

2026 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, 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.

ACKNOWLEDGMENT & THANKS

HousingWorks RI continues to be grateful to our colleagues across state agencies and municipalities who provide data not available in national datasets. We would like to extend sincere thanks to all who responded to our inquiries.

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

The 2026 Housing Fact Book also represents the dedication of our Advisory Board.

2026 HOUSING FACT BOOK SPONSORS

Champion: Eastern Bank, Cambridge Trust

Funder: Santander

Partner: LISC, NEF National Equity Fund

Supporters: BankNewport, Blue Cross Blue Shield of Rhode Island, Centreville Bank Progress on Purpose, JPMorganChase, Washington Trust

JULY 2026

Dear Reader:

Housing advocates have seen progress in recent years as the Rhode Island General Assembly passed more than 60 bills aimed at increasing residential development, and these legislative successes appear to be turning the tide in housing production. However, the truth is that the hard work of ensuring that there are enough healthy, affordable homes to meet the needs of all Rhode Islanders, has only begun.

The *2025 RI Life Index* reports that cost of living and housing affordability remain top concerns for Rhode Islanders, demonstrating a persistent and significant mismatch between housing costs and residents' incomes. The new laws primarily address regulatory changes to municipal land use and planning, and while there is an upturn in building permits, it will take years for these permits to become homes. Moreover, even as building permits and diverse housing options multiply, advocates still face the headwinds of municipal opposition and objections to the amount of money spent on building affordable homes.

The *2026 Housing Fact Book* reviews increased cost burdens and insecurities, the particular needs of older adults, post-pandemic household and education trends, and two things still keeping Rhode Island from having a truly effective housing toolbox: a strategic transportation network that enhances development opportunities, and the lack of a permanent and predictable funding stream that developers of affordable homes can rely on. As always, the Housing Fact Book strives to illuminate how these factors are interrelated with housing and affect our collective health, workforce, and future.

Since 2021, the state has relied on $332.2M of State Fiscal Recovery Funds from the federal American Rescue Plan Act. The state funds that Rhode Island provides for housing and homelessness services compare poorly across the New England region, specifically against our two closest neighbors. This November, voters will have a chance to invest in affordable homes by supporting another housing bond that will create more opportunities for Rhode Islanders to live in healthy, affordable homes. A permanent and predictable funding stream is the best long-term strategy, but the upcoming bond is our best chance to meet Rhode Island's housing needs in real time.



Stephen Antoni
Board Chair, HousingWorks RI at RWU



Brenda Clement
Executive Director, HousingWorks RI at RWU

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EXECUTIVE SUMMARY

Housing continued to be one of the most challenging issues facing Rhode Islanders in 2025. The trends of recent years have not subsided: sale and rental costs have continued to rise and more residents have fallen into the "cost burdened" category. This can be seen not only in data, but also in the tenor of the conversation around housing across the state and New England region.

Findings for Q4-2025 as published by the US Department of Housing & Urban Development's *PD&R Regional Reports* note some positive market trends. Vacancy rates for apartments eased from 3.5 percent to 4.8 percent, meaning that conditions have returned to "balanced" after 18 consecutive quarters as "tight."[1] Declining mortgage interest rates also helped home sales recover somewhat; the Rhode Island Association of Realtors reports increases of 1.3 percent and 5.8 percent in single family and condominium sales, respectively.[2] However, despite these movements in market conditions, both home sale prices and rents continued to outstrip wages. The median single family home price increased 5.3 percent to $499,900 and the average two-bedroom apartment rent increased 1.8 percent to $2,358.

The leading indicator regarding inventory may be the increase in building permits. The Rhode Island Executive Office of Housing reported 3,778 permitted units in 2025—a 34 percent increase from 2024. Permits for two or more attached units increased 60 percent to 2,698 permits. Permit tracking for Accessory Dwelling Units (ADUs) is still being refined, but municipalities reported 287 permitted in 2025—a 76 percent increase from 163 in 2024 as zoning adjustments were starting to be introduced.

The *2026 Housing Fact Book's* **Where Is It Affordable?** analysis found that affordably buying a home required an income of more than $100,000 in every single Rhode Island community. The lowest income required to buy in any municipality ($128,808 in Woonsocket) lies well above the state's median household income of $87,796 and the median owner household income of $115,286. Meanwhile, rental prices are similarly out of reach for the median-earning household: the lowest income to affordably rent the average-priced two-bedroom apartment is $61,503, which exceeds the median renter income by more than $11,000.

This gap between income and housing costs led the share of Rhode Islanders facing **housing cost burdens** to continue to rise in 2025. More than one third (or 148,766) of all Rhode Island households pay more than 30 percent of their income toward housing costs. This includes 65,649 households that pay more than 50 percent of their income and are thus considered severely cost burdened. Renter households, in particular, show staggering rates of burden: nearly half of all renter households in the state are cost burdened. The **disparities by race and ethnicity** cause further concern. Cost burden rates are 10 to 20 percent higher among Black (36 percent) and Hispanic (39 percent) homeowners than among White (26 percent) and Asian (19 percent) households.

It is not just the quantity of homes that matters, but the quality as well. Using the age of housing as a proxy, the Housing Fact Book's **Healthy Housing Assessment** outlines potential risk factors that could result in negative health outcomes for residents. Of the 441,000 households in Rhode Island, more than 310,000—or 70 percent—live in homes built prior to 1980. Of those, 120,000 are homes to renters who rely on landlords to meet regulatory standards for healthy housing. The state Rental Registry, implemented in 2024, continues to push for healthier housing for renters and has begun to result in penalties for non-compliant landlords. The Assessment also examines other issues associated with an aging housing stock, including accessibility and air quality challenges.

This year's Housing Fact Book sheds additional light on the housing challenges of **older adults**, who have unique needs including higher rates of ambulatory difficulty and social isolation. The age and condition of Rhode Island's housing stock can make it difficult for older adults to find housing adequate to their needs, particularly on a fixed income. Among the **Social Determinants of Health** domains, **community life** offers potential solutions to some housing challenges confronting older adults. Alternative living arrangements, including multigenerational housing, have been on the rise in recent years and are associated with positive health outcomes, savings on rent and childcare, and higher educational metrics for children. Older members of multigenerational households are less likely to report

loneliness and more likely to remain in their communities as they age. Between the increase in multigenerational living trends and the further reform of ADU legislation in Rhode Island, new housing opportunities for older adults appear to be on the rise.

The **economic stability** of a household relies substantially on access to housing and employment. **Housing insecurity** due to cost burden or other factors threatens stability in all other areas of life. While it is true that cost burdens rose again in 2025, other indicators of housing insecurity appear to be declining. **Eviction filings** in Rhode Island for non-payment of rent declined nearly 17 percent in 2025, and are down 29 percent since the post-pandemic high of 6,832 in 2022. According to the US HUD's Point-in-Time Count, the total number of Rhode Islanders experiencing homelessness decreased by six percent from 2025 to 2026 and the number of unsheltered persons declined significantly, falling by over 30 percent from one year prior. While the numbers of those experiencing **homelessness** still far exceed those from before the pandemic, these trends may indicate that programs and funding are successfully reaching individuals in need.

Economic and housing stability are closely linked to an adequate and meaningful **education**. In recent years, Rhode Island and the country at large have had an increased interest in educational pathways outside of academia, including Career and Technical Education Programs (CTE). Increased funding for CTE in Rhode Island over the past decade has been met with rapidly expanding enrollment. The number of students in Rhode Island taking at least one CTE course at the secondary level grew from 18,559 in the 2019-20 school year to 32,699 in 2023-24. In the 2023-24 school year, 46 percent of secondary students in Rhode Island were in a CTE program. Since 2019, the fastest growing trades within CTE programs have been Human Services (436 percent), Health (331 percent), and Science (297 percent).

However, many of the career tracks in these fastest growing professions do not earn enough to affordably rent housing in Rhode Island. Our housing inventory must reflect our labor market's needs, and the connection between the two cannot be overlooked. The National Low Income Housing Coalition's 2026 "housing wage" for Rhode Island is $33.95. **Workforce trends** show that of the 20 fastest growing occupations published in the Rhode Island Department of Labor and Training's *Occupational Outlook 2032*, 78 percent of these more than 55,000 projected jobs do not pay this much. In fact, only four of the report's top 20 occupations pay enough to affordably rent an average two-bedroom Rhode Island apartment—that requires an hourly wage of $45.35 or more. Only one occupation—financial manager—pays an hourly wage above $78.56, which is what is required to affordably buy a 2025 median-priced home.

These analyses highlight the need for complementary **state and federal investment** strategies in housing and homelessness programs. Despite recent progress, Rhode Island continues to underinvest in housing and homelessness relative to neighboring states and lacks permanent and predictable capital funding for affordable housing development and resources for addressing homelessness. When compared to all New England states on a per capita basis for each of the last six years, Rhode Island ranks fourth out of six and lags well behind its closest neighbors: Connecticut and Massachusetts invest five and eight times more funding, respectively.

A robust housing-oriented public transit network would further enhance development appeal. In this year's **regional section**, HWRI analyzed how such a transit network and improved land use practices around transportation corridors could be of reciprocal benefit. As the state and municipalities consider where and how to add to our housing stock, these areas offer an opportunity to build new housing where existing infrastructure can support it. The **municipal section** contains further reporting on building permits, and shows which municipalities have created more flexible regulations and increased the number of permits issued.

As Rhode Island seeks to push the production of healthy, affordable housing forward, the state and its municipalities must integrate numerous policy concerns regarding land use, transportation, building standards, and funding to meet the state's goal of reaching 15,000 building permits by 2030.

2026

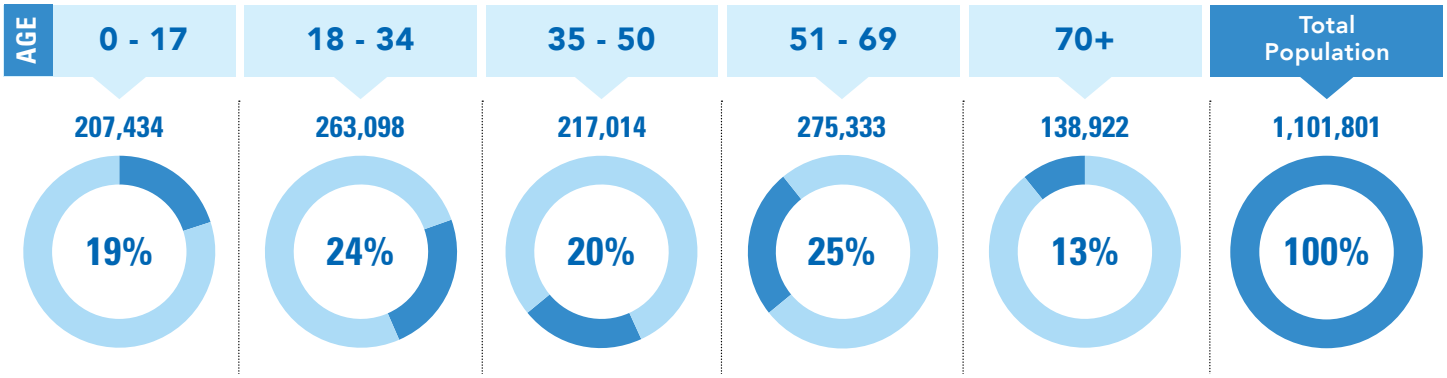
HOUSING FACT BOOK

STATEWIDE HOUSING INDICATORS

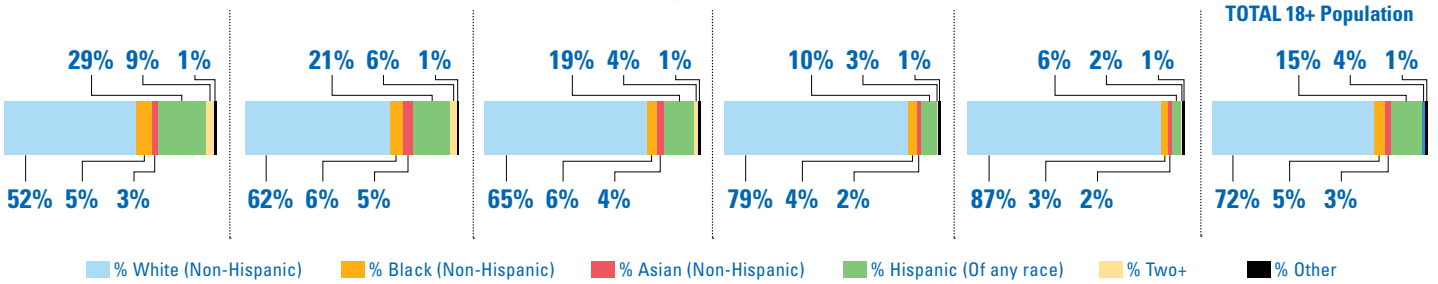
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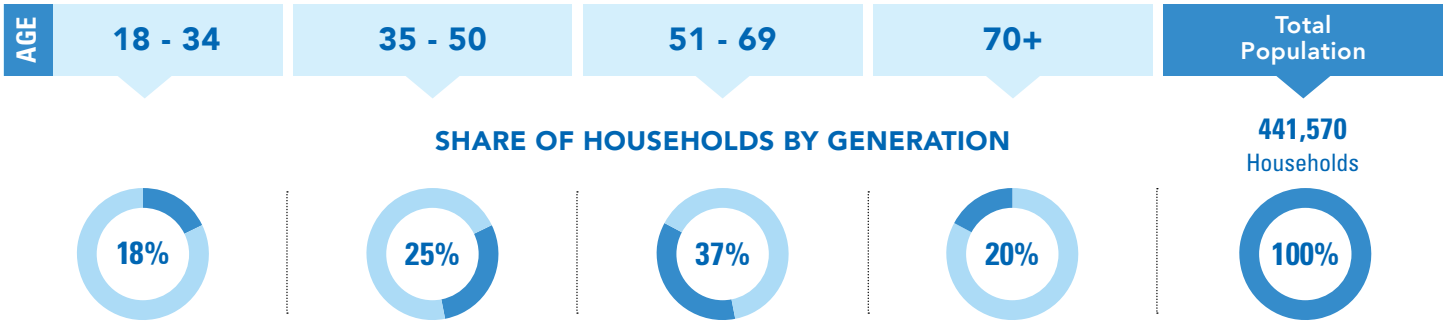
RHODE ISLAND POPULATION

AGE



RACE/ETHNICITY



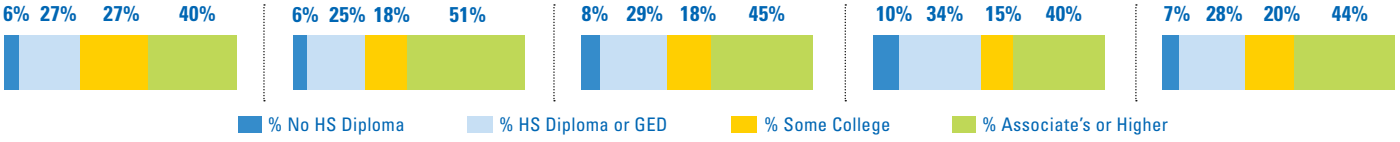


SHARE OF HOUSEHOLDS BY GENERATION

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS



EDUCATIONAL ATTAINMENT



MEDIAN PERSONAL INCOME

$26,117	$54,265	$46,892	$28,544	$43,408

WHERE IS IT AFFORDABLE TO OWN?

Based on 2025 median single family home prices, a Rhode Island household needs an annual income of nearly $130,000 to affordably buy a home. This exceeds the median household income by more than $40,000 and the median owner income by more than $13,000.

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: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

$87,796 Median household income

$115,286 Median owner household income

City/ Town	Annual income needed to affordably purchase a median priced home in this community	≤ $25,000	≤ $50,000	≤ $75,000	≤ $100,000	> $100,000
WOONSOCKET	$128,808					
CENTRAL FALLS	$130,197					
PAWTUCKET	$133,976					
WEST WARWICK	$140,562					
WARWICK	$142,141					
PROVIDENCE	$142,349					
EAST PROVIDENCE	$142,727					
COVENTRY	$149,481					
NORTH PROVIDENCE	$151,927					
CRANSTON	$153,668					
BURRILLVILLE	$155,038					
JOHNSTON	$159,059					
TIVERTON	$161,650					
HOPKINTON	$167,831					
SCITUATE	$171,652					
SMITHFIELD	$172,416					
NORTH SMITHFIELD	$172,523					
GLOCESTER	$172,797					
CUMBERLAND	$175,453					
WARREN	$175,759					
FOSTER	$179,130					
LINCOLN	$179,345					
RICHMOND	$181,305					
WESTERLY	$187,695					
WEST GREENWICH	$198,843					
NORTH KINGSTOWN	$206,997					
EXETER	$208,600					
BRISTOL	$210,505					
SOUTH KINGSTOWN	$216,241					
CHARLESTOWN	$216,356					
MIDDLETOWN	$231,824					
PORTSMOUTH	$241,584					
BARRINGTON	$247,581					
NARRAGANSETT	$280,756					
LITTLE COMPTON	$288,451					
EAST GREENWICH	$292,547					
JAMESTOWN	$307,186					
NEWPORT	$459,600					
NEW SHOREHAM	$546,480					

WHERE IS IT AFFORDABLE TO RENT?

Based on 2025 average two-bedroom apartment rents, a Rhode Island household needs an annual income of over $61,000 to affordably rent. This exceeds the median renter income by more than $11,000, and that of a two-earner household at full-time minimum wage by more than $2,000.

What income might you need to affordably rent an average priced two-bedroom apartment in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

$87,796 Median household income

$50,251 Median renter household income

City/ Town	Annual income needed to affordably rent a 2-bedroom apartment in this community
WESTERLY	$61,503
WOONSOCKET	$66,063
CENTRAL FALLS	$68,703
LINCOLN	$75,343
BARRINGTON	$77,423
PAWTUCKET	$79,303
EAST GREENWICH	$81,303
BRISTOL	$81,463
SMITHFIELD	$83,743
TIVERTON	$85,823
NEWPORT	$87,743
COVENTRY	$91,223
NORTH PROVIDENCE	$91,623
EAST PROVIDENCE	$92,583
NORTH KINGSTOWN	$94,383
MIDDLETOWN	$95,503
PROVIDENCE	$95,823
JOHNSTON	$95,983
CRANSTON	$96,583
WEST WARWICK	$96,903
PORTSMOUTH	$97,303
NORTH SMITHFIELD	$100,223
WARWICK	$100,303
CUMBERLAND	$101,543
WARREN	$109,903
NARRAGANSETT	$130,583
BURRILLVILLE	N/A
CHARLESTOWN	N/A
EXETER	N/A
FOSTER	N/A
GLOCESTER	N/A
HOPKINTON	N/A
JAMESTOWN	N/A
LITTLE COMPTON	N/A
NEW SHOREHAM	N/A
RICHMOND	N/A
SCITUATE	N/A
SOUTH KINGSTOWN	N/A
WEST GREENWICH	N/A

N/A: Insufficient data

HOUSING COST BURDENS

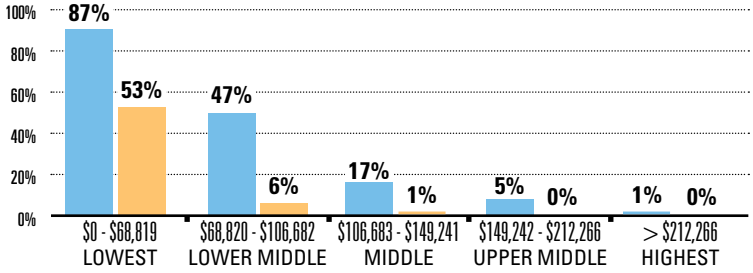
What Do Cost Burdens Mean?

A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs, including basic utility costs.[3] Households that spend more than 50 percent of their income on housing are considered severely housing cost burdened. Households that are cost burdened may not be able to afford adequate food, healthcare, transportation, and childcare expenses. For those living on the median household income of $87,796, that means not spending more than $2,195 a month on housing and utility costs combined; for the median renter household income of $50,251, that amount is $1,256.

A third of Rhode Island households, or 148,766, are cost burdened. Forty-four percent of those (65,649) are *severely* cost burdened.

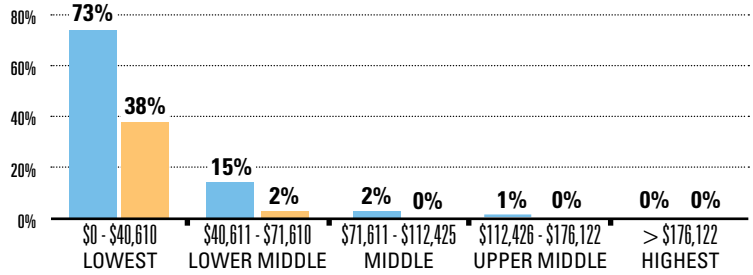
Cost Burdens and Severe Cost Burdens by Income

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



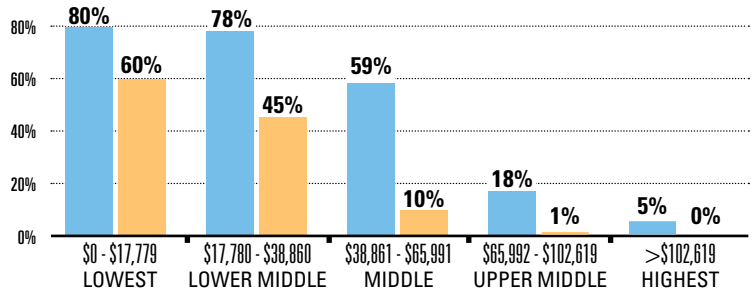
Cost Burdened Homeowner Households with a Mortgage

Eighty-seven percent of the lowest income owner households with a mortgage are cost burdened, and 19,744 (53 percent) are severely cost burdened—meaning they direct more than 50 percent of their income toward housing—thus putting them at risk of delinquency or foreclosure.



Cost Burdened Homeowner Households without a Mortgage

Even after paying off a mortgage, some homeowner households are still cost burdened because of utilities, insurance, or property taxes. This group includes many older adults who live on fixed incomes. Of the more than 18,000 households that fall into the lowest income quintile of homeowners without mortgages, 38 percent (7,192) are severely cost burdened.



Cost Burdened Renter Households

Of the more than 30,000 lowest income renter households, 60 percent or 18,396 of them, are severely cost burdened, meaning they are spending more than half of their income on housing costs. Expanding the analysis to include the next income quintile–those with incomes up to $38,860–an additional 13,559 are severely cost burdened. Overall, more than half of renter households making below 80 percent of the median income are severely cost burdened.

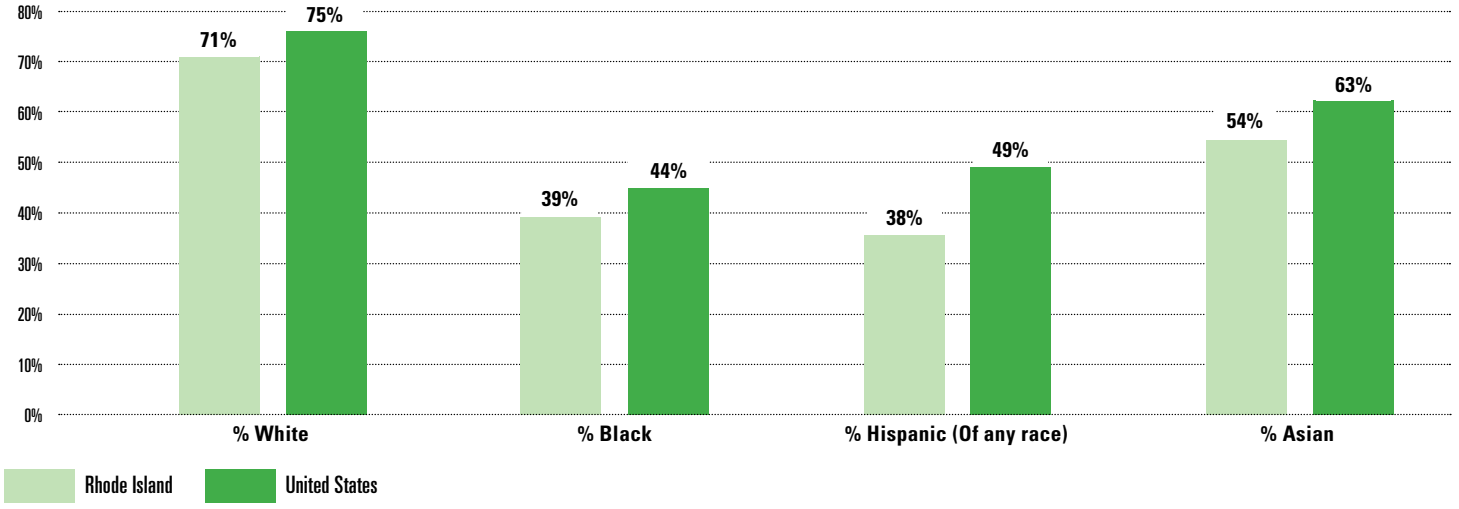
*These income groups are different than US HUD guidelines, which measure by household size.

