



2019 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, we would like to extend a thank you to all those who responded to our survey regarding data on the municipal pages, as well as the many state and municipal staff who responded to data inquiries.

The 2019 Housing Fact Book would not have been possible without the dedication, input, and energy of the following people: Stephen Antoni, Kyle Bennett, Eric Hirsch, Amy Rainone, June Speakman; and all of our dedicated Advisory Board members. We also greatly appreciate the assistance of our summer intern Jeremy Berman, and Per Fjelstad, Ph.D., for their contributions to data collection and analysis.

HousingWorks RI Champion:

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Dear Reader:

Each year, HousingWorks RI's Housing Fact Book reviews persistent affordability issues that exist across our state. Creating quality housing solutions that are affordable to a majority of Rhode Islanders involves balancing competing private interests with public resources and mechanisms. For example, long-term affordability for those of low- or moderate-income requires the use of public subsidies—like federal or state housing funds—in conjunction with new approaches in municipal land-use planning and zoning.

This year, the Housing Fact Book starts its analysis at the state level and moves to the regional level. Regional thinking takes into account important details of our state's geography: the location of water and sewer infrastructure, possible transit linkages, and more. Following the regional analysis, the municipal pages have added information regarding each municipality's context for development; this includes references to infrastructure, zoning, and the most common housing strategies as included in each comprehensive plan.¹ Our appendices, including some information that used to appear on the municipal pages, will now be available only on our website.

There is growing urgency across the United States regarding housing affordability. This is leading some municipalities to re-examine our history of land-use regulations, some of which—like redlining—have had exclusionary results. As a recent paper by Michael Stegman published by the Joint Center for Housing Studies at Harvard University points out,² land-use regulations are a pivotal civil rights issue of our time, and communities are responding. Minneapolis eliminated single family zoning and now allows structures up to three units citywide.³ Many states are revising laws regarding accessory dwelling units (ADU), and some are including income discrimination as protected under fair housing legislation.⁴

While some of these new policies depart from historic practice, please keep in mind that there are people behind each number and percentage in these pages. Households reflecting many different sizes, relationships, ages, and incomes, all face decisions—sometimes in a daily way—about how to afford where they live and the outcomes those decisions create for them.

To support households for whom these decisions are tipping points, HousingWorks RI is one of dozens of organizations that make up the Homes RI campaign,⁵ supporting:

- 1 | Construction and preservation of affordable housing
- 2 | Rental subsidies for low- and very low-income households
- 3 | Necessary supportive services for those placed in permanent housing
- 4 | The removal of legal, administrative, regulatory, and economic barriers to quality housing⁶

As we strive to achieve these goals, we hope that the Housing Fact Book's data and analysis inform thoughtful discussions about solutions.



Stephen Antoni
Board Chair, HousingWorks RI at RWU

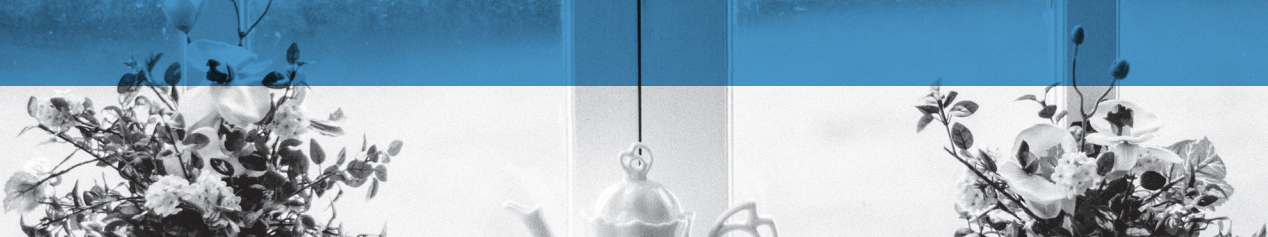


Brenda Clement
Director, HousingWorks RI at RWU

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EXECUTIVE SUMMARY



Housing and employment indicators from 2018 into 2019 show a continued, though slowing, strength in Rhode Island's economy. While one local forecast at the end of 2018 anticipated economic stagnation, conditions by the end of 2019's second quarter proved better than expected, helped along by another drop in the unemployment rate, as well as an increase in nonfarm labor.⁷ Rhode Island showed labor gains in the transportation and utilities sector, which saw an increase of 7.7 percent from 900 new jobs, tempered by a loss of 1,500 jobs in the professional and business services sector.⁸ Overall, the state's unemployment rate has continued a strong downward trend from 4.4 percent in 2017 to 4.1 in 2018, and a 2019 six-month average of 3.8 percent.⁹

Rising home prices and rents, while generally benefiting current owners and landlords, remain a struggle for the average Rhode Island household. Though the annual increases in single family home prices have gradually slowed since 2016-2017 from 6.29 percent to 5.88 percent in 2017-2018 and 4.29 percent from Q2-2018 to Q2-2019,¹⁰ the resulting prices remain out of reach for a majority of Rhode Islanders who are seeking to enter the market or move from their current home. Of significant concern to the state's overall ability to attract and maintain a diverse workforce, the rental market remains very tight with a vacancy rate of only 2.4 percent at the end of 2018, and a decline in multifamily permitting in the second quarter of 2019.¹¹ Of particular note, there was a surge in the price of multifamily homes from 2017 to 2018 of 16.4 percent, and 9.58 percent in the first two quarters of 2019,¹² indicating the value of the rental market as an investment.

Given these realities, unsurprisingly, more than a third of all Rhode Island households are **cost burdened**, meaning

they spend more than 30 percent of their income on housing costs. Of these 140,074 households, 43 percent of them are severely cost burdened, or spending more than 50 percent of their income on housing costs. HousingWorks RI estimates that this costly spending on housing means a loss to these households of nearly three-quarters of a billion dollars that could be going to supporting local businesses, and investments in their homes or their own wellbeing.

In 2018, the list of municipalities **where it is affordable to own or rent** reached a new low of recent years. There are no municipalities where a household with \$50,000 in income could affordably buy. Households earning \$70,000 can now only afford to buy in four municipalities—down from seven in 2017. Even those households with incomes at \$100,000 have six fewer communities to choose from. For renters, there are now only three municipalities—down from four in 2017—where a \$50,000 income will enable you to rent a typical two-bedroom apartment. There is no municipality where the state median renter income of \$32,361 could comfortably afford that same apartment. According to the National Low Income Housing Coalition's 2019 *Out of Reach* report, the state's "hourly housing wage" to afford a Fair Market Rent two-bedroom apartment is \$20.86, the 18th highest housing wage in the United States.¹³

Amidst this crisis of housing affordability, last year's **production of long-term affordable homes** was 22 percent lower than in 2017. As noted on the municipal pages this year, the net gain of long-term affordable homes since 2005 across the state account for 2,212 additional low- and moderate-income homes—an average of 147 per year. This number could be higher if

not for the loss of stock where affordability restrictions have expired despite preservation efforts.

The support of the Rhode Island General Assembly has been invaluable to the ballot initiatives that have enabled the continued housing production under the **Building Homes RI program**. As evidenced in the municipal pages to follow, Building Homes RI funding has been critical to most of the production of long-term affordable homes across the state for more than a decade. The infusion of the third round of Building Homes RI funding temporarily increases our state spending on long-term affordable homes to \$21.90 per capita. However, the current bond funding is likely to be fully committed by the end of the year, and without committed annual funding in the range of \$10-15M, the state's annual investment will once again plummet to under \$10 per capita. Moreover, Building Homes RI is now allowed to be used for preservation, which—while critical—further depletes capital funding of new production. A true commitment to continued development to fulfill the needs of the state's residents will require more than the occasional passage of bond funding, such as a dedicated funding stream to provide annual capital.

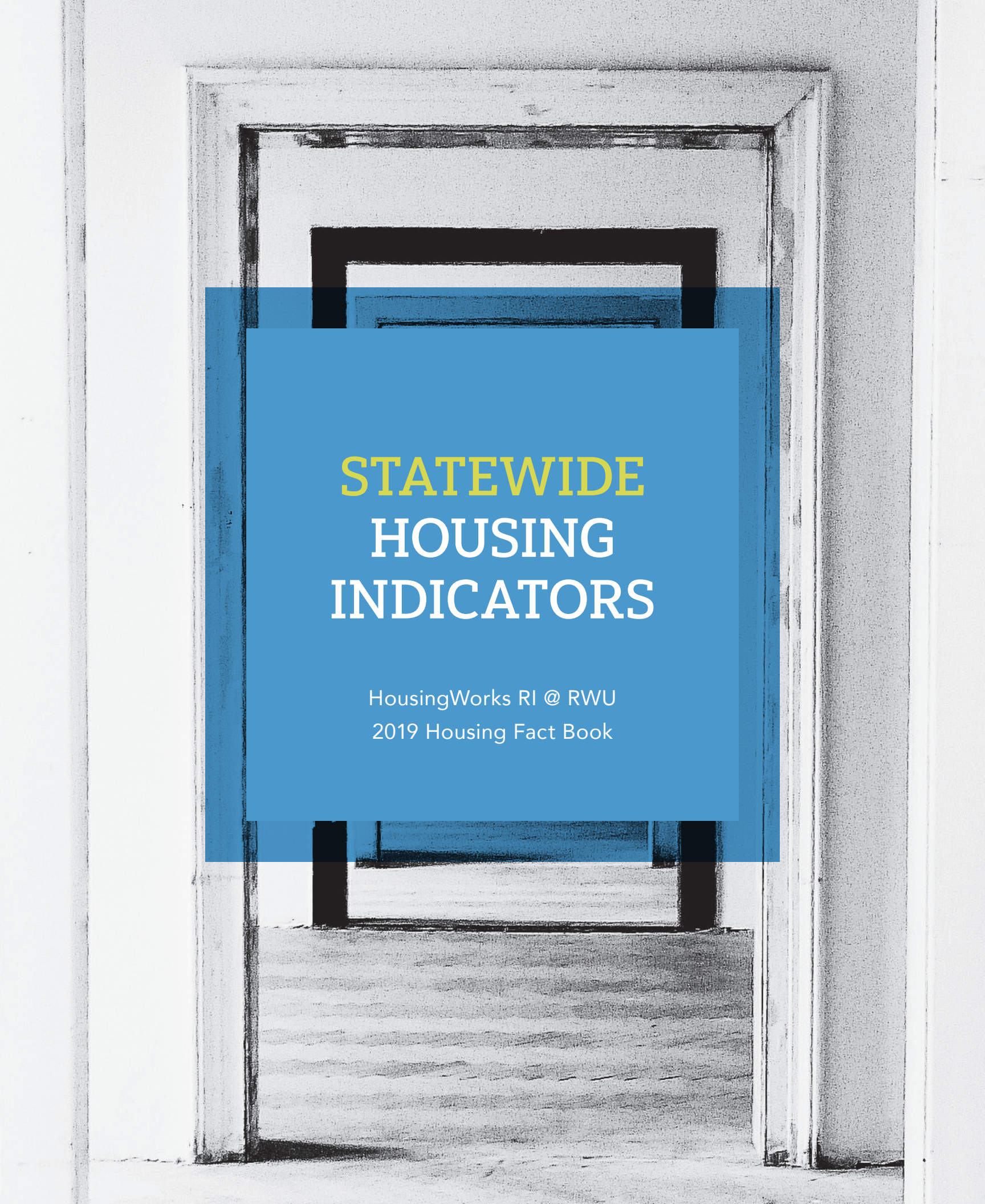
Nearly four thousand **men, women, and children experiencing homelessness** sought shelter in Rhode Island in 2018. Not currently included in this number are those who are using our state's recently implemented coordinated entry system, which works to triage households experiencing housing insecurity and divert them from ending up in limited shelter beds; and the more than 1,500 Rhode Island **students**, who are measured by a different standard, but do not have a place to call home—a nearly 24 percent increase from the prior school year.

Housing affordability continues to be the baseline of accessibility for securing a home from which to launch

one's life, and over the last several years extensive research has proven the value of home reaches beyond financial stability and into other key areas. Examining indicators, known as the **Social Determinants of Health**, can require new methodologies—like measuring housing need via calls to a help line or establishing a set of indicators to measure health equity—but by assessing them as a whole, researchers have begun to see the patterns of interconnectedness that make for a community's overall wellbeing. Stable, safe, and affordable homes are foundational to healthy and resilient communities where every resident has the opportunity to thrive. A project of HousingWorks RI since 2016, the **Rhode Island Alliance for Healthy Homes**, is a group of agencies, organizations, and municipal affiliates that oversee a number of programs related to healthy homes. The Alliance seeks to ensure the widest possible reach of federal and state resources toward achievement of safe and healthy homes for all Rhode Islanders.

Building from the last two years' Housing Fact Books, we continue to advance our analysis of housing indicators in relation to their regional impact. **Housing affordability is directly tied to transportation**, access to jobs, and local conditions for residential development. In assessing regional systems, we have gone beyond the present conditions to look at future capacity, especially as it relates to transportation. Including this information has meant going beyond the present into research of what could be, especially as it relates to transportation and infrastructure—both of which are sorely limited—in Rhode Island. As with the Social Determinants of Health, it is the synthesis of these systems that may bring us insight, and thus bring us closer to ensuring all Rhode Islanders have a place they can securely call “home.”



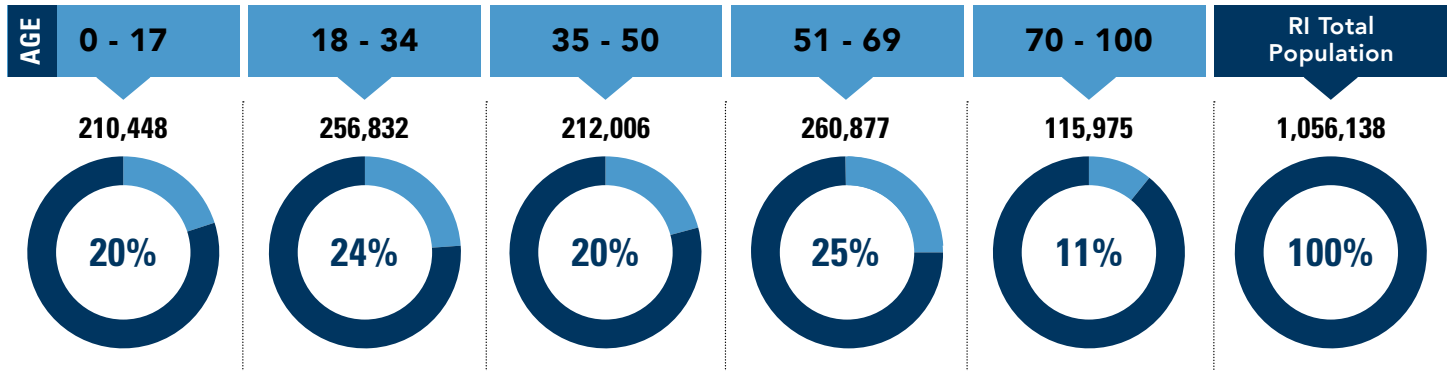
A black and white photograph of a doorway, looking through it into another room. A large blue square is overlaid on the center of the image, containing the title and subtitle text.

STATEWIDE HOUSING INDICATORS

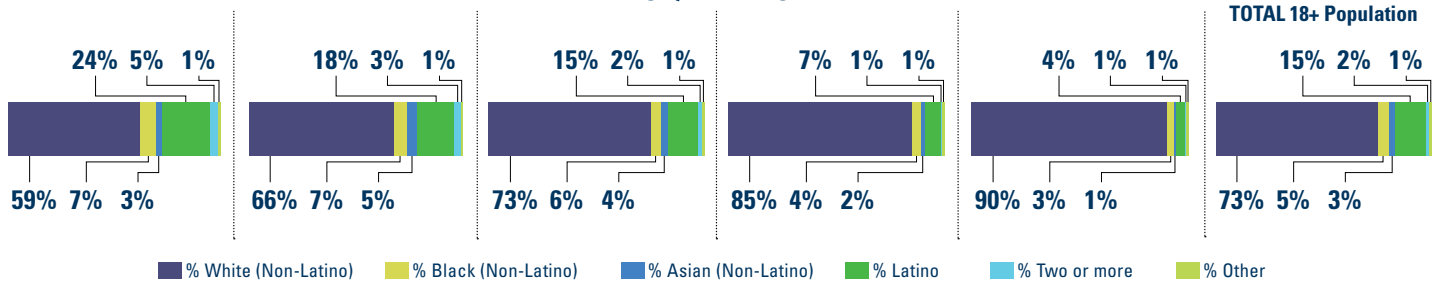
HousingWorks RI @ RWU
2019 Housing Fact Book

RHODE ISLAND POPULATION

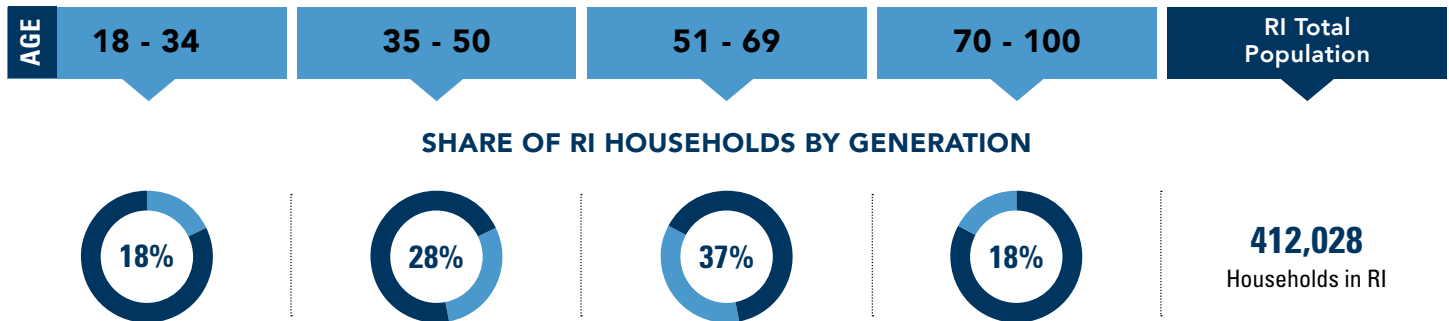
AGE (IN 2017)



RACE/ETHNICITY



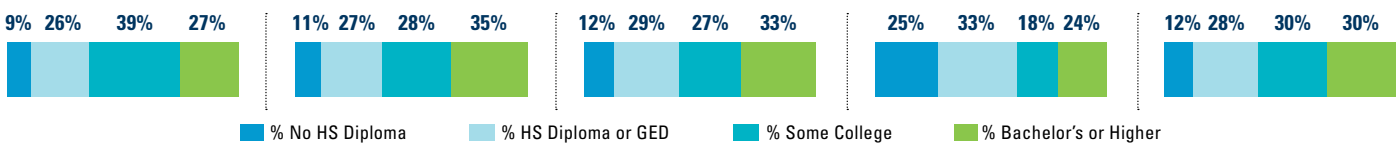
SHARE OF RI HOUSEHOLDS BY GENERATION



OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS



EDUCATIONAL ATTAINMENT



MEDIAN PERSONAL INCOME

\$12,639

\$41,629

\$38,425

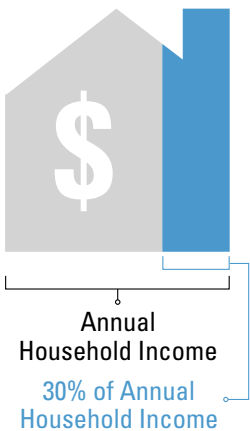
\$21,008

\$30,210

HOUSING COST BURDENS

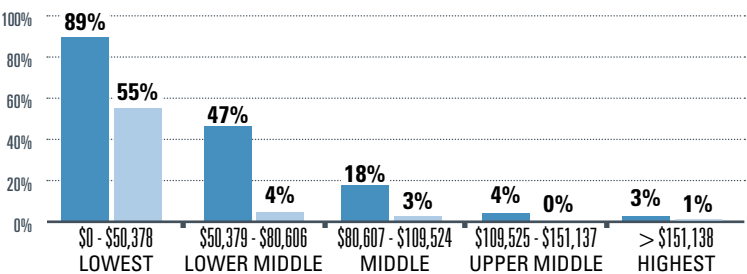
WHAT DO COST BURDENS MEAN?

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 with an income of \$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 nationwide.¹⁴ 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 housing cost burdened.



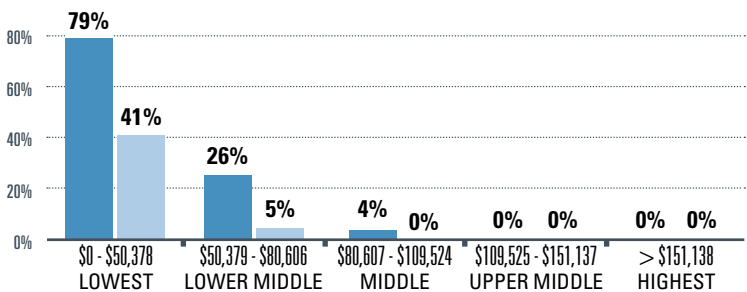
COST BURDENS AND SEVERE COST BURDENS BY INCOME¹⁵

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



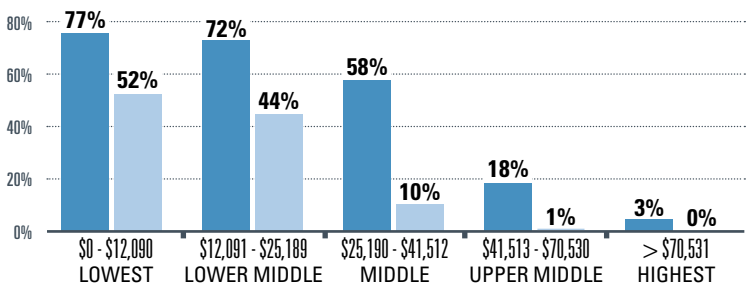
Cost Burdened Homeowner Households with a Mortgage

While nearly 90 percent of the lowest income owner households with a mortgage spend 30 percent or more of their income on housing costs, cost burdens are felt across the income spectrum: more than 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 15,000 households fall into the lowest income quintile of homeowners without mortgages; nearly 80 percent of them are cost burdened. This group includes seniors who are on fixed incomes.



Cost Burdened Renter Households

Of the more than 28,000 lowest income renters, 77 percent are cost burdened. Of these households, nearly 15,000 are severely cost burdened, meaning they are spending more than half of their income on housing.

■ Cost Burdened ■ Severely Cost Burdened

WHAT HOUSING COST BURDENS COST US

When Rhode Islanders' incomes and housing costs are out of alignment, requiring over a third of the state to operate above the 30 percent affordability threshold, there are consequences. The total estimated dollar value of the housing cost burden across the state's households is nearly three-quarters of a billion dollars. Homeowners with mortgages are paying an average of nearly \$7,000 above the threshold; for renters, that figure is just over \$5,000.

This overspending on housing costs represents a loss to each individual household, as well as to places where that money might otherwise be spent: a local store, retirement fund, or institution of higher learning. There are also losses to the public sector in terms of taxes or fees involved with any of those other possible expenditures.

The Cost of Cost Burdens¹⁶

Based on 55,173 cost burdened owners with mortgages:	Current Housing Annual Cost	If Housing Were Not a Cost Burden	Cost of Cost Burden	Collective Annual Cost
	\$18,749	\$11,800	\$6,949	\$383,377,205
Based on 68,406 cost burdened renters:	Current Housing Annual Cost	If Housing Were Not a Cost Burden	Cost of Cost Burden	Collective Annual Cost
	\$11,234	\$6,121	\$5,113	\$349,730,572

Collective Annual Cost

\$733,107,777

Based on total of 123,579 cost burdened owners with mortgages & renters

Homeowners: How could you invest \$6,949 in the health & value of your home?¹⁷



AVERAGE WEATHERIZATION

\$4,695 (\$283 annual energy cost savings)



MINOR KITCHEN REMODEL

\$6,886



CENTRAL A/C

\$5,113

Renters: How could you invest \$5,113 in your overall wellbeing or economic future?¹⁸



SAVE TOWARD MEDIAN PRICED SINGLE FAMILY HOME DOWN PAYMENT

\$9,450



SUBSTANTIAL STUDENT LOAN DEBT PAYMENT

\$36,250



MAXIMUM ANNUAL CONTRIBUTION TO AN INDIVIDUAL RETIREMENT ACCOUNT

\$5,500

Where Is It Affordable to Own?

Based on 2018 median single family home prices, a household earning the state's median household income of \$61,043 would be able to afford to buy in only two 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 2018, 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 income¹⁹
\$61,043

Median owner household income²⁰
\$85,025

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	\$55,641					
PROVIDENCE (WITHOUT EAST SIDE)	\$60,147					
PAWTUCKET	\$66,240					
WOONSOCKET	\$66,950					
WARWICK	\$72,589					
EAST PROVIDENCE	\$74,805					
WEST WARWICK	\$75,409					
COVENTRY	\$77,238					
CRANSTON	\$78,116					
NORTH PROVIDENCE	\$78,290					
BURRILLVILLE	\$79,102					
JOHNSTON	\$83,163					
TIVERTON	\$84,449					
GLOCESTER	\$84,518					
HOPKINTON	\$87,096					
SMITHFIELD	\$87,192					
CUMBERLAND	\$87,423					
WARREN	\$91,630					
WESTERLY	\$92,445					
BRISTOL	\$94,619					
RICHMOND	\$95,589					
FOSTER	\$98,639					
NORTH SMITHFIELD	\$99,825					
SCITUATE	\$100,950					
EXETER	\$104,750					
CHARLESTOWN	\$105,670					
SOUTH KINGSTOWN	\$107,652					
MIDDLETOWN	\$107,655					
LINCOLN	\$109,414					
PORTSMOUTH	\$110,582					
WEST GREENWICH	\$114,965					
NORTH KINGSTOWN	\$116,787					
NARRAGANSETT	\$125,581					
LITTLE COMPTON	\$128,765					
BARRINGTON	\$143,303					
EAST GREENWICH	\$147,378					
NEWPORT	\$152,608					
PROVIDENCE (EAST SIDE)	\$176,317					
JAMESTOWN	\$182,660					
NEW SHOREHAM	\$273,003					

Where Is It Affordable to Rent?

Based on 2018 average 2-bedroom apartment rents, a household earning the state's median renter household income of \$32,361 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: **≤ \$30,000**

In 2018, 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: **≤ \$50,000**

HOUSEHOLDS EARNING: **≤ \$70,000**

HOUSEHOLDS EARNING: **≤ \$100,000**

HOUSEHOLDS EARNING: **> \$100,000**

Median household income
\$61,043

Median renter household income²¹
\$32,361

City/Town	Annual income needed to affordably rent a 2-bedroom apartment in this community	≤ \$30,000	≤ \$50,000	≤ \$70,000	≤ \$100,000	> \$100,000
BURRILLVILLE	\$36,560					
SMITHFIELD	\$46,240					
WOONSOCKET	\$47,080					
BARRINGTON	\$51,720					
BRISTOL	\$53,840					
NORTH SMITHFIELD	\$53,960					
PAWTUCKET	\$54,960					
CENTRAL FALLS	\$56,400					
WESTERLY	\$58,520					
NORTH PROVIDENCE	\$60,040					
NORTH KINGSTOWN	\$60,880					
TIVERTON	\$61,280					
WEST WARWICK	\$61,920					
NARRAGANSETT	\$62,000					
NEWPORT	\$62,880					
MIDDLETOWN	\$63,160					
WARWICK	\$64,040					
CRANSTON	\$64,240					
COVENTRY	\$65,040					
EAST PROVIDENCE	\$65,200					
LINCOLN	\$65,880					
EAST GREENWICH	\$66,120					
WARREN	\$66,120					
JOHNSTON	\$70,360					
PROVIDENCE (WITHOUT EAST SIDE)	\$70,400					
PROVIDENCE (EAST SIDE)	\$70,400					
PORTSMOUTH	\$71,280					
CUMBERLAND	\$73,840					
SOUTH KINGSTOWN	N/A					
CHARLESTOWN	N/A					
SCITUATE	N/A					
JAMESTOWN	N/A					
EXETER	N/A					
FOSTER	N/A					
GLOCESTER	N/A					
HOPKINTON	N/A					
LITTLE COMPTON	N/A					
NEW SHOREHAM	N/A					
RICHMOND	N/A					
WEST GREENWICH	N/A					

N/A: Insufficient data

CREATION & FUNDING OF HEALTHY AFFORDABLE HOMES

Long-Term Affordable Homes ²²

2018's production of long-term affordable homes was 22 percent lower than 2017. Rental homes constituted 89 percent of production, which helps provide quality, healthy homes to some of Rhode Island's lower income households.²³ The purpose of long-term affordable homes, or "Low- and Moderate-Income Housing" (LMIH) per Rhode Island General Law, is to ensure that

at least ten percent of each municipality's housing stock remains affordable to low- and moderate-income Rhode Islanders. As the cost burdens and income gaps on the municipal pages illustrate, many Rhode Islanders struggle to afford to live here; this has adverse effects not only for those households, but throughout the state's communities.



