WHO IS HOUSINGWORKS RI AT RWU?

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

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

ORIGINS & FUNDERS

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

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

ACKNOWLEDGEMENT & THANKS

This year’s Housing Fact Book represents a collective effort across state agencies and municipalities to include data that is not available in national datasets. We would like to extend sincere thanks to all who responded to our inquiries. Beyond this collective effort, a few individuals from across our partners were called on to help shape these pages during this extraordinary year including: Eric Hirsch, Providence College; Benjamin Jacobs, RI Division of Planning; Nishi Kumar, RIHousing; Devra Levy, Childhood Lead Action Project; Alison Nierinckx, RIHousing; Courtney Smith, United Way of Rhode Island; Elise Swearingen, Rhode Island Office of Healthy Aging; and Rachel Calabro, Ashley Fogarty, and Cindy Singleton from the Rhode Island Department of Health. We also greatly appreciate the assistance of Roger Williams University's Hassenfeld Fellows David Hayes, Arlyss Martin, and Charles Jackvony, for their research on zoning ordinances; our Bonner Community Fellows Ariana Clark and Lucy Qu, as well as Per Fjelstad, Ph.D., and Jeremy Berman for their contributions to data collection and analysis.

The 2020 Housing Fact Book also represents the dedication and input from our Advisory Board members who offer insights on the final draft including: Stephen Antoni, Joseph Garlick, Amy Rainone, Brent Runyon, and June Speakman.

HousingWorks RI Champion:

JPMORGAN CHASE & CO.

HousingWorks RI Funder:

HousingWorks RI Supporters:

JP MORGAN CHASE & CO.
Dear Reader:

Not since 2009 have we produced a Housing Fact Book in the midst of national crisis. The COVID-19 pandemic has highlighted the importance of stable housing for health and well-being and exposed consequential inequities in our communities. Without access to safe, affordable places to live, households cannot isolate safely: long-standing disparities in housing security are among the factors which have led to a disproportionate impact of the virus on people of color. Despite decades of warnings from housing researchers and advocates, fragile home security is clearly compromising our ability to control the virus and stabilize our neighborhoods. Investment in housing supports has never been more needed.

Since the founding of HousingWorks RI, the annual Housing Fact Book has offered evidence of housing’s deep ties to our economy. In recent years, we have added the World Health Organization’s public health framework of Social Determinants of Health to note the links between housing and quality of life outcomes including educational attainment, professional success, and economic stability. The 2020 Housing Fact Book continues this trajectory, diving deeper into the data to draw out other significant connections between housing and well-being.

Given the dramatic impacts of COVID-19 on housing and employment, this year’s Housing Fact Book has incorporated new relevant indicators. While the 2020 Housing Fact Book is based on pre-pandemic 2019 data, current mid-year data has been added to provide insight into employment and economic challenges present just before quarantine. For the first time we have also included data related to racial and ethnic disparities which highlight stark inequities prior to the pandemic. By adding this new dimension to our analysis, the Housing Fact Book will better inform housing recovery, planning, and policies.

The severity of these times provides an opportunity not only for introspection, but also for integrated problem-solving. It has never been clearer that where we live impacts every aspect of our lives and that Rhode Island needs state-level investments in housing to bolster community resiliency. Passing another housing bond to support the development of affordable homes is important: state-issued funding provides flexible program design and geographic allocation responsive to the diversity of our evolving housing needs. Three previous rounds of Building Homes Rhode Island (BHRI) bond funding have helped create and preserve more than 3,200 long-term affordable homes across the state. In the regional and municipal pages the Housing Fact Book illustrates how previous bonds have successfully preserved and created long-term affordable homes that connect Rhode Islanders to jobs and transit.

While another bond will not meet all of Rhode Island’s substantial housing needs, it is a step in the right direction, especially when paired with an investment in infrastructure. Strategies that will help us move forward, as outlined in the Homes RI campaign, include:

1. Construction and preservation of safe, healthy, and affordable homes.
2. Rental subsidies for low and very low-income households.
3. Necessary services for people placed in permanent housing to support their health and wellbeing.
4. The removal of legal, administrative, regulatory, and economic barriers to quality housing.

Of the many challenges that lie ahead, the work of stabilizing our communities through access to safe, healthy, affordable homes has never been more necessary. We hope the data and analysis in the Housing Fact Book will help guide equitable investment in our communities to ensure that every Rhode Islander has a place to call home.

Stephen Antoni
Board Chair, HousingWorks RI at RWU
Brenda Clement
Director, HousingWorks RI at RWU
Rhode Island saw many economic gains in 2019, even though local expansion lagged behind regional and national growth. Home sales prices increased and rates of unemployment decreased, but access to stable housing remained difficult for many. In 2020, the pandemic and related shutdowns revealed stark disparities in housing and economic security; the community-wide value of safe, healthy, affordable homes became undeniable. The 2020 Housing Fact Book is based on 2019 data, but additional indicators have been incorporated, including disaggregated data for race and ethnicity.

Housing cost burdens remain stubbornly high, especially across the lowest income brackets. The lowest income groups for those with mortgages had cost burden rates that were up only one percent over last year, but renters’ cost burdens and severe cost burdens increased significantly across nearly all incomes. Eighty-one percent of renters with incomes below $12,765 are cost burdened, and 60 percent severely so. Last year, those same categories were 77 percent and 52 percent. Lower middle and middle income renters saw increases too. Overall, these new figures represent a range of increase from five to 28 percent in the rates of cost burdened and severely cost burdened renter households across four of the five income ranges.

The inclusion of racial and ethnic data also exposes disparities regarding homeownership and renting. Whites are the only racial group to have a higher rate of homeownership than rental. At 67 percent, it far exceeds the rate of ownership for all other groups, which range from a low of 29 percent for Latinos to a high of 47 percent for Asians.

For 2019, the list of municipalities where it is affordable to own or rent remains quite low. There is only one municipality where a household at $50,000 income could affordably buy; at $70,000, there are now three—down from four in 2018. For renters, based on two-bedroom apartments, no municipality is affordable on the state’s median renter income of $34,255 and income of $50,000 is adequate in only three municipalities. Currently, Rhode Island’s “housing wage,” to afford a Fair Market Rent two-bedroom apartment, is $21.16—more than twice the state’s minimum wage.

The Housing Fact Book’s newly expanded section on Housing’s Intersections with Health, Education, and the Economy applies the lens of Social Determinants of Health to the housing landscape in Rhode Island: age of housing stock, lead exposure and air quality, weatherization, and overcrowding. We also consider trends in Rhode Islanders experiencing homelessness, educational obstacles, and the accomplishments of Health Equity Zones. Lastly, we examine wages, unemployment, and occupation by race and ethnicity.

Key findings from this expanded inquiry are that three-quarters of the state’s housing stock is over 40 years old, a circumstance that correlates with elevated lead poisoning and asthma rates; Rhode Island outstrips much of the country in these ailments, and asthma is an underlying condition associated with COVID-19 severity and fatality rates. Overcrowding—another factor of particular concern during the pandemic—is a problem among renters, particularly Latinos. Only 15 percent of Rhode Island’s population is Latino, but over a quarter of Latino households are overcrowded.

The critical shortage of housing during a pandemic—wherein shelter is paramount to safety—emphasizes the shortfall in the production of homes for Rhode Islanders experiencing homelessness. The 2019 Point-in-Time count reported 727 individuals (who may qualify for
special needs housing) and 111 families in need of stable housing, yet the 15-year annual averages for the creation of long-term affordable rental homes for those with special needs is 31, and 86 for families.

In addition to shelter, internet access has proven essential to managing shutdowns and quarantine. It allows access to healthcare services, distance learning, and social connection. But in 2019, 22 percent of renter households in Rhode Island did not have access to basic internet.

Community services have ramped up or adjusted services to meet needs triggered by COVID-19 in the first half of 2020. But United Way’s 211 help line had already seen a near 20 percent increase in calls in 2019. The Rhode Island Office of Healthy Aging, which oversees the RI Delivers meal program, provided over 8,000 meals daily to older Rhode Islanders at the peak of its pandemic response.

Although 2019 ended with the near historic low unemployment rate of 3.5 percent, the jump to 12.4 percent at the end of June 2020 is a 254 percent increase in the number of unemployed Rhode Islanders. Only three of 18 of Rhode Island’s fastest growing occupations pay enough to comfortably afford the average 2019 rent or mortgage. A recent projection found at least 44,000 Rhode Island renter households, comprising more than 100,000 people, have no or slight confidence in their ability to pay rent since the conclusion of enhanced government support put in place at the start of the pandemic.⁵

As Rhode Islanders continue to confront these housing uncertainties, the outlook for new development of long-term affordable homes may receive a boost with the possibility of a fourth Building Homes Rhode Island housing bond. The last three bonds created or preserved 3,246 long-term affordable homes. This funding also raised the state per capita investment from $5.21 in FY17 to $21.90 in FY18 and $20.45 in FY19. However, this is the lowest per capita investment in New England and is not reliable as it is not a line item in the state budget. The production of 187 long-term affordable homes in 2019 was up 13 percent from 2018, but the 15-year annual average of 157 is still woefully short of meeting Rhode Island’s needs. The lack of available state funding is a hardship to developers who seek to meet our housing needs.

In seeking to make the most of the resources invested in long-term affordable homes, HousingWorks RI continues its analysis of regional connections and municipal zoning and building. Homes that connect residents to jobs and public transit, and zoning codes that allow for a diversity of housing types, will help meet the growing needs of more Rhode Islanders. Improvements to transit would more efficiently connect thousands more workers and low- and moderate-income residents to their destinations. HousingWorks RI’s collection of local building permit data from 23 municipalities helps provide clarity on local building permit activity, including the creation of accessory dwelling units and the redevelopment of existing properties, neither of which are collected by the US Census Bureau Building Permit Survey.

Not unlike the transformation of a promising 2019 to a sobering 2020, the 2020 Housing Fact Book is a compilation of the many housing and related challenges Rhode Island faces and the choices made across systems and geographies to meet them.
STATEWIDE HOUSING INDICATORS

HousingWorks RI @ RWU
2020 Housing Fact Book
What Does Cost Burden Mean?
A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs. For example, in a Rhode Island household 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 that spend no more than 30 percent of their income on housing typically are able to afford food, healthcare, transportation, and childcare expenses.

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

Cost Burdens and Severe Cost Burdens by Income
Three categories of Rhode Island households—homeowners with a mortgage, homeowners without a mortgage, and renters—are shown below. Each category is divided into five equally sized income groups, called quintiles, to illustrate the percent of households that are cost burdened or severely cost burdened. In total, across all income categories, more than 146,000 Rhode Island households, or nearly 37 percent, are cost burdened.

Cost Burdened Homeowner Households with a Mortgage
While 90 percent of the lowest income quintile spend 30 percent or more of their income on housing costs, cost burdens are felt across the income spectrum: more than 55,000 Rhode Island households with mortgages are cost burdened.

Cost Burdened Homeowner Households without a Mortgage
Even after paying off a mortgage, some homeowner households are still burdened by other housing costs such as utilities, insurance, and property taxes. More than 14,000 households fall into the lowest income quintile of homeowners without mortgages; 79 percent of them are cost burdened. This group includes seniors who are on fixed incomes.

Cost Burdened Renter Households
Of the more than 27,000 lowest income renter households, 81 percent are cost burdened. Of these households, over 16,000 are severely cost burdened, meaning they are spending more than half of their income on housing.
Housing Cost Burdens

Tenure by Race and Ethnicity

To examine housing cost burdens across tenures—meaning whether people own or rent—without looking at the components of race and ethnicity in the United States is to see only part of a complex picture. Decades of “redlining” led to a multi-generational loss of wealth.

In Rhode Island, Black residents have a homeownership rate of just under half that of White residents, 33 percent compared to 67 percent. Nationally, Black homeownership fell to a record low of 41 percent in 2019.

When looking at Rhode Island’s Latino population, we see the lowest homeownership rate of all racial and ethnic categories at only 29 percent. Nationally, the Latino homeownership rate has increased to 45 percent.

Rhode Island’s Black and Latino households fall far behind the national averages in accessing homeownership.

Cost Burden by Race and Ethnicity

Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity, except for those identified within the “Other” Race/Ethnicity category, who experience the highest cost burdens. However, owner cost burdens are more reflective of disparities in tenure. White households experience among the lowest rates of cost burden and severe cost burden, and Black and Latino households experience the highest rates of both. Particularly concerning are the 43 percent and 41 percent of Black and Latino households, respectively, experiencing cost burdens, which may lead to housing instability in the face of unexpected expenses or loss of income.
WHERE IS IT AFFORDABLE TO OWN?

Based on 2019 median single family home prices, a household earning the state’s median household income of $63,296 would be able to affordably buy in only one 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></td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>CENTRAL FALLS</td>
<td>$49,338</td>
</tr>
<tr>
<td>PROVIDENCE (WITHOUT EAST SIDE)</td>
<td>$65,468</td>
</tr>
<tr>
<td>PAWTUCKET</td>
<td>$68,410</td>
</tr>
<tr>
<td>WOONSOCKET</td>
<td>$70,706</td>
</tr>
<tr>
<td>WARWICK</td>
<td>$70,806</td>
</tr>
<tr>
<td>WEST WARWICK</td>
<td>$71,161</td>
</tr>
<tr>
<td>EAST PROVIDENCE</td>
<td>$73,304</td>
</tr>
<tr>
<td>COVENTRY</td>
<td>$74,955</td>
</tr>
<tr>
<td>BURRILLVILLE</td>
<td>$76,659</td>
</tr>
<tr>
<td>JOHNSTON</td>
<td>$77,076</td>
</tr>
<tr>
<td>NORTH PROVIDENCE</td>
<td>$77,377</td>
</tr>
<tr>
<td>CRANSTON</td>
<td>$77,414</td>
</tr>
<tr>
<td>TIVERTON</td>
<td>$88,234</td>
</tr>
<tr>
<td>SMITHFIELD</td>
<td>$88,322</td>
</tr>
<tr>
<td>WARREN</td>
<td>$88,380</td>
</tr>
<tr>
<td>CUMBERLAND</td>
<td>$88,752</td>
</tr>
<tr>
<td>WESTERLY</td>
<td>$89,098</td>
</tr>
<tr>
<td>GLOCESTER</td>
<td>$89,452</td>
</tr>
<tr>
<td>RICHMOND</td>
<td>$90,343</td>
</tr>
<tr>
<td>NORTH SMITHFIELD</td>
<td>$90,594</td>
</tr>
<tr>
<td>BRISTOL</td>
<td>$91,934</td>
</tr>
<tr>
<td>SCITUATE</td>
<td>$96,684</td>
</tr>
<tr>
<td>HOPKINTON</td>
<td>$96,899</td>
</tr>
<tr>
<td>FOSTER</td>
<td>$99,241</td>
</tr>
<tr>
<td>SOUTH KINGSTOWN</td>
<td>$101,783</td>
</tr>
<tr>
<td>EXETER</td>
<td>$103,996</td>
</tr>
<tr>
<td>LINCOLN</td>
<td>$104,201</td>
</tr>
<tr>
<td>CHARLESTOWN</td>
<td>$105,959</td>
</tr>
<tr>
<td>MIDDLETOWN</td>
<td>$108,400</td>
</tr>
<tr>
<td>NORTH KINGSTOWN</td>
<td>$109,193</td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td>$112,385</td>
</tr>
<tr>
<td>PORTSMOUTH</td>
<td>$114,452</td>
</tr>
<tr>
<td>LITTLE COMPTON</td>
<td>$127,945</td>
</tr>
<tr>
<td>NARRAGANSETT</td>
<td>$128,709</td>
</tr>
<tr>
<td>BARRINGTON</td>
<td>$133,656</td>
</tr>
<tr>
<td>NEWPORT</td>
<td>$138,844</td>
</tr>
<tr>
<td>EAST GREENWICH</td>
<td>$148,012</td>
</tr>
<tr>
<td>JAMESTOWN</td>
<td>$149,386</td>
</tr>
<tr>
<td>PROVIDENCE (EAST SIDE)</td>
<td>$190,105</td>
</tr>
<tr>
<td>NEW SHOREHAM</td>
<td>$238,641</td>
</tr>
</tbody>
</table>

**Median household income**: $63,296

**Median owner household income**: $88,027

In 2019, Rhode Island households earning $30,000 or less could not affordably buy a median priced single family home in any Rhode Island city or town.
WHERE IS IT AFFORDABLE TO RENT?

