan development patterns structure the life chances and social and economic opportunities of residents, and the ways in which uneven spatial development reinforces old racial and class divides, while creating new ones."**[87]

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

While metrics offer useful insights into the conditions that may cause adverse health or other life outcomes, they do not necessarily offer solutions. What we learn most often is that clear patterns were created by historical discriminatory practices such as redlining and other forms of racial segregation, and that these patterns are de facto blueprints for community vulnerability or advantage. As HEZs and other stakeholders seek improvements for all Rhode Islanders, a systems level approach is required to foster honest and sometimes difficult discussions across disciplines and communities.



NORTHWEST RI

● Public Water Supply ● Sewered Area ● Village — River 🚲 Bike Path 🌲 Open Space

⛉ Interstate Highway ⛉ US Federal Highway ○ State Highway

NORTHWEST RI

Municipalities: Burrillville, Foster, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket

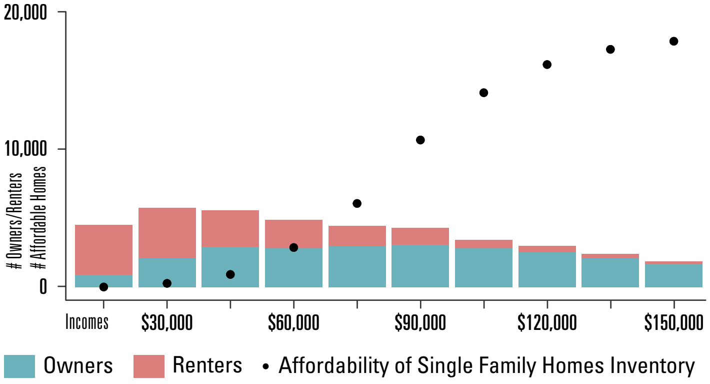
Second in size by land area to the South Region, the Northwest Region includes the historic city of Woonsocket and significant suburban neighborhoods throughout Johnston and Smithfield. While Burrillville and North Smithfield are both largely rural, each has areas of public infrastructure that have contributed to growth in their historic mill villages. The municipalities of Foster, Glocester, and Scituate are the least densely populated and lack public water and sewer, with the exception of the village of Hope in southeast Scituate, which has public water. Three of the region's municipalities participate in a Health Equity Zone: North Smithfield (with Cumberland and Lincoln); Smithfield (with Johnston and North Providence); and Woonsocket.

Northwest Region by Race & Ethnicity

Total Population: 146,986

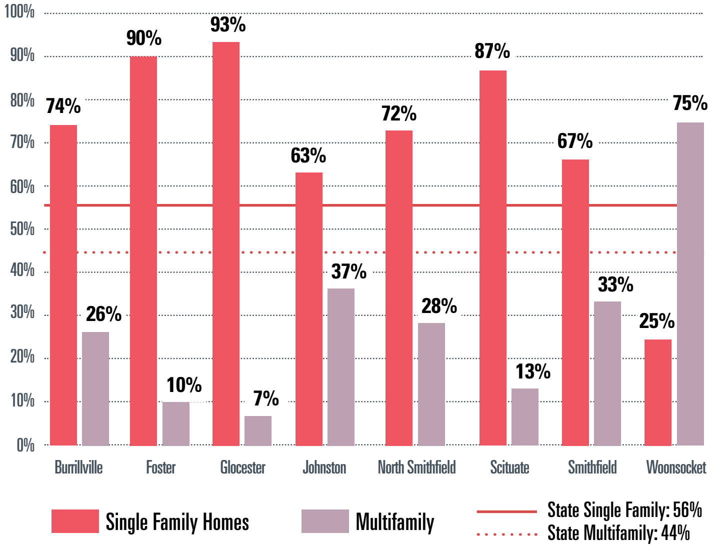
Total Households: 56,171

Affordability of Single Family Homes Inventory

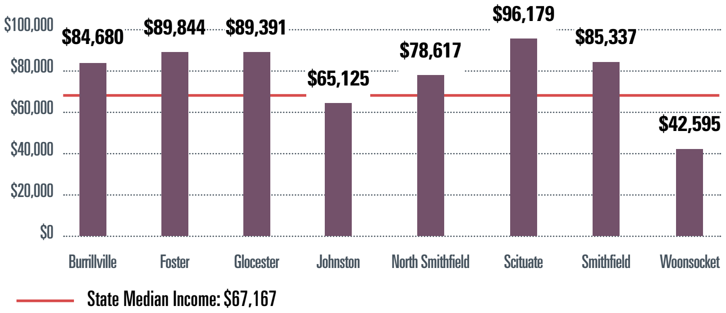


56% OR **31,584** Northwest households cannot afford the region's median home price: **$279,000**

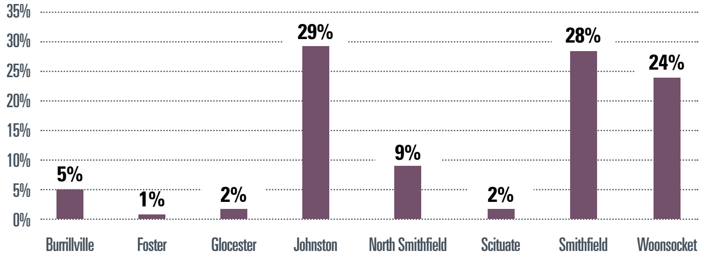
Housing Stock



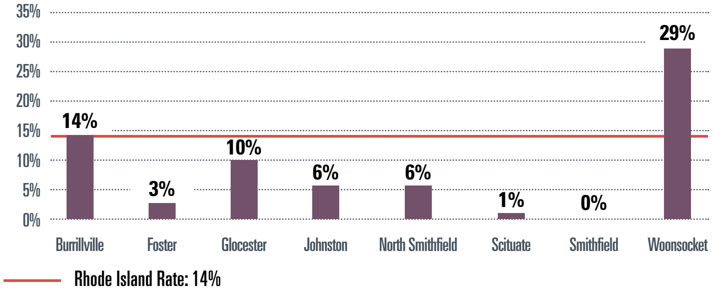
Median Household Incomes



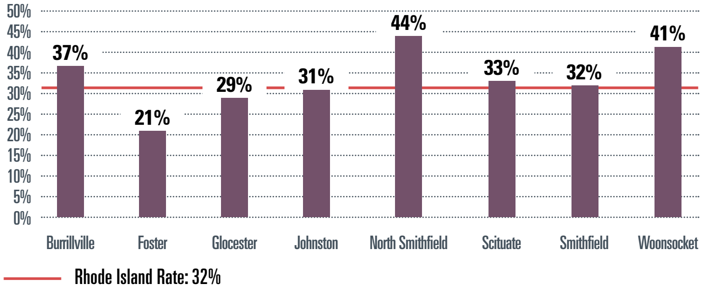
Percent of Region's Jobs | 52,059 Jobs in Region



Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability



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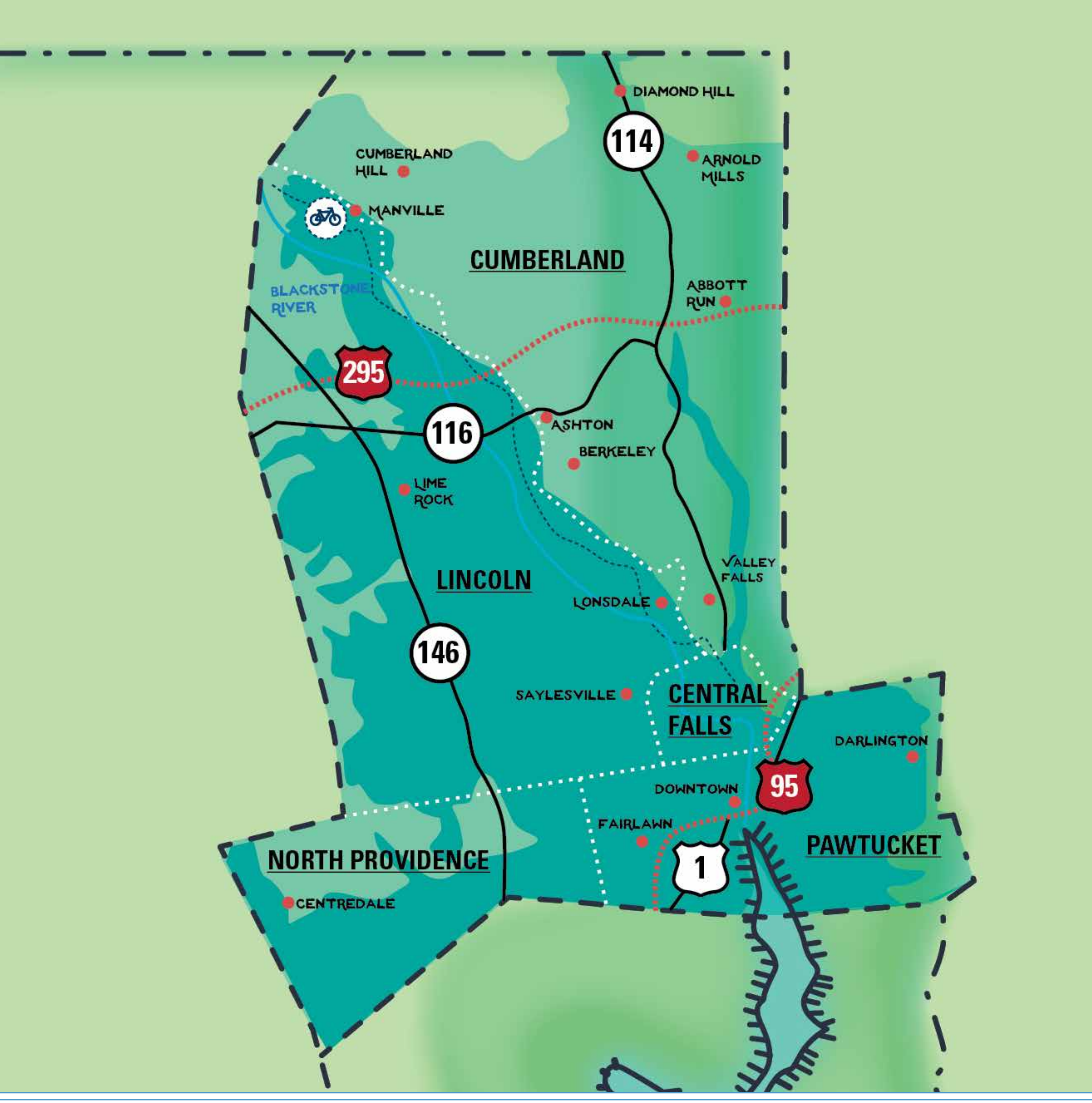


NORTHEAST RI

- ● Public Water Supply
- ● Sewered Area
- ● Village / Neighborhood
- — River
- 🚲 Bike Path
- 🌲 Open Space
- Interstate Highway
- US Federal Highway
- ○ State Highway

NORTHEAST RI

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

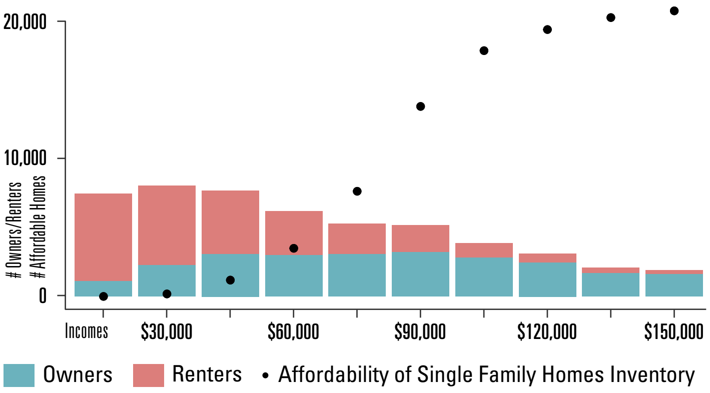
Defined primarily by its historic mill villages, Northeast RI is one of the state's smaller regions. Its history of manufacturing makes it the most urbanized region outside of Providence. Public infrastructure serves all of Pawtucket and Central Falls, and most of North Providence and Lincoln, but most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

Northeast Region by Race & Ethnicity

Total Population: 180,487

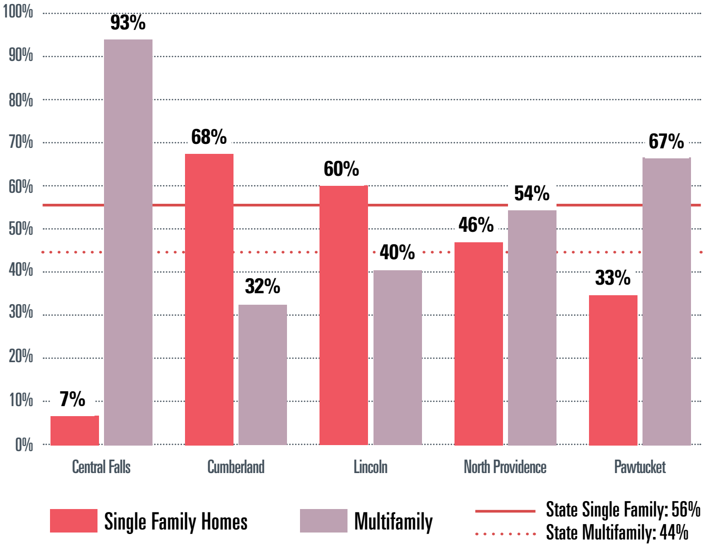
Total Households: 69,795

Affordability of Single Family Homes Inventory

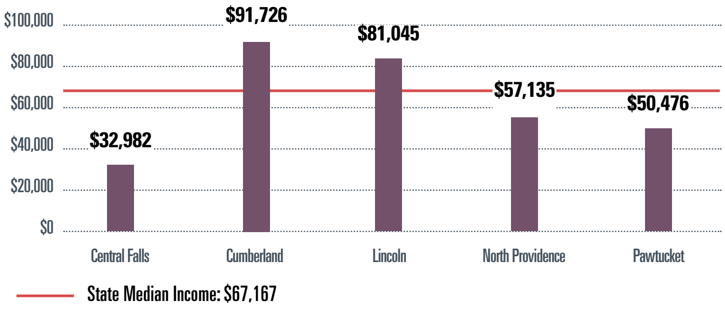


60% OR **41,830** Northeast households cannot afford the region's median home price: **$265,000**

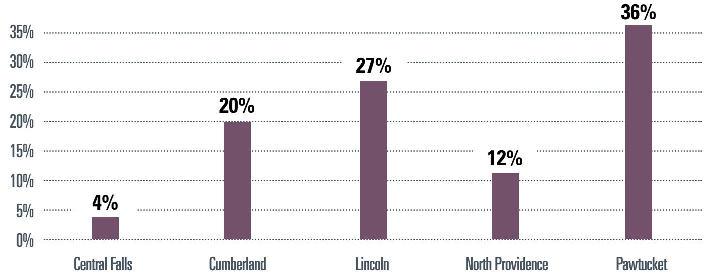
Housing Stock



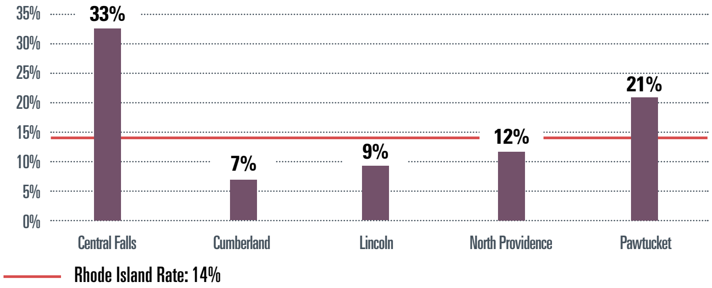
Median Household Incomes



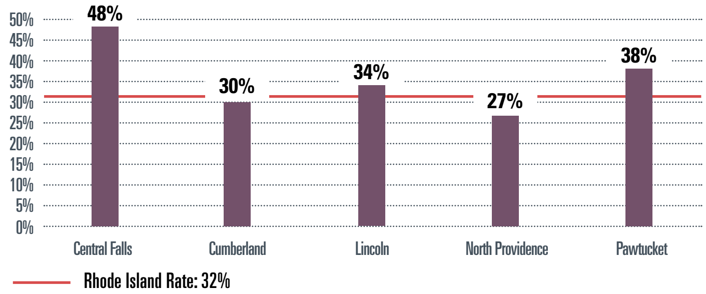
Percent of Region's Jobs | 53,101 Jobs in Region