Disparities in Housing Tenure and Cost Burdens

The Fair Housing Act of 1968 banned housing discrimination and predatory real estate practices. However, the law is not always adequately enforced, and nearly sixty years later, significant disparities persist in the homeownership rates between White households and those of other races and Hispanic ethnicity. While this is a national problem, Rhode Island's rates show pronounced inequities: rates for Black, Hispanic, and Asian Americans are five to 11 percentage points lower than the national figures.[4]

Given the importance of homeownership to economic security and mobility, addressing this particular disparity is key to meeting the state's housing goals. Recent research by Harvard University's Joint Center for Housing Studies illustrates the disadvantages affecting Hispanic households in achieving and passing on wealth through homeownership.[5] Rhode Island's new state housing plan strives to continue to build access to first time homeownership through programs like RIHousing's FirstGenHomeRI program, which offers downpayment and/or closing cost assistance to residents of Central Falls, East Providence, Woonsocket and in eligible areas of Providence and Newport.[6]

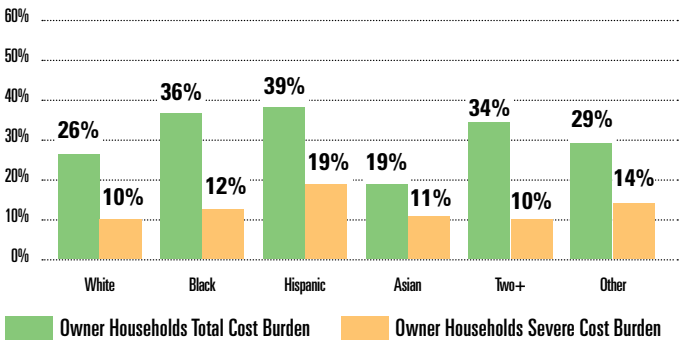
Homeownership Rates by Race & Ethnicity, Rhode Island & United States



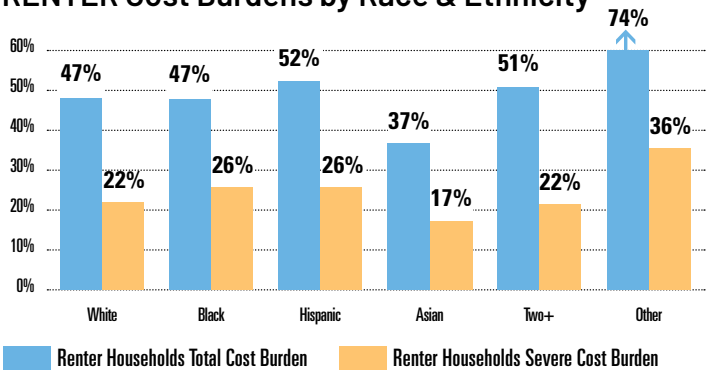
Cost Burden by Race and Ethnicity

Cost burden presents a risk to all of the security and stability associated with homeownership. In particular, severely cost burdened households may face mortgage delinquency or foreclosure. While owner cost burden rates are lower than those for renter households, they show similar disparities across racial and ethnic groups: Black and Hispanic households are more likely to be cost burdened than White or Asian households. Renters of all racial and ethnic backgrounds face similar cost burden challenges, although the rate for Hispanic households (52 percent) outpaces that of White (47 percent) or Black (47 percent) households.

OWNER Cost Burdens by Race & Ethnicity



RENTER Cost Burdens by Race & Ethnicity



HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH



Healthy, affordable homes create pathways to opportunity

- **The *location* of a home impacts all of the *social determinants of health* domains and thus numerous quality of life factors**
- **The *condition* of a home directly affects physical health; this in turn affects educational and employment outcomes**

Social determinants of health are non-medical factors that affect health. Housing, especially its location and quality, directly influences health and its social determinants.

The *RI Life Index*, a partnership between Blue Cross & Blue Shield of Rhode Island and the Brown University School of Public Health, surveys Rhode Islanders on their perceptions of the social determinants of health in their communities. Cost of living and affordable housing continue to be respondents' top concerns.[7]

The National Center for Healthy Housing (NCHH) defines healthy homes through several criteria, including affordability, accessibility, and disaster preparedness.[8] With currently available data, housing quality and its impact on health are difficult to assess directly. Thus, age of housing is often used as an indicator for exposure to potential healthy housing issues.

The Housing Fact Book's Healthy Housing Assessment features some factors that illustrate the direct relationship between housing quality and resident health, including the presence of lead, accessibility features, and the quality of indoor air and thermal control.

HEALTHY HOMES

CLEAN | VENTILATED | SAFE | AFFORDABLE

ACCESSIBLE | CONTAMINANT-FREE | PEST-FREE | DRY

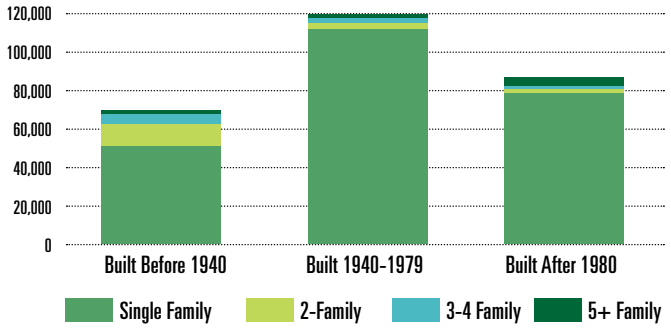
THERMALLY CONTROLLED | DISASTER PREPAREDNESS | MAINTAINED

HEALTHY HOUSING ASSESSMENT[9]

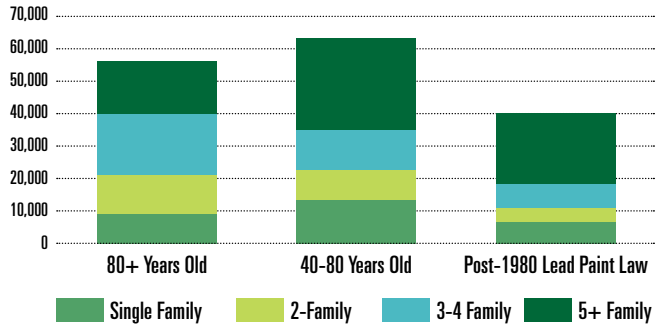
Of Rhode Island's 441,000 households, more than 310,000 (70 percent) live in homes built prior to 1980. Of those, 120,000 (39 percent) are homes to renters, who rely on their landlord to ensure compliance with most of NCHH's principles.

Rhode Island's Housing Stock by Households: Tenure, Year Built, and Number of Units

OWNER | Age of Housing



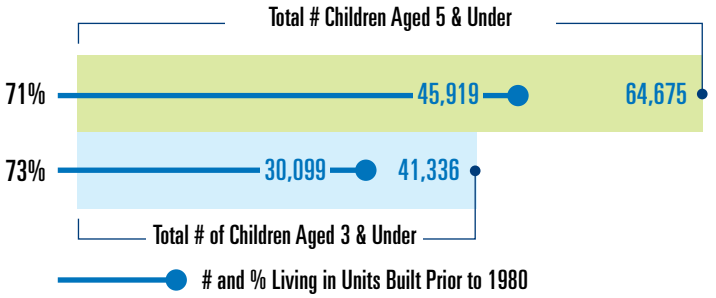
RENTER | Age of Housing



Lead Exposure Risk

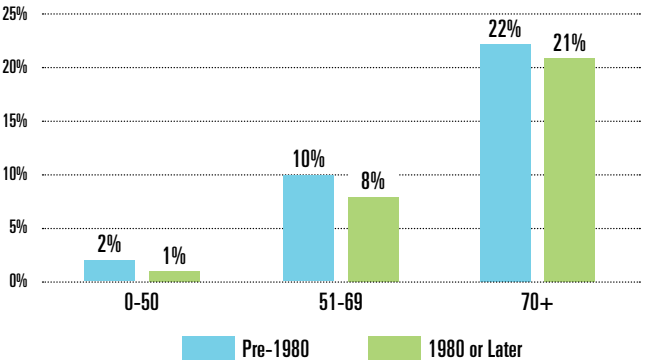
The presence of lead paint is a major health risk factor to young children and was the impetus to Rhode Island's Lead Mitigation Act (2002). The Rhode Island General Assembly established a Rental Registry to enforce the 2002 law, expanded the properties subject to it, and instituted penalties for non-compliance. The registry became active in September 2024.

Children Aged Five & Younger in Homes Built Prior to 1980



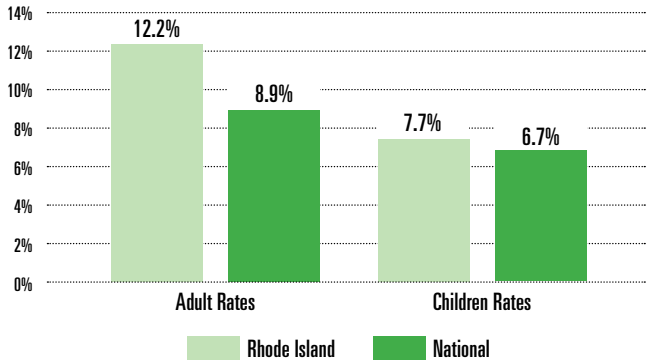
Accessibility

Percent of Individuals Living with Ambulatory Disability That Live in Homes Built Prior to 1980 by Age Cohort



Asthma Rates: Rhode Island v. Nationwide

Asthma Rates for Adults and Children in Rhode Island and Nationwide



Thermal Control

HOUSEHOLDS

27,916 LIHEAP

241 Weatherization

FUNDING

$13,048,271 LIHEAP

$3,600,000 Weatherization

148 Number of Households Served by the Rhode Island Department of Health's Cool It Off! Program Since 2020

HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

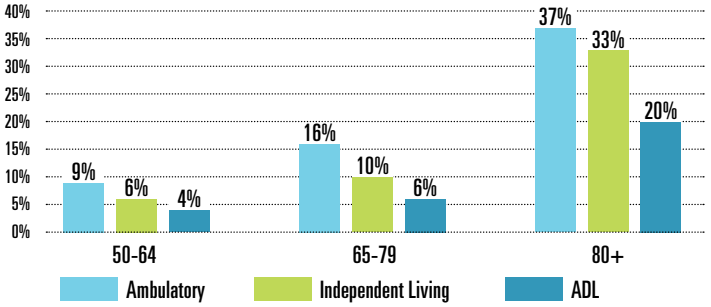
While healthy homes are important for all Rhode Islanders, two populations are particularly vulnerable to unsafe conditions. The age of Rhode Island's homes leads to higher risks due to exposure to lead paint for young children and lack of accessibility features for older adults.

Accessibility features are helpful in addressing both preventive and remedial needs. They are a necessity for the more than 62,000 Rhode Islanders aged 50 and older who are diagnosed with an ambulatory disability. The prevalence of ambulatory difficulties progresses with age, and can also lead to the need for further assistance with community access and personal care.[10] This is particularly true of adults 80 and older, of whom 37 percent (nearly 18,000) have such a diagnosis, and a third need assistance living independently. Despite the rate of ambulatory disability being modest in the 65-79 year-old age cohort, it is still nearly double the rate from 50-64 and represents nearly 25,000 Rhode Islanders.

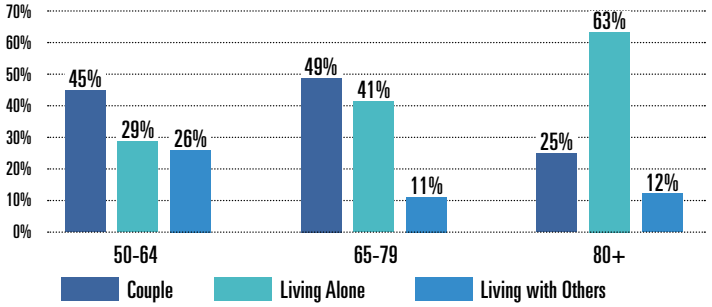
The health and safety concerns that a loss of mobility causes for older adults are compounded by the risk factors associated with living alone, including social isolation. Nearly 96,000 older adult households in Rhode Island are comprised of a single person living alone—that is 37 percent of the nearly 256,000 older adult households. The chart below illustrates the prevalence of this experience: 63 percent of those 80 and older live alone (18,741). Among those aged 65-79, the rate is 41 percent or 39,615 households.

Assistance in older age is expensive. Average costs in Rhode Island for arrangements that provide care—from independent living to nursing homes—range from $4,000 to $12,000 a month.[11] Clearly the need for assistance and the threat of isolation indicate we need more options for how to live together.

Rates of Disability Types Among Older Adults in Rhode Island



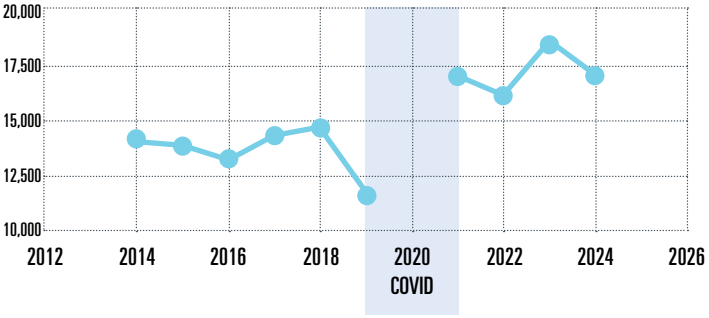
Household Types of Older Adults in Rhode Island



COMMUNITY LIFE

Alternative living arrangements that promote health and community, particularly for older adults, often involve living with others. Such households have become more common since the COVID-19 pandemic.[12] In 2024, there were almost 60,000 Rhode Island households with unrelated people living together, a 22 percent jump from one decade prior; and the share of households that are multigenerational grew 32 percent between 2019 and 2024—now accounting for more than 17,000 households. Rhode Island also recently expanded legalized accessory dwelling units (ADUs), which allow extended family or non-relatives to live close-by and can be built with "age-friendly" design to accommodate older adults and people with ambulatory difficulties or other limitations. AARP reports that multigenerational living is associated with positive health outcomes, savings on rent and childcare, and higher educational metrics for children.[13]

Multigenerational Households in Rhode Island



ECONOMIC STABILITY

The economic stability of a household relies substantially on secure access to attainable housing and employment opportunities. The effects of housing security, labor market trends, and educational opportunities ripple through every aspect of our lives.

Housing Insecurities

Severe housing cost burden—spending more than 50 percent of one's income on housing costs—often triggers housing insecurity. This insecurity then leads to calls for help from social services, eviction filings, mortgage delinquencies, foreclosures, and an actual loss of a place to live that can result in homelessness.

Of the more than 65,000 Rhode Island households who are severely cost burdened, 30 percent (19,744) are mortgaged homeowners with incomes under $68,000, and 53 percent (35,124) are renters with incomes under $66,000. Meeting the needs of those who are housing insecure generally requires public policy intervention and funding.

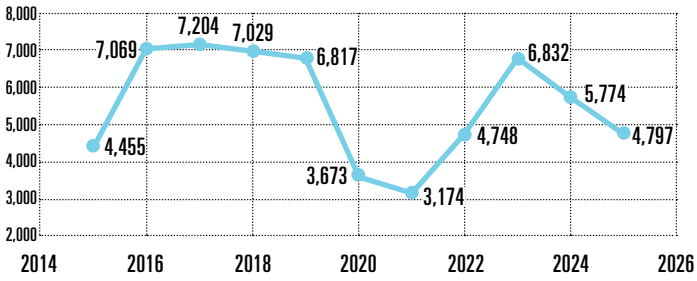
Evictions

Eviction filings in Rhode Island for non-payment of rent declined nearly 17 percent in 2025, and are down 29 percent since the post-pandemic high of 6,832 in 2022.[14] Last year's 4,797 filings marked the lowest total since 2015.

Unlike the lows of 2020 and 2021 (due to rental assistance available during the pandemic) this more recent decrease coincides with federal funding for legal assistance to tenants provided by Rhode Island Legal Services (RILS) and Center for Justice (CFJ). Beginning in Providence in 2021 and then expanding statewide in 2023, tenants have been able to access legal representation, as well as support navigating housing services. As Steven Flores, Managing Attorney and Director of the Housing Law Center at RILS, explained, "getting intervention as early as possible leads to better results for everyone." [15]

By January 1, 2026, these services had reached nearly 10,000 Rhode Island renter households—a total of nearly 24,000 people, 37 percent (8,852) of whom were children under the age of 18. Consistent with national data, 70 percent of these households are defined as extremely low-income.[16]

Nine-Day Eviction Filings



Foreclosures & Mortgage Delinquencies[17]

Because more than half of mortgaged homeowners in the lowest income quintile are severely cost burdened (paying more than half of their incomes toward principal, interest, taxes, and insurance), it is not surprising to see an increase in both foreclosures and serious delinquency. Although nationally Rhode Island compares favorably for foreclosures, its rates for delinquent (30 to 89 days) and seriously delinquent (90 days or more) are edging back up.

2025 is the first time since 2017 in which foreclosures and serious delinquencies have both increased in the same year.

FORECLOSURES IN 2025:
178 | An increase of 22% from 2024

SERIOUSLY DELINQUENT LOANS Q4 2024 - Q4 2025:
1,729 | An increase of 1.33%

Homelessness

The total number of Rhode Islanders experiencing homelessness decreased by six percent from 2025 to 2026, according to the US HUD's Point-in-Time Count, an annual survey of sheltered and unsheltered people experiencing homelessness on a single night each January. The number of unsheltered persons also declined significantly, falling by over 30 percent from one year prior with large drops in chronically homeless individuals. However, the number of people experiencing sheltered or unsheltered homelessness remains far above pre-pandemic levels. The number of total persons experiencing homelessness in 2026 is over twice the number in 2019, while the number of unsheltered persons is nearly seven times as high as the pre-pandemic figure.[18]

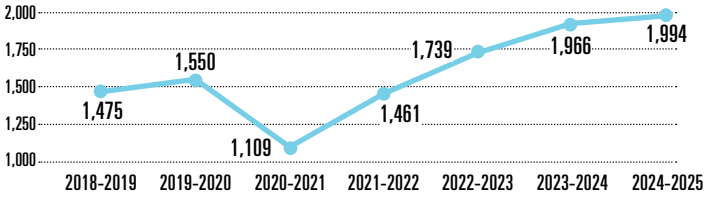
Decades of work and progress in establishing evidence-based programs, like permanent supportive housing, have been jeopardized by policy shifts at the federal level. In FY2025, the state stepped in to invest nine million dollars in Crossroads Rhode Island's Health and Housing Apartments in Providence, the state's first permanent supportive housing complex for people with medical vulnerabilities.[19]

Student homelessness, tracked by school districts, is more broadly defined, and includes conditions such as staying with friends or family.[20] There is a similar elevation from 2019 as seen in the adult data. These comparisons demonstrate how this most recent year's decrease in individuals experiencing homelessness is dwarfed by the staggering five-year increases in homelessness, highlighting the need for further support.

Rhode Island Point-in-Time Count: 2019 Comparison to 2025-2026

CATEGORY	2019	2025	2026	Change From 2025
Total Persons Experiencing Homelessness	1,055	2,373	2,236	-6%
Adult Only Households				
Total Number of Households	N/A	1,444	1,453	1%
Total Number of Persons	730	1,507	1,508	0%
Unsheltered Persons	67	618	412	-33%
Households with At Least One Adult and One Child				
Total Number of Households	111	268	237	-12%
Total Number of Persons	325	866	728	-16%
Unsheltered Persons	4	0	4	Undefined
Chronically Homeless (Adults & Children)				
Total Number of Households (Adult Only)	N/A	731	687	-6%
Total Number of Households (with Children)	6	78	61	-22%
Total Number of Persons	22	1,022	899	-12%
Unsheltered Persons	11	409	253	-38%

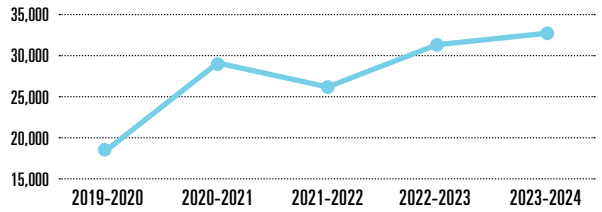
Rhode Island Student Homelessness 2018-2025



EDUCATION[21]

Since 2017, the PrepareRI initiative has spurred the growth of Career and Technical (CTE) programs in Rhode Island, aiming to ready graduates for jobs in "high-demand" fields. CTE programs teach skills needed for participation in the workforce and many programs involve an experiential learning component. CTE programs in Rhode Island have a four-year graduation rate of 93.6 percent compared to 84.1 percent statewide. CTE students' graduation rates give them a leg up in the housing market: in 2024, Rhode Island householders with at least a high-school diploma were 40 percent more likely to be homeowners than those without one. The number of high school students in Rhode Island taking at least one CTE course grew from 18,559 in the 2019-20 school year to nearly half of all high schoolers in 2023-24 (32,699 students).

High School Enrollment in CTE

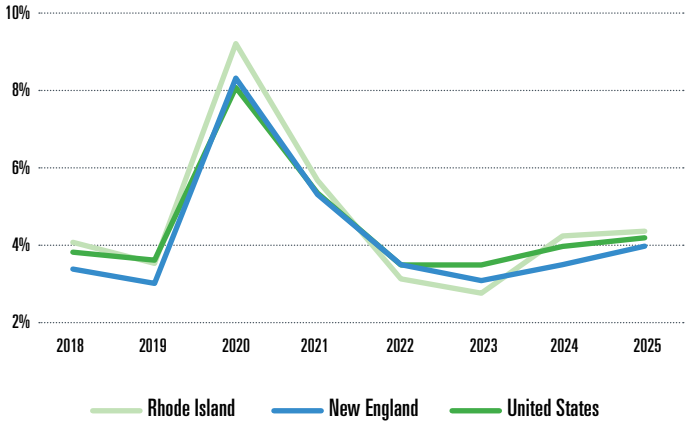


RHODE ISLAND WORKFORCE TRENDS

Rhode Islanders' hourly wages are still not rising quickly enough to keep up with housing costs. Using US HUD fair market rent (FMR), the National Low Income Housing Coalition (NLIHC) annually publishes a "housing wage," the hourly wage needed to afford a two-bedroom apartment. In NLIHC's *2026 Out of Reach* report, Rhode Island's housing wage is $33.95 per hour, the 13th highest housing wage in the country.[22]

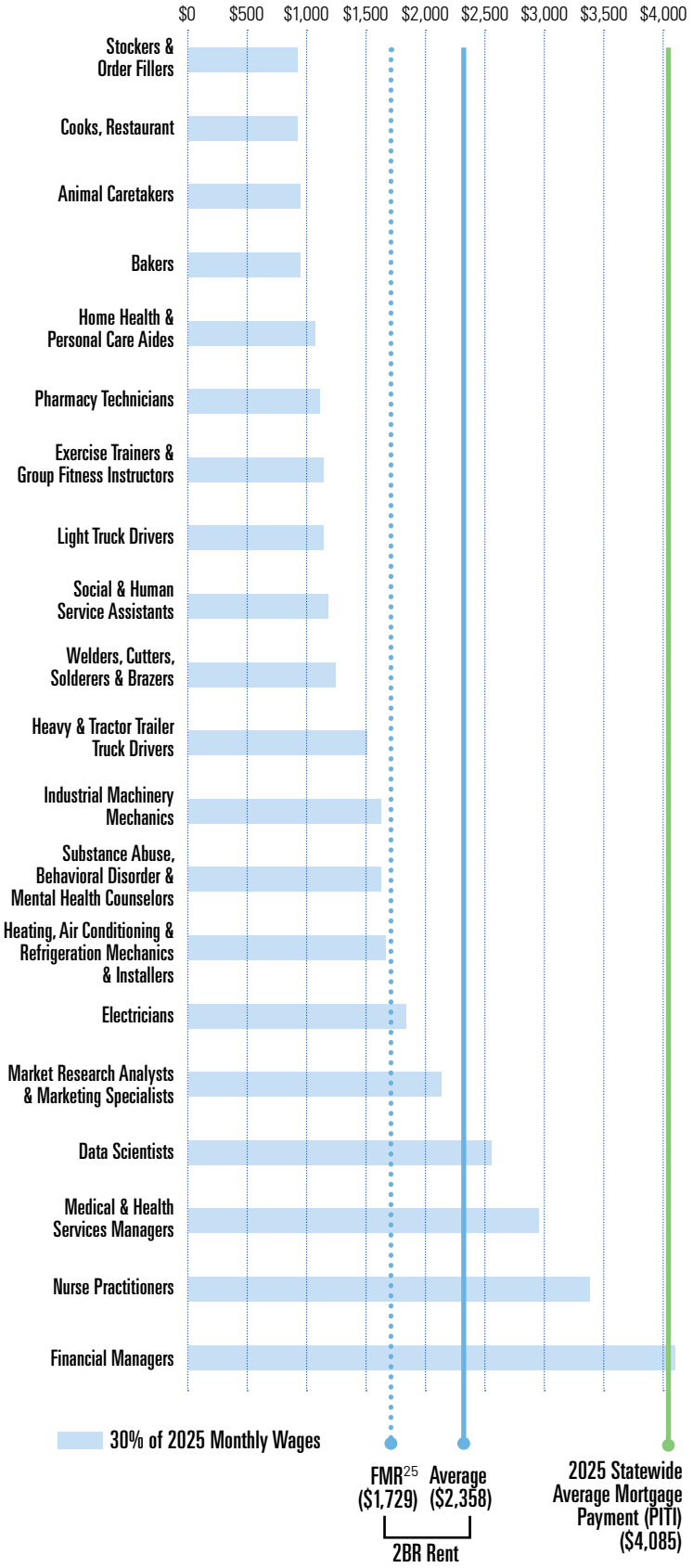
Of the 20 fastest growing occupations published in the Rhode Island Department of Labor and Training's *Occupational Outlook 2032*, 78 percent of the 55,000 jobs do not pay this housing wage. In fact, only four of the top 20 occupations pay enough to affordably rent an average two-bedroom apartment (that requires an hourly wage of $45.35). Only *financial manager* pays enough to affordably buy a 2025 median-priced home: $78.56 per hour. The state is aligned with the other New England states for the growth of health services jobs, six of which are included in the state's fastest-growing occupations.[23] However, only two of these six fastest-growing health service jobs pay enough to affordably rent or buy in Rhode Island.

