Who Is HousingWorks RI?

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

HousingWorks RI taps the talents, experience, information, influence, networks, and energies of more than 120 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.)

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 shortage of affordable homes 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. 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.

A victory in 2006

In 2006, HousingWorks RI led the campaign to pass Question 9, the $50 million housing bond on the November ballot.

HousingWorks RI traveled the state, collecting more than 50 stories from “real” Rhode Islanders, erecting billboards on Rhode Island’s major highways, hitting the airwaves, holding regional events from Woonsocket to Westerly, setting up lawn signs, and talking to voters.

On Election Day, Question 9 was approved by 66% of Rhode Islanders. The bond received the support of the majority of voters in every city and town in the state. Support cut across urban, suburban, and rural boundaries.

The first $12.5 million of the bond will be awarded in July 2007.
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www.HousingWorksRI.org
Welcome: This Book is for You

Dear Readers:

Thanks to the support of thousands of Rhode Islanders, HousingWorks RI celebrated a tremendous victory last November: the passage, by a nearly 2-to-1 margin, of a $50 million bond to support the production of affordable housing in Rhode Island over the next four years. Our campaign urged Rhode Islanders to “Vote Yes on 9,” and they did: the bond was approved by a majority of voters in all 39 of Rhode Island’s cities and towns.

But our work is not done. Even as we anticipate the release of the first $12.5 million in bond funding to support worthy affordable housing developments, the 2007 edition of the HousingWorks RI Fact Book reminds us that the dream of owning or renting a home is still out of reach for far too many Rhode Islanders in too many communities.

Among these Rhode Islanders are “Jennifer and Mike,” a fictional young couple, a nurse and a retail salesperson, looking to buy a home and settle down. We follow Jennifer and Mike throughout the 2007 Fact Book, discovering where they might be able to live in Rhode Island—and, if their opportunities here are too limited, how they might fare in other communities across the nation. Their story is our story: Jennifer and Mike are our neighbors, our kids, our classmates, our employees. How do they fare in today’s housing market? Turn the pages and find out.

Over the next year, we hope you’ll join HousingWorks RI—a coalition of more than 120 business, faith, nonprofit, and other partners—as we work toward the following goals:

• Ensuring the successful and timely implementation of the affordable housing bond, including the efficient allocation of funds across Rhode Island.

• Ensuring that the State continues to invest in housing options for all levels of need including the Neighborhood Opportunities Program and the Supportive Housing Pilot Program.

• Bringing our partners together to develop long-term solutions to the affordability gap outlined on the following pages.

• Telling the stories of real Rhode Islanders across the state and how the housing crisis affects them.

As we continue to pursue these and other strategies to address Rhode Island’s affordable housing shortage, we are grateful for your continued support.

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
Introduction: Meet Jennifer & Mike

Welcome to the 2007 edition of the HousingWorks RI Fact Book. This year, we consider the affordability of housing in Rhode Island from a new perspective. Rather than using the somewhat abstract concept of “median household income,” we view affordability through the prism of Jennifer and Mike, a typical young Rhode Island couple a few years out of college, looking to settle down, start a family, and establish roots in a community.

Jennifer & Mike in Rhode Island

Jennifer is a registered nurse and Mike is in retail: both their jobs are among the most high-demand occupations in Rhode Island. They are 26-year-old native Rhode Islanders who moved back after college, and they are hoping to stay here if they can make it work financially. On pages 04-43, the Fact Book asks these questions:

• How affordable is Rhode Island’s housing market for Jennifer and Mike?
• In which Rhode Island towns or cities can Jennifer and Mike afford to buy the median-priced home?

Jennifer & Mike Beyond Rhode Island

Although Jennifer and Mike would love to stay in Rhode Island, if the cost of housing is too much of an obstacle, they’re willing to consider other places, too. Specifically, they’re looking at ten fast-growing medium- to large-sized communities, places in which they’re confident they could find jobs in their chosen fields:

• Fort Myers, Florida
• Baton Rouge, Louisiana
• Raleigh, North Carolina
• Ocala, Florida
• Phoenix, Arizona
• Boise, Idaho
• Austin, Texas
• Charlotte, North Carolina
• Las Vegas, Nevada
• Wilmington, North Carolina

On pages 44-45, the Fact Book asks these questions:

• How does Jennifer and Mike’s buying power in Rhode Island compare to their buying power in these ten communities, assuming they stay in the same occupations?
• If they and others like them leave Rhode Island, what does this mean for the state’s economy?
Introduction: Meet Jennifer & Mike

What Do We Learn from Jennifer & Mike?
The questions above are answered in detail in the pages ahead. A brief summary:

- Taken as a whole, Rhode Island is not affordable for Jennifer and Mike, despite their $78,874 combined income (which is 53 percent higher than Rhode Island’s median household income). To afford the median-priced home in Rhode Island, Jennifer and Mike would need to earn $90,491—or almost 15 percent more than they currently make.

- Jennifer and Mike can afford the median-priced home in only six of Rhode Island’s 39 cities and towns: Central Falls, Pawtucket, Providence, Warwick, West Warwick, and Woonsocket.

- Jennifer and Mike’s buying power in Rhode Island is less than their buying power in all ten of the comparison communities. In seven of the ten communities, Jennifer and Mike can afford the median-priced home—and even in the other three communities, their combined income is closer to the income they would need to afford the median-priced home.

What About the Rest of Us?
Of course, no two people, real or fictional, can represent all Rhode Islanders. We’re not all nurses and retail salespersons, some of us have children, many of us have a single income, and some of us rent. Acknowledging this diversity, the Fact Book also:

- Assesses rental affordability for people in Rhode Island’s other fast-growing and high-demand occupations—from waiters to accountants, carpenters to customer service representatives (see pages 48-49). An affordable apartment is often the first step toward buying a home, and readers will learn that the housing affordability picture for individuals in these other occupations is generally even dimmer than it is for Jennifer and Mike.

- Presents the average two-bedroom apartment rental costs for each city and town (see pages 05-43). In 36 of 39 cities and towns, the income required to afford the average rental cost is higher than the average annual wage for a private-sector job in that locality.

What’s Being Done?
Some progress is being made. This year’s Fact Book looks at where affordable homes are being created throughout Rhode Island’s 39 cities and towns (see pages 46-47):

- A total of 346 new affordable homes were created in 16 cities and towns in 2006.

- Just five communities meet the state’s standard that 10 percent of each community’s housing stock be long-term affordable.

