
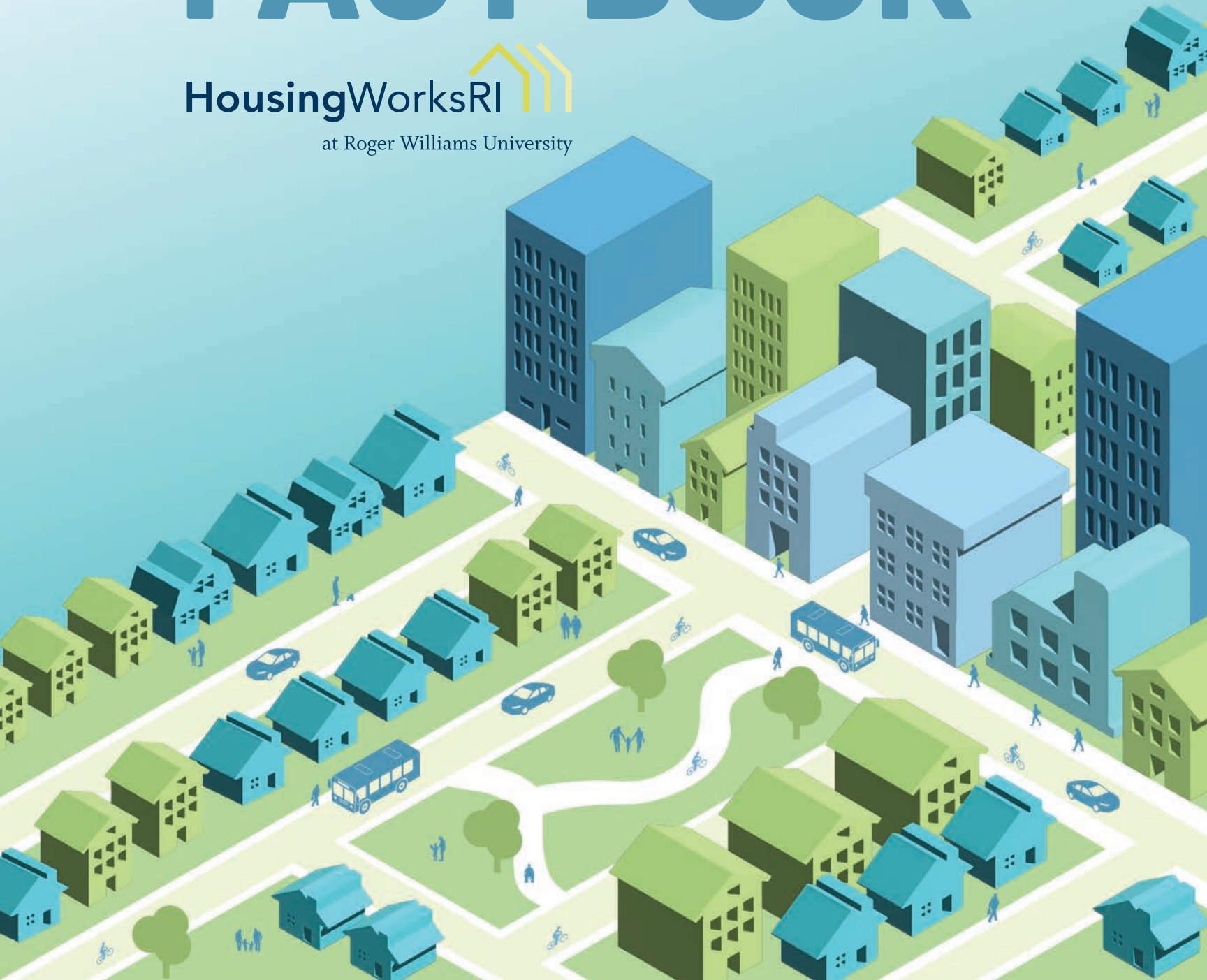


# 2023 HOUSING FACT BOOK

HousingWorksRI   
at Roger Williams University



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## WHO IS HOUSINGWORKS RI AT RWU?

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

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

## ORIGINS & FUNDERS

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

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

## 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. The Rhode Island Department of Health offered specific guidance and data this year regarding lead safety and asthma. We would like to acknowledge Cindy Singleton, Mike Simoli, Ashley Robinette, and Dr. Deborah Pearlman. Our partners at Rhode Island Legal Services and the Center for Justice were similarly helpful in reviewing the analysis of evictions.

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 2023 Housing Fact Book also represents the dedication of our Advisory Board.

Additional Support:



HousingWorks RI Champion:



HousingWorks RI Funder:



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**Dear Reader:**

Since 2020, HousingWorks RI’s Housing Fact Books have focused on the ways Rhode Island’s housing crisis was highlighted by the COVID-19 pandemic, and on documenting these circumstances and responses. Three years in, we are beginning to see how successful the temporary measures instituted by organizations and governments have been at keeping people housed and employed; how the state has deployed a significant portion of the federal funding received through the American Rescue Plan Act of 2021 (ARPA), and how Rhode Island’s legislature has allocated state dollars and codified responsibilities with an eye to the future.

There is good news to share, but challenges remain. While Rhode Island has increased the \$250M it originally budgeted from federal resources to more than \$321M across FYs 2022-2024, staggering increases in home prices compromise housing choices for all Rhode Islanders and imperil basic housing stability for many others in the Ocean State. In 2023, aware of the deep and continuing housing crisis, the Rhode Island General Assembly passed a suite of legislation designed to foster housing development and protect tenants. Many of these new laws are related to planning and zoning, including proactive approaches to adaptive reuse of public buildings and development along transit corridors. Important protections were also passed regarding lead mitigation, tenant protections for evictions, and foreclosure mediation. In this year’s Housing Fact Book, these legislative steps are linked to the analysis we feature.

As in recent years, our 2023 Housing Fact Book examines the housing landscape through the lens of the Social Determinants of Health and continues to integrate our important work as the Rhode Island team for the National Zoning Atlas. Together these modes of analyses offer a holistic view of housing as an indicator of both individual well-being and emergent community challenges.

We at HousingWorks RI recognize that there is no single action or actor that will solve the housing affordability crisis. In order to create the communities we envision—where diverse housing choices meet the needs of all Rhode Islanders—substantial reliable and sustainable funding is essential, including operating subsidies for affordable rental homes and down payment assistance for ownership.<sup>1</sup> We must all act in concert—both institutionally and individually—to ensure every Rhode Islander has a place to call home.



**Stephen Antoni**  
Board Chair, HousingWorks RI at RWU



**Brenda Clement**  
Director, HousingWorks RI at RWU

# EXECUTIVE SUMMARY

Rhode Island's labor market continued a strong recovery through 2022 despite rising national inflation. The Federal Reserve Bank increased interest rates to tame the rise in the cost of goods overall, more than doubling the 30-year fixed mortgage interest rate from 3.11 percent at the end of 2021 to 6.42 percent by the end of 2022.<sup>2</sup> In Rhode Island, home prices increased eight percent and home sales dropped 21 percent from Q1-2022 to Q1-2023.<sup>3</sup>

The rental market qualifies as “tight” by U.S. Department of Housing & Urban Development's PD&R Regional Reports (signaled by vacancy rates under three percent for Q4-2022 and Q1-2023) and rents continue to rise.<sup>4</sup> In fact, RIHousing's 2022 Rental Survey noted the statewide average for a 2-bedroom apartment as \$1,996, which would require an income of nearly \$80,000 to affordably rent; this exceeds the state's median household income by more than \$5,000 and the median renter income by nearly \$40,000.<sup>5</sup> HousingWorks RI's analysis indicates that as a result of these circumstances more than one-third of Rhode Island households are cost burdened by their housing.

The number of building permits issued remained virtually unchanged from 2021—dropping from 1,495 to 1,436 in 2022.<sup>6</sup> This chronic lack of supply of both owner and rental homes continues to hamper Rhode Islanders' housing options. In response, the Rhode Island legislature passed a suite of bills in June 2023 intended to increase housing production. Other bills focused on the health and safety of the state's existing housing stock and on tenant protections.

The financial stress on households directing more than 30 percent of their income toward housing costs has ramifications for the average household budget; paying more than 50 percent can signal housing insecurity for many and lead to sacrifices in well-being or the loss of a place to live. The ramifications of **housing cost burdens** are particularly acute for the lowest income households, but pertain to those of middle income as well, particularly

renters. More than a quarter of the state's homeowners are cost burdened, and nearly half of its renters are. This amounts to 142,470 Rhode Island households.

The results of the U.S. Decennial 2020 Census indicate gains in homeownership across **race and ethnicity** in Rhode Island. Increases among those reporting as Two or More Races and Other may be due to shifts in self-identification. There is a five percentage point increase in ownership among those of Hispanic ethnicity and a four-point increase among Asian households, indicating for the first time that the majority of Asians in Rhode Island own their homes. But Rhode Island still lags behind national rates of homeownership for communities of color.

The 2022 median income for Rhode Island households that own their homes was just under \$100,000; historically this income has been sufficient for affordable homeownership in a dozen or more Rhode Island communities. **Where is it affordable** to live now? Home prices have risen to the extent that the median single family home price affordable with that income is now only indicated in one community: Central Falls. And yet, that home price of \$273,000 is actually not affordable to most of the residents of Central Falls, where the median household income is \$40,235. Burrillville continues to be the only municipality where the state's median renter household income of \$41,277 is sufficient to affordably rent the average-priced 2-bedroom apartment. Alarming, nowhere in Rhode Island does a full-time minimum wage job earn enough to rent even that Burrillville apartment affordably.

Unaffordable housing puts residents at risk in a multitude of ways. Positive outcomes in health, education, and economic stability—collectively reflected in the **Social Determinants of Health**—all hinge on housing security. The legislative actions taken this year to ensure **healthy homes** include substantial changes to state laws concerning lead mitigation, as well as the creation of a statewide rental registry. The registry is designed to track lead compliance

## EXECUTIVE SUMMARY

in the state’s rental stock overall; crucially, it is not yet a reliable source of data on the cost of rent or transparency regarding ownership.

Rhode Island’s unemployment rates are at historic lows, but the types of jobs that are most plentiful do not pay a wage that guards against **housing insecurities**. Of the top 20 occupations considered by Rhode Island’s Department of Labor and Training in the “Fastest Growing Occupations, 2020-2030 Projections,” 73 percent (86,778) do not pay enough to comfortably buy or rent a home in Rhode Island.

The strain on Rhode Islanders facing housing insecurity is manifested in homelessness, calls to United Way of Rhode Island’s 211 resource line, tenant evictions, and foreclosures—all of which have increased since before the pandemic or with the ending of the temporary federal programs that were keeping people housed. There has been a 72 percent increase in the number of people experiencing homelessness since 2019, and a 65 percent increase in the number of those that are households with at least one child under 18. Fifty-two percent of all 211 calls regard housing. There was a 43 percent increase in eviction filings through August 2023, and a 76 percent increase in the number of foreclosures since 2021.

The state legislature, recognizing the precarious nature of this post-pandemic housing landscape, initiated actions that eliminate rental application fees, seal court eviction records, and retire the sunset provision for foreclosure mediation. The Governor and the state’s newly formed Department of Housing have made **state investments**: they have already allocated more than \$321M in federal funding from the State Fiscal Recovery Funds—an ARPA program—to the state’s housing needs across FYs 2022-2024. \$191M is left for FY24.

Of the \$191M, nearly \$112M will go to increasing housing opportunities through development, including \$4M to support a new Transit-Oriented Development (TOD) pilot program, community revitalization, preservation, and down payment assistance. More than \$72M will be used to

develop housing for, and support the needs of, the lowest income Rhode Islanders and those at risk of homelessness. Additionally, \$7M will help expand municipal capacity and build public infrastructure. Perhaps most significantly, direct state investment of \$30M has been appropriated toward a state-funded low-income housing tax credit program. This money will supplement the federal program that constitutes a substantial portion of the state’s new rental development each year. Rhode Island was one of only two New England states to not have such a program. At this time, the program sunsets as of June 30, 2028, unless the General Assembly chooses to extend it.

**Municipal and regional** land use and planning will determine the location of the new homes created via these resources. This year’s Housing Fact Book regions are updated based on the U.S. Census Bureau’s application of new decennial data from 2020. A look at these regions through the geographies of their most active sales over a five-year time period shows that 46 percent do not meet selected current zoning standards. Moreover, the median sales price of homes that did not meet zoning standards were on average 11 percent lower than those that did.<sup>7</sup> Using these regions allows us to examine the promise of the new TOD pilot program by identifying areas for potential development along transit corridors even when they cross municipal boundaries or respective zoning allowances. The success of the resulting municipal planning and zoning ordinances will eventually be measured by increases in building permits and diversified types of housing.

**In neighborhoods across the state, housing affordability is affecting lives and potential outcomes for the average Rhode Island household.** Steps taken at the state level lay the groundwork, but every resident is a stakeholder with the ability to contribute to a collective future in which the diverse housing needs of all Rhode Islanders are met.

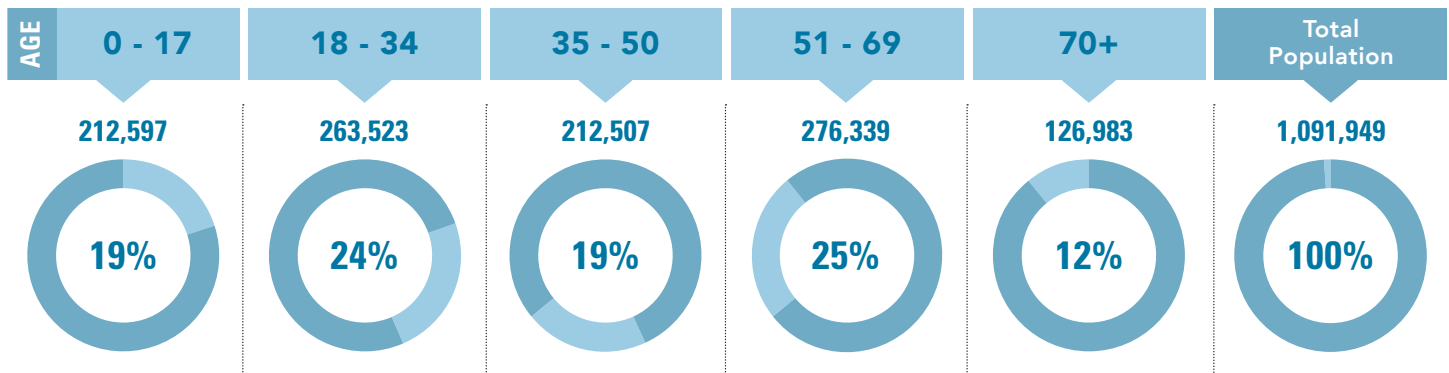
# STATEWIDE HOUSING INDICATORS

HousingWorks RI @ RWU | 2023 Housing Fact Book

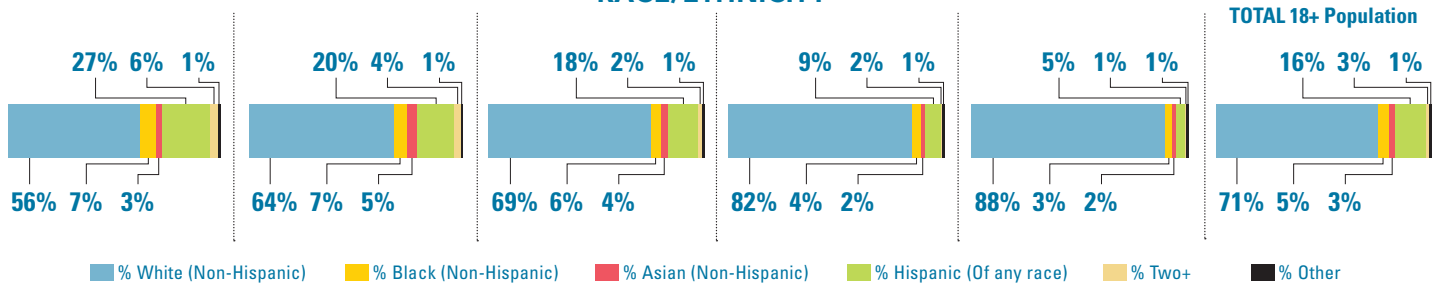


# RHODE ISLAND POPULATION

## AGE (IN 2021)



## RACE/ETHNICITY<sup>8</sup>



## SHARE OF HOUSEHOLDS BY GENERATION

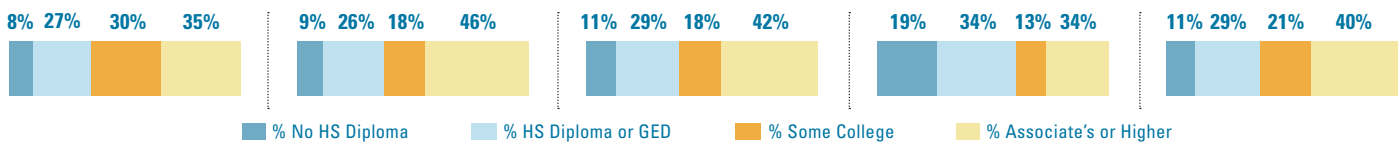


**426,769**  
Households

## OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS



## EDUCATIONAL ATTAINMENT



## MEDIAN PERSONAL INCOME

**\$21,011**

**\$47,391**

**\$41,325**

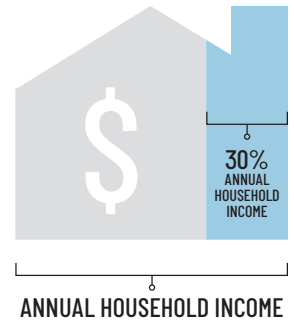
**\$24,615**

**\$35,705**

# HOUSING COST BURDENS

## What Do Cost Burdens Mean?

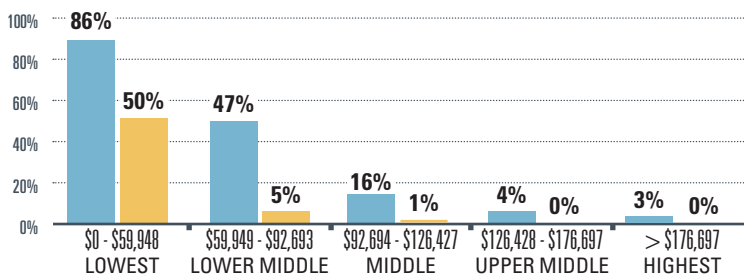
Cost burden is defined as a household spending more than 30 percent of its annual income on housing costs.<sup>9</sup> For example, a household earning \$50,000, should not spend more than \$15,000 annually or about \$1,250 monthly on housing and utility costs combined. Households spending more than 50 percent of their income on housing are considered severely housing cost burdened. Households that are cost burdened may not be able to afford adequate food, healthcare, transportation, and childcare expenses.



More than a third of Rhode Island households, or 142,470, are cost burdened.

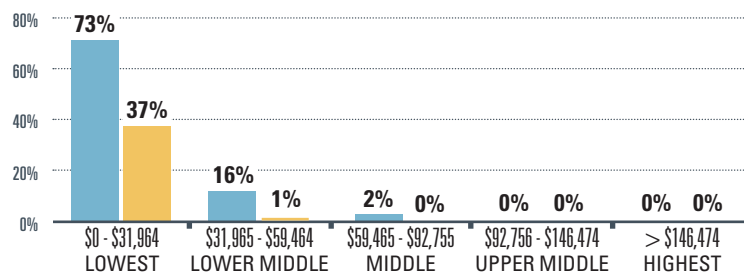
## Cost Burdens and Severe Cost Burdens by Income

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.



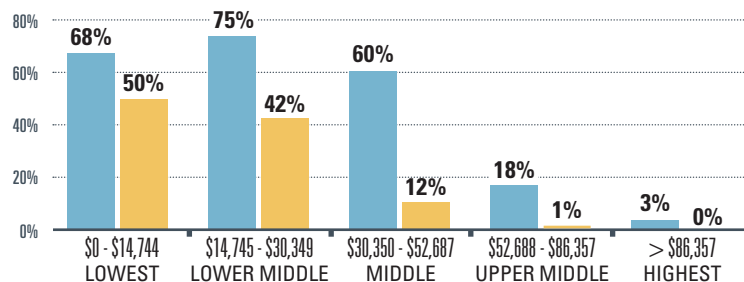
### Cost Burdened Homeowner Households with a Mortgage

Eighty-six percent of the lowest income owner households with a mortgage are cost burdened, but the problem exists across the income quintiles: nearly a third of Rhode Island households with mortgages (56,775) are cost burdened.



### 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 more than 17,000 homeowner households without mortgages that fall into the lowest income quintile, 37 percent (6,310) are severely cost burdened.



### Cost Burdened Renter Households

Of the more than 32,000 lowest income renters, 16,145 Rhode Island households are severely cost burdened, meaning they are spending more than half of their income on housing. Even within the second income quintile—those with incomes between \$14,745 and \$30,349—the 75 percent who are cost burdened represent more than 24,000 households.

■ Cost Burdened ■ Severely Cost Burdened



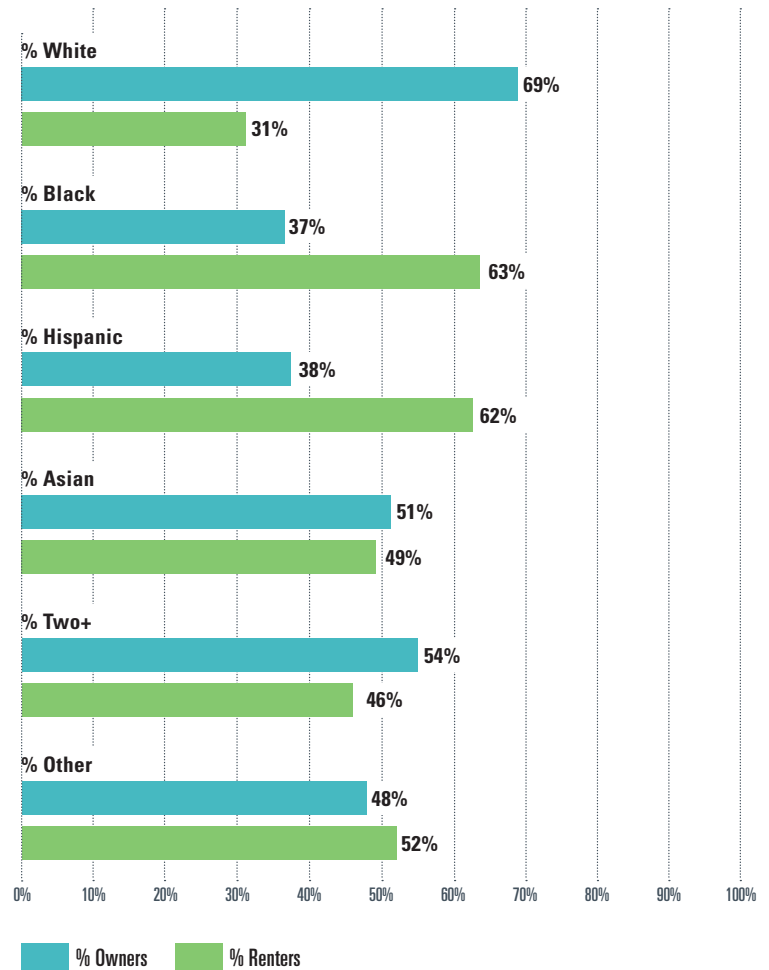
## HOUSING COST BURDENS

### Disparities in Housing Tenure and Cost Burdens

The results of the U.S. Decennial 2020 Census indicate gains in homeownership across race and ethnicity in Rhode Island. There is a five percentage point increase in ownership among those of Hispanic ethnicity and a four-point increase among Asian households, indicating for the first time that the majority of Asians in Rhode Island own their homes. Increases among those reporting as Two or More Races and Other may be due to shifts in self-identification.

Despite these gains, Rhode Island's rates still do not compare favorably with national rates.<sup>10</sup> National homeownership rates for Blacks (46 percent), Hispanics (50 percent), and Asians (62 percent), are 9, 12, and 11 percentage points higher, respectively, outside Rhode Island.<sup>11</sup> Within Rhode Island, White residents still have a homeownership rate more than 30 percentage points above that of Black and Hispanic residents.

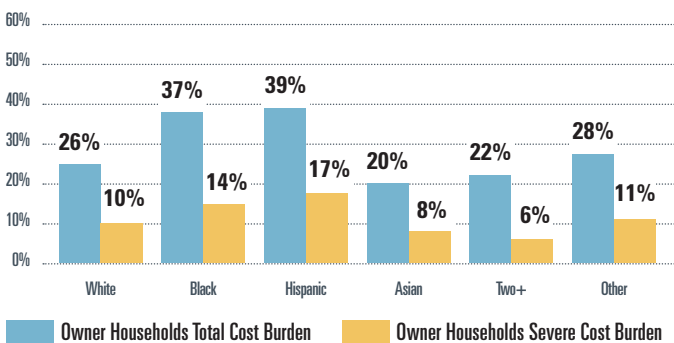
### Rhode Island Tenure by Race & Ethnicity



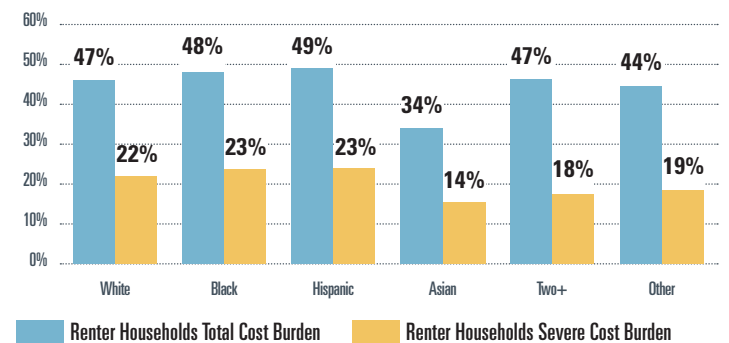
### Cost Burden by Race and Ethnicity<sup>12</sup>

Owner cost burdens are somewhat reflective of disparities seen in homeownership rates. White and Asian households experience the lowest rates of cost burden and severe cost burden, and Black and Hispanic households experience the highest. Thirty-seven percent of Black and 39 percent of Hispanic owner households experience cost burdens; one household emergency may be enough to put them at risk of delinquency or foreclosure. Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity, except for Asian households whose rates of cost burden are more than 10 percentage points lower overall, and severe cost burden is five to nine percentage points lower. Particularly concerning, however, is that more than one in five renters across most categories pays more than 50 percent of their income to housing costs, making them housing insecure.

### OWNER Cost Burdens by Race & Ethnicity



### RENTER Cost Burdens by Race & Ethnicity



# WHERE IS IT AFFORDABLE TO OWN?

Based on 2022 median single family home prices, a household earning the state's median household income of \$74,489 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<sup>13</sup> **\$74,489**

Median owner household income<sup>14</sup> **\$98,975**

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
CENTRAL FALLS	\$90,350					
WOONSOCKET	\$101,366					
PAWTUCKET	\$105,509					
PROVIDENCE	\$107,381					
WEST WARWICK	\$108,678					
WARWICK	\$113,158					
COVENTRY	\$113,262					
CRANSTON	\$118,356					
NORTH PROVIDENCE	\$121,630					
EAST PROVIDENCE	\$122,159					
BURRILLVILLE	\$123,078					
GLOCESTER	\$123,198					
HOPKINTON	\$124,932					
FOSTER	\$127,311					
JOHNSTON	\$128,761					
NORTH SMITHFIELD	\$130,106					
WARREN	\$131,544					
TIVERTON	\$131,641					
SMITHFIELD	\$133,529					
SCITUATE	\$135,152					
CUMBERLAND	\$135,925					
WESTERLY	\$144,309					
RICHMOND	\$147,739					
BRISTOL	\$151,399					
EXETER	\$157,109					
LINCOLN	\$161,099					
SOUTH KINGSTOWN	\$170,024					
WEST GREENWICH	\$174,924					
NORTH KINGSTOWN	\$174,933					
CHARLESTOWN	\$175,680					
PORTSMOUTH	\$197,470					
MIDDLETOWN	\$200,192					
NARRAGANSETT	\$216,827					
BARRINGTON	\$217,492					
EAST GREENWICH	\$219,205					
NEWPORT	\$231,853					
LITTLE COMPTON	\$235,701					
JAMESTOWN	\$278,304					
NEW SHOREHAM	\$453,088					

# WHERE IS IT AFFORDABLE TO RENT?

Based on 2022 average 2-bedroom apartment rents, a household earning the state's median renter household income of \$41,277 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 **\$74,489**

Median renter household income<sup>15</sup> **\$41,277**

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	\$41,022					
BRISTOL	\$48,222					
WESTERLY	\$55,200					
WOONSOCKET	\$56,102					
BARRINGTON	\$58,702					
CENTRAL FALLS	\$63,942					
PAWTUCKET	\$67,062					
LINCOLN	\$67,582					
PORTSMOUTH	\$68,902					
NEWPORT	\$70,742					
EAST GREENWICH	\$70,862					
NARRAGANSETT	\$72,182					
NORTH SMITHFIELD	\$74,382					
NORTH KINGSTOWN	\$75,062					
COVENTRY	\$75,302					
TIVERTON	\$76,022					
NORTH PROVIDENCE	\$77,342					
CRANSTON	\$78,422					
SMITHFIELD	\$78,600					
WARWICK	\$78,622					
MIDDLETOWN	\$79,062					
PROVIDENCE	\$82,902					
WEST WARWICK	\$83,440					
JOHNSTON	\$84,822					
EAST PROVIDENCE	\$86,222					
WARREN	\$92,382					
CUMBERLAND	\$93,302					
WEST GREENWICH	\$105,840					
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'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH



## Healthy, affordable homes create paths to opportunity

- The *location* of a home connects to all of the SDoH domains and thus to numerous quality of life factors
- The *condition* of a home directly affects physical health; this in turn affects educational outcomes and job performance

The concerns of Rhode Islanders across the five Social Determinants of Health (SDoH) indicators are perhaps best captured by the RI Life Index, a scoring system produced by Blue Cross & Blue Shield of Rhode Island and the Brown University School of Public Health. Now in its fourth year, the Index continues to broaden its data collection and involve community partners that represent the full diversity of the state's population.

