HousingWorksRI

at Roger Williams University

2024 HOUSING FACT BOOK

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

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

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

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

ACKNOWLEDGEMENT & THANKS HousingWorks RI continues to be grateful to our colleagues across state agencies and municipalities 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 and SPRINT-iProv programs.

The 2024 Housing Fact Book also represents the dedication of our Advisory Board.

Additional Support:

HousingWorks RI Champion: Santander

HousingWorks RI Funder: JPMorgan Chase & Co.

HousingWorks RI Partner: embrace home loans

HousingWorks RI Supporters: BankNewport, Blue Cross Blue Shield of Rhode Island, Centreville Bank, Point32Health Foundation, Washington Trust

JULY 2024

Dear Reader:

Twenty years ago, HousingWorks RI emerged from a broad-based coalition of more than 100 businesses and organizations that had come together to support Rhode Island's first-ever state housing bond: Building Homes Rhode Island. This campaign educated state and local leaders and the public about the critical role housing plays in the economic well-being of all Rhode Islanders. Since that first successful campaign, Rhode Island voters have approved three more bonds, ultimately enabling more than 4,000 Rhode Island households to have an affordable, healthy home.

Over this twenty-year period, however, affordability concerns have matured into an affordability crisis. Two historic events—the US foreclosure crisis (2008) and the global pandemic (2020)—have presented immense challenges to our housing markets and to the financial systems tied to affordable, quality home access. Housing affordability is now a widespread national discussion.

Research and practice demonstrate that increased housing production is one way to expand affordability. The *Rhode Island Five-Year Strategic Housing Plan* (2006) and HousingWorks RI's *Projecting Future Housing Needs* (2016) both noted the underproduction of affordable and market-rate homes in the Ocean State; both reports pointed out that new production would be needed to accommodate a demographic shift toward smaller households among older *and* younger Rhode Islanders. New production is not the only route to expanded inventory, however, particularly in Rhode Island. Our existing housing stock—the third oldest in the country—and numerous historic industrial and other buildings are ripe for rehabilitation and renovation. Our strategies for housing, environmental sustainability, and climate resilience can converge in our use of these historic structures. At the same time, we can use them to support economic growth and community building in neighborhoods statewide.

The fifth Building Homes Rhode Island bond is appearing on the ballot this November and is the largest one yet: $120M. In this year's Housing Fact Book, most extensively in the regional section, we review some of the housing trends and demographics that have developed over the two decades since HousingWorks RI's inception, and present data and analysis we believe will help Rhode Islanders make informed decisions when presented with statewide opportunities—such as this bond—or local decisions that will affect the future of our communities. We all have a stake in understanding the dynamic between housing, Rhode Island's economic health, and our neighbors' collective well-being.

Stephen Antoni
Board Chair, HousingWorks RI at RWU

Brenda Clement
Brenda Clement
Executive Director, HousingWorks RI at RWU

TABLE OF CONTENTS

EXECUTIVE SUMMARY

The median price of a single family home in Rhode Island in 2023 was $425,000.[1] According to the Federal Housing Finance Administration, Rhode Island's single family house appreciation was the highest in the United States: 15.1 percent.[2]

The increase in mortgage rates that so profoundly affected home sales in 2022 slowed in 2023 to less than a half point,[3] but home sales across the state still dropped more than 22 percent and reduced inventory pushed prices even higher.[4]

The US Department of Housing and Urban Development's *PD&R Regional Reports* noted increases in multifamily permitting in three of Rhode Island's five counties from Q4-2022 to Q4-2023. HousingWorks RI's analysis of the US Census Building Permit Survey (BPS) and contact with municipalities identified permits relating to 1,651 units in buildings of two or more homes. The City of Providence represented more than 62 percent of those homes, and five other municipalities that issued fifty or more multifamily permits accounted for another 27 percent.

Measuring building permit activity and rents across the state is difficult because it relies on a mixture of national and proprietary data sets as well as outreach to all 39 municipalities.[5] It should be noted that more than a third of municipalities did not report regularly to the BPS, so that data has been historically imputed based on prior years.

Both the *PD&R Reports* and RIHousing rely on CoStar Group data to measure rents. The *PD&R Reports* note a five percent increase in average monthly rents from Q4-2022 to Q4-2023. RIHousing's 2023 Rental Survey determined the statewide average for a 2-bedroom apartment to be $1,887, which would require an income of more than $75,000 to rent affordably; this exceeds the median renter household income by nearly $30,000.

As both housing prices and rents exceed median incomes in the state, HousingWorks RI's **Where Is It Affordable?** has—for the first time—found no Rhode Island municipality where a household with an income under $100,000 could affordably buy. Using the median single family home price, with a fixed 30-year mortgage rate, FHA financing, and localized rates for hazard insurance and property taxes, the lowest calculated income required to buy is in Woonsocket at $119,123. Using the rental data available, HousingWorks RI determined that Burrillville continues to be the only municipality where the state's median renter household income of $45,560 is sufficient to affordably rent the average-priced 2-bedroom apartment.

Consistent with prior years, HousingWorks RI's analyses of housing **cost burdens** found that more than one-third of Rhode Island households—or 143,023—pay more than one-third of their income toward housing costs. Beyond budgetary challenges, cost burden inhibits wealth building. In Rhode Island, **disparities in homeownership by race and ethnicity** continue to compare poorly with national rates, where they are 9, 14, and 8 percentage points higher, respectively, for Black, Hispanic, and Asian households.

Rhode Island is encouraging municipalities to embrace increased development of new and diverse types of healthy, affordable homes. Doing so through the lens of the **Social Determinants of Health** can ensure more positive outcomes in health, education, community life and neighborhoods, and economic stability. Rhode Island's housing stock—as it is the third oldest in the United States—poses concerns, but also opportunities for substantial rehabilitation, particularly regarding the multifamily housing stock where 78 percent of the state's renters live.

Older housing stock presents more safety hazards to both younger and older residents. For children, it is crucial to protect them from lead paint exposure. Approximately 74 percent (31,022) of Rhode Island children aged 3 and under live in homes built prior to 1980, making enforcement of the state's lead paint laws essential. For older adults, fall prevention and accessibility are significant concerns for those with disabilities or who are living alone. More than 100,000 Rhode Islanders aged 50 and over live with a disability, and more than 70,000 of those individuals live in homes that are more than 40 years old. This combination makes living situations inconvenient (at best) and unsafe (at worst) for many of their occupants.

The **economic stability** of Rhode Island's workforce is badly stressed by housing costs. The National Low Income Housing Coalition's 2024 *Out of Reach Report* has increased the state's hourly "housing wage" to $33.20, which is the 12th highest nationally. This is the highest ranking for the state since it was on the brink of the foreclosure crisis in 2007-2008. Of the top 20 occupations considered by Rhode Island's Department of Labor and Training in the "Fastest Growing Occupations, 2020-2030 Projections," 92 percent (108,828) of these nearly 119,000 jobs do not pay this housing wage. In reality, affordably renting and buying in Rhode Island require hourly wages of $40.52 and $69.08 respectively.

An early sign of **housing insecurity** is cost burden. To more precisely understand those households most profoundly at risk, HousingWorks RI analyzed the US HUD Comprehensive Housing Affordability Strategy (CHAS) to estimate the proportion of cost burdens across those income groups that define eligibility for a variety of housing programs. Of the nearly 60,000 Rhode Island households that are severely cost burdened, 61 percent fall below 30 percent of area median income (AMI). Those households show up in the constantly growing numbers of Rhode Islanders who are experiencing homelessness, which increased another 35 percent this year to 2,442 individuals. This is also the case among those seeking help for evictions: 67 percent of households that sought assistance had incomes below 30 percent AMI.

The expiration of the $332M of federal funds known as the State Fiscal Recovery Funds (SFRF) in 2026 means Rhode Island will need to increase **state investments** in order to support its housing needs. A pilot Rhode Island Low Income Housing Tax Credit program has been authorized, but is not yet operational. The ballot initiative for a $120M housing bond offers a critical opportunity to increase the availability of long-term affordable homes and support community revitalization. As detailed in Article 5 of the FY25 state budget approved by the Rhode Island General Assembly, the bond will allocate $80M to increase and preserve the availability of low- and moderate-income housing; $10M for acquisition and redevelopment of existing structures; $20M to homeownership for low-, moderate-, and middle-income households; $5M to site acquisition for redevelopment as affordable and supportive housing; $4M for housing related infrastructure; and $1M for municipal planning to implement changes that enable additional housing development through upzoning or other measures.

In keeping with HousingWorks RI's 20th anniversary, this year's **regional view** uses graphics to illustrate key 20-year proportional shifts in the kinds of homes that are developed and the people who live in them. Across most regions of the state, trends reveal households forming at nearly twice the rate of population growth; homes with more rooms, but fewer people; and a lack of "missing middle" homes containing two to nine units.

The Residential Development Ordinances in the **local housing facts** pages have been updated to include any new local ordinances that have been adopted in compliance with the state laws passed in 2023. Nationally, the American Planning Association and the National League of Cities and Towns has published the *Housing Supply Accelerator Playbook* to assist with decision-making necessary at the local level; these decisions drive or impede the development of more and diversified types of homes. Themed as Solutions, Systems, and Partnerships, it acknowledges there is no single solution to increasing housing production, and that many stakeholders must play a role.

As Rhode Island and its municipalities seek to grow the number of homes affordable to residents, it will only be through a mix of funding programs, housing types, and land use regulations that development potential is fully realized. To expand inventory and improve housing affordability, Rhode Island's future home production must be of the type and density that best serves the needs of both the geography and people of our communities.

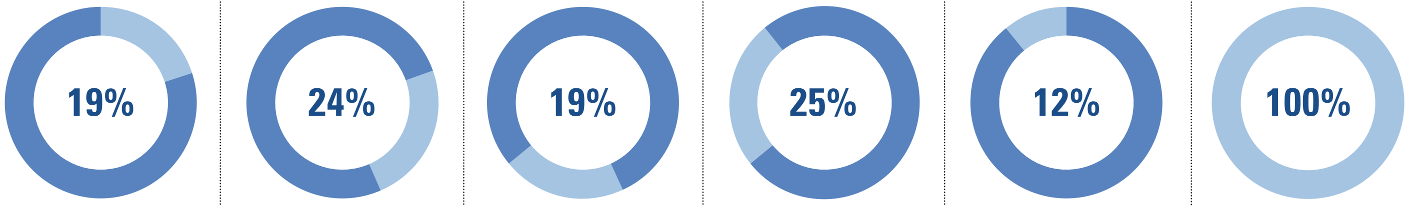
STATEWIDE HOUSING INDICATORS

HousingWorks RI @ RWU | 2024 Housing Fact Book

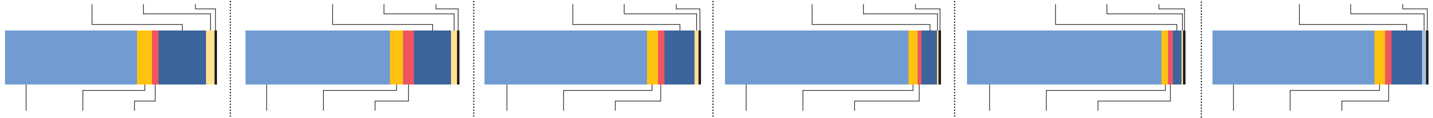
RHODE ISLAND POPULATION

AGE (IN 2022)

AGE	0 - 17	18 - 34	35 - 50	51 - 69	70+	Total Population
	208,274	266,066	212,788	274,380	132,742	1,094,250
	19%	24%	19%	25%	12%	100%



RACE/ETHNICITY[8]



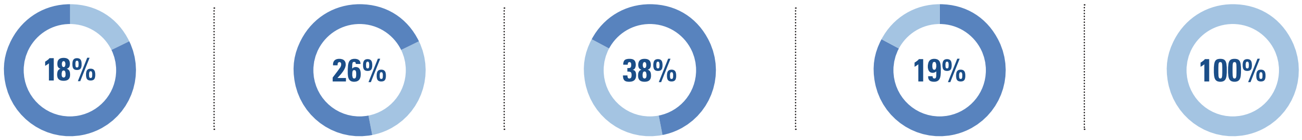
						TOTAL 18+ Population
	28% 7% 1%	20% 4% 1%	18% 3% 1%	9% 2% 1%	6% 1% 1%	17% 4% 1%
	55% 6% 3%	63% 7% 5%	67% 6% 4%	81% 4% 2%	88% 3% 2%	70% 5% 3%

- ▨ % White (Non-Hispanic)
- 🟨 % Black (Non-Hispanic)
- 🟥 % Asian (Non-Hispanic)
- 🟩 % Hispanic (Of any race)
- ▨ % Two+
- ■ % Other

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

SHARE OF HOUSEHOLDS BY GENERATION

432,185
Households



18%	26%	38%	19%	100%

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS

33% OWN	64% OWN	71% OWN	71% OWN	63% OWN
67% RENT	36% RENT	29% RENT	29% RENT	37% RENT

EDUCATIONAL ATTAINMENT

8% 27% 29% 37%	9% 25% 18% 48%	11% 29% 18% 42%	17% 34% 14% 35%	10% 28% 21% 41%

- ▨ % No HS Diploma
- ▨ % HS Diploma or GED
- 🟧 % Some College
- 🟨 % Associate's or Higher

MEDIAN PERSONAL INCOME

$23,156	$52,115	$44,715	$26,769	$39,537

WHERE IS IT AFFORDABLE TO OWN?

Based on 2023 median single family home prices, a household earning the state's median household income of $81,370, or the median homeowner income of $107,452, would not be able to buy a home affordably in any of Rhode Island's cities and towns. What income might you need to afford to purchase a median priced single family home in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

Median household income $81,370

Median owner household income $107,452

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	$119,123					▬
CENTRAL FALLS	$120,430					▬
PAWTUCKET	$123,745					▬
WEST WARWICK	$123,811					▬
WARWICK	$127,471					▬
PROVIDENCE	$128,693					▬
EAST PROVIDENCE	$132,410					▬
NORTH PROVIDENCE	$133,066					▬
COVENTRY	$133,165					▬
BURRILLVILLE	$135,425					▬
GLOCESTER	$136,217					▬
JOHNSTON	$136,361					▬
CRANSTON	$143,150					▬
CUMBERLAND	$148,499					▬
SCITUATE	$150,212					▬
RICHMOND	$151,899					▬
TIVERTON	$152,669					▬
NORTH SMITHFIELD	$152,812					▬
SMITHFIELD	$154,831					▬
WARREN	$157,846					▬
WESTERLY	$159,741					▬
HOPKINTON	$160,067					▬
EXETER	$161,695					▬
CHARLESTOWN	$168,990					▬
LINCOLN	$169,827					▬
FOSTER	$172,791					▬
SOUTH KINGSTOWN	$180,666					▬
NORTH KINGSTOWN	$183,566					▬
WEST GREENWICH	$202,820					▬
BRISTOL	$206,941					▬
PORTSMOUTH	$227,419					▬
MIDDLETOWN	$238,168					▬
NARRAGANSETT	$242,358					▬
EAST GREENWICH	$248,161					▬
BARRINGTON	$248,683					▬
LITTLE COMPTON	$282,446					▬
NEWPORT	$284,479					▬
JAMESTOWN	$311,610					▬
NEW SHOREHAM	$493,572					▬

WHERE IS IT AFFORDABLE TO RENT?

Based on 2023 average 2-bedroom apartment rents, a household earning the state's median renter household income of $45,560 could afford to rent in only one Rhode Island town. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

Median household income **$81,370**

Median renter household income **$45,560**

City/ Town	Annual income needed to affordably rent a 2-bedroom apartment in this community	≤ $25,000	≤ $50,000	≤ $75,000	≤ $100,000	> $100,000
BURRILLVILLE	$42,920		■	■	■	■
BRISTOL	$49,880		■	■	■	■
WESTERLY	$57,120			■	■	■
WOONSOCKET	$59,320			■	■	■
BARRINGTON	$61,160			■	■	■
CENTRAL FALLS	$65,480			■	■	■
PAWTUCKET	$70,600			■	■	■
LINCOLN	$71,920			■	■	■
EAST GREENWICH	$75,560				■	■
NEWPORT	$76,920				■	■
SMITHFIELD	$77,640				■	■
COVENTRY	$79,000				■	■
NORTH PROVIDENCE	$79,480				■	■
TIVERTON	$81,440				■	■
PROVIDENCE	$83,120				■	■
PORTSMOUTH	$83,280				■	■
CRANSTON	$84,320				■	■
NORTH KINGSTOWN	$84,760				■	■
WARWICK	$86,280				■	■
MIDDLETOWN	$87,160				■	■
WEST WARWICK	$87,800				■	■
JOHNSTON	$89,120				■	■
NORTH SMITHFIELD	$92,160				■	■
EAST PROVIDENCE	$92,640				■	■
WARREN	$95,880				■	■
CUMBERLAND	$99,920				■	■
NARRAGANSETT	$127,000					■
WEST GREENWICH	$127,640					■
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					

N/A: Insufficient data

HOUSING COST BURDENS

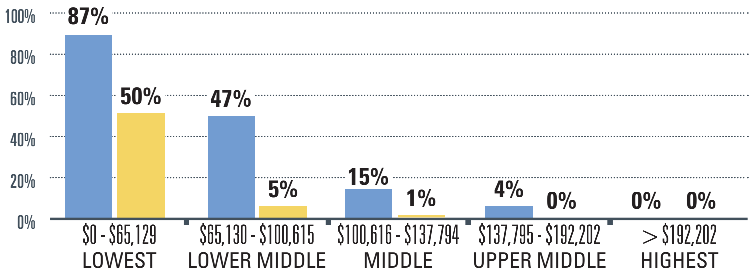
What Do Cost Burdens Mean?

Increasing the number of healthy, affordable homes requires balancing supply and demand so that the number of Rhode Island households that are cost burdened is reduced. Cost burden is defined as a household spending more than 30 percent of its annual income on housing costs, including basic utility costs.[6] Households spending more than 50 percent of their income on housing are considered severely cost burdened. Households that are cost burdened may not be able to afford adequate food, healthcare, transportation, and childcare expenses. For those earning Rhode Island's median household income of $81,370, avoiding cost burdens means a monthly budget of $2,043 for housing and utilities combined; for the median renter household income of $45,560, that amount is $1,139.

More than a third of Rhode Island households, or 143,023 of them, are cost burdened.

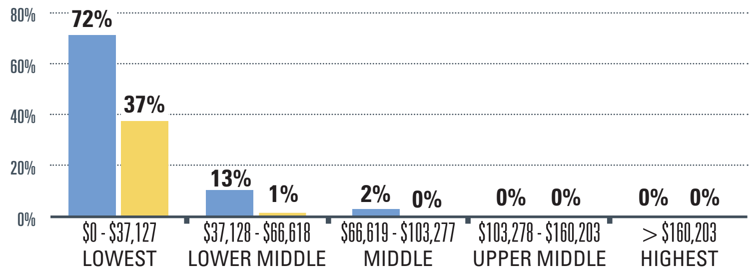
Cost Burdens and Severe Cost Burdens by Income

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



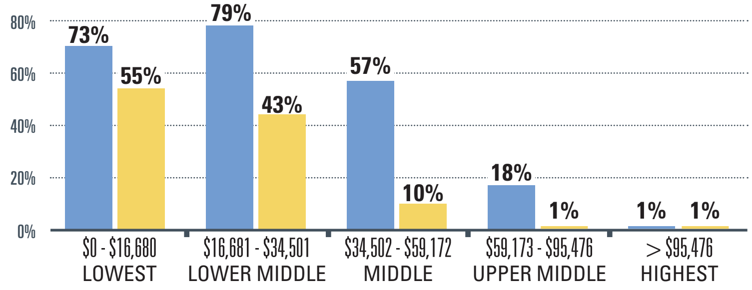
Cost Burdened Homeowner Households with a Mortgage

Eighty-seven percent of the lowest income owner households with a mortgage are cost burdened, of which 18,240 are severely cost burdened—paying more than 50 percent of their income toward housing costs—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 are on fixed incomes. Of the nearly 18,000 households that fall into the lowest income quintile of homeowners without mortgages, 37 percent (6,586) are severely cost burdened.



Cost Burdened Renter Households

Of the more than 32,000 lowest income renter households, 55 percent, or 17,686 of them are severely cost burdened, meaning they are spending more than half of their income on housing. Note that an additional 17,043 households earning up to $59,172 are also severely cost burdened.

🟦 Cost Burdened 🟨 Severely Cost Burdened

---

*These income groups are different than US HUD guidelines, which measure by household size. See page 16 for further discussion.

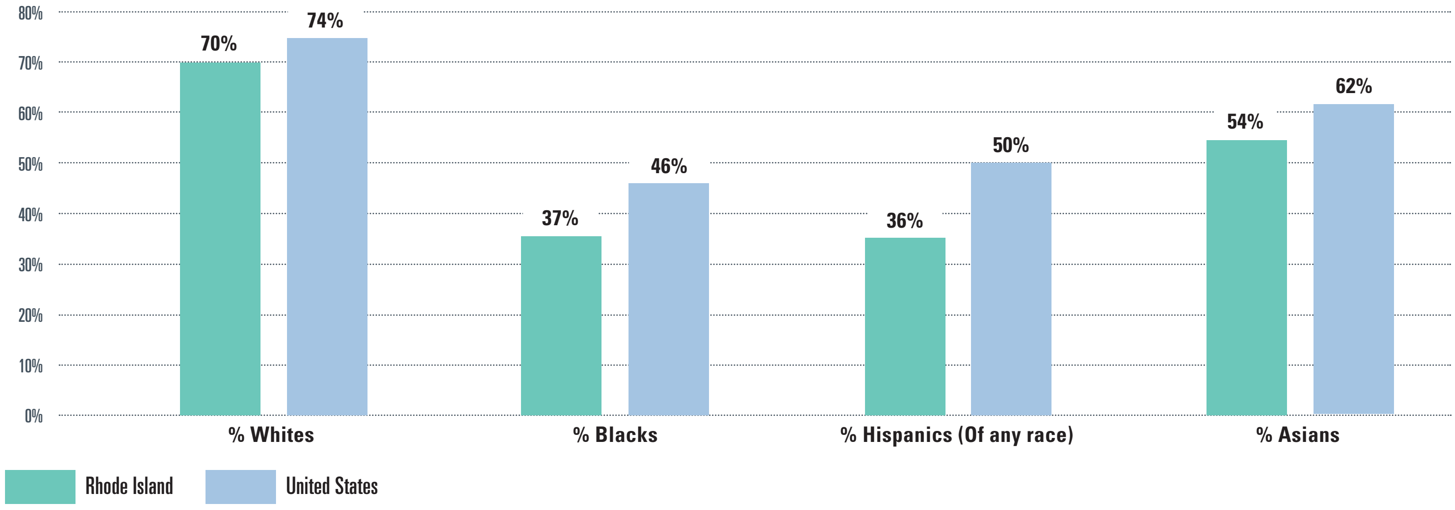
HOUSING COST BURDENS

Disparities in Housing Tenure and Cost Burdens

The cost of housing is not just about daily needs; ultimately, it is also a factor in individual and intergenerational family wealth. Due to decades of racial discrimination in the financial practices pertaining to home purchasing, there are significant disparities in homeownership by race and ethnicity. This creates a challenging cycle of lower incomes and lack of assets.[7] While this is an issue across the United States, Rhode Island's rates do not compare favorably with national rates.[8] National homeownership rates for Blacks, Hispanics, and Asians are 9, 14, and 8 percentage points higher, respectively, than Rhode Island's.[9]

To address these historic patterns, in recent years several states have created homeownership programs that offer assistance specifically for first-generation homebuyers.[10] In Rhode Island, the FirstGenHomeRI program is a pilot program that offers downpayment and/or closing cost assistance to residents of Central Falls, East Providence, Woonsocket, and in eligible areas of Providence and Newport.[11]

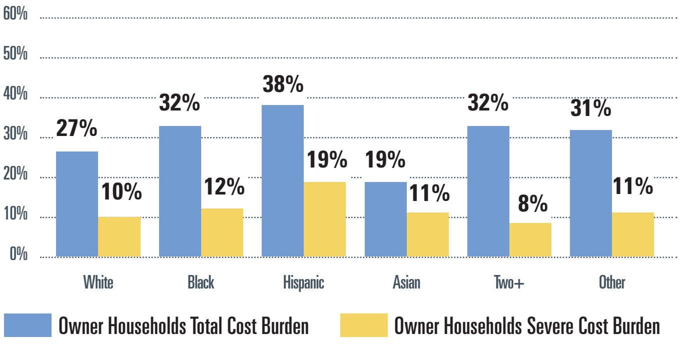
Homeownership Rates by Race & Ethnicity, RI & US



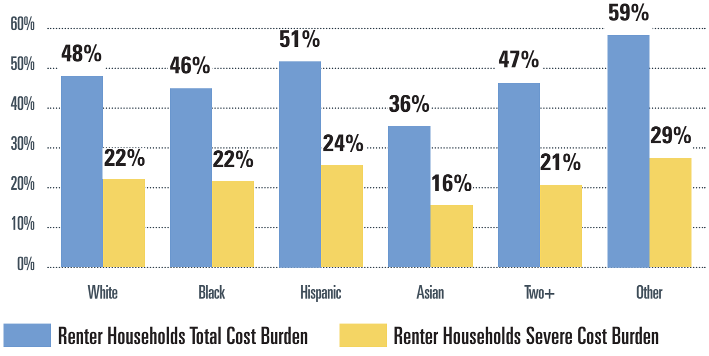
Cost Burden by Race and Ethnicity

Owner and renter cost burdens are more evenly distributed by race and ethnicity, though Asian households have the lowest rates for both. Hispanic households have the highest rates of cost burden and severe cost burden as both owners and renters. While housing insecurity is a possibility for any household that is cost burdened, owners with severe cost burdens are at risk of delinquency or foreclosure, and renters of eviction.

OWNER Cost Burdens by Race & Ethnicity



RENTER Cost Burdens by Race & Ethnicity



HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

SOCIAL DETERMINANTS OF HEALTH

Health & Healthcare

Education

Social/Community

Economic Stability

Neighborhood & Environment

Healthy, affordable homes create paths to opportunity

- **The *location* of a home impacts all of the SDoH 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**

Increasing the supply of new and rehabilitated homes is key to addressing Rhode Island's affordability crisis. However, the benefits of housing affordability can best be discerned through the lens of the Social Determinants of Health (SDoH) indicators.

