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

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

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

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

ACKNOWLEDGEMENT & THANKS HousingWorks RI continues to be grateful to our colleagues across state agencies and municipalities to include data that is not available in national datasets. We would like to extend sincere thanks to all who responded to our inquiries. Beyond this collective effort, the Rhode Island Department of Health offered guidance and data this year, and we would like to specifically acknowledge: Thomas Bertrand, Ashley Fogarty, Jennifer Smith Gildea, Jay Metzger, and Cindy Singleton.

We continue to be grateful for the opportunity to be a partner with the Swearer Center at Brown University, and a participant in the Bonner Community Fellowship and SPRINT-iProv summer internship program.

The 2021 Housing Fact Book also represents the dedication and input from our Advisory Board members who offer insights on the final draft, including: Stephen Antoni, Rhonda Mitchell, Amy Rainone, Brent Runyon, and June Speakman.

HousingWorks RI Champion: JPMorgan Chase & Co.

HousingWorks RI Funder: Bank of America

HousingWorks RI Supporters:
Dear Reader:

As we prepare this document for publication, the United States is still deeply embroiled in an unprecedented public health crisis. The COVID-19 pandemic has precipitated economic repercussions across housing and employment. New England is faring better than many places across the country due to a stronger vaccination rate, but those communities that suffered disparately last year—poorer and more likely to be communities of color—remain at higher risk of illness and hospitalization.\(^1\)

2020 taught us a lot about housing’s key role in health and wellbeing, about equity, and about the alignment between individual and public health. What do we do with this knowledge?

The 2021 Housing Fact Book relies again on the language and measurements known as the Social Determinants of Health, particularly in terms of Economic Stability and Neighborhood & the Built Environment. This year, we have worked collaboratively with the Rhode Island Department of Health to leverage their work in healthy homes and health equity, particularly where we look to the work of the resident-driven Health Equity Zones to help frame the discussion of ensuring opportunities for all Rhode Islanders.

The pandemic's effect on Rhode Island's housing is still playing out, but we have already experienced an astronomical rise in single family home prices. Homeownership is now beyond affordability anywhere in Rhode Island for those living on the state's median household income. We are also seeing steeply rising numbers of those experiencing homelessness.

In the face of these daunting circumstances, however, there has been action both at the federal and state level. Funding from the federal government over three large rescue packages has sought to keep households afloat in the midst of mass unemployment, brought rent relief to some, and most recently issued a Child Tax Credit that will cut child poverty in half. At the state level, in addition to the passage of a $65M housing bond passed by voters in the last election, the Rhode Island General Assembly approved the first ever dedicated funding stream to support the creation and preservation of long-term affordable homes. The implementation of these funds in the wake of the pandemic is an opportunity to respond to the critical lessons of this year. The data continues to demonstrate housing shortfalls overall, an overwhelming need among our lowest income households—many of whom bore the brunt of the pandemic as our state’s “essential” workers—and to drive home the understanding that we all pay the health costs of ignoring chronic disparities.

The new framework and policy priorities of our coalition partners at Homes RI\(^2\) reflect a sensitivity to these concerns:

1. **Increase community engagement and motivate the public and policymakers to drive change that will result in increased investments in affordable homes for Rhode Islanders.**
2. **Increase investments to construct and preserve long-term affordable homes in Rhode Island. Support the production and preservation of long-term affordable homes.**
3. **Reduce regulatory and economic barriers to residential development to incentivize the construction, rehabilitation and preservation of affordable homes.**
4. **Promote and implement policies and interventions that equitably expand access to healthy, affordable, sustainable homes.**

In unlocking a brighter future in the light of what the pandemic has taught us, we must support public engagement in difficult conversations about disparities and equity, and support our elected officials at all levels of government in marshalling the political will to stabilize our communities through access to safe, healthy, affordable homes. We hope the data and analyses in the Housing Fact Book will help guide equitable investment in our communities to ensure that every Rhode Islander has a place to call home.

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Brenda Clement  
Director, HousingWorks RI at RWU

Stephen Antoni  
Board Chair, HousingWorks RI at RWU

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**TABLE OF CONTENTS**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Summary</td>
<td>2</td>
</tr>
<tr>
<td>Statewide Housing Indicators</td>
<td>4</td>
</tr>
<tr>
<td>Rhode Island Population</td>
<td>5</td>
</tr>
<tr>
<td>Housing Cost Burdens</td>
<td>6</td>
</tr>
<tr>
<td>Where Is It Affordable to Own?</td>
<td>8</td>
</tr>
<tr>
<td>Where Is It Affordable to Rent?</td>
<td>9</td>
</tr>
<tr>
<td>Housing's Key Role in the Social</td>
<td>10</td>
</tr>
<tr>
<td>Determinants of Health</td>
<td></td>
</tr>
<tr>
<td>Progress Toward Long-Term Affordable</td>
<td>18</td>
</tr>
<tr>
<td>Homes</td>
<td></td>
</tr>
<tr>
<td>Rhode Island Regional View:</td>
<td>19</td>
</tr>
<tr>
<td>Perspectives on Equity</td>
<td></td>
</tr>
<tr>
<td>Northwest RI</td>
<td>22</td>
</tr>
<tr>
<td>Northeast RI</td>
<td>24</td>
</tr>
<tr>
<td>Providence RI</td>
<td>26</td>
</tr>
<tr>
<td>Southeast Providence County RI</td>
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</tr>
<tr>
<td>Southeast RI</td>
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<tr>
<td>South RI</td>
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<td>Central RI</td>
<td>34</td>
</tr>
<tr>
<td>Local Housing Facts</td>
<td>36</td>
</tr>
<tr>
<td>Methods &amp; Sources</td>
<td>79</td>
</tr>
</tbody>
</table>
The pandemic’s high levels of unemployment and a correlating historic increase in the cost of housing sharply defined Rhode Island’s economic outlook at the end of 2020 and beginning of 2021.1

The state’s unemployment rate recovered from its high of 17.4 percent in April 2020 to 5.9 percent in June 2021; the leisure and hospitality sector led the New England region’s job losses and accounted for more than a third of the loss overall. Across Rhode Island, housing markets continued to tighten. Rhode Island had a mere 1.3 month supply of sales housing stock at the end of Q1-2021, a 50 percent drop from Q1-2020; the vacancy rate in rental housing fell to 2.2 percent, compared to what is considered a healthy range of five to eight percent. Given these tight markets, it is not surprising that the rental market experienced a four percent increase at the end of Q1-2021, but that is outstripped by the double-digit increases in the median single family home prices, which increased by more than 12 percent over 2020, and more than 22 percent measured year-over-year by Q2-2021. Since the Great Recession of 2008, the highest prior increase in median single family home prices has been less than eight percent.

More than a third of Rhode Island households, or 140,535, are housing cost burdened, spending more than 30 percent of their income on housing costs; of these households, nearly 60,000, or 43 percent, are severely cost burdened, spending more than 50 percent of their income on housing costs. Paying too much for housing exacts costs on personal wellbeing and on our local economies by forcing choices about other necessary goods and services.

Data on housing tenure and on cost burdens by race and ethnicity illustrate statewide disparities and also compare poorly nationally. The homeownership rate for White households in Rhode Island is 68 percent, which is double the rate of Black households and more than double of Latinos. The state’s homeownership rate for Blacks, Latinos, and Asians, are 10, 19, and 12 percentage points lower than the national rates of 44, 49, and 60 percent. While cost burdens for renters are relatively consistent across race and ethnicity, the rate of Black and Latino homeowners’ cost burden is 14 percentage points higher than that of White homeowners.

The lists of municipalities where it is affordable to own or rent are at historic lows. In 2020, for the first time since HousingWorks RI started to measure affordability against the state’s median household income, there are no municipalities where the median household income of $67,167 could affordably buy. Renters do not fare much better, given the state’s median renter income of $36,078. Burrillville is the one municipality where they could affordably rent.

Since 2016, HousingWorks RI has incorporated data showing housing as key to the Social Determinants of Health. This year, working collaboratively with the Rhode Island Department of Health (RIDOH), the Housing Fact Book seeks to organize what is known, what more could be known, and how to work across informational jurisdictions to achieve healthy homes for all Rhode Islanders. With nearly three-quarters of Rhode Island’s housing stock more than forty years old, the state’s housing predates regulations for contaminants—like lead—as well as modern energy efficiency and accessibility features that keep many safe. Other health risks—especially respiratory—relate to the maintenance and cleanliness of homes, regardless of their age; these data are primarily maintained by municipal code enforcement departments and therefore are not standardized or easily available.

