

# Rhode Island's Affordable Housing Fact Book

A Publication of HousingWorks RI



*This is home to four Bristol families. Two of the units are affordable housing.*

## Introducing HousingWorks RI

**HousingWorks RI is a coalition, unprecedented in its breadth and depth. It is also a campaign, intended to end one crisis: the state's severe shortage of quality, affordable housing.**

HousingWorks RI taps the talents, experience, information, influence, networks and energies of more than 100 member organizations, institutions, corporations, agencies and advocates.

HousingWorks RI members include banks, builders, chambers of commerce, colleges, community-based agencies and advocates, faith groups, manufacturers, preservationists, Realtors, municipal officials, unions... and that's just a small sample.

Our goal: A Rhode Island where, once again, a decent home in a good neighborhood is within reach of any income.

HousingWorks RI, through its members, activities and website:

- Draws attention to housing issues in Rhode Island
- Provides a one-stop, authoritative source of information about affordable housing in Rhode Island
- Hunts down new ideas and best practices from across the nation
- Celebrates housing progress in our communities
- Advocates for solutions that will end the housing crisis

### Mission

The HousingWorks RI coalition seeks to end Rhode Island's current housing crisis by promoting well-planned and high-quality residential construction.

Our long-term goals: healthier communities, a healthier economy and an improved standard of living for our residents. Our vision: a Rhode Island where people all over the state, no matter what their income, can afford good homes in good neighborhoods...once again.

### About HousingWorks RI: Its Origins and Funders

Rhode Island Housing started HousingWorks RI as a campaign to educate the public and the business community about a rapidly emerging economic development problem: the state's workforce housing crisis.

This crisis is not just about housing. It has negative consequences for the quality of our health care (hospitals are the state's biggest employers), the success rates of our schools and our state's economic growth.

Rhode Island Housing started the ball rolling. The agency put a huge amount of resources into this effort and attracted the attention of key policymakers.

At roughly the same time, The Rhode Island Foundation and the United Way of Rhode Island noticed that affordable housing had become a large and increasingly urgent issue for many of their grant recipients. The two funding agencies convened a coalition of stakeholders to search for solutions.

The Rhode Island Housing initiative and the interests of The Rhode Island Foundation and the United Way of Rhode Island converged and HousingWorks RI in its current form was born.

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## Welcome: How This Book Can Help You

**Welcome to the first edition of Rhode Island's Affordable Housing Fact Book.** Inside you will find an up-to-date statistical portrait of housing for each of Rhode Island's 39 cities and towns. And there are other interesting facts as well.

HousingWorks RI published the Fact Book to help Rhode Islanders better understand their own communities. Housing affordability has become an issue in every city and town, and the facts can be hard to find.

The Housing Fact Book brings together, in one easy-to-use volume, relevant data collected from numerous government and industry sources. Town and state officials, housing advocates, builders, communities, the media and anyone else concerned about our housing shortage will find the Fact Book a helpful standard reference.

In June 2005, seven Rhode Island bank presidents published an open letter in the Providence Journal. The letter warned, "Rhode Island is in crisis, one that threatens the vitality of our economy."

Advocates raised alarms as far back as 1999, as shelters filled past overflowing every year. The people showing up were changing. These were "the new homeless." Many had jobs (and families in tow). It is the same crisis from a different perspective: the state does not have enough decent homes to go around, and people with the lowest incomes are the losers.

The American Dream of a snug, safe house in a good neighborhood...in the town of your choice...now has a price tag most Rhode Islanders simply cannot afford. And the problem is worsening fast. The state is adding population four times faster than it is building homes. Most of our job growth is and will be in the service sector. Where will these people live?

Since 2004, HousingWorks RI has worked to help end the state's severe shortage of quality housing affordable to everyday Rhode Islanders. A rapidly expanding coalition of more than 100 organizations fuels the campaign's momentum.

Housing affects everything else in Rhode Island: our overall quality of life, the stability of our communities, the well-being of our families and, most glaringly, our state's economic future. But there are good solutions, proven and desirable solutions, that build healthy communities. To learn more about them, visit our website at [www.HousingWorksRI.org](http://www.HousingWorksRI.org).

As Co-Chairs of HousingWorks RI, we have committed our institutions to the campaign and the coalition. Together, Rhode Island can solve this problem.

### Co-Chairs, HousingWorks RI

Ronald V. Gallo, Ed.D.  
PRESIDENT AND CEO,  
THE RHODE ISLAND FOUNDATION

Richard Godfrey  
EXECUTIVE DIRECTOR,  
RHODE ISLAND HOUSING

Anthony Maione  
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UNITED WAY OF RHODE ISLAND

## An Overview of Rhode Island's Housing Situation

**Most of this Fact Book is local in scope. It presents data gathered for the individual city and town fact sheets.**

But there is a bigger picture. Rhode Island's severe shortage of quality affordable housing is a problem with far-ranging consequences, on the well-being of our families, on the stability of our communities and on the state's economic prospects. Here are the highlights:

### How bad is Rhode Island's housing crisis?

#### A house little bigger than a garage now commands \$200,000

In April 2005, the Providence Journal went looking for the cheapest house in South County. The reporter found it in Westerly, where \$199,000 would buy you 806 square feet of living space in a one-bedroom home with asbestos siding. Property values in Westerly continue to rise at record rates. The first half of 2005 saw a 17 percent jump, already beating the previous year.

Source: RILiving.com, State-Wide Multiple Listing Service

#### About half of our existing households can no longer afford to rent here

Apartments are scarce...and expensive. In 2004, the average rent in Rhode Island for a 2-bedroom apartment was \$1,121. If you stick to the federal guideline for affordability (no more than 30% of income spent on housing costs), you'd have to earn about \$45,000 to afford rent that high. About half of our households can't, since the median income in Rhode Island is now about the same, according to the U.S. Census.

Sources: Rhode Island Rent Survey Year-End 2004 vs. Year-End 2003, U.S. Census

### Housing production here is low and slow

Rhode Island's production of new homes has fallen precipitously. Key factors: high land and construction costs, and a permitting process that is painfully and unprofitably slow. In 1986, the last peak, developers built 7,274 units here. In 1989, that number entered a deep slump. By 2004, the number of authorized building permits had fallen to 2,532. When last measured, the state's population was growing four times faster than new housing stock.

Sources: U.S. Census, Fleet/RIPEC report

### What the future holds

#### Our economy urgently needs more housing for its fastest growing jobs

"Almost 24,000 of the new jobs projected to be created in Rhode Island by 2010 will pay wages too low to rent the average 2 bedroom apartment in the state – even when we optimistically assume that wages will keep pace with rents. That's almost half (48%) of all new jobs being created. Even more of the new jobs – almost

35,000 – will pay wages insufficient to buy a home at today’s wages and home prices. Fast growing jobs that pay an insufficient wage to afford housing include many occupations that are fundamental to the life of a community, from teacher assistants to child care workers to office clerks to food service workers.”

Source: WNDC report

## Rhode Island’s population is growing

Where will they all live? By 2025, we’re projected to have another 100,000 people residing here.

Source: U.S. Census

## Homelessness and the Rhode Island workforce

### Meet Rhode Island’s new homeless: the employed

They have jobs. They have kids. What they don’t have is a place to live that they can afford. According to the latest data gathered by the state’s Homeless Management Information System, roughly 1,200 of the people in Rhode Island’s homeless shelters last year were employed.