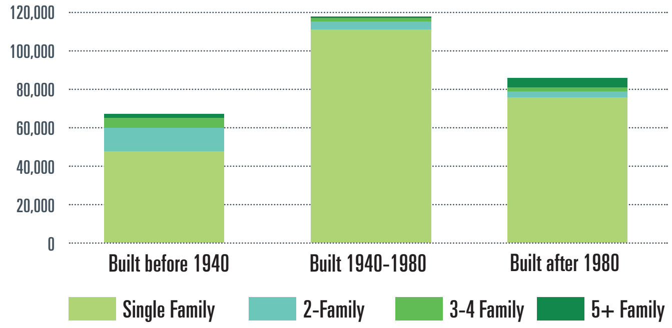
The RI Life Index, a scoring system produced by Blue Cross & Blue Shield of Rhode Island and the Brown University School of Public Health, provides insights into how Rhode Islanders perceive key aspects of the Index as "essential drivers of health and well-being...including affordable housing, quality education and good jobs." The RI Life Index also recognizes the difference that geography can make in people's lived experiences and indicates this by including scores for "Core Cities" (Central Falls, Pawtucket, Providence, and Woonsocket) and "Non-Core" locations.

In 2023, Cost of Living and Affordable Housing earned the lowest scores across all indicators statewide.[12]

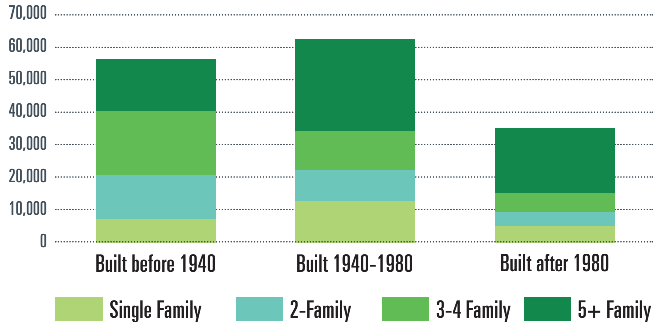
Ensuring all Rhode Islanders have the opportunity to thrive starts with safeguarding the health of their homes. Verifying that all homes across the state meet the healthy homes standards defined by the US Department of Housing & Urban Development (US HUD) remains a long-term goal. However, without address-level data, HousingWorks RI continues to use data regarding conditions that are generally worse in older stock.

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

OWNER | Age of Housing



RENTER | Age of Housing



HEALTHY HOMES

CLEAN **VENTILATED** **SAFE** **CONTAMINANT-FREE**

PEST-FREE **DRY** **THERMALLY CONTROLLED** **MAINTAINED**

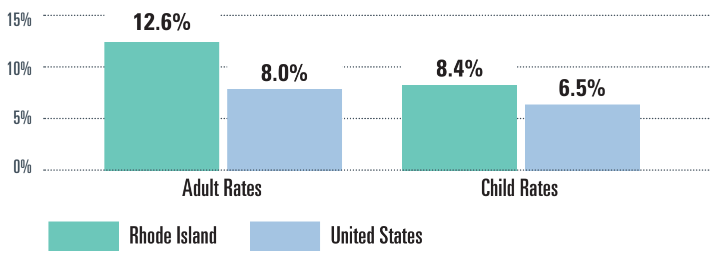
Hazards to Health

As HousingWorks RI has noted, while the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for actual problems. More than 300,000 of Rhode Island's housing units—or 72 percent—were built before 1980. Of those, 41 percent are 2-family or multifamily (3+) units, putting renters, who occupy 78 percent of this stock, at much greater risk.

Ensuring a healthy home is generally the responsibility of the property owner. There are statutory provisions at both the state and municipal levels concerning the condition of housing, though enforcement is generally relegated to reports by occupants or sometimes by community members. Healthy homes standards related to cleanliness, maintenance, and pests tend to be those that are most visible; ventilation, thermal control, or keeping a home dry, safe and contaminant-free fall mostly to the occupants. Each of these hazards, however—whether visible or not—can have detrimental health effects, particularly to those who are already vulnerable.

All varieties of cleanliness, maintenance, and pests can exacerbate respiratory issues for anyone with asthma. Conditions within the home, including poor ventilation, poor thermal control, and high humidity (leading to mold), are all respiratory triggers. The latest available Rhode Island asthma rates for both adults and children are well above the national average.[13]

Asthma Rates: Rhode Island v. Nationwide



Extreme climate conditions can also serve as respiratory triggers.[14] Federal programs for heat and weatherization for low-income households date back to the late 1970s and early 1980s.[15] Only more recently have regulatory discussions considered cooling standards, and begun to require air conditioning in rental homes.[16]

In Rhode Island, programs that seek to address these conditions include the US Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) and its Weatherization Program, and Rhode Island Department of Health's (RIDOH) Cool It Off Program. Implemented by the Rhode Island Department of Human Services, LIHEAP provided $27,497,951 to assist 26,052 households; the Weatherization Program dispersed $1,709,781 to weatherize 1,326 homes.[17] The Cool It Off Program, run by RIDOH in collaboration with the Providence Housing Authority and HousingWorks RI, has provided 88 households with air conditioners since its inception during the pandemic in 2020.[18]

Risks to Special Populations

In growing the supply of healthy homes, the two routes—new construction and rehabilitation of the state's older stock—represent different opportunities, especially for the well-being of both older adults and children.

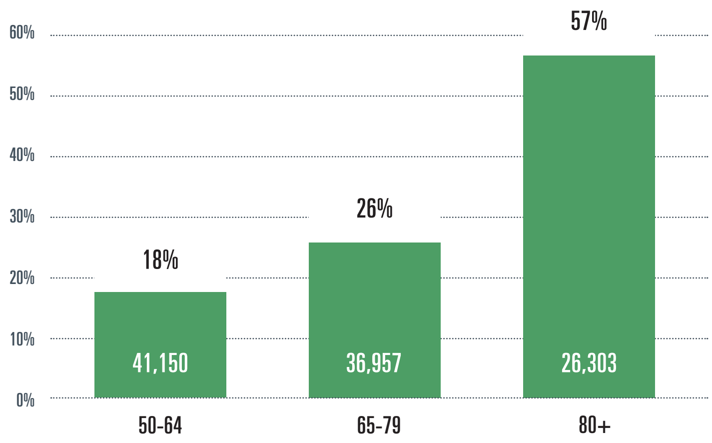
HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

Older Adults

Rhode Island has a growing number of older adults. Since the 2000 US Decennial Census, the population of adults aged 50 and older has grown by nearly 123,000 people, and now comprises 39 percent of the state's population compared to 29 percent in 2000.[19]

The healthy housing needs associated with an aging population primarily relate to safety issues, like fall prevention and accessibility. Even non-ambulatory disabilities can exacerbate unsafe conditions, especially for those living alone. More than 100,000 adults aged 50 and older in Rhode Island live with a disability; 70 percent live in homes that are more than 40 years old, making many of these homes inconvenient (at best) and unsafe (at worst) for many of their occupants.

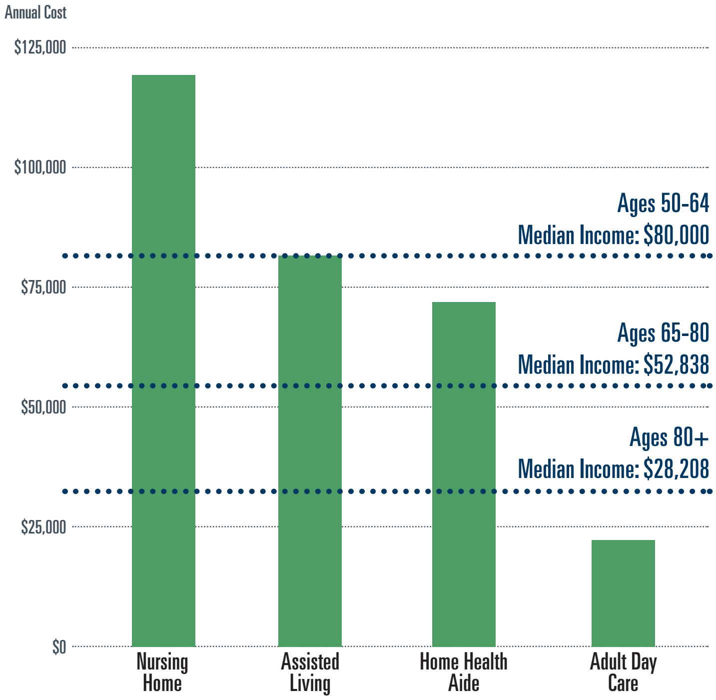
Older Age Groups Living with a Disability



Good design is design in which everyone benefits from an experience that is accessible, usable, and convenient. Universal design has become the standard of good design: buildings, products, and environments that are accessible for people of all abilities. As the state and municipalities increase housing production, rehabilitate existing stock, and upgrade the surrounding infrastructure, incorporating the principles of inclusion and accessibility that are core to universal design is critical to meeting the needs of our diverse population.

For older adults, affordability is further compounded by the additional expense of assistance with activities of daily living (known as ADL) and/or healthcare. The combination of housing and health is one of the more dramatic crises playing out across the state and country, and options that provide both are far outstripping what Rhode Islanders can afford.[20]

Housing with Healthcare Options for Older Adults



Recognizing that housing needs change throughout one's lifetime, diversified housing options in all municipalities support aging in *community*, and not just necessarily aging in *place*. With a spectrum of inventory, factors such as changes in ability, household size, or income will not determine an individual's ability to remain within and connected to their community or neighborhood.

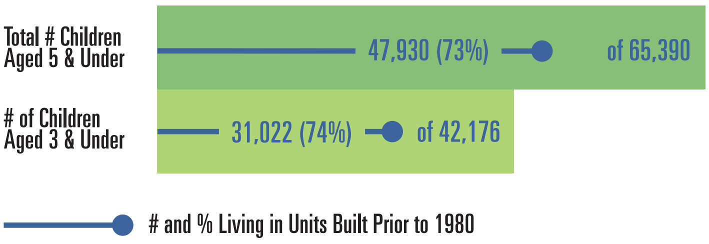
Children

The major health risk factor to children in older homes relates to ensuring the home is contaminant-free. The age of Rhode Island's housing stock means that there is a high incidence of lead paint. New housing production does not include lead paint. Rhode Island Department of Health implements the state's mitigation program, which addresses the potential lead hazards in older homes.

Childhood exposure to lead can cause irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.[21] Current research links lead exposure to increased rates of school suspension and, particularly for boys, juvenile detention.[22] Given the recent expansion of homes covered by Rhode Island's lead hazard mitigation law, research indicates the state could anticipate beneficial economic impacts in reduced health and education costs, and increased earning and tax revenue.[23]

Lead Exposure Risk

Children Aged Five & Younger in Homes Built Prior to 1980

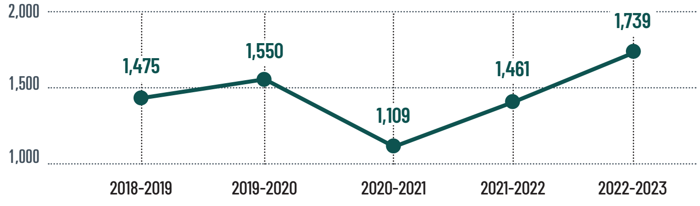


EDUCATION[24]

According to The Lancet Public Health, "education is strongly associated with life expectancy, morbidity, [and] health behaviors, and educational attainment plays an important role in health by shaping opportunities, employment, and income."[25] HousingWorks RI tracks three measures for insight into the housing insecurities threatening the educational success of students: homelessness, student mobility, and chronic absenteeism.

During the pandemic Rhode Island experienced large increases in student homelessness and chronic absenteeism. Measures to keep families housed led to a 28 percent decrease in student homelessness from SY2019-20 to SY2020-21. When those measures expired there were two years of dramatic increases. (A 32 percent increase immediately followed the end of assistance programs, and in SY2022-23 there was another 12 percent increase.) Rhode Island now has 1,739 students experiencing homelessness.

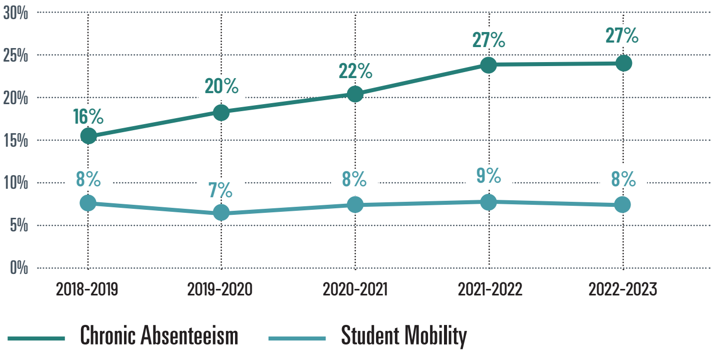
Rhode Island Student Homelessness 2018-2022



Of the two remaining measures, school mobility–a student's departure during the school year–is presumed to be related to housing issues, and the other, chronic absenteeism, may be related to healthy housing issues that cause illness, particularly asthma, although there are a number of other causes. While the median rate for school mobility has not varied much over the last five school years, the rate for chronic absenteeism in Rhode Island's high schools took a five percentage-point jump after the pandemic. Chronic absenteeism—missing at least 10 percent of days in a school year—has increased nationally and has remained elevated since the pandemic.[26]

Median Rates of Student Mobility & HS Chronic Absenteeism Across RI School Districts

School Years September 2018 through June 2023

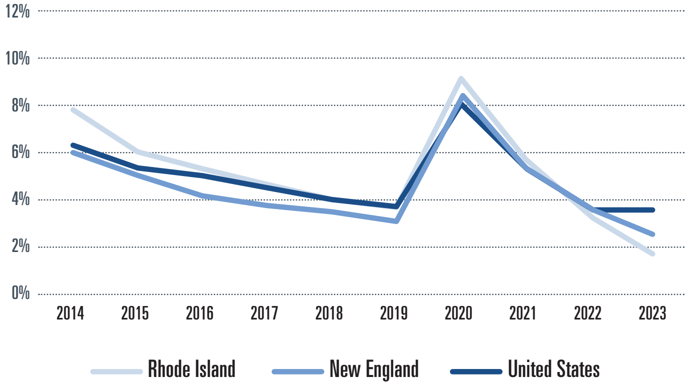


ECONOMIC STABILITY

Housing affordability is not just a matter of housing costs; it is also a matter of income.[27] Although Rhode Island has several higher wage sectors that are growing, its top three sectors (Health Care & Social Assistance, Accommodation & Food Services, and Retail Trade) all provide below average annual wages.[28]

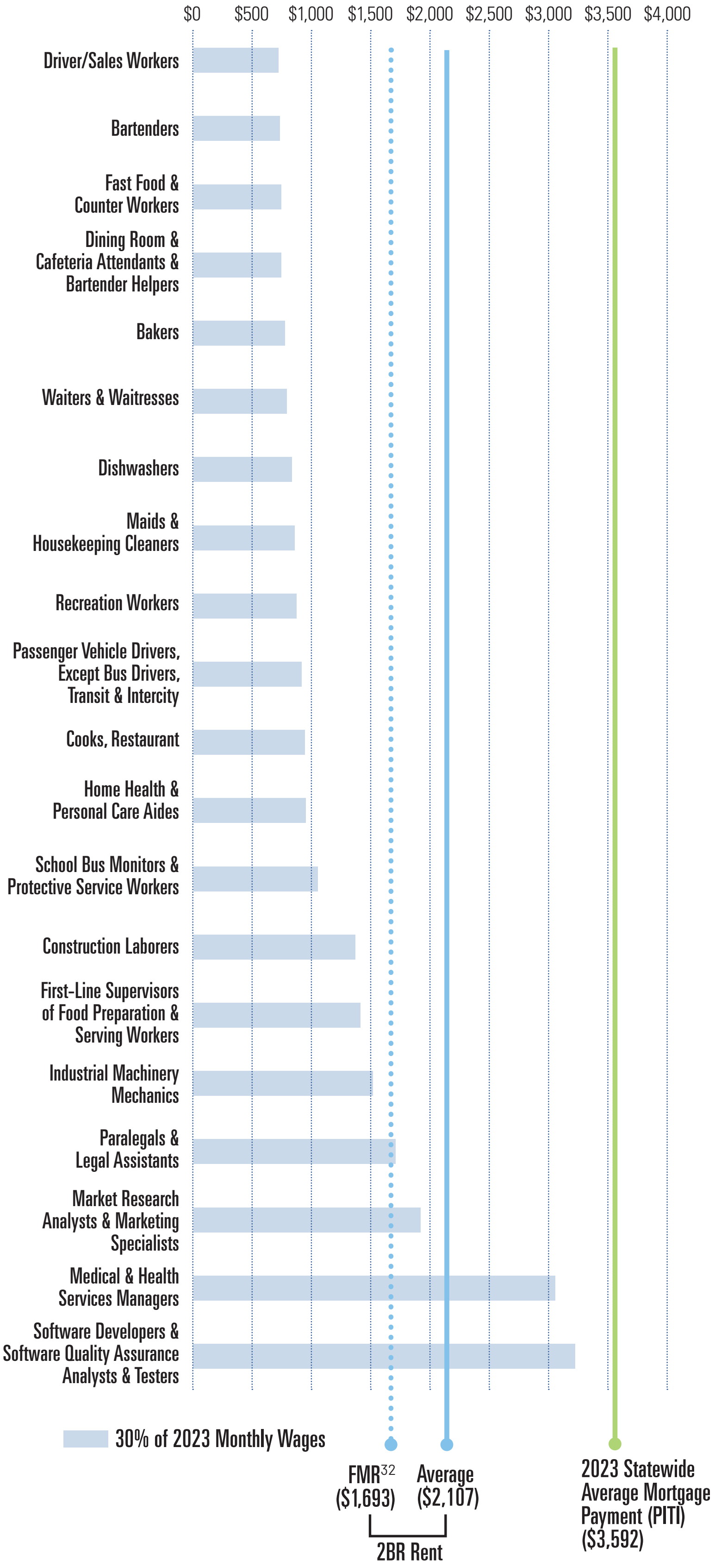
The National Low Income Housing Coalition annually publishes a "housing wage," which is the hourly wage needed to afford a 2-bedroom apartment at fair market rent (FMR) as set by US HUD. The *2024 Out of Reach Report* sets Rhode Island's housing wage at $33.20 and ranks it the 12th highest nationally—the highest ranking for the state since 2007-2008.[29] Of the top 20 occupations considered by Rhode Island's Department of Labor and Training within the "Fastest Growing Occupations, 2020-2030 Projections," 92 percent (108,828) of these nearly 119,000 jobs do not pay this housing wage.[30] Only two of the top 20 occupations pay enough to affordably rent Rhode Island's average 2-bedroom apartment and none pay enough to affordably buy the 2023 median-priced single family home. This would require hourly wages of $40.52 and $69.08 respectively.

Rhode Island, New England & US Unemployment Rates, 2014-2023[31]



Rhode Island's 2023 annual average unemployment rate of 2.9 percent was lower than both the national and regional averages of 3.6 percent and 3.2 percent, respectively. As of June 2024, Rhode Island's average six-month rate of 4.1 percent was higher than both the region's (3.4 percent) and national averages (3.9 percent). Of the six New England states, Rhode Island ranked fifth, just ahead of Connecticut's rate of 4.3 percent.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations 2020-2030



State and Federal Investments

In 2023, the Rhode Island General Assembly authorized a pilot low-income housing tax credit program of up to $30M annually for five years. Details have yet to be defined by the Rhode Island Department of Housing. In 2024, they authorized a housing bond referendum of $120M that will go before the voters this fall.

The state continues to rely most heavily on federal funding for its housing needs. In FY22-FY24, with the last of the 2021 BHRI bond fully obligated, the pandemic-related State Fiscal Recovery Fund (SFRF) became the mainstay of the state's housing efforts. Rhode Island originally allocated $321.5M for housing, then increased the funding by 3.3 percent to $332.2M. The bulk of the adjustments addressed the Homeless Assistance Program and decreased funds for targeted housing development, support services, and municipal infrastructure. The funding must be obligated by the end of 2024, and expended by the end of 2026.

Uses of State Fiscal Recovery Funds (SFRF) Allocated to Housing, FY22-FY25[33]

Predevelopment & Acquisition	$ 37,900,000	11%
Development & Infrastructure	$123,000,000	37%
Targeted Development, including Pilot TOD	$26,000,000	8%
Preservation of Affordable Housing	$500,000	<1%
Community Revitalization & Home Repair	$24,500,000	7%
Down Payment Assistance	$30,000,000	9%
Addressing Homelessness	$86,000,000	26%
State Plan & Municipal Planning Assistance	$4,300,000	1%
	$332,200,000	

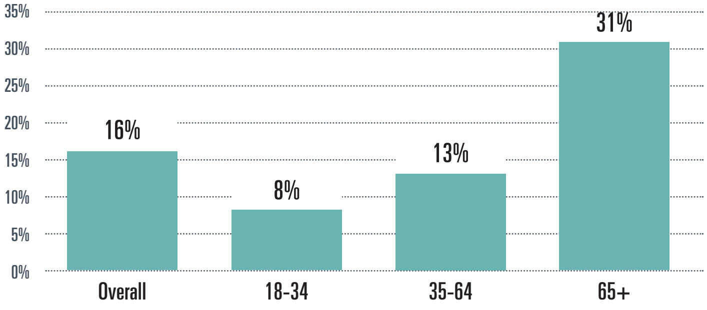
COMMUNITY LIFE[34]

Community life and social connections are vital for the health and well-being of individuals. An uptick in single-person households has increased concerns of isolation, particularly among older adults, and is raising awareness of its impact on mental and physical health.

Loneliness is the most widespread health issue today across all ages. Lack of social connection is linked with serious negative impacts on cardiovascular, neurological, and mental health. Risk factors include having a mental or physical challenge, limited access to social infrastructure, loss of family or friends, and being a victim of discrimination or abuse. Older adults are at increased risk because they are more likely to face these factors and live alone.

Housing and transportation policies are the connective tissue of social infrastructure. Diverse housing options within a community support aging in community and the maintenance of social networks that are weakened by displacement. Robust research across disciplines concludes that social connectedness leads to better outcomes in population health, community safety and resilience, economic prosperity, and civic engagement. As strategies to increase housing production are developed, it is worth remembering that the most successful communities also create and maintain quality public spaces—such as parks and public squares—to support social interaction and community gathering.

Percent of Rhode Islanders Living Alone, By Age

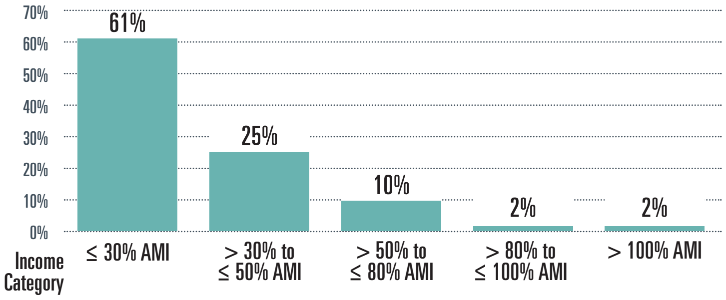


HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

HOUSING INSECURITIES

An early sign of housing insecurity is cost burden. When determining eligibility for long-term affordable homes, funders and developers use US HUD income guidelines, which are calculated by household size and geography. For example, a household of one in Rhode Island with an income of $57,350 is considered 80 percent AMI, but that same income for a household of four is 60 percent of the AMI threshold. Each year, US HUD receives custom tabulations of the American Community Survey from the US Census Bureau to produce the Comprehensive Housing Affordability Strategy (CHAS)[35] to estimate the proportion of cost burdens across income groups. The latest results for Rhode Island, using the 2016-2020 ACS 5-year estimates demonstrate the greatest need among lowest income households.

Severely Cost Burdened Owners & Renters, by HUD Income Groups



Homelessness

The numbers of Rhode Islanders experiencing homelessness continued to climb across all categories according to data from US HUD's Point-in-Time Count, which is an annual count of sheltered and unsheltered people experiencing homelessness on a single night each January. A comparison of these numbers from 2023 shows the number of unsheltered adults has increased by 61 percent, households with children by 48 percent, and counts of those who are "chronically" homeless have increased by 49 percent.[36]

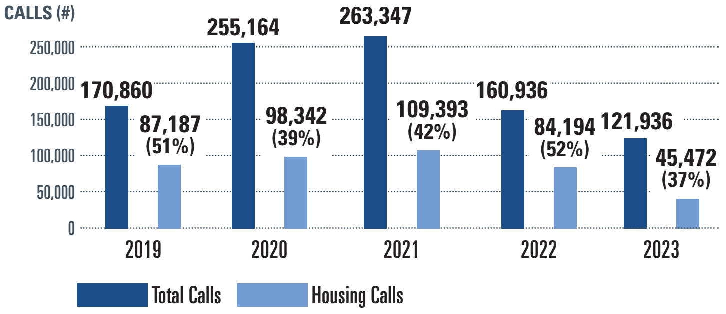
Tailoring new affordable home development to those with the greatest need includes production of permanent supportive housing (PSH), which combines long-term housing with needed services. Research demonstrates the cost savings associated with PSH occur in healthcare, crisis services, and public safety.[37] As of 2023 there were three PSH developments underway in Rhode Island which will provide for up to a total of 500 homes.[38]

In the revised FY24 state budget for the SFRF funds received, the amount dedicated to programs used to meet the needs of those most at-risk or already unhoused increased by 12.3 percent. It is now $81.4M.[39]

Rhode Island Point-in-Time Count, 2023-2024	2023	2024	Change From 2023
Total Persons Experiencing Homelessness	1,810	2,442	35%
Adult Only Households			
Total Number of Households	1,137	1,417	25%
Total Number of Persons	1,214	1,565	29%
Unsheltered Persons	327	527	61%
Households with At Least One Adult and One Child			
Total Number of Households	183	271	48%
Total Number of Persons	595	877	47%
Unsheltered Persons	7	7	No change
Chronically Homeless (Adults & Children)			
Total Number of Households	14	54	286%
Total Number of Persons	629	936	49%
Unsheltered Persons	229	300	31%

United Way of Rhode Island 211

Overall resource calls to United Way of Rhode Island's 211 call center decreased for a second year since the highwater mark set during the pandemic. In 2023, housing-related calls decreased to the lowest proportion of all calls since tracking began in 2019. Possible reasons for this include direct outreach within communities: assistance has been provided to 7,246 individuals.[40]



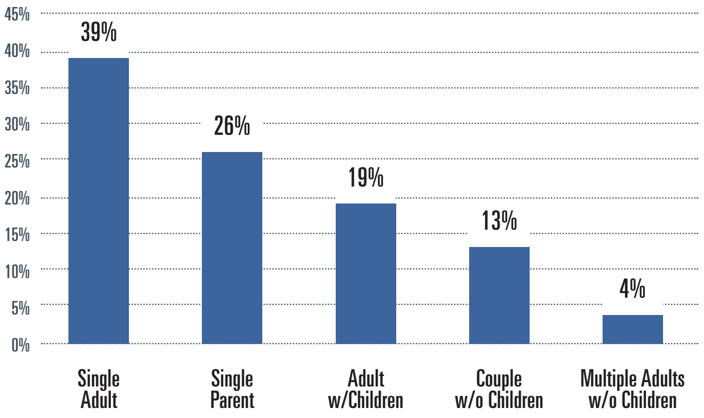
Evictions

Since March 2023, the state has engaged Rhode Island Legal Services (RILS) and its partner, the Center for Justice (CFJ), in the provision of legal counsel to households that are below 80 percent area median income and facing eviction.[41] In eviction proceedings, typically, more than 95 percent of landlords have a lawyer and fewer than 10 percent of tenants do.[42] Offering free "right to counsel" to residents facing the loss of their homes is considered one of the basic pillars of building a strong state system of housing stability.[43]

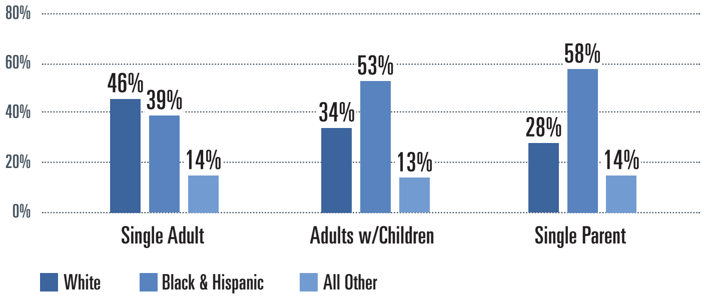
RIHousing maintains an evictions filing dashboard that reports court filings, and the work of RILS and CFJ provides ongoing insight into the client households that are facing a loss of housing. National data suggests that Black female-headed families face the highest risk of eviction.[44] Rhode Island's data suggests similar vulnerabilities among the lowest income households and in households of color. Of particular note is the prevalence of single adult households overall facing the risk of eviction.