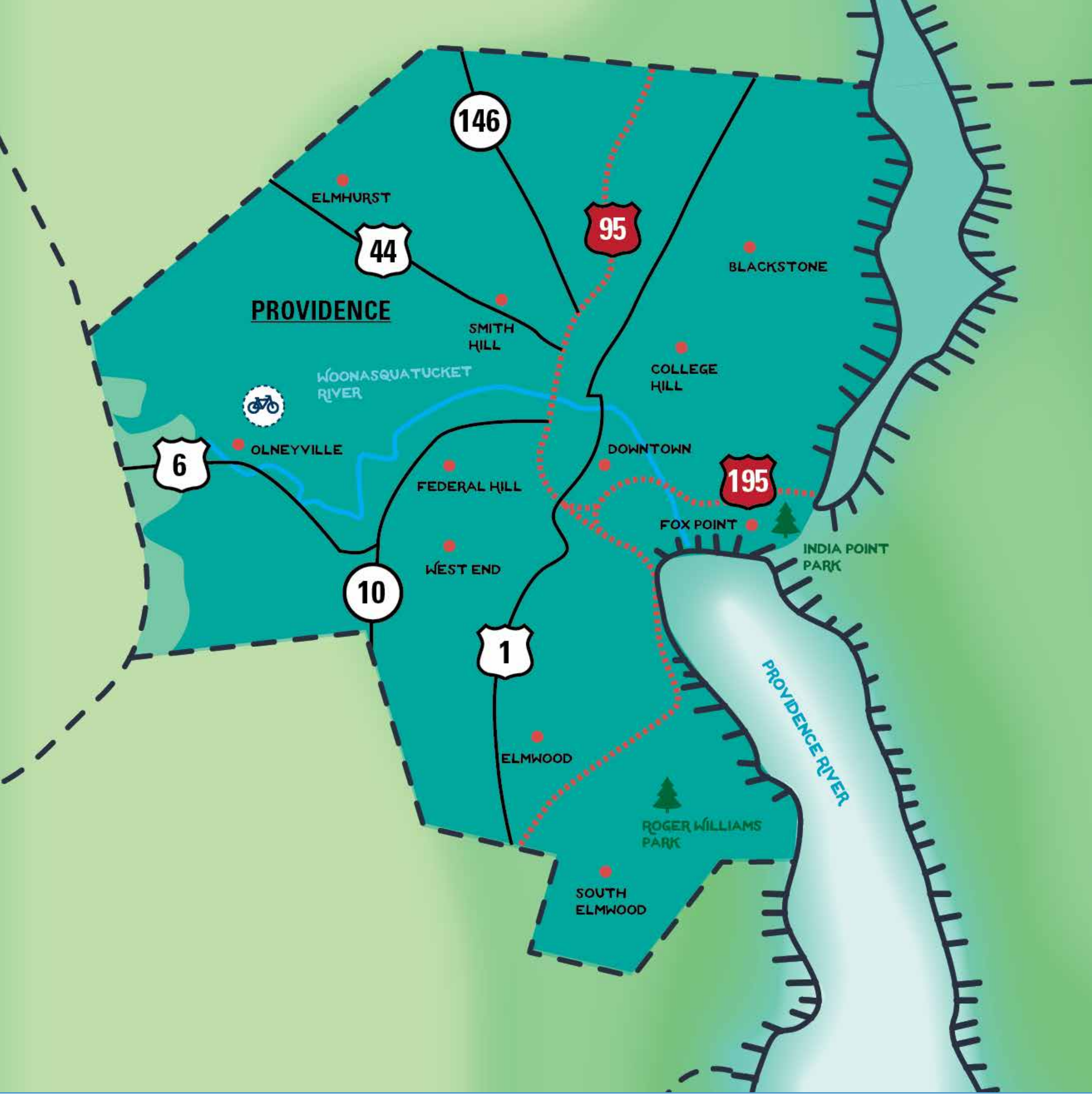


Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability





PROVIDENCE RI

● Public Water Supply ● Sewered Area ● Neighborhood — River Bike Path Open Space

Interstate Highway US Federal Highway ○ State Highway

PROVIDENCE RI

Municipality: Providence

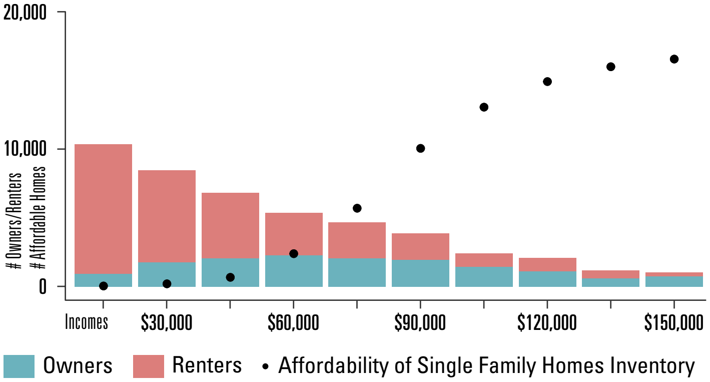
Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the "East Side" and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 66 and 67—with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

Providence by Race & Ethnicity

Total Population: 179,016

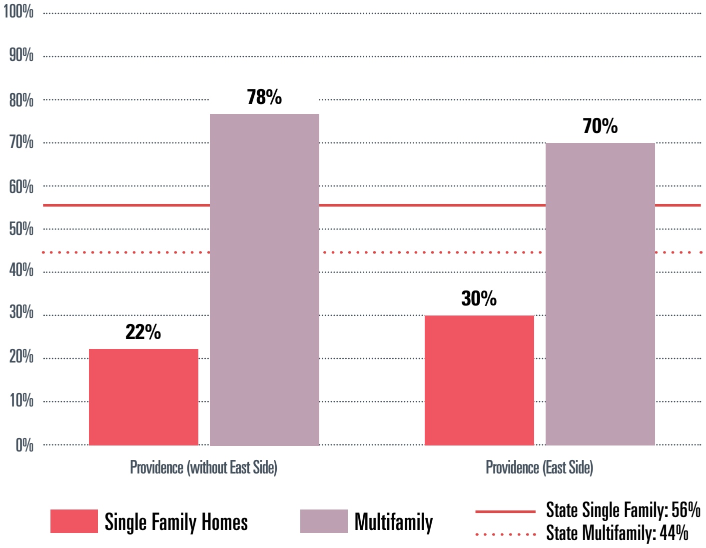
Total Households: 61,644

Affordability of Single Family Homes Inventory

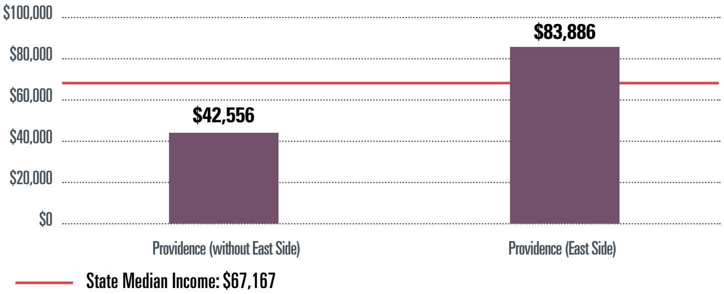


73% OR **44,934** Providence households cannot afford the region's median home price: **$275,000**

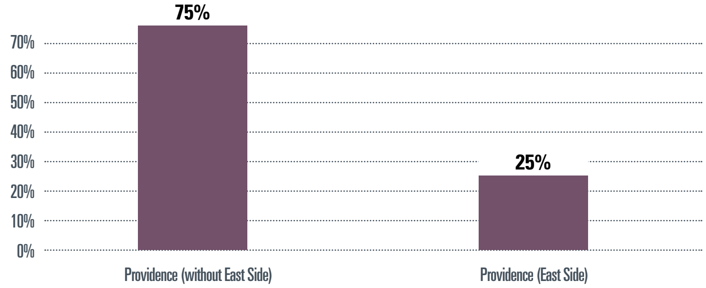
Housing Stock



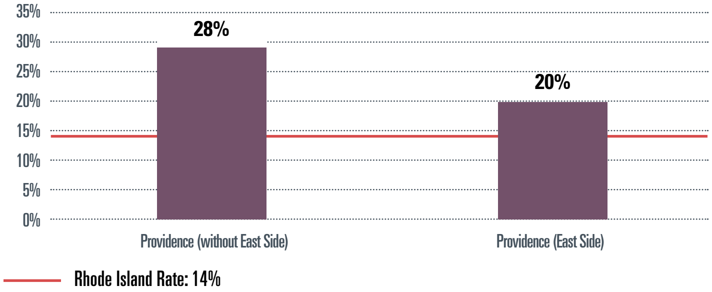
Median Household Incomes



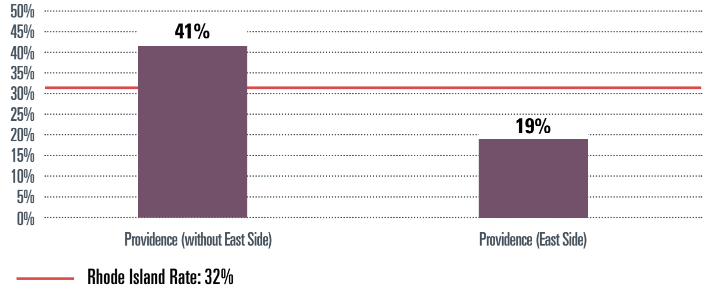
Percent of Region's Jobs | 101,060 Jobs in Region

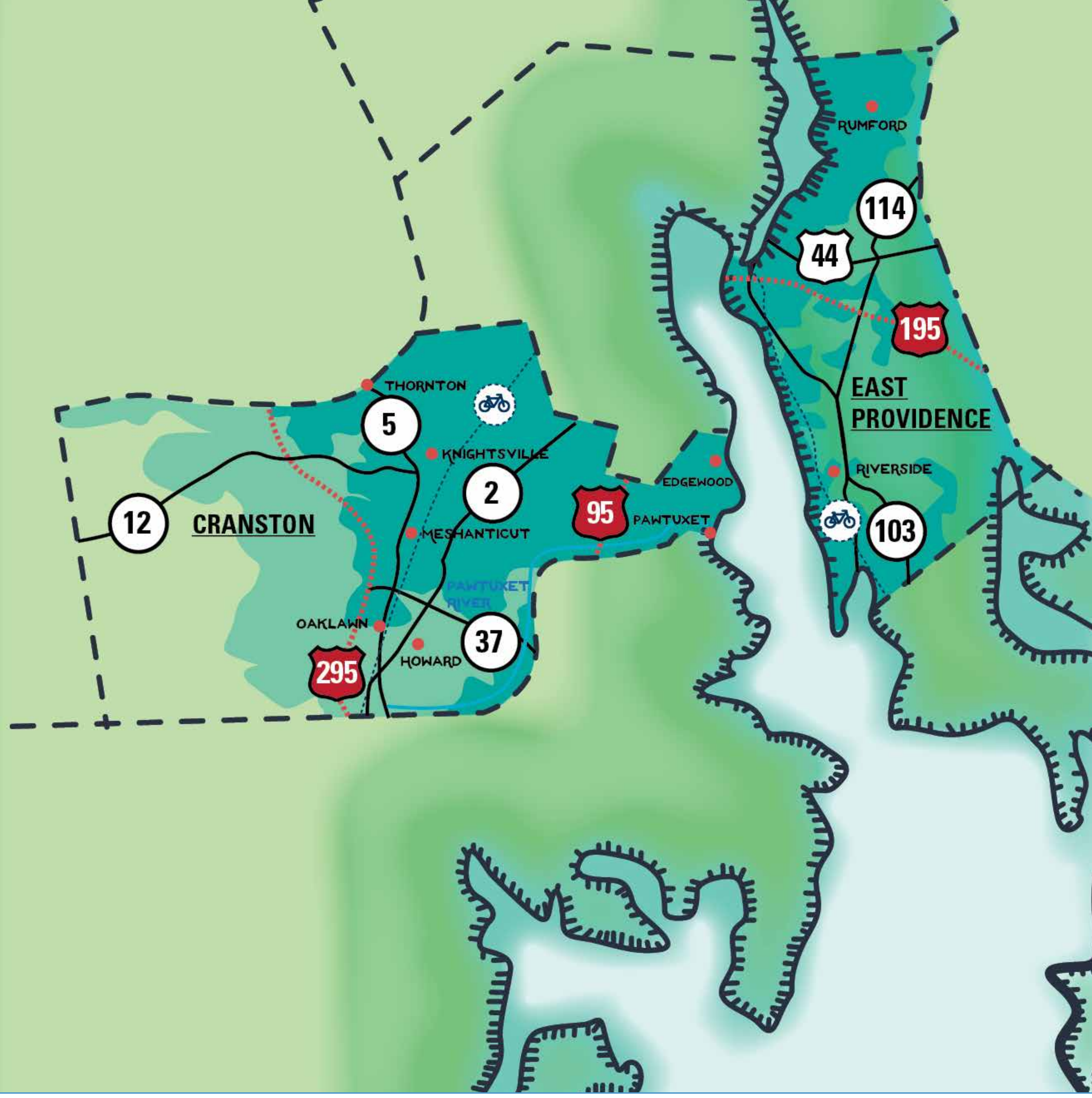


Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability





SOUTHEAST PROVIDENCE COUNTY RI

● Public Water Supply
● Sewered Area
● Village / Neighborhood
— River
🚲 Bike Path
🌲 Open Space
Interstate Highway
US Federal Highway
○ State Highway

SOUTHEAST PROVIDENCE COUNTY RI

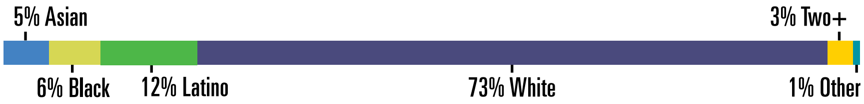
Municipalities: Cranston, East Providence

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

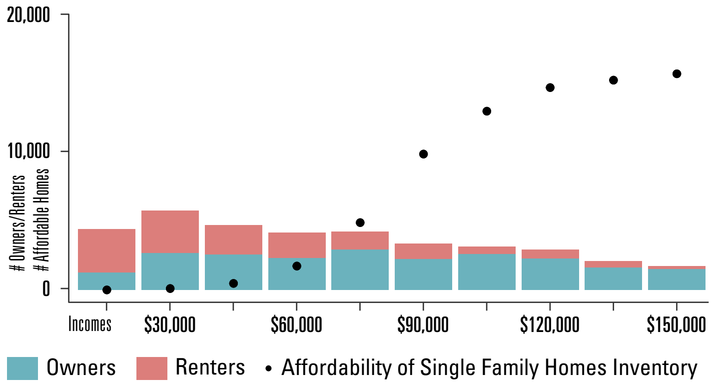
Southeast Providence County by Race & Ethnicity

Total Population: 128,760

Total Households: 50,339

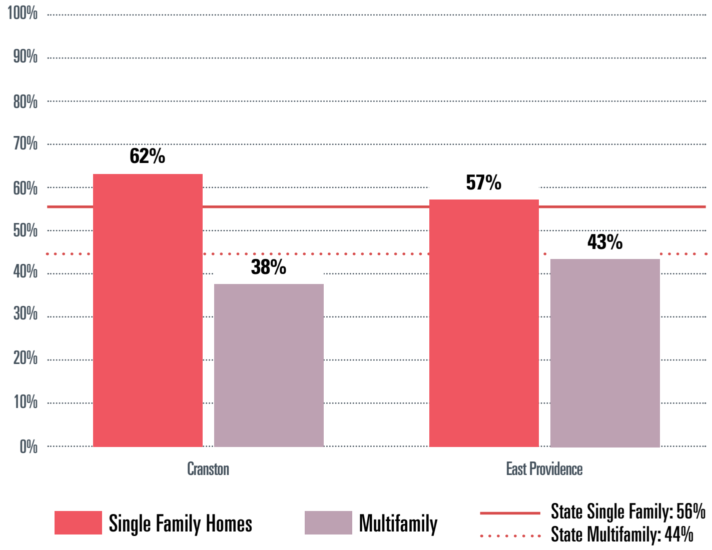


Affordability of Single Family Homes Inventory

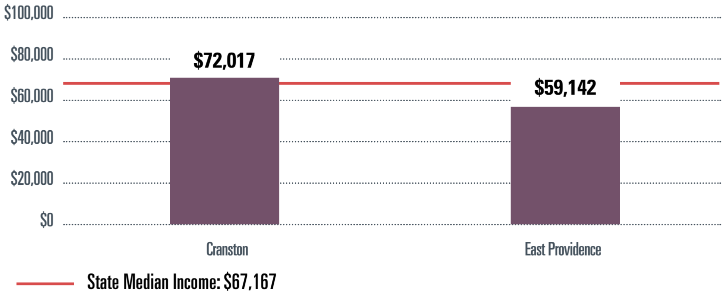


57% OR **28,844** Southeast Providence County households cannot afford the region's median home price: **$273,000**

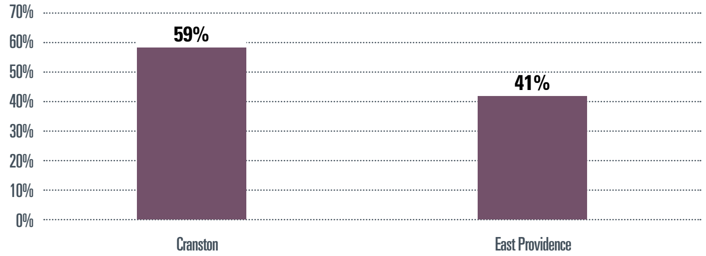
Housing Stock



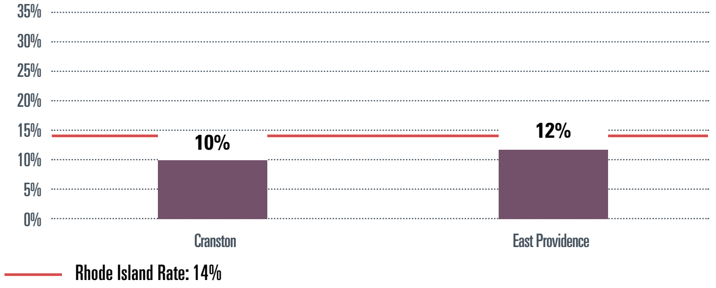
Median Household Incomes



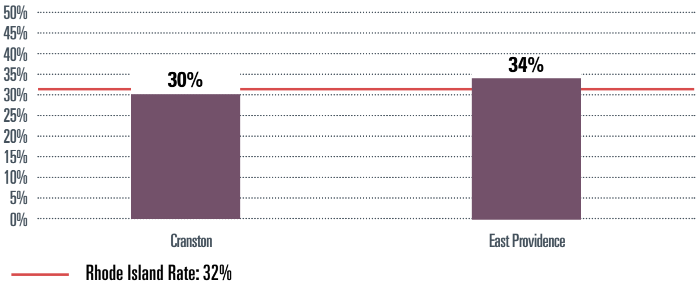
Percent of Region's Jobs | 49,674 Jobs in Region