### It wasn’t always this bad

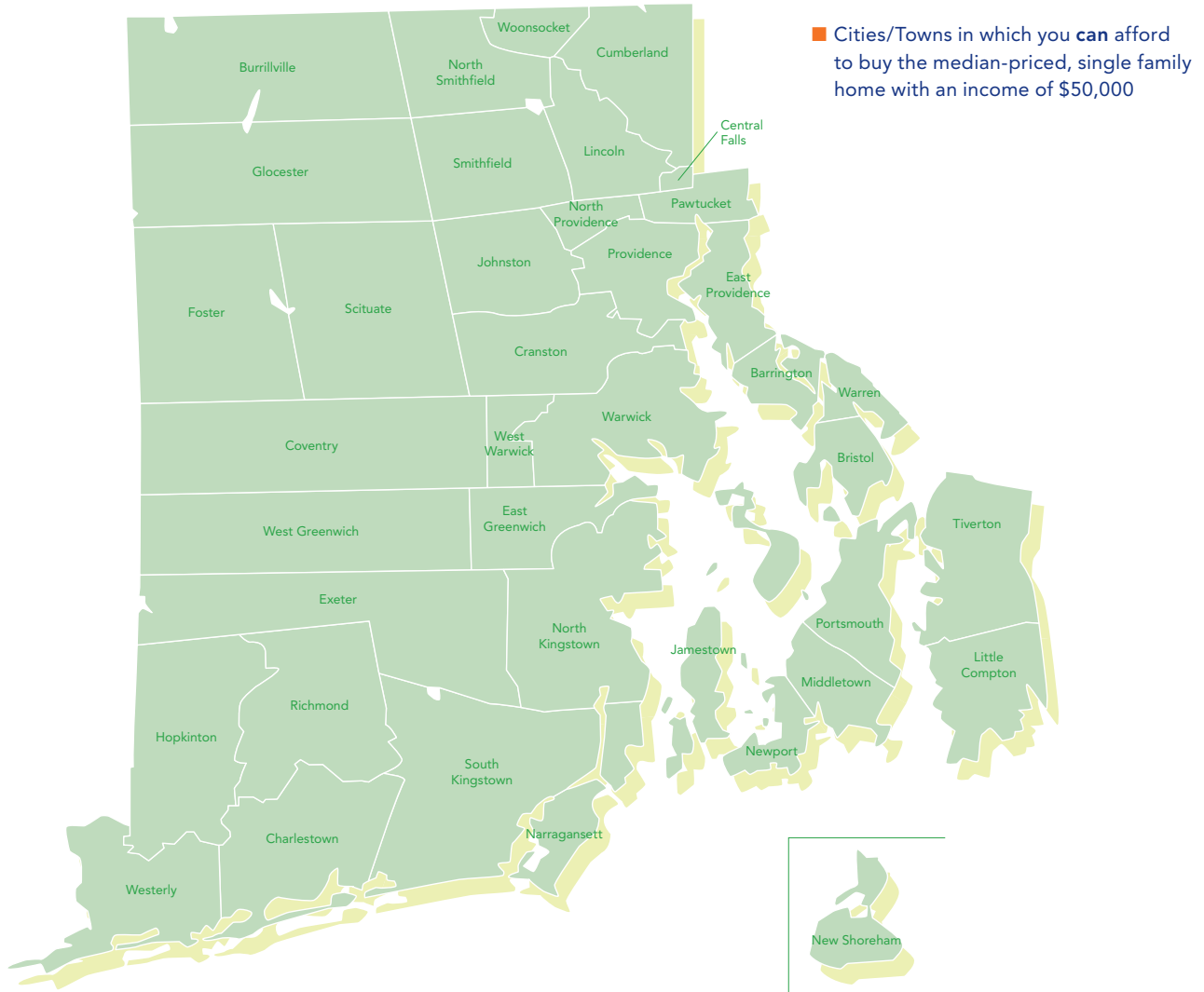
“The problem began in 1999, when real estate prices started to soar. By 2000, every homeless shelter in the state was full,” noted Noreen Shawcross, former executive director of the Rhode Island Coalition for the Homeless, in a February 2004 Providence Journal article.

### We have a huge low-income workforce

Nearly 123,000 Rhode Island households earn less than \$25,000 per year and cannot afford rents unless they can obtain some form of subsidy. Yet, there are less than 35,000 subsidized housing units in the state.

Sources for homelessness data: Crossroads Rhode Island and the Rhode Island Coalition for the Homeless

With a household income of **\$50,000** you can afford the median-priced, single family home in **0** of RI's 39 cities and towns.\*



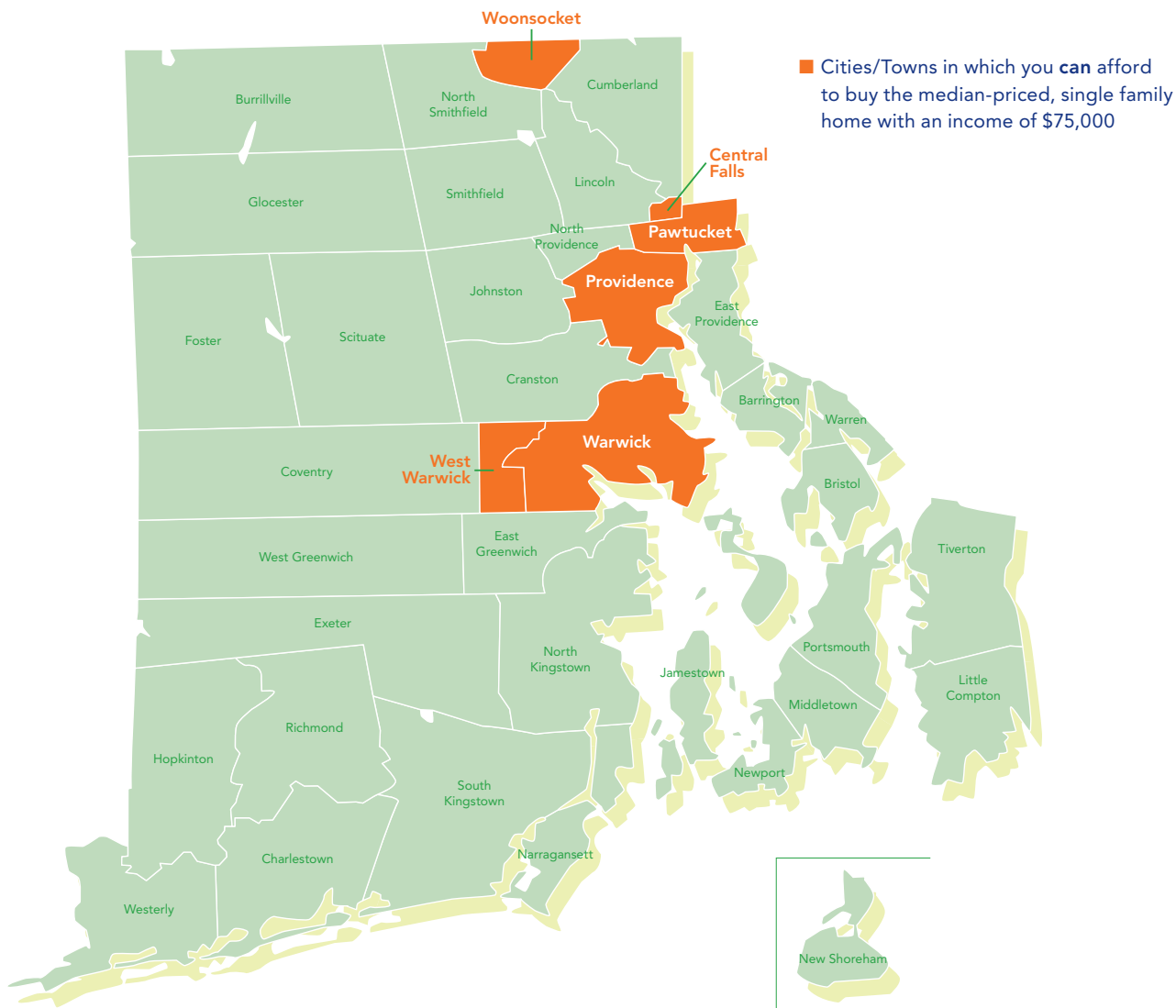
**57.6%:** Percentage of Rhode Island households earning less than \$50,000.\*\*

Rhode Island households earning...	less than \$50K	\$50K-\$75K	\$75K-\$100K	\$100K or more
	57.6%	20.1%	10.7%	11.4%

\*Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value). \*\*U.S. Census.