During the 12-month period from July 2023 through June 2024, RILS and CFJ provided legal counsel to 4,546 households facing eviction, which included 10,653 people. Forty-five percent of these households included children under 18 years of age, totaling 4,095. Though nearly three-quarters of the contacts were initiated by women, the precise breakdown of the entire population is unknown. Other characteristics of these client households are shown here.[45]

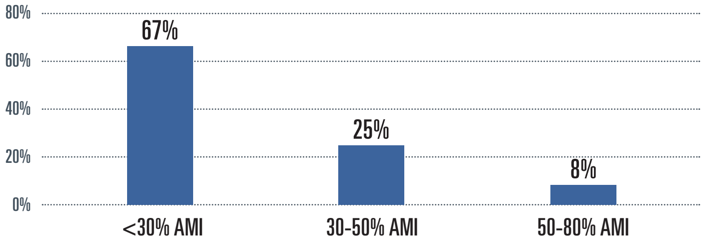
Client Households by Type



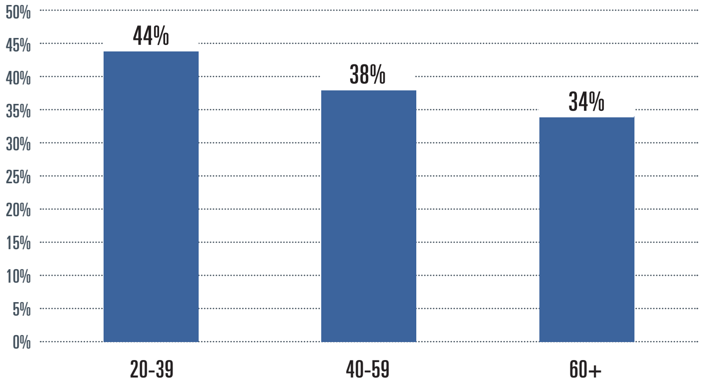
Selected Client Household Types by Race



Client Households by HUD Income Category



Client Households by Age



Foreclosures & Mortgage Delinquencies

21%

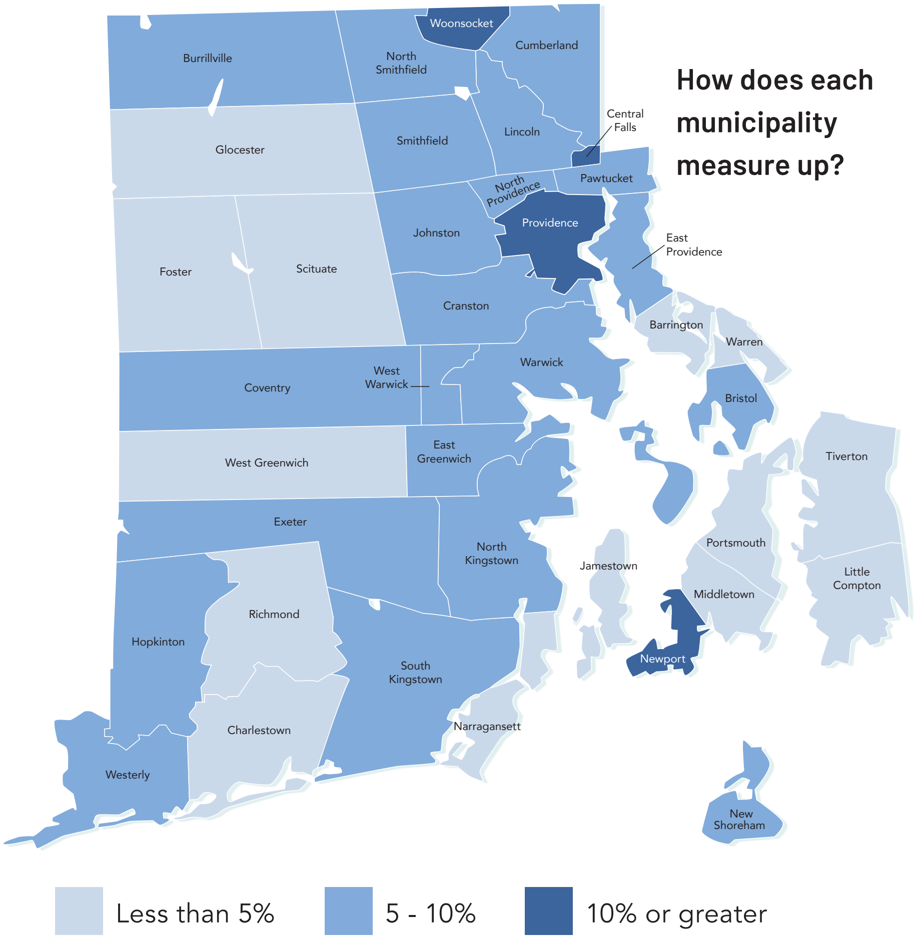
INCREASE
from 2022:
270 foreclosures[46]

1.44%

Q4-2023 rate of seriously delinquent loans (1,689); a decrease from 1.96 percent in Q4-2022 (2,332)[47]

PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES[48]

Rhode Island State Law 45-53 was first passed in 1991. It was designed to address housing unaffordability by establishing a goal that 10 percent of every city or town's housing stock qualify as Low- and Moderate-Income Housing (LMIH). The 10 percent is defined as "consistent with local needs"[49] yet in actuality local housing needs have turned out to be far higher: statewide, 26 percent of owner households and 48 percent of renter households today are cost burdened. In addition, the calculation used in the legislation skews results such that the state's larger cities are not required to meet the state's goal; this has been a subject of discussion among housing advocates.



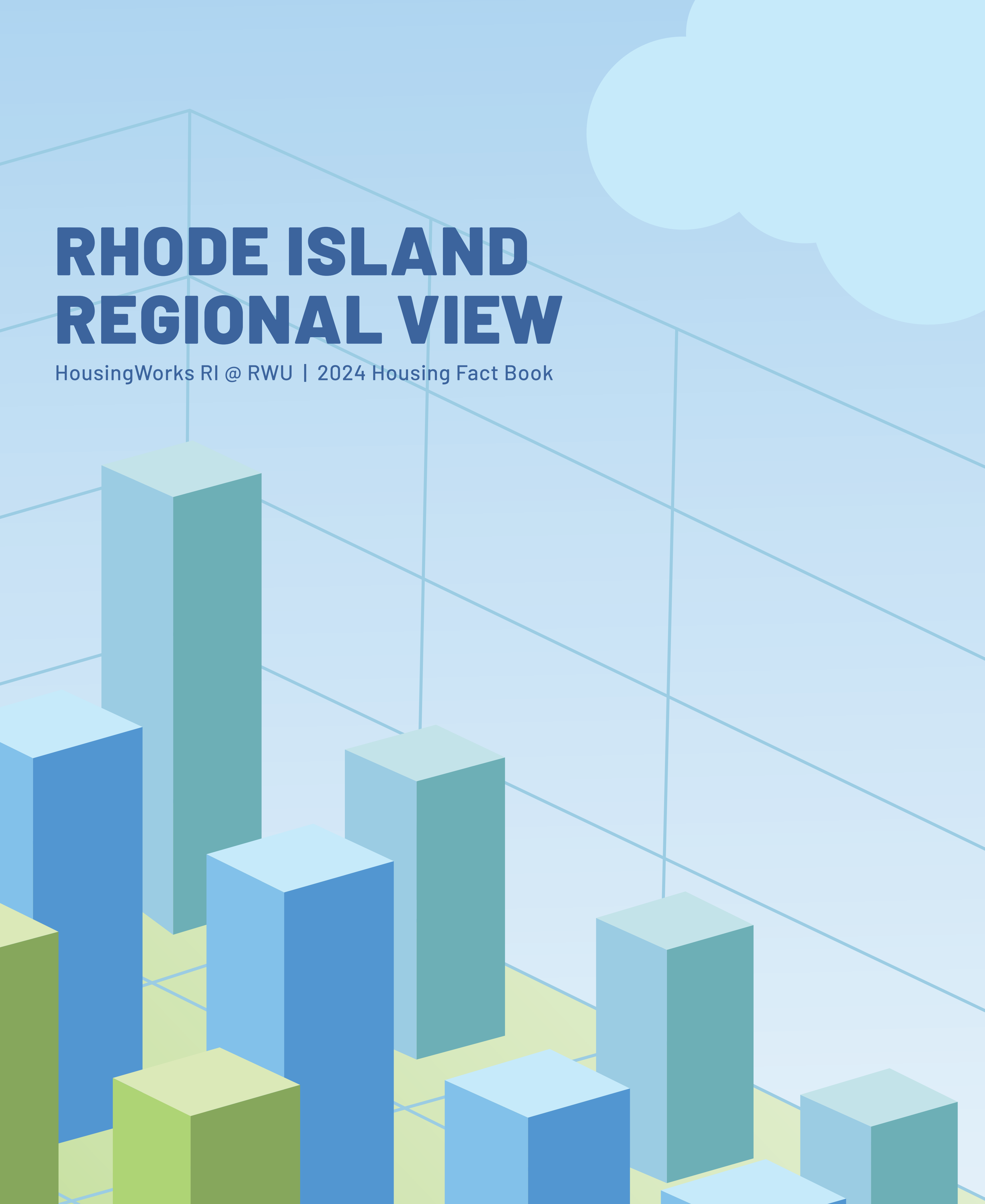
How does each municipality measure up?

Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.51%	406
Bristol	5.69%	400
Burrillville	9.76%	16
Central Falls	10.02%	Achieved
Charlestown	3.50%	241
Coventry	5.06%	726
Cranston	5.30%	1,600
Cumberland	5.54%	667
East Greenwich	6.57%	187
East Providence	9.56%	96
Exeter	7.28%	70
Foster	1.98%	146
Glocester	2.34%	308
Hopkinton	6.76%	114
Jamestown	4.42%	146
Johnston	7.91%	261
Lincoln	6.76%	307
Little Compton	0.53%	161
Middletown	4.80%	391
Narragansett	3.79%	451
New Shoreham	7.53%	18
Newport	15.64%	Achieved
North Kingstown	8.57%	169
North Providence	6.37%	576
North Smithfield	7.81%	117
Pawtucket	8.21%	603
Portsmouth	2.66%	562
Providence	14.31%	Achieved
Richmond	3.36%	206
Scituate	0.87%	387
Smithfield	5.44%	361
South Kingstown	5.20%	557
Tiverton	4.26%	429
Warren	3.84%	331
Warwick	5.37%	1,763
West Greenwich	1.69%	211
West Warwick	8.83%	168
Westerly	5.02%	545
Woonsocket	15.37%	Achieved

> Four of Rhode Island's 39 communities meet the 10% goal:
> **Central Falls, Newport, Providence, and Woonsocket.**

RHODE ISLAND REGIONAL VIEW

HousingWorks RI @ RWU | 2024 Housing Fact Book




ACHUSETTS
CONNECTICUT
NORTH
PROVIDENCE
EAST PROVIDENCE COUNTY
SOUTHEAST PROVIDENCE COUNTY
CENTRAL
SOUTH
SOUTHEAST
RHODE ISLAND

RHODE ISLAND REGIONAL VIEW

TWENTY-YEAR PERSPECTIVE AND TRENDS

In keeping with HousingWorks RI's 20 year anniversary, this year the regional pages examine trends in the built environment and households over the past two decades. If the state is to successfully increase housing production, reviewing regional trends may provide insights that make the most of Rhode Island's small size and geography.

Using data from the US Census Bureau, the Rhode Island Zoning Atlas, and the Warren Group, each region has been examined by land use and residential zoning; the rate of change in population and number of households; the affordability of each region's single family homes; and key shifts from 2000 to 2020 in the proportional distributions of housing characteristics, commuting, renter cost burdens, household size, and age.

Common findings include an imbalanced distribution of by-right residential zoning for multifamily homes (three or more units); rates of household formation that are nearly twice that of population growth; and merely a quarter of regional households being able to afford their region's median priced single family home. Twenty-year trends in housing stock and commuting reveal the dominance of single family homes and buildings of 10 or more units; an increase in homes with more rooms; and the growth of working from home. Trends in households demonstrate the substantial increase in renter cost burdens, particularly of those severely cost burdened; smaller households; and an aging population. Taken together these trends suggest an incongruity between the housing being built and the changing demographics of the state's households.

Land Use 2025, one of the state's guiding planning documents, suggests Rhode Island focus on development in designated growth centers while preserving historical character, promoting diverse affordable housing, and developing supportive infrastructure. An observation from that document is that "it took over 300 years to develop the first 20 percent of the state's land, and only 25 more years to develop another nine percent."[50]

Using the Rhode Island Zoning Atlas, a recent analysis of single family zoning that required 2+ minimum acre lots found 38 percent of the state's land area is zoned for this extremely low density. Such zoning is largely premised on the lack of water and sewer infrastructure. If single family homes continue to dominate the housing landscape, the steeply rising rate of land use—or sprawl—across the state will continue. The possibilities for more efficient use of land, however, exist across the state, not only in growth centers and historic villages, but along transit and commercial corridors that could improve many underutilized and outdated spaces.

NORTH RI

● Public Water Supply
● Water & Sewer
● Village
— River
🚲 Bike Path
🌲 Open Space

Interstate Highway
US Federal Highway
○ State Highway

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.

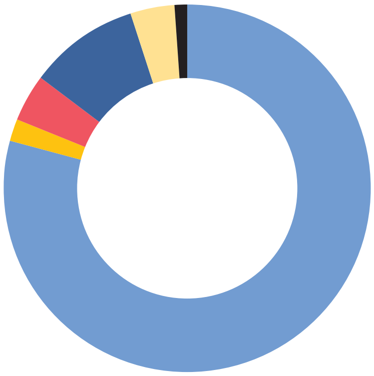
POPULATION

2000	2020	% GROWTH
167,535	177,865	6%

HOUSEHOLDS

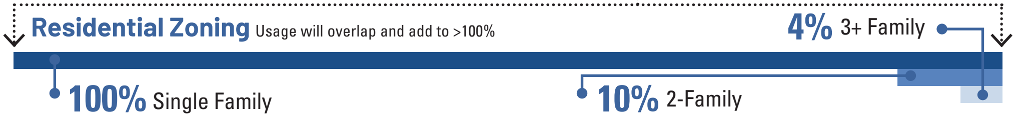
2000	2020	% GROWTH
63,772	70,574	12%

DEMOGRAPHICS *Of any race



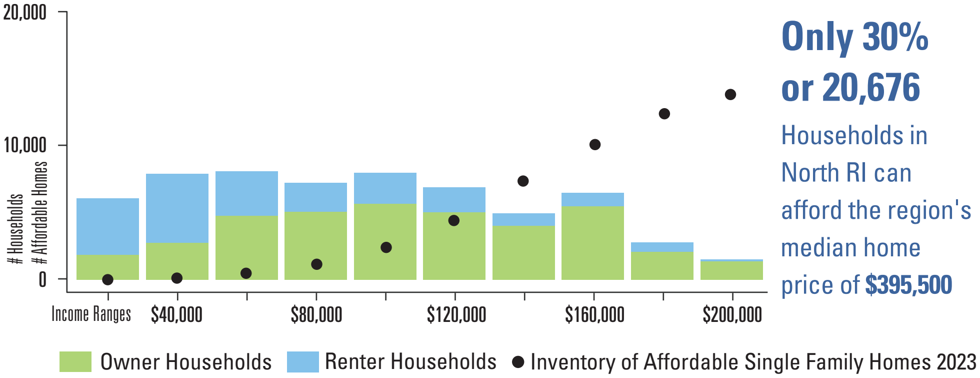
- ● 81% WHITE
- ● 2% BLACK
- ● 4% ASIAN
- ● 10% HISPANIC*
- ● 4% TWO+
- ● <1% OTHER

REGIONAL LAND USE



HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory

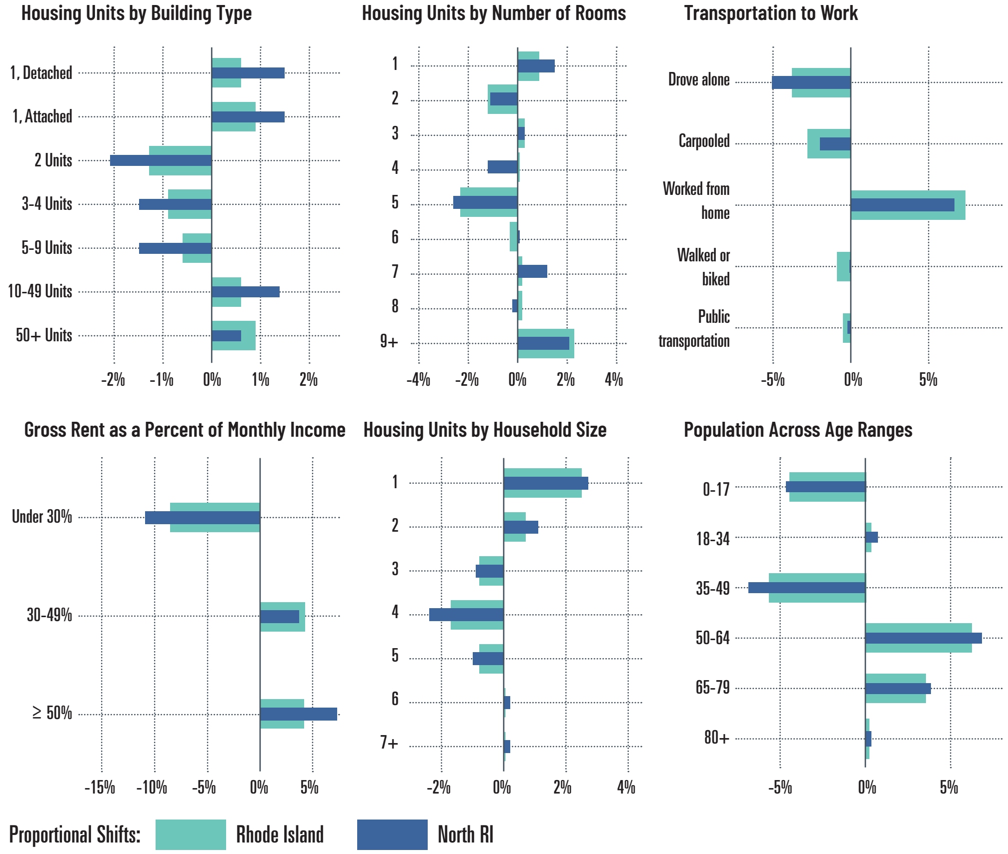


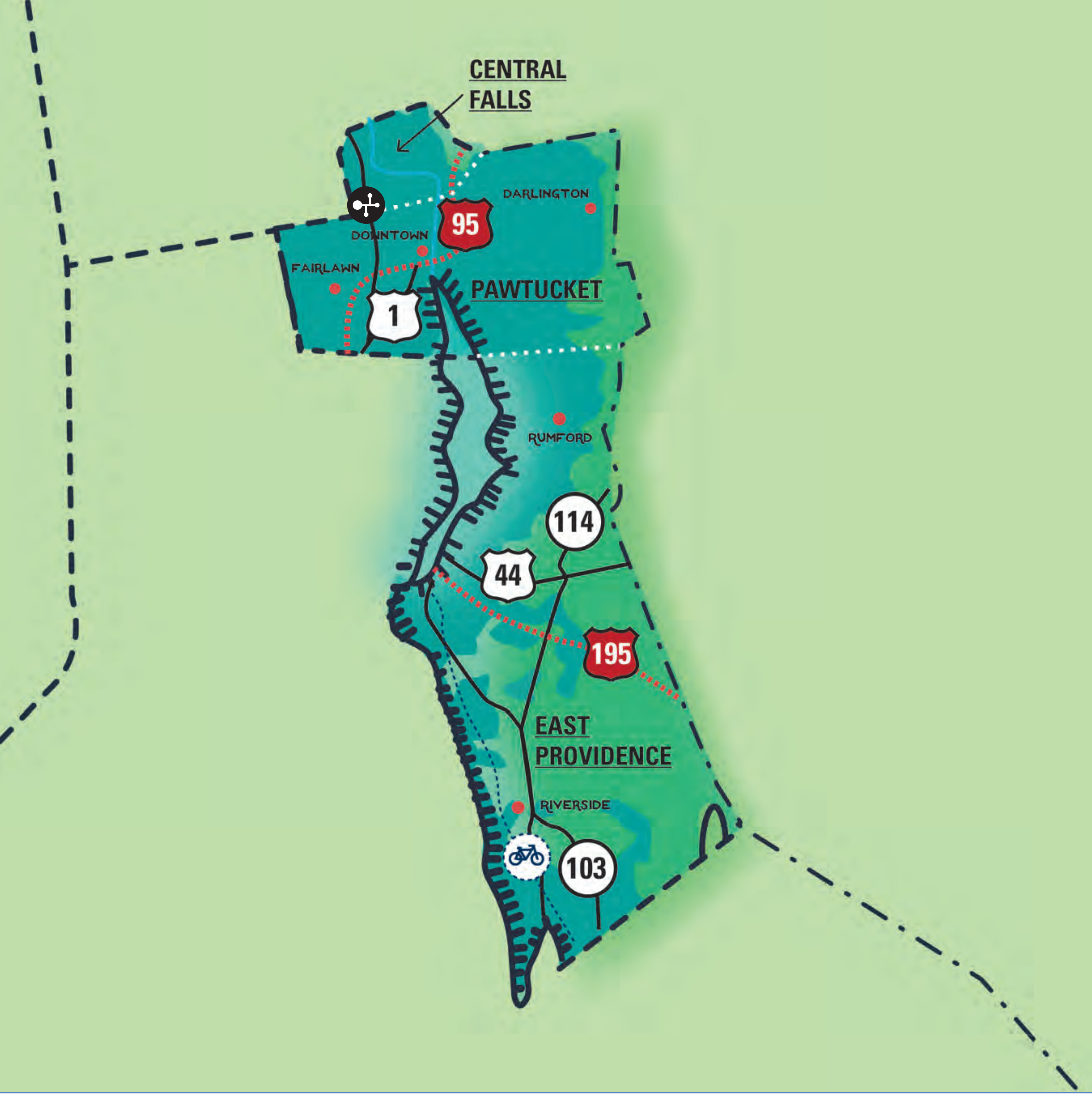
Only 30% or 20,676

Households in North RI can afford the region's median home price of **$395,500**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)





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—which is planned for hundreds of multifamily homes and a mix of commercial amenities.