Based on 2019 average 2-bedroom apartment rents, a household earning the state's median renter household income of $34,255 could not affordably rent in any Rhode Island city or town. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

**HOUSEHOLDS EARNING: ≤ $30,000**

In 2019, 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>BURRILLVILLE</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>SMITHFIELD</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>WOONSOCKET</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>BARRINGTON</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>BRISTOL</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>PAWTUCKET</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>NEWPORT</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>CENTRAL FALLS</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>WESTERLY</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>NORTH SMITHFIELD</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>NORTH PROVIDENCE</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>NORTH KINGSTOWN</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>WEST WARWICK</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>WARWICK</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>WARREN</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>MIDDLETOWN</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>CRANSTON</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>TIVERTON</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>EAST PROVIDENCE</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>EAST GREENWICH</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>LINCOLN</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>JOHNSTON</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>NARRAGANSETT</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>PROVIDENCE (ENTIRE CITY)</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>CUMBERLAND</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>COVENTRY</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>PROVIDENCE (EAST SIDE)</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>PORTSMOUTH</td>
<td>≤ $30,000 &gt; $50,000 &gt; $70,000 &gt; $100,000</td>
</tr>
<tr>
<td>CHARLESTOWN</td>
<td>N/A</td>
</tr>
<tr>
<td>EXETER</td>
<td>N/A</td>
</tr>
<tr>
<td>FOSTER</td>
<td>N/A</td>
</tr>
<tr>
<td>GLOUCESTER</td>
<td>N/A</td>
</tr>
<tr>
<td>HOPKINTON</td>
<td>N/A</td>
</tr>
<tr>
<td>JAMESTOWN</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>SCITUATE</td>
<td>N/A</td>
</tr>
<tr>
<td>SOUTH KINGSTOWN</td>
<td>N/A</td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td>N/A</td>
</tr>
</tbody>
</table>

N/A: Insufficient data

Median household income $63,296
Median renter household income $34,255

2020 Housing Fact Book | HousingWorks RI © RWU
Housing’s Intersections with Health, Education, & The Economy

Quality affordable housing is foundational to the health and well-being of our communities. Housing is a key component of the Social Determinants of Health which states that where we live, learn, work, and play affect our health risks and outcomes.

Housing & Health

A healthy home is dry, clean, pest-free, safe, contaminant free, ventilated, maintained, and thermally controlled. Nationally, the average household spends at least 50 percent of their day inside their homes. Unhealthy housing puts residents at risk of health issues including lead poisoning, asthma, injury, and other chronic diseases. Due to the age of the housing stock in Rhode Island and limited housing options, residents throughout the state are at greater risk of health issues associated with housing conditions.

Age of Housing Stock

Rhode Island Housing Stock Built Before 1979

- 74% Total Housing Stock
- 79% Rental Housing Stock
- 70% Owner-Occupied Housing Stock

Housing built before 1979 may contain lead paint and other hazardous materials like asbestos. Older housing also costs more to maintain, adding to cost burden, and, for much of the state, does not have adequate or efficient heating and cooling systems to protect from extreme temperatures.

Lead Exposure Risk

Under Rhode Island General Law, all housing units, both rental and owner-occupied, are required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3), which requires lead-safe housing and provides abatement requirements. Lead paint is prevalent in older housing stock and lead exposure risk is high in most homes. Even low levels of lead can be harmful to children. Lead exposure can cause irreversible damage including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.

How Much of Rhode Island’s Older Housing Stock Meets the Standard for Lead Safe?

- 6% of Rhode Island housing stock is pre-1979; only 6 percent of that is certified Lead Safe*

Asthma and Air Quality at Home

Rhode Island children experience one of the highest rates of asthma in the country. As much as 40 percent of asthma triggers are attributed to fixable hazards within the home.

Asthma Rates: Rhode Island v. Nationwide

<table>
<thead>
<tr>
<th></th>
<th>Children</th>
<th>Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>Nationwide</td>
<td>7%</td>
<td>8%</td>
</tr>
</tbody>
</table>

*“Lead Safe” refers to all housing units that hold one of four lead certificates, certified through a RIDOH or HRC inspection and mitigation process, including: Lead Safe Certificate, Full Lead Safe Certificate, Conditional Lead Safe Certificate, and the Certificate of Conformance. Of these four certificates, the only permanent certificate is the Full Lead Safe Certificate, the other three require renewal and inspection every two years.
ASTHMA AND AIR QUALITY AT HOME (continued)
Asthma rates are higher in neighborhoods with indoor and outdoor air pollution, more common when housing does not have adequate ventilation and in low-income neighborhoods. In Rhode Island, Black and Latino children are disproportionately impacted by asthma with emergency department visit rates of 4 and 3 times higher, respectively, than White children. Additionally, Rhode Islanders over the age of 65 have greater rates of asthma and chronic obstructive pulmonary disease from exposure to indoor and outdoor air pollution. All of these pulmonary disorders make these populations more vulnerable to other respiratory illnesses like COVID-19.

WEATHERIZATION, HEATING/COOLING
Rhode Island temperatures have become warmer with climate change, with an increasing number of days of temperatures above 90 degrees. The majority of the housing stock was not built with adequate heating and cooling systems to maintain consistent thermal control. This causes a heavy economic burden on low-income households and a health risk for older residents and those with chronic illnesses.

The RI Low-Income Home Energy Assistance Program (LIHEAP) reports serving 64 percent more households in 2019 than 2018. They helped 11,000 households pay for heat and other weatherization services last winter.

When analyzing overcrowded households by race and ethnicity, we see that Latino households experience overcrowding disproportionately. This is especially concerning based on the high rates of positive COVID-19 cases within our Latino community.

Overcrowded Households by Race & Ethnicity of Head of Household

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
<td>9%</td>
</tr>
<tr>
<td>White</td>
<td>58%</td>
</tr>
<tr>
<td>Asian</td>
<td>5%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
<tr>
<td>Two or more</td>
<td>1%</td>
</tr>
<tr>
<td>Latino</td>
<td>26%</td>
</tr>
</tbody>
</table>

Twenty-six percent of Latino households live in overcrowded conditions, while they make up only 15 percent of the total households statewide.

OVERCROWDING
Nationally, limited affordable housing options have forced many households to live in overcrowded conditions. Household overcrowding has been linked to adverse health outcomes such as higher transmission of infectious diseases, increased mental health issues, and poor educational attainment.

In Rhode Island, 12 percent of renter households and 3 percent of owner occupied households live in overcrowded conditions.

The Rhode Island Department of Health reports an increase in the rate of hospitalization due to Heat Stress illness from 11 in 2017 to 15.6 in 2018. With increases in the number of extremely hot days per year, health issues due to heat will increase without investment in adequate cooling systems.
RHODE ISLANDERS EXPERIENCING HOMELESSNESS

The National Alliance to End Homelessness has stated that the financial costs of homelessness far exceed that of Permanent Supportive Housing (PSH), which combines access to long-term housing with social services. The average annual cost of crisis provision by jails, hospitals, and emergency departments is reduced by nearly half when a person is provided PSH. Racial and ethnic disparities also persist for those experiencing homelessness, with communities of color having rates that exceed their proportion of Rhode Island’s population.

Rhode Island Homelessness Statistics, 2010-2019

People Experiencing Homelessness by Race & Ethnicity

COVID UPDATE: The state issued a Landlord Challenge by allocating $500,000 to landlords renting to housing-insecure or homeless Rhode Islanders. They received a $2,000 signing bonus for the first unit that they made available to serve a household experiencing homelessness, and an additional $500 for every additional unit.
While healthy homes meet our basic physiological needs, the Social Determinant categories of Education, Communities, and Neighborhoods serve our higher psychological needs of personal growth and connections to others.37

**HOUSING AND EDUCATION**

Key measurements of housing security for students are: being enrolled as experiencing homelessness, chronic absenteeism, and mobility.36 For any child, a residential move is associated with the educational loss of nearly half an academic year. A healthy, stable, safe, living environment reduces mobility, prevents chronic absenteeism, and is critical to academic success.

**COVID UPDATE:** The sheltering in place that began in March 2020 highlighted the disparity of internet access for students in thousands of households for distance-learning. While only five percent of homeowners with mortgages lacked internet access that number jumped to 22 percent of renter households (33,762), forcing students in those households to develop alternative means to fully participate.39

**HOUSING, COMMUNITY, & NEIGHBORHOODS**

Neighborhoods comprise many geographic features like parks, walkable streets, businesses, and schools, but the true essence of a community is its people: how they care for one another, especially the most vulnerable.

**Health Equity Zones**

Since 2015, the Rhode Island Department of Health has supported Health Equity Zones to implement place-based strategies to promote healthy communities. These initiatives have contributed to the following achievements at the community level:40

- **163% ↑** in community engagement (HEZs Statewide)
- **13% ↓** in feelings of loneliness (West End, Elmwood, & Southside Providence)
- **39% ↑** in SNAP sales and **117% ↑** in new SNAP customers (West Warwick)
- **36% ↑** in access to fruits and vegetables (Olneyville)

**United Way of Rhode Island 211**

In 2019, United Way 211 in Rhode Island provided assistance to 87,197 callers expressing housing needs, which constituted 51 percent of total calls.41 This represents an increase of 19.5 percent from housing calls in 2018. From March to July 2020, the helpline received a total 35,381 calls for housing.

**COVID UPDATE:** RI Delivers was established to help with provision of meals and groceries during the pandemic.43 Overseen by the RI Office of Healthy Aging (OHA), in conjunction with various programs and delivery options, OHA enhanced their standard meal programs to reach the needs of older adults during COVID-19. At peak, over 8,000 meals were delivered daily to older adults via a network of senior centers, Meals on Wheels, and municipalities.44

| Homeless youth/children enrolled in schools | 1,475 | This is a DECREASE of 4.1 percent over the previous school year |
| 2019 High School Chronic Absenteeism (34 districts) | 12 school districts had an INCREASE | 17 school districts had a DECREASE |
| Student Mobility (36 districts) | 10 school districts had an INCREASE | 17 school districts had a DECREASE |
Rhode Island benefits when fewer residents face financial burdens, employment disruptions, or housing related instability. Affordable, stable homes free up dollars that can circulate locally and be used for important needs such as fresh food, transportation, and education.

The pandemic’s disruption to employment has been devastating to Rhode Islanders, especially to those in highly impacted industries such as food service and hospitality. Even prior to the crisis, the wages paid to Rhode Island’s growth occupations were not keeping pace with our housing costs. Moreover, as illustrated on the following page, an analysis of major occupation groups by race and ethnicity indicates disparities in those occupations at higher median wages.

Unemployed Rhode Islanders and Unemployment Rate, 2010–June 30, 2020

Early details regarding the number of Rhode Islanders affected by the pandemic note that a quarter of Rhode Island’s workforce filed for unemployment during the early weeks of the pandemic, with two-thirds of those filing earning less than $20/hour, and one-third falling within the state’s three key industries of food, accommodations, and retail.
COVID UPDATE: Rhode Island made an additional $5 million in emergency rental assistance available to low-income renters impacted by the COVID-19 emergency and were at immediate risk of homelessness. Those who qualified received grants of up to $5,000 to support past due rent payments and other fees. A range of 44,000 to 62,000 Rhode Island households, representing as many as 100,000 to 143,000 residents, may be at risk of eviction.

Housing insecurity among homeowners showed a mixed picture in 2019. Foreclosure rates have decreased, while our rank for seriously delinquent loans has increased.

Per Capita Spending on Housing in New England, FY2015-FY2019

As of the end of 2019, Rhode Island had committed all of the third round of BHRI bond funding approved by voters in 2016. This funding provided a temporary boost to the state's investment in affordable homes for the last two years. However, at $20.45 per capita for FY18, it is still less than half of the next highest state, and the lowest of the five states with investments.
PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES

Rhode Island State Law 45-53 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?

Six of Rhode Island’s 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.
“A home is where jobs go to sleep at night” is a saying sometimes heard when discussing housing affordability. When applying for funding for long-term affordable homes, developments are rated by their access to many necessities such as groceries, open space, schools, and various services. Chief among accessibility, however, are jobs and public transportation.

The 2019 Housing Fact Book explored the combination of housing and transportation costs that is the focus of the Center for Neighborhood Technology’s (CNT) “Housing and Transportation Affordability Index” (H+T®). These costs together, which should consume no more than 45 percent of a household budget, are referred to as the “affordability of place.”

In this year’s Regional Section, we deepen that examination by identifying major institutions and top employers within each region and how the landscape of jobs connects to the density of long-term affordable homes and existing transit. Based on the state’s ongoing work on TransitForward RI 2040, we note the increased access to jobs and housing that would come from enhanced connections. The section also provides an illustration of each region’s homeownership affordability and the state’s investments through the Building Homes Rhode Island housing bond.

In keeping with the analysis of racial and ethnic disparities relative to the Statewide Housing Indicators on the preceding pages, we have also included each region’s racial and ethnic composition, which is included below the narrative description. In addressing the diversity of population within Rhode Island’s regions, we provide insight as to how well all Rhode Islanders are connected to the key opportunities of employment and transportation.

As the disproportionate racial and ethnic impact of COVID-19 has made all too apparent, not all Rhode Islanders share the same access to healthy, affordable homes, and economic well-being. The United States’ history of "redlining," as mentioned previously, has created patterns of racial and ethnic segregation that align with housing availability across many states. While there is no longer de jure segregation anywhere in the United States, de facto segregation exists in access to a diversity of homes that parallels our diversity of community. Rhode Island is not unique in this fact, as illustrated by the common relegation of multifamily homes to a dense urban ring around many of the nation’s cities. Not surprisingly, Rhode Island’s regional racial and ethnic makeup correlate with that housing landscape. Within the state’s seven regions, four have high majority white populations, two have overall proportions that are more reflective of the state as a whole, and one (Providence) is a majority of communities of color. In fact, a 2017 analysis by Rhode Island’s Economic Progress Institute found that 80 percent of Black Rhode Islanders live in only six Rhode Island municipalities.

With new reasons and opportunities to examine our state’s connections to community well-being, HousingWorks RI continues to use these regions as a discussion prompt for solutions to housing affordability in a way that is consistent with our values of place.
Second in size by land area only to the South Region, the Northwest Region includes the historic city of Woonsocket and significant suburban neighborhoods throughout Johnston and Smithfield. While Burrillville and North Smithfield are both largely rural, each has areas of public infrastructure that have contributed to growth in their historic mill villages. The municipalities of Foster, Glocester, and Scituate are the least densely populated and lack public water and sewer, with the exception of the village of Hope in southeast Scituate, which has public water. On average, more than 40 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of two municipalities commute for an hour or more.

