ACKNOWLEDGEMENT & THANKS

WHO IS HOUSINGWORKS RI AT RWU?

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

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

ORIGINS & FUNDERS

With funding from the Rhode Island Foundation, Rhode Island Housing, 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 affordable housing options 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

The 2017 Housing Fact Book would not have been possible without the dedication, input, and energy of the following people: Stephen Antoni, Jeanne Cola, Amy Rainone, June Speakman, Scott Wolf; and all of our dedicated Advisory Board members. We also appreciate the assistance of Vincent Flood, RI Division of Planning; Per Fjelstad, Ph.D.; and Sarah Ingle, RIPTA.

HousingWorks RI Founding Funders:

2017 Housing Fact Book Funder:

2017 Housing Fact Book Supporter:
Dear Reader:

This year’s Housing Fact Book aims to create a complete picture of housing in Rhode Island at our state, municipal and regional levels. Not only do we seek to create a reliable index of state indicators that you can turn to each year, but for the first time we are taking a map-based look at the regions that were featured in *Projecting Future Housing Needs Report* (2016), commissioned by Rhode Island Housing. We also continue to deepen our analysis of the impact of housing on quality of life by tracking economic, health and education indicators.

HousingWorks RI at Roger Williams University continues to be grateful to our major funders and numerous partners in supporting our ambitious agenda. In 2017, we are launching an upgraded website that also features newly created online learning modules. This year, we have become the new home for the Rhode Island Alliance for Healthy Homes (RIAHH). RIAHH is a coalition of state agencies and non-profits which work together to transform the current system of silos into a streamlined integrated resource that delivers services to Rhode Island families so that they may live in safe, healthy, energy efficient homes.

In the upcoming year, we look forward to building our research portfolio with Issue Briefs, Biannual Housing Market Reports, and other Special Reports. In addition, we will continue to work with our partners to promote safe, healthy, affordable homes for all Rhode Islanders.

Robert I. Stolzman, Esq.  
Board Chair, HousingWorks RI at RWU

Brenda Clement  
Director, HousingWorks RI at RWU

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<td>Southeast RI</td>
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<td>South RI</td>
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<td>2016 Homeowner Data</td>
<td>80</td>
</tr>
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<td>Second Quarter 2017 Homeowner Data</td>
<td>81</td>
</tr>
<tr>
<td>2016 Renter Data</td>
<td>82</td>
</tr>
<tr>
<td>Six-Month 2017 Renter Data</td>
<td>83</td>
</tr>
</tbody>
</table>
Rhode Island continued its slow recovery from the Great Recession through 2016. The number of units authorized by building permits rose 23 percent, including multifamily permits issued in three of Rhode Island’s most rural municipalities; the median value of a single family home increased more than five percent; and unemployment, at 4.9 percent at the close of Q4-2016, returned to pre-recession levels.

Building permits issued in 2016 were 1,226; 25 percent of those were for multifamily units. Less than half of Rhode Island’s municipalities issued building permits for multifamily buildings at all. In only three municipalities will multifamily production represent more than 50 percent of building activity.

Increased housing prices and rents have meant a substantial decrease in the number of municipalities where buyers and renters with incomes under $50,000 may expect to find homes they can afford. Only Central Falls and Providence (without East Side) reliably offer homes for sale that fit this budget. Similarly, renters with incomes under $50,000 can expect to find a two-bedroom apartment in only six municipalities, down from 11 in 2015. Moreover, Rhode Island renters’ median income is $30,934, and there is no municipality where that is sufficient to meet the cost of the average two-bedroom apartment. Even homebuyers with an income of $70,000 have seen the number of municipalities with median home prices they can afford dwindle from 16 in 2015 to 12 in 2016. Halfway through 2017, the trends appear to be continuing, with another 7.5 percent increase in the median single family home price over 2016.

While the affordability gap grew, so did foreclosures: 2016 shows a 32 percent increase over 2015. Within the 1,561 foreclosure deeds issued, 311 were for multifamily homes; this represented a loss of approximately 750-900 homes. Rhode Island’s rate for seriously delinquent loans is ninth highest in the United States.

More than one in three mortgage holders and more than one in two renters in Rhode Island are housing cost-burdened, meaning they are spending more than 30 percent of their income on housing. At the lowest end of the income scale, these numbers jump to nine out of ten mortgage holders and nearly seven in ten renters. When households spend a disproportionate amount of their income on housing, state and local economies feel the impact through a decrease in spending on other goods and services.

As Rhode Island’s housing stock continues to age, the need for safe homes that Rhode Islanders can afford becomes even more urgent. Older homes tend to have
more accessibility challenges and higher maintenance, upgrading, or rehabilitation costs. Accessibility greatly impacts the health and safety of vulnerable residents such as the elderly or disabled, and the high cost of maintenance or upgrading impacts quality of life for everyone. The federal programs that currently provide the funding to develop new or rehabilitate existing stock, such as HOME Investment Partnerships and Low Income Housing Tax Credits, are at risk in the federal FY18 budget cycle and may be impacted by tax reform.

Housing affordability also has implications for health and education outcomes throughout the lifespan. According to research by Enterprise Community Partners, housing is one of the most important social determinants of health. Housing affordability allows seniors to age in their communities and provides stability for children by bolstering their health and educational outcomes. For families, stable housing provides protection against student mobility and associated chronic absenteeism. Some Rhode Island school districts have mobility rates higher than 25 percent and chronic absenteeism at the high school level at 40 percent or higher. In addition, the number of students experiencing homelessness has risen five percent since the 2013-2014 School Year.

As noted in the Projecting Future Housing Needs Report (2016), commissioned by Rhode Island Housing, over the next ten years there is an anticipated need for more than 34,000 new homes. Demand is for more than 27,000 of those to be multifamily and able to serve households with incomes less than 80 percent of area median income ($40,400 to $68,000 for households of one to four across the state). To keep pace with anticipated demand, issuance of building permits needs to triple on a yearly basis as does the proportion of multifamily developments.

While a number of municipalities have made strides toward adding to their long-term affordable housing stock in 2016, some of the largest gains were in homeownership rather than rental. Five municipalities also added much needed special needs housing. The race to maintain the state’s existing affordable rental stock also continued with more than 440 units preserved.

The last section of the 2017 Housing Fact Book features a place-based examination of Rhode Island’s geography analyzing regional characteristics that impact quality of life. The state’s small size combined with its several cities, numerous villages, forests and coastline contribute to a unique blend of regions that each provide a wide range of housing choices with access to jobs, transportation, schools, hospitals, open space and recreation. Building on our annual analysis of each city and town, this year we present a regional view highlighting the interconnectedness of Rhode Island’s communities across municipal boundaries.
RHODE ISLAND POPULATION

AGE (IN 2015)

<table>
<thead>
<tr>
<th>AGE</th>
<th>Owner Households</th>
<th>Rent Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 17</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>18 - 34</td>
<td>24%</td>
<td>76%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>21%</td>
<td>79%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>24%</td>
<td>76%</td>
</tr>
<tr>
<td>70 - 100</td>
<td>11%</td>
<td>89%</td>
</tr>
</tbody>
</table>

RACE/ETHNICITY

<table>
<thead>
<tr>
<th>Total 18+ Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>22% Non-Latino White</td>
</tr>
<tr>
<td>4% Non-Latino Black</td>
</tr>
<tr>
<td>1% Non-Latino Asian</td>
</tr>
<tr>
<td>1% Latino</td>
</tr>
<tr>
<td>2% Two or more</td>
</tr>
<tr>
<td>3% Other</td>
</tr>
</tbody>
</table>

SHARE OF RI HOUSEHOLDS BY GENERATION

<table>
<thead>
<tr>
<th>Generation</th>
<th>Owner Households</th>
<th>Rent Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>18%</td>
<td>82%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>29%</td>
<td>71%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>36%</td>
<td>64%</td>
</tr>
<tr>
<td>70 - 100</td>
<td>17%</td>
<td>83%</td>
</tr>
</tbody>
</table>

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS

<table>
<thead>
<tr>
<th>Generation</th>
<th>Owner Households (%)</th>
<th>Rent Households (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>28%</td>
<td>72%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>71%</td>
<td>29%</td>
</tr>
<tr>
<td>70 - 100</td>
<td>68%</td>
<td>32%</td>
</tr>
</tbody>
</table>

EDUCATIONAL ATTAINMENT

<table>
<thead>
<tr>
<th>Age Group</th>
<th>% No HS Diploma</th>
<th>% HS Diploma or GED</th>
<th>% Some College</th>
<th>% Bachelor’s or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>10%</td>
<td>31%</td>
<td>36%</td>
<td>23%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>11%</td>
<td>26%</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>13%</td>
<td>28%</td>
<td>32%</td>
<td>33%</td>
</tr>
<tr>
<td>70 - 100</td>
<td>27%</td>
<td>34%</td>
<td>18%</td>
<td>22%</td>
</tr>
</tbody>
</table>

MEDIAN PERSONAL INCOME

- 18 - 34: $11,160
- 35 - 50: $40,051
- 51 - 69: $36,046
- 70 - 100: $19,219

RHODE ISLAND HOUSING STOCK

In order to have healthy economic and population growth, it is imperative that Rhode Island have a diverse range of accessible housing options. This includes single family and multifamily homes, affordable at all income levels, for Rhode Island’s existing residents and to attract new residents to the state.

Rates of Homeownership and Renter Households
At 60 percent, Rhode Island has the lowest rate of homeownership among the six New England states, and ranks 46th nationally. Across race and ethnicity, homeownership rates in Rhode Island show great disparity. White residents have a homeownership rate of 65 percent, while Latino, Black, and Asian household rates are 28 percent, 31 percent and 50 percent, respectively.

Diversity of Housing Stock
While Rhode Island has a range of housing stock, the majority is single family homes. With the constraint of declining household income and an increased preference for multifamily homes projected over the next ten years, investment in diversifying the housing stock is necessary to meet the housing needs of our growing population. New construction and housing rehabilitation add to the stock of accessible housing units, which is of growing importance due to the high growth rate of the elderly population in the state. Accessible housing units are those that incorporate Universal Design elements in compliance with the Americans with Disability Act (ADA). Increasing the amount of accessible housing units benefits Rhode Island residents of all ages and ability. A component of Rhode Island’s existing housing stock often overlooked are the mobile home communities throughout the state. While these communities are only 1 percent of the state’s housing stock, they represent 2-13 percent of the stock in some rural communities that generally lack affordable rental housing.
Housing Occupancy

Housing occupancy is a key measure of how competitive a real estate market is. A “tight” market means higher prices, while a “soft” market equates to lower prices. Typical industry vacancy rates for rental and ownership markets are 6-7 percent and 1.5-2 percent respectively. HUD’s Office of Policy Development & Research’s Housing Market Profile for Rhode Island for 2016 noted the state’s rental market as “tight” with a vacancy rate of 2.3 percent, and homeownership market as “slightly soft” at 2 percent.¹

Rhode Island’s overall housing vacancy is 11 percent, an undetermined portion of which is abandoned. Much of the vacant and abandoned housing stock in the state, especially in urban areas, is due to the foreclosure crisis. Vacant properties can lead to an increased crime rate, increased risk to health and welfare, and lowering property values.³ Many municipalities are working to address their vacant and abandoned properties through ordinances and tracking. Providence, for example, reports approximately 450 vacant/abandoned properties, a third of which are registered under the City’s new Vacant Property Ordinance; Pawtucket works with its Water Supply Board and Code Enforcement officials to identify vacant/abandoned properties; and Central Falls formed a Nuisance Properties Task Force comprised of relevant department heads, including code enforcement and public safety, that convenes twice a month to review problem properties.

Aging Housing Stock

Rhode Island’s historic buildings are an important part of the state’s cultural heritage and economy. Nationally, Rhode Island is tied with Massachusetts as having the third oldest housing stock in the country.⁴ Housing built prior to 1978 is known to contain high levels of hazardous materials such as lead. Exposure to lead paint, which is found in both the paint on old houses and in the soil surrounding old homes, has catastrophic effects on children’s health and development. Older housing also typically lacks accessibility features, which poses problems for our growing senior population. With 80 percent of rental housing units built before 1980, Rhode Island has invested in training for landlords and funding for remediation of lead hazards. The Rhode Island Department of Health and the Rhode Island Housing Resources Commission oversee the compliance with state regulations, and organizations such as Rhode Island Alliance for Healthy Homes advocate for healthy homes across the state.

TENURE BY YEAR BUILT ⁵

```
<table>
<thead>
<tr>
<th>Year Built</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-1980</td>
<td>130,383</td>
<td>33,310</td>
</tr>
<tr>
<td>Post-1980</td>
<td>175,788</td>
<td>71,121</td>
</tr>
</tbody>
</table>
```

RHODE ISLAND HOUSING STOCK

HOUSING UNITS ²

```
OCCUPIED Housing Units | 410,602
VACANT Housing Units   |   52,298
```

²Housing Occupancy
³Aging Housing Stock
⁴Housing
⁵Tenure by Year Built
⁶RHODE ISLAND HOUSING STOCK

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A housing stock that is affordable to low- and moderate-income households is difficult to ensure due to market volatility. While the housing market provides some affordability in a few communities, there is not enough housing affordability for those at the lower end of the income spectrum.

In many cases, households with low incomes are forced to rent substandard housing units, experience high rates of housing instability, and increased exposure to toxic stress. Housing instability is known to negatively affect health and well-being, as well as educational achievement and employment.6

**Low- and Moderate-Income Housing Programs, 2016**

Maintaining a stock of housing that remains affordable for thirty years or more helps provide a certain level of housing security for low- and moderate-income Rhode Islanders. The state’s Low- and Moderate-Income Housing Act (LMIH) provides that each municipality should aim for at least 10 percent of its housing units as long-term affordable. However, the number of programs and funding that provide subsidies for the creation of such homes has dwindled significantly over the years and state investment is now more critical than ever.7

**2016 LOW- AND MODERATE-INCOME HOUSING**8

<table>
<thead>
<tr>
<th>Units by thousand:</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6,306</td>
<td></td>
<td></td>
<td>3,138</td>
<td></td>
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<tr>
<td>HUD Section 8</td>
<td>1,564</td>
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<td></td>
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<td>RHS 515</td>
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<td>HUD 811</td>
<td>378</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>RIH Elderly</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9,132</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>RIH Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>7,625</td>
<td></td>
<td></td>
<td>15</td>
<td></td>
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<tr>
<td>RIH Special Needs</td>
<td>666</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Supportive Homes</td>
<td>445</td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>Group Home Beds</td>
<td>2,289</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>17</td>
<td>715</td>
<td></td>
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</tr>
</tbody>
</table>

**Rental Vouchers**

Another vital program that provides low-income households with access to housing affordable to them is Housing Choice Vouchers (also called Tenant Based Vouchers or Section 8 Vouchers). The Housing Choice Voucher program allows eligible households to pay only 30 percent of their income toward a Fair Market Rent unit, and the remainder is subsidized. Vouchers do not represent a fixed unit, as they are portable from one community to the other, and therefore do not contribute to a municipality’s stock of long-term affordable homes. However, they are a lifeline to many Rhode Island families struggling to find housing they can afford. According to national estimates, only one in four families that are eligible for housing subsidies receive rental assistance.9

Nearly 73 percent of Rhode Island’s voucher holders fall within the Extremely Low Income category,10 meaning a family of three with an income of up to $20,420. Despite the availability of over 10,500 vouchers,11 the decline in household incomes statewide has created a growing need for housing supports. Many of the wait lists for vouchers throughout the state have been closed for many years, and those who are on wait lists can wait anywhere from 2 to 7 years.12
In addition to those who are already housed through existing programs, there are Rhode Islanders who are not housed at all or who are at-risk of homelessness due to eviction. When considering how many more long-term affordable homes are needed, these two populations must be taken into consideration.