Rhode Island, New England & US Unemployment Rates, 2018-2025 [24]



Rhode Island's 2024 annual average unemployment rate of 4.3 percent was the highest among the New England states and above the regional and national averages of 3.6 percent and 4.0 percent, respectively. As of June 2025, Rhode Island's average six-month rate (4.8 percent) was the highest of the six New England states, and higher than the regional (4.0 percent) and national (4.1 percent) averages respectively.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations 2022-2032

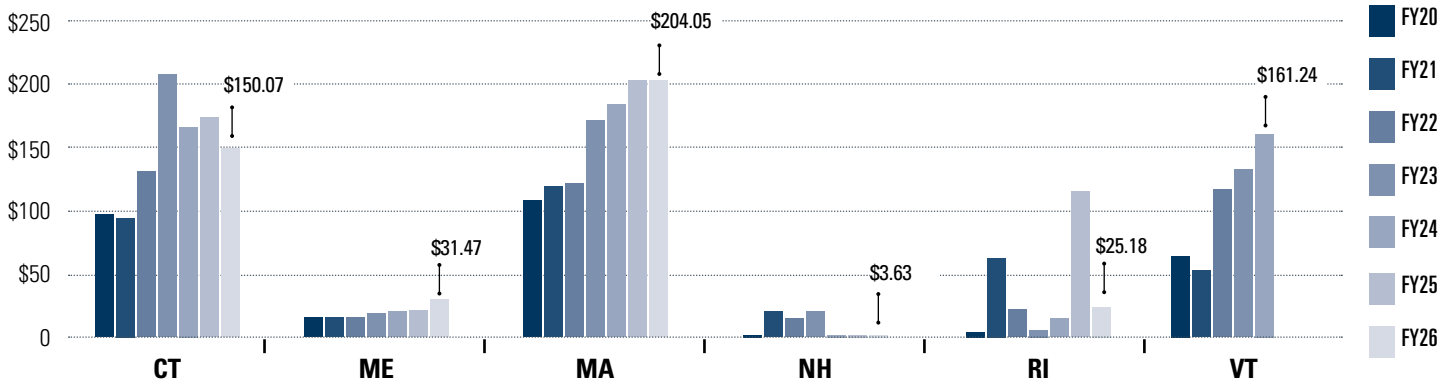


State and Federal Investments[26]

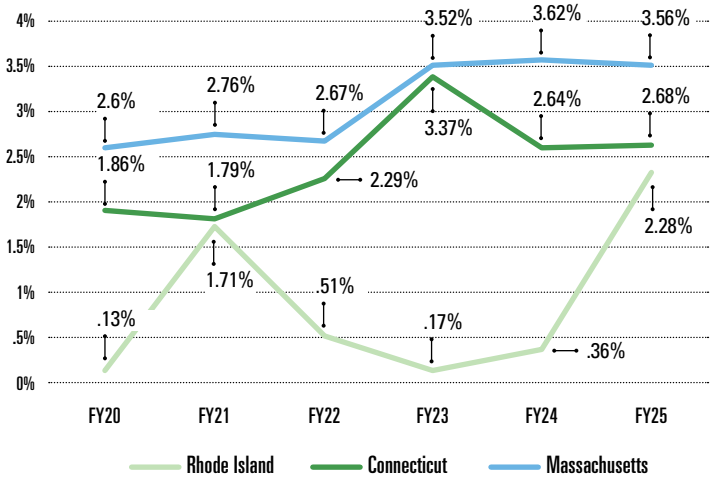
Year after year, Rhode Island is facing persistent and intensifying housing affordability challenges, driven by limited inventory and rising prices. In response, the state has taken critical steps in recent years, including approving its largest affordable housing bond to date and establishing a state low-income housing tax credit. These initiatives signal growing recognition of the scale of the crisis—but how does Rhode Island's level of investment compare to that of its regional peers? Despite recent progress, Rhode Island continues to underinvest in housing and homelessness relative to neighboring states and—perhaps most critically—lacks consistent capital funding for affordable housing development and falls short in resources for addressing homelessness.

The two charts below illustrate how Rhode Island ranks within the New England region when exclusively looking at state funding for housing and homelessness emergency response. When compared to all New England states on a per capita basis for each of the last six years, Rhode Island ranks fourth out of six and lags well behind its closest neighbors. Connecticut and Massachusetts provide five and eight times more funding, respectively, and both also contribute a higher share of those funds from the total general revenue budget, and do so more predictably. The erratic nature of Rhode Island's funding has been cited negatively, particularly by nonprofit developers regarding their ability to effectively plan for affordable housing developments.

State Funds Budgeted to Housing & Homelessness Per Capita (FY20 - FY26)



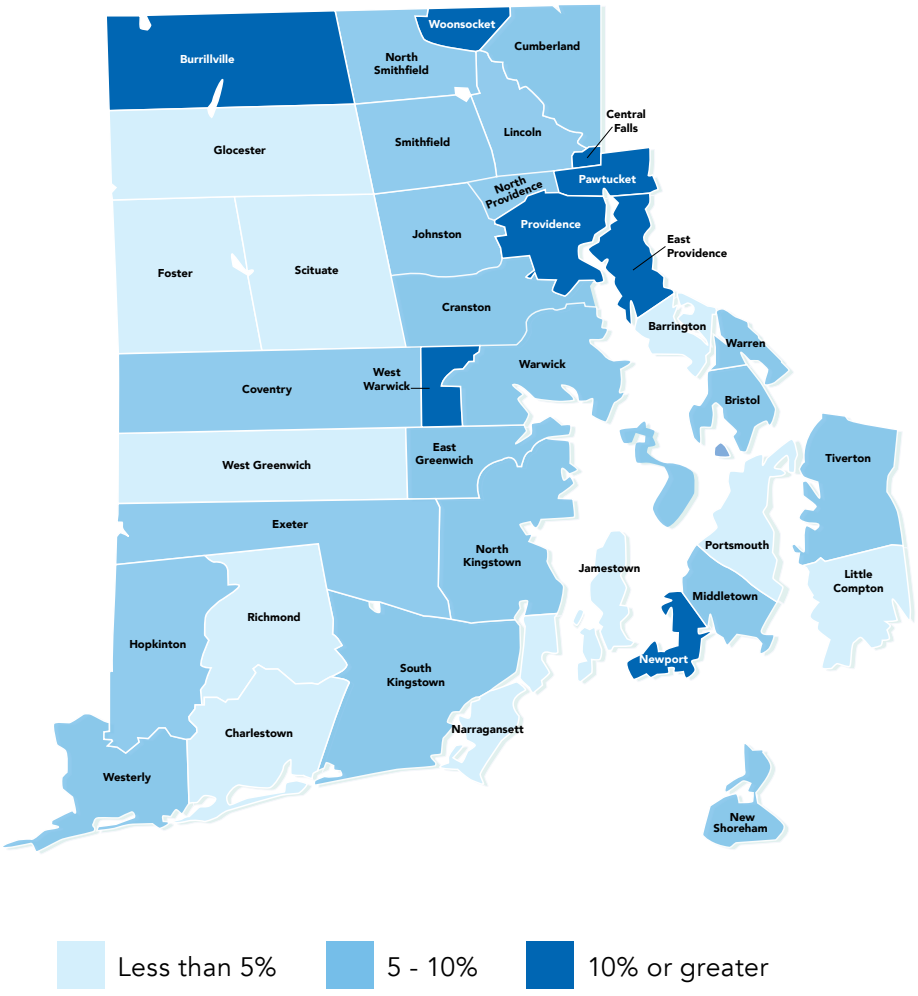
State Housing & Homelessness Funds as Share of State Budget



Given the inconsistent history of state resources for housing, Rhode Island is overly dependent on federal funding. Since 2021, the state has relied on $332.2M of State Fiscal Recovery Funds from the federal American Rescue Plan Act, enacted in the wake of the pandemic. The two things still missing from Rhode Island's housing toolbox are a permanent and predictable funding stream that developers of affordable homes can rely on, and a strategic transportation network that enhances development opportunities. In the federal program year that ended June 30, 2025, over $42M was made available, but more than 75 percent of that came from federal sources.

LOW- AND MODERATE-INCOME HOUSING INVENTORIES

Changes to Rhode Island's statutory definition of "affordable housing" in 2024 allowed rental vouchers and some mobile homes to be counted toward a municipality's inventory of low- and moderate-income housing.[27] Those changes initially indicated widespread gains across many municipalities because of the inclusion of thousands of rental vouchers. In 2025, the number of rental vouchers decreased by 400.[28]



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

Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.70%	394
Bristol	6.74%	303
Burrillville	10.19%	Achieved
Central Falls	16.08%	Achieved
Charlestown	3.96%	224
Coventry	6.23%	555
Cranston	6.14%	1,316
Cumberland	6.54%	517
East Greenwich	8.29%	93
East Providence	10.68%	Achieved
Exeter	7.59%	62
Foster	2.20%	142
Glocester	2.54%	300
Hopkinton	7.19%	99
Jamestown	4.73%	138
Johnston	9.01%	124
Lincoln	8.35%	157
Little Compton	0.65%	159
Middletown	6.74%	245
Narragansett	4.64%	389
New Shoreham	7.40%	19
Newport	16.31%	Achieved
North Kingstown	8.82%	140
North Providence	7.99%	319
North Smithfield	8.20%	96
Pawtucket	10.08%	Achieved
Portsmouth	3.34%	510
Providence	16.67%	Achieved
Richmond	3.52%	201
Scituate	1.27%	370
Smithfield	5.89%	326
South Kingstown	5.54%	518
Tiverton	6.05%	296
Warren	6.55%	185
Warwick	5.81%	1,597
West Greenwich	1.77%	209
West Warwick	10.25%	Achieved
Westerly	6.24%	412
Woonsocket	16.82%	Achieved

2026

HOUSING FACT BOOK

RHODE ISLAND REGIONAL VIEW

HousingWorks RI @ RWU



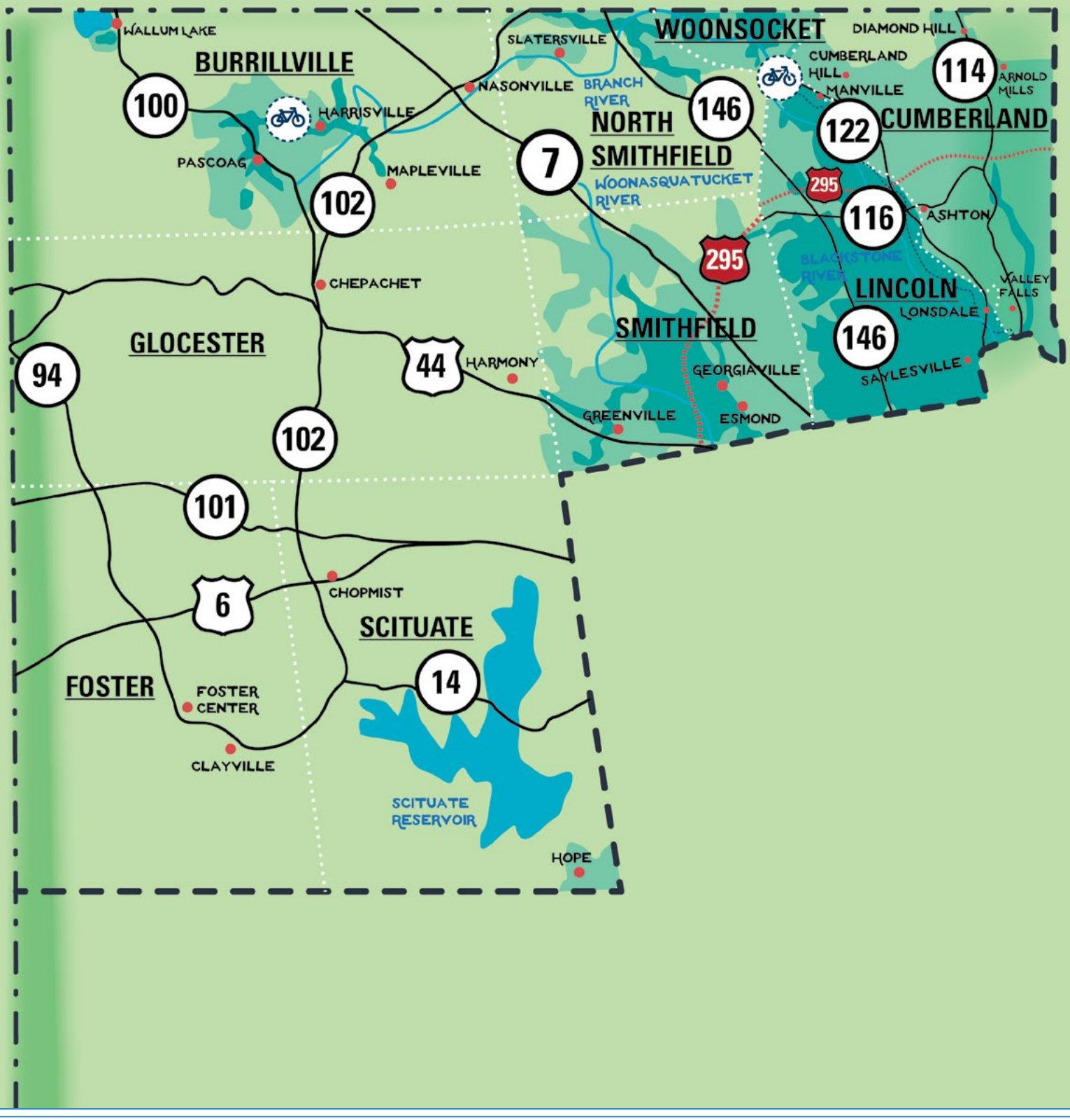
RHODE ISLAND REGIONAL VIEW

THE BALANCE OF HOUSING AND TRANSIT

The new state strategic housing plan bases municipal goals for building permits on the proximity of jobs and transit. The intention to create homes in a "location efficient" manner not only saves the open spaces that Rhode Islanders love, but also creates savings for residents and helps build more cohesive communities. On this year's regional pages, there are two new analyses that illuminate the importance of land use regulation in maximizing location efficiency.

First, there is an analysis of the residential zoning within each region's strategic transportation network coverage area, defined as being within a half-mile of Rhode Island Public Transit Authority (RIPTA) stops or land already zoned as commercial corridors. Second, there is a comparison of the five-year state housing plan production goal and past permitting history, including the net production of low- and moderate-income homes.

As the state considers where to add housing stock and how to mitigate the high cost of living, enabling development around transportation appears to tackle both issues at once while making every dollar of transit investment go further.



NORTH RI

Public Water Supply | Water & Sewer | Village | River | Bike Path | Open Space

Interstate Highway | US Federal Highway | State Highway

RHODE ISLAND: A REGIONAL OVERVIEW

NORTH RI

Municipalities: Burrillville, Cumberland, Foster, Glocester, Lincoln, North Smithfield, Scituate, Smithfield, Woonsocket

The North Region comprises the full continuum of community types common in Rhode Island–from the historic city of Woonsocket and the significant suburban neighborhoods throughout Cumberland, Lincoln, and Smithfield to the largely rural municipalities of Foster, Glocester, and Scituate. Mirroring the different community types, the availability of public infrastructure varies widely in the North Region, creating a patchwork of existing residential development intensities and zoning strategies.

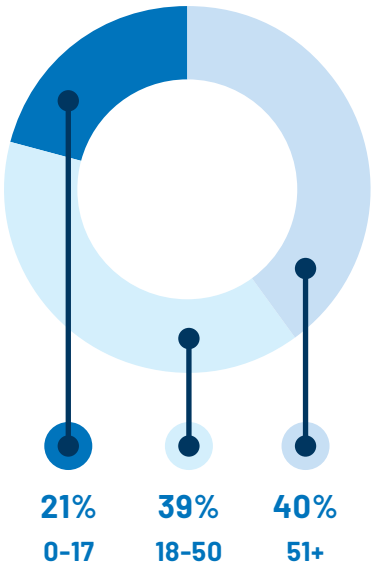
POPULATION

179,334

HOUSEHOLDS

69,296

AGE COHORTS

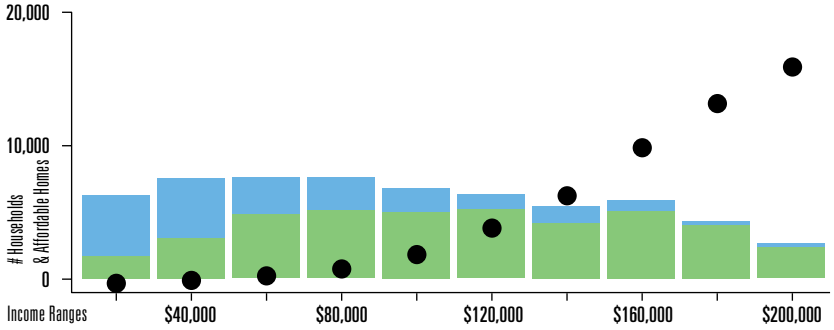


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory

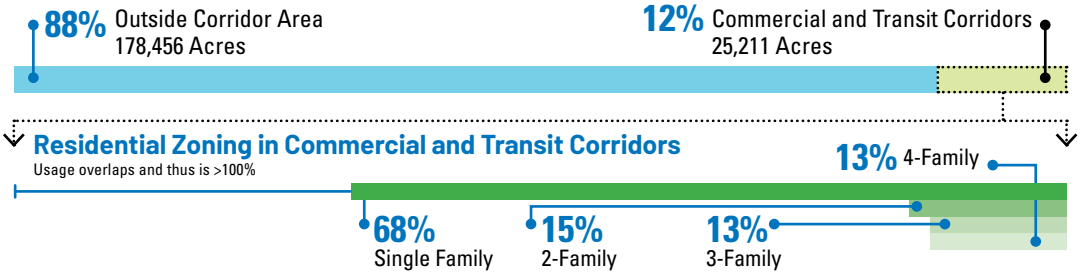


Only 24% or 16,558

Households in North RI can afford the region's median home price of **$465,000**

Owner Households | Renter Households | Inventory of Affordable Single Family Homes 2025

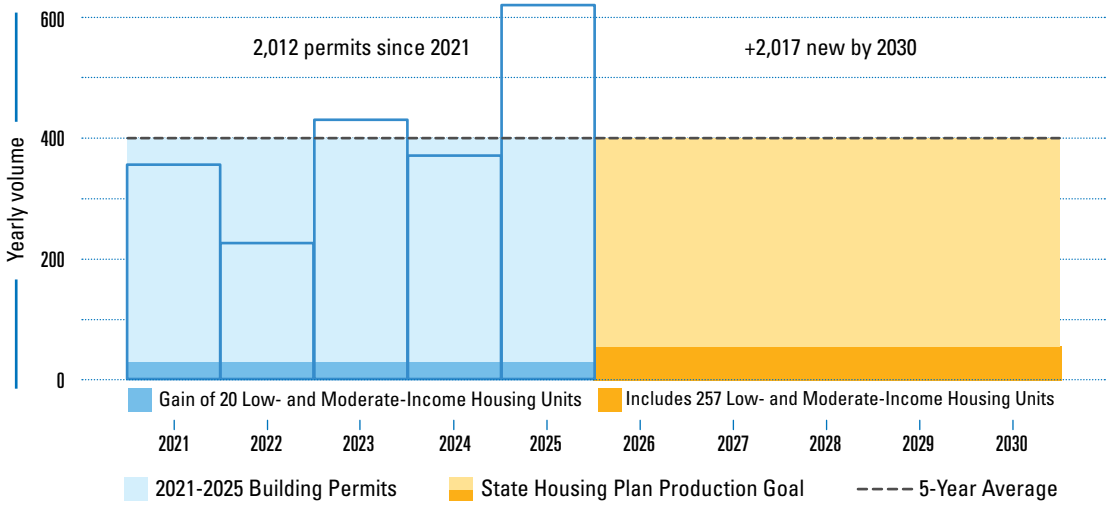
STRATEGIC TRANSPORTATION NETWORK

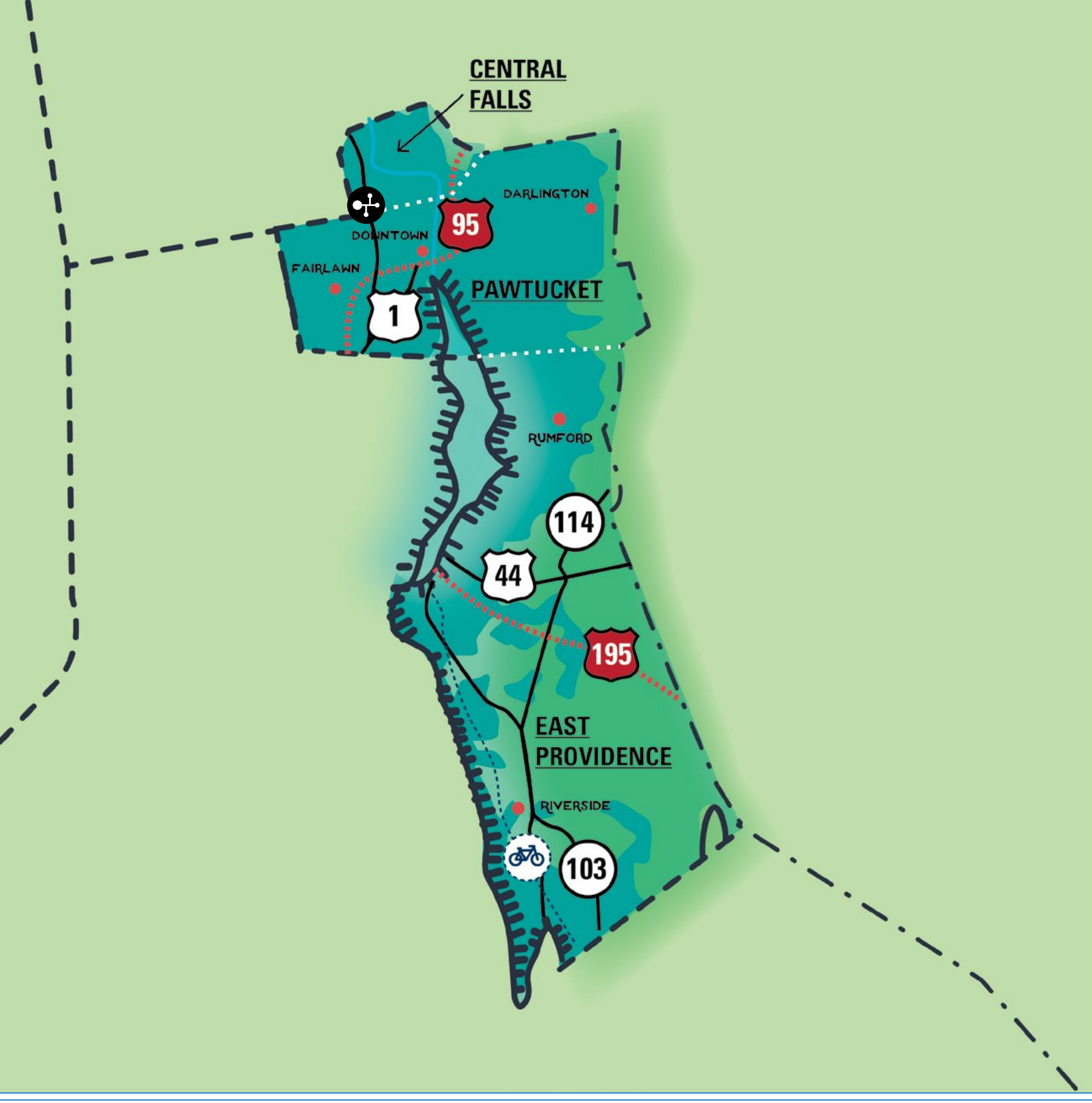


FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **25 developments.**

TOTAL HOMES: 1,740
AFFORDABLE HOMES: 1,239
71% will be new & 29% preserved





EAST PROVIDENCE COUNTY RI

Public Water Supply
Water & Sewer
Neighborhood
River
Bike Path
Open Space
Interstate Highway
US Federal Highway
State Highway
Transit Hub

Municipalities: Central Falls, East Providence, Pawtucket

E PROVIDENCE COUNTY RI

East Providence County includes three of the six "inner ring suburbs" of Providence. With infrastructure serving all of Pawtucket and Central Falls, and large portions of East Providence, the region features some of the densest housing stock outside of Providence. The region is home to the state's newest multimodal transit hub—the Conant Thread District—and has plans for hundreds of multifamily homes and a mix of commercial amenities.