**Northwest Region by Race & Ethnicity**
Total Households: 56,502

![Race and Ethnicity Chart]

31,121 Northwest households cannot afford the region's median home price: $245,000

**Affordability of Single Family Homes Inventory**

<table>
<thead>
<tr>
<th>Home Price</th>
<th>Owners</th>
<th>Renters</th>
<th>Affordability</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$60,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$90,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$120,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$150,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Building Homes Rhode Island Northwest Regional Accomplishments**

<table>
<thead>
<tr>
<th>Municipalities</th>
<th>Homes funded</th>
<th>BHRI Investment</th>
<th>New Construction</th>
<th>Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>154</td>
<td>$4,236,635</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Foster</td>
<td>0</td>
<td>$ -</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Glocester</td>
<td>0</td>
<td>$ -</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Johnston</td>
<td>7</td>
<td>$996,000</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>65</td>
<td>$1,591,737</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Scituate</td>
<td>0</td>
<td>$ -</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Smithfield</td>
<td>47</td>
<td>$1,231,369</td>
<td>55%</td>
<td>45%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>220</td>
<td>$5,842,172</td>
<td>55%</td>
<td>45%</td>
</tr>
</tbody>
</table>

**Major Institutions and Employers**

- Bryant University
- Landmark Medical Center
- Rehabilitation Hospital of RI
- ADI Energy
- Citizens Bank
- CVS
- Douglas Lumber Corp.
- Fidelity
- FM Global
- IT Support RI
- Nathan Clark & Associates
- Navigant Credit Union
- Neighborhood Health Plan of Rhode Island

**Recommended Improvements to Transit Access**

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>To Employment</th>
<th>From Long-Term Affordable Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>Frequent</td>
<td>None</td>
</tr>
<tr>
<td>Recommended</td>
<td>Frequent</td>
<td>Some</td>
</tr>
</tbody>
</table>

**Living and Working in the Northwest Region**

Where Northwest Households Work

- NW: 50%
- NE: 17%
- PVD: 11%
- SE PVD: 9%
- CNTRL: 9%
- SE: 3%
- S: 2%

- Bryant University
- Landmark Medical Center
- Rehabilitation Hospital of RI
- ADI Energy
- Citizens Bank
- CVS
- Douglas Lumber Corp.
- Fidelity
- FM Global
- IT Support RI
- Nathan Clark & Associates
- Navigant Credit Union
- Neighborhood Health Plan of Rhode Island

**Recommended Improvements to Transit Access**

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>To Employment</th>
<th>From Long-Term Affordable Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>Frequent</td>
<td>None</td>
</tr>
<tr>
<td>Recommended</td>
<td>Frequent</td>
<td>Some</td>
</tr>
</tbody>
</table>

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas

**TABLE OF CONTENTS**

- RHODE ISLAND: A REGIONAL OVERVIEW
- NORTHWEST RI
- Municipalities: Burrillville, Foster, Glocester, Johnston, North Smithfield, Scituate, Smithfield, Woonsocket
- Northwest Region by Race & Ethnicity
- Affordability of Single Family Homes Inventory
- Building Homes Rhode Island Northwest Regional Accomplishments
- Living and Working in the Northwest Region
- Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)
- Recommended Improvements to Transit Access

2020 Housing Fact Book | HousingWorks RI @ RWU | 21
Defined primarily by its historic mill villages, Northeast RI is one of the state’s smaller regions. Its history of manufacturing makes it the most urbanized region outside of Providence. With infrastructure serving all of Pawtucket and Central Falls, and most of North Providence and Lincoln, Cumberland is served primarily by only public water. Pawtucket and Central Falls are two of the most densely populated cities in the state; at one time, Pawtucket was the most densely populated city in the United States. The region also has significant outdoor amenities, including Lincoln Woods State Park and the Blackstone River Bikeway. On average, about 30 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of two municipalities commute for an hour or more.

**Northeast Region by Race & Ethnicity**
Total Households: 69,609

- 9% Black
- 21% Latino
- 64% White
- 2% Other
- 2% Asian
- 3% Two+

**Affordability of Single Family Homes Inventory**

Northeast households cannot afford the region’s median home price: **$242,000**

- 62% Owners
- 38% Renters

**Building Homes Rhode Island Northeast Regional Accomplishments**

<table>
<thead>
<tr>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
<th>% New Construction</th>
<th>% Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Falls</td>
<td>24</td>
<td>$2,450,500</td>
<td>42%</td>
<td>58%</td>
</tr>
<tr>
<td>Cumberland</td>
<td>56</td>
<td>$2,160,831</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lincoln</td>
<td>2</td>
<td>$100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North Providence</td>
<td>0</td>
<td>$ -</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pawtucket</td>
<td>492</td>
<td>$13,820,091</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Recommended Improvements to Transit Access**

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>To Employment</th>
<th>From Long-Term Affordable Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>Frequent or Better</td>
<td>Some</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>13</td>
<td>15</td>
</tr>
</tbody>
</table>

**Major Institutions and Employers** (Colleges, Hospitals, PBN/Top Employers)
- Community College of RI - Flanagan Campus
- Memorial Hospital of RI
- Our Lady of Fatima Hospital
- Amica Mutual Insurance
- Arden Building Cos. LLC
- Bryant Associates Inc.
- Collette Travel Services Inc.
- Compass IT Compliance LLC
- East Coast Technology Grp.
- Envision Technology Advisors LLC
- Hasbro
- Innovex
- Nexus Property Mgmt.
- Pawtucket Credit Union
- SecurityRI.com
- Teknor Apex Co.
- Twin River Casino
- Twin River Casino Hotel
- Windmoeller & Hoelscher Corp.

**Where Northeast Households Work**

- 48% NE
- 17% NW
- 12% PV
- 10% SE PV
- 8% CNTRL
- 3% SE
- 2% S

**Incomes**

<table>
<thead>
<tr>
<th># Affordable Homes</th>
<th>$30,000</th>
<th>$60,000</th>
<th>$90,000</th>
<th>$120,000</th>
<th>$150,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>10,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Renters</td>
<td>20,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the "East Side" and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 64 and 65—with home prices of $203,700 versus $625,000—tell another story. Unlike other regions, Providence has full public water service and lacks sewer infrastructure only in a small western area. It has nearly twice the population of the state’s next two largest municipalities. The city is the heart of the state’s public transportation system, with all routes in the state either beginning or ending there. As the Capital City, it also has significant economic and jobs infrastructure. For this particular region, the challenge is to provide equitable housing opportunities for all residents.

On average, about 25 percent of residents commute more than a half-hour.

### Providence by Race & Ethnicity

Total Households: 61,218

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>Latino</td>
<td>43%</td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Two+</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>

Providence households cannot afford the region’s median home price: $235,250

### Affordability of Single Family Homes Inventory

- 71%

### Building Homes Rhode Island Providence Accomplishments

<table>
<thead>
<tr>
<th># Homes funded by BHRI</th>
<th>BHRI Investment</th>
<th>% New Construction</th>
<th>% Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,078</td>
<td>$41,779,036</td>
<td>49%</td>
<td>51%</td>
</tr>
</tbody>
</table>

### Living and Working in Providence

**Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)**

- Brown University
- Community College of RI - Liston Campus
- Johnson & Wales University
- Providence College
- Rhode Island College
- Rhode Island School of Design
- URI College of Continuing Ed
- Butler Hospital
- Hasbro Children's Hospital
- Providence VA Medical Center
- Rhode Island Hospital
- Roger Williams Medical Cntr.

- Saint Joseph Health Services of RI
- The Miriam Hospital
- Women & Infants Hospital (add)ventures
- Altus Dental Insurance Co.
- Available Staffing Network LLC
- Blue Cross & Blue Shield of RI
- Bowerman Associates
- Building Enclosure Science LLC
- Care New England
- Delta Dental of RI
- Dimeo Construction Company
- EpiVax Inc.

- G Media Studios Inc.
- Gilbane Inc.
- GZA GeoEnvironmental Inc.
- Hasbro
- HopeHealth
- Kahn, Litwin, Renza & Co. Ltd.
- Lifespan Corp.
- Logicomm Inc.
- Pranzi Catering and Events
- Provident LLC
- Shawmut Design and Construction
- Stack + Co.
- Woodward & Curran

### Recommended Improvements to Transit Access

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>To Employment</th>
<th>From Long-Term Affordable Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>Frequent or Better: 27 Frequency, Some: 12 Frequency, None: 0 Frequency</td>
<td>Frequent: 5,085 Homes Frequency, Some: 4,701 Homes Frequency, None: 0 Frequency</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>Frequent or Better: 37 Frequency, Some: 2 Frequency, None: 0 Frequency</td>
<td>Frequent: 9,786 Homes Frequency, Some: 0 Frequency, None: 0 Frequency</td>
</tr>
</tbody>
</table>

**FREQUENT OR BETTER:** High frequency, every 15 minutes or less; with possible transit infrastructure improvements

**SOME:** Fifteen minutes or more, with possible flex service areas
RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST PROVIDENCE COUNTY RI

Southeast Providence County by Race & Ethnicity
Total Households: 50,422

Affordability of Single Family Homes Inventory

29,432 Southeast Providence County households cannot afford the region’s median home price: $250,000

Building Homes Rhode Island Southeast Providence County Regional Accomplishments

<table>
<thead>
<tr>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cranston</td>
<td>0</td>
<td>$ -</td>
<td>East Providence</td>
<td>19</td>
<td>$1,060,675</td>
</tr>
</tbody>
</table>

Living and Working in the Southeast Providence County Region

Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Eleanor Slater Hospital
- Emma Pendleton Bradley Hospital
- Blum, Shapiro & Co. PC
- Integrated Media Group
- Jan Companies
- Luca + Danni Inc.
- ParsonsKellogg LLC
- Peregrine Property Management LLC
- Pezzuco Construction Inc.
- Starkweather & Shepley Insurance Brokerage Inc.
- Thielsch Engineering Inc.

Recommended Improvements to Transit Access

Transit Service | Frequent or Better | Some | None | Frequent | Some | None
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>0</td>
<td>12</td>
<td>0</td>
<td>16 Homes</td>
<td>3,501 Homes</td>
<td>5 Homes</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>9</td>
<td>3</td>
<td>0</td>
<td>2,509 Homes</td>
<td>2,008 Homes</td>
<td>5 Homes</td>
</tr>
</tbody>
</table>

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas
RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

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

Containing three of the state’s four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the substantial shoreline, coastal resiliency is a development concern throughout the region. Dense development patterns in Newport have allowed it to achieve more than 15 percent of its housing stock as long-term affordable. There is little public infrastructure in the region’s eastern municipalities of Little Compton and Tiverton, but Tiverton’s border with Fall River includes historic mills—some suitable for redevelopment as housing—and public water. On average, nearly 40 percent of residents of the region commute more than a half-hour, and a little more than 10 percent of residents of one municipality commute for an hour or more.

Southeast Region by Race & Ethnicity
Total Households: 54,760

Affordability of Single Family Homes Inventory
34,685 Southeast households cannot afford the region’s median home price: $381,500

Building Homes Rhode Island Southeast Regional Accomplishments

<table>
<thead>
<tr>
<th># Homes funded by BHRI</th>
<th>$ BHRI Investment</th>
<th>% New Construction</th>
<th>% Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>624</td>
<td>$22,034,182</td>
<td>64%</td>
<td>36%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>107</td>
<td>$5,550,190</td>
<td>Newport</td>
<td>227</td>
<td>$6,845,534</td>
</tr>
<tr>
<td>Bristol</td>
<td>19</td>
<td>$779,720</td>
<td>Portsmouth</td>
<td>40</td>
<td>$300,000</td>
</tr>
<tr>
<td>Jamestown</td>
<td>3</td>
<td>$195,000</td>
<td>Tiverton</td>
<td>167</td>
<td>$7,105,468</td>
</tr>
<tr>
<td>Little Compton</td>
<td>7</td>
<td>$320,000</td>
<td>Warren</td>
<td>9</td>
<td>$438,270</td>
</tr>
<tr>
<td>Middletown</td>
<td>45</td>
<td>$500,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Living and Working in the Southeast Region

Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)
- Community College of RI - Newport Campus
- Roger Williams University
- Roger Williams University School of Law
- Salve Regina University
- Naval Health Clinic New England, Newport
- Newport Hospital
- BankNewport
- Embrace Home Loans Inc.
- Fleming + Company Inc.
- Naval Undersea Warfare Cntr.
- Purvis Systems Inc.
- Systems Engineering Associates Corp.
- The Preservation Society of Newport County
- Tiverton Casino Hotel

Recommended Improvements to Transit Access

CURRENT
- Transit Service: Frequent or Better: 0, Some: 13, None: 1
- From Long-Term Affordable Homes: Frequent: 0, Some: 2,583 Homes, None: 405 Homes

RECOMMENDED
- Transit Service: Frequent or Better: 6, Some: 6, None: 2
- From Long-Term Affordable Homes: Frequent: 1,900 Homes, Some: 683 Homes, None: 405 Homes

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas
SOUTH RI

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

TABLE OF CONTENTS
In square miles, the South Region is the largest in the state and contains nearly a third of the state’s land mass. Except for its coastal areas, the region is largely rural and lacks public infrastructure. Among its nine municipalities, its four largest population centers—South Kingstown, North Kingstown, Westerly, and Narragansett—account for 75 percent of the region’s total. While these four municipalities do have coastal considerations, they also have public infrastructure and host a number of suburban neighborhoods, large villages, and economic centers, such as Quonset and the University of Rhode Island, which provide opportunities for homes connected to jobs and other amenities. On average, nearly 40 percent of residents of the region commute more than a half-hour, and about 10 percent of residents of one municipality commute for an hour or more.

### Building Homes Rhode Island South Regional Accomplishments

<table>
<thead>
<tr>
<th>Municipality</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
<th>% New Construction</th>
<th>% Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charlestown</td>
<td>43</td>
<td>$2,929,446</td>
<td>67%</td>
<td>33%</td>
</tr>
<tr>
<td>Exeter</td>
<td>69</td>
<td>$6,220,939</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hopkinton</td>
<td>30</td>
<td>$1,178,918</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Narragansett</td>
<td>2</td>
<td>$100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Shoreham</td>
<td>11</td>
<td>$160,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North Kingstown</td>
<td>146</td>
<td>$7,015,197</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Richmond</td>
<td>32</td>
<td>$1,555,597</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Kingstown</td>
<td>15</td>
<td>$1,023,335</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Westerly</td>
<td>15</td>
<td>$767,883</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Living and Working in the South Region

**Major Institutions and Employers** (Colleges, Hospitals, PBN/Top Employers)

- URI - Narraganset Bay Campus
- URI - Main Campus, Kingston
- South County Hospital
- The Westerly Hospital
- Best Practice Energy LLC
- Carousel Industries of North America Inc.
- ChartWise Medical Systems Inc.
- Electric Boat (EB)
- Ocean State Job Lot
- The Town Dock
- Woodmansee Insurance

### Recommended Improvements to Transit Access

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>Frequent or Better</th>
<th>Some</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>0</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>5</td>
<td>6</td>
<td>1</td>
</tr>
</tbody>
</table>

**FREQUENT OR BETTER:** High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements

**SOME:** Fifteen minutes or more, with possible flex service areas

<table>
<thead>
<tr>
<th>To Employment</th>
<th>Frequent</th>
<th>Some</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>0</td>
<td>2,014 Homes</td>
<td>367 Homes</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>1,287 Homes</td>
<td>737 Homes</td>
<td>357 Homes</td>
</tr>
</tbody>
</table>
RHODE ISLAND: A REGIONAL OVERVIEW

CENTRAL RI

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

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

Central Region by Race & Ethnicity
Total Households: 68,833

Affordability of Single Family Homes Inventory

34,693

Central households cannot afford the region’s median home price: $240,000

Owner Renters

Affordability of Single Family Homes Inventory

Building Homes Rhode Island Central Regional Accomplishments

<table>
<thead>
<tr>
<th># Homes funded by BHRI</th>
<th>$ BHRI Investment</th>
<th>% New Construction</th>
<th>% Preservation &amp; Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td>95</td>
<td>$6,334,721</td>
<td>57%</td>
<td>43%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coventry</td>
<td>44</td>
<td>$2,360,500</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>10</td>
<td>$300,000</td>
</tr>
<tr>
<td>Warwick</td>
<td>37</td>
<td>$3,193,082</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MUNICIPAL DETAILS</th>
<th># Homes by Region</th>
<th>$ BHRI by Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Greenwich</td>
<td>Development Cancelled</td>
<td>$281,639</td>
</tr>
<tr>
<td>West Warwick</td>
<td>4</td>
<td>$200,000</td>
</tr>
</tbody>
</table>

Living and Working in the Central Region

Major Institutions and Employers (Colleges, Hospitals, PBN/Top Employers)

- Community College of RI - Knight Campus
- New England Institute of Technology
- Kent Hospital
- Arpin Group Inc.
- Automated Business Solutions
- Bayada Home Health Care
- Brave River Solutions
- Cardi Corp.
- Centreville Bank
- E.W. Burman Inc.
- Fish Advertising
- Hilb Group of New England
- James Raiola CFP & Assoc.
- Joe Casali Engineering Inc.
- R.I. Temps Inc.
- Secure Future Tech Solutions
- Steere Engineering Inc.
- SyNet Inc.
- Technology Advisory Group
- The Claflin Co.
- TribalVision LLC

Recommended Improvements to Transit Access

<table>
<thead>
<tr>
<th>Transit Service</th>
<th>Frequent or Better</th>
<th>Some</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td>0</td>
<td>19</td>
<td>2</td>
</tr>
<tr>
<td>RECOMMENDED</td>
<td>10</td>
<td>6</td>
<td>5</td>
</tr>
</tbody>
</table>

To Employment

FREQUENT OR BETTER: High frequency, every 15 minutes or less; with possible technical transit infrastructure improvements
SOME: Fifteen minutes or more, with possible flex service areas

From Long-Term Affordable Homes

<table>
<thead>
<tr>
<th></th>
<th>Frequent</th>
<th>Some</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3,452 Homes</td>
<td>175 Homes</td>
<td></td>
</tr>
<tr>
<td>1,186 Homes</td>
<td>2,388 Homes</td>
<td>43 Homes</td>
<td></td>
</tr>
</tbody>
</table>
This year’s municipal pages follow the design from last year with some slight changes to the section on Housing and Development Conditions.