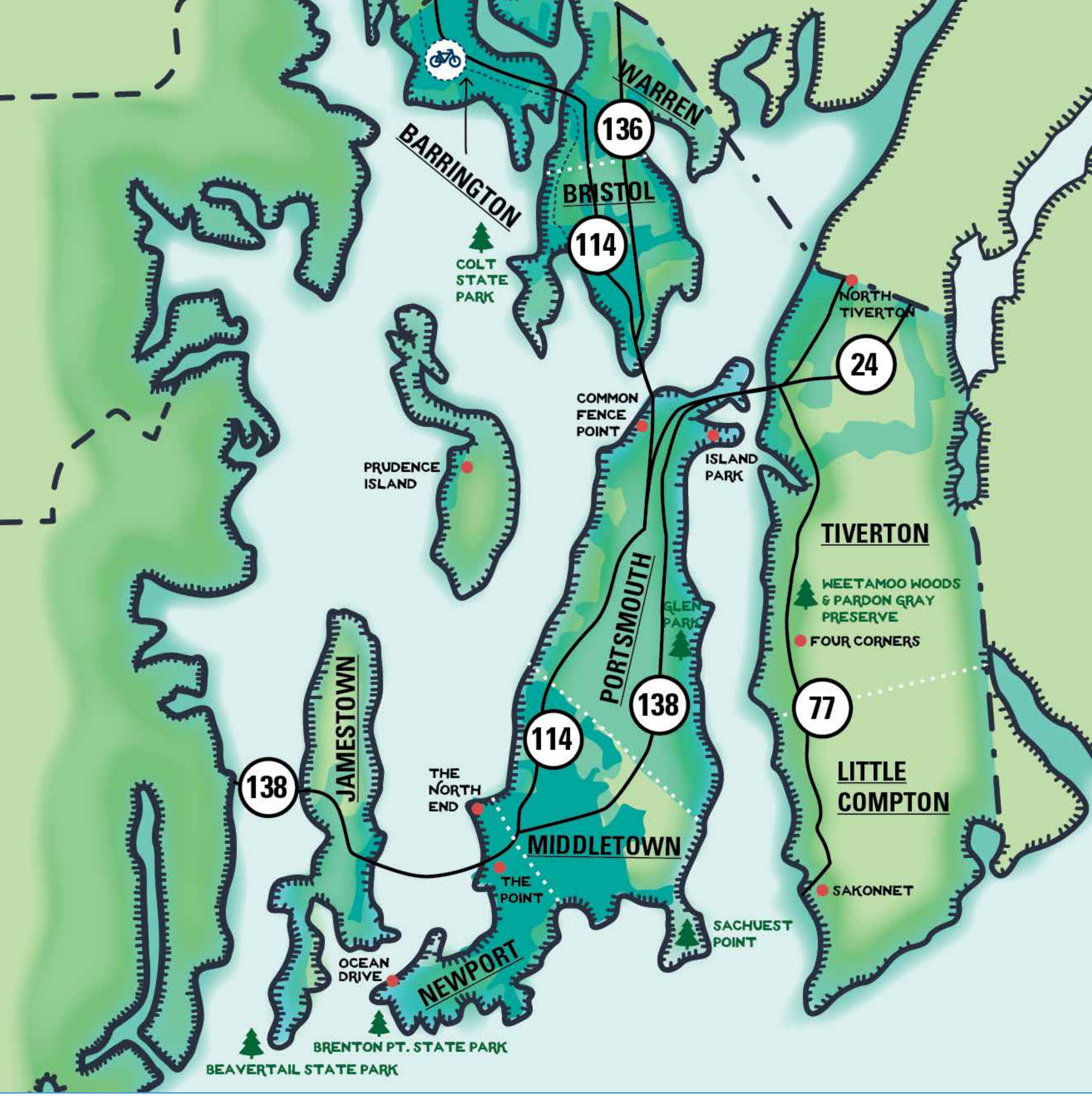


Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability





SOUTHEAST RI

● Public Water Supply ● Sewered Area ● Village / Neighborhood — River 🚲 Bike Path 🌲 Open Space

⛉ Interstate Highway ⛉ US Federal Highway ○ State Highway

RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

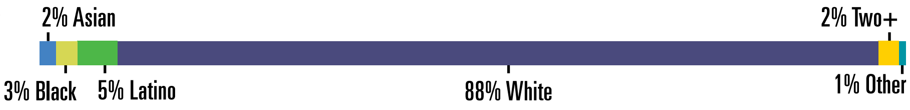
Municipalities: Barrington, Bristol, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton, Warren

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

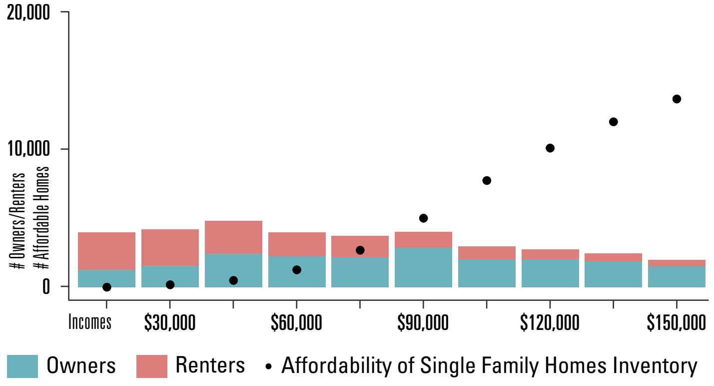
Southeast Region by Race & Ethnicity

Total Population: 126,438

Total Households: 54,016

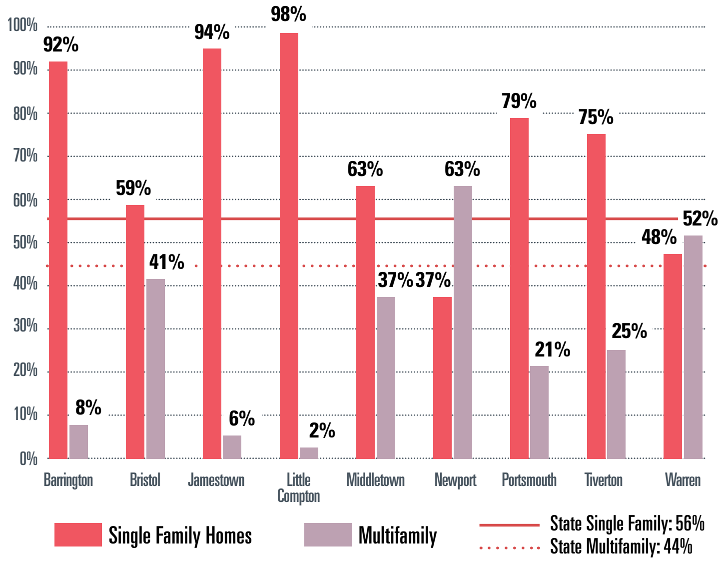


Affordability of Single Family Homes Inventory

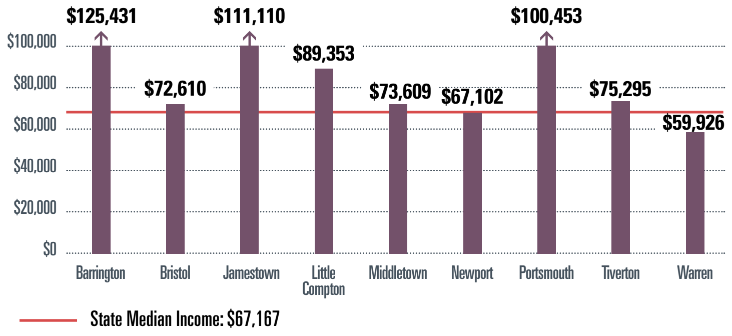


64% OR **34,509** Southeast households cannot afford the region's median home price: **$429,000**

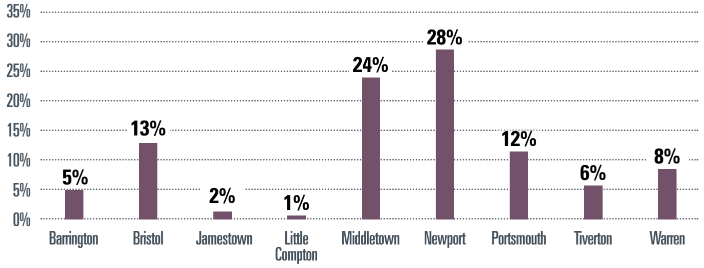
Housing Stock



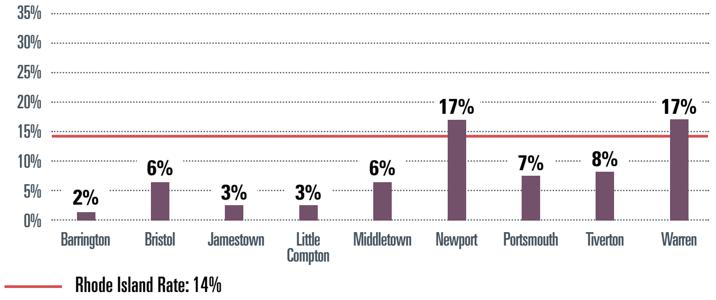
Median Household Incomes



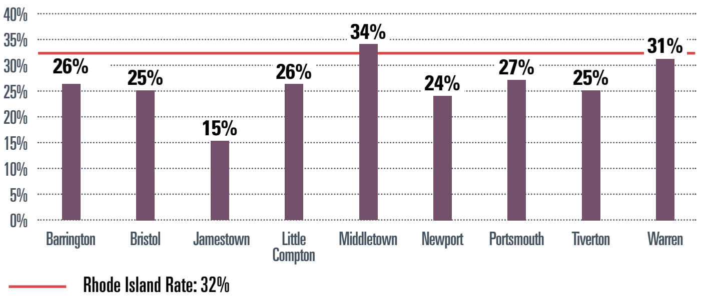
Percent of Region's Jobs | 45,089 Jobs in Region



Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability



SOUTH RI

● Public Water Supply ● Sewered Area ● Village 🚲 Bike Path 🌲 Open Space

Interstate Highway US Federal Highway ○ State Highway

SOUTH RI

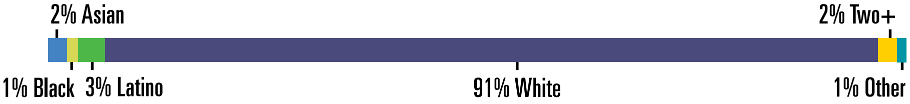
Municipalities: Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly

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

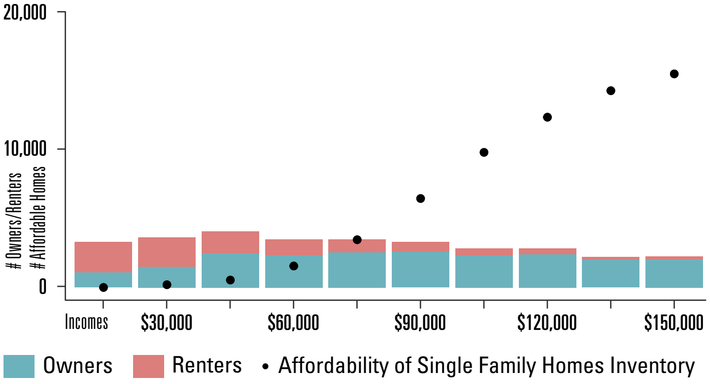
South Region by Race & Ethnicity

Total Population: 131,562

Total Households: 49,102

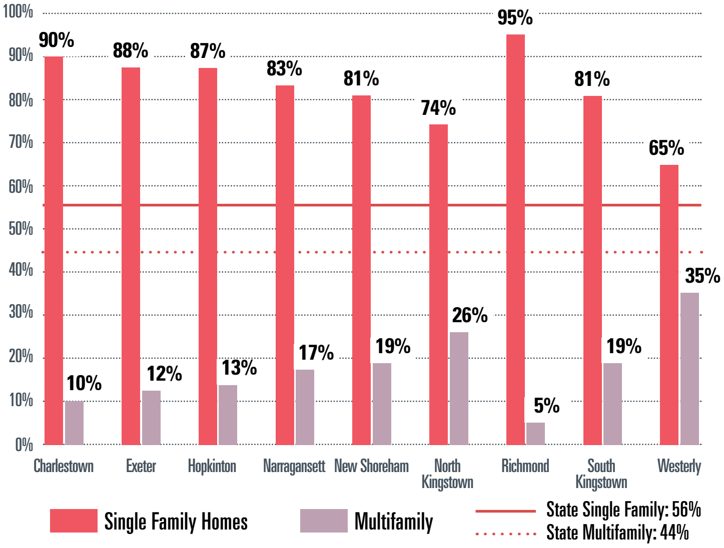


Affordability of Single Family Homes Inventory

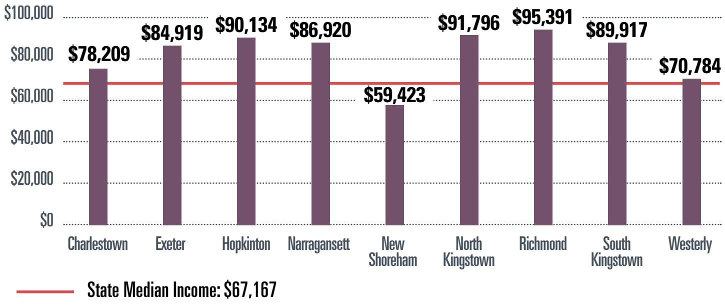


56% OR **27,531** South households cannot afford the region's median home price: **$384,900**

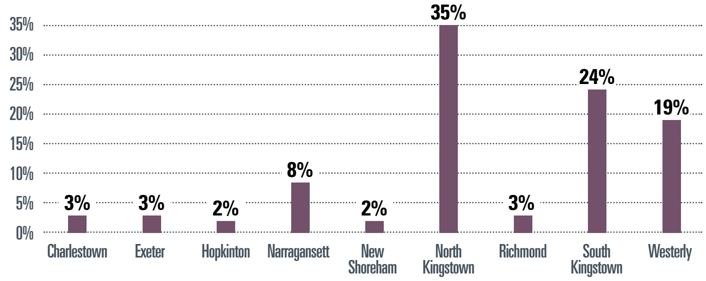
Housing Stock



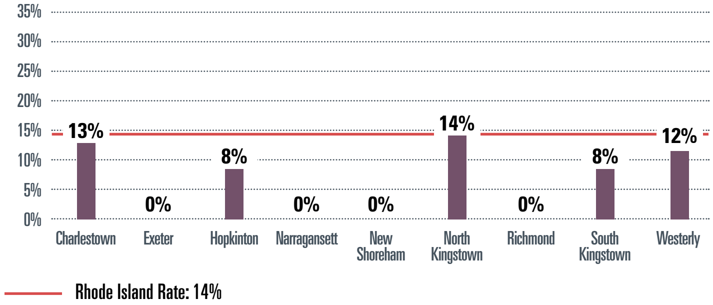
Median Household Incomes



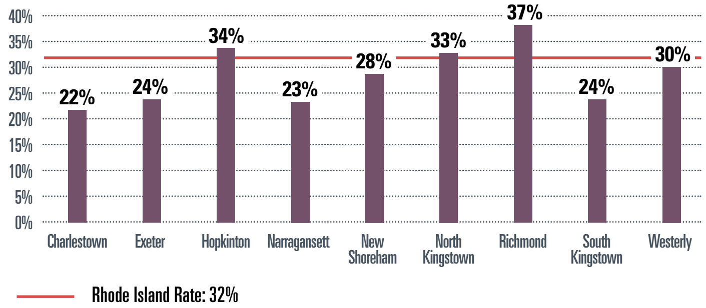
Percent of Region's Jobs | 46,222 Jobs in Region

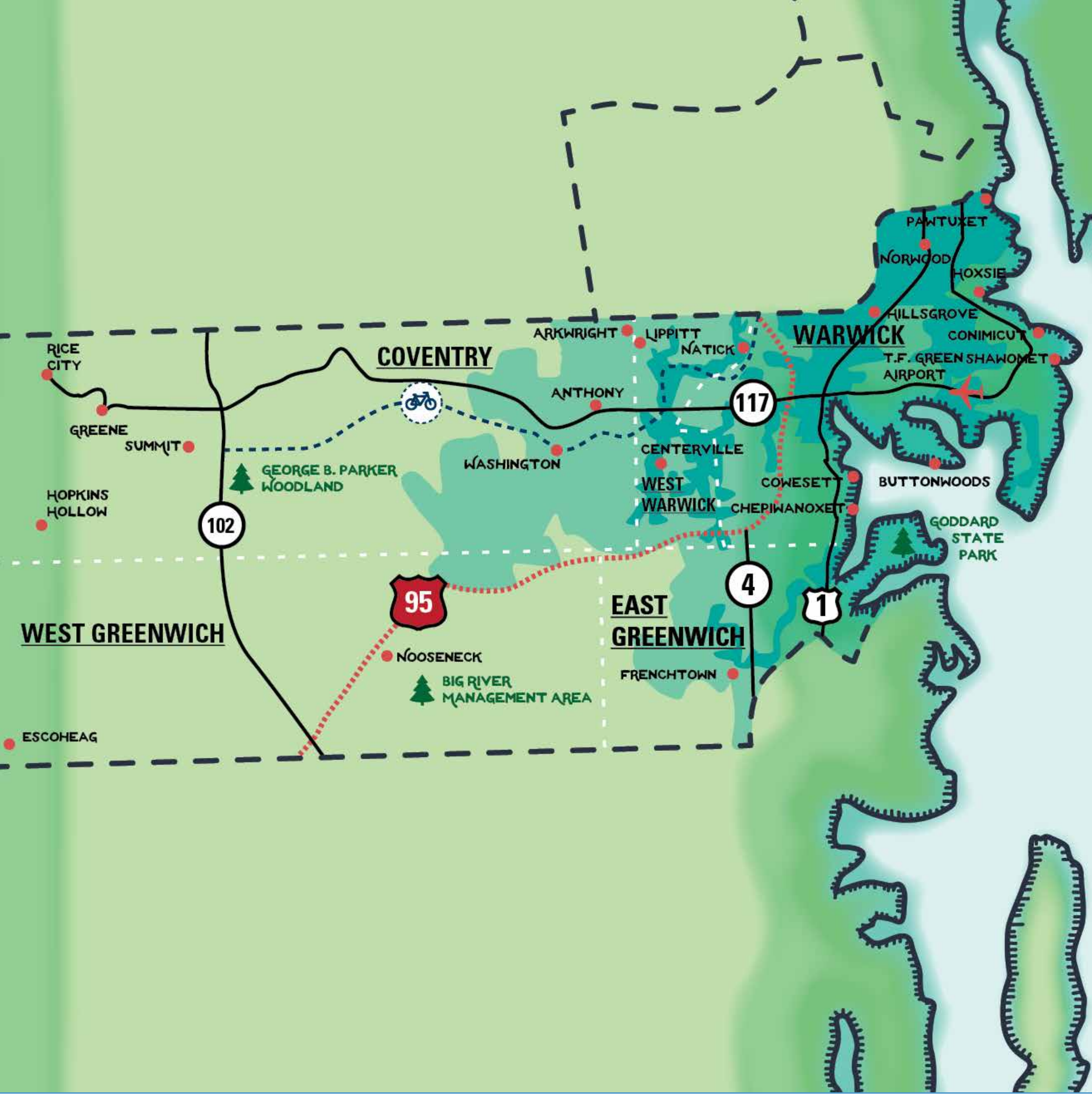


Poverty Rate of Families with Children <18



Percent of Households >65 with a Disability





CENTRAL RI

● Public Water Supply
● Sewered Area
● Village
Bike Path
Open Space
Interstate Highway
US Federal Highway
○ State Highway