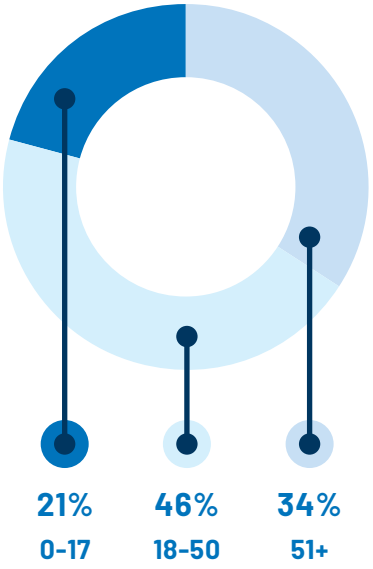
POPULATION

146,100

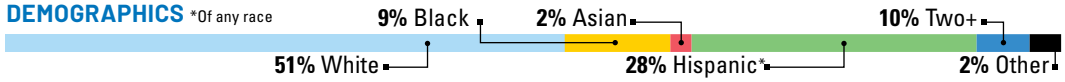
HOUSEHOLDS

59,118

AGE COHORTS

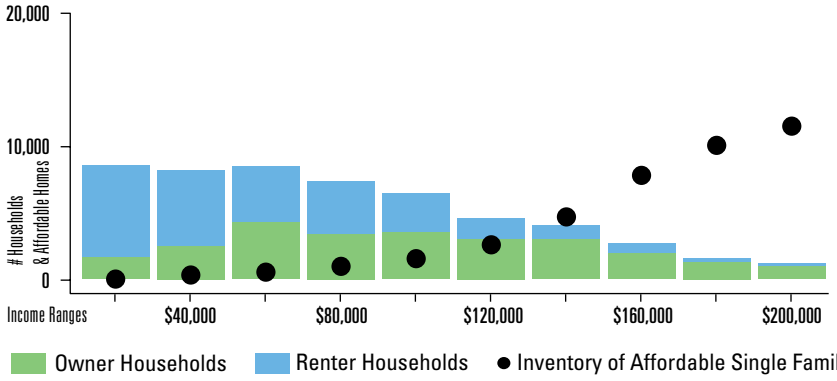


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

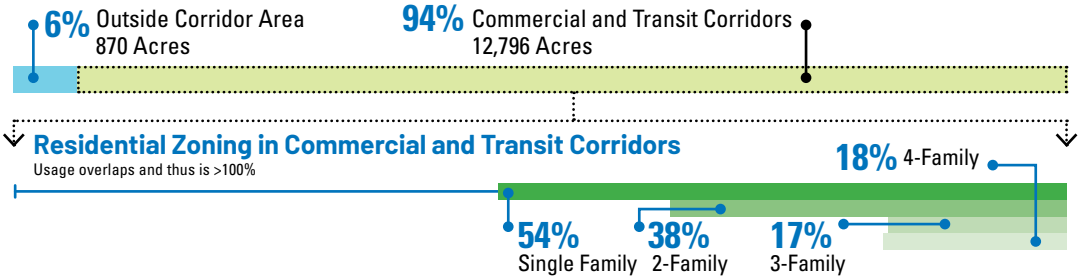
Affordability of Region's Single Family Homes Inventory



Only 17% or 9,778

Households in E Providence County RI can afford the region's median home price of **$434,000**

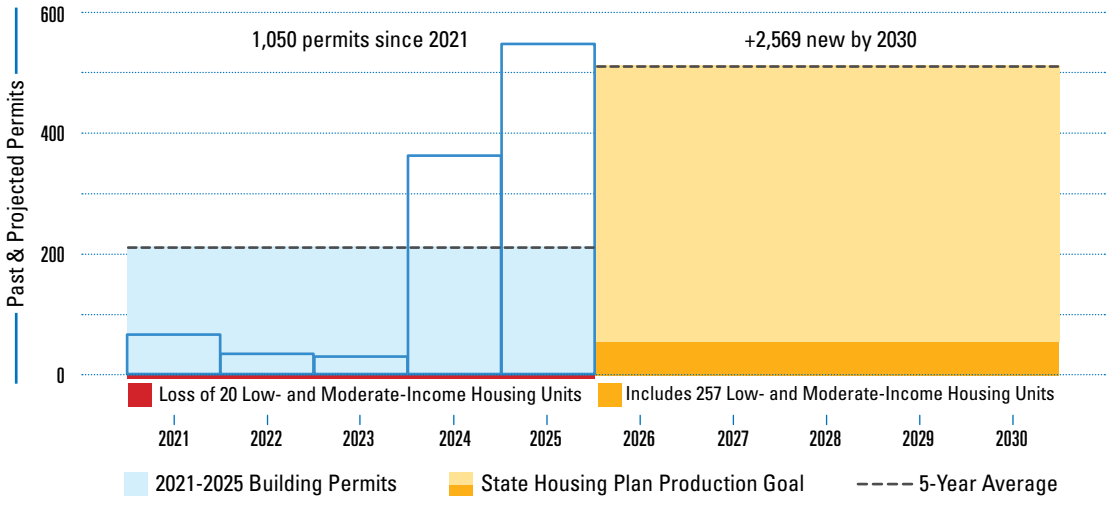
STRATEGIC TRANSPORTATION NETWORK

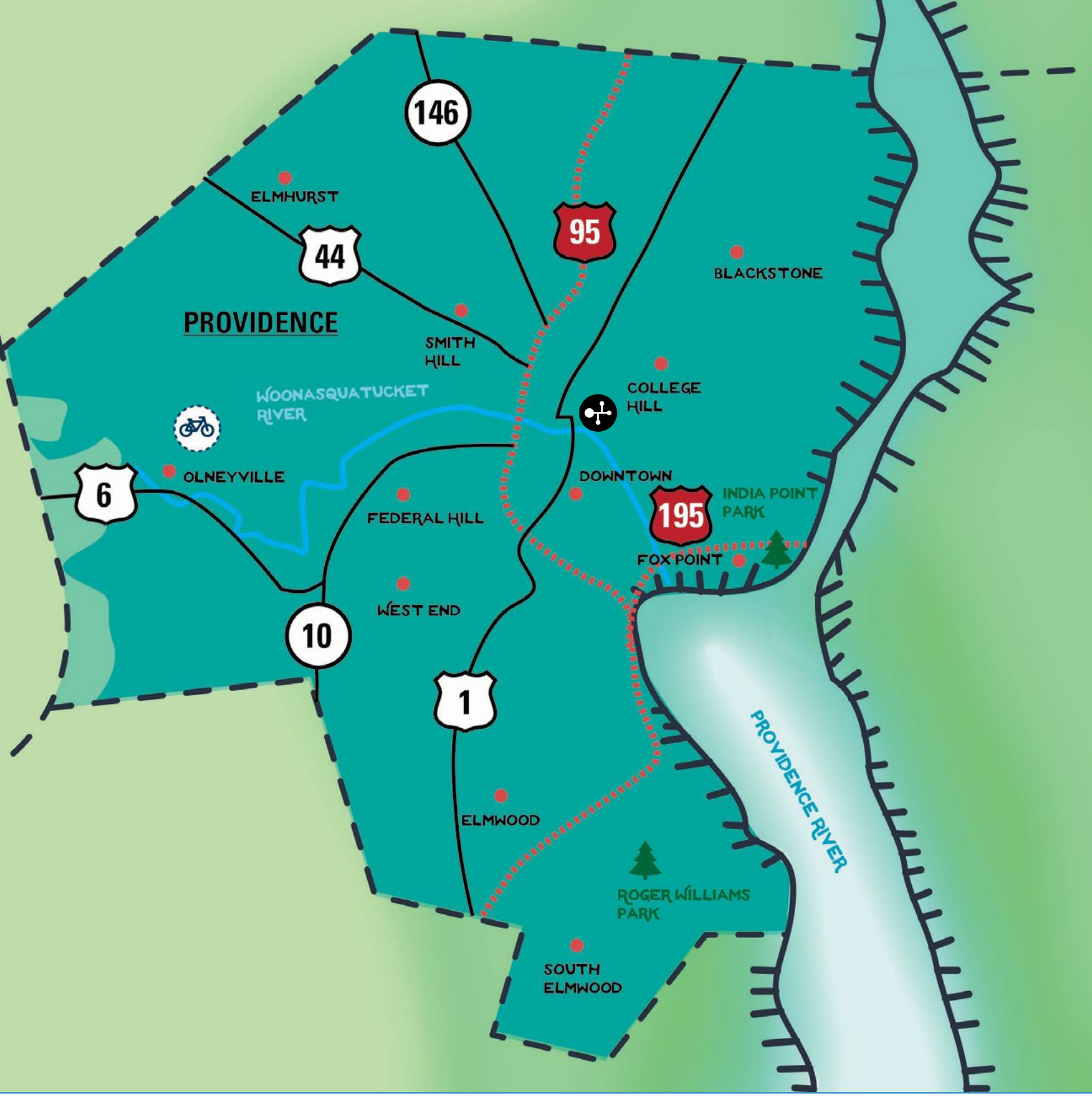


FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **33 developments.**

TOTAL HOMES: 1,060
AFFORDABLE HOMES: 895
69% will be new & 31% preserved





PROVIDENCE RI

Public Water Supply | Water & Sewer | Neighborhood | River | Bike Path | Open Space

Interstate Highway | US Federal Highway | State Highway | Transit Hub

PROVIDENCE RI

Providence is the only region that is a single municipality. The state's Capital City, it is the hub of the state's employment, entertainment, and higher education systems. It has the population of the state's next two largest municipalities combined. Providence is the heart of the state's public transportation system, with all routes in the state either beginning or ending there. It has full public water service and lacks sewer infrastructure only in a small western area.

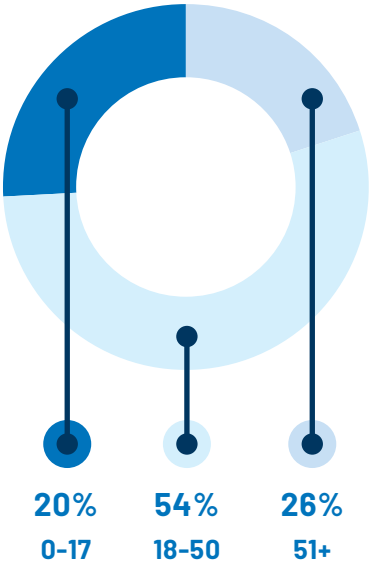
POPULATION

191,267

HOUSEHOLDS

71,497

AGE COHORTS

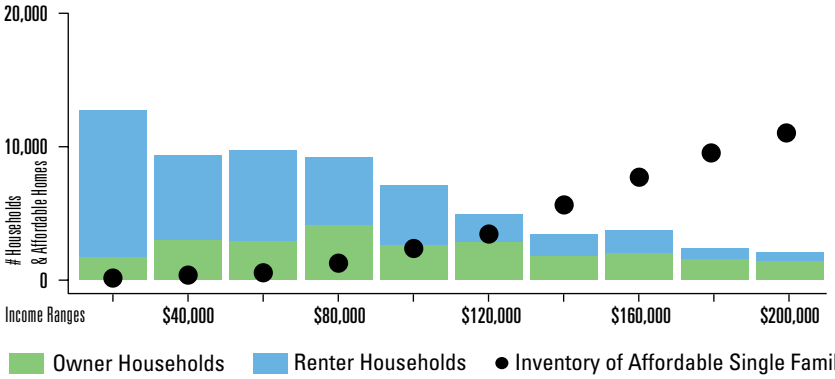


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

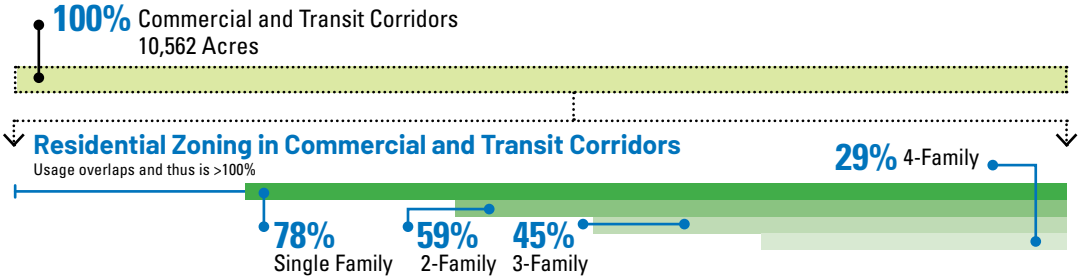
Affordability of Region's Single Family Homes Inventory



Only 15% or 10,610

Households in Providence RI can afford the region's median home price of **$505,000**

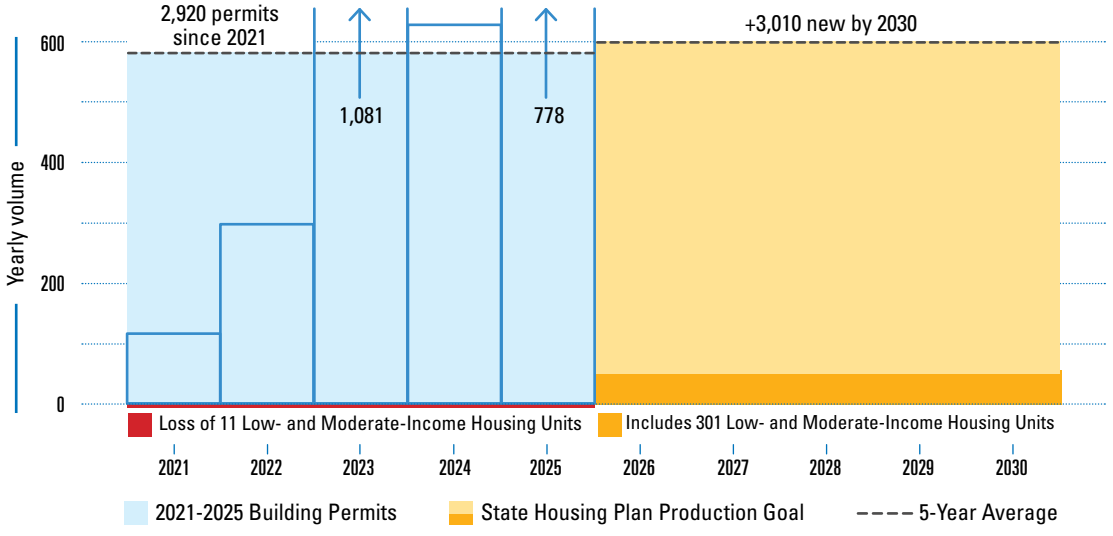
STRATEGIC TRANSPORTATION NETWORK

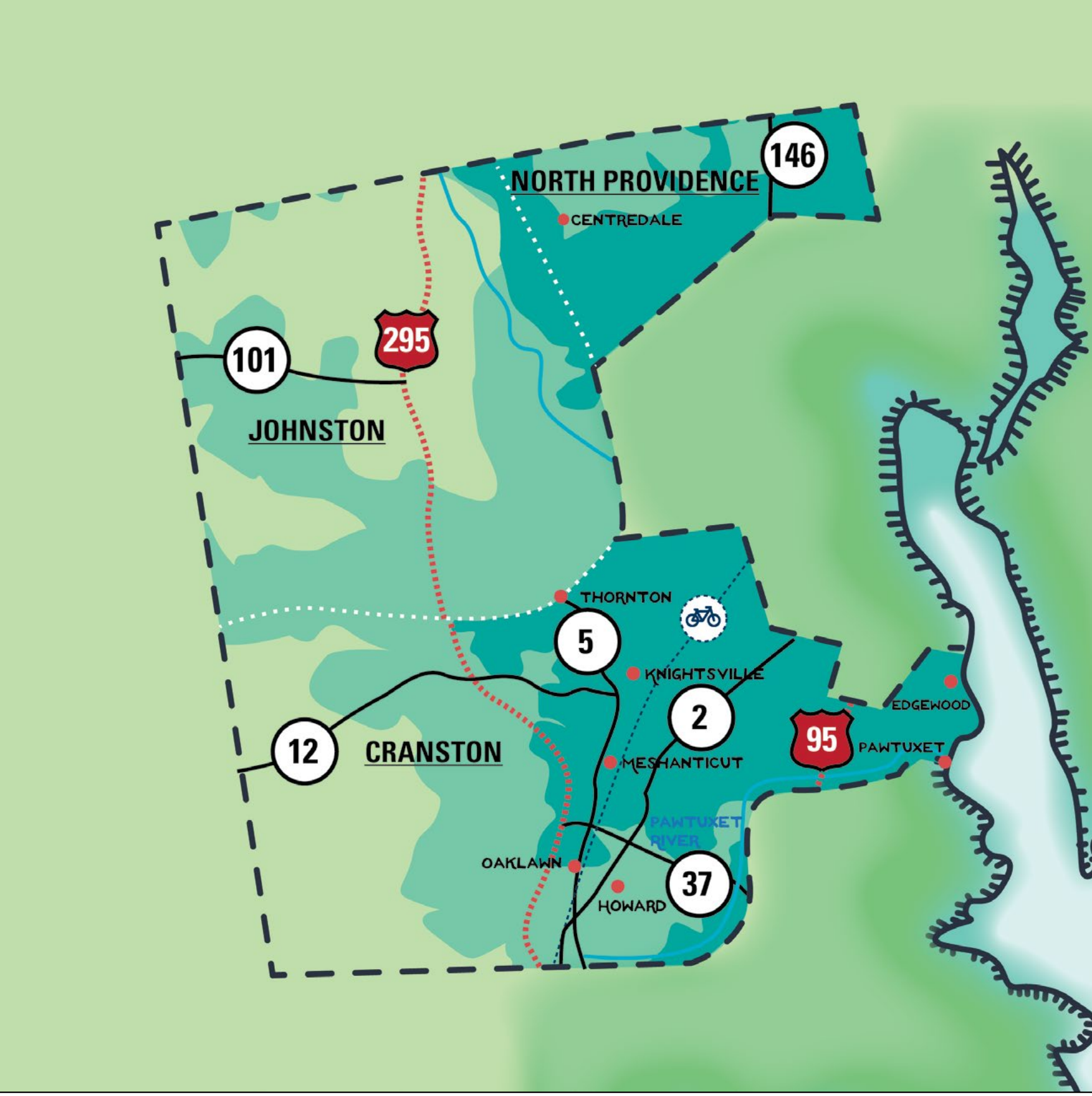


FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **47 developments.**

TOTAL HOMES: 2,616
AFFORDABLE HOMES: 2,377
91% will be new & 9% preserved





SOUTHEAST PROVIDENCE COUNTY RI

Public Water Supply | Water & Sewer | Neighborhood/Village | River | Bike Path | Open Space

Interstate Highway | US Federal Highway | State Highway

Municipalities: Cranston, Johnston, North Providence

SE PROVIDENCE COUNTY RI

The Southeast Providence County Region is the second region comprised of the "inner ring suburbs" of Providence. Cranston, Johnston, and North Providence include substantial suburban neighborhoods and commercial areas, with a mix of denser neighborhoods serviced by public infrastructure and more exurban areas that do not have public water or sewer. Their proximity to Providence represents an opportunity to benefit from the Capital City's job market and entertainment venues.