People Experiencing Homelessness
More than 4,200 Rhode Islanders spent at least one night in a shelter bed or transitional program in 2016—nearly a quarter of whom were children under the age of 18. Rather than housing people in emergency circumstances, Rhode Island, like other states, is striving to establish Permanent Supportive Housing (PSH), which provides wraparound supportive services to help the most vulnerable residents stay housed and live a more productive life within the community. While there are many causes of homelessness, people with addiction issues have faced the additional barrier of maintaining sobriety or entering treatment before being housed. Rhode Island is among a number of states that have adopted the Housing First model, which provides for immediate placement and support regardless of addiction issues. Studies have shown that both PSH and the Housing First program provide cost savings on emergency services.14, 15

Evictions
The rate of eviction in any community is an indicator of housing and economic instability. Nationally, it is known that low-income communities are experiencing an eviction crisis.16 The high rate of eviction destabilizes families that already struggle with economic and employment challenges, and greatly impacts children and local schools.

2016 saw nearly 8,500 eviction cases filed in Rhode Island. Of those, more than 83 percent were for non-payment of rent and nearly three-quarters of the rulings were against the tenants; this most likely led to eviction of more than 5,000 households.17
HOUSING COST BURDENS

What Do Cost Burdens Mean?
A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs. For example, for a Rhode Island household earning $50,000, housing and utility costs combined should not exceed $15,000 annually or about $1,250 monthly. The 30 percent rule was established by the Federal Government and adopted by housing and mortgage agencies. Households spending no more than 30 percent of their income on housing gives residents the ability to afford food, healthcare, transportation, and childcare.

The 30 Percent Rule for Housing Affordability

Households spending more than 50 percent of their income on housing are considered severely housing cost burdened.

High housing cost burdens make it difficult for lower-income workers to save money, purchase a home, or invest in education as a way to move out of poverty.

From 2000 to 2015, the percent of both homeowner and renter households that are considered cost burdened have increased in Rhode Island. As of 2015, half of all Rhode Island renter households, more than 1 in 3 homeowner households with a mortgage, and 1 in 5 homeowner households without a mortgage 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 presented below. Each category is divided into five equally sized income groups to illustrate the percent of households that are cost burdened or severely cost burdened. In total, across all income categories, nearly 159,000 Rhode Island households spend more than 30 percent of their income on housing costs.

Cost Burdened Homeowner Households with a Mortgage

Ninety percent of the lowest income owner households with a mortgage—more than 32,000 households—spend 30% or more of their income on housing costs.

Cost Burdened Homeowner Households without a Mortgage

Even after paying off a mortgage, some homeowner households are still burdened by housing costs such as utilities, insurance, and property taxes. More than three-quarters of the lowest income homeowners without a mortgage—more than 11,000 households—spend 30% or more of their income on housing costs. This group includes seniors on fixed incomes.

Cost Burdened Renter Households

Nearly 70 percent of the lowest income renter households—more than 22,000 households—spend more than 30% of their income on housing costs. Of these households, approximately 17,500 are actually severely cost burdened by spending more than 50% of their income.
Where Is It Affordable to Own?

Based on 2016 median single family home prices, a household earning the state’s median household income of $56,852 would be able to afford to buy in four 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?

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Annual income needed to affordably purchase a median priced home in this community</th>
</tr>
</thead>
<tbody>
<tr>
<td>CENTRAL FALLS</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>PROVIDENCE (without East Side)</td>
<td>≤ $50,000</td>
</tr>
<tr>
<td>WOONSOCKET</td>
<td>≤ $70,000</td>
</tr>
<tr>
<td>PAWTUCKET</td>
<td>≤ $100,000</td>
</tr>
<tr>
<td>WEST WARWICK</td>
<td>&gt; $100,000</td>
</tr>
<tr>
<td>WARWICK</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>EAST PROVIDENCE</td>
<td>≤ $50,000</td>
</tr>
<tr>
<td>CRANSTON</td>
<td>≤ $70,000</td>
</tr>
<tr>
<td>COVENTRY</td>
<td>≤ $100,000</td>
</tr>
<tr>
<td>NORTH PROVIDENCE</td>
<td>&gt; $100,000</td>
</tr>
<tr>
<td>JOHNSTON</td>
<td>≥ $30,000</td>
</tr>
<tr>
<td>BURLINGTON</td>
<td>≥ $50,000</td>
</tr>
<tr>
<td>TIVERTON</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>NORTH SMITHFIELD</td>
<td>≥ $100,000</td>
</tr>
<tr>
<td>WARREN</td>
<td>≥ $30,000</td>
</tr>
<tr>
<td>HOPKINGTON</td>
<td>≥ $50,000</td>
</tr>
<tr>
<td>SMITHFIELD</td>
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<tr>
<td>CUMBERLAND</td>
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</tr>
<tr>
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</tr>
<tr>
<td>GLOCESTER</td>
<td>≥ $50,000</td>
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<tr>
<td>EXETER</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>SCITUATE</td>
<td>≥ $100,000</td>
</tr>
<tr>
<td>BRISTOL</td>
<td>≥ $30,000</td>
</tr>
<tr>
<td>RICHMOND</td>
<td>≥ $50,000</td>
</tr>
<tr>
<td>FOSTER</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>SOUTH KINGSTOWN</td>
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</tr>
<tr>
<td>LINCOLN</td>
<td>≥ $30,000</td>
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<tr>
<td>CHARLESTOWN</td>
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<tr>
<td>PORTSMOUTH</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>MIDDLETOWN</td>
<td>≥ $100,000</td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td>≥ $30,000</td>
</tr>
<tr>
<td>NORTH KINGSTOWN</td>
<td>≥ $50,000</td>
</tr>
<tr>
<td>NARRAGANSETT</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>BARRINGTON</td>
<td>≥ $100,000</td>
</tr>
<tr>
<td>NEWPORT</td>
<td>≥ $30,000</td>
</tr>
<tr>
<td>LITTLE COMPTON</td>
<td>≥ $50,000</td>
</tr>
<tr>
<td>EAST GREENWICH</td>
<td>≥ $70,000</td>
</tr>
<tr>
<td>JAMESTOWN</td>
<td>≥ $100,000</td>
</tr>
<tr>
<td>PROVIDENCE (East Side)</td>
<td>≥ $30,000</td>
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<td>≥ $100,000</td>
</tr>
<tr>
<td>PROVIDENCE (East Side)</td>
<td>&gt; $100,000</td>
</tr>
</tbody>
</table>

Median household income: $56,852
Median owner household income: $80,080
Where Is It Affordable to Rent?

Based on 2016 average 2-bedroom apartment prices, a household earning the state’s median renter household income of $30,934 could not affordably rent in Rhode Island. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

### HOUSEHOLDS EARNING: ≤ $30,000

In 2016, Rhode Island households earning $30,000 or less could not affordably rent an average priced 2-bedroom apartment in any Rhode Island city or town.

### HOUSEHOLDS EARNING: ≤ $50,000

### HOUSEHOLDS EARNING: ≤ $70,000

### HOUSEHOLDS EARNING: ≤ $100,000

### HOUSEHOLDS EARNING: > $100,000

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Annual income needed to affordably rent a 2-bedroom apartment in this community</th>
</tr>
</thead>
<tbody>
<tr>
<td>CENTRAL FALLS</td>
<td>$39,320</td>
</tr>
<tr>
<td>WOONSOCKET</td>
<td>$44,240</td>
</tr>
<tr>
<td>PAWTUCKET</td>
<td>$46,960</td>
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<tr>
<td>PROVIDENCE (without East Side)</td>
<td>$48,120</td>
</tr>
<tr>
<td>EAST PROVIDENCE</td>
<td>$49,000</td>
</tr>
<tr>
<td>CRANSTON</td>
<td>$49,840</td>
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<td>JOHNSTON</td>
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<td>NORTH PROVIDENCE</td>
<td>$50,920</td>
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<td>$50,960</td>
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<td>WARREN</td>
<td>$51,240</td>
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<tr>
<td>LINCOLN</td>
<td>$51,280</td>
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<td>NARRAGANSETT</td>
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<td>$51,560</td>
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<td>CUMBERLAND</td>
<td>$51,680</td>
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<td>WESTERLY</td>
<td>$52,600</td>
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<td>BARRINGTON</td>
<td>$53,080</td>
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<td>BRISTOL</td>
<td>$53,080</td>
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<tr>
<td>COVENTRY</td>
<td>$53,080</td>
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<td>NORTH KINGSTOWN</td>
<td>$56,240</td>
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<tr>
<td>MIDDLETOWN</td>
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<td>TIVERTON</td>
<td>$57,280</td>
</tr>
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<td>WARWICK</td>
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<tr>
<td>SCITUATE</td>
<td>$60,240</td>
</tr>
<tr>
<td>NEWPORT</td>
<td>$60,320</td>
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<tr>
<td>EAST GREENWICH</td>
<td>$61,520</td>
</tr>
<tr>
<td>JAMESTOWN</td>
<td>$66,040</td>
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<tr>
<td>PORTSMOUTH</td>
<td>$68,560</td>
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<td>EXETER</td>
<td>N/A</td>
</tr>
<tr>
<td>FOSTER</td>
<td>N/A</td>
</tr>
<tr>
<td>GLOCESTER</td>
<td>N/A</td>
</tr>
<tr>
<td>HOPKINTON</td>
<td>N/A</td>
</tr>
<tr>
<td>LITTLE COMPTON</td>
<td>N/A</td>
</tr>
<tr>
<td>NEW SHOREHAM</td>
<td>N/A</td>
</tr>
<tr>
<td>RICHMOND</td>
<td>N/A</td>
</tr>
<tr>
<td>SMITHFIELD</td>
<td>N/A</td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Median household income: $56,852
Median renter household income: $30,934

N/A: Insufficient data
The development of housing has economic impact from the pre-occupancy stages of planning, construction, and real estate sales through the moment residents move in. Furthermore, residents continue to contribute to the economy with property maintenance and household purchases. Whether developed through the private, public or non-profit sector, all housing generates revenue for the state and bolsters the economy.

Valuation and Number of Building Permits

Over the last 10 years, Rhode Island’s residential construction valuation has gone from a high of more than $380M (in 2016 dollars) to a low of just under $138M. While 2016’s $236M value has recovered more than 70 percent from the low of 2011, it is still approximately 38 percent short of the high of 2007. In 2016, residential construction represented approximately 10 percent of the state’s total construction contribution to the state’s GDP.

For the last six years, Rhode Island has ranked last in the nation in per capita building permit activity.

Housing Industry Jobs

Beyond the value of actual development and building of housing, the National Association of Home Builders estimates the residential construction jobs in the state to be 12,735, or 2.4 percent of the civilian labor force. The sector and related jobs as a whole pay relatively competitive wages compared to others in the state. For example, 2016 Occupational Wages from the Rhode Island Department of Labor and Training notes construction managers earn an hourly wage of $50.86, while tradespeople earn a range of $19.85 - $24.84 per hour. All exceeding the Housing Wage calculated by the National Low Income Housing Coalition in their 2017 Out of Reach report.
Affordable Housing Investments

Given the economic impact of residential construction, the value of investment in the state’s long-term affordable homes is easily apparent. The State’s 2015-2019 Consolidated Plan outlines nearly $11M of federal investment and $6.4M of state funds for the creation and rehabilitation/mediation of nearly 1,100 long-term affordable and healthy homes. While Rhode Island’s portion of the investment is 37 percent, the state’s per capita investment in affordable homes falls far short of most of our New England neighbors.

Recession Recovery

Rhode Island has made substantial gains since the Great Recession that began in 2007-2008. However, while the overall unemployment rate of 4.9 percent at the close of Q4 2016 has recovered to pre-recession levels, there are still weak spots within demographic groups, where the rates for youth under 19 and 24 are triple and double the overall rate. Similarly, foreclosures have decreased 45 percent and seriously delinquent loans have fallen 57 percent from their highs in 2009. Yet, in 2016, foreclosures were 32 percent higher than 2015, and the rate for seriously delinquent loans is still ninth highest in the United States, which is more than double pre-recession rates.
Access to housing that is stable and affordable is foundational to quality of life for all Rhode Islanders.

Current research across the Community Development and Public Health sectors shows growing evidence of the interconnectedness of environmental conditions—including housing—and health outcomes. Research shows that housing is an important social determinant of physical and mental health, as well as overall well-being.\(^{31}\)

Affordable housing can allow households more resources to pay for health care and healthy food

High quality housing limits exposure to environmental toxins, like lead and asthma triggers

Housing that is stable and affordable reduces stress related to financial burdens and moving frequently

Housing can be structured to increase access to services that improve the health of vulnerable populations, including seniors, people with disabilities and those who have experienced homelessness

Growing Elder Population

In Rhode Island, our elder population is growing rapidly and we currently have the largest population per capita of adults aged 85 and older.\(^{32}\)

Rhode Island and Massachusetts also have the third oldest housing stock in the country and the nation’s oldest rental stock. This means that the majority of our housing stock is not ADA compliant and is expensive to maintain. As older adults age they lose capacity for Activities of Daily Living, increasing their chances of falling. Without substantial investment in home modifications or housing maintenance, it is very difficult for older adults to remain in their homes as they age. Alternatively, without housing that is affordable in every community, it is difficult for seniors to remain in their communities and downsize to smaller homes.