In comparing the 2021 and 2022 RI Life Index findings, scores fell (i.e., conditions worsened) across all 13 measures. The most significant decreases were in housing affordability, cost of living, and food security. While

measures across Core (urban) and Non-Core (suburban/rural) municipalities typically show higher scores in the Non-Core communities, it is notable that the one category where there was no difference in 2022 was housing affordability.<sup>16</sup>

The interconnectedness of SDoH and the RI Life Index relies on coordinated data collection and actions from a wide range of stakeholders, including community coalitions such as the Rhode Island Department of Health's (RIDOH) 15 Health Equity Zones, national nonprofit organizations such as AARP, and elected and appointed officials across all jurisdictions.



## HEALTHY HOMES

CLEAN

VENTILATED

SAFE

CONTAMINANT-FREE

PEST-FREE

DRY

THERMALLY CONTROLLED

MAINTAINED

Verifying that all homes in Rhode Island meet the Healthy Homes standards defined by the U.S. Department of Housing & Urban Development (US HUD) remains a long-term goal. In 2023, the Rhode Island legislature took important steps to safeguard residents against lead poisoning.

## HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

The dangers of lead are well-documented and have severe short- and long-term effects, including adverse developmental and behavioral outcomes.<sup>17</sup> The use of lead in paint was banned in the United States in 1978 and in water pipes in 1986.<sup>18</sup> Unfortunately, along with other northeastern states, Rhode Island has some of the oldest housing stock and public water infrastructure in the country. There are an estimated 29,000 lead water pipes in Rhode Island,<sup>19</sup> but the number of homes built prior to 1978 is less clear. Arriving at a precise figure would require examination of all tax assessor data across 39 municipalities; census data only provides estimates of date built by decade. A 2023 law creates a rental registry of these older homes and will provide information critical to ensuring they are safe.

Removal or mitigation of lead from homes built before 1978 has been a goal for Rhode Island since the passage of the lead hazard mitigation law in 2005. However, lack of enforcement mechanisms and exemptions for owner-occupied two- and three-unit buildings have left critical gaps in its effectiveness. Legislative actions taken in 2023 aim to close those gaps.

Private and State Lead Inspectors issue lead certificates after a property has been evaluated and deemed free of lead or lead-safe after performing an inspection. A Lead Hazard Mitigation Inspection includes a visual assessment and dust wipe sampling. A Comprehensive Environmental Lead Inspection includes a surface-by-surface investigation with water, soil, and dust wipe sampling. Full Lead-Safe Certificates do not expire. Conditional Lead-Safe Certificates and the various Certificates of Lead Conformance expire two years after the inspection date.<sup>20</sup>

HousingWorks RI used Census data of rental homes built prior to 1980 to estimate the current percentage of rental units with a lead certificate after passing a lead inspection. Out of the estimated 125,000 units, 11 percent have a lead certificate (13,155). Of these, 87 percent were issued a Certificate of Lead Conformance.

In every municipality in Rhode Island, some older rental stock is lead-certified. Because the 2023 law includes owner-occupied properties of two and three units, there will now be tens of thousands more rental homes to inspect and potentially mitigate. Of these additional homes, more than 60 percent are within six municipalities: Cranston, East Providence, Pawtucket, Providence, Warwick, and Woonsocket; Pawtucket and Providence alone account for more than 40,000 units (more than a third). Six others each have between 2,000 and 4,000 units (Central Falls, Cumberland, Newport, North Providence, West Warwick, and Westerly).



### Title & Chapter

42-128.1 Lead Hazard Mitigation

### Action Summary<sup>21</sup>

Owner-occupied two- and three-unit rental properties built before 1978 are no longer exempt from implementing lead hazard mitigation.

Failure to comply with lead hazard mitigation provisions allow property owners to be subject to damages and reasonable attorneys' fees.

Tenants allowed to petition district court to establish rental escrow account for property that is not compliant with the lead hazard mitigation law.

34-18 Residential Landlord & Tenant Act

Creates statewide rental registry of identifying information, including valid Certificates of Lead Conformance for owners of non-exempt, pre-1978 properties. Landlords not in compliance with the requirement to have a lead certification will not be able to evict tenants for non-payment of rent.

23-24.6 Lead Poisoning Prevention Act

Lead water supply replacement program established for public & private service lines; disclosure of lead service lines required for tenants and buyers.

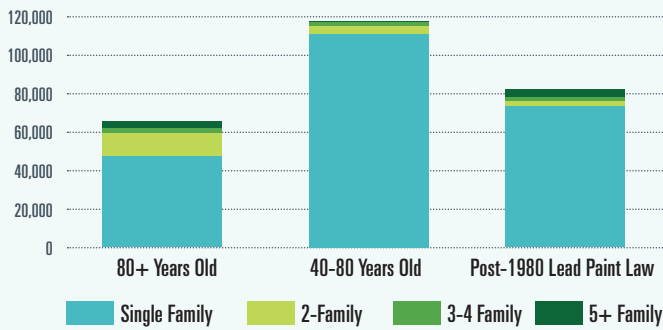
# HEALTHY HOUSING ASSESSMENT

As HousingWorks RI has noted for many years, while the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for actual problems.

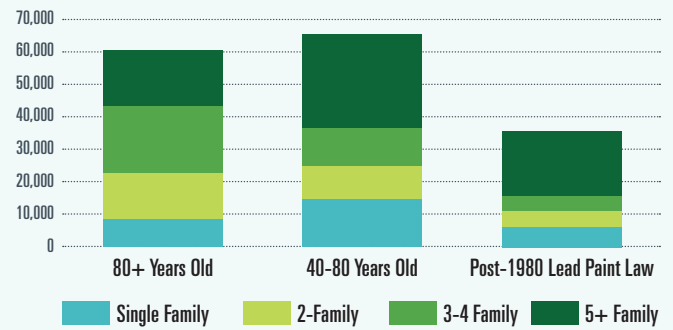
Without address-level data, HousingWorks RI will continue to use available proxy measures. Each of the metrics below are generally worsened by older stock.

## RHODE ISLAND'S HOUSING STOCK: BY TENURE, YEAR BUILT, AND NUMBER OF UNITS

### OWNER | Age of Housing

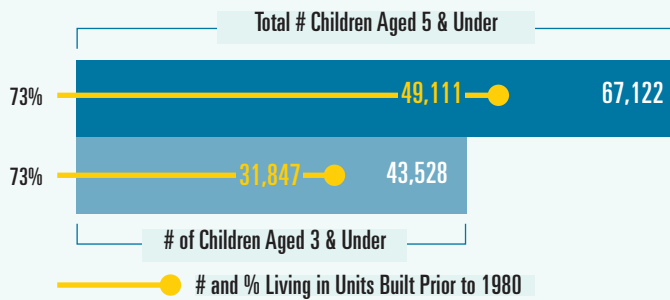


### RENTER | Age of Housing



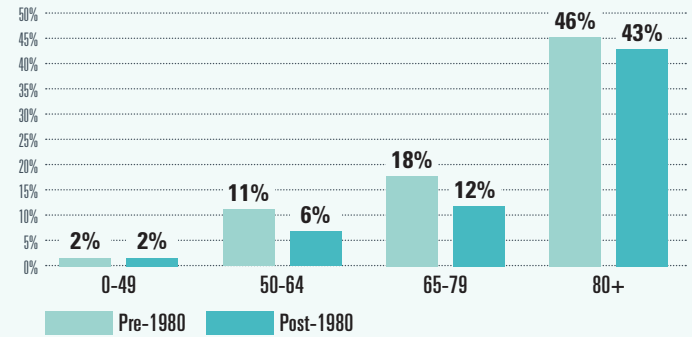
## LEAD EXPOSURE RISK

### Children Aged Five & Younger in Homes Built Prior to 1980



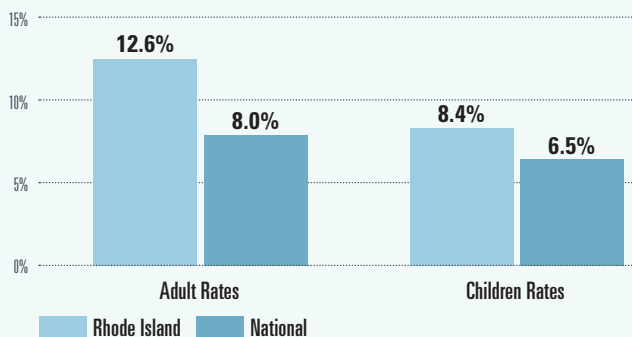
## ACCESSIBILITY

### Percent of Individuals Living with Ambulatory Disability & Living in Homes Built Prior to 1980 by Age



## AIR QUALITY

### Asthma Rates: Rhode Island v. Nationwide



## THERMAL CONTROL

### LIHEAP

**\$32,622,977**

Funding dispersed as of July 2022 in FFY 2021 (10/1/2021-9/30/2022)

**25,578**  
Households Served

### Weatherization

**\$1,560,935**

Funding dispersed in PY 2020 (7/1/2022-6/30/2023)

**703**  
Homes Weatherized

### HEALTH RISKS OF OLDER HOUSING

More than 300,000 of Rhode Island's housing units—or 73 percent—were built before 1980. Of those, 43 percent are 2-family or multifamily (3+) units, putting renters, who occupy 80 percent of this stock, at much greater risk of lead exposure and other hazards associated with older homes.<sup>22</sup> While the measures taken in the 2023 legislative session will not address all the health risks associated with older housing, they take substantial steps toward protecting tenants and ensuring a healthier housing stock.

### RISKS TO SPECIAL POPULATIONS

#### LEAD EXPOSURE RISK<sup>23</sup>

Childhood exposure to lead can cause irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.<sup>24</sup> Recent research linked lead exposure to increased rates of school suspension and, particularly for boys, juvenile detention.<sup>25</sup> Given the recent expansion of homes covered by Rhode Island's lead hazard mitigation law, research indicates the state could see economic benefit in reduced health and education costs and increased earning and tax revenue.<sup>26</sup>

#### GENERAL HAZARDS

##### AIR QUALITY & THERMAL CONTROL

Although both air quality and thermal control represent general hazards that affect people of any age, they can present serious issues for those with asthma. In addition to pests and mold, poor ventilation and extreme climate conditions (e.g., wildfire smoke and extreme heat and humidity) are respiratory triggers.<sup>29</sup> Rhode Island asthma rates for both adults and children remain well above the national average.<sup>30</sup> In 2022, asthma was the primary diagnosis for emergency room visits for over 1,500 adults of whom more than 70 percent were under age 50.<sup>31</sup>

Programs that seek to address these conditions include the state's Cool It Off Program; the U.S. Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP), and the U.S. Department of Energy's (DOE) Weatherization Program.

The Cool It Off Program, a collaboration of the RIDOH Asthma Control Program, ONE Neighborhood Builders, and the Providence Housing Authority, began when Rhode Islanders were asked to stay inside during the first pandemic lockdown.

#### ACCESSIBILITY

Nearly 75,000 Rhode Islanders live with an ambulatory disability.<sup>27</sup> For this population, older housing correlates with increased risk of falls and home injuries. Despite this fact, a larger proportion of those who live in older housing have an ambulatory disability than do those who live in newer housing, regardless of the age of the individuals. To help remedy these accessibility issues in aging housing, Rhode Island issued a grant program that pays for half of all home modifications for residents with disabilities, up to \$4,500. Since 2018, this program has paid over \$2M to help improve almost 900 different homes.<sup>28</sup>

Households with asthma were identified and provided with air conditioners. Now in its fourth summer, the program has installed air conditioners in 68 homes.<sup>32</sup>

LIHEAP helps low-income Rhode Island households with heating costs, cooling grants, and crisis grants for those in danger of utility shut off. The households assisted in 2021-2022 represent more than 51,000 people; nearly 70 percent included a person over 60 years of age, under five, or with disabilities. The Weatherization Program helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from the U.S. DOE, Rhode Island Energy, or LIHEAP. Funds are accessed through nine regional community action agencies across the state and overseen by the Rhode Island Department of Human Services.<sup>33</sup>

With the onset of climate change—and more record-breaking summer temperatures ahead—these programs offer healthier homes to Rhode Islanders who may not otherwise be able to afford them.

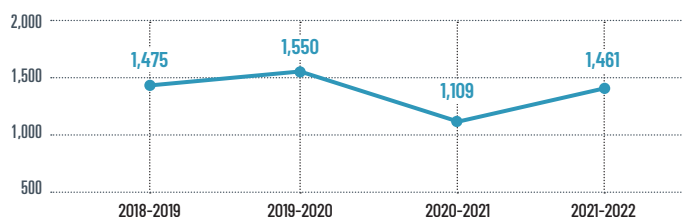
## HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH



### EDUCATION<sup>34</sup>

Three measures offer insights into the housing insecurities of students. While student homelessness should seem a straightforward measure, it can go undetected and unreported as noted in the 2019 HousingWorks RI Scholar Series brief *Falling Through the Cracks: Homeless Students in Rhode Island*.<sup>35</sup> The peaks and dip in student homelessness in Rhode Island is readily apparent across the school years pre- and post-pandemic, with the housing measures deployed to keep families housed through the critical 2020-2021 school year showing up as a 28 percent decrease that year, only to increase 32 percent again in this latest school year.

#### Rhode Island Student Homelessness 2018-2022



Of the two remaining measures, school mobility is presumed to be related to housing issues, due to a student's departure within the school year; and while chronic absenteeism may be related to healthy housing issues that cause illness, particularly asthma, there are a number of other causes. Each of these measures shows pandemic related activity across these last four school years. During the 2020-2021 school year, consistent with the stay-in-place orders and widespread illnesses, student mobility decreased across more school districts while chronic absenteeism increased. However, in 2021-2022, both measures have increased.

#### Chronic Absenteeism for High Schools

**20** school districts had an INCREASE | **11** school districts had a DECREASE

#### Student Mobility

**23** school districts had an INCREASE | **8** school districts had a DECREASE



### COMMUNITY LIFE

Voting is considered a key indicator for civic engagement, as noted in RIDOH's Health Equity Measures.<sup>36</sup> Midterm voter turnout tends to dip by about 10 percentage points from presidential elections, but Rhode Island's 2022 midterm turnout was 44.4 percent, down 20 points from the 2020 presidential elections, and down four points from the 2018 midterms.<sup>37</sup> This is the second lowest voter turnout in Rhode Island over the past fifty years.<sup>38</sup>

As a 2021 study noted, income inequality seriously decreases voter turnout among low-income voters.<sup>39</sup> This is evident in Rhode Island's 2022 midterm turnout: five lower income municipalities in Rhode Island had the lowest voting rates (Central Falls, North Providence, Pawtucket, Providence, and Woonsocket), while Jamestown and Little Compton had the highest.

#### Voting Rates: 2022 General Election

STATE AVERAGE	HIGHEST RATE	LOWEST RATE
<b>44.4%</b>	<b>62.3%</b> Jamestown & Little Compton	<b>17.6%</b> Central Falls

To promote awareness of the importance of voting and civic engagement generally, several Health Equity Zones participated in HousingWorks RI's Housing & Equity series. This training program included eight modules about housing affordability and planning and zoning, with a focus on participation in public meetings. Additionally, the Central Providence and Pawtucket Central Falls HEZs were allocated \$900,000 to launch participatory budgeting protocols that engage residents directly in budgetary decision-making. Moreover, the Central Providence HEZ was able to secure an additional \$550,000 of additional grants to allow its residents to manage the allocation of a full \$1M.<sup>40</sup>





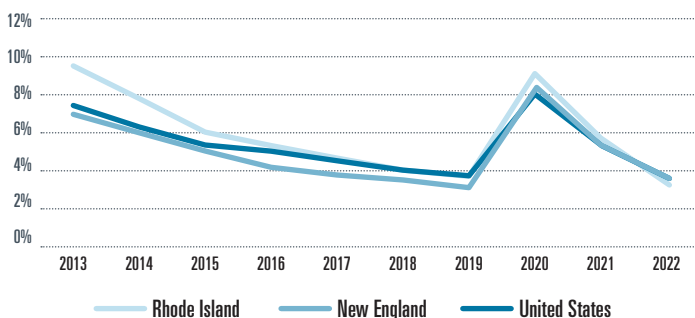
**ECONOMIC STABILITY**

Rhode Island was one of the hardest economically hit states during the pandemic: the state ranked 43rd in unemployment in 2020, and 34th in 2021. By the end of 2022, Rhode Island's annual unemployment rate was 3.2 percent, below both the nation's and New England's. Now ranked 22nd, our recovering economy still does not guarantee wage growth sufficient to accommodate renting or buying a home in Rhode Island.<sup>41</sup>

The National Low Income Housing Coalition's 2023 *Out of Reach Report* sets Rhode Island's housing wage at \$27.78, which is the hourly wage needed to afford a 2-bedroom fair market rent (FMR) as set by US HUD.<sup>42</sup> Of the top 20 occupations considered by Rhode Island's Department of Labor and Training within the "Fastest Growing Occupations, 2020-2030 Projections," 73 percent (86,778) of these 119,000 jobs do not pay this housing wage.<sup>43</sup>

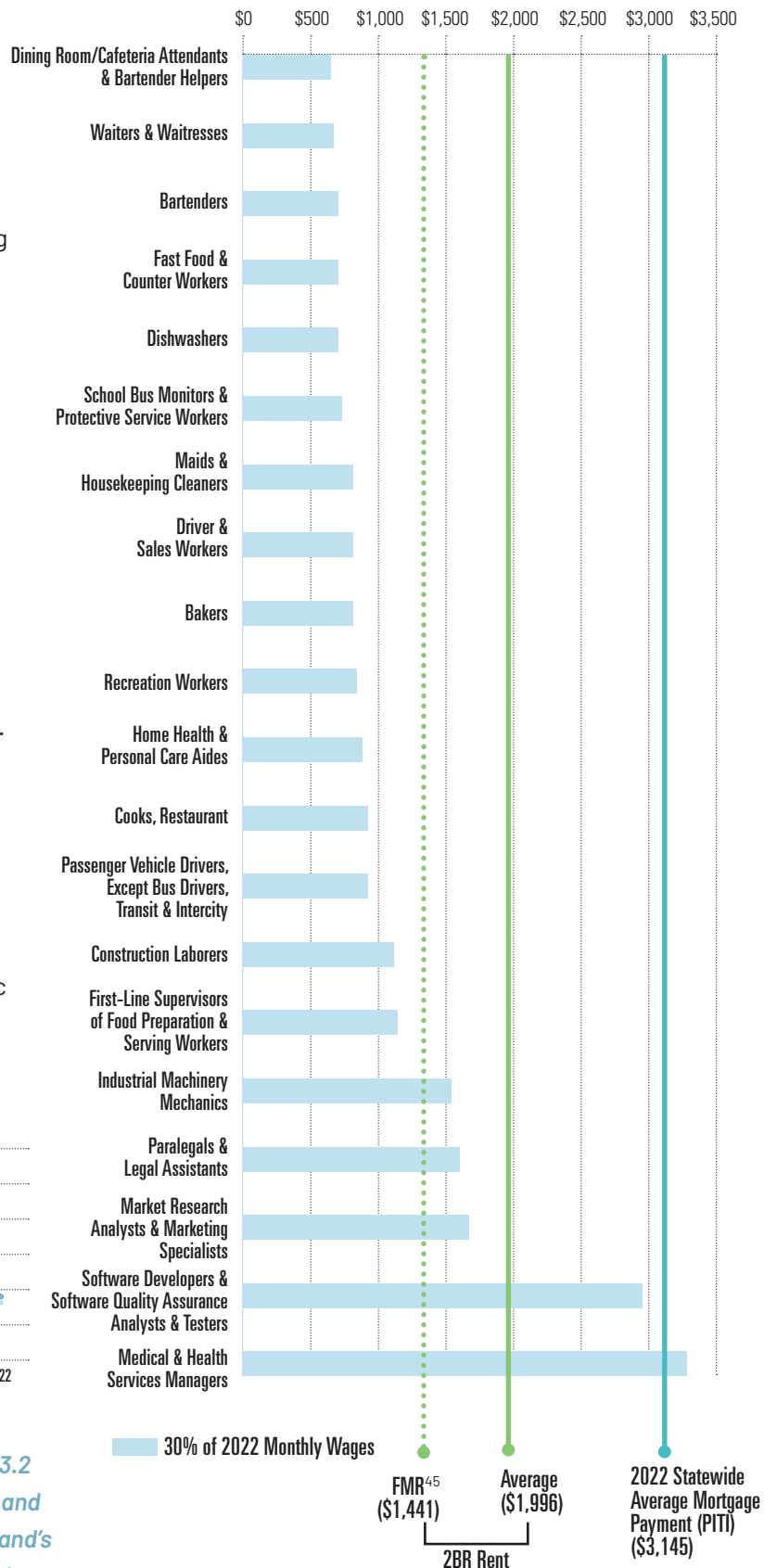
Nine of the top 20 jobs are in the food industry, again signaling economic recovery, yet none pay a housing wage. Three of the top 20 occupations pay enough to affordably rent an average 2-bedroom apartment, but only one pays enough to buy the 2022 median single family home, which require hourly wages of \$38.38 and \$60.65 respectively. The need for "workforce housing" is often cited as the reason Rhode Island must increase its production of new rental and owner homes, but it is critical that the economic diversity of the workforce be recognized.

**Rhode Island, New England & US Unemployment Rates, 2013-2022<sup>44</sup>**



Rhode Island's 2022 annual average unemployment rate of 3.2 percent was 0.4 percentage points lower than the national and regional average of 3.6 percent. As of June 2023, Rhode Island's rate of 2.9 percent was still 0.7 point lower than the national rate.

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



## HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

### HOUSING INSECURITIES

A variety of data collection tools gather both quantitative and qualitative information regarding Rhode Islanders suffering housing insecurities. These methods—like calls to resource lines and street outreach—often mask the complexity and interconnectedness of the problems these households are experiencing. For instance, events like a medical emergency can snowball from too many days missed at work to utility shutoffs and late rent or mortgage payments to dislocation. The legislative actions taken this year to help Rhode Islanders obtain and retain housing are important first steps.



Title & Chapter	Action Summary <sup>46</sup>
34-18 Residential Landlord & Tenant Act	Prohibition of rental application fees. Increased allowance for rental repairs. Seals court records for some evictions.
42-64.34 The Department of Housing	Consumer guide of landlord-tenant laws required to be updated biannually by Department of Housing.
34-27 Mortgage Foreclosure & Sale	Eliminates sunset provision for foreclosure mediation.

### Homelessness

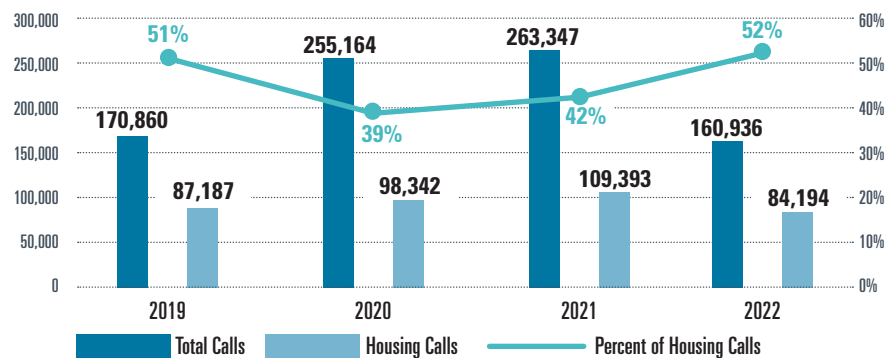
Data from US HUD's Point-in-Time Count—the annual count of sheltered and unsheltered people experiencing homelessness—show record highs of individuals and of those who are chronically homeless. A comparison of these numbers from prior to the beginning of the pandemic in 2019 to 2023 show stark increases across all household types.<sup>47</sup>

The critical shortage of homes available to Rhode Islanders with little or no income has increased the visibility of this crisis, especially within certain municipalities. The state has increased the federal funding to be used to meet these needs. More than \$72M in FY24 funding will be deployed: \$45.5M to securing housing and behavioral health services, prevention, and municipal support and services, and \$27M to create a new program to develop housing in targeted areas and priority projects to advance permanent supportive housing and address the needs of extremely low-income Rhode Islanders.<sup>48</sup>

Rhode Island Point-in-Time Count, 2019 and 2023	2019	2023	Change Since 2019
<b>Total Persons Experiencing Homelessness</b>	1,055	1,810	72%
<b>Total Persons Unsheltered</b>	71	334	370%
<b>Households without Children</b>			
Total Number of Persons	730	1,214	66%
Unsheltered	67	327	388%
<b>Chronically Homeless</b>	176	581	230%
Unsheltered	11	229	1,982%
<b>Households with At Least One Adult and One Child</b>			
Total Number of Households	111	183	65%
Total Number of Persons	325	595	83%
Unsheltered	4	7	75%
<b>Chronically Homeless (Adults &amp; Children)</b>			
Total Number of Households	6	14	133%
Total Number of Persons	22	48	118%

### United Way of Rhode Island 211

Despite an overall decrease in calls to United Way of Rhode Island's 211 call center, the ratio of those calls seeking housing assistance returned to the pre-pandemic ratio of more than 50 percent of the 160,936 calls.<sup>49</sup>



## Evictions

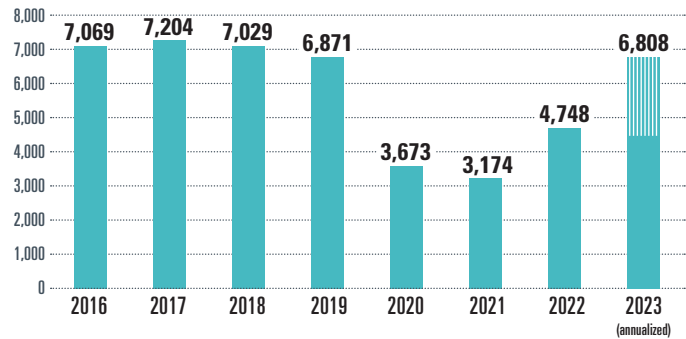
Research indicates there are five basic pillars to building a strong state system of housing stability and eviction prevention: (1) right to counsel, (2) prohibiting source-of-income discrimination, (3) eviction record sealing and expungement laws, (4) anti-rent gouging and rent stabilization legislation, and (5) "just cause" eviction laws.<sup>50</sup>

Rhode Island prohibited source-of-income discrimination in the 2021 legislative session, and the actions taken in 2023 toward tenant protections were further steps in the right direction. Both Providence and the state have increased funding for access to counsel in eviction cases, utilizing the services of Rhode Island Legal Services (RILS) and the Rhode Island Center for Justice (CFJ). To date, however, both have stopped short of creating a statutory right to counsel in eviction cases.