In addition to healthy housing concerns, the Social Determinants of Health also include Education, Social & Community Context, Economic Stability, and Neighborhood & the Built Environment. This year, the pandemic’s influence on education was apparent from the estimated 4,000 school children missing from system enrollment. Within the domain of Social & Community Context, RIDOH uses voting as an indicator for civic engagement, which many Health Equity Zones (HEZ) are working to improve in their communities. In the 2020 general election, there was a 33-percentage point gap in voting between the state’s lowest and highest voting rates by municipality—46 percent in Central Falls to 79 percent in Jamestown—which is 11 points higher than the national disparity between low-income and high-income eligible voting rates.

Economic stability is critical to housing affordability and security. Rhode Islanders have struggled with a housing wage gap for many years, but it was highlighted by the
pandemic. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slower recovery than the New England region: the state’s unemployment rate in June 2021 was 5.9 percent, compared to 5.3 percent regionally. Even when employed, however, the state’s high growth occupations do not meet the wages needed to affordably own or rent. Of the more than 11,000 jobs represented by the top 20 “high growth occupations,” 72 percent of them do not pay enough to affordably rent the 2020 average two-bedroom apartment.

When economic stability is frail, homelessness and housing insecurities grow. The pandemic’s effect on Rhode Islanders’ housing security was reflected in growing numbers of those experiencing homelessness, calls to United Way 211, evictions, and mortgage delinquencies. The 2021 Point-in-Time Count, which measures those experiencing homelessness on a single night in January, notes stark increases of 68 and 26 percent among those who are unsheltered without children and households with children experiencing homelessness. United Way’s 211 received more than 98,000 calls regarding housing, representing 39 percent of all their calls in 2020. This is a 13 percent increase in one year. Though the number of evictions for non-payment filed in 2020 dropped by 35 percent over the previous four-year average of 8,265, according to local legal agencies there has also been a marked increase in informal evictions, which are not captured by court records. Lastly, the number of homeowner households who are 90 days or more delinquent on mortgage payments more than doubled from Q4-2019 to Q4-2020, representing 5,750 loans.

Prompted by the dire circumstances of the pandemic’s devastation to incomes and housing security, the federal government launched a series of three congressional relief packages. The American Rescue Plan Act (ARPA) of 2021 provides more than $1B of recovery funds for local governments, healthcare, education, childcare, businesses, and transit. Direct housing assistance of $255M includes funding for those suffering housing insecurities and requiring utilities assistance.

At the same time, Rhode Island voters passed a $65M housing bond and the Rhode Island General Assembly passed—for the first time—a dedicated funding stream for the creation and preservation of long-term affordable homes, which is estimated to add up to $4M to the state’s annual investment. These additional revenues will help increase Rhode Island’s per capita investment, which had dropped to $18.34 with the last disbursement of the Building Homes RI funds. Urgent housing needs across the state and the continued barriers to the development of new homes underscore the need for state and local leaders to remain vigilant in their efforts to ensure adequate funding.

With a spotlight on health equity, the Housing Fact Book’s regional section highlights the disparities in key indicators related to housing and economic stability and need. The state’s Health Equity Zones now number 15 and work across 26 municipalities. The goal of equity work is the reduction of disparities that often lead to highly different life outcomes despite geography—sometimes framed around the concept of “opportunity.”

The Housing Fact Book’s municipal section showcases not only the continued affordability strains on Rhode Islanders, but also the context of housing and development conditions and production. As calls for greater housing production increase at the state level, it is within municipalities that communities must wrestle with the dominance of single family zoning and references to “neighborhood character” that raise debates about density and a more diverse housing stock that will meet the needs of more Rhode Islanders.

While higher level debates occur at federal and state agencies, it is at the community level where the question “What do we do with this knowledge?” perhaps becomes most fraught and critical. Metrics offer useful insights into the conditions that may cause adverse health or other life outcomes, but metrics are not the same as solutions. As HEZs and other stakeholders seek improvements for all Rhode Islanders, a systems level approach is required to foster honest and sometimes difficult discussions across disciplines and communities.

The opportunities presented by a new housing bond and the establishment of a first-time permanent funding stream for the creation of long-term affordable homes, coupled with the lessons of the COVID-19 pandemic, are powerful resources. It is critical that we push these resources and knowledge forward together as we strive to create the diversity of healthy affordable homes that meet the needs of all Rhode Islanders.

EXECUTIVE SUMMARY

TABLE OF CONTENTS
RHODE ISLAND POPULATION

AGE (IN 2019)

<table>
<thead>
<tr>
<th>AGE</th>
<th>0 - 17</th>
<th>18 - 34</th>
<th>35 - 50</th>
<th>51 - 69</th>
<th>70 - 100+</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households</td>
<td>207,182</td>
<td>258,017</td>
<td>206,461</td>
<td>265,019</td>
<td>120,552</td>
<td>1,057,231</td>
</tr>
<tr>
<td>As % of Total</td>
<td>20%</td>
<td>24%</td>
<td>20%</td>
<td>25%</td>
<td>11%</td>
<td>100%</td>
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RACE/ETHNICITY

<table>
<thead>
<tr>
<th>Age Group</th>
<th>White (Non-Latino)</th>
<th>Black (Non-Latino)</th>
<th>Asian (Non-Latino)</th>
<th>Latino (of any race)</th>
<th>Two+</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>58%</td>
<td>7%</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35 - 50</td>
<td>64%</td>
<td>7%</td>
<td>5%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51 - 69</td>
<td>71%</td>
<td>6%</td>
<td>4%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70 - 100+</td>
<td>83%</td>
<td>4%</td>
<td>2%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SHARE OF RI HOUSEHOLDS BY GENERATION

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Owner</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>17%</td>
<td>83%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>27%</td>
<td>73%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>38%</td>
<td>62%</td>
</tr>
<tr>
<td>70 - 100+</td>
<td>18%</td>
<td>82%</td>
</tr>
</tbody>
</table>

OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Own</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>30%</td>
<td>70%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>70 - 100+</td>
<td>69%</td>
<td>31%</td>
</tr>
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</table>

EDUCATIONAL ATTAINMENT

<table>
<thead>
<tr>
<th>Age Group</th>
<th>No HS Diploma</th>
<th>HS Diploma or GED</th>
<th>Some College</th>
<th>Associate’s or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>8%</td>
<td>27%</td>
<td>31%</td>
<td>34%</td>
</tr>
<tr>
<td>35 - 50</td>
<td>10%</td>
<td>27%</td>
<td>18%</td>
<td>45%</td>
</tr>
<tr>
<td>51 - 69</td>
<td>11%</td>
<td>29%</td>
<td>18%</td>
<td>42%</td>
</tr>
<tr>
<td>70 - 100+</td>
<td>22%</td>
<td>33%</td>
<td>13%</td>
<td>32%</td>
</tr>
</tbody>
</table>

MEDIAN PERSONAL INCOME

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 34</td>
<td>$17,612</td>
</tr>
<tr>
<td>35 - 50</td>
<td>$43,219</td>
</tr>
<tr>
<td>51 - 69</td>
<td>$39,548</td>
</tr>
<tr>
<td>70 - 100+</td>
<td>$21,970</td>
</tr>
<tr>
<td>Total</td>
<td>$32,256</td>
</tr>
</tbody>
</table>
What Does Cost Burden Mean?
A household is considered cost burdened if it spends more than 30 percent of its annual income on housing costs. For example, in a Rhode Island household earning $50,000, housing and utility costs combined should not exceed $15,000 annually or about $1,250 monthly. The 30 percent rule was established by the federal government and adopted by housing and mortgage agencies. Households that spend no more than 30 percent of their income on housing typically are able to afford food, healthcare, transportation, and childcare expenses.

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

Cost Burdens and Severe Cost Burdens by Income
Three categories of Rhode Island households—homeowners with a mortgage, homeowners without a mortgage, and renters—are shown below. Each category is divided into five equally sized income groups, called quintiles, to illustrate the percent of households that are cost burdened or severely cost burdened. In total, across all income categories, over 140,000 Rhode Island households, or nearly 35 percent, are cost burdened.