CENTRAL RI

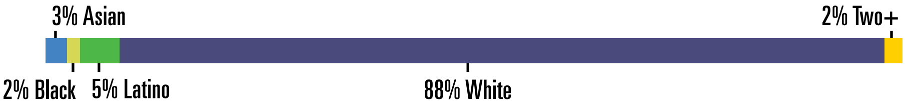
Municipalities: Coventry, East Greenwich, Warwick, West Greenwich, West Warwick

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

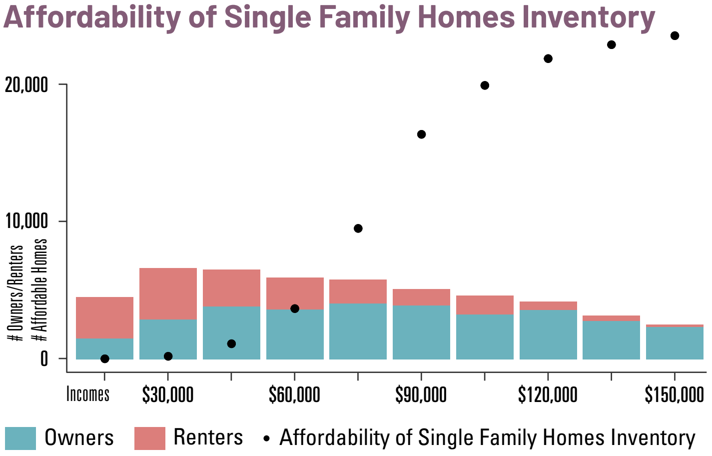
Central Region by Race & Ethnicity

Total Population: 163,982

Total Households: 69,422

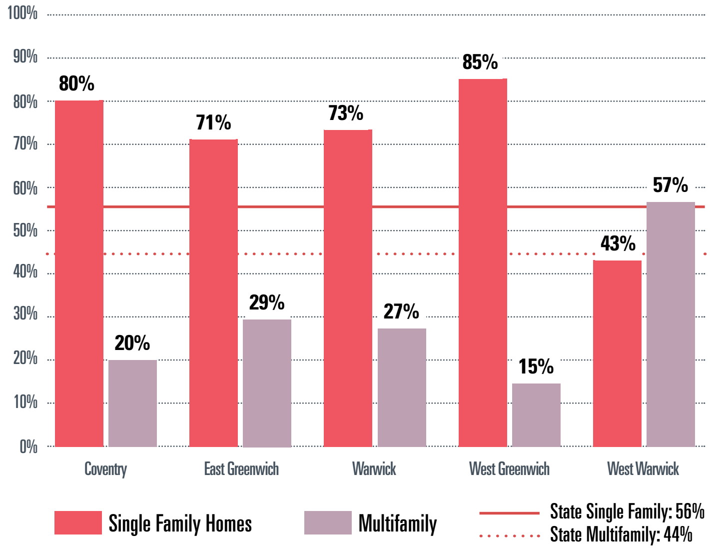


Affordability of Single Family Homes Inventory

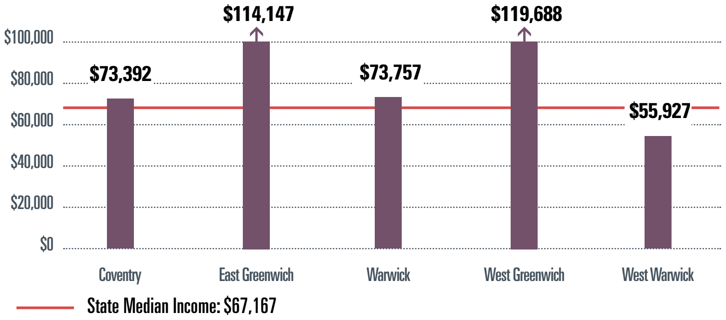


50% OR **34,645** Central households cannot afford the region's median home price: **$262,228**

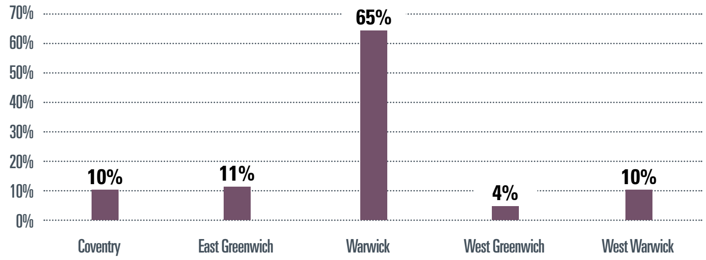
Housing Stock



Median Household Incomes



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



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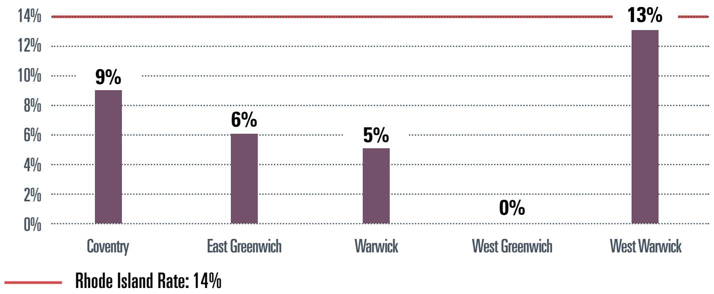
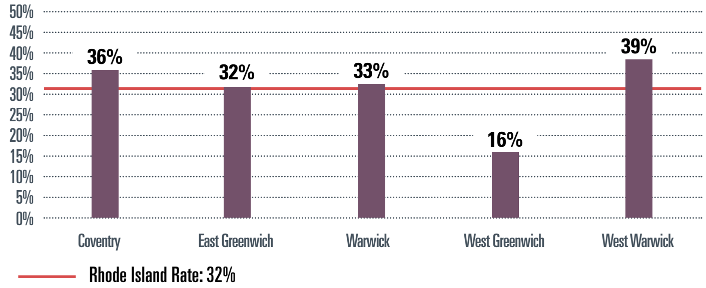


Percent of Households >65 with a Disability



LOCAL

HOUSING FACTS

HousingWorks RI @ RWU
2021 Housing Fact Book

MUNICIPAL PAGES OVERVIEW

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

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

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

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

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

TABLE OF CONTENTS

TEN HOUSING STRATEGIES[89]

ADU

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

AHTF

AFFORDABLE HOUSING TRUST FUNDS[91] are publicly funded accounts established by a city, county or state government for a) the preservation and production of affordable housing and b) increasing opportunities for access to decent affordable homes.

AR

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

CP

COMPREHENSIVE PERMIT (§ 45-53-4) is a procedure for approval of construction of low- or moderate-income housing. Applicants proposing low- or moderate-income housing may submit a single application for a comprehensive permit. This procedure is only available when at least twenty-five percent (25%) of the housing is low- or moderate-income housing.[92] *They are sometimes used by a municipality to facilitate development that may not conform to their existing zoning code, and are informally referred to as "friendly comprehensive permits."*

FZ

FLEXIBLE ZONING[93] / Two types: A FLOATING ZONE (RI Law § 45-24-31(27)) is an unmapped zoning district adopted within the ordinance, which is established on the zoning map only when an application for development, meeting the zone requirements, is approved. An OVERLAY DISTRICT (RI Law § 45-24-31 (53)) is established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

G/VC

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

ID

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

IZ

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

MU

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

TOD

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

RHODE ISLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
1,057,231	**410,489**	**$67,167**	61% OWN	39% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$319,000**

Monthly housing payment **$2,154**

5 YEAR COMPARISON

2015	2020
$245,830	↑ 30% INCREASE

$86,177 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,660**

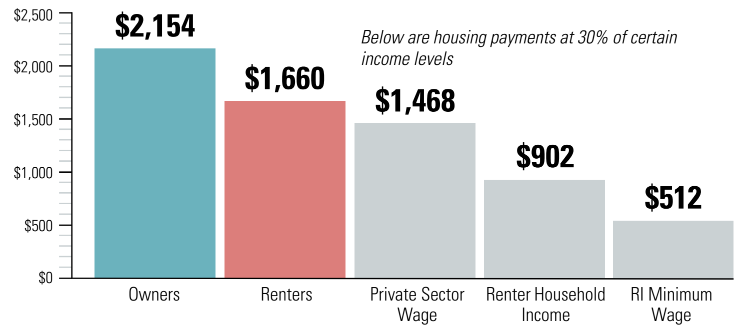
5 YEAR COMPARISON

2015	2020
$1,617	↑ 3% INCREASE

$66,400 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

139,090 HOUSEHOLDS ARE COST BURDENED

= 67,520
Owner Households

= 71,570
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
468,171	**56%**	**44%**

INFRASTRUCTURE

REGION: N/A

Public Water
○ Nearly Full ● Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ○ No

Governed by Municipalities' Zoning Codes

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total	Single family	Multi-family	ADU
1,420	906	494	20

Includes municipally reported and US Census Building Permits Survey

LONG-TERM AFFORDABLE HOMES

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

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

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

Elderly	Family	Special Needs
53%	38%	10%

ADDED UNITS

Ownership **52** Rental **312**

PRESERVED RENTALS

190

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **3,246**

BARRINGTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,131	**6,029**	**$125,431**

89% OWN | **11% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$498,250**
Monthly housing payment	**$3,416**

5 YEAR COMPARISON

2015		2020
$434,846	↑	15% INCREASE

$136,651 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

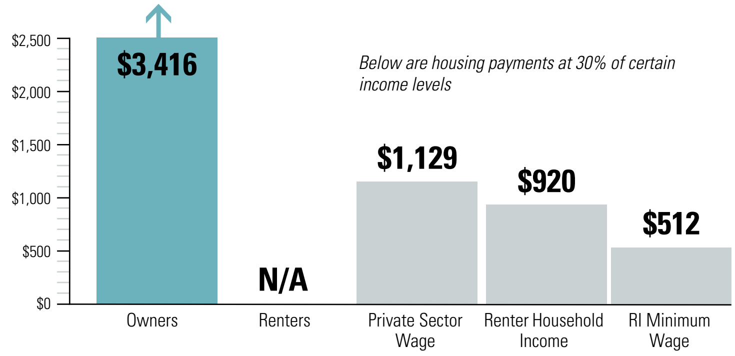
5 YEAR COMPARISON

2015	2020
$1,302	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

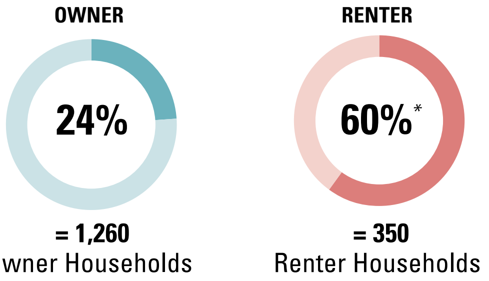
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,610 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
6,311	**92%**	**8%**

INFRASTRUCTURE

REGION: Southeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR CP FZ

[✓ G/VC] ID [✓ IZ] MU TOD

2020 BUILDING PERMITS:

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

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: **1,255**

CURRENT **3.33%** % of year-round housing stock **209** # of long-term affordable homes

Elderly	Family	Special Needs
29%	**56%**	**15%**

ADDED UNITS

Ownership **0** Rental **17**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **107**

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BRISTOL

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,145	8,304	$72,610	67% OWN	33% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$380,000**
Monthly housing payment	**$2,428**

5 YEAR COMPARISON

2015		2020
$349,625	↑	9% INCREASE

$97,138 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,372**

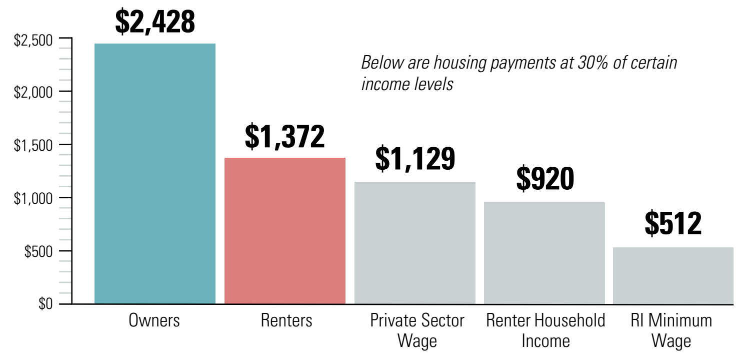
5 YEAR COMPARISON

2015		2020
$1,373	—	NO CHANGE

$54,880 Income needed to afford this

AFFORDABILITY GAP

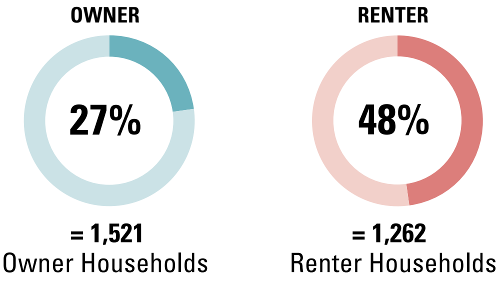
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,783 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	Single family	Multifamily
9,379	59%	41%

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

6,000 sq. ft. lot for 1st unit;
4,000 add'l sq. ft. per add'l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total **21** Single family **21** Multi-family **0**

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: **3,070**

CURRENT **5.79%** % of year-round housing stock **522** # of long-term affordable homes

Elderly	Family	Special Needs
68%	19%	13%

ADDED UNITS

Ownership **0** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **19**

TABLE OF CONTENTS

BURRILLVILLE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
16,588	**5,980**	**$84,680**	74% OWN	26% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$300,000**
Monthly housing payment	**$1,984**

5 YEAR COMPARISON

2015		2020
$228,075	↑	**32%** INCREASE

$79,355 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$886**

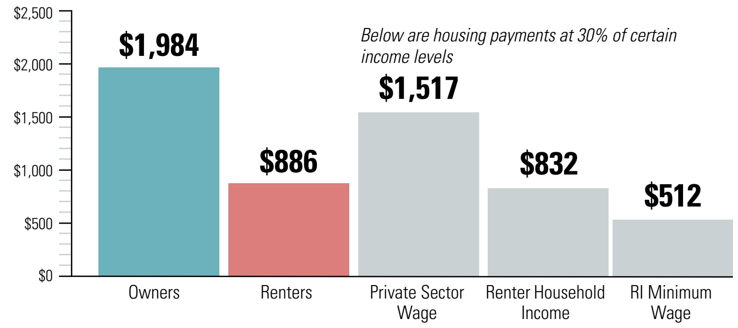
5 YEAR COMPARISON

2015		2020
$951	↓	**7%** DECREASE

$35,440 Income needed to afford this

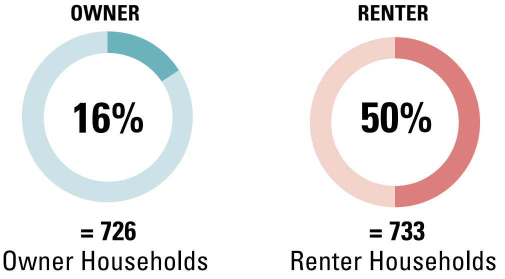
AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

1,459 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	Single family	Multifamily
6,510	**74%**	**26%**

INFRASTRUCTURE

REGION: Northwest

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

15,000 sq. ft. for each of first two units; 1,500 - 4,500 add'l sq. ft. for each add'l unit, depending on number of bedrooms

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total **35** Single family **23** Multi-family **8** ADU **4**

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: **2,310**

CURRENT **10.28%** % of year-round housing stock **636** # of long-term affordable homes

Elderly	Family	Special Needs
38%	**59%**	**3%**

ADDED UNITS

Ownership **11** Rental **21**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **154**