With a household income of **\$75,000** you can afford the median-priced, single family home in **6** of RI's 39 cities and towns.\*

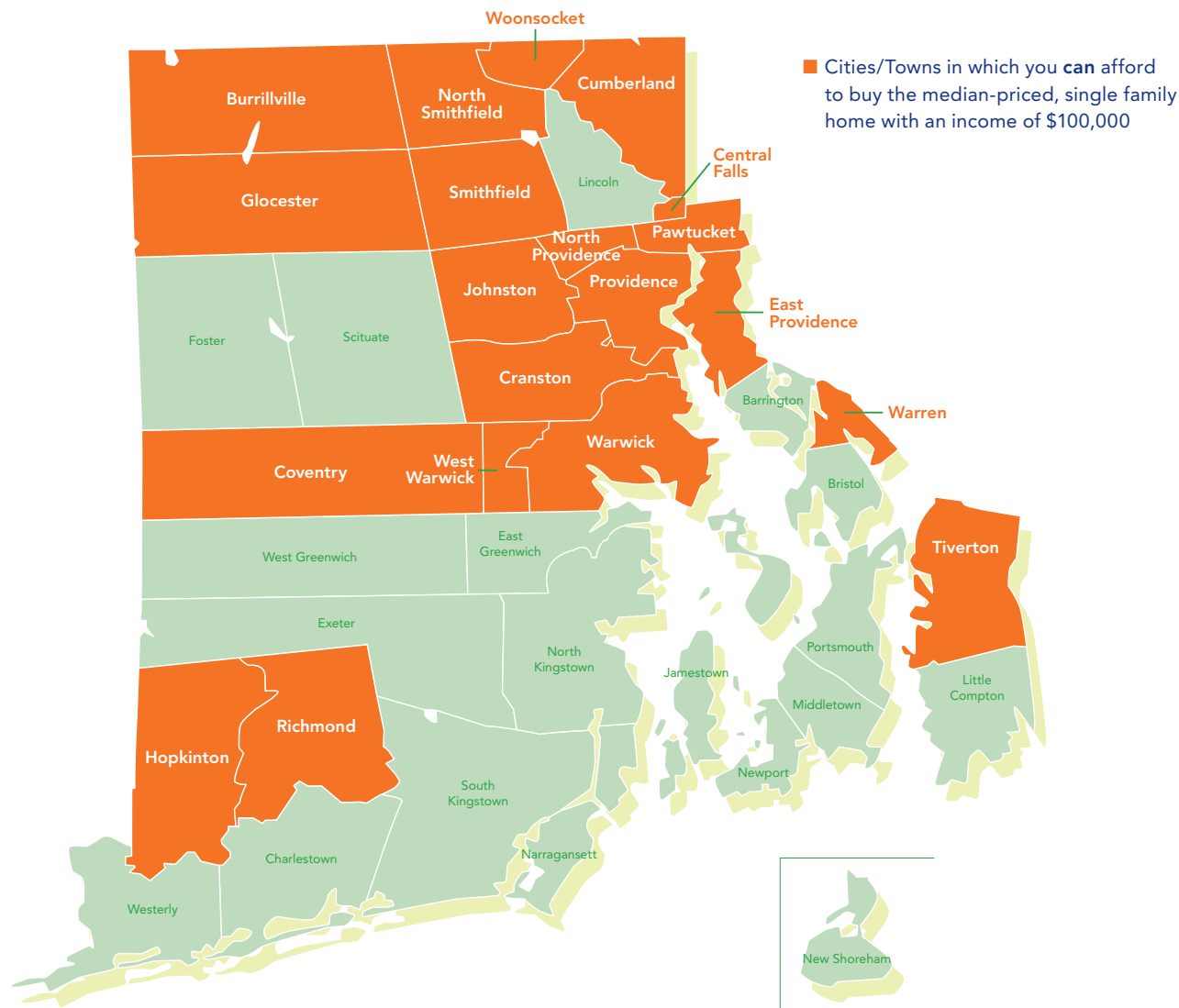


**77.7%:** Percentage of Rhode Island households earning less than \$75,000.\*\*

Rhode Island households earning...	less than \$75K	\$75K-\$100K	\$100K or more
	77.7%	10.7%	11.4%

\*Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value). \*\* U.S. Census.

With a household income of **\$100,000** you can afford the median-priced, single family home in **20** of RI's 39 cities and towns.\*



**88.4%:** Percentage of Rhode Island households earning less than \$100,000.\*\*

Rhode Island households earning...	less than \$100K	\$100K or more
	88.4%	11.4%

\*Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value). \*\* U.S. Census.

## Even renting in Rhode Island doesn't come easy...

Household Income	City/Town	2004 Average Rent (2BR apartment)	Income Needed per Year	Income Needed per Hour	Income Distribution in 1999
<b>\$0 to \$35,000</b>	<b>Nowhere in Rhode Island</b>	–	–	–	<b>171,356 households or 41.9%</b>
<b>\$35,000 to \$45,000</b>	Central Falls Warren Woonsocket Pawtucket Smithfield West Warwick East Providence Tiverton North Providence Providence North Smithfield South Kingstown Johnston Warwick Cranston	\$881 \$950* \$960 \$968 \$987 \$996 \$1,030 \$1,032* \$1,042 \$1,066 \$1,078 \$1,082* \$1,095 \$1,113 \$1,123	\$35,240 \$38,000 \$38,400 \$38,720 \$39,480 \$39,840 \$41,200 \$41,280 \$41,680 \$42,640 \$43,120 \$43,280 \$43,800 \$44,520 \$44,920	\$16.94 \$18.27 \$18.46 \$18.62 \$18.98 \$19.15 \$19.81 \$19.85 \$20.04 \$20.50 \$20.73 \$20.81 \$21.06 \$21.40 \$21.60	<b>44,225 households or 10.8%</b>
<b>\$45,000 to \$60,000</b>	Coventry Lincoln Cumberland Barrington Bristol Middletown North Kingstown Portsmouth Newport East Greenwich	\$1,133 \$1,147 \$1,159 \$1,198* \$1,206* \$1,298 \$1,299 \$1,307 \$1,363 \$1,382	\$45,320 \$45,880 \$46,360 \$47,920 \$48,240 \$51,920 \$51,960 \$52,280 \$54,520 \$55,280	\$21.79 \$22.06 \$22.29 \$23.04 \$23.19 \$24.96 \$24.98 \$25.13 \$26.21 \$26.58	<b>57,588 households or 14.1%</b>

\*2004 data unavailable – 2003 data used.

Sources: Rhode Island Housing Rent Survey Year-End 2004 vs. Year-End 2003, U.S. Census

For the following towns there is insufficient rental supply data to determine rental costs: Burrillville, Charlestown, Exeter, Foster, Gloucester, Hopkinton, Jamestown, Little Compton, Narragansett, Richmond, Scituate, Westerly, West Greenwich

### Typical earnings for Rhode Island's five most common occupations\*:

- Office, clerical and other administrative positions: **\$28,787**
- Sales and retail positions: **\$22,506**
- Food preparation and serving: **\$16,910**
- Manufacturing: **\$25,854**
- Teachers and librarians: **\$40,685**

\*These are the median wages for each occupation – halfway between the entry wage and the experienced wage.