Cost Burdened Homeowner Households with a Mortgage
While 88 percent of the lowest income owner households with a mortgage spend 30 percent or more of their income on housing costs, cost burdens are felt across the income spectrum; nearly 53,000 Rhode Island households with mortgages are cost burdened.

Cost Burdened Homeowner Households without a Mortgage
Even after paying off a mortgage some homeowner households are still cost burdened by other housing costs such as utilities, insurance, and property taxes. Nearly 16,000 households fall into the lowest income quintile of homeowners without mortgages; 74 percent of them are cost burdened. This group includes seniors who are on fixed incomes.

Cost Burdened Renter Households
Of the nearly 32,000 lowest income renters, 74 percent are cost burdened. Of these households, more than 17,000 are severely cost burdened, meaning they are spending more than half of their income on housing.
**HOUSING COST BURDENS**

Disparities in Housing Tenure and Cost Burdens
Rhode Island’s rates of homeownership across our diverse population do not compare favorably with the national rates. Nationally, homeownership rates for Blacks (44 percent), Latinos (49 percent), and Asians (60 percent), are 10, 19, and 12 percentage points higher, respectively, than in Rhode Island.

In Rhode Island, White residents have a homeownership rate twice that of Black residents and more than double the rate of Latino homeownership, which, at 30 percent, is the lowest of all racial and ethnic categories. The rate of Asian homeownership is about a third that of White residents.

A number of studies over the last year have examined the exacerbating effect of the pandemic on these already disparate rates. As the nation gradually evolves out of the pandemic and programs that were in place to help owners and renters endure, it is important that these gaps do not widen even further.

Cost Burden by Race and Ethnicity
Renter cost burdens and severe cost burdens are relatively consistent across race and ethnicity, except for those identified within the category of “Other,” who experience the highest cost burdens. Overall, owner cost burdens are more reflective of the disparities observed by tenure. White households experience among the lowest rates of cost burden and severe cost burden, and Black and Latino households experience the highest rates of both. Particularly concerning is the 40 percent of Black and Latino owner households experiencing cost burdens, especially the 20 percent of Black homeowners who are severely cost burdened. With one in five Black homeowners paying more than 50 percent of their income to housing costs, one household emergency puts them at risk of delinquency or foreclosure.
WHERE IS IT AFFORDABLE TO OWN?

Based on 2020 median single family home prices, a household earning the state’s median household income of $67,167 would not be able to buy a home affordably in any of Rhode Island’s cities and towns.

What income might you need to afford to purchase a median priced single family home in your community? How do your neighboring communities compare?

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Annual income needed to affordably purchase a median priced home in this community</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROVIDENCE (WITHOUT EAST SIDE)</td>
<td>$67,167</td>
</tr>
<tr>
<td>PAWTUCKET</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>CENTRAL FALLS</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>WEST WARWICK</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>WARWICK</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>WOONSOCKET</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>EAST PROVIDENCE</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>NORTH PROVIDENCE</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>BURLINGTON</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>CRANSTON</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>COVENTRY</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>JOHNSTON</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>HOPKINTON</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>GLOCESTER</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>NORTH SMITHFIELD</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>CUMBERLAND</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>TIVERTON</td>
<td>≤ $30,000</td>
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<tr>
<td>WESTERLY</td>
<td>≤ $30,000</td>
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<tr>
<td>SMITHFIELD</td>
<td>≤ $30,000</td>
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<tr>
<td>WARREN</td>
<td>≤ $30,000</td>
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<tr>
<td>RICHMOND</td>
<td>≤ $30,000</td>
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<tr>
<td>BRISTOL</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>SCITUATE</td>
<td>≤ $30,000</td>
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<td>EXETER</td>
<td>≤ $30,000</td>
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<tr>
<td>LINCOLN</td>
<td>≤ $30,000</td>
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<tr>
<td>FOSTER</td>
<td>≤ $30,000</td>
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<tr>
<td>SOUTH KINGSTOWN</td>
<td>≤ $30,000</td>
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<td>NORTH KINGSTOWN</td>
<td>≤ $30,000</td>
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<tr>
<td>CHARLESTOWN</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>MIDDLETOWN</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>PORTSMOUTH</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>NARRAGANSETT</td>
<td>≤ $30,000</td>
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<tr>
<td>BARRINGTON</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>NEWPORT</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>JAMESTOWN</td>
<td>≤ $30,000</td>
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<tr>
<td>EAST GREENWICH</td>
<td>≤ $30,000</td>
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<tr>
<td>LITTLE COMPTON</td>
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<tr>
<td>PROVIDENCE (EAST SIDE)</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td>NEW SHOREHAM</td>
<td>≤ $30,000</td>
</tr>
<tr>
<td></td>
<td>&gt; $100,000</td>
</tr>
</tbody>
</table>

Median household income: $67,167
Median owner household income: $91,578
WHERE IS IT AFFORDABLE TO RENT?

Based on 2020 average 2-bedroom apartments rents, a household earning the state’s median renter income of $36,078 could affordably rent in only one Rhode Island city or town. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Annual income needed to affordably rent a 2-bedroom apartment in this community</th>
<th>≤ $30,000</th>
<th>≤ $50,000</th>
<th>≤ $70,000</th>
<th>≤ $100,000</th>
<th>&gt; $100,000</th>
</tr>
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<tbody>
<tr>
<td>BURRILLVILLE</td>
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<tr>
<td>WOONSOCKET</td>
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<tr>
<td>WESTERLY</td>
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<td>BRISTOL</td>
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<tr>
<td>PAWWTUCKET</td>
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<tr>
<td>CENTRAL FALLS</td>
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<tr>
<td>NEWPORT</td>
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<tr>
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</tr>
<tr>
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</tr>
<tr>
<td>MIDDLETOWN</td>
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</tr>
<tr>
<td>COVENTRY</td>
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<td></td>
</tr>
<tr>
<td>EAST GREENWICH</td>
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<td></td>
</tr>
<tr>
<td>WARWICK</td>
<td></td>
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</tr>
<tr>
<td>CRANSTON</td>
<td></td>
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<tr>
<td>LINCOLN</td>
<td></td>
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<tr>
<td>NARRAGANSETT</td>
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<tr>
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<td>TIVERTON</td>
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<tr>
<td>JOHNSTON</td>
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</tr>
<tr>
<td>PROVIDENCE (<em>ENTIRE CITY</em>)</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>NORTH KINGSTOWN</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>SMITHFIELD</td>
<td></td>
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</tr>
<tr>
<td>CUMBERLAND</td>
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<tr>
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<tr>
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<tr>
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<td></td>
</tr>
<tr>
<td>SOUTH KINGSTOWN</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>WEST GREENWICH</td>
<td></td>
<td>N/A</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

*Please see Methods & Sources
N/A: Insufficient data

<table>
<thead>
<tr>
<th>HOUSEHOLDS EARNING: ≤ $30,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSEHOLDS EARNING: ≤ $50,000</td>
</tr>
<tr>
<td>HOUSEHOLDS EARNING: ≤ $70,000</td>
</tr>
<tr>
<td>HOUSEHOLDS EARNING: ≤ $100,000</td>
</tr>
<tr>
<td>HOUSEHOLDS EARNING: &gt; $100,000</td>
</tr>
</tbody>
</table>

Median household income $67,167

Median renter income $36,078

14Median renter income is also calculated as one-half the median household income.
In the course of the COVID-19 pandemic, the key role of safe secure housing in wellbeing and survival became irrefutable. Connections between home and health were cast in stark relief as lockdowns lengthened. Governments and public health agencies sought funding to provide those experiencing homelessness the refuge necessary to protect themselves and others from the ravages of the virus. Surges in infections were seen in poor neighborhoods and where overcrowding was prevalent. The overlap and consequences of the nation’s racial and economic matrices were exposed:

Black and Latino households were disproportionately affected and Native American reservations exploded with COVID-19.15

In 2003, the World Health Organization put forth the concept of Social Determinants of Health (SDOH) to acknowledge connections between health and where one lives.16 The concept’s metrics vary across the globe, but consistently function as a measure of “health equity.”17 Those at greatest risk during the pandemic have been those whose health equity falls short in comparison to their neighbors.