Efforts to stem evictions during the pandemic included a moratorium issued by the Centers for Disease Control and Prevention (CDC) in the fall of 2020 and two federally funded Emergency Rental Assistance programs. In Rhode Island, the state deployed nearly \$275M of federal assistance to more than 33,000 renters through RentReliefRI—an average of \$8,188 assistance approved per household.<sup>51</sup>

Eviction prevention programs expired in 2022 and by August 2023 the impact was apparent. 2022 ended with 4,748 eviction filings for non-payment of rent—a monthly average of 396. The monthly average so far for 2023 is more than 43 percent higher at 567. If this trend continues apace, 2023 eviction filings for non-payment will return to nearly pre-pandemic numbers.<sup>52</sup>

### Rhode Island Eviction Filings for Non-Payment of Rent, 2016-2023 (Projected)



### Foreclosures & Mortgage Delinquencies

**76%**

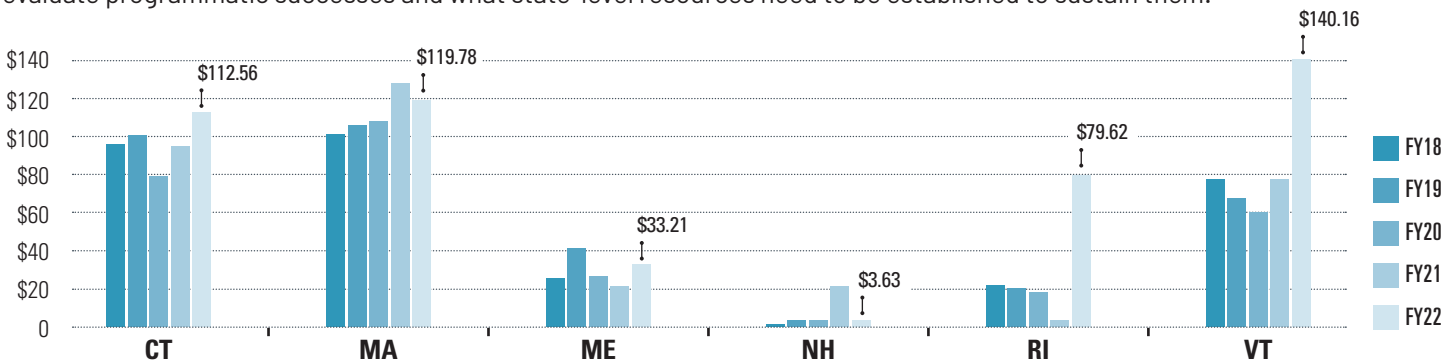
**INCREASE**  
from 2021:  
**224 foreclosures**<sup>53</sup>

**1.96%**

**Q4-2022 rate of seriously delinquent loans (2,332); a decrease from 2.72 percent (3,257) in Q4-2021**<sup>54</sup>

## Federal and State Investments

In FY22, the allocation of more than \$81M of state appropriations and bonds helped increase the state's per capita investment in the production and preservation of long-term affordable homes to more than three and a half times its previous high of \$21.90 in FY18.<sup>55</sup> Despite this spending, Rhode Island still relies heavily on federal resources to produce housing. As the \$321M of federal funds made available through the pandemic and allocated to the state's housing needs is spent down, it is critical to evaluate programmatic successes and what state-level resources need to be established to sustain them.



# PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES<sup>56</sup>

Rhode Island State Law 45-53 was designed to address housing unaffordability and establishes a goal that 10 percent of every city or town’s housing stock qualify as Low and Moderate Income Housing (LMIH). With so few municipalities meeting this goal, two legislative actions were taken this year in hopes of making the law more effective.



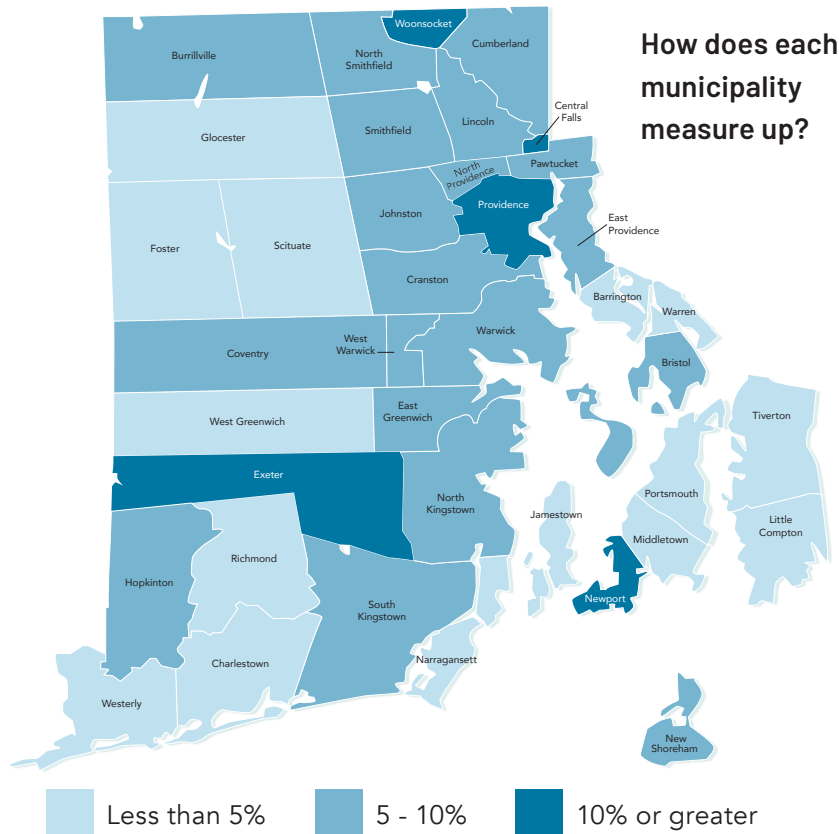
## Title & Chapter

45-53 Low and Moderate Income Housing

## Action Summary<sup>57</sup>

Amendments to some definitions, and clarifies the procedure for review of applications to build low and moderate income housing.

Amendments to sections, including application, appeal, and judicial review process.



Municipality	Overall LMIH as % of Year-round Housing*	Needed To Hit 10%
Barrington	3.38%	414
Bristol	5.73%	397
Burrillville	9.71%	19
Central Falls	10.02%	Achieved
Charlestown	3.53%	240
Coventry	5.06%	727
Cranston	5.30%	1,599
Cumberland	5.52%	669
East Greenwich	5.55%	243
East Providence	9.40%	132
Exeter	10.35%	Achieved
Foster	1.98%	146
Glocester	2.34%	308
Hopkinton	6.76%	114
Jamestown	4.42%	146
Johnston	7.91%	261
Lincoln	6.65%	318
Little Compton	0.53%	161
Middletown	4.80%	391
Narragansett	3.80%	450
New Shoreham	7.53%	18
Newport	16.05%	Achieved
North Kingstown	8.69%	155
North Providence	6.34%	582
North Smithfield	7.81%	117
Pawtucket	8.25%	590
Portsmouth	2.66%	562
Providence	14.29%	Achieved
Richmond	3.45%	203
Scituate	1.06%	379
Smithfield	5.24%	377
South Kingstown	5.04%	576
Tiverton	4.26%	429
Warren	3.85%	330
Warwick	5.35%	1,770
West Greenwich	1.69%	211
West Warwick	8.93%	154
Westerly	4.87%	562
Woonsocket	15.46%	Achieved

Five of Rhode Island’s 39 communities meet this goal: **Central Falls, Exeter, Newport, Providence, and Woonsocket.**

\*The 2020 U.S. Decennial Census triggered a new denominator to represent each municipality’s share of year-round housing stock to which the 10 percent ratio applies; this altered the percentage achieved and the long-term homes needed.

# RHODE ISLAND REGIONAL VIEW

HousingWorks RI @ RWU | 2023 Housing Fact Book





NORTH

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N  
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PROVIDENCE

SOUTHEAST  
PROVIDENCE  
COUNTY

EAST  
PROVIDENCE  
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A  
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D

CENTRAL

SOUTH

SOUTHEAST



RHODE ISLAND

## RHODE ISLAND REGIONAL VIEW

# ZONING, AFFORDABILITY & SALES

This year's regions were updated based on the 2020 U.S. Census Bureau's Public Use Microdata Areas (PUMAs), which allow for a more coherent geography of Providence County. Those six municipalities that form the "inner ring" suburbs are now grouped into two smaller regions: East and Southeast Providence County RI. The rest of the county, excluding Providence, forms North RI.

The 2022 Housing Fact Book explored Rhode Island's regions in a framework derived from the physical characteristics and some of the local regulations that influence what a community looks like, and to some extent, how it operates. This year, the regions are explored via an examination of sales across adjacent geographies, which often extend beyond municipal borders.

Any market, whether defined by a traditional real estate lens or by areas that experience consistent sales volumes, is a combined reflection of two things: those physical characteristics that create regions (coastline, rivers, transit corridors, historic business hubs, etc.) and the adaptive or manmade regulations that develop over time to prescribe what can be built where (zoning). In a housing and land use context, Rhode Island's real estate geographies can provide insight and reveal regional perspectives that may benefit new land use approaches.

To identify and understand where sales geographies are located, and how they are delineated and interact with local regulations, HousingWorks RI relied primarily on two rich datasets: proprietary sales information from the Warren Group dating back to 2018, and zoning data collected through HousingWorks RI's work on Rhode Island's first Zoning Atlas, in its role as part of the National Zoning Atlas.

Within each region, two geographies were identified based on the volume and distribution of sales. Using the zoning

data, properties were then classified by compliance with contemporary zoning standards using minimum lot size and zoning district use regulations. Based on housing type and lot size, values of like properties were then compared by whether or not they met zoning standards.

It is the hope of this analysis to begin to better understand how zoning influences values in communities, as well as the degree to which available housing stock reflects zoning. This analysis represents a continued effort to integrate newly compiled zoning data with other existing datasets to create a more comprehensive look at housing. As work continues, HousingWorks RI looks forward to continuing its work in tandem with many other states, including across New England, that are also engaged in the National Zoning Atlas.

The regional overviews also include information on demographics, housing stock, zoning, and affordability. The housing affordability data also references the Center for Neighborhood Technology's Housing and Transit Affordability Index (H+T Index<sup>®</sup>), which adopts the convention that those expenses should not exceed 45 percent of a household budget, though it does in several regions.

**Transit offers valuable perspectives on regionalism because corridors are not defined by municipal boundaries, but by routes along which Rhode Islanders live and work. The 2023 legislative session brought transit to the forefront with a new pilot program and an investment of \$4M to create more walkable and transit-oriented communities.**

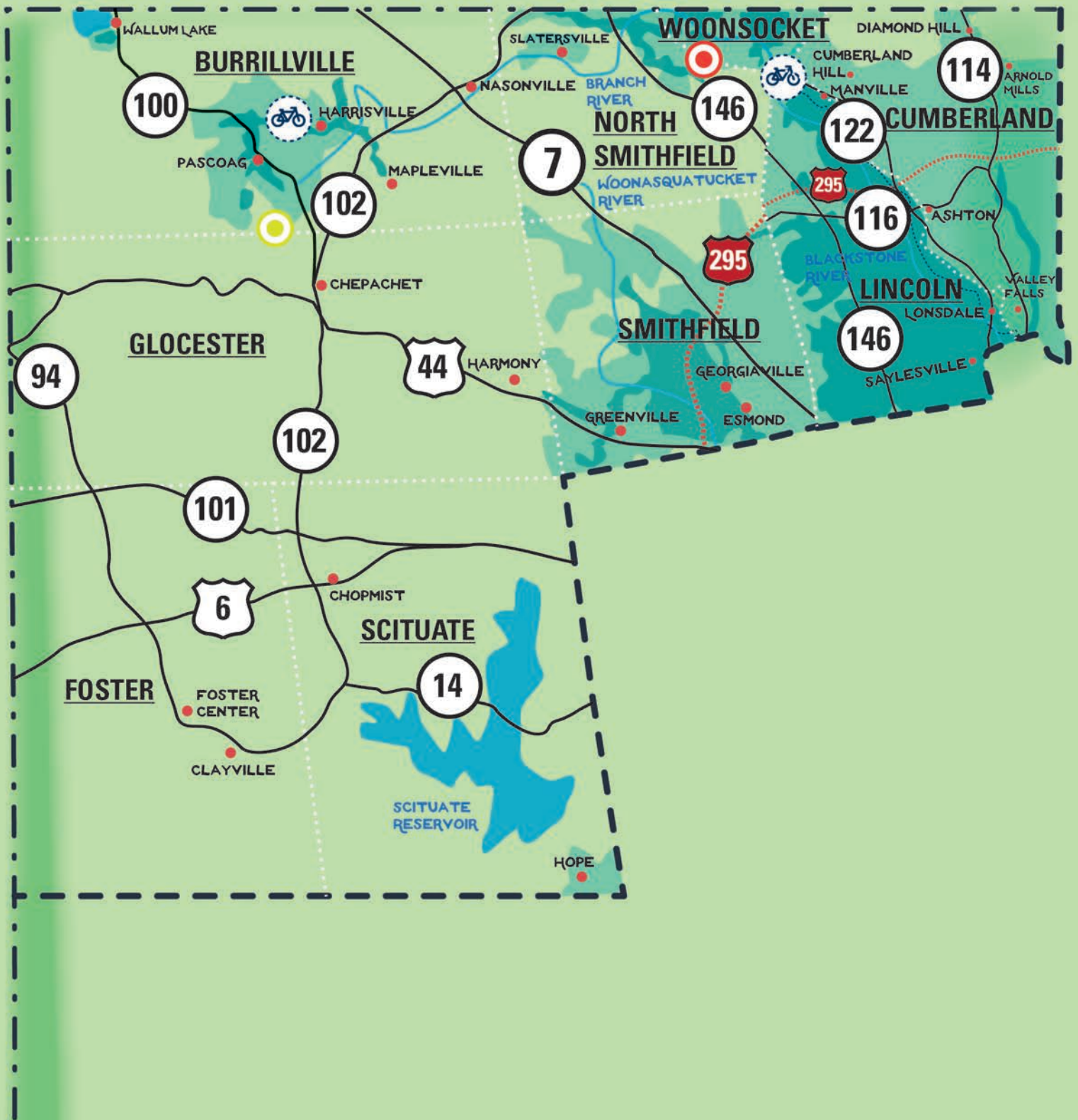
### Title & Chapter

45-24 Zoning Ordinances

### Action Summary<sup>58</sup>

Creates the transit oriented development pilot program to encourage residential housing near convenient public transportation.





## NORTH RI

- Public Water Supply
  - Sewered Area
  - Village
  - River
  - Bike Path
  - Open Space
  - Interstate Highway
  - US Federal Highway
  - State Highway
  - Transit Hub
- Regional Sales:
- Southern Burrillville Villages & Chepachet
  - Woonsocket / North Smithfield Border



# RHODE ISLAND: A REGIONAL OVERVIEW

# NORTH RI

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

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

**POPULATION**  
177,158

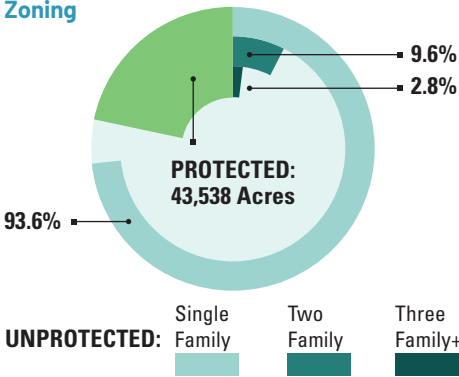
**HOUSEHOLDS**  
66,912

**DEMOGRAPHICS** \*Of any race

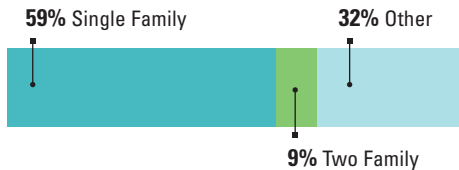


## REGIONAL ZONING AND HOUSING STOCK

### Zoning



### Housing Stock



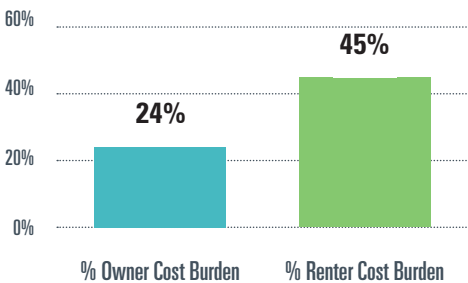
## TRANSPORTATION AND HOUSING COST BURDENS

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

### Center for Neighborhood Technology's H+T Index®

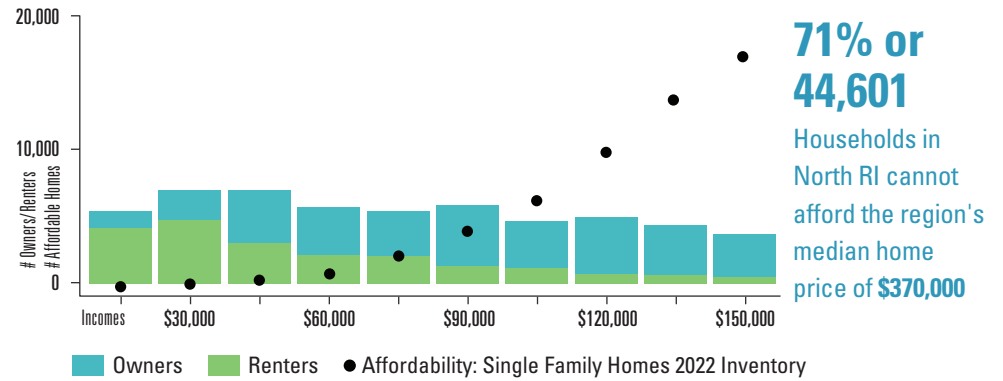


### Housing Cost Burdens by Tenure



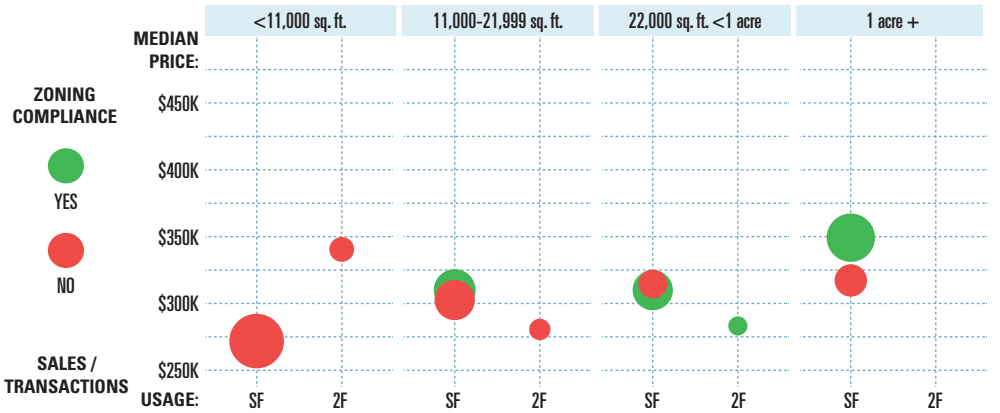
## HOUSING AFFORDABILITY

### Affordability of Region's Single Family Homes Inventory

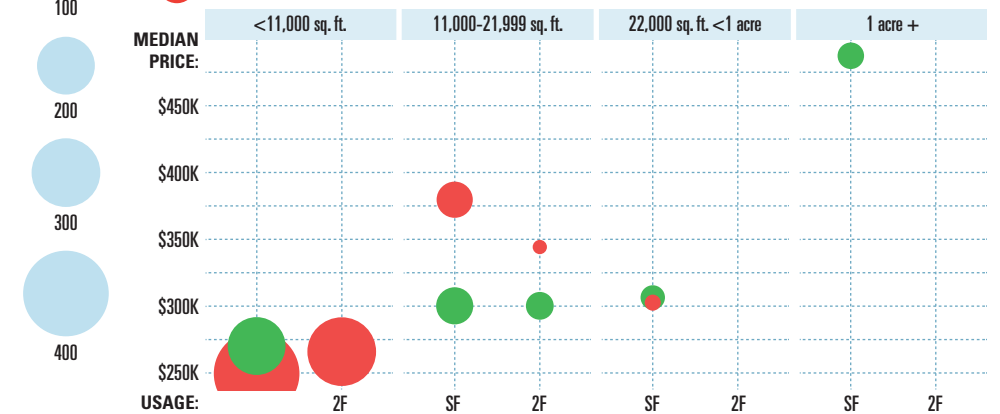


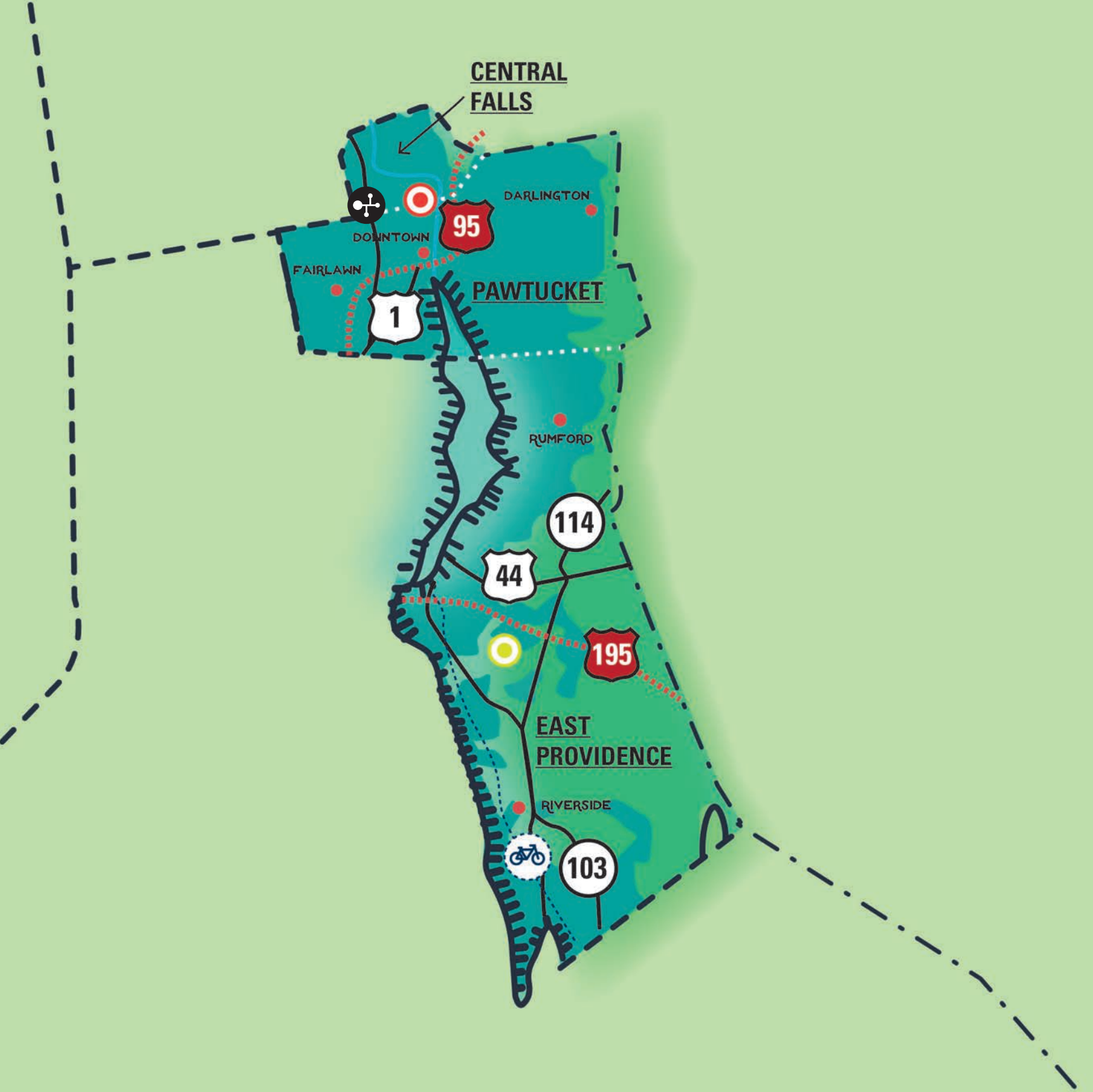
## REGIONAL SALES ANALYSIS

### Southern Burrillville Villages & Chepachet



### Woonsocket / North Smithfield Border





## EAST PROVIDENCE COUNTY RI

- Public Water Supply
- Sewered Area
- Village
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
- Transit Hub
- Regional Sales:**
 EP City Center / Kent Heights
- Central Falls & Downtown Pawtucket

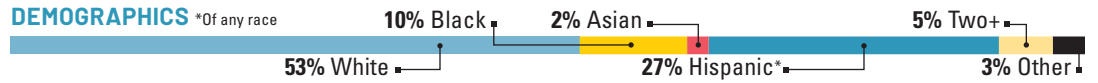
# E PROVIDENCE COUNTY RI

One of the two new regions created from the 2020 Census, 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**  
144,563

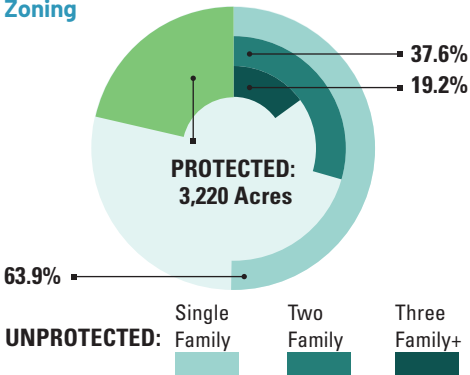
**HOUSEHOLDS**  
57,010

**DEMOGRAPHICS** \*Of any race

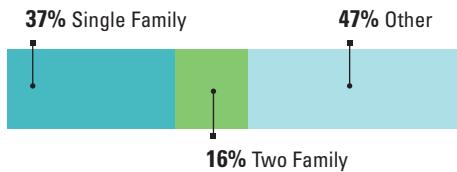


**REGIONAL ZONING AND HOUSING STOCK**

**Zoning**



**Housing Stock**



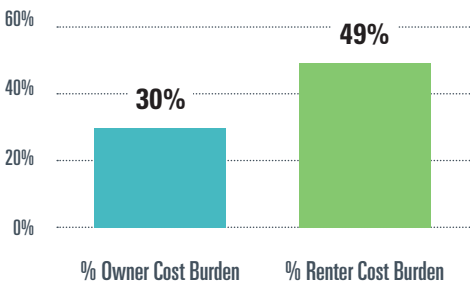
**TRANSPORTATION AND HOUSING COST BURDENS**

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

**Center for Neighborhood Technology's H+T Index®**

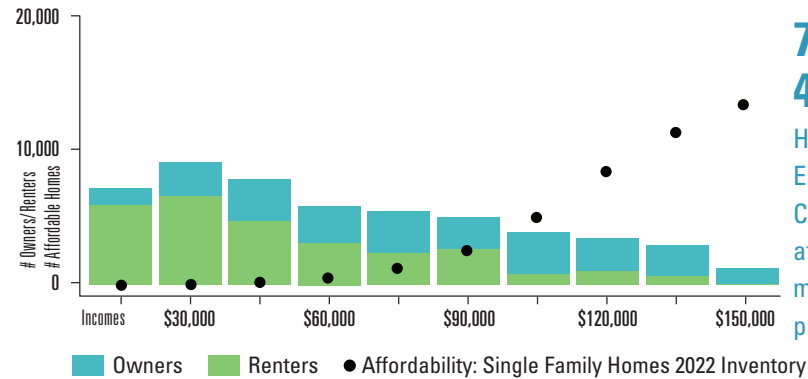
Maximum East Providence County RI  
**45%** **42%**

**Housing Cost Burdens by Tenure**



**HOUSING AFFORDABILITY**

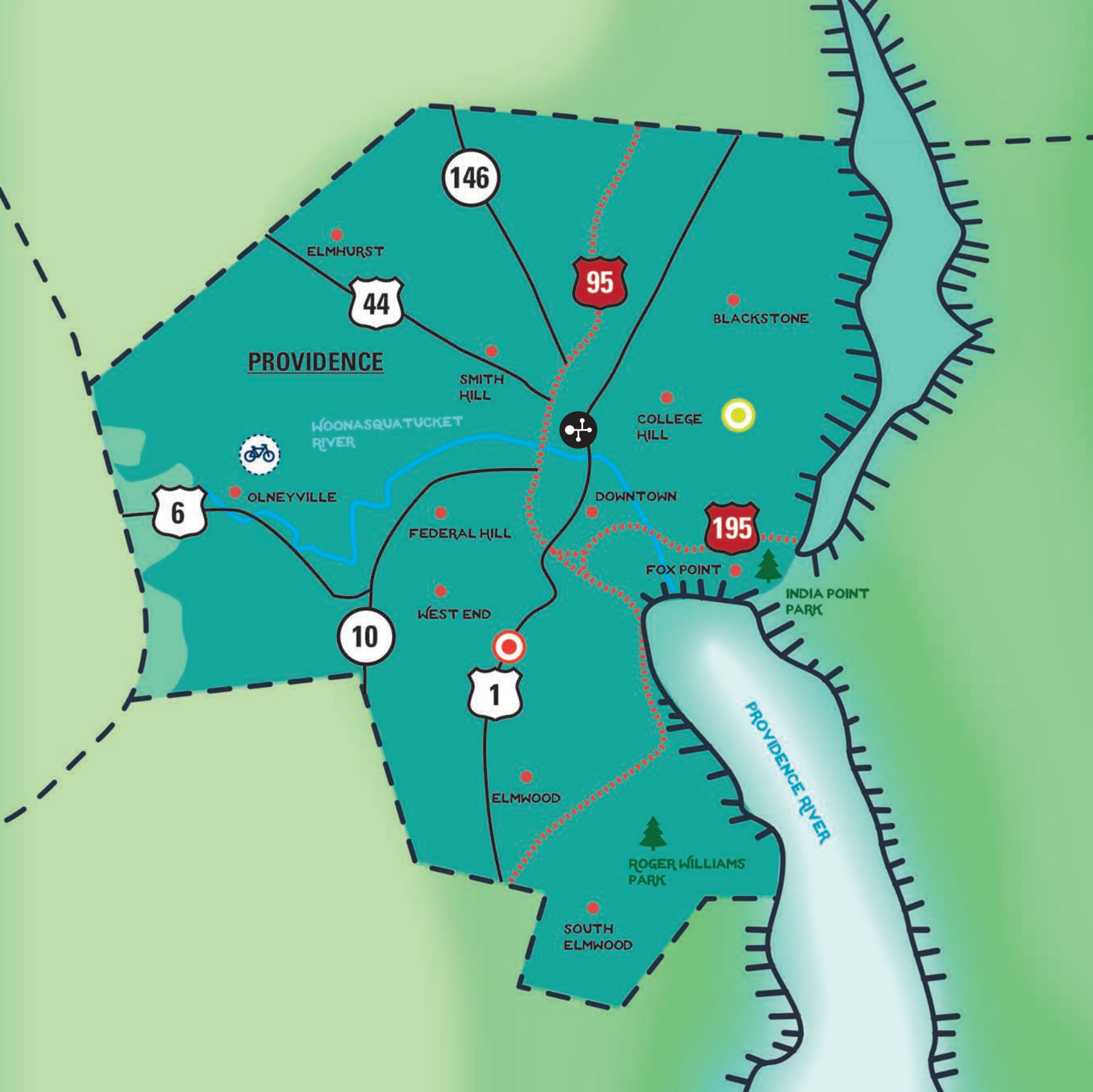
**Affordability of Region's Single Family Homes Inventory**



**73% or 44,965** Households in East Providence County RI cannot afford the region's median home price of **\$345,000**

**REGIONAL SALES ANALYSIS**





## PROVIDENCE RI

- Public Water Supply
- Sewered Area
- Village
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
- +
 Transit Hub
- Regional Sales:
 
+
 East Side
- +
 Downtown to South PVD / Federal Hill to Elmwood

RHODE ISLAND: A REGIONAL OVERVIEW

# PROVIDENCE RI

Municipality: Providence

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.