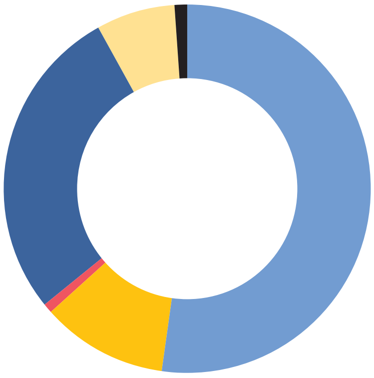
POPULATION

2000	2020	% GROWTH
140,574	145,326	3%

HOUSEHOLDS

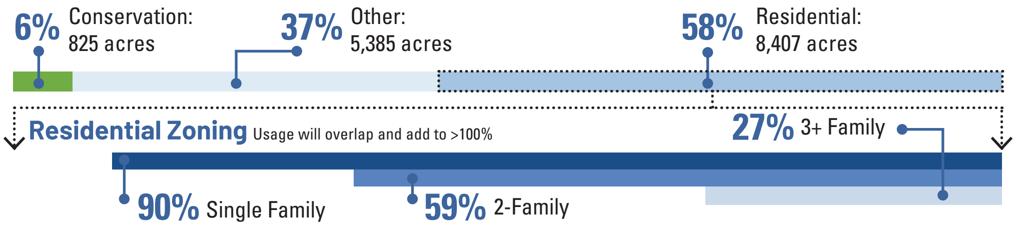
2000	2020	% GROWTH
57,273	60,315	5%

DEMOGRAPHICS *Of any race



- 53% WHITE
- 11% BLACK
- 1% ASIAN
- 28% HISPANIC*
- 7% TWO+
- <1% OTHER

REGIONAL LAND USE



6% Conservation: 825 acres

37% Other: 5,385 acres

58% Residential: 8,407 acres

Residential Zoning Usage will overlap and add to >100%

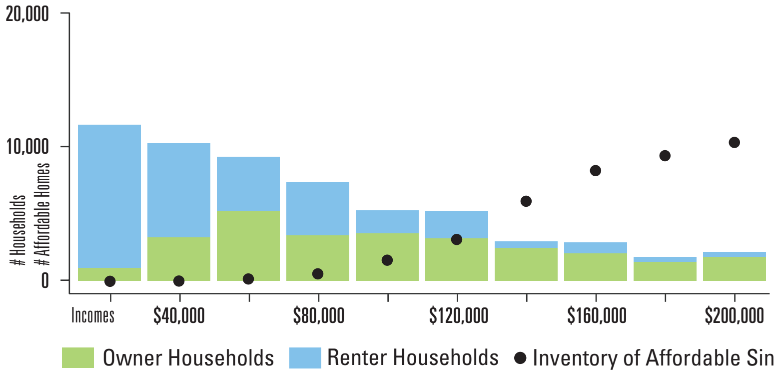
90% Single Family

59% 2-Family

27% 3+ Family

HOUSING AFFORDABILITY

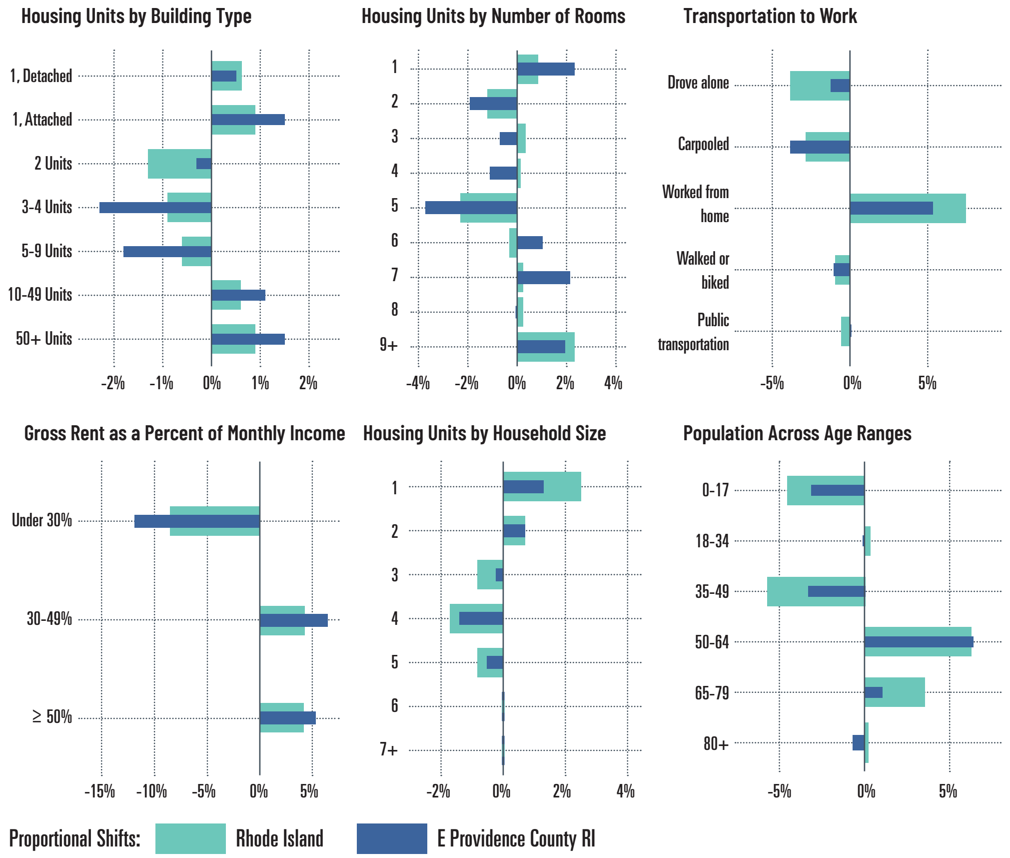
Affordability of Region's Single Family Homes Inventory



Only 20% or 18,260 Households in E Providence County RI can afford the region's median home price of **$365,500**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)



Housing Units by Building Type

Housing Units by Number of Rooms

Transportation to Work

Gross Rent as a Percent of Monthly Income

Housing Units by Household Size

Population Across Age Ranges

Proportional Shifts: Rhode Island E Providence County RI

PROVIDENCE RI

● Public Water Supply ● Water & Sewer ● Neighborhood — River 🚲 Bike Path 🌲 Open Space

Interstate Highway US Federal Highway ○ State Highway Transit Hub

PROVIDENCE RI

Considered the hub of the state's job market, entertainment, higher education, transportation system, and in many respects, its housing, Providence is the only region that is a single municipality. Despite that, Providence's affordability challenges lie in the fact that it encapsulates two distinct real estate markets: the more costly "East Side" and the rest of the city.

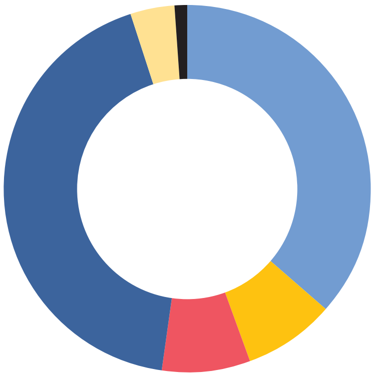
POPULATION

2000	2020	% GROWTH
173,618	190,934	10%

HOUSEHOLDS

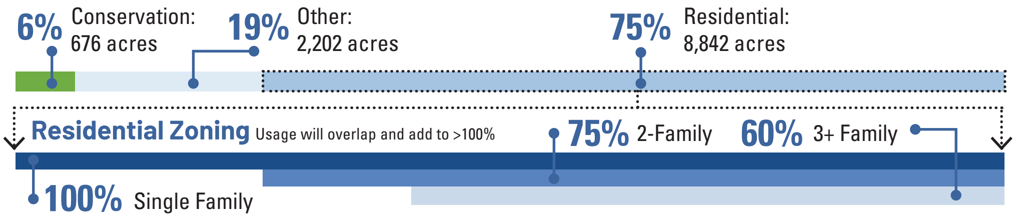
2000	2020	% GROWTH
62,389	65,597	12%

DEMOGRAPHICS *Of any race



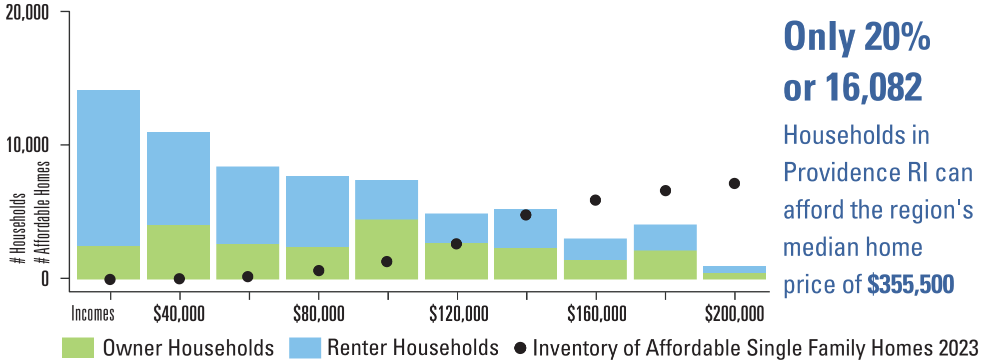
- ● 35% WHITE
- ● 13% BLACK
- ● 6% ASIAN
- ● 43% HISPANIC*
- ● 3% TWO+
- ● <1% OTHER

REGIONAL LAND USE



HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory

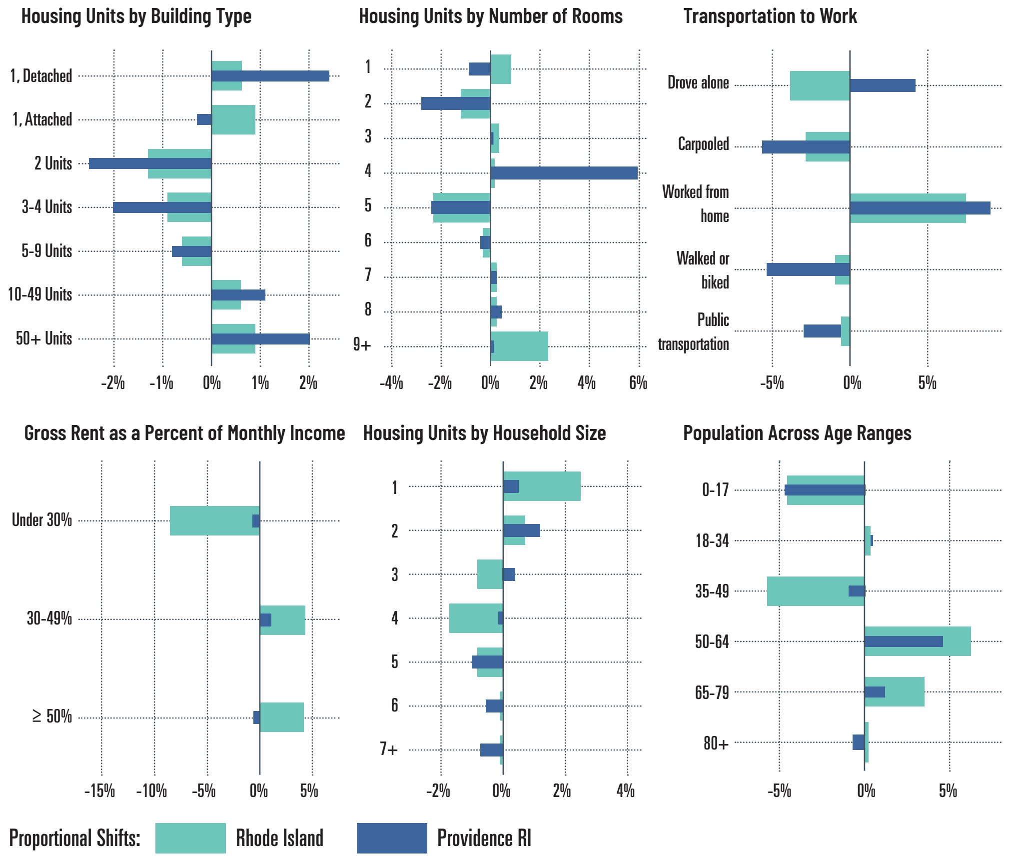


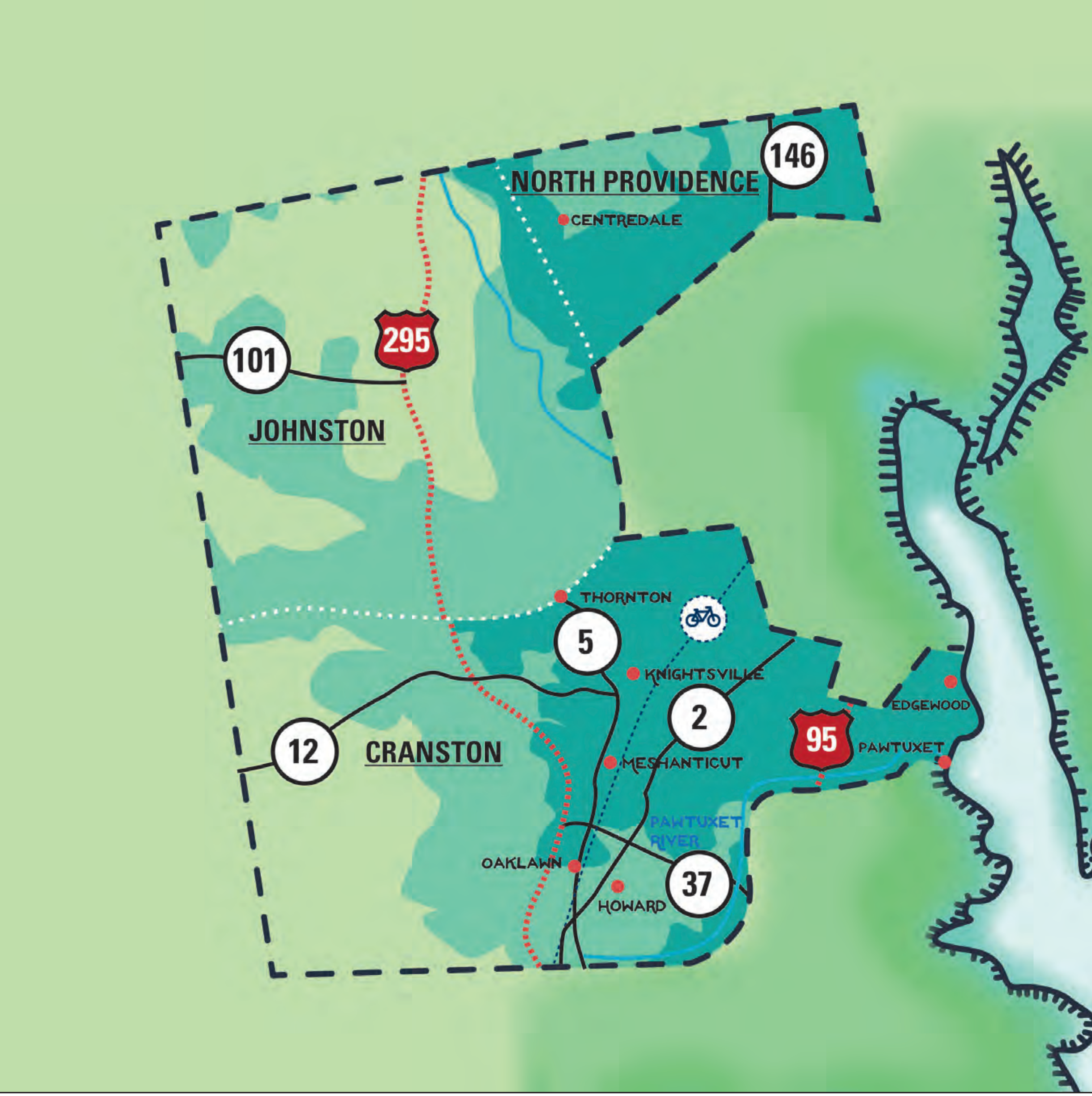
Only 20% or 16,082

Households in Providence RI can afford the region's median home price of **$355,500**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)





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.

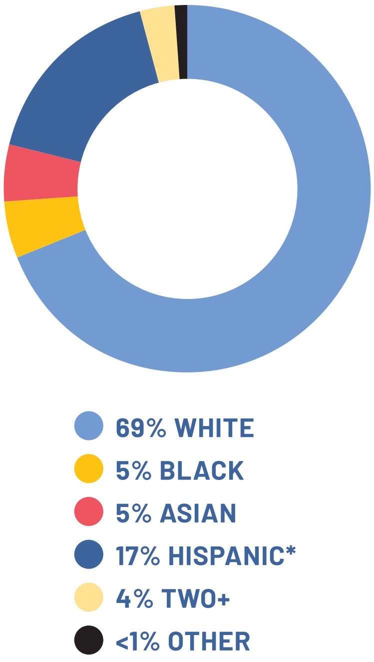
POPULATION

2000	2020	% GROWTH
139,875	146,616	5%

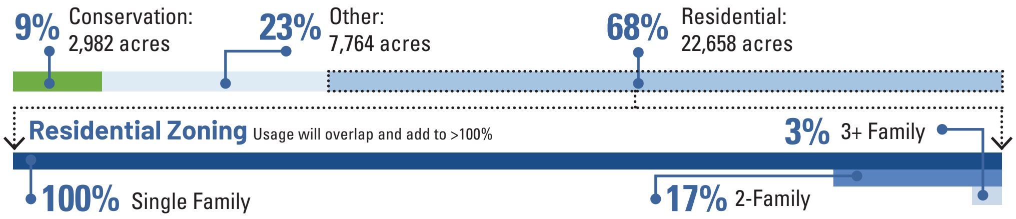
HOUSEHOLDS

2000	2020	% GROWTH
56,502	59,880	6%

DEMOGRAPHICS *Of any race

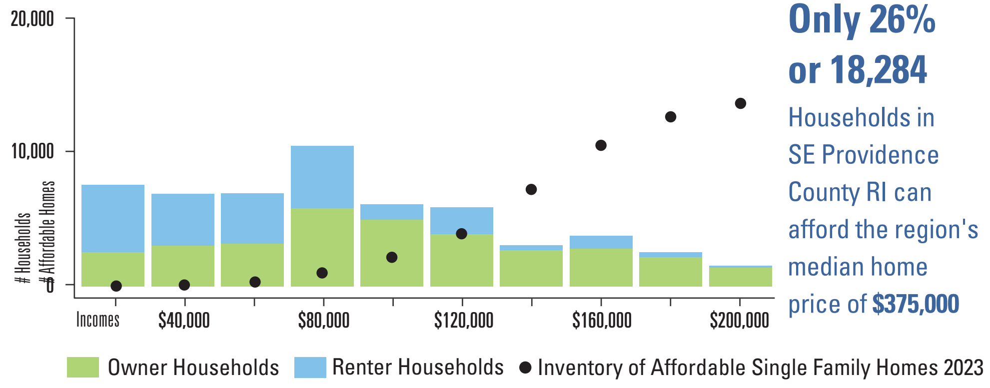


REGIONAL LAND USE



HOUSING AFFORDABILITY

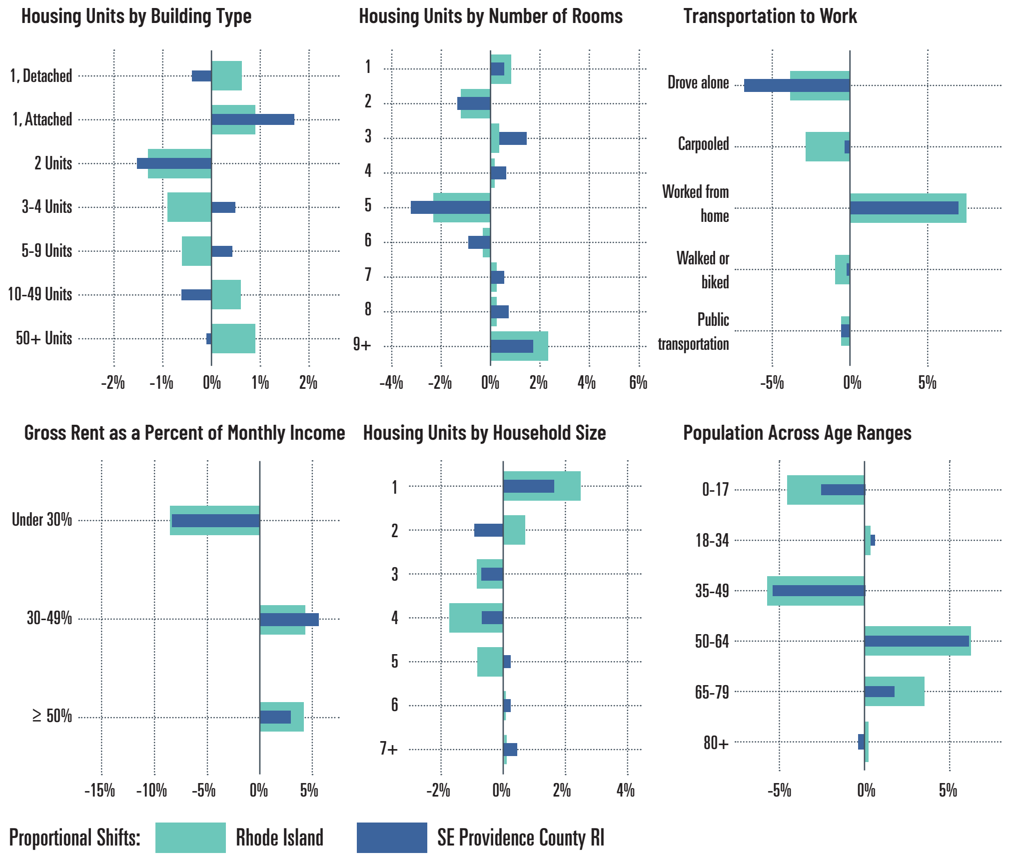
Affordability of Region's Single Family Homes Inventory

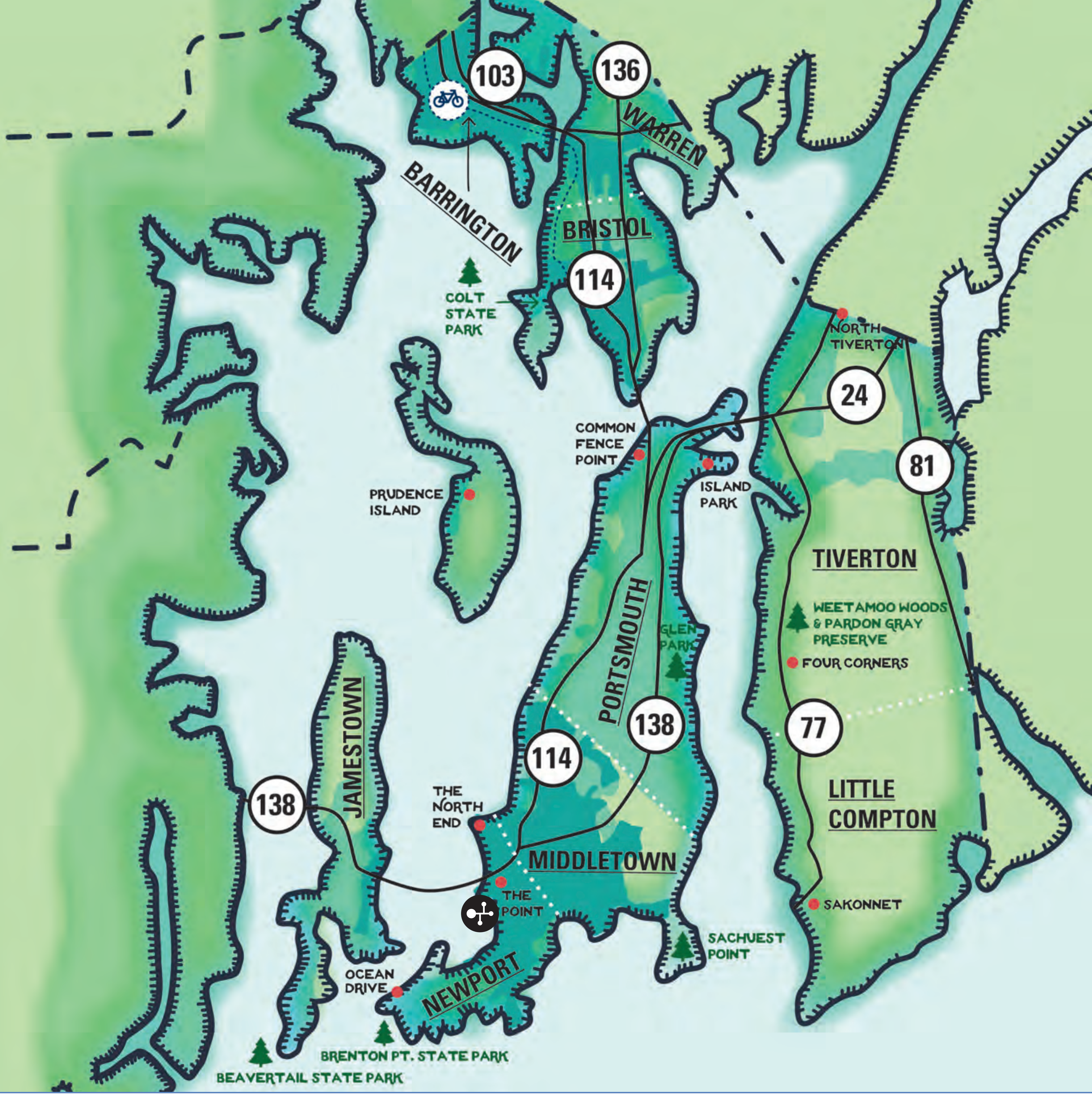


Only 26% or 18,284 Households in SE Providence County RI can afford the region's median home price of **$375,000**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)





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 resiliency efforts that impact development opportunities. Public infrastructure varies throughout the region, making targeted development a priority to increase housing affordability.