The U.S. Centers for Disease Control and Prevention have organized the Social Determinants of Health framework around five high-level domains and measurable indicators.18 These provide a holistic overview of obstacles and opportunities regarding health and wellbeing. The Rhode Island Department of Health (RIDOH) has emerged as a leader in integrating Social Determinants of Health and promoting health equity. Since 2015, RIDOH has funded Health Equity Zones across the state, and subsequently devised Health Equity Measures.19

HousingWorks RI and local stakeholders recognize the value of RIDOH’s approach to explain housing’s relationship to Rhode Island’s health outcomes and progress toward health equity. Built on RIDOH’s work, the Rhode Island Alliance for Healthy Homes, a project of HousingWorks RI, is a network of programs that support efforts to quantifiably measure healthy homes.20 Despite the collaboration, program data regarding health outcomes and housing conditions are not always aligned; sometimes gaps are revealed when the information is gathered, often tied to siloed funding streams. These gaps—as they affect HousingWorks RI’s analysis for the 2021 Housing Fact Book and the analyses of our colleagues in the Alliance—highlight areas for even stronger collaboration in the future.

All of Rhode Island’s new long-term affordable housing stock is healthy and engineered to increase equity across all the Social Determinants of Health domains. In the state’s 2020–2024 Consolidated Plan, which serves as the funding application to the U.S. Department of Housing and Urban Development, Goal #3 is to “Improve Health, Safety, and Efficiency of all Homes,” and specifies using funds to “Rehabilitate and preserve owner- and renter-occupied housing to bring units to code standard to provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.”21
According to U.S. HUD’s Healthy Home Principles, a healthy home is clean, pest-free, dry, maintained, safe, ventilated, thermally controlled, and contaminant-free. The National Center for Healthy Housing expands these principles to include accessible and affordable.

CLEAN: Clean homes reduce infestation and contaminant exposure

SAFE: Falls, burns, and poisonings occur most often at home

PEST-FREE: Rodent or roach exposure can trigger asthma attacks

VENTILATED: Fresh air supply helps to improve respiratory health

DRY: Damp homes attract mold, roaches, and rodents which can worsen asthma

THERMALLY CONTROLLED: Prolonged and excessive heat, cold or humidity may cause health problems

MAINTAINED: Deteriorated lead-based paint in older housing is the primary cause of lead poisoning

CONTAMINANT-FREE: Exposure to harmful chemicals like radon, asbestos, etc. is far higher indoors

The primary driver of the health risks posed by Rhode Island’s housing is the age of our housing stock. Homes built through 1978 predate safety regulations for contaminants like lead and asbestos, which may be present in paint and plumbing, contributing to the health risks of lead poisoning and unsafe drinking water. Older homes also less frequently employ universal design principles, and as a result have higher incidences of falls and home injury. They also often cost more to heat and cool.

Rhode Island Housing Stock Built Before 1980

<table>
<thead>
<tr>
<th>Total Housing Stock</th>
<th>Rental Housing Stock</th>
<th>Owner-Occupied Housing Stock</th>
</tr>
</thead>
<tbody>
<tr>
<td>73%</td>
<td>79%</td>
<td>69%</td>
</tr>
</tbody>
</table>

Accessibility

Accessibility standards include routes into and through a home such as steps and door/hallway widths, switch and outlet height, and bathroom and kitchen features and facilities, which allow for more independent living and a safer environment. While physical disabilities affect Rhode Islanders of all ages, the largest segment is older people. Six out of ten falls happens in the home so fall prevention—often a trigger for a cascade of other health problems among the elderly specifically—is key. The Rhode Island Governor’s Commission on Disabilities established the Livable Home Modification grant to help those with physical disabilities modify their homes for accessibility.

23% (40,243) of those aged 65 or older have a disability and live in a unit constructed before 1980
Lead Exposure Risk

To mitigate exposure to lead poisoning, all housing is required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3), which requires lead-safe housing and provides abatement requirements. Of the nearly three-quarters of the state’s housing stock built before 1980 less than 10 percent hold a temporary lead certificate.

Due to their developing central nervous systems, children three years of age and younger are at the greatest risk for lead poisoning; however, significant risks remain through age five. Lead exposure causes irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage. Rhode Island has made significant progress in decreasing lead poisoning among young children, dropping from 51 percent in 2003 to five percent in 2021; however, a substantial number of children continue to live in homes built before 1980. Mitigating that risk remains a high priority of ensuring a healthy home.

Thermal Control: Heating, Cooling, and Energy Efficiency

Keeping a home appropriately heated and cooled prevents health risks related to extreme temperatures. The Low Income Home Energy Assistance Program (LIHEAP), funded by the U.S. Department of Health and Human Services (HHS), helps low-income Rhode Island households with heating costs, as well as cooling grants and crisis grants for those in danger of utility shut off. The Weatherization Program, funded by the U.S. Department of Energy (DOE), helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from DOE, National Grid, or LIHEAP.

Overall Maintenance & Conditions

Housing of any age can lead to health risks if not maintained or kept clean. Significant issues regarding maintenance and safety are generally the responsibility of a property owner, and when such a property becomes a hazard to its residents or the public, a municipality’s code enforcement officer may become involved. At this time, these records are not collected by either HousingWorks RI or RIDOH. Untended safety repairs can lead to burns, trips, and falls, posing risks especially to the youngest and oldest members of any household. Chipping paint, leaks, mold, and pest infestations trigger and worsen asthma. In fact, 40 percent of the triggers that cause asthma are fixable and found within the home.
EDUCATION

The pandemic’s effect on students will likely take years to become clear.41 In Rhode Island, an estimated 3,937 students “went missing” once school districts went virtual.42 Nationally, the number is estimated as high as three million, with the highest risk groups reflecting the same risk factors familiar in housing: disability, English language fluency, homelessness or housing insecurity, migration, and being in foster care.43 Sufficient access to the internet for regular virtual attendance also played a role.44 Despite mid-pandemic efforts to expand access, 22 percent of Rhode Island renter households still have no internet access, forcing students in those households to develop alternative means to fully participate.45

On the other hand, the switch to virtual attendance in mid-March 2020 shortened the in-person school year to 120 days. As a result, chronic absenteeism, which is 10 percent of attendance, increased across the majority of school districts. At the same time, given that fewer households relocated during the pandemic, student mobility saw substantial decreases.46

Homeless Youth/Children Enrolled in Schools

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019:</td>
<td>1,475</td>
<td></td>
</tr>
<tr>
<td>2019-2020:</td>
<td>1,550</td>
<td>5% INCREASE</td>
</tr>
</tbody>
</table>

Chronic Absenteeism for High Schools

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019:</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>2019-2020:</td>
<td>10</td>
<td>INCREASE</td>
</tr>
</tbody>
</table>

Student Mobility

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019:</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>2019-2020:</td>
<td>24</td>
<td>DECREASE</td>
</tr>
</tbody>
</table>

COMMUNITY LIFE

Building health equity also means strengthening communities. The 10 Health Equity Zones (HEZ) operating in 2019 have now been joined by five others, some of which operate across municipal boundaries. Their reach now covers 26 of the state’s 39 municipalities.

Civic Engagement

Guided by the Social Determinants of Health, a number of HEZ initiatives have identified indicators that are key to Social and Community Context, such as civic engagement, social cohesion, and socioeconomic segregation. Within the Community Resilience domain in RIDOH’s Health Equity Measures, voting is an indicator for civic engagement.47 As noted in a study by Columbia University for the Poor People's Campaign after the 2016 general election, “low-income eligible voters are about 22 percent less likely to vote in national elections than voters with higher incomes.”48 This holds true across Rhode Island in the 2020 general election, where there was a wider disparity between low-income and high-income municipalities’ voting rates.