In short, the news is sobering. Although the cost of the median-priced home fell slightly in Rhode Island from 2005 to 2006, it is clear that if Rhode Island hopes to keep young people like Jennifer and Mike in-state when they look to buy a home and settle down, Rhode Island will need to continue to develop more affordable housing options.

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1 Both occupations are among the top ten occupations in Rhode Island in 2006 (based on number of jobs) and the top ten “high-demand” occupations (projected to have the greatest number of annual openings in Rhode Island through 2014). Source: Rhode Island Department of Labor & Training

2 The ten communities were the fastest-growing Metropolitan Statistical Areas in the U.S. between 2005 and 2006 (among MSAs with a population of 300,000 or more). Source: U.S. Census Bureau
Jennifer & Mike in Rhode Island
With a household income of $78,874, Jennifer & Mike can afford the median-priced single family home in 6 of RI’s 39 cities and towns.*

*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 $15.12 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: Year-End 2006 Single Family Home Sales Statistics, www.riliving.com.
Barrington Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Barrington?

Answer: No
Income required: $132,837
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>$198,500</td>
<td>$418,300</td>
<td>211%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $418,300 house: $3,321
  Household income required to afford that house: $132,837
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,297
  Household income required to afford that apartment: $51,880

- Average annual wage for private-sector jobs in Barrington: $28,252

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 519
Bristol Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Bristol?

**Answer: No**
Income required: $108,733
Jennifer and Mike's combined income: $78,874

How much does it cost to live in Bristol?

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bristol</td>
<td>$154,995</td>
<td>$341,000</td>
<td>220%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $341,000 house: $2,718
  Household income required to afford that house: $108,733

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,231
  Household income required to afford that apartment: $49,240

- Average annual wage for private-sector jobs in Bristol: $30,954

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 359

To review Bristol’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Burrillville Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Burrillville?

Answer: No
Income required: $86,562
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>$135,500</td>
<td>$269,900</td>
<td>199%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $269,900 house: $2,164
  Household income required to afford that house: $86,562
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

- Average annual wage for private-sector jobs in Burrillville: $28,359

Housing units in Burrillville:

- Number of year-round housing units: 5,694
- Housing units that qualify as affordable: 473
  - Affordable housing units reserved for the elderly: 242
  - Affordable housing units reserved for families and persons with special needs: 231
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 96

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Central Falls Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Central Falls?

Answer: Yes
Income required: $66,325
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Falls</td>
<td>$68,100</td>
<td>$205,000</td>
<td>301%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $205,000 house: $1,658
   Household income required to afford that house: $66,325
   *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $875
   Household income required to afford that apartment: $35,000

• Average annual wage for private-sector jobs in Central Falls: $28,176

Housing units in Central Falls:

• Number of year-round housing units: 7,264

• Housing units that qualify as affordable: 828
  - Affordable housing units reserved for the elderly: 632
  - Affordable housing units reserved for families and persons with special needs: 196

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 0

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Charlestown?

Answer: No
Income required: $124,792
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charlestown</td>
<td>$165,000</td>
<td>$392,500</td>
<td>238%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $392,500 house: $3,120
  Household income required to afford that house: $124,792
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,435
  Household income required to afford that apartment: $57,400

- Average annual wage for private-sector jobs in Charlestown: $30,964

Housing units in Charlestown:

- Number of year-round housing units: 3,318
- Housing units that qualify as affordable: 51
  - Affordable housing units reserved for the elderly: 0
  - Affordable housing units reserved for families and persons with special needs: 51
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 281

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Coventry?

Answer: No
Income required: $83,787
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coventry</td>
<td>$122,000</td>
<td>$261,000</td>
<td>214%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $261,000 house: $2,095
  Household income required to afford that house: $83,787
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,062
  Household income required to afford that apartment: $42,480

• Average annual wage for private-sector jobs in Coventry: $28,806

Housing units in Coventry:

• Number of year-round housing units: 12,861

• Housing units that qualify as affordable: 680
  - Affordable housing units reserved for the elderly: 403
  - Affordable housing units reserved for families and persons with special needs: 277

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 606

To review Coventry’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Cranston?

Answer: No
Income required: $82,696
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cranston</td>
<td>$112,500</td>
<td>$257,500</td>
<td>229%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $257,500 house: $2,067
Household income required to afford that house: $82,696
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,184
Household income required to afford that apartment: $47,360

• Average annual wage for private-sector jobs in Cranston: $34,372

Housing units in Cranston:

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

• Housing units that qualify as affordable: 1,780
  - Affordable housing units reserved for the elderly: 1,345
  - Affordable housing units reserved for families and persons with special needs: 435

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 1,417

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org


Cumberland Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Cumberland?

Answer: No
Income required: $97,507
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumberland</td>
<td>$148,900</td>
<td>$305,000</td>
<td>205%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $305,000 house: $2,438
  Household income required to afford that house: $97,507
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,056
  Household income required to afford that apartment: $42,240

• Average annual wage for private-sector jobs in Cumberland: $33,756

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

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 509

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in East Greenwich?

Answer: No
Income required: $163,615
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Greenwich</td>
<td>$280,500</td>
<td>$517,000</td>
<td>184%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $517,000 house: $4,090
Household income required to afford that house: $163,615

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,249
Household income required to afford that apartment: $49,960

• Average annual wage for private-sector jobs in East Greenwich: $37,661

Housing units in East Greenwich:

• Number of year-round housing units: 5,182

• Housing units that qualify as affordable: 227
  - Affordable housing units reserved for the elderly: 141
  - Affordable housing units reserved for families and persons with special needs: 86

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 291

To review East Greenwich’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
East Providence Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in East Providence?

Answer: No
Income required: $81,136
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Providence</td>
<td>$105,000</td>
<td>$252,500</td>
<td>240%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $252,500 house: $2,028
  Household income required to afford that house: $81,136

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,098
  Household income required to afford that apartment: $43,920

• Average annual wage for private-sector jobs in East Providence: $37,366

Housing units in East Providence:

• Number of year-round housing units: 21,236

• Housing units that qualify as affordable: 2,317
  - Affordable housing units reserved for the elderly: 1,393
  - Affordable housing units reserved for families and persons with special needs: 924

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 0

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Exeter?

