Cumberland's Lonsdale Historic District was home to generations of 19th-century factory workers. Valley Affordable Housing Corporation has revitalized the former mill village, providing dozens of healthy homes for Rhode Islanders.
Who is 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. (See the back inside cover for a list of current members.)

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 and community revitalization.

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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www.HousingWorksRI.org
Welcome: This Book is for You


Inside you will find an up-to-date statistical portrait of housing for every one of Rhode Island’s 39 cities and towns. If you live in Rhode Island, you and your neighbors, family, co-workers and friends are in this book.

HousingWorks RI publishes the Fact Book annually, so Rhode Islanders can see for themselves what our state’s ongoing housing crisis means in their own communities. The Fact Book brings together, in one easy-to-use volume, relevant data collected from numerous government and industry sources.

Our first edition in 2005 was embraced with enthusiasm and astonishment. We hope town and state officials, housing advocates, business leaders, the media and everyone else involved with the issue of affordable rentals and starter homes will find the 2006 Fact Book just as remarkable and informative.

HousingWorks RI is a coalition of more than 100 business, faith, nonprofit and other partners joined in a campaign to...

• Restart the starter home in Rhode Island (it’s now extinct).

• Acknowledge that the wages of most Rhode Island workers did not keep pace with the skyrocketing rents and real estate prices of the past few years.

• Encourage economic growth by solving the state’s housing shortage.

• Revitalize urban neighborhoods and village centers, preserve open space and plan for development rather than react to development.

• Restore hope to Rhode Island workers that the American Dream of a snug, safe home in a good neighborhood is still possible.

• End homelessness for thousands of desperate men, women and children.

Housing affects everything in Rhode Island: our overall quality of life, the stability of our communities, the well-being of our families, the education of our young and our state’s economic future.

But we are already working on solid solutions. Please join us.

Co-Chairs, HousingWorks RI

Ronald V. Gallo, Ed.D.  Richard Godfrey  Anthony Maione
President and CEO,  Executive Director,  President and CEO,
The Rhode Island Foundation Rhode Island Housing United Way of Rhode Island

www.HousingWorksRI.org

For your information

• Up-to-date housing fact sheets for each of Rhode Island’s 39 cities and towns. (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 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 www.HousingWorksRI.org to contact your town, state and federal officials online. All you have to do is enter your zip code.
More Towns Fall Off the Affordability Map

In 2005, the American dream of a good home in a good neighborhood grew further out of reach for too many Rhode Islanders

Every year since 2000, thousands more Rhode Island workers have found themselves priced out of our real estate market. News that prices jumped “only” 6.8% in 2005 brings no real relief. In 2005, the median-priced single family home in Rhode Island sold for $282,900. That’s affordable for a household earning $90,550 a year, according to industry guidelines.

Most Rhode Island households don’t come close. Last year, the state’s median household income was just under $50,000. With that kind of income, you can afford to spend $1,245 per month on housing, enough to buy a $152,230 house. Rhode Island hasn’t seen a median-priced house at that price since 2001.

Most Rhode Islanders can no longer afford to buy a home in most of Rhode Island:

• Households making $100,000 annually can afford the median-priced single family home in less than half the state, just 16 communities. That’s four fewer communities than last year.

• Households making $75,000 can afford the median-priced single family home in just three communities – three fewer than last year.

• And the 60% of Rhode Island households making under $50,000 cannot afford to buy the median-priced single family home in any Rhode Island community.

Rhode Island has a choice: Watch the economy stagnate or make rents more affordable

In 2005, the average rent for a two-bedroom apartment increased to $1,147 per month. To afford that, you need an hourly wage of $22.06. Compare that to what minimum-wage workers make: $7.10 an hour. In 15 communities, it takes more than three full-time, minimum-wage jobs to afford the average two-bedroom apartment.

In fact, there are just three communities left in Rhode Island where the average two-bedroom apartment remains affordable to someone making less than $20 per hour. That’s bad news for most Rhode Island workers: our median wage in 2004 was just $14.38. (And the median wage for the 20 most commonly advertised jobs is even lower, according to the state Department of Labor and Training.)

The growing mismatch between what’s in our wallets and what apartments cost means trouble for Rhode Island’s economy. Families who spend too much on rent have less disposable income to spend on goods and services. And the lack of homes the workforce can afford is making it hard for local businesses to attract and retain workers – and hurting the state’s prospects for economic growth.

Progress report: Planning for affordability takes a giant step forward

2005 saw 281 new affordable apartments and homeownership opportunities added in communities such as Bristol, Cumberland, Lincoln, Providence and West Warwick. Too little, when you consider that Rhode Island is 13,000 units short.

