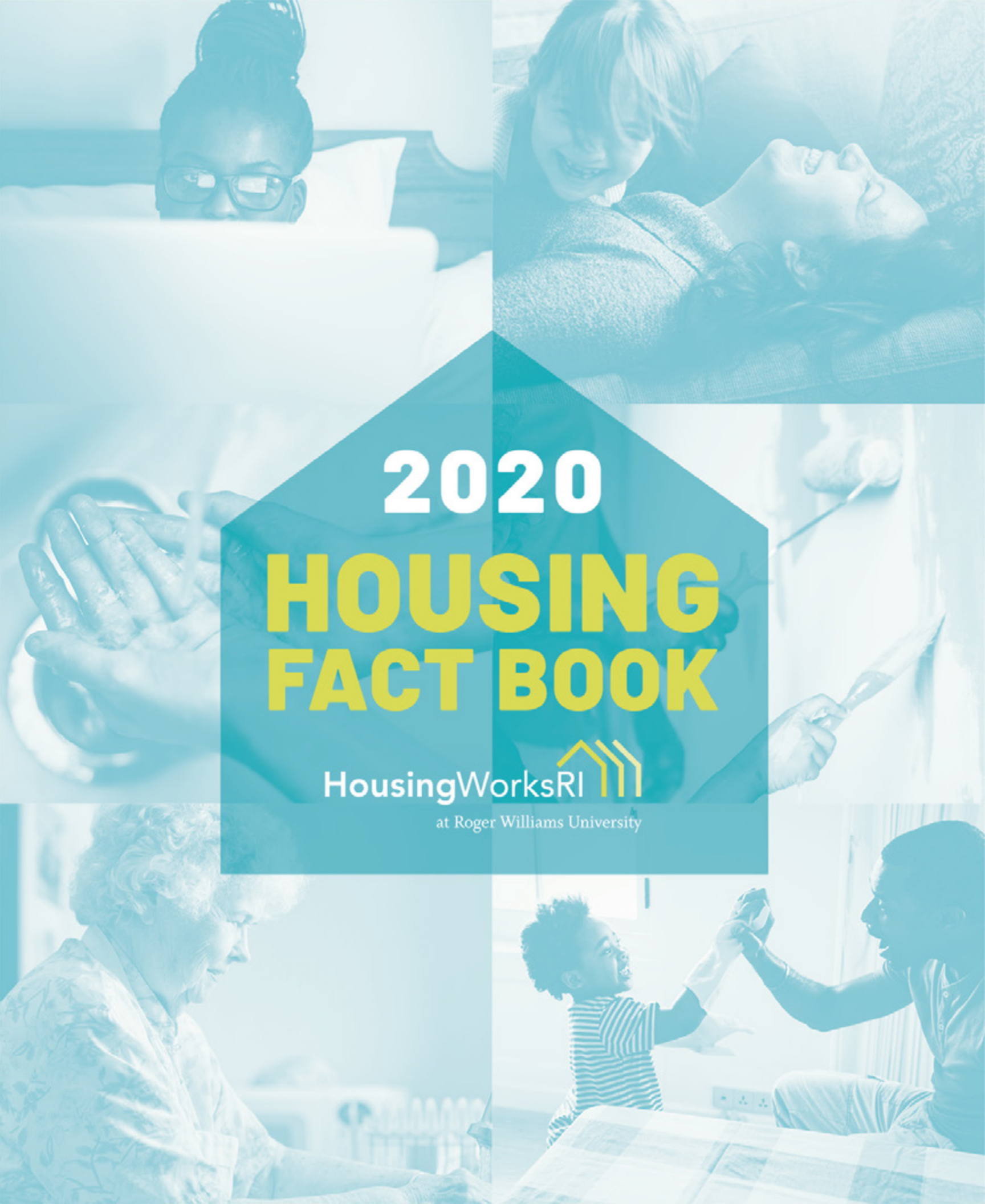




2020 HOUSING FACT BOOK

HousingWorksRI 
at Roger Williams University

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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. We 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

This year's Housing Fact Book represents a collective effort 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, a few individuals from across our partners were called on to help shape these pages during this extraordinary year including: Eric Hirsch, Providence College; Benjamin Jacobs, RI Division of Planning; Nishi Kumar, RIHousing; Devra Levy, Childhood Lead Action Project; Alison Nierinckx, RIHousing; Courtney Smith, United Way of Rhode Island; Elise Swearingen, Rhode Island Office of Healthy Aging; and Rachel Calabro, Ashley Fogarty, and Cindy Singleton from the Rhode Island Department of Health.. We also greatly appreciate the assistance of Roger Williams University's Hassenfeld Fellows David Hayes, Arlyss Martin, and Charles Jackvony, for their research on zoning ordinances; our Bonner Community Fellows Ariana Clark and Lucy Qu, as well as Per Fjelstad, Ph.D., and Jeremy Berman for their contributions to data collection and analysis.

The 2020 Housing Fact Book also represents the dedication and input from our Advisory Board members who offer insights on the final draft including: Stephen Antoni, Joseph Garlick, Amy Rainone, Brent Runyon, and June Speakman.

HousingWorks RI Champion:

JPMORGAN CHASE & CO.

HousingWorks RI Supporters:



Dear Reader:

Not since 2009 have we produced a Housing Fact Book in the midst of national crisis. The COVID-19 pandemic has highlighted the importance of stable housing for health and well-being and exposed consequential inequities in our communities. Without access to safe, affordable places to live, households cannot isolate safely: long-standing disparities in housing security are among the factors which have led to a disproportionate impact of the virus on people of color. Despite decades of warnings from housing researchers and advocates, fragile home security is clearly compromising our ability to control the virus and stabilize our neighborhoods. Investment in housing supports has never been more needed.

Since the founding of HousingWorks RI, the annual Housing Fact Book has offered evidence of housing's deep ties to our economy. In recent years, we have added the World Health Organization's public health framework of Social Determinants of Health to note the links between housing and quality of life outcomes including educational attainment, professional success, and economic stability. The 2020 Housing Fact Book continues this trajectory, diving deeper into the data to draw out other significant connections between housing and well-being.

Given the dramatic impacts of COVID-19 on housing and employment, this year's Housing Fact Book has incorporated new relevant indicators. While the 2020 Housing Fact Book is based on pre-pandemic 2019 data, current mid-year data has been added to provide insight into employment and economic challenges present just before quarantine. For the first time we have also included data related to racial and ethnic disparities which highlight stark inequities prior to the pandemic. By adding this new dimension to our analysis, the Housing Fact Book will better inform housing recovery, planning, and policies.

The severity of these times provides an opportunity not only for introspection, but also for integrated problem-solving. It has never been clearer that where we live impacts every aspect of our lives and that Rhode Island needs state-level investments in housing to bolster community resiliency. Passing another housing bond to support the development of affordable homes is important: state-issued funding provides flexible program design and geographic allocation responsive to the diversity of our evolving housing needs. Three previous rounds of Building Homes Rhode Island (BHRI) bond funding have helped create and preserve more than 3,200 long-term affordable homes across the state. In the regional and municipal pages the Housing Fact Book illustrates how previous bonds have successfully preserved and created long-term affordable homes that connect Rhode Islanders to jobs and transit.

While another bond will not meet all of Rhode Island's substantial housing needs, it is a step in the right direction, especially when paired with an investment in infrastructure. Strategies that will help us move forward, as outlined in the Homes RI campaign,¹ include:

- 1 Construction and preservation of safe, healthy, and affordable homes.
- 2 Rental subsidies for low and very low-income households.
- 3 Necessary services for people placed in permanent housing to support their health and wellbeing.
- 4 The removal of legal, administrative, regulatory, and economic barriers to quality housing.²

Of the many challenges that lie ahead, the work of stabilizing our communities through access to safe, healthy, affordable homes has never been more necessary. We hope the data and analysis 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.



Stephen Antoni
Board Chair, HousingWorks RI at RWU



Brenda Clement
Director, HousingWorks RI at RWU

TABLE OF CONTENTS

Executive Summary	2
Statewide Housing Indicators	4
Rhode Island Population	5
Housing Cost Burdens	6
Where Is It Affordable to Own?	8
Where Is It Affordable to Rent?	9
Housing's Intersections with Health, Education, & the Economy	10
Progress Toward Long-Term Affordable Homes	16
Rhode Island Regional View:	
Access to Housing & Jobs	17
Northwest RI	20
Northeast RI	22
Providence	24
Southeast Providence County	26
Southeast RI	28
South RI	30
Central RI	32
Local Housing Facts	34
Methods & Sources	77

EXECUTIVE SUMMARY

Rhode Island saw many economic gains in 2019, even though local expansion lagged behind regional and national growth.³ Home sales prices increased and rates of unemployment decreased, but access to stable housing remained difficult for many. In 2020, the pandemic and related shutdowns revealed stark disparities in housing and economic security; the community-wide value of safe, healthy, affordable homes became undeniable. The 2020 Housing Fact Book is based on 2019 data, but additional indicators have been incorporated, including disaggregated data for race and ethnicity.

Housing cost burdens remain stubbornly high, especially across the lowest income brackets. The lowest income groups for those with mortgages had cost burden rates that were up only one percent over last year, but renters' cost burdens and severe cost burdens increased significantly across nearly all incomes. Eighty-one percent of renters with incomes below \$12,765 are cost burdened, and 60 percent severely so. Last year, those same categories were 77 percent and 52 percent. Lower middle and middle income renters saw increases too. Overall, these new figures represent a range of increase from five to 28 percent in the rates of cost burdened and severely cost burdened renter households across four of the five income ranges.

The inclusion of racial and ethnic data also exposes **disparities regarding homeownership and renting**. Whites are the only racial group to have a higher rate of homeownership than rental. At 67 percent, it far exceeds the rate of ownership for all other groups, which range from a low of 29 percent for Latinos to a high of 47 percent for Asians.

For 2019, the list of municipalities **where it is affordable to own or rent** remains quite low. There is only one municipality where a household at \$50,000 income could affordably buy; at \$70,000, there are now three—down from four in 2018. For renters, based on two-bedroom apartments, no municipality is affordable on the state's median renter income of \$34,255 and income of \$50,000 is adequate in only three municipalities. Currently, Rhode Island's "housing wage," to afford a Fair Market Rent two-bedroom apartment, is \$21.16—more than twice the state's minimum wage.⁴

The Housing Fact Book's newly expanded section on **Housing's Intersections with Health, Education, and the Economy** applies the lens of Social Determinants of Health to the housing landscape in Rhode Island: age of housing stock, lead exposure and air quality, weatherization, and overcrowding. We also consider trends in Rhode Islanders experiencing homelessness, educational obstacles, and the accomplishments of Health Equity Zones. Lastly, we examine wages, unemployment, and occupation by race and ethnicity.

Key findings from this expanded inquiry are that three-quarters of the state's housing stock is over 40 years old, a circumstance that correlates with elevated lead poisoning and asthma rates; Rhode Island outstrips much of the country in these ailments, and asthma is an underlying condition associated with COVID-19 severity and fatality rates. Overcrowding—another factor of particular concern during the pandemic—is a problem among renters, particularly Latinos. Only 15 percent of Rhode Island's population is Latino, but over a quarter of Latino households are overcrowded.

The critical shortage of housing during a pandemic—wherein shelter is paramount to safety—emphasizes the shortfall in the production of homes for Rhode Islanders experiencing homelessness. The 2019 Point-in-Time count reported 727 individuals (who may qualify for

EXECUTIVE SUMMARY

special needs housing) and 111 families in need of stable housing, yet the 15-year annual averages for the creation of long-term affordable rental homes for those with special needs is 31, and 86 for families.

In addition to shelter, internet access has proven essential to managing shutdowns and quarantine. It allows access to healthcare services, distance learning, and social connection. But in 2019, 22 percent of renter households in Rhode Island did not have access to basic internet.

Community services have ramped up or adjusted services to meet needs triggered by COVID-19 in the first half of 2020. But United Way's 211 help line had already seen a near 20 percent increase in calls in 2019. The Rhode Island Office of Healthy Aging, which oversees the RI Delivers meal program, provided over 8,000 meals daily to older Rhode Islanders at the peak of its pandemic response.

Although 2019 ended with the near historic low unemployment rate of 3.5 percent, the jump to 12.4 percent at the end of June 2020 is a 254 percent increase in the number of unemployed Rhode Islanders. Only three of 18 of Rhode Island's fastest growing occupations pay enough to comfortably afford the average 2019 rent or mortgage. A recent projection found at least 44,000 Rhode Island renter households, comprising more than 100,000 people, have no or slight confidence in their ability to pay rent since the conclusion of enhanced government support put in place at the start of the pandemic.⁵

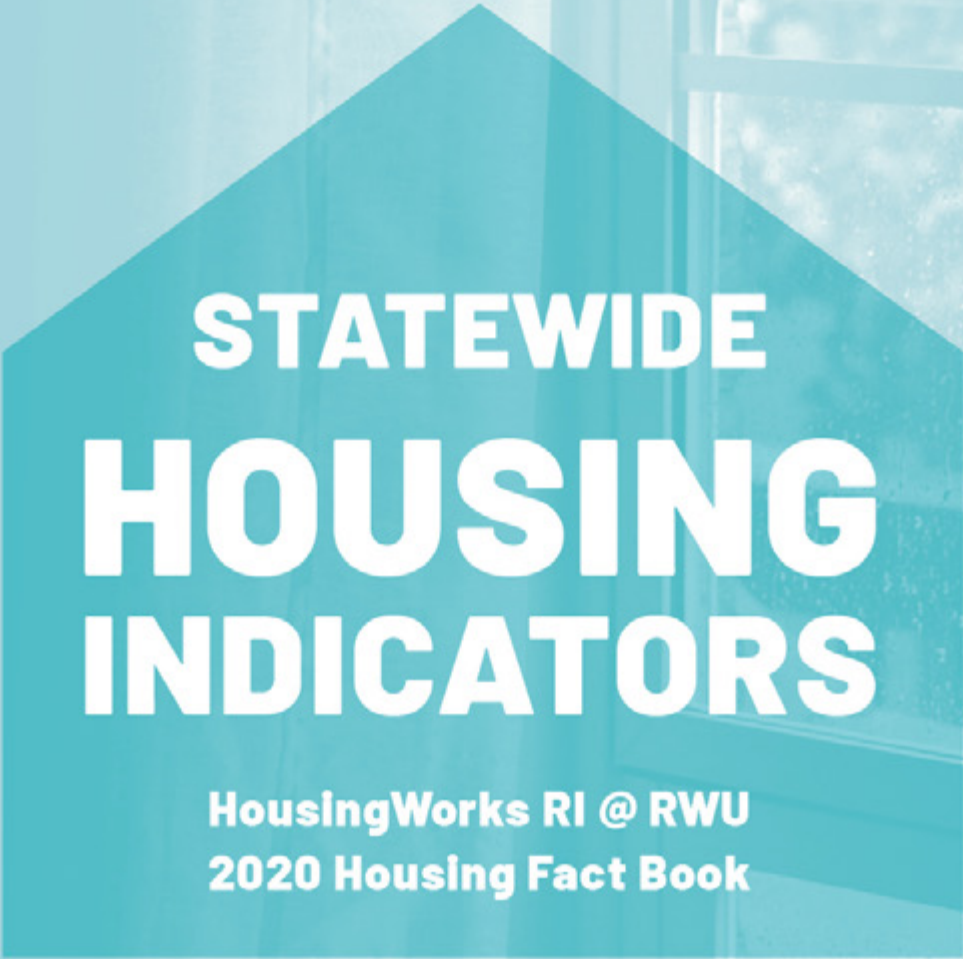
As Rhode Islanders continue to confront these housing uncertainties, the outlook for new development of long-term affordable homes may receive a boost with the possibility of a fourth **Building Homes Rhode Island** housing bond. The last three

bonds created or preserved 3,246 long-term affordable homes.

This funding also raised the state per capita investment from \$5.21 in FY17 to \$21.90 in FY18 and \$20.45 in FY19. However, this is the lowest per capita investment in New England and is not reliable as it is not a line item in the state budget. The production of 187 long-term affordable homes in 2019 was up 13 percent from 2018, but the 15-year annual average of 157 is still woefully short of meeting Rhode Island's needs. The lack of available state funding is a hardship to developers who seek to meet our housing needs.

In seeking to make the most of the resources invested in long-term affordable homes, HousingWorks RI continues its analysis of **regional connections and municipal zoning and building**. Homes that connect residents to jobs and public transit, and zoning codes that allow for a diversity of housing types, will help meet the growing needs of more Rhode Islanders. Improvements to transit would more efficiently connect thousands more workers and low- and moderate-income residents to their destinations. HousingWorks RI's collection of local building permit data from 23 municipalities helps provide clarity on local building permit activity, including the creation of accessory dwelling units and the redevelopment of existing properties, neither of which are collected by the US Census Bureau Building Permit Survey.

Not unlike the transformation of a promising 2019 to a sobering 2020, the 2020 Housing Fact Book is a compilation of the many housing and related challenges Rhode Island faces and the choices made across systems and geographies to meet them.

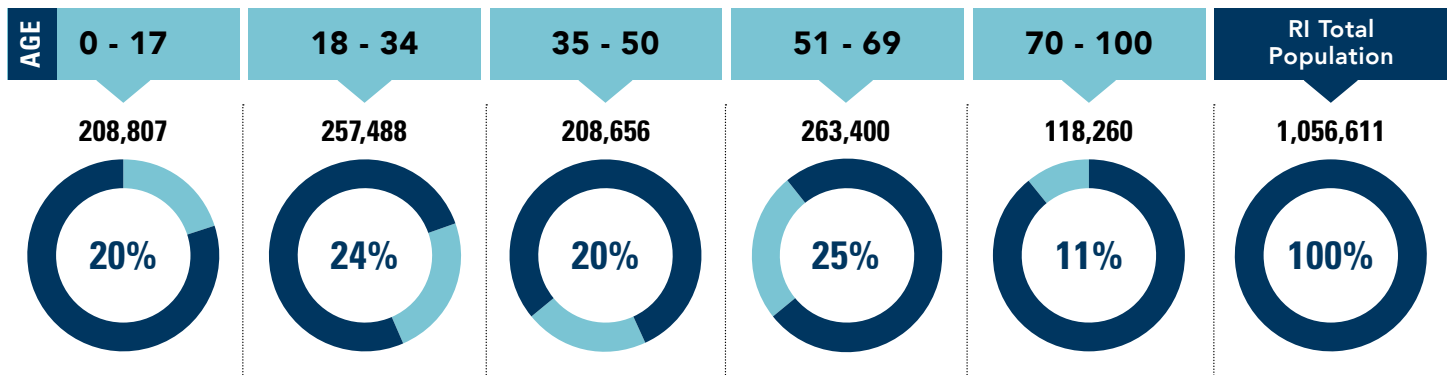
A teal-colored graphic in the shape of a house, with a triangular roof and a rectangular base. It is centered on the page and serves as a background for the title and subtitle text.

STATEWIDE HOUSING INDICATORS

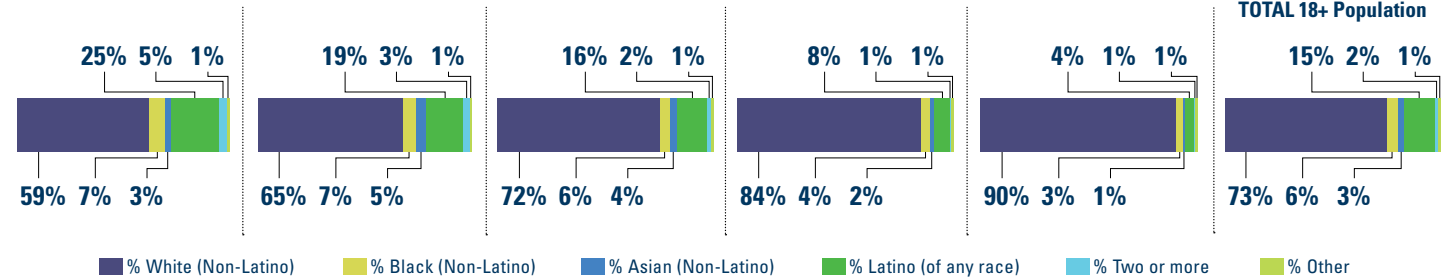
**HousingWorks RI @ RWU
2020 Housing Fact Book**

RHODE ISLAND POPULATION

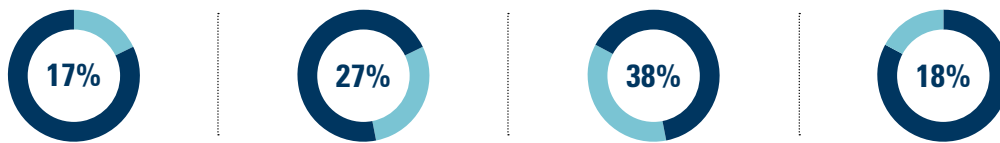
AGE (IN 2018)



RACE/ETHNICITY⁶



SHARE OF RI HOUSEHOLDS BY GENERATION

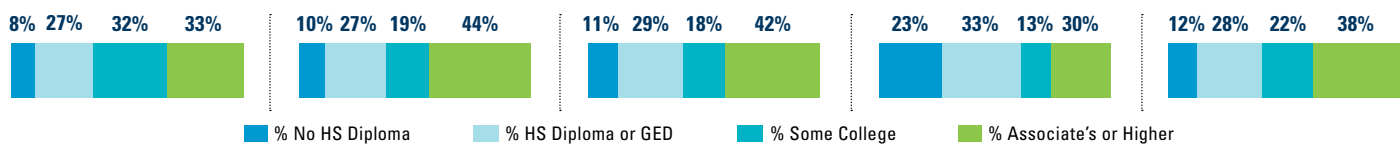


410,885
Households in RI

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS



EDUCATIONAL ATTAINMENT



MEDIAN PERSONAL INCOME

18 - 34	35 - 50	51 - 69	70 - 100	RI Total
\$13,919	\$43,091	\$40,065	\$21,809	\$31,145

HOUSING COST BURDENS

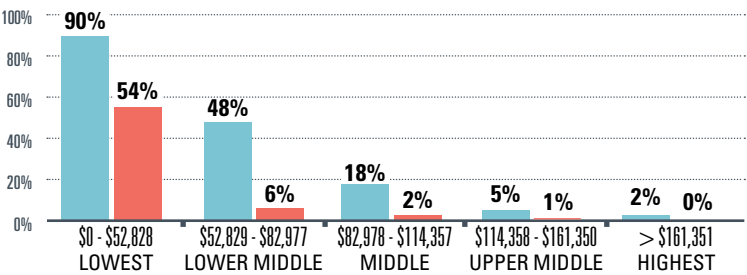
What Does Cost Burden Mean?

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.⁷ 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.

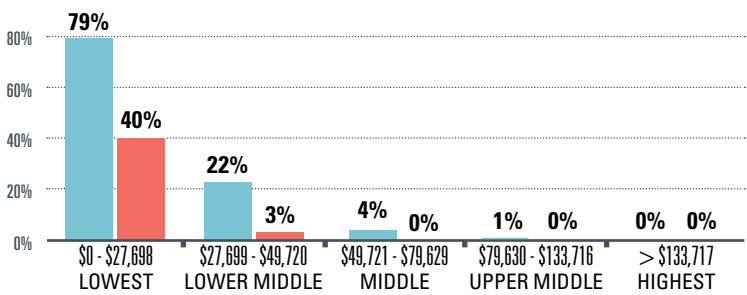
Cost Burdens and Severe Cost Burdens by Income⁸

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, more than 146,000 Rhode Island households, or nearly 37 percent, are cost burdened.



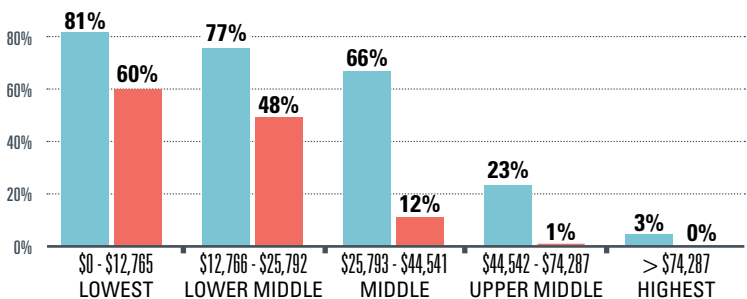
Cost Burdened Homeowner Households with a Mortgage

While 90 percent of the lowest income quintile spend 30 percent or more of their income on housing costs, cost burdens are felt across the income spectrum: more than 55,000 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 burdened by other housing costs such as utilities, insurance, and property taxes. More than 14,000 households fall into the lowest income quintile of homeowners without mortgages; 79 percent of them are cost burdened. This group includes seniors who are on fixed incomes.



Cost Burdened Renter Households

Of the more than 27,000 lowest income renter households, 81 percent are cost burdened. Of these households, over 16,000 are severely cost burdened, meaning they are spending more than half of their income on housing.

Cost Burdened Severe Cost Burdened

HOUSING COST BURDENS

Tenure by Race and Ethnicity⁹

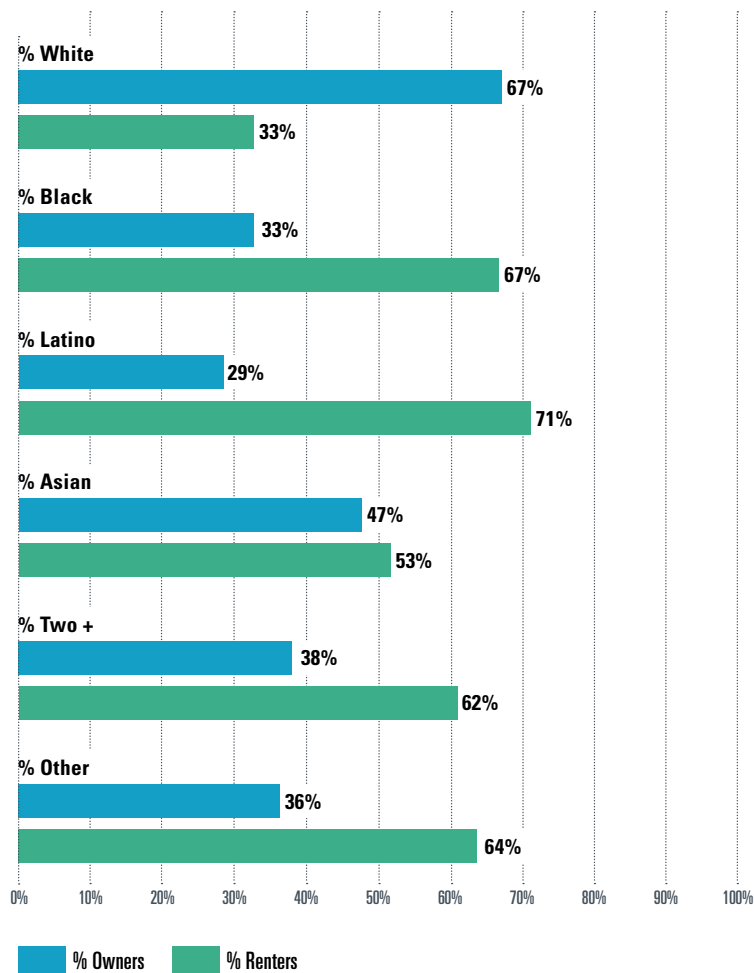
To examine housing cost burdens across tenures—meaning whether people own or rent—without looking at the components of race and ethnicity in the United States is to see only part of a complex picture. Decades of “redlining”¹⁰ led to a multi-generational loss of wealth.