## Rental Data

City/Town	2004 Average Rent: 2BR Apartment	Income Needed per Year	Income Needed per Hour
Barrington	\$1,198*	\$47,920	\$23.04
Bristol	\$1,206*	\$48,240	\$23.19
Burrillville	**		
Central Falls	\$881	\$35,240	\$16.94
Charlestown	**		
Coventry	\$1,133	\$45,320	\$21.79
Cranston	\$1,123	\$44,920	\$21.60
Cumberland	\$1,159	\$46,360	\$22.29
East Greenwich	\$1,382	\$55,280	\$26.58
East Providence	\$1,030	\$41,200	\$19.81
Exeter	**		
Foster	**		
Glocester	**		
Hopkinton	**		
Jamestown	**		
Johnston	\$1,095	\$43,800	\$21.06
Lincoln	\$1,147	\$45,880	\$22.06
Little Compton	**		
Middletown	\$1,298	\$51,920	\$24.96
Narragansett	**		
Newport	\$1,363	\$54,520	\$26.21
New Shoreham	**		
North Kingstown	\$1,299	\$51,960	\$24.98
North Providence	\$1,042	\$41,680	\$20.04
North Smithfield	\$1,078	\$43,120	\$20.73
Pawtucket	\$968	\$38,720	\$18.62
Portsmouth	\$1,307	\$52,280	\$25.13
Providence	\$1,066	\$42,640	\$20.50
Richmond	**		
Scituate	**		
Smithfield	\$987	\$39,480	\$18.98
South Kingstown	\$1,082*	\$43,280	\$20.81
Tiverton	\$1,032*	\$41,280	\$19.85
Warren	\$950*	\$38,000	\$18.27
Warwick	\$1,113	\$44,520	\$21.40
Westerly	**		
West Greenwich	**		
West Warwick	\$996	\$39,840	\$19.15
Woonsocket	\$960	\$38,400	\$18.46

Source: Rhode Island Association of Realtors, Year-End 2004 Existing Single-Family Home Sales Statistics, [www.riliving.com](http://www.riliving.com)

\*2004 data unavailable, 2003 data used. \*\*Insufficient data to determine rental costs.

## Home Sales Data

City/Town	Median Price: Single Family Home (Year-End 2004)	Monthly Housing Payment*	Income Needed per Year	Income Needed per Hour
Barrington	\$390,000	\$3,145	\$125,800	\$60.48
Bristol	\$336,750	\$2,716	\$108,640	\$52.23
Burrillville	\$247,000	\$1,992	\$79,680	\$38.31
Central Falls	\$195,000	\$1,572	\$62,880	\$30.23
Charlestown	\$344,500	\$2,778	\$111,120	\$53.42
Coventry	\$253,000	\$2,040	\$81,600	\$39.23
Cranston	\$240,000	\$1,935	\$77,400	\$37.21
Cumberland	\$297,000	\$2,395	\$95,800	\$46.06
East Greenwich	\$550,000	\$4,435	\$177,400	\$85.29
East Providence	\$236,500	\$1,907	\$76,280	\$36.67
Exeter	\$314,000	\$2,532	\$101,280	\$48.69
Foster	\$327,450	\$2,641	\$105,640	\$50.79
Glocester	\$279,000	\$2,250	\$90,000	\$43.27
Hopkinton	\$257,450	\$2,076	\$83,040	\$39.92
Jamestown	\$474,500	\$3,826	\$153,040	\$73.58
Johnston	\$254,900	\$2,056	\$82,240	\$39.54
Lincoln	\$329,950	\$2,661	\$106,440	\$51.17
Little Compton	\$500,000	\$4,032	\$161,280	\$77.54
Middletown	\$341,000	\$2,750	\$110,000	\$52.88
Narragansett	\$390,000	\$3,145	\$125,800	\$60.48
Newport	\$400,000	\$3,226	\$129,040	\$62.04
New Shoreham	\$800,000	\$6,451	\$258,040	\$124.06
North Kingstown	\$375,000	\$3,024	\$120,960	\$58.15
North Providence	\$245,000	\$1,976	\$79,040	\$38.00
North Smithfield	\$300,000	\$2,419	\$96,760	\$46.52
Pawtucket	\$214,900	\$1,733	\$69,320	\$33.33
Portsmouth	\$345,000	\$2,782	\$111,280	\$53.50
Providence	\$185,000	\$1,492	\$59,680	\$28.69
Richmond	\$284,000	\$2,290	\$91,600	\$44.04
Scituate	\$322,000	\$2,597	\$103,880	\$49.94
Smithfield	\$309,000	\$2,492	\$99,680	\$47.92
South Kingstown	\$354,950	\$2,862	\$114,480	\$55.04
Tiverton	\$296,000	\$2,387	\$95,480	\$45.90
Warren	\$296,000	\$2,387	\$95,480	\$45.90
Warwick	\$225,000	\$1,814	\$72,560	\$34.88
Westerly	\$311,250	\$2,510	\$100,400	\$48.27
West Greenwich	\$375,000	\$3,024	\$120,960	\$58.15
West Warwick	\$225,000	\$1,814	\$72,560	\$34.88
Woonsocket	\$218,000	\$1,758	\$70,320	\$33.81

Source: Rhode Island Housing Rent Survey, Year-End 2004 vs. Year-End 2003, [www.rihousing.com](http://www.rihousing.com).

\*Calculated using a 30 year mortgage at 6% interest with a 3% downpayment, with mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)

## A Brief but Important Introduction to Rhode Island's City/Town Fact Sheets

On the following pages, you will find individual housing fact sheets for every city and town in Rhode Island, organized alphabetically for easy reference.

We hope you find these fact sheets useful (you might even find them surprising). We've reduced a mountain of statistical information down to a few essentials.

We are grateful, though, for any suggestions you might have that would make future editions of these fact sheets more useful. You can contact HousingWorks RI through our website ([www.HousingWorksRI.org](http://www.HousingWorksRI.org)).

One last thing: when communities begin to talk about affordable housing, the same few questions predictably arise. Here are short answers to the three most common questions:

### What does affordable housing really mean?

According to the generally accepted federal standard, a household should spend no more than 30% of its monthly income on housing costs (including rent or mortgage, utilities, taxes and insurance). When households spend more than 30% on housing, other essentials suffer: health care, nutrition, quality education, savings, clothing, transportation.

### Will affordable housing lower property values in my community?

Say "affordable housing" and people often imagine a place that looks like Chicago's notorious Cabrini Green projects (now torn down): "cinderblock dinosaurs," as CBS News called them, blocks of stark apartment buildings packed with the poorest of the poor. But images like that are decades out of date.

These days, affordable homes, both rental and single family, are likely to be among the best-built, best-maintained properties in a neighborhood. Affordable properties don't look "low budget"...because they aren't. They're well designed, constructed of quality materials, energy efficient and attractively landscaped.

### Who lives in affordable housing?

- Your community's workforce – teachers, nurses, mechanics, police officers
- Your parents, your children, your best friend

#### A note regarding the accuracy of the data:

The data on this fact sheet were obtained from the latest official, industry and other expert sources, all publicly available. For links to these data sources, visit the HousingWorks RI website ([www.HousingWorksRI.org](http://www.HousingWorksRI.org)).