CENTRAL FALLS

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
19,429	6,121	$32,982

20% OWN **80% RENT**

HOUSING COSTS

▶ MEDIAN SINGLE FAMILY

Home price **$239,000**

Monthly housing payment **$1,782**

5 YEAR COMPARISON

2015		2020
$120,183	↑	99% INCREASE

$71,275 Income needed to afford this

▶ AVERAGE 2-BEDROOM RENT

Rental payment **$1,428**

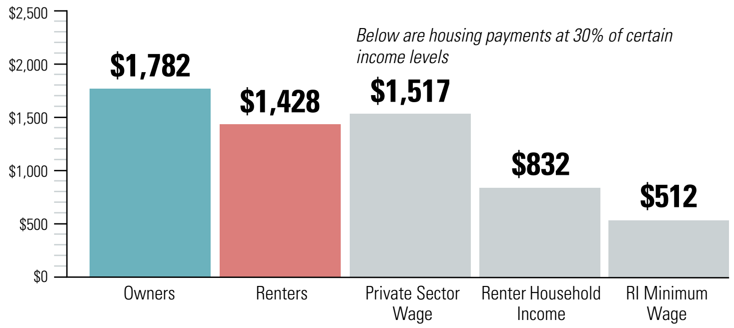
5 YEAR COMPARISON

2015		2020
$1,545	↓	8% DECREASE

$57,120 Income needed to afford this

AFFORDABILITY GAP

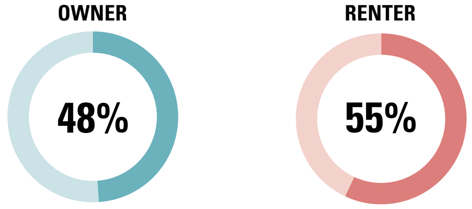
▶ MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

▶ COST BURDENED HOUSEHOLDS

3,169 HOUSEHOLDS ARE COST BURDENED



OWNER	RENTER
= 588 Owner Households	= 2,581 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

▶ HOUSING STOCK

Total	Single family	Multifamily
7,104	7%	93%

▶ INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Full ○ Partial ○ None

▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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]

▶ 2020 BUILDING PERMITS:

Total **6** Single family **6** Multi-family **0**

▶ LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,700**

CURRENT **10.96%** % of year-round housing stock **819** # of long-term affordable homes

Elderly	Family	Special Needs
59%	35%	6%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **24**

CHARLESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
7,799	**3,282**	**$78,209**

84% OWN | **16% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$462,950**
Monthly housing payment	**$2,724**

5 YEAR COMPARISON

2015		2020
$344,162	↑	**35%** INCREASE

$108,962 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

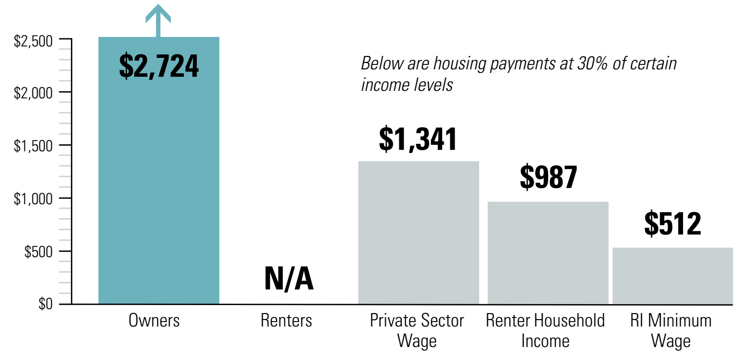
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

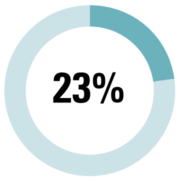


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

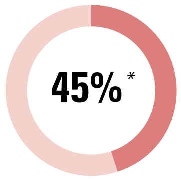
845 HOUSEHOLDS ARE COST BURDENED

OWNER



= 636
Owner Households

RENTER



= 209
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
5,218	**90%**	**10%**

INFRASTRUCTURE

REGION: South

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

2020 BUILDING PERMITS:

Municipally reported

Total **29** Single family **29** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,035**

CURRENT **3.92%** % of year-round housing stock **137** # of long-term affordable homes

Elderly	Family	Special Needs
41%	**22%**	**37%**

ADDED UNITS

Ownership **1** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **43**

COVENTRY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
34,627	14,103	$73,392

77% OWN 23% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$297,500**

Monthly housing payment **$2,035**

5 YEAR COMPARISON

2015 $195,571 ↑ 2020 52% INCREASE

$81,416 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,633**

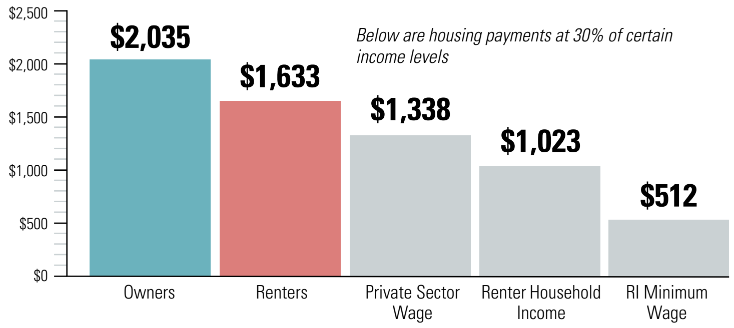
5 YEAR COMPARISON

2015 $1,624 ↑ 2020 1% INCREASE

$65,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

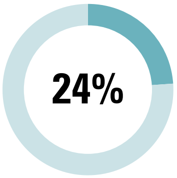


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

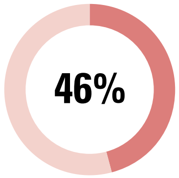
4,049 HOUSEHOLDS ARE COST BURDENED

OWNER



= 2,651
Owner Households

RENTER



= 1,398
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
14,951	80%	20%

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

2020 BUILDING PERMITS:

Total 56 Single family 48 Multi-family 8

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: **5,025**

CURRENT 5.32% % of year-round housing stock 749 # of long-term affordable homes

Elderly	Family	Special Needs
58%	37%	5%

ADDED UNITS

Ownership 2 Rental 0

PRESERVED RENTALS

32

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **44**

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CRANSTON

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

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$284,900**
Monthly housing payment	**$2,003**

5 YEAR COMPARISON

2015		2020
$202,127	↑	**41%** INCREASE

$80,124 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,650**

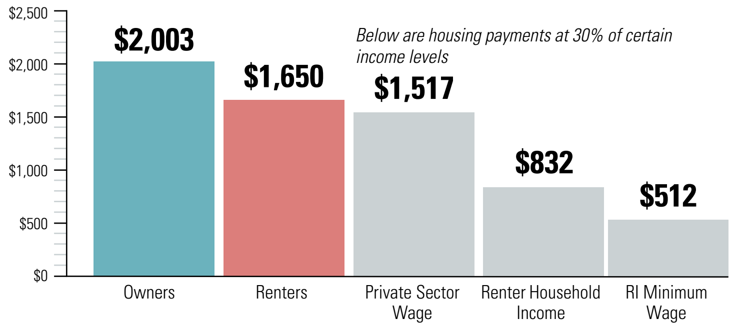
5 YEAR COMPARISON

2015		2020
$1,629	↑	**1%** INCREASE

$66,000 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

10,459 HOUSEHOLDS ARE COST BURDENED

OWNER	**RENTER**
29%	48%
= 5,906 Owner Households	**= 4,553** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
32,969	**62%**	**38%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

6,000 sq. ft. lot for 1st unit;
4,000 add'l sq. ft. per add'l units up to 9;
3,500 add'l sq. ft. for 9 or more;
special considerations may apply

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ **ADU**]	**AHTF**	**AR**	**CP**	**FZ**
G/VC	**ID**	**IZ**	[✓ **MU**]	**TOD**

2020 BUILDING PERMITS:

Total **59** Single family **29** Multi-family **30**

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: **12,295**

CURRENT **5.48%** % of year-round housing stock **1,805** # of long-term affordable homes

Elderly	Family	Special Needs
75%	**11%**	**14%**

ADDED UNITS

Ownership **0** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **0**

CUMBERLAND

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

77% OWN | **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$345,000**

Monthly housing payment **$2,213**

5 YEAR COMPARISON

2015		2020
$288,440	↑	20% INCREASE

$88,532 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,859**

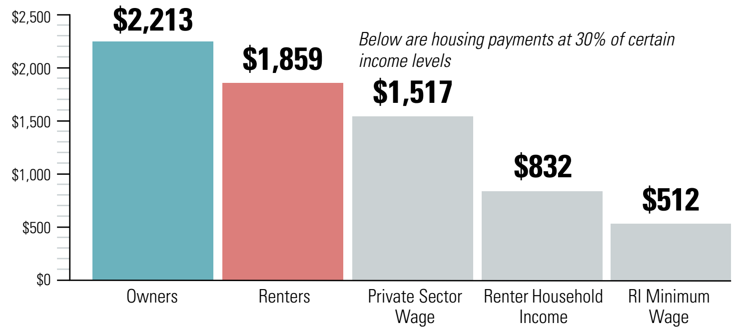
5 YEAR COMPARISON

2015		2020
$1,941	↓	4% DECREASE

$74,360 Income needed to afford this

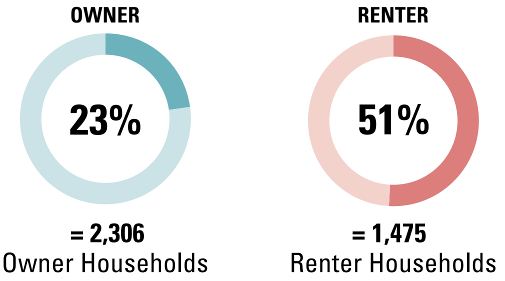
AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

3,781 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	Single family	Multifamily
14,112	68%	32%

INFRASTRUCTURE

REGION: Northeast

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

10,000 sq. ft. lot for 1st unit;
5,000 add'l sq. ft. per add'l unit (full water/sewer)
30,000 sq. ft. lot for 1st unit;
10,000 add'l sq. ft. per add'l unit (water or sewer)

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

G/VC ID IZ [✓ MU] TOD

2020 BUILDING PERMITS:

Municipally reported

Total **50** Single family **35** Multi-family **15**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,460**

CURRENT **6.00%** % of year-round housing stock **824** # of long-term affordable homes

Elderly	Family	Special Needs
75%	19%	6%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **56**

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EAST GREENWICH

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

77% OWN | **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$550,000
Monthly housing payment	$3,908

5 YEAR COMPARISON

2015		2020
$443,586	↑	24% INCREASE

$156,309 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,634

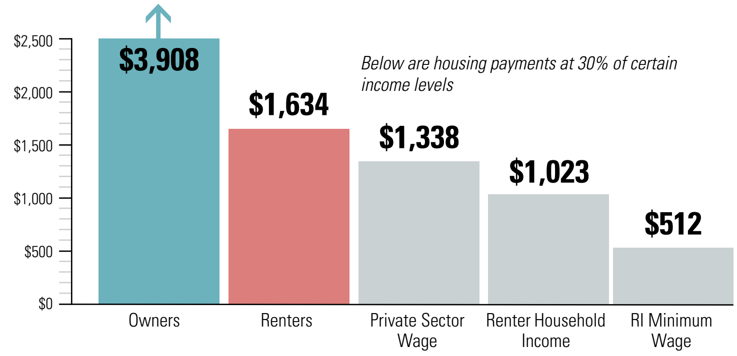
5 YEAR COMPARISON

2015		2020
$1,626	↑	1% INCREASE

$65,360 Income needed to afford this

AFFORDABILITY GAP

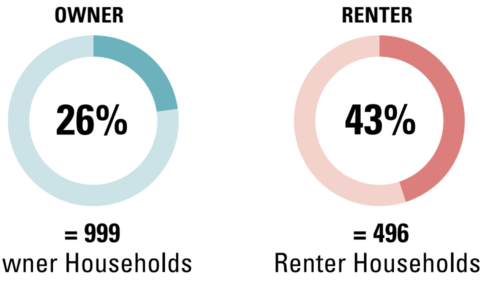
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,495 HOUSEHOLDS ARE COST BURDENED



= 999 Owner Households

= 496 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
5,501	71%	29%

INFRASTRUCTURE

REGION: Central

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

4,000 sq. ft. lot per unit

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR [✓ CP] FZ

G/VC ID [✓ IZ] [✓ MU] [✓ TOD]

2020 BUILDING PERMITS:

Total	Single family	Multi-family
11	11	0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **4.59%** % of year-round housing stock **245** # of long-term affordable homes

Elderly	Family	Special Needs
58%	28%	14%

ADDED UNITS

Ownership 2 Rental 1

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **10**

TABLE OF CONTENTS

EAST PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
47,483	**19,902**	**$59,142**	**61% OWN**	**39% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$270,500**	
Monthly housing payment	**$1,901**	

5 YEAR COMPARISON

2015		2020
$185,738	↑	**46%** INCREASE

$76,046 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,694**

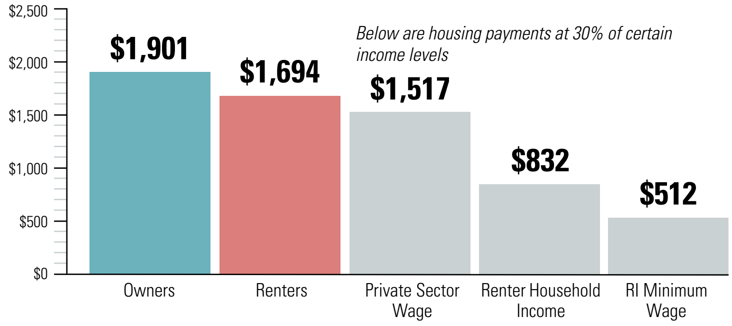
5 YEAR COMPARISON

2015		2020
$1,559	↑	**9%** INCREASE

$67,760 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

6,773 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

= 3,235	= 3,538
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
21,104	**57%**	**43%**

INFRASTRUCTURE

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

2020 BUILDING PERMITS:

Total **7** Single family **7** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **9,415**

CURRENT **9.83%** % of year-round housing stock **2,099** # of long-term affordable homes

Elderly	Family	Special Needs
66%	**29%**	**5%**

ADDED UNITS

Ownership **0** Rental **102**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **19**

TABLE OF CONTENTS

EXETER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
6,664	**2,412**	**$84,919**

81% OWN | **19% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$378,500**
Monthly housing payment	**$2,447**

5 YEAR COMPARISON

2015	2020
$300,459	↑ 26% INCREASE

$97,879 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

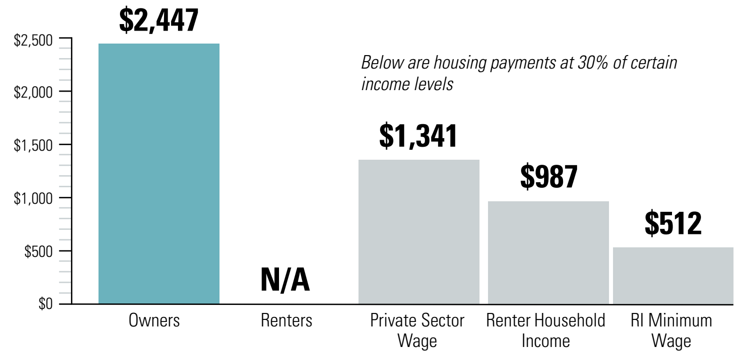
5 YEAR COMPARISON

2015	2020
$1,195	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

760 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
26%	72%*
= 505 Owner Households	= 255 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	Single family	Multifamily
2,615	**88%**	**12%**

INFRASTRUCTURE

REGION: South

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

2020 BUILDING PERMITS:

Total **52** Single family **14** Multi-family **38**

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **5.67%** % of year-round housing stock **139** # of long-term affordable homes

Elderly	Family	Special Needs
3%	**24%**	**73%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **69**

FOSTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
4,713	1,647	$89,844

85% OWN | 15% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$355,000
Monthly housing payment	$2,561

5 YEAR COMPARISON

2015		2020
$259,487	↑	37% INCREASE

$102,424 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

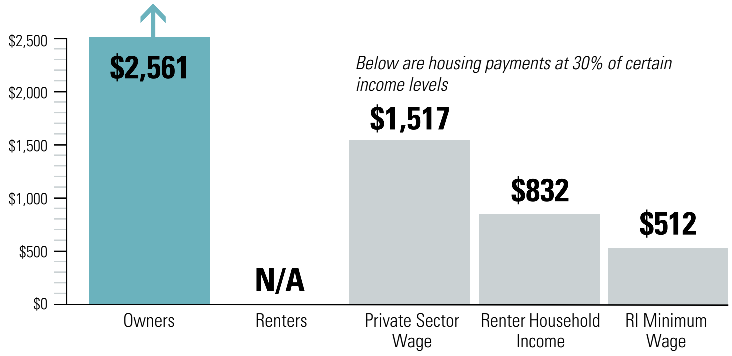
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

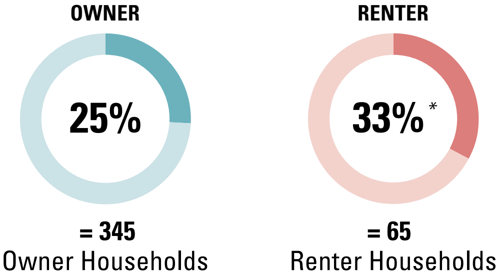
AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

410 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
1,824	90%	10%

INFRASTRUCTURE

REGION: Northwest

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

2020 BUILDING PERMITS:

Total 4 | Single family 4 | Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **545**

CURRENT **2.05%** % of year-round housing stock | **36** # of long-term affordable homes

Elderly	Family	Special Needs
83%	0%	17%

ADDED UNITS

Ownership 0 | Rental 0

PRESERVED RENTALS

0

State-Funded Homes

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

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GLOCESTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
10,141	**3,778**	**$89,391**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$319,900**
Monthly housing payment	**$2,172**