Building on last year’s research into municipal comprehensive plans, this year zoning ordinances were searched for those specific development strategies (defined in the right-hand column) to determine what had been codified. Neither the ability to develop multifamily housing by right or any of the residential development ordinances identified were limited to the production of long-term affordable homes. Producing the diversity of homes needed to support a range of incomes requires that we understand the residential development options available in each municipality.

Reading zoning ordinances can be a daunting challenge, and while we surveyed the ordinances as expansively as possible, there may be nuances that have been missed. The research was limited to those strategies in each municipality’s comprehensive plan. Where strategies for some development types (like mixed-use) were noted within a specific type of district (like a Village District) we have noted both.

Given the possibility of a new housing bond and the growing need for affordable homes, especially accelerated by the pandemic, the information presented here is meant as a roadmap for municipal leaders and residents alike to their community’s housing needs and what changes may be necessary to ensure healthy, affordable homes for all Rhode Islanders.

**MUNICIPAL PAGES OVERVIEW**

**TEN HOUSING STRATEGIES**

**ADU**

(ADU) ACCESSORY DWELLING UNITS are residences attached to or built within a single family home. ADUs have separate kitchens, bathrooms, and egresses. Variations include Accessory Family Dwelling Unit and In-Law Apartment.

**AHTF**

(AHTF) AFFORDABLE HOUSING TRUST FUNDS are publicly funded accounts established by a city, county or state government for a) the preservation and production of affordable housing and b) increasing opportunities for access to decent affordable homes.

**AR**

(AR) ADAPTIVE RE-USE is the conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.

**CP**

(CP) COMPREHENSIVE PERMIT (§ 45-53-4) is a procedure for approval of construction of low- or moderate-income housing. Applicants proposing low- or moderate-income housing may submit a single application for a comprehensive permit. This procedure is only available when at least twenty-five percent (25%) of the housing is low- or moderate-income housing. They are sometimes used by a municipality to facilitate development that may not conform to their existing zoning code, and are informally referred to as “friendly comprehensive permits.”

**FZ**

(FZ) Flexible Zoning / Two types: A FLOATING ZONE (RI Law § 45-24-31(27)) is an unmapped zoning district adopted within the ordinance, which is established on the zoning map only when an application for development, meeting the zone requirements, is approved. An OVERLAY DISTRICT (RI Law § 45-24-31 (53)) is established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

**G/VC**

(G/VC) GROWTH/VILLAGE CENTERS are cohesive, relatively dense cores of commercial, civic, religious and residential buildings, typical to New England. They may also contain local and/or regional transit hubs. In Rhode Island, the term Growth Center describes compact developed areas intended for growth, drawing development pressure away from critical or unique natural, cultural, and historic resources. Growth centers can be existing or planned. Residential density and development intensity vary.

**ID**

(ID) INFILL DEVELOPMENT takes place within built-up areas on under-utilized or vacant sites. It channels development into areas that are already served by public facilities (police, fire, utilities, schools, and transit) to make more efficient use of existing land and infrastructure.

**IZ**

(IZ) INCLUSIONARY ZONING is a technique applied to housing developments (new construction or re-use) in which a certain portion of the units are set aside for low- and moderate-income home buyers.

**MU**

(MU) MIXED USE is a combination of residential, commercial, and/or office uses in one zone, development or building.

**TOD**

(TOD) TRANSIT-ORIENTED DEVELOPMENT is transit-oriented and transit supportive land use planning to create an environment around a transit stop or station supporting pedestrian activities and transit use.
### Housing Costs

**Median Single Family**
- Home price: $285,000
- Monthly housing payment: $2,069

**Average 2-Bedroom Rent**
- Rental payment: $1,651

### Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $2,069
- Renters: $1,651
- Private Sector Wage: $1,323
- Renter Household Income: $856
- RI Minimum Wage: $512

**Income needed to afford this**
- Owners: $82,755
- Renters: $66,040

### Current Housing & Development

**Housing Stock**
- Total: 467,412
  - Single family: 56%
  - Multifamily: 44%

**Infrastructure**
- Region: N/A
- Water: None
- Sewer: Partial

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- MU
- IZ
- TOD

**2019 Building Permits**
- Total: 1,612
  - Single family: 1,091
  - Multi-family: 509
  - ADU: 12

### Long-Term Affordable Homes
- Current: 8,38% of year-round housing stock
- New: 37,388

### Preservation Rentals
- Ownership: 16
- Rent: 37%
- Special Needs: 10%

### Long-term Affordable Homes
- RI General Law: 45-53-3(9) Low or Moderate Income Housing

- Elderly: 53%
- Family: 37%
- Special Needs: 10%

- State-Funded Homes

| BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): | 3,246 |

*Note: The above information is subject to change and should be verified with the latest data sources.*
**BARRINGTON**

**POPULATION** 16,178  **HOUSEHOLDS** 6,097  **MEDIAN HOUSEHOLD INCOME** $123,021

| 89% OWN | 11% RENT |

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**
- Home price: $460,000
- Monthly housing payment: $3,341

**AVERAGE 2-BEDROOM RENT**
- Rental payment: $1,331
  - 5 Year Comparison: 2014 $1,285, 2019 $1,331 (4% increase)

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels:

- Owners: $3,341
- Renters: $1,331
- Private Sector Wage: $1,045
- Renter Household Income: $975
- RI Minimum Wage: $512

**COST BURDENED HOUSEHOLDS**

1,741 HOUSEHOLDS ARE COST BURDENED

- 25% Owners
- 60% Renter

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 6,379
  - Single family: 92%
  - Multifamily: 8%

**INFRASTRUCTURE**

- Region: Southeast
  - Public Water: Full
    - Partial
    - None
  - Public Sewer: Nearly Full
  - Partial
  - None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes
- No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2019 BUILDING PERMITS**

- Total: 19
  - Single family: 13
  - Multi-family: 6

**LONG-TERM AFFORDABLE HOMES**

**CURRENT** 3.30% % of year-round housing stock

207 # of long-term affordable homes

- Elderly: 29%
- Family: 57%
- Special Needs: 14%

**NEWMELY ADDED**

- Ownership: 0
- Rental: 46

**PRESERVED RENTALS**

- 0

State Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 107
### Current Housing & Development

#### Housing Costs

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Median Single Family Home Price</strong></td>
<td>$335,000</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Housing Payment</strong></td>
<td>$2,298</td>
<td></td>
</tr>
<tr>
<td><strong>Average 2-Bedroom Rent</strong></td>
<td></td>
<td>$1,376</td>
</tr>
</tbody>
</table>

#### Affordability Gap

<table>
<thead>
<tr>
<th>Description</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income needed to afford this</td>
<td>$91,934</td>
<td>$55,040</td>
</tr>
</tbody>
</table>

#### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Category</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below are housing payments at 30% of certain income levels</td>
<td>$2,298</td>
<td>$1,376</td>
<td>$1,045</td>
<td>$975</td>
<td>$512</td>
</tr>
</tbody>
</table>

#### Housing Stock

<table>
<thead>
<tr>
<th>Total</th>
<th>Single Family</th>
<th>Multifamily</th>
</tr>
</thead>
<tbody>
<tr>
<td>9,157</td>
<td>57%</td>
<td>43%</td>
</tr>
</tbody>
</table>

#### Infrastructure

- **Region:** Southeast
- **Public Water:** Nearly Full
- **Public Sewer:** Partial

#### Multifamily by Right

- **In Residential Zones:**
  - Yes: 6,000 sq. ft. lot for 1st unit; 4,000 sq. ft. per add’l unit
  - No: None

#### Residential Development Ordinances

<table>
<thead>
<tr>
<th>Type</th>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 2019 Building Permits

- **Total:** 11
- **Single Family:** 8
- **Multi-Family:** 0
- **ADU:** 3

#### Long-Term Affordable Homes

- **Current:** 5,96% of year-round housing stock
- **Preserved Rentals:** 0
- **Newly Added:**
  - Ownership: 0
  - Rental: 1

#### Long-Term Affordable Homes

- **State-Funded Homes: Building Homes Rhode Island (Rounds I, II, & III):** 19

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

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$269,500</td>
<td>2014 $225,651</td>
</tr>
<tr>
<td></td>
<td>2019 $269,500</td>
</tr>
</tbody>
</table>

- Monthly housing payment: $1,916
- 19% INCREASE

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$906</td>
<td>2014 $913</td>
</tr>
<tr>
<td></td>
<td>2019 $906</td>
</tr>
</tbody>
</table>

- 1% DECREASE

- Income needed to afford this: $76,659
- Income needed to afford this: $36,240

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels.

- **Owners:** $1,916
- **Renters:** $906
- **Private Sector Wage:** $1,372
- **Renter Household Income:** $787
- **RI Minimum Wage:** $512

#### COST BURDENED HOUSEHOLDS

1,716 HOUSEHOLDS ARE COST BURDENED

- **Owner Households:** 881
- **Renter Households:** 835

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

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK

- Total: 6,511
- Single family: 70%
- Multifamily: 30%

#### INFRASTRUCTURE

- **REGION: Northwest**
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

#### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

- **Elderly:** Yes
- **Family:** Yes
- **Special Needs:** Yes

#### RESIDENTIAL DEVELOPMENT ORDINANCES

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

#### 2019 BUILDING PERMITS:

- Total: 42
- Single family: 36
- Multifamily: 0
- ADU: 6

- Municipally reported

### LONG-TERM AFFORDABLE HOMES

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

#### NEWLY ADDED

- Ownership: 0
- Rental: 0
- PRESERVED RENTALS: 0

**STATE-FUNDED HOMES**

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 154

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

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rental</th>
<th>PRESERVED RENTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
CENTRAL FALLS

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>19,382</td>
<td>6,328</td>
<td>$31,724</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>19% OWN</th>
<th>81% RENT</th>
</tr>
</thead>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$147,450</td>
<td>2014 $118,906, 2019 $143,606 INCREASE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly housing payment</th>
<th>2014</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,233</td>
<td>$1,372</td>
<td></td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,436</td>
<td>2014 $1,488, 2019 $1,436 DECREASE</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Below are housing payments at 30% of certain income levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
</tr>
<tr>
<td>Renters</td>
</tr>
<tr>
<td>Private Sector Wage</td>
</tr>
<tr>
<td>Renter Household Income</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
</tr>
</tbody>
</table>

**COST BURDENED HOUSEHOLDS**

= 488 Owner Households
= 2,760 Renter Households

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

Total 7,310
Single family 9%
Multifamily 91%

**INFRASTRUCTURE**

<table>
<thead>
<tr>
<th>REGION: Northeast</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Water</td>
</tr>
<tr>
<td>Full</td>
</tr>
<tr>
<td>Full</td>
</tr>
</tbody>
</table>

**MULTIFAMILY BY RIGHT**

<table>
<thead>
<tr>
<th>IN RESIDENTIAL ZONES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>5,000 sq. ft. lot for 1st unit; 2,000 add’l sq. ft. per add’l unit</td>
</tr>
</tbody>
</table>

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

**2019 BUILDING PERMITS:**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>8</td>
<td>0</td>
</tr>
</tbody>
</table>

**LONG-TERM AFFORDABLE HOMES**

RI General Law: 45-53-31(9) Low or Moderate Income Housing

CURRENT 11.07% % of year-round housing stock
827 # of long-term affordable homes

**NEWLY ADDED**

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Rental</th>
<th>PRESERVED RENTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 24
## CHARLESTOWN

### HOUSING COSTS

<table>
<thead>
<tr>
<th>MEDIAN SINGLE FAMILY</th>
<th>AVERAGE 2-BEDROOM RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home price</strong></td>
<td>$409,900</td>
</tr>
<tr>
<td><strong>Monthly housing payment</strong></td>
<td>$2,649</td>
</tr>
<tr>
<td><strong>5 YEAR COMPARISON</strong></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>$340,504</td>
</tr>
<tr>
<td><strong>2019 Increase</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Rental payment</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>5 YEAR COMPARISON</strong></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>N/A</td>
</tr>
<tr>
<td>2019</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Income needed to afford this:**

- **$105,959** Income needed toafford this
- **N/A** Income needed to afford this

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,649</td>
<td>N/A</td>
<td>$1,161</td>
<td>$940</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

### COST BURDENED HOUSEHOLDS

- **819 HOUSEHOLDS ARE COST BURDENED**
  - **29%** Owner Households
  - **48%** Renter Households

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

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK

- **Total 5,173**
  - **Single family 89%**
  - **Multifamily 11%**

#### INFRASTRUCTURE

- **REGION: South**
  - **Public Water**
    - Nearly Full
    - Partial
    - None
  - **Public Sewer**
    - Nearly Full
    - Partial
    - None

#### MULTIFAMILY BY RIGHT

- **IN RESIDENTIAL ZONES**
  - **Yes 0**
  - **No 11**

#### RESIDENTIAL DEVELOPMENT ORDINANCES

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

#### 2019 BUILDING PERMITS:

- **Total 36**
  - **Single family 36**
  - **Multi-family 0**

Municipally reported

### LONG-TERM AFFORDABLE HOMES

- **CURRENT 3.69%** % of year-round housing stock
- **129 # of long-term affordable homes**

#### NEWLY ADDED

- **Ownership 0**
- **Rental 11**
- **PRESERVED RENTALS 0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 43
COVENTRY

**POPULATION**
- 34,575

**HOUSEHOLDS**
- 13,974

**MEDIAN HOUSEHOLD INCOME**
- $72,264

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels

- **Owners**
  - $1,874
- **Renters**
  - $1,810
- **Private Sector Wage**
  - $1,230
- **Renter Household Income**
  - $972
- **RI Minimum Wage**
  - $512

**COST BURDENED HOUSEHOLDS**

4,249 HOUSEHOLDS ARE COST BURDENED

- **Owner Households**
  - 28% = 2,978
- **Renter Households**
  - 46% = 1,271

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 15,012
  - Single family: 80%
  - Multifamily: 20%

**INFRASTRUCTURE**

<table>
<thead>
<tr>
<th>Region: Central</th>
<th>Public Water</th>
<th>Public Sewer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partial</td>
<td>Partial</td>
<td>None</td>
</tr>
<tr>
<td>Nearly Full</td>
<td>Nearly Full</td>
<td>None</td>
</tr>
</tbody>
</table>