Where You Live Affects Your Health

Your home and neighborhood can affect your health in many ways. Current research in the Public Health sector shows that your zip code has a greater impact on your health and life expectancy than your DNA. Where you live can affect your health more than your socioeconomic status, education, race or gender. One recent study showed that affluent cities with highly educated populations and high levels of government expenditures, such as New York and San Francisco, have experienced the largest gains in life expectancy among low-income individuals.\(^{33}\)

An unhealthy home can contain lead, asthma triggers such as mold, poor air quality, unsafe water, or structural deterioration that could cause injury.\(^{34}\) According to the Rhode Island Department of Health, 1 in 12 children under the age of 6 in Rhode Island have lead poisoning and 1 in 5 children are admitted to the emergency room each year due to an asthma attack. Forty percent of all asthma attacks are brought on by fixable environmental triggers in the home. Weatherization and energy upgrades to homes can reduce asthma and related emergency room utilization, saving millions of dollars in medical expenses.
How and why do students succeed or struggle? For decades now parents and guardians, teachers, school districts, elected officials and researchers have experimented with curriculum, technology, and classroom arrangements; pored over standardized test scores; and instituted policies governing teacher excellence, student behavior, parental contracts and more, all toward the seemingly elusive goal of predictable student success.

Student Mobility and Chronic Absenteeism
Of the many factors that contribute to each individual student’s outcomes, two key indicators point to the importance of stable, safe and healthy housing: student mobility and chronic absenteeism. Student mobility refers to moving within the school year and chronic absenteeism is defined as missing 10 percent or more of 180 school days. Both of these indicators are associated with outcomes ranging from poor academic achievement to behavioral issues and higher drop-out rates.35

For the 2015-2016 School Year, Rhode Island’s Student Mobility rates ranged from a low of 3 percent in Barrington to a high of 27 percent in Central Falls. Rates for Chronic Absenteeism ranged from a low of less than 1 percent in East Greenwich to a high of 45 percent in Providence.36 Both of these indicators are impacted by housing instability, housing affordability, and unhealthy or substandard housing stock.

With 51 percent of renters and nearly 37 percent of homeowners with mortgages paying more than 30 percent of their incomes toward housing, and the age of the housing stock increasing exposure to lead, the effect of housing conditions on student performance is substantial.

Youth Experiencing Homelessness
Among the students with high rates of mobility and chronic absenteeism, are children and youth experiencing homelessness. These youths often live in shelters, hotels, doubled-up with others, or outside. Under the McKinney-Vento Homeless Assistance Act,37 all school districts are required to ensure access to public education for children and youth who are displaced due to homelessness. In the 2015-2016 School Year, the Rhode Island Department of Education reported 1,049 students ranging from pre-Kindergarten through 12th grade as experiencing homelessness. This is a 5.2 percent increase from the 2013-2014 School Year.

Children/Youth Experiencing Homelessness Enrolled in Public School by Year 38

<table>
<thead>
<tr>
<th>Year</th>
<th>Enrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>SY2013-2014</td>
<td>997</td>
</tr>
<tr>
<td>SY2014-2015</td>
<td>1,004</td>
</tr>
<tr>
<td>SY2015-2016</td>
<td>1,049</td>
</tr>
</tbody>
</table>
Rhode Island State Law establishes a goal that 10 percent of every city or town’s housing stock qualify as Low- and Moderate-Income Housing (LMIH). How does each municipality measure up?

Five of Rhode Island’s 39 communities meet this goal: Central Falls, Newport, New Shoreham, Providence, and Woonsocket.¹

¹RI General Law 45-53-3(9) states “Low or moderate income housing’ means any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy.”
**RHODE ISLAND**

**Population**: 1,053,661  |  **Households**: 410,602  |  **60% Own**  |  **40% Rent**

- **Median Single Family Home Price**
  - $239,900
  - Assumed down payment: $8,397
  - Mortgage amount: $235,555
  - Monthly housing payment: $1,702
  - Income needed to afford this: $68,085

- **Median Home Price: Comparison**
  - 2011: $208,102
  - 2016: $235,555
  - 5 year increase: 15%
  - 10 year decrease: 29%

- **Average 2-Bedroom Rent**
  - $1,288
  - Income needed to afford this: $51,520

- **Rental / 2BR: Comparison**
  - 2011: $1,227
  - 2016: $1,396
  - 5 year increase: 5%
  - 10 year decrease: 8%

- **Affordability**
  - **Owners: Monthly Cost of Median Price Home**
    - $1,702

  - **Rents: Monthly Cost of Average 2BR**
    - $1,288

- **Housing Stock**
  - Rhode Island: 462,900
  - Multifamily: 44%
  - Single family: 56%
  - Affordable Housing: 8.3%

- **Annual Building Permits: Total Units Authorized**
  - 2006: 2,370
  - 2016: 1,226
**BARRINGTON**

**POPULATION** 16,280  **HOUSEHOLDS** 6,235  **88% OWN**  **12% RENT**

**MEDIAN SINGLE FAMILY HOME PRICE**

|$385,000|

Assumed down payment $13,475  
Mortgage amount $378,027  
Monthly housing payment $2,691

|$107,640|

Income needed to afford this

**MEDIAN HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$394,060</td>
<td>$385,000</td>
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<tr>
<td>2016</td>
<td>$498,117</td>
<td>$468</td>
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</table>

|$30,000 |

5 YEAR  2% DECREASE  10 YEAR  23% DECREASE

**AVERAGE 2-BEDROOM RENT**

|$1,327|

Income needed to afford this

**RENTAL / 2BR: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,256</td>
<td>$468</td>
</tr>
<tr>
<td>2016</td>
<td>$1,544</td>
<td>$530,800</td>
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</tbody>
</table>

|$14,600 |

5 YEAR  6% INCREASE  10 YEAR  14% DECREASE

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

<table>
<thead>
<tr>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,691</td>
<td>$1,702</td>
</tr>
</tbody>
</table>

|$30,000 |

30% Average Private Sector Wage in Barrington  
30% Median Renter Household Income for area  
30% Minimum Wage in Rhode Island

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

<table>
<thead>
<tr>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,327</td>
<td>$1,288</td>
</tr>
</tbody>
</table>

|$14,600 |

30% Average Private Sector Wage in Barrington  
30% Median Renter Household Income for area  
30% Minimum Wage in Rhode Island

**HOUSING STOCK**

Barrington: 6,634  
Rhode Island: 462,900

<table>
<thead>
<tr>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multifamily 7%</td>
<td>Single family 93%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
</table>
| 2.7%  | 8.3%  | Affordable Housing % of year-round housing stock

**ANNUAL BUILDING PERMITS: Total Units Authorized**

<table>
<thead>
<tr>
<th>Barrington</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,370</td>
<td>1,226</td>
</tr>
</tbody>
</table>
Rhode Island

$1,702
$1,288
$0
$0

Multifamily
Single family
Affordable Housing

% of year-round housing stock

HOUSING STOCK

Bristol: 9,070
Rhode Island: 462,900

Multifamily 40%
Single family 60%
Affordable Housing 5.9%

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

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

ANNUAL BUILDING PERMITS: Total Units Authorized

Bristol

Rhode Island

Housing is considered affordable when a household spends 30% or less of its income on housing costs.
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

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

$1,702
$1,288
2,370
1,226

Burrillville

COST BURDENED OWNERS: 28% | Rhode Island: 32%
A household is considered burdened if it spends more than 30% of its income on housing costs.

$1,258
$1,288
2,370
1,226

Burrillville

COST BURDENED RENTERS: 59% | Rhode Island: 51%
A household is considered burdened if it spends more than 30% of its income on housing costs.

$66,401
$238,500
$8,348
$234,180
$1,660

Burrillville

BURRILLVILLE

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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Burrillville

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A household is considered burdened if it spends more than 30% of its income on housing costs.
MEDIAN SINGLE FAMILY HOME PRICE

- Rhode Island: $1,702
- $1,288
- $0
- $0

Medford Single family Affordable Housing % of year-round housing stock

- Rhode Island: 44% 56% 8.3%

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>2006</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 YEAR</td>
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<td>$244,117</td>
<td></td>
</tr>
<tr>
<td>10 YEAR</td>
<td>$250,000</td>
<td>$250,000</td>
<td></td>
</tr>
</tbody>
</table>

AFFORDABILITY

Owner: Monthly cost of median price home

- Rhode Island: $1,702
- $1,040

Renter: Monthly cost of average 2BR

- Rhode Island: $1,288
- $983

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

COST BURDENED OWNERS: 49% | Rhode Island: 32%

- Central Falls: 49%
- Rhode Island: 32%

COST BURDENED RENTERS: 60% | Rhode Island: 51%

- Central Falls: 60%
- Rhode Island: 51%

HOUSING STOCK

- Central Falls: 7,614
- Rhode Island: 462,900

- Multifamily: 89% 44%
- Single family: 11% 56%
- Affordable housing: 11.2% 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

- Central Falls: 2006-2016
- Rhode Island: 2006-2016
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

Charlestown: 4,940
Rhode Island: 462,900

Housing needs:
- Charlestown: 8%
- Rhode Island: 44%
- Single family: 92%
- Affordable Housing: 2.8%

ANNUAL BUILDING PERMITS: Total Units Authorized

Charlestown: 30
Rhode Island: 1,226

MEDIAN SINGLE FAMILY HOME PRICE

<table>
<thead>
<tr>
<th>Rhode Island</th>
<th>$351,000</th>
<th>Assumed down payment $12,285</th>
<th>Mortgage amount $344,643</th>
<th>Monthly housing payment $2,216</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Rhode Island</th>
<th>$88,640</th>
<th>Income needed to afford this</th>
</tr>
</thead>
</table>

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>$329,495</td>
<td>$329,495</td>
<td>7% INCREASE</td>
<td>$467,394</td>
<td>25% DECREASE</td>
</tr>
</tbody>
</table>

AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Rhode Island</th>
<th>$1,258</th>
<th>$50,320</th>
<th>Income needed to afford this</th>
</tr>
</thead>
</table>

RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>26% DECREASE</td>
<td>$1,226</td>
<td>26% DECREASE</td>
</tr>
</tbody>
</table>

AFFORDABILITY

Below are affordable housing payments of certain income levels:
- 30% Average Private Sector Wage in Charlestown
- 30% Median Renter Household Income for area
- 30% Minimum Wage in Rhode Island

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

<table>
<thead>
<tr>
<th>Rhode Island</th>
<th>$2,216</th>
<th>$1,702</th>
<th>$979</th>
<th>$979</th>
<th>$568</th>
</tr>
</thead>
</table>

COST BURDENED OWNERS: 26% | Rhode Island: 32%

RENTERS: MONTHLY COST OF AVERAGE 2BR

<table>
<thead>
<tr>
<th>Rhode Island</th>
<th>$1,258</th>
<th>$1,288</th>
<th>$979</th>
<th>$979</th>
<th>$568</th>
</tr>
</thead>
</table>

COST BURDENED RENTERS: 55% | Rhode Island: 51%

HousingWorks RI @ RWU | 2017 Housing Fact Book
**COVENTRY**

**POPULATION** 34,981  **HOUSEHOLDS** 13,890  **79% OWN**  **21% RENT**

**MEDIAN SINGLE FAMILY HOME PRICE**

$212,500  Assumed down payment $7,438  Mortgage amount $208,651  Monthly housing payment $1,563

$62,505  Income needed to afford this

**MEDIAN HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th></th>
<th>5 YEAR</th>
<th>10 YEAR</th>
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</thead>
<tbody>
<tr>
<td>2011</td>
<td>$180,355</td>
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<tr>
<td>2016</td>
<td>$208,651</td>
<td>$1,563</td>
</tr>
<tr>
<td>2006</td>
<td>$310,802</td>
<td>$0</td>
</tr>
<tr>
<td>2016</td>
<td>$208,651</td>
<td>$0</td>
</tr>
</tbody>
</table>

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

Below are affordable housing payments of certain income levels

- 30% Average Private Sector Wage in Coventry
- 30% Median Renter Household Income for area
- 30% Minimum Wage in Rhode Island

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

Below are affordable housing payments of certain income levels

- 30% Average Private Sector Wage in Coventry
- 30% Median Renter Household Income for area
- 30% Minimum Wage in Rhode Island

**COST BURDENED OWNERS: 31%**
Rhode Island: 32%

**COST BURDENED RENTERS: 47%**
Rhode Island: 51%

**HOUSING STOCK**

Coventry: 14,850  Rhode Island: 462,900

- Multifamily 19%  44%
- Single family 81%  56%
- Affordable Housing 5.4%  8.3%

**ANNUAL BUILDING PERMITS: Total Units Authorized**


**LOCAL HOUSING FACTS**

HousingWorks RI @ RWU | 2017 Housing Fact Book
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**Median Single Family Home Price**

- **$205,000**
  - Assumed down payment: $7,175
  - Mortgage amount: $201,287
  - Monthly housing payment: $1,535

**Average 2-Bedroom Rent**

- **$1,246**
  - Income needed to afford this: $49,840

**Housing Stock**

- Cranston: 32,307
  - Multifamily: 38%
  - Single family: 62%
  - Affordable Housing: 5.4%

- Rhode Island: 462,900
  - Multifamily: 44%
  - Single family: 56%
  - Affordable Housing: 8.3%

**Annual Building Permits: Total Units Authorized**

- Cranston: 57
- Rhode Island: 1,226
CUMBERLAND

POPULATION 34,124  HOUSEHOLDS 13,473

74% OWN  26% RENT

MEDIAN SINGLE FAMILY HOME PRICE

$271,000 Assumed down payment $9,485 Mortgage amount $266,092 Monthly housing payment $1,866

$74,652 Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

2011 2016
$248,922 $257,000 9% increase
$363,198 $368,000 25% decrease

AVERAGE 2-BEDROOM RENT

$1,292 $51,680 Income needed to afford this

RENTAL / 2BR: COMPARISON

2011 2016
$1,190 $1,292 9% increase
$1,257 $1,288 3% increase

HOUSING STOCK

Cumberland: 14,097
Rhode Island: 462,900

Multifamily 34%  Multifamily 44%
Single family 66%  Single family 56%
Affordable Housing 6.2%  Affordable Housing 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

Cumberland: 2007-2016
Rhode Island: 2006-2016

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

30% Average Private Sector Wage in Cumberland
$1,353
30% Median Renter Household Income for area
$703
30% Minimum Wage in Rhode Island
$468

COST BURDENED OWNERS: 29%  Rhode Island: 32%

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

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

30% Average Private Sector Wage in Cumberland
$1,353
30% Median Renter Household Income for area
$703
30% Minimum Wage in Rhode Island
$468

COST BURDENED RENTERS: 42%  Rhode Island: 51%

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

LOCAL HOUSING FACTS

HousingWorks RI @ RWU  |  2017 Housing Fact Book
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

**MEDIAN SINGLE FAMILY HOME PRICE**

- Rhode Island: $419,900
- Income needed to afford this: $125,034

**MEDIAN HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>East Greenwich</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$451,422</td>
<td>$451,422</td>
</tr>
<tr>
<td>2016</td>
<td>$412,295</td>
<td>$412,295</td>
</tr>
</tbody>
</table>