Sources include Rhode Island Housing; [www.riliving.com](http://www.riliving.com), the official site of the Rhode Island Association of Realtors® and State-Wide Multiple Listing Service; the "Mortgage Professor," Jack M. Guttentag, Professor of Finance Emeritus at the Wharton School of the University of Pennsylvania and author of The Mortgage Encyclopedia (McGraw Hill); Rhode Island Department of Labor & Training; the 2000 U.S. Census; Woonsocket Neighborhood Development Corporation & The Housing Network of Rhode Island. Planning Study: Affordable Housing for Rhode Island: Goals for Cities, Towns, And Regions (Community Development Consulting, 2004); approved town comprehensive plans where available; HUD Comprehensive Housing Affordability Strategy 2000.

The statistics in these fact sheets were compiled in October 2005. Unless otherwise noted, the data are drawn from 2004 sources.

## Barrington Affordable Housing Facts

### How much does it cost to live in Barrington?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Barrington	\$198,500	<b>\$390,000</b>	196%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$390,000 house: \$3,145  
Household income required to afford a \$390,000 house: \$125,800  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$1,198  
Household income required for that rent to be affordable: \$47,920

### Housing units in Barrington:

- Number of year-round housing units: 6,137
- Housing units that qualify as affordable: 95
  - Affordable housing units reserved for the elderly: 60
  - Affordable housing units reserved for families and persons with special needs: 35

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 519
- Households in Barrington paying more than half their income for housing: 535
  - Elderly households paying more than half their income for housing: 244
  - Families and other households paying more than half their income for housing: 291

## Bristol Affordable Housing Facts

### How much does it cost to live in Bristol?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Bristol	\$154,995	<b>\$336,750</b>	217%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$336,750 house: \$2,716  
Household income required to afford a \$336,750 house: \$108,640  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$1,206  
Household income required for that rent to be affordable: \$48,240

### Housing units in Bristol:

- Number of year-round housing units: 8,575
- Housing units that qualify as affordable: 476
  - Affordable housing units reserved for the elderly: 359
  - Affordable housing units reserved for families and persons with special needs: 117

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 382
- Households in Bristol paying more than half their income for housing: 992
  - Elderly households paying more than half their income for housing: 328
  - Families and other households paying more than half their income for housing: 664

To review Bristol's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)



## Burrillville Affordable Housing Facts

### How much does it cost to live in Burrillville?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Burrillville	\$135,500	<b>\$247,000</b>	182%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$247,000 house: \$1,992  
Household income required to afford a \$247,000 house: \$79,680  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Burrillville:

- Number of year-round housing units: 5,694
- Housing units that qualify as affordable: 418
  - Affordable housing units reserved for the elderly: 189
  - Affordable housing units reserved for families and persons with special needs: 229

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 151
- Households in Burrillville paying more than half their income for housing: 503
  - Elderly households paying more than half their income for housing: 134
  - Families and other households paying more than half their income for housing: 369

To review Burrillville's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Central Falls Affordable Housing Facts

### How much does it cost to live in Central Falls?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Central Falls	\$68,100	<b>\$195,000</b>	286%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$195,000 house: \$1,572  
Household income required to afford a \$195,000 house: \$62,880  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$881  
Household income required for that rent to be affordable: \$35,240

### Housing units in Central Falls:

- Number of year-round housing units: 7,264
- Housing units that qualify as affordable: 837
  - Affordable housing units reserved for the elderly: 631
  - Affordable housing units reserved for families and persons with special needs: 206

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 0
- Households in Central Falls paying more than half their income for housing: 1,575
  - Elderly households paying more than half their income for housing: 338
  - Families and other households paying more than half their income for housing: 1,237

## Charlestown Affordable Housing Facts

### How much does it cost to live in Charlestown?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Charlestown	\$165,000	<b>\$344,500</b>	209%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$344,500 house: \$2,778  
Household income required to afford a \$344,500 house: \$111,120  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840

### Housing units in Charlestown:

- Number of year-round housing units: 3,318
- Housing units that qualify as affordable: 46
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 46

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 286
- Households in Charlestown paying more than half their income for housing: 307
  - Elderly households paying more than half their income for housing: 82
  - Families and other households paying more than half their income for housing: 225

To review Charlestown's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Coventry Affordable Housing Facts

### How much does it cost to live in Coventry?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Coventry	\$122,000	<b>\$253,000</b>	207%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$253,000 house: \$2,040  
Household income required to afford a \$253,000 house: \$81,600  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,133  
Household income required for that rent to be affordable: \$45,320

### Housing units in Coventry:

- Number of year-round housing units: 12,861
- Housing units that qualify as affordable: 663
  - Affordable housing units reserved for the elderly: 403
  - Affordable housing units reserved for families and persons with special needs: 260

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 623
- Households in Coventry paying more than half their income for housing: 856
  - Elderly households paying more than half their income for housing: 258
  - Families and other households paying more than half their income for housing: 598

To review Coventry's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Cranston Affordable Housing Facts

### How much does it cost to live in Cranston?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Cranston	\$112,500	<b>\$240,000</b>	213%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$240,000 house: \$1,935  
Household income required to afford a \$240,000 house: \$77,400  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,123  
Household income required for that rent to be affordable: \$44,920

### Housing units in Cranston:

- Number of year-round housing units: 31,968
- Housing units that qualify as affordable: 1,776
  - Affordable housing units reserved for the elderly: 1,349
  - Affordable housing units reserved for families and persons with special needs: 427

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 1,421
- Households in Cranston paying more than half their income for housing: 3,530
  - Elderly households paying more than half their income for housing: 1,558
  - Families and other households paying more than half their income for housing: 1,972

## Cumberland Affordable Housing Facts

### How much does it cost to live in Cumberland?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Cumberland	\$148,900	<b>\$297,000</b>	199%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$297,000 house: \$2,395  
Household income required to afford a \$297,000 house: \$95,800  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,159  
Household income required for that rent to be affordable: \$46,360

### Housing units in Cumberland:

- Number of year-round housing units: 12,536
- Housing units that qualify as affordable: 735
  - Affordable housing units reserved for the elderly: 580
  - Affordable housing units reserved for families and persons with special needs: 155

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 519
- Households in Cumberland paying more than half their income for housing: 829
  - Elderly households paying more than half their income for housing: 415
  - Families and other households paying more than half their income for housing: 414

To review Cumberland's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## East Greenwich Affordable Housing Facts

### How much does it cost to live in East Greenwich?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
East Greenwich	\$280,500	<b>\$550,000</b>	196%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$550,000 house: \$4,435  
Household income required to afford a \$550,000 house: \$177,400  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,382  
Household income required for that rent to be affordable: \$55,280

#### Housing units in East Greenwich:

- Number of year-round housing units: 5,182
- Housing units that qualify as affordable: 226
  - Affordable housing units reserved for the elderly: 141
  - Affordable housing units reserved for families and persons with special needs: 85

#### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 292
- Households in East Greenwich paying more than half their income for housing: 463
  - Elderly households paying more than half their income for housing: 184
  - Families and other households paying more than half their income for housing: 279

To review East Greenwich's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## East Providence Affordable Housing Facts

### How much does it cost to live in East Providence?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
East Providence	\$105,000	<b>\$236,500</b>	225%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$236,500 house: \$1,907  
Household income required to afford a \$236,500 house: \$76,280  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,030  
Household income required for that rent to be affordable: \$41,200

### Housing units in East Providence:

- Number of year-round housing units: 21,236
- Housing units that qualify as affordable: 2,288
  - Affordable housing units reserved for the elderly: 1,393
  - Affordable housing units reserved for families and persons with special needs: 895

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 0
- Households in East Providence paying more than half their income for housing: 2,508
  - Elderly households paying more than half their income for housing: 1,016
  - Families and other households paying more than half their income for housing: 1,492



## Exeter Affordable Housing Facts

### How much does it cost to live in Exeter?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Exeter	\$136,000	<b>\$314,000</b>	231%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$314,000 house: \$2,532  
Household income required to afford a \$314,000 house: \$101,280  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Exeter:

- Number of year-round housing units: 2,158
- Housing units that qualify as affordable: 29
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 29

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 187
- Households in Exeter paying more than half their income for housing: 170
  - Elderly households paying more than half their income for housing: 40
  - Families and other households paying more than half their income for housing: 130

To review Exeter's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Foster Affordable Housing Facts

### How much does it cost to live in Foster?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Foster	\$158,750	<b>\$327,450</b>	206%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$327,450 house: \$2,641  
Household income required to afford a \$327,450 house: \$105,640  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Foster:

- Number of year-round housing units: 1,569
- Housing units that qualify as affordable: 39
  - Affordable housing units reserved for the elderly: 30
  - Affordable housing units reserved for families and persons with special needs: 9

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 118
- Households in Foster paying more than half their income for housing: 118
  - Elderly households paying more than half their income for housing: 32
  - Families and other households paying more than half their income for housing: 86

## Glocester Affordable Housing Facts

### How much does it cost to live in Glocester?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Glocester	\$129,000	<b>\$279,000</b>	216%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$279,000 house: \$2,250  
Household income required to afford a \$279,000 house: \$90,000  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Glocester:

- Number of year-round housing units: 3,644
- Housing units that qualify as affordable: 80
  - Affordable housing units reserved for the elderly: 62
  - Affordable housing units reserved for families and persons with special needs: 18

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 284
- Households in Glocester paying more than half their income for housing: 239
  - Elderly households paying more than half their income for housing: 58
  - Families and other households paying more than half their income for housing: 181

To review Glocester's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Hopkinton Affordable Housing Facts

### How much does it cost to live in Hopkinton?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Hopkinton	\$129,000	<b>\$257,450</b>	200%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$257,450 house: \$2,076  
Household income required to afford a \$257,450 house: \$83,040  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Hopkinton:

- Number of year-round housing units: 3,040
- Housing units that qualify as affordable: 159
  - Affordable housing units reserved for the elderly: 137
  - Affordable housing units reserved for families and persons with special needs: 22

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 145
- Households in Hopkinton paying more than half their income for housing: 288
  - Elderly households paying more than half their income for housing: 105
  - Families and other households paying more than half their income for housing: 183

To review Hopkinton's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Jamestown Affordable Housing Facts

### How much does it cost to live in Jamestown?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Jamestown	\$191,500	<b>\$474,500</b>	248%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$474,500 house: \$3,826  
Household income required to afford a \$474,500 house: \$153,040  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Jamestown:

- Number of year-round housing units: 2,428
- Housing units that qualify as affordable: 103
  - Affordable housing units reserved for the elderly: 66
  - Affordable housing units reserved for families and persons with special needs: 37

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 140
- Households in Jamestown paying more than half their income for housing: 173
  - Elderly households paying more than half their income for housing: 69
  - Families and other households paying more than half their income for housing: 104

To review Jamestown's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Johnston Affordable Housing Facts

### How much does it cost to live in Johnston?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Johnston	\$125,000	<b>\$254,900</b>	204%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$254,900 house: \$2,056  
Household income required to afford a \$254,900 house: \$82,240  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,095  
Household income required for that rent to be affordable: \$43,800

### Housing units in Johnston:

- Number of year-round housing units: 11,526
- Housing units that qualify as affordable: 947
  - Affordable housing units reserved for the elderly: 737
  - Affordable housing units reserved for families and persons with special needs: 210

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 206
- Households in Johnston paying more than half their income for housing: 1,418
  - Elderly households paying more than half their income for housing: 719
  - Families and other households paying more than half their income for housing: 699

To review Johnston's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Lincoln Affordable Housing Facts

### How much does it cost to live in Lincoln?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Lincoln	\$175,000	<b>\$329,950</b>	189%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$329,950 house: \$2,661  
Household income required to afford a \$329,950 house: \$106,440  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,147  
Household income required for that rent to be affordable: \$45,880

### Housing units in Lincoln:

- Number of year-round housing units: 8,472
- Housing units that qualify as affordable: 565
  - Affordable housing units reserved for the elderly: 366
  - Affordable housing units reserved for families and persons with special needs: 199

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 282
- Households in Lincoln paying more than half their income for housing: 701
  - Elderly households paying more than half their income for housing: 296
  - Families and other households paying more than half their income for housing: 405

To review Lincoln's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Little Compton Affordable Housing Facts

### How much does it cost to live in Little Compton?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Little Compton	\$193,500	<b>\$500,000</b>	258%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$500,000 house: \$4,032  
Household income required to afford a \$500,000 house: \$161,280  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Little Compton:

- Number of year-round housing units: 1,516
- Housing units that qualify as affordable: 2
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 2

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 150
- Households in Little Compton paying more than half their income for housing: 102
  - Elderly households paying more than half their income for housing: 70
  - Families and other households paying more than half their income for housing: 32

To review Little Compton's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)



## Middletown Affordable Housing Facts

### How much does it cost to live in Middletown?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Middletown	\$157,000	<b>\$341,000</b>	217%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$341,000 house: \$2,750  
Household income required to afford a \$341,000 house: \$110,000  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,298  
Household income required for that rent to be affordable: \$51,920

### Housing units in Middletown:

- Number of year-round housing units: 6,152
- Housing units that qualify as affordable: 548
  - Affordable housing units reserved for the elderly: 99
  - Affordable housing units reserved for families and persons with special needs: 449

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 67
- Households in Middletown paying more than half their income for housing: 610
  - Elderly households paying more than half their income for housing: 194
  - Families and other households paying more than half their income for housing: 416

To review Middletown's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Narragansett Affordable Housing Facts

### How much does it cost to live in Narragansett?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Narragansett	\$146,320	<b>\$390,000</b>	267%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$390,000 house: \$3,145  
Household income required to afford a \$390,000 house: \$125,800  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

#### Housing units in Narragansett:

- Number of year-round housing units: 7,124
- Housing units that qualify as affordable: 196
  - Affordable housing units reserved for the elderly: 106
  - Affordable housing units reserved for families and persons with special needs: 90

#### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 516
- Households in Narragansett paying more than half their income for housing: 1,098
  - Elderly households paying more than half their income for housing: 195
  - Families and other households paying more than half their income for housing: 903

To review Narragansett's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## New Shoreham Affordable Housing Facts

### How much does it cost to live in New Shoreham?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
New Shoreham	\$405,000	<b>\$800,000</b>	198%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$800,000 house: \$6,451  
Household income required to afford a \$800,000 house: \$258,040  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in New Shoreham:

- Number of year-round housing units: 497
- Housing units that qualify as affordable: 36
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 36

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 14
- Households in New Shoreham paying more than half their income for housing: 90
  - Elderly households paying more than half their income for housing: 36
  - Families and other households paying more than half their income for housing: 54

To review New Shoreham's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Newport Affordable Housing Facts

### How much does it cost to live in Newport?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Newport	\$148,000	<b>\$400,000</b>	270%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$400,000 house: \$3,226  
Household income required to afford a \$400,000 house: \$129,040  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,363  
Household income required for that rent to be affordable: \$54,520

### Housing units in Newport:

- Number of year-round housing units: 12,368
- Housing units that qualify as affordable: 2,150
  - Affordable housing units reserved for the elderly: 433
  - Affordable housing units reserved for families and persons with special needs: 1,717

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 0
- Households in Newport paying more than half their income for housing: 1,525
  - Elderly households paying more than half their income for housing: 329
  - Families and other households paying more than half their income for housing: 1,196