In Rhode Island, Black residents have a homeownership rate of just under half that of White residents, 33 percent compared to 67 percent. Nationally, Black homeownership fell to a record low of 41 percent in 2019.¹¹

When looking at Rhode Island’s Latino population, we see the lowest homeownership rate of all racial and ethnic categories at only 29 percent. Nationally, the Latino homeownership rate has increased to 45 percent.¹²

Rhode Island’s Black and Latino households fall far behind the national averages in accessing homeownership.

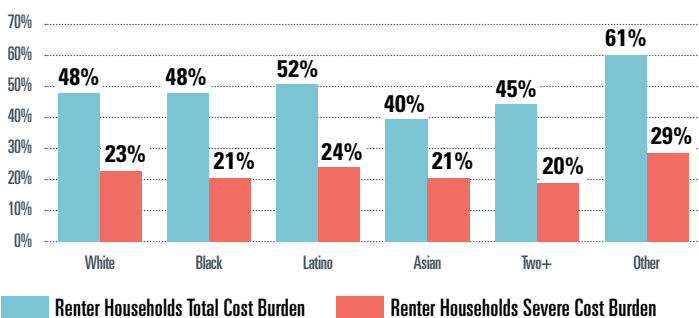
Rhode Island Tenure by Race & Ethnicity



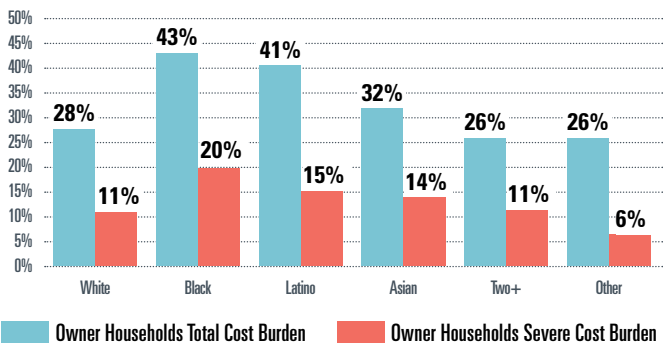
Cost Burden by Race and Ethnicity¹³

Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity, except for those identified within the “Other” Race/Ethnicity category, who experience the highest cost burdens. However, owner cost burdens are more reflective of disparities in 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 are the 43 percent and 41 percent of Black and Latino households, respectively, experiencing cost burdens, which may lead to housing instability in the face of unexpected expenses or loss of income.

RENTER Cost Burdens by Race & Ethnicity



OWNER Cost Burdens by Race & Ethnicity



WHERE IS IT AFFORDABLE TO OWN?

Based on 2019 median single family home prices, a household earning the state's median household income of \$63,296 would be able to affordably buy in only one 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: $\leq$ \$30,000

In 2019, Rhode Island households earning \$30,000 or less could not affordably buy a median priced single family home in any Rhode Island city or town.

HOUSEHOLDS EARNING: $\leq$ \$50,000

HOUSEHOLDS EARNING: $\leq$ \$70,000

HOUSEHOLDS EARNING: $\leq$ \$100,000

HOUSEHOLDS EARNING: $>$ \$100,000

Median household income¹⁴
\$63,296

Median owner household income¹⁵
\$88,027

City/Town	Annual income needed to affordably purchase a median priced home in this community	$\leq$ \$30,000	$\leq$ \$50,000	$\leq$ \$70,000	$\leq$ \$100,000	$>$ \$100,000
CENTRAL FALLS	\$49,338					
PROVIDENCE (WITHOUT EAST SIDE)	\$65,468					
PAWTUCKET	\$68,410					
WOONSOCKET	\$70,706					
WARWICK	\$70,806					
WEST WARWICK	\$71,161					
EAST PROVIDENCE	\$73,304					
COVENTRY	\$74,955					
BURRILLVILLE	\$76,659					
JOHNSTON	\$77,076					
NORTH PROVIDENCE	\$77,377					
CRANSTON	\$77,414					
TIVERTON	\$88,234					
SMITHFIELD	\$88,322					
WARREN	\$88,380					
CUMBERLAND	\$88,752					
WESTERLY	\$89,098					
GLOCESTER	\$89,452					
RICHMOND	\$90,343					
NORTH SMITHFIELD	\$90,594					
BRISTOL	\$91,934					
SCITUATE	\$96,684					
HOPKINTON	\$96,899					
FOSTER	\$99,241					
SOUTH KINGSTOWN	\$101,783					
EXETER	\$103,996					
LINCOLN	\$104,201					
CHARLESTOWN	\$105,959					
MIDDLETOWN	\$108,400					
NORTH KINGSTOWN	\$109,193					
WEST GREENWICH	\$112,385					
PORTSMOUTH	\$114,452					
LITTLE COMPTON	\$127,945					
NARRAGANSETT	\$128,709					
BARRINGTON	\$133,656					
NEWPORT	\$138,844					
EAST GREENWICH	\$148,012					
JAMESTOWN	\$149,386					
PROVIDENCE (EAST SIDE)	\$190,105					
NEW SHOREHAM	\$238,641					

WHERE IS IT AFFORDABLE TO RENT?

Based on 2019 average 2-bedroom apartment rents, a household earning the state's median renter household income of \$34,255 could not affordably rent in any 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: $\leq$ \$30,000

In 2019, Rhode Island households earning \$30,000 or less could not affordably rent an average priced 2-bedroom apartment in any Rhode Island city or town.

HOUSEHOLDS EARNING: $\leq$ \$50,000

HOUSEHOLDS EARNING: $\leq$ \$70,000

HOUSEHOLDS EARNING: $\leq$ \$100,000

HOUSEHOLDS EARNING: $>$ \$100,000

Median household income
\$63,296

Median renter household income¹⁶
\$34,255

City/ Town	Annual income needed to affordably rent a 2-bedroom apartment in this community	$\leq$ \$30,000	$\leq$ \$50,000	$\leq$ \$70,000	$\leq$ \$100,000	$>$ \$100,000
BURRILLVILLE	\$36,240					
SMITHFIELD	\$46,800					
WOONSOCKET	\$47,960					
BARRINGTON	\$53,240					
BRISTOL	\$55,040					
PAWTUCKET	\$55,760					
NEWPORT	\$57,080					
CENTRAL FALLS	\$57,440					
WESTERLY	\$59,280					
NORTH SMITHFIELD	\$60,640					
NORTH PROVIDENCE	\$61,760					
NORTH KINGSTOWN	\$61,960					
WEST WARWICK	\$62,920					
WARWICK	\$65,000					
WARREN	\$65,280					
MIDDLETOWN	\$65,400					
CRANSTON	\$65,680					
TIVERTON	\$65,920					
EAST PROVIDENCE	\$67,360					
EAST GREENWICH	\$68,200					
LINCOLN	\$68,280					
JOHNSTON	\$68,880					
NARRAGANSETT	\$70,120					
PROVIDENCE (ENTIRE CITY)	\$71,160					
CUMBERLAND	\$71,400					
COVENTRY	\$72,400					
PROVIDENCE (EAST SIDE)	\$72,720					
PORTSMOUTH	\$74,200					
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					

N/A: Insufficient data

HOUSING'S INTERSECTIONS WITH HEALTH, EDUCATION, & THE ECONOMY

Quality affordable housing is foundational to the health and well-being of our communities. Housing is a key component of the Social Determinants of Health which states that where we live, learn, work, and play affect our health risks and outcomes.

HOUSING & HEALTH

A healthy home is dry, clean, pest-free, safe, contaminant free, ventilated, maintained, and thermally controlled.¹⁷ Nationally, the average household spends at least 50 percent of their day inside their homes. Unhealthy housing puts residents at risk of health issues including lead poisoning, asthma, injury, and other chronic diseases.¹⁸ Due to the age of the housing stock in Rhode Island and limited housing options, residents throughout the state are at greater risk of health issues associated with housing conditions.

AGE OF HOUSING STOCK

Rhode Island Housing Stock Built Before 1979¹⁹

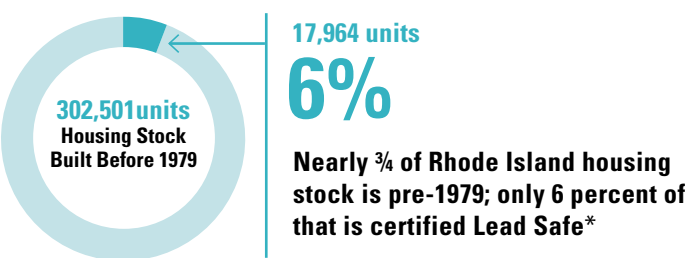


Housing built before 1979 may contain lead paint and other hazardous materials like asbestos. Older housing also costs more to maintain, adding to cost burden, and, for much of the state, does not have adequate or efficient heating and cooling systems to protect from extreme temperatures.

LEAD EXPOSURE RISK

Under Rhode Island General Law, all housing units, both rental and owner-occupied, are 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.²⁰ Lead paint is prevalent in older housing stock and lead exposure risk is high in most homes. Even low levels of lead can be harmful to children. Lead exposure can cause irreversible damage including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.²¹

How Much of Rhode Island's Older Housing Stock Meets the Standard for Lead Safe?

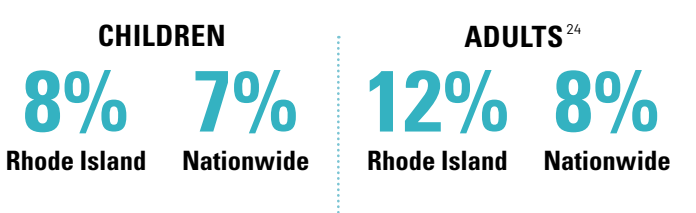


*"Lead Safe" refers to all housing units that hold one of four lead certificates, certified through a RIDOH or HRC inspection and mitigation process, including: Lead Safe Certificate, Full Lead Safe Certificate, Conditional Lead Safe Certificate, and the Certificate of Conformance. Of these four certificates, the only permanent certificate is the Full Lead Safe Certificate, the other three require renewal and inspection every two years.

ASTHMA AND AIR QUALITY AT HOME

Rhode Island children experience one of the highest rates of asthma in the country.²² As much as 40 percent of asthma triggers are attributed to fixable hazards within the home.²³

Asthma Rates: Rhode Island v. Nationwide



ASTHMA AND AIR QUALITY AT HOME (continued)

Asthma rates are higher in neighborhoods with indoor and outdoor air pollution, more common when housing does not have adequate ventilation and in low-income neighborhoods. In Rhode Island, Black and Latino children are disproportionately impacted by asthma with emergency department visit rates of 4 and 3 times higher, respectively, than White children.²⁵ Additionally, Rhode Islanders over the age of 65 have greater rates of asthma and chronic obstructive pulmonary disease from exposure to indoor and outdoor air pollution.²⁶ All of these pulmonary disorders make these populations more vulnerable to other respiratory illnesses like COVID-19.

WEATHERIZATION, HEATING/COOLING

Rhode Island temperatures have become warmer with climate change, with an increasing number of days of temperatures above 90 degrees.²⁷ The majority of the housing stock was not built with adequate heating and cooling systems to maintain consistent thermal control. This causes a heavy economic burden on low-income households and a health risk for older residents and those with chronic illnesses.

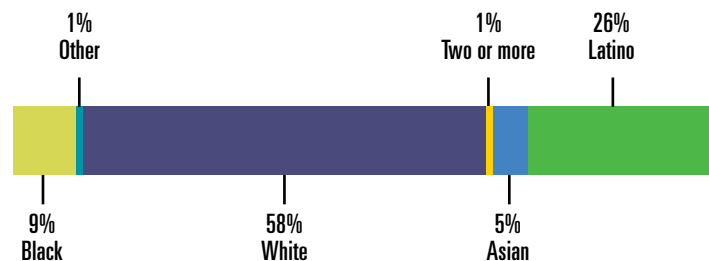
The RI Low-Income Home Energy Assistance Program (LIHEAP) reports serving 64 percent more households in 2019 than 2018. They helped 11,000 households pay for heat and other weatherization services last winter.²⁸

The Rhode Island Department of Health reports an increase in the rate of hospitalization due to Heat Stress illness from 11 in 2017 to 15.6 in 2018.²⁹ With increases in the number of extremely hot days per year, health issues due to heat will increase without investment in adequate cooling systems.

OVERCROWDING

Nationally, limited affordable housing options have forced many households to live in overcrowded conditions. Household overcrowding has been linked to adverse health outcomes such as higher transmission of infectious diseases, increased mental health issues, and poor educational attainment.³⁰

In Rhode Island, 12 percent of renter households and 3 percent of owner occupied households live in overcrowded conditions.

Overcrowded Households by Race & Ethnicity of Head of Household

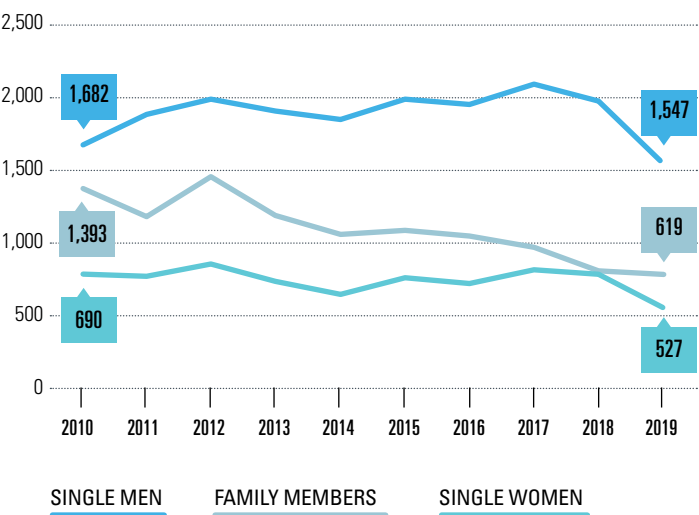
When analyzing overcrowded households by race and ethnicity, we see that Latino households experience overcrowding disproportionately. This is especially concerning based on the high rates of positive COVID-19 cases within our Latino community.

Twenty-six percent of Latino households live in overcrowded conditions, while they make up only 15 percent of the total households statewide.³¹

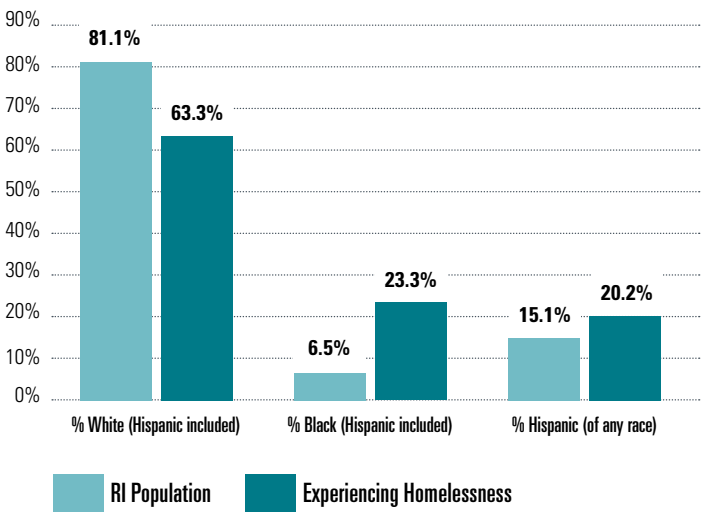
RHODE ISLANDERS EXPERIENCING HOMELESSNESS

The National Alliance to End Homelessness has stated that the financial costs of homelessness far exceed that of Permanent Supportive Housing (PSH), which combines access to long-term housing with social services. The average annual cost of crisis provision by jails, hospitals, and emergency departments is reduced by nearly half when a person is provided PSH.³² Racial and ethnic disparities also persist for those experiencing homelessness, with communities of color having rates that exceed their proportion of Rhode Island’s population.

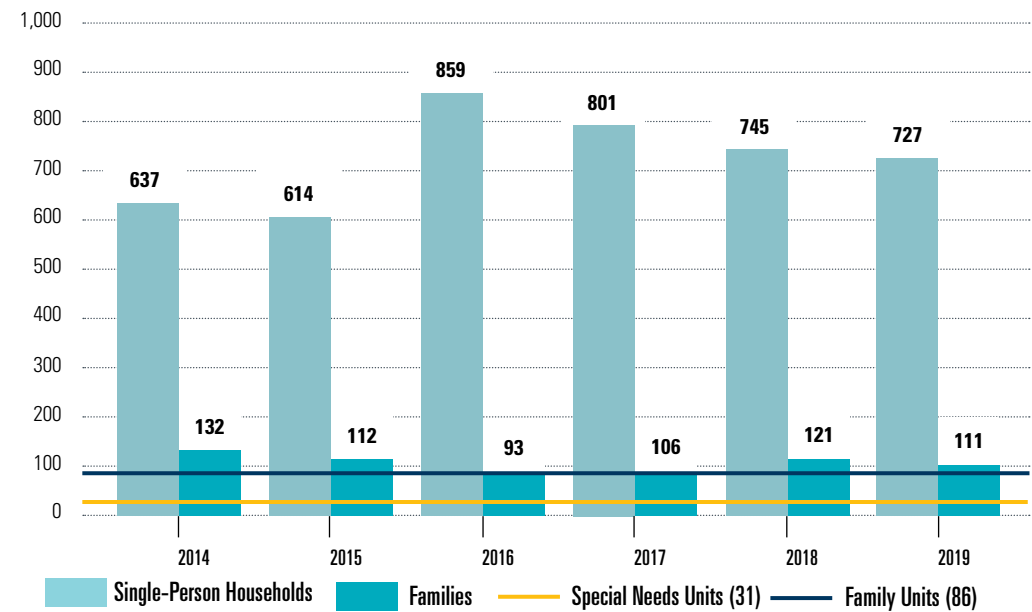
Rhode Island Homelessness Statistics, 2010-2019³³



People Experiencing Homelessness by Race & Ethnicity³⁴



Point-in-Time Households Experiencing Homelessness, 2014-2019, Compared to Average Annual Production of Affordable Homes, 2005-2019³⁵



COVID UPDATE: The state issued a Landlord Challenge by allocating \$500,000 to landlords renting to housing-insecure or homeless Rhode Islanders. They received a \$2,000 signing bonus for the first unit that they made available to serve a household experiencing homelessness, and an additional \$500 for every additional unit.³⁶

HOUSING'S ROLE IN EDUCATION, COMMUNITIES, & NEIGHBORHOODS

While healthy homes meet our basic physiological needs, the Social Determinant categories of Education, Communities, and Neighborhoods serve our higher psychological needs of personal growth and connections to others.³⁷

HOUSING AND EDUCATION

Key measurements of housing security for students are: being enrolled as experiencing homelessness, chronic absenteeism, and mobility.³⁸ For any child, a residential move is associated with the educational loss of nearly half an academic year. A healthy, stable, safe, living environment reduces mobility, prevents chronic absenteeism, and is critical to academic success.

Homeless youth/children enrolled in schools

1,475 This is a DECREASE of 4.1 percent over the previous school year

2019 High School Chronic Absenteeism (34 districts)

12 school districts had an INCREASE

17 school districts had a DECREASE

Student Mobility (36 districts)

10 school districts had an INCREASE

17 school districts had a DECREASE

COVID UPDATE: The sheltering in place that began in March 2020 highlighted the disparity of internet access for students in thousands of households for distance-learning. While only five percent of homeowners with mortgages lacked internet access that number jumped to 22 percent of renter households (33,762), forcing students in those households to develop alternative means to fully participate.³⁹

HOUSING, COMMUNITY, & NEIGHBORHOODS

Neighborhoods comprise many geographic features like parks, walkable streets, businesses, and schools, but the true essence of a community is its people: how they care for one another, especially the most vulnerable.

Health Equity Zones

Since 2015, the Rhode Island Department of Health has supported Health Equity Zones to implement place-based strategies to promote healthy communities. These initiatives have contributed to the following achievements at the community level:⁴⁰

163% ↑ in **community engagement** (HEZs Statewide)

13% ↓ in **feelings of loneliness** (West End, Elmwood, & Southside Providence)

39% ↑ in **SNAP sales** and **117% ↑** in new **SNAP customers** (West Warwick)

36% ↑ in **access to fruits and vegetables** (Olneyville)

United Way of Rhode Island 211

In 2019, United Way 211 in Rhode Island provided assistance to 87,197 callers expressing housing needs, which constituted 51 percent of total calls.⁴¹ This represents an increase of 19.5 percent from housing calls in 2018. From March to July 2020, the helpline received a total 35,381 calls for housing.⁴²

COVID UPDATE: RI Delivers was established to help with provision of meals and groceries during the pandemic.⁴³ Overseen by the RI Office of Healthy Aging (OHA), in conjunction with various programs and delivery options, OHA enhanced their standard meal programs to reach the needs of older adults during COVID-19. At peak, over 8,000 meals were delivered daily to older adults via a network of senior centers, Meals on Wheels, and municipalities.⁴⁴

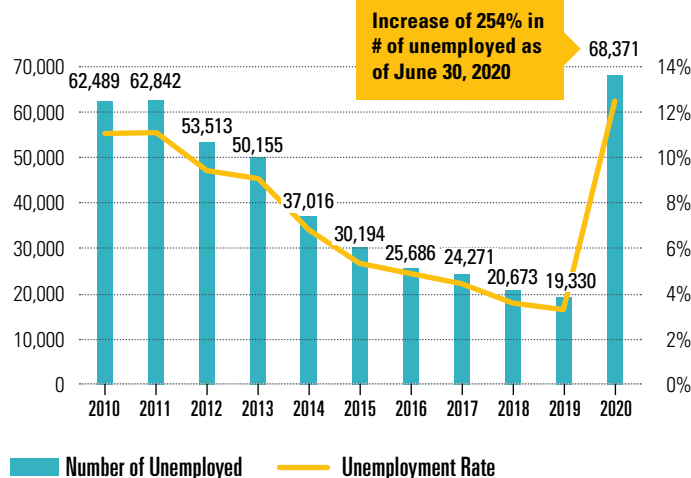
HOUSING, ECONOMIC STABILITY, & STATE INVESTMENTS

Rhode Island benefits when fewer residents face financial burdens, employment disruptions, or housing related instability. Affordable, stable homes free up dollars that can circulate locally and be used for important needs such as fresh food, transportation, and education.

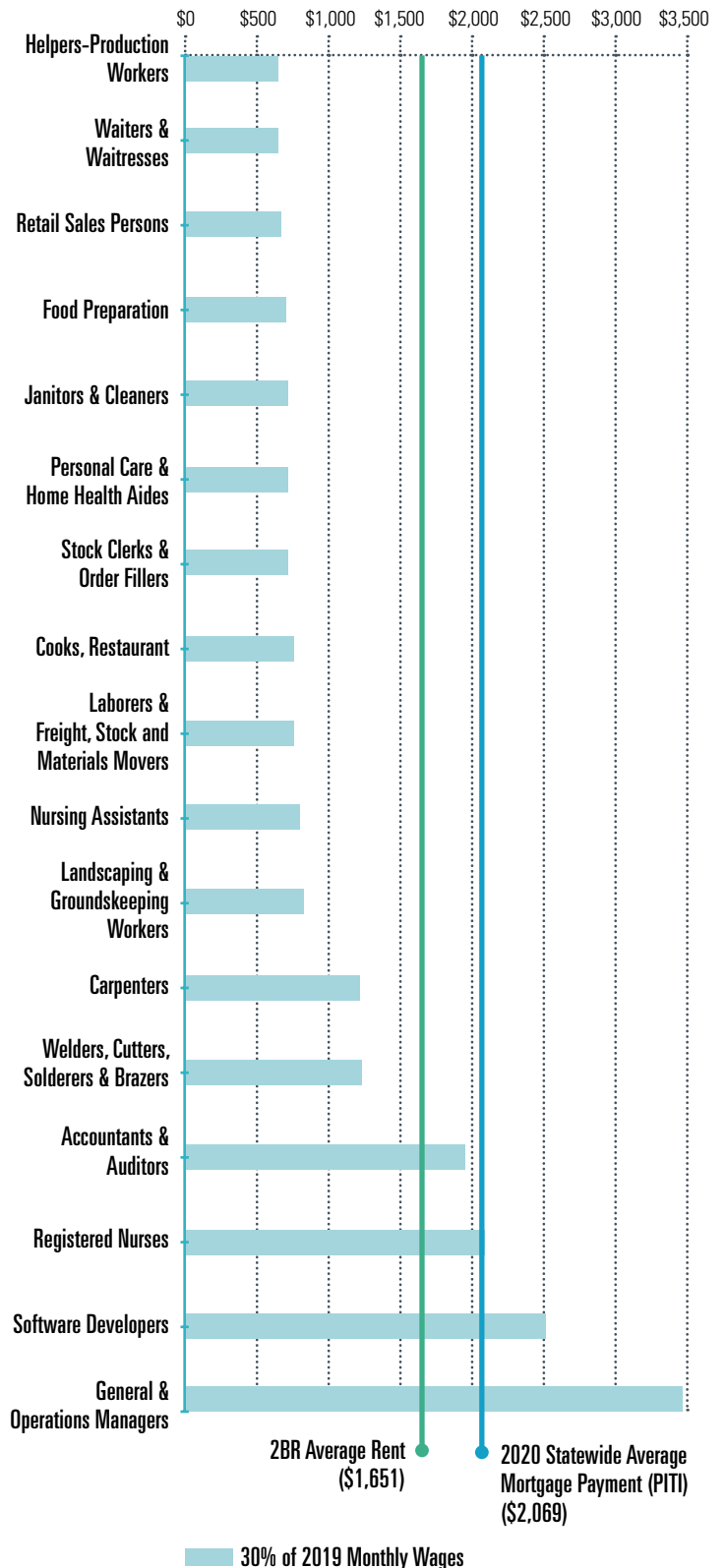
The pandemic's disruption to employment has been devastating to Rhode Islanders, especially to those in highly impacted industries such as food service and hospitality. Even prior to the crisis, the wages paid to Rhode Island's growth occupations were not keeping pace with our housing costs. Moreover, as illustrated on the following page, an analysis of major occupation groups by race and ethnicity indicates disparities in those occupations at higher median wages.

Unemployed Rhode Islanders and Unemployment Rate, 2010-June 30, 2020⁴⁵

Early details regarding the number of Rhode Islanders affected by the pandemic note that a quarter of Rhode Island's workforce filed for unemployment during the early weeks of the pandemic, with two-thirds of those filing earning less than \$20/hour, and one-third falling within the state's three key industries of food, accommodations, and retail.⁴⁶



Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations⁴⁷



Occupations by Race and Ethnicity in Rhode Island⁴⁸

Major Occupational Group	Minority Employment Rank	Median Wage Category
Healthcare Support	1	\$\$
Production	2	\$\$
Building & Grounds Cleaning & Maintenance	3	\$
Transportation & Material Moving	4	\$\$
Life, Physical, & Social Science	5	\$\$\$\$
Personal Care & Service	6	\$
Food Preparation & Serving	7	\$
Total Civilian Employed Population / Ages 16+	8	\$\$\$
Office & Administrative Support	9	\$\$
Architecture & Engineering	10	\$\$\$\$\$
Sales & Related Occupations	11	\$\$
Community & Social Service	12	\$\$\$
Computer & Mathematical	13	\$\$\$
Installation, Maintenance, & Repair	14	\$\$\$
Healthcare Practitioners & Tech	15	\$\$\$\$
Management	16	\$\$\$\$\$
Construction & Extraction	17	\$\$\$
Educational Instruction & Library	18	\$\$\$\$
Farming, Fishing, & Forestry	19	\$
Business & Financial Operations	20	\$\$\$\$
Protective Service	21	\$\$\$
Arts, Design, Entertainment, Sports, & Media	22	\$\$\$
Legal	23	\$\$\$\$

\$: <\$15 • \$\$: \$15-\$20 • \$\$\$: \$21-\$27 • \$\$\$\$: \$31-\$39 • \$\$\$\$: \$41-\$61
 \$\$\$\$: afford rental • \$\$\$\$: afford homeownership & rental

HOUSING INSTABILITY

Prior to the onset of the pandemic, housing insecurity was growing in every community in Rhode Island. The National Low Income Housing Coalition estimates a shortage of 23,302 rental homes affordable to Rhode Island's extremely low-income renters.⁴⁹ To assist during the pandemic, some states, including Rhode Island, have set up programs for emergency rental assistance.