**5 YEAR**
- $7% DECREASE

**10 YEAR**
- $32% DECREASE

**AVERAGE 2-BEDROOM RENT**

- Rhode Island: $61,520
- Income needed to afford this: $1,538

**RENTAL / 2BR: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>East Greenwich</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,311</td>
<td>$1,311</td>
</tr>
<tr>
<td>2016</td>
<td>$1,487</td>
<td>$1,487</td>
</tr>
</tbody>
</table>

**5 YEAR**
- $17% INCREASE

**10 YEAR**
- $3% INCREASE

**AFFORDABILITY**

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- Rhode Island: $3,126
- 30% Average Private Sector Wage in East Greenwich: $1,702
- 30% Median Renter Household Income for area: $900
- 30% Minimum Wage in Rhode Island: $468

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

- Rhode Island: $1,288
- 30% Average Private Sector Wage in East Greenwich: $1,112
- 30% Median Renter Household Income for area: $900
- 30% Minimum Wage in Rhode Island: $468

**COST BURDENED OWNERS: 32% | Rhode Island: 32%**

**COST BURDENED RENTERS: 45% | Rhode Island: 51%**

**HOUSING STOCK**

- East Greenwich: 5,362
- Rhode Island: 462,900

- Multifamily: 28% 44%
- Single family: 72% 56%
- Affordable Housing % of year-round housing stock: 4.7% 8.3%

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- East Greenwich: 2,370
- Rhode Island: 1,226
**East Providence**

**Population**: 47,266  
**Households**: 19,797  
**57% Own**  
**43% Rent**

### Median Single Family Home Price

- **$205,000**  
  - Assumed down payment: **$7,175**  
  - Mortgage amount: **$201,287**  
  - Monthly housing payment: **$1,527**

- **$61,071**  
  - Income needed to afford this

#### Median Home Price: Comparison

<table>
<thead>
<tr>
<th>Year</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$180,836</td>
<td>$168,836</td>
</tr>
<tr>
<td>2016</td>
<td>$300,681</td>
<td>$290,681</td>
</tr>
</tbody>
</table>

- **2011**: 13% increase  
- **2016**: 32% decrease

### Average 2-Bedroom Rent

- **$1,225**  
  - Income needed to afford this

#### Rental / 2BR: Comparison

<table>
<thead>
<tr>
<th>Year</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,249</td>
<td>$1,238</td>
</tr>
<tr>
<td>2016</td>
<td>$1,527</td>
<td>$1,526</td>
</tr>
</tbody>
</table>

- **2011**: 2% decrease  
- **2016**: 6% decrease

### Housing Stock

- **East Providence**: 20,982  
  - Multifamily: 44%  
  - Single family: 56%
- **Rhode Island**: 462,900  
  - Multifamily: 44%  
  - Single family: 56%
  - Affordable Housing: 9.8% of year-round housing stock (8.3%)

### Annual Building Permits: Total Units Authorized

- **East Providence**: 2016: 62, 2013: 2
- **Rhode Island**: 2016: 1,226

---

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

Housing is considered affordable when a household spends 30% or less of its income on housing costs.
Rhode Island: 462,900
Multifamily 44%
Single family 56%
Affordable Housing 8.3%

EXETER

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

MEDIAN SINGLE FAMILY HOME PRICE

- **$291,962**
  - Assumed down payment: $10,219
  - Mortgage amount: $286,745
  - Monthly housing payment: $1,989

- **$79,555** Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

- **2011**: $344,169 15% DECREASE
- **2016**: $449,532 35% DECREASE

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

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

- **30% Average Private Sector Wage in Exeter**: $849
- **30% Median Renter Household Income for area**: $879
- **30% Minimum Wage in Rhode Island**: $468

- **$1,989**
- **$1,702**

RENTERS: MONTHLY COST OF AVERAGE 2BR

- **30% Average Private Sector Wage in Exeter**: $849
- **30% Median Renter Household Income for area**: $879
- **30% Minimum Wage in Rhode Island**: $468

- **$1,288**

COST BURDENED OWNERS: 29%
COST BURDENED RENTERS: 45%

HOUSING STOCK

- **Exeter: 2,565**
  - Multifamily: 6%
  - Single family: 94%
  - Affordable Housing: 2.4%

- **Rhode Island: 462,900**
  - Multifamily: 44%
  - Single family: 56%
  - Affordable Housing: 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

- **Exeter**: 17
  - 2006: 0
  - 2007: 0
  - 2008: 1
  - 2009: 0
  - 2010: 0
  - 2011: 0
  - 2012: 0
  - 2013: 0
  - 2014: 0
  - 2015: 0
  - 2016: 10

- **Rhode Island**: 1,226
  - 2006: 2,474
  - 2007: 2,000
  - 2008: 1,500
  - 2009: 1,000
  - 2010: 500
  - 2011: 0
  - 2012: 0
  - 2013: 0
  - 2014: 0
  - 2015: 0
  - 2016: 0
**MEDIAN SINGLE FAMILY HOME PRICE**

- Rhode Island: $1,702
- Single family: $1,288
- Multifamily: $0

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- Rhode Island: $2,096
- Foster: $1,702

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

- Rhode Island: $1,288
- Foster: N/A

**MEDIAN SINGLE FAMILY HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>Foster</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$240,118</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>$283,450</td>
<td>$2096</td>
</tr>
</tbody>
</table>

**RENTAL / 2BR: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>Foster</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Housing Works RI @ RWU | 2017 Housing Fact Book**

**LOCAL HOUSING FACTS**

**Foster**

- Population: 1,809
- Rental Stock: 9%
- Single Family: 91%
- Affordable Housing: 2.1%

**Rhode Island**

- Population: 462,900
- Rental Stock: 44%
- Single Family: 56%
- Affordable Housing: 8.3%
Housing is considered affordable when a household spends 30% or less of its income on housing costs. Rhode Island:

- **MEDIAN SINGLE FAMILY HOME PRICE**
  - $255,000
  - Assumed down payment: $8,925
  - Mortgage amount: $250,381
  - Monthly housing payment: $1,900

- **MEDIAN HOME PRICE: COMPARISON**
  - 5 Year: 2011: $192,094, 2016: $255,000, INCREASE: 33%
  - 10 Year: 2006: $354,863, 2016: $255,000, DECREASE: 28%

- **AVERAGE 2-BEDROOM RENT**
  - N/A

- **RENTAL / 2BR: COMPARISON**
  - 5 Year: 2011: N/A, 2016: N/A
  - 10 Year: 2006: N/A, 2016: N/A

- **AFFORDABILITY**
  - **OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**
    - Glocester: $1,900
    - Rhode Island: $1,702
  - **COST BURDENED OWNERS: 35% | Rhode Island: 32%**

- **RENTERS: MONTHLY COST OF AVERAGE 2BR**
  - Glocester: $1,288

- **COST BURDENED RENTERS: 45% | Rhode Island: 51%**

- **HOUSING STOCK**
  - Glocester: 4,059
  - Rhode Island: 462,900
  - Multifamily: 7% (44%)
  - Single family: 93% (56%)
  - Affordable Housing: 2.2% (8.3%)

- **ANNUAL BUILDING PERMITS: Total Units Authorized**
  - Glocester: 24, 25
  - Rhode Island: 2,370, 1,226

N/A: Insufficient data

- Rhode Island: 92% OWN

- Rhode Island: 8% RENT
HOPKINTON

**Population** 8,123  **Households** 3,374  **78% Own**  **22% Rent**

### Median Single Family Home Price

- **Median** Single Family Home Price: $255,000
- Assumed down payment: $8,925
- Mortgage amount: $250,381
- Monthly housing payment: $1,842

### Median Home Price: Comparison

- **2011**: $234,782 (9% increase)
- **2016**: $336,405 (24% decrease)

### Average 2-Bedroom Rent

- **Hopkinton**: N/A
- **Rhode Island**: N/A

### Rental / 2BR: Comparison

- **2011**: N/A
- **2016**: N/A
- **2006**: $1,271
- **2016**: N/A

### Housing Stock

- **Hopkinton**: 3,758
- **Rhode Island**: 462,900
  - **Multifamily**: 18%
  - **Single Family**: 82%
  - **Affordable Housing**: 7.1%

### Annual Building Permits: Total Units Authorized

- **Hopkinton**: 2006 - 2016
  - **2006**: 37
  - **2016**: 26

- **Rhode Island**: 2006 - 2016
  - **2006**: 2,370
  - **2016**: 1,226

### Affordability

**Housing is considered affordable when a household spends 30% or less of its income on housing costs.**

- **Owners: Monthly Cost of Median Price Home**
  - **Hopkinton**: $1,842
  - **Rhode Island**: $1,702

- **Rents: Monthly Cost of Average 2BR**
  - **Hopkinton**: N/A
  - **Rhode Island**: N/A

### Average Private Sector Wage in Hopkinton

- **Income needed to afford this**: $1,271

### Median Renter Household Income for area

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

### Minimum Wage in Rhode Island

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

**COST BURDENED OWNERS: 30% | Rhode Island: 32%**

**COST BURDENED RENTERS: 47% | Rhode Island: 51%**

**36% of Hopkinton’s year-round housing stock is affordable.**

- **78% Own**: Multifamily 18%
- **44% Rent**: Single Family 56%
- **7.1% Affordable Housing**: 7.1%

**N/A: Insufficient data**

**LOCAL HOUSING FACTS** 

HousingWorks RI @ RWU | 2017 Housing Fact Book
Rhode Island: 462,900
56%
8.3%
32%
32%
21%
79%
23%
55%
4.4%
90%
56%
10%
44%
17%
14%
5%
15%
30%
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15%
14%
5%
15%
30%
30%
30%
30%
5%
Rhode Island: $1,702
$1,288
$0
$0
Multifamily Single family Affordable Housing
% of year-round housing stock 44% 56% 8.3%

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

Johnston: 12,928
Rhode Island: 462,900

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

Johnston: 69% OWN
31% RENT
Rhode Island: 62% OWN
38% RENT

% ofyear-round housing stock

Johnston: 39%
Rhode Island: 51%

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

ANNUAL BUILDING PERMITS: Total Units Authorized

Johnston: 31
Rhode Island: 1,226

Multifamily 35%
44%
Single family 65%
56%
Affordable Housing 8.1%
8.3%

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

Home is considered affordable when a household spends 30% or less of its income on housing costs.

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

Johnston: 30%
Rhode Island: 32%

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

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A household is considered burdened if it spends more than 30% of its income on housing costs.
MEDIAN SINGLE FAMILY HOME PRICE

$299,900

Assumed down payment $10,497
Mortgage amount $294,468
Monthly housing payment $2,172

$86,900

Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$237,450</td>
<td>26% INCREASE</td>
<td>24% DECREASE</td>
</tr>
<tr>
<td>2016</td>
<td>$299,900</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AVERAGE 2-BEDROOM RENT

$1,282

$51,280

Income needed to afford this

RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,158</td>
<td>11% INCREASE</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>$1,282</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

<table>
<thead>
<tr>
<th>Income Needed</th>
<th>Rhode Island</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$1,307</td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td>$703</td>
<td></td>
</tr>
<tr>
<td>$1,000</td>
<td>$468</td>
<td></td>
</tr>
<tr>
<td>$1,500</td>
<td>$1,702</td>
<td></td>
</tr>
<tr>
<td>$2,000</td>
<td>$2,172</td>
<td></td>
</tr>
</tbody>
</table>

COST BURDENED OWNERS: 26% | Rhode Island: 32%

26%

32%

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

<table>
<thead>
<tr>
<th>Income Needed</th>
<th>Rhode Island</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$1,307</td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td>$703</td>
<td></td>
</tr>
<tr>
<td>$1,000</td>
<td>$468</td>
<td></td>
</tr>
<tr>
<td>$1,500</td>
<td>$1,282</td>
<td></td>
</tr>
<tr>
<td>$2,000</td>
<td>$1,288</td>
<td></td>
</tr>
</tbody>
</table>

COST BURDENED RENTERS: 41% | Rhode Island: 51%

41%

51%

HOUSING STOCK

Lincoln: 8,617
Multifamily 40%
Single family 60%
Affordable Housing 6.5%

Rhode Island: 462,900
Multifamily 44%
Single family 56%
Affordable Housing 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

Lincoln

Rhode Island

HousingWorks RI @ RWU | 2017 Housing Fact Book
MEDIAN SINGLE FAMILY HOME PRICE

$491,250 Assumed down payment $17,194
$482,352 Mortgage amount $2,890

$115,599 Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Little Compton</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$541,600</td>
<td>$742,426</td>
</tr>
<tr>
<td>2016</td>
<td>$1,018,384</td>
<td>$1,226,868</td>
</tr>
<tr>
<td>DECREASE</td>
<td>9%</td>
<td>52%</td>
</tr>
</tbody>
</table>

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Little Compton</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$1,702</td>
<td>$2,890</td>
</tr>
<tr>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

COST BURDENED OWNERS: 34% | Rhode Island: 32%

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

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Little Compton</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$1,288</td>
<td>$2,890</td>
</tr>
<tr>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

COST BURDENED RENTERS: 50% | Rhode Island: 51%

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

HOUSING STOCK

Little Compton: 2,336 Rhode Island: 462,900

- Multifamily: 5% 44%
- Single family: 95% 56%
- Affordable Housing: 0.6% 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

Little Compton: 2,370 Rhode Island: 1,226
**MIDDLETOWN**

**POPULATION** 16,057  |  **HOUSEHOLDS** 6,419  |  **AFFORDABILITY** 53% OWN  |  **RENT** 47%

**MEDIAN SINGLE FAMILY HOME PRICE**

- **$352,500**
  - Assumed down payment: $12,338
  - Mortgage amount: $346,115
  - Monthly housing payment: $2,395

- **$95,815** Income needed to afford this

**MEDIAN HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Middletown</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$330,829</td>
<td>$457,273</td>
</tr>
<tr>
<td>2016</td>
<td>$330,829</td>
<td>$457,273</td>
</tr>
</tbody>
</table>

- 5 YEAR: **7% INCREASE**
- 10 YEAR: **23% DECREASE**

**AVERAGE 2-BEDROOM RENT**

- **$1,407**
- **$56,280** Income needed to afford this

**RENTAL / 2BR: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Middletown</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,376</td>
<td>$1,376</td>
</tr>
<tr>
<td>2016</td>
<td>$1,407</td>
<td>$1,407</td>
</tr>
</tbody>
</table>

- 5 YEAR: **2% INCREASE**
- 10 YEAR: **14% DECREASE**

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- **$2,395**
- $1,702
- $1,162
- $1,022

**COST BURDENED OWNERS: 32%**

- **Rhode Island: 32%**

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

- **$1,407**
- **$1,288**
- $1,162
- $1,022

**COST BURDENED RENTERS: 54%**

- **Rhode Island: 51%**

**HOUSING STOCK**

- **Middletown:** 7,365
- **Rhode Island:** 462,900

- **Multifamily:** 36% | **44%**
- **Single family:** 64% | **56%**
- **Affordable Housing:** 5.4% | **8.3%**

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- **Middletown:** 2006: 26, 2007: 16
- **Rhode Island:** 2006: 2,370, 2016: 1,226
A household is considered burdened if it spends more than 30% of its income on housing costs.