But there was good progress on the planning side. Last year, the state brought together housing experts, nonprofits, businesses and interested citizens to work on a five-year strategic housing plan.

And most Rhode Island municipalities – 29 of our 39 cities and towns – now have local affordable housing plans. They share a common goal: to ensure there is enough housing so that people who grew up in town and work in the community can afford to stay there.
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.*

57.7%: Percentage of Rhode Island households earning less than $50,000**

<table>
<thead>
<tr>
<th>Rhode Island households earning...</th>
<th>less than $50K</th>
<th>$50K-$75K</th>
<th>$75K-$100K</th>
<th>$100K or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>57.7%</td>
<td>20.2%</td>
<td>10.7%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006). **Source: U.S. Census
With a household income of $75,000 you can afford the median-priced single family home in 3 of RI’s 39 cities and towns.*

77.9%: Percentage of Rhode Island households earning less than $75,000**

<table>
<thead>
<tr>
<th>Rhode Island households earning...</th>
<th>less than $75K</th>
<th>$75K-$100K</th>
<th>$100K or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>77.9%</td>
<td>10.7%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006). **Source: U.S. Census
With a household income of $100,000 you can afford the median-priced single family home in 16 of RI’s 39 cities and towns.*

88.6%: Percentage of Rhode Island households earning less than $100,000**

<table>
<thead>
<tr>
<th>Rhode Island households earning...</th>
<th>less than $100K</th>
<th>$100K or more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>88.6%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006). **Source: U.S. Census
Renting in Rhode Island doesn’t come easy...

<table>
<thead>
<tr>
<th>If Your Household Income is…</th>
<th>Then You Can Rent in These Towns</th>
<th>2005 Average Rent (2BR Apartment)*</th>
<th>Income Needed per Year</th>
<th>Income Needed per Hour</th>
<th>Income Distribution*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $35,000</td>
<td>Nowhere in Rhode Island</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>171,356 households or 41.9%</td>
</tr>
<tr>
<td>$35,000 to $45,000</td>
<td>Central Falls</td>
<td>$881**</td>
<td>$35,240</td>
<td>$16.94</td>
<td>44,225 households or 10.8%</td>
</tr>
<tr>
<td></td>
<td>Pawtucket</td>
<td>$980</td>
<td>$39,200</td>
<td>$18.85</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Smithfield</td>
<td>$987**</td>
<td>$39,480</td>
<td>$18.98</td>
<td></td>
</tr>
<tr>
<td></td>
<td>West Warwick</td>
<td>$1,045</td>
<td>$41,800</td>
<td>$20.10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Warren</td>
<td>$1,082</td>
<td>$43,280</td>
<td>$20.81</td>
<td></td>
</tr>
<tr>
<td></td>
<td>East Providence</td>
<td>$1,096</td>
<td>$43,840</td>
<td>$21.08</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Providence</td>
<td>$1,097</td>
<td>$43,880</td>
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</tr>
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<td>$1,098</td>
<td>$43,920</td>
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</tr>
<tr>
<td></td>
<td>Coventry</td>
<td>$1,102</td>
<td>$44,080</td>
<td>$21.19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Johnston</td>
<td>$1,102</td>
<td>$44,080</td>
<td>$21.19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Scituate</td>
<td>$1,107</td>
<td>$44,280</td>
<td>$21.29</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bristol</td>
<td>$1,112</td>
<td>$44,480</td>
<td>$21.38</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Woonsocket</td>
<td>$1,116</td>
<td>$44,640</td>
<td>$21.46</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cumberland</td>
<td>$1,124</td>
<td>$44,960</td>
<td>$21.62</td>
<td></td>
</tr>
<tr>
<td>$45,000 to $60,000</td>
<td>Warwick</td>
<td>$1,148</td>
<td>$45,920</td>
<td>$22.08</td>
<td>57,588 households or 14.1%</td>
</tr>
<tr>
<td></td>
<td>Lincoln</td>
<td>$1,150</td>
<td>$46,000</td>
<td>$22.12</td>
<td></td>
</tr>
<tr>
<td></td>
<td>North Smithfield</td>
<td>$1,153</td>
<td>$46,120</td>
<td>$22.17</td>
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<td></td>
<td>Tiverton</td>
<td>$1,207</td>
<td>$48,280</td>
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<td></td>
<td>Portsmouth</td>
<td>$1,244</td>
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<tr>
<td></td>
<td>North Kingstown</td>
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<td></td>
<td>East Greenwich</td>
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<td>$51,040</td>
<td>$24.54</td>
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<tr>
<td></td>
<td>Middletown</td>
<td>$1,298**</td>
<td>$51,920</td>
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<tr>
<td></td>
<td>Newport</td>
<td>$1,388</td>
<td>$55,520</td>
<td>$26.69</td>
<td></td>
</tr>
</tbody>
</table>

*Sources: Rhode Island Housing Year-End Rent Survey 2005, U.S. Census. **2004 data used, as 2005 data are unavailable.