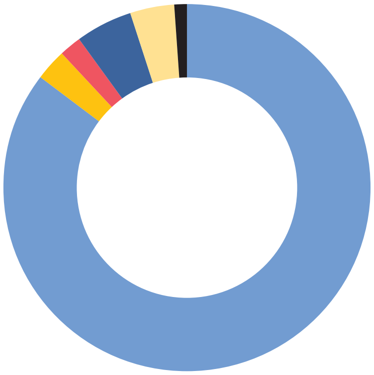
POPULATION

2000	2020	% GROWTH
136,081	136,436	<1%

HOUSEHOLDS

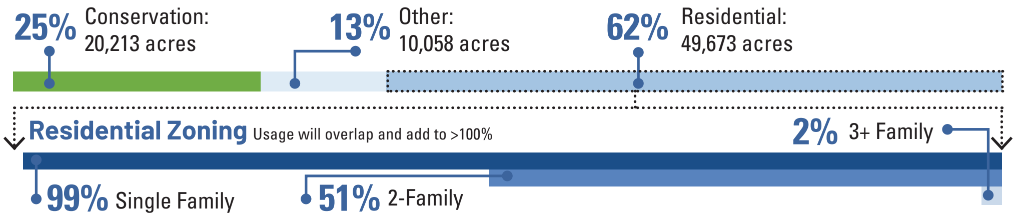
2000	2020	% GROWTH
54,261	56,406	4%

DEMOGRAPHICS *Of any race



- ● 87% WHITE
- ● 3% BLACK
- ● 2% ASIAN
- ● 5% HISPANIC*
- ● 4% TWO+
- ● <1% OTHER

REGIONAL LAND USE



25% Conservation: 20,213 acres

13% Other: 10,058 acres

62% Residential: 49,673 acres

Residential Zoning Usage will overlap and add to >100%

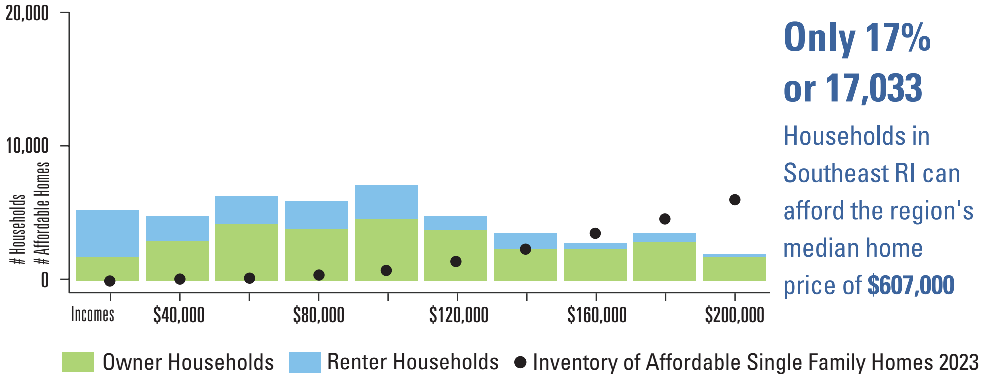
99% Single Family

51% 2-Family

2% 3+ Family

HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory



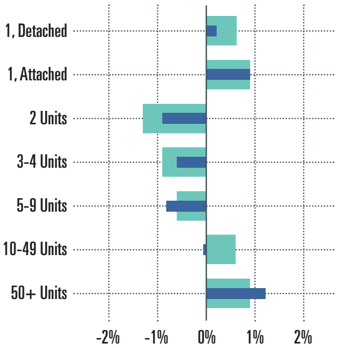
Only 17% or 17,033

Households in Southeast RI can afford the region's median home price of **$607,000**

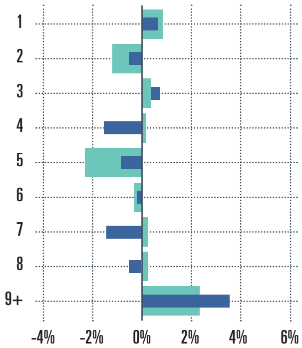
TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)

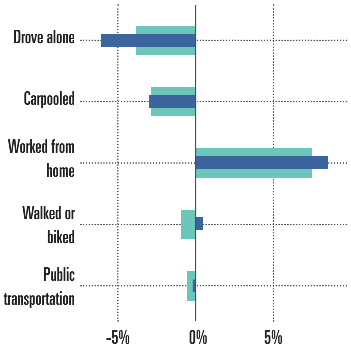
Housing Units by Building Type



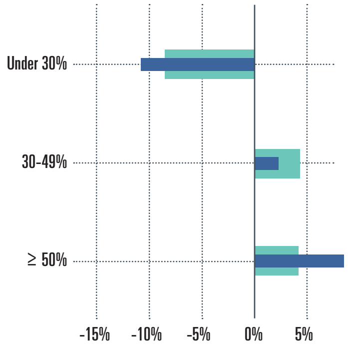
Housing Units by Number of Rooms



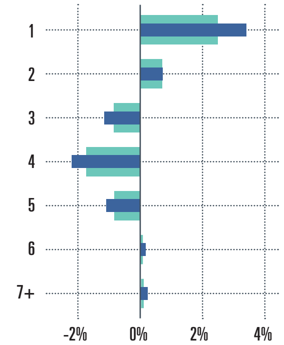
Transportation to Work



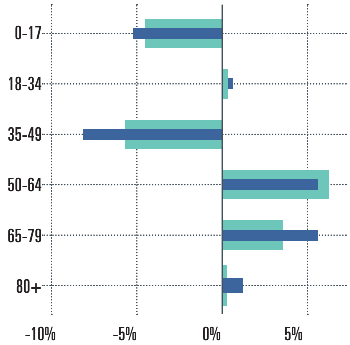
Gross Rent as a Percent of Monthly Income



Housing Units by Household Size



Population Across Age Ranges



Proportional Shifts: 🟩 Rhode Island 🟦 Southeast RI

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

In square miles, the South Region is the largest in the state and contains nearly a third of the state's land mass. Except for its coastal areas, the region is largely rural to the west and lacks considerable public infrastructure outside of its small historic villages and town centers to the east. A majority of the region's population live in the eastern municipalities, which is also home to the region's economic centers of Quonset and the University of Rhode Island.

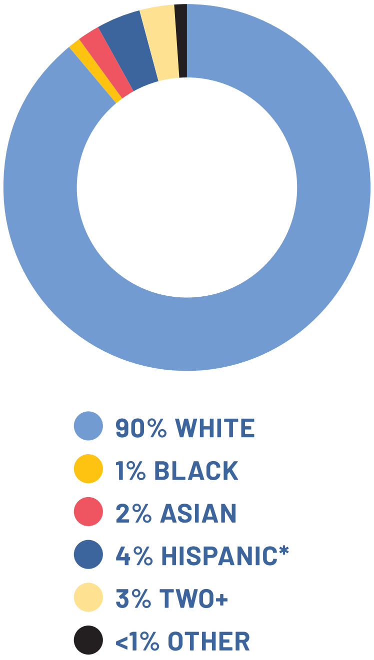
POPULATION

2000	2020	% GROWTH
123,546	129,839	5%

HOUSEHOLDS

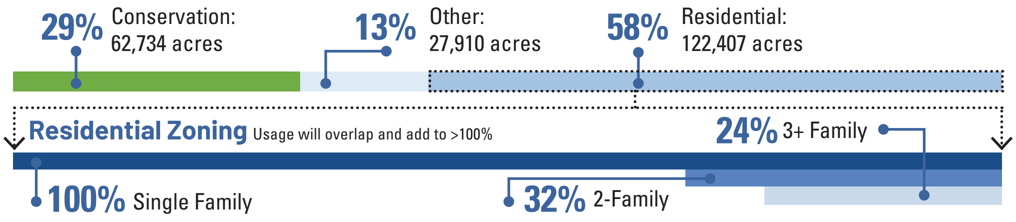
2000	2020	% GROWTH
46,907	52,439	12%

DEMOGRAPHICS *Of any race



- 90% WHITE
- 1% BLACK
- 2% ASIAN
- 4% HISPANIC*
- 3% TWO+
- <1% OTHER

REGIONAL LAND USE



29% Conservation: 62,734 acres

13% Other: 27,910 acres

58% Residential: 122,407 acres

Residential Zoning Usage will overlap and add to >100%

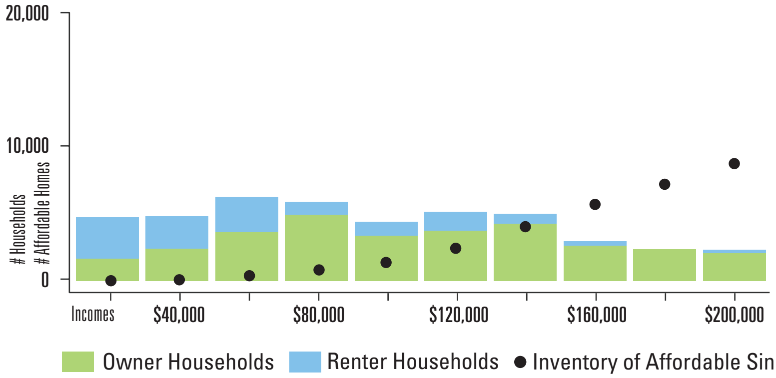
100% Single Family

32% 2-Family

24% 3+ Family

HOUSING AFFORDABILITY

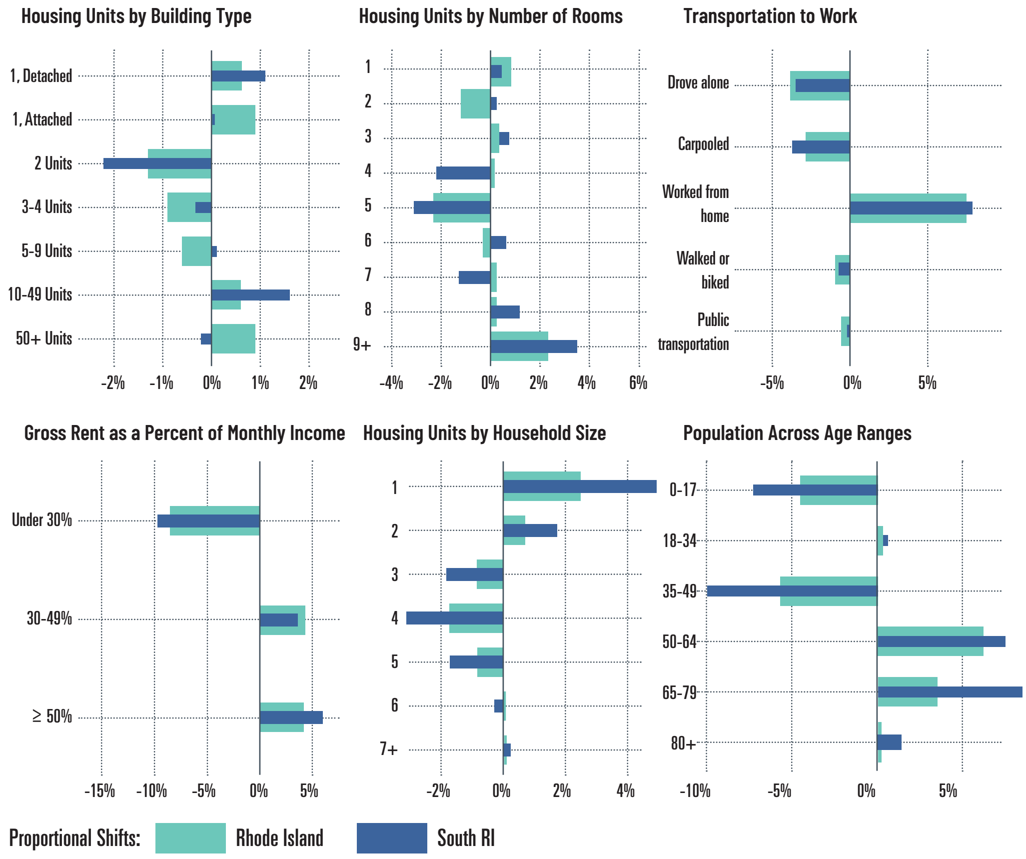
Affordability of Region's Single Family Homes Inventory



Only 23% or 15,941 Households in South RI can afford the region's median home price of **$519,000**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)



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 geography in the state, with extensive open space and forest, but lacking public infrastructure.

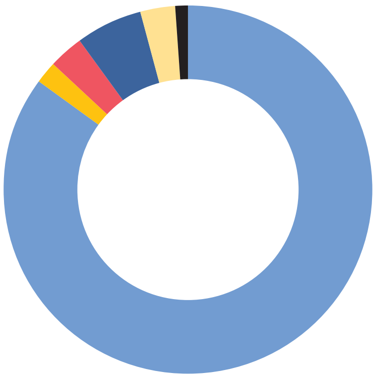
POPULATION

2000	2020	% GROWTH
167,090	170,363	2%

HOUSEHOLDS

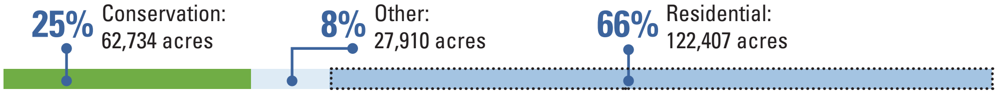
2000	2020	% GROWTH
67,320	72,063	7%

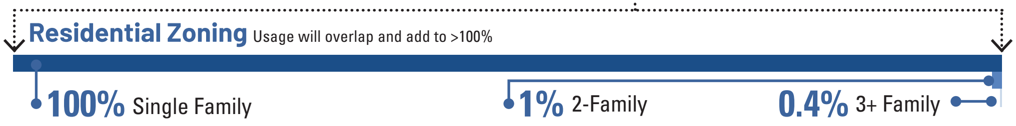
DEMOGRAPHICS *Of any race



- 86% WHITE
- 2% BLACK
- 3% ASIAN
- 6% HISPANIC*
- 3% TWO+
- <1% OTHER

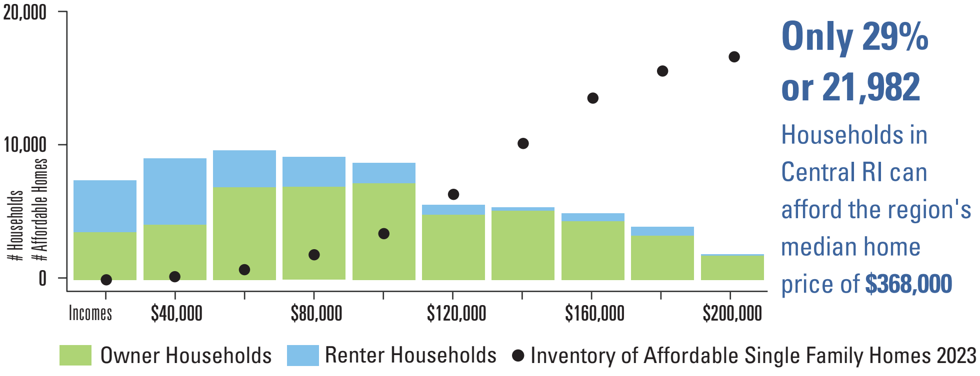
REGIONAL LAND USE





HOUSING AFFORDABILITY

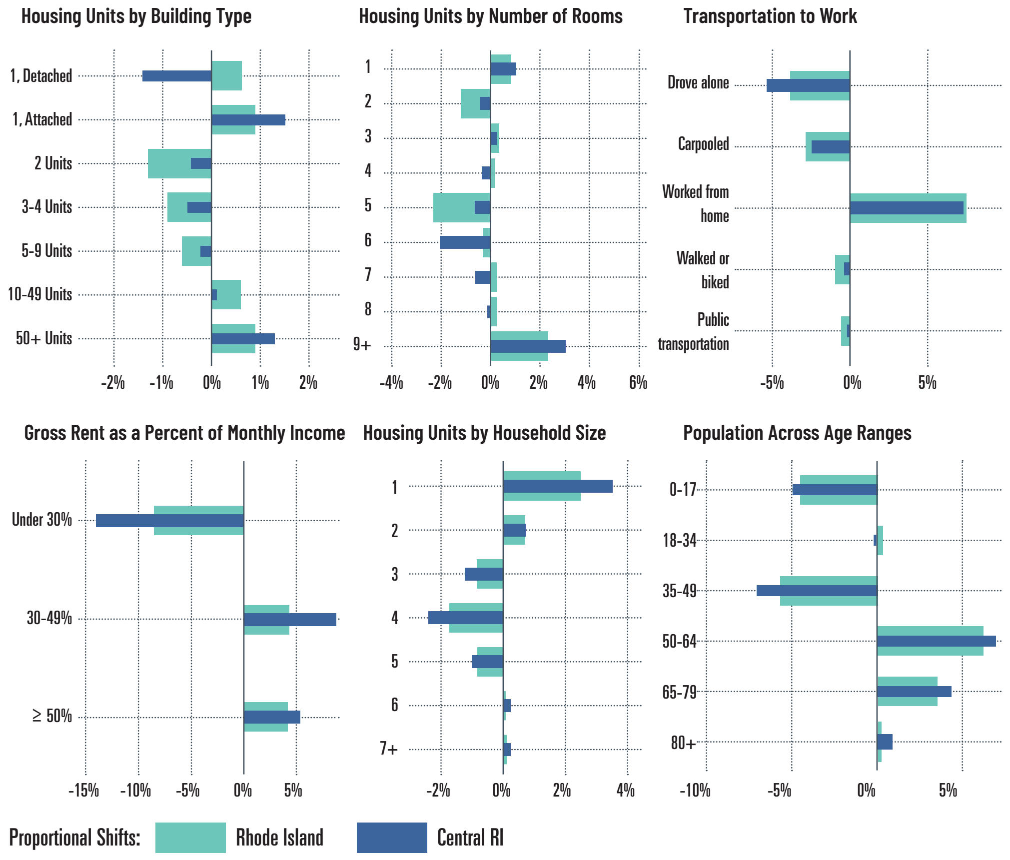
Affordability of Region's Single Family Homes Inventory



Only 29% or 21,982 Households in Central RI can afford the region's median home price of **$368,000**

TWENTY-YEAR TRENDS IN BUILT ENVIRONMENT AND HOUSEHOLDS (2000-2020)

Proportional shifts in state and region (as percent change)



LOCAL HOUSING FACTS

HousingWorks RI @ RWU | 2024 Housing Fact Book

MUNICIPAL PAGES OVERVIEW

Since the passage of a number of new laws regarding local land use in 2023, many municipalities have updated their ordinances accordingly and some have deployed new strategies to encourage housing development. As these changes are implemented, it is critical to track their effects on housing creation and rehabilitation, and any corollary influences on overall affordability and cost burdens.

The development and rehabilitation of new and older homes will depend on a mix of factors specific to each of Rhode Island's 39 municipalities. Considerations of multifamily zoning by right, parking minimums, and accessory dwelling units are challenging municipal officials to think differently about their community's needs.

Rhode Island is not alone in facing these issues. In recognition of the nationwide affordability crisis, the national American Planning Association with the National League of Cities and Towns published the *Housing Supply Accelerator Playbook* to assist with the decision-making necessary at the local level that will drive or impede the development of a larger and more diverse housing stock. Themed as Solutions, Systems, and Partnerships, it acknowledges there is no single solution to increasing housing production, and that many stakeholders must play a role.[51]

RESIDENTIAL DEVELOPMENT ORDINANCES

The ten terms below represent common strategies cited in municipal Comprehensive Plans to support more production of affordable housing. Terms that exist in Rhode Island General Law are cited as such; otherwise, definitions come from the Rhode Island Citizens' Guide to Smart Growth Terms and Concepts, published by the Grow Smart RI Land-Use Training Collaborative in November 2007, or other sources as noted.

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 (54): 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 §42-1288.1(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 (51): 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
1,094,250	**432,219**	**$81,370**

63% OWN **37% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$425,000**
Monthly housing payment	**$3,592**

5 YEAR COMPARISON

2018		2023
$310,408	↑	**37%** INCREASE

$143,687 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,107**

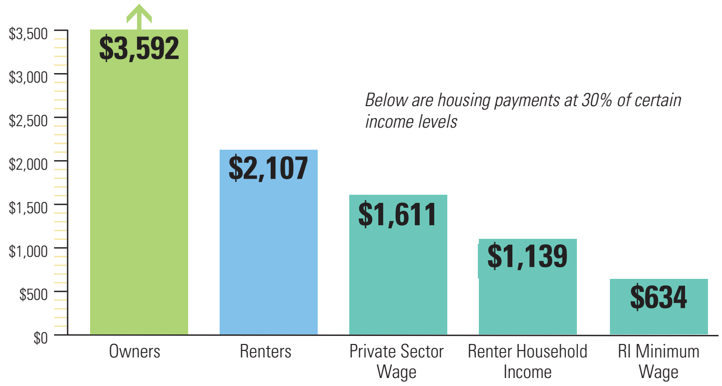
5 YEAR COMPARISON

2018		2023
$1,973	↑	**7%** INCREASE

$84,280 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

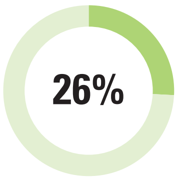


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

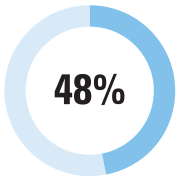
143,023 HOUSEHOLDS ARE COST BURDENED

OWNER



= 70,541
Owner Households

RENTER



= 72,482
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
482,910	**56%**	**44%**

INFRASTRUCTURE

REGION: N/A

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ○ No

Governed by Municipalities' Zoning Codes

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total **2,453** Single family **774** Two or more **1,651** ADU **28**

Includes municipally reported and US Census Building Permits Survey

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **179,500**

CURRENT **8.12%** % of year-round housing stock **37,816** # of long-term affordable homes

Elderly	Family	Special Needs
49%	**39%**	**9%**

ADDED UNITS

Ownership **76** Rental **191**

PRESERVED RENTALS

248

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **4,007**

BARRINGTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,121	6,053	$145,028

89% OWN | **11% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$710,000**

Monthly housing payment **$6,217**

5 YEAR COMPARISON

2018		2023
$520,389	↑	36% INCREASE

$248,683 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,504**

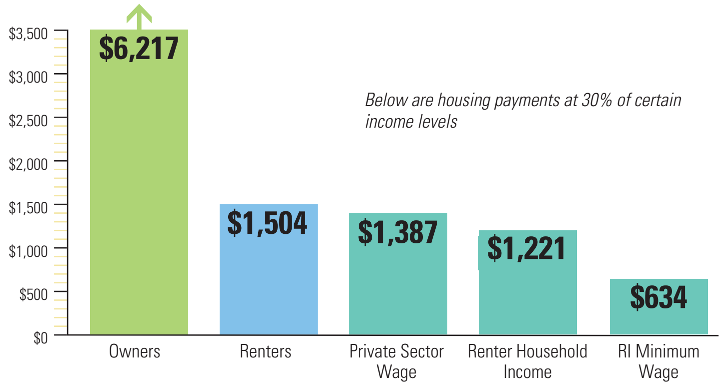
5 YEAR COMPARISON

2018		2023
$1,574	↓	4% DECREASE

$60,160 Income needed to afford this

AFFORDABILITY GAP

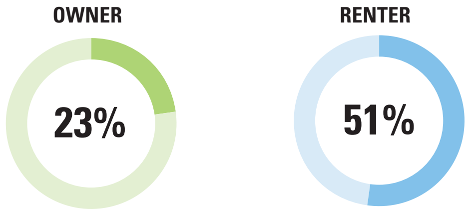
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,563 HOUSEHOLDS ARE COST BURDENED



= 1,254 Owner Households

= 309 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
6,439	93%	7%

INFRASTRUCTURE

REGION: Southeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total 10 Single family 10 Two or more 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,210**

CURRENT **3.51%** % of year-round housing stock **220** # of long-term affordable homes

Elderly	Family	Special Needs
27%	59%	14%

ADDED UNITS

Ownership 2 Rental 6

PRESERVED RENTALS

0

State-Funded Homes

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

BRISTOL

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,420	8,114	$91,382	70% OWN	30% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$627,394**
Monthly housing payment	**$5,174**

5 YEAR COMPARISON

2018		2023
$389,531	↑	61% INCREASE

$206,941 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,247**

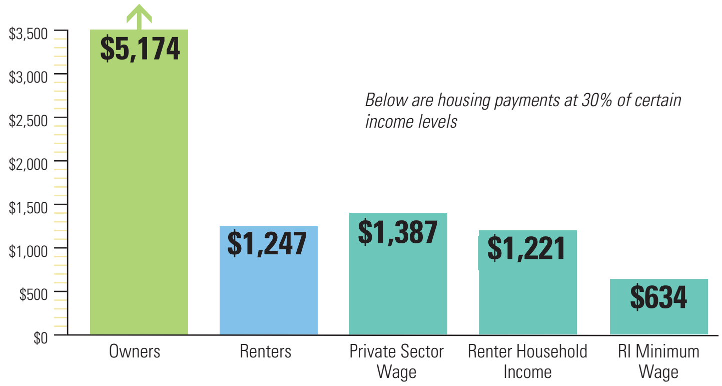
5 YEAR COMPARISON

2018		2023
$1,638	↓	24% DECREASE

$49,880 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,532 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

= 1,462	= 1,070
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,432	61%	39%

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] [✓ FZ]

G/VC [✓ ID] [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS:

Total	Single family	Two or more
17	17	0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **5.69%** % of year-round housing stock **529** # of long-term affordable homes

Elderly	Family	Special Needs
67%	20%	13%

ADDED UNITS

Ownership 0 Rental 1

PRESERVED RENTALS

17

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

BURRILLVILLE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
16,205	**5,876**	**$113,589**

77% OWN | **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$400,000**
Monthly housing payment	**$3,386**

5 YEAR COMPARISON

2018	2023
$301,765	↑ **33%** INCREASE

$135,425 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,073**

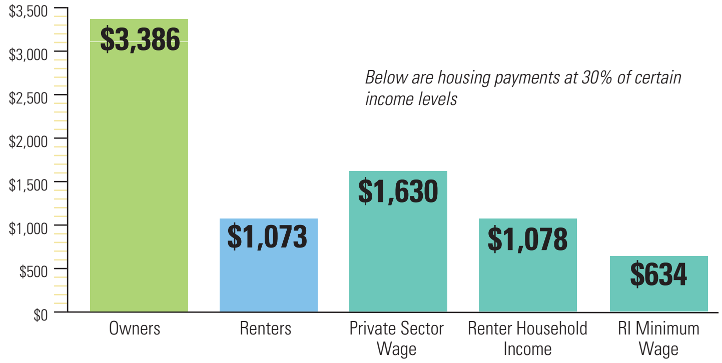
5 YEAR COMPARISON

2018	2023
$1,113	↓ **4%** DECREASE

$42,920 Income needed to afford this

AFFORDABILITY GAP

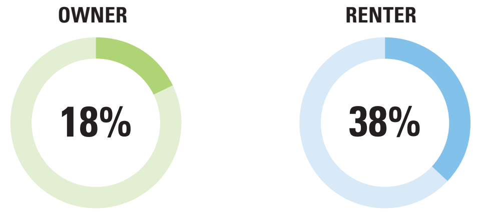
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,305 HOUSEHOLDS ARE COST BURDENED



= 815
Owner Households

= 490
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
6,340	**76%**	**24%**

INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Municipally reported

Total **24** Single family **18** Two or more **6**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,685**

CURRENT **9.76%** % of year-round housing stock **635** # of long-term affordable homes

Elderly	Family	Special Needs
38%	**61%**	**1%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

CENTRAL FALLS

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,359	7,358	$43,092	26% OWN	74% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$335,000
Monthly housing payment	$3,011

5 YEAR COMPARISON

2018		2023
$158,247	↑	112% INCREASE

$120,430 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,637

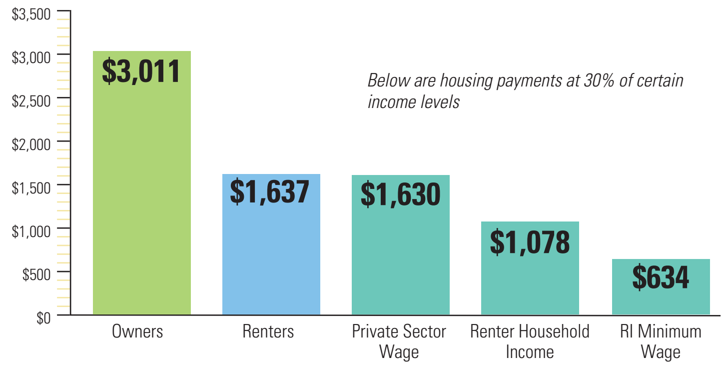
5 YEAR COMPARISON

2018		2023
$1,716	↓	5% DECREASE

$65,480 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,781 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 644 Owner Households	= 3,137 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
8,260	11%	89%

INFRASTRUCTURE

REGION: East Providence County

Public Water

● Full ○ Partial ○ None

Public Sewer

● Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU [✓ AHTF] [✓ AR] CP [✓ FZ]

G/VC ID IZ [✓ MU] [✓ TOD]

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
2	2	0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,540**

CURRENT **10.02%** % of year-round housing stock **819** # of long-term affordable homes

Elderly	Family	Special Needs
37%	57%	6%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **34**

CHARLESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
7,998	**3,428**	**$103,182**	**86% OWN**	**14% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$550,000**
Monthly housing payment	**$4,225**

5 YEAR COMPARISON

2018		2023
$443,700	↑	**24%** INCREASE

$168,990 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

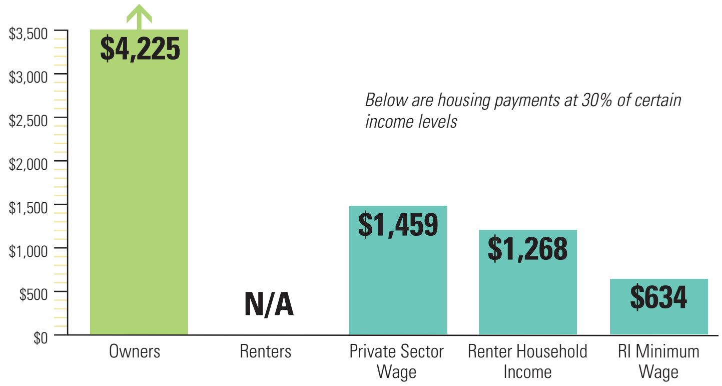
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

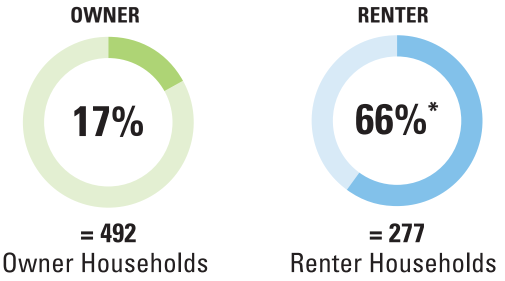
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

769 HOUSEHOLDS ARE COST BURDENED



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
5,282	**93%**	**7%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes* ○ No

**Public hearing required to establish zone*

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total	Single family	Two or more
21	21	0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,125**

CURRENT **3.50%** % of year-round housing stock **130** # of long-term affordable homes

Elderly	Family	Special Needs
43%	**22%**	**35%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

COVENTRY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
35,656	14,422	$94,800	82% OWN	18% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$390,000**

Monthly housing payment **$3,329**

5 YEAR COMPARISON

2018		2023
$286,062	↑	36% INCREASE

$133,165 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,975**

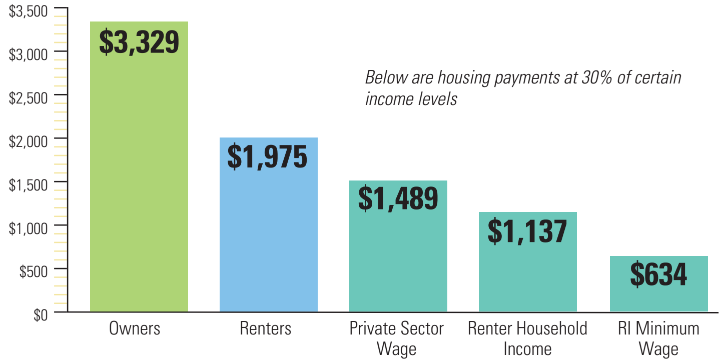
5 YEAR COMPARISON

2018		2023
$1,979	–	NO CHANGE

$79,000 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,051 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
25%	45%
= 2,930 Owner Households	= 1,121 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
15,348	82%	18%

INFRASTRUCTURE

REGION: Central

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

G/VC ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total **53** Single family **45** Two or more **8**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,920**

CURRENT **5.06%** % of year-round housing stock **745** # of long-term affordable homes

Elderly	Family	Special Needs
59%	37%	4%

ADDED UNITS

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

PRESERVED RENTALS

0

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

CRANSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
82,691	**32,434**	**$83,123**

66% OWN | **34% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$405,000**
Monthly housing payment	**$3,579**

5 YEAR COMPARISON

2018		2023
$279,854	↑	**45%** INCREASE

$143,150 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,108**

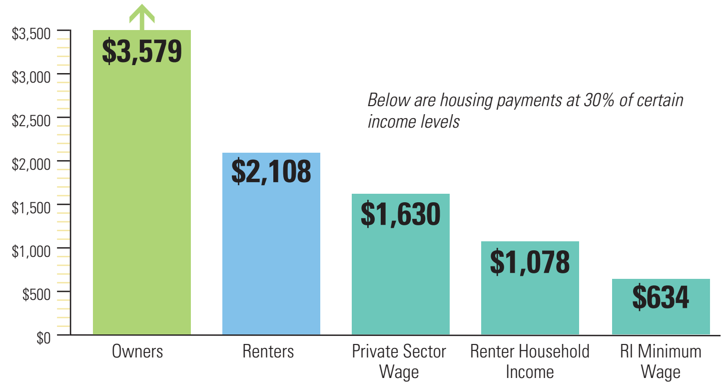
5 YEAR COMPARISON

2018		2023
$1,955	↑	**8%** INCREASE

$84,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

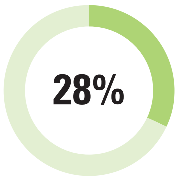


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

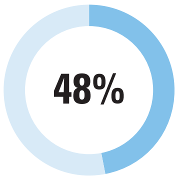
10,861 HOUSEHOLDS ARE COST BURDENED

OWNER



= 5,814
Owner Households

RENTER



=5,047
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
34,080	**62%**	**38%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water
○ Nearly Full ● > Partial ○ None

Public Sewer
○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total	Single family	Two or more
37	**33**	**4**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **12,665**

CURRENT **5.30%** % of year-round housing stock **1,805** # of long-term affordable homes

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

ADDED UNITS

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

PRESERVED RENTALS

0

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

CUMBERLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
36,276	**14,173**	**$109,466**

77% OWN | **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$455,000**
Monthly housing payment	**$3,712**

5 YEAR COMPARISON

2018		2023
$340,840	↑	**33%** INCREASE

$148,499 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,498**

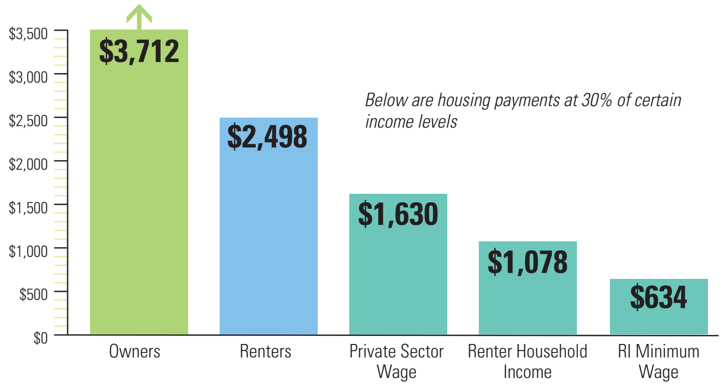
5 YEAR COMPARISON

2018		2023
$2,247	↑	**11%** INCREASE

$99,920 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,795 HOUSEHOLDS ARE COST BURDENED

OWNER | **RENTER**

= 2,251 Owner Households

= 1,544 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
14,678	**69%**	**31%**

INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS: Total **44** Single family **32** Two or more **12**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,200**

CURRENT **5.54%** % of year-round housing stock **827** # of long-term affordable homes

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

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **56**

EAST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
14,285	5,419	$155,037	81% OWN	19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$697,500**

Monthly housing payment **$6,204**

5 YEAR COMPARISON

2018		2023
$558,734	↑	25% INCREASE

$248,161 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,889**

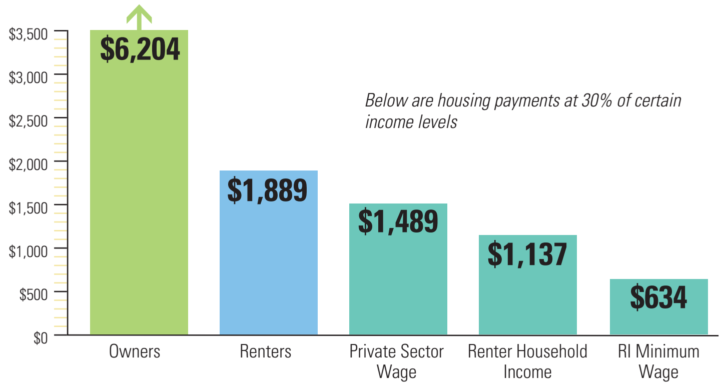
5 YEAR COMPARISON

2018		2023
$2,012	↓	6% DECREASE

$75,560 Income needed to afford this

AFFORDABILITY GAP

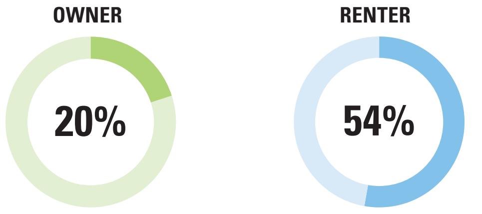
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,377 HOUSEHOLDS ARE COST BURDENED



OWNER	RENTER
20%	54%
= 895 Owner Households	= 482 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
5,804	74%	26%

INFRASTRUCTURE

REGION: Central

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR [✓ CP] [✓ FZ]

G/VC ID [✓ IZ] [✓ MU] [✓ TOD]

2023 BUILDING PERMITS:

Total **34** Single family **29** Two or more **5**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,115**

CURRENT **6.57%** % of year-round housing stock **359** # of long-term affordable homes

Elderly	Family	Special Needs
39%	51%	10%

ADDED UNITS

Ownership **8** Rental **48**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **102**

EAST PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
47,012	20,410	$71,736	60% OWN	40% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$390,000
Monthly housing payment	$3,310

5 YEAR COMPARISON

2018	2023
$273,889	42% INCREASE

$132,410 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,316

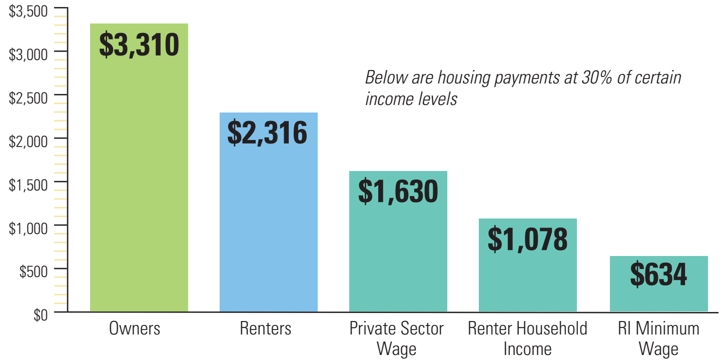
5 YEAR COMPARISON

2018	2023
$1,984	17% INCREASE

$92,640 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

7,136 HOUSEHOLDS ARE COST BURDENED

= 3,250
Owner Households

= 3,886
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
21,719	54%	46%

INFRASTRUCTURE

REGION: East Providence County

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] CP [✓ FZ]

[✓ G/VC] [✓ ID] [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
25	25	0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT 9.56% % of year-round housing stock 2,110 # of long-term affordable homes

Elderly	Family	Special Needs
66%	29%	5%

ADDED UNITS

Ownership 0 Rental 36

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 48

EXETER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
6,952	**2,217**	**$104,288**	**82% OWN**	**18% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$482,550**
Monthly housing payment	**$4,042**

5 YEAR COMPARISON

2018	2023
$383,445	**26%** INCREASE

$161,695 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

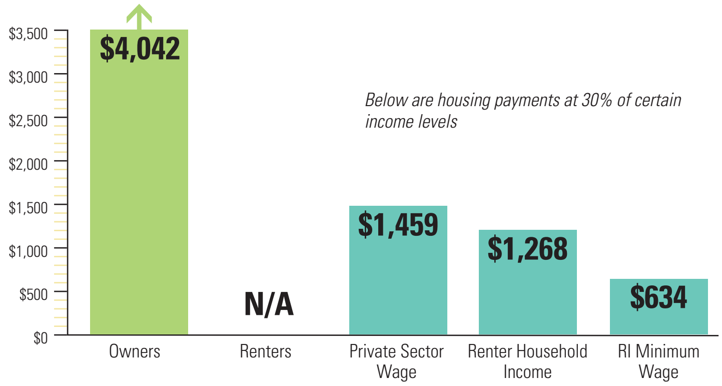
5 YEAR COMPARISON

2018	2023
$1,367	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

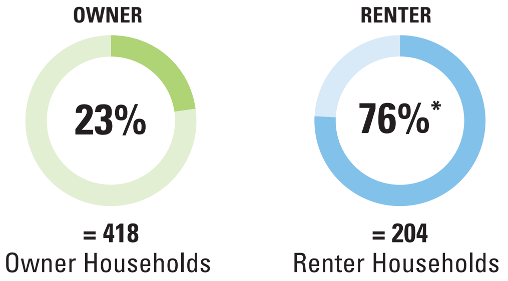
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

622 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
2,353	**89%**	**11%**

INFRASTRUCTURE

REGION: South

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes* ○ No

**Public hearing required to establish zone*

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total	Single family	Two or more
2	2	0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **525**

CURRENT 7.28% % of year-round housing stock **187** # of long-term affordable homes

Elderly	Family	Special Needs
2%	**44%**	**54%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **69**

FOSTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
4,491	**1,427**	**$109,614**	**88% OWN**	**12% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON		
Home price	**$475,000**	2018	↑	2023
Monthly housing payment	**$4,320**	$354,230		**34%** INCREASE

$172,791 Income needed to afford this

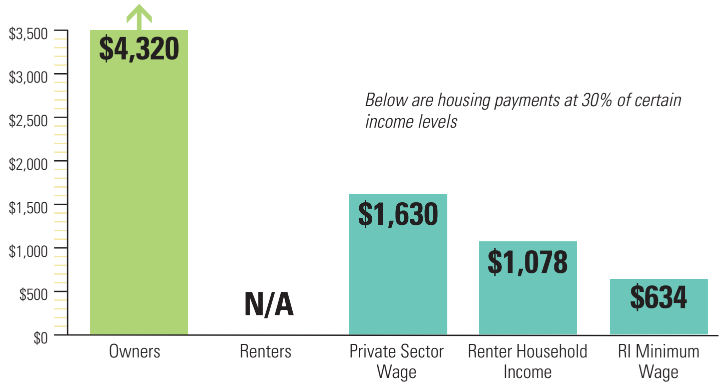
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
Rental payment	**N/A**	2018	2023
		N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

370 HOUSEHOLDS ARE COST BURDENED

= 303
Owner Households

= 67
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
1,542	**89%**	**11%**

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ○ Partial ● None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes* ○ No

**Public hearing required to establish zone*

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
6	6	0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **1.98%** % of year-round housing stock **36** # of long-term affordable homes

Elderly	Family	Special Needs
83%	**0%**	**17%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

GLOCESTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
10,039	**3,721**	**$106,350**	**88% OWN**	**12% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$403,500**
Monthly housing payment	**$3,405**

5 YEAR COMPARISON

2018	2023
$340,840	↑ **18%** INCREASE

$136,217 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

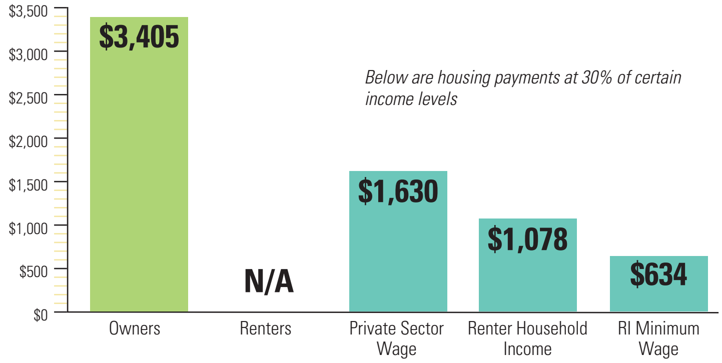
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,088 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
29%	35%*
= 950 Owner Households	= 138 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
4,249	**95%**	**5%**

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ○ Partial ● None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
36	18	18

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **2.34%** % of year-round housing stock **94** # of long-term affordable homes

Elderly	Family	Special Needs
66%	**21%**	**13%**

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		
8,402	**3,159**	**$93,370**	**77% OWN**	**23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$477,000**

Monthly housing payment **$4,002**

5 YEAR COMPARISON

2018	2023
$304,260	**57%** INCREASE

$160,067 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

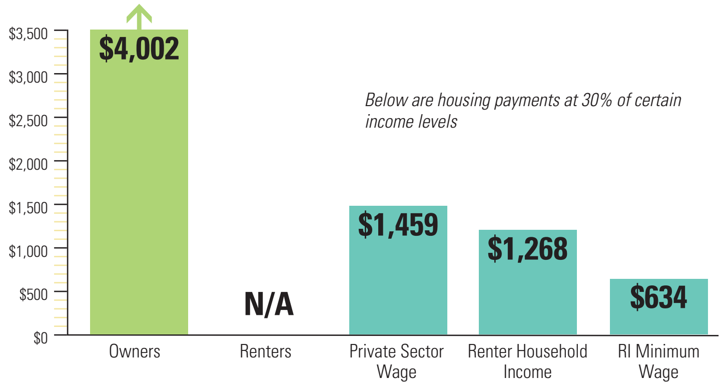
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

979 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

= 668 Owner Households

= 331 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
3,687	**83%**	**17%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] FZ

G/VC [✓ ID] IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Municipally reported

Total **19** Single family **19** Two or more **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,250**

CURRENT **6.76%** % of year-round housing stock **239** # of long-term affordable homes

Elderly	Family	Special Needs
79%	**10%**	**11%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

JAMESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
5,554	**2,499**	**$131,875**	**86% OWN**	**14% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,015,000**

Monthly housing payment **$7,790**

5 YEAR COMPARISON

2018		2023
$792,757	↑	**28%** INCREASE

$311,610 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

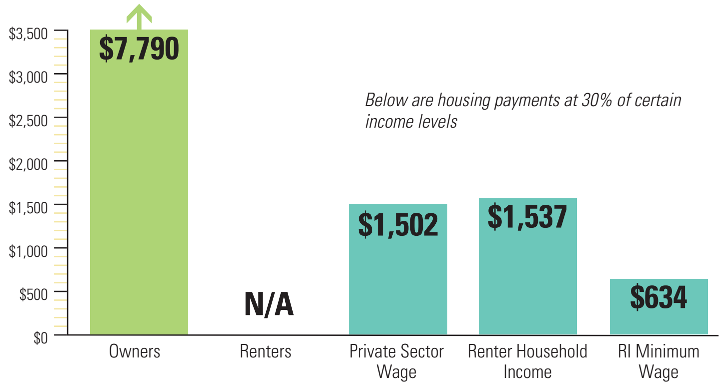
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

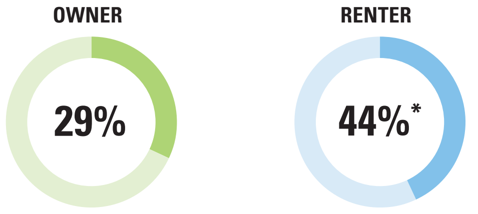
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

761 HOUSEHOLDS ARE COST BURDENED



= 609 Owner Households

= 152 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
3,219	**94%**	**6%**

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR [✓ CP] FZ

[✓ G/VC] [✓ ID] [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS:

Total **20** Single family **20** Two or more **0**

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **4.42%** % of year-round housing stock **116** # of long-term affordable homes

Elderly	Family	Special Needs
57%	**29%**	**14%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

JOHNSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
29,545	11,501	$83,001	72% OWN	28% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$399,900**

Monthly housing payment **$3,409**

5 YEAR COMPARISON

2018		2023
$276,628	↑	45% INCREASE

$136,361 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,228**

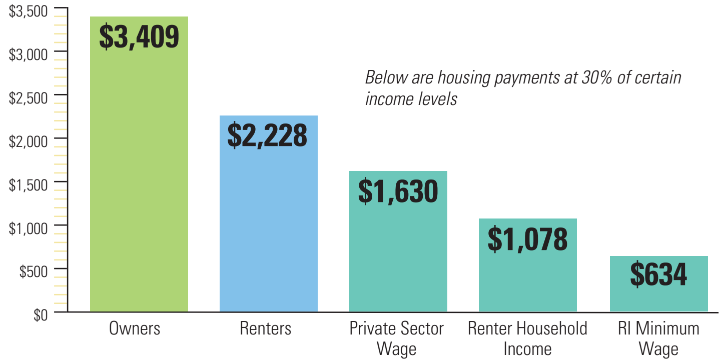
5 YEAR COMPARISON

2018		2023
$2,141	↑	4% INCREASE

$89,120 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

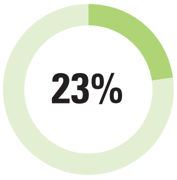


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

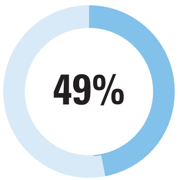
3,355 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,861
Owner Households

RENTER



= 1,494
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
12,462	67%	33%

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF AR CP FZ

G/VC ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total **14** Single family **14** Two or more **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,580**

CURRENT **7.91%** % of year-round housing stock **986** # of long-term affordable homes

Elderly	Family	Special Needs
75%	13%	13%

ADDED UNITS

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

PRESERVED RENTALS

0

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

LINCOLN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,476	8,541	$104,258	72% OWN	28% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$496,000**

Monthly housing payment **$4,246**

5 YEAR COMPARISON

2018		2023
$401,704	↑	23% INCREASE

$169,827 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,798**

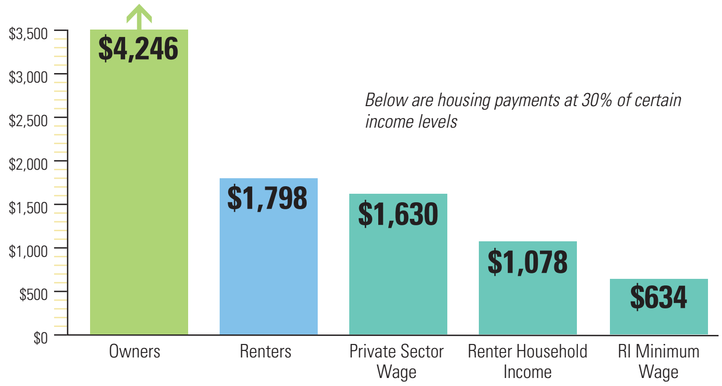
5 YEAR COMPARISON

2018		2023
$2,005	↓	10% DECREASE

$71,920 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,391 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
23%	41%
= 1,422 Owner Households	= 969 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
9,008	57%	43%

INFRASTRUCTURE

REGION: North

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] [✓ FZ]

[✓ G/VC] ID [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS: Total **97** Single family **15** Two or more **73** ADU **9**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,570**

CURRENT **6.76%** % of year-round housing stock **642** # of long-term affordable homes

Elderly	Family	Special Needs
60%	35%	5%

ADDED UNITS

Ownership **12** Rental **0**

PRESERVED RENTALS

0

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

LITTLE COMPTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
3,622	1,560	$136,389

88% OWN | **12% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$950,000**

Monthly housing payment **$7,061**

5 YEAR COMPARISON

2018		2023
$703,743	↑	35% INCREASE

$282,446 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

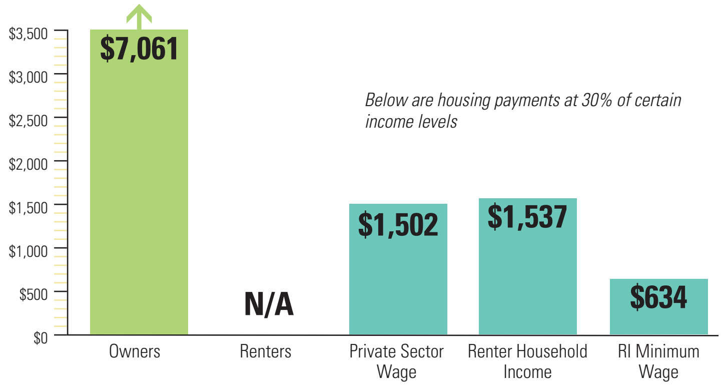
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

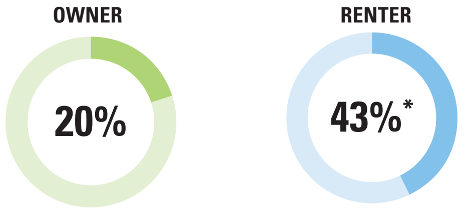
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

335 HOUSEHOLDS ARE COST BURDENED



= 274 Owner Households

= 61 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
2,506	98%	2%

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ○ Partial ● None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] FZ

G/VC ID IZ MU TOD

2023 BUILDING PERMITS:

Total 12 | Single family 12 | Two or more 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **405**

CURRENT **0.53%** % of year-round housing stock **9** # of long-term affordable homes

Elderly	Family	Special Needs
0%	100%	0%

ADDED UNITS

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

PRESERVED RENTALS

0

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

MIDDLETOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,009	**6,977**	**$97,555**

59% OWN | **41% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$722,500**

Monthly housing payment **$5,954**

5 YEAR COMPARISON

2018		2023
$462,568	↑	56% INCREASE

$238,168 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,179**

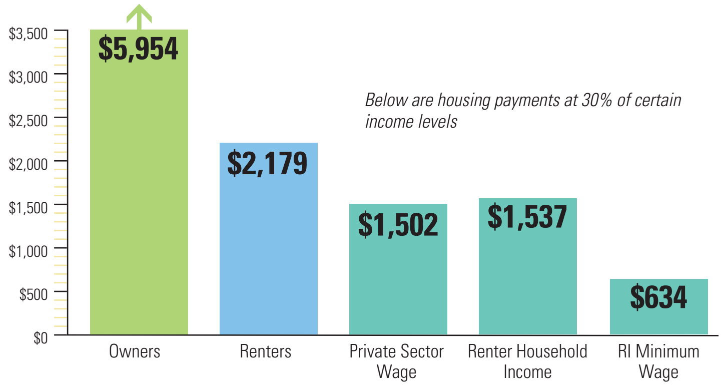
5 YEAR COMPARISON

2018		2023
$1,922	↑	13% INCREASE

$87,160 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

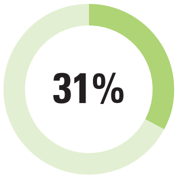


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

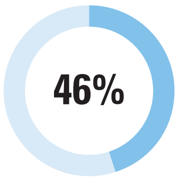
2,470 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,256
Owner Households

RENTER



= 1,214
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
7,995	**60%**	**40%**

INFRASTRUCTURE

REGION: Southeast

Public Water
○ Nearly Full ● > Partial ○ None

Public Sewer
○ Nearly Full ● > Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **62** Single family **8** Two or more **54**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **3,020**