Answer: No
Income required: $120,115
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exeter</td>
<td>$136,000</td>
<td>$377,500</td>
<td>278%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $377,500 house: $3,003
  Household income required to afford that house: $120,115
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $917
  Household income required to afford that apartment: $36,680

• Average annual wage for private-sector jobs in Exeter: $27,119

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

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 187

To review Exeter’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRl.org
Foster Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Foster?

Answer: No

Income required: $112,475
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foster</td>
<td>$158,750</td>
<td>$353,000</td>
<td>222%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $353,000 house: $2,812
  Household income required to afford that house: $112,475
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

- Average annual wage for private-sector jobs in Foster: $22,396

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 118

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Glocester Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Glocester?

Answer: No
Income required: $95,325
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glocester</td>
<td>$129,000</td>
<td>$298,000</td>
<td>231%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $298,000 house: $2,383
  Household income required to afford that house: $95,325
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

• Average annual wage for private-sector jobs in Glocester: $29,070

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
• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 284
**Hopkinton Affordable Housing Facts**

Sources and methodologies for the numbers below can be found on pages 52-53.

**Can Jennifer and Mike afford the median-priced single family home in Hopkinton?**

[Diagram showing percentage of required income]

Answer: No

Income required: $90,491
Jennifer and Mike’s combined income: $78,874

**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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hopkinton</td>
<td>$129,000</td>
<td>$282,500</td>
<td>219%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $282,500 house: $2,262
  Household income required to afford that house: $90,491

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,067
  Household income required to afford that apartment: $42,680

- Average annual wage for private-sector jobs in Hopkinton: $31,382

**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

- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 145

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Jamestown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Jamestown?

Answer: No
Income required: $172,970
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamestown</td>
<td>$191,500</td>
<td>$547,000</td>
<td>286%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $547,000 house: $4,324
  Household income required to afford that house: $172,970
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,639
  Household income required to afford that apartment: $65,560

- Average annual wage for private-sector jobs in Jamestown: $31,109

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 140

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Johnston Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Johnston?

Answer: No
Income required: $86,905
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Johnston</td>
<td>$125,000</td>
<td>$271,000</td>
<td>217%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $271,000 house: $2,173
  Household income required to afford that house: $86,905
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,016
  Household income required to afford that apartment: $40,640

• Average annual wage for private-sector jobs in Johnston: $36,664

Housing units in Johnston:

• Number of year-round housing units: 11,526

• Housing units that qualify as affordable: 944
  - Affordable housing units reserved for the elderly: 737
  - Affordable housing units reserved for families and persons with special needs: 207

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 209

To review Johnston’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org

Percentage of Required Income
Lincoln Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Lincoln?

Answer: No
Income required: $105,303
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lincoln</td>
<td>$175,000</td>
<td>$330,000</td>
<td>189%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $330,000 house: $2,633
  Household income required to afford that house: $105,303
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,025
  Household income required to afford that apartment: $41,000

• Average annual wage for private-sector jobs in Lincoln: $39,280

Housing units in Lincoln:

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

• Housing units that qualify as affordable: 592
  - Affordable housing units reserved for the elderly: 366
  - Affordable housing units reserved for families and persons with special needs: 226

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 255

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Little Compton Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Little Compton?

Answer: No
Income required: $269,075
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Compton</td>
<td>$193,500</td>
<td>$855,200</td>
<td>442%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $855,200 house: $6,727
Household income required to afford that house: $269,075
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,172*
Household income required to afford that apartment: $46,880
*Based on the statewide average, as there are insufficient local data

• Average annual wage for private-sector jobs in Little Compton: $25,386

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

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 150

To review Little Compton’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Middletown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Middletown?

Answer: No

Income required: $122,142
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middletown</td>
<td>$157,000</td>
<td>$384,000</td>
<td>245%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $384,000 house: $3,054
  Household income required to afford that house: $122,142
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,379
  Household income required to afford that apartment: $55,160

• Average annual wage for private-sector jobs in Middletown: $36,288

Housing units in Middletown:

• Number of year-round housing units: 6,152
• Housing units that qualify as affordable: 559
  - Affordable housing units reserved for the elderly: 99
  - Affordable housing units reserved for families and persons with special needs: 460
• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 56
Narragansett Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Narragansett?

Answer: No
Income required: $136,486
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Narragansett</td>
<td>$146,320</td>
<td>$430,000</td>
<td>294%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $430,000 house: $3,412
  Household income required to afford that house: $136,486
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,325
  Household income required to afford that apartment: $53,000

• Average annual wage for private-sector jobs in Narragansett: $25,052

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: 108
  · Affordable housing units reserved for families and persons with special needs: 92

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 512

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Newport Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Newport?

Answer: No
Income required: $138,809
Jennifer and Mike's combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newport</td>
<td>$148,000</td>
<td>$437,450</td>
<td>296%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $437,450 house: $3,470
  Household income required to afford that house: $138,809
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,414
  Household income required to afford that apartment: $56,560

• Average annual wage for private-sector jobs in Newport: $30,449

Housing units in Newport:

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

• Housing units that qualify as affordable: 2,139
  • Affordable housing units reserved for the elderly: 433
  • Affordable housing units reserved for families and persons with special needs: 1,706

• Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act: 0
New Shoreham Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in New Shoreham?

Answer: No
Income required: $251,862
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2003</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>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

*The most recent single family house sold in New Shoreham through the Statewide Multiple Listing Service, Inc. sold for $800,000 in 2003.

- Typical monthly housing payment** for a $800,000* house: $6,297
  Household income required to afford that house: $251,862
  **Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

- Average annual wage for private-sector jobs in New Shoreham: $28,582

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 14

To review New Shoreham’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
North Kingstown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in North Kingstown?

Answer: No

Income required: $126,336
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Kingstown</td>
<td>$180,000</td>
<td>$397,450</td>
<td>221%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $397,450 house: $3,158
  Household income required to afford that house: $126,336
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance ($0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,264
  Household income required to afford that apartment: $50,560

• Average annual wage for private-sector jobs in North Kingstown: $38,100

Housing units in North Kingstown:

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

• Housing units that qualify as affordable: 857
  - Affordable housing units reserved for the elderly: 170
  - Affordable housing units reserved for families and persons with special needs: 687

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 191

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in North Providence?

![Percentage of Required Income]

Answer: No
Income required: $81,916
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Providence</td>
<td>$111,000</td>
<td>$255,000</td>
<td>230%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $255,000 house: $2,048
  Household income required to afford that house: $81,916
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,089
  Household income required to afford that apartment: $43,560

- Average annual wage for private-sector jobs in North Providence: $29,585

Housing units in North Providence:

- Number of year-round housing units: 14,793
- Housing units that qualify as affordable: 1,069
  - Affordable housing units reserved for the elderly: 922
  - Affordable housing units reserved for families and persons with special needs: 147
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 410

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
North Smithfield Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in North Smithfield?