For the following towns there are insufficient local data to determine rental costs: Burrillville, Charlestown, Exeter, Foster, Glocester, Hopkinton, Jamestown, Little Compton, Narragansett, New Shoreham, Richmond, South Kingstown, 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. Source: Rhode Island Department of Labor and Training.
## Rental Data

<table>
<thead>
<tr>
<th>City/Town</th>
<th>2005 Average Rent: 2BR Apartment</th>
<th>Income Needed per Year</th>
<th>Income Needed per Hour</th>
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<tr>
<td>West Greenwich</td>
<td>**</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West Warwick</td>
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<td>$41,800</td>
<td>$20.10</td>
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<tr>
<td>Woonsocket</td>
<td>$1,116</td>
<td>$44,640</td>
<td>$21.46</td>
</tr>
</tbody>
</table>

*2005 data unavailable, 2004 data used. **Insufficient local data.
## Home Sales Data

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Median Price: Single Family Home (Year-End 2005)</th>
<th>Monthly Housing Payment*</th>
<th>Income Needed per Year</th>
<th>Income Needed per Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>$420,000</td>
<td>$3,332</td>
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<td>Cranston</td>
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<td>$2,085</td>
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<tr>
<td>Cumberland</td>
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</tr>
<tr>
<td>East Greenwich</td>
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<td>East Providence</td>
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<td>South Kingstown</td>
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<td>$236,750</td>
<td>$1,904</td>
<td>$76,170</td>
<td>$36.62</td>
</tr>
</tbody>
</table>

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

**The only single family house sold in New Shoreham in 2003-2005 sold for $800,000 in 2003.

Introduction to the City/Town Fact Sheets

On the following pages, you will find individual housing fact sheets for every city and town in Rhode Island. 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 us at info@HousingWorksRI.org.

Where did the numbers in this book come from?

The data in this book were obtained from the latest official, industry and other expert sources, all publicly available. For links to these data sources and more information on housing in Rhode Island, visit www.HousingWorksRI.org.

**Median selling price of a single family home**

**Typical monthly housing payment**
Methodology: Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family home for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

**Average monthly rent**

**Household income required to afford the median-priced house and average rent**
Methodology: Based on the generally accepted federal standard that 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.

**Number of year-round housing units**

**Housing units that qualify as affordable**

**Note:** The Low and Moderate Income Housing Act established a goal that 10% of each community’s housing stock be affordable to people with low or moderate incomes. In order to count toward that threshold, the housing must have a federal, state or municipal subsidy and remain affordable for at least 30 years. For more information on the Act, visit www.growsmartri.com or www.rihousing.com.

**Additional housing units necessary**
Methodology: Calculated by subtracting the number of units that qualify as affordable from 10% of the city or town’s year-round housing units.

**Households in your city or town paying more than half their income**

**Note:** The standard is that households pay no more than 30% of their income for housing. Those paying more than half are defined as having “worst case housing needs.” This figure does not include households earning above 80% of the area median income.
Barrington Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Barrington?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>$198,500</td>
<td>$420,000</td>
<td>212%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $420,000 house: $3,332
  Household income required to afford a $420,000 house: $133,270

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,195
  Household income required for that rent to be affordable: $47,800

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

To review Barrington’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Bristol Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Bristol?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bristol</td>
<td>$154,995</td>
<td>$354,500</td>
<td>229%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $354,500 house: $2,822
  Household income required to afford a $354,500 house: $112,860

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,112
  Household income required for that rent to be affordable: $44,480

Housing units in Bristol:

• Number of year-round housing units: 8,575
• Housing units that qualify as affordable: 499
  · Affordable housing units reserved for the elderly: 359
  · Affordable housing units reserved for families and persons with special needs: 140

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: 359
• 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
Burrillville Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Burrillville?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>$135,500</td>
<td>$274,000</td>
<td>202%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $274,000 house: $2,194
  Household income required to afford a $274,000 house: $87,777
  
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  
  *Based on the statewide average, as there are insufficient local data

Housing units in Burrillville:

- Number of year-round housing units: 5,694
- Housing units that qualify as affordable: 419
  - Affordable housing units reserved for the elderly: 189
  - Affordable housing units reserved for families and persons with special needs: 230