CURRENT **4.80%** % of year-round housing stock **360** # of long-term affordable homes

Elderly	Family	Special Needs
27%	**47%**	**26%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

NARRAGANSETT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
14,623	6,076	$90,214	69% OWN	31% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$770,000
Monthly housing payment	$6,059

5 YEAR COMPARISON

2018		2023
$511,260	↑	51% INCREASE

$242,358 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$3,175

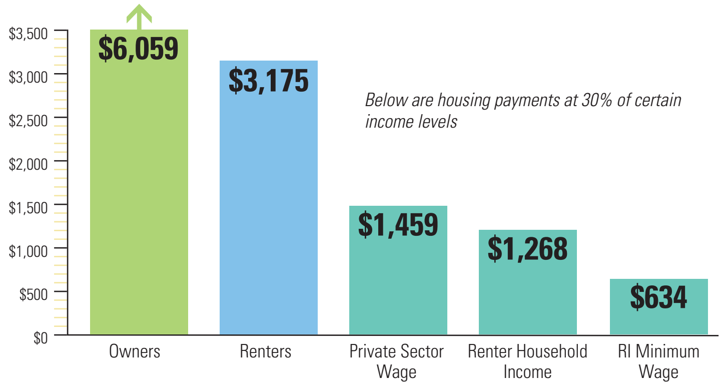
5 YEAR COMPARISON

2018		2023
$1,887	↑	68% INCREASE

$127,000 Income needed to afford this

AFFORDABILITY GAP

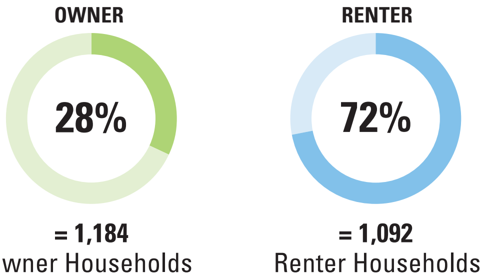
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,276 HOUSEHOLDS ARE COST BURDENED



= 1,184
Owner Households

= 1,092
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
9,662	85%	15%

INFRASTRUCTURE

REGION: South

Public Water
● Full ○ Partial ○ None

Public Sewer
○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes* ○ No

**Public hearing required to establish zone*

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total **21** Single family **16** Two or more **2** ADU **3**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,775**

CURRENT **3.79%** % of year-round housing stock **275** # of long-term affordable homes

Elderly	Family	Special Needs
39%	49%	12%

ADDED UNITS

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

PRESERVED RENTALS

0

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

NEW SHOREHAM

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
962	445	$66,652

78% OWN | **22% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,650,500**

Monthly housing payment **$12,339**

5 YEAR COMPARISON

2018	2023
$1,175,350	40% INCREASE

$493,572 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

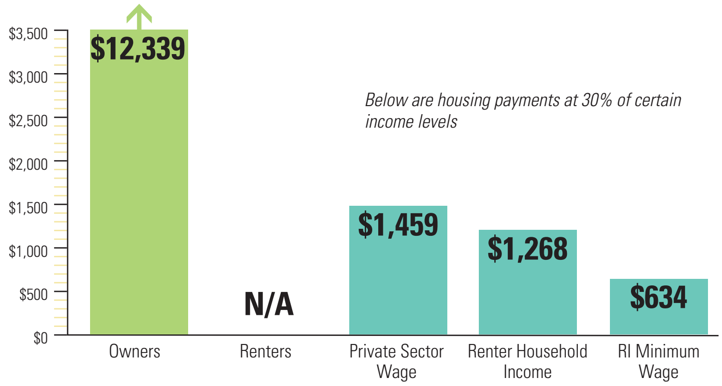
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

191 HOUSEHOLDS ARE COST BURDENED

= 182	= 9
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
1,963	89%	11%

INFRASTRUCTURE

REGION: South

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

G/VC ID IZ [✓ MU] TOD

2023 BUILDING PERMITS: Total **8** Single family **5** Two or more **0** ADU **3**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **170**

CURRENT **7.53%** % of year-round housing stock **55** # of long-term affordable homes

Elderly	Family	Special Needs
0%	100%	0%

ADDED UNITS

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

PRESERVED RENTALS

0

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

NEWPORT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
25,087	10,645	$81,330

47% OWN | 53% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$893,000
Monthly housing payment	$7,112

5 YEAR COMPARISON

2018		2023
$548,996	↑	63% INCREASE

$284,479 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,923

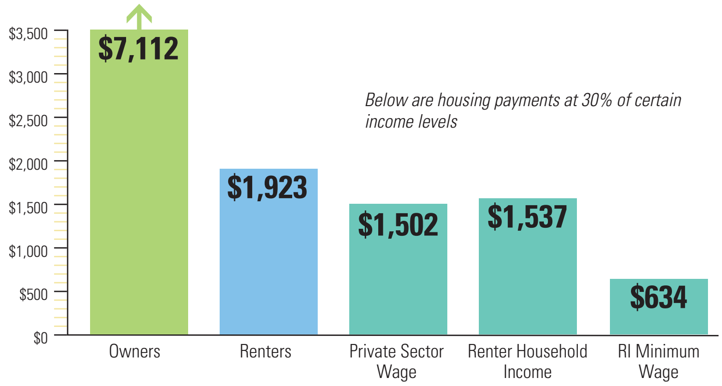
5 YEAR COMPARISON

2018		2023
$1,914	–	NO CHANGE

$76,920 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

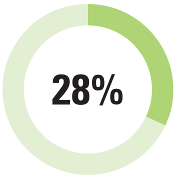


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

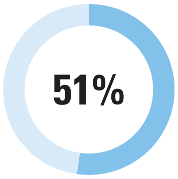
4,122 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,411
Owner Households

RENTER



= 2,711
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
13,592	39%	61%

INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF [✓ AR] CP [✓ FZ]

[✓ G/VC] [✓ ID] IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
100	12	88

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **15.64%** % of year-round housing stock **1,853** # of long-term affordable homes

Elderly	Family	Special Needs
25%	68%	7%

ADDED UNITS

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

PRESERVED RENTALS

0

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

NORTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
27,719	**11,314**	**$116,053**	**76% OWN**	**24% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$550,000**

Monthly housing payment **$4,589**

5 YEAR COMPARISON

2018		2023
$401,704	↑	**37%** INCREASE

$183,566 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,119**

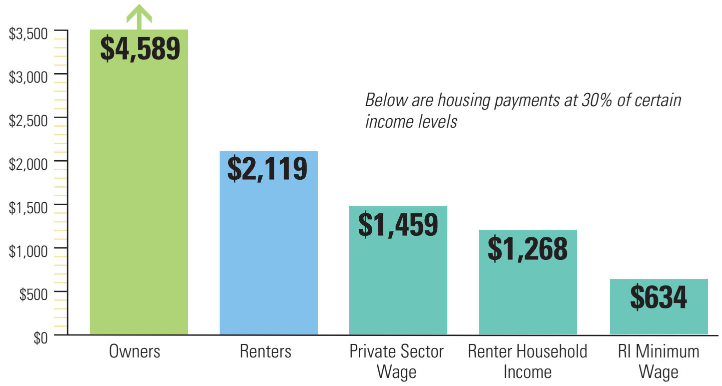
5 YEAR COMPARISON

2018		2023
$1,853	↑	**14%** INCREASE

$84,760 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

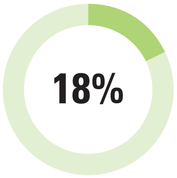


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

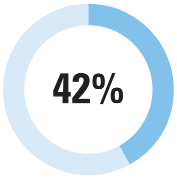
2,556 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,527
Owner Households

RENTER



= 1,029
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
12,227	**73%**	**27%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Municipally reported

Total **93** Single family **43** Two or more **50**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,990**

CURRENT **8.57%** % of year-round housing stock **1,014** # of long-term affordable homes

Elderly	Family	Special Needs
35%	**49%**	**16%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **145**

NORTH PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
33,945	**14,389**	**$77,039**	**61% OWN**	**39% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON		
Home price	**$385,500**	**2018**	↑	**2023**
Monthly housing payment	**$3,327**	$269,020		**43%** INCREASE

$133,066 Income needed to afford this

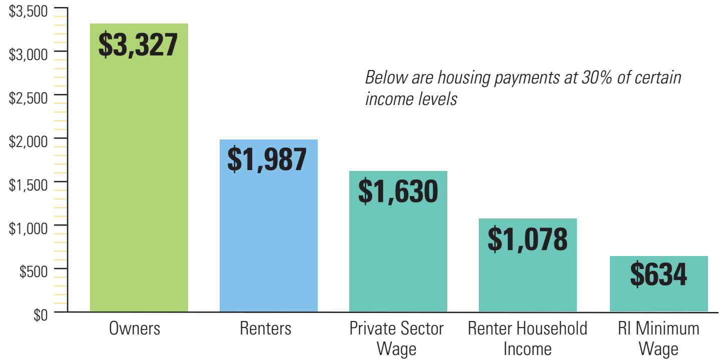
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON		
		2018	↑	**2023**
Rental payment	**$1,987**	$1,827		**9%** INCREASE

$79,480 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,510 HOUSEHOLDS ARE COST BURDENED

= 2,461
Owner Households

= 2,049
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
15,184	**49%**	**51%**

INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● > Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total **4** Single family **4** Two or more **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **6,075**

CURRENT **6.37%** % of year-round housing stock **1,012** # of long-term affordable homes

Elderly	Family	Special Needs
91%	**1%**	**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		
12,535	5,100	$96,677	77% OWN	23% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$454,000**

Monthly housing payment **$3,820**

5 YEAR COMPARISON

2018		2023
$346,561	↑	31% INCREASE

$152,812 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,304**

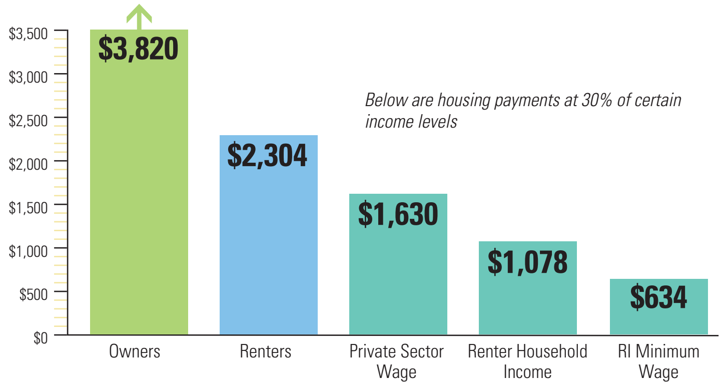
5 YEAR COMPARISON

2018		2023
$1,642	↑	40% INCREASE

$92,160 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,730 HOUSEHOLDS ARE COST BURDENED

= 1,354
Owner Households

= 376
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
5,297	72%	28%

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total 7 | Single family 7 | Two or more 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **1,870**

CURRENT **7.81%** % of year-round housing stock **415** # of long-term affordable homes

Elderly	Family	Special Needs
72%	14%	14%

ADDED UNITS

Ownership 1 Rental 0

PRESERVED RENTALS

0

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

PAWTUCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
75,176	30,582	$62,799	48% OWN	52% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$354,190**

Monthly housing payment **$3,094**

5 YEAR COMPARISON

2018		2023
$236,153	↑	50% INCREASE

$123,745 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,765**

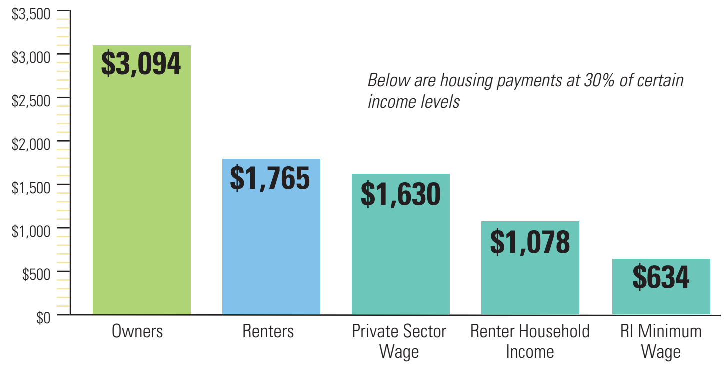
5 YEAR COMPARISON

2018		2023
$1,673	↑	6% INCREASE

$70,600 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,500 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

= 4,370
Owner Households

= 7,130
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
33,010	34%	66%

INFRASTRUCTURE

REGION: East Providence County

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF [✓ AR] CP [✓ FZ]

G/VC [✓ ID] IZ [✓ MU] [✓ TOD]

2023 BUILDING PERMITS:

Total 4 Single family 4 Two or more 0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT 8.21% % of year-round housing stock 2,774 # of long-term affordable homes

Elderly	Family	Special Needs
51%	43%	6%

ADDED UNITS

Ownership 14 Rental 1

PRESERVED RENTALS

8

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

PORTSMOUTH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,846	7,323	$107,101

81% OWN | **19% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$697,000
Monthly housing payment	$5,685

5 YEAR COMPARISON

2018		2023
$462,568	↑	51% INCREASE

$227,419 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,082

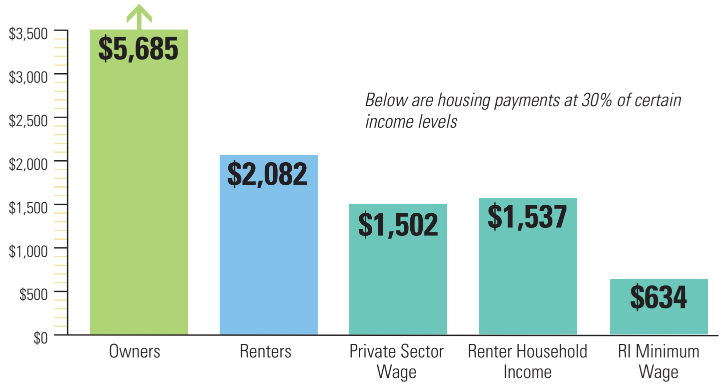
5 YEAR COMPARISON

2018		2023
$2,169	↓	4% DECREASE

$83,280 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,989 HOUSEHOLDS ARE COST BURDENED

= 1,406
Owner Households

= 583
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
8,441	79%	21%

INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total **60** | Single family **54** | Two or more **0** | ADU **6**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,530**

CURRENT **2.66%** % of year-round housing stock **204** # of long-term affordable homes

Elderly	Family	Special Needs
82%	6%	12%

ADDED UNITS

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

PRESERVED RENTALS

0

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

PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
189,715	**69,110**	**$61,365**	**40% OWN**	**60% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$362,000**
Monthly housing payment	**$3,217**

5 YEAR COMPARISON

2018		2023
$231,284	↑	**57%** INCREASE

$128,693 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,078**

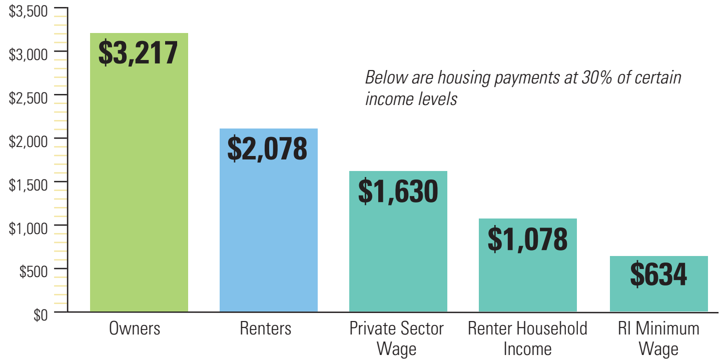
5 YEAR COMPARISON

2018		2023
$2,142	↓	**3%** DECREASE

$83,120 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

26,498 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
31%	46%
= 8,472 Owner Households	= 18,026 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
78,911	**26%**	**74%**

INFRASTRUCTURE

REGION: Providence

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ **ADU**] [✓ **AHTF**] [✓ **AR**] **CP** [✓ **FZ**]

G/VC **ID** **IZ** [✓ **MU**] [✓ **TOD**]

2023 BUILDING PERMITS:

Total **1,081** Single family **50** Two or more **1,031**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **37,355**

CURRENT **14.31%** % of year-round housing stock **10,727** # of long-term affordable homes

Elderly	Family	Special Needs
40%	**50%**	**9%**

ADDED UNITS

Ownership **6** Rental **80**

PRESERVED RENTALS

150

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **1,291**

RICHMOND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,077	**2,988**	**$111,989**

96% OWN **4% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$450,000**

Monthly housing payment **$3,797**

5 YEAR COMPARISON

2018	2023
$350,882	28% INCREASE

$151,899 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

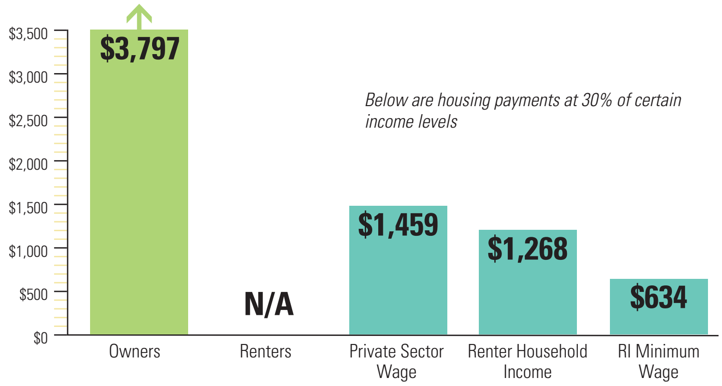
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

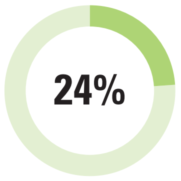


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

675 HOUSEHOLDS ARE COST BURDENED

OWNER



= 675
Owner Households

RENTER

= N/A
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
3,255	**90%**	**10%**

INFRASTRUCTURE

REGION: South

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total **12** Single family **6** Two or more **6**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **610**

CURRENT **3.36%** % of year-round housing stock **104** # of long-term affordable homes

Elderly	Family	Special Needs
0%	**62%**	**38%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

SCITUATE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
10,404	4,184	$110,429

87% OWN | 13% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$436,000
Monthly housing payment	$3,755

5 YEAR COMPARISON

2018	2023
$345,100	26% INCREASE

$150,212 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	N/A

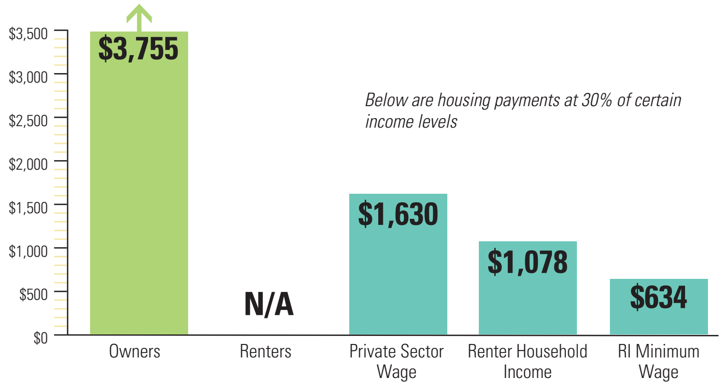
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

967 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
19%	49%*
= 698 Owner Households	= 269 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
4,494	91%	9%

INFRASTRUCTURE

REGION: North

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:

Total 8 | Single family 8 | Two or more 0

LONG-TERM AFFORDABLE HOMES

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

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

CURRENT **0.87%** % of year-round housing stock | **37** # of long-term affordable homes

Elderly	Family	Special Needs
65%	19%	16%

ADDED UNITS

Ownership 0 | Rental 0

PRESERVED RENTALS

0

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

SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,086	7,857	$93,179	80% OWN	20% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$465,000
Monthly housing payment	$3,871

5 YEAR COMPARISON

2018	2023
$361,534	29% INCREASE

$154,831 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$1,941

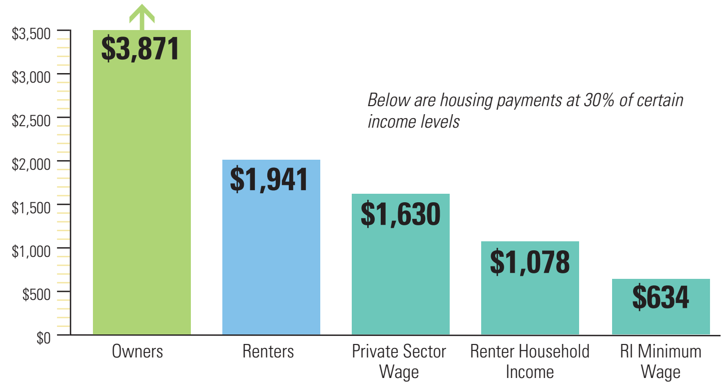
5 YEAR COMPARISON

2018	2023
$1,407	38% INCREASE

$77,640 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,373 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,566	= 807
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
8,226	67%	33%

INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] FZ

[✓ G/VC] ID [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS:

Municipally reported

Total	Single family	Two or more
14	14	0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,500**

CURRENT 5.44% % of year-round housing stock 431 # of long-term affordable homes

Elderly	Family	Special Needs
67%	21%	11%

ADDED UNITS

Ownership 5 Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 47

SOUTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
31,928	**11,338**	**$108,474**	**75% OWN**	**25% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$560,000**

Monthly housing payment **$4,517**

5 YEAR COMPARISON

2018		2023
$424,833	↑	**32%** INCREASE

$180,666 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

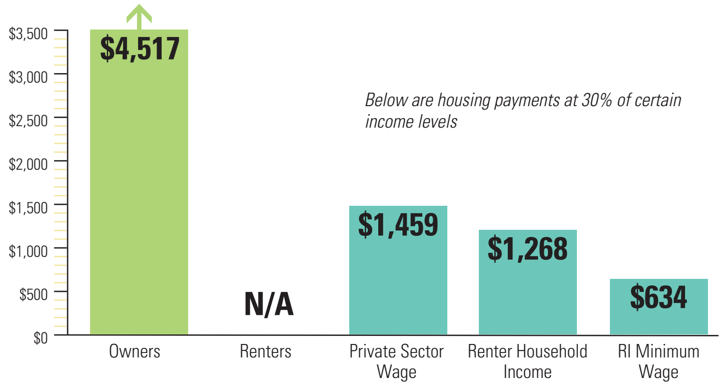
5 YEAR COMPARISON

2018	2023
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,981 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

= 1,899	= 1,082
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
13,808	**82%**	**18%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] FZ

G/VC ID [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS:

Total **76** Single family **60** Two or more **10** ADU **6**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **3,285**

CURRENT **5.20%** % of year-round housing stock **604** # of long-term affordable homes

Elderly	Family	Special Needs
57%	**29%**	**14%**

ADDED UNITS

Ownership **3** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **15**

TIVERTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
16,324	**6,782**	**$92,444**	**78% OWN**	**22% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON		
Home price	**$450,000**	**2018**	↑	**2023**
Monthly housing payment	**$3,871**	$346,865		**30%** INCREASE

$152,669 Income needed to afford this

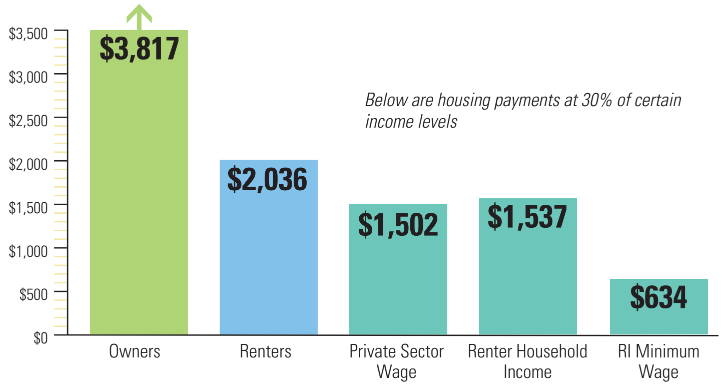
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON		
Rental payment	**$2,036**	**2018**	↑	**2023**
		$1,865		**9%** INCREASE

$81,440 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,585 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,144	**= 441**
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
7,639	**73%**	**27%**

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU **AHTF** [✓ **AR**] [✓ **CP**] [✓ **FZ**]

G/VC **ID** **IZ** [✓ **MU**] **TOD**

2023 BUILDING PERMITS:

Total **32** Single family **32** Two or more **0**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,180**

CURRENT **4.26%** % of year-round housing stock **319** # of long-term affordable homes

Elderly	Family	Special Needs
38%	**53%**	**10%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

WARREN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
11,117	**5,006**	**$81,575**	**59% OWN**	**41% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$474,500**
Monthly housing payment	**$3,946**

5 YEAR COMPARISON

2018		2023
$338,344	↑	**40%** INCREASE

$157,846 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,397**

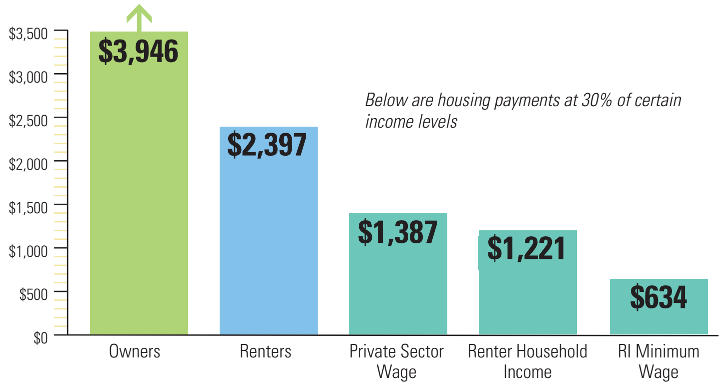
5 YEAR COMPARISON

2018		2023
$2,012	↑	**19%** INCREASE

$95,880 Income needed to afford this

AFFORDABILITY GAP

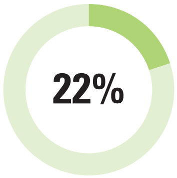
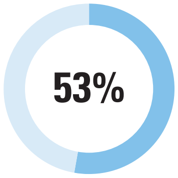
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,629 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
	
= 636 Owner Households	= 993 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
5,604	**53%**	**47%**

INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] AR [✓ CP] [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total **6** Single family **4** Two or more **2**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,295**

CURRENT **3.84%** % of year-round housing stock **206** # of long-term affordable homes

Elderly	Family	Special Needs
0%	**77%**	**23%**

ADDED UNITS

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

PRESERVED RENTALS

4

State-Funded Homes

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

WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
82,783	36,143	$81,009

72% OWN | **28% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$377,000**
Monthly housing payment	**$3,187**