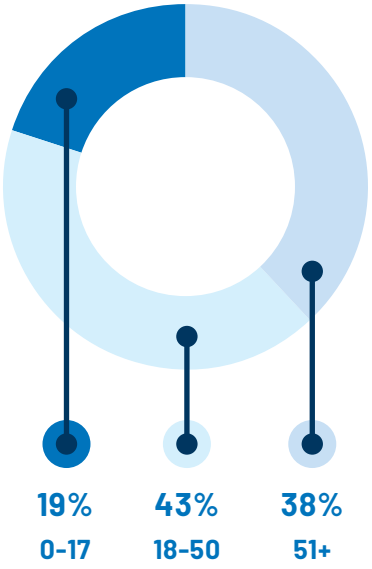
POPULATION

147,664

HOUSEHOLDS

59,299

AGE COHORTS

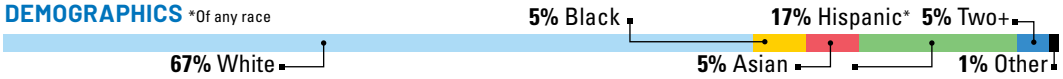


19% 0-17

43% 18-50

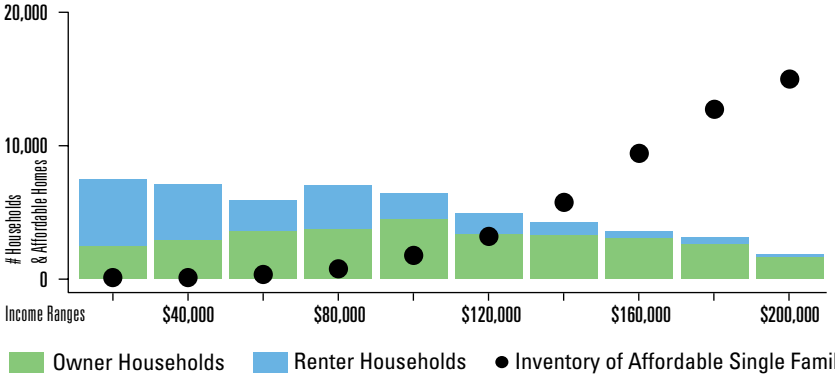
38% 51+

DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

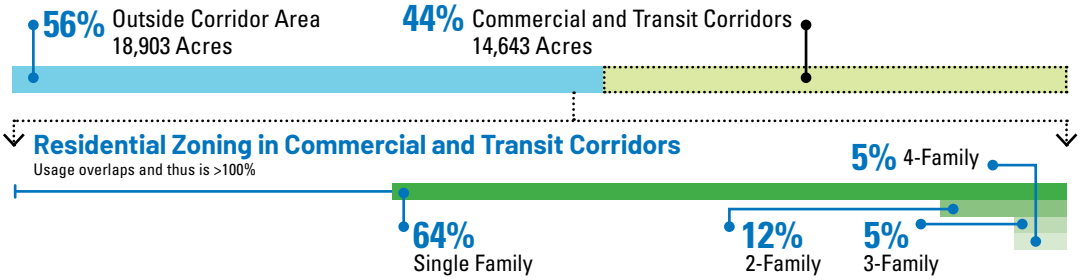
Affordability of Region's Single Family Homes Inventory



Only 23% or 13,723

Households in SE Providence County RI can afford the region's median home price of **$435,000**

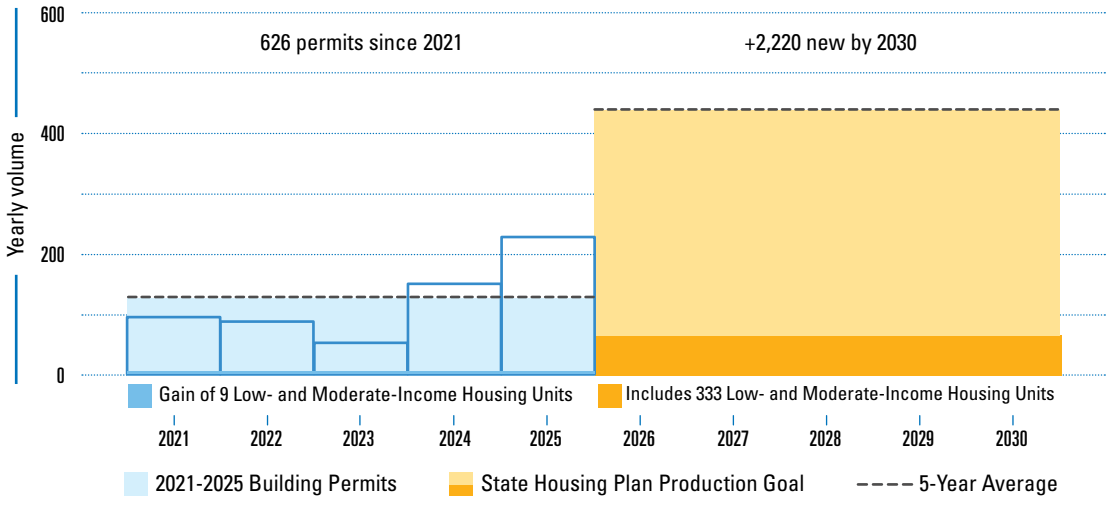
STRATEGIC TRANSPORTATION NETWORK

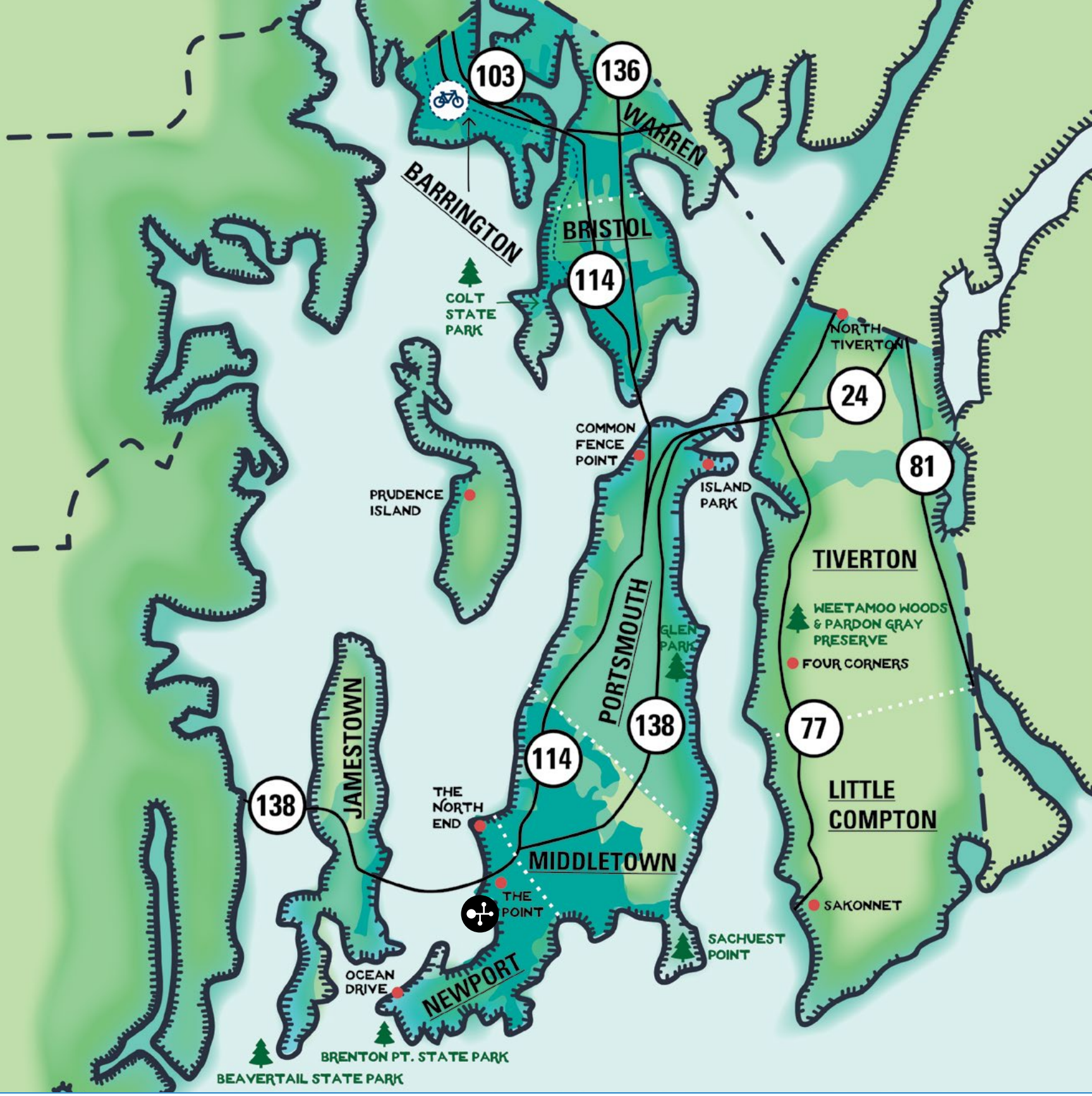


FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **6 developments.**

TOTAL HOMES: 418
AFFORDABLE HOMES: 418
<1% will be new & 99% preserved





SOUTHEAST RI

Public Water Supply | Water & Sewer | Neighborhood/Village | River | Bike Path | Open Space

Interstate Highway | US Federal Highway | State Highway | Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

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

Containing three of the state's four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the amount of coastline and its historical attractions, the region is a hub for tourism. However, that same shoreline necessitates coastal resilience efforts that impact development. Public infrastructure varies throughout the region, making targeted development a priority in increasing housing affordability.

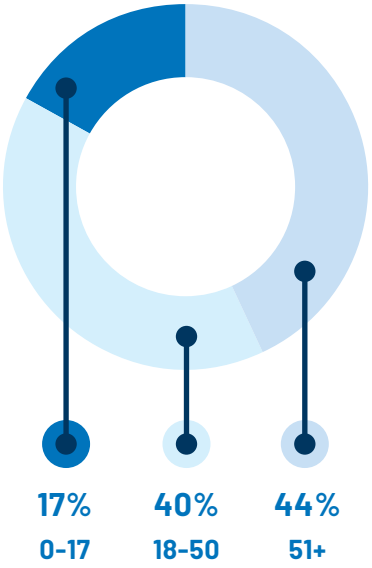
POPULATION

135,569

HOUSEHOLDS

56,973

AGE COHORTS

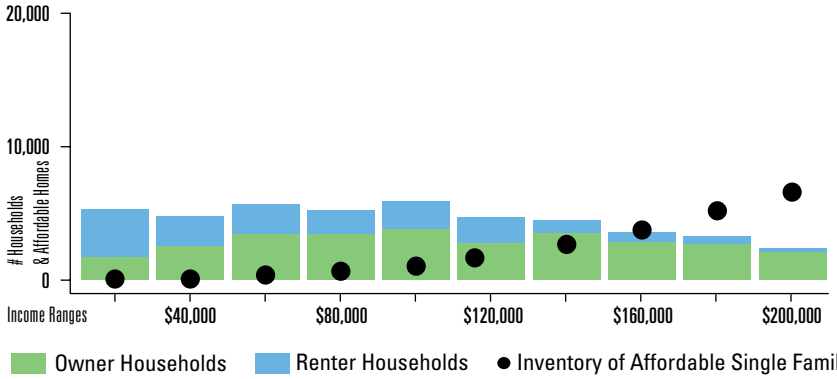


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

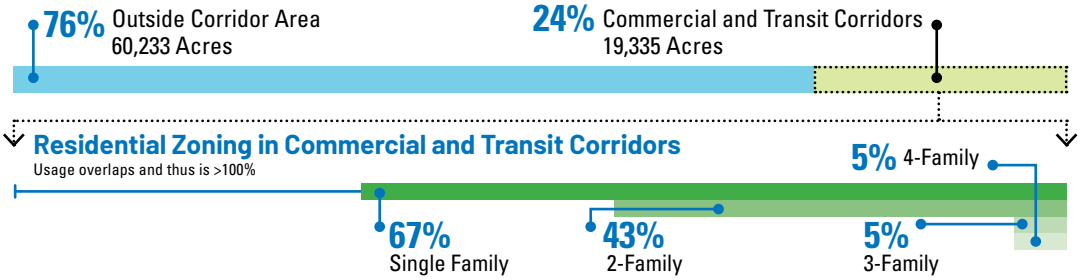
Affordability of Region's Single Family Homes Inventory



Only 16% or 9,365

Households in Southeast RI can afford the region's median home price of **$700,000**

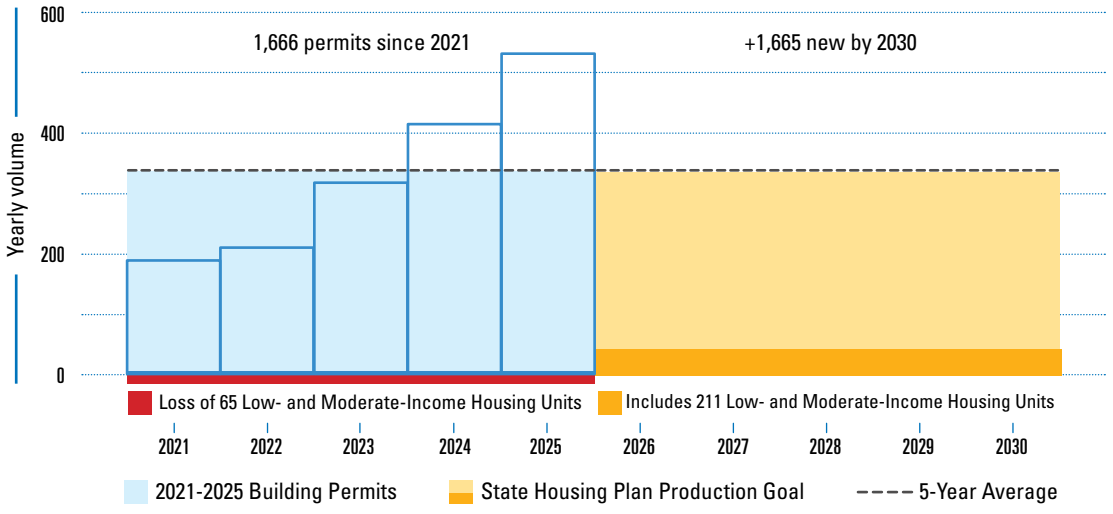
STRATEGIC TRANSPORTATION NETWORK



FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **17 developments.**

TOTAL HOMES: 792
AFFORDABLE HOMES: 758
50% will be new & 50% preserved





SOUTH RI

Public Water Supply
Water & Sewer
Village
River
Bike Path
Open Space
Interstate Highway
US Federal Highway
State Highway
Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

SOUTH RI

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

The South Region encompasses nearly a third of the state's land mass. The south and eastern portions are made up of small historic villages and towns with considerable public infrastructure and most of the population. The western portion is rural and infrastructure is sparse. A majority of the region's population lives in the eastern municipalities, which are also home to the region's economic centers of Quonset Point and the University of Rhode Island.

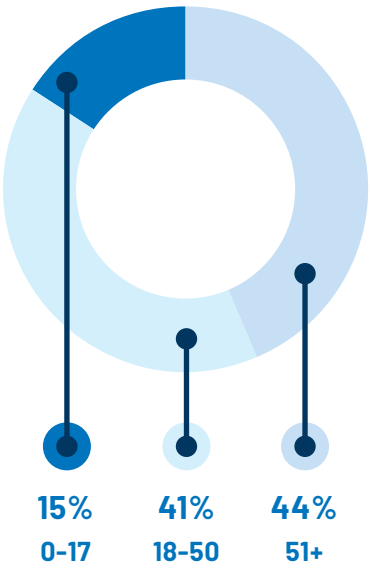
POPULATION

130,426

HOUSEHOLDS

52,548

AGE COHORTS

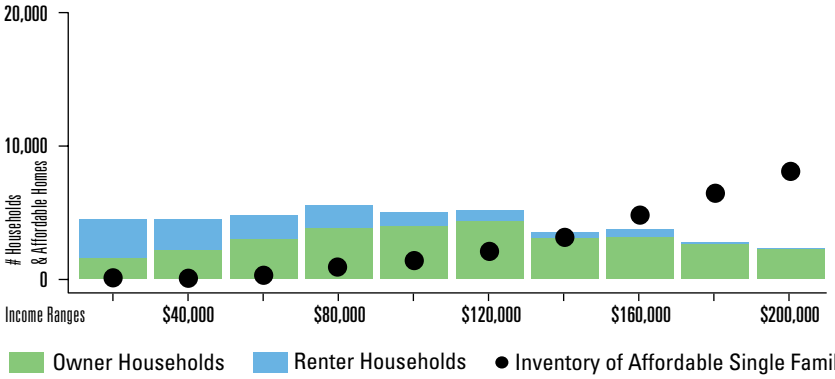


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

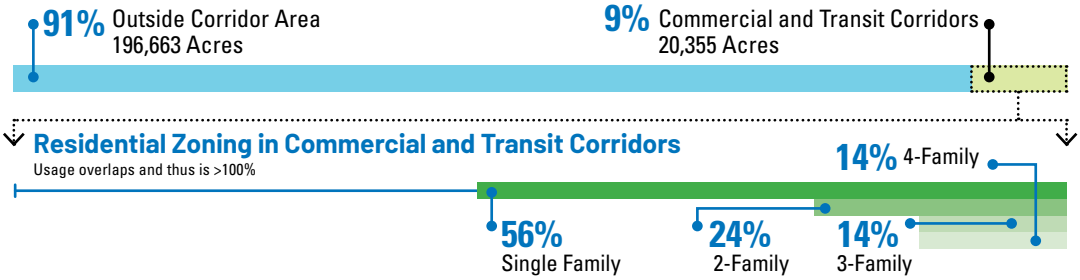
Affordability of Region's Single Family Homes Inventory



Only 20% or 10,332

Households in South RI can afford the region's median home price of **$635,000**

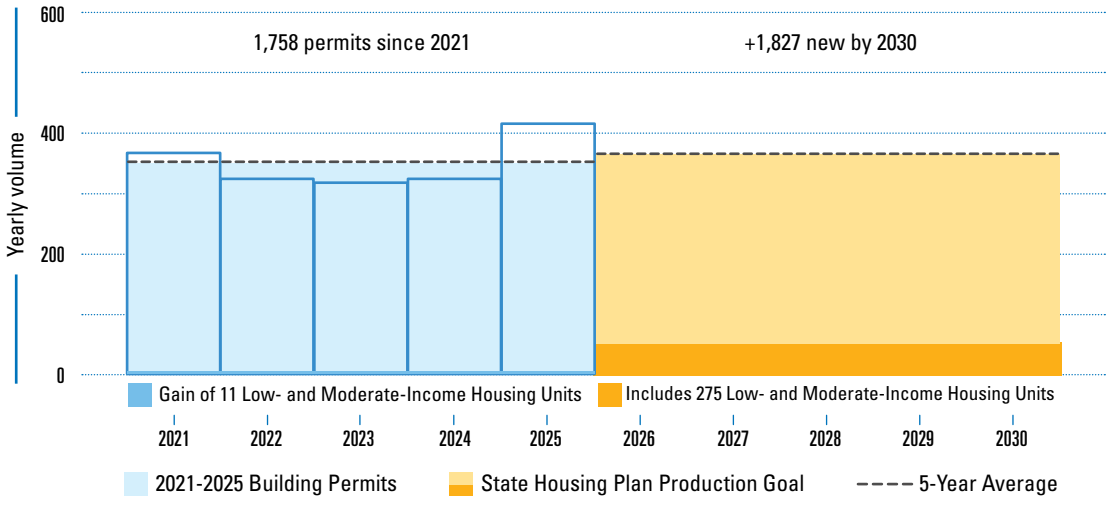
STRATEGIC TRANSPORTATION NETWORK



FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **18 developments.**

TOTAL HOMES: 591
AFFORDABLE HOMES: 530
55% will be new & 45% preserved





CENTRAL RI

Public Water Supply | Water & Sewer | Neighborhood/Village | River | Bike Path | Open Space

Interstate Highway | US Federal Highway | State Highway | Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

CENTRAL RI

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

Rhode Island's Central Region is anchored by one of the state's largest municipalities, Warwick, which is also home to the state's only international airport. The region's eastern half is defined by substantial suburban and commercial development served largely by public water and sewer. In addition to the airport, the city of Warwick envisions a plan for "City Centre Warwick" as a mixed use, multimodal center. Similarly, the town center of East Greenwich features dense, mixed use development patterns with opportunities for a transit hub. The region's western half is some of the most rural land in the state, offering extensive open space and forest and little public infrastructure.

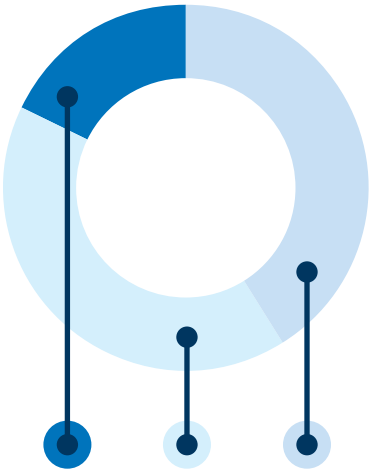
POPULATION

171,441

HOUSEHOLDS

72,839

AGE COHORTS

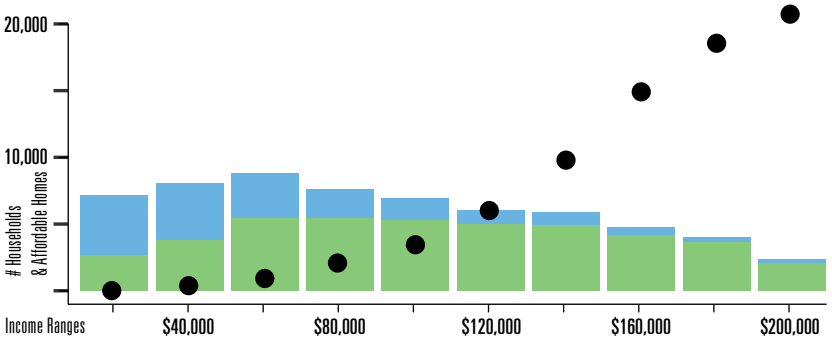


DEMOGRAPHICS *Of any race



HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory

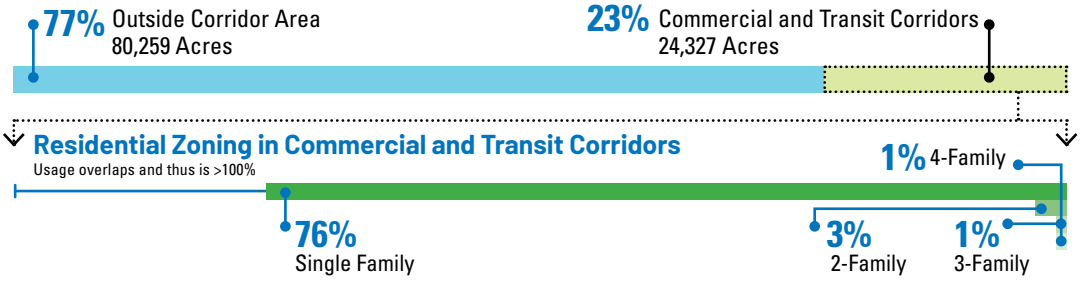


Only 30% or 21,464

Households in Central RI can afford the region's median home price of **$420,000**

Owner Households | Renter Households | Inventory of Affordable Single Family Homes 2025

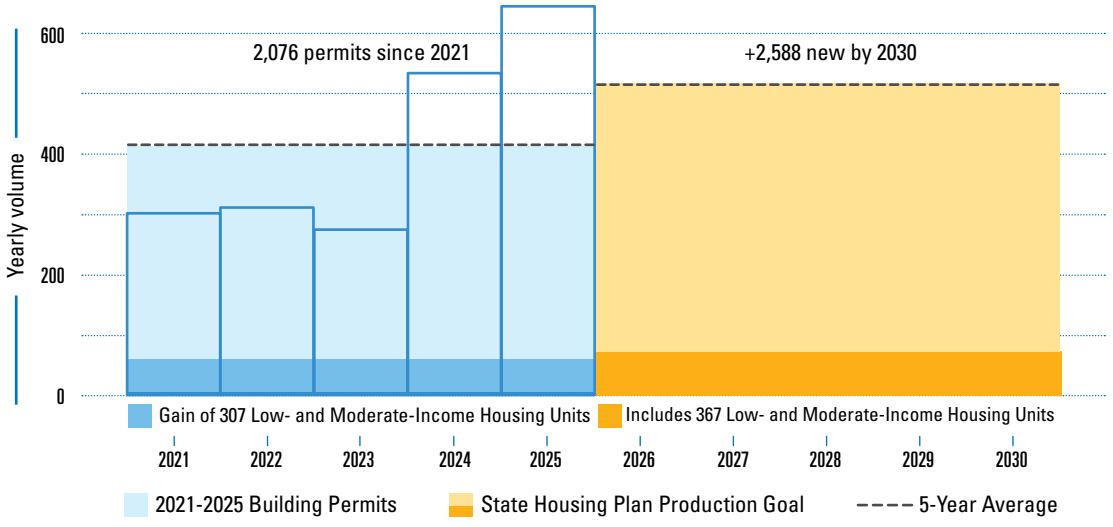
STRATEGIC TRANSPORTATION NETWORK



FIVE-YEAR STATE HOUSING PLAN PRODUCTION GOAL & PAST PERMITTING HISTORY

State funding since 2021, including federal allocations, supported **13 developments.**

TOTAL HOMES: 1,204
AFFORDABLE HOMES: 916
28% will be new & 72% preserved



2026

HOUSING FACT BOOK

LOCAL HOUSING FACTS

HousingWorks RI @ RWU

MUNICIPAL PAGES OVERVIEW

The implementation of a suite of new state laws passed since 2021, alongside federal recovery funding, spurred an increase in building permits across many Rhode Island municipalities. However, some municipalities see these laws as an imposition on home rule. In some cases, objecting resolutions passed at the municipal level turned into proposed legislation at the General Assembly.[29] These bills did not pass, but they demonstrate the continuing struggle to make changes to the existing housing landscape.

The housing ecosystem of Rhode Island's municipalities is under pressure from all sides. Demographics and market forces are changing: older adults now outnumber children under 18; all but two of Rhode Island's school districts are contracting; and average household size is shrinking. Climate resilience concerns are influencing discussions about local development strategies, parking mandates, and public transportation.