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

Yes | No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
</table>

**2019 BUILDING PERMITS**
- Total: 54
  - Single family: 44
  - Multifamily: 10

**LONG-TERM AFFORDABLE HOMES**

RI General Law: 45-53-31|9 Low or Moderate Income Housing

**CURRENT**
- 5.35% % of year-round housing stock

**PRESERVED RENTALS**
- 0

**NEWLY ADDED**
- Ownership: 0
- Rental: 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 44
CRANSTON

Population | Households | Median Household Income | Own | Rent
---|---|---|---|---
81,196 | 30,754 | $66,283 | 67% | 33%

Housing Costs

Median Single Family
- Home price: $257,000
- Monthly housing payment: $1,935

Average 2-Bedroom Rent
- Rental payment: $1,642

Affordability Gap

Monthly Costs: Owners & Renters
- Owners: $1,935
- Renters: $1,642

Cost Burdened Households
- 10,919 households are cost burdened

Current Housing & Development

Housing Stock
- Total: 33,254
- Single family: 62%
- Multifamily: 38%

Infrastructure
- Public Water: Nearly Full
- Public Sewer: Nearly Full

Residential Development Ordinances
- ADU: G/VC, AR, CP
- AHTF: ID, IZ
- MU, TOD

Long-Term Affordable Homes
- Current: 5.40%
- New: 1,777

Long-Term Rental Homes
- New: 0

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

2019 Building Permits: Total 49, Single family 39, Multifamily 10

State-Funded Homes
- Building Homes Rhode Island (Rounds I, II, & III): 0

Income needed to afford this
- For Owners: $77,414
- For Renters: $65,680

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

**POPULATION** 34,652  
**HOUSEHOLDS** 13,510  
**MEDIAN HOUSEHOLD INCOME** $86,326  
**74% OWN**  
**26% RENT**

---

### HOUSING COSTS

#### MEDIAN SINGLE FAMILY

- **Home price:** $315,500
- **Monthly housing payment:** $2,219

#### AVERAGE 2-BEDROOM RENT

- **Rental payment:** $1,785

---

### AFFORDABILITY GAP

- **Income needed to afford this:** $88,752
- **Income needed to afford this:** $71,400

---

### MONETHLY COSTS: OWNERS & RENTERS

- **Owners:** $2,219
- **Renters:** $1,785
- **Private Sector Wage:** $1,372
- **Renter Household Income:** $787
- **RI Minimum Wage:** $512

---

### HOUSING STOCK

- **Total:** 14,328
  - **Single family:** 66%
  - **Multifamily:** 34%

### INFRASTRUCTURE

- **REGION: Northeast**
  - **Public Water:** Nearly Full
  - **Public Sewer:** Nearly Full

### MULTIFAMILY BY RIGHT

**IN RESIDENTIAL ZONES**

- **Yes**
- **No**
  - 10,000 sq. ft. lot for 1st unit; 5,000 sq. ft. per add’l unit (full water/sewer)
  - 30,000 sq. ft. lot for 1st unit; 10,000 sq. ft. per add’l unit (water or sewer)

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

---

### LONG-TERM AFFORDABLE HOMES

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

### RESIDENTIAL DEVELOPMENT ORDINANCES

- **2019 BUILDING PERMITS:**
  - **Total:** 155
  - **Single family:** 115
  - **Multifamily:** 40

---

**REGION: Northeast**

**PUBLIC WATER**

- Nearly Full
- Partial
- None

**PUBLIC SEWER**

- Nearly Full
- Partial
- None

**STATE-FUNDED HOMES**

**BUILDING HOMES RHODE ISLAND** (Rounds I, II, & III): 56

---

**Municipally reported**
EAST GREENWICH

CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

- **MEDIAN SINGLE FAMILY**
  - Home price: $488,500
  - Monthly housing payment: $3,700

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,705

5 YEAR COMPARISON

- 2014: $438,872
- 2019: $488,500

5% INCREASE

- 2014: $1,653
- 2019: $1,705

3% INCREASE

$148,012 Income needed to afford this

$68,200 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

- Owners: $3,700
- Renters: $1,705
- Private Sector Wage: $1,230
- Renter Household Income: $972
- RI Minimum Wage: $512

Below are housing payments at 30% of certain income levels

1,523 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 28%
  - 992
- Renter Households: 45%
  - 531

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

- Total: 5,427
  - Single family: 73%
  - Multifamily: 27%

INFRASTRUCTURE

- Region: Central
- Public Water: Nearly Full
- Public Sewer: Nearly Full

MULTIFAMILY BY RIGHT

- Region: Residential Zones
- Nearly Full: Yes
- < Partial: No
- None: 4,000 sq. ft. lot per unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS

- Total: 19
  - Single family: 10
  - Multi-family: 9

Municipally reported

LONG-TERM AFFORDABLE HOMES

- Current: 4.74% of year-round housing stock
- 253 # of long-term affordable homes

NEWLY ADDED

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

State-Funded Homes [BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 10]
### Current Housing & Development

#### Housing Costs

**Median Single Family**
- Home price: $245,000
- Monthly housing payment: $1,833

**Average 2-Bedroom Rent**
- Rental payment: $1,684

#### Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $1,833
- Renters: $1,684
- Private Sector Wage: $1,372
- Renter Household Income: $787
- RI Minimum Wage: $512

**Income needed to afford this**
- Owners: $73,304
- Renters: $67,360

#### Cost Burdened Households

- Households are cost burdened: 6,921

**Long-Term Affordable Homes**
- Current % of year-round housing stock: 9.83%
- # of long-term affordable homes: 2,101

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ

**2019 Building Permits:**
- Total: 0
- Single family: 0
- Multi-family: 0

#### Long-Term Affordable Homes
- RI General Law: 45-53-3(9) Low or Moderate Income Housing

**Region:** Southeast Providence County
- Public Water: Nearly Full
- Public Sewer: Nearly Full

**MultiFamily by Right IN RESIDENTIAL ZONES**
- Elderly: 66%
- Family: 28%
- Special Needs: 6%

### Current Housing & Development

- Total: 20,712
- Single family: 58%
- Multifamily: 42%

**Infrastructure**

- ADU
- AHTF
- AR
- CP
- FZ

**2019 Building Permits:**
- Total: 0
- Single family: 0
- Multi-family: 0

**State-funded Homes**
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 19
**Housing Costs**

**Median Single Family**
- Home price: $375,000
- Monthly housing payment: $2,600

**Average 2-Bedroom Rent**
- Rental payment: $1,137

**5 Year Comparison**
- 2014: $297,265 (Increase 26%)
- 2019: $1,145 (Decrease 1%)

**Income needed to afford this**
- Owners: $103,996
- Renters: $45,480

**Affordability Gap**

**Monthly Costs: Owners & Renters**
- Owners: $2,600
- Renters: $1,137

Below are housing payments at 30% of certain income levels

**Cost Burdened Households**
- 672 households are cost burdened
- 26% of owner households
- 66%* of renter households

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

**Current Housing & Development**

**Housing Stock**
- Total: 2,628
- Single family: 92%
- Multifamily: 8%

**Infrastructure**
- Region: South
- Public water: Nearly Full
- Public sewer: Nearly Full

**Multifamily by Right in Residential Zones**
- Elderly: 0%
- Family: 61%
- Special Needs: 39%

**Residential Development Ordinances**
- ADU, AHTF, AR, CP, FZ, G/VC, ID, IZ, MU, TOD

**2019 Building Permits**
- Total: 30
  - Single family: 22
  - Multi-family: 8

**Long-Term Affordable Homes**
- Current: 2.53% of year-round housing stock
- 62 # of long-term affordable homes

**Preserved Rentals**
- 0

State Funded Homes

Building homes Rhode Island (Rounds I, II, & III): 69

---

Table of Contents

2020 Housing Fact Book | HousingWorks RI @ RWU | 47
FOSTER

CURRENT HOUSING & DEVELOPMENT

POPULATION
4,689

HOUSEHOLDS
1,697

MEDIAN HOUSEHOLD INCOME
$82,083

79% OWN
21% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price
$322,450

5 YEAR COMPARISON

2014 2014 2019 2019

AVERAGE 2-BEDROOM RENT

5 YEAR COMPARISON

Rental payment N/A 2014 2019

Income needed to afford this

$99,241

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$2,481

$1,372

$787

$512

COST BURDENED HOUSEHOLDS

479 HOUSEHOLDS ARE COST BURDENED

OWNER

RENTER

29%

59%*

= 371 Owner Households

= 108 Renter Households

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

*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total
1,888

Single family
92%

Multifamily
8%

INFRASTRUCTURE

REGION: Northwest

Public Water

Nearly Full

Partial

None

Public Sewer

Nearly Full

Partial

None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes

No

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

2019 BUILDING PERMITS:

Total
12

Single family
12

Multi-family
0

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

CURRENT

2.05% % of year-round housing stock

36 # of long-term affordable homes

NEWLY ADDED

Ownership 0

Rental 0

PREERVED RENTALS

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0
## HOUSING COSTS

### **MEDIAN SINGLE FAMILY**
- **Home price**: $300,000
- **Monthly housing payment**: $2,236

### **AVERAGE 2-BEDROOM RENT**
- **Rental payment**: N/A

### **AFFORDABILITY GAP**
- **Income needed to afford this**: $89,452

### **MONTHLY COSTS: OWNERS & RENTERS**
- **Owners**: $2,236
- **Rents**: N/A
- **Private Sector Wage**: $1,372
- **Renter Household Income**: $787
- **RI Minimum Wage**: $512

### **COST BURDENED HOUSEHOLDS**
- **1,139 HOUSEHOLDS ARE COST BURDENED**
  - **Owner Households**: 28%
  - **Renter Households**: 27% *

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

*Denotes high margin of error.

## CURRENT HOUSING & DEVELOPMENT

### **HOUSING STOCK**
- **Total**: 4,236
  - **Single family**: 92%
  - **Multifamily**: 8%

### **INFRASTRUCTURE**
- **REGION: Northwest**
  - **Public Water**: Nearly Full
  - **Partial**: None
  - **None**: None
  - **Public Sewer**: Nearly Full
  - **Partial**: None
  - **None**: None

### **MULTIFAMILY BY RIGHT**
- **IN RESIDENTIAL ZONES**
  - **Yes**: 75%
  - **No**: 25%

### **RESIDENTIAL DEVELOPMENT ORDINANCES**
- **ADU**: o
- **AHTF**: o
- **AR**: o
- **CP**: o
- **FZ**: o
- **G/VC**: o
- **ID**: o
- **IZ**: o
- **MU**: o
- **TOD**: o

### **2019 BUILDING PERMITS**
- **Total**: 39
  - **Single family**: 29
  - **Multi-family**: 10

Municipally reported.

### **LONG-TERM AFFORDABLE HOMES**
- **CURRENT**: 2.16% % of year-round housing stock
  - **83 # of long-term affordable homes**
  - **Elderly**: 75%
  - **Family**: 11%
  - **Special Needs**: 14%

### **NEWLY ADDED**
- **Ownership**: 0
- **Rental**: 0

### **PRESERVED RENTALS**
- **State-Funded Homes**
  - BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0

---

2020 Housing Fact Book | HousingWorks RI @ RWU | 49
HOPKINTON

POPULATION 8,111
HOUSEHOLDS 3,151
MEDIAN HOUSEHOLD INCOME $89,033

85% OWN
15% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $327,500
Monthly housing payment $2,422

5 YEAR COMPARISON

2014 2019 INCREASE
$218,355 $2422
50%

MEDIAN SINGLE FAMILY

AVERAGE 2-BEDROOM RENT

Rental payment N/A

5 YEAR COMPARISON

2014 2019
N/A N/A

$96,899 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$2,422
$1,161
$940
$512

OWNERS
RENTERS
Private Sector Wage
Renter Household Income
Rental Minimum Wage

COST BURDENED HOUSEHOLDS

816 HOUSEHOLDS ARE COST BURDENED

OWNER
RENTER

26%* 38%*

= 639 Owner Households
= 177 Renter Households

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

*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 3,487
Single family 87%
Multifamily 13%

INFRASTRUCTURE

REGION: South
Public Water

Nearly Full < Partial None

Public Sewer

Nearly Full Partial None

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS: Total 36
Single family 32
Multifamily 4

LONG-TERM AFFORDABLE HOMES

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

CURRENT 7.12% % of year-round housing stock

240 # of long-term affordable homes

INFRASTRUCTURE

Elderly 79%
Family 10%
Special Needs 11%

NEWLY ADDED

Ownership 0 Rental 0

PRESERVED RENTALS

0

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 30

State-Funded Homes

Denotes high margin of error

TABLE OF CONTENTS
JAMESTOWN

POPOULATION

5,496

HOUSEHOLDS

2,257

MEDIAN HOUSEHOLD INCOME

$108,737

84% OWN

16% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $595,000

Monthly housing payment $3,735

5 YEAR COMPARISON

2014 2019

$464,815 28% INCREASE

AVERAGE 2-BEDROOM RENT

5 YEAR COMPARISON

2014 2019

N/A N/A

$149,386 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

600 HOUSEHOLDS ARE COST BURDENED

OWNER

RENTER

24%

52%

= 455 Owner Households

= 145 Renter Households

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

*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 2,965

Single family 92%

Multifamily 8%

INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full 37%

Partial 40%

None 23%

Public Sewer

Nearly Full 78%

< Partial 22%

None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes 57%

No 43%

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF AR CP FZ

G/VC ID IZ MU TOD

2019 BUILDING PERMITS:

Total 25

Single family 25

Multi-family 0

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

CURRENT 4.59% % of year-round housing stock

116 # of long-term affordable homes

NEWLY ADDED

Ownership 4

Rental 0

PREERVED RENTALS 0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 3

TABLE OF CONTENTS
JOHNSTON

**POPULATION** | **HOUSEHOLDS** | **MEDIAN HOUSEHOLD INCOME** | **OWNERSHIP**
---|---|---|---
29,235 | 11,614 | $63,973 | 68% OWN | 32% RENT

### HOUSING COSTS

<table>
<thead>
<tr>
<th><strong>MEDIAN SINGLE FAMILY</strong></th>
<th><strong>5 YEAR COMPARISON</strong></th>
<th><strong>AVERAGE 2-BEDROOM RENT</strong></th>
<th><strong>5 YEAR COMPARISON</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Home price</td>
<td>$250,000</td>
<td>2014: $175,657 2019: $206,094 42% INCREASE</td>
<td>Rental payment</td>
</tr>
<tr>
<td>Monthly housing payment</td>
<td>$1,927</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Income needed to afford this**

- **Owners:** $77,076
- **Renters:** $68,880

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels:

- **Owners:** $1,927
- **Renters:** $1,722
- **Private Sector Wage:** $1,372
- **Renter Household Income:** $787
- **RI Minimum Wage:** $512

3,372 HOUSEHOLDS ARE COST BURDENED

- **30%** Owner Households = 2,060
- **39%** Renter Households = 1,312

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

### CURRENT HOUSING & DEVELOPMENT

<table>
<thead>
<tr>
<th><strong>HOUSING STOCK</strong></th>
<th><strong>Total</strong></th>
<th><strong>Single family</strong></th>
<th><strong>Multifamily</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>13,061</td>
<td>65%</td>
<td>35%</td>
</tr>
</tbody>
</table>

**INFRASTRUCTURE**

- **REGION: Northwest**
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- **Yes:** 2 acres net area; 5 or 10 units per net acre depending on zone; Maximum 12 units in structure
- **No:** Partial

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th><strong>ADU</strong></th>
<th><strong>AHTF</strong></th>
<th><strong>AR</strong></th>
<th><strong>CP</strong></th>
<th><strong>FZ</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G/VC</strong></td>
<td><strong>ID</strong></td>
<td><strong>IZ</strong></td>
<td><strong>MU</strong></td>
<td><strong>TOD</strong></td>
</tr>
</tbody>
</table>