ELDERLY

53% / 19,636



FAMILY

37% / 13,865



SPECIAL NEEDS

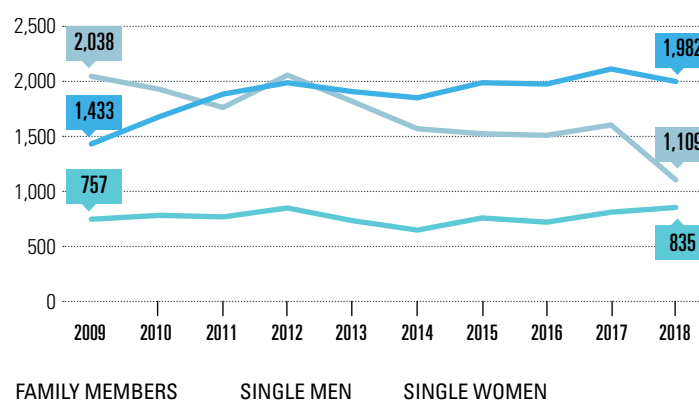
10% / 3,787

2018 Created & Preserved: 166 TOTAL UNITS ADDED **721** PRESERVED **LMIH Statewide Gap: 12,756**

Homelessness ²⁴

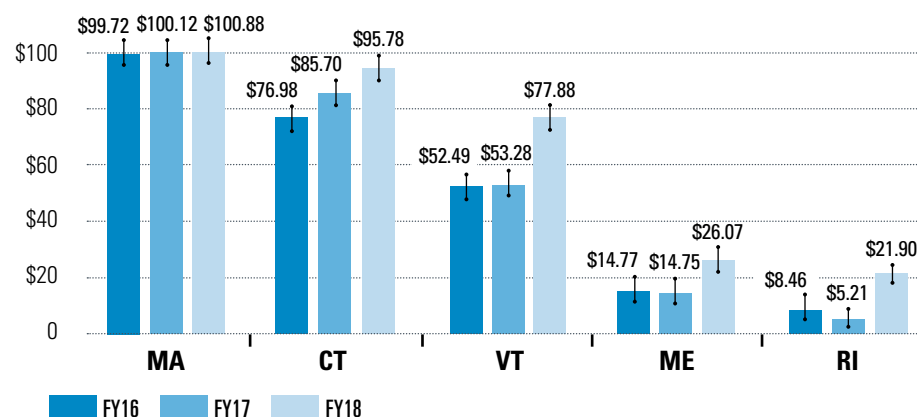
2018 saw a nearly 13 percent drop in Rhode Islanders who spent at least one night in a shelter bed or transitional program; it is hard to determine if this reflects a lack of shelter beds or fewer people experiencing homelessness. In addition, Rhode Island recently moved to a coordinated entry system to place individuals, and the people on waiting lists in this system are currently not counted as experiencing homelessness. A \$5M gift to Crossroads from Jeff Bezo's Day One Fund has helped move some families from waiting lists into housing, but given the nearly 24 percent increase in students experiencing homelessness (see p. 12), the need still significantly exceeds our state's resources and refuge.

Rhode Island Homelessness Statistics, 2009 - 2018



State Investments in Affordable Homes Per Capita ²⁵

Per Capita Spending on Housing in New England, FY2016-FY2018



Rhode Island's per capita housing investment jumped to \$21.90 in 2018 due to the first allocation of the \$50M Building Homes RI funds passed in 2016. While this represents a great opportunity to create and preserve long-term affordable homes, the funds are likely to be fully expended within two years. Neighboring states—with whom Rhode Island competes for workforce—continue to invest more than Rhode Island in housing programs, and many provide dedicated funding to housing as a line item in their state budgets.

Funding for Healthy Housing

The connections between housing that is affordable and housing that is healthy begin with the benefits of cost, but they don't stop there.

To be a truly sound investment in Rhode Island's future, our long-term affordable homes must be quality, healthy homes.

Healthy housing in Rhode Island—where the housing stock is among the oldest in the country—means addressing lead hazards, air quality for persons with asthma and other breathing concerns, keeping a home in good repair to prevent falls and other injuries, and planning for energy efficiency whenever possible.

The U.S. Department of Housing and Urban Development developed eight basic principles to maintaining a healthy home that now serve as a national standard.²⁶ Advocates for healthy homes across the United States, as well as locally, promote the standards and seek to ensure their use as a measurement for all homes. Locally, Rhode Island Department of Health and the Rhode Island Alliance for Healthy Homes, a project of HousingWorks RI, serve as conduits to programs that support these measures.²⁷



KEEP IT:

DRY | CLEAN | SAFE | WELL-VENTILATED

PEST-FREE | CONTAMINANT-FREE

MAINTAINED | THERMALLY CONTROLLED

Recent Healthy Housing Funding

The National Center for Healthy Homes (NCHH), formerly the National Center for Lead-Safe Housing, analyzes the federal investments that contribute to state funding of healthy homes.²⁸ As illustrated below, there is a wide range of health concerns covered by the funding, including lead, radon, water, energy, and weatherization assistance. Also counted are the federal programs that help develop new healthy homes that are also long-term affordable. The programs are implemented by a diverse array of agencies and organizations, including RIHousing, the Rhode Island Department of Health, and Community Action Program (CAP) agencies, who all help to ensure healthy homes throughout the state.²⁹

CDC's Healthy Homes and Lead Poisoning Prevention Program	\$600,750
CDC's National Asthma Control Program	\$500,000
HUD's Office of Lead Hazard Control and Healthy Homes	\$509,693
HUD's Community Development Block Grants (CDBG)	\$864,502
HUD's HOME Investment Partnerships Program	\$2,999,369
EPA's Lead Categorical Grants	\$247,596
EPA's Radon Categorical Grants	\$115,000
EPA's Drinking Water Revolving Fund	\$11,107,000
HHS' Maternal and Child Health Block Grants	\$1,700,000
HHS' Low Income Home Energy Assistance Program (LIHEAP)	\$23,682,120
DOE's Weatherization Assistance Program	\$9,069,928
TOTAL	\$51,395,958

HOUSING'S INTERSECTIONS: ECONOMY, EDUCATION & HEALTH

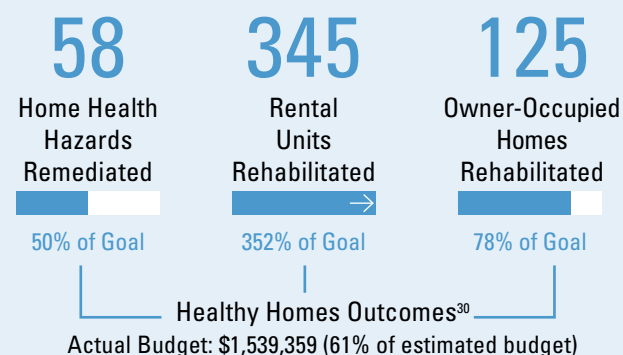
According to the Centers for Disease Control and Prevention, the Social Determinants of Health are the conditions of the places where people live, learn, work and play that affect health risks and outcomes. Access to homes that are affordable lowers household expenses, freeing up income for better quality food and healthcare, reducing stress and correlating with lower school absentee rates for children.



HEALTH & HEALTHCARE

Taking care of Rhode Islanders means, in part, taking care of their homes, which is some of the oldest housing stock in the country. Quality affordable homes limit exposure to environmental toxins like lead and asthma triggers, and integrated supportive services improve the health of vulnerable populations including seniors and people with disabilities.

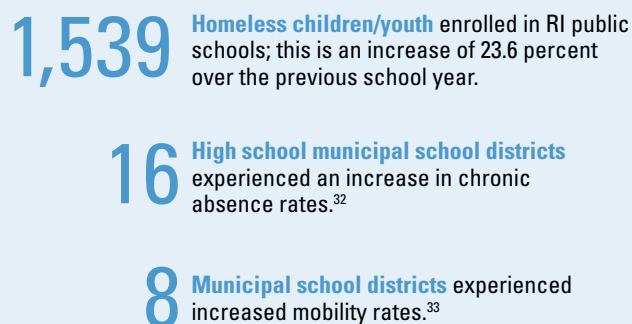
2018 FACTS



EDUCATION

Rhode Island's homeless youth have the highest rates of mobility and chronic absenteeism; for any child, a residential move is associated with the loss of nearly half an academic year. A healthy, stable and safe living environment reduces mobility, prevents chronic absenteeism, and is critical to academic success.

2018 FACTS³¹





SOCIAL/COMMUNITY

Healthy, quality, affordable homes reduce mobility, help families and individuals connect, and builds community. Rhode Island is lucky to have a number of non-profits and agencies that recognize the importance of addressing these community goals.

2018 FACTS

77,135

Rhode Islanders benefitted from \$6M in CDBG funding for public services and facility improvements and disaster relief.³⁴

21.6%

United Way 211 in Rhode Island provided assistance to 72,944 callers expressing housing needs, which constituted 21.6 percent of all their referral calls.³⁵



NEIGHBORHOOD/ ENVIRONMENT

The zip code where you live has a greater impact on health and life expectancy than DNA. Living in poor and unsafe neighborhoods increases rates of mental health problems, such as depression and post-traumatic stress disorder.

2018 FACTS

15

Health Equity Indicators were launched by Rhode Island Department of Health across five Health Equity Domains: Integrated Healthcare; Community Resiliency; Physical Environment; Socio-Economics; and Community Trauma.³⁶

3

Health Equity Zones in Cranston, East Providence and the West End of Providence were recently named.³⁷ Since 2015, the Rhode Island Department of Health has supported Health Equity Zones to implement place-based strategies to promote healthy communities, which support innovative approaches to prevent chronic diseases, improve birth outcomes, and improve the socioeconomic and environmental conditions of neighborhoods across the state.



ECONOMIC STABILITY

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

2018 FACTS

26.4%

Rhode Island **foreclosures** decreased by 26.4 percent to 662.³⁸

16th

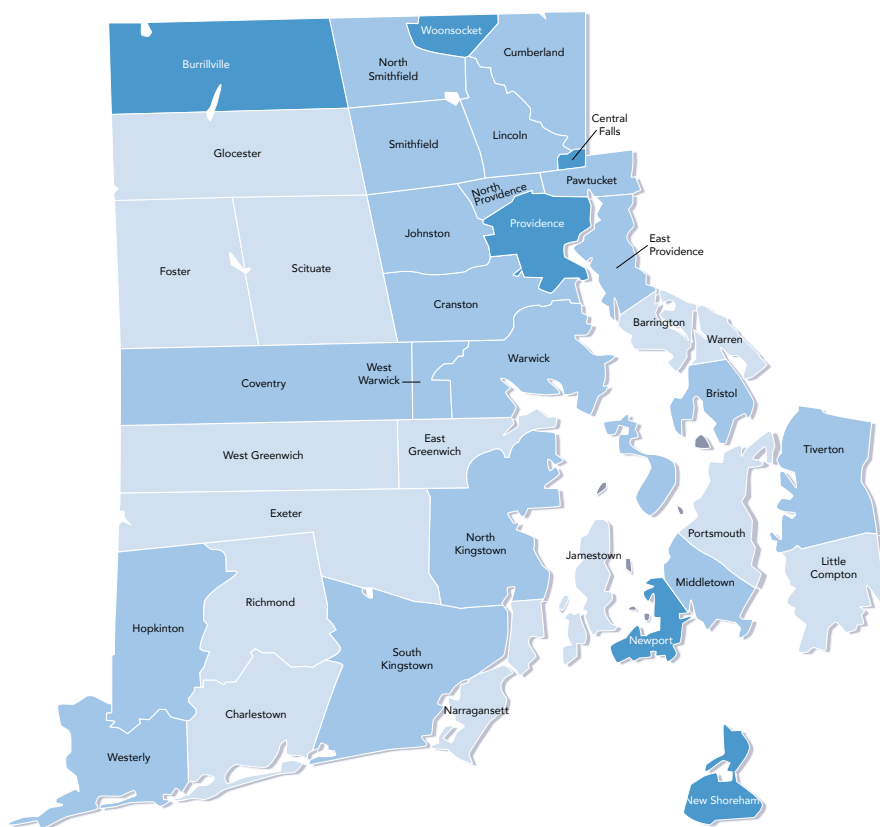
The state's ranking for seriously delinquent mortgages dropped from twelfth to sixteenth in 2018.³⁹

4.1%

Rhode Island's average annual **unemployment** rate has decreased from 4.4 percent to 4.1.⁴⁰

PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES⁴¹

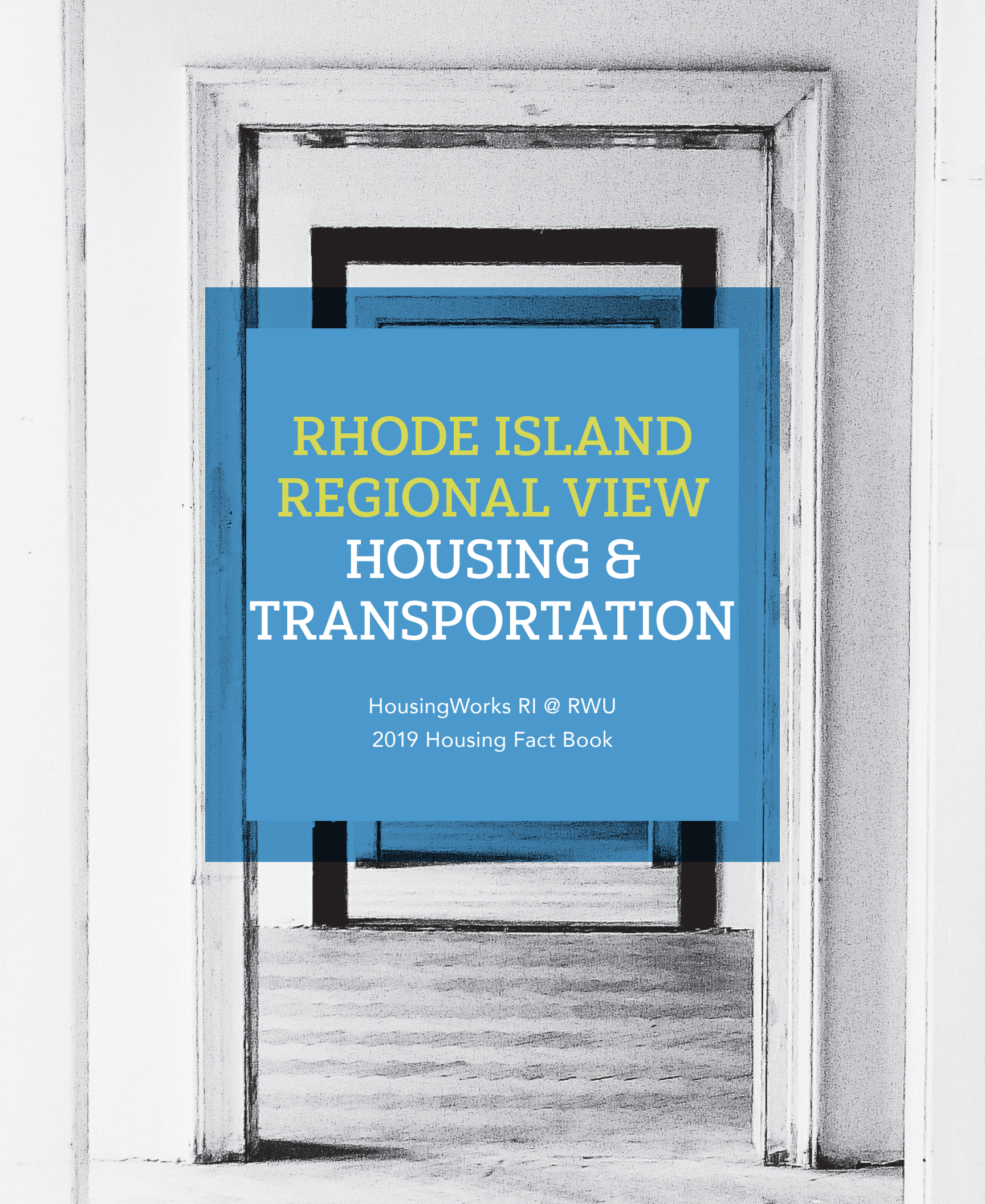
Rhode Island State Law 45-53⁴² establishes a goal that **10 percent** of every city or town's housing stock qualify as Low- and Moderate-Income Housing (LMIH). How does each municipality measure up?



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	% LMIH	Shortfall
Barrington	2.66%	460
Bristol	5.99%	362
Burrillville	10.02%	Achieved
Central Falls	11.07%	Achieved
Charlestown	3.75%	218
Coventry	5.39%	649
Cranston	5.38%	1,521
Cumberland	6.14%	530
East Greenwich	4.75%	280
East Providence	9.82%	38
Exeter	2.41%	186
Foster	2.05%	140
Glocester	2.55%	287
Hopkinton	7.12%	97
Jamestown	4.43%	141
Johnston	8.12%	233
Lincoln	6.42%	323
Little Compton	0.56%	153
Middletown	5.44%	313
Narragansett	3.75%	448
Newport	15.61%	Achieved
New Shoreham	10.63%	Achieved
North Kingstown	8.06%	212
North Providence	6.90%	475
North Smithfield	8.10%	96
Pawtucket	9.00%	319
Portsmouth	2.83%	531
Providence	15.04%	Achieved
Richmond	1.92%	235
Scituate	0.85%	375
Smithfield	5.09%	386
South Kingstown	5.63%	476
Tiverton	5.27%	338
Warren	4.49%	277
Warwick	5.43%	1,703
Westerly	5.22%	499
West Greenwich	1.41%	200
West Warwick	8.14%	256
Woonsocket	15.90%	Achieved



RHODE ISLAND REGIONAL VIEW HOUSING & TRANSPORTATION

HousingWorks RI @ RWU
2019 Housing Fact Book



NORTHEAST

NORTHWEST

PROVIDENCE

SOUTHEAST
PROVIDENCE
COUNTY

CENTRAL

SOUTH

SOUTHEAST

RHODE ISLAND

HOUSING & TRANSPORTATION

In the Housing Fact Book, Rhode Island's "regions" exist as areas defined by the U.S. Census Bureau. Though geographically similar to the state's five counties, the regions are not actual jurisdictions. However, given the uniqueness of the state's small geography, and the value placed on maintaining its rich character and diversity—from urban life to suburban shopping areas to quaint New England villages and stunning beaches—HousingWorks RI seeks to use these regions as a lens, allowing us to address housing affordability in a way that is consistent with how we value place.

Using a regional view allows us to analyze the impact of housing affordability in context with regional systems, like transportation. While housing affordability is the main driver in household cost burdens, another major factor in household costs is transportation. Whether you need a car to get places from your front door is a significant budget concern, especially as housing costs increase. The Center for Neighborhood Technology (CNT) refers to the combination of these costs as the "affordability of place" and has created a "Housing and Transportation Affordability Index" (H+T®). CNT's premise is that the combined costs of housing and transportation should consume no more than 45 percent of a household budget.⁴³ Given the prevalence of cost burdened and severely cost burdened households across the state, it is nearly impossible for many Rhode Island households to achieve that cost ratio.

With only an estimated 2.7 percent of Rhode Islanders relying on public transportation for their daily commute,⁴⁴ the state is engaged in planning for a future with more robust choices. Significant federal and state dollars go toward funding our transportation infrastructure, like highways and bridges, and are detailed in documents such as the State Transportation Improvement Plan (STIP) and the Unified Transportation Planning Work Program.⁴⁵ Some of the projects detailed in these documents relate

to future improvements, but are the end result of prior long-term plans.

This year, the state is engaged in strategic planning for both housing and transit. Preparation for the next Strategic Housing Plan is currently in a public stakeholder process managed by RIHousing and the Rhode Island Office of Housing & Community Development⁴⁶; the state's Transit Master Plan, known as TransitForward RI 2040, held a series of public workshops and other events this year, and is currently receiving public input through its website.⁴⁷

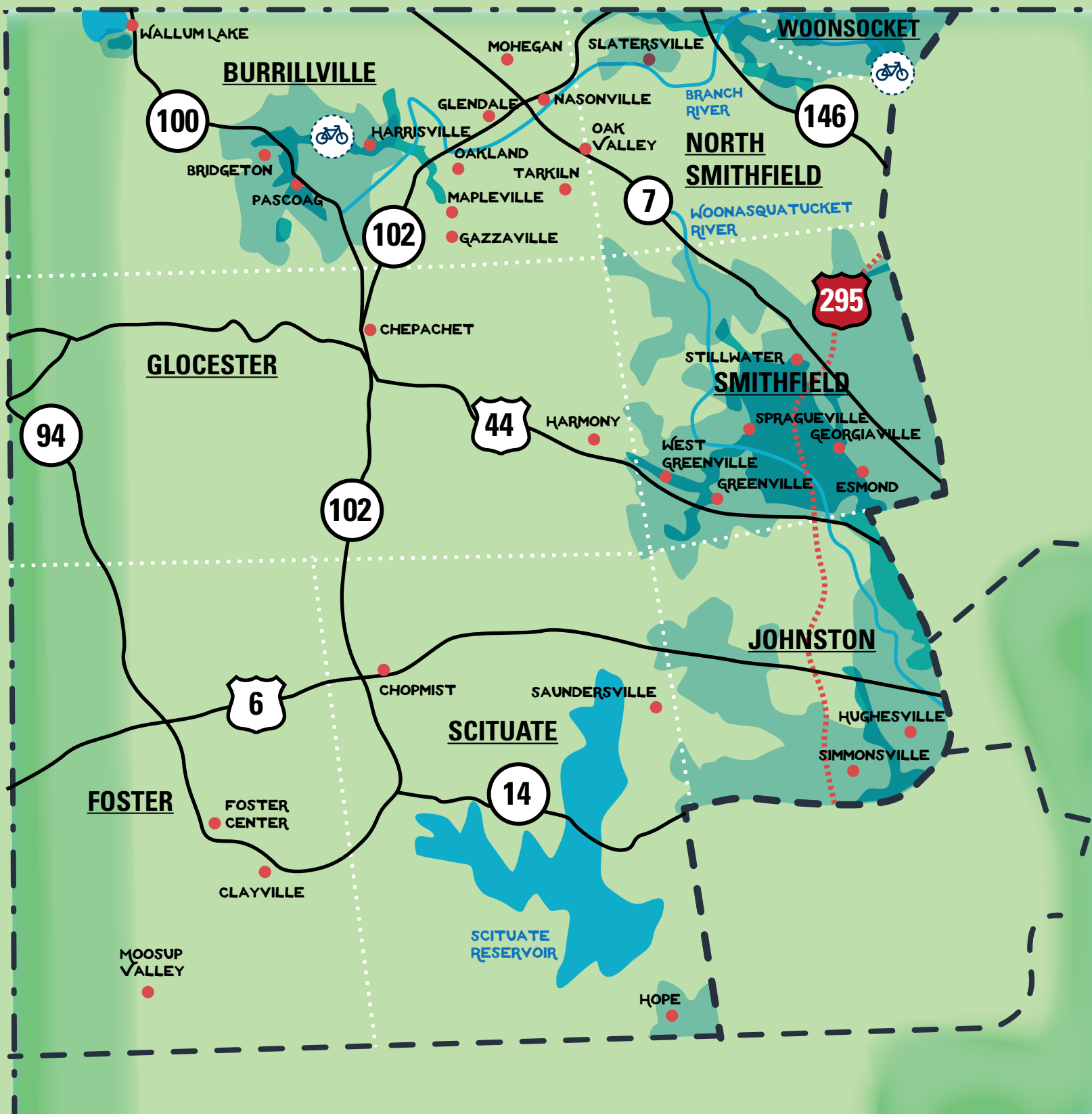
In considering the nexus of housing affordability, housing types and transportation planning, this year's regional pages feature:

regional affordability as measured by proprietary data from The Warren Group, plotting single family home sales against the incomes of the region's renters and owners;

a selection of existing long-term affordable homes that fit within the context of each region's geographic diversity; and

*each region's existing public transportation; the potentially applicable strategy concepts featured in TransitForward RI 2040's publications; different transit projects and outcomes that have been researched through a collaborative project of Roger Williams University's Community Partnership Center, Grow Smart RI, HousingWorks RI; as well as current ongoing plans for transit-oriented development districts in Central Falls/Pawtucket, Providence, and Warwick.*⁴⁸

Given the precise timing of this important work by the state, we hope these pages provide some insights into the public process at hand.



Northwest RI

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

Northwest RI

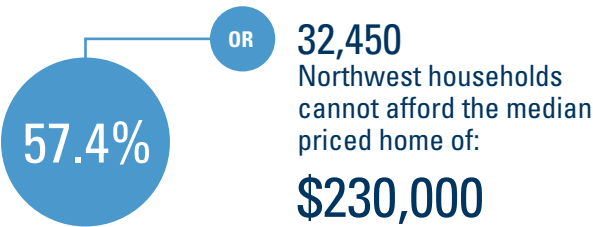
Municipalities: Burrillville, Foster, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket

Second in size by land area 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.