5 YEAR COMPARISON

2015		2020
$226,163	↑	**41%** INCREASE

$86,868 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

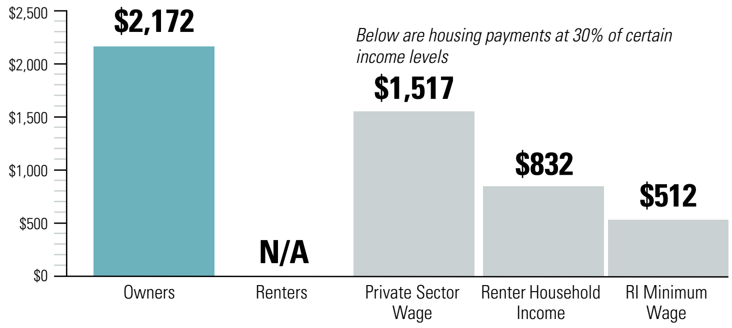
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

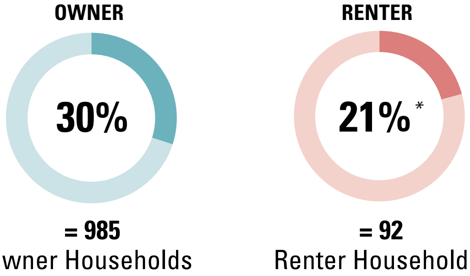
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,077 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
4,155	**93%**	**7%**

INFRASTRUCTURE

REGION: Northwest

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

2020 BUILDING PERMITS: Total **50** Single family **46** Multi-family **4**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **925**

CURRENT **2.16%** % of year-round housing stock **83** # of long-term affordable homes

Elderly	Family	Special Needs
75%	**11%**	**14%**

ADDED UNITS
Ownership **0** Rental **0**

PRESERVED RENTALS
0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **0**

HOPKINTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,097	3,116	$90,134

84% OWN | 16% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$314,900
Monthly housing payment	$2,127

5 YEAR COMPARISON

2015	2020
$220,700	43% INCREASE

$85,076 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

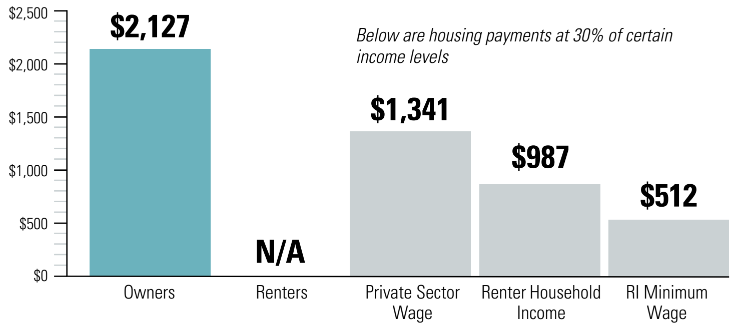
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

769 HOUSEHOLDS ARE COST BURDENED

= 544 Owner Households

= 225 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	Single family	Multifamily
3,685	87%	13%

INFRASTRUCTURE

REGION: South

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES
● Yes ○ No

80,000 sq. ft. lot per unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Municipally reported

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

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **940**

CURRENT **7.09%** % of year-round housing stock **239** # of long-term affordable homes

Elderly	Family	Special Needs
79%	10%	11%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **30**

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JAMESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
5,494	2,301	$111,110

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$649,950**
Monthly housing payment	**$3,770**

5 YEAR COMPARISON

2015	2020
$469,808	38% INCREASE

$150,817 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

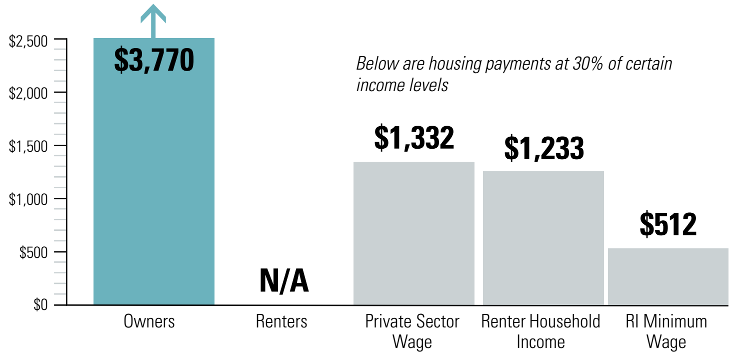
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

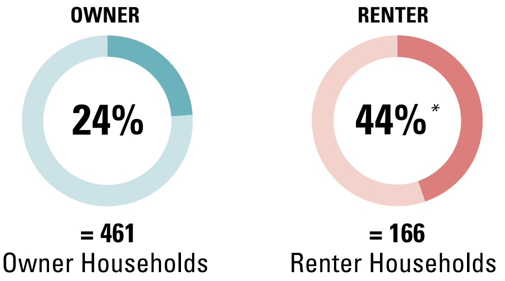
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

627 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
3,072	94%	6%

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

2020 BUILDING PERMITS:

Total 22 Single family 22 Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **400**

CURRENT **4.59%** % of year-round housing stock **116** # of long-term affordable homes

Elderly	Family	Special Needs
57%	29%	14%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **3**

JOHNSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
29,307	11,597	$65,125	67% OWN	33% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$294,250**

Monthly housing payment **$2,114**

5 YEAR COMPARISON

2015	2020
$178,090	65% INCREASE

$84,558 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,763**

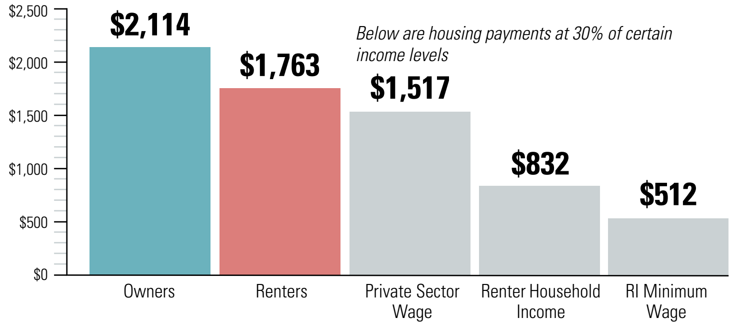
5 YEAR COMPARISON

2015	2020
$1,729	2% INCREASE

$70,520 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,493 HOUSEHOLDS ARE COST BURDENED

= 1,920
Owner Households

= 1,573
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
13,034	63%	37%

INFRASTRUCTURE

REGION: Northwest

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

2 acres net area;
5 or 10 units per net acre depending on zone;
Maximum 12 units in structure

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF AR CP FZ

G/VC ID IZ [✓ MU] TOD

2020 BUILDING PERMITS:

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

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,905**

CURRENT **8.00%** % of year-round housing stock **991** # of long-term affordable homes

Elderly	Family	Special Needs
74%	13%	13%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **7**

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LINCOLN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
21,731	**8,066**	**$81,045**	69% OWN	31% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$355,000**
Monthly housing payment	**$2,453**

5 YEAR COMPARISON

2015		2020
$285,163	↑	24% INCREASE

$98,133 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,679**

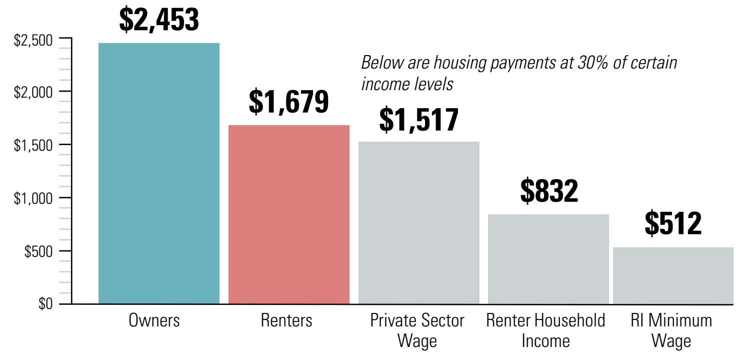
5 YEAR COMPARISON

2015		2020
$1,704	↓	1% DECREASE

$67,160 Income needed to afford this

AFFORDABILITY GAP

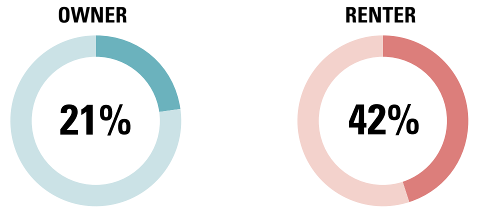
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,227 HOUSEHOLDS ARE COST BURDENED



OWNER	RENTER
= 1,179 Owner Households	= 1,048 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
8,863	**60%**	**40%**

INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS: Total **18** Single family **18** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,860**

CURRENT **6.71%** % of year-round housing stock **605** # of long-term affordable homes

Elderly	Family	Special Needs
63%	**31%**	**6%**

ADDED UNITS		PRESERVED RENTALS
Ownership **0**	Rental **45**	**0**

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **2**

LITTLE COMPTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
3,489	1,561	$89,353

81% OWN | 19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$747,500**

Monthly housing payment **$4,133**

5 YEAR COMPARISON

2015		2020
$580,704	↑	29% INCREASE

$165,309 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

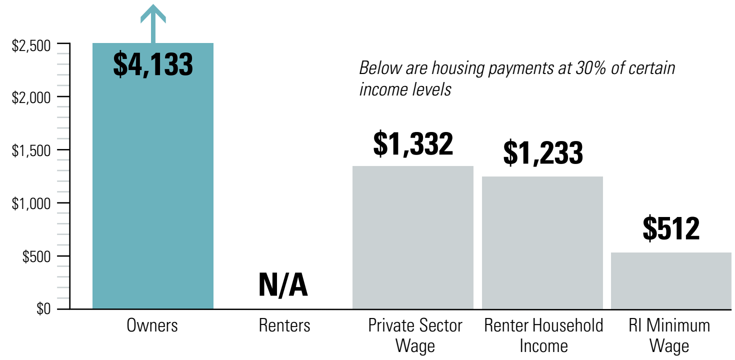
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

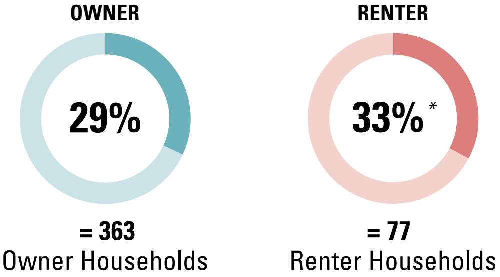
AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

440 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
2,435	98%	2%

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

2020 BUILDING PERMITS:

Total 15 | Single family 15 | Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **580**

CURRENT **0.56%** % of year-round housing stock | **9** # of long-term affordable homes

Elderly	Family	Special Needs
0%	100%	0%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

State-Funded Homes

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

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MIDDLETOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,018	**6,924**	**$73,609**

54% OWN | **46% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

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

5 YEAR COMPARISON

2015	2020
$360,550	23% INCREASE

$112,762 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,621**

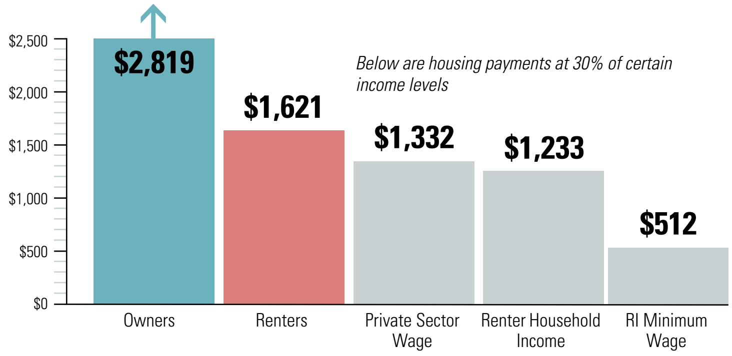
5 YEAR COMPARISON

2015	2020
$1,562	4% INCREASE

$64,840 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,495 HOUSEHOLDS ARE COST BURDENED

OWNER | **RENTER**

= 1,073 Owner Households

= 1,422 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

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

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● > Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS: Total **14** Single family **14** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **5.16%** % of year-round housing stock **355** # of long-term affordable homes

Elderly	Family	Special Needs
26%	**47%**	**26%**

ADDED UNITS

Ownership **4** Rental **0**

PRESERVED RENTALS

0

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

TABLE OF CONTENTS

NARRAGANSETT

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

70% OWN | 30% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$560,000
Monthly housing payment	$3,350

5 YEAR COMPARISON

2015		2020
$408,624	↑	37% INCREASE

$133,990 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,679

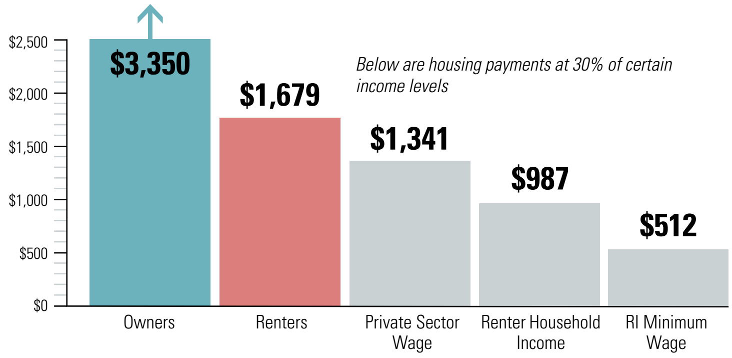
5 YEAR COMPARISON

2015		2020
$1,223	↑	37% INCREASE

$67,160 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,147 HOUSEHOLDS ARE COST BURDENED

= 1,159
Owner Households

= 988
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
10,092	83%	17%

INFRASTRUCTURE

REGION: South

Public Water
● Full ○ Partial ○ None

Public Sewer
○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES
○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total 23 | Single family 23 | Multi-family 0

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: **2,770**

CURRENT **3.81%** % of year-round housing stock **273** # of long-term affordable homes

Elderly	Family	Special Needs
40%	49%	12%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **2**

TABLE OF CONTENTS

NEWPORT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
24,663	**10,211**	**$67,102**

43% OWN **57% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$625,000**
Monthly housing payment	**$3,742**

5 YEAR COMPARISON

2015	2020
$453,419	38% INCREASE

$149,671 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,455**

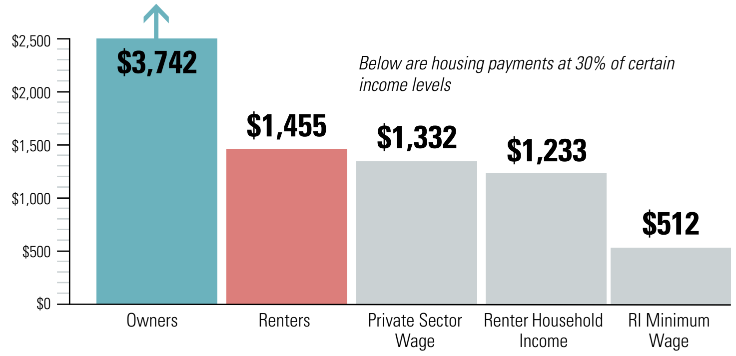
5 YEAR COMPARISON

2015	2020
N/A	N/A

$58,200 Income needed to afford this

AFFORDABILITY GAP

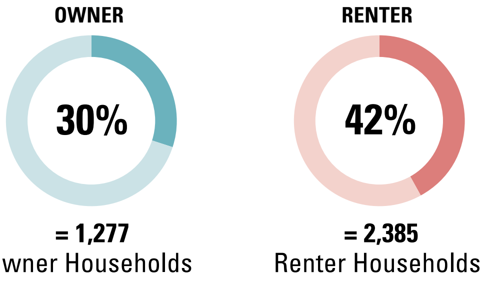
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,662 HOUSEHOLDS ARE COST BURDENED



= 1,277 Owner Households

= 2,385 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
12,982	**37%**	**63%**

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

2020 BUILDING PERMITS:

Total **7** Single family **7** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,630**

CURRENT **15.90%** % of year-round housing stock **1,853** # of long-term affordable homes

Elderly	Family	Special Needs
25%	**65%**	**10%**

ADDED UNITS

Ownership **0** Rental **48**

PRESERVED RENTALS

38

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **227**

NEW SHOREHAM

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
916	**440**	**$59,423**	67% OWN	33% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

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

5 YEAR COMPARISON

2015		2020
$1,283,778	↓	4% DECREASE

$274,953 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

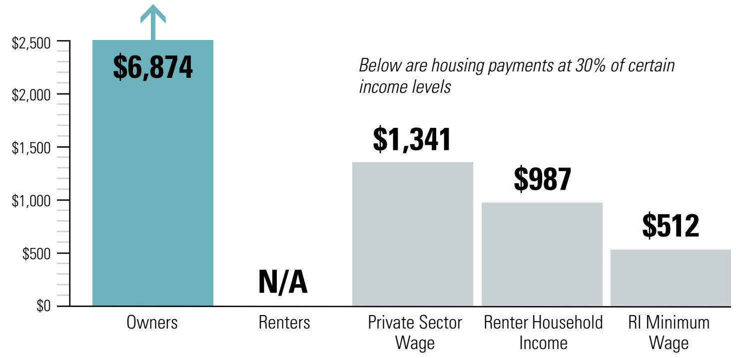
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

181 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 159 Owner Households	= 22 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	Single family	Multifamily
1,869	**81%**	**19%**

INFRASTRUCTURE

REGION: South

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

2020 BUILDING PERMITS:

Municipally reported

Total **5** Single family **5** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **165**

CURRENT **11.17%** % of year-round housing stock **62** # of long-term affordable homes

Elderly	Family	Special Needs
0%	**100%**	**0%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **11**

TABLE OF CONTENTS

NORTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
26,235	10,419	$91,796

76% OWN **24% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$405,000
Monthly housing payment	$2,681