Despite the concerns raised about the cost of additional residential development, recent research points to the savings municipalities can realize:

> **...building homes near existing jobs, stores, and transit saves public dollars, in both up-front infrastructure and ongoing maintenance costs, and produces more revenue in property taxes per acre than local governments can expect from development at the edge of town. ...[T]he study demonstrates the advantages of removing outdated, inflexible regulations that block homebuilding in established areas.**[30]

RESIDENTIAL DEVELOPMENT ORDINANCES *As listed on the municipal pages. See Methods & Sources for more information.*

ADU ACCESSORY DWELLING UNITS §45-24-31(2): Residential living unit on the same lot where the principal use is a legally established single family dwelling or multifamily dwelling unit. An ADU provides complete independent living facilities for one or more persons.

AHTF AFFORDABLE HOUSING TRUST FUND: Housing trust funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. (Housing Trust Fund Project, Community Change, Portland, OR)

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

CP COMPREHENSIVE PERMIT §45-53-4: Procedure for approval of construction of low- or moderate-income housing. (a) Any applicant proposing to build low- or moderate-income housing may submit to the local review board a single application for a comprehensive permit to build that housing in lieu of separate applications to the applicable local boards. This procedure is only available for proposals in which at least 25 percent of the housing is low- or moderate-income housing.

FZ FLEXIBLE ZONING / Two types: FLOATING ZONE §45-24-31 (28): An unmapped zoning district adopted within the ordinance that is established on the zoning map only when an application for development, meeting the zone requirements, is approved. OVERLAY DISTRICT §45-24-31 (55): A district established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

G/VC GROWTH/VILLAGE CENTERS: Dynamic and efficient centers for development that have a core of commercial and community services, residential development, and natural and built landmarks and boundaries that provide a sense of place. May differ in size, regional importance, and services provided but share common characteristics such as public and private investments in services, facilities, buildings, transportation, water and wastewater systems; and contain some combination of schools, commercial and industrial buildings, and housing. (Growth Centers, Governor's Growth Planning Council, 2002)

ID INFILL DEVELOPMENT: Development that takes place within built-up areas on under-utilized or vacant sites. Interest in infill development stems from a desire to channel development into areas that are already served by public facilities, including police, fire, utilities, schools, and transit, to make more efficient use of existing land and infrastructure.

IZ INCLUSIONARY ZONING §45-24-46.1(a): A zoning ordinance requiring the inclusion of affordable housing as part of a development shall provide that the housing will be affordable housing, as defined in §42-128-8.1(d)(1); that the affordable housing will constitute not less than 15 percent of the total units proposed for the development; and that the units will remain affordable for a period of not less than 30 years from initial occupancy enforced through a land lease and/or deed restriction enforceable by the municipality and the state of Rhode Island.

MU MIXED-USE §45-24-31 (52): A mixture of land uses within a single development, building, or tract.

TOD TRANSIT-ORIENTED DEVELOPMENT: TOD and transit supportive development (TSD) land use planning creates an environment around a transit stop or station that supports pedestrian activities and transit use by providing a mix of uses and relatively dense residential development.

RHODE ISLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
1,101,801	441,570	$87,796

64% OWN | 36% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$499,900**

Monthly housing payment **$4,085**

5 YEAR COMPARISON

2020 $398,224 → 2025 **26%** INCREASE

$163,408 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,358**

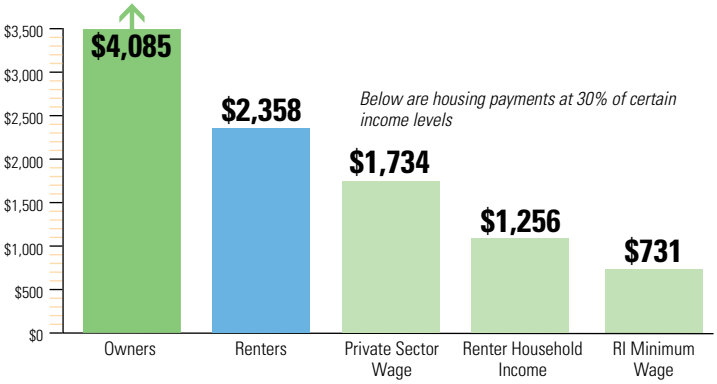
5 YEAR COMPARISON

2020 $2,035 → 2025 **14%** INCREASE

$94,303 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

148,766 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
485,932	57%	43%

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

Permitted by right in one or more zones without a hearing

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
1,080	2,698	3,778	287 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **180,840**

CURRENT **9.44%** % of year-round housing stock **43,954*** # of long-term affordable homes

*6,268 vouchers

Elderly	Family	Special Needs
44%	48%	8%

ADDED UNITS		PRESERVED RENTALS
Ownership 35	Rental 592	371

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **3,895**

BARRINGTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,126	6,228	$153,198

88% OWN | 12% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$750,000**

Monthly housing payment **$6,190**

5 YEAR COMPARISON

2020 $621,504 → 2025 **21%** INCREASE

$247,581 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,936**

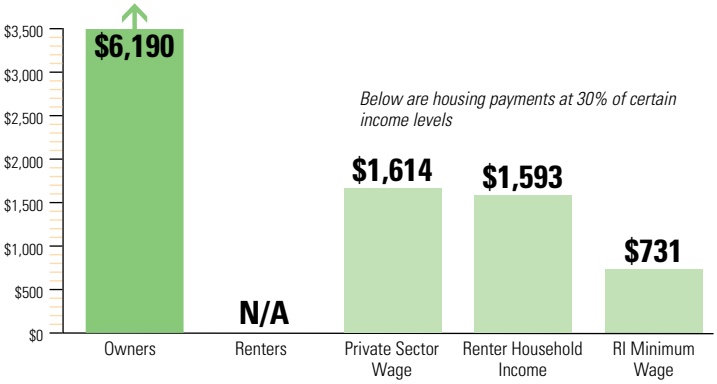
5 YEAR COMPARISON

2020 N/A → 2025 N/A

$77,423 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,623 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **6,498**

Single family **94%**

Two or more **6%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
16	2	18	9 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,160**

CURRENT **3.70%** % of year-round housing stock

232* # of long-term affordable homes
*19 vouchers

Elderly **26%**

Family **61%**

Special Needs **13%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **107**

BRISTOL

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
22,220	8,731	$97,764

66% OWN | 34% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$662,500**

Monthly housing payment **$5,263**

5 YEAR COMPARISON

2020 $474,002 → 2025 **40%** INCREASE

$210,505 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,037**

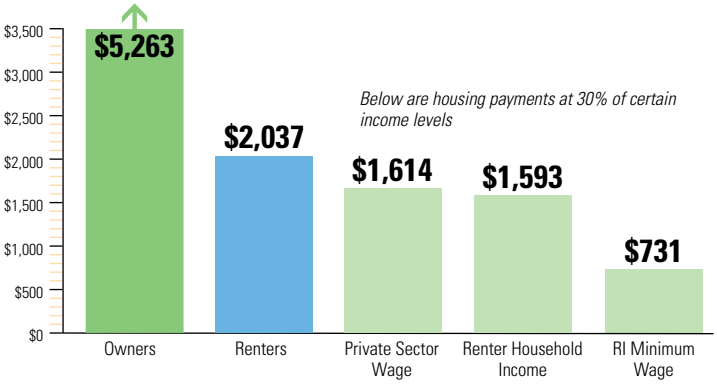
5 YEAR COMPARISON

2020 $1,682 → 2025 **17%** INCREASE

$81,463 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,784 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **9,510**

Single family **58%**

Two or more **42%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
12	127	139	7 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,480**

CURRENT **6.74%** % of year-round housing stock

626* # of long-term affordable homes
*119 vouchers

Elderly **57%**

Family **36%**

Special Needs **7%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **19**

BURRILLVILLE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,427	6,058	$119,813

82% OWN | 18% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$475,000**

Monthly housing payment **$3,876**

5 YEAR COMPARISON

2020 $374,212 → 2025 **27%** INCREASE

$155,038 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

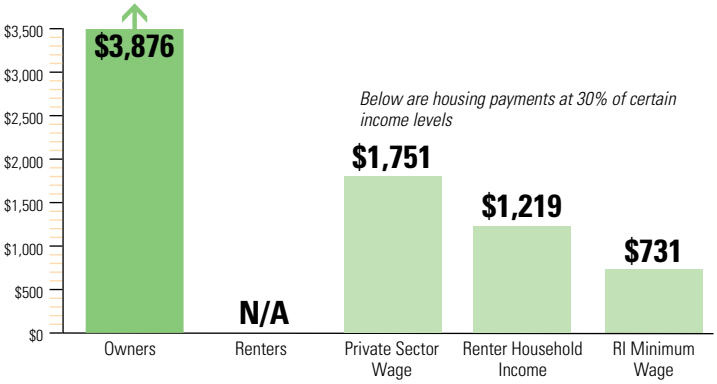
5 YEAR COMPARISON

2020 $1,086 → 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

1,430 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **6,344**

Single family **75%**

Two or more **25%**

INFRASTRUCTURE

REGION: North

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
30	0	30	3 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **1,605**

CURRENT 10.19% % of year-round housing stock

663* # of long-term affordable homes
*25 vouchers

Elderly **37%**

Family **63%**

Special Needs **1%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **154**

CENTRAL FALLS

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
22,701	7,683	$49,285

26% OWN | 74% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$382,000**

Monthly housing payment **$3,255**

5 YEAR COMPARISON

2020 $298,746 → 2025 **28%** INCREASE

$130,197 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,718**

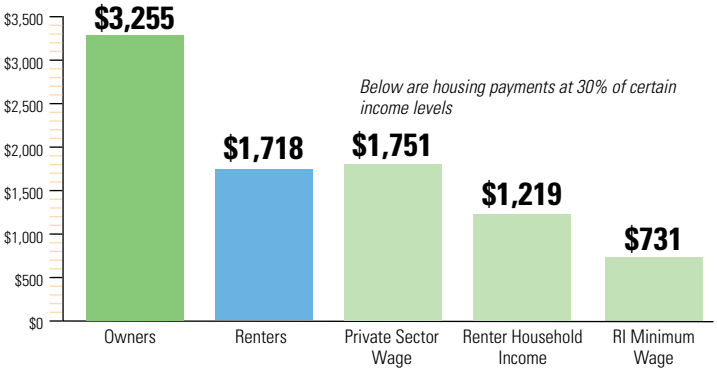
5 YEAR COMPARISON

2020 $1,751 → 2025 **2%** DECREASE

$68,703 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

4,140 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **8,426**

Single family **11%**

Two or more **89%**

INFRASTRUCTURE

REGION: East Providence County

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
11	81	92	9 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **5,510**

CURRENT **16.08%** % of year-round housing stock

1,314* # of long-term affordable homes
*509 vouchers

Elderly **23%**

Family **74%**

Special Needs **3%**

ADDED UNITS

Ownership **0** Rental **6**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **28**

CHARLESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,051	3,493	$109,404

92% OWN | 8% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$715,000**

Monthly housing payment **$5,409**

5 YEAR COMPARISON

2020 $568,803 → 2025 **26%** INCREASE

$216,356 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

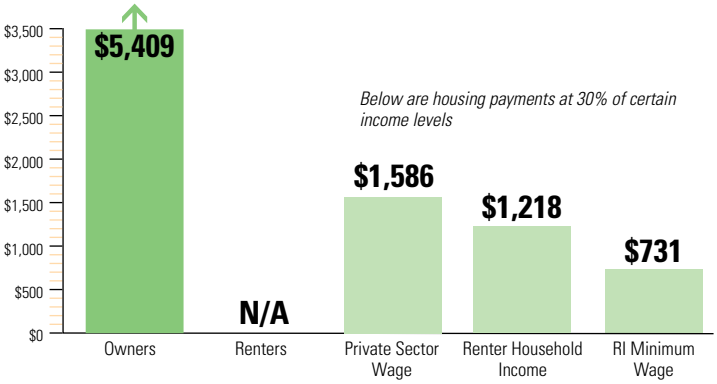
5 YEAR COMPARISON

2020 N/A → 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

809 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **5,458**

Single family **88%**

Two or more **12%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
39	6	45	11 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,070**

CURRENT **3.96%** % of year-round housing stock

147* # of long-term affordable homes
*10 vouchers

Elderly **38%**

Family **26%**

Special Needs **36%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **43**

COVENTRY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
35,907	14,505	$102,946

82% OWN | 18% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$438,950**

Monthly housing payment **$3,737**

5 YEAR COMPARISON

2020 $370,470 → 2025 **18%** INCREASE

$149,481 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,281**

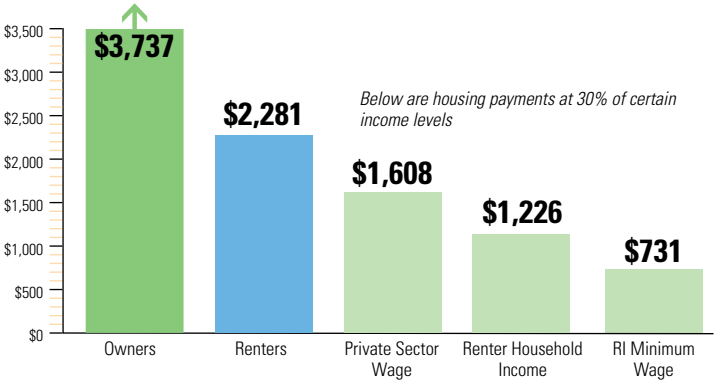
5 YEAR COMPARISON

2020 $2,002 → 2025 **12%** INCREASE

$91,223 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,143 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **15,430**

Single family **83%**

Two or more **17%**

INFRASTRUCTURE

REGION: Central

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
49	0	49	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **4,935**

CURRENT **6.23%** % of year-round housing stock

916* # of long-term affordable homes
*164 vouchers

Elderly **48%**

Family **49%**

Special Needs **3%**

ADDED UNITS

Ownership **3** Rental **0**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **52**

CRANSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
83,250	32,595	$90,206

68% OWN | 32% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$460,000**

Monthly housing payment **$3,842**

5 YEAR COMPARISON

2020 $355,377 → 2025 **29%** INCREASE

$153,668 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,415**

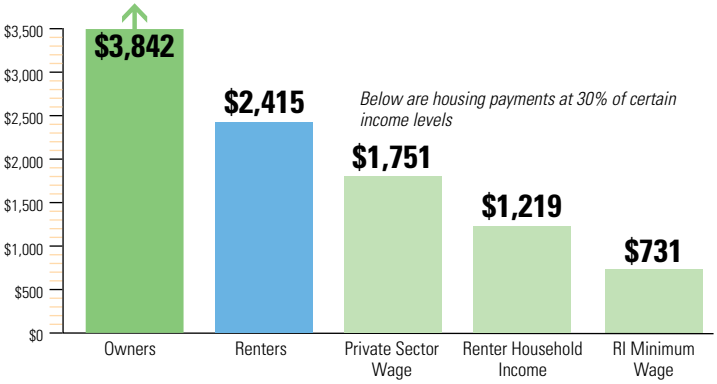
5 YEAR COMPARISON

2020 $2,023 → 2025 **16%** INCREASE

$96,583 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,290 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **33,834**

Single family **63%**

Two or more **37%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
44	114	158	6 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **12,995**

CURRENT **6.14%** % of year-round housing stock

2,089* # of long-term affordable homes

Elderly **64%**

Family **24%**

Special Needs **12%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

CUMBERLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
36,820	14,297	$117,522

76% OWN | 24% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$540,000**

Monthly housing payment **$4,386**

5 YEAR COMPARISON

2020 $430,344 → 2025 **25%** INCREASE

$175,453 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,539**

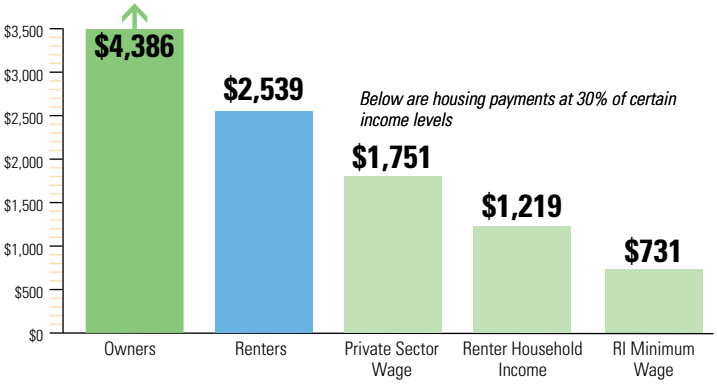
5 YEAR COMPARISON

2020 $2,279 → 2025 **10%** INCREASE

$101,543 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,722 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **14,918**

Single family **70%**

Two or more **30%**

INFRASTRUCTURE

REGION: North

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
31	58	89	4 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **4,330**

CURRENT **6.54%** % of year-round housing stock

977* # of long-term affordable homes
*136 vouchers

Elderly **64%**

Family **31%**

Special Needs **5%**

ADDED UNITS

Ownership **0** Rental **9**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **95**

EAST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
14,554	5,404	$177,090

83% OWN | 17% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$888,625**

Monthly housing payment **$7,314**

5 YEAR COMPARISON

2020 $686,056 → 2025 **30%** INCREASE

$292,547 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,033**

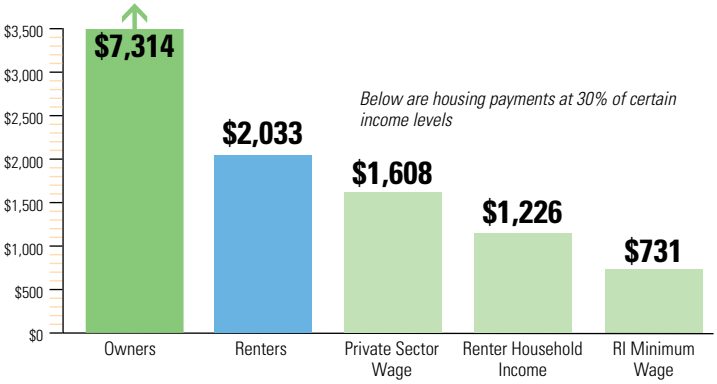
5 YEAR COMPARISON

2020 $2,003 → 2025 **1%** INCREASE

$81,303 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,252 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **5,690**

Single family **78%**

Two or more **22%**

INFRASTRUCTURE

REGION: Central

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
4	1	5	3 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,165**

CURRENT **8.29%** % of year-round housing stock

453* # of long-term affordable homes
*29 vouchers

Elderly **31%**

Family **61%**

Special Needs **8%**

ADDED UNITS

Ownership **2** Rental **56**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **121**

EAST PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
47,281	20,836	$75,912

60% OWN | 40% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$430,000**

Monthly housing payment **$3,568**

5 YEAR COMPARISON

2020 $337,415 → 2025 **27%** INCREASE

$142,727 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,315**

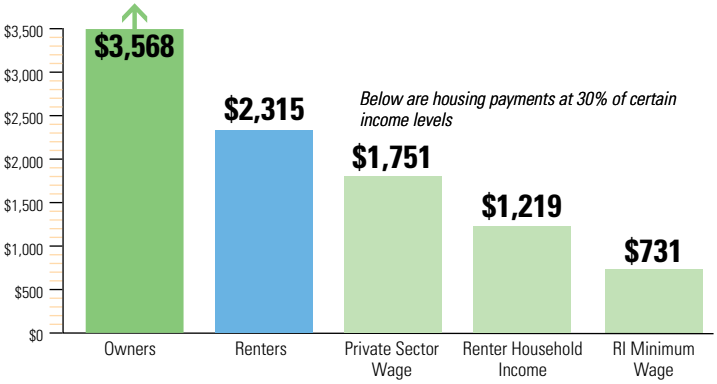
5 YEAR COMPARISON

2020 $2,077 → 2025 **10%** INCREASE

$92,583 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

7,033 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **21,921**

Single family **54%**

Two or more **46%**

INFRASTRUCTURE

REGION: East Providence County

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
35	233	268	15 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **9,620**

CURRENT **10.68%** % of year-round housing stock

2,357* # of long-term affordable homes
*258 vouchers

Elderly **54%**

Family **42%**

Special Needs **4%**

ADDED UNITS

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

PRESERVED RENTALS

294

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **160**

EXETER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
7,195	2,416	$111,250

80% OWN | 20% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$650,000**

Monthly housing payment **$5,215**

5 YEAR COMPARISON

2020 $472,131 → 2025 **38%** INCREASE

$208,600 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

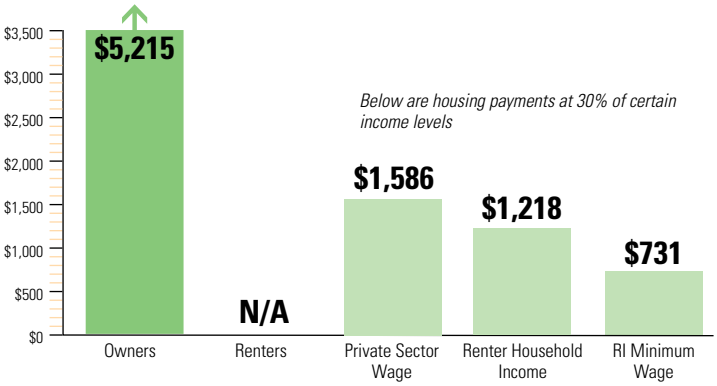
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

792 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **2,528**

Single family **84%**

Two or more **16%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
30	**2**	**32**	**0** (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

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

CURRENT **7.59%** % of year-round housing stock

195* # of long-term affordable homes
*10 vouchers

Elderly **2%**

Family **46%**

Special Needs **52%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **67**

FOSTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
4,523	1,503	$113,646

91% OWN | 9% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$500,000**

Monthly housing payment **$4,478**

5 YEAR COMPARISON

2020 $442,818 → 2025 **13%** INCREASE

$179,130 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

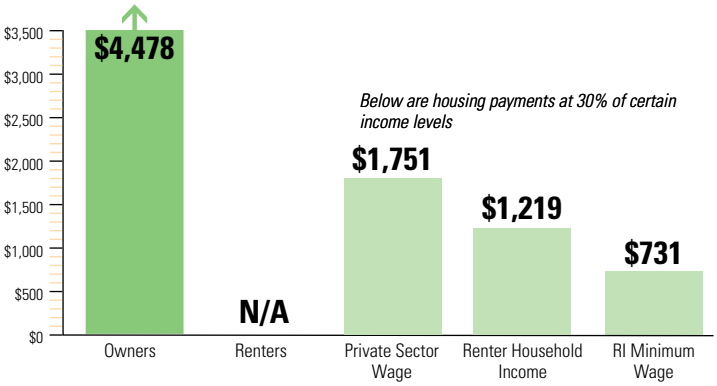
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

458 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **1,579** | Single family **94%** | Two or more **6%**

INFRASTRUCTURE

REGION: North

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
11	0	11	3 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **350**

CURRENT **2.20%** % of year-round housing stock

40* # of long-term affordable homes
*0 vouchers

Elderly **75%** | Family **10%** | Special Needs **15%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

GLOCESTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
10,221	3,873	$113,508

91% OWN | 9% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$519,900**

Monthly housing payment **$4,320**

5 YEAR COMPARISON

2020 $399,035 → 2025 **30%** INCREASE

$172,797 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

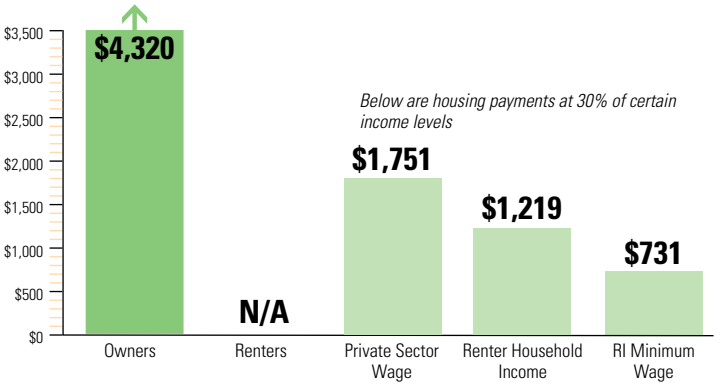
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

1,099 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **4,306**

Single family **95%**

Two or more **5%**

INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family **13** | Two or more **4** | Total **17** | ADU **2** (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **970**