### Housing Stock

<table>
<thead>
<tr>
<th>Location</th>
<th>Total Units Authorized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Narragansett</td>
<td>10,318</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>462,900</td>
</tr>
</tbody>
</table>

- **Multifamily**: 20% (Narragansett), 44% (Rhode Island)
- **Single family**: 80% (Narragansett), 56% (Rhode Island)
- **Affordable Housing**: 3.8% (Narragansett), 8.3% (Rhode Island)

### Annual Building Permits: Total Units Authorized

- **Narragansett**: 2006 - 2016
- **Rhode Island**: 2006 - 2016

### MEDIAN SINGLE FAMILY HOME PRICE

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Price</th>
<th>Down Payment</th>
<th>Mortgage Amount</th>
<th>Monthly Housing Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$378,853</td>
<td></td>
<td>$14,613</td>
<td>$409,938</td>
</tr>
<tr>
<td>2016</td>
<td>$512,050</td>
<td>$10,429</td>
<td>$497,031</td>
<td>$2,601</td>
</tr>
</tbody>
</table>

### AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Year</th>
<th>Rent</th>
<th>Down Payment</th>
<th>Mortgage Amount</th>
<th>Monthly Housing Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$1,480</td>
<td>$10,429</td>
<td>$497,031</td>
<td>$2,601</td>
</tr>
<tr>
<td>2016</td>
<td>$1,578</td>
<td>$10,429</td>
<td>$497,031</td>
<td>$2,601</td>
</tr>
</tbody>
</table>

### Affordability

- **Owners**: Monthly Cost of Median Price Home
  - Narragansett: $2,601
  - Rhode Island: $1,702

- **Renters**: Monthly Cost of Average 2BR
  - Narragansett: $1,289
  - Rhode Island: $879

### Cost Burdened Owners

- Narragansett: 29%
- Rhode Island: 32%

### Cost Burdened Renters

- Narragansett: 62%
- Rhode Island: 51%

### Local Housing Facts

- Narragansett: Population 15,719, Households 7,167, 69% Own, 31% Rent
- Rhode Island: Population 1,040,000, Households 400,000, 69% Own, 31% Rent

- Median Rent: $1,289
- Median Home Price: $417,500
- Income needed to afford this: $104,029
Rhode Island
Multifamily Single family Affordable Housing
% of year-round housing stock
HOUSING STOCK
POPULATION 24,459 HOUSEHOLDS 10,723
41% OWN 59% RENT

MEDIAN SINGLE FAMILY HOME PRICE
$446,500 Assumed down payment $15,628 Mortgage amount $438,413 Monthly housing payment $2,835
$113,419 Income needed to afford this

MEDIAN HOME PRICE: COMPARISON
5 YEAR 10 YEAR
2011 $376,185 2016 $520,922 2006 $502,922 2016 $438,413
19% INCREASE 14% DECREASE

AVERAGE 2-BEDROOM RENT
$1,508 $60,320 Income needed to afford this

RENTAL / 2BR: COMPARISON
5 YEAR 10 YEAR
2011 $1,401 2016 $1,684 2006 $1,684 2016 $1,022
8% INCREASE 10% DECREASE

AFFORDABILITY
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

COST BURDENED OWNERS: 30% Rhode Island: 32%
A household is considered burdened if it spends more than 30% of its income on housing costs.

RENTERS: MONTHLY COST OF AVERAGE 2BR

COST BURDENED RENTERS: 46% Rhode Island: 51%
A household is considered burdened if it spends more than 30% of its income on housing costs.

HOUSING STOCK
Newport: 13,365
 Rhode Island: 462,900
58% 44% Multifamily Single family
42% 56% Affordable Housing
15.3% 8.3% % of year-round housing stock

ANNUAL BUILDING PERMITS: Total Units Authorized

Newport
Rhode Island

HousingWorks RI @ RWU | 2017 Housing Fact Book
**NEW SHOREHAM**

**POPULATION** 906  |  **HOUSEHOLDS** 426  |  **77% OWN**  |  **23% RENT**

**MEDIAN SINGLE FAMILY HOME PRICE**

- Rhode Island:
  - $1,702
  - $1,288
  - $0

**ASSUMED DOWN PAYMENT**

- $1,075,000
- $248,487

**MORTGAGE AMOUNT**

- $37,625
- $1,055,529

**MONTHLY HOUSING PAYMENT**

- $6,212
- $1,702

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- New Shoreham: $6,212
- Rhode Island: $1,702

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

- New Shoreham: $1,288
- Rhode Island: $1,040

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- New Shoreham: 2,370
- Rhode Island: 1,226

**LOCAL HOUSING FACTS**

- **HousingWorks RI @ RWU | 2017 Housing Fact Book**

**HOUSING STOCK**

- **New Shoreham:** 1,820
- **Rhode Island:** 462,900

- **Multifamily:** 15% | 44%
- **Single family:** 85% | 56%
- **Affordable Housing:** 10.6% | 8.3%

- **% of year-round housing stock:**
  - New Shoreham: 77%
  - Rhode Island: 58%

**COST BURDENED OWNERS:** 38% | Rhode Island: 32%

**COST BURDENED RENTERS:** 43% | Rhode Island: 51%

**RENTAL / 2BR: COMPARISON**

- 2011
  - New Shoreham: N/A
  - Rhode Island: $6,212

- 2016
  - New Shoreham: N/A
  - Rhode Island: $1,040

**MEDIAN HOME PRICE: COMPARISON**

- 5 YEAR
  - 2011: $1,035,176
  - 2016: $1,702

- 10 YEAR
  - 2006: N/A
  - 2016: N/A

**AVERAGE 2-BEDROOM RENT**

- N/A

**RENTAL / 2BR: COMPARISON**

- 5 YEAR
  - 2011: N/A
  - 2016: N/A

- 10 YEAR
  - 2006: N/A
  - 2016: N/A

**MEDIAN HOME PRICE: COMPARISON**

- 5 YEAR
  - 2011: $1,035,176
  - 2016: $1,702

- 10 YEAR
  - 2006: N/A
  - 2016: N/A

**RENTAL / 2BR: COMPARISON**

- 5 YEAR
  - 2011: N/A
  - 2016: N/A

- 10 YEAR
  - 2006: N/A
  - 2016: N/A
Rhode Island: 462,900
Multifamily 44%
Single family 56%
Affordable Housing 8.3%

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

Below are affordable housing payments of certain income levels:
- Rhode Island: $348,325
- North Kingstown: $298,814

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

- Rhode Island: 32%
- North Kingstown: 31%

Below are affordable housing payments of certain income levels:
- North Kingstown: $1,702
- Rhode Island: $1,288

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

- Rhode Island: 51%
- North Kingstown: 43%

Below are affordable housing payments of certain income levels:
- North Kingstown: $1,288
- Rhode Island: $1,281

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

- Rhode Island: 51%
- North Kingstown: 43%

Below are affordable housing payments of certain income levels:
- North Kingstown: $1,288
- Rhode Island: $2,484

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

- Rhode Island: 32%
- North Kingstown: 31%

Below are affordable housing payments of certain income levels:
- North Kingstown: $1,702
- Rhode Island: $1,288

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

- Rhode Island: 51%
- North Kingstown: 43%

Below are affordable housing payments of certain income levels:
- North Kingstown: $1,288
- Rhode Island: $2,484

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

- Rhode Island: 32%
- North Kingstown: 31%
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

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Rhode Island: 462,900

North Providence: 15,546

- Multifamily: 51% (44% for Rhode Island)
- Single family: 49% (56% for Rhode Island)
- Affordable Housing: 6.9% (8.3% for Rhode Island)

ANNUAL BUILDING PERMITS: Total Units Authorized

- North Providence: 88 units in 2006, 11 units in 2016
- Rhode Island: 2,370 units in 2006, 1,226 units in 2016
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

**MEDIAN SINGLE FAMILY HOME PRICE**

- Rhode Island: $265,950
- North Smithfield: $243,853
- Assumed down payment: $9,308
- Mortgage amount: $261,133
- Monthly housing payment: $1,817

**AVERAGE 2-BEDROOM RENT**

- Rhode Island: $72,661
- North Smithfield: $1,274
- Income needed to afford this: $50,960

**RENTAL / 2BR: COMPARISON**

- 5 YEAR:
  - 2011: $1,267 (1% increase)
  - 2016: $1,455 (12% decrease)
- 10 YEAR:
  - 2006: $1,274
  - 2016: $1,288 (1% increase)

**COST BURDENED OWNERS: 23% | Rhode Island: 32%**

**COST BURDENED RENTERS: 64% | Rhode Island: 51%**

**AFFORDABILITY**

<table>
<thead>
<tr>
<th>Monthly Cost of Median Price Home</th>
<th>Rhode Island</th>
<th>North Smithfield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,817</td>
<td>$1,702</td>
<td></td>
</tr>
</tbody>
</table>

**LOCAL HOUSING FACTS**

<table>
<thead>
<tr>
<th>Population</th>
<th>Households</th>
<th>Ownership Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,159</td>
<td>4,619</td>
<td>74% Own</td>
</tr>
</tbody>
</table>

**Housing Stock**

- North Smithfield: 5,099
- Rhode Island: 462,900
- Multifamily: 35% (44%)
- Single family: 65% (56%)
- Affordable Housing: 8.2% (8.3%) of year-round housing stock

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- North Smithfield: 2,370
- Rhode Island: 1,226
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**Rhode Island**
- Median Single Family Home Price: $174,000
- Assumed down payment: $6,090
- Mortgage amount: $170,848
- Monthly housing payment: $1,298
- Income needed to afford this: $51,932

**Median Home Price: Comparison**
- 2006: $138,682
- 2016: $278,055
- 5 Year Increase: 25%
- 10 Year Decrease: 37%

**AVERAGE 2-BEDROOM RENT**
- $1,174
- Income needed to afford this: $46,960

**Rental / 2BR: Comparison**
- 2011: $1,057
- 2016: $1,194
- 5 Year Increase: 11%
- 10 Year Decrease: 2%

**Housing Stock**
- Pawtucket: 31,649
- Rhode Island: 462,900
- 44% Own
- 56% Rent
- Affordable Housing: 8.9%

**ANNUAL BUILDING PERMITS: Total Units Authorized**
- Pawtucket: 43 in 2006, 10 in 2016
- Rhode Island: 1,226 in 2016

** Rhode Island: 44% 56% 8.3%**
- 10 Year
- 5 Year

**Cost Burdened Owners:** 41% Rhode Island: 32%

**Cost Burdened Renters:** 48% Rhode Island: 51%

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

**30% Average Private Sector Wage in Pawtucket**
- $1,223

**30% Median Renter Household Income for area**
- $763

**30% Minimum Wage in Rhode Island**
- $468
**Portsmouth**

**Population:** 17,361  
**Households:** 7,036

### Median Single Family Home Price

- **Median Price:** $347,500  
- Assumed down payment: $12,163  
- Mortgage amount: $341,206  
- Monthly housing payment: $2,392

**Income needed to afford this:** $95,670

### Median Home Price: Comparison

- **5 Year:**
  - 2011: $342,835  
  - 2016: $347,500  
  - Increase: 1%
  
- **10 Year:**
  - 2006: $504,310  
  - 2016: $347,500  
  - Decrease: 31%

### Average 2-Bedroom Rent

- **Rent:** $1,714  
- **Income needed to afford this:** $68,560

### Renter / 2BR: Comparison

- **5 Year:**
  - 2011: $1,316  
  - 2016: $1,343  
  - Increase: 30%
  
- **10 Year:**
  - 2006: $1,022  
  - 2016: $1,343  
  - Increase: 30%

### Affordability

**Owners: Monthly Cost of Median Price Home**

- **Owner Monthly Cost:** $2,392  
- **Owner Income Needed:** $1,702

**Renters: Monthly Cost of Average 2BR**

- **Renter Monthly Cost:** $1,714  
- **Renter Income Needed:** $1,288

### Cost Burdened Owners: 34%  
**Rhode Island: 32%**

### Cost Burdened Renters: 54%  
**Rhode Island: 51%**

### Housing Stock

- **Portsmouth:** 8,420  
  - Multifamily: 18%  
  - Single Family: 82%

- **Rhode Island:** 462,900  
  - Multifamily: 44%  
  - Single Family: 56%

### Affordable Housing

- **Portsmouth:** 2.8%  
  - % of year-round housing stock

- **Rhode Island:** 8.3%

### Annual Building Permits: Total Units Authorized

- **Portsmouth:** 122  
  - 2006: 34  
  - 2011: 122

- **Rhode Island:** 1,226  
  - 2006: 2,370  
  - 2011: 1,226

---

**Housing is considered affordable when a household spends 30% or less of its income on housing costs.**

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

**30% Average Private Sector Wage in Portsmouth**

**30% Median Renter Household Income for area**

**30% Minimum Wage in Rhode Island**

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**Rhode Island**

- Median Single Family Home Price: $150,000
- Income needed to afford this: $44,131

**MEDIAN SINGLE FAMILY HOME PRICE**

- 2011 Single Family Price: $106,719 (41% increase)
- 2016 Single Family Price: $253,018 (41% decrease)

**MEDIAN HOME PRICE: COMPARISON**

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

**AFFORDABILITY**

- Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**AVERAGE 2-BEDROOM RENT**

- Average 2-Bedroom Rent: $1,203
- Income needed to afford this: $48,120

**RENTAL / 2BR: COMPARISON**

- 5 Year: 2011 $1,099 (9% increase) vs. 2016 $1,292 (7% decrease)

**COST BURDENED OWNERS: 42% | Rhode Island: 32%**

- Providence (w/o East Side): 78% cost burdened; 22% not cost burdened
- Rhode Island: 51% cost burdened; 49% not cost burdened

**HOUSING STOCK**

- Providence (w/o East Side): 56,596
- Rhode Island: 462,900

- Multifamily: 78% (44% of year-round housing stock)
- Single Family: 22% (56% of year-round housing stock)
- Affordable Housing: 14.9% (8.3% of year-round housing stock)

**ANNUAL BUILDING PERMITS: Total Units Authorized**

Rhode Island
Multifamily
Single family
Affordable Housing
% of year-round housing stock
HOUSING STOCK
POPULATION
33,927
HOUSEHOLDS
12,813
44% OWN
56% RENT

MEDIAN SINGLE FAMILY HOME PRICE
$493,000
Assumed down payment
$17,255
Mortgage amount
$484,071
Monthly housing payment
$3,420
$136,794
Income needed to afford this

MEDIAN HOME PRICE: COMPARISON
5 YEAR
10 YEAR
2011
$454,623
2016
$597,789
8% INCREASE
18% DECREASE

AVERAGE 2-BEDROOM RENT
$1,431
$57,240
Income needed to afford this

RENTAL / 2BR: COMPARISON
5 YEAR
10 YEAR
2011
$1,318
2016
$1,578
9% INCREASE
9% DECREASE

AFFORDABILITY
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME
Below are affordable housing payments of certain income levels
30% Average Private Sector Wage in Providence
$3,420
$1,702

COST BURDENED OWNERS: 30% | Rhode Island: 32%
A household is considered burdened if it spends more than 30% of its income on housing costs.