COVID UPDATE: Rhode Island made an additional \$5 million in emergency rental assistance available to low-income renters impacted by the COVID-19 emergency and were at immediate risk of homelessness. Those who qualified received grants of up to \$5,000 to support past due rent payments and other fees.⁵⁰ A range of 44,000 to 62,000 Rhode Island households, representing as many as 100,000 to 143,000 residents, may be at risk of eviction.⁵¹

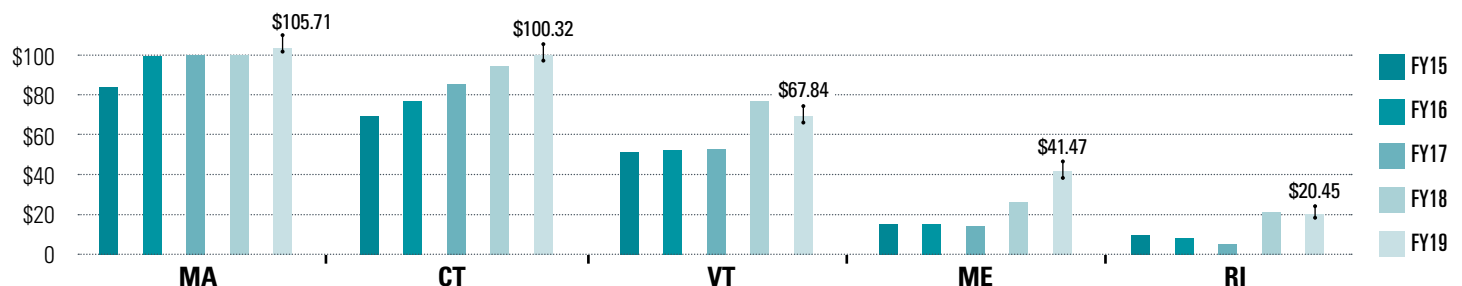
Housing insecurity among homeowners showed a mixed picture in 2019. Foreclosure rates have decreased, while our rank for seriously delinquent loans has increased.

24% DECREASE from 2018 to 505 foreclosures⁵²

14th RI rank of seriously delinquent loans INCREASED from 16th at the end of 2018 to 14th as of Q4-2019⁵³

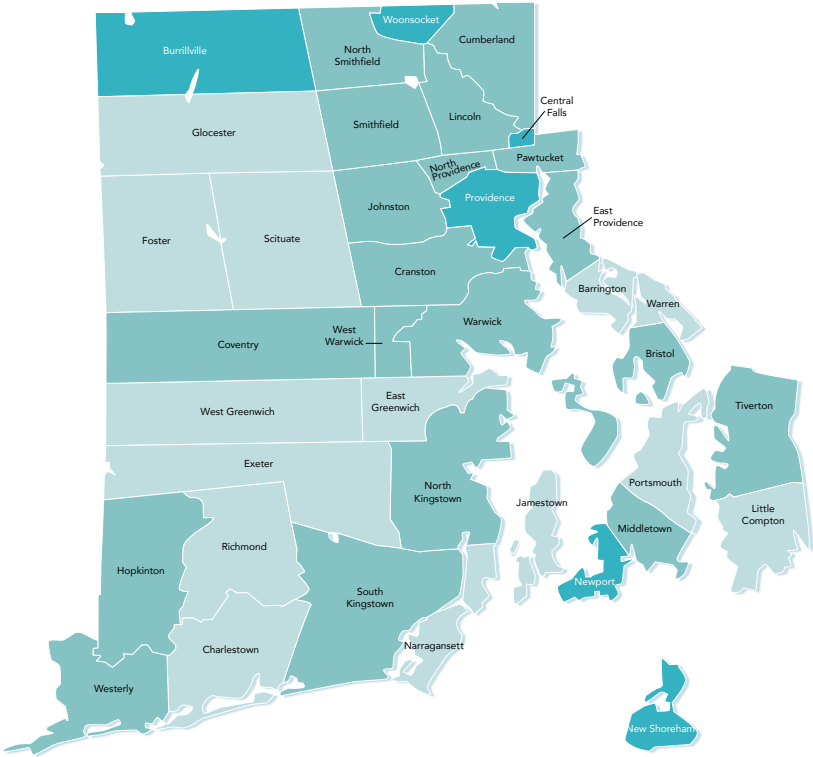
Per Capita Spending on Housing in New England, FY2015-FY2019⁵⁴

As of the end of 2019, Rhode Island had committed all of the third round of BHRI bond funding approved by voters in 2016. This funding provided a temporary boost to the state's investment in affordable homes for the last two years. However, at \$20.45 per capita for FY19, it is still less than half of the next highest state, and the lowest of the five states with investments.



PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES⁵⁵

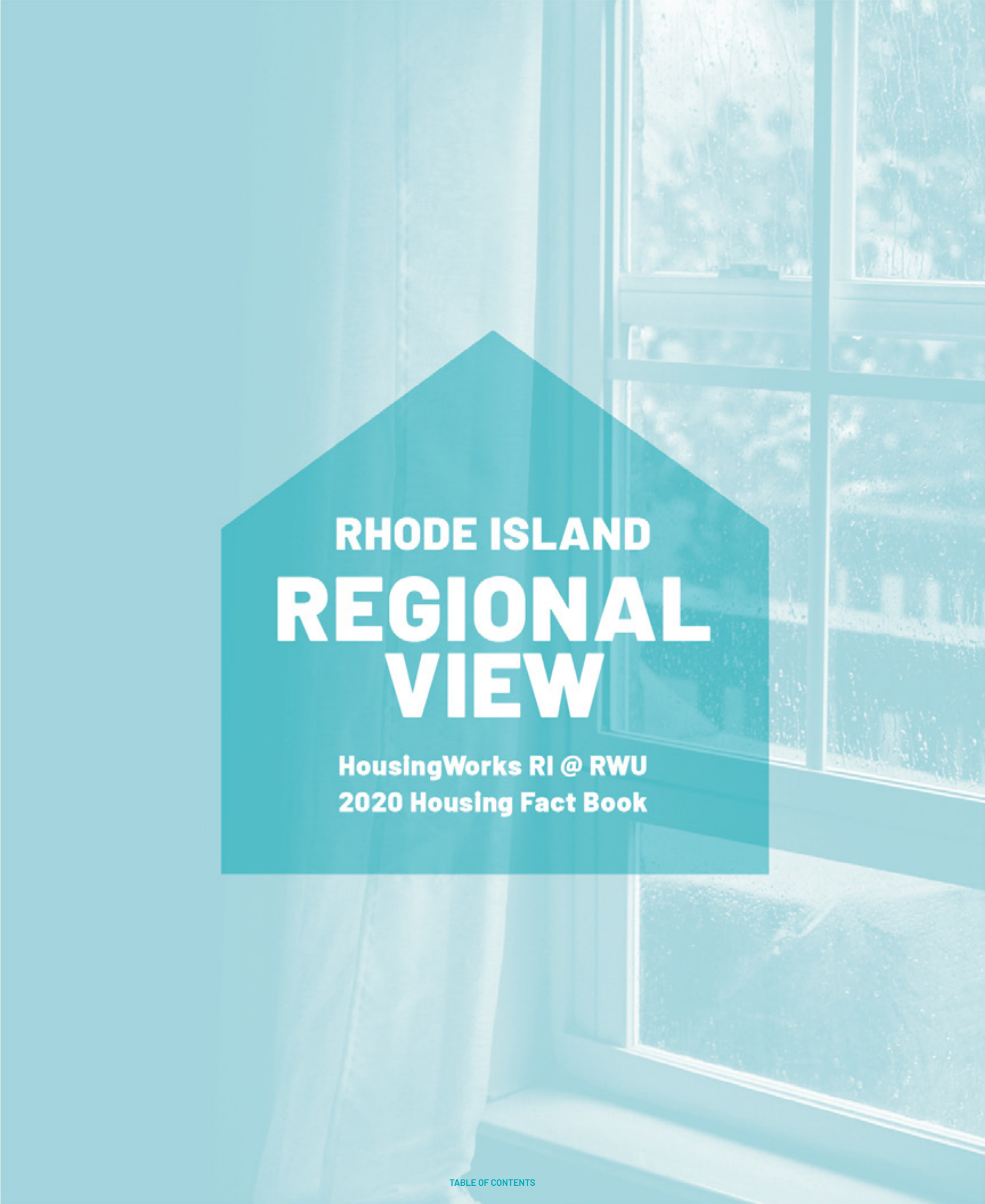
Rhode Island State Law 45-53⁵⁶ establishes a goal that **10 percent** of every city or town’s housing stock qualify as Low- and Moderate-Income Housing (LMIH). How does each municipality measure up?



Less than 5%
 5 - 10%
 10% or greater

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	3.30%	420
Bristol	5.96%	365
Burrillville	10.02%	Achieved
Central Falls	11.07%	Achieved
Charlestown	3.69%	220
Coventry	5.35%	654
Cranston	5.40%	1,517
Cumberland	6.14%	530
East Greenwich	4.74%	281
East Providence	9.83%	35
Exeter	2.53%	183
Foster	2.05%	140
Gloucester	2.16%	302
Hopkinton	7.12%	97
Jamestown	4.59%	137
Johnston	8.12%	233
Lincoln	6.38%	327
Little Compton	0.56%	153
Middletown	5.40%	316
Narragansett	3.76%	447
Newport	15.63%	Achieved
New Shoreham	11.71%	Achieved
North Kingstown	8.25%	191
North Providence	6.90%	475
North Smithfield	8.18%	92
Pawtucket	8.99%	322
Portsmouth	2.82%	532
Providence	15.09%	Achieved
Richmond	1.13%	258
Scituate	0.90%	373
Smithfield	5.97%	317
South Kingstown	5.61%	479
Tiverton	5.16%	346
Warren	4.49%	277
Warwick	5.43%	1,700
Westerly	5.14%	507
West Greenwich	1.41%	200
West Warwick	8.10%	262
Woonsocket	15.83%	Achieved

The background of the cover is a photograph of a window with white curtains, looking out onto a green landscape. A large teal-colored house-shaped graphic is centered on the page, containing the title and subtitle text.

RHODE ISLAND REGIONAL VIEW

**HousingWorks RI @ RWU
2020 Housing Fact Book**



NORTHEAST

NORTHWEST

PROVIDENCE

SOUTHEAST
PROVIDENCE
COUNTY

CENTRAL

SOUTH

SOUTHEAST

RHODE ISLAND

ACCESS TO HOUSING & JOBS

"A home is where jobs go to sleep at night" is a saying sometimes heard when discussing housing affordability. When applying for funding for long-term affordable homes, developments are rated by their access to many necessities such as groceries, open space, schools, and various services. Chief among accessibility, however, are jobs and public transportation.

The 2019 Housing Fact Book explored the combination of housing and transportation costs that is the focus of the Center for Neighborhood Technology's (CNT) "Housing and Transportation Affordability Index" (H+T[®]). These costs together, which should consume no more than 45 percent of a household budget, are referred to as the "affordability of place."⁵⁷

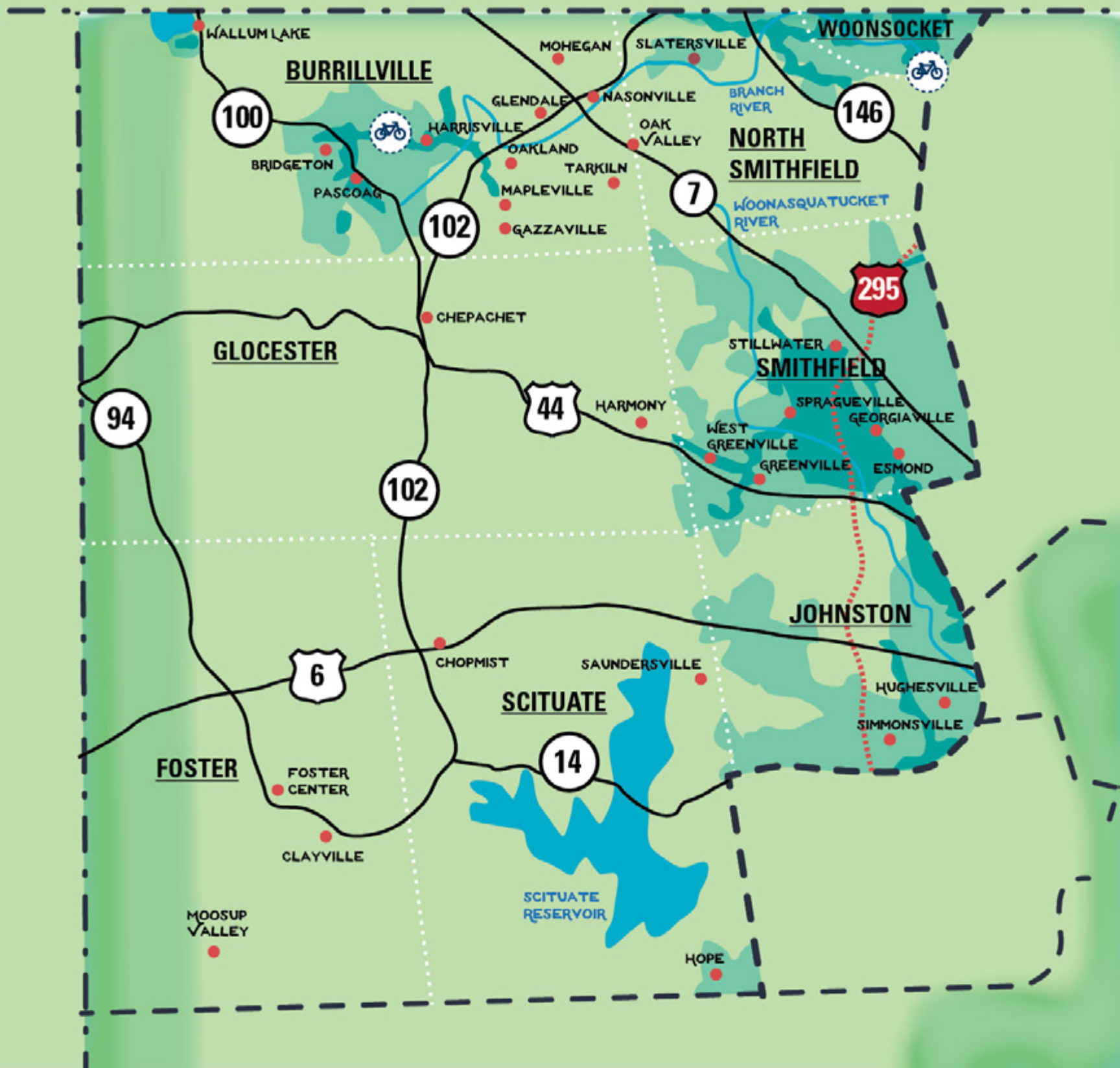
In this year's Regional Section, we deepen that examination by identifying major institutions and top employers⁵⁸ within each region and how the landscape of jobs connects to the density of long-term affordable homes and existing transit. Based on the state's ongoing work on TransitForward RI 2040, we note the increased access to jobs and housing that would come from enhanced connections.⁵⁹ The section also provides an illustration of each region's homeownership affordability and the state's investments through the Building Homes Rhode Island housing bond.

In keeping with the analysis of racial and ethnic disparities relative to the Statewide Housing Indicators on the preceding pages, we have also included each region's

racial and ethnic composition, which is included below the narrative description. In addressing the diversity of population within Rhode Island's regions, we provide insight as to how well all Rhode Islanders are connected to the key opportunities of employment and transportation.

As the disproportionate racial and ethnic impact of COVID-19 has made all too apparent, not all Rhode Islanders share the same access to healthy, affordable homes, and economic well-being. The United States' history of "redlining," as mentioned previously, has created patterns of racial and ethnic segregation that align with housing availability across many states. While there is no longer *de jure* segregation anywhere in the United States, *de facto* segregation exists in access to a diversity of homes that parallels our diversity of community. Rhode Island is not unique in this fact, as illustrated by the common relegation of multifamily homes to a dense urban ring around many of the nation's cities. Not surprisingly, Rhode Island's regional racial and ethnic makeup correlate with that housing landscape. Within the state's seven regions, four have high majority white populations, two have overall proportions that are more reflective of the state as a whole, and one (Providence) is a majority of communities of color. In fact, a 2017 analysis by Rhode Island's Economic Progress Institute found that 80 percent of Black Rhode Islanders live in only six Rhode Island municipalities.⁶⁰

With new reasons and opportunities to examine our state's connections to community well-being, HousingWorks RI continues to use these regions as a discussion prompt for solutions to housing affordability in a way that is consistent with our values of place.



NORTHWEST RI



RHODE ISLAND: A REGIONAL OVERVIEW

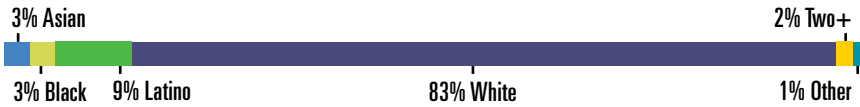
NORTHWEST RI

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

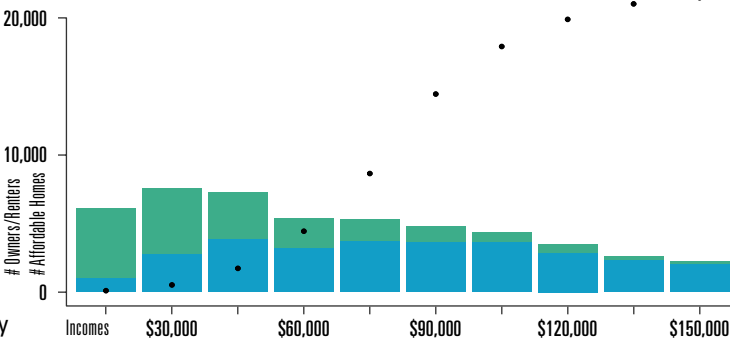
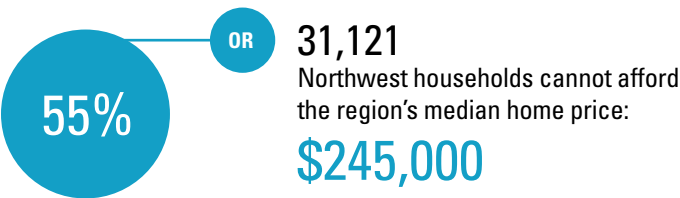
Second in size by land area only to the South Region, the Northwest Region includes the historic city of Woonsocket and significant suburban neighborhoods throughout Johnston and Smithfield. While Burrillville and North Smithfield are both largely rural, each has areas of public infrastructure that have 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. On average, more than 40 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of two municipalities commute for an hour or more.

Northwest Region by Race & Ethnicity

Total Households: 56,502



Affordability of Single Family Homes Inventory



Building Homes Rhode Island Northwest Regional Accomplishments

Homes funded by BHRI
493

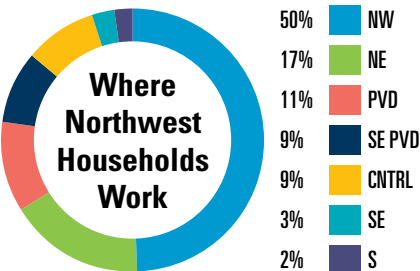
\$ BHRI Investment
\$13,897,913

% New Construction **55%**

% Preservation & Rehab **45%**

MUNICIPAL DETAILS			MUNICIPAL DETAILS		
	# Homes by Region	\$ BHRI by Region		# Homes by Region	\$ BHRI by Region
Burrillville	154	\$4,236,635	North Smithfield	65	\$1,591,737
Foster	0	\$ -	Scituate	0	\$ -
Glocester	0	\$ -	Smithfield	47	\$1,231,369
Johnston	7	\$996,000	Woonsocket	220	\$5,842,172

Living and Working in the Northwest Region



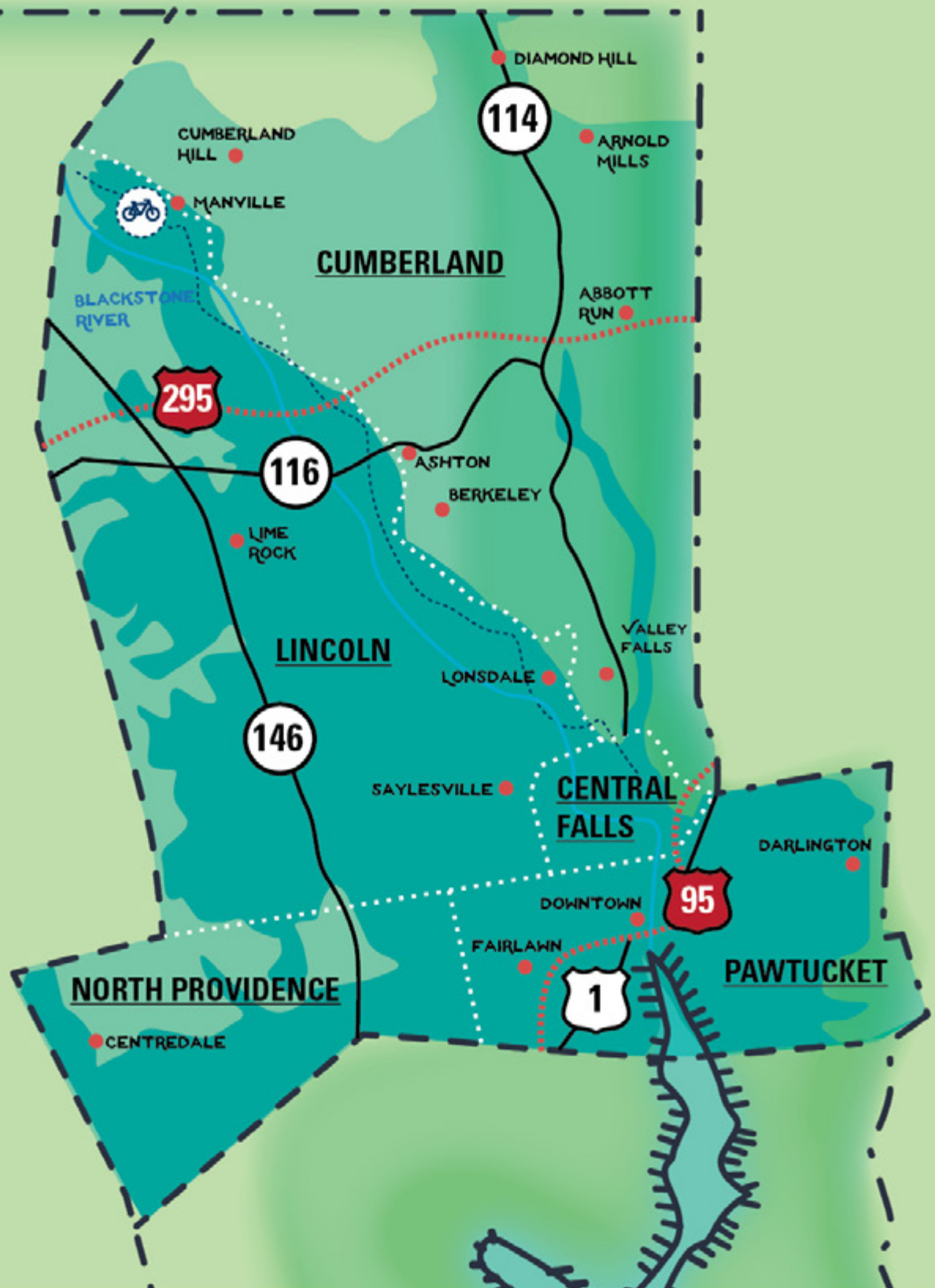
Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Bryant University
 - Landmark Medical Center
 - Rehabilitation Hospital of RI
 - ADI Energy
 - Citizens Bank
- CVS
 - Douglas Lumber Corp.
 - Fidelity
 - FM Global
 - IT Support RI
- Nathan Clark & Associates
 - Navigant Credit Union
 - Neighborhood Health Plan of Rhode Island

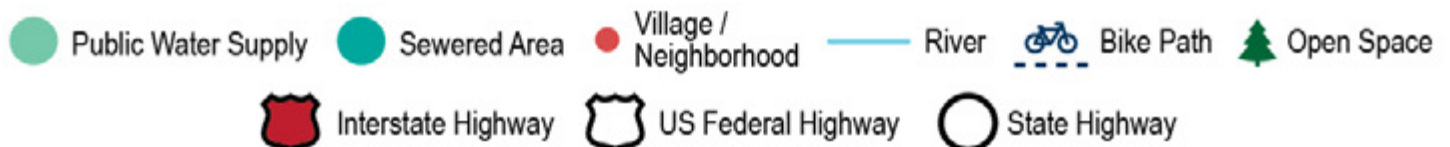
Recommended Improvements to Transit Access

Transit Service	To Employment			From Long-Term Affordable Homes		
	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	0	11	3	0	4,558 Homes	718 Homes
RECOMMENDED	7	4	3	2,329 Homes	2,191 Homes	756 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



NORTHEAST RI



RHODE ISLAND: A REGIONAL OVERVIEW

NORTHEAST RI

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

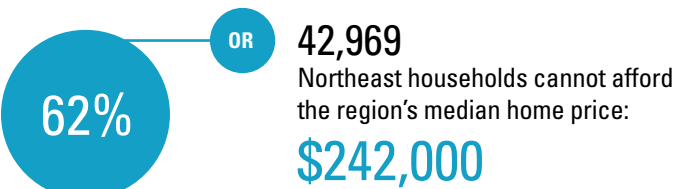
Defined primarily by its historic mill villages, Northeast RI is one of the state’s smaller regions. Its history of manufacturing makes it the most urbanized region outside of Providence. With infrastructure serving all of Pawtucket and Central Falls, and most of North Providence and Lincoln, Cumberland 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. On average, about 30 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of two municipalities commute for an hour or more.