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 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
Central Falls Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Central Falls?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Falls</td>
<td>$68,100</td>
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<td>288%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $195,900 house: $1,586
  Household income required to afford a $195,900 house: $63,441

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2004: $881*
  Household income required for that rent to be affordable: $35,240

*2004 data used, as 2005 data are unavailable

Housing units in Central Falls:

• Number of year-round housing units: 7,264
• Housing units that qualify as affordable: 808
  · Affordable housing units reserved for the elderly: 632
  · Affordable housing units reserved for families and persons with special needs: 176

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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Charlestown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Charlestown?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charlestown</td>
<td>$165,000</td>
<td>$389,900</td>
<td>236%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $389,900 house: $3,097
  Household income required to afford a $389,900 house: $123,891
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  *Based on the statewide average, as there are insufficient local data

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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Coventry Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Coventry?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
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</thead>
<tbody>
<tr>
<td>Coventry</td>
<td>$122,000</td>
<td>$259,250</td>
<td>213%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $259,250 house: $2,080
- Household income required to afford a $259,250 house: $83,181

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,102
- Household income required for that rent to be affordable: $44,080

Housing units in Coventry:

- Number of year-round housing units: 12,861
- Housing units that qualify as affordable: 672
  - Affordable housing units reserved for the elderly: 403
  - Affordable housing units reserved for families and persons with special needs: 269

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: 614
- 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Cranston Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Cranston?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cranston</td>
<td>$112,500</td>
<td>$260,000</td>
<td>231%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $260,000 house: $2,085
  Household income required to afford a $260,000 house: $83,414

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,157
  Household income required for that rent to be affordable: $46,280

Housing units in Cranston:

• Number of year-round housing units: 31,968

• Housing units that qualify as affordable: 1,770
  - Affordable housing units reserved for the elderly: 1,345
  - Affordable housing units reserved for families and persons with special needs: 425

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: 1,427

• 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

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Cumberland?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumberland</td>
<td>$148,900</td>
<td>$324,950</td>
<td>218%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $324,950 house: $2,591
  Household income required to afford a $324,950 house: $103,653
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,124
  Household income required for that rent to be affordable: $44,960

Housing units in Cumberland:

• Number of year-round housing units: 12,536

• Housing units that qualify as affordable: 745
  - Affordable housing units reserved for the elderly: 580
  - Affordable housing units reserved for families and persons with special needs: 165

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: 509

• 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
East Greenwich Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in East Greenwich?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Greenwich</td>
<td>$280,500</td>
<td>$527,500</td>
<td>188%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $527,500 house: $4,169
  Household income required to afford a $527,500 house: $166,766

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,276
  Household income required for that rent to be affordable: $51,040

Housing units in East Greenwich:

- Number of year-round housing units: 5,182
- Housing units that qualify as affordable: 225
  - Affordable housing units reserved for the elderly: 141
  - Affordable housing units reserved for families and persons with special needs: 84

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: 293
- 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
East Providence Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in East Providence?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Providence</td>
<td>$105,000</td>
<td>$260,000</td>
<td>248%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $260,000 house: $2,085
  Household income required to afford a $260,000 house: $83,414

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,096
  Household income required for that rent to be affordable: $43,840

Housing units in East Providence:

- Number of year-round housing units: 21,236
- Housing units that qualify as affordable: 2,298
  - Affordable housing units reserved for the elderly: 1,393
  - Affordable housing units reserved for families and persons with special needs: 905

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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Exeter Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Exeter?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exeter</td>
<td>$136,000</td>
<td>$390,000</td>
<td>287%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $390,000 house: $3,098
  Household income required to afford a $390,000 house: $123,922

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

*Based on the statewide average, as there are 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
Foster Affordable Housing Facts
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Foster?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foster</td>
<td>$158,750</td>
<td>$389,950</td>
<td>246%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $389,950 house: $3,098
  Household income required to afford a $389,950 house: $123,906
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  *Based on the statewide average, as there are 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

To review Foster’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm

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Glocester Affordable Housing Facts
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Glocester?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glocester</td>
<td>$129,000</td>
<td>$315,000</td>
<td>244%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $315,000 house: $2,514
  Household income required to afford a $315,000 house: $100,552
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  *Based on the statewide average, as there are 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
Hopkinton Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Hopkinton?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hopkinton</td>
<td>$129,000</td>
<td>$303,500</td>
<td>235%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $303,500 house: $2,424
- Household income required to afford a $303,500 house: $96,969

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,147*
- Household income required for that rent to be affordable: $45,880

*Based on the statewide average, as there are 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
Jamestown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Jamestown?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamestown</td>
<td>$191,500</td>
<td>$556,000</td>
<td>290%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $556,000 house: $4,391
  Household income required to afford a $556,000 house: $175,646