## North Kingstown Affordable Housing Facts

### How much does it cost to live in North Kingstown?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
North Kingstown	\$180,000	<b>\$375,000</b>	208%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$375,000 house: \$3,024  
Household income required to afford a \$375,000 house: \$120,960  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,299  
Household income required for that rent to be affordable: \$51,960

### Housing units in North Kingstown:

- Number of year-round housing units: 10,477
- Housing units that qualify as affordable: 851
  - Affordable housing units reserved for the elderly: 170
  - Affordable housing units reserved for families and persons with special needs: 681

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 197
- Households in North Kingstown paying more than half their income for housing: 958
  - Elderly households paying more than half their income for housing: 260
  - Families and other households paying more than half their income for housing: 698

To review North Kingstown's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## North Providence Affordable Housing Facts

### How much does it cost to live in North Providence?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
North Providence	\$111,000	<b>\$245,000</b>	221%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$245,000 house: \$1,976  
Household income required to afford a \$245,000 house: \$79,040  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,042  
Household income required for that rent to be affordable: \$41,680

### Housing units in North Providence:

- Number of year-round housing units: 14,793
- Housing units that qualify as affordable: 1,059
  - Affordable housing units reserved for the elderly: 922
  - Affordable housing units reserved for families and persons with special needs: 137

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 420
- Households in North Providence paying more than half their income for housing: 1,616
  - Elderly households paying more than half their income for housing: 673
  - Families and other households paying more than half their income for housing: 943

## North Smithfield Affordable Housing Facts

### How much does it cost to live in North Smithfield?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
North Smithfield	\$155,000	<b>\$300,000</b>	194%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$300,000 house: \$2,419  
Household income required to afford a \$300,000 house: \$96,760  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,078  
Household income required for that rent to be affordable: \$43,120

### Housing units in North Smithfield:

- Number of year-round housing units: 4,058
- Housing units that qualify as affordable: 263
  - Affordable housing units reserved for the elderly: 215
  - Affordable housing units reserved for families and persons with special needs: 48

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 143
- Households in North Smithfield paying more than half their income for housing: 269
  - Elderly households paying more than half their income for housing: 157
  - Families and other households paying more than half their income for housing: 112

To review North Smithfield's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Pawtucket Affordable Housing Facts

### How much does it cost to live in Pawtucket?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Pawtucket	\$94,500	<b>\$214,900</b>	227%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$214,900 house: \$1,733  
Household income required to afford a \$214,900 house: \$69,320  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$968  
Household income required for that rent to be affordable: \$38,720

### Housing units in Pawtucket:

- Number of year-round housing units: 31,748
- Housing units that qualify as affordable: 2,642
  - Affordable housing units reserved for the elderly: 1,351
  - Affordable housing units reserved for families and persons with special needs: 1,291

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 533
- Households in Pawtucket paying more than half their income for housing: 4,663
  - Elderly households paying more than half their income for housing: 1,241
  - Families and other households paying more than half their income for housing: 3,422



## Portsmouth Affordable Housing Facts

### How much does it cost to live in Portsmouth?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Portsmouth	\$175,000	<b>\$345,000</b>	197%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$345,000 house: \$2,782  
Household income required to afford a \$345,000 house: \$111,280  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,307  
Household income required for that rent to be affordable: \$52,280

### Housing units in Portsmouth:

- Number of year-round housing units: 7,005
- Housing units that qualify as affordable: 168
  - Affordable housing units reserved for the elderly: 134
  - Affordable housing units reserved for families and persons with special needs: 34

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 533
- Households in Portsmouth paying more than half their income for housing: 548
  - Elderly households paying more than half their income for housing: 205
  - Families and other households paying more than half their income for housing: 343

To review Portsmouth's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Providence Affordable Housing Facts

### How much does it cost to live in Providence?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Providence	\$75,000*	\$185,000*	247%
State of RI	\$126,000	\$264,700	210%

\* Does not include homes sold in the East Side section of Providence.

- Typical monthly housing payment\* for a \$185,000 house: \$1,492  
Household income required to afford a \$185,000 house: \$59,680  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,066  
Household income required for that rent to be affordable: \$42,640

### Housing units in Providence:

- Number of year-round housing units: 67,572
- Housing units that qualify as affordable: 9,550
  - Affordable housing units reserved for the elderly: 4,358
  - Affordable housing units reserved for families and persons with special needs: 5,192

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 0
- Households in Providence paying more than half their income for housing: 14,982
  - Elderly households paying more than half their income for housing: 2,763
  - Families and other households paying more than half their income for housing: 12,219

## Richmond Affordable Housing Facts

### How much does it cost to live in Richmond?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Richmond	\$133,000	<b>\$284,000</b>	214%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$284,000 house: \$2,290  
Household income required to afford a \$284,000 house: \$91,600

\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)

- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840

\* Based on the statewide average, as there is insufficient local data

### Housing units in Richmond:

- Number of year-round housing units: 2,592
- Housing units that qualify as affordable: 65
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 65

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 194
- Households in Richmond paying more than half their income for housing: 99
  - Elderly households paying more than half their income for housing: 30
  - Families and other households paying more than half their income for housing: 69

## Scituate Affordable Housing Facts

### How much does it cost to live in Scituate?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Scituate	\$150,000	<b>\$322,000</b>	215%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$390,000 house: \$3,145  
Household income required to afford a \$390,000 house: \$125,800  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$1,198  
Household income required for that rent to be affordable: \$47,920

### Housing units in Scituate:

- Number of year-round housing units: 3,882
- Housing units that qualify as affordable: 39
  - Affordable housing units reserved for the elderly: 24
  - Affordable housing units reserved for families and persons with special needs: 15

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 349
- Households in Scituate paying more than half their income for housing: 265
  - Elderly households paying more than half their income for housing: 40
  - Families and other households paying more than half their income for housing: 225

To review Scituate's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Smithfield Affordable Housing Facts

### How much does it cost to live in Smithfield?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Smithfield	\$137,500	<b>\$309,000</b>	225%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$309,000 house: \$2,492  
Household income required to afford a \$309,000 house: \$99,680  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$987  
Household income required for that rent to be affordable: \$39,480

### Housing units in Smithfield:

- Number of year-round housing units: 7,354
- Housing units that qualify as affordable: 335
  - Affordable housing units reserved for the elderly: 244
  - Affordable housing units reserved for families and persons with special needs: 91

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 400
- Households in Smithfield paying more than half their income for housing: 780
  - Elderly households paying more than half their income for housing: 423
  - Families and other households paying more than half their income for housing: 357

To review Smithfield's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## South Kingstown Affordable Housing Facts

### How much does it cost to live in South Kingstown?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
South Kingstown	\$153,000	<b>\$354,950</b>	232%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$354,950 house: \$2,862  
Household income required to afford a \$354,950 house: \$114,480  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$1,082  
Household income required for that rent to be affordable: \$43,280

### Housing units in South Kingstown:

- Number of year-round housing units: 9,565
- Housing units that qualify as affordable: 494
  - Affordable housing units reserved for the elderly: 263
  - Affordable housing units reserved for families and persons with special needs: 231

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 463
- Households in South Kingstown paying more than half their income for housing: 769
  - Elderly households paying more than half their income for housing: 209
  - Families and other households paying more than half their income for housing: 560

To review South Kingstown's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Tiverton Affordable Housing Facts

### How much does it cost to live in Tiverton?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Tiverton	\$143,000	<b>\$296,000</b>	207%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$296,000 house: \$2,387  
Household income required to afford a \$296,000 house: \$95,480  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$1,032  
Household income required for that rent to be affordable: \$41,280

#### Housing units in Tiverton:

- Number of year-round housing units: 6,283
- Housing units that qualify as affordable: 239
  - Affordable housing units reserved for the elderly: 120
  - Affordable housing units reserved for families and persons with special needs: 119

#### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 389
- Households in Tiverton paying more than half their income for housing: 765
  - Elderly households paying more than half their income for housing: 354
  - Families and other households paying more than half their income for housing: 411

To review Tiverton's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Warren Affordable Housing Facts

### How much does it cost to live in Warren?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Warren	\$130,500	<b>\$296,000</b>	227%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$296,000 house: \$2,387  
Household income required to afford a \$296,000 house: \$95,480  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2003: \$950  
Household income required for that rent to be affordable: \$38,000

### Housing units in Warren:

- Number of year-round housing units: 4,889
- Housing units that qualify as affordable: 224
  - Affordable housing units reserved for the elderly: 153
  - Affordable housing units reserved for families and persons with special needs: 71

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 265
- Households in Warren paying more than half their income for housing: 451
  - Elderly households paying more than half their income for housing: 188
  - Families and other households paying more than half their income for housing: 263

To review Warren's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)



## Warwick Affordable Housing Facts

### How much does it cost to live in Warwick?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Warwick	\$100,000	<b>\$225,000</b>	225%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$225,000 house: \$1,814  
Household income required to afford a \$225,000 house: \$72,560  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,113  
Household income required for that rent to be affordable: \$44,520

### Housing units in Warwick:

- Number of year-round housing units: 36,592
- Housing units that qualify as affordable: 1,935
  - Affordable housing units reserved for the elderly: 1,657
  - Affordable housing units reserved for families and persons with special needs: 278

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 1,724
- Households in Warwick paying more than half their income for housing: 3,402
  - Elderly households paying more than half their income for housing: 1,461
  - Families and other households paying more than half their income for housing: 1,941

## West Greenwich Affordable Housing Facts

### How much does it cost to live in West Greenwich?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
West Greenwich	\$164,500	<b>\$375,000</b>	228%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$375,000 house: \$3,024  
Household income required to afford a \$375,000 house: \$120,960  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

#### Housing units in West Greenwich:

- Number of year-round housing units: 1,787
- Housing units that qualify as affordable: 33
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 33

#### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 146
- Households in West Greenwich paying more than half their income for housing: 124
  - Elderly households paying more than half their income for housing: 22
  - Families and other households paying more than half their income for housing: 102

To review West Greenwich's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## West Warwick Affordable Housing Facts

### How much does it cost to live in West Warwick?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
West Warwick	\$100,000	<b>\$225,000</b>	225%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$225,000 house: \$1,814  
Household income required to afford a \$225,000 house: \$72,560  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$996  
Household income required for that rent to be affordable: \$39,840

### Housing units in West Warwick:

- Number of year-round housing units: 13,115
- Housing units that qualify as affordable: 1,007
  - Affordable housing units reserved for the elderly: 653
  - Affordable housing units reserved for families and persons with special needs: 354

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 305
- Households in West Warwick paying more than half their income for housing: 1,557
  - Elderly households paying more than half their income for housing: 543
  - Families and other households paying more than half their income for housing: 1,014

## Westerly Affordable Housing Facts

### How much does it cost to live in Westerly?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Westerly	\$140,000	\$311,250	222%
State of RI	\$126,000	\$264,700	210%

- Typical monthly housing payment\* for a \$311,250 house: \$2,510  
Household income required to afford a \$311,250 house: \$100,400  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$1,121\*  
Household income required for that rent to be affordable: \$44,840  
\* Based on the statewide average, as there is insufficient local data

### Housing units in Westerly:

- Number of year-round housing units: 9,888
- Housing units that qualify as affordable: 517
  - Affordable housing units reserved for the elderly: 359
  - Affordable housing units reserved for families and persons with special needs: 158

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 472
- Households in Westerly paying more than half their income for housing: 962
  - Elderly households paying more than half their income for housing: 467
  - Families and other households paying more than half their income for housing: 495

To review Westerly's approved affordable housing plan, visit [www.planning.ri.gov/housing/plans.htm](http://www.planning.ri.gov/housing/plans.htm)

## Woonsocket Affordable Housing Facts

### How much does it cost to live in Woonsocket?

#### Median Selling Price of a Single Family Home

	1999	2004	Percent Change
Woonsocket	\$105,000	<b>\$218,000</b>	208%
State of RI	\$126,000	<b>\$264,700</b>	210%

- Typical monthly housing payment\* for a \$218,000 house: \$1,758  
Household income required to afford a \$218,000 house: \$70,320  
\* Calculated using a 30-year mortgage at 6% interest with a 3% down payment and including mortgage insurance (.9), closing costs (3% sale price) and annual property taxes and insurance (1.825% of home value)
- Average monthly rent for a two-bedroom apartment in 2004: \$960  
Household income required for that rent to be affordable: \$38,400

### Housing units in Woonsocket:

- Number of year-round housing units: 18,745
- Housing units that qualify as affordable: 3,039
  - Affordable housing units reserved for the elderly: 1,298
  - Affordable housing units reserved for families and persons with special needs: 1,741

### How much housing is needed?

- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act of 2004: 0
- Households in Woonsocket paying more than half their income for housing: 2,664
  - Elderly households paying more than half their income for housing: 752
  - Families and other households paying more than half their income for housing: 1,912

## Your Quick Reference Guide to [www.HousingWorksRI.org](http://www.HousingWorksRI.org)

### For your information

- Up-to-date housing fact sheets for each of Rhode Island's 39 cities and town. (How expensive is it to live in your town? Find out here.)
- A detailed overview of Rhode Island's housing crisis and its collateral damage to the economy, families, education and communities.
- Authoritative, statistical evidence on the extent of Rhode Island's crisis.
- How to build quality affordable housing: proven solutions and intriguing new ideas.
- What's holding us back? The common obstacles.
- Frank, factual answers to the questions communities ask about affordable housing.
- City and town affordable housing plans that have received state approval.
- E-newsletters and action alerts to keep you up-to-date on local, state and federal efforts to tackle this important issue. It only takes a minute to sign-up online.
- Progress on the Hill: the HousingWorks RI platform, successes and goals.

### For your convenience

- Our Express Lanes give professionals fast, one-click access to a wealth of essential information. We've set up Express Lanes for developers, employers, housing advocates, HousingWorks RI members, reporters, town planners and people looking for housing.
- An extensive library of downloadable resources including data, tools, case studies.
- Links to dozens of key information sources including state and federal agencies, advocacy groups, professional associations, think tanks, researchers.
- A glossary of housing terms.
- If you or someone you know is looking for housing, start here. We'll help connect you.

### For your education and awareness

- Measure your "affordable housing IQ" with this eye-opening 15-question quiz.
- Take an on-line tour of outstanding affordable housing in Rhode Island.
- Read the surprising true-life stories of people caught in the housing squeeze.

### When you want to act

- Join HousingWorks RI today online. Signing up is quick, easy and free.
- Use HousingWorksRI.org to contact your town, state and federal officials online. All you have to do is enter your zip code.

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 City of Warwick  
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 Corporation for Supportive Housing  
 Design One Consortium  
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 Rhode Island Builders Association  
 Rhode Island Coalition for the Homeless  
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 Rhode Island Council of Community Mental Health Organizations  
 Rhode Island Economic Development Corporation  
 Rhode Island Economic Policy Council  
 Rhode Island Family Life Center  
 Rhode Island Foundation  
 Rhode Island Hispanic American Chamber of Commerce  
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 Smith Hill Community Development Corporation  
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 Washington County Regional Planning Council  
 Washington Trust Company  
 West Elmwood Housing Development Corporation  
 Westerly-Pawcatuck Chamber of Commerce  
 Women's Fund of Rhode Island  
 Woonsocket Neighborhood Development Corporation

**We need you too.**

### **Acknowledgment and Thanks:**

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