5 YEAR COMPARISON

2015	2020
$322,583	26% INCREASE

$107,231 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,783

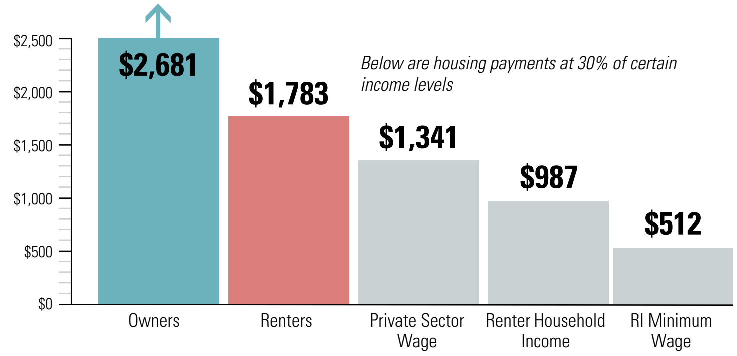
5 YEAR COMPARISON

2015	2020
$1,514	18% INCREASE

$71,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,643 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
21%	43%
= 1,654 Owner Households	= 989 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
11,591	74%	26%

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF AR CP FZ

[✓ G/VC] ID [✓ IZ] [✓ MU] [✓ TOD]

2020 BUILDING PERMITS:

Total	Single family	Multi-family
39	31	8

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: **2,970**

CURRENT **8.77%** % of year-round housing stock **961** # of long-term affordable homes

Elderly	Family	Special Needs
34%	47%	19%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **146**

NORTH PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
32,564	**13,718**	**$57,135**	57% OWN	43% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$265,000**
Monthly housing payment	**$1,913**

5 YEAR COMPARISON

2015		2020
$189,016	↑	**40%** INCREASE

$76,533 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,556**

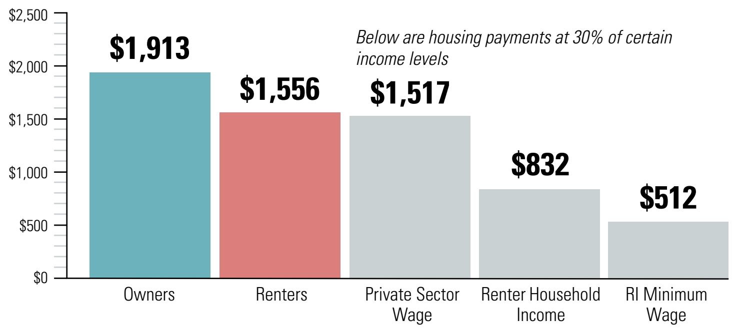
5 YEAR COMPARISON

2015		2020
$1,557	—	NO CHANGE

$62,240 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

4,851 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,031	= 2,820
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
14,880	**46%**	**54%**

INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● > Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

20,00 sq. ft. lot;
Number of units determined by type

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS: Total **23** Single family **4** Multi-family **19**

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: **6,640**

CURRENT **6.57%** % of year-round housing stock **1,006** # of long-term affordable homes

Elderly	Family	Special Needs
92%	**1%**	**7%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **0**

TABLE OF CONTENTS

NORTH SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
12,413	**4,807**	**$78,617**	78% OWN	22% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$335,000**

Monthly housing payment **$2,208**

5 YEAR COMPARISON

2015		2020
$260,580	↑	29% INCREASE

$88,304 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,476**

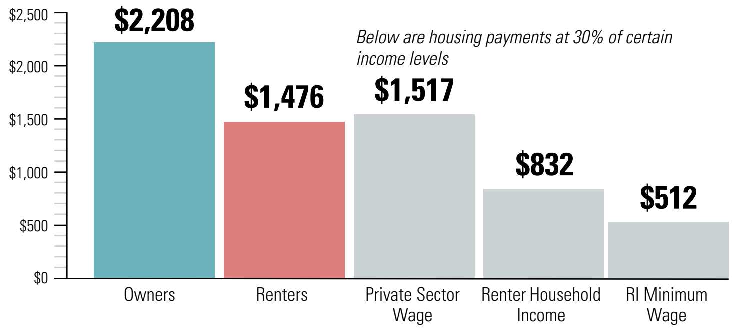
5 YEAR COMPARISON

2015		2020
$1,352	↑	9% INCREASE

$59,040 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,561 HOUSEHOLDS ARE COST BURDENED

= 1,130
Owner Households

= 431
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
5,097	72%	28%

INFRASTRUCTURE

REGION: Northwest

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

6,000 sq. ft. lot;
4,000 add'l sq. ft. per bedroom

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF AR CP FZ

G/VC ID IZ [✓ MU] TOD

2020 BUILDING PERMITS:

Total **16** Single family **16** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,400**

CURRENT **8.18%** % of year-round housing stock **413** # of long-term affordable homes

Elderly	Family	Special Needs
71%	15%	14%

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

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

PAWTUCKET

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

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$248,000**

Monthly housing payment **$1,760**

5 YEAR COMPARISON

2015		2020
$163,887	↑	51% INCREASE

$70,413 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,415**

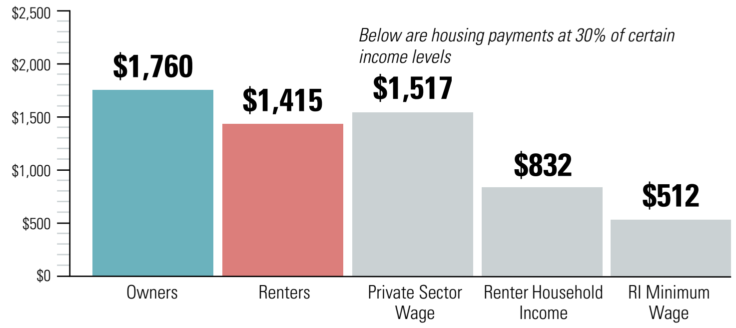
5 YEAR COMPARISON

2015		2020
$1,382	↑	2% INCREASE

$56,600 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,449 HOUSEHOLDS ARE COST BURDENED

OWNER | **RENTER**

= 4,283 Owner Households

= 7,166 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
31,728	**33%**	**67%**

INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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]

2020 BUILDING PERMITS:

Total **18** Single family **12** Multi-family **6**

LONG-TERM AFFORDABLE HOMES

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

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

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

Elderly	Family	Special Needs
51%	**42%**	**7%**

ADDED UNITS

Ownership **0** Rental **7**

PRESERVED RENTALS

48

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

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PORTSMOUTH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,363	**7,211**	**$100,453**

77% OWN **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$470,000**
Monthly housing payment	**$3,025**

5 YEAR COMPARISON

2015		2020
$342,523	↑	**37%** INCREASE

$120,995 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,862**

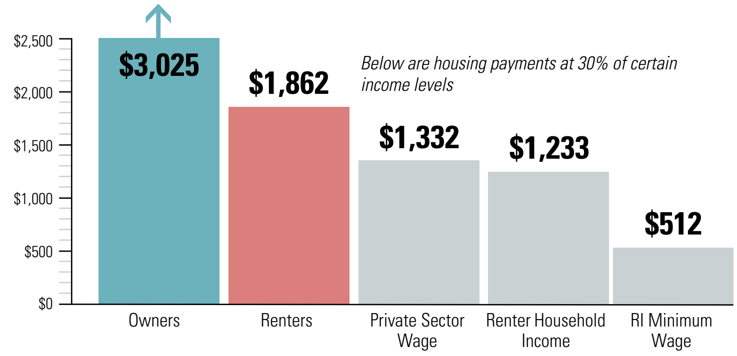
5 YEAR COMPARISON

2015		2020
$1,621	↑	**15%** INCREASE

$74,480 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,206 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

= 1,413
Owner Households

= 793
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
8,643	**79%**	**21%**

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

2020 BUILDING PERMITS:

Total **28** Single family **28** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,240**

CURRENT **2.75%** % of year-round housing stock **204** # of long-term affordable homes

Elderly	Family	Special Needs
82%	**6%**	**12%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **40**

PROVIDENCE (without East Side)

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
147,072	**48,135**	**$42,556**

35% OWN | **66% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$230,000**
Monthly housing payment	**$1,726**

5 YEAR COMPARISON

2015		2020
$134,387	↑	71% INCREASE

$69,057 Income needed to afford this

AVERAGE 2-BEDROOM RENT (ENTIRE CITY*)

Rental payment	**$1,781**

5 YEAR COMPARISON

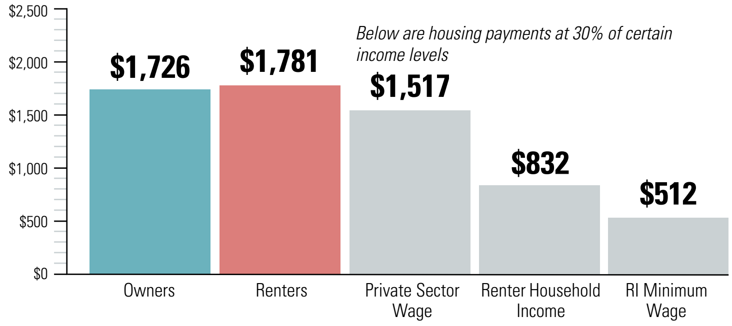
2015		2020
$1,703	↑	5% INCREASE

$71,240 Income needed to afford this

*Please see Methods & Sources for more information.

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

20,935 HOUSEHOLDS ARE COST BURDENED

= 6,309	**= 14,626**
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
53,326	**22%**	**78%**

INFRASTRUCTURE

REGION: Providence

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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]

2020 BUILDING PERMITS:

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

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: **36,705**

CURRENT **14.81%** % of year-round housing stock **10,537** # of long-term affordable homes

Elderly	Family	Special Needs
42%	**50%**	**8%**

ADDED UNITS

Ownership **1** Rental **13**

PRESERVED RENTALS

65

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **1,078**

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PROVIDENCE (East Side)

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
32,422	12,497	$83,886	44% OWN	53% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$660,000
Monthly housing payment	$4,711

5 YEAR COMPARISON

2015		2020
$502,585	↑	31% INCREASE

$188,431 Income needed to afford this

AVERAGE 2-BEDROOM RENT (ENTIRE CITY*)

Rental payment	$1,781

5 YEAR COMPARISON

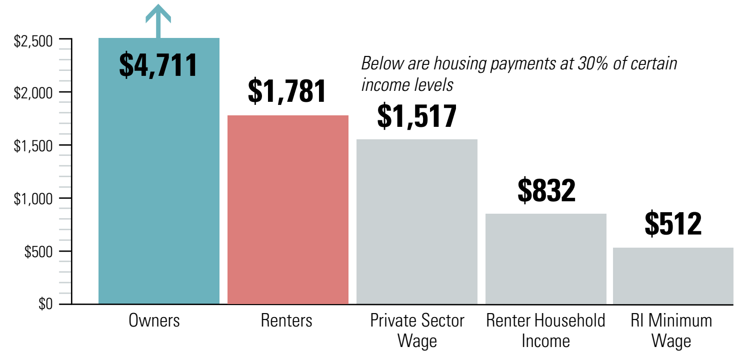
2015		2020
$1,703	↑	5% INCREASE

$71,240 Income needed to afford this

*Please see Methods & Sources for more information.

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

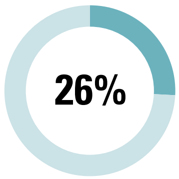


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

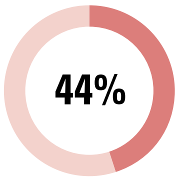
4,550 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,471
Owner Households

RENTER



= 3,079
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
14,315	30%	70%

INFRASTRUCTURE

REGION: Providence

Public Water
● Full ○ Partial ○ None

Public Sewer
● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES
● Yes ○ No

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]

2020 BUILDING PERMITS:

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

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: **36,705**

CURRENT **14.81%** % of year-round housing stock **10,537** # of long-term affordable homes

Elderly	Family	Special Needs
42%	50%	8%

ADDED UNITS

Ownership **1** Rental **13**

PRESERVED RENTALS

65

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **1,078**

RICHMOND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
7,653	**2,848**	**$95,391**	90% OWN	10% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$345,000**

Monthly housing payment **$2,392**

5 YEAR COMPARISON

2015		2020
$261,672	↑	32% INCREASE

$95,672 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

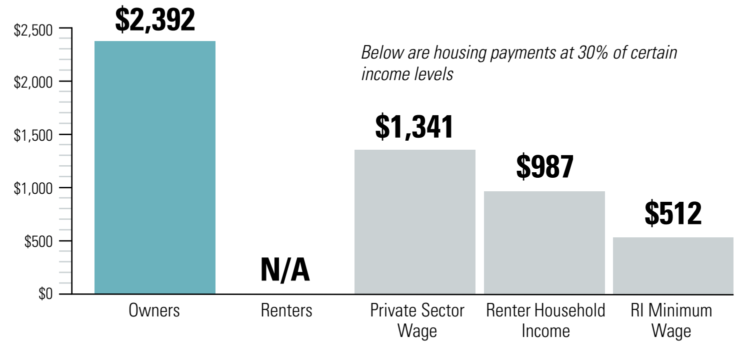
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

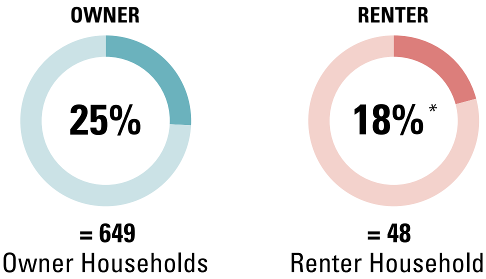
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

697 HOUSEHOLDS ARE COST BURDENED



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	Single family	Multifamily
2,995	95%	5%

INFRASTRUCTURE

REGION: South

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

2020 BUILDING PERMITS:

Municipally reported

Total 29 Single family 29 Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **560**

CURRENT **3.30%** % of year-round housing stock **96** # of long-term affordable homes

Elderly	Family	Special Needs
0%	52%	48%

ADDED UNITS

Ownership 6 Rental 35

PRESERVED RENTALS

0

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

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SCITUATE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
10,634	**4,009**	**$96,179**

87% OWN | 13% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$360,000**

Monthly housing payment **$2,432**

5 YEAR COMPARISON

2015		2020
$275,876	↑	30% INCREASE

$97,296 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

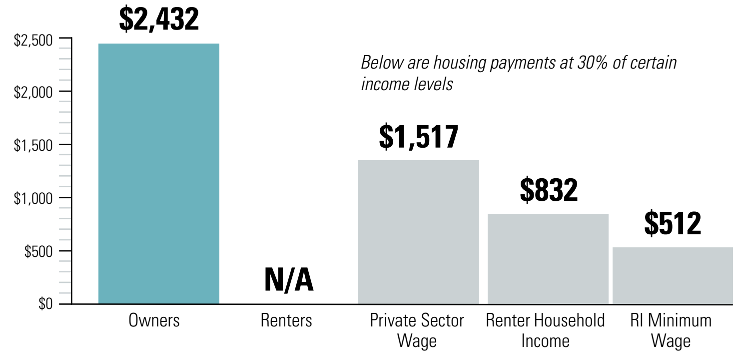
5 YEAR COMPARISON

2015	2020
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

725 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 534 Owner Households	= 191 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	Single family	Multifamily
4,414	**87%**	**13%**

INFRASTRUCTURE

REGION: Northwest

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

2020 BUILDING PERMITS:

Total **19** Single family **19** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,135**

CURRENT **0.78%** % of year-round housing stock **32** # of long-term affordable homes

Elderly	Family	Special Needs
75%	**6%**	**19%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **0**

SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
21,693	7,690	$85,337	79% OWN	21% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$349,000**

Monthly housing payment **$2,306**

5 YEAR COMPARISON

2015 $267,627 ↑ 2020 **30%** INCREASE

$92,222 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,793**

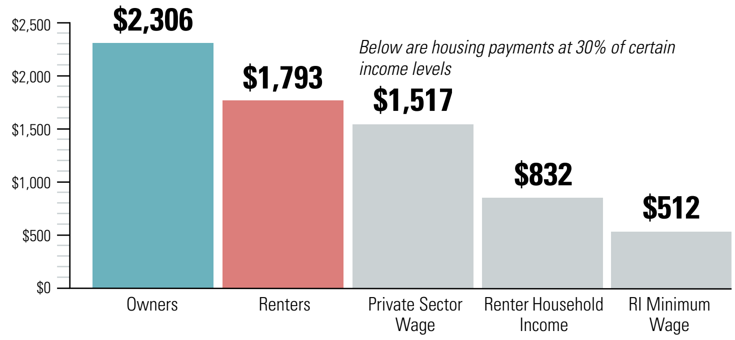
5 YEAR COMPARISON

2015 $1,198 ↑ 2020 **50%** INCREASE

$71,720 Income needed to afford this

AFFORDABILITY GAP

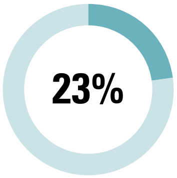
MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

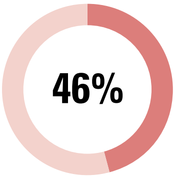
2,116 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,399
Owner Households

RENTER



= 717
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
8,121	67%	33%

INFRASTRUCTURE

REGION: Northwest

Public Water
○ Nearly Full ● > Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

20,000 sq. ft. lot;
20,000 add'l sq. ft. per add'l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total **39** Single family **23** Multi-family **4** ADU **12**

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: **2,170**

CURRENT **5.53%** % of year-round housing stock **434** # of long-term affordable homes

Elderly	Family	Special Needs
67%	19%	14%

ADDED UNITS

Ownership **4** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **47**

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SOUTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
30,652	**10,291**	**$89,917**	**73% OWN**	**27% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON		
Home price	**$419,900**	2015	↑	2020
Monthly housing payment	**$2,680**	$329,822		**27%** INCREASE