Northeast Region by Race & Ethnicity

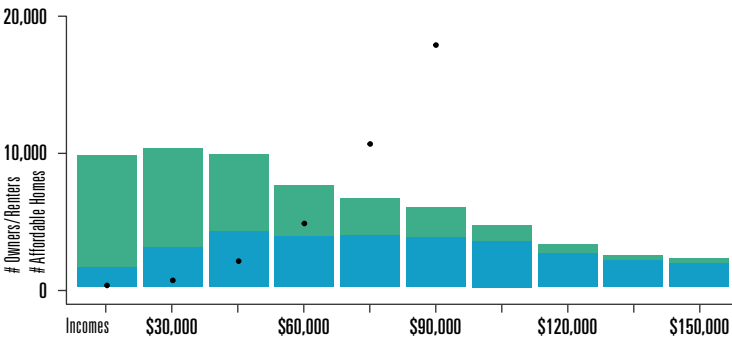
Total Households: 69,609



Affordability of Single Family Homes Inventory



Owners Renters • Affordability of Single Family Homes Inventory



Building Homes Rhode Island Northeast Regional Accomplishments

Homes funded by BHRI
574

\$ BHRI Investment
\$18,531,422

% New Construction **42%**

% Preservation & Rehab **58%**

MUNICIPAL DETAILS	# Homes by Region	\$ BHRI by Region	MUNICIPAL DETAILS	# Homes by Region	\$ BHRI by Region
Central Falls	24	\$2,450,500	North Providence	0	\$ -
Cumberland	56	\$2,160,831	Pawtucket	492	\$13,820,091
Lincoln	2	\$100,000			

Living and Working in the Northeast Region



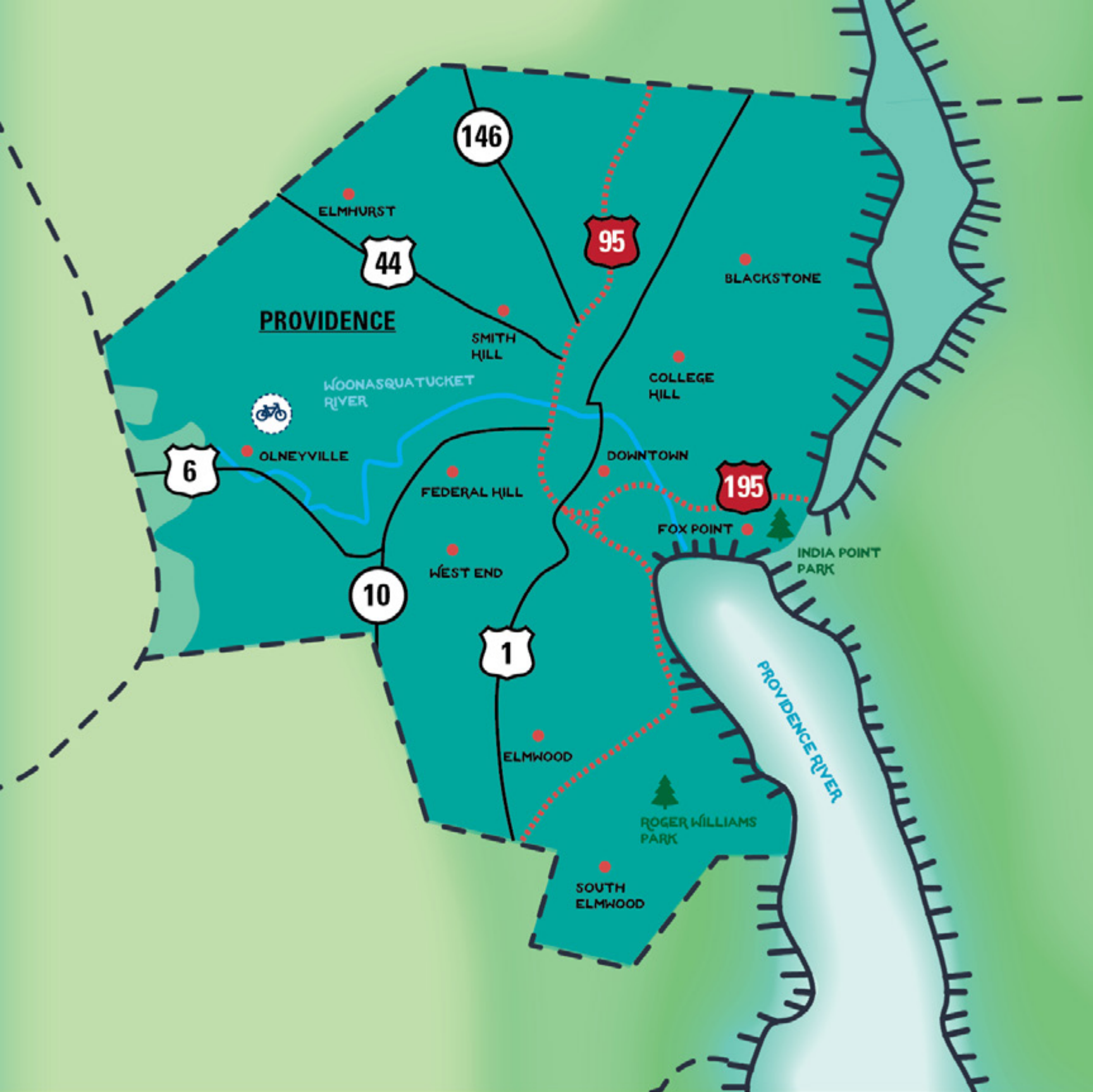
Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Community College of RI - Flanagan Campus
- Memorial Hospital of RI
- Our Lady of Fatima Hospital
- Amica Mutual Insurance
- Arden Building Cos. LLC
- Bryant Associates Inc.
- Collette Travel Services Inc.
- Compass IT Compliance LLC
- East Coast Technology Grp.
- Envision Technology Advisors LLC
- Hasbro
- Innovex
- Nexus Property Mgmt.
- Pawtucket Credit Union
- SecurityRI.com
- Teknor Apex Co.
- Twin River Casino
- Twin River Casino Hotel
- Windmoeller & Hoelscher Corp.

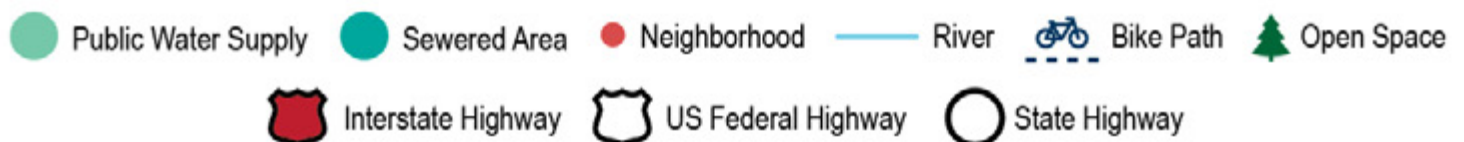
Recommended Improvements to Transit Access

Transit Service	To Employment			From Long-Term Affordable Homes		
	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	3	15	2	1,859 Homes	3,352 Homes	647 Homes
RECOMMENDED	13	5	2	4,172 Homes	1,684 Homes	2 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



PROVIDENCE RI



RHODE ISLAND: A REGIONAL OVERVIEW

PROVIDENCE RI

Municipality: Providence

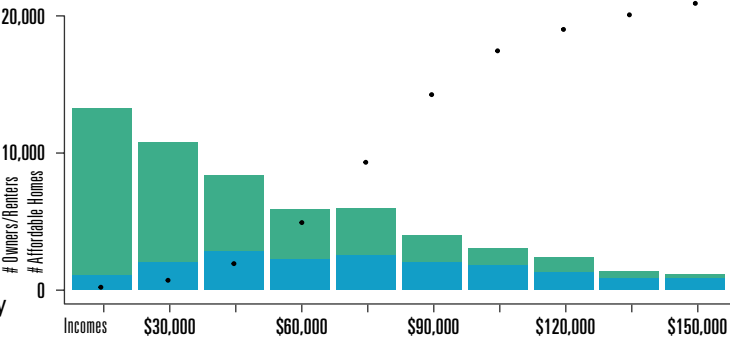
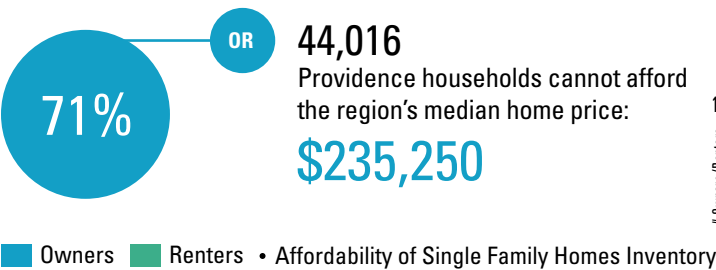
Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the “East Side” and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 64 and 65—with home prices of \$203,700 versus \$625,000—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. On average, about 25 percent of residents commute more than a half-hour.

Providence by Race & Ethnicity

Total Households: 61,218



Affordability of Single Family Homes Inventory



Building Homes Rhode Island Providence Accomplishments



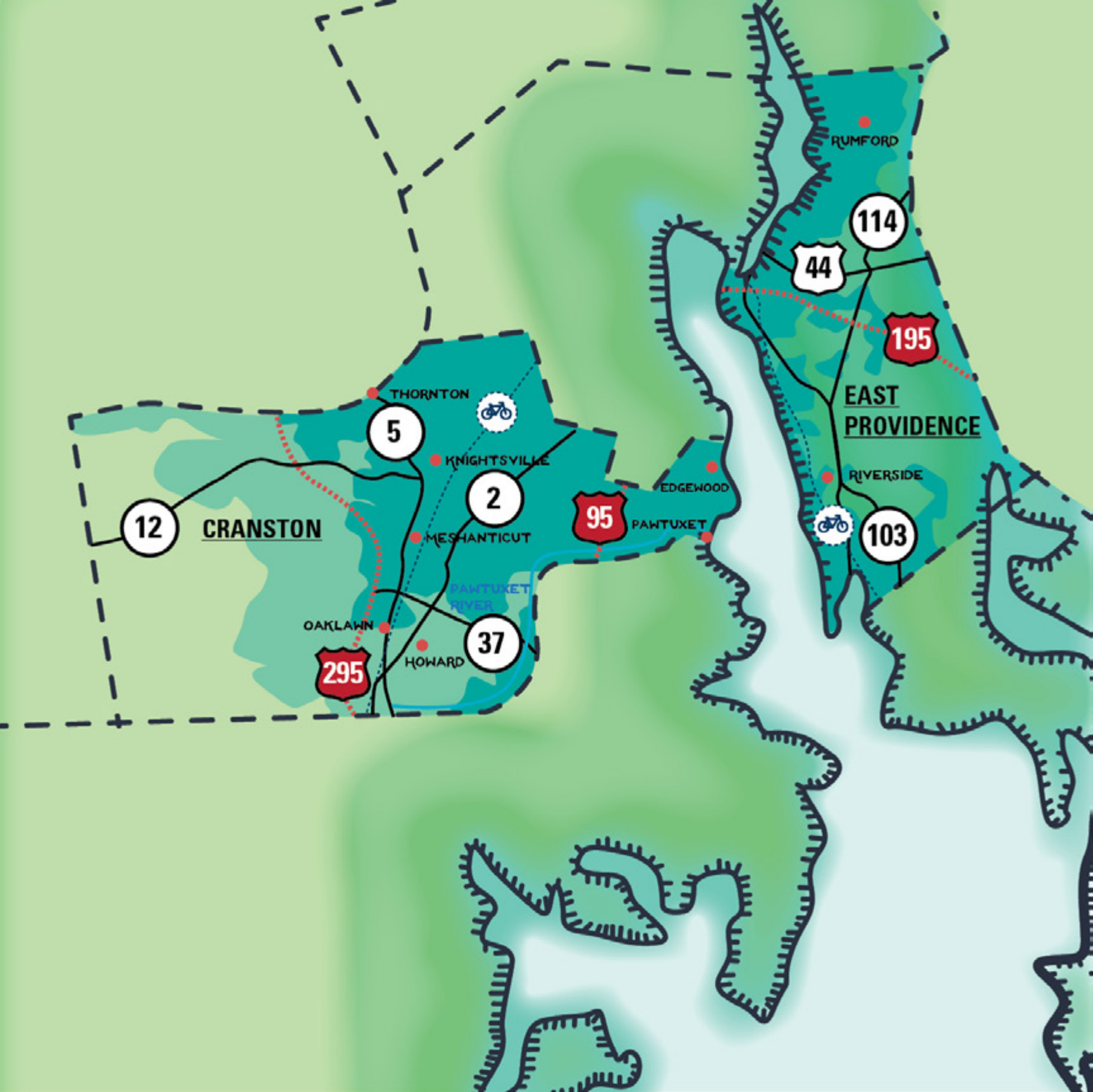
Living and Working in Providence



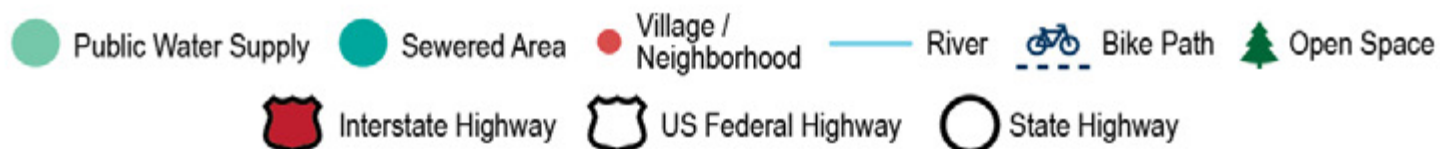
Recommended Improvements to Transit Access

Transit Service	To Employment			From Long-Term Affordable Homes		
	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	27	12	0	5,085 Homes	4,701 Homes	0
RECOMMENDED	37	2	0	9,786 Homes	0	0

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



SOUTHEAST PROVIDENCE COUNTY RI



RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST PROVIDENCE COUNTY RI

Municipalities: Cranston, East Providence

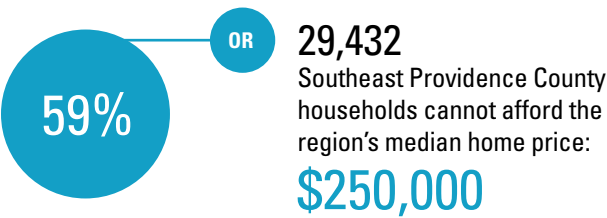
The Southeast Providence County Region is the only region comprised of just two municipalities. Both cities are inner ring suburbs of Providence and include substantial suburban neighborhoods and commercial areas. Cranston, however, is nearly twice the size of East Providence and includes dense neighborhoods 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. On average, about 25 percent of residents of the region commute more than a half-hour.

Southeast Providence County by Race & Ethnicity

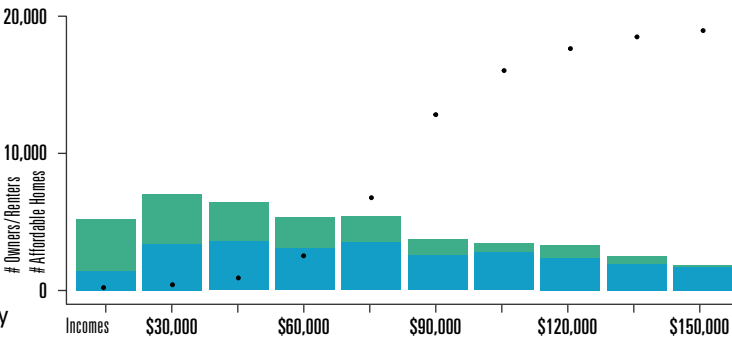
Total Households: 50,422



Affordability of Single Family Homes Inventory



Owners Renters • Affordability of Single Family Homes Inventory

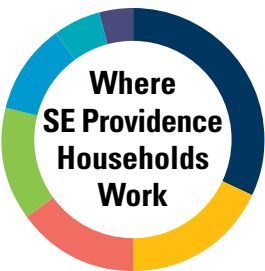


Building Homes Rhode Island Southeast Providence County Regional Accomplishments



MUNICIPAL DETAILS	# Homes by Region	\$ BHRI by Region	MUNICIPAL DETAILS	# Homes by Region	\$ BHRI by Region
Cranston	0	\$ -	East Providence	19	\$1,060,675

Living and Working in the Southeast Providence County Region



- 32% SE PVD
- 18% CNTRL
- 15% PVD
- 14% NE
- 11% NW
- 6% SE
- 4% S

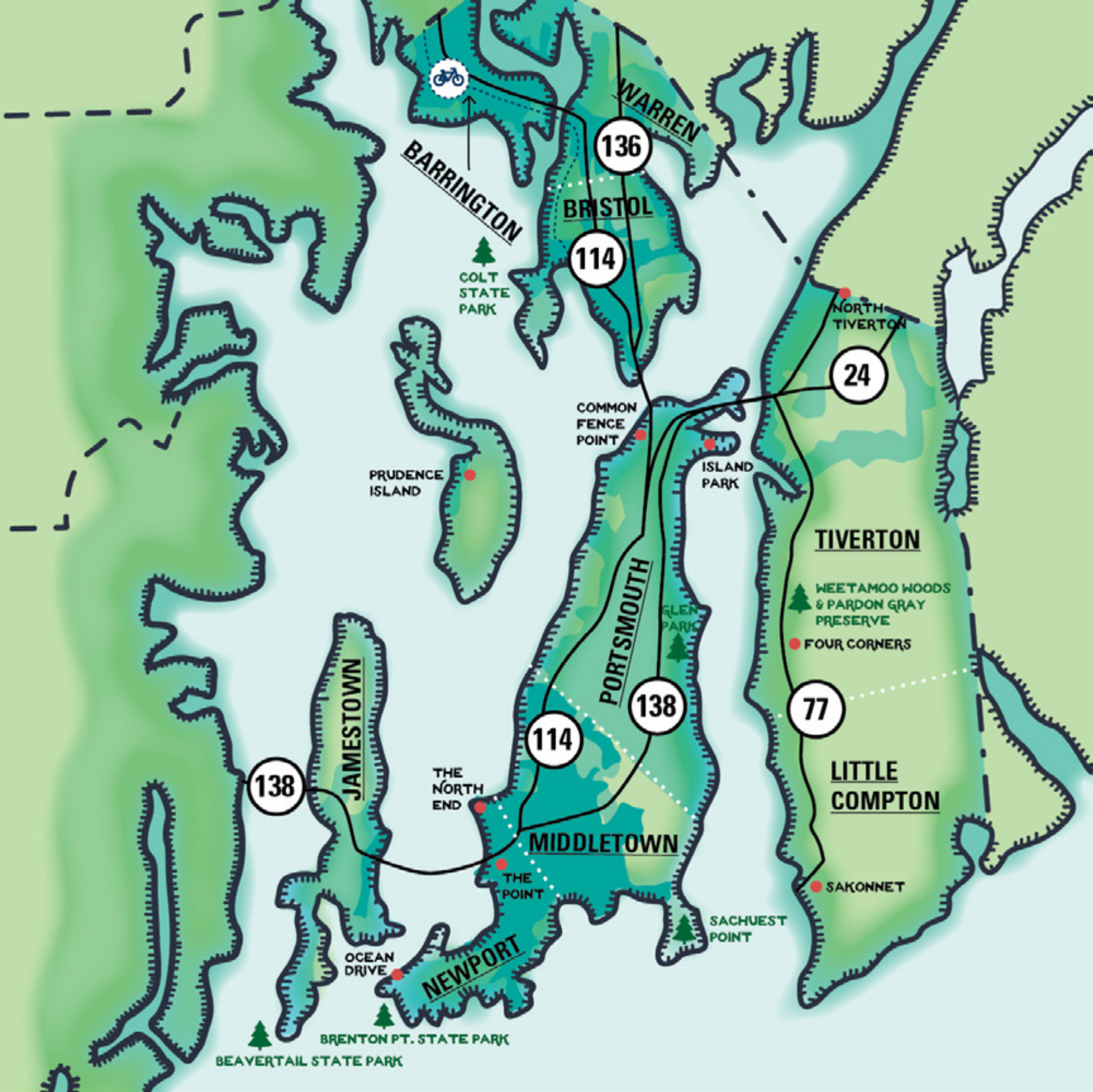
Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Eleanor Slater Hospital
- Emma Pendleton Bradley Hospital
- Blum, Shapiro & Co. PC
- Integrated Media Group
- Jan Companies
- Luca + Danni Inc.
- ParsonsKellogg LLC
- Peregrine Property Management LLC
- Pezzucchi Construction Inc.
- Starkweather & Shepley Insurance Brokerage Inc.
- Thielsch Engineering Inc.

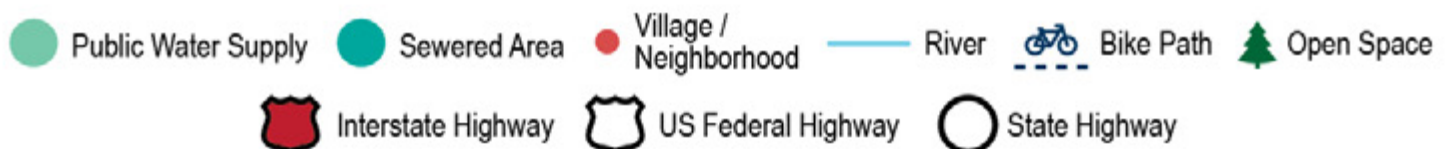
Recommended Improvements to Transit Access

	To Employment			From Long-Term Affordable Homes		
Transit Service	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	0	12	0	16 Homes	3,501 Homes	5 Homes
RECOMMENDED	9	3	0	2,509 Homes	2,008 Homes	5 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



SOUTHEAST RI



RHODE ISLAND: A REGIONAL OVERVIEW

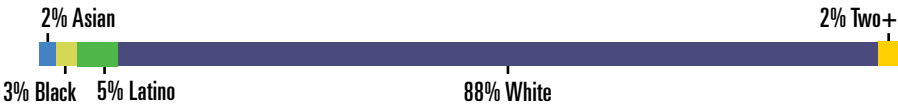
SOUTHEAST RI

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

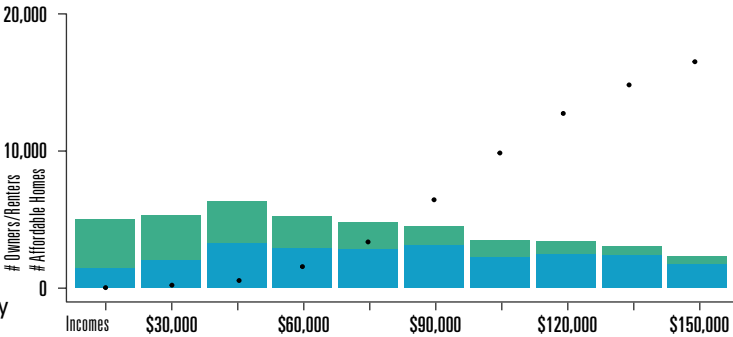
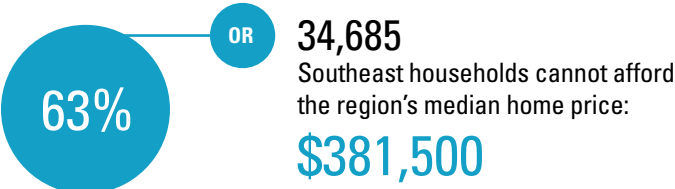
Containing three of the state’s four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the substantial shoreline, coastal resiliency is a development concern throughout the region. Dense development patterns in Newport have allowed it to achieve more than 15 percent of its housing stock as long-term affordable. There is little public infrastructure in the region’s eastern municipalities of Little Compton and Tiverton, but Tiverton’s border with Fall River includes historic mills—some suitable for redevelopment as housing—and public water. On average, nearly 40 percent of residents of the region commute more than a half-hour, and a little more than 10 percent of residents of one municipality commute for an hour or more.

Southeast Region by Race & Ethnicity

Total Households: 54,760



Affordability of Single Family Homes Inventory

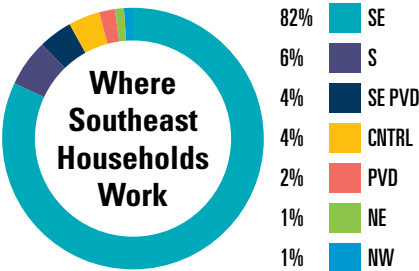


Building Homes Rhode Island Southeast Regional Accomplishments



MUNICIPAL DETAILS			MUNICIPAL DETAILS		
	# Homes by Region	\$ BHRI by Region		# Homes by Region	\$ BHRI by Region
Barrington	107	\$5,550,190	Newport	227	\$6,845,534
Bristol	19	\$779,720	Portsmouth	40	\$300,000
Jamestown	3	\$195,000	Tiverton	167	\$7,105,468
Little Compton	7	\$320,000	Warren	9	\$438,270
Middletown	45	\$500,000			

Living and Working in the Southeast Region



Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Community College of RI - Newport Campus
- Roger Williams University
- Roger Williams University School of Law
- Salve Regina University
- Naval Health Clinic New England, Newport
- Newport Hospital
- BankNewport
- Embrace Home Loans Inc.
- Fleming + Company Inc.
- Naval Undersea Warfare Cntr.
- Purvis Systems Inc.
- Systems Engineering Associates Corp.
- The Preservation Society of Newport County
- Tiverton Casino Hotel

Recommended Improvements to Transit Access

	To Employment			From Long-Term Affordable Homes		
Transit Service	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	0	13	1	0	2,583 Homes	405 Homes
RECOMMENDED	6	6	2	1,900 Homes	683 Homes	405 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



SOUTH RI



RHODE ISLAND: A REGIONAL OVERVIEW

SOUTH RI

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

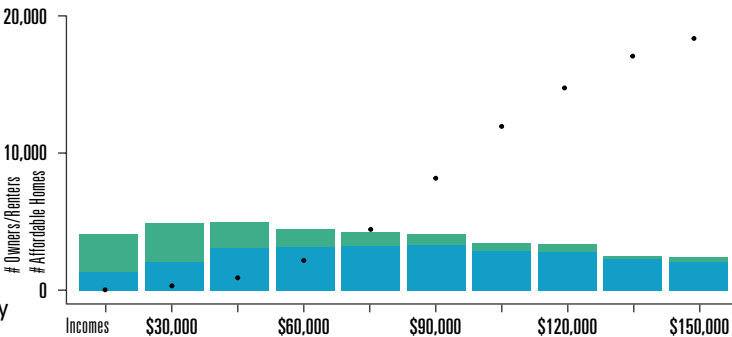
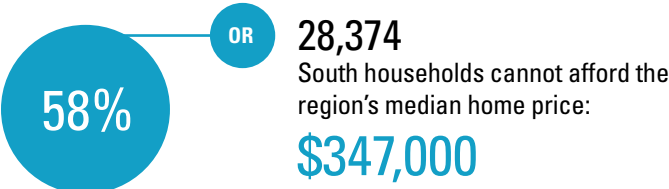
In square miles, the South Region is the largest in the state and contains nearly a third of the state's land mass. Except for its coastal areas, the region is largely rural and lacks public infrastructure. Among its nine municipalities, its four largest population centers—South Kingstown, North Kingstown, Westerly, and Narragansett—account for 75 percent of the region's total. While these four municipalities do have coastal considerations, they also have public infrastructure and host a number of suburban neighborhoods, large villages, and economic centers, such as Quonset and the University of Rhode Island, which provide opportunities for homes connected to jobs and other amenities. On average, nearly 40 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of one municipality commute for an hour or more.