5 YEAR COMPARISON

2018	2023
$261,716	44% INCREASE

$127,471 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,157**

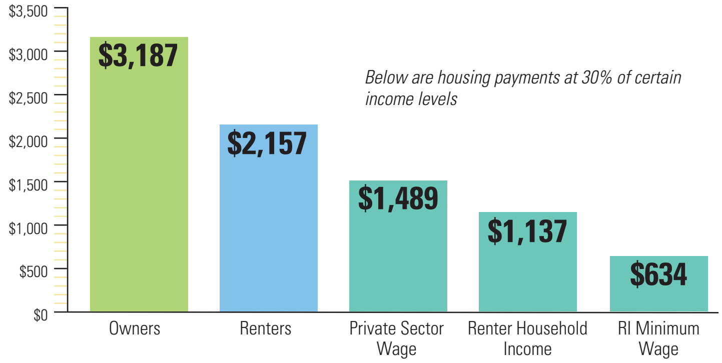
5 YEAR COMPARISON

2018	2023
$1,949	11% INCREASE

$86,280 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

12,646 HOUSEHOLDS ARE COST BURDENED

= 7,433 Owner Households

= 5,213 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
37,825	71%	29%

INFRASTRUCTURE

REGION: Central

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] CP [✓ FZ]

[✓ G/VC] ID IZ [✓ MU] [✓ TOD]

2023 BUILDING PERMITS:

Total **102** Single family **64** Two or more **38**

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **14,355**

CURRENT **5.37%** % of year-round housing stock **2,046** # of long-term affordable homes

Elderly	Family	Special Needs
81%	7%	12%

ADDED UNITS

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

PRESERVED RENTALS

4

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

WEST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
6,535	2,337	$119,137	84% OWN	16% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$550,000**

Monthly housing payment **$5,071**

5 YEAR COMPARISON

2018		2023
$432,136	↑	21% INCREASE

$202,820 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$3,191**

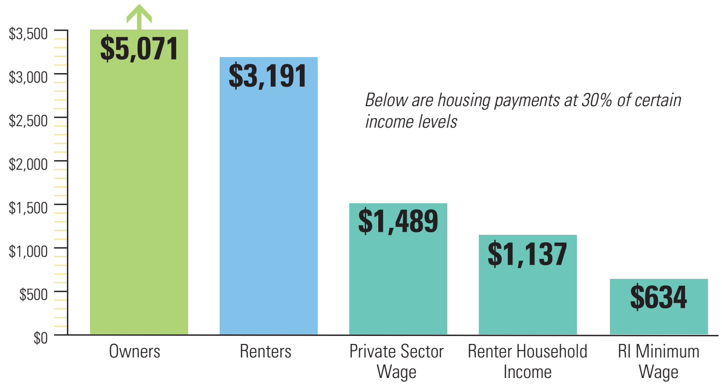
5 YEAR COMPARISON

2018		2023
$2,353	↑	36% INCREASE

$127,640 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

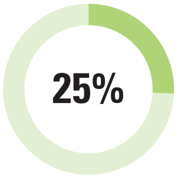


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

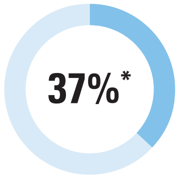
619 HOUSEHOLDS ARE COST BURDENED

OWNER



= 498
Owner Households

RENTER



= 121
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
2,474	86%	14%

INFRASTRUCTURE

REGION: Central

Public Water
○ Nearly Full ● < Partial ○ None

Public Sewer
○ Nearly Full ○ Partial ● None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total 7 Single family 7 Two or more 0

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **615**

CURRENT **1.69%** % of year-round housing stock **43** # of long-term affordable homes

Elderly	Family	Special Needs
0%	81%	19%

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
30,909	13,878	$71,851

56% OWN **44% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$350,000**
Monthly housing payment	**$3,095**

5 YEAR COMPARISON

2018	2023
$243,092	40% INCREASE

$123,811 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,195**

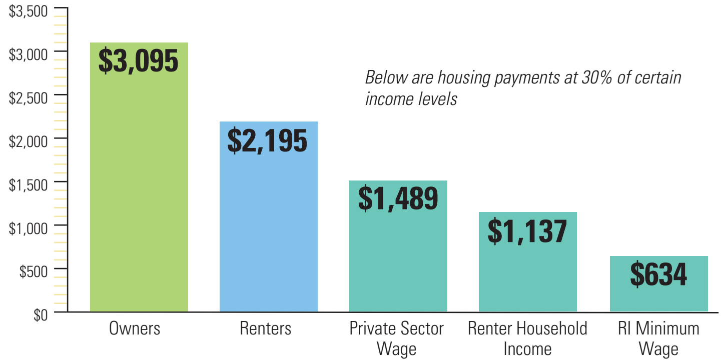
5 YEAR COMPARISON

2018	2023
$1,884	16% INCREASE

$87,800 Income needed to afford this

AFFORDABILITY GAP

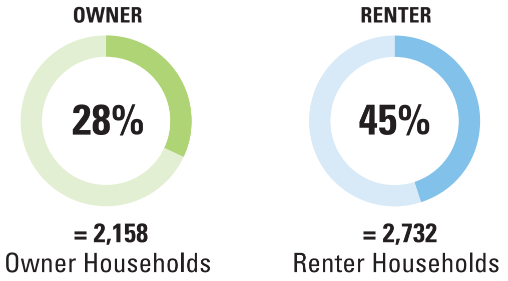
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,890 HOUSEHOLDS ARE COST BURDENED



= 2,158 Owner Households

= 2,732 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
14,593	44%	56%

INFRASTRUCTURE

REGION: Central

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] CP FZ

[✓ G/VC] ID IZ [✓ MU] TOD

2023 BUILDING PERMITS:

Total 19 Single family 1 Two or more 18

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **6,360**

CURRENT **8.83%** % of year-round housing stock **1,266** # of long-term affordable homes

Elderly	Family	Special Needs
55%	37%	8%

ADDED UNITS

Ownership 0 Rental 2

PRESERVED RENTALS

0

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

WESTERLY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
23,337	**10,434**	**$88,289**

73% OWN **27% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$499,000**

Monthly housing payment **$3,994**

5 YEAR COMPARISON

2018		2023
$384,662	↑	31% INCREASE

$159,741 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,428**

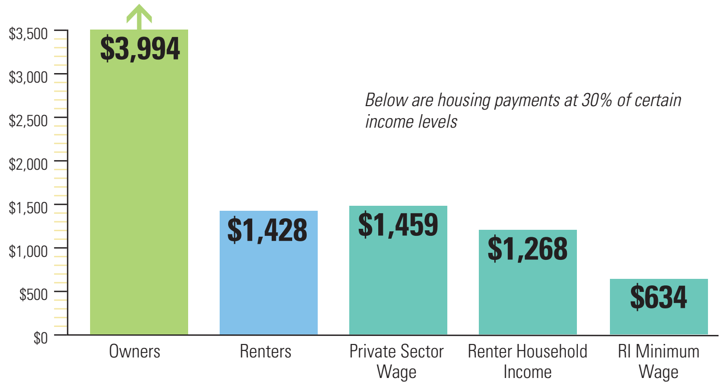
5 YEAR COMPARISON

2018		2023
$1,781	↓	20% DECREASE

$57,120 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,303 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,140 Owner Households	= 1,163 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
13,416	**69%**	**31%**

INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] [✓ AHTF] [✓ AR] [✓ CP] [✓ FZ]

G/VC [✓ ID] [✓ IZ] [✓ MU] TOD

2023 BUILDING PERMITS: Total **68** Single family **25** Two or more **42** ADU **1**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **4,470**

CURRENT **5.02%** % of year-round housing stock **550** # of long-term affordable homes

Elderly	Family	Special Needs
68%	**17%**	**13%**

ADDED UNITS

Ownership **13** Rental **4**

PRESERVED RENTALS

0

State-Funded Homes

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

WOONSOCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
43,029	**16,972**	**$54,398**	**38% OWN**	**62% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$350,000**
Monthly housing payment	**$2,978**

5 YEAR COMPARISON

2018		2023
$219,111	↑	**60%** INCREASE

$119,123 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,483**

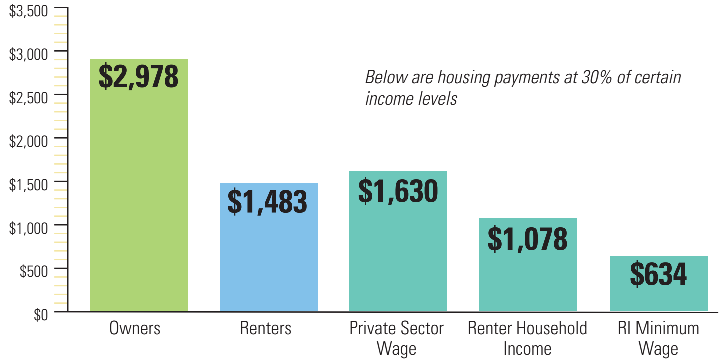
5 YEAR COMPARISON

2018		2023
$1,433	↑	**4%** INCREASE

$59,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

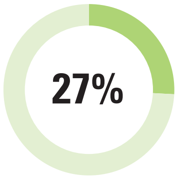


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

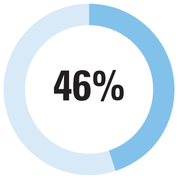
6,442 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,759
Owner Households

RENTER



= 4,683
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
18,886	**25%**	**75%**

INFRASTRUCTURE

REGION: North

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ **ADU**] **AHTF** [✓ **AR**] **CP** [✓ **FZ**]

G/VC **ID** **IZ** [✓ **MU**] **TOD**

2023 BUILDING PERMITS:

Total **196** Single family **12** Two or more **184**

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **9,945**

CURRENT **15.37%** % of year-round housing stock **3,033** # of long-term affordable homes

Elderly	Family	Special Needs
42%	**54%**	**4%**

ADDED UNITS

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

PRESERVED RENTALS

65

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **340**

METHODS & SOURCES

HousingWorks RI @ RWU | 2024 Housing Fact Book

METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS

Rhode Island's Population Sources: US Census Bureau, 2018-2022 American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS), Population and Housing Unit Records; and 2018-2022 ACS 5-Year Estimates, Total Population.

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: US Census Bureau, 2018-2022 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 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, 2018-2022 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 and Households: US Census Bureau, 2000 and 2020 Decennial Census. Municipal counts combined by PUMS regions.
Race and Ethnicity: US Census Bureau, 2018-2022 ACS 5-Year PUMS.
Regional Land Use: Zoning data derived from HousingWorks RI analysis of municipal zoning codes. Conservation land excluded from zoning analysis. Conservation data from RIGIS. "Other" land use category includes all land not zoned for residential uses and not identified as state, local, or federal conservation land. Land area distributions may not equal 100% due to rounding. Residential zoning types do not equal 100% due to multiple permitted uses."

Residential Zoning: HousingWorks RI analysis of municipal zoning codes; RIGIS, public lands excluded from percentage calculations.

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of US Census, 2018-2022 ACS 5-Year PUMS, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2023. Owner and renter household counts are summarized in income ranges of $20,000, for which the upper bound is marked. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Twenty-Year Trends in Built Environment and Households: Counts are from US Census Decennial Censuses, when available: tables H013, H023, H030, H069, P012, P030 (for 2000) and P12, H9 (for 2020). When counts were not available, estimates are from the US Census, 2018-2022, 5-Year ACS Estimates B08301, B25017, B25024, B25070. Data were collected at the county subdivision level and summarized regionally. Graphs show proportional shifts among categories, presented as changes in percent of regional totals.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: US Census Bureau, 2018-2022 ACS 5-Year Estimates.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2023 and Year-End 2018, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2018 are inflation-adjusted to 2023 dollars.

Monthly Housing Payment for Homeownership Methodology:

- Calculation of monthly housing payment is derived from:
- Assumed 3.5% down payment of 2023 median sale price of single family homes 30-year mortgage at 6.81% interest rate, the 2023 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
- Tax Year 2023 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
- Estimated Hazard Insurance for each municipality
- FHA mortgage insurance at .55%/month
- Financed upfront 1.75% insurance fee required by FHA
- Household Income Required to Afford the Median Price Home Methodology: Based on the generally accepted federal standard that a household should be spending no more than 30 percent of its income on housing payments (including rent or mortgage, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AVERAGE 2-BEDROOM RENT

Average 2-Bedroom Rent Source: 2023 and 2018 Year-End Rent Survey, RIHousing using CoStar proprietary data. All rents have been adjusted (using HUD utility allowances for 2023) to include heat, cooking fuel, electricity, and hot water. 2018 rents are inflation-adjusted to 2023 dollars.

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

AFFORDABILITY GAP

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

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2023. 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, 2018-2022 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 2023 was $13.00/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, 2018-2022 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, 2018-2022 ACS 5-Year Estimates of housing units.

Multifamily and Single Family Units Source: US Census Bureau, 2018-2022 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 Source: Rhode Island Department of Administration, Division of Planning, Planning Information Center.

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

- "Multifamily by right" zoning needs to allow for 3 or more dwelling units as a permitted right in any zone.
- Accessory Dwelling Units (ADU) appear only where found in local codes. However, new state law (RIGL §45-24-37), effective January 1, 2024, allows for ADUs by right under certain conditions.
- Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality's comprehensive plan.

ANNUAL BUILDING PERMITS Sources: US Census Bureau, Building Permits Survey (BPS), 2023, Annual Permits by Place. Note: new construction only. Municipally reported as noted. Statewide figure is based on the combination of BPS and municipally reported information. Number of Households below HUD 80% area median income: US HUD Comprehensive Affordability Strategy (released September 5, 2023 based on 2016-2020 ACS 5-year estimates).

Long-Term Affordable Homes Source: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2023 Low and Moderate Income Housing Chart, RIHousing, August 28, 2024. Additions may reflect newly amended unit counts based on documentation received.

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

Endnotes

1. Living, "Year-End 2023 and 2022 Comparison: Single-Family Home Sales." Information is provided by State-Wide Multiple Listing Service, Inc.
2. Statista. "Annual home price appreciation by state," March 14, 2024. Federal Housing Finance Agency (FHFA) data used for statistics. Accessed at: https://www.statista.com/statistics/1240802/annual-home-price-appreciation-by-state-usa.
3. Freddie Mac. 30-Year Fixed Rate Mortgages Since 1971 website. Accessed at: https://www.freddiemac.com/pmms/pmms30.
4. RI Living, op. cit.
5. Both the PD&R Reports and RIHousing rely on CoStar Group data to measure rents. However, these rents are only for large apartment complexes, and do not reflect the majority of rental units across the state. Moreover, the Providence "market" includes the entire state of Rhode Island as well as southeastern Massachusetts into Fall River and New Bedford. As noted in past Housing Fact Books and again in a 2022 report on evictions by the Federal Reserve Bank of Boston (Regional Brief 2022-2), there is a lack of substantial, reliable data for localized rental housing due to the state's geography and the predominance of rental stock that is under five units.
6. U.S. Code Title 42: The Public Health and Welfare, Chapter 8: Low-Income Housing, Subchapter I: General Program of Assisted Housing.
7. Carroll, Daniel R. and Ross Cohen-Kristiansen, "Evaluating Homeownership as the Solution to Wealth Inequality,"Federal Reserve Bank of Cleveland (December 20, 2021). Accessed at: www.clevelandfed.org/publications/economic-commentary/2021/ec-202122-evaluating-homeownership-as-the-solution-to-wealth-inequality#cf-fn-ret-1.
8. HWRI analysis of U.S. Census Bureau, 2018-2022 ACS 5-year PUMS.
9. US Census Bureau. "Quarterly Residential Vacancies and Homeownership, First Quarter 2024," Release Number: CB24-62, April 30, 2024, Table 7. Accessed at: https://www.census.gov/housing/hvs/files/currenthvspress.pdf.
10. Fannie Mae. "First-Generation Homebuyer Fact Sheet," May 1, 2024. Accessed at: https://www.fanniemae.com/media/51216/display.
11. More information can be accessed at: https://www.rihousing.com/firstgenhomeri/.
12. Brown University School of Public Health, "2023 RI Life Index shows Rhode Islanders still perceive steep challenges in housing, cost of living and access to health care and nutritious food," November 29, 2023. Access 2023 RI Life Index at: https://rilifeindex.org.
13. CDC Asthma website. Adult rates for 2021 from: https://www.cdc.gov/asthma/most_recent_data_states.htm; Children's rates for 2020 from: https://www.cdc.gov/asthma/data-visualizations/default.htm, using National Survey of Children's Health (NSCH).
14. Bass, Pat (MD). "Asthma During the Summer: Heat, Humidity and Allergens Can Worsen During Summer," March 13, 2021. verywellhealth website. Accessible at: https://www.verywellhealth.com/extreme-weather-and-summer-asthma-whats-important-200527#.
15. LIHEAP Clearinghouse. "History of LIHEAP," US Department of Health and Human Services, Administration for Children and Families." Accessed at: https://liheapch.acf.hhs.gov/sites/default/files/webfiles/docs/History_of_LIHEAP.pdf.
16. Zhou, Li. "The US is failing renters during extreme heat waves," *Vox*, July 12, 2024. Accessed at: https://www.vox.com/climate/360019/climate-extreme-heat-ac-cooling-policy.
17. Information provided by Rhode Island Department of Human Services, July 14, 2024 (LIHEAP) and July 25, 2024 (WAP). Funding year for LIHEAP is 10/1/2022-9/30/2023; and for WAP 7/1/2023-6/30/2024. LIHEAP helps low-income Rhode Island households with heating costs, cooling grants, and crisis grants for those in danger of utility shut off. The Weatherization Program helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from DOE, National Grid, or LIHEAP. Funds are accessed through nine regional community action agencies across the state and overseen by RI Department of Human Services.
18. Rhode Island Department of Health. "Cool It Off" reporting from 2020-2024. Provided to HousingWorks RI, 7/31/2024.
19. US Census, 2000 and 2020 Decennial Census. DP1 tables.
20. Berkowitz, Bonnie, et al. "Calculator: How much does elder care cost where you live?" *Washington Post*, December 5, 2023. Accessed at: https://www.washingtonpost.com/nation/interactive/2023/cost-of-nursing-home-eldercare/
21. CDC. Childhood Lead Poisoning Prevention, Lead FAQs website. Accessed here. For more details about Rhode Island visit here.
22. Azier, Anna and Janet Currie. *Lead and Juvenile Delinquency: New Evidence from Linked Birth, School and Juvenile Detention Records* (National Bureau of Economic Research, Working Paper 23392, May 2017). Accessed at: https://www.nber.org/papers/w23392#.
23. Adler, Tina. "A Lucrative Investment: Controlling Lead Paint Yields Big Dividends." *Environmental Health Perspectives 117*, no. 7 (2009): A311–A311. Accessible at: http://www.jstor.org/stable/25549636.
24. Rhode Island Kids Count. HWRI analysis of Rhode Island Kids Count Factbooks, 2020 through 2024. Data from Tables 8 (2020, 2021, 2022) and 9 (2023, 2024), 45 (2023, 2024) and 46 (2020, 2021, 2022), and 51 (2023) and 52 (2020, 2021, 2022, 2024).
25. The Lancet Public Health. "Education: a neglected social determinant of health." *The Lancent Public Health*, Vol. 5, Issue 7, e361 (July 2020). Accessed at: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7326385/
26. For further reading: The Annie E. Casey Foundation. "Chronic Absenteeism in U.S. Schools Rose During Pandemic — and Hasn't Recovered," Blog post, September 20, 2023. Accessed at: https://www.aecf.org/blog/chronic-absenteeism-in-u-s-schools-rose-during-pandemic-and-hasnt-recovered?; *GoLocalProv*. "RI's Chronic Student Absenteeism Nearly Doubled in Four Years—See How Each District Ranks," August 31, 2023. Accessed at: https://www.golocalprov.com/news/ris-chronic-student-absenteeism-nearly-doubled-in-four-years; Attendance Works. "Rising Tide of Chronic Absence Challenges Schools," Blog article, October 12, 2023. Accessed at: https://www.attendanceworks.org/rising-tide-of-chronic-absence-challenges-schools.
27. Edwards, Kathryn Anne. "The US Housing Crisis Is Really About Low-Wage Jobs" *Bloomberg*, July 9, 2024. Accessed at: https://www.bloomberg.com/opinion/articles/2024-07-09/us-housing-crisis-is-also-an-income-crisis.
28. Rhode Island Department of Labor and Training (RI DLT), *Rhode Island Employment Trends and Workforce Issues, 2022-2023*. Available at: https://dlt.ri.gov/labor-market-information/data-center/occupational-employment-and-wage-statistics-oews
29. The housing wage is calculated as the hourly wage a full-time worker needs to afford the cost of a two-bedroom apartment at Fair Market Rent, as published by U.S. HUD, as 30 Percent of the worker's income. HWRI reviewed annual National Low Income Housing Coalition's Out of Reach reports from 2007 through 2024. Accessed at https://nlihc.org/oor.
30. HWRI analysis of 2023 housing costs and wages using *Rhode Island Employment Trends and Workforce Issues, 2022-2023*, "Fasting Growing Occupations, 2020-2030 Projections" p. 27; and *Rhode Island Occupational Wage Report 2023*, available at: https://dlt.ri.gov/labor-market-information/data-center/occupational-employment-and-wage-statistics-oews. RI Department of Labor and Training (RI DLT), Labor Market Information, Local Area Unemployment Statistics, Rhode Island Labor Force Statistics (seasonally adjusted). Accessible at: https://dlt.ri.gov/labor-market-information/data-center/unemployment-ratelabor-force-statistics-laus.
32. US HUD. "FY 2024 Fair Market Rent Documentation System" website, "The FY 2024 Rhode Island FMR Summary." Accessible at: https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2024_code/2024state_summary.odn.
33. HWRI analysis of RIHousing FY2025 budget memo, June 12, 2024.
34. US Public Health Service. *Our Epidemic of Loneliness and Isolation: The U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community, 2023*. Accessed at:www.hhs.gov/sites/default/files/surgeon-general-social-connection-advisory.pdf; Steiny, Julia. "Chronic social isolation poisons kids' chances of academic success," *Rhode Island Current*, May 10, 2024. Accessed at: https://rhodeislandcurrent.com/2024/05/10/chronic-social-isolation-poisons-kids-chances-of-academic-success; US Centers for Disease Control and Prevention. "Health Effects of Social Isolation and Loneliness," Social Connection webpage, March 26, 2024. Accessed at: https://www.cdc.gov/social-connectedness/risk-factors/index.html.
35. US HUD Comprehensive Affordability Strategy (released September 5, 2023 based on 2016-2020 ACS 5-year estimates). Accessed at: https://www.huduser.gov/portal/datasets/cp.html. For Rhode Island specific income categories, see https://www.rihousing.com/wp-content/uploads/FY-24-HUD-Income-Limits.pdf.
36. HWRI analysis of Rhode Island Coalition to End Homelessness, HMIS Information System, July 2024. For further analysis see: https://www.rihomeless.org/point-in-time#. Annual reports available from US HUD Exchange, Continuum of Care Homeless Populations and Subpopulations Reports. Accessible at https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports.
37. Hirsch, Eric. "How to End Long-Term Homelessness," HousingWorks RI Scholar Series, November 2018. Available at: https://d337wih8hx5yft.cloudfront.net/documents/HWRI-SS_How-to-End-Long-Term-Homelessness_2018-Nov.pdf
38. There are two PSH projects underway using the Pay for Success program that will serve 175 to 200 individuals, more information available at: https://www.rihomeless.org/_files/ugd/8df93f_7ba25dedc1be49668822a4fb10ac7b6b.pdf; and Crossroads Summer Street PSH project has 176 units under construction, more information available at: https://www.crossroadsri.org/housing-services/programs-services/housing/housing-development/summer-street-apartments.
39. HWRI analysis of RIHousing budget memos, FY23-FY25.
40. Email communications with Courtney Smith, United Way of Rhode Island, July 22 & 23, 2024.
41. This project was supported,in whole or in part, by federal award number ERAE0006 awarded to the State of Rhode Island by the US Department of Treasury.
42. Russell Engler, "Connecting Self-Representation to Civil Gideon: What Existing Data Reveal About When Counsel is Most Needed," *FordhamUrb. L.J.* 37 (2010). Available at: https://ir.lawnet.fordham.edu/ulj/vol37/iss1/2.
43. Hussein, Nada and Sarah Gallagher. *The State of Statewide Tenant Evictions*. National Low Income Housing Coalition (May 25, 2023). Accessible at: https://nlihc.org/sites/default/files/The-State-of-Statewide-Tenant-Protections.pdf. The other pillars are: measures prohibiting source-of-income discrimination; eviction record sealing and expungement laws; and anti-rent gouging and rent stabilization legislation; and "just cause" eviction laws.
44. Craven, Julia. "Eviction Is One Of The Biggest Health Risks Facing Black Children," *New America*, December 7, 2023. Accessed at: https://www.newamerica.org/better-life-lab/articles/eviction-health-risks-black-children.
45. HWRI analysis of data for Rhode Island state eviction defense program as provided by Rhode Island Legal Services and Center for Justice, July 1, 2023–June 30, 2024.
46. HWRI analysis of Warren Group foreclosure deeds' data, 2022 and 2023.
47. HWRI analysis of Mortgage Bankers Association National Delinquency Survey, Q4-2022 and Q4-2023.
48. Rhode Island Housing, 2023 Low and Moderate Income Housing by Community (Final chart, August 28, 2024). Delta is derived by HWRI analysis.
49. State of Rhode Island General Law 45-53-3(4). Accessible at: https://webserver.rilegislature.gov//Statutes/TITLE45/45-53/45-53-3_45-53-3.htm.
50. Rhode Island Department of Administration, Division of Statewide Planning Program. *Land Use 2025*, State Guide Plan Element 121, Report Number 109. Accessible at: https://planning.ri.gov/sites/g/files/xkgbur826/files/documents/guide_plan/landuse2025.pdf.
51. National League of Cities and Towns and the American Planning Association. *Housing Supply Accelerator Playbook* (2024). Accessible at: https://www.planning.org/publications/document/9289884.

HousingWorksRI
at Roger Williams University

One Empire Plaza
Providence, RI 02903
www.housingworksri.org

STAFF
Toby Arment
Annette Mann Bourne
Brenda Clement
Amy Cola
Bryce Kelley

RESEARCH INTERNS
Salman Aji
Benjamin Buka
Kylee Hong
Josué Morales
Riya Srinivasan

CONSULTANT
Per Fjelstad

EDITOR
Molly Sexton

DESIGN
Lakuna Design

2024
HOUSING FACT BOOK

RWU Roger Williams University

One Old Ferry Road
Bristol, RI 02809
www.rwu.edu