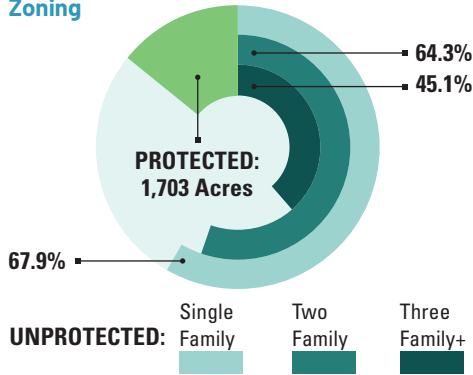
POPULATION  
**188,842**

HOUSEHOLDS  
**68,023**

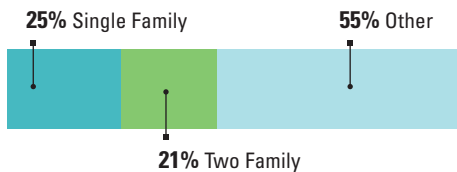


## REGIONAL ZONING AND HOUSING STOCK

### Zoning



### Housing Stock



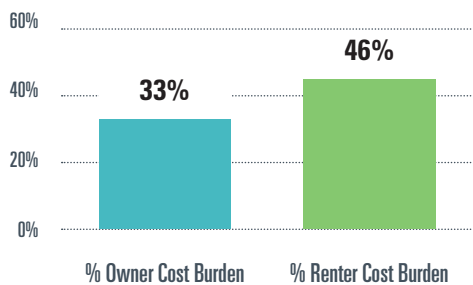
## TRANSPORTATION AND HOUSING COST BURDENS

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

### Center for Neighborhood Technology's H+T Index®

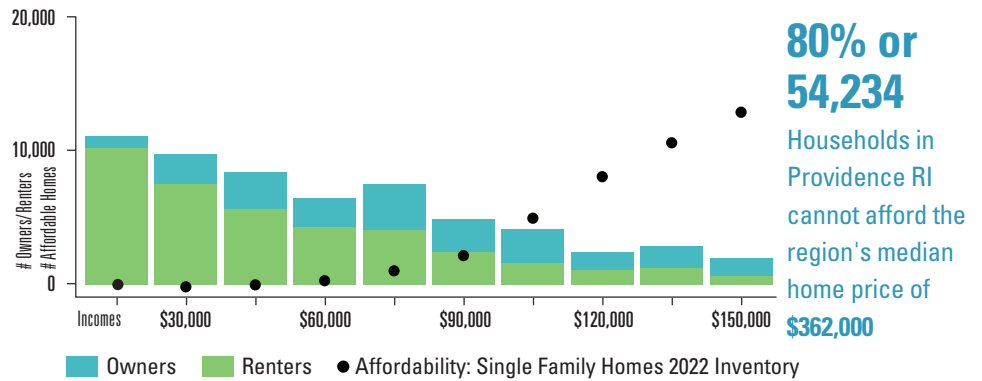
Maximum **45%** Providence RI **38%**

### Housing Cost Burdens by Tenure

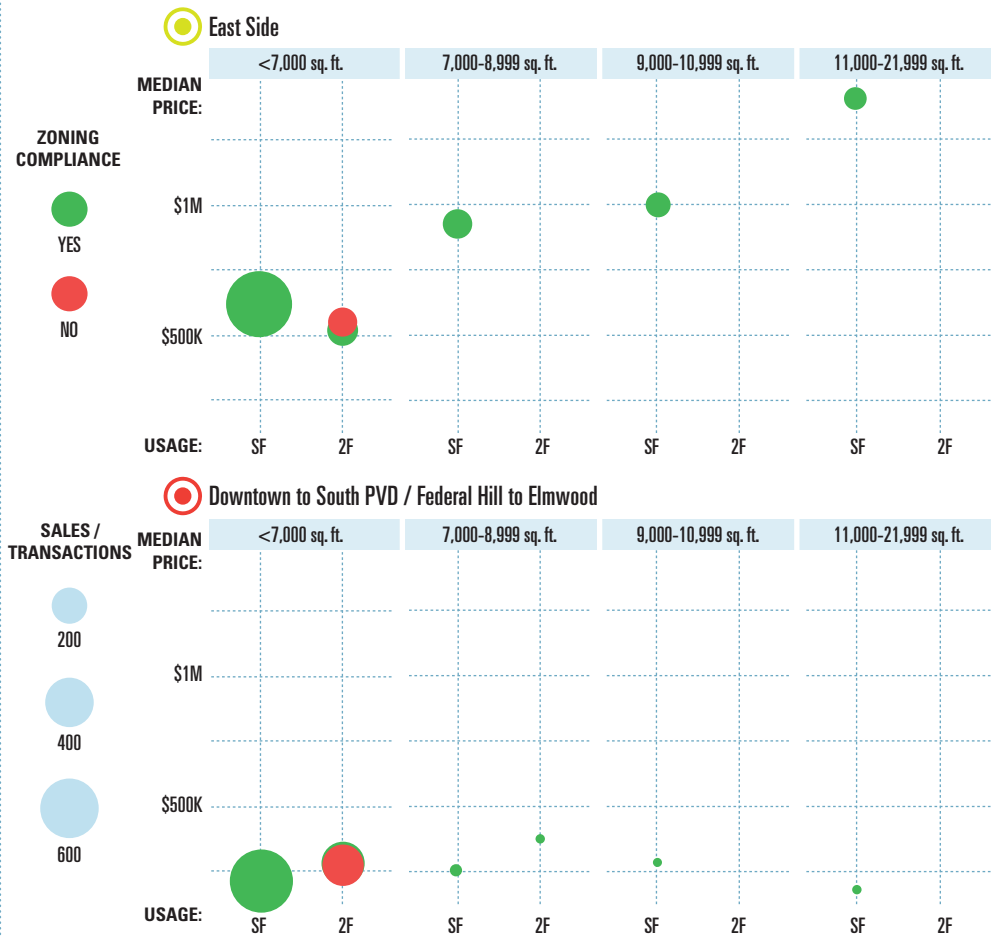


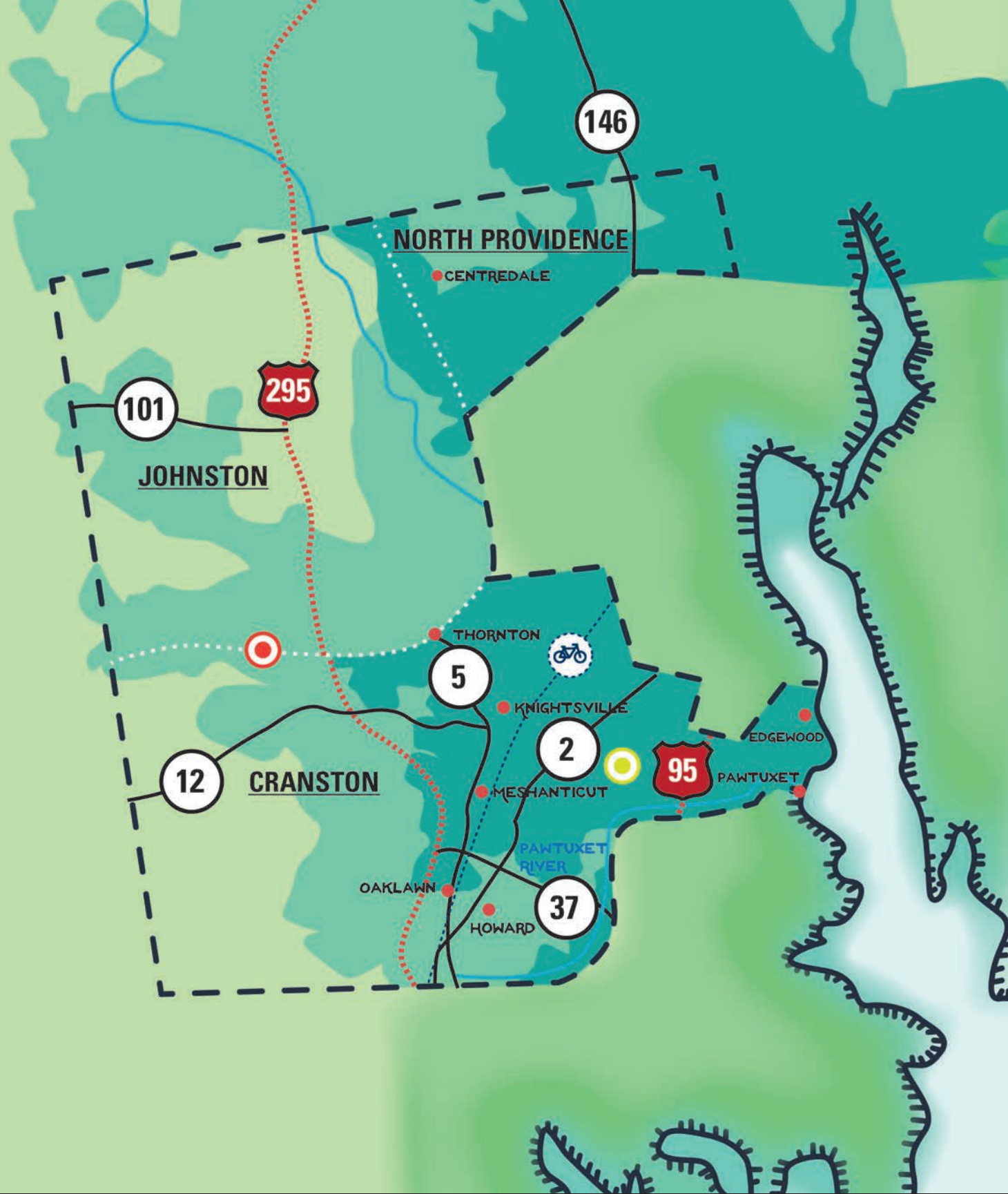
## HOUSING AFFORDABILITY

### Affordability of Region's Single Family Homes Inventory



## REGIONAL SALES ANALYSIS





## SOUTHEAST PROVIDENCE COUNTY RI

- Public Water Supply
- Sewered Area
- Village
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
- Transit Hub
- Regional Sales:
  - Pontiac Ave. Corridor
  - Cranston / Johnston (West of 295)

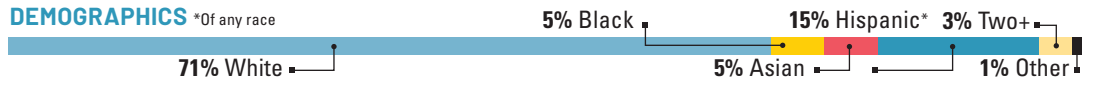
# SE PROVIDENCE COUNTY RI

The Southeast Providence County Region is the second of the new regions 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**  
146,139

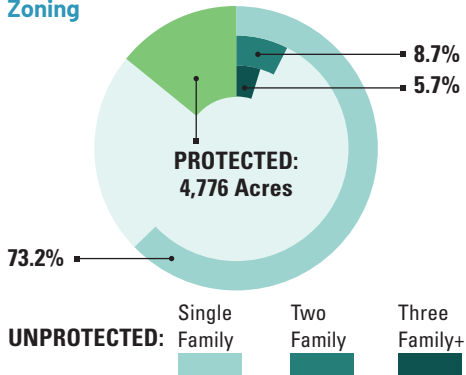
**HOUSEHOLDS**  
57,696

**DEMOGRAPHICS** \*Of any race

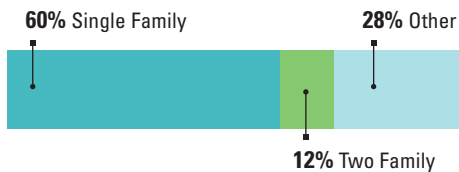


**REGIONAL ZONING AND HOUSING STOCK**

**Zoning**



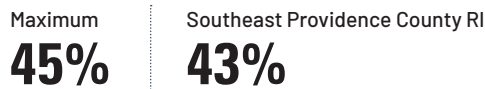
**Housing Stock**



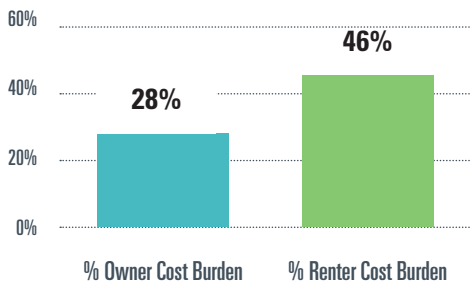
**TRANSPORTATION AND HOUSING COST BURDENS**

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

**Center for Neighborhood Technology's H+T Index®**

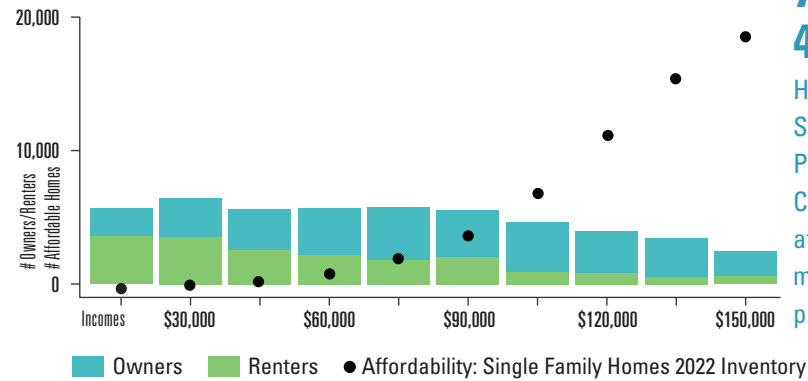


**Housing Cost Burdens by Tenure**



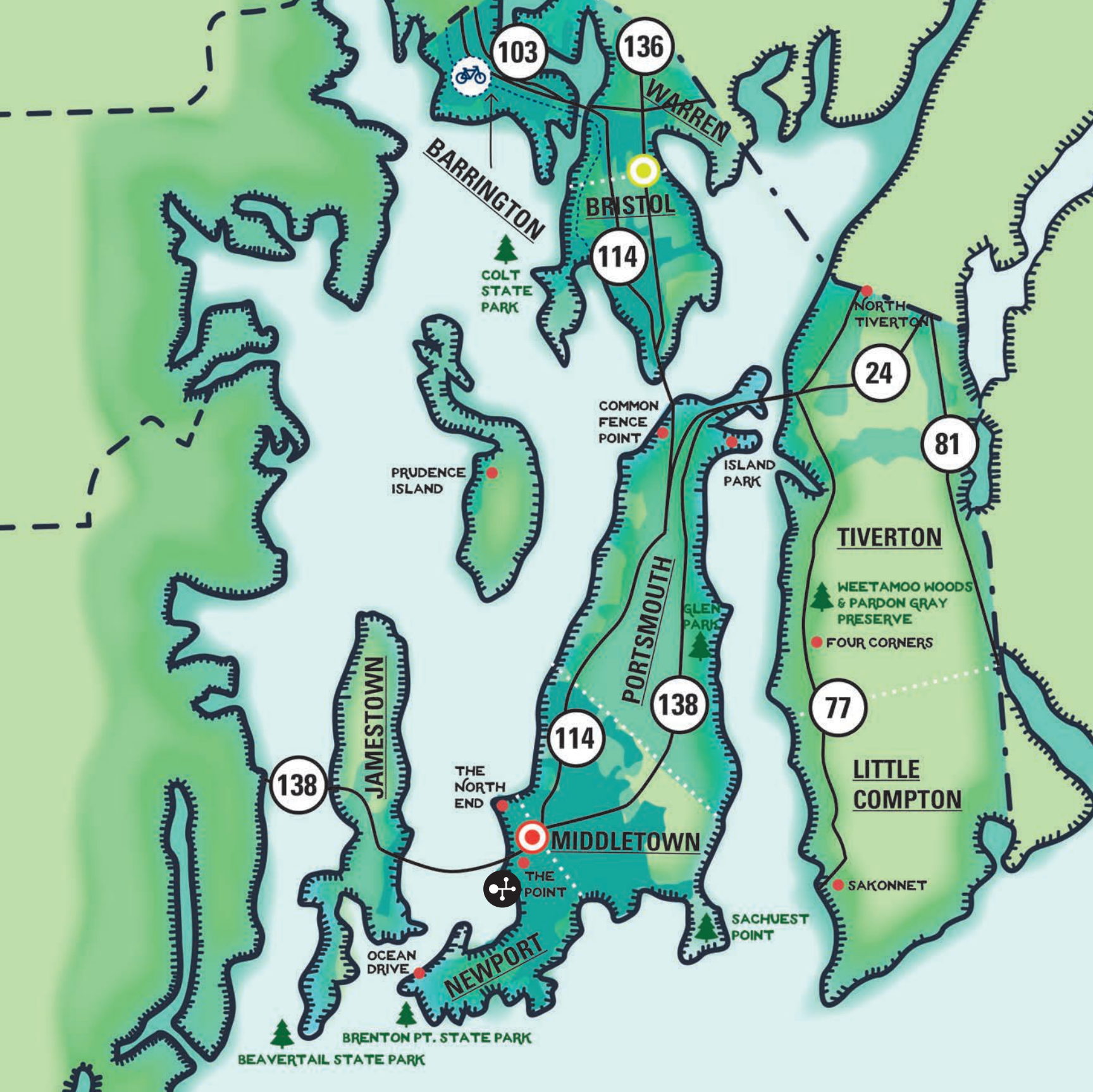
**HOUSING AFFORDABILITY**

**Affordability of Region's Single Family Homes Inventory**



**REGIONAL SALES ANALYSIS**





## SOUTHEAST RI

- Public Water Supply
- Sewered Area
- Village
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
- Transit Hub
- Regional Sales: Eastern Metacom Corridor
- Regional Sales: Broadway / West Main Rd. Corridor



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  
**136,170**

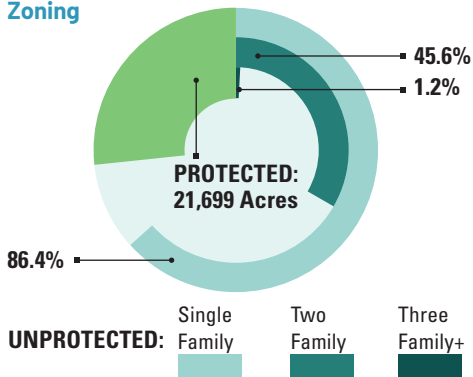
HOUSEHOLDS  
**54,612**

DEMOGRAPHICS \*Of any race

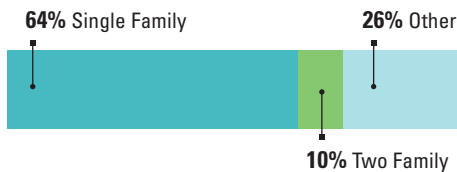


## REGIONAL ZONING AND HOUSING STOCK

### Zoning



### Housing Stock



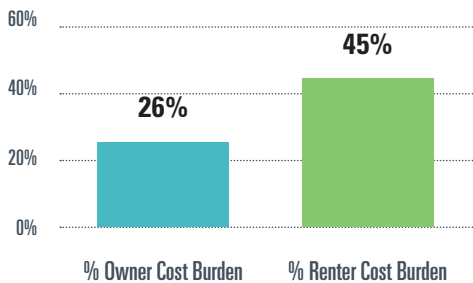
## TRANSPORTATION AND HOUSING COST BURDENS

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

### Center for Neighborhood Technology's H+T Index®

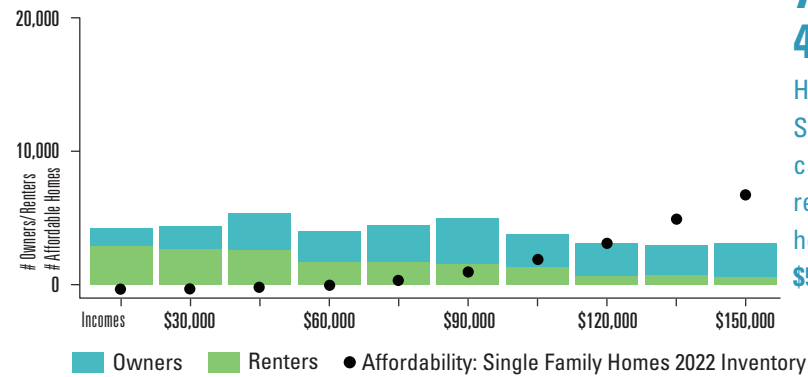


### Housing Cost Burdens by Tenure



## HOUSING AFFORDABILITY

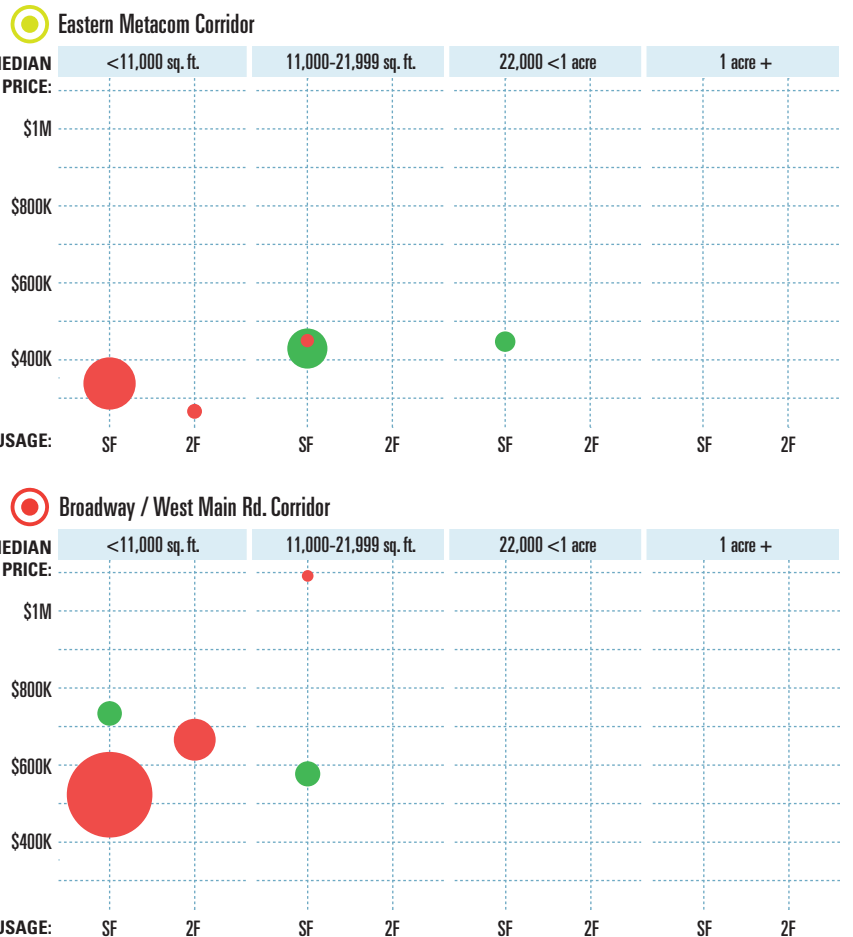
### Affordability of Region's Single Family Homes Inventory



**79% or 43,314**

Households in Southeast RI cannot afford the region's median home price of **\$557,500**

## REGIONAL SALES ANALYSIS





## SOUTH RI

- |                     |                    |                          |                      |           |            |
|---------------------|--------------------|--------------------------|----------------------|-----------|------------|
| Public Water Supply | Sewered Area       | Village                  | River                | Bike Path | Open Space |
| Interstate Highway  | US Federal Highway | State Highway            | Transit Hub          |           |            |
| Regional Sales:     |                    | Cross Mills / Green Hill | Wakefield / Peacedal |           |            |

# 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**  
130,266

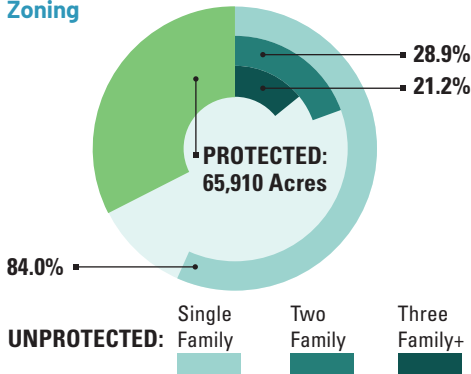
**HOUSEHOLDS**  
50,838

**DEMOGRAPHICS** \*Of any race

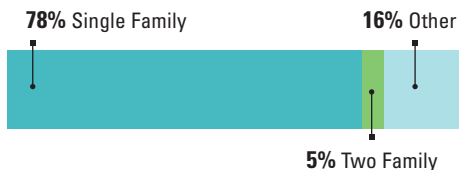


## REGIONAL ZONING AND HOUSING STOCK

### Zoning



### Housing Stock



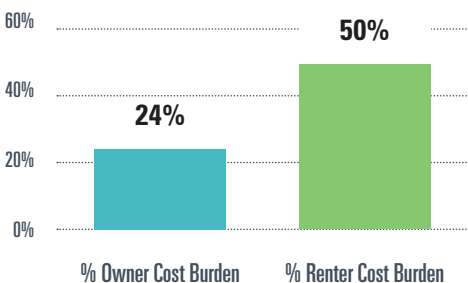
## TRANSPORTATION AND HOUSING COST BURDENS

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

### Center for Neighborhood Technology's H+T Index®

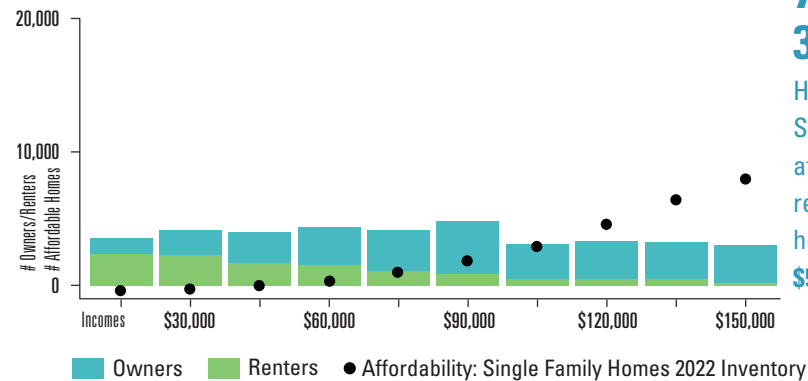
Maximum: 45%  
South RI: 54%

### Housing Cost Burdens by Tenure



## HOUSING AFFORDABILITY

### Affordability of Region's Single Family Homes Inventory



**75% or 37,946**

Households in South RI cannot afford the region's median home price of \$505,000

## REGIONAL SALES ANALYSIS





## CENTRAL RI

- Public Water Supply
- Sewered Area
- Village
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
- Transit Hub
- Regional Sales:
- Coventry and West Warwick Mill Villages
- Hill & Harbor / Cowesett

# 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  
**169,291**

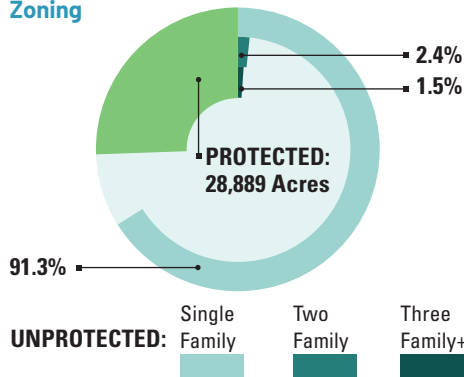
HOUSEHOLDS  
**71,737**

DEMOGRAPHICS \*Of any race

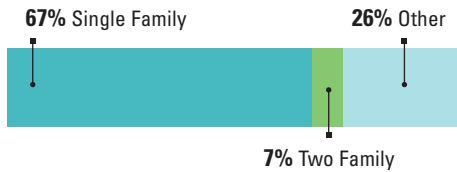


### REGIONAL ZONING AND HOUSING STOCK

#### Zoning



#### Housing Stock



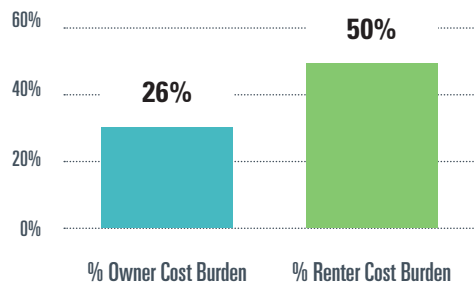
### TRANSPORTATION AND HOUSING COST BURDENS

The guidelines are that a household should spend no more than 30 percent of its income on housing and 15 percent on transportation.