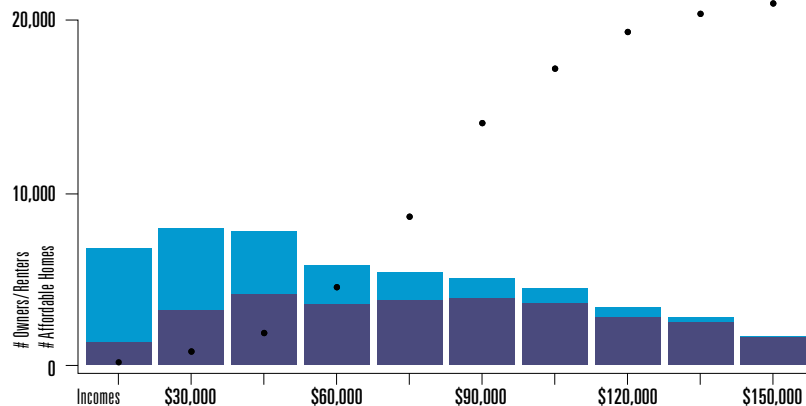
Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Inventory

(Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

WOONSOCKET

Constitution Hill

- Family Rental
- 110 units
- Received \$1,193,940 Building Homes RI funding
- Renovation of historic homes into 1-5 bedroom apts

SMITHFIELD

Dean Pine Condominiums

- Family Homeownership
- 5 affordable units out of 12 total
- Received \$325,000 Building Homes RI funding
- Mixed income development on 2.29 acres

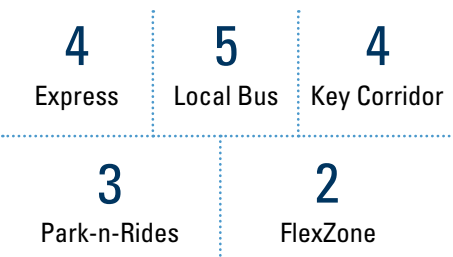
NORTH SMITHFIELD

The Meadows

- Elderly Rental
- 80 units
- Received \$1,160,000 Building Homes RI funding
- Includes community rooms, a physical therapy room, offices for a health and social service provider; and used a geothermal energy system

Existing Transportation and Transit-Related Research & Planning

Existing Transportation



Potential Strategies

TransitForward RI 2040: Potential Strategy Concepts

- Rapid Bus Corridors
- Regional Rapid Bus
- Bus-On-Shoulder Operations
- Regional Mobility Hubs
- Community Mobility Hubs

Evaluating the Potential for TODs in Rhode Island Findings

Location: Woonsocket Station

TOD Readiness Score: Emerging

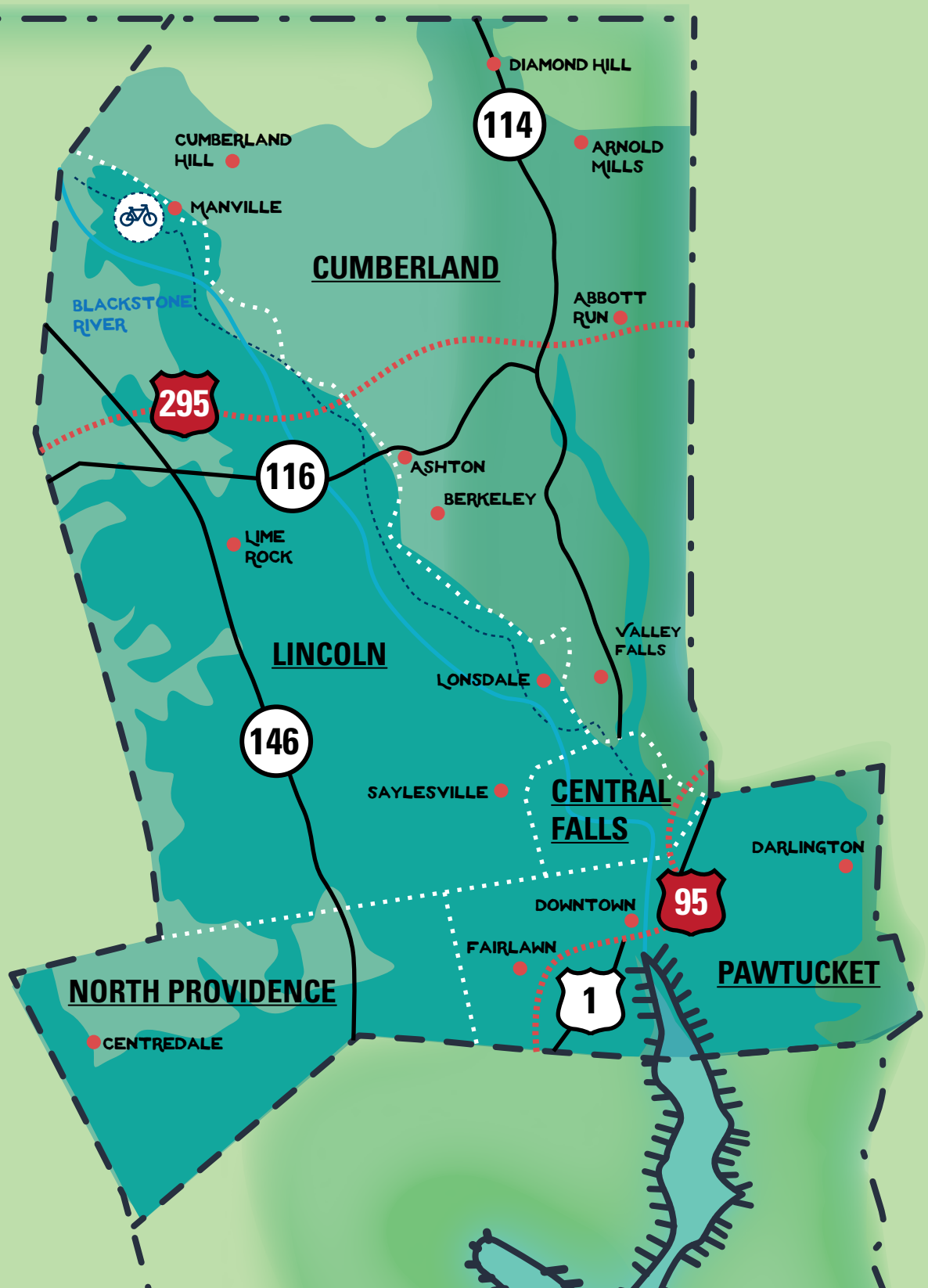
Primary Rapid Transit: Future Rail

Landscape Typology: Town Center

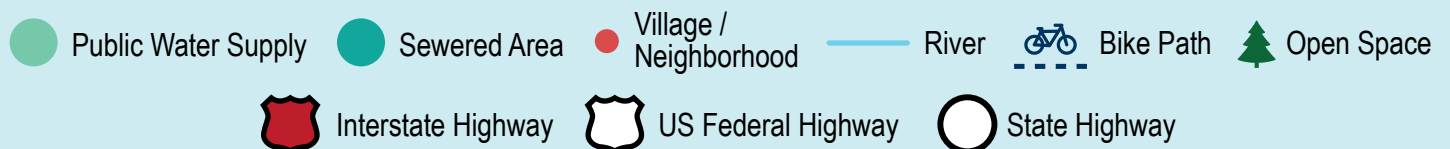
Development Potential (1/2 mile radius):

Residential, New Housing Units: 6,550

Employment, New Jobs: 3,739



Northeast RI



Northeast RI

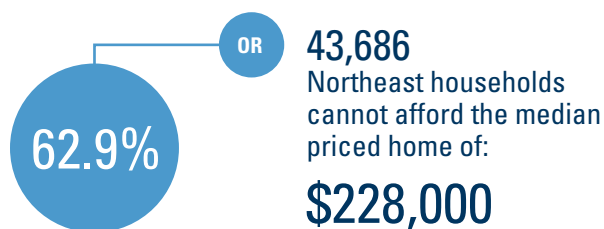
Municipalities: Central Falls, Cumberland, Lincoln, North Providence, Pawtucket

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.

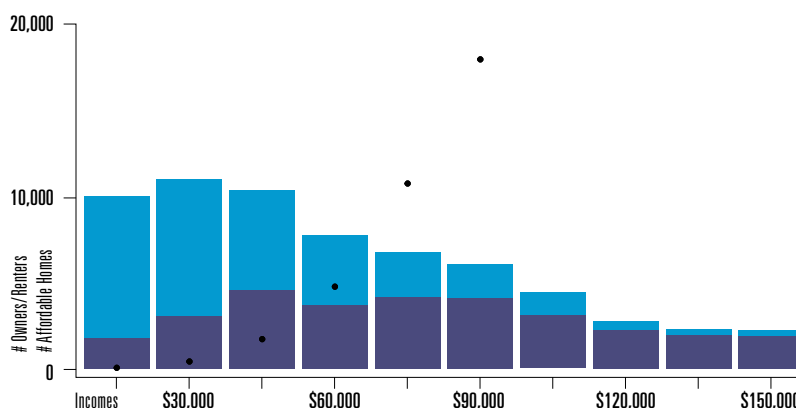
Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Inventory

(Based on Sales in 2018 X 10)



■ Owners ■ Renters • Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

PAWTUCKET

Prospect Heights

- Family Rental
- 292 units
- 2 phases received total of \$4,904,490 Building Homes RI funding
- Built in 1941-42 as part of the New Deal and redeveloped under HUD Rental Assistance Demonstration (RAD) program

CUMBERLAND

Ashton Village

- Family Rental
- 53 units
- Received \$1,965,831 Building Homes RI funding
- Rehabilitation of nine existing buildings and two newly constructed buildings

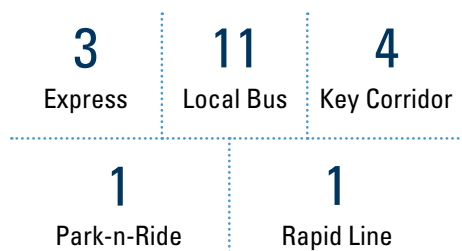
LINCOLN

Albion Place Condominiums

- Family Homeownership
- 2 affordable units out of 16 total
- Received \$100,000 Building Homes RI funding
- 2 two-story buildings of 8 units

Existing Transportation and Transit-Related Research & Planning

Existing Transportation



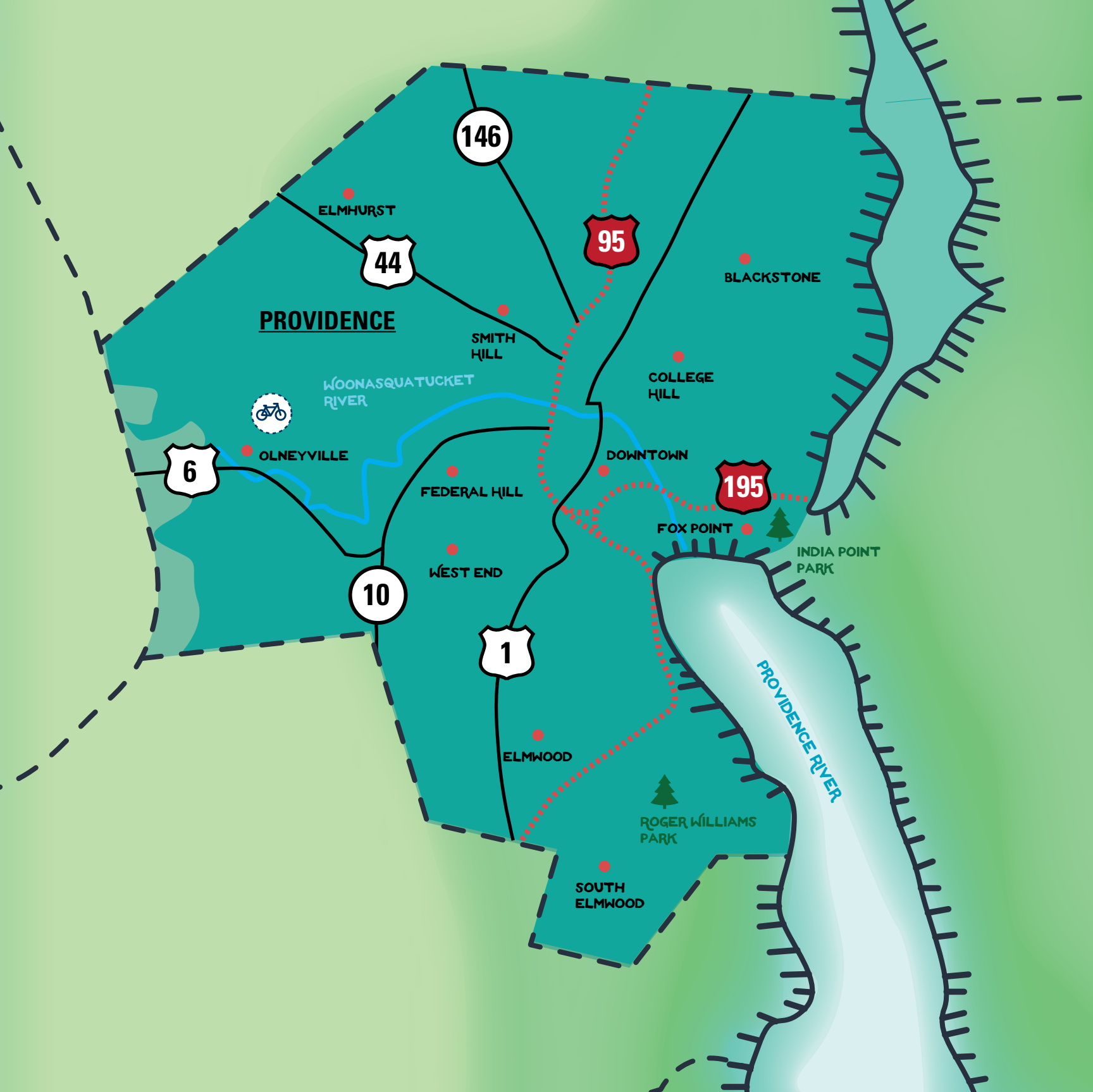
Potential Strategies & Plans Underway

TransitForward RI 2040: Potential Strategy Concepts

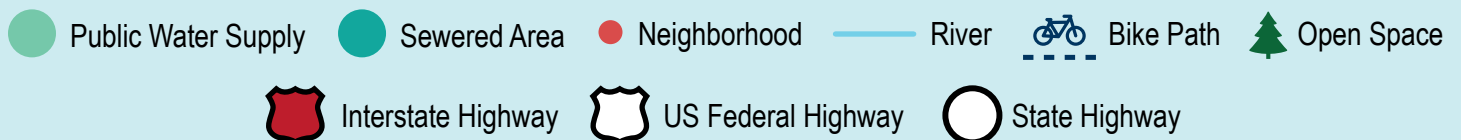
- Light Rail
- Bus Rapid Transit
- Rapid Bus Corridors
- Regional Rapid Bus
- Passenger Rail
- Bus-On-Shoulder Operations
- Crosstown Service
- Regional Mobility Hubs
- Community Mobility Hubs

Conant Thread TOD District

- 50 acres
- Train & bus hub
- 2 million square feet of vacant or underutilized historic mill space
- 2 million square feet of development opportunity for new construction



Providence RI



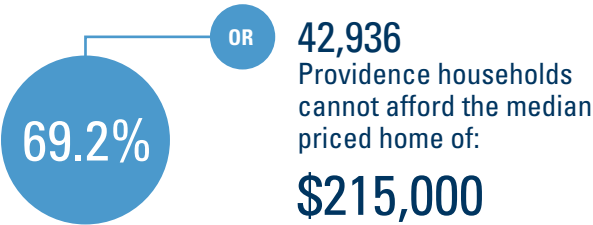
Providence RI

Municipality: Providence

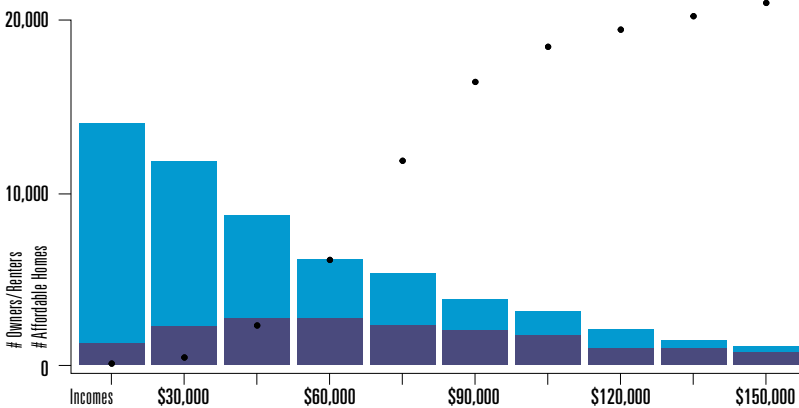
Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the “East Side” and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 44 and 45—with home prices of \$570,000 versus \$168,000—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 for equitable housing opportunities for all its residents. On average, about 25 percent of residents commute more than a half-hour.

Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Home Inventory (Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

PROVIDENCE		
Phoenix Apartments - Family Rental 83 units - Received \$774,003 Building Homes RI funding - Redevelopment of foreclosed HUD property	60 King - Family Rental 60 units 7 units for extremely low-income households - Adaptive re-use of historic mill	Trinity Place - Family Homeownership & Rental 44 units (3 HO / 41 Rental) - Received \$464,835 Building Homes RI funding - Mixed use with commercial spaces below

Existing Transportation and Transit-Related Research & Planning

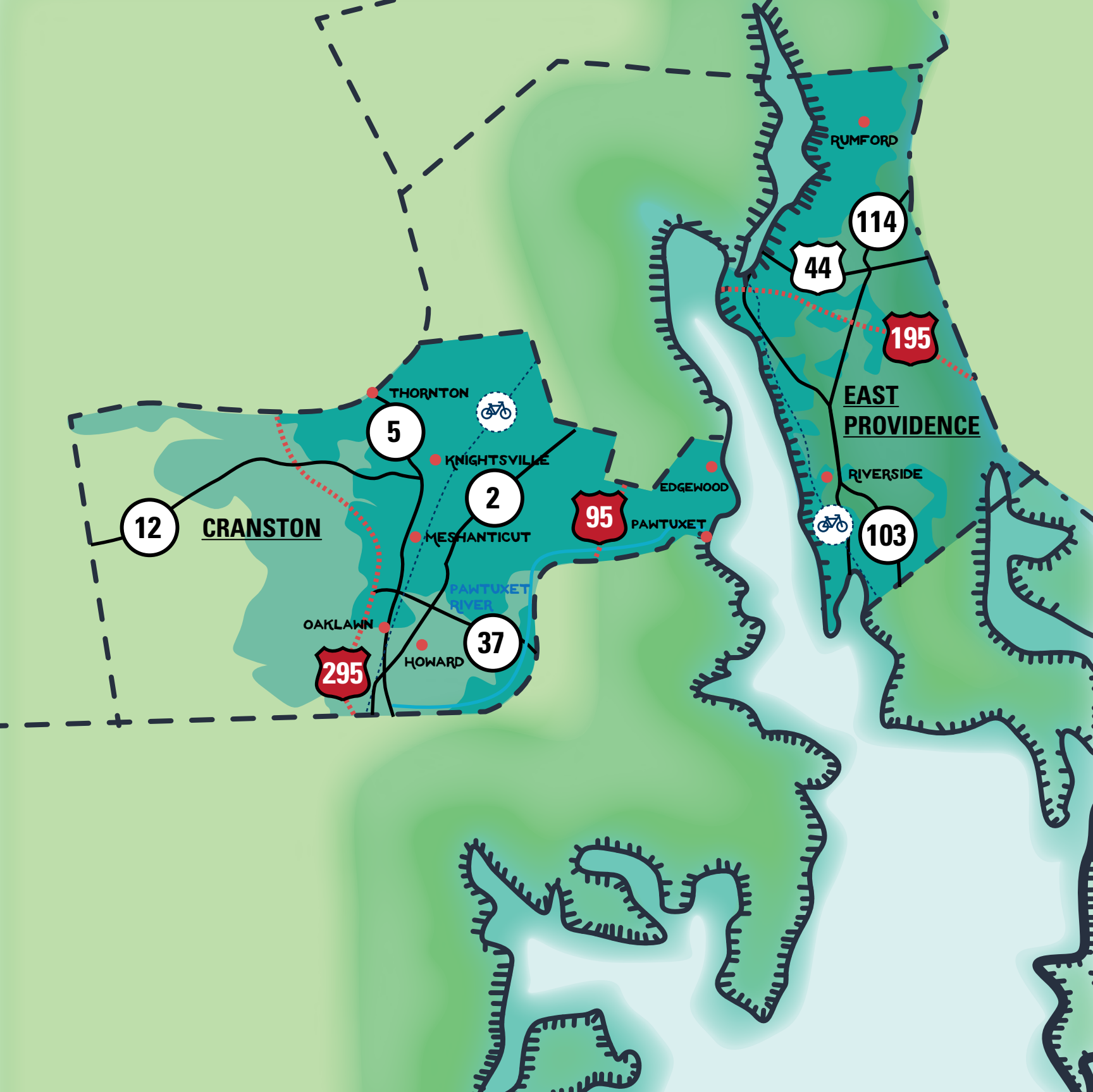
Existing Transportation

13 Express	20 Local Bus	9 Key Corridor
1 Park-n-Ride	MBTA Providence	
1 Rapid Line	AMTRAK Providence	

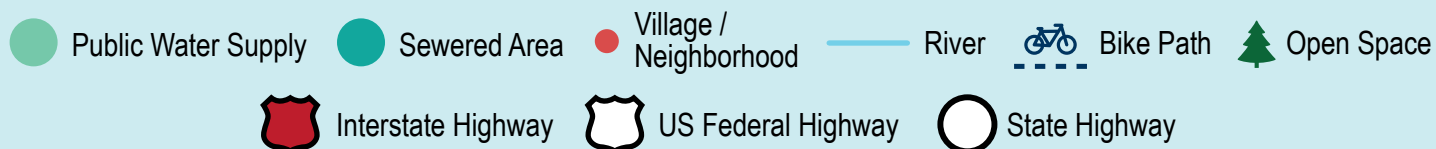
Potential Strategies

TransitForward RI 2040: Potential Strategy Concepts

- Light Rail
- Bus Rapid Transit
- Rapid Bus Corridors
- Regional Rapid Bus
- Passenger Rail
- Bus-On-Shoulder Operations
- Crosstown Service
- Regional Mobility Hubs
- Community Mobility Hubs



Southeast Providence County RI



Southeast Providence County RI

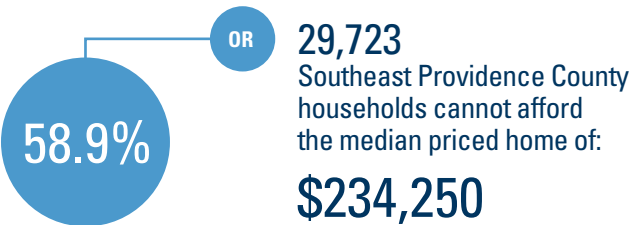
Municipalities: Cranston, East Providence

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.

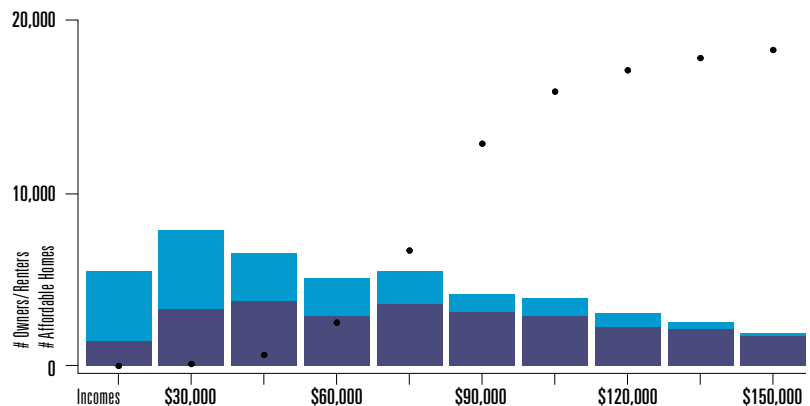
Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Home Inventory

(Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

CRANSTON

D'Evan Manor

- Elderly Rental
- 127 units
- Affordability preserved in 2018
- 4-story building built in 1980

EAST PROVIDENCE

Ross Commons Condominiums

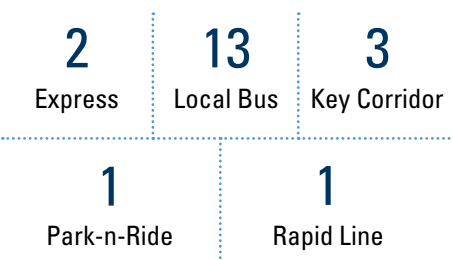
- Family Homeownership
- 4 affordable units out of 54 total
- First development in the East Providence Waterfront District
- Historic Phillipsdale neighborhood

Turner Ave

- Family Rental
- 6 units
- Received \$260,000 Building Homes RI funding
- Rehabilitation of a vacant former geriatric center

Existing Transportation and Transit-Related Research & Planning

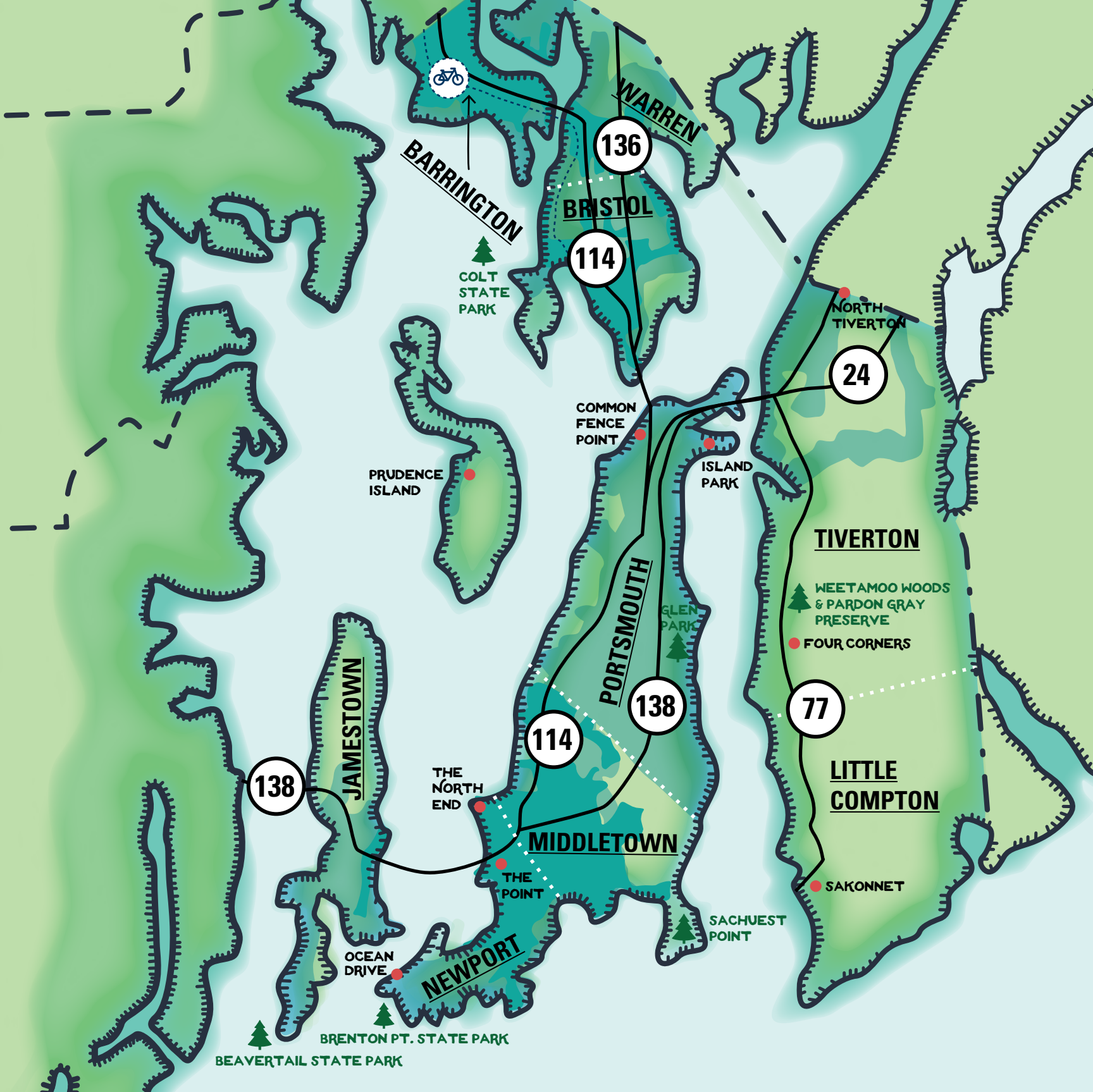
Existing Transportation



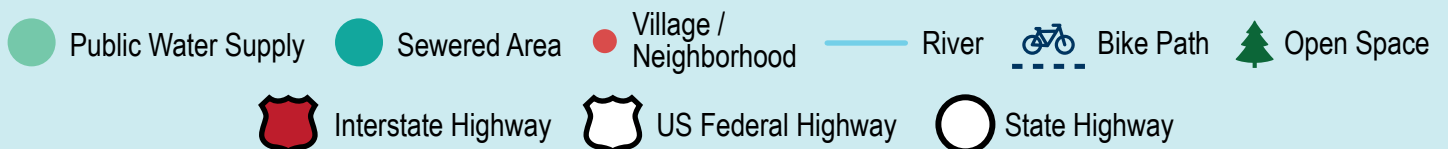
Potential Strategies

TransitForward RI 2040: Potential Strategy Concepts

- Bus Rapid Transit
- Regional Rapid Bus
- Crosstown Service
- Rapid Bus Corridors
- Bus-On-Shoulder Operations
- Community Mobility Hubs



Southeast RI



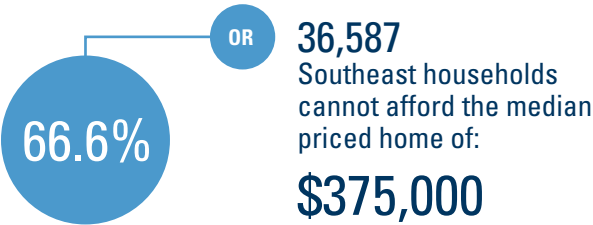
Southeast RI

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

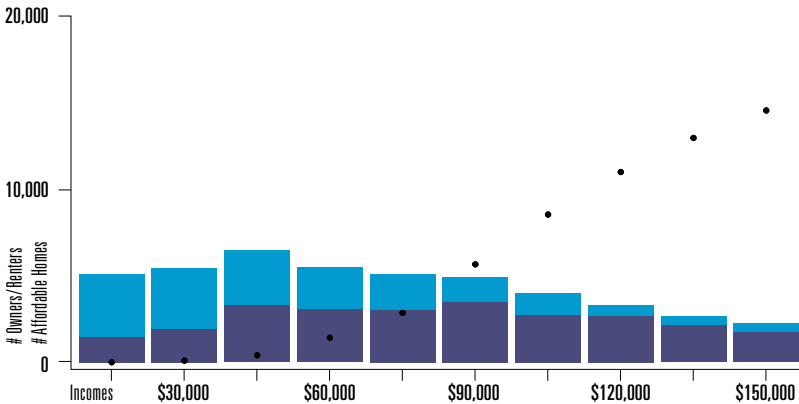
Containing three of the state’s four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the substantial shoreline, coastal resiliency is a development concern throughout the region. Dense 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.

Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Home Inventory (Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

NEWPORT

Newport Heights

- Family Rental & Homeownership
- 299 units (7 HO / 292 Rental)
- Received \$1.3M Building Homes RI funding
- Redevelopment of Newport Housing Authority property under HOPE VI

BARRINGTON

Sweetbriar

- Family Rental
- 47 units
- Received \$2.5M Building Homes RI funding
- Based on the principles of Traditional Neighborhood Design

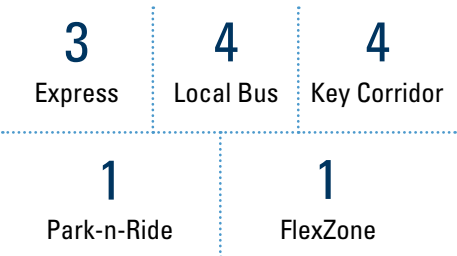
TIVERTON

Sandywoods

- Family Rental
- 50 units
- Received \$2.64M Building Homes RI funding
- Preserves 147 acres of land for a working farm, open space, and community gardens

Existing Transportation and Transit-Related Research & Planning

Existing Transportation



Potential Strategies

TransitForward RI 2040: Potential Strategy Concepts

- Regional Rapid Bus
- Regional Mobility Hubs

Evaluating the Potential for TODs in Rhode Island Findings

Location: North End Newport

TOD Readiness Score: Ready

Primary Rapid Transit: Bus

Landscape Typology: Suburban

Development Potential (1/2 mile radius):

Residential, New Housing Units: 3,746

Employment, New Jobs: 931



South RI

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

South RI

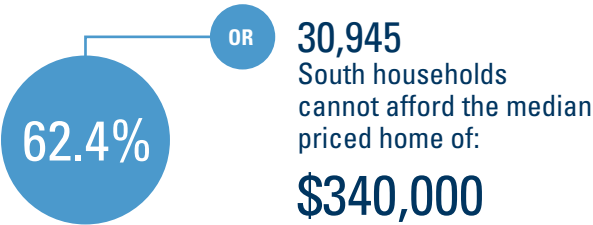
Municipalities: Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly

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

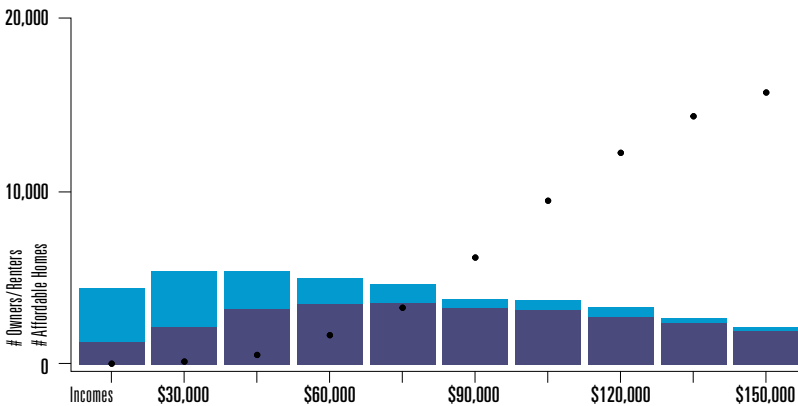
Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Home Inventory

(Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

SOUTH KINGSTOWN

La Casa

- Elderly Rental
- 70 units
- \$7.7M total development costs
- HUD 202 development

NORTH KINGSTOWN

Kingstown Crossing

- Special Needs and Family Rental
- 104 units (58 SN / 46 Family)
- Received \$2.5M Building Homes RI funding
- Environmentally friendly with energy-saving appliances and other features designed to reduce utility usage and cost

NEW SHOREHAM

West Lane

- Family Homeownership
- 20 units
- Received \$160,000 Building Homes RI funding
- Helped New Shoreham reach 10% goal of low- and moderate-income homes

Existing Transportation and Transit-Related Research & Planning

Existing Transportation

4 Express	1 Local Bus
2 Park-n-Ride	6 FlexZone
MBTA Wickford	AMTRAK W. Kingston + Westerly

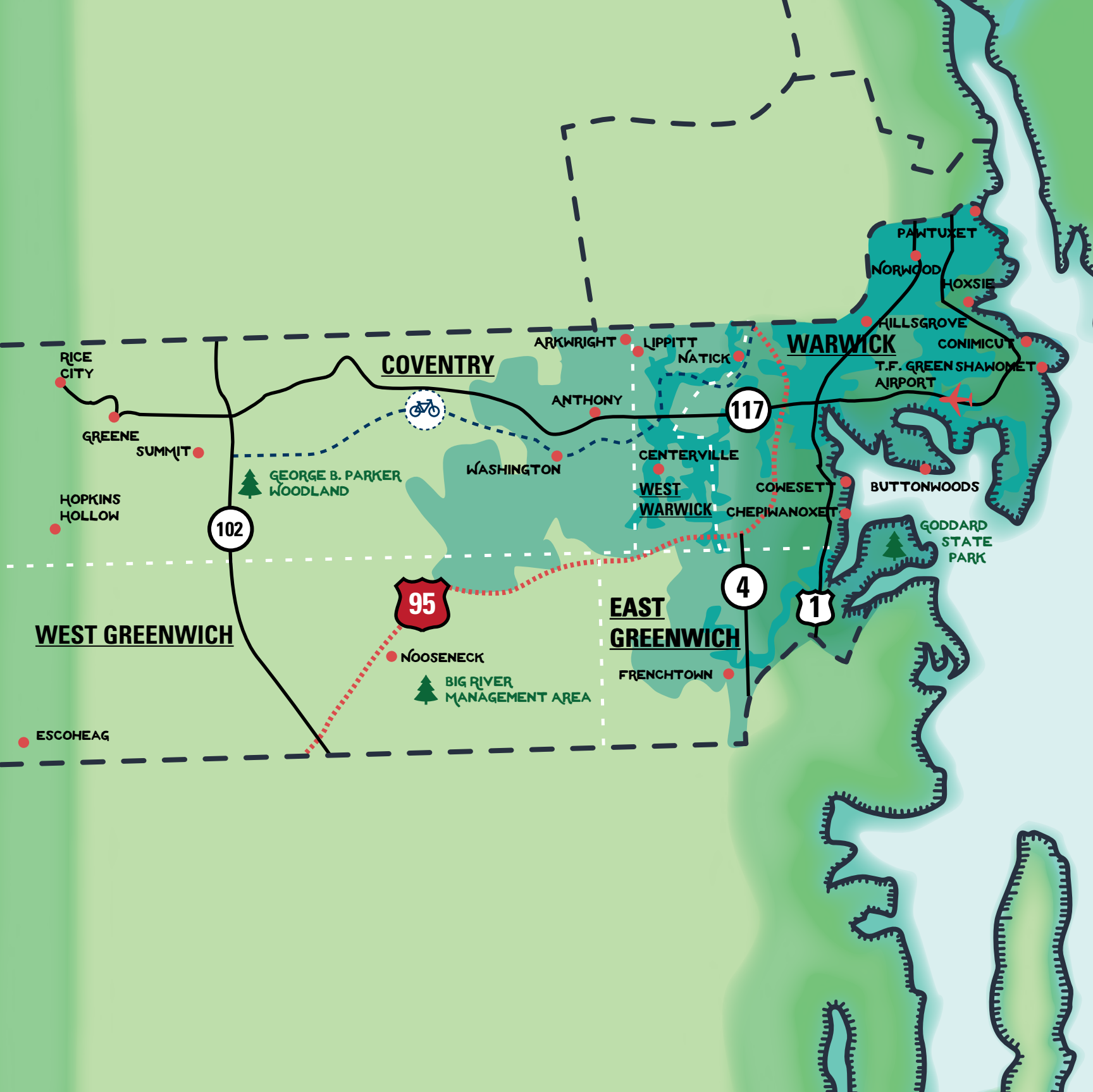
Potential Strategies

TransitForward RI 2040: Potential Strategy Concepts

- Regional Rapid Bus
- Passenger Rail
- Bus-On-Shoulder Operations
- Regional Mobility Hubs
- Community Mobility Hubs

Evaluating the Potential for TODs in Rhode Island Findings

Location: Wickford Junction, North Kingstown / Kingston Station, South Kingstown / Westerly Station, Westerly
TOD Readiness Score: Long-Range / Long-Range / Emerging
Primary Rapid Transit: Rail / Rail / Rail
Landscape Typology: Rural/Suburban / Rural/Suburban / Town Center
Development Potential (1/2 mile radius):
Residential, New Housing Units: 4,851 / 4,870 / 3,050
Employment, New Jobs: 3,780 / 1,278 / 2,096



Central RI

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

Central RI

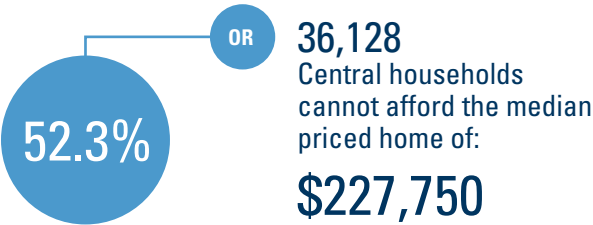
Municipalities: Coventry, East Greenwich, Warwick, West Greenwich, West Warwick

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

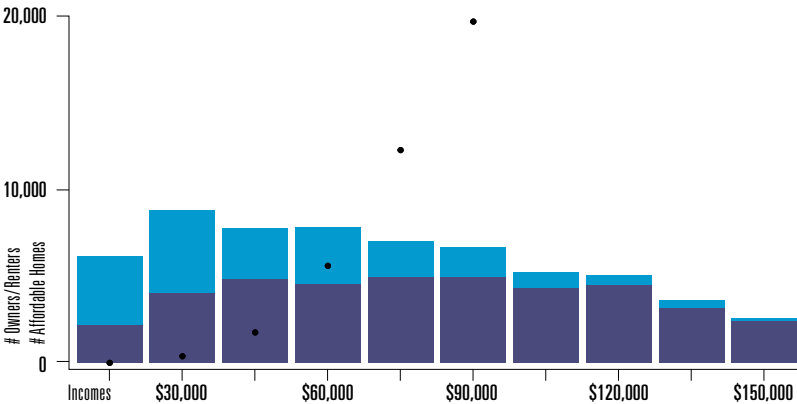
Regional Affordability: Single Family Homes

Owners, Renters, and Affordable Home Inventory

(Based on Sales in 2018 X 10)



Owners Renters Affordable Homes Inventory



Existing Long-Term Affordable Homes Across the Region

WEST WARWICK

Plaza Esperanza

- Elderly Rental
- 56 units
- HUD 202 development
- Features active tenant association, patio and gazebo, and community room with a computer for residents

EAST GREENWICH

Cottages on Greene

- Family Homeownership
- 5 affordable units out of 15 total
- 0.85 acre site off Main St.
- Compact cottage court design with facing linear gardens

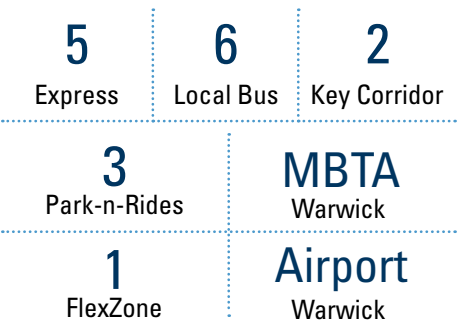
COVENTRY

Ramblewood Estates/Mapleroot Village

- Family Homeownership
- Mobile homes
- 178 affordable units out of 387
- 58 acre site

Existing Transportation and Transit-Related Research & Planning

Existing Transportation



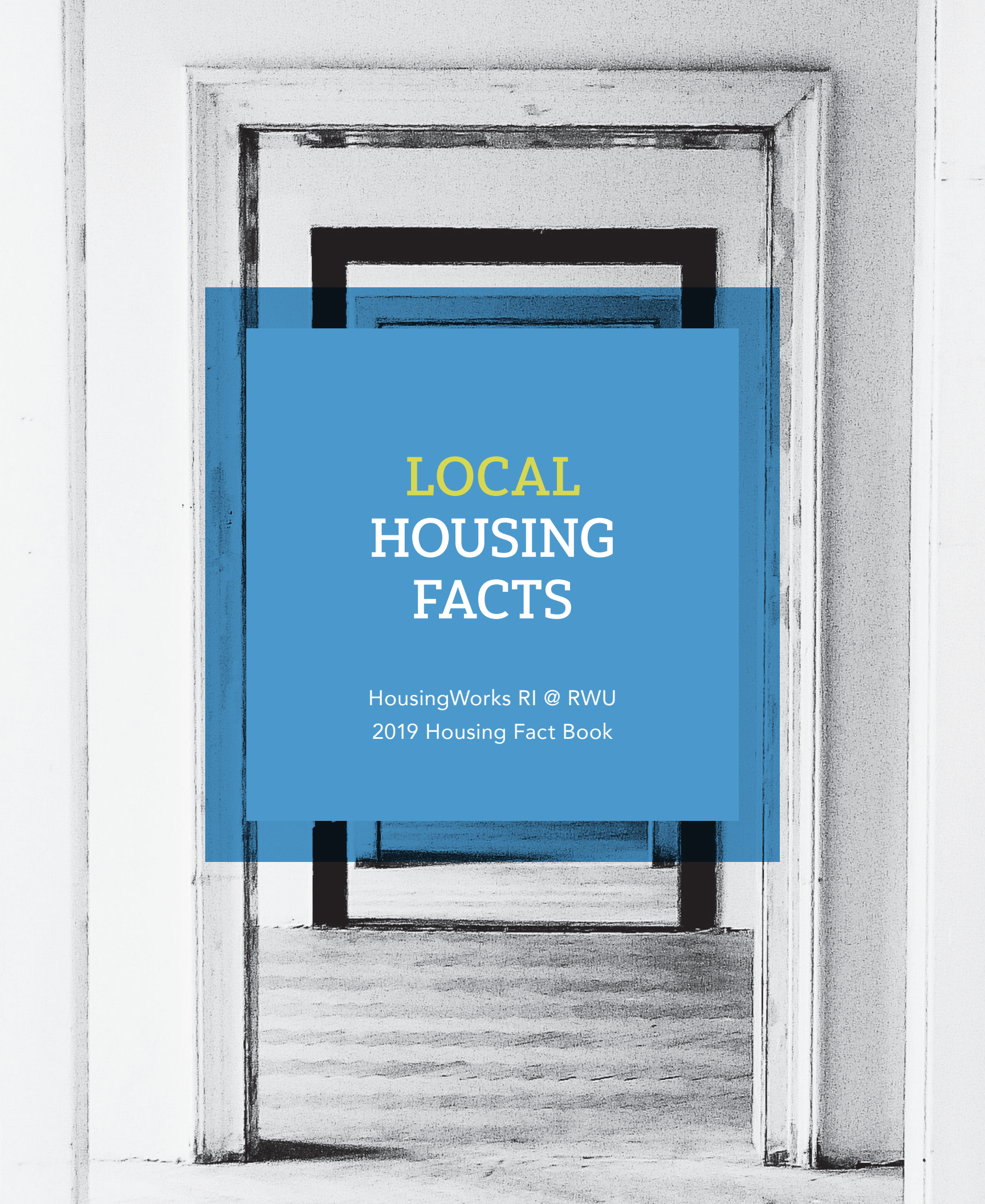
Potential Strategies & Plans Underway

TransitForward RI 2040: Potential Strategy Concepts

- Light Rail
- Bus Rapid Transit
- Rapid Bus Corridors
- Regional Rapid Bus
- Passenger Rail
- Bus-On-Shoulder Operations
- Crosstown Service
- Regional Mobility Hubs
- Community Mobility Hubs

City Centre Warwick

- 95 acres
- In and around Green Airport, Warwick Rail Station, InterLink and Interstate Routes 95 and 295
- Planned for 1.5 million square feet of new mix uses, including 400-600 housing units



LOCAL HOUSING FACTS

HousingWorks RI @ RWU
2019 Housing Fact Book

MUNICIPAL PAGES OVERVIEW

The municipal pages have been redesigned to provide more detailed information regarding cost burdened households, and a new section has been added on the conditions for residential development, including references to infrastructure and multifamily housing as a permitted right within a municipality's residential zones.

In the analysis on the conditions for residential development, HousingWorks RI researched publicly available municipal zoning codes and comprehensive plans,⁴⁹ and determined the most common housing strategies cited by municipalities moving toward long-term affordable homes goals. Zoning for multifamily by right was defined very narrowly, and was considered only where three or more units are permitted. Housing strategies were interpreted more expansively and took into account whether a strategy had been mentioned even if it was not written into a community's action plan.

Ten specific strategies were identified in the comprehensive plans. Each municipal page identifies which strategies are in place in their respective community within the housing toolbox. Some municipalities may have all ten strategies at work and others only a few, with each strategy playing out differently in each community. For example, Burrillville's creation of a Village Overlay District and adaptive re-use led to significantly revitalized town centers, and Burrillville achieved its 10 percent long-term affordable homes goal. Barrington and Charlestown established Affordable Housing Trust Funds, which has led to substantial gains. Many Rhode Island municipalities are open to discussing new ideas that may not be specifically mentioned in their comprehensive plans, and some may be open to using a "friendly" comprehensive permit if a proposed development fits within the plan's larger goals.

The British urban planner Patsy Healey defined planning as "managing our co-existence in a shared space."⁵⁰ This is particularly apropos when thinking about housing affordability and ensuring equitable availability of diverse healthy housing across the many cherished landscapes of Rhode Island's cities and towns.

TEN HOUSING STRATEGIES⁵¹

ADU

(ADU) ACCESSORY DWELLING UNITS are residences attached to or built within a single family home. ADUs have separate kitchens, bathrooms, and egresses.⁵²

AHTF

(AHTF) AFFORDABLE HOUSING TRUST FUNDS⁵³ 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.

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.

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.⁵⁴ *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 Zoning⁵⁵ / 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.

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 **1,056,138** | HOUSEHOLDS **412,028** | MEDIAN HOUSEHOLD INCOME **\$61,043**

60% OWN

40% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$270,000**
Monthly housing payment **\$2,063**

5 YEAR COMPARISON
2013 **\$220,970** ↑ 2018 **22% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,621**

5 YEAR COMPARISON
2013 **\$1,451** ↑ 2018 **12% INCREASE**

\$82,514

Income needed to afford this

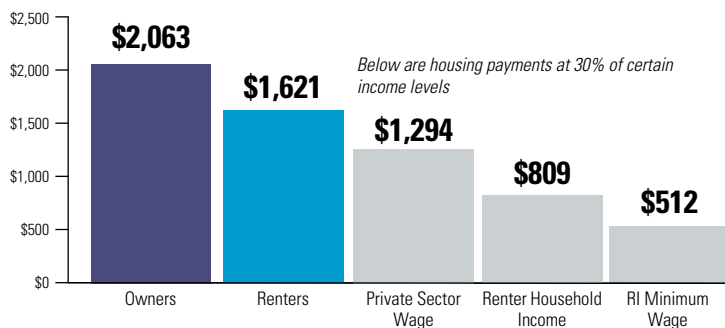
\$64,840

Income needed to afford this

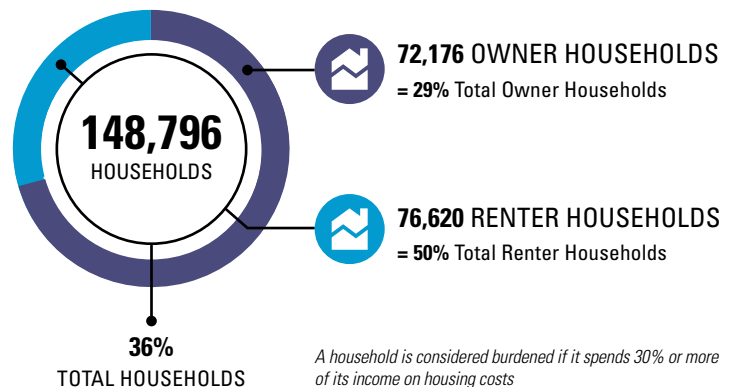


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **466,670** | Single family **56%** | Multifamily **44%**

► INFRASTRUCTURE

REGION: N/A

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

► MULTIFAMILY BY RIGHT

○ Yes ○ No

Governed by Municipalities' Zoning Codes

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **2,337** | Single family **962** | Multi-family **1,375** | ADU **5**

Includes municipally reported and US Building Permits Survey

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **37,225** — **8.35%** of year-round housing stock

Number of households below HUD 80% area median income: **215,645**

► NET GAIN SINCE 2005



Total **+2,212**



Family **1,172**



Elderly **574**



Special Needs **466**

► State-Funded BUILDING HOMES RHODE ISLAND: **2,784**

of which 238 are for preservation

BARRINGTON

POPULATION
16,218

HOUSEHOLDS
6,075

MEDIAN HOUSEHOLD INCOME
\$117,408

89% OWN

11% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$475,000**

Monthly housing payment **\$3,583**

5 YEAR COMPARISON

2013 **\$400,979** 2018 **18% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,293**

5 YEAR COMPARISON

2013 **\$1,196** 2018 **8% INCREASE**

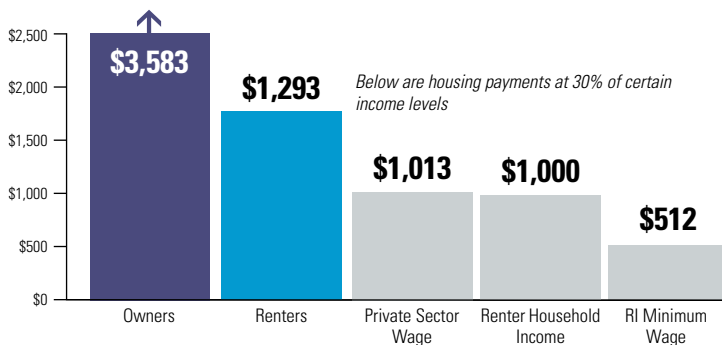
\$143,303 Income needed to afford this

\$51,720 Income needed to afford this

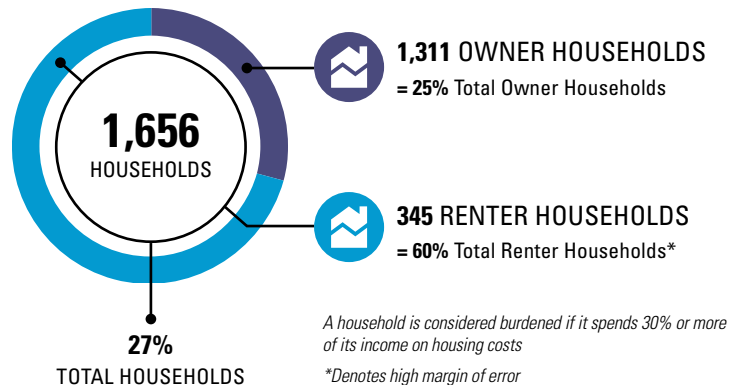


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **6,433**

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

► HOUSING TOOLBOX

ADU AHTF AR CP FZ

G/VC ID IZ MU TOD

► 2018 BUILDING PERMITS: Total **65** Single family **19** Multi-family **46**

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

TOTAL # long-term affordable homes: **167** — **2.66%**

Number of households below HUD 80% area median income: **1,335**

► NET GAIN SINCE 2005

Total **+71**

Family **71** Elderly **0** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **107**

BRISTOL

POPULATION
22,318

HOUSEHOLDS
8,489

MEDIAN HOUSEHOLD INCOME
\$65,890

65% OWN

35% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$322,500**
Monthly housing payment **\$2,365**

5 YEAR COMPARISON

2013 **\$301,812** 2018 **7% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,346**

5 YEAR COMPARISON

2013 **\$1,293** 2018 **4% INCREASE**

\$94,619

Income needed to afford this

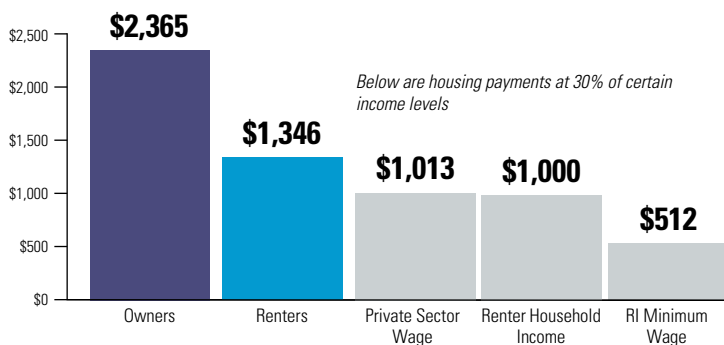
\$53,840

Income needed to afford this

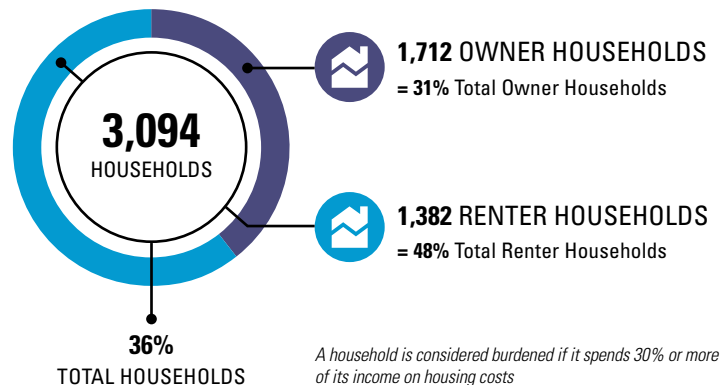


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **9,232** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► **2018 BUILDING PERMITS:** Total **17** Single family **15** Multi-family **2**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **540** — **5.99%** of year-round housing stock

Number of households below HUD 80% area median income: **3,205**

► NET GAIN SINCE 2005



Total **+40**



Family **40**



Elderly **0**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND: 19**

BURRILLVILLE

POPULATION
16,363

HOUSEHOLDS
5,964

MEDIAN HOUSEHOLD INCOME
\$71,055

74% OWN

26% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$259,450**

Monthly housing payment **\$1,978**

5 YEAR COMPARISON

2013 **\$215,580** 2018 **20% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$914**

5 YEAR COMPARISON

2013 **\$889** 2018 **3% INCREASE**

\$79,102

Income needed to afford this

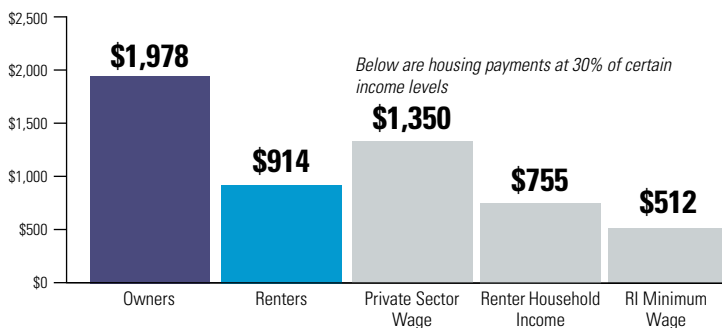
\$36,560

Income needed to afford this

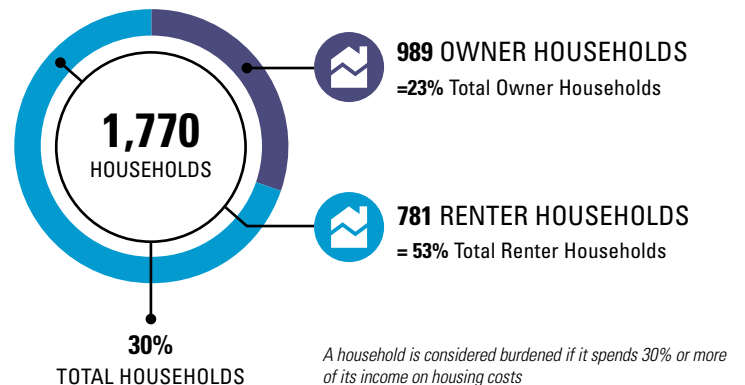


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **6,493**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/VC **ID** **IZ** **MU** **TOD**

► **2018 BUILDING PERMITS:** Total **66** Single family **18** Multi-family **43** ADU **4**
Municipally reported

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

TOTAL # long-term affordable homes: **620** — **10.02%** of year-round housing stock

Number of households below HUD 80% area median income: **2,410**

► NET GAIN SINCE 2005

Total **+199**

Family 146 **Elderly 53** **Special Needs 0**

► State-Funded **BUILDING HOMES RHODE ISLAND: 147**

CENTRAL FALLS

POPULATION
19,395

HOUSEHOLDS
6,310

MEDIAN HOUSEHOLD INCOME
\$30,794

23% OWN

77% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$159,950**
Monthly housing payment **\$1,391**