**2019 BUILDING PERMITS:**

- **Total:** 31
- **Single family:** 31
- **Multi-family:** 0

### LONG-TERM AFFORDABLE HOMES

**CURRENT**

- **8.12%** % of year-round housing stock

**CURRENT**

- **1,005** # of long-term affordable homes

**NEWLY ADDED**

- **Ownership:** 0
- **Rental:** 0

**PRESERVED RENTALS**

- **State-Funded Homes BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):** 7

---

52 | 2020 Housing Fact Book | HousingWorks RI @ RWU
**Housing Costs**

- **Median Single Family Home Price**: $355,000
- **Monthly Housing Payment**: $2,605

**5 Year Comparison**

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2019</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Price</td>
<td>$282,132</td>
<td>$355,000</td>
<td>26%</td>
</tr>
<tr>
<td>Rental Payment</td>
<td>$1,532</td>
<td>$1,707</td>
<td>11%</td>
</tr>
</tbody>
</table>

**Income Needed to Afford This**

- **Owner**: $104,201
- **Renter**: $68,280

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $2,605
  - Renters: $1,707
  - Private Sector Wage: $1,372
  - Renter Household Income: $787
  - RI Minimum Wage: $512

**Cost Burdened Households**

- 2,267 households are cost burdened
  - Owners: 26%
  - Renters: 37%

**Current Housing & Development**

- **Housing Stock**
  - Total: 8,666
  - Single Family: 60%
  - Multifamily: 40%

**Infrastructure**

- **Water**: Full
- **Sewer**: Partial

**Multifamily by Right**

- Yes: 66%
- No: 25%
- Special Needs: 8%

**Residential Development Ordinances**

- **ADU**: 0
- **AHTF**: 0
- **AR**: 0
- **CP**: 0
- **IZ**: 0
- **MU**: 0
- **TOD**: 0

**2019 Building Permits**

- Total: 83
- Single Family: 38
- Multi-Family: 45

**Long-Term Affordable Homes**

- 575 homes of long-term affordable homes
  - Elderly: 66%
  - Family: 25%
  - Special Needs: 8%

**Newly Added**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**Building Homes Rhode Island (Rounds I, II, & III)**: 2
**LITTLE COMPTON**

**POPULATION** | **HOUSEHOLDS** | **MEDIAN HOUSEHOLD INCOME** | **OWNERSHIP**
--- | --- | --- | ---
3,505 | 1,611 | $81,523 | 78% OWN | 22% RENT

---

### HOUSING COSTS

**MEDIAN SINGLE FAMILY**

- **Home price**: $530,000
- **Monthly housing payment**: $3,199

**5 YEAR COMPARISON**

- **2014**: $574,533
- **2019**: $530,000 (8% DECREASE)

**AVERAGE 2-BEDROOM RENT**

- **Rental payment**: N/A

**5 YEAR COMPARISON**

- **2014**: N/A
- **2019**: N/A

---

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

```
<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$1,188</td>
</tr>
<tr>
<td>Renters</td>
<td>N/A</td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td>$1,223</td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>$512</td>
</tr>
</tbody>
</table>
```

**Cost Burdened Households**

- **528 HOUSEHOLDS ARE COST BURDENED**
  - **Owner Households**: 420 (39%)
  - **Renter Households**: 108 (47%*)

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

**Income needed to afford this**

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$127,945</td>
</tr>
<tr>
<td>Renters</td>
<td>N/A</td>
</tr>
</tbody>
</table>

---

### CURRENT HOUSING & DEVELOPMENT

**HOUSING STOCK**

- **Total**: 2,375
  - **Single family**: 97%
  - **Multifamily**: 3%

**INFRASTRUCTURE**

- **REGION: Southeast**
- **Public Water**
  - **Nearly Full**: Partial
- **Public Sewer**
  - **Nearly Full**: Partial

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- **In YES**: 3
- **In NO**: 1

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- **ADU**: G/VC
- **AHTF**: ID IZ
- **AR**: MU
- **CP**: FZ
- **TOD**: None

**2019 BUILDING PERMITS**

- **Total**: 17
  - **Single family**: 17
  - **Multi-family**: 0

**LONG-TERM AFFORDABLE HOMES**

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

**NEWLY ADDED**

- **Ownership**: 0
- **Rental**: 0

**PRESERVED RENTALS**

- **0**

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III)**

- **7**

---

**TABLE OF CONTENTS**

---

54 | 2020 Housing Fact Book | HousingWorks RI @ RWU
MIDDLETOWN

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>16,078</td>
<td>6,827</td>
<td>$69,592</td>
</tr>
</tbody>
</table>

**CURRENT HOUSING & DEVELOPMENT**

- **Housing Costs**
  - **Median Single Family**
    - Home price: $397,000
    - Monthly housing payment: $2,710
  - **Average 2-Bedroom Rent**
    - Rental payment: $1,635 (2014: $1,444, 13% increase)

- **Affordability Gap**
  - Income needed to afford this: $108,400 ($65,400)

- **Monthly Costs: Owners & Renters**
  - Below are housing payments at 30% of certain income levels:
    - Owners: $2,710
    - Renters: $1,635
    - Private Sector Wage: $1,188
    - Renter Household Income: $1,223
    - RI Minimum Wage: $512

- **Cost Burdened Households**
  - 2,573 households are cost burdened
    - Owner Households: 1,041 (31%)
    - Renter Households: 1,532 (52%)

- **Current Housing & Development**
  - **Housing Stock**
    - Total: 7,833
    - Single family: 65%
    - Multifamily: 35%
  - **Infrastructure**
    - Region: Southeast
    - Public water: Nearly Full
    - Public sewer: Nearly Full
  - **Residential Development Ordinances**
    - ADU
    - AHTF
    - AR
    - CP
    - FZ
    - G/VC
    - ID
    - IZ
    - MU
    - TOD
  - **2019 Building Permits**
    - Total: 42
    - Single family: 38
    - Multi-family: 4

- **Long-term Affordable Homes**
  - Current: 5.40%
  - # of year-round housing stock: 371
  - New: 65%
  - # of long-term affordable homes: 45

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

**Population** | **Households** | **Median Household Income** | **69% Own** | **31% Rent**
---|---|---|---|---
15,550 | 6,678 | $80,278 | |

**Housing Costs**

**Median Single Family**
- Home price: $499,450
- Monthly housing payment: $3,218

**Average 2-Bedroom Rent**
- 5 Year Comparison:
  - 2014: $1,753
  - 2019: $1,170
  - Increase: 50%

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,218</td>
<td>$1,753</td>
<td>$1,161</td>
<td>$940</td>
<td>$512</td>
</tr>
</tbody>
</table>

**Cost Burdened Households**

- 2,367 households are cost burdened

**Income Needed to Afford This**
- $128,709
- $70,120

**Current Housing & Development**

**Housing Stock**
- Total: 10,156
  - Single family: 83%
  - Multifamily: 17%

**Infrastucture**
- Region: South
- Public Water: Full
- Public Sewer: Nearly Full

**Multifamily by Right**
- In Residential Zones
- Elderly: 40%
- Family: 51%
- Special Needs: 9%

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2019 Building Permits**
- Total: 29
  - Single family: 29
  - Multifamily: 0

**Long-Term Affordable Homes**
- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Current: 3.76% % of year-round housing stock
- 269 # of long-term affordable homes

**Newly Added**
- Ownership: 0
- Rental: 1
- Preserved Rentals: 0

**State-Funded Homes**
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 2
HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $535,500
Monthly housing payment $3,471

5 YEAR COMPARISON

2014 2019
Home price $448,600 $535,500
Monthly housing payment $3,471 $3,471

INCREASE

AVERAGE 2-BEDROOM RENT

Rental payment $1,427

5 YEAR COMPARISON

2014 2019
Rental payment $1,486 $1,427

DECREASE

$138,844 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$3,471

$1,427

$1,188

$1,223

$512

Owners

Renters

Private Sector Wage

Renter Household Income

RI Minimum Wage

COST BURDENED HOUSEHOLDS

3,863 HOUSEHOLDS ARE COST BURDENED

OWNER

RENTER

28%

45%

= 1,250

= 2,613

Owner Households

Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 13,086
Single family 40%
Multifamily 60%

INFRASTRUCTURE

REGION: Southeast
Public Water

Nearly Full
Partial
None

Public Sewer

Nearly Full
Partial
None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes
No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS:

Total 13
Single family 10
Multifamily 3

LONG-TERM AFFORDABLE HOMES

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

CURRENT 15.63% % of year-round housing stock

1,822 # of long-term affordable homes

ELDERLY

25%

FAMILY

64%

SPECIAL NEEDS

11%

NEWLY ADDED

Ownership 0
Rental 3

PREERVED RENTALS

1

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 227

2020 Housing Fact Book | HousingWorks RI @ RWU | 57
**NEW SHOREHAM**

**POPULATION**
- 827

**HOUSEHOLDS**
- 429

**MEDIAN HOUSEHOLD INCOME**
- $65,893

**74% OWN**

**26% RENT**

---

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**
- Home price: $990,000
- Monthly housing payment: $5,966

**5 YEAR COMPARISON**
- 2014: $1,270,134
- 2019: N/A
- DECREASE 22%

**MEDIAN SINGLE FAMILY**
- Income needed to afford this: $238,641

**AVERAGE 2-BEDROOM RENT**
- Rental payment: N/A

**5 YEAR COMPARISON**
- 2014: N/A
- 2019: N/A

**AVERAGE 2-BEDROOM RENT**
- Income needed to afford this: N/A

---

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th>Monthly</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$1,161</td>
<td>$940</td>
<td>$512</td>
</tr>
<tr>
<td>Renters</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Below are housing payments at 30% of certain income levels**

**COST BURDENED HOUSEHOLDS**

**216 HOUSEHOLDS ARE COST BURDENED**

**OWNER**
- 184 Owner Households
- 47%

**RENTER**
- 32 Renter Households
- 35%*

*Denotes high margin of error

---

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 1,856
- Single family: 83%
- Multifamily: 17%

**INFRASTRUCTURE**
- REGION: South
  - Public Water
    - Nearly Full
    - Nearly Full
  - Public Sewer
    - Nearly Full

**MULTIFAMILY BY RIGHT**
- IN RESIDENTIAL ZONES
  - Yes
  - No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

**2019 BUILDING PERMITS**
- Total: 10
- Single family: 9
- Multi-family: 1

**LONG-TERM AFFORDABLE HOMES**
- CURRENT: 11.71% % of year-round housing stock
- 65 # of long-term affordable homes

**NEWLY ADDED**
- Ownership: 2
- Rental: 4
- Preserved Rentals: 0

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):**
- State-Funded Homes
- Total: 11

---

*Denotes high margin of error*
NORTH KINGSTOWN

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING COSTS**

- **MEDIAN SINGLE FAMILY**
  - Home price: $385,000
  - Monthly housing payment: $2,730

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,549

**AFFORDABILITY GAP**

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Owners: $1,549
  - Renters: $2,730

- **COST BURDENED HOUSEHOLDS**
  - 2,938 households are cost burdened

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 11,513
  - Single family: 74%
  - Multifamily: 26%

**INFRASTRUCTURE**

- Region: South
  - Public Water: None
  - Public Sewer: Nearly Full

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Elderly: 25%
  - Family: 62%
  - Special Needs: 13%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2019 BUILDING PERMITS**

- Total: 44
  - Single family: 36
  - Multi-family: 8

**LONG-TERM AFFORDABLE HOMES**

- Current: 8.25%
- Preserved Rentals: 0

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 146**

2020 Housing Fact Book | HousingWorks RI @ RWU | 59

TABLE OF CONTENTS
NORTH PROVIDENCE

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
32,459 | 13,677 | $53,863

56% OWN | 44% RENT

HOUSING COSTS

<table>
<thead>
<tr>
<th>MEDIAN SINGLE FAMILY</th>
<th>AVERAGE 2-BEDROOM RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home price</td>
<td>$240,000</td>
</tr>
<tr>
<td>Monthly housing payment</td>
<td>$1,934</td>
</tr>
</tbody>
</table>

5 YEAR COMPARISON

$77,377 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,934</td>
<td>$1,544</td>
<td>$1,372</td>
<td>$787</td>
<td>$512</td>
</tr>
</tbody>
</table>

MORTGAGE PAYMENTS AT 30% OF CERTAIN INCOME LEVELS

$1,500 | $2,000 | $2,500

$1,000 | $500 | $0

OWNERS

RENTERS

COST BURDENED HOUSEHOLDS

5,191 HOUSEHOLDS ARE COST BURDENED

29% OWNER

52% RENTER

5,191 HOUSEHOLDS ARE COST BURDENED

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total | Single family | Multifamily
14,944 | 48% | 52%

INFRASTRUCTURE

REGION: Northeast

Public Water

Public Sewer

Nearly Full

Full

PARTIAL

None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes

No

20,00 sq. ft. lot;
Number of units determined by type

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

2019 BUILDING PERMITS:

Total | Single family | Multifamily
9 | 9 | 0

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-33-319 Low or Moderate Income Housing

CURRENT | 6.90% | % of year-round housing stock | 1,057 | # of long-term affordable homes

Elderly | 87% | Family | 1% | Special Needs | 11%

NEWLY ADDED

Ownership | 0 | Rental | 0 | PRESERVED RENTALS | 0

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $322,500
Monthly housing payment $2,265

AVERAGE 2-BEDROOM RENT

Rental payment $1,516

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,375 HOUSEHOLDS ARE COST BURDENED

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 4,927
Single family 68%
Multifamily 32%

INFRASTRUCTURE

REGION: Northeast
Public Water
Public Sewer

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

6,000 sq. ft. lot; 4,000 add’l sq. ft. per bedroom

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS:

Total 28
Single family 28
Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

CURRENT 8.18% % of year-round housing stock

413 # of long-term affordable homes

NEWLY ADDED

Ownership 0
Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 65

2020 Housing Fact Book   |  HousingWorks RI @ RWU  | 61
PAWTUCKET

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
71,756       | 28,196     | $46,938

44% OWN | 56% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $225,000
Monthly housing payment $1,710

5 YEAR COMPARISON

2014 2019
$162,145 $1,281 INCREASE
$1,394 9%

AVERAGE 2-BEDROOM RENT

Rental payment $1,394

5 YEAR COMPARISON

2014 2019
$1,218 INCREASE
$1,281 9%

$68,410 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

<table>
<thead>
<tr>
<th>Monthly housing payment</th>
<th>2014</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$1,710</td>
<td>$1,394</td>
</tr>
<tr>
<td>Renter</td>
<td>$1,372</td>
<td>$787</td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td>$512</td>
<td>$512</td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>$787</td>
<td>$787</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
<td>$512</td>
<td>$512</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

11,879 HOUSEHOLDS ARE COST BURDENED

38%OWNER

= 4,464 Owner Households

48%RENTER

= 7,415 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 31,464
Single family 34%
Multifamily 66%

INFRASTRUCTURE

REGION: Northeast
Public Water
- Full
- Partial
- None

Public Sewer
- Nearly Full
- Partial
- None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

- Yes
- No
- 3,000 sq. ft. lot per unit; Add’l zone 2,000 sq. ft. per 1st 4 units

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS:

Total 17
Single family 13
Multi-family 4

LONG-TERM AFFORDABLE HOMES

2,876 # of long-term affordable homes

REGION: Northeast
Public Water
- Full
- Partial
- None

Public Sewer
- Nearly Full
- Partial
- None

CURRENT 8.99% % of year-round housing stock

Elderly 48%
Family 44%
Special Needs 8%

NEWLY ADDED

Ownership 0
Rental 0
PRESERVED RENTALS 133

STATE-FUNDED HOMES

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 492

Municipally reported
PORTSMOUTH

POPULATION
17,418

HOUSEHOLDS
7,266

MEDIAN HOUSEHOLD INCOME
$99,209

76% OWN 24% RENT

HOUSING COSTS

▶ MEDIAN SINGLE FAMILY
Home price $406,000
Monthly housing payment $2,861

5 YEAR COMPARISON
2014 2014 2019 2019

$340,504 19% INCREASE

$114,452 Income needed to afford this

▶ AVERAGE 2-BEDROOM RENT
Rental payment $1,855

5 YEAR COMPARISON
2014 2014 2019 2019

$1,606 16% INCREASE

$74,200 Income needed to afford this

AFFORDABILITY GAP

▶ MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$2,861 $1,855 $1,188 $1,223 $512
Owners Renters Private Sector Wage Renter Household Income RI Minimum Wage