#### Center for Neighborhood Technology's H+T Index®

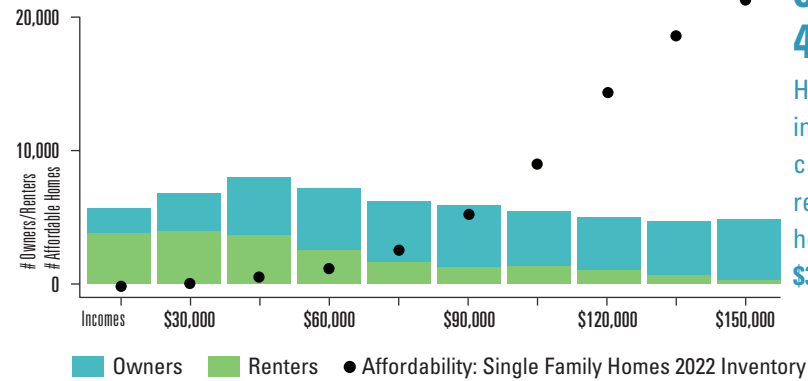
Maximum **45%** | Central RI **49%**

#### Housing Cost Burdens by Tenure



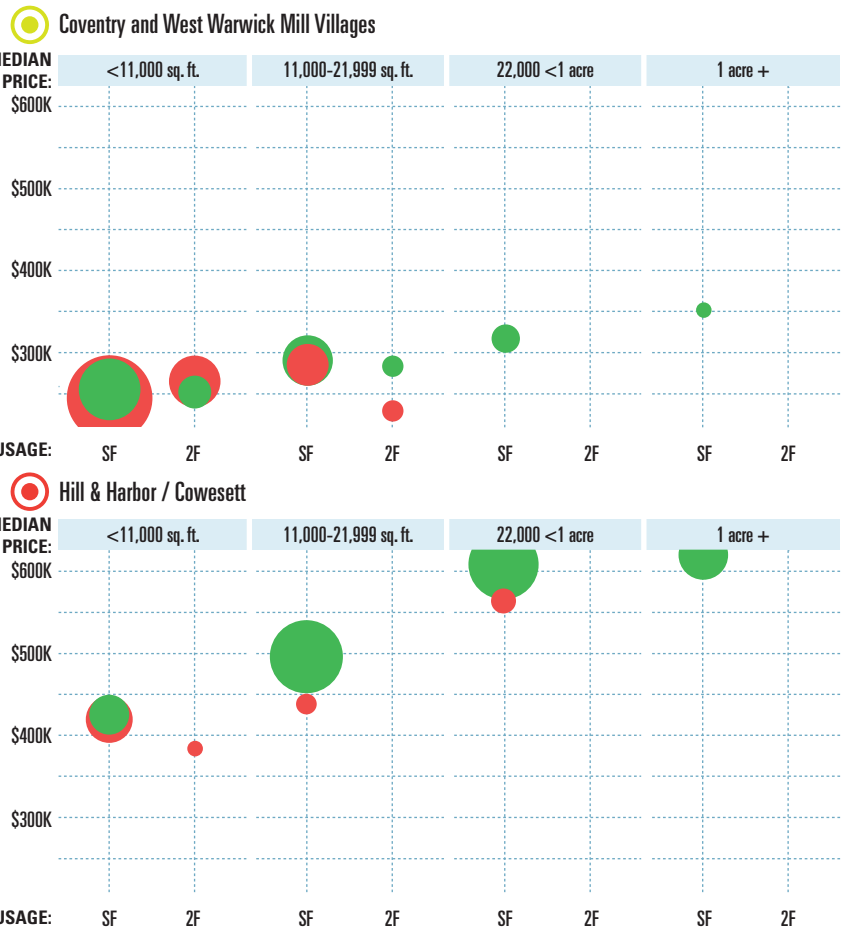
### HOUSING AFFORDABILITY

#### Affordability of Region's Single Family Homes Inventory



**64% or 46,135** Households in Central RI cannot afford the region's median home price of **\$335,000**

### REGIONAL SALES ANALYSIS



# LOCAL HOUSING FACTS

HousingWorks RI @ RWU | 2023 Housing Fact Book



# MUNICIPAL PAGES OVERVIEW

The most ambitious and comprehensive legislative actions taken this year were those affecting municipal planning. As a suite, they are intended to increase housing production statewide. Testimonies—at bill hearings and two legislative commissions—mostly addressed the difficulties of developing housing across the state. Municipalities noted the lack of staff capacity and limited water and sewer infrastructure. Developers of affordable homes cited the lack of predictable funding due to using bonds for the bulk of state dollars, and the relatively small amounts available, particularly for deeply subsidized homes for the state’s lowest income residents.

The last of the federal resources made available through the pandemic spending bills are being directed to address these concerns. A Municipal Technical Assistance program (MTAP) and a Municipal Fellows Program will augment staff capacity in towns as needed. A commitment of \$4M to expand public water and sewer infrastructure will support both municipalities and developers. The creation of a new state low-income housing tax credit capitalized with \$30M will provide a critical additional resource for long-term affordable homes.

While housing development relies on a multiplicity of factors and players in any geography, Rhode Island’s low production of homes was cited in a report by the Boston Consulting Group that was commissioned by Rhode Island’s Department of Housing. The report found the state ranks 38th in annual housing production per 1,000 residents (averaged from 2012–2021).<sup>59</sup> More than just raw numbers, though, is the diversity of homes—or lack thereof—being produced that is triggering affordability issues. As Rhode Islanders age, family homes remain occupied instead of becoming available. One bill that did not pass this year that could have supported housing turnover sought to make the building of accessory dwelling units (ADUs) easier and more uniform. Despite widespread support across many organizations and within some municipalities, an agreement on a final joint bill was not reached.

Municipalities are working now to update their ordinances and educate their appointed and elected officials to reflect the changes of these new laws, most of which are effective as of January 1, 2024.



Title & Chapter	Action Summary <sup>60</sup>
45-24 Zoning Ordinances	<p>Amendments to some general laws regarding zoning ordinance variances, special use permits and relevant modifications, substandard lots and their mergers.</p> <p>Makes adaptive reuse of commercial property into residential or mixed use developments a permitted use with specific provisions and subject to certain restrictions.</p> <p>Increases the density of units per acre for inclusionary zoning projects as well as other incentives and subsidies.</p>
45-23 Subdivision of Land	Amends the provisions relative to the subdivision of land and the application process requesting relief from zoning ordinances and the review process thereof.
45-22 Local Planning Board or Commission	Amends the required contents of a comprehensive plan providing that the "implementation program" component of the requirements include a five-year strategic plan to ensure that the comprehensive plan goals and policies are implemented in a timely fashion.
45-22.2 Rhode Island Comprehensive Planning and Land Use Act	Amends certain notification procedures relating to comprehensive planning and land use, subdivision of land and zoning ordinances.
8-2 Superior Court	Establishes a land use court within the superior court.

## RESIDENTIAL DEVELOPMENT ORDINANCES\*

- ADU** ACCESSORY DWELLING UNITS
- AHTF** AFFORDABLE HOUSING TRUST FUNDS
- AR** ADAPTIVE REUSE
- CP** COMPREHENSIVE PERMIT (§ 45-53-4)
- FZ** FLEXIBLE ZONING
- G/VC** GROWTH/VILLAGE CENTERS
- ID** INFILL DEVELOPMENT
- IZ** INCLUSIONARY ZONING
- MU** MIXED USE
- TOD** TRANSIT-ORIENTED DEVELOPMENT

\*See Methods & Sources for definition

# RHODE ISLAND

POPULATION **1,091,949** | HOUSEHOLDS **426,769** | MEDIAN HOUSEHOLD INCOME **\$74,489**

**62% OWN** | **38% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$401,926**  
Monthly housing payment **\$3,154**

5 YEAR COMPARISON  
2017 **\$305,391** ↑ **2022**  
**32% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,996**

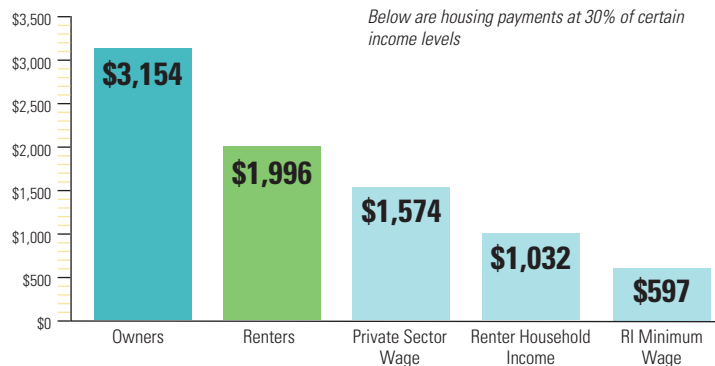
5 YEAR COMPARISON  
2017 **\$1,869** ↑ **2022**  
**7% INCREASE**

**\$126,157** Income needed to afford this

**\$79,840** Income needed to afford this

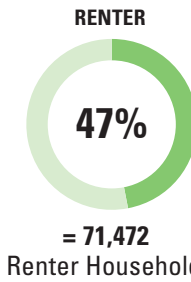
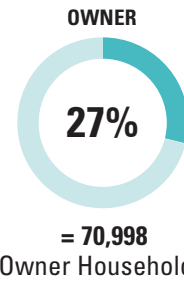
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**142,470** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **481,035** | Single family **56%** | Two or more **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

2022 BUILDING PERMITS: Total **1,436** | Single family **973** | Two or more **455** | ADU **8**

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: **182,360**

**8.12%** CURRENT % of year-round housing stock | **37,822** # of long-term affordable homes

Elderly **51%**

Family **39%**

Special Needs **10%**

### ADDED UNITS

Ownership **55** | Rental **379**

### PRESERVED RENTALS

**1,306**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 4,059**



# BARRINGTON

POPULATION **17,201** | HOUSEHOLDS **6,176** | MEDIAN HOUSEHOLD INCOME **\$130,455**

**89% OWN** | **11% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$680,000**  
Monthly housing payment **\$5,437**

#### 5 YEAR COMPARISON

2017 **\$511,980**  2022 **\$597,000**  
**33% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,468**

#### 5 YEAR COMPARISON

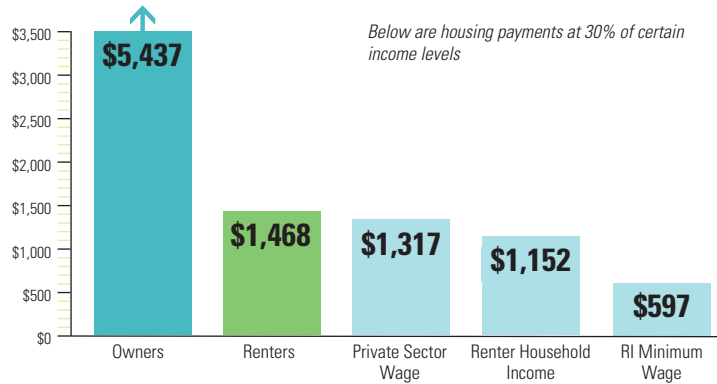
2017 **\$1,473**  2022 **\$1,473**  
**NO CHANGE**

**\$217,492** Income needed to afford this

**\$58,702** Income needed to afford this

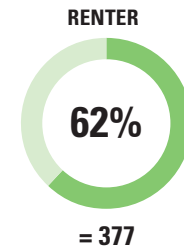
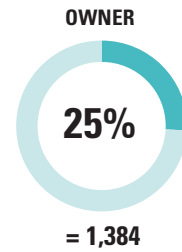
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,761** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **6,497** | Single family **92%** | Two or more **8%**

### ▶ 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**

▶ 2022 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: **1,240**

**3.38%** CURRENT % of year-round housing stock | **212** # of long-term affordable homes

**28%** Elderly

**57%** Family

**15%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**107**

# BRISTOL

POPULATION  
**22,305**

HOUSEHOLDS  
**8,065**

MEDIAN HOUSEHOLD INCOME  
**\$80,727**

**69% OWN**

**31% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$500,000**  
Monthly housing payment **\$3,785**

5 YEAR COMPARISON

2017 **\$383,236** 2022 **\$500,000**  
**30% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,206**

5 YEAR COMPARISON

2017 **\$1,549** 2022 **\$1,206**  
**22% DECREASE**

**\$151,399**

Income needed to afford this

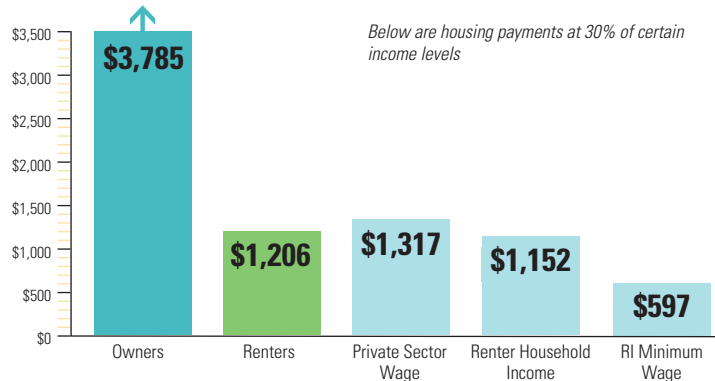
**\$48,222**

Income needed to afford this



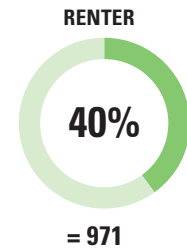
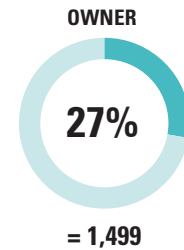
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,470** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **9,394** Single family **60%** Two or more **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**

▶ **2022 BUILDING PERMITS:** Total **24** Single family **16** Two or more **8**

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: **3,150**



**CURRENT**

**5.73%** % of year-round housing stock

**532** # of long-term affordable homes



Elderly **67%**



Family **20%**



Special Needs **13%**

### ADDED UNITS

Ownership **0**

Rental **6**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**19**

# BURRILLVILLE

POPULATION **16,186** | HOUSEHOLDS **5,907** | MEDIAN HOUSEHOLD INCOME **\$96,824**

77% OWN

23% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$400,000**  
Monthly housing payment **\$3,077**

#### 5 YEAR COMPARISON

2017 **\$296,888** ↑ **2022** **\$350,000**  
**35% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,026**

#### 5 YEAR COMPARISON

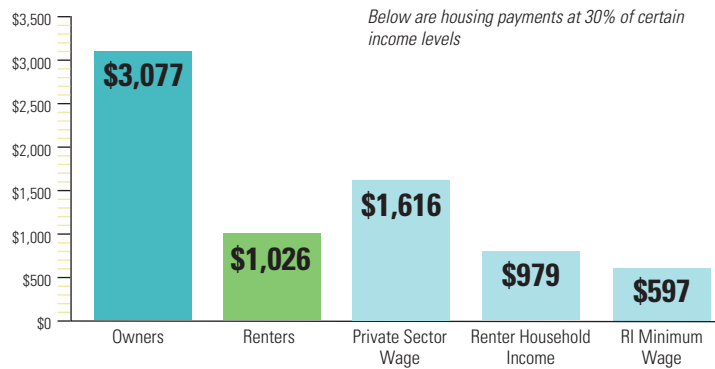
2017 **\$1,061** ↓ **2022** **\$1,000**  
**3% DECREASE**

**\$123,078** Income needed to afford this

**\$41,022** Income needed to afford this

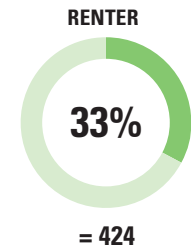
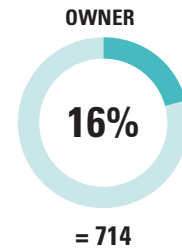
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,138** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **6,333** | Single family **77%** | Two or more **23%**

### 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

2022 BUILDING PERMITS: Total **16** | Single family **16** | 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: **2,130**

**9.71%** CURRENT % of year-round housing stock | **632** # of long-term affordable homes

Elderly **38%**

Family **61%**

Special Needs **1%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**162**

# CENTRAL FALLS

POPULATION  
**22,192**

HOUSEHOLDS  
**7,074**

MEDIAN HOUSEHOLD INCOME  
**\$40,235**

26% OWN

74% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$273,000**  
Monthly housing payment **\$2,259**

5 YEAR COMPARISON  
2017 **\$155,690** ↑ **2022**  
**75% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,599**

5 YEAR COMPARISON  
2017 **\$1,641** ↓ **2022**  
**3% DECREASE**

**\$90,350**

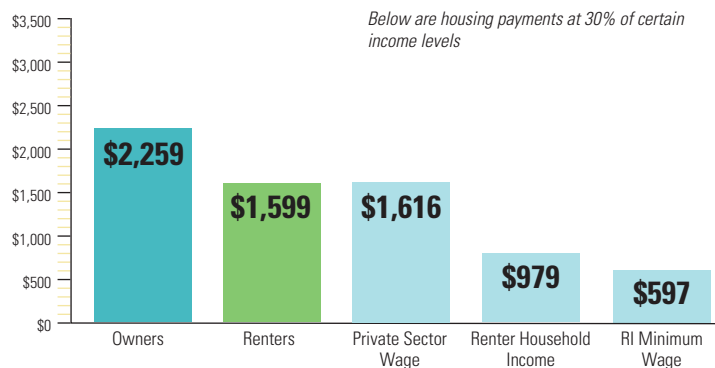
Income needed to afford this

**\$63,942**

Income needed to afford this

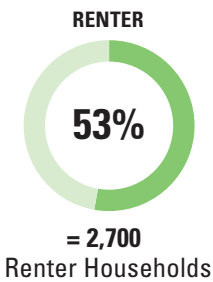
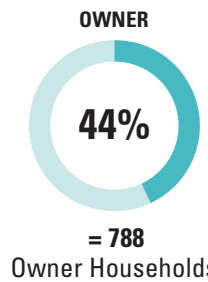
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,488** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **8,045** Single family **10%** Two or more **90%**

### 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

2022 BUILDING PERMITS: Total **2** Single family **2** 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: **4,885**

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

Elderly **37%**

Family **57%**

Special Needs **6%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**34**

# CHARLESTOWN

POPULATION **8,012** | HOUSEHOLDS **3,459** | MEDIAN HOUSEHOLD INCOME **\$86,023**

83% OWN

17% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$617,500**  
Monthly housing payment **\$4,392**

#### 5 YEAR COMPARISON

2017 **\$436,530** ↑ **2022** **\$41% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

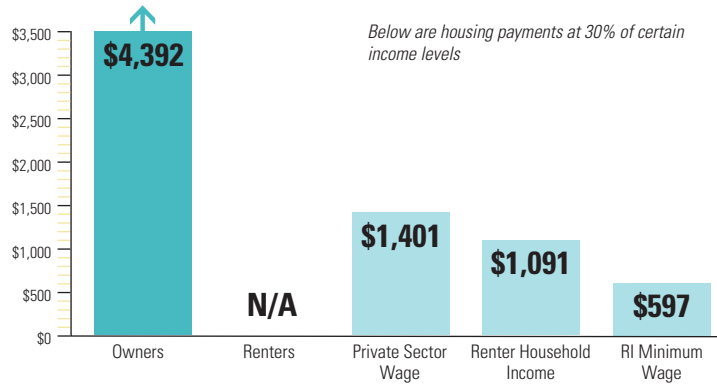
2017 **N/A** | 2022 **N/A**

**\$175,680** Income needed to afford this

**N/A** Income needed to afford this

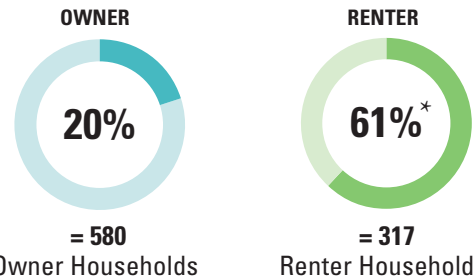
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**897** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **5,219** | Single family **91%** | Two or more **9%**

### INFRASTRUCTURE

REGION: South  
Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2022 BUILDING PERMITS: Total **34** | Single family **34** | 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: **1,105**

**3.53%** CURRENT % of year-round housing stock | **131** # of long-term affordable homes

Elderly **43%**

Family **23%**

Special Needs **34%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# COVENTRY

POPULATION  
**35,386**

HOUSEHOLDS  
**14,389**

MEDIAN HOUSEHOLD INCOME  
**\$88,779**

**79% OWN**

**21% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$345,000**  
Monthly housing payment **\$2,832**

5 YEAR COMPARISON  
2017 **\$281,439** ↑ **2022**  
**23% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,883**

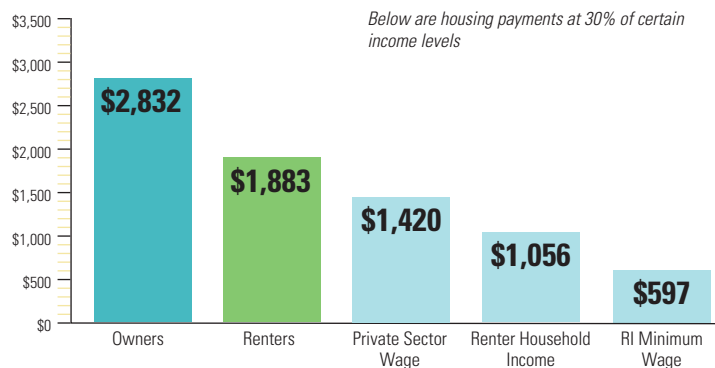
5 YEAR COMPARISON  
2017 **\$1,842** ↑ **2022**  
**2% INCREASE**

**\$113,262** Income needed to afford this

**\$75,302** Income needed to afford this

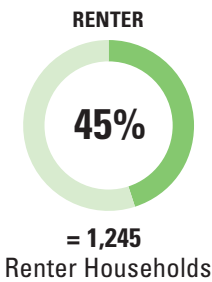
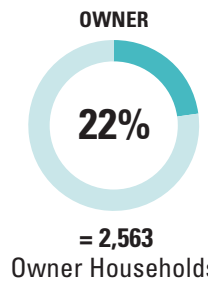
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**3,808** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **15,188** Single family **81%** Two or more **19%**

### ▶ 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**

▶ 2022 BUILDING PERMITS: Total **58** Single family **50** 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: **5,285**

**5.06%** CURRENT % of year-round housing stock **744** # of long-term affordable homes

Elderly **59%**

Family **37%**

Special Needs **4%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# CRANSTON

POPULATION **82,654** | HOUSEHOLDS **31,917** | MEDIAN HOUSEHOLD INCOME **\$77,145**

67% OWN

33% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$365,000**  
Monthly housing payment **\$2,959**

#### 5 YEAR COMPARISON

2017 **\$275,331** ↑ **2022**  
**33% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,961**

#### 5 YEAR COMPARISON

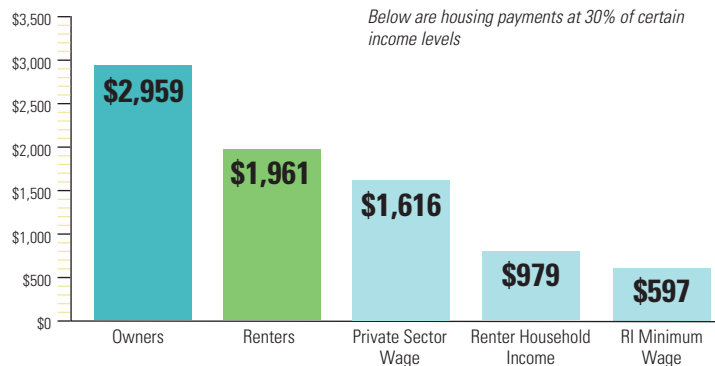
2017 **\$1,861** ↑ **2022**  
**5% INCREASE**

**\$118,356** Income needed to afford this

**\$78,422** Income needed to afford this

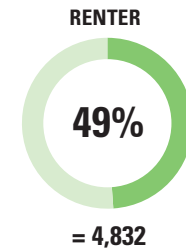
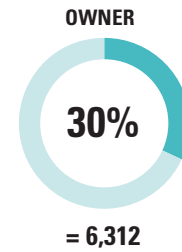
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**11,144** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **33,648** | Single family **63%** | Two or more **37%**

### INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

Nearly Full  > Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2022 BUILDING PERMITS: Total **52** | Single family **42** | Two or more **10**

### 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: **12,590**

**5.30%** CURRENT % of year-round housing stock | **1,806** # of long-term affordable homes

**75%** Elderly

**11%** Family

**14%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**204**

State-Funded Homes

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

# CUMBERLAND

POPULATION  
**36,186**

HOUSEHOLDS  
**13,649**

MEDIAN HOUSEHOLD INCOME  
**\$104,613**

**78% OWN**

**22% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$440,000**  
Monthly housing payment **\$3,398**

5 YEAR COMPARISON  
2017 **\$335,332** ↑ **2022**  
**31% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,333**

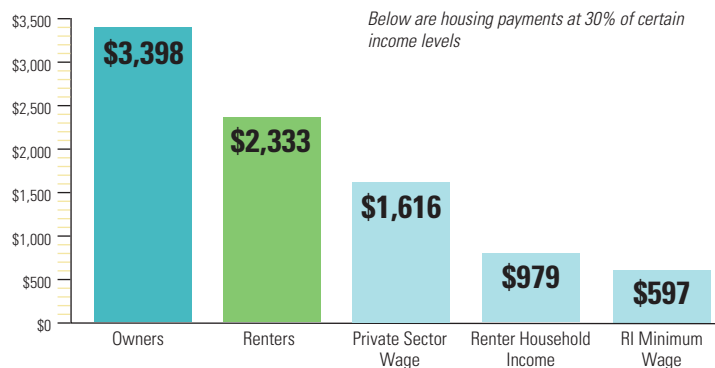
5 YEAR COMPARISON  
2017 **\$2,073** ↑ **2022**  
**13% INCREASE**