CURRENT **2.54%** % of year-round housing stock

102* # of long-term affordable homes
*0 vouchers

Elderly **63%**

Family **25%**

Special Needs **12%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

HOPKINTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,420	3,416	$97,172

80% OWN | 20% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$500,000**

Monthly housing payment **$4,196**

5 YEAR COMPARISON

2020 $392,798 → 2025 **27%** INCREASE

$167,831 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

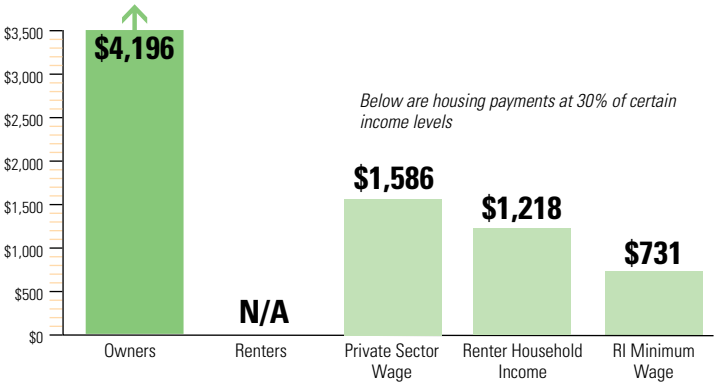
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,094 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **3,715**

Single family **82%**

Two or more **18%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
12	0	12	3 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **1,350**

CURRENT **7.19%** % of year-round housing stock

254* # of long-term affordable homes
*12 vouchers

Elderly **74%**

Family **15%**

Special Needs **11%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **37**

JAMESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
5,534	2,500	$140,625

86% OWN | 14% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $1,020,000

Monthly housing payment $7,680

5 YEAR COMPARISON

2020 $810,731 → 2025 26% INCREASE

$307,186 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment N/A

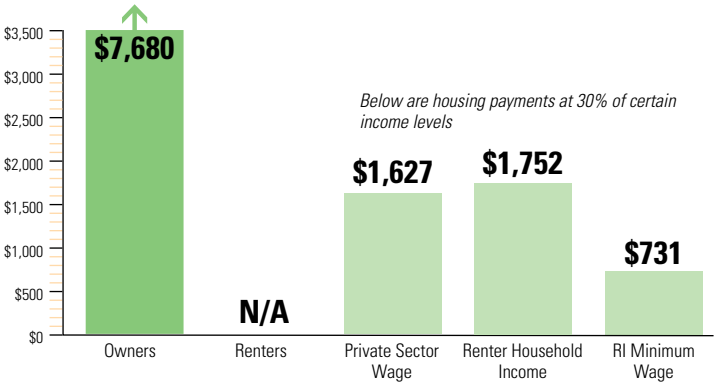
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

663 HOUSEHOLDS ARE COST BURDENED



= 508 Owner Households

= 155 Renter Households

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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 3,103

Single family 91%

Two or more 9%

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF | AR | CP | FZ

G/VC | ID | IZ | MU | TOD

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
9	0	9	7 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: 640

CURRENT 4.73% % of year-round housing stock

124* # of long-term affordable homes
*0 vouchers

Elderly 54%

Family 33%

Special Needs 13%

ADDED UNITS

Ownership 0 | Rental 13

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 15

JOHNSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
29,835	11,675	$91,866

76% OWN | 24% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $470,000

Monthly housing payment $3,976

5 YEAR COMPARISON

2020 $366,104 → 2025 28% INCREASE

$159,059 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment $2,400

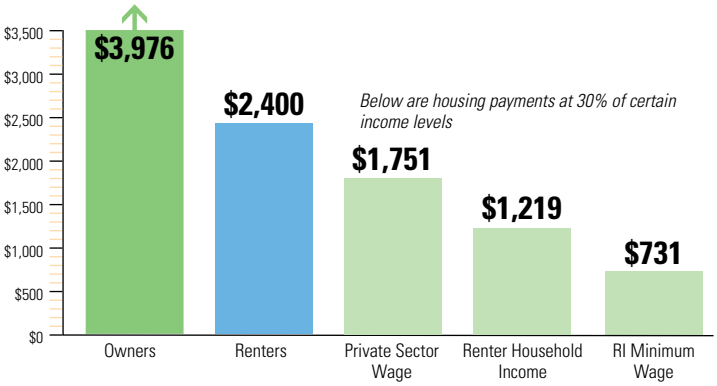
5 YEAR COMPARISON

2020 $2,162 → 2025 10% INCREASE

$95,983 Income needed to afford this

AFFORDABILITY GAP

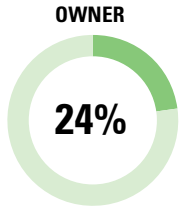
MONTHLY COSTS: OWNERS & RENTERS



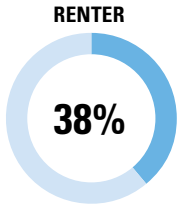
Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,113 HOUSEHOLDS ARE COST BURDENED



= 2,109 Owner Households



= 1,004 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **12,328**

Single family **73%**

Two or more **27%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
57	11	68	N/A

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **4,360**

CURRENT **9.01%** % of year-round housing stock

1,123* # of long-term affordable homes
*117 vouchers

Elderly **66%**

Family **23%**

Special Needs **11%**

ADDED UNITS

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

PRESERVED RENTALS **22**

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **7**

LINCOLN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	72% OWN	28% RENT
22,864	8,795	$104,821		

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$543,500**

Monthly housing payment **$4,484**

5 YEAR COMPARISON

2020 $442,818 → 2025 **23%** INCREASE

$179,345 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,884**

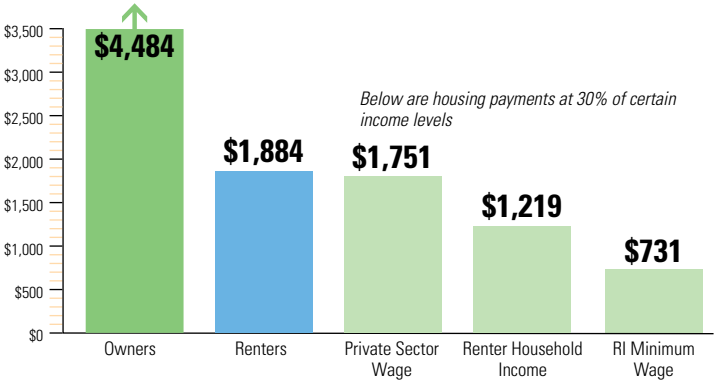
5 YEAR COMPARISON

2020 $2,059 → 2025 **9%** DECREASE

$75,343 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,382 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,006	60%	40%

INFRASTRUCTURE

REGION: North

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
15	222	237	6 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,690**

CURRENT **8.35%** % of year-round housing stock

793* # of long-term affordable homes
*93 vouchers

Elderly	Family	Special Needs
53%	42%	4%

ADDED UNITS

Ownership **3** Rental **28**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **28**

LITTLE COMPTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
3,584	1,557	$134,750

94% OWN | 6% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$985,000**

Monthly housing payment **$7,211**

5 YEAR COMPARISON

2020 $932,412 → 2025 **6%** INCREASE

$288,451 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

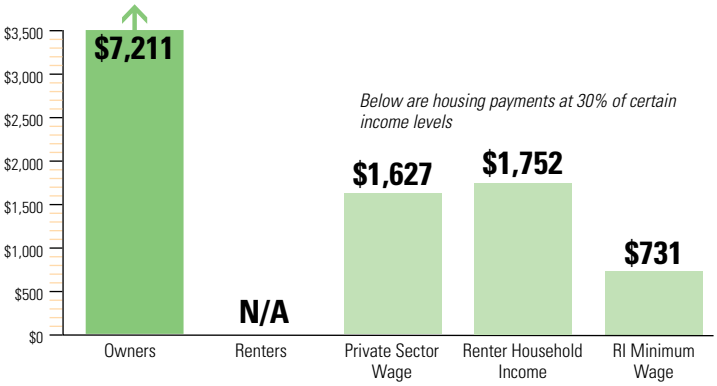
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

412 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
2,340	98%	2%

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
12	0	12	5 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **245**

CURRENT **.65%** % of year-round housing stock

11* # of long-term affordable homes
*2 vouchers

Elderly	Family	Special Needs
0%	100%	0%

ADDED UNITS

Ownership 0 | Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **7**

MIDDLETOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,832	7,226	$101,948

58% OWN | 42% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$744,500**

Monthly housing payment **$5,796**

5 YEAR COMPARISON

2020 $555,081 → 2025 **34%** INCREASE

$231,824 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,388**

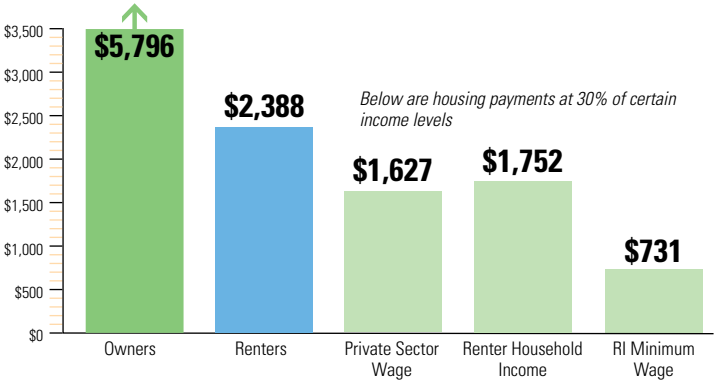
5 YEAR COMPARISON

2020 $1,988 → 2025 **17%** INCREASE

$95,503 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,758 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **8,225**

Single family **61%**

Two or more **39%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
36	97	133	17 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,730**

CURRENT **6.74%** % of year-round housing stock

506* # of long-term affordable homes
*112 vouchers

Elderly **29%**

Family **52%**

Special Needs **19%**

ADDED UNITS

Ownership **0** Rental **54**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **101**

NARRAGANSETT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
14,494	6,263	$95,721

72% OWN | 28% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$932,500**

Monthly housing payment **$7,019**

5 YEAR COMPARISON

2020 $698,529 → 2025 **33%** INCREASE

$280,756 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$3,265**

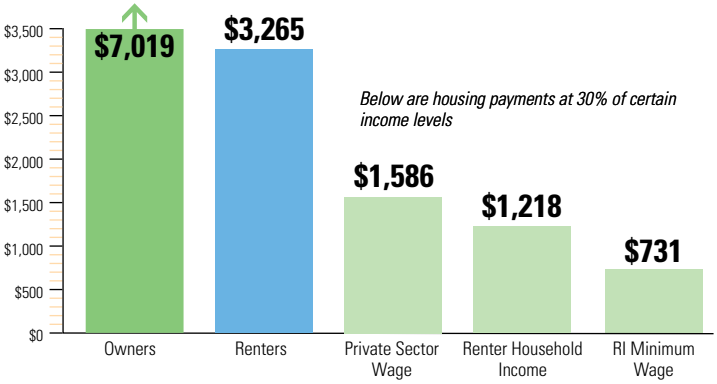
5 YEAR COMPARISON

2020 $2,059 → 2025 **37%** INCREASE

$130,583 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,176 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
28%	66%
= 1,264 Owner Households	= 912 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,757	85%	15%

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
15	0	15	6 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,380**

CURRENT **4.64%** % of year-round housing stock

337* # of long-term affordable homes
*66 vouchers

Elderly	Family	Special Needs
31%	60%	9%

ADDED UNITS		PRESERVED RENTALS
Ownership 0	Rental 0	9

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **2**

NEW SHOREHAM

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
777	412	$83,190

81% OWN | 19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,870,000**

Monthly housing payment **$13,662**

5 YEAR COMPARISON

2020 $1,543,625 → 2025 21% INCREASE

$546,480 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

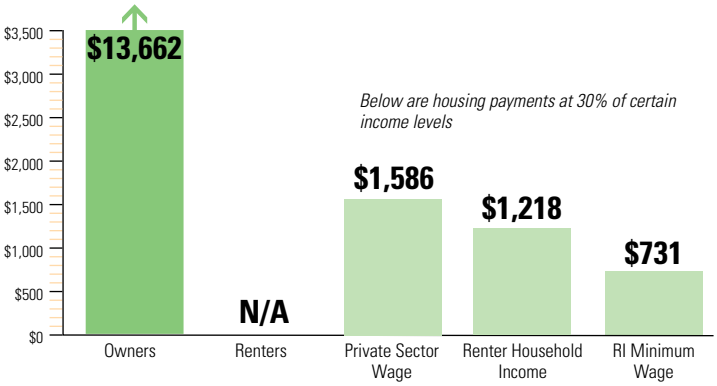
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

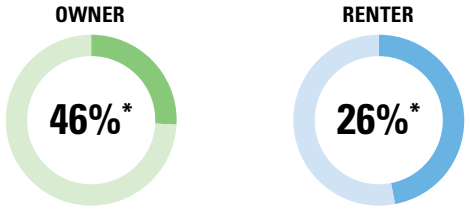
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

162 HOUSEHOLDS ARE COST BURDENED



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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **1,989**

Single family **91%**

Two or more **9%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
12	0	12	6 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **220**

CURRENT **7.40%** % of year-round housing stock

54* # of long-term affordable homes
*0 vouchers

Elderly **0%**

Family **100%**

Special Needs **0%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **11**

NEWPORT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	50% OWN	50% RENT
24,874	11,049	$86,313		

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,510,000**

Monthly housing payment **$11,490**

5 YEAR COMPARISON

2020 $779,609 → 2025 **94%** INCREASE

$459,600 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,194**

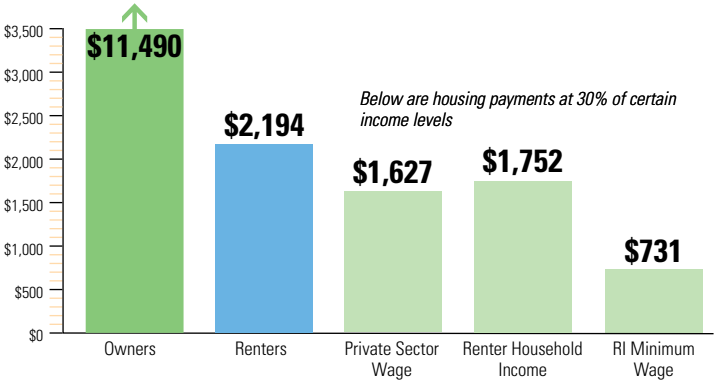
5 YEAR COMPARISON

2020 $1,784 → 2025 **19%** INCREASE

$87,743 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,762 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **13,552**

Single family **41%**

Two or more **59%**

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
14	45	59	11 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **4,810**

CURRENT **16.31%** % of year-round housing stock

1,933* # of long-term affordable homes
*198 vouchers

Elderly **24%**

Family **69%**

Special Needs **7%**

ADDED UNITS

Ownership **6**

Rental **51**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **371**

NORTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
27,859	11,694	$126,293

75% OWN | 25% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$650,000**

Monthly housing payment **$5,175**

5 YEAR COMPARISON

2020 $505,186 → 2025 **29%** INCREASE

$206,997 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,360**

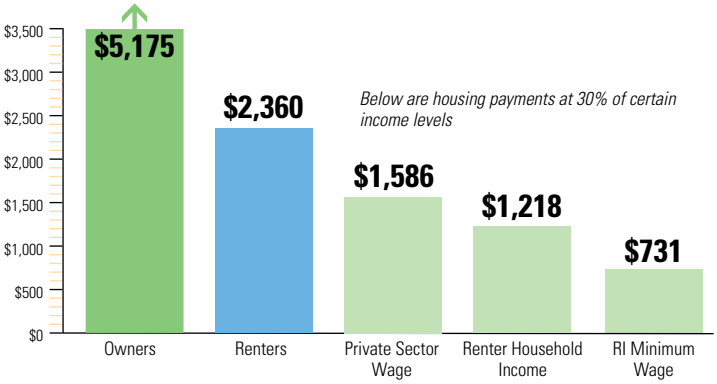
5 YEAR COMPARISON

2020 $2,186 → 2025 **7%** INCREASE

$94,383 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,860 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **12,641**

Single family **71%**

Two or more **29%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
53	125	178	13 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **3,015**

CURRENT **8.82%** % of year-round housing stock

1,043* # of long-term affordable homes
*34 vouchers

Elderly **34%**

Family **51%**

Special Needs **15%**

ADDED UNITS

Ownership **2** Rental **10**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **106**

NORTH PROVIDENCE

POPULATION **34,293** | HOUSEHOLDS **15,029** | MEDIAN HOUSEHOLD INCOME **$83,756**

64% OWN 36% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$440,000**

Monthly housing payment **$3,798**

5 YEAR COMPARISON

2020 $330,554 → 2025 **33%** INCREASE

$151,927 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,291**

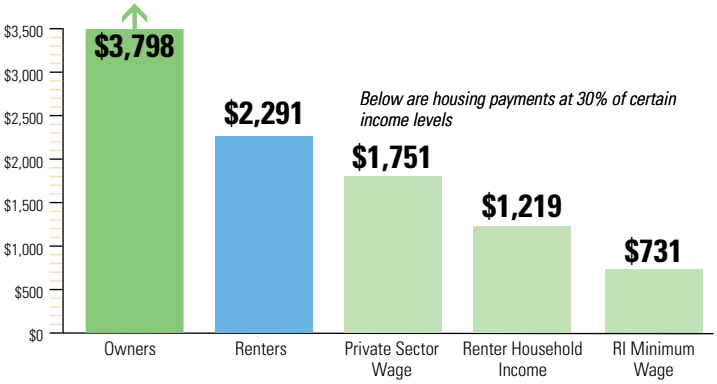
5 YEAR COMPARISON

2020 $1,908 → 2025 **17%** INCREASE

$91,623 Income needed to afford this

AFFORDABILITY GAP

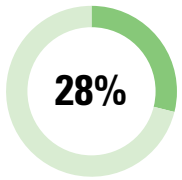
MONTHLY COSTS: OWNERS & RENTERS



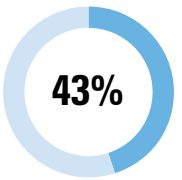
Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,742 HOUSEHOLDS ARE COST BURDENED



= 2,638 Owner Households



= 2,104 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **15,555**

Single family **52%**

Two or more **48%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water
- ○ Nearly Full
- ● Partial
- ○ None

Public Sewer
- ○ Nearly Full
- ● Partial
- ○ None

MULTIFAMILY BY RIGHT

- ○ Yes
- ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
7	0	7	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **5,830**

CURRENT **7.99%** % of year-round housing stock

1,269* # of long-term affordable homes
*257 vouchers

Elderly **72%**

Family **21%**

Special Needs **7%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

NORTH SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
12,708	5,015	$108,866

78% OWN | 22% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$535,000**

Monthly housing payment **$4,313**

5 YEAR COMPARISON

2020 $417,870 → 2025 **28%** INCREASE

$172,523 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,506**

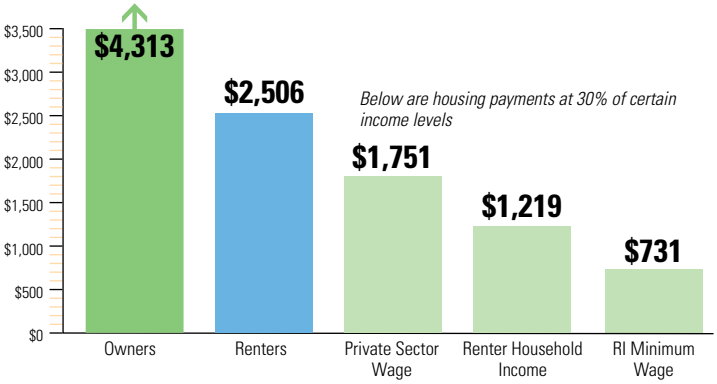
5 YEAR COMPARISON

2020 $1,810 → 2025 **28%** INCREASE

$100,223 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,517 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **5,240**

Single family **68%**

Two or more **32%**

INFRASTRUCTURE

REGION: North

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
5	30	35	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,900**

CURRENT **8.20%** % of year-round housing stock

436* # of long-term affordable homes
*15 vouchers

Elderly **68%**

Family **18%**

Special Needs **14%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **65**

PAWTUCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	50% OWN	50% RENT
75,893	30,598	$68,310		

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$400,000**

Monthly housing payment **$3,349**

5 YEAR COMPARISON

2020 $310,596 → 2025 **29%** INCREASE

$133,976 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,983**

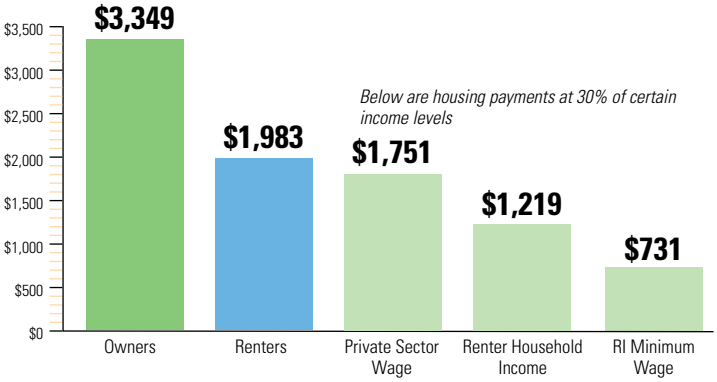
5 YEAR COMPARISON

2020 $1,735 → 2025 **12%** INCREASE

$79,303 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,361 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **32,810**

Single family **35%**

Two or more **65%**

INFRASTRUCTURE

REGION: East Providence County

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
43	147	190	20 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **15,790**

CURRENT **10.08%** % of year-round housing stock

3,404* # of long-term affordable homes
*638 vouchers

Elderly **41%**

Family **54%**

Special Needs **5%**

ADDED UNITS

Ownership **0** Rental **5**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **271**

PORTSMOUTH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,644	7,541	$117,467

81% OWN | 19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$745,000**

Monthly housing payment **$6,040**

5 YEAR COMPARISON

2020 $589,384 → 2025 **26%** INCREASE

$241,584 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,433**

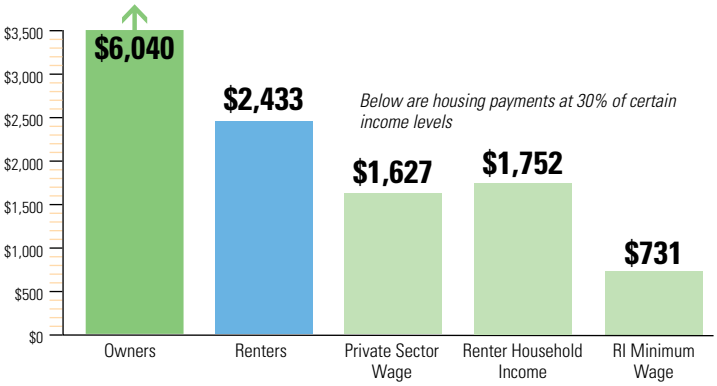
5 YEAR COMPARISON

2020 $2,283 → 2025 **6%** INCREASE

$97,303 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,061 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **8,612**

Single family **78%**

Two or more **22%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
33	58	91	10 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,345**

CURRENT **3.34%** % of year-round housing stock

256* # of long-term affordable homes
*63 vouchers

Elderly **65%**

Family **29%**

Special Needs **6%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
191,767	71,497	$68,119

41% OWN | 59% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$447,500**

Monthly housing payment **$3,559**

5 YEAR COMPARISON

2020 $316,459 → 2025 **41%** INCREASE

$142,349 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,396**

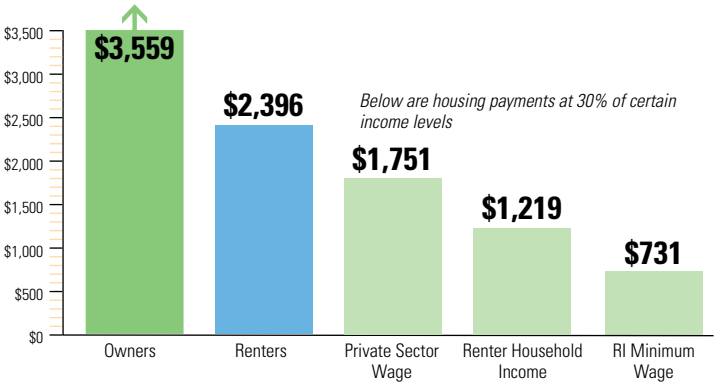
5 YEAR COMPARISON

2020 $2,184 → 2025 **9%** INCREASE

$95,823 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

28,754 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **79,423**

Single family **26%**

Two or more **74%**

INFRASTRUCTURE

REGION: Providence

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
90	688	778	48 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **37,915**