Answer: No

Income required: $96,884
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Smithfield</td>
<td>$155,000</td>
<td>$303,000</td>
<td>195%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $303,000 house: $2,422
  Household income required to afford that house: $96,884
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,222
  Household income required to afford that apartment: $48,880

• Average annual wage for private-sector jobs in North Smithfield: $31,395

Housing units in North Smithfield:

• Number of year-round housing units: 4,058
• Housing units that qualify as affordable: 278
  · Affordable housing units reserved for the elderly: 215
  · Affordable housing units reserved for families and persons with special needs: 63
• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 128

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Pawtucket Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Pawtucket?

Answer: Yes
Income required: $75,212
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pawtucket</td>
<td>$94,500</td>
<td>$233,500</td>
<td>247%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $233,500 house: $1,880
  Household income required to afford that house: $75,212
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,003
  Household income required to afford that apartment: $40,120

- Average annual wage for private-sector jobs in Pawtucket: $34,869

Housing units in Pawtucket:

- Number of year-round housing units: 31,748
- Housing units that qualify as affordable: 2,652
  - Affordable housing units reserved for the elderly: 1,351
  - Affordable housing units reserved for families and persons with special needs: 1,301
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 523

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Portsmouth Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Portsmouth?

Answer: No

Income required: $134,459
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portsmouth</td>
<td>$175,000</td>
<td>$423,500</td>
<td>242%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $423,500 house: $3,361
  Household income required to afford that house: $134,459
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,128
  Household income required to afford that apartment: $45,120

• Average annual wage for private-sector jobs in Portsmouth: $45,295

Housing units in Portsmouth:

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

• Housing units that qualify as affordable: 180
  - Affordable housing units reserved for the elderly: 134
  - Affordable housing units reserved for families and persons with special needs: 46

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 521

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Providence Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Providence?

Answer: Yes
Income required: $68,656
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providence</td>
<td>$75,000</td>
<td>$212,475</td>
<td>283%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $212,475 house: $1,716
  Household income required to afford that house: $68,656
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,115
  Household income required to afford that apartment: $44,600

• Average annual wage for private-sector jobs in Providence: $42,253

Housing units in Providence:

• Number of year-round housing units: 67,572

• Housing units that qualify as affordable: 9,797
  - Affordable housing units reserved for the elderly: 4,348
  - Affordable housing units reserved for families and persons with special needs: 5,449

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 0

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Richmond Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Richmond?

Answer: No

Income required: $101,717
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richmond</td>
<td>$133,000</td>
<td>$318,500</td>
<td>239%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

*Typical monthly housing payment* for a $318,500 house: $2,543
Household income required to afford that house: $101,717

*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

Average monthly rent for a two-bedroom apartment in 2006: $1,172*
Household income required to afford that apartment: $46,880

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

Average annual wage for private-sector jobs in Richmond: $26,855

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
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 193

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

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Scituate Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Scituate?

Answer: No

Income required: $111,540

Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scituate</td>
<td>$150,000</td>
<td>$350,000</td>
<td>233%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $350,000 house: $2,788
  Household income required to afford that house: $111,540
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

• Average annual wage for private-sector jobs in Scituate: $26,518

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

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 349

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Smithfield?

Answer: No
Income required: $106,862
Jennifer and Mike's combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smithfield</td>
<td>$137,500</td>
<td>$335,000</td>
<td>244%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $335,000 house: $2,672
  Household income required to afford that house: $106,862
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,111
  Household income required to afford that apartment: $44,440

- Average annual wage for private-sector jobs in Smithfield: $39,500

Housing units in Smithfield:

- Number of year-round housing units: 7,354
- Housing units that qualify as affordable: 336
  - Affordable housing units reserved for the elderly: 244
  - Affordable housing units reserved for families and persons with special needs: 92
- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act: 399

To review Smithfield's approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
South Kingstown Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in South Kingstown?

Answer: No
Income required: $116,217
Jennifer and Mike's combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Kingstown</td>
<td>$153,000</td>
<td>$365,000</td>
<td>239%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $365,000 house: $2,905
  Household income required to afford that house: $116,217

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,308
  Household income required to afford that apartment: $52,320

• Average annual wage for private-sector jobs in South Kingstown: $33,694

Housing units in South Kingstown:

• Number of year-round housing units: 9,565

• Housing units that qualify as affordable: 564
  · Affordable housing units reserved for the elderly: 313
  · Affordable housing units reserved for families and persons with special needs: 251

• Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act: 393
Tiverton Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Tiverton?

Answer: No

Income required: $101,873
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiverton</td>
<td>$143,000</td>
<td>$319,000</td>
<td>223%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $319,000 house: $2,547
  Household income required to afford that house: $101,873

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,125
  Household income required to afford that apartment: $45,000

• Average annual wage for private-sector jobs in Tiverton: $28,959

Housing units in Tiverton:

• Number of year-round housing units: 6,283

• Housing units that qualify as affordable: 235
  - Affordable housing units reserved for the elderly: 120
  - Affordable housing units reserved for families and persons with special needs: 115

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 393

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Warren?

Answer: No
Income required: $99,035
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warren</td>
<td>$130,500</td>
<td>$309,900</td>
<td>237%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $309,900 house: $2,476
  Household income required to afford that house: $99,035
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,161
  Household income required to afford that apartment: $46,440

- Average annual wage for private-sector jobs in Warren: $29,377

Housing units in Warren:

- Number of year-round housing units: 4,889
- Housing units that qualify as affordable: 218
  - Affordable housing units reserved for the elderly: 153
  - Affordable housing units reserved for families and persons with special needs: 65
- Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 271

To review Warren’s approved affordable housing plan, visit www.planning.ri.gov/housing/plans.htm
2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Warwick Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Warwick?

Answer: Yes
Income required: $78,018
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warwick</td>
<td>$100,000</td>
<td>$242,500</td>
<td>243%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $242,500 house: $1,950
  Household income required to afford that house: $78,018
*Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,252
  Household income required to afford that apartment: $50,080

• Average annual wage for private-sector jobs in Warwick: $33,655

Housing units in Warwick:

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

• Housing units that qualify as affordable: 1,964
  - Affordable housing units reserved for the elderly: 1,657
  - Affordable housing units reserved for families and persons with special needs: 307

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 1,695
Westerly Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Westerly?