South Region by Race & Ethnicity

Total Households: 49,111



Affordability of Single Family Homes Inventory



Building Homes Rhode Island South Regional Accomplishments

Homes funded by BHRI
363

\$ BHRI Investment
\$20,951,315

% New Construction **67%**

% Preservation & Rehab **33%**

MUNICIPAL DETAILS			MUNICIPAL DETAILS		
	# Homes by Region	\$ BHRI by Region		# Homes by Region	\$ BHRI by Region
Charlestown	43	\$2,929,446	North Kingstown	146	\$7,015,197
Exeter	69	\$6,220,939	Richmond	32	\$1,555,597
Hopkinton	30	\$1,178,918	South Kingstown	15	\$1,023,335
Narragansett	2	\$100,000	Westerly	15	\$767,883
New Shoreham	11	\$160,000			

Living and Working in the South Region



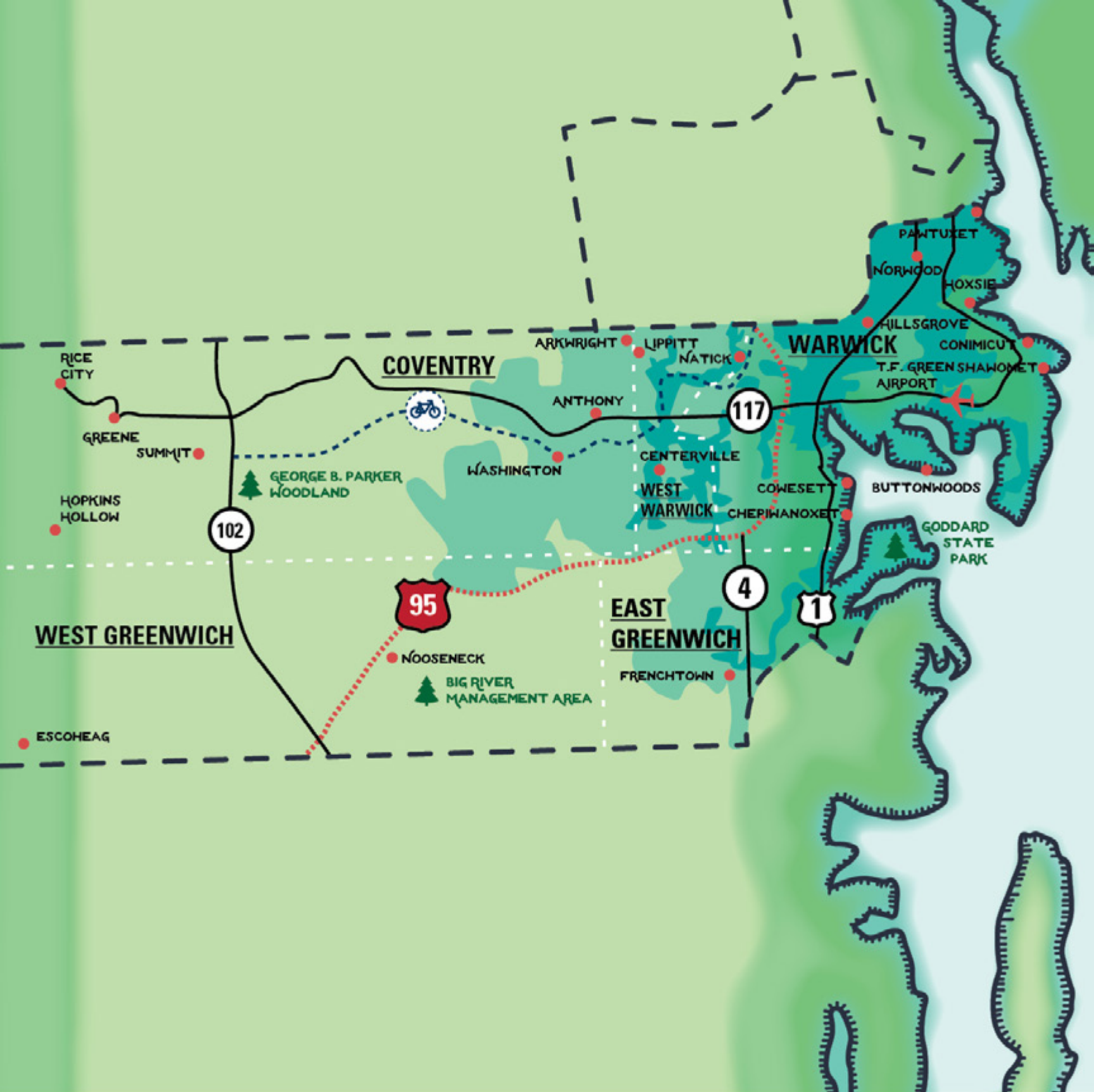
Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- URI - Narragansett Bay Campus
- URI - Main Campus, Kingston
- South County Hospital
- The Westerly Hospital
- Best Practice Energy LLC
- Carousel Industries of North America Inc.
- ChartWise Medical Systems Inc.
- Electric Boat (EB)
- Ocean State Job Lot
- The Town Dock
- Woodmansee Insurance

Recommended Improvements to Transit Access

Transit Service	To Employment			From Long-Term Affordable Homes		
	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	0	8	4	0	2,014 Homes	367 Homes
RECOMMENDED	5	6	1	1,287 Homes	737 Homes	357 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas



CENTRAL RI

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

RHODE ISLAND: A REGIONAL OVERVIEW

CENTRAL RI

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

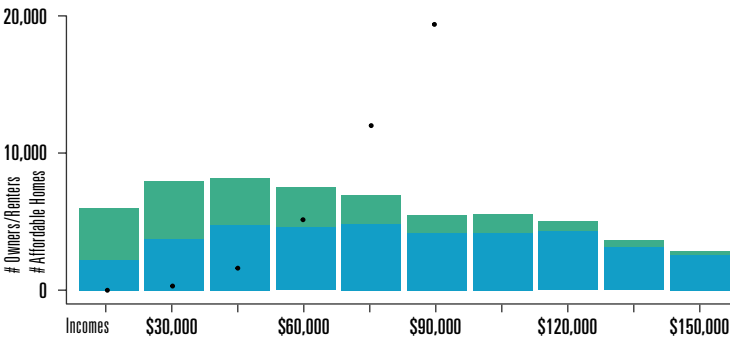
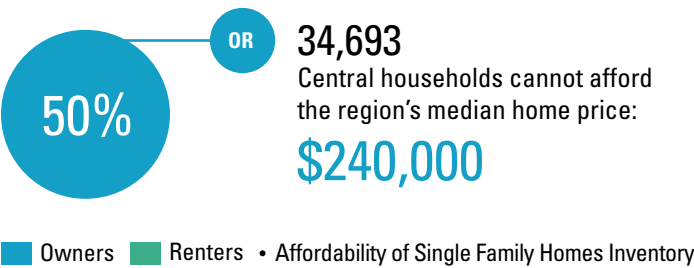
Rhode Island's Central Region is anchored by one of the state's largest municipalities, Warwick, which is also home to the state's only international airport. The region's eastern half is defined by substantial suburban and commercial development. The City of Warwick also has an ambitious plan for "City 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. On average, more than a third of the residents of the region commute more than a half-hour.

Central Region by Race & Ethnicity

Total Households: 68,833



Affordability of Single Family Homes Inventory



Building Homes Rhode Island Central Regional Accomplishments

Homes funded by BHRI

95

\$ BHRI Investment

\$6,334,721

% New Construction

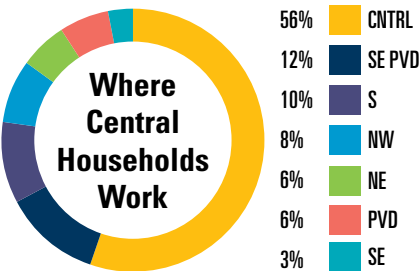
57%

% Preservation & Rehab

43%

MUNICIPAL DETAILS			MUNICIPAL DETAILS		
# Homes by Region	\$ BHRI by Region		# Homes by Region	\$ BHRI by Region	
Coventry	44	\$2,360,500	West Greenwich	Development cancelled	\$281,639
East Greenwich	10	\$300,000	West Warwick	4	\$200,000
Warwick	37	\$3,193,082			

Living and Working in the Central Region



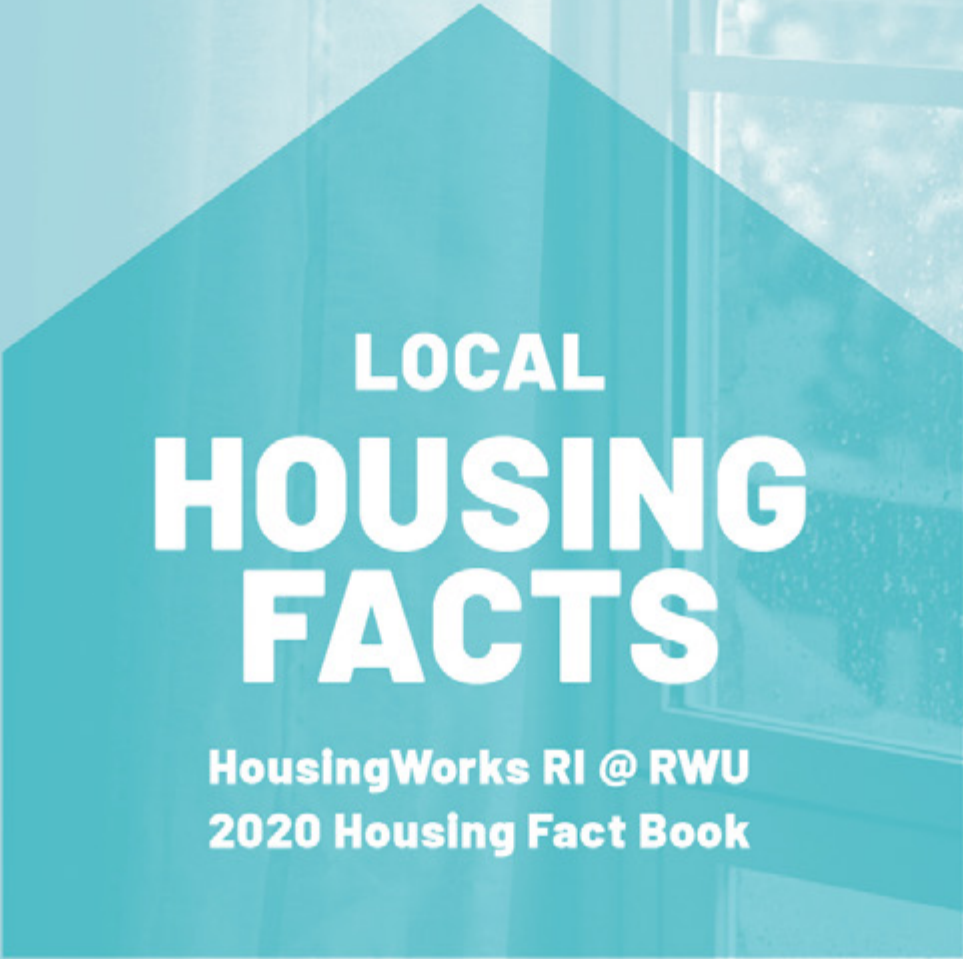
Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Community College of RI - Knight Campus
- New England Institute of Technology
- Kent Hospital
- Arpin Group Inc.
- Automated Business Solutions
- Bayada Home Health Care
- Brave River Solutions
- Cardi Corp.
- Centreville Bank
- E.W. Burman Inc.
- Fish Advertising
- Hilb Group of New England
- James Raiola CFP & Assoc.
- Joe Casali Engineering Inc.
- R.I. Temps Inc.
- Secure Future Tech Solutions
- Steere Engineering Inc.
- SyNet Inc.
- Technology Advisory Group
- The Claflin Co.
- TribalVision LLC

Recommended Improvements to Transit Access

Transit Service	To Employment			From Long-Term Affordable Homes		
	Frequent or Better	Some	None	Frequent	Some	None
CURRENT	0	19	2	0	3,452 Homes	175 Homes
RECOMMENDED	10	6	5	1,196 Homes	2,388 Homes	43 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas

A teal-colored graphic in the shape of a house, with a triangular roof and a rectangular base. It is centered on the page and serves as a background for the title text.

LOCAL HOUSING FACTS

**HousingWorks RI @ RWU
2020 Housing Fact Book**

MUNICIPAL PAGES OVERVIEW

This year's municipal pages follow the design from last year with some slight changes to the section on Housing and Development Conditions.

Building on last year's research into municipal comprehensive plans, this year **zoning ordinances** were searched for those specific development strategies (defined in the right-hand column) to determine what had been codified. Neither the ability to develop multifamily housing by right or any of the residential development ordinances identified were limited to the production of long-term affordable homes.⁶¹ Producing the diversity of homes needed to support a range of incomes requires that we understand the residential development options available in each municipality.

Reading zoning ordinances can be a daunting challenge, and while we surveyed the ordinances as expansively as possible, there may be nuances that have been missed. The research was limited to those strategies in each municipality's comprehensive plan. Where strategies for some development types (like mixed-use) were noted within a specific type of district (like a Village District) we have noted both.

Given the possibility of a new housing bond and the growing need for affordable homes, especially accelerated by the pandemic, the information presented here is meant as a roadmap for municipal leaders and residents alike to their community's housing needs and what changes may be necessary to ensure healthy, affordable homes for all Rhode Islanders.

TEN HOUSING STRATEGIES⁶²

ADU

(ADU) ACCESSORY DWELLING UNITS are residences attached to or built within a single family home. ADUs have separate kitchens, bathrooms, and egresses.⁶³ Variations include Accessory Family Dwelling Unit and In-Law Apartment.

AHTF

(AHTF) AFFORDABLE HOUSING TRUST FUNDS⁶⁴ 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

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

CP

(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.⁶⁵ *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

(FZ) Flexible Zoning⁶⁶ / 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

(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

(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

(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 home buyers.

MU

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

TOD

(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 **1,056,611** | HOUSEHOLDS **410,885** | MEDIAN HOUSEHOLD INCOME **\$63,296**

60% OWN

40% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$285,000**
Monthly housing payment **\$2,069**

5 YEAR COMPARISON

2014 **\$232,407** ↑ **2019**
23% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,651**

5 YEAR COMPARISON

2014 **\$1,628** ↑ **2019**
1% INCREASE

\$82,755

Income needed to afford this

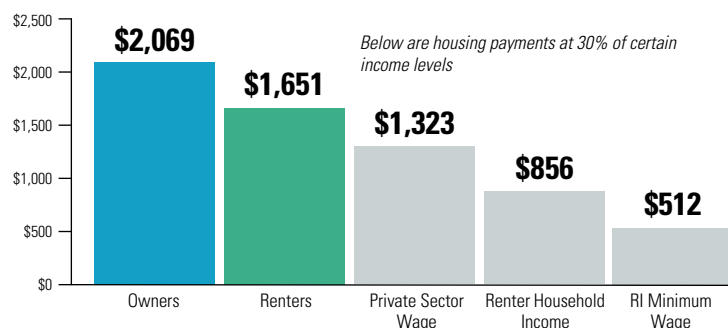
\$66,040

Income needed to afford this



AFFORDABILITY GAP

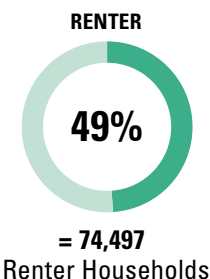
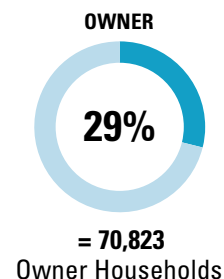
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



145,320 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 **467,412** | Single family **56%** | Multifamily **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/V C ID IZ MU TOD

► 2019 BUILDING PERMITS: Total **1,612** | Single family **1,091** | Multi-family **509** | ADU **12**

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

CURRENT **8.38%** % of year-round housing stock

37,388 # of long-term affordable homes



Elderly **53%**



Family **37%**



Special Needs **10%**

NEWLY ADDED

Ownership **16**

Rental **171**

PRESERVED RENTALS

134

State-Funded Homes

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

BARRINGTON

POPULATION
16,178

HOUSEHOLDS
6,097

MEDIAN HOUSEHOLD INCOME
\$123,021

89% OWN

11% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$460,000**

Monthly housing payment **\$3,341**

5 YEAR COMPARISON

2014 **\$430,224** 2019 **7% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,331**

5 YEAR COMPARISON

2014 **\$1,285** 2019 **4% INCREASE**

\$133,656

Income needed to afford this

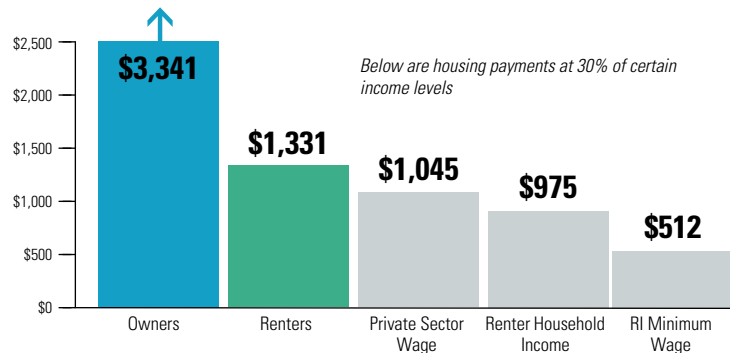
\$53,240

Income needed to afford this



AFFORDABILITY GAP

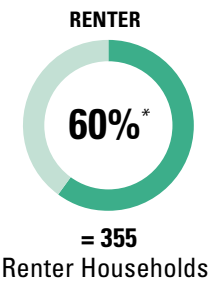
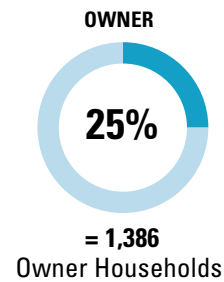
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



1,741 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
6,379



Single family
92%



Multifamily
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

► 2019 BUILDING PERMITS: Total **19** Single family **13** Multi-family **6**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **3.30%** % of year-round housing stock

207 # of long-term affordable homes



Elderly
29%



Family
57%



Special Needs
14%

NEWLY ADDED

Ownership **0**

Rental **46**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **107**

BRISTOL

POPULATION
22,234

HOUSEHOLDS
8,418

MEDIAN HOUSEHOLD INCOME
\$67,083

65% OWN

35% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$335,000**
Monthly housing payment **\$2,298**

5 YEAR COMPARISON

2014 **\$345,909** 2019 **3% DECREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,376**

5 YEAR COMPARISON

2014 **\$1,318** 2019 **4% INCREASE**

\$91,934

Income needed to afford this

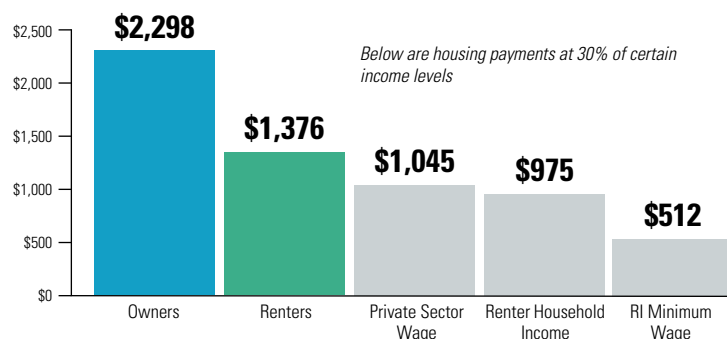
\$55,040

Income needed to afford this



AFFORDABILITY GAP

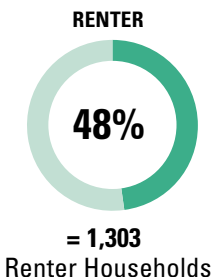
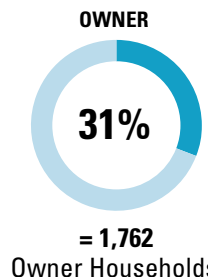
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,065 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
9,157

Single family
57%

Multifamily
43%

► 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

► **2019 BUILDING PERMITS:** Total **11** Single family **8** Multi-family **0** ADU **3**

Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.96%** % of year-round housing stock

537 # of long-term affordable homes



Elderly **67%**



Family **19%**



Special Needs **14%**

NEWLY ADDED

Ownership **0**

Rental **1**

PRESERVED RENTALS

0

State-Funded Homes

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

BURRILLVILLE

POPULATION
16,453

HOUSEHOLDS
6,053

MEDIAN HOUSEHOLD INCOME
\$78,329

75% OWN

25% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$269,500**

Monthly housing payment **\$1,916**

5 YEAR COMPARISON

2014 **\$225,651** 2019 **19% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$906**

5 YEAR COMPARISON

2014 **\$913** 2019 **1% DECREASE**

\$76,659

Income needed to afford this

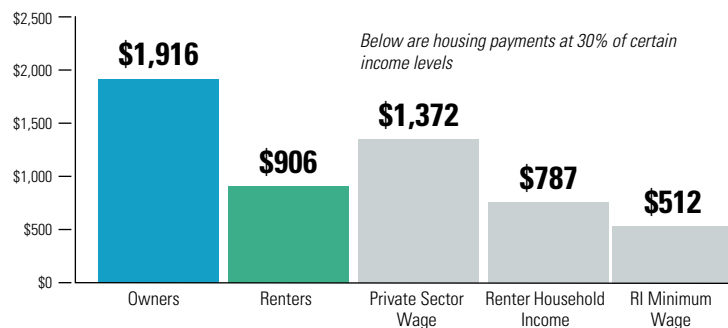
\$36,240

Income needed to afford this



AFFORDABILITY GAP

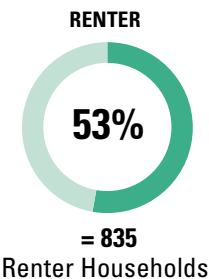
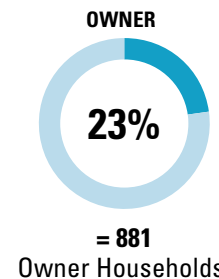
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



1,716 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 **6,511**

Single family **70%**

Multifamily **30%**

► 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

► **2019 BUILDING PERMITS:** Total **42** Single family **36** Multi-family **0** ADU **6**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **10.02%** % of year-round housing stock

620 # of long-term affordable homes



Elderly **39%**



Family **55%**



Special Needs **5%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

CENTRAL FALLS

POPULATION
19,382

HOUSEHOLDS
6,328

MEDIAN HOUSEHOLD INCOME
\$31,724

19% OWN

81% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$147,450**
Monthly housing payment **\$1,233**

5 YEAR COMPARISON

2014 **\$118,906** 2019 **24% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,436**

5 YEAR COMPARISON

2014 **\$1,488** 2019 **3% DECREASE**

\$49,388

Income needed to afford this

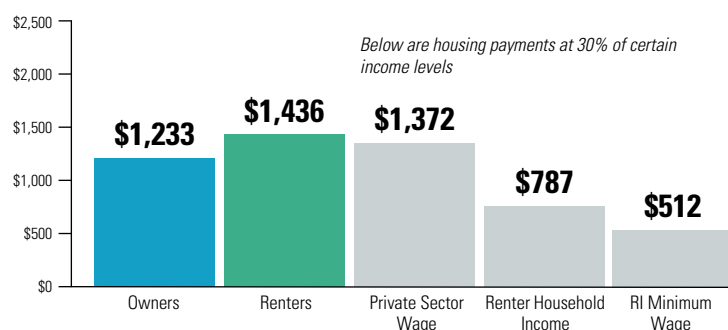
\$57,440

Income needed to afford this



AFFORDABILITY GAP

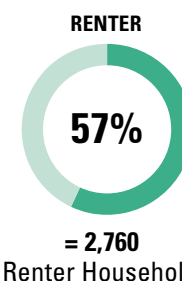
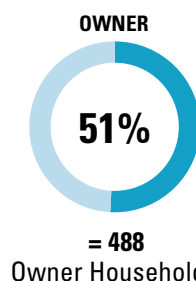
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,248 HOUSEHOLDS ARE COST BURDENED



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



CURRENT HOUSING & DEVELOPMENT

► HOUSING STOCK



Total
7,310



Single family
9%



Multifamily
91%

► 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

► 2019 BUILDING PERMITS: Total **8**

Single family **8**

Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **11.07%** % of year-round housing stock

827 # of long-term affordable homes



Elderly **76%**



Family **17%**



Special Needs **6%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **24**

CHARLESTOWN

POPULATION
7,780

HOUSEHOLDS
3,200

MEDIAN HOUSEHOLD INCOME
\$79,019

87% OWN

13% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$409,900**

Monthly housing payment **\$2,649**

5 YEAR COMPARISON

2014 **\$340,504** 2019 **20% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$105,959

Income needed to afford this

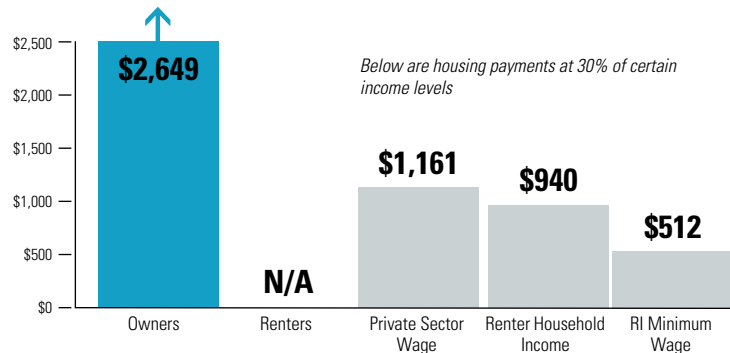
N/A

Income needed to afford this



AFFORDABILITY GAP

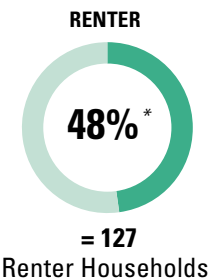
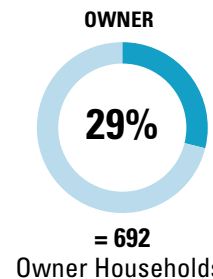
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



819 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 **5,173**

Single family **89%**

Multifamily **11%**

► 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

► 2019 BUILDING PERMITS: Municipally reported

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

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **3.69%** % of year-round housing stock

129 # of long-term affordable homes



Elderly **19%**



Family **47%**



Special Needs **34%**

NEWLY ADDED

Ownership **0**

Rental **11**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **43**

COVENTRY

POPULATION
34,575

HOUSEHOLDS
13,974

MEDIAN HOUSEHOLD INCOME
\$72,264

77% OWN

23% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$245,000**
Monthly housing payment **\$1,874**

5 YEAR COMPARISON

2014 **\$194,574** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,810**

5 YEAR COMPARISON

2014 **\$1,515** 2019 **19% INCREASE**

\$74,955

Income needed to afford this

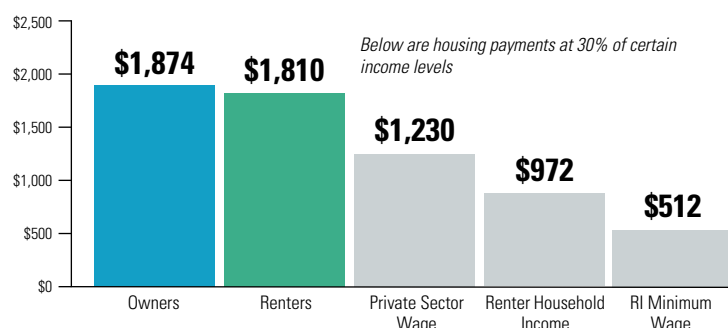
\$72,400

Income needed to afford this



AFFORDABILITY GAP

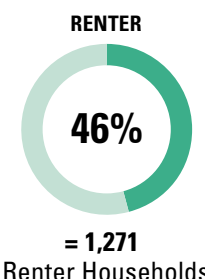
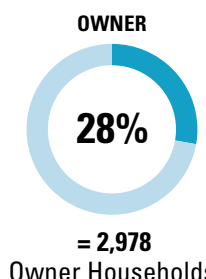
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



4,249 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 **15,012** Single family **80%** Multifamily **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

► 2019 BUILDING PERMITS: Total **54** Single family **44** Multi-family **10**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.35%** % of year-round housing stock

754 # of long-term affordable homes



Elderly **58%**



Family **37%**



Special Needs **6%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **44**

CRANSTON

POPULATION
81,196

HOUSEHOLDS
30,754

MEDIAN HOUSEHOLD INCOME
\$66,283

67% OWN

33% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$257,000**

Monthly housing payment **\$1,935**

5 YEAR COMPARISON

2014 **\$199,978** 2019 **29% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,642**