Rhode Island Voting Rates: 2020 General Election49

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Average</td>
<td>64.1%</td>
</tr>
<tr>
<td>Highest Rate</td>
<td></td>
</tr>
<tr>
<td>Jamestown</td>
<td>79.2%</td>
</tr>
<tr>
<td>Lowest Rate</td>
<td></td>
</tr>
<tr>
<td>Central Falls</td>
<td>45.6%</td>
</tr>
</tbody>
</table>

FOUR LOWEST OVERALL: Central Falls, Providence (45.7%), Woonsocket (49.1%), and Pawtucket (55%). All four of these municipalities include the lowest incomes in state (Providence average not excluding East Side)

TWENTY MUNICIPALITIES ABOVE 70%: Fifteen of these 20 municipalities include the highest median incomes

Community Safety

One objective of the CDC’s Social and Community indicator is promoting health and safety.50 Two measures used by RIDOH to determine perceptions of personal safety in one’s home or neighborhood are the Pregnancy Risk Assessment Monitoring System (PRAMS) and the Youth Risk Behavior Survey (YRBS), both funded by the CDC.51 A combined 23.5 percent of new mothers surveyed from 2016-2019 answered yes to feeling unsafe in their neighborhoods “ever” or “sometimes, often, or always;” and 18.6 percent of middle- and high-school youth answered similarly in 2019.
ECONOMIC STABILITY AND HOUSING INSECURITY

Economic stability and housing security are directly linked to one another and to housing affordability; all three are obvious influences on health and wellbeing. Employment and household income were profoundly affected by the COVID-19 pandemic, but Rhode Islanders have struggled with a housing wage gap for many years.

At its pandemic peak, Rhode Island’s unemployment rate reached more than 17 percent. Given the dominance of hard-hit industries like food service and hospitality, Rhode Island experienced a slightly slower recovery than the New England region and United States overall.

The Rhode Island Department of Labor and Training’s Occupational Outlook 2028 notes the anticipated numbers of workers needed across a range of occupations. Of the more than 11,000 jobs represented by the report’s top 20 “high growth occupations,” 72 percent of them do not pay enough to affordably rent a 2-bedroom apartment at 2020 market rates. When calculated as full-time wages, the money that Rhode Island’s lowest wage, high-growth occupations have for housing that is affordable to them ranges from $626 to $892.

The National Low Income Housing Coalition’s 2021 Out of Reach report notes Rhode Island’s housing wage as $22.54 to affordably rent a 2-bedroom home at HUD’s Fair Market Rent (FMR). Costs for the state’s average 2-bedroom rent or median single family home translate into hourly wages of $31.92 and $41.43, respectively.
Rhode Islanders Experiencing Homelessness

Measuring Rhode Islanders experiencing homelessness during the pandemic requires looking at the numbers differently than in the past. Because of the extreme health risk involved with living in close quarters, federal funding went out nationwide to help provide safer housing options. Emergency shelters reduced their capacities significantly to adhere to COVID-19 protocols and some shelter residents were moved into local hotels.

485 living in places not meant for human habitation (41% INCREASE)

226 placed in hotels (funded through 9/30/2021)

Disparities by race and ethnicity clearly continue; Blacks (including those of Hispanic ethnicity) are experiencing homelessness at a rate nearly four times higher than their share of the general population, currently representing more than 25 percent of those experiencing homelessness."57

Rhode Island Point-in-Time Count, 2020-2021

The Point-in-Time Count is an annual accounting of all those experiencing homelessness on a single winter night. Despite a downward trend in recent years, the 2021 count of those experiencing homelessness in January showed dramatic increases across several populations and in households with children."58

<table>
<thead>
<tr>
<th>Category</th>
<th>2020</th>
<th>2021</th>
<th>Increase over 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Adults (sheltered)</td>
<td>723</td>
<td>793</td>
<td>10%</td>
</tr>
<tr>
<td>Unsheltered (without children)</td>
<td>108</td>
<td>181</td>
<td>68%</td>
</tr>
<tr>
<td>Persons in families</td>
<td>381</td>
<td>474</td>
<td>24%</td>
</tr>
<tr>
<td>Households (with children &lt;18)</td>
<td>121</td>
<td>153</td>
<td>26%</td>
</tr>
</tbody>
</table>

HIV: RIDOH Data

Among those who are most housing insecure are those living with HIV. Though no longer the threat to life that it once was, living with HIV still carries some stigma and cost related to medical care."59 Surviving with HIV, therefore, poses a particular risk to remaining stably housed. Rhode Island is a leader in the nation's public health services to those with HIV."60

In 2015, a study of HIV patients at the Miriam Hospital, “Evaluating the Impact of Housing Status on Longitudinal Viral Suppression and Retention to Care among HIV-Infected Patients,”"61 found that HIV is three to nine times higher among those experiencing homelessness than in the general population. Moreover, homelessness or unstable housing was associated with a lack of viral suppression and retention in care. Of 498 patients analyzed, 20 percent were unstably housed. And, in keeping with those racial disparities apparent in housing, they were more likely to be Black and female, often reporting a psychiatric illness and under 40 years of age.

Most importantly, however, improving housing status improved viral suppression and retention in care. Of those patients unstably housed more than 30 percent were not virally suppressed by the end of the year compared to approximately seven percent who were stably housed.

In subsequent years, there has been a gradual decline in the number of patients reporting only temporary or unstable housing."62

TABLE OF CONTENTS
Overcrowding

There is an estimated shortfall of nearly 22,000 homes for the lowest income Rhode Islanders. Those who are housing insecure will sometimes turn to living with family members or friends, which may lead to overcrowded conditions. Overcrowding may be quantified using the number of rooms, bedrooms, or square footage that people share. In the charts below, overcrowding is defined as more than two persons per bedroom. Of nearly 6,000 Rhode Island households considered overcrowded, renters are more than twice as likely as owners to experience such overcrowding, and there are stark disparities by race and ethnicity.

Overcrowding by Tenure

<table>
<thead>
<tr>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>32%</td>
<td>68%</td>
</tr>
</tbody>
</table>

Overcrowding by Race & Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percent of Overcrowded</th>
<th>Percent of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>72%</td>
<td>40%</td>
</tr>
<tr>
<td>Black</td>
<td>14%</td>
<td>6%</td>
</tr>
<tr>
<td>Asian</td>
<td>9%</td>
<td>3%</td>
</tr>
<tr>
<td>Latino</td>
<td>32%</td>
<td>15%</td>
</tr>
<tr>
<td>Two+</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

In a retrospective study of the financial hardships of the pandemic on the New England states, the Federal Reserve Bank of Boston found the region overall to have fared well compared to national averages. Specifically, Rhode Island measured 13.7 percent of its population as reporting either food insecurity or missed housing payments, compared to 14.9 percent nationally.

While need is generally greater at lower levels of income, housing assistance and other programs assist a wide range of area median incomes (AMI) categorized from “extremely low income” to “very low income” to “low income” to “moderate income” as defined in RIGL 42-128-8.1(d)(4). Depending on a household’s size and location, these incomes range from those with no income up to approximately $20,000 to $40,000 for those who qualify as “extremely low income” to well over $70,000 as “moderate income.”

As the pandemic recedes and programs end, housing advocates are watching trends carefully. Those who are housing insecure have limited choices of where to turn for help and face hard decisions every day about what basic needs to fulfill, weighing the decision to buy groceries against paying utility bills or rent.

In facing an extraordinary year of need, Rhode Islanders turned to what few resources exist.

United Way of Rhode Island 211

In 2000, the Federal Communications Commission (FCC) reserved “211” as an available dialing code for community services. United Way of Rhode Island (UWRI) hosts the call center across the state and is a national leader in the comprehensiveness of its services. UWRI not only has the highest per capita call volume, but they are also the only 211 service that actively takes walk-in clients and uses an outreach RV, which is used at an average of 30 events or locations each month.

Over the last three years, calls to UWRI concerning housing increased from nearly 73,000 in 2018 to more than 98,000 in 2020, representing 39 percent of all calls and a 13 percent increase in housing calls over 2019.

Over the last three years, calls to UWRI concerning housing increased from nearly 73,000 in 2018 to more than 98,000 in 2020, representing 39 percent of all calls and a 13 percent increase in housing calls over 2019.
Evictions

Matthew Desmond’s 2015 book *Evicted* highlighted the crisis of evictions in the United States. However, local community groups nationwide point to the methodology developed by Desmond for Princeton’s Eviction Lab as not being inclusive enough of work on the ground.

The COVID-19 pandemic confirmed that the number of actual evictions is hard to track. In addition to evictions filed in courts, tenants face “informal evictions,” which occur outside the court process. These informal evictions can include illegal demands to leave, lock outs, or other actions to dispossess tenants from housing without a court process. These informal evictions happen without court involvement and are hard to tally. What we do know: Black and Latino households are disproportionately affected, especially single mothers.