RENTERS: MONTHLY COST OF AVERAGE 2BR
Below are affordable housing payments of certain income levels
30% Median Renter Household Income for area
$468

COST BURDENED RENTERS: 48% | Rhode Island: 51%
A household is considered burdened if it spends more than 30% of its income on housing costs.

HOUSING STOCK
Providence (East Side):
14,484
Multifamily
70%
Single family
30%
Affordable Housing
14.9%
Rhode Island:
462,900
44%
56%
8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized
All of Providence
200
373
62
2,370
1,226
Rhode Island

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LOCAL HOUSING FACTS
Rhode Island

$1,702
$1,288
$0
$0

Multifamily
Single family
Affordable Housing

% of year-round housing stock

HOUSING STOCK

Richmond: 2,964
Rhode Island: 462,900

Multifamily 8%
Single family 92%
Affordable Housing 1.9%

ANNUAL BUILDING PERMITS: Total Units Authorized

RICHMOND

MEDIAN SINGLE FAMILY HOME PRICE

$279,800
Assumed down payment $9,793
Mortgage amount $274,732
Monthly housing payment $2,037

$81,481
Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

2011 2016
$245,454 $279,800
14% INCREASE

10 YEAR
2006 2016
$379,274 $468
26% DECREASE

AVERAGE 2-BEDROOM RENT

N/A

RENTAL / 2BR: COMPARISON

2011 2016
N/A N/A

10 YEAR
2006 2016
N/A N/A

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

30% Median Renter Household Income for area
30% Average Private Sector Wage in Richmond
30% Minimum Wage in Rhode Island

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

30% Median Renter Household Income for area
30% Average Private Sector Wage in Richmond
30% Minimum Wage in Rhode Island

COST BURDENED OWNERS: 29% | Rhode Island: 32%

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

COST BURDENED RENTERS: 16% | Rhode Island: 51%

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

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A household is considered burdened if it spends more than 30% of its income on housing costs.
Rhode Island
Multifamily Single family Affordable Housing
% of year-round housing stock
HOUSING STOCK
POPULATION 10,450 HOUSEHOLDS 4,173
87% OWN 13% RENT

MEDIAN SINGLE FAMILY HOME PRICE
$285,000 Assumed down payment $9,975 Mortgage amount $279,838 Monthly housing payment $1,993

$79,720 Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>Scituate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$264,663</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>$165,100</td>
<td>N/A</td>
</tr>
</tbody>
</table>

5 YEAR 8% INCREASE 10 YEAR 32% DECREASE

AVERAGE 2-BEDROOM RENT

$1,506 $60,240 Income needed to afford this

RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>Scituate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

5 YEAR N/A 10 YEAR N/A

AFFORDABILITY
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

30% Average Private Sector Wage for area
30% Median Renter Household Income in Scituate
30% Minimum Wage in Rhode Island

$1,993 $1,702

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

30% Average Private Sector Wage for area
30% Median Renter Household Income in Scituate
30% Minimum Wage in Rhode Island

$1,506 $1,288

COST BURDENED OWNERS: 25% | Rhode Island: 32%
COST BURDENED RENTERS: 56% | Rhode Island: 51%

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

Scituate: 4,365
Rhode Island: 462,900
Multifamily 13% 44%
Single family 87% 56%
Affordable Housing 0.9% 8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

Scituate

Rhode Island

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LOCAL HOUSING FACTS 53
SMITHFIELD

POPULATION 21,513  HOUSEHOLDS 7,243

80% OWN  20% RENT

MEDIAN SINGLE FAMILY HOME PRICE

$270,000  Assumed down payment $9,450  Mortgage amount $265,110  Monthly housing payment $1,852

$74,095  Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>5 YEAR</th>
<th>10 YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>2016</td>
</tr>
<tr>
<td>$229,446</td>
<td>$398,923</td>
</tr>
<tr>
<td>18% INCREASE</td>
<td>32% DECREASE</td>
</tr>
</tbody>
</table>

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

RENTERS: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

Housing is considered burdened if it spends more than 30% of its income on housing costs.

COST BURDENED OWNERS: 29%  Rhode Island: 32%

COST BURDENED RENTERS: 47%  Rhode Island: 51%

AVERAGE 2-BEDROOM RENT

N/A  Income needed to afford this

RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th>5 YEAR</th>
<th>10 YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>2016</td>
</tr>
<tr>
<td>$1,275</td>
<td>N/A</td>
</tr>
<tr>
<td>$1,323</td>
<td>N/A</td>
</tr>
</tbody>
</table>

HOUSING STOCK

Smithfield: 7,644  Rhode Island: 462,900

Multifamily 33%  44%

Single family 67%  56%

Affordable Housing 5.1%  8.3%

ANNUAL BUILDING PERMITS: Total Units Authorized

Smithfield 2,370  Rhode Island 1,226
SOUTH KINGSTOWN

**MEDIAN SINGLE FAMILY HOME PRICE**

- Assumed down payment: $11,025
- Mortgage amount: $309,295
- Monthly housing payment: $2,134

**Income needed to afford this:** $85,373

**MEDIAN HOME PRICE: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>South Kingstown</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$298,814</td>
<td>$243,819</td>
</tr>
<tr>
<td>2011</td>
<td>$315,000</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

**RENTAL / 2BR: COMPARISON**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>South Kingstown</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$1,320</td>
<td>$1,344</td>
</tr>
<tr>
<td>2011</td>
<td>$1,320</td>
<td>$1,290</td>
</tr>
</tbody>
</table>

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- Rhode Island: $1,702
- South Kingstown: $2,134

**RENTS: MONTHLY COST OF AVERAGE 2BR**

- Rhode Island: $1,288
- South Kingstown: $1,344

**COST BURDENED OWNERS: 30% | Rhode Island: 32%**

- Rhode Island: 32%
- South Kingstown: 30%

**COST BURDENED RENTERS: 55% | Rhode Island: 51%**

- Rhode Island: 51%
- South Kingstown: 55%

**Housing Stock**

- South Kingstown: 12,836
- Rhode Island: 462,900

- Multifamily: 22%
- Single family: 78%

- Affordable Housing: 5.6%

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- South Kingstown: 2006 - 53, 2016 - 95
- Rhode Island: 2006 - 1,226, 2016 - 2,370
TIVERTON

POPULATION 15,818 | HOUSEHOLDS 6,670 | 79% OWN | 21% RENT

MEDIAN SINGLE FAMILY HOME PRICE

$245,000 Assumed down payment $8,575 Mortgage amount $240,562 Monthly housing payment $1,756

$70,231 Income needed to afford this

MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th></th>
<th>5 YEAR</th>
<th>10 YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$220,909</td>
<td>$379,870</td>
</tr>
<tr>
<td>2016</td>
<td>$1,756</td>
<td>$1,702</td>
</tr>
</tbody>
</table>

AFFORDABILITY

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

OWNERS: MONTHLY COST OF MEDIAN PRICE HOME

Below are affordable housing payments of certain income levels

Renters: MONTHLY COST OF AVERAGE 2BR

Below are affordable housing payments of certain income levels

COST BURDENED OWNERS: 32% | Rhode Island: 32%

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

COST BURDENED RENTERS: 41% | Rhode Island: 51%

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

AVERAGE 2-BEDROOM RENT

$1,432 $57,280 Income needed to afford this

RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th></th>
<th>5 YEAR</th>
<th>10 YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$1,236</td>
<td>$1,340</td>
</tr>
<tr>
<td>2016</td>
<td>$1,432</td>
<td>$1,288</td>
</tr>
</tbody>
</table>

HOUSING STOCK

Tiverton: 7,375
Rhode Island: 462,900

23% 23%

77% 77%

5.1% 8.3%

AFFORDABLE HOUSING

79% OWN | 21% RENT

ANNUAL BUILDING PERMITS: Total Units Authorized

Tiverton

Rhode Island

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**Rhode Island**  
**Multifamily**  
**Single family**  
**Affordable Housing**

**% of year-round housing stock**

**Housing Stock**

**Warren:** 5,097  
**Rhode Island:** 462,900

- Multifamily: 52%  
- Single family: 48%  
- Affordable Housing: 4.5%

**30% Median Renter Household Income in Warren**

**30% Average Private Sector Wage for area**

**30% Minimum Wage in Rhode Island**

**Income needed to afford this**

**Median Single Family Home Price**

- Assumed down payment: $8,873  
- Mortgage amount: $248,908  
- Monthly housing payment: $1,835

**Median Home Price: Comparison**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$240,118</td>
<td>↑ 6% INCREASE</td>
<td>↓ 31% DECREASE</td>
</tr>
<tr>
<td>2016</td>
<td>$253,500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Average 2-Bedroom Rent**

- $1,281  
- $51,124

**Rental / 2BR: Comparison**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rhode Island</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td>$1,383</td>
<td>↓ 7% DECREASE</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>$1,288</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Housing is considered affordable when a household spends 30% or less of its income on housing costs.**

**Affordability**

**Cost Burdened Owners: 36%**  
**Rhode Island: 32%**

**Cost Burdened Renters: 50%**  
**Rhode Island: 51%**

**Owners: Monthly Cost of Median Price Home**

- $1,835
- $1,702

**Renters: Monthly Cost of Average 2BR**

- $1,281
- $1,288

**ANNUAL BUILDING PERMITS: Total Units Authorized**

**Warren: 2,370**  
**Rhode Island: 1,226**

---

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**LOCAL HOUSING FACTS** | 57
Rhode Island:

**MEDIAN SINGLE FAMILY HOME PRICE**

- Assumed down payment: $6,997
- Mortgage amount: $196,279
- Monthly housing payment: $1,466

**Income needed to afford this**

**AFFORDABILITY**

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

**OWNERS: MONTHLY COST OF MEDIAN PRICE HOME**

- Below are affordable housing payments of certain income levels

**RENTERS: MONTHLY COST OF AVERAGE 2BR**

- Below are affordable housing payments of certain income levels

**HOUSING STOCK**

- Warwick: 37,250
- Rhode Island: 462,900

- Multifamily: 28% 44%
- Single family: 72% 56%
- Affordable Housing: 5.4% 8.3%

**ANNUAL BUILDING PERMITS: Total Units Authorized**

- Warwick: 2006 - 106, 2016 - 53
- Rhode Island: 2016 - 1,226
Westerly: 12,388
Rhode Island: 462,900

**Housing Stock**

- Multifamily: 35%
- Single family: 65%
- Affordable Housing: 5.2%

**Annual Building Permits:**

- Westerly: 197
- Rhode Island: 2,370

**Affordability**

- **Owners:** Monthly cost of median price home
  - Westerly: $1,874
  - Rhode Island: $1,702
  - 30% Average Private Sector Wage in Westerly: $1,874
  - 30% Median Renter Household Income for area: $1,702
  - 30% Minimum Wage in Rhode Island: $1,874

- **Renters:** Monthly cost of average 2BR
  - Westerly: $1,315
  - Rhode Island: $1,288
  - 30% Average Private Sector Wage in Westerly: $1,315
  - 30% Median Renter Household Income for area: $1,288
  - 30% Minimum Wage in Rhode Island: $1,315

**Cost Burdened Owners:** 27% | Rhode Island: 32%

**Cost Burdened Renters:** 52% | Rhode Island: 51%

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

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

**Median Single Family Home Price**

- Rhode Island: $290,000
  - Assumed down payment: $10,150
  - Mortgage amount: $284,747
  - Monthly housing payment: $1,874

- Median Home Price: Comparison
  - 2011: $293,478, Decrease 1%
  - 2016: $383,383, Decrease 24%

**Average 2-Bedroom Rent**

- Rhode Island: $52,600
  - Income needed to afford this: $1,315

**Rental / 2BR: Comparison**

- 2011: $1,271, 3% Increase
- 2016: $1,315, 0% Change
**WEST GREENWICH**

**POPULATION** 6,117  **HOUSEHOLDS** 2,175  **78% OWN**  **22% RENT**

### MEDIAN SINGLE FAMILY HOME PRICE

- **$337,500**
  - Assumed down payment $11,813
  - Mortgage amount $331,387
  - Monthly housing payment $2,473

- **$98,917**
  - Income needed to afford this

### MEDIAN HOME PRICE: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>West Greenwich</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>$251,857</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>$247,302</td>
<td>$247,302</td>
</tr>
<tr>
<td>2006</td>
<td>$464,417</td>
<td>$464,417</td>
</tr>
<tr>
<td>2016</td>
<td>$464,417</td>
<td>$464,417</td>
</tr>
</tbody>
</table>

#### 5 YEAR
- **34% INCREASE**

#### 10 YEAR
- **27% DECREASE**

### AVERAGE 2-BEDROOM RENT

- **N/A**

### RENTAL / 2BR: COMPARISON

<table>
<thead>
<tr>
<th>Year</th>
<th>West Greenwich</th>
<th>Rhode Island</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2006</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2016</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

#### 5 YEAR
- **N/A**

#### 10 YEAR
- **N/A**

### COST BURDENED OWNERS: 28%  **Rhode Island: 32%**

### COST BURDENED RENTERS: 37%  **Rhode Island: 51%**

### HOUSING STOCK

- **West Greenwich: 2,371**
- **Rhode Island: 462,900**

- **Multifamily**
  - 10%  **44%**

- **Single family**
  - 90%  **56%**

- **Affordable Housing**
  - 1.4%  **8.3%**

### ANNUAL BUILDING PERMITS: Total Units Authorized

#### West Greenwich

- **2006:** 16
- **2016:** 54

#### Rhode Island

- **2006:** 2,370
- **2016:** 1,226

---

Housing is considered affordable when a household spends 30% or less of its income on housing costs.