5 YEAR COMPARISON

2014 **\$1,510** 2019 **9% INCREASE**

\$77,414

Income needed to afford this

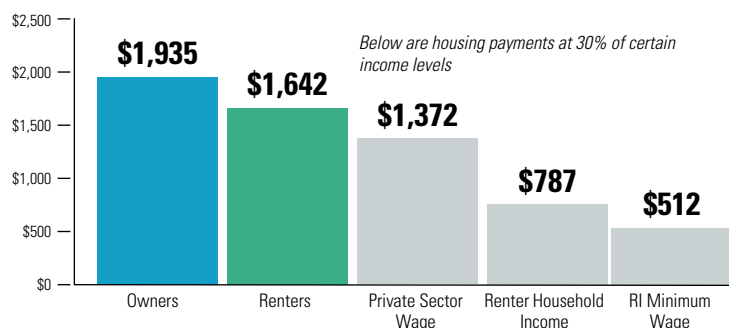
\$65,680

Income needed to afford this



AFFORDABILITY GAP

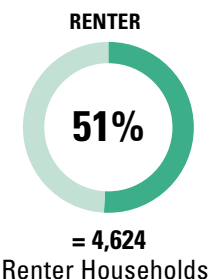
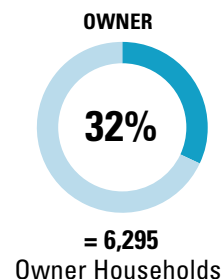
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



10,919 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 **33,254**

Single family **62%**

Multifamily **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

► 2019 BUILDING PERMITS: Municipally reported

Total	Single family	Multi-family
49	39	10

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.40%** % of year-round housing stock

1,777 # of long-term affordable homes



Elderly **76%**



Family **13%**



Special Needs **11%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

CUMBERLAND

POPULATION
34,652

HOUSEHOLDS
13,510

MEDIAN HOUSEHOLD INCOME
\$86,326

74% OWN

26% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$315,500**
Monthly housing payment **\$2,219**

5 YEAR COMPARISON

2014 **\$285,915** 2019 **10% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,785**

5 YEAR COMPARISON

2014 **\$1,696** 2019 **5% INCREASE**

\$88,752

Income needed to afford this

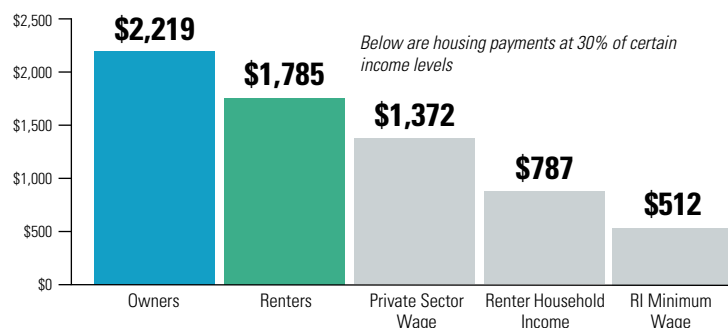
\$71,400

Income needed to afford this



AFFORDABILITY GAP

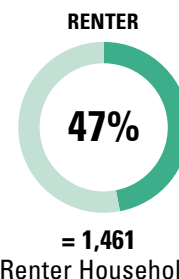
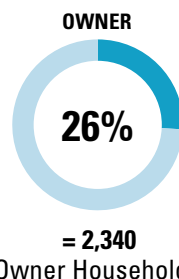
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,801 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
14,328



Single family
66%



Multifamily
34%

► 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

► **2019 BUILDING PERMITS:** Total **155** Single family **115** Multi-family **40**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT 6.14% % of year-round housing stock

844 # of long-term affordable homes



Elderly
74%



Family
19%



Special Needs
7%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **56**

EAST GREENWICH

POPULATION
13,073

HOUSEHOLDS
5,004

MEDIAN HOUSEHOLD INCOME
\$113,125

77% OWN

23% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$488,500**
Monthly housing payment **\$3,700**

5 YEAR COMPARISON

2014 **\$438,872** 2019 **11% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,705**

5 YEAR COMPARISON

2014 **\$1,653** 2019 **3% INCREASE**

\$148,012

Income needed to afford this

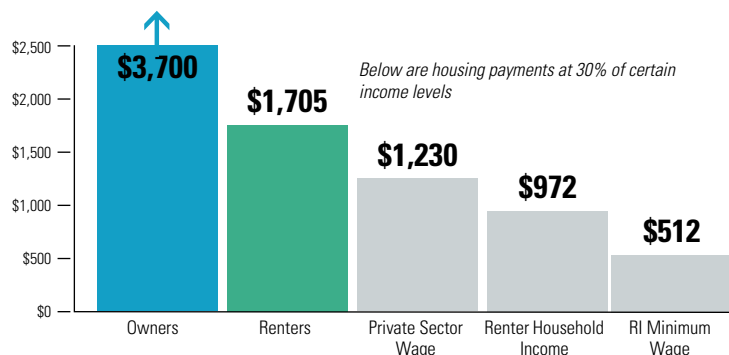
\$68,200

Income needed to afford this



AFFORDABILITY GAP

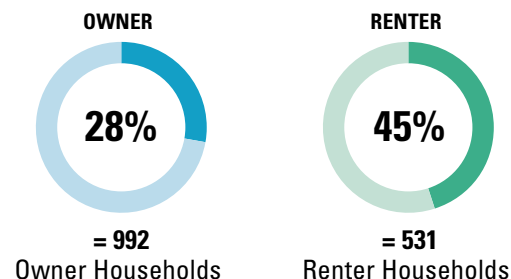
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



1,523 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 **5,427** Single family **73%** Multifamily **27%**

► 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

► 2019 BUILDING PERMITS: Municipally reported Total **19** Single family **10** Multi-family **9**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **4.74%** % of year-round housing stock

253 # of long-term affordable homes



Elderly **56%**



Family **28%**



Special Needs **16%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

EAST PROVIDENCE

POPULATION
47,449

HOUSEHOLDS
19,668

MEDIAN HOUSEHOLD INCOME
\$57,384

60% OWN

40% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$245,000**
Monthly housing payment **\$1,833**

5 YEAR COMPARISON

2014 **\$185,845** 2019 **33% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,684**

5 YEAR COMPARISON

2014 **\$1,437** 2019 **17% INCREASE**

\$73,304

Income needed to afford this

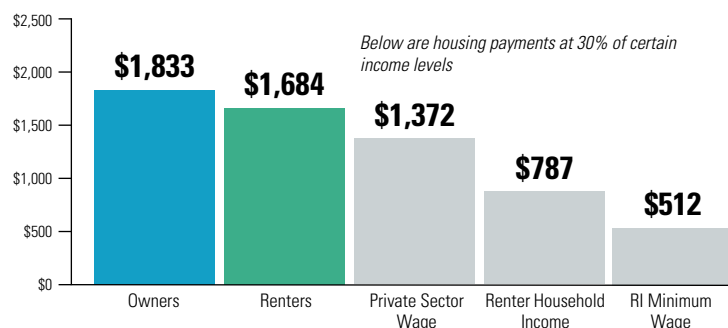
\$67,360

Income needed to afford this



AFFORDABILITY GAP

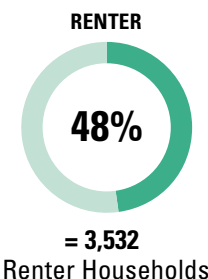
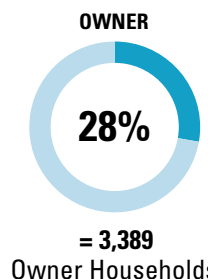
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



6,921 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 **20,712** Single family **58%** Multifamily **42%**

► 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

► 2019 BUILDING PERMITS: Total **0** Single family **0** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **9.83%** % of year-round housing stock

2,101 # of long-term affordable homes



Elderly **66%**



Family **28%**



Special Needs **6%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

EXETER

POPULATION
6,782

HOUSEHOLDS
2,420

MEDIAN HOUSEHOLD INCOME
\$87,583

86% OWN

14% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$375,000**

Monthly housing payment **\$2,600**

5 YEAR COMPARISON

2014 **\$297,265** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,137**

5 YEAR COMPARISON

2014 **\$1,145** 2019 **1% DECREASE**

\$103,996

Income needed to afford this

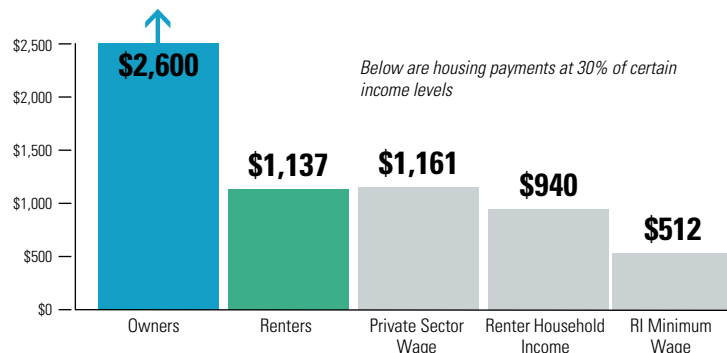
\$45,480

Income needed to afford this



AFFORDABILITY GAP

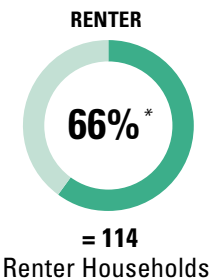
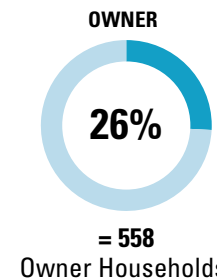
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



672 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 **2,628**

Single family **92%**

Multifamily **8%**

► 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

► 2019 BUILDING PERMITS: Total **30** Single family **22** Multi-family **8**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **2.53%** % of year-round housing stock

62 # of long-term affordable homes

Elderly **0%**

Family **61%**

Special Needs **39%**

NEWLY ADDED

Ownership **3**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **69**

FOSTER

POPULATION
4,689

HOUSEHOLDS
1,697

MEDIAN HOUSEHOLD INCOME
\$82,083

79% OWN

21% RENT



HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **\$322,450**
Monthly housing payment **\$2,481**

5 YEAR COMPARISON

2014 **\$256,729** 2019 **26% INCREASE**

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$99,241

Income needed to afford this

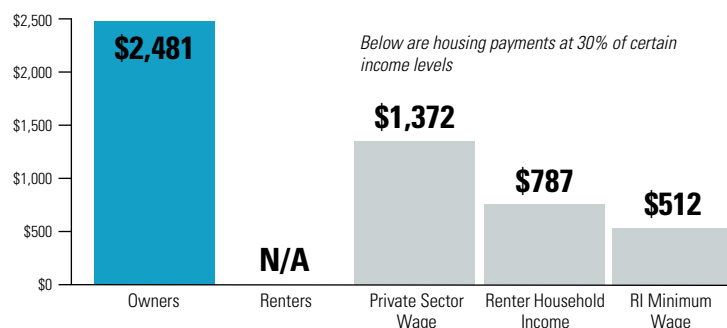
N/A

Income needed to afford this



AFFORDABILITY GAP

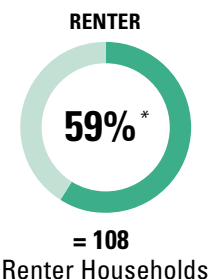
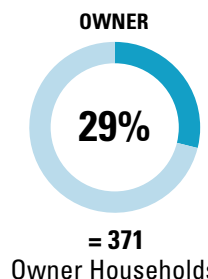
MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS



479 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
1,888

Single family
92%

Multifamily
8%

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

► **2019 BUILDING PERMITS:** Total **12** Single family **12** Multi-family **0**
Municipally reported

LONG-TERM AFFORDABLE HOMES

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

CURRENT 2.05% % of year-round housing stock

36 # of long-term affordable homes



Elderly
83%



Family
0%



Special Needs
17%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

GLOCESTER

POPULATION
10,062

HOUSEHOLDS
3,748

MEDIAN HOUSEHOLD INCOME
\$89,706

88% OWN

12% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$300,000**

Monthly housing payment **\$2,236**

5 YEAR COMPARISON

2014 **\$221,598** 2019 **35% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$89,452

Income needed to afford this

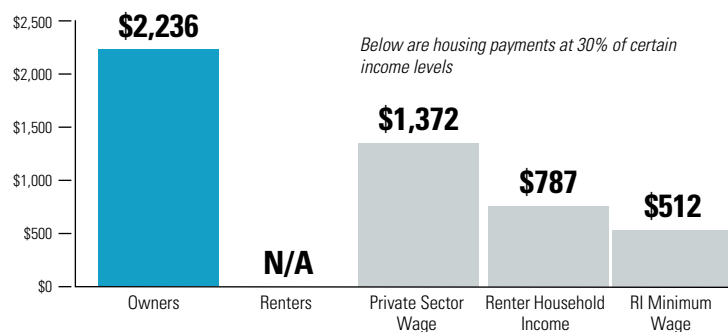
N/A

Income needed to afford this



AFFORDABILITY GAP

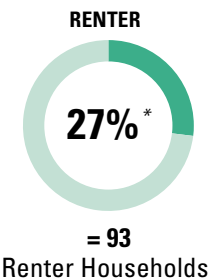
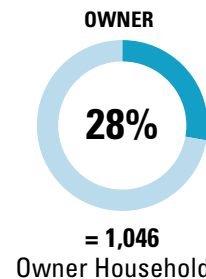
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



1,139 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 **4,236**

Single family **92%**

Multifamily **8%**

► 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**

► 2019 BUILDING PERMITS: Municipally reported

Category	Total
Single family	39
Multi-family	29

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **2.16%** % of year-round housing stock

83 # of long-term affordable homes



Elderly **75%**



Family **11%**



Special Needs **14%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

HOPKINTON

POPULATION
8,111

HOUSEHOLDS
3,151

MEDIAN HOUSEHOLD INCOME
\$89,033

85% OWN

15% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$327,500**
Monthly housing payment **\$2,422**

5 YEAR COMPARISON

2014 **\$218,355** 2019 **50% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment

N/A

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$96,899

Income needed to afford this

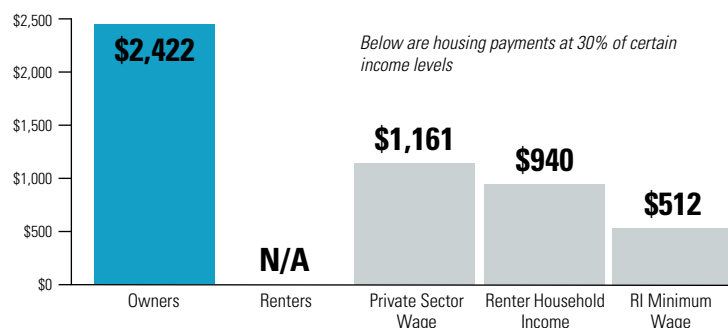
N/A

Income needed to afford this



AFFORDABILITY GAP

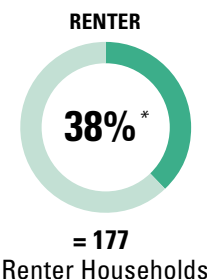
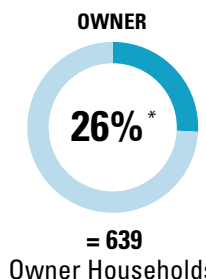
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



816 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
3,487



Single family
87%



Multifamily
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

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► 2019 BUILDING PERMITS: Total **36** Single family **32** Multi-family **4**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **7.12%** % of year-round housing stock

240 # of long-term affordable homes



Elderly **79%**



Family **10%**



Special Needs **11%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **30**

JAMESTOWN

POPULATION
5,496

HOUSEHOLDS
2,257

MEDIAN HOUSEHOLD INCOME
\$108,737

84% OWN

16% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$595,000**

Monthly housing payment **\$3,735**

5 YEAR COMPARISON

2014 **\$464,815** 2019 **28% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$149,386

Income needed to afford this

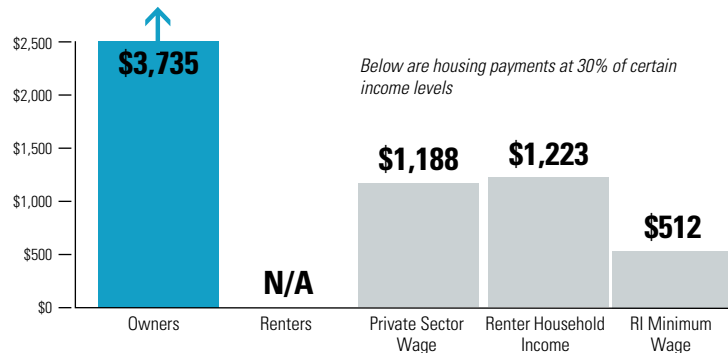
N/A

Income needed to afford this



AFFORDABILITY GAP

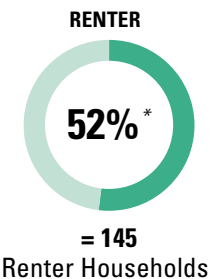
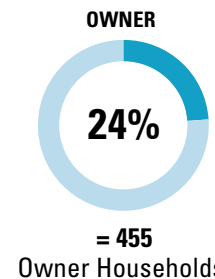
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



600 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
2,965



Single family
92%



Multifamily
8%

► 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

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TOD

► **2019 BUILDING PERMITS:** Municipally reported Total **25** Single family **25** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT 4.59% % of year-round housing stock

116 # of long-term affordable homes



Elderly **57%**



Family **29%**



Special Needs **14%**

NEWLY ADDED

Ownership **4**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **3**

JOHNSTON

POPULATION
29,235

HOUSEHOLDS
11,614

MEDIAN HOUSEHOLD INCOME
\$63,973

68% OWN

32% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$250,000**
Monthly housing payment **\$1,927**

5 YEAR COMPARISON

2014 **\$175,657** 2019 **42% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,722**

5 YEAR COMPARISON

2014 **\$1,635** 2019 **5% INCREASE**

\$77,076

Income needed to afford this

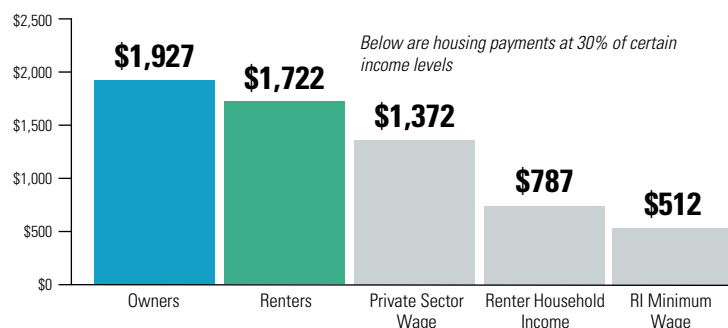
\$68,880

Income needed to afford this



AFFORDABILITY GAP

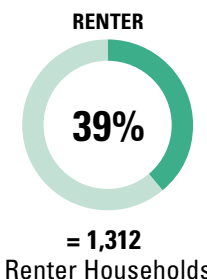
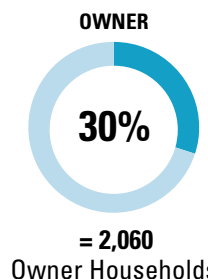
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,372 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
13,061

Single family
65%

Multifamily
35%

► 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

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► 2019 BUILDING PERMITS: Total **31** Single family **31** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **8.12%** % of year-round housing stock

1,005 # of long-term affordable homes



Elderly **73%**



Family **15%**



Special Needs **12%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

LINCOLN

POPULATION
21,644

HOUSEHOLDS
7,898

MEDIAN HOUSEHOLD INCOME
\$74,123

67% OWN

33% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$355,000**

Monthly housing payment **\$2,605**

5 YEAR COMPARISON

2014 **\$282,132** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,707**

5 YEAR COMPARISON

2014 **\$1,532** 2019 **11% INCREASE**

\$104,201

Income needed to afford this

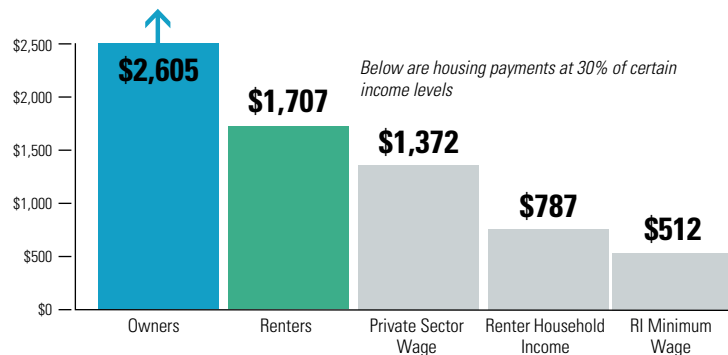
\$68,280

Income needed to afford this



AFFORDABILITY GAP

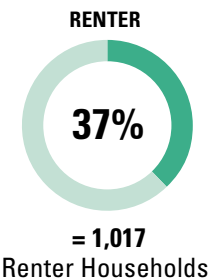
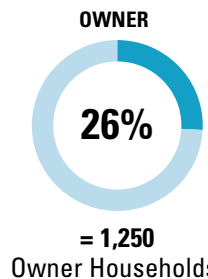
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,267 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 **8,666**

Single family **60%**

Multifamily **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
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► 2019 BUILDING PERMITS: Municipally reported Total **83** Single family **38** Multi-family **45**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **6.38%** % of year-round housing stock

575 # of long-term affordable homes



Elderly **66%**



Family **25%**



Special Needs **8%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **2**

LITTLE COMPTON

POPULATION
3,505

HOUSEHOLDS
1,611

MEDIAN HOUSEHOLD INCOME
\$81,523

78% OWN

22% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$530,000**
Monthly housing payment **\$3,199**

5 YEAR COMPARISON

2014 **\$574,533** ↓ 2019 **8% DECREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$127,945

Income needed to afford this

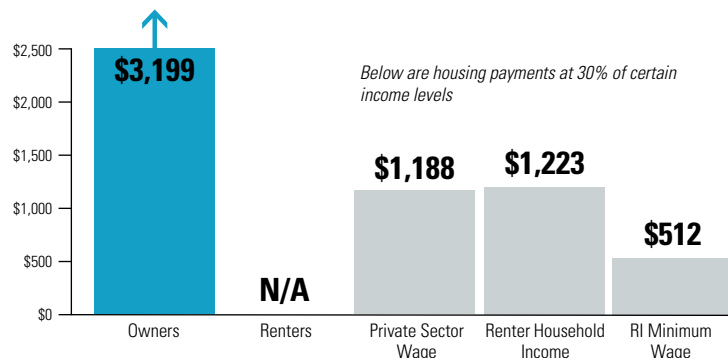
N/A

Income needed to afford this



AFFORDABILITY GAP

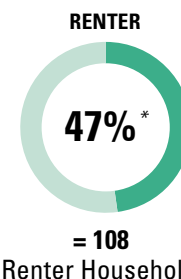
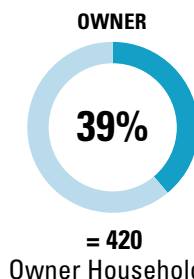
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



528 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
2,375



Single family
97%



Multifamily
3%

► 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

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► 2019 BUILDING PERMITS: Total **17** Single family **17** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **0.56%** % of year-round housing stock

9 # of long-term affordable homes



Elderly
0%



Family
100%



Special Needs
0%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

MIDDLETOWN

POPULATION
16,078

HOUSEHOLDS
6,827

MEDIAN HOUSEHOLD INCOME
\$69,592

52% OWN

48% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$397,000**

Monthly housing payment **\$2,710**

5 YEAR COMPARISON

2014 **\$364,826** 2019 **9% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,635**

5 YEAR COMPARISON

2014 **\$1,444** 2019 **13% INCREASE**

\$108,400

Income needed to afford this

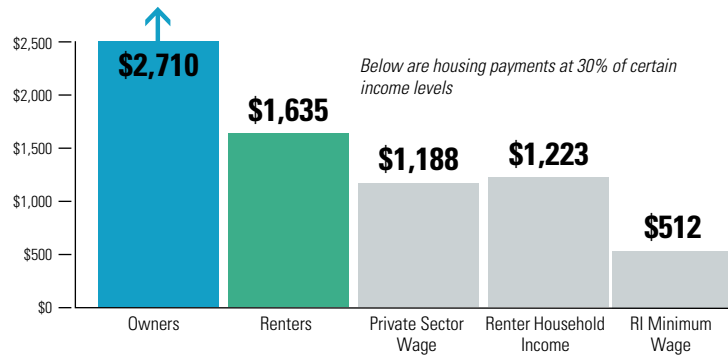
\$65,400

Income needed to afford this



AFFORDABILITY GAP

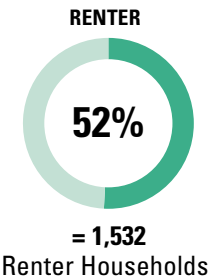
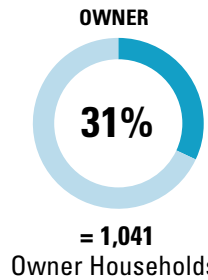
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,573 HOUSEHOLDS ARE COST BURDENED



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



CURRENT HOUSING & DEVELOPMENT

► HOUSING STOCK

Total **7,833**

Single family **65%**

Multifamily **35%**

► 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

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► 2019 BUILDING PERMITS: Total **42** Single family **38** Multi-family **4**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.40%** % of year-round housing stock

371 # of long-term affordable homes



Elderly **25%**



Family **43%**



Special Needs **31%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **45**

NARRAGANSETT

POPULATION
15,550

HOUSEHOLDS
6,678

MEDIAN HOUSEHOLD INCOME
\$80,278

69% OWN

31% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$499,450**
Monthly housing payment **\$3,218**

5 YEAR COMPARISON

2014 **\$404,281** 2019 **24% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,753**

5 YEAR COMPARISON

2014 **\$1,170** 2019 **50% INCREASE**

\$128,709

Income needed to afford this

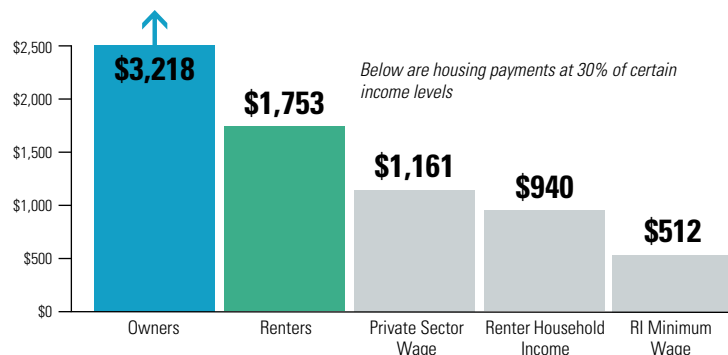
\$70,120

Income needed to afford this



AFFORDABILITY GAP

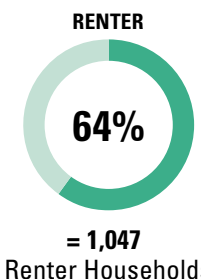
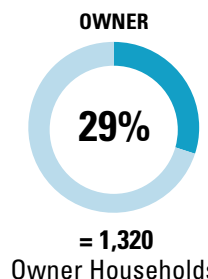
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,367 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
10,156



Single family
83%



Multifamily
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

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► 2019 BUILDING PERMITS: Total **29** Single family **29** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **3.76%** % of year-round housing stock

269 # of long-term affordable homes



Elderly **40%**



Family **51%**



Special Needs **9%**

NEWLY ADDED

Ownership **0**

Rental **1**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **2**

NEWPORT

POPULATION
24,762

HOUSEHOLDS
10,546

MEDIAN HOUSEHOLD INCOME
\$65,431

41% OWN

59% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$535,500**

Monthly housing payment **\$3,471**

5 YEAR COMPARISON

2014 **\$448,600** 2019 **19% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,427**