▶ COST BURDENED HOUSEHOLDS

2,126 HOUSEHOLDS ARE COST BURDENED

OWNER 27% = 1,308
OWNER HOUSEHOLDS

RENTER 50% = 818
RENTER HOUSEHOLDS

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

CURRENT HOUSING & DEVELOPMENT

▶ HOUSING STOCK

Total 8,647
Single family 80%
Multifamily 20%

▶ INFRASTRUCTURE
REGION: Southeast
Public Water
Nearly Full None
Partial None
Public Sewer
Nearly Full None
Partial None

▶ MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES
Yes No

▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2019 BUILDING PERMITS:
Municipally reported

Total 30 Single family 30 Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

CURRENT 2.82% % of year-round housing stock

209 # of long-term affordable homes

NEWMEMBERED RENTALS
Ownership 0 Rental 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 40

TABLE OF CONTENTS

2020 Housing Fact Book | HousingWorks RI @ RWU | 63
**PROVIDENCE (without East Side)**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>145,788</td>
<td>48,528</td>
<td>$39,491</td>
</tr>
</tbody>
</table>

**33% OWN**  **67% RENT**

---

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $203,700
- Monthly housing payment: $1,637

**5 YEAR COMPARISON**

- 2014: $203,700, $1,637
- 2019: $203,700, $1,779

**AVERAGE 2-BEDROOM RENT**

- Rental payment: $1,779*
- 2014: $1,745
- 2019: $1,779

**54% INCREASE**

---

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

- Owners: $1,637
- Renters: $1,779
- Private Sector Wage: $1,372
- Renter Household Income: $787
- RI Minimum Wage: $512

---

**COST BURDENED HOUSEHOLDS**

22,164 HOUSEHOLDS ARE COST BURDENED

- OWNER: 38%
- RENTER: 54%

**Income needed to afford this**

**$71,160**

---

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 58,100
- Single family: 22%
- Multifamily: 78%

**REGION: Providence**

- Public Water: Full
- Public Sewer: Nearly Full

**INFRASTRUCTURE**

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes: 3,500 sq. ft. lot with 1,200 sq. ft. unit
- No: 3,500 sq. ft. lot with 1,200 sq. ft. unit

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2019 BUILDING PERMITS:**

- Total: 282
- Single family: 44
- Multi-family: 238

---

**LONG-TERM AFFORDABLE HOMES**

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

**CURRENT**

- 15.09% of year-round housing stock

**10,738** # of long-term affordable homes

**NEWLY ADDED**

- Ownership: 0
- Rental: 40

**PRESERVED RENTALS**

- Special Needs: 9%

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):** 1,078

---

*This rent is an average across all Providence neighborhoods, including the East Side. The full range of rents across Providence neighborhoods is from $1,034 (Mt. Pleasant) to $1,943 (North End/Smith Hill), which would require annual incomes from $41,360 to $77,720.

---

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

- **Median Single Family**
  - Home price: $625,000
  - Monthly housing payment: $4,753

- **Average 2-Bedroom Rent**
  - Rental payment: $1,818 (2014: N/A, 2019: N/A)

Affordability Gap

- **Monthly Costs: Owners & Renters**
  - Owners: $4,753
  - Renters: $1,881
  - Private Sector Wage: $1,372
  - Renter Household Income: $787
  - RI Minimum Wage: $512

Affordability Gap: 28% of owner households and 49% of renter households are cost burdened.

Current Housing & Development

- **Housing Stock**
  - Total: 14,505
    - Single family: 29%
    - Multifamily: 71%

- **Infrastructure**
  - Providence: Full
  - Public Water: Full
  - Public Sewer: Full

- **Multifamily by Right**
  - Elderly: 41%
  - Family: 50%
  - Special Needs: 9%

- **Residential Development Ordinances**
  - ADU
  - AHTF
  - AR
  - CP
  - FZ
  - G/VC
  - ID
  - IZ
  - MU
  - TOD

- **2019 Building Permits**
  - Total: 282
    - Single family: 44
    - Multifamily: 238

Long-Term Affordable Homes

- **Current**
  - 15.09% of year-round housing stock
  - 10,738 # of long-term affordable homes

- **Newly Added**
  - Ownership: 0
  - Rental: 40

Preserved Rentals

- State-Funded Homes
  - BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 1,078
**RICHMOND**

Population: 7,626
Households: 2,837
Median Household Income: $94,605

<table>
<thead>
<tr>
<th>Home Price</th>
<th>Median Single Family</th>
<th>Average 2-Bedroom Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>$298,500</td>
<td>$2,259</td>
<td>$1,161</td>
</tr>
</tbody>
</table>

**Housing Costs**

5 Year Comparison:
- Home Price: 2014 $258,891, 2019 $298,500 (+15% increase)
- Rental Payment: 2014 N/A, 2019 N/A

Income needed to afford this: $90,343

**Affordability Gap**

**Monthly Costs: Owners & Renters**

Below are housing payments at 30% of certain income levels:
- Owners: $2,259
- Renters: N/A
- Private Sector Wage: $1,161
- Renter Household Income: $940
- RI Minimum Wage: $512

**Cost Burdened Households**

709 Households are cost burdened:
- Owner: 26% (663 Owner Households)
- Renter: 21%* (46 Renter Households)

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

**Current Housing & Development**

**Housing Stock**

- Total Homes: 3,017
- Single Family: 2,900 (94%)
- Multifamily: 117 (6%)

**Infrastructure**

- Region: South
- Public Water: Nearly Full
- Public Sewer: Nearly Full

**Multifamily by Right in Residential Zones**

- Elderly: 0%
- Family: 27%
- Special Needs: 73%

**Residential Development Ordinances**

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

**2019 Building Permits:**

- Total: 40
- Single Family: 40
- Multi-Family: 0

**Long-Term Affordable Homes**

- Current: 1.13% of year-round housing stock
- Preserved Rentals: 33 # of long-term affordable homes

**Newly Added**

- Ownership: 1
- Rental: 0

State-Funded Homes

Building Homes Rhode Island (Rounds I, II, & III): 32

Municipally reported.

---

66 | 2020 Housing Fact Book | HousingWorks RI @ RWU
### Housing Costs

**Median Single Family**
- Home price: $335,450
- Monthly housing payment: $2,417

**Average 2-Bedroom Rent**
- 5 Year Comparison
  - 2014: $272,944
  - 2019: $335,450

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>$2,417</td>
<td>N/A</td>
<td>$1,372</td>
<td>$787</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

**Cost Burdened Households**
- 854 Households are cost burdened.
  - 22% Owner Households
  - 44% Renter Households

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

*Denotes high margin of error.

### Current Housing & Development

**Housing Stock**
- Total: 4,438
  - Single Family: 87%
  - Multifamily: 13%

**Infrastructure**
- Region: Northwest
  - Public Water: Nearly Full
  - Public Sewer: Nearly Full

**Multifamily by Right**
- In Residential Zones
  - Yes: 643
  - No: 211

**Residential Development Ordinances**

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
<td>TOD</td>
</tr>
</tbody>
</table>

**2019 Building Permits**
- Total: 23
  - Single Family: 23
  - Multi-Family: 0

### Long-Term Affordable Homes

**Current**
- 0.90% % of year-round housing stock

**Preserved Rentals**
- State-Funded Homes
  - Building Homes Rhode Island (Rounds I, II, & III): 0

---

*Denotes high margin of error.
Housing Costs

**Median Single Family**
- Home price: $311,000
- Monthly housing payment: $2,208

**Average 2-Bedroom Rent**
- Rental payment: $1,170
- Increase: 1%

Income needed to afford this: $88,322

Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $2,208
- Renters: $1,170
- Private Sector Wage: $1,372
- Renter Household Income: $787
- RI Minimum Wage: $512

**COST BURDENED HOUSEHOLDS**
- 2,243 households are cost burdened
  - 23% of owner households
  - 43% of renter households

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

Current Housing & Development

**Housing Stock**
- Total: 8,166
- Single family: 69%
- Multifamily: 31%

**Infrastructure**
- Region: Northwest
- Public Water: Nearly Full
- Public Sewer: Nearly Full

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2019 Building Permits**
- Total: 31
- Single family: 28
- Multifamily: 0
- ADU: 3

Long-Term Affordable Homes
- Current: 5.97%
- Newly Added: 468
- Preserved Rentals: 0

Elderly: 62%
Family: 17%
Special Needs: 21%

State Funded Homes
Building Homes Rhode Island (Rounds I, II, & III): 47

Other Data
- 79% Own
- 21% Rent
- 5 Year Comparison
- Increase

**Population**
- 21,630

**Households**
- 7,817

**Median Household Income**
- $82,347

**79% Own**

**68% 31% 8,166 20,000 sq. ft. lot; 20,000 add’l sq. ft. per add’l unit**

**PUBLIC WATER**
- Nearly Full
- Partial
- None

**PUBLIC SEWER**
- Nearly Full
- Partial
- None
SOUTH KINGSTOWN

**Population:** 30,735  
**Households:** 10,314  
**Median Household Income:** $81,375  
**72% Own**  
**28% Rent**

**Housing Costs**

**Median Single Family**
- Home Price: $370,000
- Monthly Housing Payment: $2,545

**Average 2-Bedroom Rent**
- Rental Payment: N/A
- 2014: $326,316  
- 2019: N/A  
- Increase: 13%

**Affordability Gap**

**Monthly Costs: Owners & Renters**
- Owners: $1,161
- Renter Household Income: $940
- Renter Minimum Wage: $512

**Cost Burdened Households**
- 3,185 Households are cost burdened
- 27% Owners
- 48% Renters

**Current Housing & Development**

**Housing Stock**
- Total: 13,015
- Single Family: 80%
- Multifamily: 20%

**Infrastructure**
- Region: South
- Public Water: Nearly Full
- Public Sewer: Nearly Full
- Nearly Full: Partial
- Partial: None
- Partial: Nearly Full
- None: Partial
- None: None

**Residential Development Ordinances**
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

**2019 Building Permits**
- Total: 129
- Single Family: 97
- Multi-Family: 32

**Long-Term Affordable Homes**
- CURRENT: 5.61% of year-round housing stock
- 611 # of long-term affordable homes
- Elderly: 56%
- Family: 26%
- Special Needs: 17%

**Preserved Rentals**
- Ownership: 0
- Rental: 0
- 0

**Table of Contents**

2020 Housing Fact Book | HousingWorks RI @ RWU | 69
**TIVERTON**

**POPULATION** 15,816  **HOUSEHOLDS** 6,710  **MEDIAN HOUSEHOLD INCOME** $74,553  

**78% OWN**  **22% RENT**

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**
- Home price: $312,500
- Monthly housing payment: $2,206

**5 YEAR COMPARISON**
- 2014: $248,622  **UP 26%**
- 2019: $312,500

**AVERAGE 2-BEDROOM RENT**
- Rental payment: $1,648
- 2014: $1,606  **UP 3%**
- 2019: $1,648

**Incomes needed to afford this**
- $88,234  **Income needed to afford this**
- $65,920

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**
- Owners: $2,206
- Renters: $1,648
- Private Sector Wage: $1,188
- Renter Household Income: $1,223
- RI Minimum Wage: $512

**COST BURDENED HOUSEHOLDS**
- 2,130 HOUSEHOLDS ARE COST BURDENED
- Owner Households: 1,653  **31%**
- Renter Households: 477  **36%**

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**
- Total: 7,527
- Single family: 77%
- Multifamily: 23%

**INFRASTRUCTURE**
- REGION: Southeast
- Public Water: Nearly Full
- Public Sewer: Nearly Full

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**
- Elderly: 33%
- Family: 57%
- Special Needs: 10%

**RESIDENTIAL DEVELOPMENT ORDINANCES**
- ADU: G/VC  **ID**  **IZ**  **MU**  **TOD**

**2019 BUILDING PERMITS:**
- Total: 35
- Single family: 33
- Multi-family: 2

**LONG-TERM AFFORDABLE HOMES**
- **CURRENT 5.16%**
- 368 # of long-term affordable homes

**NEWLY ADDED**
- Ownership: 0
- Rental: 0

**PRESERVED RENTALS**
- 0

**BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):** 167

**TABLE OF CONTENTS**
**HOUSING COSTS**

- **MEDIAN SINGLE FAMILY**
  - Home price: $301,000
  - Monthly housing payment: $2,210

- **AVERAGE 2-BEDROOM RENT**
  - Rental payment: $1,632

- **AFFORDABILITY GAP**
  - Income needed to afford this: $88,380
  - Income needed to afford this: $65,280

- **MONTHLY COSTS: OWNERS & RENTERS**
  - Owners: $2,105
  - Renter Household Income: $975
  - RI Minimum Wage: $512

- **COST BURDENED HOUSEHOLDS**
  - 2,007 households are cost burdened

- **CURRENT HOUSING & DEVELOPMENT**
  - **HOUSING STOCK**
    - Total: 5,455
      - Single family: 45%
      - Multifamily: 55%
  - **INFRASTRUCTURE**
    - REGION: Southeast
    - Public Water: Nearly Full
    - Public Sewer: Nearly Full
  - **MULTIFAMILY BY RIGHT**
    - IN RESIDENTIAL ZONES
      - Elderly: 68%
      - Family: 3%
      - Special Needs: 29%
  - **RESIDENTIAL DEVELOPMENT ORDINANCES**
    - ADU: 6
    - AHTF: 0
    - AR: 6
    - CP: 0
    - FZ: 0
    - G/VC: 6
    - ID: 0
    - IZ: 0
    - MU: 0
    - TOD: 0
  - **2019 BUILDING PERMITS**
    - Total: 6
      - Single family: 6
      - Multi-family: 0

**LONG-TERM AFFORDABLE HOMES**

- **CURRENT**
  - 4.49% % of year-round housing stock
  - 226 # of long-term affordable homes

**NEWLY ADDED**

- Ownership: 0
- Rental: 0
- Preserved Rentals: 0

**BUILDING HOMES RHODE ISLAND** (Rounds I, II, & III): 9

State-Funded Homes
## Housing Costs

### Median Single Family
- Home price: $239,900
- Monthly housing payment: $1,770

### Average 2-Bedroom Rent
- Rental payment: $1,625
- Increase: 8%

### Affordability Gap
- 11,234 households are cost burdened

### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$1,770</td>
<td>$1,625</td>
<td>$1,230</td>
<td>$972</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

### Current Housing & Development

#### Housing Stock
- Total: 37,495
- Single family: 72%
- Multifamily: 28%

#### Infrastructure
- Region: Central
- Public water: Full
- Public sewer: Nearly Full

#### Residential Development Ordinances
- ADU
- AHTF
- AR
- CP
- FZ
- G/VC
- ID
- IZ
- MU
- TOD

#### 2019 Building Permits
- Total: 96
- Single family: 39
- Multi-family: 57

#### Long-Term Affordable Homes
- Current: 5.43%
- Newly added: 0
- Preserved rentals: 0

State Funded Homes
- Building homes Rhode Island (Rounds I, II, & III): 37

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

MEDIAN SINGLE FAMILY
Home price: $335,000

MONTHLY COSTING PAYMENT
2014 $2,227
2019 $2,227

5 YEAR COMPARISON
2014 $304,832
2019 $335,000

5% INCREASE

AVERAGE 2-BEDROOM RENT
Rent: $1,482

5 YEAR COMPARISON
2014 $1,568
2019 $1,482

5% DECREASE

MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,227</td>
<td>$1,482</td>
<td>$1,161</td>
<td>$940</td>
<td>$512</td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels.