“Right-to-counsel” programs help stem the tide by offering free legal representation to tenants. In Rhode Island, this work is being spearheaded by Rhode Island Legal Services (RILS) and the Center for Justice (CFJ), who are piloting a program for the City of Providence. They note that nearly all landlords have legal representation, unlike 93 percent of tenants.

While just knowing the number of court filings is not enough, it is a start. RIHousing has worked with the Rhode Island courts to begin collecting the evictions filed across the state.

The number of evictions for non-payment filed in 2020—5,385—dropped by 35 percent over the previous four-year average of 8,265. According to RILS and CFJ, this is due primarily to three factors: (1) the national eviction moratorium; (2) pandemic-related scheduling constraints implemented once local courts reopened; and (3) a marked increase in informal evictions.

Those cities that represent nearly 60 percent of the state’s renters also account for 43 percent of eviction filings in 2020, and 51 percent of filings in 2019. The City of Providence represented nearly a quarter of filings in the years before the pandemic, and 18 percent in 2020; the cities of Woonsocket and Pawtucket represented 17-18 percent combined. Warwick, Cranston, and East Providence accounted for 12 percent of filings prior to 2020, but dropped to eight percent last year.

Foreclosures and Mortgage Delinquencies

Foreclosures have steadily decreased for the last five years, and the warnings issued by the CDC and programs passed by Congress led to a further significant drop in 2020. However, missed housing payments were clearly a problem as seriously delinquent loans more than doubled from 2019.

| 46% DECREASE from 2019 to 272 foreclosures | 4.84% Q4–2020 rate of seriously delinquent loans (5,750); an increase from 2.24 percent (2,632) in Q4–2019 |

Federal and State Investments

Both federal and state investments are critical to meeting Rhode Island’s housing needs. While the state’s per capita investment fell last year and remains the lowest of the New England states with such measurable investment, the potential of direct housing assistance of approximately $255M from the American Rescue Plan Act (ARPA) of 2021 presents Rhode Island with an historic opportunity to address longstanding housing concerns.
PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES

Rhode Island State Law 45-53 establishes a goal that 10 percent of every city or town’s housing stock qualify as Low and Moderate-Income Housing (LMIH). How does each municipality measure up?

Less than 5%  5 - 10%  10% or greater

Six of Rhode Island’s 39 communities meet this goal: Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.
Using the Social Determinants of Health as a model, a number of other conceptual frameworks have been developed to measure life outcomes. Many are framed around the concept of opportunity.

The U.S. Department of Housing & Urban Development devised a measure of “neighborhood opportunity” as part of its Affirmatively Furthering Fair Housing (AFFH) work. The goals of the work are to reduce segregation, eliminate concentrations of poverty, reduce disparities vis-à-vis education, jobs, and transit, and narrow the gaps that leave some populations with disproportionate housing challenges. At the state level, Rhode Island’s 2020 Analysis of Impediments to Fair Housing Choice (AI) uses this lens to map out “communities of opportunity” as measured by indices of education, labor force engagement, environmental health, transit, and poverty.

The conundrum to these efforts is that they are sometimes counter to the idea of “smart growth,” which seeks to build density around urban areas (in order to preserve open space) and upon which Rhode Island largely relies as a policy framework for land use planning. However, assets such as affordable homes, jobs, and public transit are often most plentiful where educational and health outcomes are worst. The state’s AI notes the need for balance when seeking to both expand opportunities and simultaneously improve the areas that show poor outcomes in an effort to “create a holistic approach to community investment.”

Rhode Island’s Health Equity Zones are designed to highlight exactly this sort of inequity in assets and outcomes, and correct them.

When looked at statewide, the state’s economic and transit assets gradually radiate out from urban Providence to the unfragmented forests at the state’s western boundary. However, this same radiant progression—on a micro scale—can also be seen within the regions designated by the U.S. Census Bureau, which have some semblance to counties. As observed in a Policy Link paper on regionalism:

“Regional equity brings a unique perspective to the broader equity movement: a deep understanding of how metropolitan development patterns structure the life chances and social and economic opportunities of residents, and the ways in which uneven spatial development reinforces old racial and class divides, while creating new ones.”

The 2021 Housing Fact Book’s regional section looks at disparities across these county-like regions rather than comparing the Providence Metro area to the rest of the state. A holistic approach requires a balance of assets across each region. The following pages look at a number of indicators associated with opportunity and vulnerability that are related to that balance.

While metrics offer useful insights into the conditions that may cause adverse health or other life outcomes, they do not necessarily offer solutions. What we learn most often is that clear patterns were created by historical discriminatory practices such as redlining and other forms of racial segregation, and that these patterns are de facto blueprints for community vulnerability or advantage. As HEZs and other stakeholders seek improvements for all Rhode Islanders, a systems level approach is required to foster honest and sometimes difficult discussions across disciplines and communities.
NORTHWEST RI

Second in size by land area to the South Region, the Northwest Region includes the historic city of Woonsocket and significant suburban neighborhoods throughout Johnston and Smithfield. While Burrillville and North Smithfield are both largely rural, each has areas of public infrastructure that have contributed to growth in their historic mill villages. The municipalities of Foster, Glocester, and Scituate are the least densely populated and lack public water and sewer, with the exception of the village of Hope in southeast Scituate, which has public water. Three of the region’s municipalities participate in a Health Equity Zone: North Smithfield (with Cumberland and Lincoln); Smithfield (with Johnston and North Providence); and Woonsocket.

Northwest Region by Race & Ethnicity
Total Population: 146,986
Total Households: 56,171

Affordability of Single Family Homes Inventory

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Owners</th>
<th>Renters</th>
<th>Affordability Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$30,001</td>
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</tr>
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<td>$120,001</td>
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<td></td>
</tr>
<tr>
<td>$150,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

56% OR 31,584 Northwest households cannot afford the region’s median home price: $279,000

Median Household Incomes

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>$84,680</td>
</tr>
<tr>
<td>Foster</td>
<td>$89,844</td>
</tr>
<tr>
<td>Glocester</td>
<td>$88,391</td>
</tr>
<tr>
<td>Johnston</td>
<td>$65,125</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>$78,617</td>
</tr>
<tr>
<td>Scituate</td>
<td>$96,179</td>
</tr>
<tr>
<td>Smithfield</td>
<td>$85,337</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>$42,595</td>
</tr>
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</table>

Percent of Region’s Jobs | 52,059 Jobs in Region

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>29%</td>
</tr>
<tr>
<td>Foster</td>
<td>29%</td>
</tr>
<tr>
<td>Glocester</td>
<td>31%</td>
</tr>
<tr>
<td>Johnston</td>
<td>44%</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>33%</td>
</tr>
<tr>
<td>Scituate</td>
<td>28%</td>
</tr>
<tr>
<td>Smithfield</td>
<td>28%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>24%</td>
</tr>
</tbody>
</table>

Poverty Rate of Families with Children <18

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>14%</td>
</tr>
<tr>
<td>Foster</td>
<td>3%</td>
</tr>
<tr>
<td>Glocester</td>
<td>10%</td>
</tr>
<tr>
<td>Johnston</td>
<td>6%</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>6%</td>
</tr>
<tr>
<td>Scituate</td>
<td>1%</td>
</tr>
<tr>
<td>Smithfield</td>
<td>0%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>29%</td>
</tr>
</tbody>
</table>

Percent of Households >65 with a Disability

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Disability Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burrillville</td>
<td>37%</td>
</tr>
<tr>
<td>Foster</td>
<td>21%</td>
</tr>
<tr>
<td>Glocester</td>
<td>29%</td>
</tr>
<tr>
<td>Johnston</td>
<td>31%</td>
</tr>
<tr>
<td>North Smithfield</td>
<td>44%</td>
</tr>
<tr>
<td>Scituate</td>
<td>33%</td>
</tr>
<tr>
<td>Smithfield</td>
<td>32%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>41%</td>
</tr>
</tbody>
</table>

Rhode Island Rate: 14%
Northeast Region by Race & Ethnicity
Total Population: 180,487
Total Households: 69,795

Affordability of Single Family Homes Inventory

60% OR 41,830 Northeast households cannot afford the region’s median home price: $265,000

Housing Stock

Median Household Incomes

Percent of Region’s Jobs | 53,101 Jobs in Region

Poverty Rate of Families with Children <18

Percent of Households >65 with a Disability

TABLE OF CONTENTS
Despite Providence being the only region that is a single municipality, its affordability challenges lie in the fact that it is two distinct real estate markets: the “East Side” and the rest of the city. While the regional analysis below blends the two as one geography, the facts on pages 66 and 67—with home prices of $230,000 versus $660,000—tell another story. Unlike other regions, Providence has full public water service and lacks sewer infrastructure only in a small western area. It has nearly twice the population of the state’s next two largest municipalities. The city is the heart of the state’s public transportation system, with all routes in the state either beginning or ending there. As the Capital City, it also has significant economic and jobs infrastructure. For this particular region, the challenge is to provide equitable housing opportunities for all residents. Providence has three Health Equity Zones: Central Providence; 02907; and 02905 South Providence.