5 YEAR COMPARISON

2013 **\$107,251** 2018 **\$135,000**
49% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,410**

5 YEAR COMPARISON

2013 **\$1,448** 2018 **\$1,380**
3% DECREASE

\$55,641

Income needed to afford this

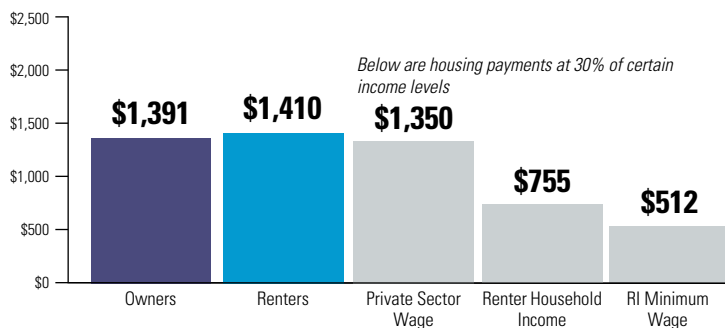
\$56,400

Income needed to afford this

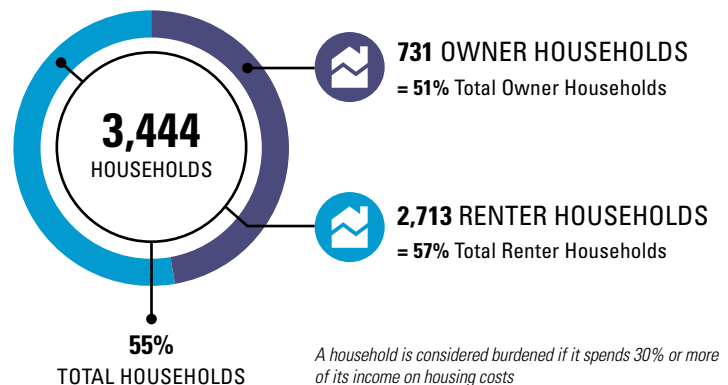


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **2** Single family **0** Multi-family **2**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **827** — **11.07%** of year-round housing stock

Number of households below HUD 80% area median income: **4,845**

► NET GAIN SINCE 2005



Total **+3**



Family **-12**



Elderly **0**



Special Needs **15**

► State-Funded BUILDING HOMES RHODE ISLAND: **30**

CHARLESTOWN

POPULATION
7,762

HOUSEHOLDS
3,271

MEDIAN HOUSEHOLD INCOME
\$72,648

84% OWN

16% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$386,000**

Monthly housing payment **\$2,642**

5 YEAR COMPARISON

2013 **\$311,998** 2018 **24% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$105,670

Income needed to afford this

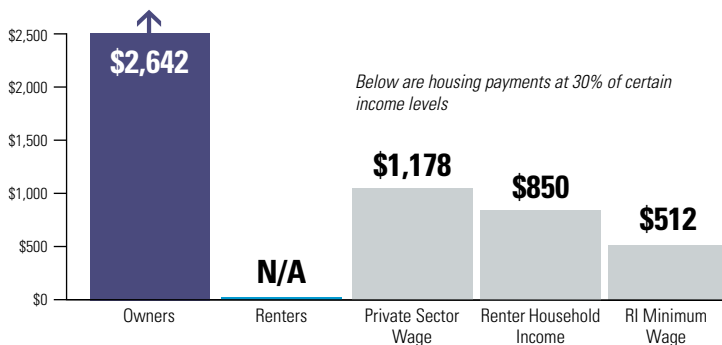
N/A

Income needed to afford this

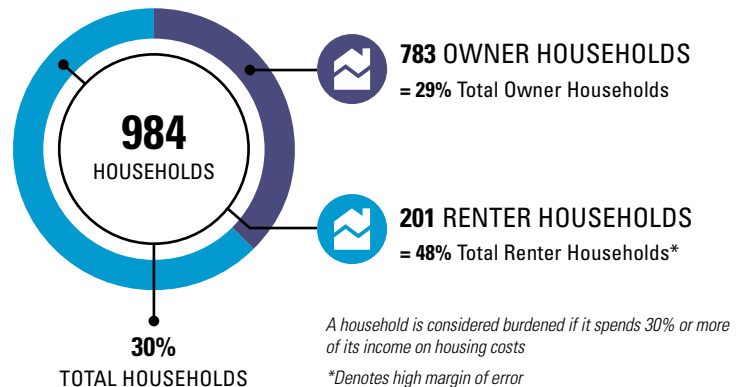


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **5,187** 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **45** Single-family **36** Multi-family **9**

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

TOTAL # long-term affordable homes: **131** — **3.75%** of year-round housing stock

Number of households below HUD 80% area median income: **935**

► NET GAIN SINCE 2005

Total **+68**

Family **44** Elderly **24** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **43**

COVENTRY

POPULATION
34,873

HOUSEHOLDS
14,005

MEDIAN HOUSEHOLD INCOME
\$68,633

78% OWN

22% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$244,000**
Monthly housing payment **\$1,931**

5 YEAR COMPARISON

2013 **\$188,633** 2018 **\$218,633**
29% INCREASE

\$77,238

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,626**

5 YEAR COMPARISON

2013 **\$1,590** 2018 **\$1,626**
2% INCREASE

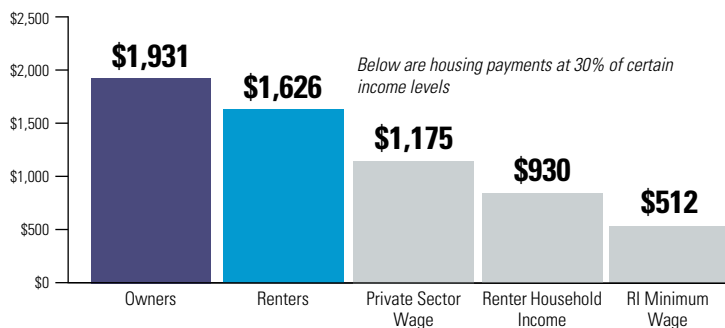
\$65,040

Income needed to afford this

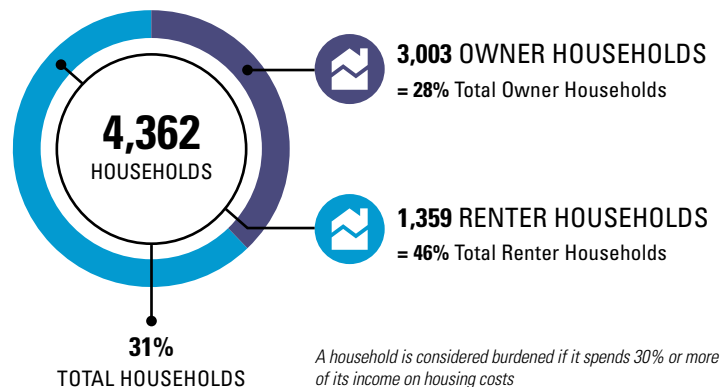


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **14,865** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **57** Single family **45** Multi-family **12**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **759** — **5.39%** of year-round housing stock

Number of households below HUD 80% area median income: **4,840**

► NET GAIN SINCE 2005



Total **+91**



Family **58**



Elderly **33**



Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **52**

CRANSTON

POPULATION
80,979

HOUSEHOLDS
30,515

MEDIAN HOUSEHOLD INCOME
\$64,282

66% OWN

34% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$249,900**

Monthly housing payment **\$1,953**

5 YEAR COMPARISON

2013 **\$188,633** 2018 **\$226,000**
INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,606**

5 YEAR COMPARISON

2013 **\$1,462** 2018 **\$1,606**
INCREASE

\$78,116

Income needed to afford this

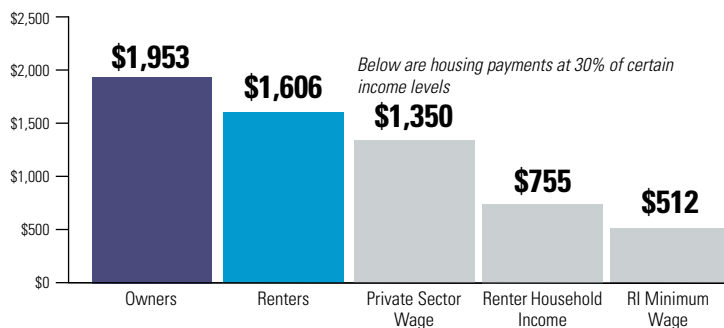
\$64,240

Income needed to afford this

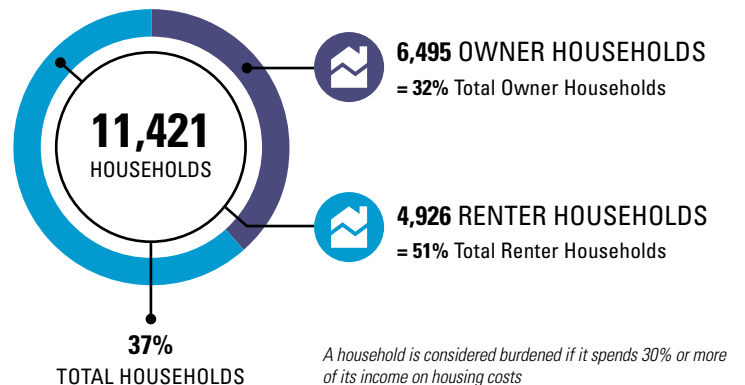


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **32,752** 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

► HOUSING TOOLBOX

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

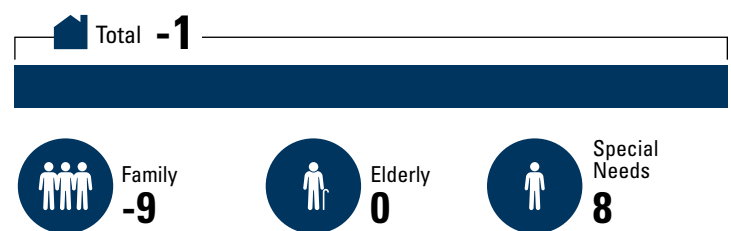
► 2018 BUILDING PERMITS: Total **64** Single family **49** Multi-family **15**

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

TOTAL # long-term affordable homes: **1,773** — **5.38%** of year-round housing stock

Number of households below HUD 80% area median income: **12,470**

► NET GAIN SINCE 2005



► State-Funded BUILDING HOMES RHODE ISLAND: **0**

CUMBERLAND

POPULATION
34,498

HOUSEHOLDS
13,541

MEDIAN HOUSEHOLD INCOME
\$81,713

74% OWN

26% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$298,500**
Monthly housing payment **\$2,186**

5 YEAR COMPARISON

2013 **\$258,696** 2018 **15% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,846**

5 YEAR COMPARISON

2013 **\$1,736** 2018 **6% INCREASE**

\$87,423

Income needed to afford this

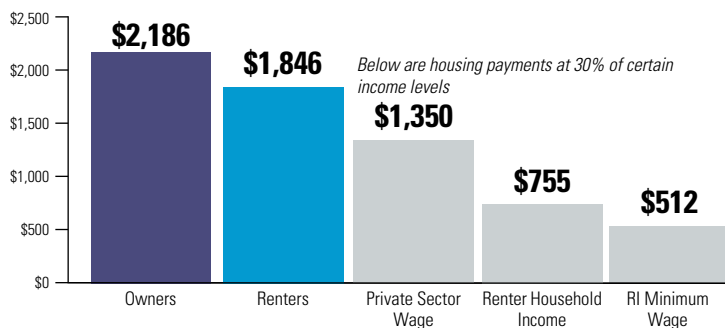
\$73,840

Income needed to afford this

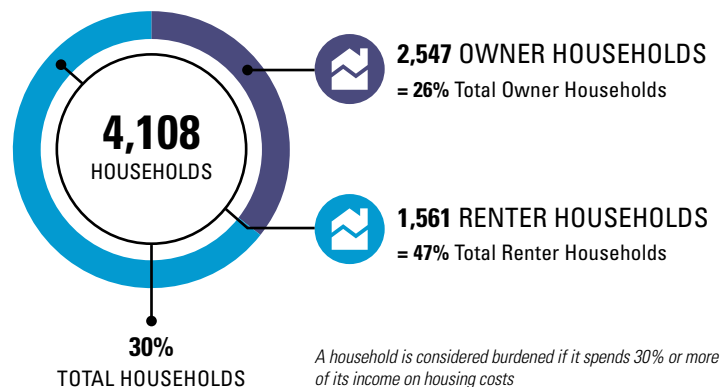


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **14,355** 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)

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

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TOD

► 2018 BUILDING PERMITS: Total **73** Single family **49** Multi-family **24**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **844** — **6.14%** of year-round housing stock

Number of households below HUD 80% area median income: **4,310**

► NET GAIN SINCE 2005



Total **+101**



Family **55**



Elderly **42**



Special Needs **4**

► State-Funded BUILDING HOMES RHODE ISLAND: **56**

EAST GREENWICH

POPULATION
13,094

HOUSEHOLDS
5,112

MEDIAN HOUSEHOLD INCOME
\$108,828

77% OWN

23% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$466,000**
Monthly housing payment **\$3,684**

5 YEAR COMPARISON

2013 **\$462,419** 2018 **1% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,653**

5 YEAR COMPARISON

2013 **\$1,523** 2018 **9% INCREASE**

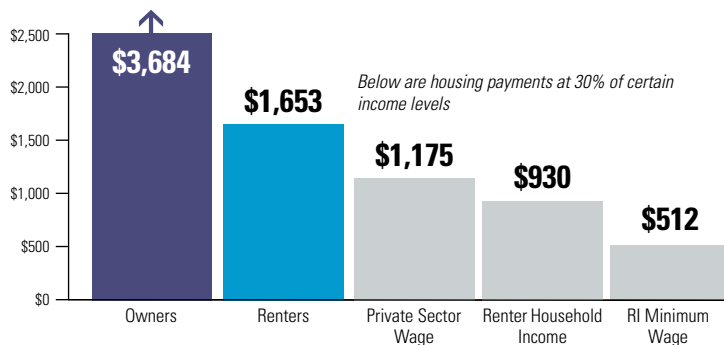
\$147,378 Income needed to afford this

\$66,120 Income needed to afford this

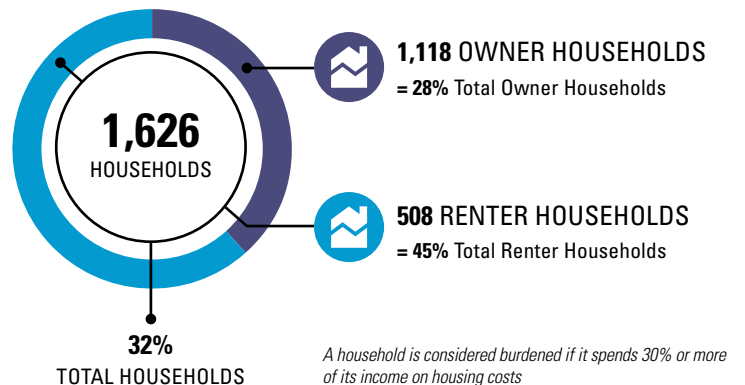


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **5,407** 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **48** Single family **7** Multi-family **41**
Municipally reported

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

TOTAL # long-term affordable homes: **254** — **4.75%** of year-round housing stock

Number of households below HUD 80% area median income: **1,430**

► NET GAIN SINCE 2005

Total **+27**

Family **27** Elderly **0** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **10**

EAST PROVIDENCE

POPULATION
47,425

HOUSEHOLDS
19,913

MEDIAN HOUSEHOLD INCOME
\$54,707

59% OWN

41% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$232,000**
Monthly housing payment **\$1,870**

5 YEAR COMPARISON

2013 **\$183,243** 2018 **27% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,630**

5 YEAR COMPARISON

2013 **\$1,457** 2018 **12% INCREASE**

\$74,805

Income needed to afford this

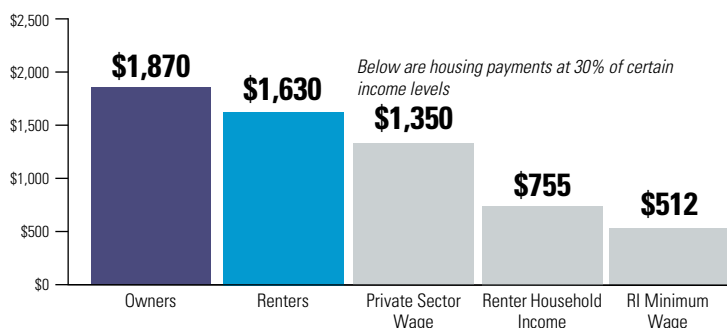
\$65,200

Income needed to afford this

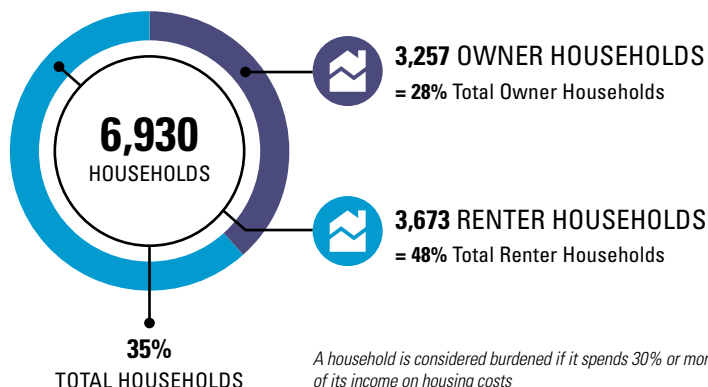


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **21,167** 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

► HOUSING TOOLBOX

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

► 2018 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



TOTAL # long-term affordable homes: **2,098** — **9.82%** of year-round housing stock

Number of households below HUD 80% area median income: **9,480**

► NET GAIN SINCE 2005



Total **-188**



Family **-197**



Elderly **-4**



Special Needs **13**

► State-Funded BUILDING HOMES RHODE ISLAND: **6**

EXETER

POPULATION
6,761

HOUSEHOLDS
2,584

MEDIAN HOUSEHOLD INCOME
\$79,044

81% OWN

19% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$361,200**

Monthly housing payment **\$2,619**

5 YEAR COMPARISON

2013 **\$322,292** 2018 **12% INCREASE**

\$104,750

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,123**

5 YEAR COMPARISON

2013 **\$1,117** 2018 **1% INCREASE**

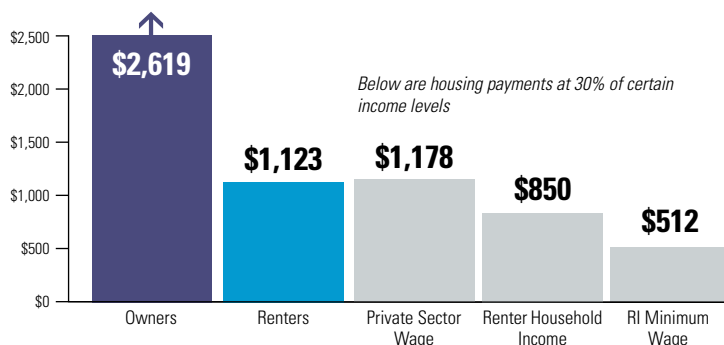
\$44,920

Income needed to afford this

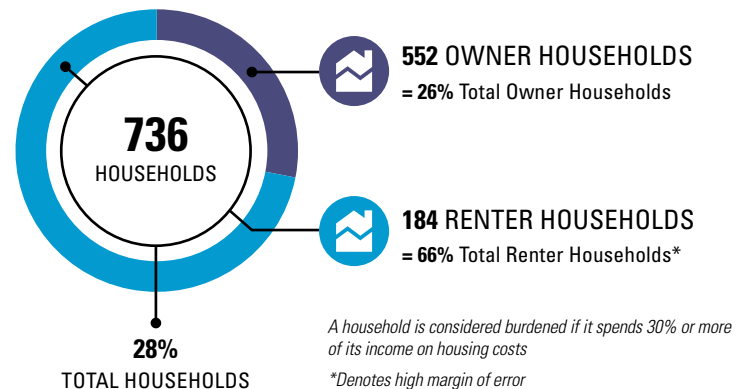


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **2,734** 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

► HOUSING TOOLBOX

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

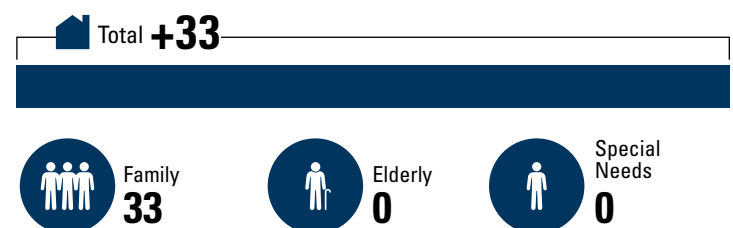
► **2018 BUILDING PERMITS:** Total **12** Single family **12** Multi-family **0**

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

TOTAL # long-term affordable homes: **59** — **2.41%** of year-round housing stock

Number of households below HUD 80% area median income: **655**

► NET GAIN SINCE 2005



► State-Funded **BUILDING HOMES RHODE ISLAND: 69**

FOSTER

POPULATION
4,689

HOUSEHOLDS
1,782

MEDIAN HOUSEHOLD INCOME
\$81,036

83% OWN

17% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$310,000**
Monthly housing payment **\$2,466**

5 YEAR COMPARISON

2013 **\$222,586** 2018 **\$299,000**
39% INCREASE

\$98,639

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

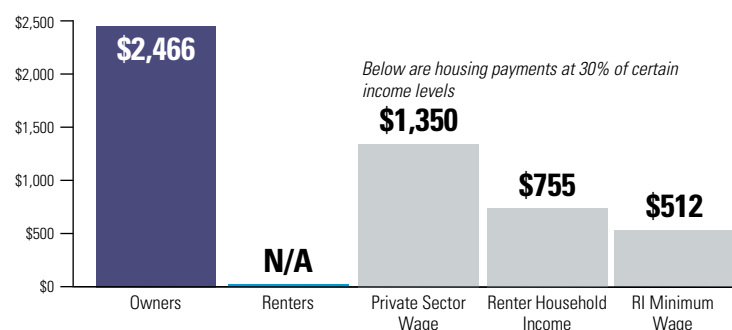
N/A

Income needed to afford this

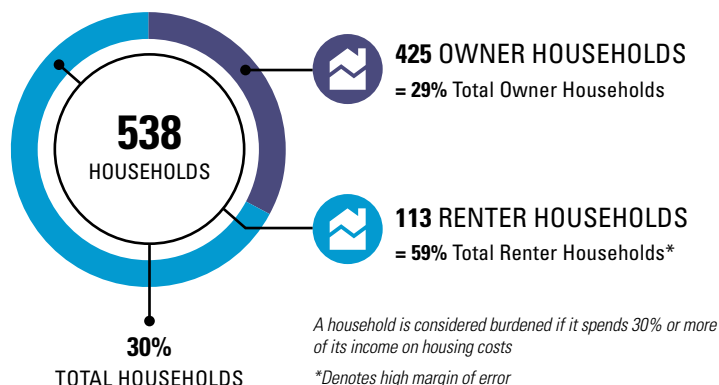


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **1,903** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 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



TOTAL # long-term affordable homes: **36** — **2.05%** of year-round housing stock

Number of households below HUD 80% area median income: **450**

► NET GAIN SINCE 2005



Total **0**



Family **0**



Elderly **0**



Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **0**

GLOCESTER

POPULATION
9,993

HOUSEHOLDS
3,607

MEDIAN HOUSEHOLD INCOME
\$91,503

91% OWN

9% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$271,500**

Monthly housing payment **\$2,113**

5 YEAR COMPARISON

2013 **\$229,593** 2018 **18% INCREASE**

\$84,518

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment

N/A

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

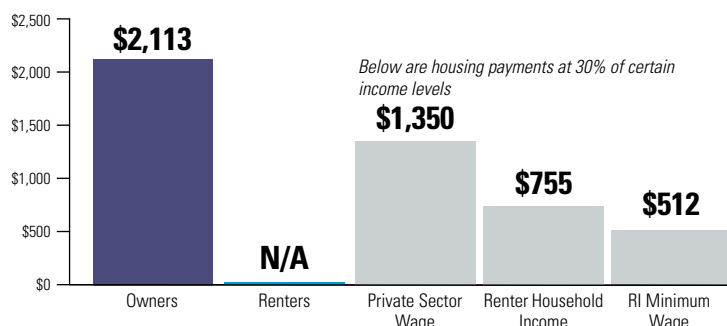
N/A

Income needed to afford this

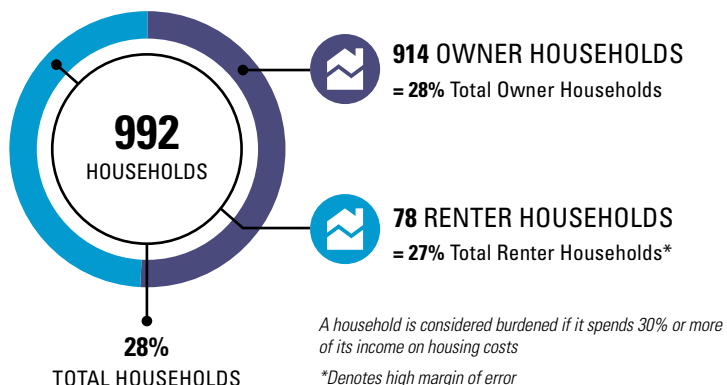


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **3,948** 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **31** Single-family **25** Multi-family **6**

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

TOTAL # long-term affordable homes: **98** — **2.55%** of year-round housing stock

Number of households below HUD 80% area median income: **1,055**

► NET GAIN SINCE 2005

Total **+9**

Family **9** Elderly **0** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **0**

HOPKINTON

POPULATION
8,112

HOUSEHOLDS
3,347

MEDIAN HOUSEHOLD INCOME
\$85,863

84% OWN

16% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$282,250**
Monthly housing payment **\$2,177**

5 YEAR COMPARISON

2013 **\$230,455** 2018 **22% INCREASE**

\$87,096

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment

N/A

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

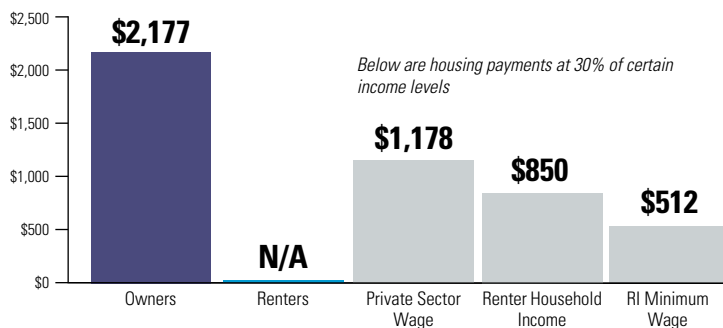
N/A

Income needed to afford this

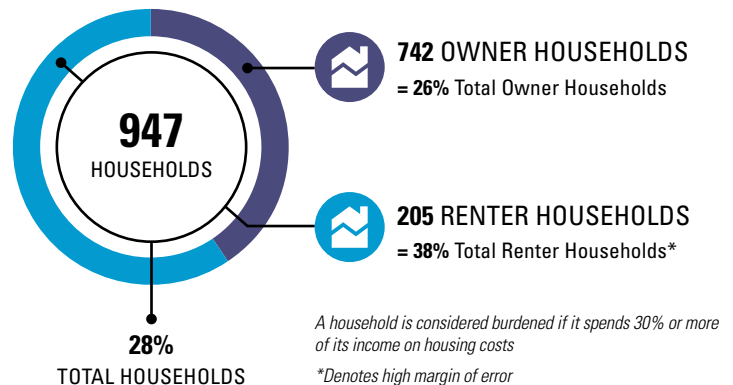


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **3,616** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

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TOD

► **2018 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



TOTAL # long-term affordable homes: **240** — **7.1%** of year-round housing stock

Number of households below HUD 80% area median income: **1,175**

► NET GAIN SINCE 2005



Total **+73**



Family **20**



Elderly **53**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND:** **20**

JAMESTOWN

POPULATION
5,505

HOUSEHOLDS
2,303

MEDIAN HOUSEHOLD INCOME
\$105,201

82% OWN

18% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$689,000**
Monthly housing payment **\$4,567**

5 YEAR COMPARISON

2013 **\$504,242** 2018 **37% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$182,660