Answer: No
Income required: $102,793
Jennifer and Mike’s combined income: $78,874

Percentage of Required Income

How much does it cost to live in Westerly?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Westerly</td>
<td>$140,000</td>
<td>$321,950</td>
<td>230%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $321,950 house: $2,570
  Household income required to afford that house: $102,793
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,104
  Household income required to afford that apartment: $44,160

• Average annual wage for private-sector jobs in Westerly: $33,901

Housing units in Westerly:

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

• Housing units that qualify as affordable: 543
  - Affordable housing units reserved for the elderly: 359
  - Affordable housing units reserved for families and persons with special needs: 184

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 446
West Greenwich Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in West Greenwich?

Answer: No

Income required: $124,013
Jennifer and Mike's combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Greenwich</td>
<td>$164,500</td>
<td>$390,000</td>
<td>237%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

- Typical monthly housing payment* for a $390,000 house: $3,100
  Household income required to afford that house: $124,013
  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

- Average monthly rent for a two-bedroom apartment in 2006: $1,172*
  Household income required to afford that apartment: $46,880
  *Based on the statewide average, as there are insufficient local data

- Average annual wage for private-sector jobs in West Greenwich: $67,607

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
- Additional housing units necessary to meet the 10% threshold established by the State's Low and Moderate Income Housing Act: 146

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

2007 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 pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in West Warwick?

![Percentage of Required Income](image)

Answer: Yes
Income required: $76,459
Jennifer and Mike’s combined income: $78,874

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>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Warwick</td>
<td>$100,000</td>
<td>$237,500</td>
<td>238%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $237,500 house: $1,911
  Household income required to afford that house: $76,459

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state’s median rate of $15.12 per $1,000 of the home’s valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,143
  Household income required to afford that apartment: $45,720

• Average annual wage for private-sector jobs in West Warwick: $34,415

Housing units in West Warwick:

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

• Housing units that qualify as affordable: 1,042
  - Affordable housing units reserved for the elderly: 662
  - Affordable housing units reserved for families and persons with special needs: 380

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 270

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Woonsocket Affordable Housing Facts

Sources and methodologies for the numbers below can be found on pages 52-53.

Can Jennifer and Mike afford the median-priced single family home in Woonsocket?

Answer: Yes

Income required: $77,223

Jennifer and Mike's combined income: $78,874

How much does it cost to live in Woonsocket?

Median Selling Price of a Single Family Home

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2006</th>
<th>Percent of 1999 value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woonsocket</td>
<td>$105,000</td>
<td>$239,950</td>
<td>229%</td>
</tr>
<tr>
<td>State of RI</td>
<td>$126,000</td>
<td>$282,500</td>
<td>224%</td>
</tr>
</tbody>
</table>

• Typical monthly housing payment* for a $239,950 house: $1,931

  Household income required to afford that house: $77,223

  *Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes (the state's median rate of $15.12 per $1,000 of the home's valuation), hazard insurance ($60/month) and private mortgage insurance (0.006).

• Average monthly rent for a two-bedroom apartment in 2006: $1,040

  Household income required to afford that apartment: $41,600

• Average annual wage for private-sector jobs in Woonsocket: $41,724

Housing units in Woonsocket:

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

• Housing units that qualify as affordable: 3,092

  • Affordable housing units reserved for the elderly: 1,298

  • Affordable housing units reserved for families and persons with special needs: 1,794

• Additional housing units necessary to meet the 10% threshold established by the State’s Low and Moderate Income Housing Act: 0

2007 City/Town Fact Sheets are available for download as individual PDFs at www.HousingWorksRI.org
Jennifer & Mike in the U.S.
Where in the U.S. Can Jennifer & Mike Afford to Buy?

Housing affordability is a key measure of Rhode Island’s long-term economic viability. Jennifer and Mike would prefer to stay in Rhode Island, but what if, after looking at their options here, they decide to look at other communities throughout the United States?

This section compares Jennifer and Mike’s buying power in Rhode Island to their buying power (adjusted for local wages and home prices) in other regions of the country. The ten communities selected for comparison were the fastest-growing Metropolitan Statistical Areas in the United States between 2005 and 2006 (among MSAs with a population of 300,000 or more).

While Jennifer and Mike cannot afford the median-priced home in Rhode Island, they can in seven of the ten comparison communities. In the other three locations, their buying power still goes further than it does in Rhode Island. According to a recent national report*, Rhode Island has the second-largest gap between rental costs and wages, trailing only Hawaii.

Can they afford to buy the median-priced home in Rhode Island?

Answer: No
Income required:* $90,491
Jennifer and Mike’s combined income: $78,874

*for the statewide median-priced home

Can they afford to buy the median-priced home in Las Vegas-Paradise, NV?

Answer: No
Income required: $90,417
Jennifer and Mike’s combined income: $80,808

Can they afford to buy the median-priced home in Cape Coral-Fort Myers, FL?

Answer: No
Income required: $78,318
Jennifer and Mike’s combined income: $72,946

Can they afford to buy the median-priced home in Wilmington, NC?

Answer: No
Income required: $72,575
Jennifer and Mike’s combined income: $67,517

Can they afford to buy the median-priced home in Phoenix-Mesa-Scottsdale, AZ?

Answer: Yes
Income required: $76,525
Jennifer and Mike’s combined income: $77,813
Can they afford to buy the median-priced home in Raleigh-Cary, NC?

Answer: Yes
Income required: $62,976
Jennifer and Mike’s combined income: $69,139

Can they afford to buy the median-priced home in Austin-Round Rock, TX?

Answer: Yes
Income required: $59,437
Jennifer and Mike’s combined income: $71,386

Can they afford to buy the median-priced home in Charlotte-Gastonia-Concord, NC-SC?

Answer: Yes
Income required: $56,865
Jennifer and Mike’s combined income: $69,555

Can they afford to buy the median-priced home in Baton Rouge, LA?

Answer: Yes
Income required: $47,379
Jennifer and Mike’s combined income: $64,605

Can they afford to buy the median-priced home in Boise City-Nampa, ID?

Answer: Yes
Income required: $50,717
Jennifer and Mike’s combined income: $69,992

Can they afford to buy the median-priced home in Ocala, FL?