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

  *Based on the statewide average, as there are 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

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Johnston Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Johnston?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Johnston</td>
<td>$125,000</td>
<td>$270,000</td>
<td>216%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $270,000 house: $2,163
  Household income required to afford a $270,000 house: $86,530

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,102
  Household income required for that rent to be affordable: $44,080

Housing units in Johnston:

• Number of year-round housing units: 11,526
• Housing units that qualify as affordable: 938
  · Affordable housing units reserved for the elderly: 737
  · Affordable housing units reserved for families and persons with special needs: 201

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: 215

• 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
Lincoln Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Lincoln?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lincoln</td>
<td>$175,000</td>
<td>$341,000</td>
<td>195%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $341,000 house: $2,716
  Household income required to afford a $341,000 house: $108,654
  
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,150
  Household income required for that rent to be affordable: $46,000

Housing units in Lincoln:

• Number of year-round housing units: 8,472

• Housing units that qualify as affordable: 588
  - Affordable housing units reserved for the elderly: 366
  - Affordable housing units reserved for families and persons with special needs: 222

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: 259

• 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
Little Compton Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Little Compton?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Compton</td>
<td>$193,500</td>
<td>$595,000</td>
<td>307%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $595,000 house: $4,695
  Household income required to afford a $595,000 house: $187,799

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

  *Based on the statewide average, as there are 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

To download the 2006 City/Town Fact Sheets, visit www.HousingWorksRI.org
Middletown Affordable Housing Facts
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Middletown?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middletown</td>
<td>$157,000</td>
<td>$389,450</td>
<td>248%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $389,450 house: $3,094
  Household income required to afford a $389,450 house: $123,750
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2004: $1,298*
  Household income required for that rent to be affordable: $51,920
  *2004 data used, as 2005 data are unavailable

Housing units in Middletown:

• Number of year-round housing units: 6,152
• Housing units that qualify as affordable: 544
  - Affordable housing units reserved for the elderly: 99
  - Affordable housing units reserved for families and persons with special needs: 445

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: 71
• 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
Narragansett Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Narragansett?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Narragansett</td>
<td>$146,320</td>
<td>$432,105</td>
<td>295%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $432,105 house: $3,426
  Household income required to afford a $432,105 house: $137,041
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  *Based on the statewide average, as there are insufficient local data

Housing units in Narragansett:

• Number of year-round housing units: 7,124
• Housing units that qualify as affordable: 200
  • Affordable housing units reserved for the elderly: 110
  • 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: 512
• 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

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New Shoreham Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in New Shoreham?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1998</th>
<th>2005</th>
<th>Percent of 1998 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Shoreham</td>
<td>$405,000</td>
<td>$800,000*</td>
<td>198%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>


• Typical monthly housing payment* for a $800,000 house: $6,292
  Household income required to afford a $800,000 house: $251,675

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes
  (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular
  city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

  *Based on the statewide average, as there are 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

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Newport Affordable Housing Facts
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Newport?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newport</td>
<td>$148,000</td>
<td>$449,000</td>
<td>303%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $449,000 house: $3,558
  Household income required to afford a $449,000 house: $142,306

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,388
  Household income required for that rent to be affordable: $55,520

Housing units in Newport:

• Number of year-round housing units: 12,368

• Housing units that qualify as affordable: 2,142
  - Affordable housing units reserved for the elderly: 433
  - Affordable housing units reserved for families and persons with special needs: 1,709

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

√ 2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
North Kingstown Affordable Housing Facts

How much does it cost to live in North Kingstown?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Kingstown</td>
<td>$180,000</td>
<td>$415,000</td>
<td>231%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $415,000 house: $3,293
  Household income required to afford a $415,000 house: $131,712

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,254
  Household income required for that rent to be affordable: $50,160

Housing units in North Kingstown:

• Number of year-round housing units: 10,477

• Housing units that qualify as affordable: 843
  - Affordable housing units reserved for the elderly: 170
  - Affordable housing units reserved for families and persons with special needs: 673

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: 205

• 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
North Providence Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in North Providence?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Providence</td>
<td>$111,000</td>
<td>$259,900</td>
<td>234%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $259,900 house: $2,085
  Household income required to afford a $259,900 house: $83,383

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,098
  Household income required for that rent to be affordable: $43,920

Housing units in North Providence:

• Number of year-round housing units: 14,793

• Housing units that qualify as affordable: 1,067
  - Affordable housing units reserved for the elderly: 922
  - Affordable housing units reserved for families and persons with special needs: 145