**\$135,925** Income needed to afford this

**\$93,302** Income needed to afford this

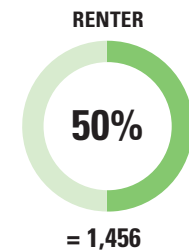
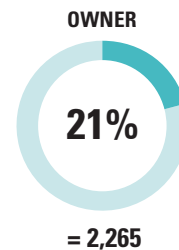
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**3,712** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **14,269** Single family **69%** Two or more **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**

▶ **2022 BUILDING PERMITS:** Total **38** Single family **33** Two or more **4** 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: **4,410**

**5.52%** CURRENT % of year-round housing stock **825** # of long-term affordable homes

**75%** Elderly

**19%** Family

**6%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**126**

State-Funded Homes

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

**56**



# EAST GREENWICH

POPULATION  
**13,970**

HOUSEHOLDS  
**5,340**

MEDIAN HOUSEHOLD INCOME  
**\$133,373**

77% OWN

23% RENT



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$670,000**  
Monthly housing payment **\$5,480**

5 YEAR COMPARISON

2017 **\$549,704** ↑ **2022**  
**22% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,772**

5 YEAR COMPARISON

2017 **\$1,957** ↓ **2022**  
**9% DECREASE**

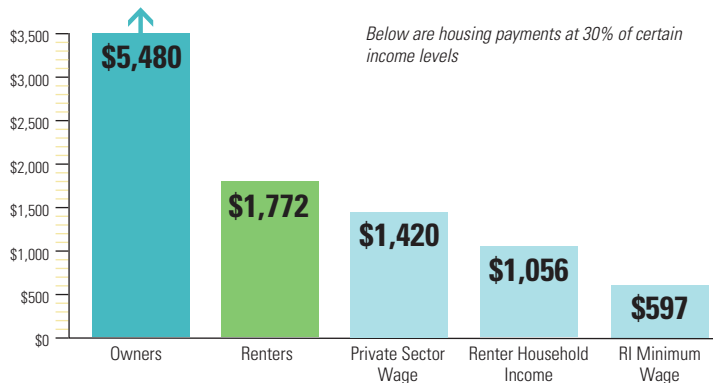
**\$219,205** Income needed to afford this

**\$70,862** Income needed to afford this



## AFFORDABILITY GAP

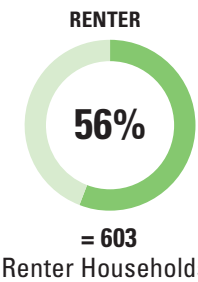
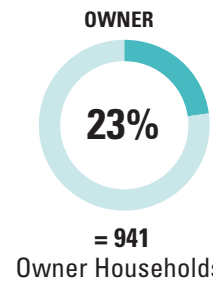
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**1,544** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **5,666** Single family **71%** Two or more **29%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **57** Single family **26** Two or more **31**

### ▶ 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: **1,230**



CURRENT

**5.55%** % of year-round housing stock

**303** # of long-term affordable homes



Elderly **47%**



Family **42%**



Special Needs **12%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**102**

# EAST PROVIDENCE

POPULATION  
**47,171**

HOUSEHOLDS  
**20,270**

MEDIAN HOUSEHOLD INCOME  
**\$65,016**

**60% OWN**

**40% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$365,000**  
Monthly housing payment **\$3,054**

5 YEAR COMPARISON  
2017 **\$269,463** ↑ **2022**  
**35% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,156**

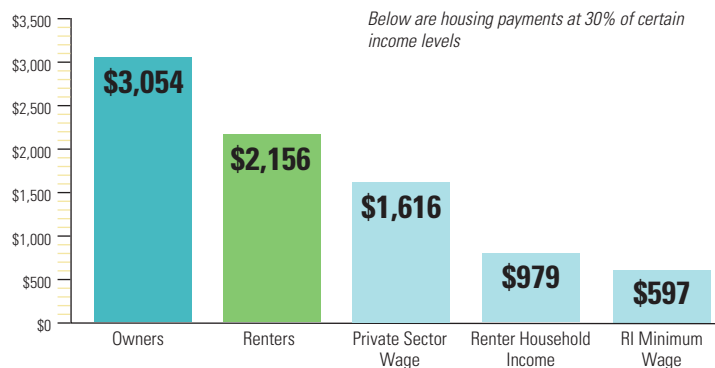
5 YEAR COMPARISON  
2017 **\$1,866** ↑ **2022**  
**16% INCREASE**

**\$122,159** Income needed to afford this

**\$86,222** Income needed to afford this

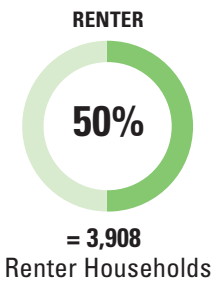
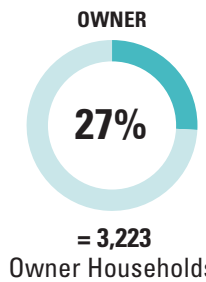
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**7,131** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **21,656** Single family **55%** Two or more **45%**

### ▶ 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**

▶ 2022 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: **9,750**

**9.40%** CURRENT % of year-round housing stock **2,074** # of long-term affordable homes

**67%** Elderly

**28%** Family

**5%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**55**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 48**

# EXETER

POPULATION <b>6,858</b>	HOUSEHOLDS <b>2,278</b>	MEDIAN HOUSEHOLD INCOME <b>\$95,053</b>	<b>86% OWN</b>	<b>14% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$517,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,928</b>	2017 \$377,248	2022 <b>37% INCREASE</b>

**\$157,109** Income needed to afford this

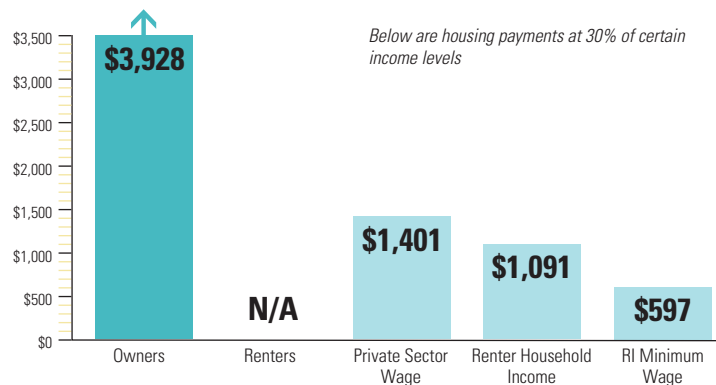
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2017 \$1,314	2022 N/A

**N/A** Income needed to afford this

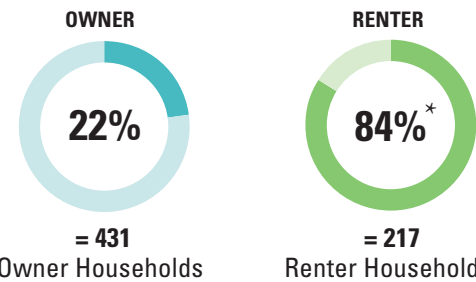
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**648** 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



### ▶ INFRASTRUCTURE

REGION: South

Public Water

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



▶ 2022 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: **705**

**CURRENT 10.35%** % of year-round housing stock   **266** # of long-term affordable homes



### ADDED UNITS

Ownership **0**   Rental **36**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# FOSTER

POPULATION **4,505** | HOUSEHOLDS **1,431** | MEDIAN HOUSEHOLD INCOME **\$99,892**

**89% OWN** | **11% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$379,000**  
Monthly housing payment **\$3,183**

5 YEAR COMPARISON  
2017 **\$348,505** | **↑** | 2022 **\$9% INCREASE**

### AVERAGE 2-BEDROOM RENT

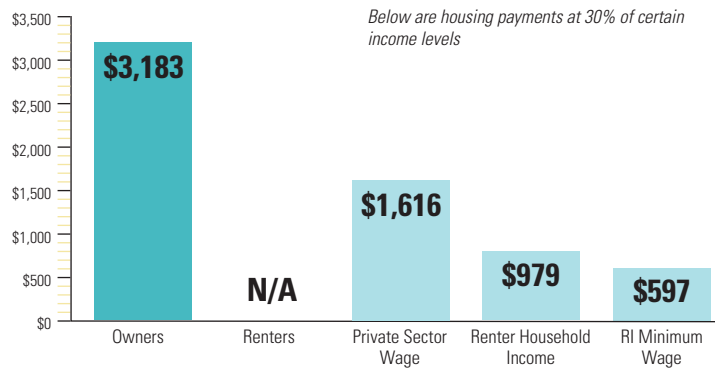
Rental payment **N/A**  
5 YEAR COMPARISON  
2017 **N/A** | **↑** | 2022 **N/A**

**\$127,311** Income needed to afford this

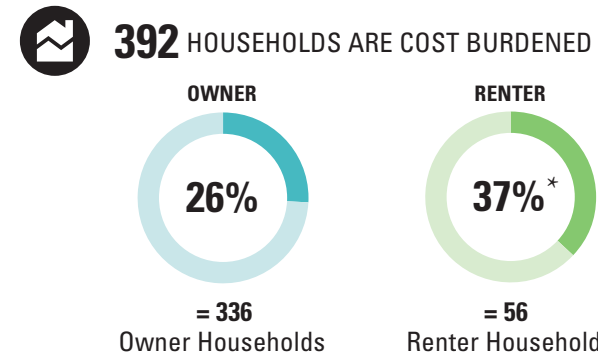
**N/A** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED 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 **1,545** | Single family **91%** | Two or more **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  
\*Public hearing required to establish zone

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2022 BUILDING PERMITS: Total **5** | Single family **5** | 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: **555**

**1.98%** CURRENT % of year-round housing stock | **36** # of long-term affordable homes  
**83%** Elderly | **0%** Family | **17%** Special Needs

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

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

# GLOCESTER

POPULATION **10,007** | HOUSEHOLDS **3,658** | MEDIAN HOUSEHOLD INCOME **\$97,753**

86% OWN

14% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$380,000**  
Monthly housing payment **\$3,080**

#### 5 YEAR COMPARISON

2017 **\$335,332** ↑ **2022** **\$380,000**  
**13% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

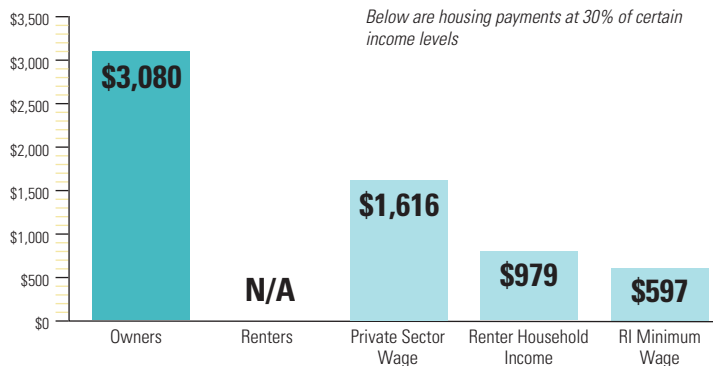
2017 **N/A** █ **2022** **N/A**

**\$123,198** Income needed to afford this

**N/A** Income needed to afford this

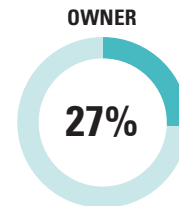
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

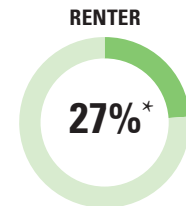


### ▶ COST BURDENED HOUSEHOLDS

**953** HOUSEHOLDS ARE COST BURDENED



= 835 Owner Households



= 118 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 **4,077** | Single family **95%** | Two or more **5%**

### ▶ INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ○ Partial ● None

Public Sewer

○ Nearly Full ○ Partial ● None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2022 BUILDING PERMITS: Total **23** | Single family **23** | 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: **1,115**

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

Elderly **66%**

Family **21%**

Special Needs **13%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# HOPKINTON

POPULATION **8,411** | HOUSEHOLDS **3,223** | MEDIAN HOUSEHOLD INCOME **\$87,712**

80% OWN

20% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$387,500**  
Monthly housing payment **\$3,123**

5 YEAR COMPARISON  
2017 **\$299,343** ↑ **2022**  
**29% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

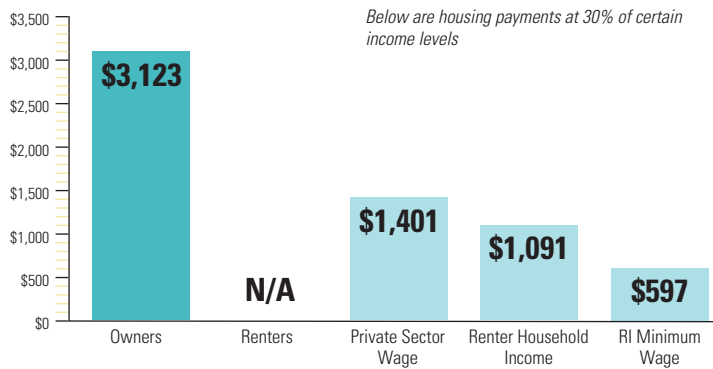
5 YEAR COMPARISON  
2017 **N/A** | **2022**  
**N/A**

**\$124,932** Income needed to afford this

**N/A** Income needed to afford this

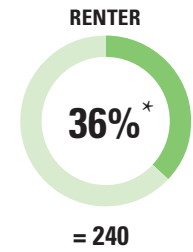
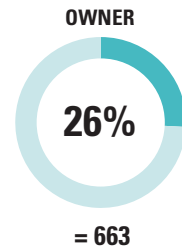
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**903** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **3,660** | Single family **85%** | Two or more **15%**

### 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

2022 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: **1,160**

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

Elderly **79%**

Family **10%**

Special Needs **11%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **33**

# JAMESTOWN

POPULATION **5,531** | HOUSEHOLDS **2,361** | MEDIAN HOUSEHOLD INCOME **\$120,129**

85% OWN

15% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$997,500**  
Monthly housing payment **\$6,958**

#### 5 YEAR COMPARISON

2017 **\$779,946** ↑ **2022**  
**28% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

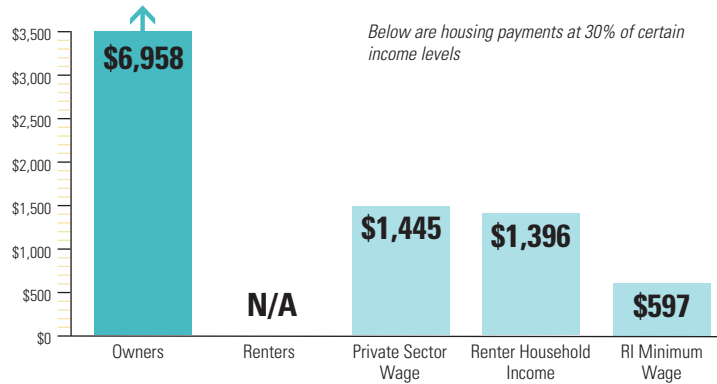
2017 **N/A** █ **2022**  
**N/A**

**\$278,304** Income needed to afford this

**N/A** Income needed to afford this

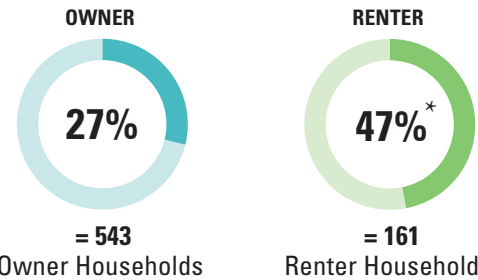
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**704** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **3,069** | Single family **96%** | Two or more **4%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **22** | Single family **22** | 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: **450**

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

Elderly **57%**

Family **29%**

Special Needs **14%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**15**

# JOHNSTON

POPULATION **29,550** | HOUSEHOLDS **11,482** | MEDIAN HOUSEHOLD INCOME **\$75,579**

73% OWN

27% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$380,000**  
Monthly housing payment **\$3,219**

5 YEAR COMPARISON  
2017 **\$272,158** ↑ **2022**  
**40% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$2,121**

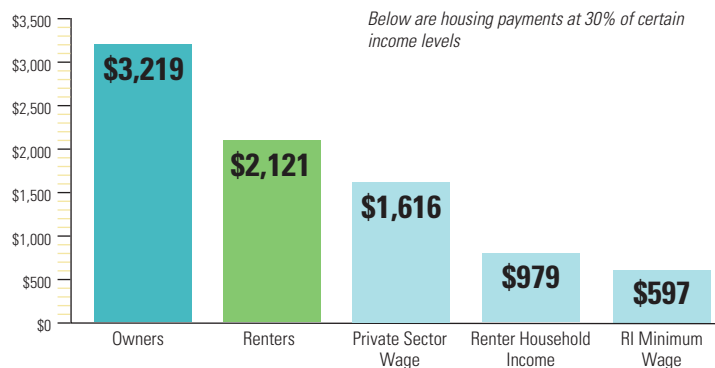
5 YEAR COMPARISON  
2017 **\$1,916** ↑ **2022**  
**11% INCREASE**

**\$128,761** Income needed to afford this

**\$84,822** Income needed to afford this

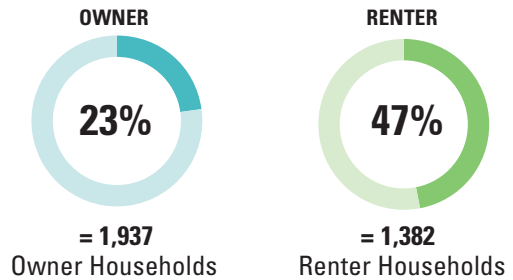
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,319** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **12,709** | Single family **67%** | Two or more **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**

2022 BUILDING PERMITS: Total **35** | Single family **35** | 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: **4,860**

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

Elderly **75%**

Family **13%**

Special Needs **13%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**7**



# LINCOLN

POPULATION **22,415** | HOUSEHOLDS **8,304** | MEDIAN HOUSEHOLD INCOME **\$94,571**

68% OWN

32% RENT



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$515,000**  
Monthly housing payment **\$4,027**

#### 5 YEAR COMPARISON

2017 **\$395,212** ↑ **2022** **\$515,000**  
**30% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,690**

#### 5 YEAR COMPARISON

2017 **\$1,927** ↓ **2022** **\$1,690**  
**12% DECREASE**

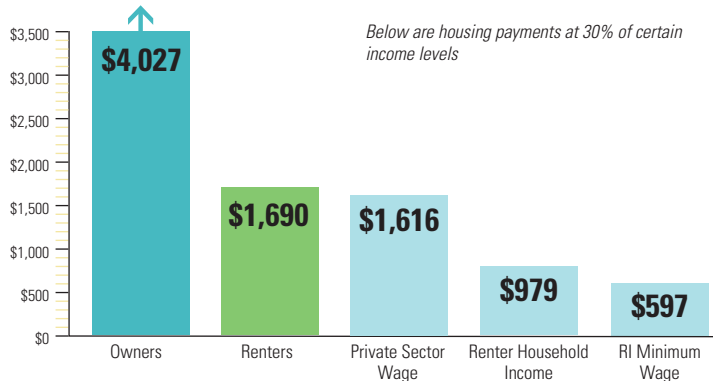
**\$161,099** Income needed to afford this

**\$67,582** Income needed to afford this



## AFFORDABILITY GAP

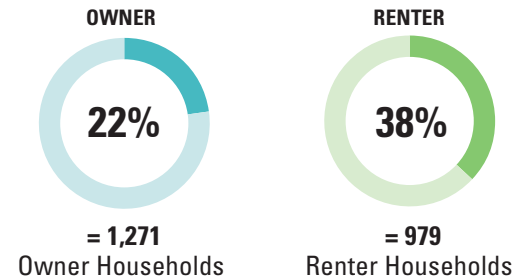
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**2,250** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **8,893** | Single family **59%** | Two or more **41%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **72** | Single family **44** | Two or more **28**  
*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: **2,760**



CURRENT **6.65%** % of year-round housing stock | **631** # of long-term affordable homes



Elderly **61%**



Family **34%**



Special Needs **6%**

### ADDED UNITS

Ownership **14** | Rental **5**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# LITTLE COMPTON

POPULATION  
**3,600**

HOUSEHOLDS  
**1,592**

MEDIAN HOUSEHOLD INCOME  
**\$96,111**

**79% OWN**

**21% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$875,000**  
Monthly housing payment **\$5,893**

5 YEAR COMPARISON

2017 **\$692,370** ↑ **2022**  
**26% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2017 **N/A** █ **2022**  
**N/A**

**\$235,701**

Income needed to afford this

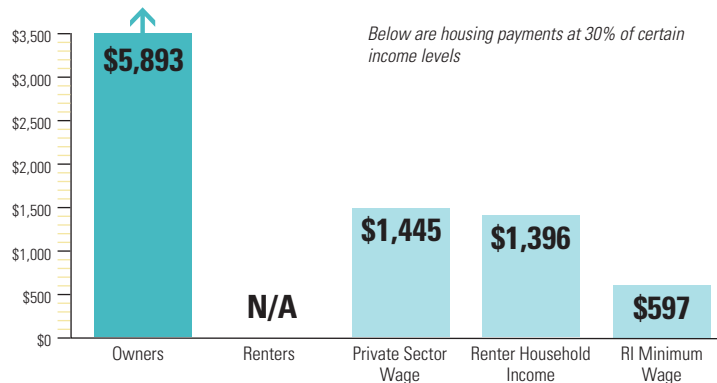
**N/A**

Income needed to afford this



## AFFORDABILITY GAP

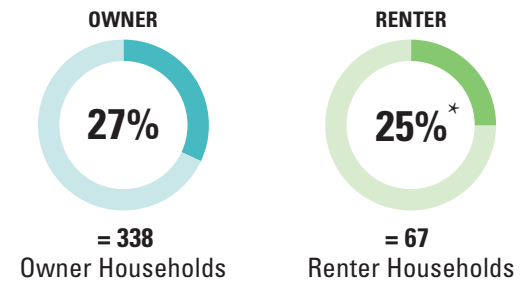
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**405** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **2,444** Single family **99%** Two or more **1%**

### ▶ 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**

▶ 2022 BUILDING PERMITS: Total **16** Single family **16** 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: **470**



**CURRENT**

**0.53%** % of year-round housing stock

**9** # of long-term affordable homes



Elderly **0%**



Family **100%**



Special Needs **0%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**7**

# MIDDLETOWN

POPULATION **16,983** | HOUSEHOLDS **7,270** | MEDIAN HOUSEHOLD INCOME **\$88,211**

56% OWN

44% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$675,000**  
Monthly housing payment **\$5,005**

#### 5 YEAR COMPARISON

2017 **\$455,093** ↑ **2022**  
**48% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,977**

#### 5 YEAR COMPARISON

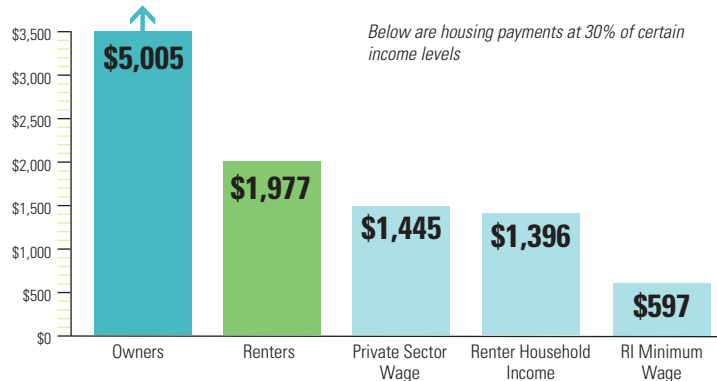
2017 **\$1,737** ↑ **2022**  
**14% INCREASE**

**\$200,192** Income needed to afford this

**\$79,062** Income needed to afford this

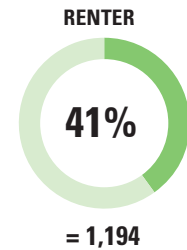
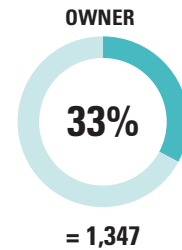
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,541** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **8,335** | Single family **60%** | Two or more **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

▶ 2022 BUILDING PERMITS: Total **13** | Single family **13** | 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: **3,055**

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

Elderly **27%**

Family **47%**

Special Needs **26%**

### ADDED UNITS

Ownership **1** | Rental **4**

### PRESERVED RENTALS

**8**

State-Funded Homes

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

# NARRAGANSETT

POPULATION <b>14,759</b>	HOUSEHOLDS <b>5,992</b>	MEDIAN HOUSEHOLD INCOME <b>\$82,532</b>	<b>69% OWN</b>	<b>31% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$760,000**  
Monthly housing payment **\$5,421**

5 YEAR COMPARISON  
2017 **\$502,998** ↑ **2022**  
**51% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,805**

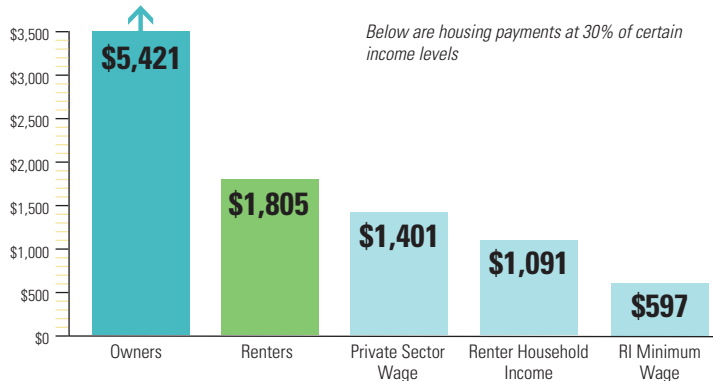
5 YEAR COMPARISON  
2017 **\$1,768** ↑ **2022**  
**2% INCREASE**

**\$216,827** Income needed to afford this

**\$72,182** Income needed to afford this

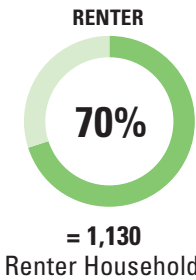
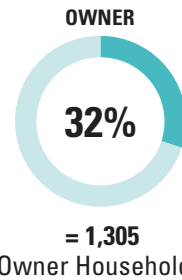
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,435** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **9,629** Single family **84%** Two or more **16%**

### 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

2022 BUILDING PERMITS: Total **11** Single family **7** Two or more **0** ADU **4**  
*Municipally reported*

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

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

**3.80%** CURRENT % of year-round housing stock **276** # of long-term affordable homes

Elderly **39%**

Family **49%**

Special Needs **12%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# NEW SHOREHAM

POPULATION  
**1,007**

HOUSEHOLDS  
**459**

MEDIAN HOUSEHOLD INCOME  
**\$72,279**

**74% OWN**

**26% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$1,650,000**  
Monthly housing payment **\$11,327**

5 YEAR COMPARISON

2017 **\$1,156,355** 2022 **\$1,650,000**  
**43% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

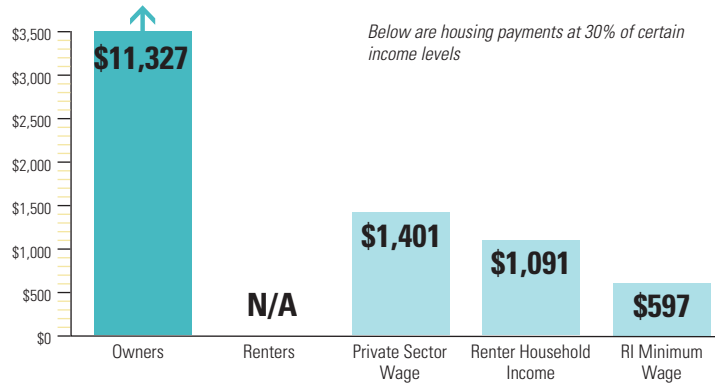
2017 **N/A** 2022 **N/A**

**\$453,088** Income needed to afford this

**N/A** Income needed to afford this

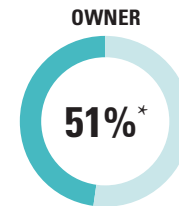
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

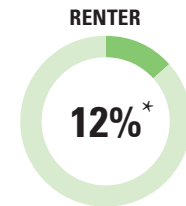


### ▶ COST BURDENED HOUSEHOLDS

**181** HOUSEHOLDS ARE COST BURDENED



= 173 Owner Households



= 8 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 **1,959** Single family **85%** Two or more **15%**

### ▶ 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**

▶ **2022 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: **205**



**CURRENT**

**7.53%** % of year-round housing stock

**55** # of long-term affordable homes



Elderly **0%**



Family **100%**



Special Needs **0%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**11**

# NEWPORT

POPULATION **25,322** | HOUSEHOLDS **10,177** | MEDIAN HOUSEHOLD INCOME **\$77,092**

**46% OWN** | **54% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$807,750**  
Monthly housing payment **\$5,796**

#### 5 YEAR COMPARISON

2017 **\$540,124** ↑ **2022**  
**50% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,769**