Answer: Yes
Income required: $49,008
Jennifer and Mike’s combined income: $70,304

Additional Data & Methodology
The state’s standard is that 10 percent of every city or town’s housing stock should be affordable. How does each community measure up?

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Percentage of housing stock that is affordable*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>1.55%</td>
</tr>
<tr>
<td>Bristol</td>
<td>5.82%</td>
</tr>
<tr>
<td>Burrillville</td>
<td>8.31%</td>
</tr>
<tr>
<td>Central Falls</td>
<td>11.40%</td>
</tr>
<tr>
<td>Charlestown</td>
<td>1.54%</td>
</tr>
<tr>
<td>Coventry</td>
<td>5.29%</td>
</tr>
<tr>
<td>Cranston</td>
<td>5.57%</td>
</tr>
<tr>
<td>Cumberland</td>
<td>5.94%</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>4.38%</td>
</tr>
<tr>
<td>East Providence</td>
<td>10.91%</td>
</tr>
<tr>
<td>Exeter</td>
<td>1.34%</td>
</tr>
<tr>
<td>Foster</td>
<td>2.49%</td>
</tr>
<tr>
<td>Glocester</td>
<td>2.20%</td>
</tr>
<tr>
<td>Hopkinton</td>
<td>5.23%</td>
</tr>
<tr>
<td>Jamestown</td>
<td>4.24%</td>
</tr>
<tr>
<td>Johnston</td>
<td>8.19%</td>
</tr>
<tr>
<td>Lincoln</td>
<td>6.99%</td>
</tr>
<tr>
<td>Little Compton</td>
<td>0.13%</td>
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<td>Middletown</td>
<td>9.09%</td>
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<tr>
<td>Narragansett</td>
<td>2.81%</td>
</tr>
<tr>
<td>Newport</td>
<td>17.29%</td>
</tr>
<tr>
<td>New Shoreham</td>
<td>7.24%</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>8.18%</td>
</tr>
<tr>
<td>North Providence</td>
<td>7.23%</td>
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<td>North Smithfield</td>
<td>6.85%</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>8.35%</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>2.57%</td>
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<td>Providence</td>
<td>14.50%</td>
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<td>1.00%</td>
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<tr>
<td>Smithfield</td>
<td>4.57%</td>
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<td>South Kingstown</td>
<td>5.90%</td>
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<td>Tiverton</td>
<td>3.74%</td>
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<td>Warren</td>
<td>4.46%</td>
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<td>Westerly</td>
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<td>West Greenwich</td>
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<td>West Warwick</td>
<td>7.95%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>16.50%</td>
</tr>
</tbody>
</table>

Statewide, there is much progress still to be made

Only five of Rhode Island’s 39 communities meet the state’s standard that 10 percent of housing stock be affordable* long-term: Newport, Woonsocket, Providence, Central Falls, and East Providence.

As required under state law, 29 communities have detailed their plans to meet the 10 percent standard. Those plans are available at www.planning.ri.gov/housing/plans.htm.

*Affordable housing means any housing that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households and that will remain affordable through a land lease and/or deed restriction for no less than 30 years from initial occupancy.
Where were affordable homes* created in 2006?

Total number of new affordable homes created in 2006 = 346

*Affordable housing means any housing that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households and that will remain affordable through a land lease and/or deed restriction for no less than 30 years from initial occupancy.
Other Occupations in Rhode Island

Thus far, we’ve learned a lot about Jennifer and Mike. But no two people, real or fictional, can represent all Rhode Islanders. What about people in other occupations looking to rent, not buy?

This section considers rental affordability for Rhode Islanders in 12 other occupations. We ask whether individuals in these occupations can afford the average monthly rent for a two-bedroom apartment in Rhode Island, which requires an annual income of $46,880. The occupations selected are a combination of the top ten occupations in Rhode Island today and the ten occupations that are projected to have the largest growth in Rhode Island through 2014. The occupations are presented in order of estimated employment in 2006.

Can persons with the following occupations afford to rent the average 2-bedroom apartment in Rhode Island?

**Cashiers**
- Estimated Employment in 2006: 12,450
- Projected job openings (2004-2014): 324
- **Answer: No**
  - Hourly Income: $8.23
  - Annual Income: $17,118

**Waiters and Waitresses**
- Estimated Employment in 2006: 10,980
- **Answer: No**
  - Hourly Income: $7.87
  - Annual Income: $16,370

**Office Clerks, General**
- Estimated Employment in 2006: 10,640
- Projected job openings (2004-2014): 467
- **Answer: No**
  - Hourly Income: $11.28
  - Annual Income: $23,462

**Nursing Aides, Orderlies and Attendants**
- Estimated Employment in 2006: 8,210
- Projected job openings (2004-2014): 1,534
- **Answer: No**
  - Hourly Income: $12.06
  - Annual Income: $25,085

**Janitors and Cleaners, Except Maids and Housekeeping Cleaners**
- Estimated Employment in 2006: 7,660
- **Answer: No**
  - Hourly Income: $11.00
  - Annual Income: $22,880

**Laborers And Freight, Stock and Material Movers, Hand**
- Estimated Employment in 2006: 7,330
- **Answer: No**
  - Hourly Income: $11.32
  - Annual Income: $23,546
Customer Service Representatives
Estimated Employment in 2006: 7,060

Answer: No
Hourly Income: $13.82
Annual Income: $28,746

Combined Food Preparation and Serving Workers, Including Fast Food
Estimated Employment in 2006: 7,040
Projected job openings (2004-2014): 1,229

Answer: No
Hourly Income: $8.25
Annual Income: $17,160

Carpenters
Estimated Employment in 2006: 4,570
Projected job openings (2004-2014): 1,102

Answer: No
Hourly Income: $18.59
Annual Income: $38,667

Accountants and Auditors
Estimated Employment in 2006: 4,340
Projected job openings (2004-2014): 1,064

Answer: Yes
Hourly Income: $27.11
Annual Income: $56,389

Home Health Aides
Estimated Employment in 2006: 3,590
Projected job openings (2004-2014): 1,500