$107,211 Income needed to afford this

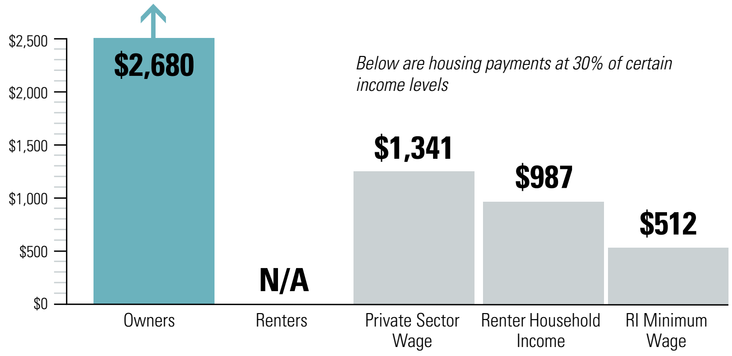
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
Rental payment	**N/A**	2015	2020
		N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

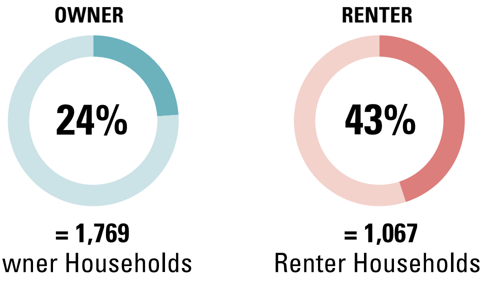
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,836 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	Single family	Multifamily
12,954	**81%**	**19%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR [✓ CP] FZ

G/VC ID [✓ IZ] [✓ MU] TOD

2020 BUILDING PERMITS: Total **102** Single family **90** Multi-family **8** ADU **4**

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 **4.97%** % of year-round housing stock **542** # of long-term affordable homes

Elderly	Family	Special Needs
54%	**30%**	**16%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **15**

TIVERTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
15,774	6,569	$75,295

78% OWN | 22% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$339,000**

Monthly housing payment **$2,239**

5 YEAR COMPARISON

2015		2020
$248,561	↑	36% INCREASE

$89,573 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,758**

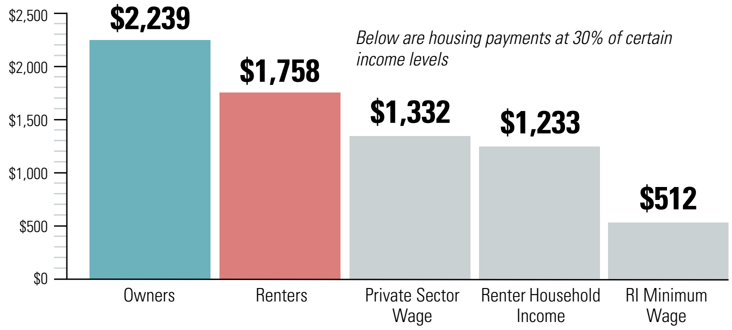
5 YEAR COMPARISON

2015		2020
$1,769	↓	1% DECREASE

$70,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,100 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

= 1,638
Owner Households

= 462
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
7,440	75%	25%

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

2020 BUILDING PERMITS:

Total **36** Single family **36** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,240**

CURRENT **5.18%** % of year-round housing stock **370** # of long-term affordable homes

Elderly	Family	Special Needs
32%	59%	9%

ADDED UNITS

Ownership **0** Rental **11**

PRESERVED RENTALS

0

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

TABLE OF CONTENTS

WARREN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
10,488	**4,884**	**$59,926**	**54% OWN**	**46% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$355,500**

Monthly housing payment **$2,374**

5 YEAR COMPARISON

2015		2020
$251,293	↑	**41%** INCREASE

$94,961 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,973**

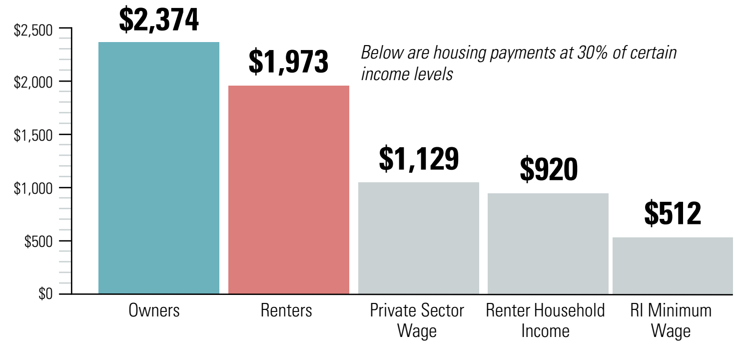
5 YEAR COMPARISON

2015		2020
$1,914	↑	**3%** INCREASE

$78,920 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

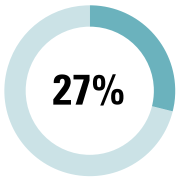


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

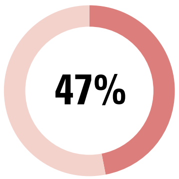
1,655 HOUSEHOLDS ARE COST BURDENED

OWNER



= 705
Owner Households

RENTER



= 950
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
5,363	**48%**	**52%**

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

2020 BUILDING PERMITS:

Municipally reported

Total **13** Single family **13** Multi-family **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,200**

CURRENT **4.23%** % of year-round housing stock **213** # of long-term affordable homes

Elderly	Family	Special Needs
0%	**75%**	**25%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **9**

WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
80,993	35,011	$73,757	71% OWN	29% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

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

5 YEAR COMPARISON

2015		2020
$187,923	↑	41% INCREASE

$72,914 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,640

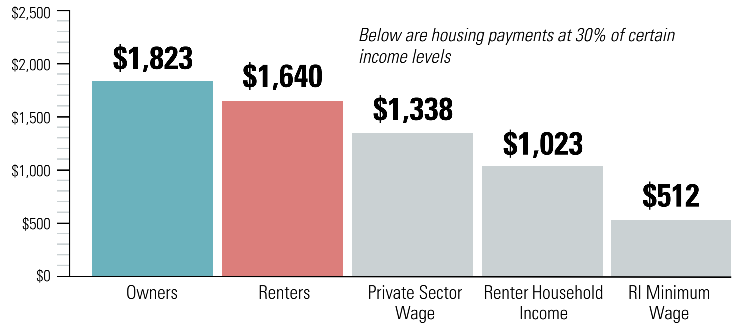
5 YEAR COMPARISON

2015		2020
$1,598	↑	3% INCREASE

$65,600 Income needed to afford this

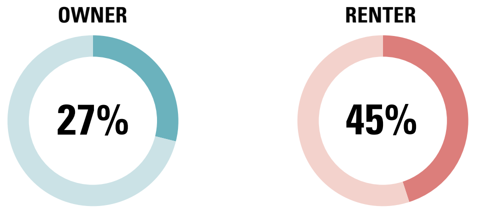
AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

10,937 HOUSEHOLDS ARE COST BURDENED



= 6,692
Owner Households

= 4,245
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
37,461	73%	27%

INFRASTRUCTURE

REGION: Central

Public Water
● Full ○ Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES
○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total 60 Single family 32 Multi-family 28

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: **12,320**

CURRENT **5.48%** % of year-round housing stock **2,040** # of long-term affordable homes

Elderly	Family	Special Needs
81%	7%	11%

ADDED UNITS

Ownership 0 Rental 5

PRESERVED RENTALS

7

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **37**

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WESTERLY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
22,544	**9,827**	**$70,784**

64% OWN | **36% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$373,913**
Monthly housing payment	**$2,305**

5 YEAR COMPARISON

2015	2020
$309,745	↑ **21%** INCREASE

$92,199 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,252**

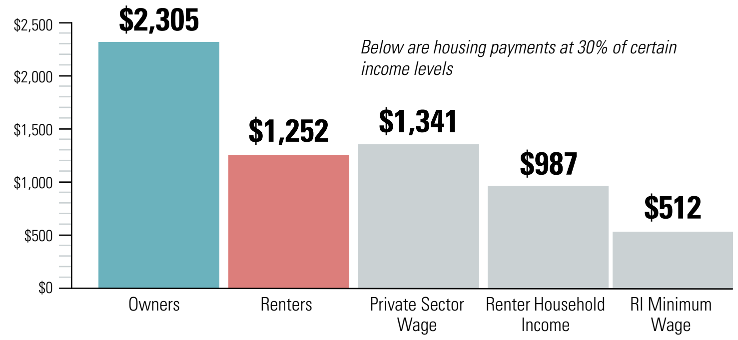
5 YEAR COMPARISON

2015	2020
$1,596	↓ **22%** DECREASE

$50,080 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,100 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,542 Owner Households	**= 1,558** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
12,968	**65%**	**35%**

INFRASTRUCTURE

REGION: South

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

2020 BUILDING PERMITS:

Total **39** Single family **34** Multi-family **5**

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: **3,905**

CURRENT **5.13%** % of year-round housing stock **535** # of long-term affordable homes

Elderly	Family	Special Needs
70%	**16%**	**14%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

WEST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
6,224	**2,256**	**$119,688**	82% OWN	18% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$381,500**

Monthly housing payment **$2,745**

5 YEAR COMPARISON

2015		2020
$286,801	↑	33% INCREASE

$109,808 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

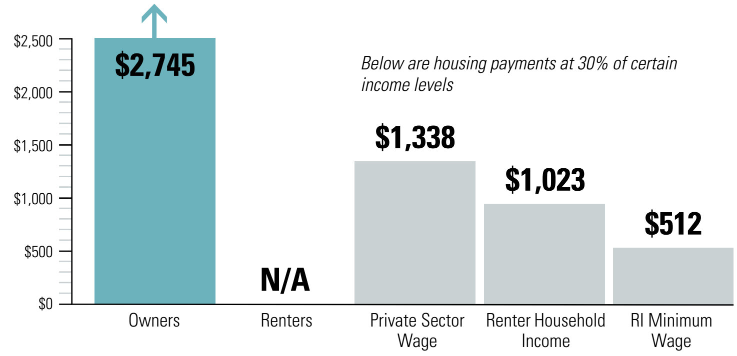
5 YEAR COMPARISON

2015	2020
$2,178	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

546 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

OWNER	RENTER
23%	32%*
= 423 Owner Households	= 123 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	Single family	Multifamily
2,409	**85%**	**15%**

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

2020 BUILDING PERMITS:

Total **34** Single family **34** Multi-family **0**

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: **455**

CURRENT **1.16%** % of year-round housing stock **27** # of long-term affordable homes

Elderly	Family	Special Needs
0%	**70%**	**30%**

ADDED UNITS

Ownership **0** Rental **0**

PRESERVED RENTALS

0

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

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WEST WARWICK

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

54% OWN | **46% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$250,000**
Monthly housing payment	**$1,819**

5 YEAR COMPARISON

2015 $174,703 ↑ **2020** **43%** INCREASE

$72,776 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,589**

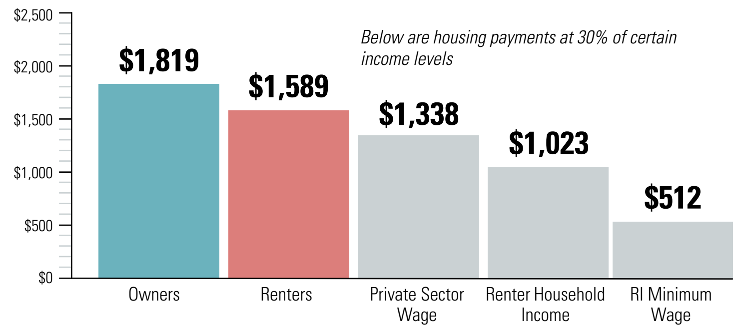
5 YEAR COMPARISON

2015 $1,535 ↑ **2020** **4%** INCREASE

$63,560 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

4,939 HOUSEHOLDS ARE COST BURDENED

OWNER	**RENTER**

= 2,157	**= 2,782**
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
14,044	**43%**	**57%**

INFRASTRUCTURE

REGION: Central

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ **ADU**]	**AHTF**	**AR**	**CP**	**FZ**
G/VC	**ID**	**IZ**	**MU**	**TOD**

2020 BUILDING PERMITS:

Total **48** Single family **10** Multi-family **38**

LONG-TERM AFFORDABLE HOMES

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

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

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

Elderly	Family	Special Needs
63%	**27%**	**10%**

ADDED UNITS

Ownership **0** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **4**

WOONSOCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
41,603	16,663	$42,595	36% OWN	64% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$251,000
Monthly housing payment	$1,851

5 YEAR COMPARISON

2015		2020
$147,498	↑	70% INCREASE

$74,039 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,187

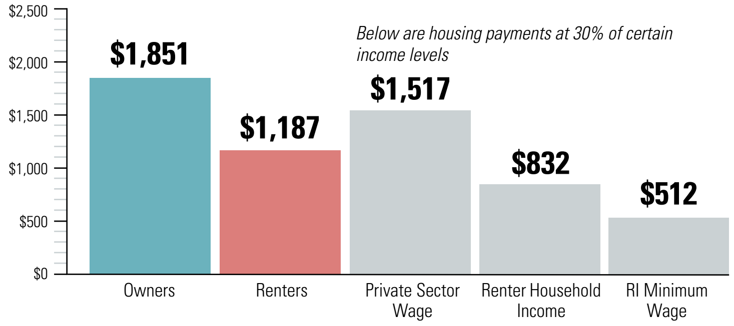
5 YEAR COMPARISON

2015		2020
$1,234	↓	4% DECREASE

$47,480 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

6,533 HOUSEHOLDS ARE COST BURDENED

= 1,923
Owner Households

= 4,610
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Multifamily
18,697	25%	75%

INFRASTRUCTURE

REGION: Northwest

Public Water
● Full ○ Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

6,000 sq. ft. lot;
4,000 add'l sq. ft. per add'l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Municipally reported

Total	Single family	Multi-family
67	29	38

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **10,455**

CURRENT **15.90%** % of year-round housing stock **3,048** # of long-term affordable homes

Elderly	Family	Special Needs
42%	53%	5%

ADDED UNITS

Ownership 21 Rental 1

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **220**

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METHODS & SOURCES

HousingWorks RI @ RWU
2021 Housing Fact Book

METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS

Rhode Island's Population Sources: U.S. Census Bureau, American Community Survey (ACS), 5-Year Public Use Microdata Sample (PUMS), 2015-2019, Population and Housing Unit Records; and ACS, 5-Year Estimates, 2015-2019, Total Population. Method for calculating Median Personal Incomes by Age Group in 2021 Housing Fact Book now includes use of Person Weight Group.

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2015-2019. 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.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations: HousingWorks RI analysis of Rhode Island Department of Labor & Training wages as published in "Rhode Island Occupational Wage Report 2020" of those occupations identified as "high growth occupations" in "Occupational Outlook 2028" and calculated as 30 percent of full-time wages.

REGIONAL OVERVIEW

Population, Households, Race and Ethnicity by Region: U.S. Census Bureau, ACS, 5-Year PUMS, 2015-2019.

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2015-2019, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2020. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Housing Stock, Median Household Incomes, Poverty of Families with Children Under 18, and Households Aged 65 and Over with a Disability: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019.

Jobs: For all municipalities except Providence: Rhode Island Department of Labor and Training, Labor Market Information Unit, "State of the State: A Statistical Profile of Rhode Island's Cities and Towns." Accessed at: https://dlt.ri.gov/documents/pdf/lmi/stateofthestate.pdf. For Providence by Census Tracts: U.S. Census Bureau, Longitudinal-Employer Household Dynamics (LEHD) On the Map website. Accessed at: https://onthemap.ces.census.gov/.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2020 and Year-End 2015, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2015 are inflation-adjusted to 2020 dollars.

Monthly Housing Payment for Homeownership Methodology: Calculation of monthly housing payment is derived from:

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

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

AVERAGE 2-BEDROOM RENT

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

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

AFFORDABILITY GAP

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

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2020. Rhode Island Department of Labor and Training (https://dlt.ri.gov/documents/pdf/lmi/town19ann.pdf). 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 Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

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

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

CURRENT HOUSING & DEVELOPMENT/HOUSING STOCK

HOUSING STOCK

Total Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of housing units.

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

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

Residential Zoning Sources: The list of specific development strategies was compiled from each municipal comprehensive plan as available. Comprehensive plans are generally available at http://www.planning.ri.gov/planning-areas/local-comprehensive-planning/plans-currently-under-review.php. Zoning information was obtained from each municipality's Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. Not meant for official/legal use. *Please contact municipalities directly to discuss any interest in development of housing.*

- "Multifamily by right" zoning was considered only within residential zones, not special or other designated districts nor requiring affordability, and needed to allow for 3 or more dwelling units as a permitted right, not requiring special use.
- Accessory Dwelling Units (ADU) were included in every municipality based on recent legislation RIGL § 45-24-37, which now permits ADUs for family members without a special permit.
- Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality's comprehensive plan.

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

LONG-TERM AFFORDABLE HOMES

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

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

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

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Statewide Housing Indicators: Sources

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3. U.S. Department of Housing & Urban Development (U.S. HUD). *HUD PD&R Regional Reports, Region 1: New England*, Q4-2020 and Q1-2021.
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HOUSING FACT BOOK

HousingWorksRI
at Roger Williams University

One Empire Plaza
Providence, Rhode Island 02903
www.HousingWorksRI.org

CREDITS

WRITING
Annette Mann Bourne
Brenda Clement

COPYEDITING
Amy Cola
Molly Sexton

RESEARCH & DATA ANALYSIS
Annette Mann Bourne
Per Fjelstad
Intern: Toby Arment
Intern: Lucy Qu

DESIGN
Lakuna Design

Roger Williams University

One Old Ferry Road
Bristol, Rhode Island 02809
www.rwu.edu

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