5 YEAR COMPARISON

2014 **\$1,486** 2019 **4% DECREASE**

\$138,844

Income needed to afford this

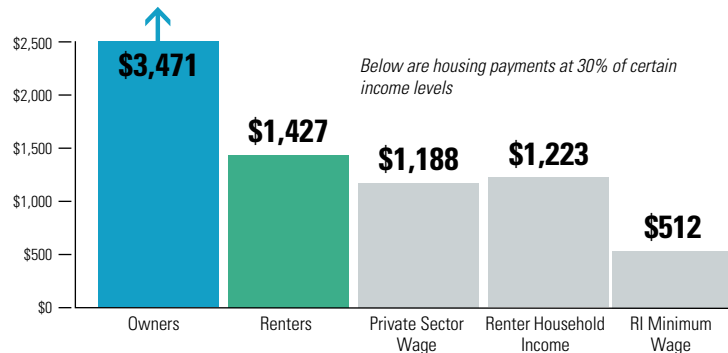
\$57,080

Income needed to afford this



AFFORDABILITY GAP

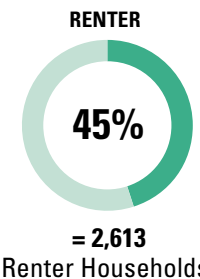
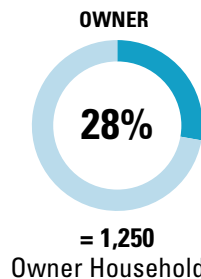
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,863 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 **13,086**

Single family **40%**

Multifamily **60%**

► 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
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► 2019 BUILDING PERMITS: Total **13** Single family **10** Multi-family **3**

Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **15.63%** % of year-round housing stock

1,822 # of long-term affordable homes



Elderly **25%**



Family **64%**



Special Needs **11%**

NEWLY ADDED

Ownership **0**

Rental **3**

PRESERVED RENTALS

1

State-Funded Homes

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

NEW SHOREHAM

POPULATION
827

HOUSEHOLDS
429

MEDIAN HOUSEHOLD INCOME
\$65,893

74% OWN

26% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$990,000**
Monthly housing payment **\$5,966**

5 YEAR COMPARISON

2014 **\$1,270,134** ↓ 2019 **22% DECREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$238,641

Income needed to afford this

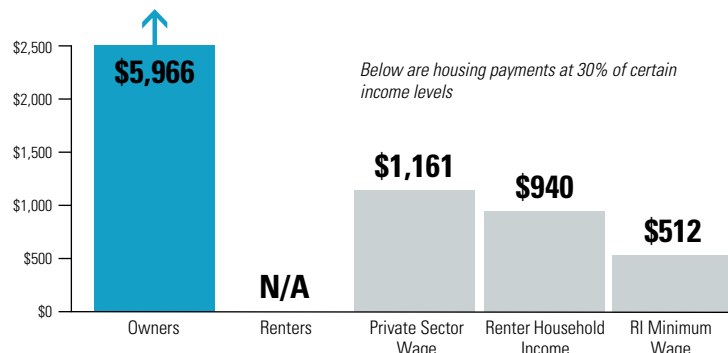
N/A

Income needed to afford this



AFFORDABILITY GAP

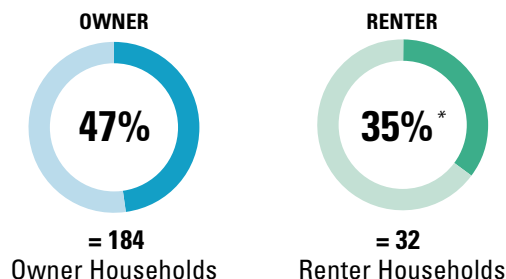
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



216 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 **1,856** Single family **83%** Multifamily **17%**

► 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

► 2019 BUILDING PERMITS: Total **10** Single family **9** Multi-family **1**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **11.71%** % of year-round housing stock

65 # of long-term affordable homes

Elderly **0%**

Family **100%**

Special Needs **0%**

NEWLY ADDED

Ownership **2**

Rental **4**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **11**

NORTH KINGSTOWN

POPULATION
26,207

HOUSEHOLDS
10,412

MEDIAN HOUSEHOLD INCOME
\$89,874

77% OWN

23% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$385,000**
Monthly housing payment **\$2,730**

5 YEAR COMPARISON

2014 **\$321,587** 2019 **20% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,549**

5 YEAR COMPARISON

2014 **\$1,463** 2019 **6% INCREASE**

\$109,193

Income needed to afford this

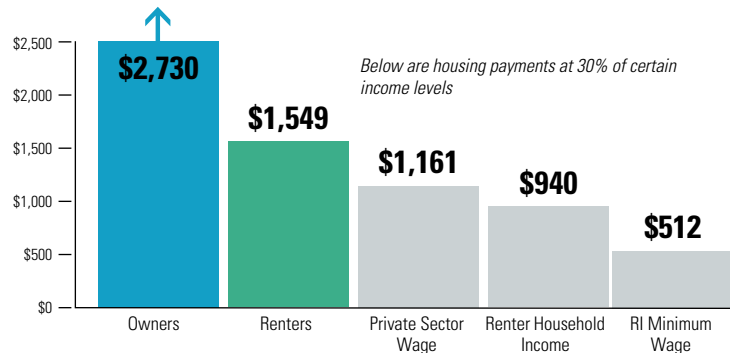
\$61,960

Income needed to afford this



AFFORDABILITY GAP

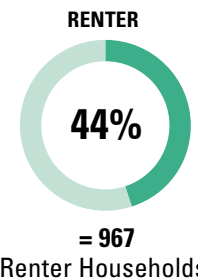
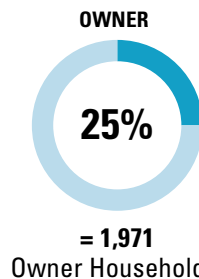
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,938 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 **11,513** Single family **74%** Multifamily **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

► 2019 BUILDING PERMITS: Total **44** Single family **36** Multi-family **8**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **8.25%** % of year-round housing stock

904 # of long-term affordable homes



Elderly **25%**



Family **62%**



Special Needs **13%**

NEWLY ADDED

Ownership **4**

Rental **17**

PRESERVED RENTALS

0

State-Funded Homes

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

NORTH PROVIDENCE

POPULATION
32,459

HOUSEHOLDS
13,677

MEDIAN HOUSEHOLD INCOME
\$53,863

56% OWN

44% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$240,000**
Monthly housing payment **\$1,934**

5 YEAR COMPARISON

2014 **\$187,007** 2019 **28% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,544**

5 YEAR COMPARISON

2014 **\$1,472** 2019 **5% INCREASE**

\$77,377

Income needed to afford this

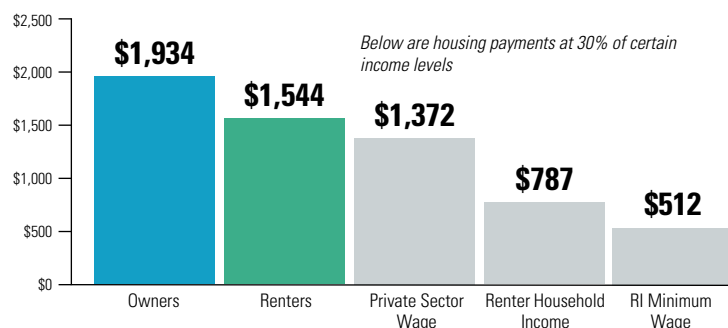
\$61,760

Income needed to afford this



AFFORDABILITY GAP

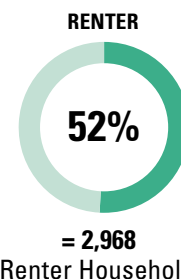
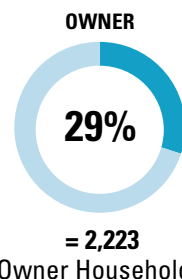
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



5,191 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
14,944



Single family
48%



Multifamily
52%

► 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

► 2019 BUILDING PERMITS: Total **9** Single family **9** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **6.90%** % of year-round housing stock

1,057 # of long-term affordable homes



Elderly
87%



Family
1%



Special Needs
11%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

NORTH SMITHFIELD

POPULATION
12,349

HOUSEHOLDS
4,560

MEDIAN HOUSEHOLD INCOME
\$81,649

80% OWN

20% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$322,500**
Monthly housing payment **\$2,265**

5 YEAR COMPARISON

2014 **\$256,189** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,516**

5 YEAR COMPARISON

2014 **\$1,313** 2019 **15% INCREASE**

\$90,594

Income needed to afford this

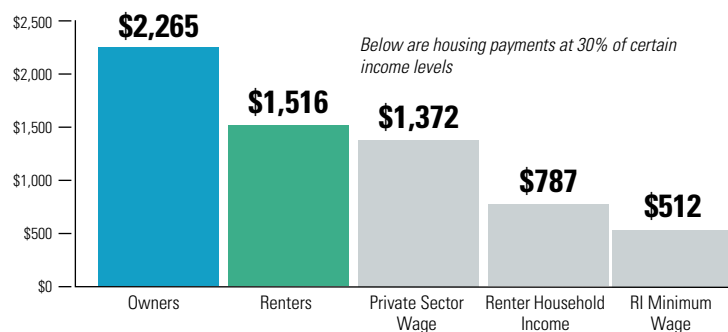
\$60,640

Income needed to afford this



AFFORDABILITY GAP

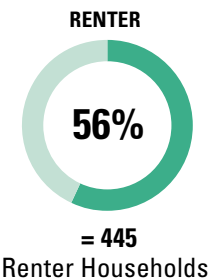
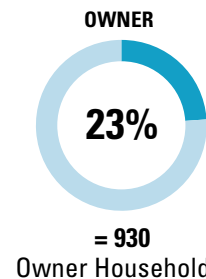
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



1,375 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
4,927



Single family
68%



Multifamily
32%

► INFRASTRUCTURE

REGION: Northeast

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

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TOD

► 2019 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

CURRENT **8.18%** % of year-round housing stock

413 # of long-term affordable homes



Elderly
71%



Family
15%



Special Needs
14%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **65**

PAWTUCKET

POPULATION
71,756

HOUSEHOLDS
28,196

MEDIAN HOUSEHOLD INCOME
\$46,938

44% OWN

56% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$225,000**
Monthly housing payment **\$1,710**

5 YEAR COMPARISON

2014 **\$162,145** 2019 **39% INCREASE**

\$68,410

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,394**

5 YEAR COMPARISON

2014 **\$1,281** 2019 **9% INCREASE**

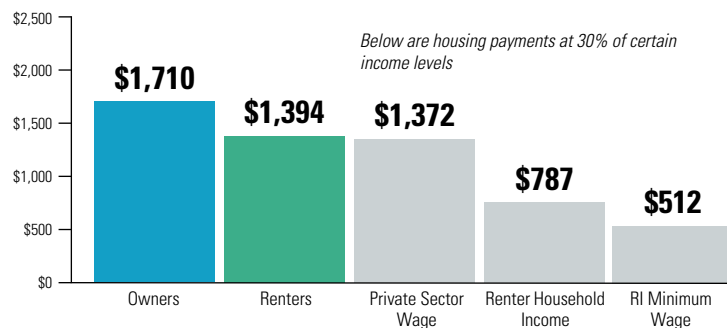
\$55,760

Income needed to afford this



AFFORDABILITY GAP

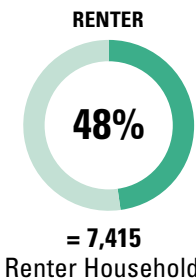
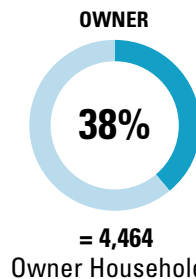
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



11,879 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 **31,464** Single family **34%** Multifamily **66%**

► 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

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TOD

► 2019 BUILDING PERMITS: Total **17** Single family **13** Multi-family **4**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **8.99%** % of year-round housing stock

2,876 # of long-term affordable homes



Elderly **48%**



Family **44%**



Special Needs **8%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

133

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **492**

PORTSMOUTH

POPULATION
17,418

HOUSEHOLDS
7,266

MEDIAN HOUSEHOLD INCOME
\$99,209

76% OWN

24% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$406,000**

Monthly housing payment **\$2,861**

5 YEAR COMPARISON

2014 **\$340,504** 2019 **19% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,855**

5 YEAR COMPARISON

2014 **\$1,606** 2019 **16% INCREASE**

\$114,452

Income needed to afford this

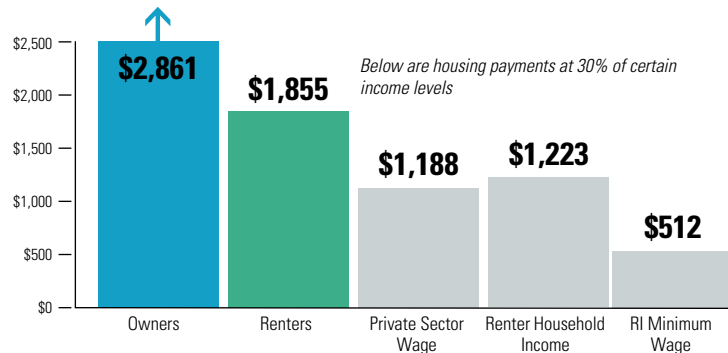
\$74,200

Income needed to afford this



AFFORDABILITY GAP

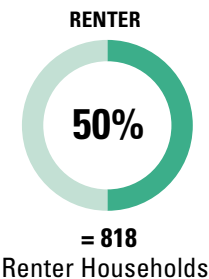
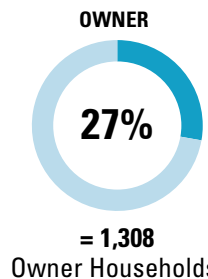
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,126 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 **8,647**

Single family **80%**

Multifamily **20%**

► 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

► 2019 BUILDING PERMITS: Municipally reported

Category	Total	Single family	Multi-family
2019 Building Permits	30	30	0

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **2.82%** % of year-round housing stock

209 # of long-term affordable homes



Elderly **80%**



Family **6%**



Special Needs **14%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **40**

PROVIDENCE (without East Side)

POPULATION
145,788

HOUSEHOLDS
48,528

MEDIAN HOUSEHOLD INCOME
\$39,491

33% OWN

67% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$203,700**
Monthly housing payment **\$1,637**

5 YEAR COMPARISON

2014 **\$132,688** 2019 **54% INCREASE**

\$65,468

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,779***

5 YEAR COMPARISON

2014 **\$1,745** 2019 **2% INCREASE**

\$71,160

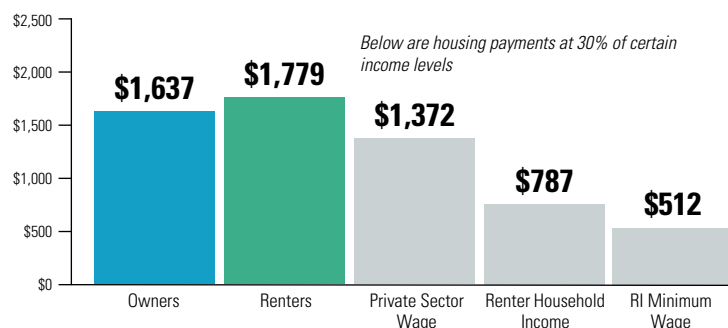
Income needed to afford this

*This rent is an average across all Providence neighborhoods, including the East Side. The full range of rents across Providence neighborhoods is from \$1,034 (Mt. Pleasant) to \$1,943 (North End/Smith Hill), which would require annual incomes from \$41,360 to \$77,720.



AFFORDABILITY GAP

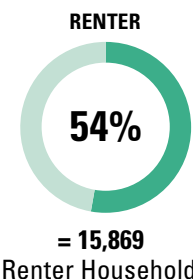
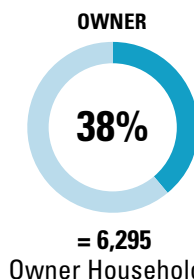
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



22,164 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
58,100



Single family
22%



Multifamily
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

► **2019 BUILDING PERMITS:** Total **282** Single family **44** Multi-family **238**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **15.09%** % of year-round housing stock

10,738 # of long-term affordable homes



Elderly
41%



Family
50%



Special Needs
9%

NEWLY ADDED

Ownership **0**

Rental **40**

PRESERVED RENTALS

0

State-Funded Homes

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

PROVIDENCE (East Side)

POPULATION **33,721** | HOUSEHOLDS **12,690** | MEDIAN HOUSEHOLD INCOME **\$77,584**

43% OWN

57% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$625,000**
Monthly housing payment **\$4,753**

5 YEAR COMPARISON

2014 **\$497,244** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,818**

5 YEAR COMPARISON *

2014 **N/A** 2019 **N/A**

\$190,105

Income needed to afford this

\$72,720

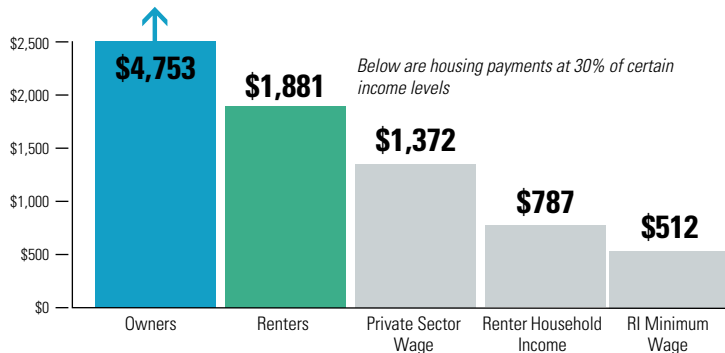
Income needed to afford this

*Please see Methods & Sources



AFFORDABILITY GAP

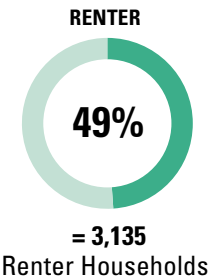
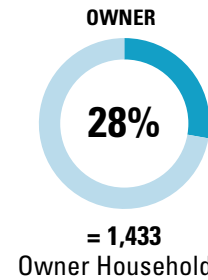
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



4,568 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 **14,505**



Single family **29%**



Multifamily **71%**

► 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

► 2019 BUILDING PERMITS: Municipally reported Total **282** Single family **44** Multi-family **238**

► LONG-TERM AFFORDABLE HOMES RI General Law: 45-53-3(9) Low or Moderate Income Housing

CURRENT **15.09%** % of year-round housing stock

10,738 # of long-term affordable homes



Elderly **41%**



Family **50%**



Special Needs **9%**

NEWLY ADDED

Ownership **0**

Rental **40**

PRESERVED RENTALS

0

State-Funded Homes

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

RICHMOND

POPULATION
7,626

HOUSEHOLDS
2,837

MEDIAN HOUSEHOLD INCOME
\$94,605

89% OWN

11% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$298,500**
Monthly housing payment **\$2,259**

5 YEAR COMPARISON

2014 **\$258,891** 2019 **15% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A** 2014 **N/A** 2019 **N/A**

\$90,343

Income needed to afford this

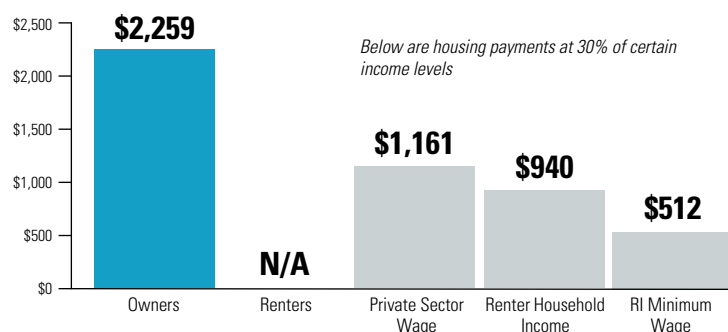
N/A

Income needed to afford this



AFFORDABILITY GAP

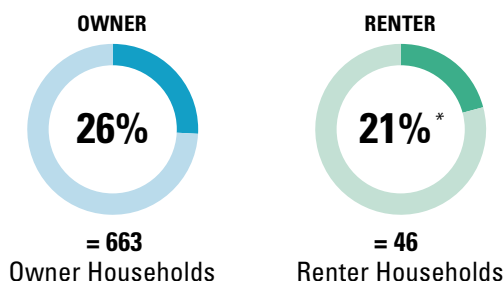
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



709 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 **3,017** Single family **94%** Multifamily **6%**

► 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

► 2019 BUILDING PERMITS: Total **40** Single family **40** Multi-family **0**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **1.13%** % of year-round housing stock **33** # of long-term affordable homes

Elderly **0%**

Family **27%**

Special Needs **73%**

NEWLY ADDED

Ownership **1**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

SCITUATE

POPULATION
10,603

HOUSEHOLDS
4,073

MEDIAN HOUSEHOLD INCOME
\$93,456

87% OWN

13% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$335,450**

Monthly housing payment **\$2,417**

5 YEAR COMPARISON

2014 **\$272,944** 2019 **23% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014 **N/A** 2019 **N/A**

\$96,684

Income needed to afford this

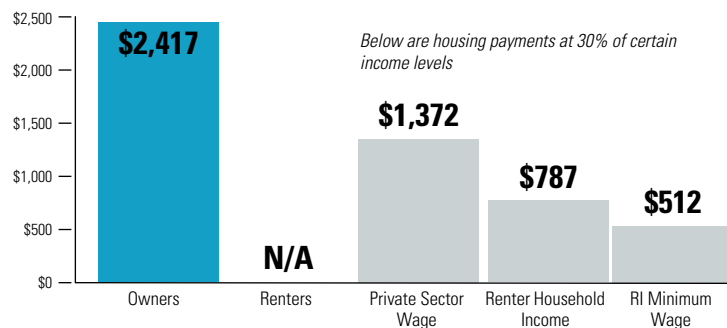
N/A

Income needed to afford this



AFFORDABILITY GAP

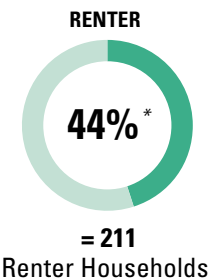
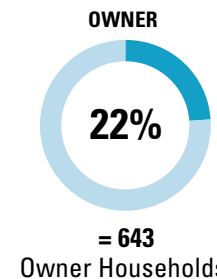
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



854 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 **4,438**

Single family **87%**

Multifamily **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

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► 2019 BUILDING PERMITS: Total **23** Single family **23** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **0.90%** % of year-round housing stock

37 # of long-term affordable homes



Elderly **65%**



Family **5%**



Special Needs **30%**

NEWLY ADDED

Ownership **2**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

SMITHFIELD

POPULATION
21,630

HOUSEHOLDS
7,817

MEDIAN HOUSEHOLD INCOME
\$82,347

79% OWN

21% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$311,000**
Monthly housing payment **\$2,208**

5 YEAR COMPARISON

2014 **\$264,836** 2019 **17% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,170**

5 YEAR COMPARISON

2014 **\$1,162** 2019 **1% INCREASE**

\$88,322

Income needed to afford this

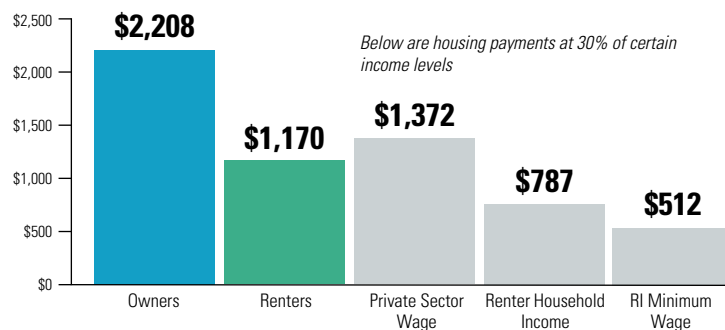
\$46,800

Income needed to afford this



AFFORDABILITY GAP

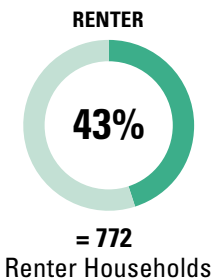
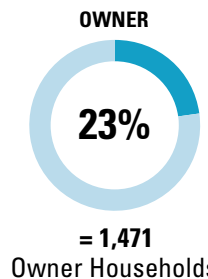
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,243 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
8,166

Single family
69%

Multifamily
31%

► 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

► 2019 BUILDING PERMITS: Total **31** Single family **28** Multi-family **0** ADU **3**

Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.97%** % of year-round housing stock

468 # of long-term affordable homes



Elderly **62%**



Family **17%**



Special Needs **21%**

NEWLY ADDED

Ownership **0**

Rental **42**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **47**

SOUTH KINGSTOWN

POPULATION
30,735

HOUSEHOLDS
10,314

MEDIAN HOUSEHOLD INCOME
\$81,375

72% OWN

28% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$370,000**

Monthly housing payment **\$2,545**

5 YEAR COMPARISON

2014
\$326,316



2019
13% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2014
N/A



2019
N/A

\$101,783

Income needed to afford this

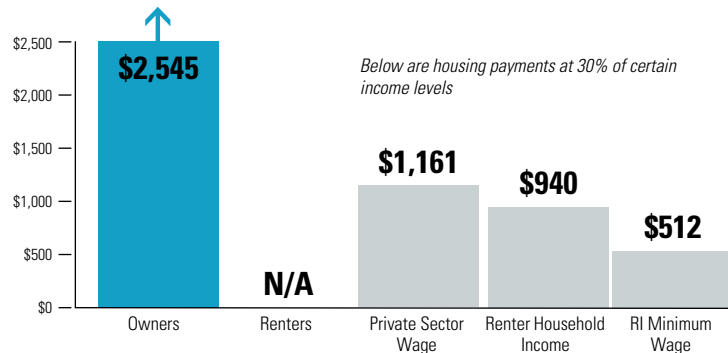
N/A

Income needed to afford this



AFFORDABILITY GAP

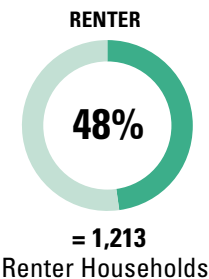
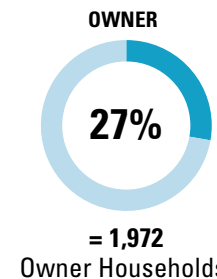
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,185 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



► 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



► 2019 BUILDING PERMITS: Total **129** Single family **97** Multi-family **32**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.61%** % of year-round housing stock

611 # of long-term affordable homes



Elderly **56%**



Family **26%**



Special Needs **17%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

TIVERTON

POPULATION
15,816

HOUSEHOLDS
6,710

MEDIAN HOUSEHOLD INCOME
\$74,553

78% OWN

22% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$312,500**
Monthly housing payment **\$2,206**

5 YEAR COMPARISON

2014 **\$248,622** 2019 **26% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,648**

5 YEAR COMPARISON

2014 **\$1,606** 2019 **3% INCREASE**

\$88,234

Income needed to afford this

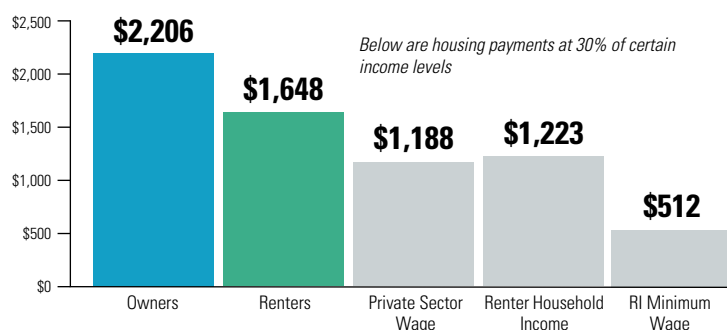
\$65,920

Income needed to afford this



AFFORDABILITY GAP

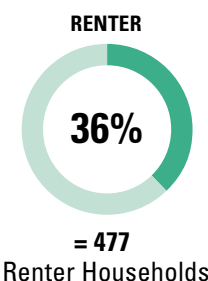
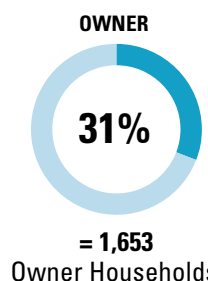
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,130 HOUSEHOLDS ARE COST BURDENED