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: 412

• 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

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in North Smithfield?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Smithfield</td>
<td>$155,000</td>
<td>$325,000</td>
<td>210%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $325,000 house: $2,592
  Household income required to afford a $325,000 house: $103,668

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,153
  Household income required for that rent to be affordable: $46,120

Housing units in North Smithfield:

• Number of year-round housing units: 4,058

• Housing units that qualify as affordable: 277
  - Affordable housing units reserved for the elderly: 215
  - Affordable housing units reserved for families and persons with special needs: 62

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: 129

• 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
Pawtucket Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Pawtucket?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pawtucket</td>
<td>$94,500</td>
<td>$231,875</td>
<td>245%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $231,875 house: $1,866
  Household income required to afford a $231,875 house: $74,651

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $980
  Household income required for that rent to be affordable: $39,200

Housing units in Pawtucket:

- Number of year-round housing units: 31,748
- Housing units that qualify as affordable: 2,644
  - Affordable housing units reserved for the elderly: 1,351
  - Affordable housing units reserved for families and persons with special needs: 1,293

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: 531
- 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

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Portsmouth Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Portsmouth?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portsmouth</td>
<td>$175,000</td>
<td>$376,000</td>
<td>215%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $376,000 house: $2,989  
  Household income required to afford a $376,000 house: $119,559  
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,244  
  Household income required for that rent to be affordable: $49,760

Housing units in Portsmouth:

• Number of year-round housing units: 7,005

• Housing units that qualify as affordable: 176  
  - Affordable housing units reserved for the elderly: 134  
  - Affordable housing units reserved for families and persons with special needs: 42

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: 525

• 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

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Providence Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Providence?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providence</td>
<td>$75,000</td>
<td>$210,000*</td>
<td>280%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

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

- Typical monthly housing payment* for a $210,000 house: $1,696
  Household income required to afford a $210,000 house: $67,835
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,097
  Household income required for that rent to be affordable: $43,880

Housing units in Providence:

- Number of year-round housing units: 67,572
- Housing units that qualify as affordable: 9,710
  - Affordable housing units reserved for the elderly: 4,348
  - Affordable housing units reserved for families and persons with special needs: 5,362

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

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Richmond Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Richmond?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richmond</td>
<td>$133,000</td>
<td>$315,000</td>
<td>237%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $315,000 house: $2,514
  Household income required to afford a $315,000 house: $100,552
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880
  *Based on the statewide average, as there are insufficient local data

Housing units in Richmond:

• Number of year-round housing units: 2,592
• Housing units that qualify as affordable: 66
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 66

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: 193

• 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

To review Richmond's approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm

To view the 2006 City/Town Fact Sheets, visit www.HousingWorksRI.org
Scituate Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Scituate?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scituate</td>
<td>$150,000</td>
<td>$338,000</td>
<td>225%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $338,000 house: $2,693
  Household income required to afford a $338,000 house: $107,719

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,107
  Household income required for that rent to be affordable: $44,280

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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Smithfield Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Smithfield?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smithfield</td>
<td>$137,500</td>
<td>$309,950</td>
<td>225%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $309,950 house: $2,474
  Household income required to afford a $309,950 house: $98,979
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2004: $987*
  Household income required for that rent to be affordable: $39,480
  *2004 data used, as 2005 data are unavailable

Housing units in Smithfield:

• Number of year-round housing units: 7,354

• Housing units that qualify as affordable: 333
  - Affordable housing units reserved for the elderly: 244
  - Affordable housing units reserved for families and persons with special needs: 89

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: 402

• 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
South Kingstown Affordable Housing Facts
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in South Kingstown?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Kingstown</td>
<td>$153,000</td>
<td>$374,500</td>
<td>245%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

* Typical monthly housing payment* for a $374,500 house: $2,977
  Household income required to afford a $374,500 house: $119,092

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

* Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

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

Housing units in South Kingstown:

* Number of year-round housing units: 9,565
* Housing units that qualify as affordable: 497
  · Affordable housing units reserved for the elderly: 263
  · Affordable housing units reserved for families and persons with special needs: 234

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: 460

* 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Tiverton Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Tiverton?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiverton</td>
<td>$143,000</td>
<td>$309,450</td>
<td>216%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $309,450 house: $2,471
  Household income required to afford a $309,450 house: $98,823

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,207
  Household income required for that rent to be affordable: $48,280

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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Warren Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Warren?