Providence by Race & Ethnicity
Total Population: 179,016
Total Households: 61,644

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Population Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>6%</td>
</tr>
<tr>
<td>Black</td>
<td>14%</td>
</tr>
<tr>
<td>Latino</td>
<td>43%</td>
</tr>
<tr>
<td>White</td>
<td>33%</td>
</tr>
<tr>
<td>Two+</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
</tbody>
</table>

Affordability of Single Family Homes Inventory
73% OR 44,934 Providence households cannot afford the region’s median home price: $275,000

Median Household Incomes
State Median Income: $67,167

Percent of Region’s Jobs | 101,060 Jobs in Region

Percent of Households >65 with a Disability
Rhode Island Rate: 32%
Municipalities: Cranston, East Providence

The Southeast Providence County Region is the only region comprised of just two municipalities. Both cities are inner ring suburbs of Providence and include substantial suburban neighborhoods and commercial areas. Cranston, however, is nearly twice the size of East Providence and includes dense neighborhoods on its border with Providence. A portion of western Cranston was formerly agricultural and while about half has public water and significant suburban subdivisions, the most western reaches do not have any public water or sewer. Though the two cities differ in size, their real estate markets are comparable in home prices and rents. There are Health Equity Zones in both Cranston and East Providence.

**Affordability of Single Family Homes Inventory**

57% OR 28,844 Southeast Providence County households cannot afford the region’s median home price: $273,000

**Housing Stock**

**Median Household Incomes**

$72,017 Cranston
$59,142 East Providence

State Median Income: $67,167

**Percent of Region’s Jobs | 49,674 Jobs in Region**

59% Cranston
41% East Providence

**Poverty Rate of Families with Children <18**

10% Cranston
12% East Providence

Rhode Island Rate: 14%

**Percent of Households >65 with a Disability**

30% Cranston
34% East Providence

Rhode Island Rate: 32%
SOUTHEAST RI

- Public Water Supply
- Sewered Area
- Village / Neighborhood
- River
- Bike Path
- Open Space
- Interstate Highway
- US Federal Highway
- State Highway
SOUTHEAST RI

Containing three of the state's four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the substantial shoreline, coastal resiliency is a development concern throughout the region. Dense development patterns in Newport have allowed it to achieve more than 15 percent of its housing stock as long-term affordable. There is little public infrastructure in the region's eastern municipalities of Little Compton and Tiverton, but Tiverton's border with Fall River includes historic mills—some suitable for redevelopment as housing—and public water. Three of the region's municipalities have Health Equity Zones: Bristol, Newport, and Warren.

Southeast Region by Race & Ethnicity
Total Population: 126,438
Total Households: 54,016

Affordability of Single Family Homes Inventory

Housing Stock
Percent of Region's Jobs | 45,089 Jobs in Region
Percent of Households >65 with a Disability

Median Household Incomes
Poverty Rate of Families with Children <18

Median Income: $67,167

Rental Income: $60,000

Housing Stock

State Single Family: 56%
State Multifamily: 44%

Affordability of Single Family Homes Inventory

64% OR 34,509 Southeast households cannot afford the region's median home price: $429,000

Rental Income: $60,000

State Median Income: $67,167

% of Region's Jobs | 45,089 Jobs in Region

Rental Income: $60,000

Percent of Households >65 with a Disability

Rental Income: $60,000

Rental Income: $60,000

Rhode Island Rate: 14%

Rhode Island Rate: 32%
SOUTH RI

In square miles, the South Region is the largest in the state and contains nearly a third of the state’s land mass. Except for its coastal areas, the region is largely rural and lacks public infrastructure. Among its nine municipalities, its four largest population centers—South Kingstown, North Kingstown, Westerly, and Narragansett—account for 75 percent of the region’s total. While these four municipalities do have coastal considerations, they also have public infrastructure and host a number of suburban neighborhoods, large villages, and economic centers, such as Quonset and the University of Rhode Island, which provide opportunities for homes connected to jobs and other amenities. All of the region’s municipalities are represented by the South County Health Equity Zone.

South Region by Race & Ethnicity
Total Population: 131,562
Total Households: 49,102

Affordability of Single Family Homes Inventory

Median Household Incomes

Percent of Region’s Jobs | 46,222 Jobs in Region

Poverty Rate of Families with Children <18

Percent of Households >65 with a Disability

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

Central Region by Race & Ethnicity
Total Population: 163,982
Total Households: 69,422

Affordability of Single Family Homes Inventory

50% OR 34,645 Central households cannot afford the region’s median home price: $262,228

Median Household Incomes

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coventry</td>
<td>$73,392</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>$114,147</td>
</tr>
<tr>
<td>Warwick</td>
<td>$73,757</td>
</tr>
<tr>
<td>West Greenwich</td>
<td>$119,688</td>
</tr>
<tr>
<td>West Warwick</td>
<td>$55,527</td>
</tr>
</tbody>
</table>

State Median Income: $67,167

Percent of Region’s Jobs
69,152 Jobs in Region

Percent of Households >65 with a Disability

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coventry</td>
<td>36%</td>
</tr>
<tr>
<td>East Greenwich</td>
<td>32%</td>
</tr>
<tr>
<td>Warwick</td>
<td>33%</td>
</tr>
<tr>
<td>West Greenwich</td>
<td>16%</td>
</tr>
<tr>
<td>West Warwick</td>
<td>39%</td>
</tr>
</tbody>
</table>

Rhode Island Rate: 32%
LOCAL HOUSING FACTS

HousingWorks RI @ RWU
2021 Housing Fact Book
MUNICIPAL PAGES OVERVIEW

The strains on housing affordability across Rhode Island include references to state and regional data, however, it is within each municipality that a home exists. Each municipality establishes laws and regulations that govern the ability to produce homes. Zoning ordinances are at the heart of that framework. While some rights to residential development exist “by right,” others are granted by “variance” or “not permitted.” This zoning framework has a direct impact on the real estate market within any given geography.\(^8\)

The dominant residential zone across New England is for single family housing. Yet this dominance is questioned by advocates, who note its inefficiency of land use; and by many developers, who note an emerging market of those who seek smaller units and less reliance on cars.

This year’s municipal pages follow the design established in the last couple of years, which seeks to establish the connection between the picture of housing affordability and a municipality’s capacity and regulatory framework for a diversity of types of residential development.

The lower third of each page includes “Housing and Development Conditions,” which includes references to specific zoning ordinances (defined in the right-hand column) that are in a municipality’s “Housing Toolbox,” as well as building permits from the U.S. Census Bureau’s Building Permit Survey (BPS). When HousingWorks RI has been able to confirm or correct BPS data, it is noted as “municipally reported.” Since the BPS only includes permits issued for new building, it misses the creation of new homes from redevelopment and accessory dwelling units.

Especially given the passage of a new housing bond and the establishment of a first-time permanent funding stream for the creation of long-term affordable homes, it is critical that municipalities establish a broader range of options for residential development that can produce the diversity of healthy, affordable homes that meet the needs of all Rhode Islanders.

TEN HOUSING STRATEGIES\(^9\)

**ADU**

ACCESSORY DWELLING UNITS are residences attached to or built within a single family home. ADUs have separate kitchens, bathrooms, and egresses.\(^90\) Variations include Accessory Family Dwelling Unit and In-Law Apartment.

**AHTF**

AFFORDABLE HOUSING TRUST FUNDS\(^91\) are publicly funded accounts established by a city, county or state government for a) the preservation and production of affordable housing and b) increasing opportunities for access to decent affordable homes.