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



CURRENT HOUSING & DEVELOPMENT

► HOUSING STOCK

Total
7,527

Single family
77%

Multifamily
23%

► INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full < Partial None

Public Sewer

Nearly Full Partial None

► MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes No

► RESIDENTIAL DEVELOPMENT ORDINANCES

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► 2019 BUILDING PERMITS: Total **35** Single family **33** Multi-family **2**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.16%** % of year-round housing stock

368 # of long-term affordable homes



Elderly
33%



Family
57%



Special Needs
10%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **167**

WARREN

POPULATION
10,488

HOUSEHOLDS
5,028

MEDIAN HOUSEHOLD INCOME
\$55,210

54% OWN

46% OWN



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$301,000**

Monthly housing payment **\$2,210**

5 YEAR COMPARISON

2014 **\$248,622** 2019 **21% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,632**

5 YEAR COMPARISON

2014 **\$1,104** 2019 **48% INCREASE**

\$88,380

Income needed to afford this

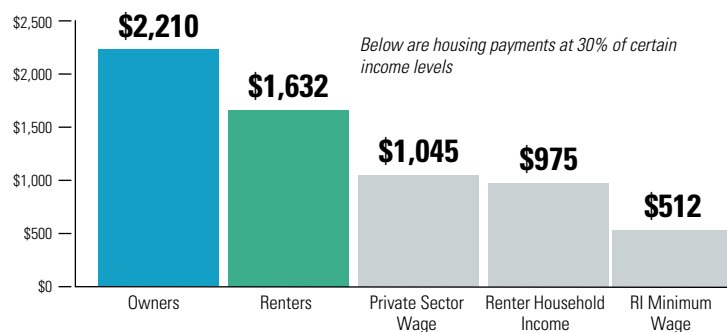
\$65,280

Income needed to afford this



AFFORDABILITY GAP

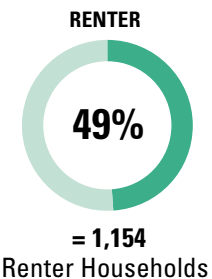
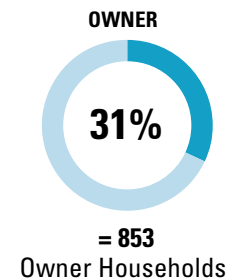
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



2,007 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 **5,455**

Single family **45%**

Multifamily **55%**

► 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

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► **2019 BUILDING PERMITS:** Municipally reported

Category	Total	Single family	Multi-family
2019 Building Permits	6	6	0

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **4.49%** % of year-round housing stock

226 # of long-term affordable homes



Elderly **68%**



Family **3%**



Special Needs **29%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **9**

WARWICK

POPULATION
81,079

HOUSEHOLDS
34,744

MEDIAN HOUSEHOLD INCOME
\$70,490

71% OWN

29% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$239,900**
Monthly housing payment **\$1,770**

5 YEAR COMPARISON

2014 **\$185,777** 2019 **29% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,625**

5 YEAR COMPARISON

2014 **\$1,507** 2019 **8% INCREASE**

\$70,806

Income needed to afford this

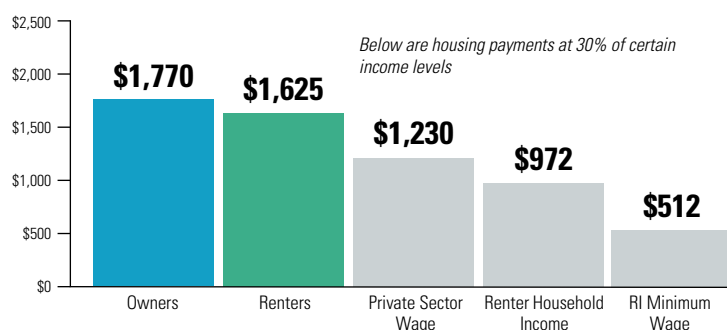
\$65,000

Income needed to afford this



AFFORDABILITY GAP

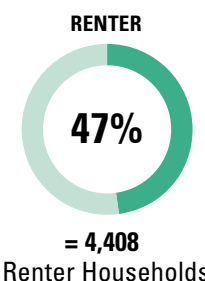
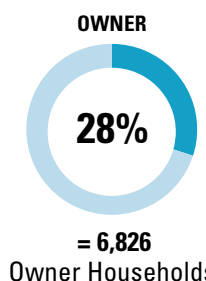
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



11,234 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 **37,495** Single family **72%** Multifamily **28%**

► 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

► 2019 BUILDING PERMITS: Total **96** Single family **39** Multi-family **57**

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.43%** % of year-round housing stock

2,024 # of long-term affordable homes



Elderly **82%**



Family **8%**



Special Needs **10%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

WESTERLY

POPULATION
22,624

HOUSEHOLDS
9,670

MEDIAN HOUSEHOLD INCOME
\$65,810

63% OWN

37% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$335,000**

Monthly housing payment **\$2,227**

5 YEAR COMPARISON

2014 **\$304,832** 2019 **10% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,482**

5 YEAR COMPARISON

2014 **\$1,568** 2019 **5% DECREASE**

\$89,098

Income needed to afford this

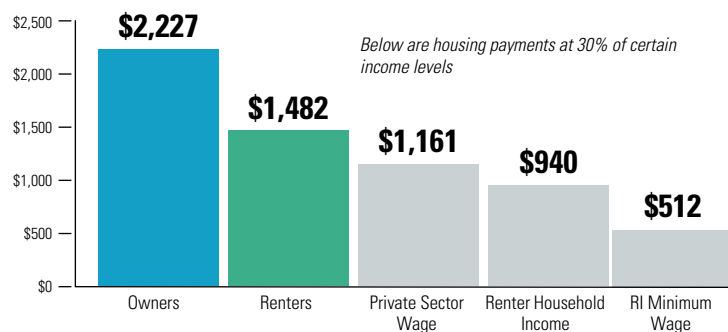
\$59,280

Income needed to afford this



AFFORDABILITY GAP

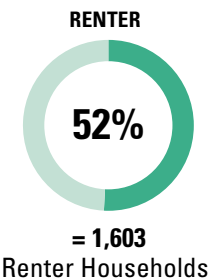
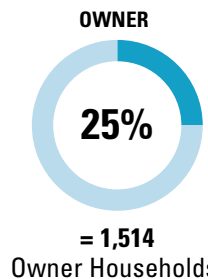
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



3,117 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 **12,892**

Single family **65%**

Multifamily **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

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► 2019 BUILDING PERMITS: Total **44** Single family **34** Multi-family **10**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **5.14%** % of year-round housing stock

536 # of long-term affordable homes



Elderly **67%**



Family **21%**



Special Needs **12%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

WEST GREENWICH

POPULATION
6,179

HOUSEHOLDS
2,235

MEDIAN HOUSEHOLD INCOME
\$104,727

83% OWN

17% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$365,000**
Monthly housing payment **\$2,810**

5 YEAR COMPARISON

2014 **\$283,753** ↑ **2019**
29% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$2,135**

5 YEAR COMPARISON

2014 **\$1,852** ↑ **2019**
15% INCREASE

\$112,385

Income needed to afford this

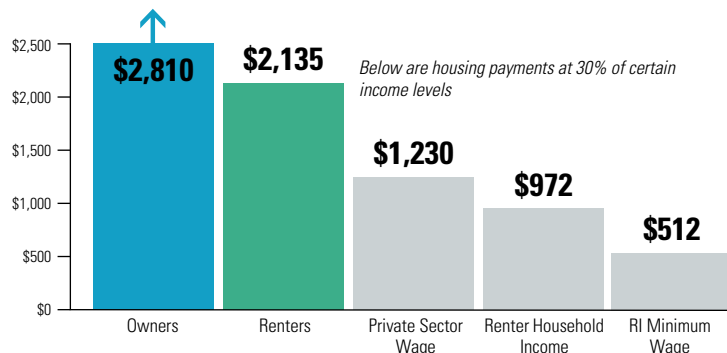
\$85,400

Income needed to afford this



AFFORDABILITY GAP

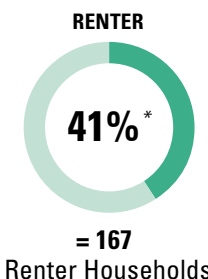
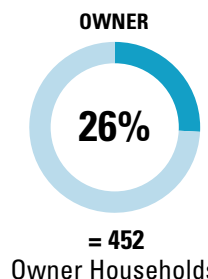
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



619 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
2,461



Single family
88%



Multifamily
12%

► 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

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► 2019 BUILDING PERMITS:

Total **9**

Single family **9**

Multi-family **0**

Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT **1.41%** % of year-round housing stock

33 # of long-term affordable homes



Elderly **0%**



Family **58%**



Special Needs **42%**

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

Development Cancelled

WEST WARWICK

POPULATION **28,955** | HOUSEHOLDS **12,876** | MEDIAN HOUSEHOLD INCOME **\$53,741**

55% OWN

45% OWN



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$229,900**
Monthly housing payment **\$1,779**

5 YEAR COMPARISON

2014 **\$172,846** 2019 **33% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,573**

5 YEAR COMPARISON

2014 **\$1,461** 2019 **8% INCREASE**

\$71,161

Income needed to afford this

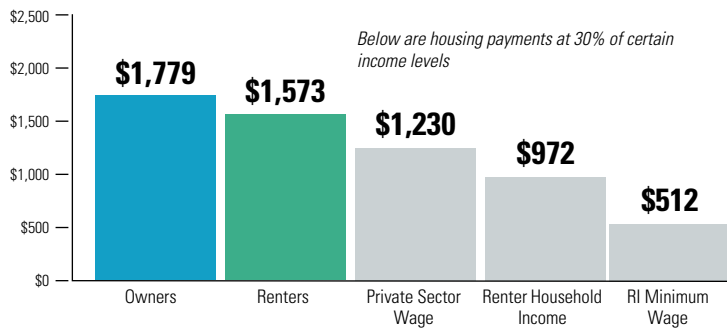
\$62,920

Income needed to afford this



AFFORDABILITY GAP

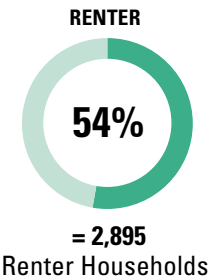
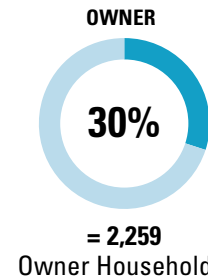
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



5,154 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 **13,865** | Single family **43%** | Multifamily **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

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► **2019 BUILDING PERMITS:** Total **10** | Single family **2** | Multi-family **8**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

CURRENT 8.10% % of year-round housing stock

1,119 # of long-term affordable homes



Elderly 64%



Family 26%



Special Needs 10%

NEWLY ADDED

Ownership **0**

Rental **0**

PRESERVED RENTALS

0

State-Funded Homes

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

WOONSOCKET

POPULATION
41,539

HOUSEHOLDS
16,940

MEDIAN HOUSEHOLD INCOME
\$39,932

36% OWN

64% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$223,900**
Monthly housing payment **\$1,768**

5 YEAR COMPARISON

2014 **\$145,930** 2019 **53% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,199**

5 YEAR COMPARISON

2014 **\$1,168** 2019 **3% INCREASE**

\$70,706

Income needed to afford this

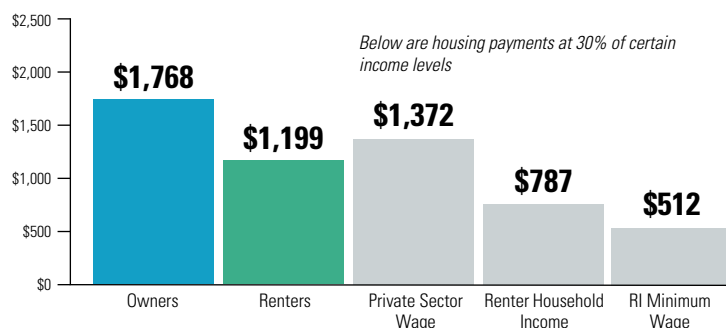
\$47,960

Income needed to afford this



AFFORDABILITY GAP

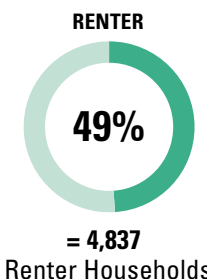
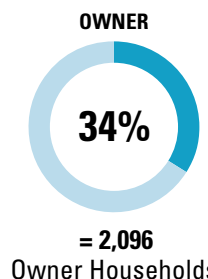
► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



6,933 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
19,186



Single family
26%



Multifamily
74%

► 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

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► 2019 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

CURRENT **15.83%** % of year-round housing stock

3,034 # of long-term affordable homes



Elderly
42%



Family
53%



Special Needs
5%

NEWLY ADDED

Ownership **0**

Rental **6**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): **220**



METHODS & SOURCES

**HousingWorks RI @ RWU
2020 Housing Fact Book**

METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS

Rhode Island's Population Sources: U.S. Census Bureau, American Community Survey (ACS), 5-Year Public Use Microdata Sample (PUMS), 2014-2018, Population and Housing Unit Records; and ACS, 5-Year Estimates, 2014-2018, Total Population.

Housing Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages with the addition of cross tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Disparities in Tenure and Cost Burdens cross tabulate data by race and ethnicity.

REGIONAL OVERVIEW

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2014-2018, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2019. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Building Homes Rhode Island Regional Accomplishments: HousingWorks RI analysis of Building Homes Rhode Island data from RIHousing.

Living and Working in the Region: For a full discussion of the methodology, please see <https://www.housingworksri.org/Research-Policy/Methods-Sources>.

- Where Households Work: Rhode Island Department of Administration, Division of Statewide Planning, analysis of U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018. Cross-tabulation of Residence and Workplace for Workers over 16.
- Major Institutions and Employers: Rhode Island Department of Administration, Division of Statewide Planning, analysis of "Top Private Businesses in Rhode Island" (2018 ed.) and "Top Rhode Island Employers" (2018 ed.), which represent 2017 data, as published in the Book of Lists compiled by the Providence Business News. Businesses with dispersed employment and duplicates were removed from the list. Colleges and hospitals were derived from Rhode Island Geographic Information System (RIGIS).
- Improvements to Transit: Rhode Island Department of Administration, Division of Statewide Planning, analysis of the combined layer of employment institutions, and the addresses of Low-and Moderate-Income Housing units from RIHousing, the U.S. Census PUMAs, with the U.S. Census tract geography, and proposed changes to the RIPTA system contained in the Transit Master Plan. Walk and transit sheds depict the areas that are able to reach the employment institutions within a 5 minute walk, a 20 minute walk, and a 30 minute bus ride.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2019 and Year-End 2014, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2014 are inflation-adjusted to 2014 dollars.

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

- Assumed 3.5% down payment of 2019 median sale price of single family homes, 30-year mortgage at 3.94% interest rate, the 2019 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
- Tax Year 2019 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 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: 2019 and 2014 Year-End Rent Survey, RIHousing started using CoStar proprietary data as of 2018. All rents have been adjusted (using HUD utility allowances for 2019) 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 2014 is inflation-adjusted to 2019 dollars. While CoStar data provides rents for Providence neighborhoods, it does not provide one for Providence "without East Side." 2014 comparisons were made available for all municipalities, but not for Providence 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. A description of counties by cities and towns is here: <http://www.dlt.ri.gov/lmi/maps/county.htm>.

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2019. 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 is divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide is 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 2019. 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, 2014-2018 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

Total Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, of housing units.

Multifamily and Single Family Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, 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. Infrastructure for Providence "without East Side" and Providence "East Side" is for entire city.

Residential Zoning Sources: The list of specific development strategies was compiled from each municipal comprehensive plan as available. All zoning references for Providence "without East Side" and Providence "East Side" is for entire city. 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) RIGL § 45-24-37 now permits ADUs for family members without a special permit. However, some municipalities have not yet updated their zoning ordinances to accommodate ADUs.
- 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), 2019, Annual Permits by Place. Note: new construction only. Municipally reported as noted. Building permits for Providence "without East Side" and Providence "East Side" are for entire city. Statewide figure is based on the combination of BPS and municipally reported information.

Long-Term Affordable Homes Source: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2019 Low and Moderate Income Housing Chart, RIHousing, September 9, 2020. Long-term affordable homes for Providence "without East Side" and Providence "East Side" are for entire city.

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built. BHRI funded homes for Providence "without East Side" and Providence "East Side" are for entire city.

Statewide Housing Indicators: Sources

- ¹ Please see homesri.org/about-us.
- ² Please see <https://homesri.org/our-work/policy-priorities>.
- ³ Rhode Island Public Expenditure Council (RIPEC), "Rhode Island Economic Indicator Briefing, Q4 2019", http://www.ripec.org/pdfs/2019_Q4_CEI.pdf, accessed August 2020.
- ⁴ National Low Income Housing Coalition, Out of Reach 2020.
- ⁵ Benfer, Emily et. *The Covid-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk*, National Low Income Housing Coalition Joint Report, August 7, 2020, p. 7.
- ⁶ After extensive research and comparisons to other leading housing research institutions, HousingWorks RI decided to use the term Latino to describe all residents who identify as a person of Latin American and/or Hispanic origin. It is the term HWRI has used historically and its continued use was supported by our research. This is not to exclude those who identify as Latina, Latinx, or Hispanic, and may be revised in the future as language norms evolve. Per the National Association of Black Journalism Style Guide, HousingWorks RI decided to refer to all colors which describe race with a capital letter, namely Black and White. Though noted only in the Population graphic, calculations by race are exclusive of Latino ethnicity. Any discrepancies from these guidelines are a result of using a direct quote from an outside source that does not represent these language choices.
- ⁷ U.S. Code Title 42: The Public Health and Welfare, Chapter 8: Low-Income Housing, Subchapter I: General Program of Assisted Housing.
- ⁸ U.S. Census Bureau, American Community Survey (ACS), Five-Year Public Use Microdata Sample (PUMS), 2014-2018.
- ⁹ Ibid.
- ¹⁰ "In the aftermath of the Great Depression, the Federal Government undertook dramatic reforms to limit foreclosures and stabilize the housing market. One seemingly innocuous initiative was the overhaul of property appraisal practices. The Home Owners Loan Corporation (HOLC), a now-defunct federal agency, drew maps for over 200 cities to document the relative riskiness of lending across neighborhoods. Neighborhoods were classified based on detailed risk-based characteristics, including housing age, quality, occupancy, and prices. However, non-housing attributes such as race, ethnicity, and immigration status were influential factors as well. Since the lowest rated neighborhoods were drawn in red and often had the vast majority of African American residents, these maps have been associated with the so-called practice of 'redlining' in which borrowers are denied access to credit due to the demographic composition of their neighborhood." Aaronson, Daniel, et al. *The Effects of the 1930s HOLC "Redlining" Maps*. Federal Reserve Bank of Chicago, WP 2017-12 (Revised February 2019). Accessible at: <https://www.chicagofed.org/publications/working-papers/2017/wp2017-12>.
- ¹¹ National Association of Realtors, "Racial Disparities Persist on Path to Homeownership", February 25, 2020. <https://magazine.realtor/daily-news/2020/02/25/racial-disparities-persist-on-path-to-homeownership>, accessed August 2020.
- ¹² Ibid.
- ¹³ U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018.
- ¹⁴ U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018.
- ¹⁵ Ibid.
- ¹⁶ Ibid.
- ¹⁷ The U.S. Department of Housing and Urban Development (HUD), Healthy Homes, accessed August 2020, https://www.hud.gov/program_offices/healthy_homes/healthyhomes.
- ¹⁸ Robert Wood Johnson Foundation Commission to Build A Healthier America. "Beyond Health Care: New Directions To A Healthier America Report." April 2009.
- ¹⁹ U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018.
- ²⁰ Rhode Island General Law, Section 45-24.3, Housing Maintenance and Occupancy Code; <http://webserver.rilin.state.ri.us/Statutes/TITLE45/45-24.3/INDEX.HTM>
- ²¹ Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood. Lead may also cause behavioral problems, learning disabilities, seizures and in extreme cases, death. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness and irritability. Children who are lead poisoned may show no symptoms.
- ²² Centers for Disease Control and Prevention, 2018. https://www.cdc.gov/asthma/most-recent_data_states.htm
- ²³ Krieger J. *Home is Where the Triggers Are: Increasing Asthma Control by Improving the Home Environment*. Pediatric Allergy Immunol Pulmonol. 2010 Jun; 23(2): 139-145.
- ²⁴ Centers for Disease Control and Prevention, 2018. https://www.cdc.gov/asthma/most-recent_data_states.htm
- ²⁵ Rhode Island Department of Environmental Management, Rhode Island 2020 Annual Monitoring Network Plan and 5-Year Network Assessment, June 17, 2020. <http://dem.ri.gov/programs/air/documents/airnet20.pdf>.
- ²⁶ Rhode Island Department of Health, 2015 Climate Change and Health Resiliency Report, <https://health.ri.gov/publications/reports/ClimateChangeAndHealthResiliency.pdf>.
- ²⁷ RI Department of Health, "Heat Stress Illness Data," <https://health.ri.gov/data/heatstress/index.php>, accessed August 2020.
- ²⁸ RI Department of Human Services (DHS), Energy Assistance Programs Newsletter, 2019. <http://www.dhs.ri.gov/Programs/HEAPResearchReportsAndNewsletter.php>.
- ²⁹ RI Department of Health, Heat Stress Illness Data, Age Adjusted Rate per 100,000 People, <https://health.ri.gov/data/heatstress/index.php>.
- ³⁰ World Health Organization, Housing and Health Guidelines, 2018. <https://www.ncbi.nlm.nih.gov/books/NBK535289/>
- ³¹ U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018.
- ³² National Alliance to End Homelessness. "Ending Chronic Homelessness Saves Taxpayers Money," November 6, 2015.
- ³³ Rhode Island Coalition for the Homeless, Homeless Management Information System (HMIS), 2010-2019.
- ³⁴ Percentages of those experiencing homelessness come from the RI HMIS, Project Demographics, 2019, and does not exclude Hispanic ethnicity from the racial categories of White and Black. The percentages of the RI Population come from the US Census Bureau, ACS, 5-Year PUMS, 2014-2018, and for the purposes of this chart only the racial categories of White and Black include those also reporting as Hispanic. The percentage of the RI Population reported as Hispanic are of any race.
- ³⁵ Analysis by HousingWorks RI of U.S. Department of Housing and Urban Development, Rhode Island Continuum of Care, Point-in-Time Counts, 2014-2019; and Rhode Island Low- and Moderate-Income Housing production of homes from 2005-2019 for Family Rental and Special Needs (excluding licensed Group Home Beds).
- ³⁶ Rhode Island Department of Health. COVID-19: Home Owners and Renters Home Owners and Renters Protections. Accessed at <https://health.ri.gov/covid/homeownersandrenters/index.php>.
- ³⁷ Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50(4), 370-396. Accessible at <https://doi.org/10.1037/h0054346>.
- ³⁸ Rhode Island Kids Count. HousingWorks RI analysis of Tables 8, 46, and 52 in 2018 and 2019 Rhode Island Kids Count Factbook.
- ³⁹ U.S. Census Bureau, ACS 5-Year PUMS, 2014-2018.
- ⁴⁰ Rhode Island Department of Health. *Rhode Island's Health Equity Zones: A Model for Building Healthy, Resilient Communities* (June 2019). Accessed at: <https://health.ri.gov/publications/factsheets/RIsHealthEquityZones.pdf>.
- ⁴¹ Email correspondence with Courtney Smith, UWRI, August 26, 2020.
- ⁴² GoLocalProv News Team. "The Perfect Storm: Rhode Island Is in a Massive Housing Crisis and It Could Get Worse," GoLocalProv, August 20, 2020.
- ⁴³ RIDelivers website. Accessible at <http://oha.ri.gov/deliveryoptions/>.
- ⁴⁴ Email correspondence with Elise Swearingen, Community Engagement Director, R.I. Office of Healthy Aging (formerly Elderly Affairs), August 25, 2020.
- ⁴⁵ RI Department of Labor and Training, Labor Market Information, Local Area Unemployment Statistics, Rhode Island Labor Force Statistics (seasonally adjusted).
- ⁴⁶ Mulvaney, Katie. "Report: Rhode Island has urgent need for more affordable housing," *Providence Journal*, July 16, 2020, p. 6.
- ⁴⁷ HousingWorks RI analysis of 2019 housing costs; RI Department of Labor and Training (RI DLT) Occupational Outlook 2026, and 2019 Occupational Wage Data.
- ⁴⁸ HousingWorks RI analysis of RI DLT 2019 Occupational Wage Data and Rhode Island 2018 Affirmative Action Data. Accessible at: <https://dlt.ri.gov/documents/pdf/lmi/affirmativeaction.pdf>.
- ⁴⁹ National Low Income Housing Coalition, "Housing Needs by State" webpage. Accessed at <https://nlihc.org/housing-needs-by-state/rhode-island>.
- ⁵⁰ RI Department of Health webpage, "COVID-19: Home Owners and Renters." Accessible at: <https://health.ri.gov/covid/homeownersandrenters/index.php>.
- ⁵¹ Benfer, loc. cit.
- ⁵² HousingWorks RI analysis of Warren Group foreclosure deeds' data, 2018 and 2019.
- ⁵³ RIHousing analysis of Mortgage Bankers Association National Delinquency Survey, Q4-2018 and Q4-2019.
- ⁵⁴ RIHousing analysis and calculations of FY19 state investments. NH does not have an income tax, and does not fund affordable housing through state funds. The state's funding mechanism is not applicable to the analysis of other New England states.
- ⁵⁵ RIHousing, 2019 Low and Moderate Income Housing by Community (Final chart, September 9, 2020). Delta is derived by HousingWorks RI analysis.
- ⁵⁶ RI General Law 45-53-3(9) states "Low or moderate income housing' means any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy."
- ⁵⁷ Center for Neighborhood Technology, Housing and Transportation Affordability Index.
- ⁵⁸ "Top Private Businesses in Rhode Island" (2018 ed.) and "Top Rhode Island Employers" (2018 ed.), which represent 2017 data, as published in the *Book of Lists* compiled by the *Providence Business News*.
- ⁵⁹ Please see Methods and Sources for Regional Section, p. 78.
- ⁶⁰ The Economic Progress Institute. "The State of Black Families in Rhode Island," Infographic, 2017. Accessible at: <http://www.economicprogressri.org/wp-content/uploads/2017/05/SOBFRI-2017-Infographic-FINAL-PRINT.pdf>
- ⁶¹ See Methodology Section for more information. Most comprehensive plans accessed through Rhode Island Division of Statewide Planning, Local Comprehensive Planning & Planning Assistance, Comprehensive Plans and State Approval Status.
- ⁶² Unless otherwise noted, the definitions for these terms come from the *Rhode Island Citizens' Guide to Smart Growth Terms and Concepts*, published by the Grow Smart RI Land-Use Training Collaborative in November 2007.
- ⁶³ RI Association of Realtors, "Accessory Dwelling Units for Senior Citizens Frequently Asked Questions." March 3, 2017.
- ⁶⁴ Housing Trust Fund Project, Community Change, Portland, OR. Accessed at: <https://housingtrustfundproject.org/our-project/about/>
- ⁶⁵ RI General Law, Low and Moderate Income Housing, Section 45-53-4.
- ⁶⁶ American Planning Association (APA), Property Topics and Concepts webpage. Accessed at: <https://www.planning.org/divisions/planningandlaw/propertytopics.htm>



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