A household is considered burdened if it spends more than 30% of its income on housing costs.
**MEDIAN SINGLE FAMILY HOME PRICE**

- Assumed down payment: $6,493
- Mortgage amount: $182,140
- Monthly housing payment: $1,447

**$57,860**  
Income needed to afford this

**MEDIAN HOME PRICE: COMPARISON**

- **West Warwick**
  - 2011: $160,103  
  - 2016: $170,200  
  - **16% INCREASE**
  - 2006: $282,818  
  - 2016: $170,200  
  - **34% DECREASE**

- **Rhode Island**
  - 2011: $185,500  
  - 2016: $182,140  
  - **31% DECREASE**
  - 2006: $282,818  
  - 2016: $160,103  
  - **34% DECREASE**

**AVERAGE 2-BEDROOM RENT**

- **$1,289**  
  Income needed to afford this

**RENTAL / 2BR: COMPARISON**

- **West Warwick**
  - 2011: $1,062  
  - 2016: $1,289  
  - **21% INCREASE**
  - 2006: $1,178  
  - 2016: $1,361  
  - **5% DECREASE**

- **Rhode Island**
  - 2011: $1178  
  - 2016: $1,289  
  - **20% INCREASE**
  - 2006: $185,500  
  - 2016: $1,178  
  - **30% DECREASE**

**HOUSING STOCK**

- **West Warwick:** 13,798
- **Rhode Island:** 462,900

**ANNUAL BUILDING PERMITS:** Total Units Authorized

- **West Warwick:**
  - 2006: 39
  - 2016: 4

- **Rhode Island:**
  - 2006: 2,370
  - 2016: 1,226
**WOONSOCKET**

**Population** 41,213  **Households** 17,324  **38% Own**  **62% Rent**

### Median Single Family Home Price
- **$155,000**
  - Assumed down payment: $5,425
  - Mortgage amount: $152,193
  - Monthly housing payment: $1,293

### Income needed to afford this:
- **$51,702**

#### Median Home Price: Comparison
- **2011** $142,070  **↑ 9% Increase**
- **2016** $285,736  **↓ 46% Decrease**

### Average 2-Bedroom Rent
- **$1,106**
  - Income needed to afford this: **$44,240**

#### Rental / 2BR: Comparison
- **2011** $1,033  **↑ 7% Increase**
- **2016** $1,238  **↓ 11% Decrease**

### Affordability
Housing is considered affordable when a household spends 30% or less of its income on housing costs.

#### Owners: Monthly Cost of Median Price Home
- **$1,293**
  - **$1,702**

#### Renters: Monthly Cost of Average 2BR
- **$1,106**
  - **$1,288**

### Housing Stock
- **Woonsocket**: 19,473
  - Multifamily: 74%
  - Single Family: 26%
  - Affordable Housing: 15.9%
- **Rhode Island**: 462,900
  - Multifamily: 44%
  - Single Family: 56%
  - Affordable Housing: 8.3%

### Annual Building Permits: Total Units Authorized
- **Woonsocket**: 43
  - Rhode Island: 2,370
- **Woonsocket**: 13
  - Rhode Island: 1,226
In its Projecting Future Housing Needs Report (2016), commissioned by Rhode Island Housing, HousingWorks RI worked with the Metropolitan Area Planning Council (MAPC), based in Boston, to devise projected housing needs across the state. The analysis used Public Use Microdata Survey Areas (PUMAs), as used in the U.S. Census Bureau American Community Survey Public Use Microdata Survey (PUMS) data. The most recent PUMA definitions were created in 2012. In Rhode Island, adjacent municipalities are grouped into six separate PUMA and the remaining PUMA is the City of Providence.

The regions are (clockwise around the state): Northwest RI, including Burrillville, Foster, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket; Northeast RI, including Central Falls, Cumberland, Lincoln, North Providence, Pawtucket; Providence; Southeast Providence County, including Cranston and East Providence; Southeast RI, including Barrington, Bristol, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton, Warren; South RI, including Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly; and Central RI, including Coventry, East Greenwich, Warwick, West Greenwich, West Warwick.

The following pages provide overviews of each region that go beyond their housing needs, and look not only at the geography, but those aspects of each region that make them desirable to call home, including transportation, industries and jobs, healthcare and education. 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. We hope to continue to build on the regional analysis to show housing’s connections to transportation, jobs, and quality of life.

Despite Rhode Island’s status as the smallest state in the United States, its 39 municipalities include hundreds of neighborhoods and villages that provide unique environments and living experiences. Moreover, within those cities and towns are histories already rich with the experience of blending housing and livelihoods. Many of Rhode Island’s villages hark back to the state’s heritage as the birthplace of the American Industrial Revolution, with many mills now forming the cornerstone of new communities—bringing housing and commerce—back to these villages.

From the charm of bayside Wickford to the bucolic appeal of Chepachet and from the eateries and nightlife of Downtown Providence to the seaside vistas of Newport, the state offers a rich and diverse range of lifestyle choices.

**RIPTA Transportation Line Reference Key**

RIPTA’s bus service is largely a radial design with Kennedy Plaza in Downtown Providence serving as the dominant travel hub. Below are descriptions of the types of services listed on the following pages:

- **Rapid Line**
  High frequency, every 10 minutes on weekdays; limited stops.

- **Key Corridor**
  High frequency, every 20 minutes or less on weekdays; some routes run less frequently, with some variations.

- **Local**
  Multiple routes to offer high frequency, every 20 minutes or less; some routes may offer limited service or stops.

- **Express**
  Long distance, high frequency, every 20 minutes or less on weekdays; some routes offer limited service or stops.

- **FlexZone**
  Board at a FlexStop without a reservation and go anywhere within the FlexZone.
Bordering both Massachusetts to the north and Connecticut to the west, the Northwest Region includes some of the state’s most rural communities, as well as one of its most urban. The region is also the location of the Scituate Reservoir which provides water to approximately 60 percent of the state’s population. Numerous villages dot the landscape with rich histories dating back to the 1730s and America’s Industrial Revolution. Today, the region is host to some of the state’s largest financial and insurance companies, and will soon have an active train line again from Woonsocket to Worcester, Massachusetts.

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

### REGION’S HOUSING

<table>
<thead>
<tr>
<th>Total Households</th>
<th>Median Single Family Home Price</th>
<th>% Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>56,572</td>
<td>$155,000 - $285,000</td>
<td>38% - 92%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Projected Need of Housing by 2025</th>
<th>% of need that is multifamily: 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,488 - 1,683</td>
<td></td>
</tr>
</tbody>
</table>

### RANGE OF HOUSING

<table>
<thead>
<tr>
<th>Average 2-Bedroom Rent</th>
<th>% Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,106 - $1,506</td>
<td>8% - 62%</td>
</tr>
</tbody>
</table>

### TRANSPORTATION

- **Express:** 4
- **Local Bus:** 5
- **Key Corridor:** 4
- **Park-n-Rides:** 3
  - Serving Burrillville, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket
- **FlexZone:** 2
  - Serving Burrillville, North Smithfield, Woonsocket

### JOBS & INDUSTRIES

- **Total Private & Government Jobs:** 54,761
- **Range of Average Private Sector Wage:** $30,062 - $77,832

### HEALTHCARE

- **Top Industry Jobs (#):**
  - Healthcare (5,840); Finance & Insurance (5,027);
  - Retail Trade (1,938); Administrative & Waste Services (1,776); Construction (1,765);
  - Transportation & Warehousing (818); Wholesale Trade (794); Information (391)
- **Hospitals:** 2
  - Eleanor Slater Hospital, Landmark Medical Center
- **Urgent Care Centers:** 5

### EDUCATION

- **College:** Bryant University

### HIGH SCHOOLS

- Beacon Charter High School for the Arts
- Burrillville High School
- Johnston High School
- Lincoln Senior High School
- Masters Regional Academy
- Mount Saint Charles Academy
- North Smithfield High School
- Ponaganset High School
- Scituate High School
- Smithfield High School
- Woonsocket High School
The Northeast Region is small in size, but rich in history and landscape. It is bordered by Massachusetts to the north and east. It is home to both the Blackstone Valley National Historical Park and the Slater Mill National Historic Landmark—the birthplace of America’s Industrial Revolution in 1793. From north to south, it features the rich geological history of Cumberland’s unique minerals through Lincoln and its many mill villages and Lincoln Woods to North Providence, Central Falls and Pawtucket on its more urban southern border. The once-abandoned Pawtucket-Central Falls Railroad Station is currently under development again as a future MBTA stop.

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

Land Area (Sq. Mi.): 18.4

Founded in 1636 by Roger Williams, Providence is the only RI municipality that is also its own region. Twenty five distinct neighborhoods reflect its history and diversity. The State's Capitol Building in Smith Hill is steps away from Downtown and Federal Hill's theatres, restaurants, and civic spaces. The city is known for its academic institutions, historic buildings, and lively commercial districts; for its neighborhoods of single family communities and traditional triple-decker multifamily housing; for growing ethnic diversity, multiple cultures and languages; for a historic manufacturing base and now the state’s largest concentration of healthcare facilities. It is anchored to the south by the 427-acre Roger Williams Park.

**Municipality: Providence**

### REGION'S HOUSING

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Households</td>
<td>61,481</td>
</tr>
<tr>
<td>Projected Need of Housing by 2025</td>
<td>20,882 - 22,201 % of need that is multifamily: 87%</td>
</tr>
</tbody>
</table>

### RANGE OF HOUSING*

<table>
<thead>
<tr>
<th>Description</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Single Family Home Price</td>
<td>$150,000 - $493,000</td>
</tr>
<tr>
<td>Average 2-Bedroom Rent</td>
<td>$1,203 - $1,431</td>
</tr>
<tr>
<td>% Owners</td>
<td>33% - 44%</td>
</tr>
<tr>
<td>% Renters</td>
<td>56% - 67%</td>
</tr>
</tbody>
</table>

*Ranges represent calculations without the East side and the East Side only

### TRANSPORTATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Express</td>
<td>13</td>
</tr>
<tr>
<td>Local Bus</td>
<td>20</td>
</tr>
<tr>
<td>Key Corridor</td>
<td>9</td>
</tr>
<tr>
<td>Park-n-Ride</td>
<td>1</td>
</tr>
<tr>
<td>Rapid Line</td>
<td>1</td>
</tr>
</tbody>
</table>

### JOBS & INDUSTRIES

<table>
<thead>
<tr>
<th>Description</th>
<th>Total Private &amp; Government Jobs</th>
<th>Average Private Sector Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Industry Jobs</td>
<td>Healthcare (27,173); Education (16,087); Leisure &amp; Hospitality (10,562); Administrative &amp; Waste Services (8,162); Retail Trade (6,951); Professional &amp; Technical Services (6,472); Finance &amp; Insurance (5,958); Manufacturing (4,125); Wholesale Trade (2,788); Information (2,100); Construction (1,964); Transportation &amp; Warehousing (677)</td>
<td>$55,868</td>
</tr>
</tbody>
</table>

### HEALTHCARE

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitals</td>
<td>6</td>
</tr>
<tr>
<td>Urgent Care Centers</td>
<td>3</td>
</tr>
</tbody>
</table>

### EDUCATION

**Colleges**

- Brown University
- Community College of RI, Liston Campus
- Community College of RI, Shepard Building
- Johnson & Wales University
- Providence College
- Rhode Island College
- Rhode Island School of Design
- Roger Williams University, Metro Campus
- University of Rhode Island, Shepard Building

**High Schools**

- Birch Vocational School
- Central High School
- Classical High School
- Hope High School
- Juanita Sanchez Educational Complex
- La Salle Academy
- Lincoln School
- Metropolitan Career & Technology Center
- Moses Brown School
- Mount Pleasant High School
- Providence Career & Technical Academy
- RI School for the Deaf
- School One
- Textron Chamber of Commerce School
- Wheeler School
SOUTHEAST PROVIDENCE COUNTY RI

- Public Water Supply
- Sewered Area
- Village / Neighborhood
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
Though comprised of only two municipalities contiguous only by water, the Southeast Providence County Region features substantial transportation options and jobs comparable to the other larger geographic regions. The region hugs the southern portion of Providence to its east and west forming two largely suburban centers of their more populous neighbor. Each City is rich in character and have similar affordability and wages, as evidenced below. Both have access to Narragansett Bay, with East Providence featuring a longer shoreline. Each of the cities also feature village centers well-known for their historic character, including Pawtuxet in Cranston (also bordering Warwick), and Riverside and Rumford in East Providence.

**Municipalities:** Cranston, East Providence

---

**TRANSPORTATION**

- **2** Express
- **13** Local Bus
- **3** Key Corridor

- **1** Park-n-Ride
  - Serving East Providence

- **1** Rapid Line
  - Serving a part of Cranston

---

**REGION’S HOUSING**

- **Total Households:** 50,005

- **Projected Need of Housing by 2025:**
  - 3,733 - 4,007
  - % of need that is multifamily: 55%

---

**RANGE OF HOUSING**

- **Median Single Family Home Price:** $205,000

- **% Owners:** 57% - 65%

- **Average 2-Bedroom Rent:** $1,225 - $1,246

- **% Renters:** 35% - 43%

---

**JOBS & INDUSTRIES**

- **Total Private & Government Jobs:** 58,527

- **Range of Average Private Sector Wage:** $44,371 - $44,472

- **Top Industry Jobs:**
  - Healthcare (8,223); Leisure & Hospitality (6,123); Manufacturing (3,497); Retail Trade (3,497);
  - Professional & Technical Services (3,318); Finance & Insurance (3,116); Wholesale Trade (3,029);
  - Information (2,510); Administrative & Waste Services (2,295); Construction (2,021); Education (2,006); Transportation & Warehousing (626)

---

**HEALTHCARE**

- **2** Hospitals
  - Bradley Hospital, Eleanor Slater Hospital

- **5** Urgent Care Centers

---

**EDUCATION**

- **High Schools:**
  - Bay View Academy
  - Cranston Area Career and Technical Center
  - Cranston High School East
  - Cranston High School West
  - East Providence High School
  - Ocean State Montessori School
  - Providence Country Day School

---
The Southeast Region includes three of Rhode Island’s four islands, including Aquidneck, Conanicut, and Prudence, which is largely uninhabited. Conanicut Island hosts the municipality of Jamestown, while Aquidneck includes Portsmouth, Middletown, and Newport. Although the northern and eastern municipalities border Massachusetts to the east, they all have substantial shorelines like their island neighbors. With towns founded in 1638-39, the region features some of Rhode Island’s earliest history, including Roger Williams’s encounters with the Narragansett and Wampanoag Tribes, which eventually helped lead to the establishment of the colony and later the state.