Answer: No
Hourly Income: $10.88
Annual Income: $22,630

Social and Human Service Assistants
Estimated Employment in 2006: 3,070

Answer: No
Hourly Income: $12.30
Annual Income: $25,584

Percentage of Required Income
## Rental Data

<table>
<thead>
<tr>
<th>City/Town</th>
<th>2006 Average Rent: 2-Bedroom Apartment</th>
<th>Income Needed per Year</th>
<th>Income Needed per Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>$1,297</td>
<td>$51,880</td>
<td>$24.94</td>
</tr>
<tr>
<td>Bristol</td>
<td>$1,231</td>
<td>$49,240</td>
<td>$23.67</td>
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<tr>
<td>Burrillville</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Central Falls</td>
<td>$875</td>
<td>$35,000</td>
<td>$16.83</td>
</tr>
<tr>
<td>Charlestown</td>
<td>$1,435</td>
<td>$57,400</td>
<td>$27.60</td>
</tr>
<tr>
<td>Coventry</td>
<td>$1,062</td>
<td>$42,480</td>
<td>$20.42</td>
</tr>
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<td>Cranston</td>
<td>$1,184</td>
<td>$47,360</td>
<td>$22.77</td>
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<tr>
<td>Cumberland</td>
<td>$1,056</td>
<td>$42,240</td>
<td>$20.31</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>$1,249</td>
<td>$49,960</td>
<td>$24.02</td>
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<td>East Providence</td>
<td>$1,098</td>
<td>$43,920</td>
<td>$21.12</td>
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<tr>
<td>Exeter</td>
<td>$917</td>
<td>$36,680</td>
<td>$17.63</td>
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<tr>
<td>Foster</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Glocester</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Hopkinton</td>
<td>$1,067</td>
<td>$42,680</td>
<td>$20.52</td>
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<td>Jamestown</td>
<td>$1,639</td>
<td>$65,560</td>
<td>$31.52</td>
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<td>Johnston</td>
<td>$1,016</td>
<td>$40,640</td>
<td>$19.54</td>
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<td>Lincoln</td>
<td>$1,025</td>
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<td>Little Compton</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Middletown</td>
<td>$1,379</td>
<td>$55,160</td>
<td>$26.52</td>
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<td>Narragansett</td>
<td>$1,325</td>
<td>$53,000</td>
<td>$25.48</td>
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<td>Newport</td>
<td>$1,414</td>
<td>$56,560</td>
<td>$27.19</td>
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<td>New Shoreham</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>North Kingston</td>
<td>$1,264</td>
<td>$50,560</td>
<td>$24.31</td>
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<td>North Providence</td>
<td>$1,089</td>
<td>$43,560</td>
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<td>North Smithfield</td>
<td>$1,222</td>
<td>$48,880</td>
<td>$23.50</td>
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<tr>
<td>Pawtucket</td>
<td>$1,003</td>
<td>$40,120</td>
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<td>$1,128</td>
<td>$45,120</td>
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<td>$1,115</td>
<td>$44,600</td>
<td>$21.44</td>
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<td>Richmond</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Scituate</td>
<td>*</td>
<td>*</td>
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<td>Smithfield</td>
<td>$1,111</td>
<td>$44,440</td>
<td>$21.37</td>
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<td>South Kingstown</td>
<td>$1,308</td>
<td>$52,320</td>
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<td>Tiverton</td>
<td>$1,125</td>
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<td>Warren</td>
<td>$1,161</td>
<td>$46,440</td>
<td>$22.33</td>
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<td>Warwick</td>
<td>$1,252</td>
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<td>Westerly</td>
<td>$1,104</td>
<td>$44,160</td>
<td>$21.23</td>
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<td>*</td>
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</tr>
<tr>
<td>West Warwick</td>
<td>$1,143</td>
<td>$45,720</td>
<td>$21.98</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>$1,040</td>
<td>$41,600</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

*Insufficient local data.

### Home Sales Data

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Median Price: Single Family Home (Year-End 2006)</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>$418,300</td>
<td>$3,321</td>
<td>$132,837</td>
<td>$63.86</td>
</tr>
<tr>
<td>Bristol</td>
<td>$341,000</td>
<td>$2,718</td>
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<tr>
<td>Burrillville</td>
<td>$269,900</td>
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<td>$86,562</td>
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<tr>
<td>Central Falls</td>
<td>$205,000</td>
<td>$1,658</td>
<td>$66,325</td>
<td>$31.89</td>
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<tr>
<td>Charlestown</td>
<td>$392,500</td>
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<td>$60.00</td>
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<tr>
<td>Coventry</td>
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<td>$2,095</td>
<td>$83,787</td>
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<tr>
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<td>$257,500</td>
<td>$2,067</td>
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<tr>
<td>Cumberland</td>
<td>$305,000</td>
<td>$2,438</td>
<td>$97,507</td>
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<tr>
<td>East Greenwich</td>
<td>$517,000</td>
<td>$4,090</td>
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<tr>
<td>East Providence</td>
<td>$252,500</td>
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<td>$2,633</td>
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<tr>
<td>Little Compton</td>
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<td>$6,727</td>
<td>$269,075</td>
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<td>$3,470</td>
<td>$138,809</td>
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<td>$6,297</td>
<td>$251,862</td>
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<td>$126,336</td>
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<td>Richmond</td>
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<tr>
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<td>$51.38</td>
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<tr>
<td>South Kingstown</td>
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<td>Tiverton</td>
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<td>Warren</td>
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<td>$99,035</td>
<td>$47.61</td>
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<td>Warwick</td>
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<td>$1,950</td>
<td>$78,018</td>
<td>$37.51</td>
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<tr>
<td>Westerly</td>
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<td>West Greenwich</td>
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<td>West Warwick</td>
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<td>$36.76</td>
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<td>Woonsocket</td>
<td>$239,950</td>
<td>$1,931</td>
<td>$77,223</td>
<td>$37.13</td>
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</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 $15.12 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 most recent single family house sold through the Statewide Multiple Listing Service, Inc. sold for $800,000 in 2003.

Data Sources & Methodology: 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. For links to these sources and more information on housing in Rhode Island, visit www.HousingWorksRI.org.

Rhode Island

Housing

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 $15.12 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

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 monthly housing payments (including rent or mortgage, utilities, taxes and insurance).

Number of year-round housing units and housing units that qualify as affordable

Additional housing units necessary to meet the 10% threshold
Methodology: Calculated by subtracting the number of units that qualify as affordable from 10% of the city or town's number of year-round housing units. (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, a home must be subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households and must remain affordable through a land lease and/or deed restriction for no less than 30 years from initial occupancy.)

Occupations & Income

How occupations were selected
Methodology: The 14 occupations highlighted in this Fact Book represent a combination of the top ten occupations in 2006 (based on number of jobs) and the top ten growth occupations (projected to have the greatest number of jobs created in Rhode Island between 2004 and 2014).