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

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warren</td>
<td>$130,500</td>
<td>$298,250</td>
<td>229%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $298,250 house: $2,383
  Household income required to afford a $298,250 house: $95,333
  
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2005: $1,082
  Household income required for that rent to be affordable: $43,280

**Housing units in Warren:**

- Number of year-round housing units: 4,889
- Housing units that qualify as affordable: 217
  - Affordable housing units reserved for the elderly: 153
  - Affordable housing units reserved for families and persons with special needs: 64

**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: 272
- 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
Warwick Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Warwick?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warwick</td>
<td>$100,000</td>
<td>$244,700</td>
<td>245%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $244,700 house: $1,966
  Household income required to afford a $244,700 house: $78,647

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,148
  Household income required for that rent to be affordable: $45,920

Housing units in Warwick:

• Number of year-round housing units: 36,592

• Housing units that qualify as affordable: 1,936
  • Affordable housing units reserved for the elderly: 1,657
  • Affordable housing units reserved for families and persons with special needs: 279

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: 1,723

• 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
Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in West Greenwich?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Greenwich</td>
<td>$164,500</td>
<td>$329,900</td>
<td>201%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $329,900 house: $2,630
  Household income required to afford a $329,900 house: $105,195

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

*Based on the statewide average, as there are 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
West Warwick Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in West Warwick?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
<th>Percent of 1999 value</th>
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<tbody>
<tr>
<td>West Warwick</td>
<td>$100,000</td>
<td>$245,750</td>
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<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
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</table>

• Typical monthly housing payment* for a $245,750 house: $1,974
  Household income required to afford a $245,750 house: $78,974

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,045
  Household income required for that rent to be affordable: $41,800

Housing units in West Warwick:

• Number of year-round housing units: 13,115

• Housing units that qualify as affordable: 1,053
  - Affordable housing units reserved for the elderly: 662
  - Affordable housing units reserved for families and persons with special needs: 391

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: 259

• 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

2006 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Westerly Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Westerly?

Median Selling Price of a Single Family Home

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<thead>
<tr>
<th></th>
<th>1999</th>
<th>2005</th>
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<tr>
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<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $335,000 house: $2,670
  Household income required to afford a $335,000 house: $106,784

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,147*
  Household income required for that rent to be affordable: $45,880

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

Housing units in Westerly:

• Number of year-round housing units: 9,888

• Housing units that qualify as affordable: 524
  • Affordable housing units reserved for the elderly: 359
  • Affordable housing units reserved for families and persons with special needs: 165

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: 465

• 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
Woonsocket Affordable Housing Facts

Sources and methodologies for the numbers below can be found on page 10.

How much does it cost to live in Woonsocket?

Median Selling Price of a Single Family Home

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<th>1999</th>
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<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,900</td>
<td>225%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $236,750 house: $1,904
  Household income required to afford a $236,750 house: $76,170

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median mill rate of $15.05 per $1,000 of the median sale price of a single family house for the particular city or town), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2005: $1,116
  Household income required for that rent to be affordable: $44,640

Housing units in Woonsocket:

• Number of year-round housing units: 18,745

• Housing units that qualify as affordable: 3,059
  - Affordable housing units reserved for the elderly: 1,298
  - Affordable housing units reserved for families and persons with special needs: 1,761

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
Central Rhode Island

Allegria Court, Johnston
Elderly apartments built by Women’s Development Corporation

The Ponds at DeGraide Farm, Coventry
Mixed-income subdivision of single family homes completed by OMNI Development Corporation, a Housing Network of RI member

Harold Lewis House, West Warwick
Permanent supportive housing for homeless elderly sponsored by Crossroads RI

Earl Street, West Warwick
2-family, historic home rehabbed by the West Bay Community Action Program, a Housing Network of RI member, with affordability maintained through a housing land trust

The Crossroads, Coventry
1, 2 and 3-bedroom apartments for families built by Coventry Housing Associates, a nonprofit arm of the Coventry Housing Authority

Haswill Street, Warwick
Permanent supportive housing sponsored by the House of Hope Community Development Corporation

School House Place, Warwick
Family apartments created by Women’s Development Corporation

Jefferson Boulevard, Warwick
Family apartments developed by the House of Hope Community Development Corporation
Newport County and the East Bay

Harbor House, Newport
Apartments for seniors built by Church Community Housing Corporation, a Housing Network of RI member

Beacon Court, Newport
Infill subdivision of single family homes completed by Church Community Housing Corporation

Franklin Court, Bristol
Adaptive re-use of a former mill into elderly apartments and an assisted living facility by the East Bay Community Development Corporation, a Housing Network of RI member

Newport Heights, Newport
Revitalization of public housing units into a mixed-income neighborhood by the Newport Housing Authority

St. Elizabeth’s Street, Bristol
Family apartments created by the East Bay Community Development Corporation