Income needed to afford this

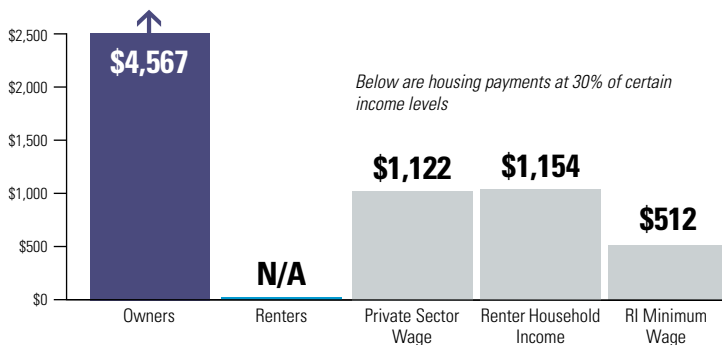
N/A

Income needed to afford this

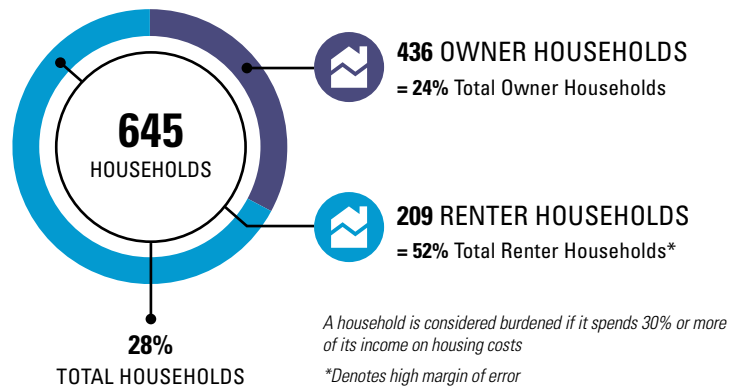


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **3,026** 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

► HOUSING TOOLBOX

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

► **2018 BUILDING PERMITS:** Total **30** Single-family **30** Multi-family **0**
Municipally reported

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

TOTAL # long-term affordable homes: **112** — **4.43%** of year-round housing stock

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

► NET GAIN SINCE 2005

Total **+9**

Family **4** Elderly **0** Special Needs **5**

► State-Funded **BUILDING HOMES RHODE ISLAND: 3**

JOHNSTON

POPULATION
29,159

HOUSEHOLDS
11,992

MEDIAN HOUSEHOLD INCOME
\$60,574

68% OWN

32% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$247,250**
Monthly housing payment **\$2,079**

5 YEAR COMPARISON

2013 **\$182,165** 2018 **\$247,250**
36% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,759**

5 YEAR COMPARISON

2013 **\$1,542** 2018 **\$1,759**
14% INCREASE

\$83,163

Income needed to afford this

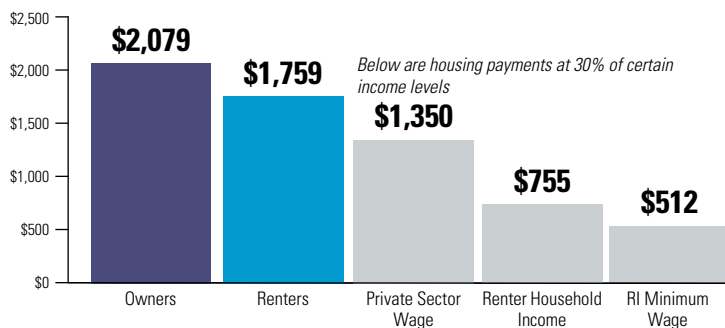
\$70,360

Income needed to afford this

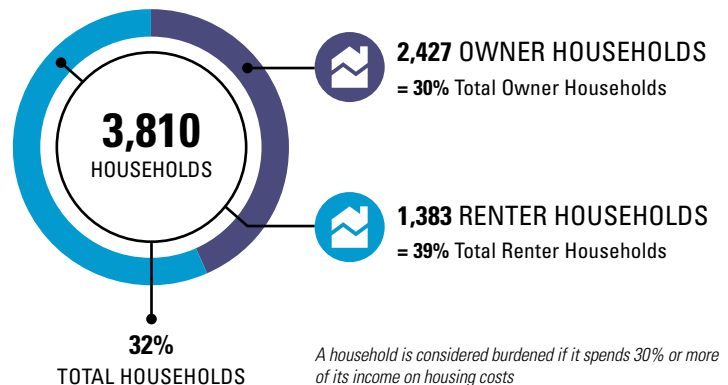


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **13,492** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **16** Single family **16** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **1,005** — **8.1%** of year-round housing stock

Number of households below HUD 80% area median income: **4,930**

► NET GAIN SINCE 2005



Total **+67**



Family **51**



Elderly **0**



Special Needs **16**

► State-Funded BUILDING HOMES RHODE ISLAND: **7**

LINCOLN

POPULATION
21,630

HOUSEHOLDS
7,942

MEDIAN HOUSEHOLD INCOME
\$69,404

65% OWN

35% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$347,000**

Monthly housing payment **\$2,735**

5 YEAR COMPARISON

2013 **\$266,241** 2018 **30% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,647**

5 YEAR COMPARISON

2013 **\$1,493** 2018 **10% INCREASE**

\$109,414

Income needed to afford this

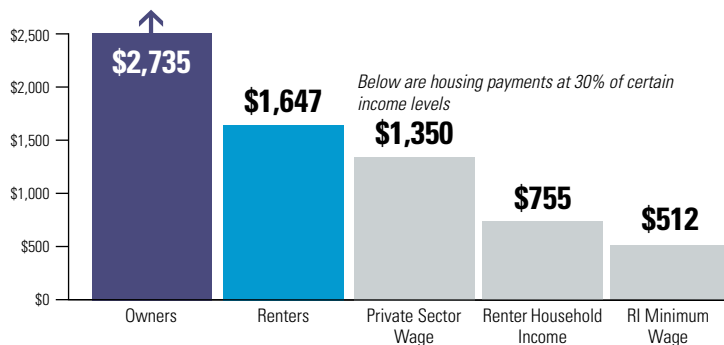
\$65,880

Income needed to afford this

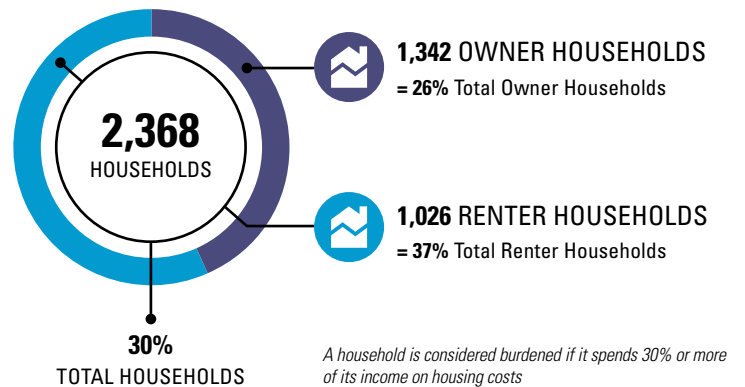


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **8,599**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/VC **ID** **IZ** **MU** **TOD**

► **2018 BUILDING PERMITS:** Total **65** Single-family **29** Multi-family **36**

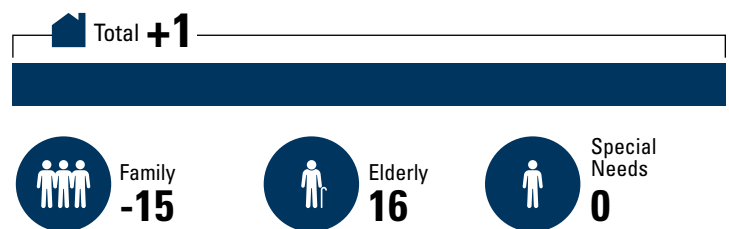
Municipally reported

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

TOTAL # long-term affordable homes: **579** — **6.4%** of year-round housing stock

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

► NET GAIN SINCE 2005



► State-Funded **BUILDING HOMES RHODE ISLAND: 2**

LITTLE COMPTON

POPULATION
3,521

HOUSEHOLDS
1,653

MEDIAN HOUSEHOLD INCOME
\$69,620

77% OWN

23% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$520,000**
Monthly housing payment **\$3,219**

5 YEAR COMPARISON

2013 **\$597,696** ↓ 2018 **13% DECREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$128,765

Income needed to afford this

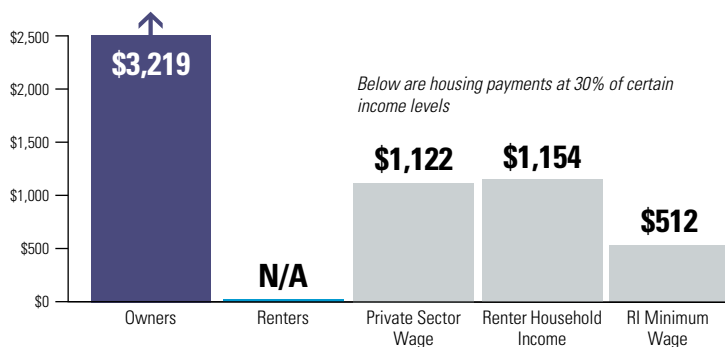
N/A

Income needed to afford this

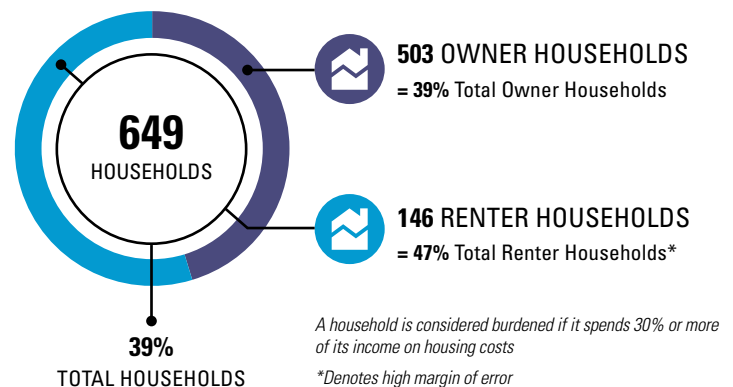


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **2,314** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **15** Single family **15** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **9** — **0.56%** of year-round housing stock

Number of households below HUD 80% area median income: **540**

► NET GAIN SINCE 2005



Total **+7**



Family **7**



Elderly **0**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND: 7**

MIDDLETOWN

POPULATION
16,100

HOUSEHOLDS
6,832

MEDIAN HOUSEHOLD INCOME
\$65,799

52% OWN

48% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$375,000**

Monthly housing payment **\$2,691**

5 YEAR COMPARISON

2013 **\$346,545** 2018 **8% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,579**

5 YEAR COMPARISON

2013 **\$1,407** 2018 **12% INCREASE**

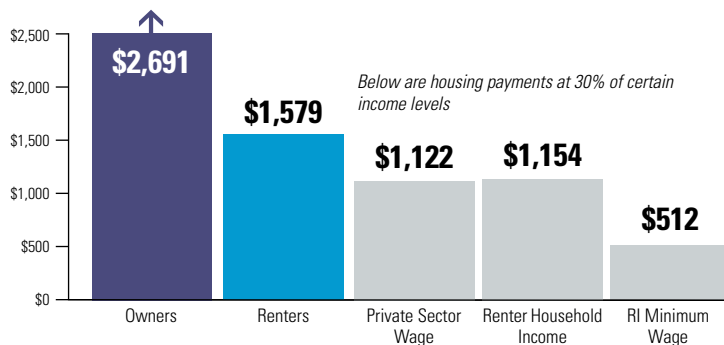
\$107,655 Income needed to afford this

\$63,160 Income needed to afford this

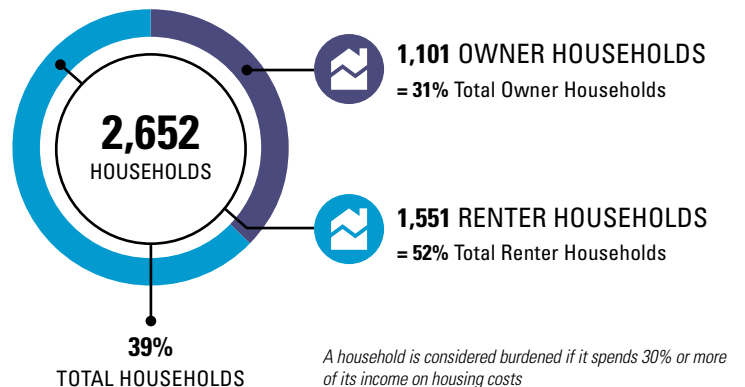


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **7,798**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/VC **ID** **IZ** **MU** **TOD**

► 2018 BUILDING PERMITS: Total **30** Single-family **30** Multi-family **0**

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

TOTAL # long-term affordable homes: **374** — **5.44%** of year-round housing stock

Number of households below HUD 80% area median income: **2,740**

► NET GAIN SINCE 2005

Total **-175**

Family -195 **Elderly -5** **Special Needs 25**

► State-Funded **BUILDING HOMES RHODE ISLAND: 0**

NARRAGANSETT

POPULATION
15,601

HOUSEHOLDS
6,739

MEDIAN HOUSEHOLD INCOME
\$69,332

67% OWN

33% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$463,900**
Monthly housing payment **\$3,140**

5 YEAR COMPARISON

2013 **\$393,434** 2018 **\$463,900**
18% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,550**

5 YEAR COMPARISON

2013 **\$1,142** 2018 **\$1,550**
36% INCREASE

\$125,581

Income needed to afford this

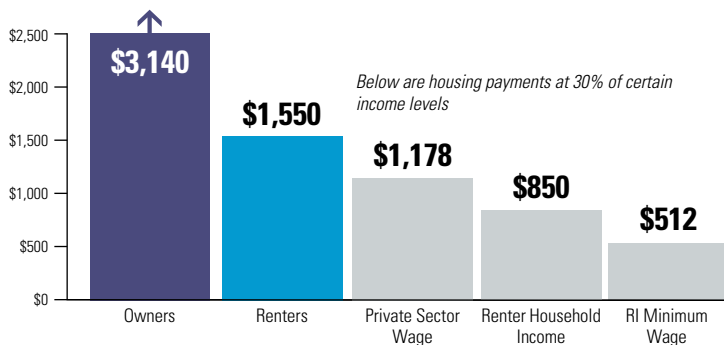
\$62,000

Income needed to afford this

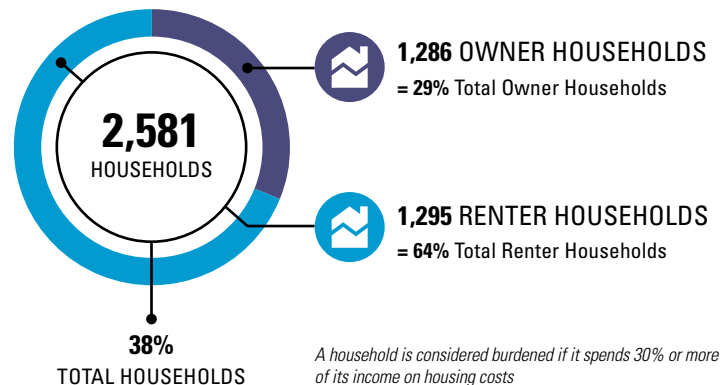


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **9,962** 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

► HOUSING TOOLBOX

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

► **2018 BUILDING PERMITS:** Total **19** Single family **16** Multi-family **3**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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

TOTAL # long-term affordable homes: **268** — **3.75%** of year-round housing stock

Number of households below HUD 80% area median income: **2,805**

► NET GAIN SINCE 2005



62 Family **-2** Elderly **0** Special Needs

► State-Funded **BUILDING HOMES RHODE ISLAND: 2**

NEWPORT

POPULATION
24,745

HOUSEHOLDS
10,523

MEDIAN HOUSEHOLD INCOME
\$65,365

40% OWN

60% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$563,000**

Monthly housing payment **\$3,815**

5 YEAR COMPARISON

2013 **\$420,381** 2018 **34% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,572**

5 YEAR COMPARISON

2013 **\$1,361** 2018 **16% INCREASE**

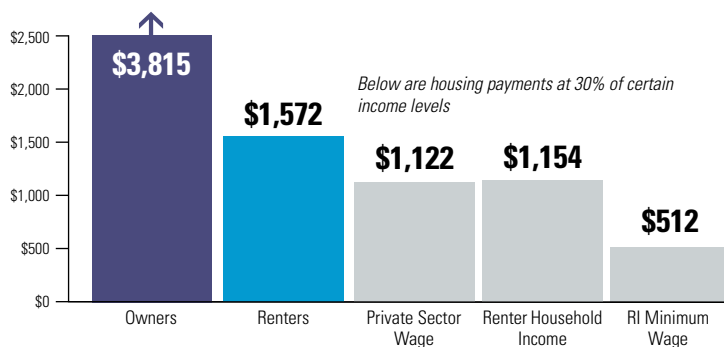
\$152,608 Income needed to afford this

\$62,880 Income needed to afford this

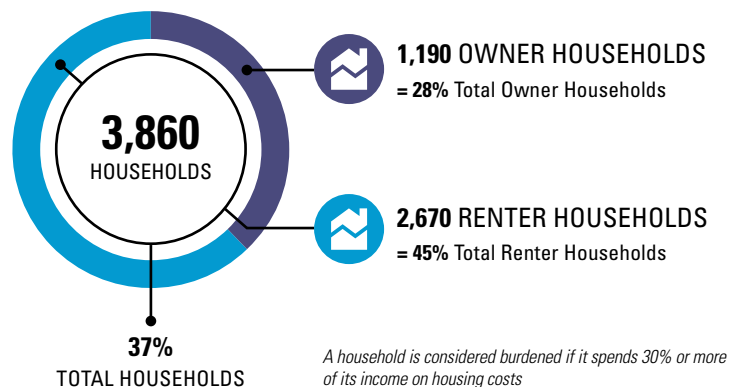


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **12,905** 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

► HOUSING TOOLBOX

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

► **2018 BUILDING PERMITS:** Total **27** Single family **14** Multi-family **13**
Municipally reported

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

TOTAL # long-term affordable homes: **1,819** — **15.61%** of year-round housing stock

Number of households below HUD 80% area median income: **5,020**

► NET GAIN SINCE 2005

Total **-308**

Family -349 **Elderly 19** **Special Needs 22**

► State-Funded **BUILDING HOMES RHODE ISLAND: 227**

NEW SHOREHAM

POPULATION
830

HOUSEHOLDS
443

MEDIAN HOUSEHOLD INCOME
\$76,174

70% OWN

30% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$1,075,000**
Monthly housing payment **\$6,825**

5 YEAR COMPARISON

2013 **\$1,185,690** ↓ 2018 **9% DECREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$273,003

Income needed to afford this

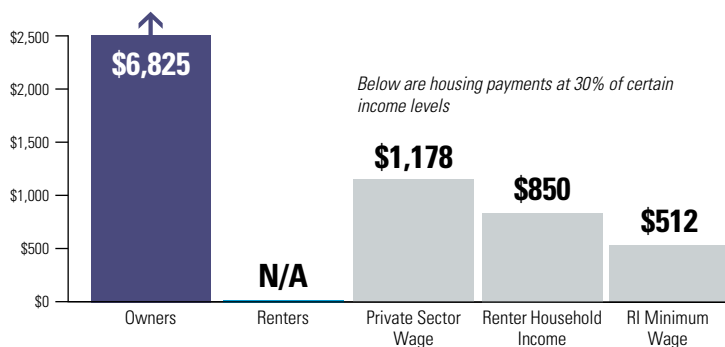
N/A

Income needed to afford this

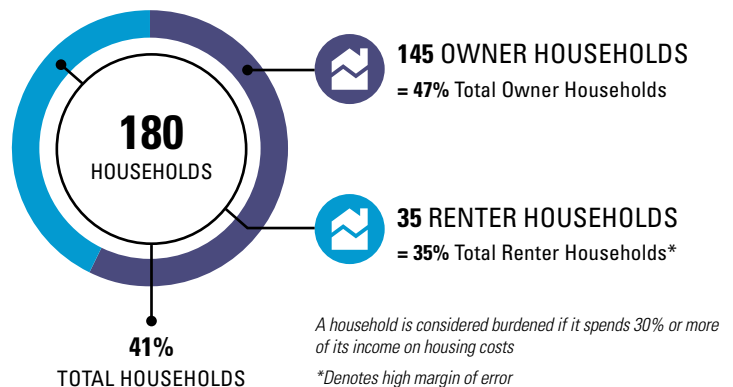


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **1,858** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► **2018 BUILDING PERMITS:** Total **13** Single family **8** Multi-family **4** ADU **1**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes:

59

10.63% of year-round housing stock

Number of households below HUD 80% area median income: **110**

► NET GAIN SINCE 2005



Total **+23**



Family **23**



Elderly **0**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND: 11**

NORTH KINGSTOWN

POPULATION
26,178

HOUSEHOLDS
10,300

MEDIAN HOUSEHOLD INCOME
\$87,311

76% OWN

24% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$385,000**

Monthly housing payment **\$2,920**

5 YEAR COMPARISON

2013 **\$307,202** 2018 **25% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,522**

5 YEAR COMPARISON

2013 **\$1,404** 2018 **8% INCREASE**

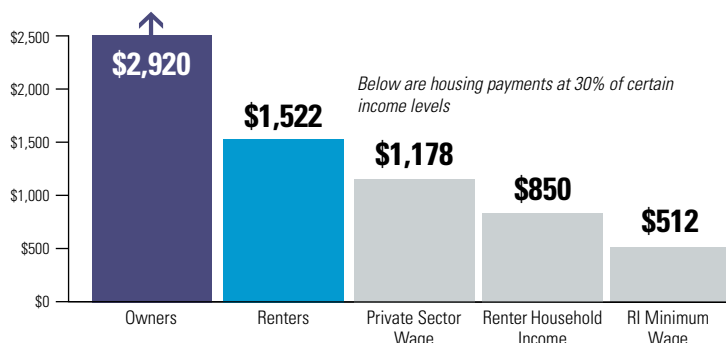
\$116,787 Income needed to afford this

\$60,880 Income needed to afford this

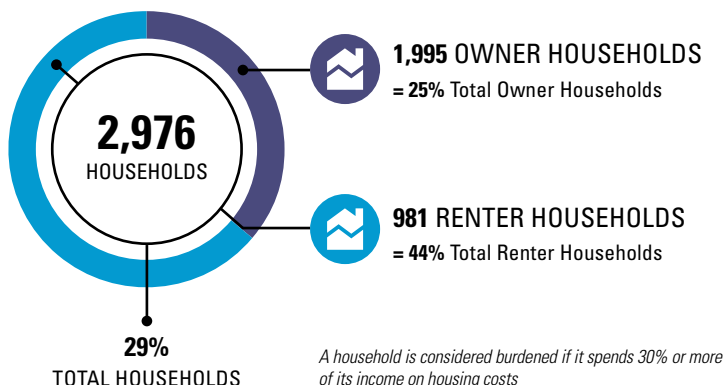


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **11,374** 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **116** Single family **70** Multi-family **46**

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

TOTAL # long-term affordable homes: **883** — **8.06%** of year-round housing stock

Number of households below HUD 80% area median income: **2,920**

► NET GAIN SINCE 2005

Total **+44**

Family **6** Elderly **37** Special Needs **1**

► State-Funded BUILDING HOMES RHODE ISLAND: **107**

NORTH PROVIDENCE

POPULATION
32,345

HOUSEHOLDS
14,032

MEDIAN HOUSEHOLD INCOME
\$53,792

59% OWN

41% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$235,000**
Monthly housing payment **\$1,957**

5 YEAR COMPARISON

2013 **\$171,925** 2018 **\$235,000**
37% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,501**

5 YEAR COMPARISON

2013 **\$1,355** 2018 **\$1,501**
11% INCREASE

\$78,290

Income needed to afford this

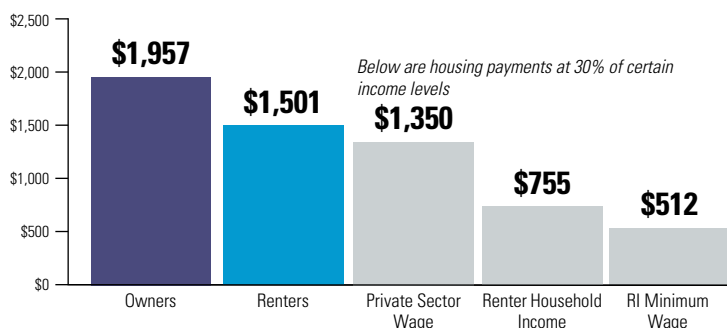
\$60,040

Income needed to afford this

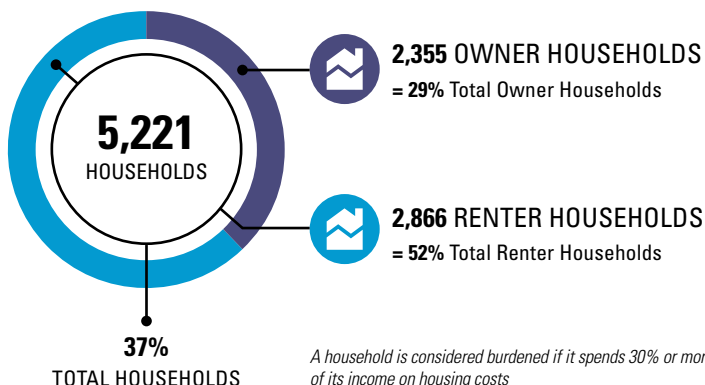


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **15,324** 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

► HOUSING TOOLBOX

ADU

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► **2018 BUILDING PERMITS:** Total **5** Single family **5** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **1,057** — **6.9%** of year-round housing stock

Number of households below HUD 80% area median income: **6,575**

► NET GAIN SINCE 2005



Total **+4**



Family **0**



Elderly **1**



Special Needs **3**

► State-Funded **BUILDING HOMES RHODE ISLAND:** **0**

NORTH SMITHFIELD

POPULATION
12,301

HOUSEHOLDS
4,536

MEDIAN HOUSEHOLD INCOME
\$79,167

76% OWN

24% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$335,000**

Monthly housing payment **\$2,496**

5 YEAR COMPARISON

2013 **\$247,917** 2018 **35% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,349**

5 YEAR COMPARISON

2013 **\$1,269** 2018 **6% INCREASE**

\$99,825

Income needed to afford this

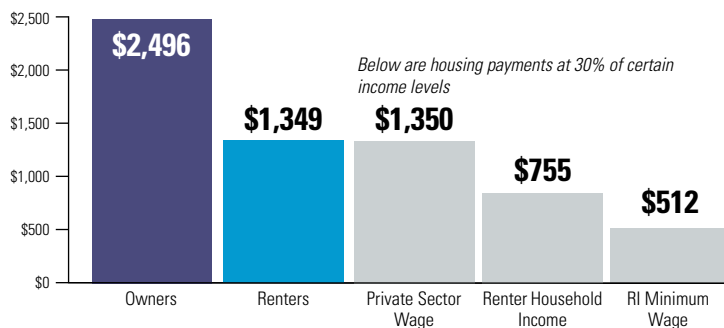
\$53,960

Income needed to afford this

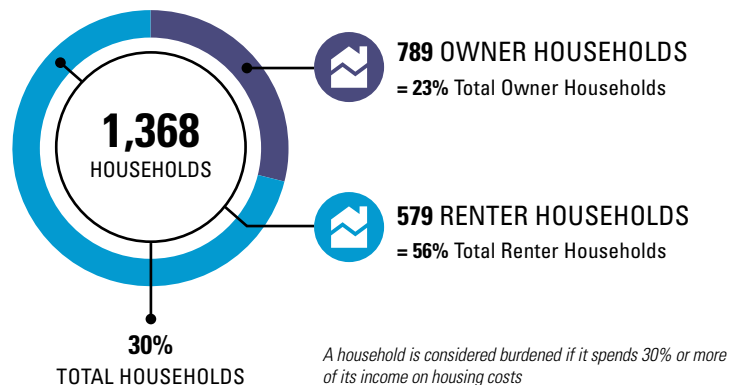


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **5,031** 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **18** Single family **18** Multi-family **0**
Municipally reported

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

TOTAL # long-term affordable homes: **409** — **8.1%** of year-round housing stock

Number of households below HUD 80% area median income: **1,380**

► NET GAIN SINCE 2005

Total **+126**

Family **46** Elderly **80** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **65**

PAWTUCKET

POPULATION
71,770

HOUSEHOLDS
27,635

MEDIAN HOUSEHOLD INCOME
\$44,909

44% OWN

56% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$210,000**
Monthly housing payment **\$1,656**