Jennifer & Mike's combined income
Methodology: Annual wages were calculated by multiplying the hourly median wage for each occupation by the year-round, full-time hours figure of 2,080 hours.

**Average annual wage for a private-sector job in each city/town**

## Comparison Communities

### How comparison communities were selected
Methodology: The communities selected for comparison are the ten fastest-growing Metropolitan Statistical Areas (MSAs) in the U.S., among MSAs with a population of 300,000 or more.


MSAs are used by Federal agencies in collecting statistics. The ten comparison MSAs are as follows:

<table>
<thead>
<tr>
<th>MSA</th>
<th>Population (7/1/2006)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Coral-Fort Myers, FL</td>
<td>571,344</td>
</tr>
<tr>
<td>Baton Rouge, LA</td>
<td>766,514</td>
</tr>
<tr>
<td>Raleigh-Cary, NC</td>
<td>994,551</td>
</tr>
<tr>
<td>Ocala, FL</td>
<td>316,183</td>
</tr>
<tr>
<td>Phoenix-Mesa-Scottsdale, AZ</td>
<td>4,039,182</td>
</tr>
<tr>
<td>Boise City-Nampa, ID</td>
<td>567,640</td>
</tr>
<tr>
<td>Austin-Round Rock, TX</td>
<td>1,513,565</td>
</tr>
<tr>
<td>Charlotte-Gastonia-Concord, NC-SC</td>
<td>1,583,016</td>
</tr>
<tr>
<td>Las Vegas-Paradise, NV</td>
<td>1,777,539</td>
</tr>
<tr>
<td>Wilmington, NC</td>
<td>326,166</td>
</tr>
</tbody>
</table>

### Housing

**Median sales price**


**Typical monthly housing payment**
Methodology: Calculated using a 30-year mortgage at 6.35% interest with a 3% down payment and including property taxes, hazard insurance ($60/month), and private mortgage insurance (0.006).


### Income

**Jennifer & Mike’s combined income**
Methodology: Same as “Jennifer & Mike’s combined income,” above (see Rhode Island).

AIDS Care Ocean State
Amos House
Armory Revival Company
Bank of America - Rhode Island
Bank Rhode Island
BankNewport
Barbara Sokoloff Associates
Brown University
Business Development Company of Rhode Island
Catholic Diocese of Providence
Centreville Savings Bank
Childhood Lead Action Project
Church Community Housing Corporation
Citizens Bank of Rhode Island
City of Pawtucket
City of Providence
City of Warwick
Coldwell Banker Residential Brokerage
Community College of Rhode Island
Community Provider Network of Rhode Island
Consumer Credit Counseling Service of SNE
Corporation for Supportive Housing
Crossroads Rhode Island
Design One Consortium
Dynamic Investments
East Bay Coalition for the Homeless
Elmwood Foundation
F.M. Properties
Family Choice Mortgage Corporation
Fannie Mae - Rhode Island
Financial Architects Partners
FJS Associates
Fund for Community Progress
George A. Wiley Center
Greater Elmwood Neighborhood Services
Greater Providence Chamber of Commerce
Grow Smart Rhode Island
Habitat for Humanity of Rhode Island - Greater Providence
Healing Homes
HomeFinder TV
Homestar Mortgage
Hope Housing Corporation
House of Hope
Housing Network of Rhode Island
I Squared Community Development Consulting
Images of Home
Jewish Federation of Rhode Island
Joe Casali Engineering
John Hope Settlement House
Johnson and Wales University
Joseph W. Accetta & Associates
Local Initiatives Support Corporation
Milenio Real Estate Group
Mount Hope Neighborhood Land Trust
NAMI Rhode Island
Narragansett Chamber of Commerce
National Grid
Neighborhood Health Plan of Rhode Island
NeighborWorks - Blackstone River Valley
New England Gas Company
New England RMS
Newport County Chamber of Commerce
Newport County Community Mental Health Center
North Kingstown Chamber of Commerce
Northern Rhode Island Affordable Homes Action
Northern Rhode Island Chamber of Commerce
Nunes Realty
O’Halloran Family Foundation
Ocean State Center for Independent Living
Opportunities Unlimited
Pawtucket Citizens Development Corporation
Poverty Institute at RI College School of Social Work
Preserve Rhode Island
Progreso Latino
Project Outreach
Providence Center
Providence Foundation
Providence Rotary
Public Archaeology Laboratory
REACH
Rhode Island AFL-CIO
Rhode Island ARC
Rhode Island Bankers Association
Rhode Island Board of Rabbis
Rhode Island Builders Association
Rhode Island Coalition for the Homeless
Rhode Island Community Action Association
Rhode Island for Community and Justice
Rhode Island Council of Community Mental Health Organizations
Rhode Island Economic Development Corporation
Rhode Island Economic Policy Council
Rhode Island Family Life Center
Rhode Island Foundation
Rhode Island Hispanic American Chamber of Commerce
Rhode Island Hospitality & Tourism Association
Rhode Island Housing
Rhode Island KIDS COUNT
Rhode Island League of Cities and Towns
Rhode Island Mortgage Bankers Association
Rhode Island Organizing Project
Rhode Island Real Estate Commission
Rhode Island School of Design
Rhode Island State Council of Churches
Rhodes To Independence
Smith Hill Community Development Corporation
Sovereign Bank
Statewide Housing Action Coalition
Stuiver Brothers, Eccles and Rouse
SWAP
Thurlow Small Atelier
United Way of Rhode Island
University of Rhode Island
Urban League of Rhode Island
Visiting Nurses Services of Newport and Bristol Counties
Washington County Coalition for Children
Washington County Regional Planning Council
The Washington Trust Company
Wealth Mortgage Concepts
West Elmwood Housing Development Corporation
Westerly-Pawcatuck Chamber of Commerce
Women & Infants Hospital of Rhode Island
Women’s Development Corporation
Women’s Fund of Rhode Island

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: Sheila Brush and Scott Wolf from Grow Smart Rhode Island; Brenda Clement from the Housing Network of Rhode Island; Jim Ryczek from the Rhode Island Coalition for the Homeless; Melanie Coon from The Rhode Island Foundation; Susan Bodington, Annette Bourne, Judy Jones, and Amy Rainone from Rhode Island Housing; and Kamila Barzykowski, Hank Sennott, and Allan Stein of the United Way of Rhode Island.

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