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

**REGION’S HOUSING**

- Total Households: 54,138
- Projected Need of Housing by 2025: 1,235 - 1,560
  - % of need that is multifamily: 97 - 100%

**RANGE OF HOUSING**

- Median Single Family Home Price: $245,000 - $560,000
- Average 2-Bedroom Rent: $1,281 - $1,714
- % Owners: 41% - 88%
- % Renters: 12% - 59%

**TRANSPORTATION**

- Express: 3
- Local Bus: 4
- Key Corridor: 4
- Park-n-Ride: 1
  - Serving Barrington, Bristol, Portsmouth, Tiverton, Warren
- FlexZone: 1
  - Serving Middletown and Newport

**JOBS & INDUSTRIES**

- Total Private & Government Jobs: 52,713
- Range of Average Private Sector Wage: $36,974 - $56,900
- Top Industry Jobs:
  - Leisure & Hospitality (5,212)
  - Education (1,882)
  - Finance & Insurance (586)
  - Construction (428)

**HEALTHCARE**

- Hospital: 1
  - Newport Hospital
- Urgent Care Centers: 2

**EDUCATION**

- Colleges:
  - Community College of RI, Newport County
  - Naval War College
  - Roger Williams University
  - Salve Regina University

- High Schools:
  - Barrington Christian Academy
  - Barrington High School
  - Middletown High School
  - Mount Hope High School
  - Portsmouth Abbey School
  - Portsmouth High School
  - Rogers High School
  - St. Andrew’s School
  - St. George’s School
  - Tiverton High School

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Featuring the largest portion of the Ocean State’s coastline, the South Region of Rhode Island is generally identified as the state’s tourist region. To the east and south, it hosts most of the state’s beaches; while the western portion includes thousands of acres of forest and protected open space. Its diverse landscape is home to many former mill villages; the University of Rhode Island in the village of Kingston; Quonset Development Corporation—the state’s largest industrial park; and the state’s fishing industry at Galilee/Point Judith. The region is also known for its picturesque villages and homes from Wickford Village in North Kingstown to the mansions of Watch Hill in Westerly.

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

### RHODE ISLAND: A REGIONAL OVERVIEW

#### REGION’S HOUSING

<table>
<thead>
<tr>
<th>Total Households</th>
<th>Median Single Family Home Price*</th>
</tr>
</thead>
<tbody>
<tr>
<td>49,564</td>
<td>$255,000 - $354,750</td>
</tr>
</tbody>
</table>

*Excluding New Shoreham

<table>
<thead>
<tr>
<th>Projected Need of Housing by 2025</th>
<th>% Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,371 - 3,723</td>
<td>63% - 87%</td>
</tr>
</tbody>
</table>

| % of need that is multifamily: 87 - 92% |

#### RANGE OF HOUSING

<table>
<thead>
<tr>
<th>Average 2-Bedroom Rent</th>
<th>% Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,258 - $1,406</td>
<td>13% - 37%</td>
</tr>
</tbody>
</table>

#### TRANSPORTATION

<table>
<thead>
<tr>
<th>Express</th>
<th>Park-n-Rides</th>
<th>Serving Hopkinton, North Kingstown, Richmond, South Kingstown, Westerly</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Local Bus</td>
<td>6 FlexZone; Serving Hopkinton, Narragansett, Richmond, South Kingstown, URI, Westerly</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MBTA</th>
<th>AMTRAK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wickford</td>
<td>W. Kingston and Westerly</td>
</tr>
</tbody>
</table>

#### JOBS & INDUSTRIES

<table>
<thead>
<tr>
<th>Total Private &amp; Government Jobs</th>
<th>Range of Average Private Sector Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>52,145</td>
<td>$34,792 - $48,031</td>
</tr>
</tbody>
</table>

**Top Industry Jobs**

- Manufacturing (9,335); Healthcare (4,708);
- Education (3,641); Retail Trade (1,897);
- Wholesale Trade (1,225);
- Transportation & Warehousing (421)

#### HEALTHCARE

<table>
<thead>
<tr>
<th>Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>South County Hospital, Westerly Hospital</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Urgent Care Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
</tr>
</tbody>
</table>

#### EDUCATION

<table>
<thead>
<tr>
<th>Colleges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community College of RI, Satellite Campus • University of Rhode Island</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>High Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Block Island School • Chariho High School • Narragansett High School • North Kingstown High School • Ocean Tides School Prout School • South Kingstown High School • Westerly High School</td>
</tr>
</tbody>
</table>
From the bayside municipalities of Warwick and East Greenwich to the communities of Coventry and West Greenwich bordering Connecticut, the Central Region is a key connector for the state. It contains numerous beaches and Goddard State Park, the state's only international airport and multi-modal hub, and major roadways that comprise a substantial commercial shopping corridor. Former mill villages in West Warwick and eastern Coventry reference the state's early textile industry and now provide housing in renovated mills. In the region's forested western portion is the University of Rhode Island's Alton Jones Campus with 2,300 acres of forests, lakes and farmlands, beyond which sits some of the state's large patches of unfragmented forest.

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

### REGION’S HOUSING

<table>
<thead>
<tr>
<th>Total Households</th>
<th>68,616</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Projected Need of Housing by 2025</th>
<th>2,529 - 2,864</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of need that is multifamily: 80 - 85%</td>
<td></td>
</tr>
</tbody>
</table>

### RANGE OF HOUSING

<table>
<thead>
<tr>
<th>Median Single Family Home Price</th>
<th>$185,500 - $419,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Owners</td>
<td>53% - 79%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average 2-Bedroom Rent</th>
<th>$1,289 - $1,538</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Renters</td>
<td>21% - 74%</td>
</tr>
</tbody>
</table>

### TRANSPORTATION

<table>
<thead>
<tr>
<th>Express</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Bus</td>
<td>6</td>
</tr>
<tr>
<td>Key Corridor</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Park-n-Rides</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serving Warwick, West Greenwich and West Warwick</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Airport</th>
<th>T.F. Green</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>MBTA</th>
<th>T.F. Green</th>
</tr>
</thead>
</table>

### JOBS & INDUSTRIES

<table>
<thead>
<tr>
<th>Total Private &amp; Government Jobs</th>
<th>74,199</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Range of Average Private Sector Wage</th>
<th>$36,665 - $78,000</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Top Industry Jobs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare (8,455); Retail Trade (7,627); Leisure &amp; Hospitality (6,585); Finance &amp; Insurance (3,326); Education (2,750); Transportation &amp; Warehousing (2,600); Administrative &amp; Waste Services (2,239); Construction (1,967); Professional &amp; Technical Services (1,874); Wholesale Trade (1,821); Information (452)</td>
<td></td>
</tr>
</tbody>
</table>

### HEALTHCARE

<table>
<thead>
<tr>
<th>Hospital</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kent Hospital</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Urgent Care Centers</th>
<th>4</th>
</tr>
</thead>
</table>

### EDUCATION

**Colleges**

Community College of RI, Knight Campus • New England Institute of Technology

**High Schools**

Bishop Hendricken High School • Exeter-West Greenwich Regional School • Rocky Hill School • Pilgrim High School • The Greene School • Toll Gate High School • Warwick Area Career & Technical Center • West Warwick High School
## COMPARISON: ACTUAL FORECLOSURES 2012 - 2016

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>9</td>
<td>5</td>
<td>7</td>
<td>7</td>
<td>10</td>
<td>43% ↑</td>
</tr>
<tr>
<td>Bristol</td>
<td>14</td>
<td>13</td>
<td>24</td>
<td>13</td>
<td>18</td>
<td>38% ↑</td>
</tr>
<tr>
<td>Burrillville</td>
<td>20</td>
<td>36</td>
<td>22</td>
<td>19</td>
<td>40</td>
<td>111% ↑</td>
</tr>
<tr>
<td>Central Falls</td>
<td>37</td>
<td>27</td>
<td>20</td>
<td>15</td>
<td>26</td>
<td>73% ↑</td>
</tr>
<tr>
<td>Charlestown</td>
<td>10</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>10</td>
<td>43% ↑</td>
</tr>
<tr>
<td>Coventry</td>
<td>66</td>
<td>84</td>
<td>73</td>
<td>43</td>
<td>91</td>
<td>112% ↑</td>
</tr>
<tr>
<td>Cranston</td>
<td>152</td>
<td>113</td>
<td>126</td>
<td>113</td>
<td>159</td>
<td>41% ↑</td>
</tr>
<tr>
<td>Cumberland</td>
<td>35</td>
<td>44</td>
<td>29</td>
<td>23</td>
<td>46</td>
<td>100% ↑</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>10</td>
<td>12</td>
<td>12</td>
<td>9</td>
<td>18</td>
<td>100% ↑</td>
</tr>
<tr>
<td>East Providence</td>
<td>55</td>
<td>66</td>
<td>57</td>
<td>43</td>
<td>54</td>
<td>26% ↑</td>
</tr>
<tr>
<td>Exeter</td>
<td>9</td>
<td>5</td>
<td>10</td>
<td>5</td>
<td>9</td>
<td>80% ↑</td>
</tr>
<tr>
<td>Foster</td>
<td>8</td>
<td>8</td>
<td>4</td>
<td>14</td>
<td>8</td>
<td>-43% ↓</td>
</tr>
<tr>
<td>Glocester</td>
<td>16</td>
<td>18</td>
<td>16</td>
<td>8</td>
<td>13</td>
<td>63% ↑</td>
</tr>
<tr>
<td>Hopkinton</td>
<td>13</td>
<td>7</td>
<td>17</td>
<td>16</td>
<td>29</td>
<td>81% ↑</td>
</tr>
<tr>
<td>Jamestown</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>4</td>
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<td>0</td>
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<td>0</td>
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<td>113</td>
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<td><strong>1,182</strong></td>
<td><strong>1,561</strong></td>
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</tbody>
</table>

*Note: Division by zero is not possible. The true figure for percent change is not applicable.*
## 2016 HOMEOWNER DATA

<table>
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<tr>
<th>City/Town</th>
<th>Median Price: Single Family Home 2016</th>
<th>Income Needed Per Year to be Affordable</th>
<th>% Owner Households</th>
<th>% Owner Households that are Cost Burdened</th>
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<tbody>
<tr>
<td>Barrington</td>
<td>$385,000</td>
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<td>28%</td>
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<td>31%</td>
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<td>34%</td>
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## SECOND QUARTER 2017 HOMEOWNER DATA

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<th>Income Needed Per Year to be Affordable</th>
<th>% Owner Households</th>
<th>% Owner Households that are Cost Burdened</th>
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## 2016 RENTER DATA

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<th>Income Needed Per Year to be Affordable</th>
<th>Income Needed per Hour</th>
<th>% Renter Households</th>
<th>% Renter Households that are Cost Burdened</th>
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<td>$53,080</td>
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<td>21%</td>
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</tr>
<tr>
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</tr>
<tr>
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<td>64%</td>
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<tr>
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# SIX-MONTH 2017 RENTER DATA

<table>
<thead>
<tr>
<th>City/Town</th>
<th>First Half 2017 Average Rent: 2-Bedroom Apartment</th>
<th>Income Needed Per Year to be Affordable</th>
<th>% Renter Households</th>
<th>% Renter Households that are Cost Burdened</th>
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<tbody>
<tr>
<td>Barrington</td>
<td>$1,301</td>
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<td>*</td>
<td>19%</td>
<td>45%†</td>
</tr>
<tr>
<td>Foster</td>
<td>*</td>
<td>*</td>
<td>17%</td>
<td>59%†</td>
</tr>
<tr>
<td>Glocester</td>
<td>$1,588</td>
<td>$63,520</td>
<td>8%</td>
<td>45%†</td>
</tr>
<tr>
<td>Hopkinton</td>
<td>*</td>
<td>*</td>
<td>22%</td>
<td>47%†</td>
</tr>
<tr>
<td>Jamestown</td>
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<td>50%†</td>
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<td>Richmond</td>
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<tr>
<td>Tiverton</td>
<td>*</td>
<td>*</td>
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<td>41%</td>
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<tr>
<td>Warren</td>
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<td>$1,346</td>
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</table>

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


Households Source: U.S. Census Bureau, American Community Survey, 2011-2015 5-year estimates of total occupied housing units.

Owner and Renter Households Source: U.S. Census Bureau, American Community Survey, 2011-2015 5-year estimates of tenure.

Median Home Price

Monthly Housing Payment for Homeownership Methodology: Calculation of monthly housing payment is derived from:
→ Assumed 3.5% down payment of 2016 median sale price of single family homes
→ 30-year mortgage at 3.65% interest rate, the 2016 annual average as reported by Freddie Mac at www.freddiemac.com/pmms/pmms30.htm
→ Tax Year 2016 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
→ Estimated Hazard Insurance for each municipality
→ FHA mortgage insurance at .85%/month
→ Financed upfront 1.75% insurance fee required by FHA

Household Income Required to Afford the Median Price Home Methodology: Based on the generally accepted federal standard that a household should be spending no more than 30 percent of its income on housing payments (including 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 Source: 2016, 2011, and 2006 Year-End Rent Survey, Rhode Island Housing. All rents have been adjusted (using HUD utility allowances for 2016) 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. Figures for 2011 and 2006 are inflation-adjusted to 2016 dollars.

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

Affordable Housing Source: Units that qualify as long-term affordable as percent of year-round housing stock 2016 Low and Moderate Income Housing Chart, Rhode Island Housing.

Annual Building Permits Source: U.S. Census Bureau, Building Permits Survey, 2000-2016, Annual Permits by Place; statewide figure based on Annual Permits by State.

Regional Overview
◆ U.S. Census Bureau, 2010 Census Summary File 1: Population, Housing Units, Area, and Density: 2010 - State -- Place and (in selected states) County Subdivision.
◆ HousingWorks RI, Projecting Future Housing Needs Report (April 2016), commissioned by Rhode Island Housing.
◆ Rhode Island Public Transit Authority, System Map, September 3, 2016.
◆ Rhode Island Department of Labor and Training, State of the State: A Statistical Profile of Rhode Island’s Cities and Towns (2016); 2016 Industry Profiles; Quarterly Census of Employment and Wages, Private Sector, Annual 2016.
◆ Rhode Island Department of Health; and Rhode Island Urgent Care and Walk-In Clinics at https://www.urgentcarelocations.com.
◆ Rhode Island Department of Education; and research of RI educational institutions by HousingWorks RI.
◆ Rhode Island Department of Administration, Division of Planning, Planning Information Center.
Statewide Housing Indicators: Sources

7. For further information on Federally funded affordable housing programs, please see: https://www.cbpp.org/topics/housing.
8. Rhode Island Housing, 2016 Low and Moderate Income Housing by Community. For further details, please see: http://www.rhodeislandhousing.org/filelibrary/2016_LowModChart_ShortForm.pdf.
15. Tsemberis, Sam. Housing First: The Pathways Model to End Homelessness for People with Mental Health and Substance Use Disorders; Appendix A (Center City, MN: Hazelden Publishing, 2010).
22. Ibid.
23. Ibid.
28. Rhode Island Housing calculations, 2016. New Hampshire does not have an income tax, and does not fund affordable housing through state funds. The state’s funding mechanism is not applicable to the analysis of other New England states.
35. 2017 Rhode Island Kids Count Factbook, pp. 144 and 156.
36. 2017 Rhode Island Kids Count Factbook, School Year 2015-2016, Data from Tables 46, 51 and 52.
38. National Center for Homeless Education, State Profile for Rhode Island.
39. Rhode Island Housing, 2016 Low and Moderate Income Housing by Community. For further details, please see: http://www.rhodeislandhousing.org/filelibrary/2016_LowModChart_ShortForm.pdf.