5 YEAR COMPARISON

2013 **\$145,409** 2018 **\$1,656**
44% INCREASE

\$66,240

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,374**

5 YEAR COMPARISON

2013 **\$1,274** 2018 **\$1,374**
8% INCREASE

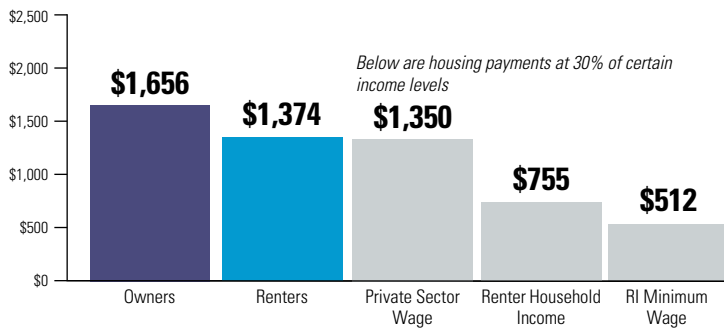
\$54,960

Income needed to afford this

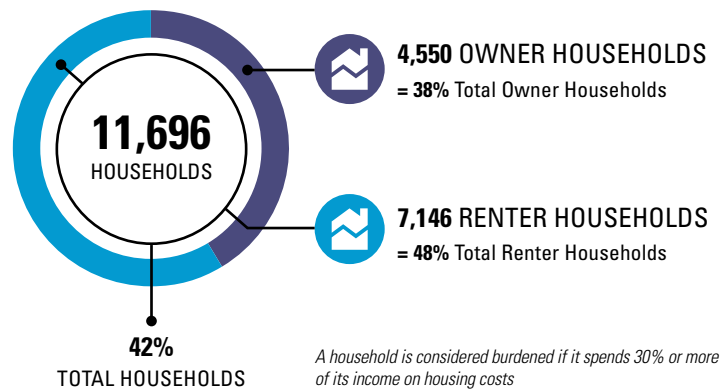


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **30,995** 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

► HOUSING TOOLBOX

ADU

AHTF

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CP

FZ

G/VC

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TOD

► 2018 BUILDING PERMITS: Total **15** Single family **11** Multi-family **4**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **2,879** — **9%** of year-round housing stock

Number of households below HUD 80% area median income: **15,900**

► NET GAIN SINCE 2005



Total **+246**



Family **156**



Elderly **24**



Special Needs **66**

► State-Funded BUILDING HOMES RHODE ISLAND: **371**

PORTSMOUTH

POPULATION
17,463

HOUSEHOLDS
7,269

MEDIAN HOUSEHOLD INCOME
\$91,626

76% OWN

24% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$375,000**

Monthly housing payment **\$2,765**

5 YEAR COMPARISON

2013 **\$322,831** 2018 **16% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,782**

5 YEAR COMPARISON

2013 **\$1,520** 2018 **17% INCREASE**

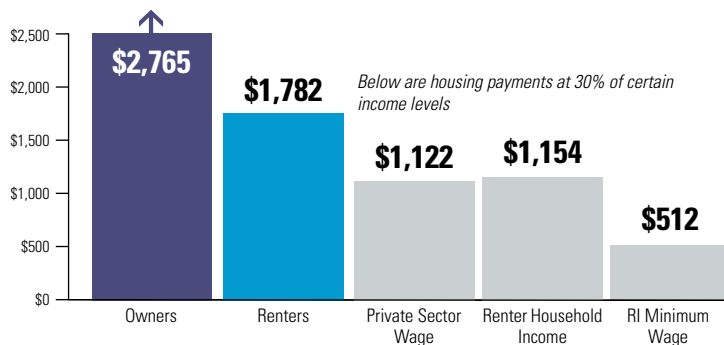
\$110,582 Income needed to afford this

\$71,280 Income needed to afford this

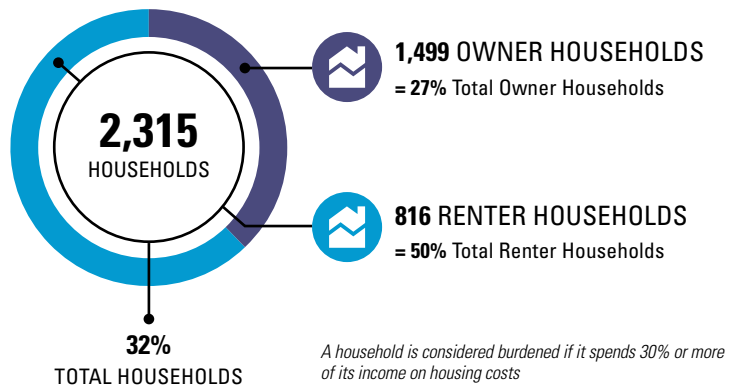


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **8,621**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/VC **ID** **IZ** **MU** **TOD**

► 2018 BUILDING PERMITS: Total **26** Single-family **24** Multi-family **2**

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

TOTAL # long-term affordable homes: **210** — **2.83%** of year-round housing stock

Number of households below HUD 80% area median income: **2,535**

► NET GAIN SINCE 2005

Total **+33**

Family **0** Elderly **33** Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **40**

PROVIDENCE (without East Side)

POPULATION
145,788

HOUSEHOLDS
49,252

MEDIAN HOUSEHOLD INCOME
\$37,881

33% OWN

67% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$190,000**
Monthly housing payment **\$1,504**

5 YEAR COMPARISON

2013 **\$113,180** 2018 **\$150,000**
68% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,760**

5 YEAR COMPARISON

2013 **\$1,707** 2018 **\$1,760**
3% INCREASE

\$60,147

Income needed to afford this

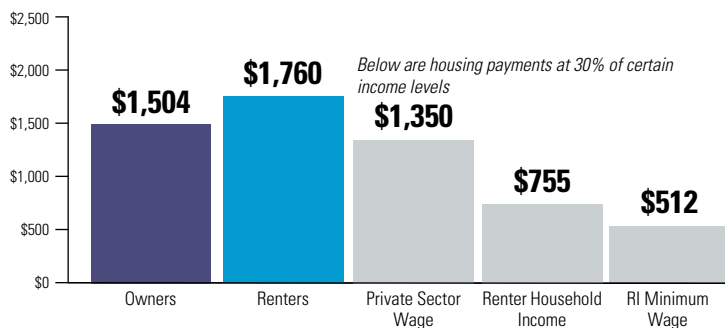
\$70,400

Income needed to afford this

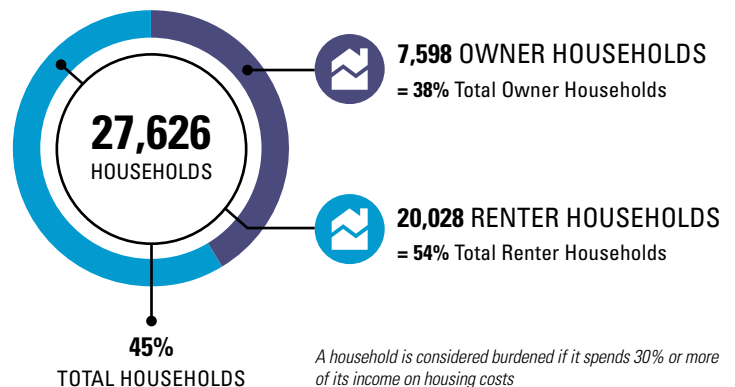


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **892** Single family **48** Multi-family **844**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **10,703** — **15.04%** of year-round housing stock

Number of households below HUD 80% area median income: **36,665**

► NET GAIN SINCE 2005



Total **+1,009**



Family **822**



Elderly **12**



Special Needs **175**

► State-Funded BUILDING HOMES RHODE ISLAND: **1,015**

PROVIDENCE (East Side)

POPULATION
33,721

HOUSEHOLDS
12,805

MEDIAN HOUSEHOLD INCOME
\$72,872

43% OWN

57% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$590,000**

Monthly housing payment **\$4,408**

5 YEAR COMPARISON

2013 **\$473,737** 2018 **25% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,760**

5 YEAR COMPARISON

2013 **\$1,707** 2018 **3% INCREASE**

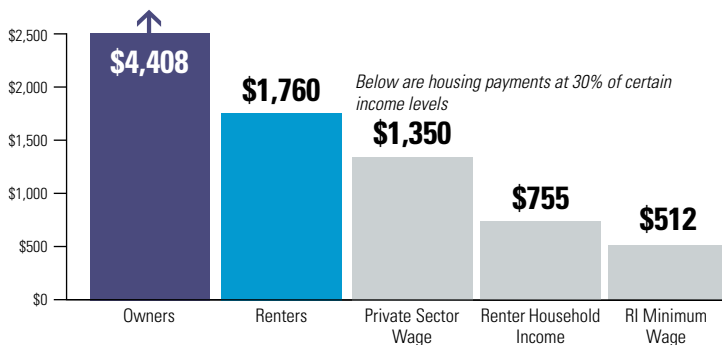
\$176,317 Income needed to afford this

\$70,400 Income needed to afford this

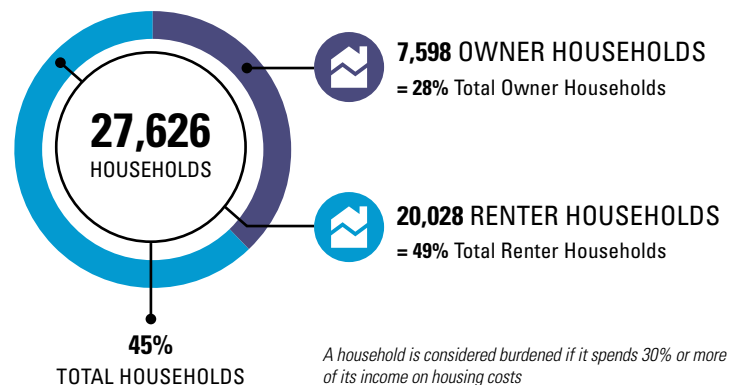


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► 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

► HOUSING TOOLBOX

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

► **2018 BUILDING PERMITS:** Total **892** Single family **48** Multi-family **844**

► LONG-TERM AFFORDABLE HOMES

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

TOTAL # long-term affordable homes: **10,703** — **15.04%** of year-round housing stock

Number of households below HUD 80% area median income: **36,665**

► NET GAIN SINCE 2005

Total **+1,009**

822 Family **12** Elderly **175** Special Needs

► State-Funded **BUILDING HOMES RHODE ISLAND: 1,015**

RICHMOND

POPULATION
7,608

HOUSEHOLDS
2,850

MEDIAN HOUSEHOLD INCOME
\$98,234

89% OWN

11% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$305,000**
Monthly housing payment **\$2,390**

5 YEAR COMPARISON

2013 **\$239,294** 2018 **27% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$95,589

Income needed to afford this

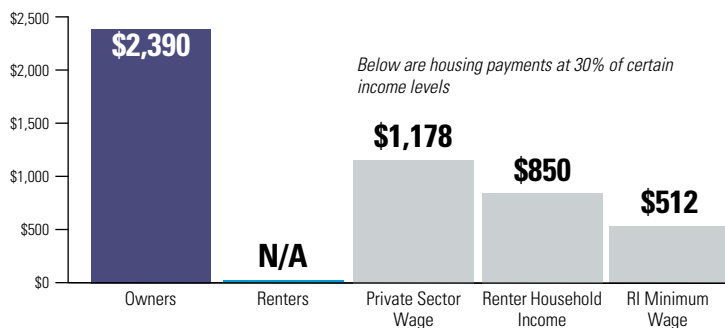
N/A

Income needed to afford this

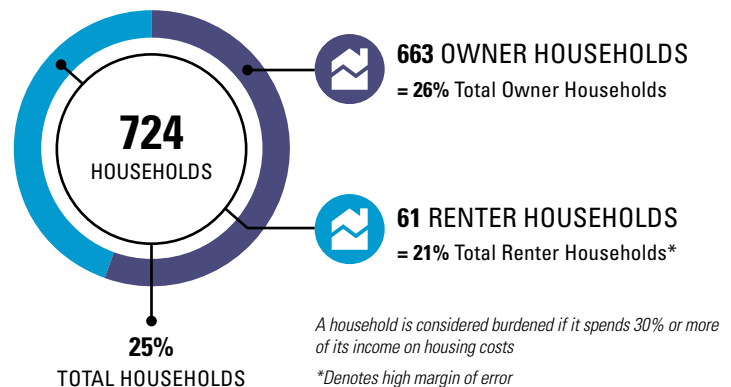


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **3,025** 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

► HOUSING TOOLBOX

ADU

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► **2018 BUILDING PERMITS:** Total **109** Single family **41** Multi-family **68**
Municipally reported

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **56** — **1.92%** of year-round housing stock

Number of households below HUD 80% area median income: **495**

► NET GAIN SINCE 2005



Total **+5**



Family **5**



Elderly **0**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND:** **32**

SCITUATE

POPULATION
10,529

HOUSEHOLDS
4,068

MEDIAN HOUSEHOLD INCOME
\$83,728

87% OWN

13% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$329,000**

Monthly housing payment **\$2,524**

5 YEAR COMPARISON

2013 **\$247,863** 2018 **33% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment

N/A

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$100,950

Income needed to afford this

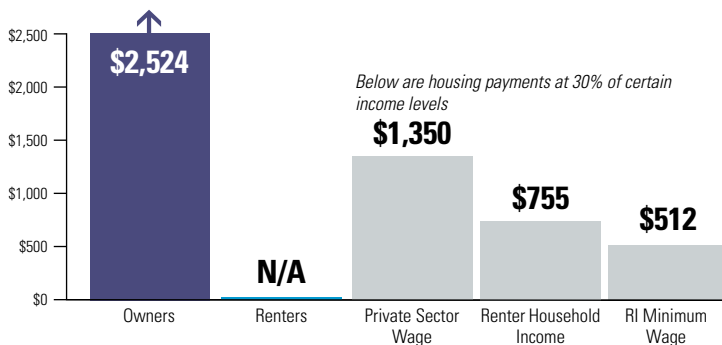
N/A

Income needed to afford this

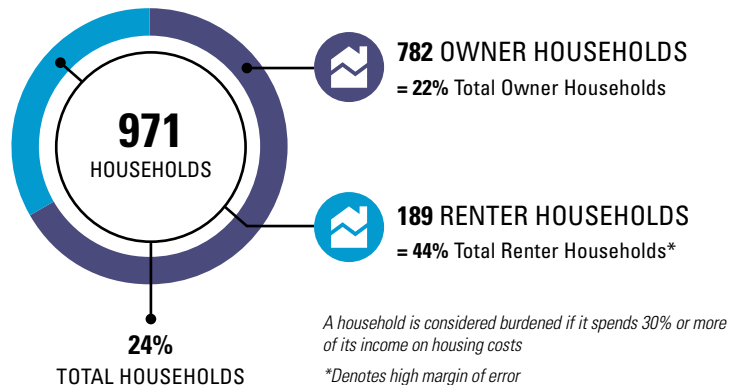


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **4,422**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/VC **ID** **IZ** **MU** **TOD**

► **2018 BUILDING PERMITS:** Total **16** Single-family **16** Multi-family **0**

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

TOTAL # long-term affordable homes: **35** — **0.85%** of year-round housing stock

Number of households below HUD 80% area median income: **1,080**

► NET GAIN SINCE 2005



Family 0 **Elderly 0** **Special Needs 0**

► State-Funded **BUILDING HOMES RHODE ISLAND: 0**

SMITHFIELD

POPULATION
21,611

HOUSEHOLDS
7,517

MEDIAN HOUSEHOLD INCOME
\$81,010

80% OWN

20% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$290,450**
Monthly housing payment **\$2,180**

5 YEAR COMPARISON

2013 **\$244,683** 2018 **19% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,556**

5 YEAR COMPARISON

2013 **\$1,138** 2018 **2% INCREASE**

\$87,192

Income needed to afford this

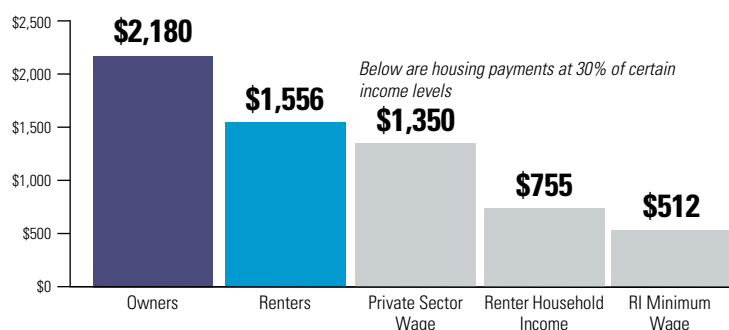
\$46,240

Income needed to afford this

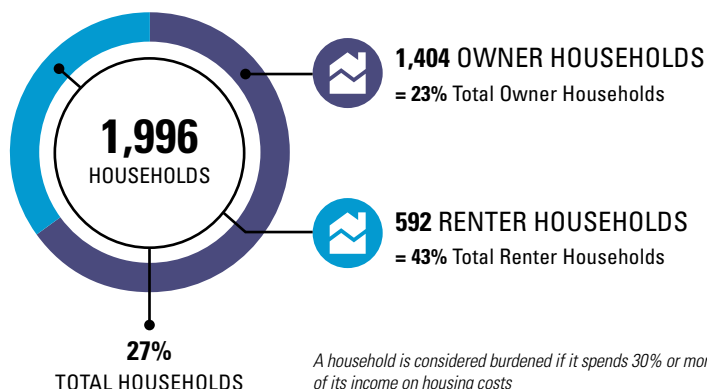


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **7,918** 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

► HOUSING TOOLBOX

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► 2018 BUILDING PERMITS: Total **21** Single family **21** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **399** — **5.09%** of year-round housing stock

Number of households below HUD 80% area median income: **2,275**

► NET GAIN SINCE 2005



Total **+82**



Family **36**



Elderly **46**



Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **5**

SOUTH KINGSTOWN

POPULATION
30,712

HOUSEHOLDS
10,278

MEDIAN HOUSEHOLD INCOME
\$80,407

72% OWN

28% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$367,500**

Monthly housing payment **\$2,691**

5 YEAR COMPARISON

2013 **\$317,981** 2018 **16% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment

N/A

5 YEAR COMPARISON

2013 **N/A** 2018 **N/A**

\$107,652

Income needed to afford this

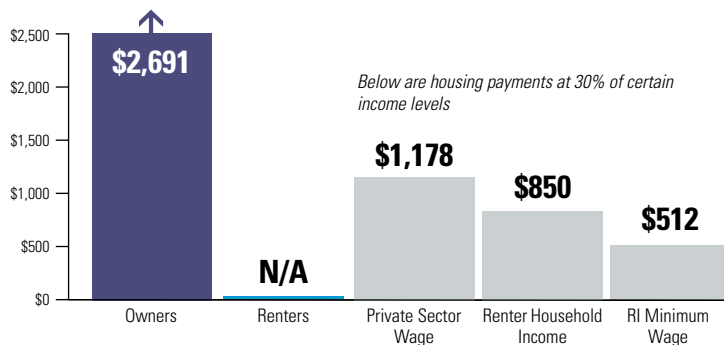
N/A

Income needed to afford this

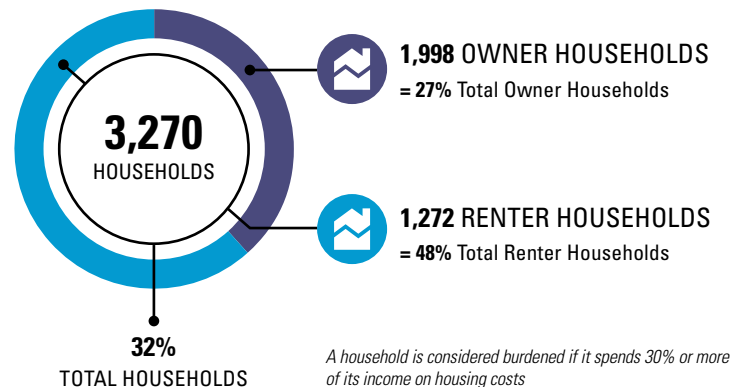


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **12,999** Single family **80%** Multifamily **20%**

► 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

► HOUSING TOOLBOX

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

► 2018 BUILDING PERMITS: Total **78** Single family **78** Multi-family **0**

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

TOTAL # long-term affordable homes: **614** — **5.63%** of year-round housing stock

Number of households below HUD 80% area median income: **3,460**

► NET GAIN SINCE 2005

Total **+132**

Family **29** Elderly **81** Special Needs **22**

► State-Funded BUILDING HOMES RHODE ISLAND: **25**

TIVERTON

POPULATION
15,870

HOUSEHOLDS
6,841

MEDIAN HOUSEHOLD INCOME
\$75,716

80% OWN

20% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$282,500**
Monthly housing payment **\$2,111**

5 YEAR COMPARISON

2013 **\$243,605** 2018 **\$282,500**
16% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,532**

5 YEAR COMPARISON

2013 **\$1,410** 2018 **\$1,532**
9% INCREASE

\$84,449

Income needed to afford this

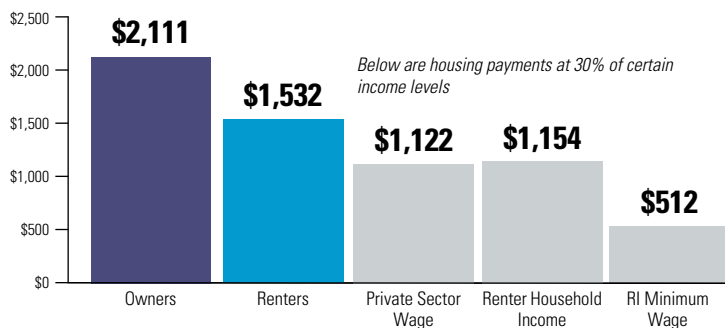
\$61,280

Income needed to afford this

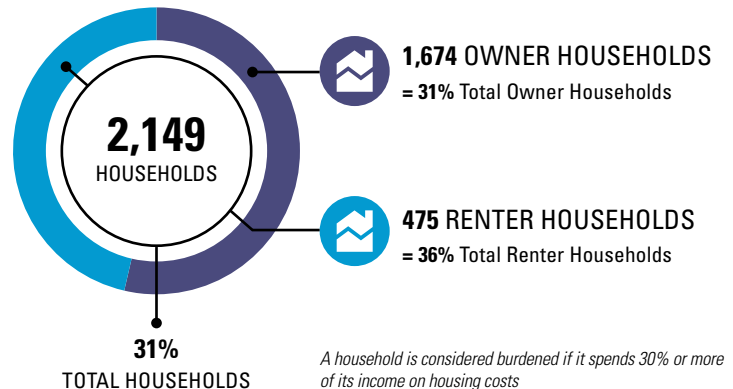


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **7,627** 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

► HOUSING TOOLBOX

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► **2018 BUILDING PERMITS:** Total **30** Single family **30** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **376** — **5.27%** of year-round housing stock

Number of households below HUD 80% area median income: **2,080**

► NET GAIN SINCE 2005



Total **+142**



Family **142**



Elderly **0**



Special Needs **0**

► State-Funded **BUILDING HOMES RHODE ISLAND:** **139**

WARREN

POPULATION
10,492

HOUSEHOLDS
4,957

MEDIAN HOUSEHOLD INCOME
\$55,689

52% OWN

48% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$300,000**

Monthly housing payment **\$2,291**

5 YEAR COMPARISON

2013 **\$247,917** 2018 **21% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,653**

5 YEAR COMPARISON

2013 **\$1,782** 2018 **7% DECREASE**

\$91,630

Income needed to afford this

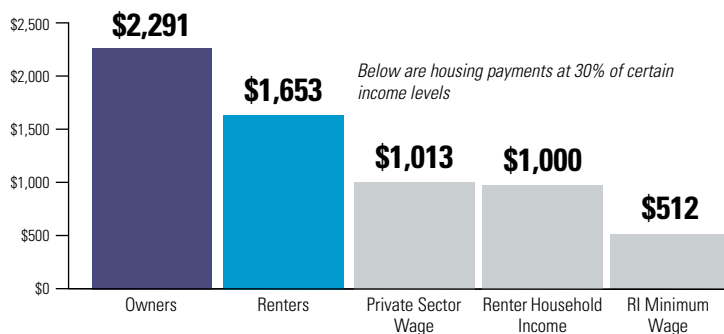
\$66,120

Income needed to afford this

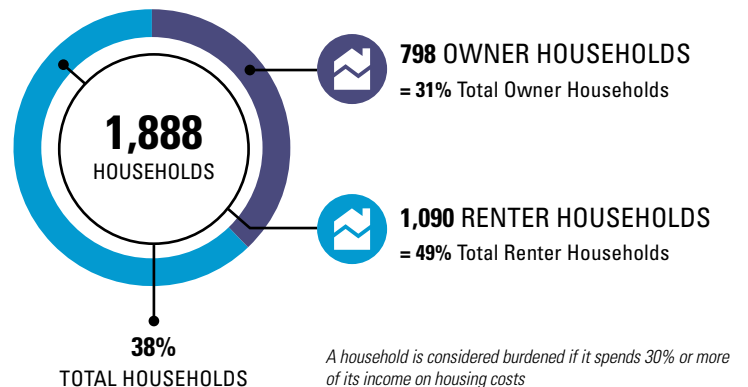


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **5,299**

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

► HOUSING TOOLBOX

ADU AHTF AR CP **FZ**

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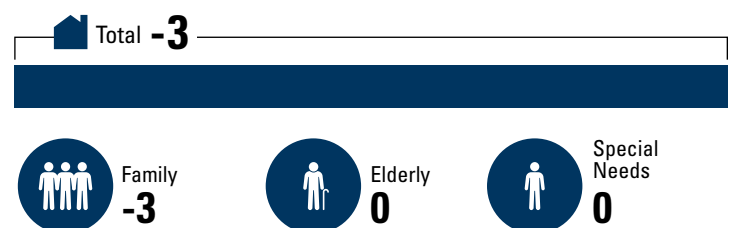
► 2018 BUILDING PERMITS: Total **107** Single family **7** Multi-family **100**

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

TOTAL # long-term affordable homes: **226** — **4.49%** of year-round housing stock

Number of households below HUD 80% area median income: **1,995**

► NET GAIN SINCE 2005



► State-Funded BUILDING HOMES RHODE ISLAND: **9**

WARWICK

POPULATION
81,218

HOUSEHOLDS
34,904

MEDIAN HOUSEHOLD INCOME
\$71,191

72% OWN

28% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$230,000**
Monthly housing payment **\$1,815**

5 YEAR COMPARISON

2013 **\$177,854** 2018 **\$217,854**
29% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,601**

5 YEAR COMPARISON

2013 **\$1,426** 2018 **\$1,601**
12% INCREASE

\$72,589

Income needed to afford this

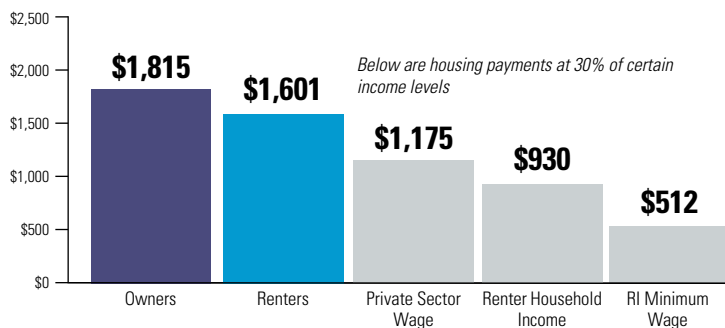
\$64,040

Income needed to afford this

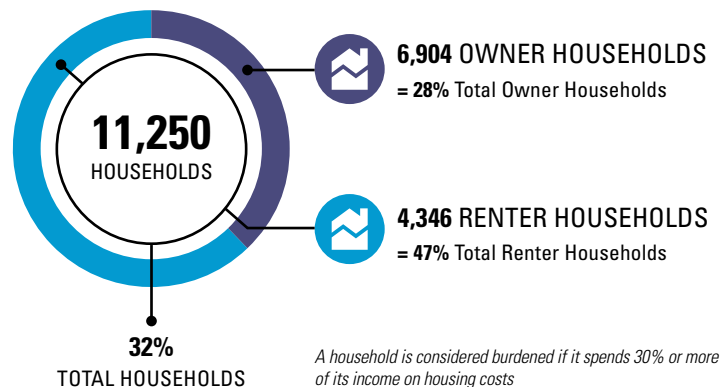


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **37,476** 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

► HOUSING TOOLBOX

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► 2018 BUILDING PERMITS: Total **63** Single family **47** Multi-family **16**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **2,021** — **5.43%** of year-round housing stock