AFFORDABILITY GAP

3,117 HOUSEHOLDS ARE COST BURDENED

COST BURDENED HOUSEHOLDS

OWNER
25% = 1,514

RENTER
52% = 1,603

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 12,892
Single family: 65%
Multifamily: 35%

INFRASTRUCTURE

REGION: South
Public Water
- Nearly Full
- Partial
- None

Public Sewer
- Nearly Full
- Partial
- None

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES
- Yes
- No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2019 BUILDING PERMITS:

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family</td>
<td>34</td>
</tr>
<tr>
<td>Multi-family</td>
<td>10</td>
</tr>
</tbody>
</table>

LONG-TERM AFFORDABLE HOMES

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

CURRENT
5.14% % of year-round housing stock

536 # of long-term affordable homes

NEWLY ADDED

Ownership 0
Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 15

63% OWN
37% RENT
WEST GREENWICH

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>6,179</td>
<td>2,235</td>
<td>$104,727</td>
</tr>
<tr>
<td></td>
<td></td>
<td>83% OWN 17% RENT</td>
</tr>
</tbody>
</table>

### HOUSING COSTS

#### MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>2014</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>$365,000</td>
<td>$283,753</td>
<td>$2,135</td>
</tr>
</tbody>
</table>

Monthly housing payment:

- 2014: $2,810
- 2019: $2,135

#### AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
</tr>
<tr>
<td>$2,810</td>
</tr>
</tbody>
</table>

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels:

- Owners: $2,135
- Rents: $1,230
- Private Sector Wage: $972
- Renter Household Income: $512

#### COST BURDENED HOUSEHOLDS

619 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 26% (452)
- Renter Households: 41%* (167)

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

*Denotes high margin of error

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK

- Total: 2,461
- Single family: 88%
- Multifamily: 12%

#### INFRASTRUCTURE

- REGION: Central
- Public Water:
  - Nearly Full
  - Partial
  - None
- Public Sewer:
  - Nearly Full
  - Partial
  - None

#### MULTIFAMILY BY RIGHT

- IN RESIDENTIAL ZONES
  - Elderly: 0%
  - Family: 58%
  - Special Needs: 42%

#### RESIDENTIAL DEVELOPMENT ORDINANCES

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

#### 2019 BUILDING PERMITS:

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>9</td>
<td>0</td>
</tr>
</tbody>
</table>

Municipally reported

### LONG-TERM AFFORDABLE HOMES

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

- CURRENT: 1.41%
- % of year-round housing stock: 33
- # of long-term affordable homes

#### NEWLY ADDED

- Ownership: 0
- Rental: 0

#### PRESERVED RENTALS

- 0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III):

- Development Cancelled
WEST WARWICK

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>28,955</td>
<td>12,876</td>
<td>$53,741</td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY Home price**

<table>
<thead>
<tr>
<th>2014</th>
<th>2019</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$229,900</td>
<td>$172,846</td>
<td>$57,054 (33% INCREASE)</td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>2014</th>
<th>2019</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,573</td>
<td>$1,461</td>
<td>$112 (8% INCREASE)</td>
<td></td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

Below are housing payments at 30% of certain income levels.

- **Owners:**
  - $1,779
- **Renters:**
  - $1,573
- **Private Sector Wage:**
  - $1,230
- **Renter Household Income:**
  - $972
- **RI Minimum Wage:**
  - $512

**COST BURDENED HOUSEHOLDS**

- **5,154 HOUSEHOLDS ARE COST BURDENED**
  - **Owner:**
    - 30% = 2,259
  - **Renter:**
    - 54% = 2,895

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- **Total**: 13,865
- **Single family**: 43%
- **Multifamily**: 57%

**INFRASTRUCTURE**

- **REGION: Central**
- **Public Water**
  - Nearly Full
  - Partial
  - None
- **Public Sewer**
  - Nearly Full
  - Partial
  - None

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- **Residential Development Ordinances**
  - **ADU**:
    - G/VC
    - ID
    - IZ
    - MU
    - TOD
  - **AHTF**:
  - **AR**:
  - **CP**:
  - **FZ**

**2019 BUILDING PERMITS:**

- **Total**: 10
- **Single family**: 2
- **Multi-family**: 8

**LONG-TERM AFFORDABLE HOMES**

- **Current**: 8.10% of year-round housing stock
- **1,119 # of long-term affordable homes**

**RESERVED RENTALS**

- **State Funded Homes**: Building Homes Rhode Island (Rounds I, II, & III): 4

---

2020 Housing Fact Book | HousingWorks RI @ RWU | 75
WOONSOCKET

POpULATION 41,539 | HOUSEHOLDS 16,940 | MEDIAN HOUSEHOLD INCOME $39,932

36% OWN | 64% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $223,900

Monthly housing payment $1,768

5 YEAR COMPARISON

2014 2019

$145,930 $1,199

53% INCREASE

AVERAGE 2-BEDROOM RENT

Rental payment $1,199

2014 2019

$1,168 $1,199

3% INCREASE

Income needed to afford this

$70,706

$47,960

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$1,768 $1,199 $1,372 $787 $512

Owner Renters Private Sector Wage Renter Household Income RI Minimum Wage

6,933 HOUSEHOLDS ARE COST BURDENED

COST BURDENED HOUSEHOLDS

OWNER 34% RENTER 49%

= 2,096

= 4,837

Owner Households Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 19,186

Single family 26%

Multifamily 74%

INFRASTRUCTURE

REGION: Northwest

Public Water

Full Yes

Public Sewer

Partial No

Nearly Full None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

6,000 sq. ft. lot; 4,000 add’l sq. ft. per add’l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU AHTF AR CP FZ

G/VC ID IZ MU TOD

2019 BUILDING PERMITS: Total 19

Single family 19

Multi-family 0

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-31(9) Low or Moderate Income Housing

CURRENT 15.83% % of year-round housing stock

3,034 # of long-term affordable homes

REGION: Northwest

Elderly 42%

Family 53%

Special Needs 5%

NEWLY ADDED

Ownership 0

Rental 6

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 220

76 | 2020 Housing Fact Book | HousingWorks RI @ RWU
METHODS & SOURCES

HousingWorks RI @ RWU
2020 Housing Fact Book
METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS


Housing Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages with the addition of cross tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Disparities in Tenure and Cost Burdens cross tabulate data by race and ethnicity.

REGIONAL OVERVIEW

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2014-2018, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2018. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Building Homes Rhode Island Regional Accomplishments: HousingWorks RI analysis of Building Homes Rhode Island data from RHousing.

Living and Working in the Region: For a full discussion of the methodology, please see https://www.housingworksri.org/Research-Policy/Methods-Sources.

• Where Households Work: Rhode Island Department of Administration, Division of Statewide Planning, analysis of U.S. Census Bureau, ACS, 5-Year PUMS, 2014-2018, Cross-tabulation of Residence and Workplace for Workers over 16.

• Major Institutions and Employers: Rhode Island Department of Administration, Division of Statewide Planning, analysis of “Top Private Businesses in Rhode Island” (2018 ed.) and “Top Rhode Island Employers” (2018 ed.), which represent 2017 data, as published in the Book of Lists compiled by the Providence Business News. Businesses with dispersed employment and duplicates were removed from the list. Colleges and hospitals were derived from Rhode Island Geographic Information System (RIGIS).

• Improvements to Transit: Rhode Island Department of Administration, Division of Statewide Planning, analysis of the combined layer of employment institutions, and the addresses of Low-and-Moderate-Income Housing units from RRIHousing, the U.S. Census PUMAs, with the U.S. Census tract geography, and proposed changes to the RIPTA system contained in the Transit Master Plan. Walk and transit sheds depict the areas that are able to reach the employment institutions within a 5-minute walk, a 20 minute walk, and a 30 minute bus ride.

MUNICIPAL FACTS


MID-TERM HOME PRICE


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

• Assumed 3.5% down payment of 2019 median sale price of single family homes, 30-year mortgage at 3.94% interest rate, the 2019 annual average, as reported by Freddie Mac at www.freddiemac.com/pchs/prm30.htm

• Tax Year 2019 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 mortgage, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AVERAGE 2-BEDROOM RENT

Average 2-Bedroom Rent Source: 2019 and 2014 Year-End Rent Survey, RRIHousing started using CoStar proprietary data as of 2018. All rents have been adjusted (using HUD utility allowances for 2019) to include heat, cooking fuel, electricity, and hot water unless the listing stated that utilities were part of the contract rent, in which case the adjustment was not made. Figure for 2014 is inflation-adjusted to 2018 dollars. While CoStar data provides rents for Providence neighborhoods, it does not provide one for Providence “without East Side.” 2014 comparisons were made available for all municipalities, but not for Providence neighborhoods. Household Income Required to Afford the Average Rent Methodology: Based on the generally accepted Federal standard that a household should be spending no more than 30 percent of its income on housing payments (including rent, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AFFORDABILITY GAP

Private Sector Jobs and Median Renter Households are both by County. A description of counties by cities and towns is here: http://www.dlt.ri.gov/lmi/maps/county.htm.

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector. Annual 2019, Rhode Island Department of Labor and Training (https://dlt.ri.gov/documents/pdf/lmi/townlann.pdf). The average annual wage in each Rhode Island County and Statewide is divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide is divided by 12 and multiplied by 0.3.

Minimum Wage in Rhode Island Source: Workplace Regulation and Safety, Labor Standards, Minimum Wage Rhode Island Department of Labor and Training (https://dlt.ri.gov/documents/requiredposters/minwage.pdf) for 2019. The hourly wage is multiplied by 37.5 hours for a full week and then multiplied by 52 weeks and divided by 12 for a monthly figure.

Cost Burdened Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018 of tenure by housing costs as a percentage of household income in the past 12 months. Owner-occupied units that report zero or negative income and renter-occupied units that indicate “no cash rent” are excluded from cost burden calculations.

CURRENT HOUSING & DEVELOPMENT/HOUSING STOCK

Total Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, of housing units.

Machinery and Single Family Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2014-2018, of units in structure. Single family units defined as one unit detached. Multifamily units defined as one unit attached or over two units in structure. Boats, RVs, and other unconventional housing units are excluded from calculations.

Infrastructure Source: Rhode Island Department of Administration, Division of Planning, Planning Information Center. The maps are intended to lend an illustrated context to each region by identifying selected villages and neighborhoods, availability of public water and sewer, some major roads and open space. Infrastructure for Providence “without East Side” and Providence “East Side” is for entire city.

Residential Zoning Sources: The list of specific development strategies was compiled from each municipal comprehensive plan as available. All zoning references for Providence “without East Side” and Providence “East Side” is for entire city. Comprehensive plans are generally available at http://www.planning.ri.gov/planning-areas/local-comprehensive-planning/plans-currently-under-review.php. Zoning information was obtained from each municipality’s Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.

• “Multifamily by right” zoning was considered only within residential zones, not special or other designated districts nor requiring affordability, and needed to allow for 3 or more dwelling units as a permitted right, not requiring special use.

• Accessory Dwelling Units (ADU) RIGL § 45-24–37 now permits ADUs for family members without a special permit. However, some municipalities have not yet updated their zoning ordinances to accommodate ADUs.

• Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality’s comprehensive plan.

Annual Building Permits Sources: U.S. Census Bureau, Building Permits Survey (BPS), 2019. Annual Permits by Place. Note: new construction only. Municipally reported as noted. Building permits for Providence “without East Side” and Providence “East Side” are for entire city. Statewide figure is based on the combination of BPS and municipally reported information.

Long-Term Affordable Homes Source: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2019 Low and Moderate Income Housing Chart, RRIHousing, September 9, 2020. Long-term affordable homes for Providence “without East Side” and Providence “East Side” are for entire city.

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built. BHR funded homes for Providence “without East Side” and Providence “East Side” are for entire city.
Children who are lead poisoned may show no symptoms. Learning disabilities, seizures and in extreme cases, death. Some symptoms of lead

---

Statewide Housing Indicators: Sources

1. Please see homesri.org/about-us.
2. Please see https://homesri.org/jour-work/policy-priorities.
5. Benfer, Emily et al., The RI Population reported as Hispanic are of any race.
6. After extensive research and comparisons to other leading housing research institutions, HousingWorks RI decided to use the term Latin to describe all residents who identify as a person of Latin American and/or Hispanic origin. It is the term HWRI has used historically.
7. Ibid.
8. Ibid.
9. Ibid.
10. In the aftermath of the Great Depression, the Federal Government undertook dramatic reforms to limit foreclosures and stabilize the housing market. One seemingly innocuous initiative was the overhaul of property appraisal practices. The Home Owners Loan Corporation (HOLC), a now-defunct federal agency, drew maps for over 200 cities to document the relative riskiness of lending across neighborhoods. Neighbors were classified on a scale based on risk characteristics, including housing age, quality, occupancy, and prices. However, non-housing attributes such as race, ethnicity, and immigration status were influential factors as well. Since the lowest rated neighborhoods were drawn in red and often had the vast majority of African American residents, these maps have been associated with the so-called practice of “redlining” in which borrowers are denied access to credit due to the demographic composition of their neighborhood.” Aaronson, Daniel, et al. The Effects of the 1930s HOLC “Redlining” Maps. Federal Reserve Bank of Chicago, WP 2017-12 (Revised February 2019).
12. Ibid.
13. Ibid.
14. Ibid.
15. Ibid.
16. Ibid.
17. Ibid.
18. Ibid.
19. Ibid.
20. Ibid.
21. Ibid.
34. Percentages of those experiencing homelessness come from the RI HMIS, Project Demographics, 2019, and does not exclude Hispanic ethnicity from the racial categories of White and Black. The percentages of the RI Population come from the US Census Bureau, ACS, 5-Year PUMS, 2014–2018, and for the purposes of this chart only the racial categories of White and Black include those also reporting Hispanic. The RI Population reported as Hispanic are of any race.
38. Rhode Island Kids Count. HousingWorks RI analysis of Tables 8, 46, and 52 in 2018 and 2019 Rhode Island Kids from an outside source that does not represent these language choices.
41. Email correspondence with Courtney Smith, UWRRI. August 26, 2020.
43. RIDelivers website. Accessible at http://ri.gov/rideliveries/ptpc.
47. HousingWorks RI analysis of 2019 housing costs; RI Department of Labor and Training (RI DLTL) Occupational Outlook 2025, and 2019 Occupational Wage Data.
51. Benfer, loc. cit.
54. RIHousing analysis and calculations of FY19 state investments, NH does not have an income tax, and does not fund affordable housing through state funds. The state’s funding mechanism is not applicable to the analysis of other New England states.
55. RIHousing, 2019 Low and Moderate Income Housing by Community (Final chart, September 9, 2020). Delta is derived by HousingWorks RI analysis.
56. RI General Law 45-53-3 defines “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.”
57. Center for Neighborhood Technology. Housing and Transportation Affordability Index.
59. Please see Methods and Sources for Regional Section, p. 78.
61. See Methodology Section for more information. Most comprehensive plans accessed through Rhode Island Division of Statewide Planning, Local Comprehensive Planning & Planning Assistance, Comprehensive Plans and State Approval Status.
62. Unless otherwise noted, the definitions for these terms come from the Rhode Island Citizens Guide to the Code, published by the Grow Smart RI Land-Use Training Collaborative in November 2007.
64. Housing Trust Fund Project, Community Change, Portland, OR. Accessed at: https://housingtrustfundproject.org/our-project/aboutproject/about.
65. RI General Law Low and Moderate Income Housing, Section 45-53-4.
CREDITS

WRITING
Annette Mann Bourne
Kristina Brown
Brenda Clement

COPYEDITING
Amy Cola
Molly Sexton

RESEARCH & DATA ANALYSIS
Annette Mann Bourne
Kristina Brown
Ariana Clark
Carinel LeGrand
Lucy Ou

DESIGN
Lakuna Design
Intern: Ike Narcizo

Roger Williams University
One Old Ferry Road
Bristol, Rhode Island 02809
www.rwu.edu