CURRENT **16.67%** % of year-round housing stock

12,497* # of long-term affordable homes
*1,904 vouchers

Elderly **34%**

Family **58%**

Special Needs **8%**

ADDED UNITS

Ownership **5**

Rental **266**

PRESERVED RENTALS

46

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **1,463**

RICHMOND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,142	2,997	$124,653

97% OWN | 3% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$545,000**

Monthly housing payment **$4,533**

5 YEAR COMPARISON

2020 $430,344 → 2025 27% INCREASE

$181,305 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

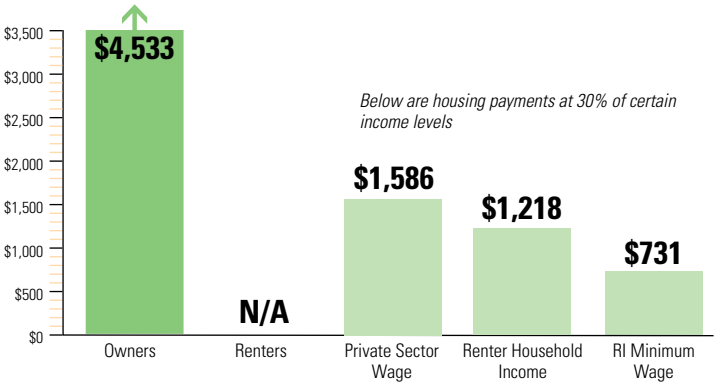
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

762 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
27%	N/A†
= 762 Owner Households	= N/A Renter Households

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

†*Insufficient data*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **3,214** | Single family **89%** | Two or more **11%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family **5** | Two or more **6** | Total **11** | ADU **2** (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

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

CURRENT **3.52%** % of year-round housing stock

109* # of long-term affordable homes
*3 vouchers

Elderly **0%** | Family **63%** | Special Needs **37%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **32**

SCITUATE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
10,517	4,204	$112,315

87% OWN | 13% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$518,050**

Monthly housing payment **$4,291**

5 YEAR COMPARISON

2020 $449,055 → 2025 15% INCREASE

$171,652 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

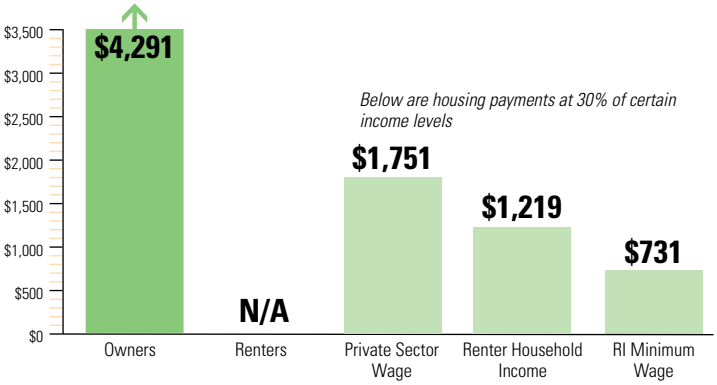
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,139 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **4,401**

Single family **89%**

Two or more **11%**

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ● Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
25	0	25	5 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **810**

CURRENT **1.27%** % of year-round housing stock

54* # of long-term affordable homes
*16 vouchers

Elderly **44%**

Family **44%**

Special Needs **11%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
22,233	7,934	$102,077

82% OWN | 18% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$528,750**

Monthly housing payment **$4,310**

5 YEAR COMPARISON

2020 $436,581 → 2025 **21%** INCREASE

$172,416 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,094**

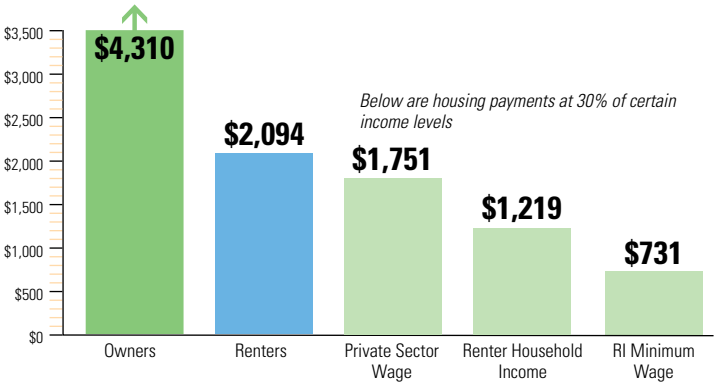
5 YEAR COMPARISON

2020 $2,198 → 2025 **5%** DECREASE

$83,743 Income needed to afford this

AFFORDABILITY GAP

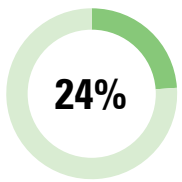
MONTHLY COSTS: OWNERS & RENTERS



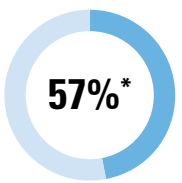
Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,352 HOUSEHOLDS ARE COST BURDENED



= 1,532 Owner Households



= 820 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **8,220**

Single family **68%**

Two or more **32%**

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ● Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
30	0	30	2 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,650**

CURRENT **5.89%** % of year-round housing stock

466* # of long-term affordable homes
*27 vouchers

Elderly **62%**

Family **27%**

Special Needs **11%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **5**

SOUTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
32,073	11,360	$108,960

75% OWN | 25% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$694,500**

Monthly housing payment **$5,406**

5 YEAR COMPARISON

2020 $523,772 → 2025 **33%** INCREASE

$216,241 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

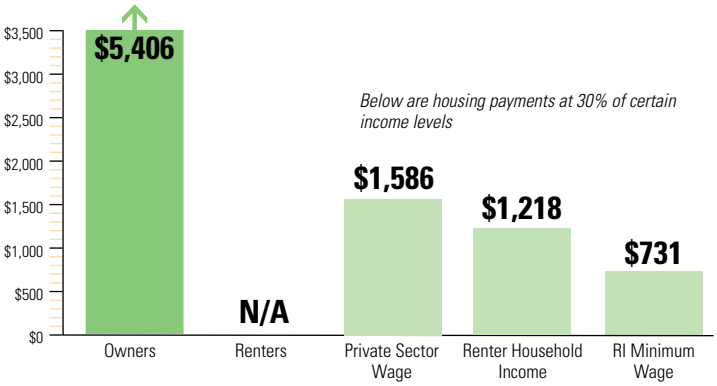
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,224 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **13,993**

Single family **78%**

Two or more **22%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
64	8	72	18 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **3,465**

CURRENT **5.54%** % of year-round housing stock

643* # of long-term affordable homes
*76 vouchers

Elderly **48%**

Family **39%**

Special Needs **13%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **16**

TIVERTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,189	6,995	$106,036

81% OWN | 19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$499,500**

Monthly housing payment **$4,041**

5 YEAR COMPARISON

2020 $420,365 → 2025 **19%** INCREASE

$161,650 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,146**

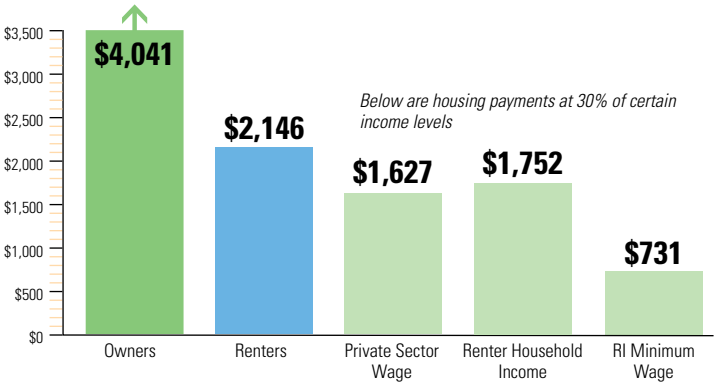
5 YEAR COMPARISON

2020 $2,156 → 2025 N/A

$85,823 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,486 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **7,831**

Single family **77%**

Two or more **23%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
15	2	17	0 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,215**

CURRENT **6.05%** % of year-round housing stock

452* # of long-term affordable homes
*33 vouchers

Elderly **27%**

Family **67%**

Special Needs **7%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **178**

WARREN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
11,144	5,145	$90,729

61% OWN | 39% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$525,000**

Monthly housing payment **$4,394**

5 YEAR COMPARISON

2020 $443,441 → 2025 **18%** INCREASE

$175,759 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,748**

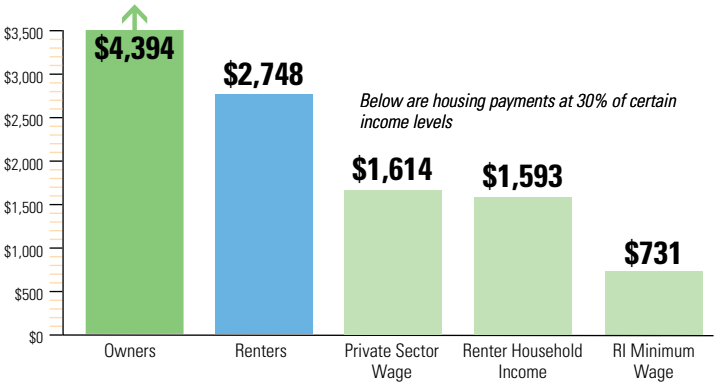
5 YEAR COMPARISON

2020 $2,419 → 2025 **12%** INCREASE

$109,903 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,681 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **5,607**

Single family **53%**

Two or more **47%**

INFRASTRUCTURE

REGION: Southeast

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family **46** | Two or more **6** | Total **52** | ADU **2** (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,065**

CURRENT **6.55%** % of year-round housing stock

352* # of long-term affordable homes
*158 vouchers

Elderly **0%**

Family **90%**

Special Needs **10%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **9**

WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
83,175	36,055	$88,708

73% OWN | 27% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$430,000**

Monthly housing payment **$3,554**

5 YEAR COMPARISON

2020 $330,554 → 2025 **30%** INCREASE

$142,141 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,508**

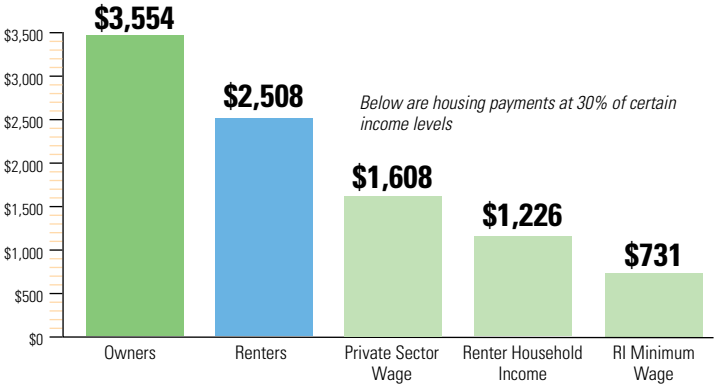
5 YEAR COMPARISON

2020 $2,011 → 2025 **20%** INCREASE

$100,303 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,962 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **37,516**

Single family **70%**

Two or more **30%**

INFRASTRUCTURE

REGION: Central

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
85	331	416	13 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **14,890**

CURRENT **5.81%** % of year-round housing stock

2,212* # of long-term affordable homes
*152 vouchers

Elderly **75%**

Family **15%**

Special Needs **10%**

ADDED UNITS

Ownership **0** Rental **38**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **41**

WEST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
6,647	2,514	$135,625

87% OWN | 13% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$591,000**

Monthly housing payment **$4,971**

5 YEAR COMPARISON

2020 $475,873 → 2025 **21%** INCREASE

$198,843 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

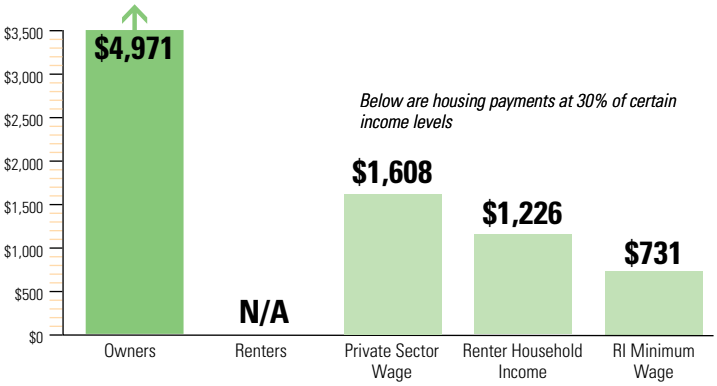
5 YEAR COMPARISON

2020 N/A | 2025 N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

817 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **2,624**

Single family **87%**

Two or more **13%**

INFRASTRUCTURE

REGION: Central

Public Water
○ Nearly Full ● Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family **10** | Two or more **0** | Total **10** | ADU **5** (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **605**

CURRENT **1.77%** % of year-round housing stock

45* # of long-term affordable homes
*2 vouchers

Elderly **0%**

Family **80%**

Special Needs **20%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **0**

WEST WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	57% OWN	43% RENT
31,173	14,361	$77,608		

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$417,000**

Monthly housing payment **$3,514**

5 YEAR COMPARISON

2020 $311,843 → 2025 **40%** INCREASE

$140,562 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,423**

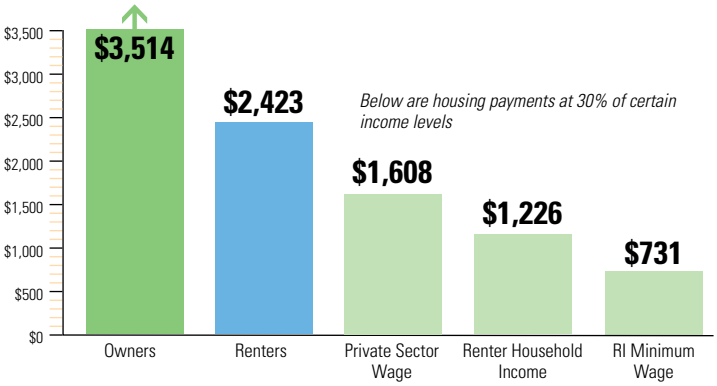
5 YEAR COMPARISON

2020 $1,948 → 2025 **20%** INCREASE

$96,903 Income needed to afford this

AFFORDABILITY GAP

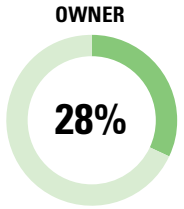
MONTHLY COSTS: OWNERS & RENTERS



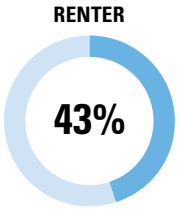
Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,950 HOUSEHOLDS ARE COST BURDENED



= 2,313 Owner Households



= 2,637 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **15,269**

Single family **46%**

Two or more **54%**

INFRASTRUCTURE

REGION: Central

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
7	160	167	3 (included in total)

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **6,470**

CURRENT 10.25% % of year-round housing stock

1,469* # of long-term affordable homes
*220 vouchers

Elderly **48%**

Family **46%**

Special Needs **6%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **4**

WESTERLY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
23,333	10,498	$98,875

75% OWN | 25% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$610,000**

Monthly housing payment **$4,692**

5 YEAR COMPARISON

2020 $466,409 → 2025 31% INCREASE

$187,695 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,538**

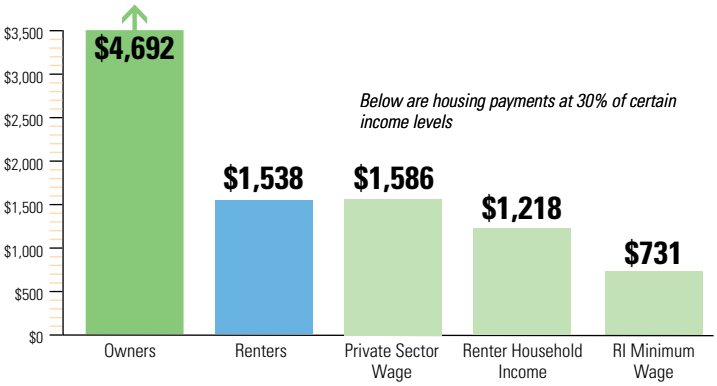
5 YEAR COMPARISON

2020 $1,535 → 2025 N/A

$61,503 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,076 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **13,090**

Single family **69%**

Two or more **31%**

INFRASTRUCTURE

REGION: South

Public Water: ○ Nearly Full ● Partial ○ None

Public Sewer: ○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
38	2	40	13 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **3,950**

CURRENT **6.24%** % of year-round housing stock

683* # of long-term affordable homes
*143 vouchers

Elderly **55%**

Family **34%**

Special Needs **11%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **23**

WOONSOCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	37% OWN	63% RENT
43,521	17,618	$61,059		

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$390,000**

Monthly housing payment **$3,220**

5 YEAR COMPARISON

2020 $313,091 → 2025 **25%** INCREASE

$128,808 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,652**

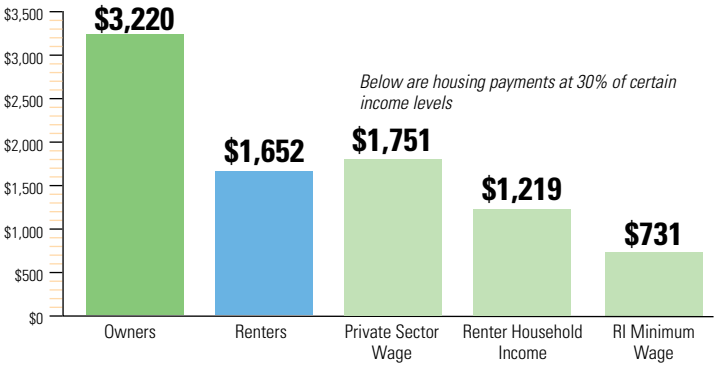
5 YEAR COMPARISON

2020 $1,455 → 2025 **12%** INCREASE

$66,063 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

6,595 HOUSEHOLDS ARE COST BURDENED



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total **19,429**

Single family **26%**

Two or more **74%**

INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2025 BUILDING PERMITS:

Single family	Two or more	Total	ADU
17	132	149	0 (included in total)

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **10,155**

CURRENT 16.82% % of year-round housing stock

3,318* # of long-term affordable homes
*360 vouchers

Elderly **39%**

Family **57%**

Special Needs **4%**

ADDED UNITS

Ownership **0** Rental **55**

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **217**

2026

HOUSING FACT BOOK

METHODS AND SOURCES

HousingWorks RI @ RWU

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: US Census Bureau, 2020-2024 American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS), Population and Housing Unit Records; and 2020-2024 ACS 5-Year Estimates, Total Population.

Where Is It Affordable To Own / Rent?: HousingWorks RI affordability analysis using methodology for municipal pages (see below). Median incomes for Household, Owner, and Renter from US Census Bureau, 2020-2024 ACS 5-Year Estimates.

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: US Census Bureau, 2020-2024 ACS 5-Year PUMS. 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, which are derived by Tenure. The Disparities in Tenure and Cost Burdens cross-tabulate data by race and ethnicity.

Social Determinants of Health Sources: Sources not footnoted are from cross-tabulations of US Census Bureau, 2020-2024 ACS 5-Year PUMS.

REGIONAL OVERVIEW

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

Population, Households, Race & Ethnicity, and Age Cohorts: US Census Bureau, 2020-2024 ACS 5-Year PUMS.

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of US Census, 2020-2024 ACS 5-Year PUMS, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2024. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Regional Land Use Strategic Transportation Network: HWRI created a buffer layer around the RIPTA stop layer and dissolved to create one feature. Merged with Rhode Island Zoning Atlas (RIZA) data and split features to get the extent of each RIZA polygon in the buffer. Manually created list of downtown/commercial districts and differentiated layers to ensure against double counting. Layers created included: all commercial districts; commercial districts not included in RIPTA buffer area; RIPTA buffer area; the combination of commercial districts and RIPTA buffer area. Zoning data derived from RIZA, which includes HWRI analysis of municipal zoning codes. Land area distributions may not equal 100% due to rounding. Residential zoning types do not equal 100% due to multiple permitted uses.

Five-year State Housing Plan Production Goal & Past Permitting History: Analysis derived by aggregating 2021-2025 municipal building permits by region into annual columns and averaging all since 2021; gain or loss of low- and moderate-income homes (LMIH) from 2021 and 2025 municipal charts aggregated by region; State Housing Plan goals for building permits and LMIH are from Housing 2030 (p. 33) aggregated by region. Count of state-supported developments and total, affordable, and preserved homes from HWRI analysis of State Incentivized Housing Development Dashboard. Accessible at: https://housing.ri.gov/housing-dashboard.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: US Census Bureau, 2020-2024 ACS 5-Year Estimates.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2025 and Year-End 2020, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2020 are inflation-adjusted to 2025 dollars.

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

- Assumed 3.5 percent down payment of 2025 median sale price of single family homes 30-year mortgage at **6.6 percent interest rate**, the 2025 annual average, as reported by Freddie Mac at https://www.freddiemac.com/pmms
- Tax Year 2025 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. Little Compton rate is imputed from prior years.
- FHA mortgage insurance at .55 percent/month
- Financed upfront 1.75 percent 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 percent to get the income required to pay no more than 30 percent.

AVERAGE 2-BEDROOM RENT

Average 2-Bedroom Rent Source: 2025 and 2020 Year-End Rent Survey, RIHousing using CoStar proprietary data, which draws from large-scale professionally managed properties. All rents have been adjusted (using HUD utility allowances for 2025) to include heat, cooking fuel, electricity, and hot water. 2020 rents are inflation-adjusted to 2025 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 percent to get the income required to pay no more than 30 percent.

AFFORDABILITY GAP

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

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2025. Rhode Island Department of Labor and Training (https://dlt.ri.gov/labor-market-information/data-center/employment-wages-industry-qcew). The average annual wage in each Rhode Island County and statewide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: US Census Bureau, 2020-2024 ACS 5-Year Estimates 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: As defined by RI General Law 28-12 Minimum Wages, the hourly rate for 2025 was $15.00/hour. Accessible at: http://webserver.rilin.state.ri.us/Statutes/TITLE28/28-12/28-12-3.htm. 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: US Census Bureau, 2020-2024 ACS 5-Year Estimates 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: US Census Bureau, 2020-2024 ACS 5-Year Estimates of housing units.

Multifamily and Single Family Units Source: US Census Bureau, 2020-2024 ACS 5-Year Estimates of units in structure. Single family units defined as one unit detached. Multifamily units defined as one unit attached or two or more units in structure. Mobile homes are counted among single family units. Boats, RVs, and other unconventional housing units are excluded from calculations.

INFRASTRUCTURE: Rhode Island Department of Administration, Division of Planning, Planning Information Center.

MULTIFAMILY BY RIGHT: Zoning needs to allow for three or more dwelling units permitted by right in one or more zones without a hearing.

RESIDENTIAL DEVELOPMENT ORDINANCES: The list of strategies was compiled as those most commonly cited in municipal comprehensive plans. The definitions for the strategies listed on p.37 that exist in Rhode Island General Laws are cited as such; otherwise, definitions come from the *Rhode Island Citizen's Guide to Smart Growth Terms and Concepts*, published by the Grow Smart RI Land Use Training Collaborative in November 2007, or other sources as noted.

Zoning information was obtained from each municipality's Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. *Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.*

- Accessory Dwelling Units (ADU) appear only where found in local codes. However, new state law (RIGL §45-24-37), effective January 1, 2024 and expanded in 2025, allows for ADUs by right under certain conditions in all municipalities.

ANNUAL BUILDING PERMITS Sources: Rhode Island Executive Office of Housing (formerly the Rhode Island Department of Housing) collects building permit data, including for ADUs, for their annual Integrated Housing Report directly from municipalities. Accessible at https://housing.ri.gov/sites/g/files/xkgbur401/files/2025-04/2024%20Annual%20Integrated%20Housing%20Report.pdf

Number of Households Below HUD 80 Percent Area Median Income: US HUD Comprehensive Affordability Strategy (released September 12, 2024 based on 2017-2021 ACS 5-Year Estimates).

Low- and Moderate-Income Housing Source: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2025 Low and Moderate Income Housing Chart, RIHousing, May 27, 2026. Totals now include rental vouchers and some mobile home parks due to changes in legislation. See page 17.

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built, as of February 23, 2024.

Endnotes

1. US Department of Housing & Urban Development (US HUD). PD&R Regional Reports, Region 1: New England (Q4-2025). Accessible at: https://www.huduser.gov/periodicals/USHMC/reg//NewEngland-rr-402025.pdf.

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