Windwood Estates, Tiverton
9 homes built by Church Community Housing Corporation, with affordability preserved through a housing land trust

State Street, Bristol
Mixed-income condos developed by the East Bay Community Development Corporation

Villa Nia, Middletown
Apartments for people with physical disabilities built by Church Community Housing Corporation

Washington Square, Newport
Adaptive re-use of the former Armed Services YMCA into emergency shelter and permanent apartments by Church Community Housing Corporation
Northern Rhode Island and Blackstone Valley

Pleasant Street, Pawtucket
2 new duplexes – each with a homeowner’s unit and rental apartment – built by the Blackstone Valley Community Action Program, a Housing Network of RI member

Woodridge Estates, Woonsocket
26 homeownership units clustered on a 10-acre parcel by the Woonsocket Neighborhood Development Corporation, a Housing Network of RI member, with affordability preserved through a housing land trust

Main Street, Cumberland
Valley Affordable Housing Corporation’s 4-phase revitalization project included new construction and the renovation of historic mill worker housing into affordable apartments

Littlefield Commons, Pawtucket
Historic house renovated into 5 condos by the Pawtucket Citizens Development Corporation, a Housing Network of RI member

Hawes Street, Central Falls
2 homeownership units created by REACH, a Housing Network of RI member

Barton Street, Pawtucket
Pawtucket Citizen’s Development Corporation’s neighborhood revitalization project includes newly built and renovated homeownership units and apartments

Factory Street, Cumberland
Renovation of several historic buildings and new, historically compatible construction in the Lonsdale Mill Historic District by Valley Affordable Housing Corporation

Heritage Place, Woonsocket
Apartments, commercial space and a community learning center, created by the Woonsocket Neighborhood Development Corporation
Providence

Adelaide Avenue
Greater Elmwood Neighborhood Services’ (GENS, a Housing Network of RI member) Adelaide Avenue revitalization project restored 14 historic houses and built 1 historically compatible building.

Broad Street
Mixed-use building, part of a major neighborhood revitalization initiative completed by the Elmwood Foundation, a Housing Network of RI member.

Olneyville
2 new homeownership units completed by Habitat for Humanity of RI – Greater Providence, a Housing Network of RI member.

Olneyville
Olneyville Housing Corporation, a Housing Network of RI member, revitalized a 3-block area by replacing vacant lots and abandoned houses with 32 new apartments.

The Governor, Fox Point
Formerly a home for young, female immigrants, renovated into elderly apartments by OMNI Development Corporation, a Housing Network of RI member.

Smith Hill
Smith Hill Community Development Corporation, a Housing Network of RI member, partnered with Crossroads RI to rehab cottages into permanent supportive family apartments.

Westfield Lofts
Adaptive re-use of the former Rao Fastener mill complex into mixed-income apartments and commercial space by the West Elmwood Housing Development Corporation, a Housing Network of RI member.

Olneyville
New single family home built by the Olneyville Housing Corporation.

Adelaide Avenue
Another example from GENS’ Adelaide Avenue revitalization project, which includes affordable rental and homeownership opportunities.
South County

Shore Courts, North Kingstown
Independent living for people with mental illness, built by the Women’s Development Corporation in partnership with the South Shore Mental Health Center

Bowling Lane, Westerly
Renovation of 18 turn-of-the-century mill buildings into 36 modern apartments by Action Community Land Trust

Narragansett
Rental duplex built by the Narragansett Affordable Housing Corporation, a nonprofit arm of the Narragansett Housing Authority

Kingston
Single family home created by Habitat for Humanity of South County, a Housing Network of RI member

LaCasa, South Kingstown
Elderly apartments currently under construction by the Women’s Development Corporation

Canonchet Cliffs III, Hopkinton
Apartments for elderly and people with disabilities, sponsored by Hopkinton Housing, Inc.

The Cove, Wickford
18 apartments achieved through substantial renovation of former tourist cottages and new construction, sponsored by Wickford Properties

Westerly
3 condos developed by Habitat for Humanity of South County, with affordability preserved through a housing land trust

Peace Dale
Rental property for people with special needs, developed by Habitat for Humanity of South County
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We need you too.
Acknowledgment and Thanks:
The HousingWorks RI Fact Book would not have been possible without the guidance, input and energy of the following people: Chris Barnett and Annette Bourne from Rhode Island Housing; Elizabeth Debs of the Housing Network of Rhode Island; Kara Svendsen of the Statewide Housing Action Coalition; Sheila Brush of Grow Smart Rhode Island; Libby Monahan and Rick Schwartz of The Rhode Island Foundation; and Hank Sennott of the United Way of Rhode Island.
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