Number of households below HUD 80% area median income: **12,265**

► NET GAIN SINCE 2005



Total **+63**



Family **23**



Elderly **1**



Special Needs **39**

► State-Funded BUILDING HOMES RHODE ISLAND: **42**

WESTERLY

POPULATION
22,626

HOUSEHOLDS
9,796

MEDIAN HOUSEHOLD INCOME
\$63,507

62% OWN

38% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$328,250**

Monthly housing payment **\$2,311**

5 YEAR COMPARISON

2013 **↑** 2018
13% INCREASE

\$92,445

Income needed to afford this

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,463**

5 YEAR COMPARISON

2013 **↓** 2018
5% DECREASE

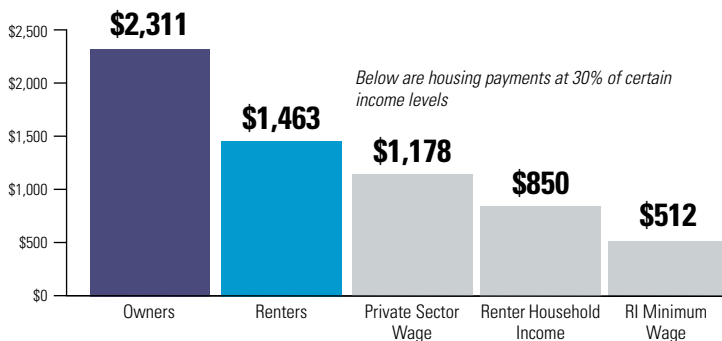
\$58,520

Income needed to afford this

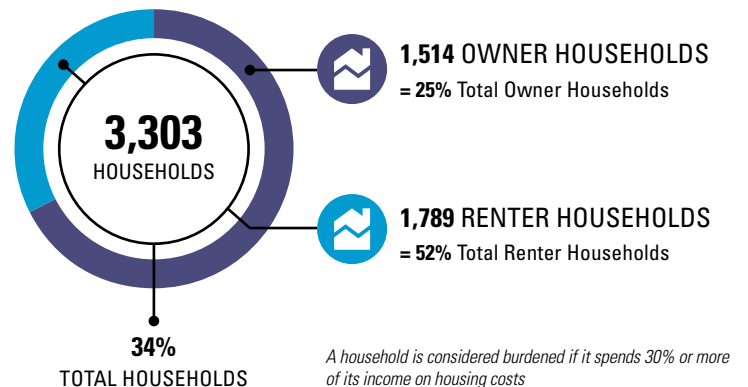


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **12,695**

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

► HOUSING TOOLBOX

ADU **AHTF** **AR** **CP** **FZ**

G/Vc **ID** **IZ** **MU** **TOD**

► **2018 BUILDING PERMITS:** Total **54** Single family **42** Multi-family **12**
Municipally reported

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

TOTAL # long-term affordable homes: **544** — **5.22%** of year-round housing stock

Number of households below HUD 80% area median income: **3,885**

► NET GAIN SINCE 2005

Total **+35**

Family **9** Elderly **0** Special Needs **26**

► State-Funded **BUILDING HOMES RHODE ISLAND: 15**

WEST GREENWICH

POPULATION
6,118

HOUSEHOLDS
2,195

MEDIAN HOUSEHOLD INCOME
\$103,110

81% OWN

19% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$360,000**
Monthly housing payment **\$2,874**

5 YEAR COMPARISON

2013 **\$279,284** 2018 **\$29% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,933**

5 YEAR COMPARISON

2013 **\$1,697** 2018 **\$14% INCREASE**

\$114,965

Income needed to afford this

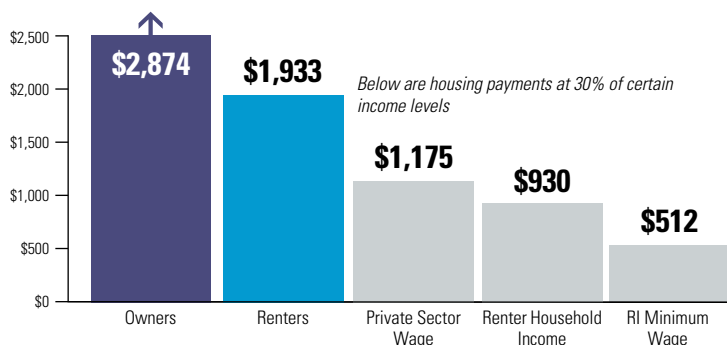
\$77,320

Income needed to afford this

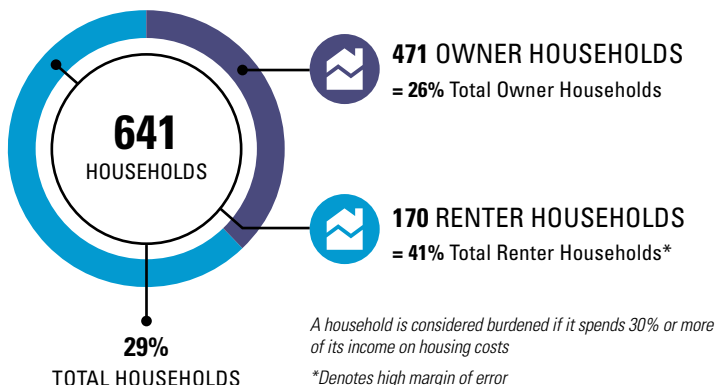


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **2,340** 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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **26** Single family **26** Multi-family **00**

► LONG-TERM AFFORDABLE HOMES

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

TOTAL # long-term affordable homes: **33** — **1.41%** of year-round housing stock

Number of households below HUD 80% area median income: **430**

► NET GAIN SINCE 2005



Family **0**

Elderly **0**

Special Needs **0**

► State-Funded BUILDING HOMES RHODE ISLAND: **0**

WEST WARWICK

POPULATION
28,709

HOUSEHOLDS
12,797

MEDIAN HOUSEHOLD INCOME
\$51,563

55% OWN

45% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$223,500**

Monthly housing payment **\$1,887**

5 YEAR COMPARISON

2013 **\$165,458** 2018 **\$35% INCREASE**

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,548**

5 YEAR COMPARISON

2013 **\$1,346** 2018 **15% INCREASE**

\$75,490

Income needed to afford this

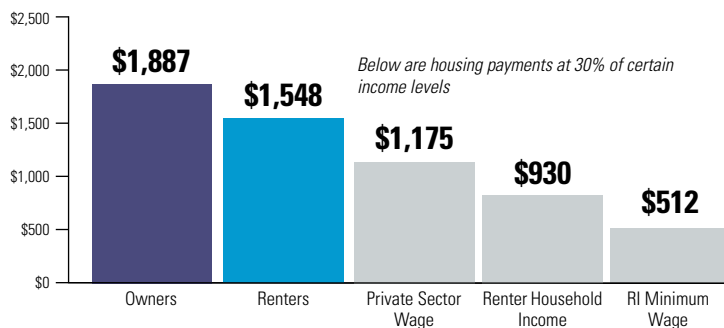
\$61,920

Income needed to afford this

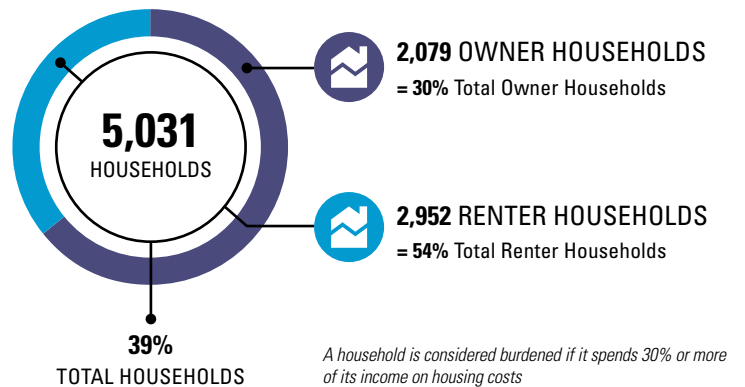


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK

Total **14,070**

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

► HOUSING TOOLBOX

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

► 2018 BUILDING PERMITS: Total **39** Single-family **16** Multi-family **23**

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

TOTAL # long-term affordable homes: **1,125** — **8.14%** of year-round housing stock

Number of households below HUD 80% area median income: **6,375**

► NET GAIN SINCE 2005



8 Family

52 Elderly

1 Special Needs

► State-Funded BUILDING HOMES RHODE ISLAND: **4**

WOONSOCKET

POPULATION
41,508

HOUSEHOLDS
17,054

MEDIAN HOUSEHOLD INCOME
\$38,340

37% OWN

63% RENT



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price **\$202,750**
Monthly housing payment **\$1,674**

5 YEAR COMPARISON

2013 **\$134,738** 2018 **\$1,674**
50% INCREASE

► AVERAGE 2-BEDROOM RENT

Rental payment **\$1,177**

5 YEAR COMPARISON

2013 **\$1,144** 2018 **\$1,177**
3% INCREASE

\$66,950

Income needed to afford this

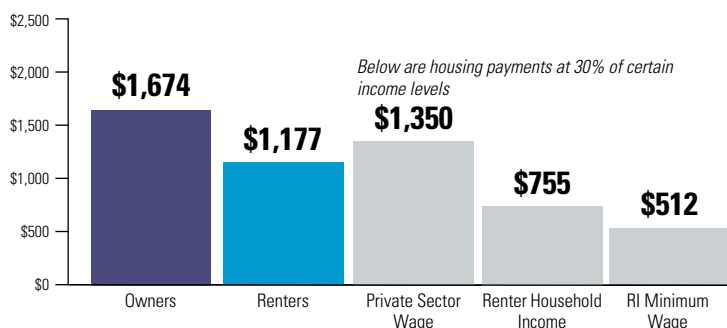
\$47,080

Income needed to afford this

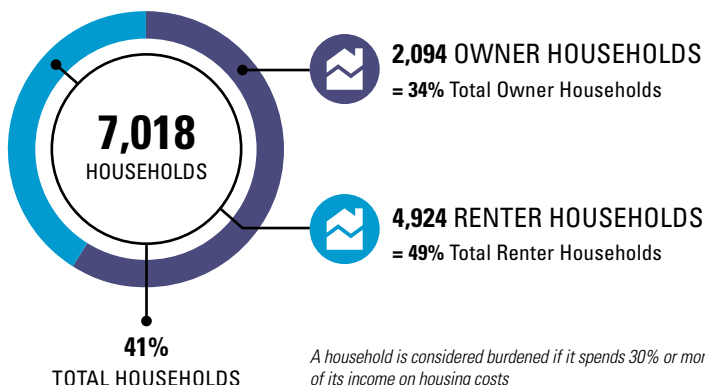


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



HOUSING & DEVELOPMENT CONDITIONS

► HOUSING STOCK



► 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

► HOUSING TOOLBOX

ADU

AHTF

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TOD

► 2018 BUILDING PERMITS: Total **6** Single family **6** Multi-family **0**

► LONG-TERM AFFORDABLE HOMES

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



TOTAL # long-term affordable homes: **3,047** — **15.9%** of year-round housing stock

Number of households below HUD 80% area median income: **10,490**

► NET GAIN SINCE 2005



Total **+23**



Family **20**

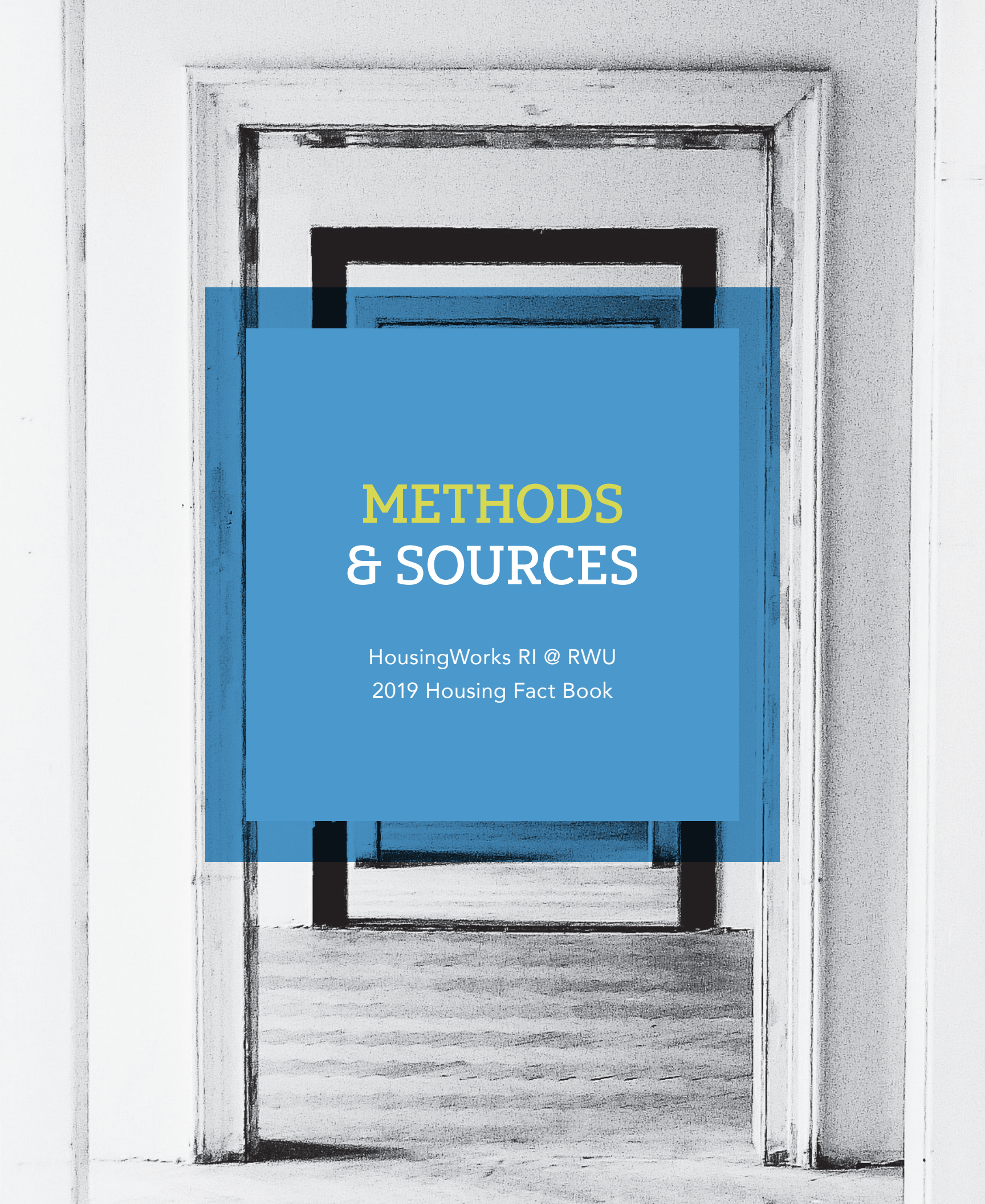


Elderly **-22**



Special Needs **25**

► State-Funded BUILDING HOMES RHODE ISLAND: **97**

A black and white photograph of a doorway, looking through it into another room. A large blue square is overlaid on the center of the image, containing the title and subtitle text. The doorway is framed by a thick, light-colored wall. The floor in the foreground is made of wooden planks.

METHODS & SOURCES

HousingWorks RI @ RWU
2019 Housing Fact Book

METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

The data and research presented in this book were obtained from the latest official, industry, and other expert sources, as well as from academic research databases, professional journals, and other peer-reviewed research sources. Data in tables, graphs, and infographics are rounded to the nearest decimal places and may not total to 100 percent.

STATE INDICATORS

Rhode Island's Population Sources: U.S. Census Bureau, American Community Survey (ACS), 5-Year Public Use Microdata Sample (PUMS), 2013-2017, Population and Housing Unit Records; and ACS, 5-Year Estimates, 2013-2017, Total Population. Cost Burdens by Income and Cost of Cost Burdens: U.S. Census Bureau, ACS, 1-Year, PUMS, 2017.

Cost Burdens by Income and Cost of Cost Burdens: U.S. Census Bureau, ACS, 1-Year PUMS, 2017. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages (see below) with the addition of cross tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Cost of Cost Burdens calculations are based on the number of cost burdened households by tenure, the average housing costs by tenure, and the median household income.

REGIONAL OVERVIEW

Affordable Homes by Household Income Source: HousingWorks RI cross-tabulation of U.S. Census, American Community Survey, 5-Year PUMS, 2013-2017, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2018. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Existing Transportation Definitions:RIPTA Transportation Line Reference Key RIPTA's bus service is largely a radial design with Kennedy Plaza in Downtown Providence serving as the dominant travel hub. The descriptions of the types of services listed are:

- Rapid Line High frequency, every 10 minutes on weekdays; limited stops.
- Key Corridor High frequency, every 20 minutes or less on weekdays; some routes run less frequently, with some variations.
- Local Multiple routes to offer high frequency, every 20 minutes or less; some routes may offer limited service or stops.
- Express Long distance, high frequency, every 20 minutes or less on weekdays; some routes offer limited service or stops.
- FlexZone Board at a FlexStop without a reservation and go anywhere within the FlexZone.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2013-2017.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2018 and Year-End 2013, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figure for 2013 is inflation-adjusted to 2018 dollars.

Monthly Housing Payment for Homeownership Methodology:

Calculation of monthly housing payment is derived from:

- Assumed 3.5% down payment of 2018 median sale price of single family homes 30-year mortgage at 4.54% interest rate, the 2018 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
- Tax Year 2018 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% per month
- Financed upfront 1.75% insurance fee required by FHA

Household Income Required to Afford the Median Price Home Methodology:

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

AVERAGE 2-BEDROOM RENT

Average 2-Bedroom Rent Source: 2018 and 2013 Year-End Rent Survey, RIHousing using CoStar proprietary data. All rents have been adjusted (using HUD utility allowances for 2017) 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 2013 is inflation-adjusted to 2018 dollars.

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 2018. RI Department of Labor and Training (<http://www.dlt.ri.gov/lmi/es202/town/qcew18.htm>). The average annual wage in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2013-2017, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

Minimum Wage in Rhode Island Source: Workforce Regulation and Safety, Labor Standards, Minimum Wage RI Department of Labor and Training (<http://www.dlt.ri.gov/lm/minwage.htm>) for 2018. 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, 2013-2017 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, 2013-2017.

Multifamily and Single Family Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2013-2017, 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.

Multifamily by Right in Residential Zones Source: Zoning information was obtained from each municipality's Code of Ordinances. "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. Most Codes 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.

Housing Toolbox Source: List of strategies was compiled from each municipal comprehensive plan as available. Comprehensive plans are generally available at <http://www.planning.ri.gov/planning-areas/local-comprehensive-planning/plans-currently-under-review.php>. Municipalities were contacted directly when needed. Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.

Annual Building Permits Sources: U.S. Census Bureau, Building Permits Survey (BPS), 2018, Annual Permits by Place. Note: new construction only. Municipally reported as noted. Statewide figure is based on the combination of BPS and municipally reported information.

Long-Term Affordable Homes Source: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2018 Low and Moderate Income Housing Chart, RIHousing, as of September 17, 2019.

Households Below 80% Income Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy, 2011-2015.

Long-Term Affordable Homes Calculation of "Net Gain Since 2005": Raw numbers from the 2005 Low and Moderate Income Housing Chart were subtracted from the 2018 chart in the Family and Elderly categories; for the Special Needs category, Group Home Beds (which fluctuate annually based on licensing and are not an indicator of production) were subtracted from the Special Needs total in order to isolate creation of Special Needs units. In some cases, a negative number resulted overall, primarily due to the expiration of the affordability period for some developments.

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, and not necessarily built and reflected on the most current Low and Moderate Income Housing Chart.

Statewide Housing Indicators: Sources

- ¹ 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.
- ² Stegman, Michael. "Eliminating Exclusionary Land Use Regulations Should Be the Civil Rights Issue of Our Time." Industry Perspective Series, Joint Center for Housing Studies, Harvard University, August 2019.
- ³ Mervosh, Sarah. "Minneapolis, Tackling Housing Crisis and Inequity, Votes to End Single-Family Zoning," *The New York Times*, December 13, 2018.
- ⁴ Stribling, Dees. "More Than 50 Ideas, Policies, Proposals, Suggestions and Radical Notions to Fight the Affordable Housing Crisis," Bisnow National, August 11, 2019; and Poverty & Race Research Action Council (PRRAC), "Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program, Appendix B: State, Local, and Federal Laws Barring Source-of-Income Discrimination." Updated June 25, 2019.
- ⁵ Please see list at homesri.org/about.
- ⁶ Homes RI, Media Advisory, "Housing campaign to announce 2019 legislative priorities at Jan. 29th State House event," January 25, 2019.
- ⁷ Rhode Island Economic Indicator Briefing, "The Rhode Island Economy is stagnant and growth in the state is slower than in peer economies," Q4 2018 (Spring 2019, Vol. 8, No. 1); and "Faster Growth than projected in Q1 2019, but overall GDP performance is still sluggish," Q2 2019 (Spring 2019, Vol. 8, No. 2). Published by The Center for Global and Regional Economic Studies at Bryant University and The Rhode Island Public Expenditure Council (RIPEC).
- ⁸ Kukawski, Tomasz. *HUD PD&R Regional Reports, Region 1: New England, 2nd Quarter 2019*. Published by U.S. Department of Housing and Urban Development, Office of Policy Development and Research.
- ⁹ HousingWorks RI analysis of Rhode Island Department of Labor and Training, Labor Market Information, "Rhode Island Labor Force Statistics, Seasonally Adjusted, 1976-Present."
- ¹⁰ HousingWorks RI analysis of Rhode Island Living, Residential Sales Statistics, "Year End 2016 and 2017 Comparison Single Family Home Sales"; "Year End 2017 and 2018 Comparison Single Family Home Sales"; and "2nd Quarter 2019 and 2018 Comparison Single Family Home Sales."
- ¹¹ McDonald, Tim. *HUD PD&R Regional Reports, Region 1: New England, 4th Quarter 2018*. Published by U.S. Department of Housing and Urban Development, Office of Policy Development and Research; and Kukawski, 2019.
- ¹² HousingWorks RI analysis of Rhode Island Living, Residential Sales Statistics, "Year End 2018 and 2017 Comparison Multifamily Home Sales" and "2nd Quarter 2019 and 2018 Comparison Multifamily Home Sales."
- ¹³ National Low Income Housing Coalition, *Out of Reach 2019*.
- ¹⁴ U.S. Code Title 42: The Public Health and Welfare, Chapter 8: Low-Income Housing, Subchapter I: General Program of Assisted Housing.
- ¹⁵ U.S. Census Bureau, American Community Survey, Public Use Microdata Sample, 1-Year, 2017.
- ¹⁶ Ibid. Please see more in Methodology Section.
- ¹⁷ U.S. Department of Energy, Office of Energy Efficiency & Renewable Energy, "Weatherization Works!" Fact Sheet, February 2018; and Joint Center for Housing Studies of Harvard University. *Improving America's Housing 2019*, p. 12.
- ¹⁸ HousingWorks RI calculation of 3.5% downpayment on statewide median single-family home of \$270,000; Friedman, Zack. "Student Loan Debt Statistics in 2019: A \$1.5 Trillion Crisis," *Forbes*, February 25, 2019; U.S. Internal Revenue Service, "Retirement Topics – IRA Contribution Limits."
- ¹⁹ U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2013-2017.
- ²⁰ Ibid.
- ²¹ Ibid.
- ²² HousingWorks RI analysis of: RIHousing, 2018 Low and Moderate Income Housing by Community. Final chart, September 17, 2019.
- ²³ HousingWorks RI analysis of RIHousing's "Low and Moderate Income Housing by Community" Municipal Data Sheets, 2014-2018.
- ²⁴ Rhode Island Coalition for the Homeless, Homeless Management Information System (HMIS), RICADV Emergency Shelters, and Transitional Housing, 2007-2018.
- ²⁵ RIHousing calculations, 2018. 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.
- ²⁶ U.S. Department of Housing and Urban Development, Office of Lead Hazard Control and Healthy Homes, "8 Tips for Keeping a Healthy Home."
- ²⁷ Rhode Island Department of Health, "Our House, Our Health Weekly Planner"; and Rhode Island Alliance for Healthy Homes at: <https://www.housingworksri.org/About/About-HWRI-RIAHH/About-RIAHH>.
- ²⁸ National Center for Healthy Homes (NCHH), "Rhode Island: 2017 Healthy Housing Fact Sheet."
- ²⁹ Amounts included are from the most recent fiscal or program year available as reported by the Federal agency or state agency in charge of disbursing the funds to the state. The list includes the Centers for Disease Control, Rhode Island Department of Health, the Rhode Island Consolidated Annual Performance and Evaluation Report (CAPER), Environmental Protection Agency (Region 1 Office), Office of U.S. Senator Jack Reed, and Rhode Island Department of Human Services.
- ³⁰ Rhode Island Consolidated Annual Performance and Evaluation Report (CAPER), Program Year 2018 (July 1, 2018-June 30, 2019), Public Comment Draft, pp. 3 and 7. Submitted by RIHousing on behalf of the State of Rhode Island.
- ³¹ Rhode Island Kids Count. HousingWorks RI analysis of Tables 8, 45 and 51 in *2018 Rhode Island Kids Count Factbook*; and Tables 8, 46 and 52 in *2019 Rhode Island Kids Count Factbook*.
- ³² Ibid. "Chronic absence is the percentage of children in middle and high school who were enrolled for at least 90 days and missed 18 days or more of school, including excused and unexcused absences (10% of more of the school year for a 180-day school year)," p. 156.
- ³³ Ibid. "Mobility rates are calculated by adding all children who enrolled after September 30 to all those who withdrew before June 1 and dividing the total by the total enrollment for that school district," p. 145.
- ³⁴ RI CAPER, PY2018-19, Public Comment Draft, pp. 3 and 7.
- ³⁵ United Way of Rhode Island, 211 Data Dashboard. Accessed at: <https://public.tableau.com/profile/jen.chapman#!/vizhome/20182-1-1CallerNeedsandGeography/2-1-1Dashboard>
- ³⁶ The work to devise the indicators took place from 2017-2018, and the website was launched in 2019. Accessible at: <http://www.health.ri.gov/data/healthequity/>
- ³⁷ Nunes, Rachel. "Cranston, East Providence, West End Named 'Health Equity Zones'," Patch.com, May 6, 2019.
- ³⁸ HousingWorks RI analysis of Warren Group foreclosure deed data, 2017-2018.
- ³⁹ RIHousing analysis of Mortgage Bankers Association National Delinquency Survey, Q4-2017 and Q4 2018.
- ⁴⁰ Rhode Island Labor Force Statistics (Seasonally Adjusted), 1976- Present. Rhode Island Department of Labor and Training, Labor Market Information. The 2017 average was adjusted down from 4.5 percent since last year.
- ⁴¹ RIHousing, 2018 Low and Moderate Income Housing by Community (Final chart, September 17, 2019). Delta is derived by HousingWorks RI analysis.
- ⁴² 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."
- ⁴³ Center for Neighborhood Technology, Housing and Transportation Affordability Index.
- ⁴⁴ U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2013-2017.
- ⁴⁵ Rhode Island Statewide Planning Program, State of Rhode Island Transportation Improvement Program; and Unified Transportation Planning Work Program.
- ⁴⁶ RIHousing and Rhode Island Office of Housing and Community Development. Statewide Housing Plan planning process website: <https://www.rihousing.com/statewide-housing-plan/>
- ⁴⁷ RIPTA, Rhode Island Department of Transportation, and Rhode Island Division of Statewide Planning, Transit Master Plan process website: <https://transitforwardri.com/>
- ⁴⁸ TransitForward RI 2040; Community Partnerships Center at Roger Williams University, Grow Smart RI, and HousingWorks RI. "Evaluating the Potential for Transit-Oriented Development in Rhode Island," February 2019; and websites for Conant Thread District and City Centre Warwick.
- ⁴⁹ 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.
- ⁵⁰ Healey, Patsy. *Collaborative Planning: Shaping Places in Fragmented Societies*. UBC Press, 1997.
- ⁵¹ 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.
- ⁵² RI Association of Realtors, "Accessory Dwelling Units for Senior Citizens Frequently Asked Questions." March 3, 2017.
- ⁵³ Housing Trust Fund Project, Community Change, Portland, OR. Accessed at: <https://housingtrustfundproject.org/our-project/about/>
- ⁵⁴ RI General Law, Low and Moderate Income Housing, Section 45-53-4.
- ⁵⁵ American Planning Association (APA), Property Topics and Concepts webpage. Accessed at: <https://www.planning.org/divisions/planningandlaw/propertytopics.htm>.



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