#### 5 YEAR COMPARISON

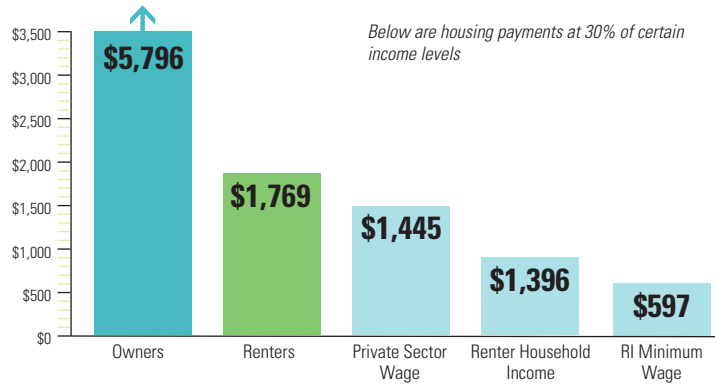
2017 **\$1,824** ↓ **2022**  
**3% DECREASE**

**\$231,853** Income needed to afford this

**\$70,742** Income needed to afford this

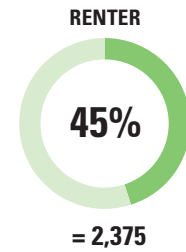
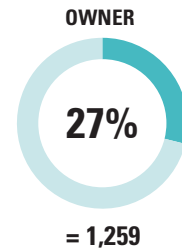
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**3,634** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **13,240** | Single family **41%** | Two or more **59%**

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF AR CP FZ  
G/V C ID IZ MU TOD

▶ 2022 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: **4,865**

**CURRENT 16.05%** % of year-round housing stock | **1,902** # of long-term affordable homes

Elderly **24%**

Family **66%**

Special Needs **10%**

### ADDED UNITS

Ownership **0** | Rental **49**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# NORTH KINGSTOWN

POPULATION <b>27,696</b>	HOUSEHOLDS <b>11,169</b>	MEDIAN HOUSEHOLD INCOME <b>\$104,026</b>	<b>79% OWN</b>	<b>21% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$575,000**  
Monthly housing payment **\$4,373**

#### 5 YEAR COMPARISON

2017 **\$395,212** ↑ **2022**  
**45% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,877**

#### 5 YEAR COMPARISON

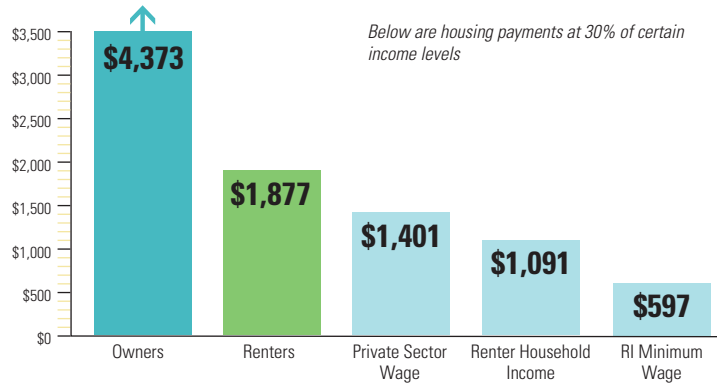
2017 **\$1,770** ↑ **2022**  
**6% INCREASE**

**\$174,933** Income needed to afford this

**\$75,062** Income needed to afford this

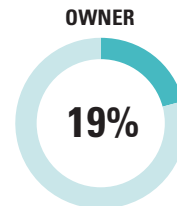
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

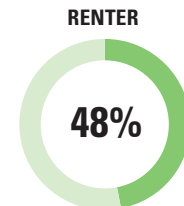


### ▶ COST BURDENED HOUSEHOLDS

**2,738** HOUSEHOLDS ARE COST BURDENED



= 1,672  
Owner Households



= 1,066  
Renter Households

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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **12,222** Single family **76%** Two or more **24%**

### ▶ 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**

▶ **2022 BUILDING PERMITS:** Total **75** Single family **75** 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: **3,100**

**8.69%** CURRENT % of year-round housing stock **1,028** # of long-term affordable homes

**35%** Elderly

**49%** Family

**17%** Special Needs

### ADDED UNITS

Ownership **0** Rental **37**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 147**

# NORTH PROVIDENCE

POPULATION  
**33,935**

HOUSEHOLDS  
**14,297**

MEDIAN HOUSEHOLD INCOME  
**\$68,821**

**58% OWN**

**42% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$360,000**  
Monthly housing payment **\$3,041**

5 YEAR COMPARISON  
2017 **\$264,672** ↑ **2022**  
**36% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,934**

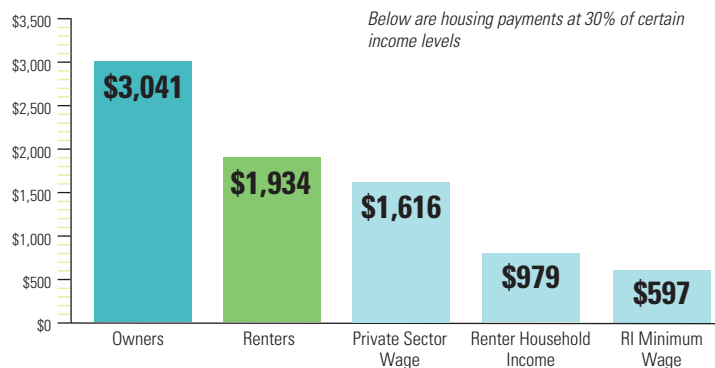
5 YEAR COMPARISON  
2017 **\$1,831** ↑ **2022**  
**6% INCREASE**

**\$121,630** Income needed to afford this

**\$77,342** Income needed to afford this

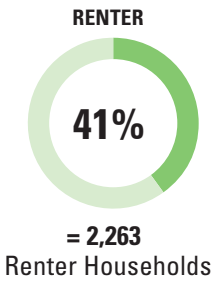
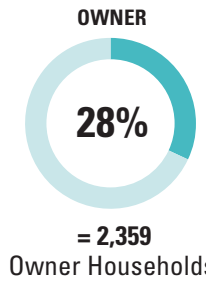
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**4,622** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **15,318** Single family **47%** Two or more **53%**

### 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**

2022 BUILDING PERMITS: Total **3** Single family **3** 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: **6,600**

**CURRENT** **6.34%** % of year-round housing stock **1,006** # of long-term affordable homes

Elderly **92%**

Family **1%**

Special Needs **7%**

### ADDED UNITS

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

### PRESERVED RENTALS

**122**

State-Funded Homes

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



# NORTH SMITHFIELD

POPULATION  
**12,537**

HOUSEHOLDS  
**5,083**

MEDIAN HOUSEHOLD INCOME  
**\$87,121**

**74% OWN**

**26% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$425,000**  
Monthly housing payment **\$3,253**

5 YEAR COMPARISON

2017 **\$340,960** ↑ **2022**  
**25% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,860**

5 YEAR COMPARISON

2017 **\$1,719** ↑ **2022**  
**8% INCREASE**

**\$130,106**

Income needed to afford this

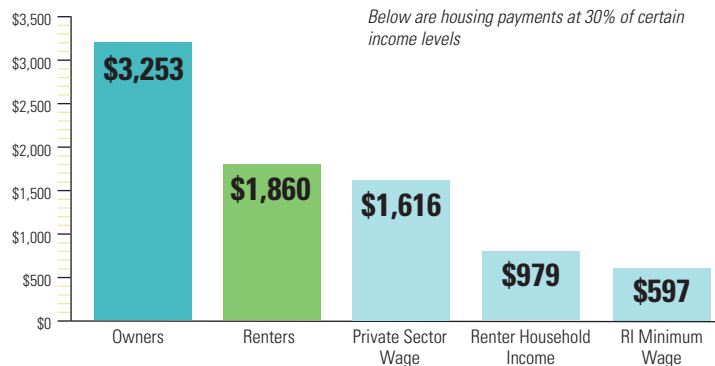
**\$74,382**

Income needed to afford this



## AFFORDABILITY GAP

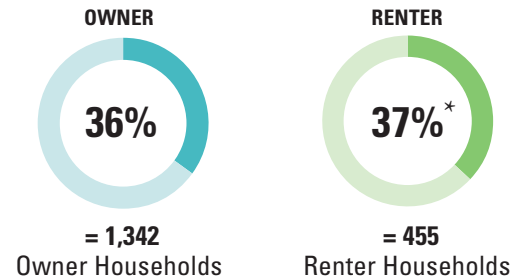
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**1,797** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **5,392** Single family **71%** Two or more **29%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **11** Single family **11** 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: **1,765**



CURRENT

**7.81%** % of year-round housing stock

**415** # of long-term affordable homes



Elderly **72%**



Family **14%**



Special Needs **14%**

### ADDED UNITS

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

### PRESERVED RENTALS

**60**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**65**

# PAWTUCKET

POPULATION **75,200** | HOUSEHOLDS **29,666** | MEDIAN HOUSEHOLD INCOME **\$56,427**

**48% OWN** | **52% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$330,000**  
Monthly housing payment **\$2,638**

5 YEAR COMPARISON  
2017 **\$232,337** ↑ **2022**  
**42% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,677**

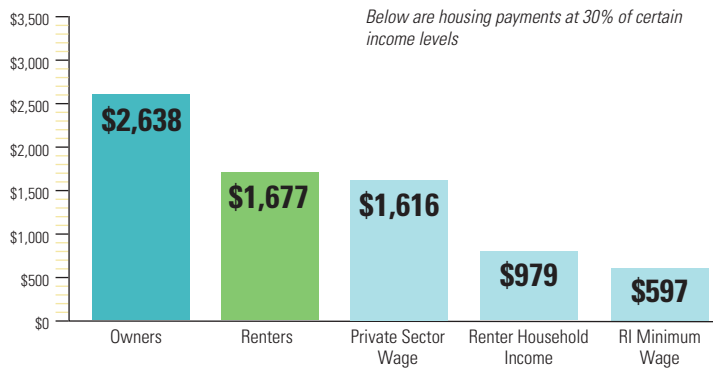
5 YEAR COMPARISON  
2017 **\$1,588** ↑ **2022**  
**6% INCREASE**

**\$105,509** Income needed to afford this

**\$67,062** Income needed to afford this

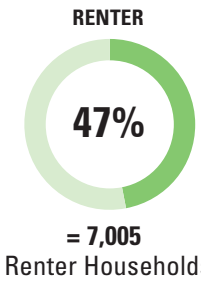
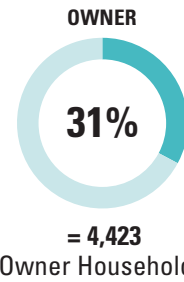
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**11,428** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **32,492** | Single family **33%** | Two or more **67%**

### 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

2022 BUILDING PERMITS: Total **25** | Single family **21** | Two or more **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: **15,985**

**8.25%** CURRENT % of year-round housing stock | **2,787** # of long-term affordable homes

Elderly **51%**

Family **42%**

Special Needs **7%**

### ADDED UNITS

Ownership **8** | Rental **8**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# PORTSMOUTH

POPULATION **17,802** | HOUSEHOLDS **7,278** | MEDIAN HOUSEHOLD INCOME **\$104,073**

81% OWN

19% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$640,000**  
Monthly housing payment **\$4,937**

#### 5 YEAR COMPARISON

2017 **\$455,093** ↑ **2022** **\$493,700**  
**41% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,723**

#### 5 YEAR COMPARISON

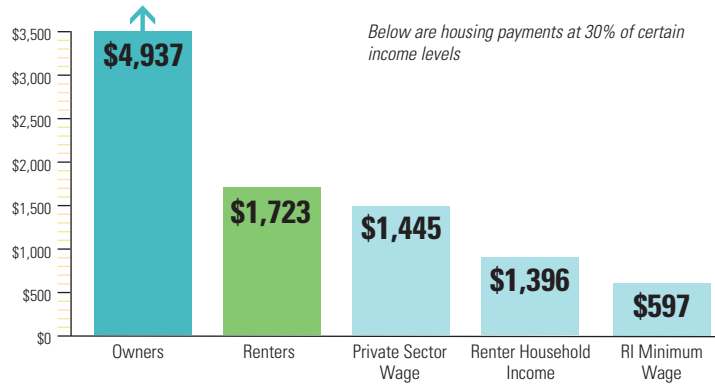
2017 **\$1,959** ↓ **2022** **\$1,723**  
**12% DECREASE**

**\$197,470** Income needed to afford this

**\$68,902** Income needed to afford this

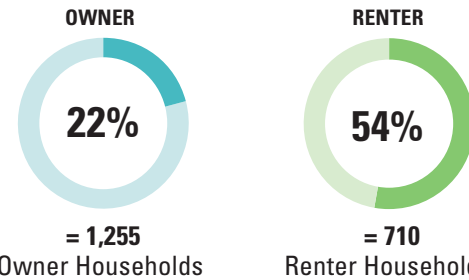
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,965** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **8,521** | Single family **77%** | Two or more **23%**

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2022 BUILDING PERMITS: Total **54** | Single family **53** | Two or more **0** | 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: **2,440**

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

Elderly **82%**

Family **6%**

Special Needs **12%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**40**

# PROVIDENCE

POPULATION **188,812** | HOUSEHOLDS **67,974** | MEDIAN HOUSEHOLD INCOME **\$55,787**

**40% OWN** | **60% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$330,000**  
 Monthly housing payment **\$2,685**

5 YEAR COMPARISON  
 2017 **\$227,546** | **↑** | 2022 **\$268,500**  
**45% INCREASE**

**\$107,381** | Income needed to afford this

### ▶ AVERAGE 2-BEDROOM RENT

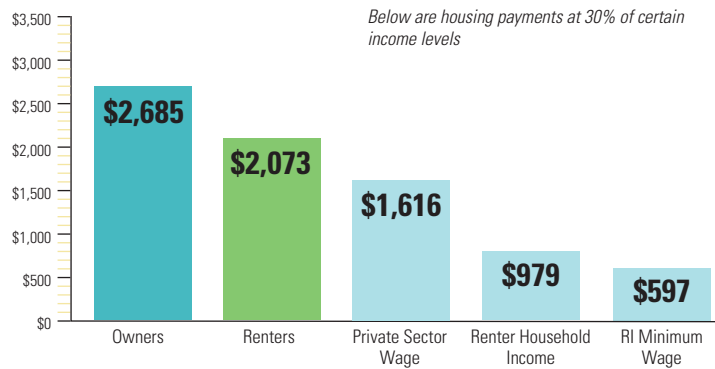
Rental payment **\$2,073**

5 YEAR COMPARISON  
 2017 **\$2,019** | **↑** | 2022 **\$2,073**  
**3% INCREASE**

**\$82,902** | Income needed to afford this

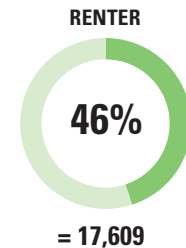
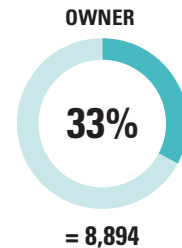
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**26,503** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **79,091** | Single family **25%** | Two or more **75%**

### ▶ 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**

▶ 2022 BUILDING PERMITS: Total **299** | Single family **28** | Two or more **271**

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

Number of households below HUD 80% area median income: **36,855**

**CURRENT** **14.29%** % of year-round housing stock | **10,712** # of long-term affordable homes

**Elderly** **41%**

**Family** **51%**

**Special Needs** **9%**

### ADDED UNITS

Ownership **8** | Rental **56**

### PRESERVED RENTALS

**277**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 1,293**

# RICHMOND

POPULATION **8,064** | HOUSEHOLDS **2,961** | MEDIAN HOUSEHOLD INCOME **\$100,493**

**96% OWN** **4% RENT**

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$450,000**  
 Monthly housing payment **\$3,693**

5 YEAR COMPARISON  
 2017 **\$345,212** ↑ **2022**  
**30% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

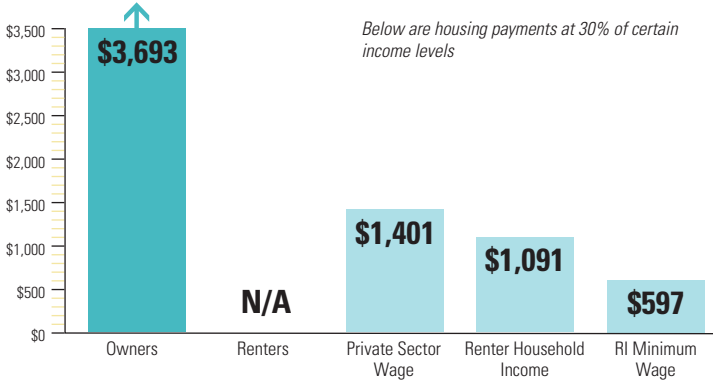
5 YEAR COMPARISON  
 2017 **N/A** | **2022** **N/A**

**\$147,739** Income needed to afford this

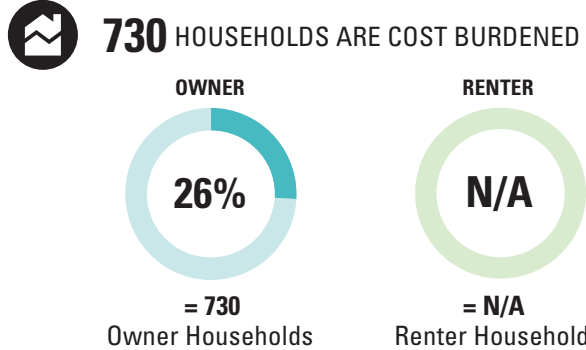
**N/A** Income needed to afford this

## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **3,268** | Single family **92%** | Two or more **8%**

### ▶ 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/V/C | ID | IZ | MU | TOD

▶ 2022 BUILDING PERMITS: Total **17** | Single family **17** | 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: **655**

**CURRENT** **3.45%** % of year-round housing stock | **107** # of long-term affordable homes

Elderly **0%** | Family **57%** | Special Needs **43%**

ADDED UNITS | PRESERVED RENTALS

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

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

# SCITUATE

POPULATION **10,423** | HOUSEHOLDS **4,160** | MEDIAN HOUSEHOLD INCOME **\$104,388**

**89% OWN** | **11% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$430,000**  
Monthly housing payment **\$3,379**

#### 5 YEAR COMPARISON

2017 **\$339,523** | **↑** | 2022 **\$430,000**  
**27% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

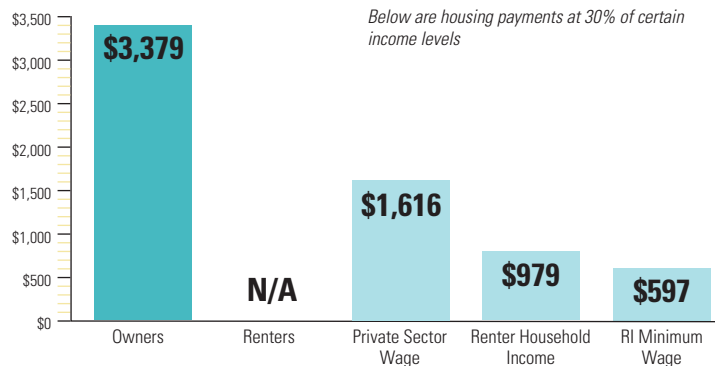
2017 **N/A** | **↓** | 2022 **N/A**

**\$135,152** | Income needed to afford this

**N/A** | Income needed to afford this

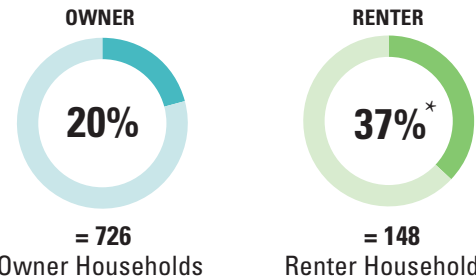
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**874** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **4,517** | Single family **89%** | Two or more **11%**

### INFRASTRUCTURE

REGION: North  
Public Water:  Nearly Full  < Partial  None  
Public Sewer:  Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones  
 Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2022 BUILDING PERMITS: Total **22** | Single family **22** | 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: **900**

**CURRENT** **1.06%** % of year-round housing stock | **45** # of long-term affordable homes

Elderly **53%** | Family **24%** | Special Needs **22%**

### ADDED UNITS

Ownership **8** | Rental **0**

### PRESERVED RENTALS

**0**

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

# SMITHFIELD

POPULATION **21,855** | HOUSEHOLDS **7,828** | MEDIAN HOUSEHOLD INCOME **\$87,819**

81% OWN

19% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$440,000**  
 Monthly housing payment **\$3,338**

5 YEAR COMPARISON  
 2017 **\$355,691** ↑ **2022**  
**24% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,965**

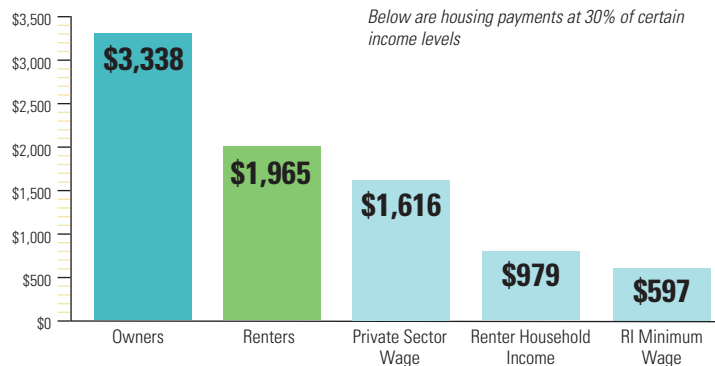
5 YEAR COMPARISON  
 2017 **\$1,345** ↑ **2022**  
**46% INCREASE**

**\$133,529** Income needed to afford this

**\$78,600** Income needed to afford this

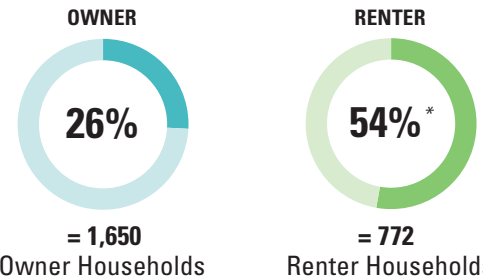
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,422** 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 **8,374** | Single family **68%** | Two or more **32%**

### ▶ INFRASTRUCTURE

REGION: North  
 Public Water  
 Nearly Full  > Partial  None  
 Public Sewer  
 Nearly Full  Partial  None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2022 BUILDING PERMITS: Total **17** | Single family **17** | 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: **2,280**

**5.24%** CURRENT % of year-round housing stock | **415** # of long-term affordable homes

**70%** Elderly | **20%** Family | **10%** Special Needs

### ADDED UNITS | PRESERVED RENTALS

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

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

# SOUTH KINGSTOWN

POPULATION <b>31,576</b>	HOUSEHOLDS <b>10,790</b>	MEDIAN HOUSEHOLD INCOME <b>\$102,242</b>	<b>74% OWN</b>	<b>26% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$579,500**  
Monthly housing payment **\$4,251**

#### 5 YEAR COMPARISON

2017 **\$417,967** 2022 **\$479,967**  
**39% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

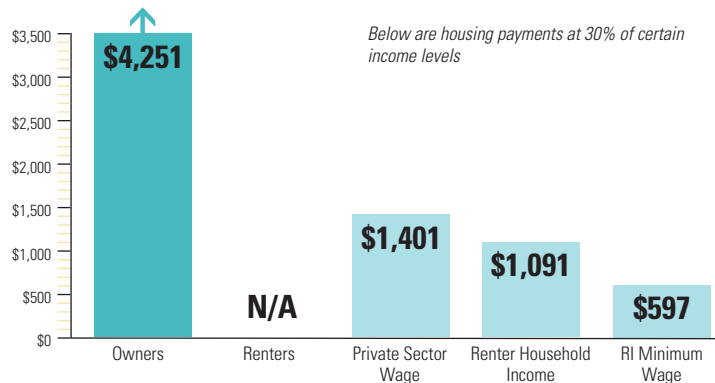
2017 **N/A** 2022 **N/A**

**\$170,024** Income needed to afford this

**N/A** Income needed to afford this

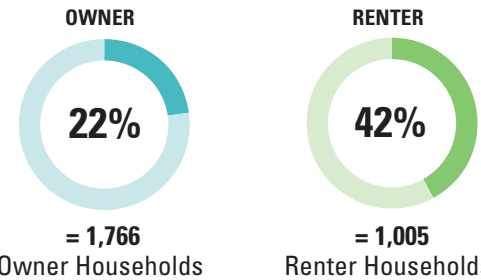
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,771** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **13,343** Single family **83%** Two or more **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**

▶ 2022 BUILDING PERMITS: Total **77** Single family **75** 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: **3,120**

**5.04%** CURRENT % of year-round housing stock **585** # of long-term affordable homes

Elderly **59%**

Family **30%**

Special Needs **12%**

### ADDED UNITS

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

### PRESERVED RENTALS

**115**

State-Funded Homes

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



# TIVERTON

POPULATION **16,287** | HOUSEHOLDS **6,651** | MEDIAN HOUSEHOLD INCOME **\$85,522**

78% OWN

22% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$423,000**  
Monthly housing payment **\$3,291**

5 YEAR COMPARISON  
2017 **\$341,260** ↑ **2022**  
**24% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,901**

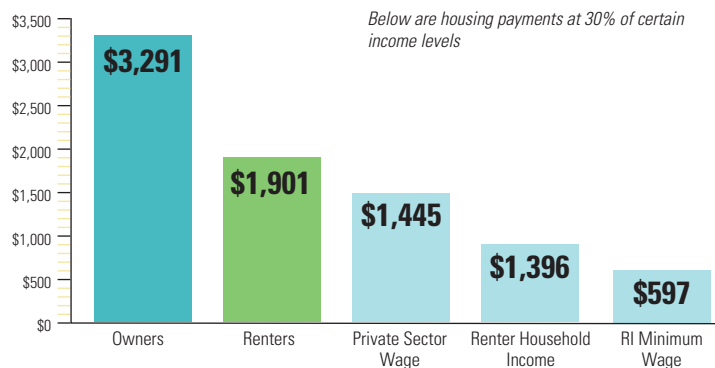
5 YEAR COMPARISON  
2017 **\$1,793** ↑ **2022**  
**6% INCREASE**

**\$131,641** Income needed to afford this

**\$76,022** Income needed to afford this

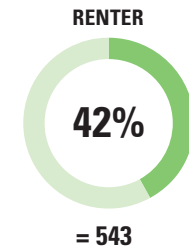
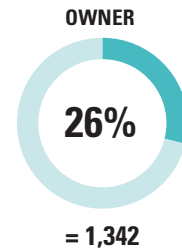
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,885** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **7,591** | Single family **74%** | Two or more **26%**

### ▶ 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/V C ID IZ MU TOD

▶ 2022 BUILDING PERMITS: Total **38** | Single family **38** | 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: **2,500**

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

Elderly **38%**

Family **53%**

Special Needs **10%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**217**

# WARREN

POPULATION  
**11,166**

HOUSEHOLDS  
**5,032**

MEDIAN HOUSEHOLD INCOME  
**\$75,755**

**58% OWN**

**42% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$409,950**  
Monthly housing payment **\$3,289**

5 YEAR COMPARISON

2017 **\$332,877** ↑ **2022**  
**23% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,310**

5 YEAR COMPARISON

2017 **\$2,213** ↑ **2022**  
**4% INCREASE**

**\$131,544**

Income needed to afford this

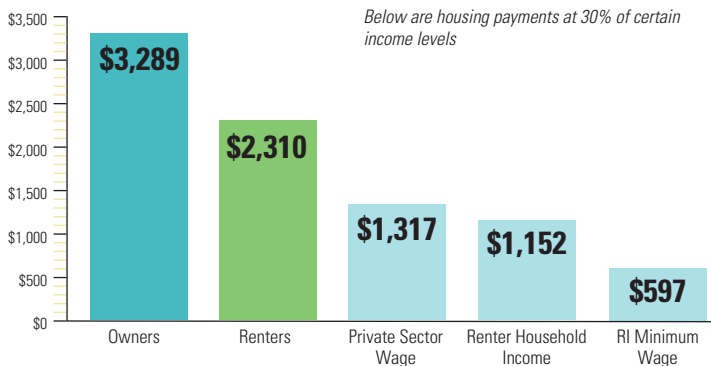
**\$92,382**

Income needed to afford this



## AFFORDABILITY GAP

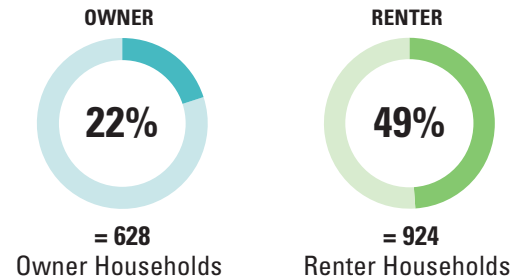
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**1,552** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **5,513** Single family **52%** Two or more **48%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **26** Single family **6** Two or more **20**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **2,265**



CURRENT

**3.85%** % of year-round housing stock

**207** # of long-term affordable homes



Elderly **0%**



Family **77%**



Special Needs **23%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**9**

# WARWICK

POPULATION **82,666** | HOUSEHOLDS **35,662** | MEDIAN HOUSEHOLD INCOME **\$77,110**

72% OWN

28% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$348,000** | 5 YEAR COMPARISON  
 Monthly housing payment **\$2,829** | 2017 **\$257,487** | 2022 **\$350,000** | **35% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

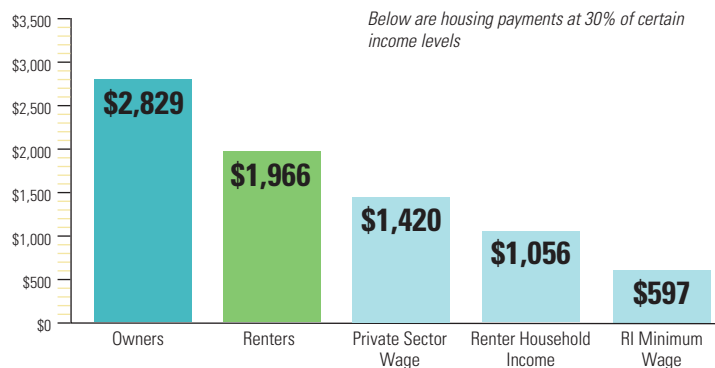
Rental payment **\$1,966** | 5 YEAR COMPARISON  
 Rental payment **\$1,966** | 2017 **\$1,842** | 2022 **\$2,050** | **7% INCREASE**

**\$113,158** Income needed to afford this

**\$78,622** Income needed to afford this

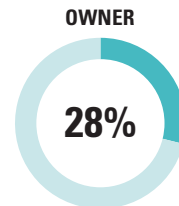
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

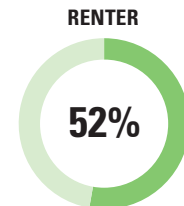


### ▶ COST BURDENED HOUSEHOLDS

**12,167** HOUSEHOLDS ARE COST BURDENED



= 7,234  
Owner Households



= 4,933  
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 **37,567** | Single family **72%** | Two or more **28%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **72** | Single family **62** | Two or more **10**

### ▶ 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: **13,645**

**5.35%** CURRENT % of year-round housing stock | **2,039** # of long-term affordable homes

**81%** Elderly

**7%** Family

**11%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**100**

State-Funded Homes

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

# WEST GREENWICH

POPULATION  
**6,500**

HOUSEHOLDS  
**2,316**

MEDIAN HOUSEHOLD INCOME  
**\$126,402**

**84% OWN**

**16% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$515,000**  
Monthly housing payment **\$4,373**

#### 5 YEAR COMPARISON

2017 **\$425,153** 2022 **\$515,000**  
21% INCREASE

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,646**

#### 5 YEAR COMPARISON

2017 **\$2,349** 2022 **\$2,646**  
13% INCREASE

**\$174,924**

Income needed to afford this

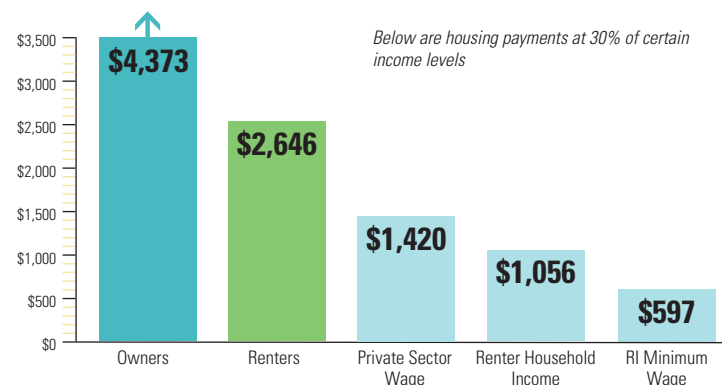
**\$105,840**

Income needed to afford this



## AFFORDABILITY GAP

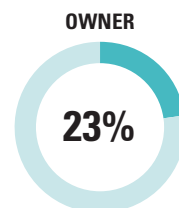
### ▶ MONTHLY COSTS: OWNERS & RENTERS



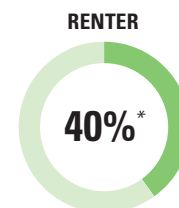
### ▶ COST BURDENED HOUSEHOLDS



**591** HOUSEHOLDS ARE COST BURDENED



= 446  
Owner Households



= 145  
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 **2,473** Single family **87%** Two or more **13%**

### ▶ INFRASTRUCTURE

REGION: Central  
Public Water

Nearly Full  < Partial  None

Public Sewer

Nearly Full  Partial  None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2022 BUILDING PERMITS: Total **10** Single family **8** Two or more **0** ADU **2**  
*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: **485**



**CURRENT**

**1.69%** % of year-round housing stock

**43** # of long-term affordable homes



Elderly **0%**



Family **81%**



Special Needs **19%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**0**

# WEST WARWICK

POPULATION **30,823** | HOUSEHOLDS **14,030** | MEDIAN HOUSEHOLD INCOME **\$62,649**

55% OWN

45% RENT



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$334,950**  
Monthly housing payment **\$2,717**

5 YEAR COMPARISON

2017 **\$239,163** ↑ **2022**  
**40% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,086**

5 YEAR COMPARISON

2017 **\$1,756** ↑ **2022**  
**19% INCREASE**

**\$108,678**

Income needed to afford this

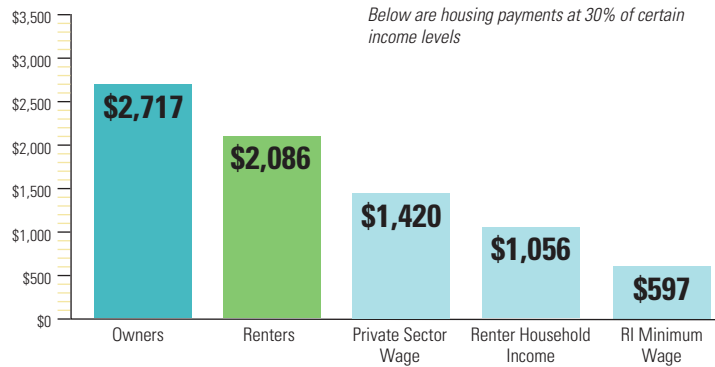
**\$83,440**

Income needed to afford this



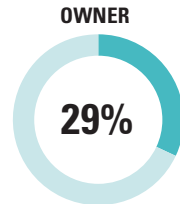
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

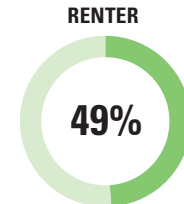


### ▶ COST BURDENED HOUSEHOLDS

**5,264** HOUSEHOLDS ARE COST BURDENED



= 2,223  
Owner Households



= 3,041  
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 **14,895** | Single family **44%** | Two or more **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

▶ 2022 BUILDING PERMITS: Total **48** | Single family **11** | Two or more **37**

### ▶ 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: **6,680**



CURRENT

**8.93%** % of year-round housing stock

**1,280** # of long-term affordable homes



Elderly **55%**



Family **37%**



Special Needs **9%**

### ADDED UNITS

Ownership **0**

Rental **176**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**4**

# WESTERLY

POPULATION **23,352** | HOUSEHOLDS **10,507** | MEDIAN HOUSEHOLD INCOME **\$81,051**

70% OWN

30% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$495,000**  
Monthly housing payment **\$3,608**

#### 5 YEAR COMPARISON

2017 **\$378,446** ↑ **2022**  
**31% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,380**

#### 5 YEAR COMPARISON

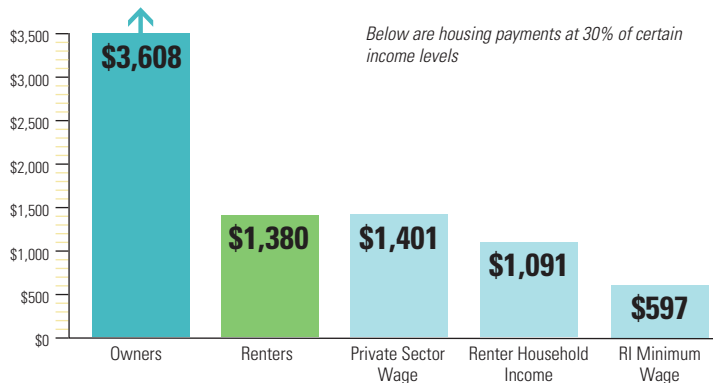
2017 **\$1,728** ↓ **2022**  
**20% DECREASE**

**\$144,309** Income needed to afford this

**\$55,200** Income needed to afford this

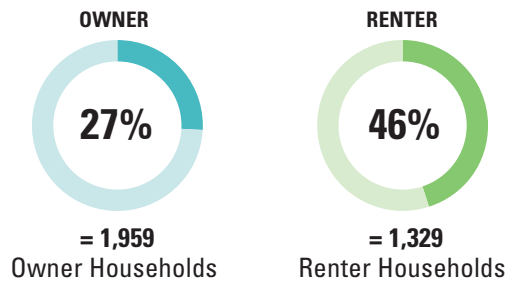
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**3,288** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **13,600** | Single family **68%** | Two or more **32%**

### ▶ 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

▶ 2022 BUILDING PERMITS: Total **78** | Single family **56** | Two or more **22**  
*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: **4,485**

**CURRENT** **4.87%** % of year-round housing stock | **533** # of long-term affordable homes

Elderly **71%**

Family **16%**

Special Needs **14%**

### ADDED UNITS

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

### PRESERVED RENTALS

**151**

State-Funded Homes

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

# WOONSOCKET

POPULATION **43,044** | HOUSEHOLDS **16,892** | MEDIAN HOUSEHOLD INCOME **\$48,822**

38% OWN

62% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$325,000**  
Monthly housing payment **\$2,534**

5 YEAR COMPARISON  
2017 **\$215,570** ↑ **2022**  
**51% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,403**

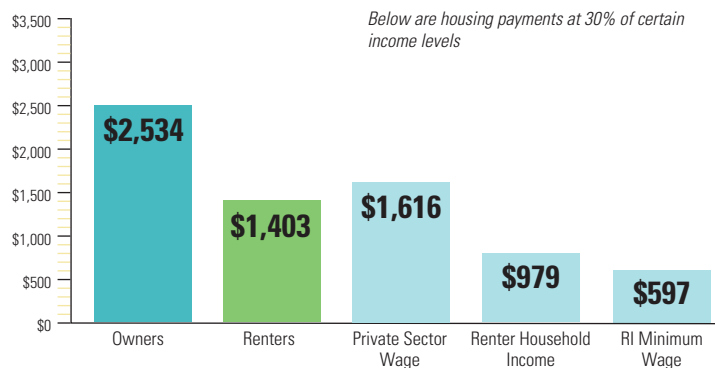
5 YEAR COMPARISON  
2017 **\$1,371** ↑ **2022**  
**2% INCREASE**

**\$101,366** Income needed to afford this

**\$56,102** Income needed to afford this

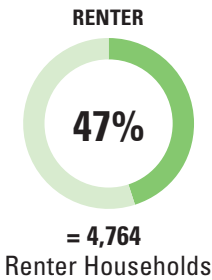
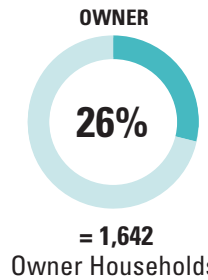
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**6,406** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **18,967** | Single family **25%** | Two or more **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/V C** **ID** **IZ** **MU** **TOD**

▶ 2022 BUILDING PERMITS: Total **24** | Single family **24** | 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: **10,245**

**CURRENT** **15.46%** % of year-round housing stock | **3,049** # of long-term affordable homes

Elderly **42%**

Family **53%**

Special Needs **5%**

### ADDED UNITS

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

### PRESERVED RENTALS

**88**

State-Funded Homes

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

**400**

# METHODS & SOURCES

HousingWorks RI @ RWU | 2023 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:** U.S. Census Bureau 2017-2021, American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS), Population and Housing Unit Records; and 2017-2021 ACS 5-Year Estimates, Total Population. Method for calculating Median Personal Incomes by Age Group since 2021 Housing Fact Book includes use of Person Weight Group.

**Cost Burdens by Income and Disparities in Tenure and Cost Burdens:** U.S. Census Bureau 2017-2021 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.

## REGIONAL OVERVIEW

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

### Population, Households, Race and Ethnicity by Region:

**For Providence RI, Southeast RI, South RI, and Central RI:** U.S. Census Bureau, 2017-2021 ACS 5-Year PUMS.

**For North RI, East Providence County RI, and Southeast Providence County RI:** U.S. Census Bureau, 2017-2021 ACS 5-Year Estimates.

**Zoning:** HWRI analysis of municipal zoning codes; RIGIS, public lands excluded from percentage calculations.

**Regional Affordability of Single Family Homes:** HousingWorks RI cross-tabulation of U.S. Census, 2017-2021 ACS 5-Year PUMS, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2022. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

**Regional Market Analysis:** Warren Group Homes Sales, 2018-2022 (inflation adjusted). HWRI compiled municipal zoning data. Sales were grouped into lot size categories. Addresses were then geocoded to match locations to zoning district designations. Based on zoning district designations, homes were then categorized into groups that met selected contemporary zoning standards (use regulations and minimum lot size regulations). Median sales prices were then derived for homes grouped by zoning and by lot size categories. While lot size categories were generally the same across the state, the visualization required more specific categories for some markets.

### Transportation and Housing Cost Burdens:

Center for Neighborhood Technology's (CNT) Housing & Transportation Affordability Index (H+T<sup>®</sup> Index), 2019. CNT's H+T<sup>®</sup> Index calculates housing costs and transportation costs as a combined percentage of a median household's budget for the region. H+T<sup>®</sup> Index costs are at the census tract level, so costs were averaged to derive regional figures.

U.S. Census Bureau, 2017-2021 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.

## MUNICIPAL FACTS

### Population, Households, Median Household Income, Owner and Renter Households:

U.S. Census Bureau, 2017-2021 ACS 5-Year Estimates.

## MEDIAN HOME PRICE

**Median Single Family Home Price:** Year-End 2022 and Year-End 2017, Single Family Home Sales Statistics, from [www.riliving.com](http://www.riliving.com), website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2017 are inflation-adjusted to 2022 dollars.

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

- Assumed 3.5% down payment of 2022 median sale price of single family homes 30-year mortgage at 5.34% interest rate, the 2022 annual average, as reported by Freddie Mac at [www.freddiemac.com/pmms/pmms30.htm](http://www.freddiemac.com/pmms/pmms30.htm)
- Tax Year 2022 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
- Estimated Hazard Insurance for each municipality
- FHA mortgage insurance at .85%/month
- Financed upfront 1.75% insurance fee required by FHA

**Household Income Required to Afford the Median Price Home:** Methodology is 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:** 2022 and 2017 Year-End Rent Survey, RI Housing using CoStar proprietary data. All rents have been adjusted (using U.S. HUD utility allowances for 2022) to include heat, cooking fuel, electricity, and hot water unless the listing stated that utilities were part of the contract rent, in which case the adjustment was not made. Figure for 2017 is inflation-adjusted to 2022 dollars.

**Household Income Required to Afford the Average Rent:** Methodology is 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:** Quarterly Census of Employment and Wages, Private Sector, Annual 2022. Rhode Island Department of Labor and Training (<https://dlt.ri.gov/documents/pdf/lmi/town19ann.pdf>). The average annual wage in each Rhode Island County and statewide are divided by 12 and multiplied by 0.3.

**Median Renter Household Income by Area:** U.S. Census Bureau, 2017-2021 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:** As defined by RI General Law 28-12 Minimum Wages, the hourly rate for 2022 was \$12.55/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:** U.S. Census Bureau, 2017-2021 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:** U.S. Census Bureau, 2017-2021 ACS 5-Year Estimates of housing units.

**Single Family and Two or more Units:** U.S. Census Bureau, 2017-2021 ACS 5-Year Estimates of units in structure. Single family units defined as one unit detached. Mobile homes are counted among single family units. Two or more units include one unit attached and structures with two or more units. Boats, RVs, and other unconventional housing units are excluded from calculations.

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

**Multifamily By Right:** Zoning needs to allow for 3 or more dwelling units as a permitted right in any zone. Some municipalities allow multifamily by right in Planned Residential Districts which require a public hearing to establish.

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

**Accessory Dwelling Units:** Accessory Dwelling Units (ADU) were included in every municipality based on recent legislation RIGL § 45-24-37, which now permits ADUs for family members without a special permit.

Local ordinances may not yet reflect state law. An accessory dwelling unit ("ADU") is a residence that is attached to or built within a single-family home. ADUs have separate kitchens and bathrooms as well as egresses. Variations include Accessory Family Dwelling Unit and In-Law Apartment. (American Planning Association. "Knowledgebase Collection" website: Accessory Dwelling Units.)

**Affordable Housing Trust Fund:** Housing trust funds are publicly funded accounts established by a city, county or state government for a) the preservation and production of affordable housing and b) increasing opportunities for families and individuals to access decent affordable homes. (Housing Trust Fund Project, Community Change, Portland, OR)

**Adaptive Reuse:** The conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.

**Comprehensive Permit:** Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality's comprehensive plan. § 45-53-4. Procedure for approval of construction of low or moderate income housing. Applicants proposing low or moderate income housing may submit a single application for a comprehensive permit. This procedure is only available when at least twenty-five percent (25%) of the housing is low or moderate income housing. Comprehensive permits are sometimes used voluntarily by a municipality to facilitate development that may not conform to their existing zoning code, and are informally referred to as "friendly comprehensive permits."

### **Flexible Zoning (Two types):**

**Floating Zone:** RI Law § 45-24-31(27). An unmapped zoning district adopted within the ordinance which is established on the zoning map only when an application for development, meeting the zone requirements, is approved.

**Overlay District:** RI Law § 45-24-31(53) Overlay district. 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. <https://www.planning.org/divisions/planningandlaw/propertytopics.htm>

**Growth/Village Center:** Typical to New England and traditionally the "heart" of a community, a village center is a cohesive, relatively dense core of commercial, civic, religious and residential buildings. Depending on the scale of the community, the center may also contain local and/or regional transit hubs like train and bus stations. In Rhode Island, the term Growth Center is used to describe a compact developed area to which a community intends to direct growth, drawing development pressure away from critical or unique natural, cultural, and historic resources. Growth centers can be existing or planned. Uses include commercial, office, cultural, governmental and residential. Residential density and development intensity vary.

**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.

**Inclusionary Zoning:** A technique applied to housing developments (new construction or re-use projects) in which a certain portion of the units being constructed are set aside to be affordable to low- and moderate-income home buyers.

**Mixed Use:** The combination of residential, commercial, and/or office uses in one zone, development or building. For example, a mixed-use building might have groundfloor space dedicated to retail or offices and upper floors with apartments or condominiums. A mixed-use zoning district might allow residential, commercial, and retail development.

**Transit-Oriented Development:** 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.

**Annual Building Permits:** U.S. Census Bureau, Building Permits Survey (BPS), 2021, Annual Permits by Place. Note: new construction only. Municipally reported as noted. Statewide figure is based on the combination of BPS and municipally reported information.

### **LONG-TERM AFFORDABLE HOMES**

**Long-Term Affordable Homes:** Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2021 Low and Moderate Income Housing Chart, RIHousing, July 21, 2022. 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. For an in-depth discussion of housing needs, the release of the Joint Center for Housing Studies at Harvard University's 2023 State of the Nation's Housing, on June 21, 2023, featured a discussion with remarks by Rachel Heller, Executive Director, CHAPA. It can be watched at: <https://www.youtube.com/watch?v=uHtd90Au1XA&t=6s>.
2. Freddie Mac. 30-Year Fixed Rate Mortgages Since 1971 website. Accessed at: <https://www.freddiemac.com/pmms/pmms30>.
3. U.S. Department of Housing & Urban Development. HUD PD&R Regional Reports, Region 1: New England (Q4-2022 and Q1-2023). Accessed at: <https://www.huduser.gov/portal/ushmc/regional.html?regionid=1>.
4. Ibid.
5. As noted in past Housing Fact Books and again in a recent report on evictions by the Federal Reserve Bank of Boston (Regional Brief 2022-2, December 15, 2022), 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. HousingWorks RI (HWRI) analysis of U.S. Census Building Permit Survey annual data and reporting from municipalities that responded to request for information.
7. The difference between median sale prices of homes that met zoning standards and those homes that did not in each market were averaged in order to eliminate the influence of outlier markets.
8. HWRI's analysis of ethnicity is by language, and therefore is more accurately considered Hispanic rather than Latino, which is more representative of geography. Recent research into the reporting of race and ethnicity in the 2020 U.S. Census suggests that there may be further considerations for new and additional categories. HWRI continues to monitor trends in the reporting of all demographic data.
9. U.S. Code Title 42: The Public Health and Welfare, Chapter 8: Low-Income Housing, Subchapter I: General Program of Assisted Housing.
10. HWRI analysis of U.S. Census Bureau, 2017-2021 ACS 5-year PUMS.
11. U.S. Census Bureau. "Quarterly Residential Vacancies and Homeownership, Second Quarter 2022 (Release Number: CB22-116)," Table 7. Accessed at: <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>.
12. HWRI analysis of U.S. Census Bureau, 2017-2021 ACS 5-year PUMS.
13. U.S. Census, 2017-2021 ACS 5-Year Estimates.
14. Ibid.
15. Ibid.
16. HWRI analysis of Rhode Island Life Index, 2021 and 2022. Accessed at: <https://rilifeindex.org>.
17. Centers for Disease Control (CDC). Childhood Lead Poisoning Prevention, Health Effects of Lead Exposure website. Accessed at: <https://www.cdc.gov/nceh/lead/prevention/health-effects.htm>.
18. U.S. Environmental Protection Agency (EPA). "Use of Lead Free Pipes, Fittings, Fixtures, Solder, and Flux for Drinking Water" website; see "Legislative History." Accessed at: <https://www.epa.gov/sdwa/use-lead-free-pipes-fittings-fixtures-solder-and-flux-drinking-water#:~:text=Legislative%20History,providing%20water%20for%20human%20consumption>.
19. Anderson, Patrick. "No lead water pipes in Rhode Island in 10 years?" Providence Journal (April 4, 2023). Accessed at: <https://www.providencejournal.com/story/news/politics/state/2023/04/04/lead-water-lines-in-ri-would-be-replaced-in-10-years-under-proposed-bill/70080792007/>
20. Language provided by RI Department of Health (RIDOH), Lead Hazard Mitigation Program.
21. Bill numbers were: SB656 and HB5946; SB739 and HB6201; SB729 and HB6238; SB804 and HB6239; SB2 and HB5007.
22. HWRI analysis of U.S. Census Bureau, 2017-2021 ACS 5-year PUMS.
23. Ibid.
24. CDC. Childhood Lead Poisoning Prevention, Lead FAQs website. Accessed at: <https://www.cdc.gov/nceh/lead/faqs/lead-faqs.htm>. For more details about Rhode Island: <https://www.cdc.gov/nceh/lead/programs/ri.htm>.
25. 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#>.
26. 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>.
27. HWRI analysis of U.S. Census Bureau, 2017-2021 ACS 5-year PUMS.
28. State of Rhode Island Governor's Commission on Disabilities. RI Livable Homes Modification Grant Report FY2018 and 2023, provided by Robert Cooper, Executive Secretary.
29. 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#>.
30. CDC Asthma website. Adult rates for 2021 from: [https://www.cdc.gov/asthma/most\\_recent\\_data\\_states.htm](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).
31. Information provided by Dr. Deborah Pearlman, Brown University and Rhode Island Department of Health.
32. Robinette, Ashley. "Cool It Off" reporting from 2020-2023. Rhode Island Department of Health, 7/27/2023.
33. Information provided by Rhode Island Department of Human Services, July 14, 2023 (LIHEAP) and July 27, 2023 (WAP).
34. Rhode Island Kids Count. HWRI analysis of 2020, 2021, 2022, 2023 Rhode Island Kids Count Factbooks. Data from Tables 8 (2020, 2021, 2022) and 9 (2023), 45 (2023) and 46 (2020, 2021, 2022), and 51 (2023) and 52 (2020, 2021, 2022).
35. Pang Si En, Marjorie. "Falling Through the Cracks: Homeless Students in Rhode Island," HousingWorks RI Scholar Series, March 2019. Accessible at: <https://d337wih8hx5yft.cloudfront.net/documents/Falling-Through-the-Cracks-Student-Homelessness-in-RI.pdf>.
36. RIDOH. Rhode Island Health Equity Measures website. Accessible at: <https://health.ri.gov/data/healthequity/>.
37. State of Rhode Island Board of Elections website. Accessible at: <https://elections.ri.gov>.
38. United States Election Project. National Turnout Rates, 1789 to present webpage. Accessible at: <https://www.electproject.org/national-1789-present>.
39. Polacko, Matthew. "Inequality, policy polarization and the income gap in turnout," Sage Journals (Volume 28, Issue 4, April 27, 2021). Accessible at: <https://journals.sagepub.com/doi/full/10.1177/13540688211011924>.
40. RIDOH. "Rhode Island Launches Participatory Budgeting Process for Health Investment," press release, June 30, 2022. Accessible at: <https://www.ri.gov/press/view/43896>.
41. HousingWorks RI analysis of RI DLT, Local Area Unemployment Statistics (LAUS) "Unemployment Rates of States, Average Annual Rankings, 2000-2022." Accessed at: <https://dlt.ri.gov/labor-market-information/data-center/unemployment-ratelabor-force-statistics-laus>.
42. 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. National Low Income Housing Coalition, 2023 Out of Reach. Accessed at <https://nlihc.org/oor>.
43. HousingWorks RI analysis of 2022 housing costs and wages using Rhode Island Employment Trends and Workforce Issues, 2021-2022, "Fasting Growing Occupations, 2020-2030 Projections" p. 27; and Occupational Employment and Wage Statistics, May 2022 available at: <https://dlt.ri.gov/labor-market-information/data-center/occupational-employment-and-wage-statistics-oews>.
44. 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>.
45. U.S. HUD. "FY 2023 Fair Market Rent Documentation System" website, "The FY 2023 Rhode Island FMR Summary." Accessible at: [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023\\_code/2023state\\_summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023state_summary.odn).
46. Bill numbers were: SB311 and HB6087; SB1099 and HB5108; SB912 and HB6323; SB305 and HB5204; SB163 and HB5761.
47. U.S. HUD. HUD Exchange, CoC Homeless Populations and Subpopulations Reports. Detailed tables for 2019 and 2023 received from Eric Hirsch, July 6, 2023. For further analysis see: <https://www.rihomeless.org/point-in-time#>.
48. RIHousing memo, June 2, 2023.
49. Email communication with Courtney Smith, United Way of Rhode Island, June 7, 2023.
50. 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>.
51. Information provided by RIHousing. RentReliefRI closed as of September 2022.
52. HWRI analysis of data on RIHousing Evictions Dashboard (as of June 30, 2023). Accessible at: <https://www.rihousing.com/evictions-dashboard/>. Additional information provided by RIHousing.
53. HWRI analysis of Warren Group foreclosure deeds' data, 2021 and 2022.
54. HWRI analysis of Mortgage Bankers Association National Delinquency Survey, Q4-2021 and Q4-2022.
55. HWRI analysis of New England states' investments, 2022; prior years provided by RIHousing.
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57. Bill numbers were: SB1037 and HB6081; SB1050 and HB6083.
58. Bill numbers were: SB1052 and HB6084.
59. Rhode Island Foundation. "Housing Supply and Homelessness in Rhode Island: Observations and Options," report prepared by the Boston Consulting Group, April 2023. Accessible at: <https://assets.rifoundation.org/documents/RI-Foundation-Coalition-x-BCG-Final-Report-June-2023-vF-1.pdf>.
60. Bill numbers were: SB1032 and HB6059; SB1035 and HB6090; SB1051 and HB6058; SB1034 and HB6061; SB1033 and HB6085; SB1038 and HB6086; SB1053 and HB6060.



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