**AR**

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

**CP**

COMPREHENSIVE PERMIT (§ 45-53-4) is a procedure for approval of construction of low- or moderate-income housing. Applicants proposing low- or moderate-income housing may submit a single application for a comprehensive permit. This procedure is only available when at least twenty-five percent (25%) of the housing is low- or moderate-income housing.\(^92\) They are sometimes used by a municipality to facilitate development that may not conform to their existing zoning code, and are informally referred to as “friendly comprehensive permits.”

**FZ**

FLEXIBLE ZONING\(^93\) / Two types: A FLOATING ZONE (RI Law § 45-24-31(27)) is an unmapped zoning district adopted within the ordinance, which is established on the zoning map only when an application for development, meeting the zone requirements, is approved. An OVERLAY DISTRICT (RI Law § 45-24-31 (53)) is established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

**G/VC**

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

**ID**

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

**IZ**

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

**MU**

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

**TOD**

TRANSIT-ORIENTED DEVELOPMENT is transit-oriented and transit supportive land use planning to create an environment around a transit stop or station supporting pedestrian activities and transit use.
**RHODE ISLAND**

**POPULATION** 1,057,231  **HOUSEHOLDS** 410,489  **MEDIAN HOUSEHOLD INCOME** $67,167  
**OWNERSHIP** 61%  **RENTAL** 39%

---

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

- Home price: $319,000
- Monthly housing payment: $2,154

**5 YEAR COMPARISON**

- 2015: $245,830
- 2020: $30% INCREASE

**AVG. OWNER INCOME**

- Monthly: $2,154
- Annual: $319,000

**AVG. RENTER INCOME**

- Monthly: $1,660
- Annual: $245,830

**INCREASE**

- Home prices: 30%
- Rents: 3%

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

- Owners: $2,154
- Renters: $1,660
- Private Sector Wage: $1,468
- Renter Household Income: $902
- RI Minimum Wage: $512

**COST BURDENED HOUSEHOLDS**

- Owner Households: 27%
- Renter Households: 48%

**TOTAL**

- 139,090 Households are cost burdened

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

---

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- Total: 468,171
  - Single family: 56%
  - Multifamily: 44%

**INFRASTRUCTURE**

<table>
<thead>
<tr>
<th>Region</th>
<th>N/A</th>
<th>Nearly Full</th>
<th>Partial</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>None</td>
<td>Nearly Full</td>
<td>Partial</td>
<td>None</td>
</tr>
<tr>
<td>Sewer</td>
<td>None</td>
<td>Nearly Full</td>
<td>Partial</td>
<td>None</td>
</tr>
</tbody>
</table>

**MULTIFAMILY BY RIGHT**

- In residential zones: Yes

**MULTIFAMILY DEVELOPMENT ORDINANCES**

- ADU
- AHTF
- AR
- CP
- FZ
- ID
- IZ
- MU
- TOD

**2020 BUILDING PERMITS**

- Total: 1,420
  - Single family: 906
  - Multi-family: 494
  - ADU: 20

**LONG-TERM AFFORDABLE HOMES**

RI General Law: 45-53-39 (Low or Moderate Income Housing)

- Number of households below HUD 80% area median income: 177,820

**ADDED UNITS**

- Ownership: 52
- Rental: 312

**PREERVED RENTALS**

- State-Funded Homes: BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 3,246

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TABLE OF CONTENTS
CURRENT HOUSING & DEVELOPMENT

HOME PRICING
- Median Single Family Home Price: $498,250
- Average 2-Bedroom Rent: $3,416

AFFORDABILITY GAP
- Income Needed to Afford Housing: $136,651

MONTHLY COSTS: OWNERS & RENTERS
- Below are housing payments at 30% of certain income levels:
  - Owners: $3,416
  - Renters: N/A

COST BURDENED HOUSEHOLDS
- 1,610 Households are Cost Burdened
- 24% of Owner Households
- 60%* of Renter Households

LONG-TERM AFFORDABLE HOMES
- Number of households below HUD 80% area median income: 1,255
- 3.33% of year-round housing stock
- 209 # of long-term affordable homes

ADDED UNITS
- Ownership: 0
- Rental: 17
- Preserved Rentals: 0

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

2020 BUILDING PERMITS:
- Total: 36
- Single family: 16
- Multi-family: 20

INFRARED STRUCTURE
- Region: Southeast
- Public Water: Full
- Public Sewer: Nearly Full

MULTIFAMILY BY RIGHT
- Yes: 350
- No: 24%

INFRASTRUCTURE
- Current: 3.33%
- Special Needs: 15%

RESIDENTIAL ZONES
- Elderly: 29%
- Family: 56%

PUBLIC WATER
- Full
- Partial
- None

PUBLIC SEWER
- Partial
- None

TABLE OF CONTENTS

2021 Housing Fact Book | HousingWorks RI @ RWU
BRISTOL

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
22,145 | 8,304 | $72,610

67% OWN | 33% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $380,000
Monthly housing payment $2,428

5 YEAR COMPARISON

2015 | 2020
$349,625 | $380,000
9% INCREASE

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

$2,428
$1,372
$1,129
$920
$512

Owners Renters Private Sector Wage Renter Household Income RI Minimum Wage

COST BURDENED HOUSEHOLDS

2,783 HOUSEHOLDS ARE COST BURDENED

OWNER
RENTER

27%
48%

= 1,521
= 1,262

Owner Households Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 9,379
Single family 59%
Multifamily 41%

INFRASCTURE

REGION: Southeast
Public Water
Partial
None
Public Sewer
Partial
None

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES
Yes
No

6,000 sq. ft. lot for 1st unit;
4,000 add’l sq. ft. per add’l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS: Total 21
Single family 21
Multifamily 0

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: 3,070

CURRENT 5.79% % of year-round housing stock 522 # of long-term affordable homes

Elderly 68% Family 19% Special Needs 13%

ADDED UNITS

Ownership 0 Rental 2

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 19

PRESERVED RENTALS

0
**Housing Costs**

**Median Single Family**
- Home price: $300,000
- Monthly housing payment: $1,984

**Average 2-Bedroom Rent**
- Rental payment: $886
- 5 Year Comparison: 2015 $228,075, 2020 $230,075, increase of 7%

**Income needed to afford this**
- $79,355

**Affordability Gap**

**Monthly Costs: Owners & Renters**
- Owners: $1,984
- Renters: $886
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

**Cost Burdened Households**
- 1,459 Households are cost burdened
- 16% Owner Households
- 50% Renter Households
- 726 Owner Households
- 733 Renter Households

**Current Housing & Development**

**Housing Stock**
- Total: 6,510
- Single Family: 4,692 (74%)
- Multifamily: 1,818 (26%)

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

**Multifamily By Right in Residential Zones**
- Yes
- No
- 15,000 sq. ft. for each of first two units; 1,500 - 4,500 add'l sq. ft. for each add'l unit, depending on number of bedrooms

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

**2020 Building Permits**
- Total: 35
- Single Family: 23
- Multifamily: 8
- ADU: 4

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 2,310
- 10.28% of year-round housing stock
- 636 # of long-term affordable homes

**Added Units**
- Ownership: 11
- Rental: 21
- Preserved Rentals: 0

**State-Funded Homes**
- Building Homes Rhode Island (Rounds I, II, & III): 154

**Current Population**
- 16,588
- Households: 5,980
- Median Household Income: $84,680
- 74% Own
- 26% Rent
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $239,000
Monthly housing payment $1,782

5 YEAR COMPARISON
2015 2020
$120,183 $1,428
99% INCREASE

AVERAGE 2-BEDROOM RENT
Rental payment $1,428
2015 2020
$1,545 $1,428
8% DECREASE

Income needed to afford this $71,275

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

<table>
<thead>
<tr>
<th>Type</th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renters</td>
<td>$1,428</td>
<td>$1,517</td>
<td>$832</td>
<td>$512</td>
<td></td>
</tr>
<tr>
<td>Owners</td>
<td>$1,782</td>
<td></td>
<td>$1,428</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Income needed to afford this $57,120

COST BURDENED HOUSEHOLDS

3,169 HOUSEHOLDS ARE COST BURDENED

394 OWNER HOUSEHOLDS
48% OWNED

2,775 RENTER HOUSEHOLDS
55% RENTED

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 7,104
Single family 7%
Multifamily 93%

INFRASTRUCTURE

REGION: Northeast
Public Water
Full
Partial
None

Public Sewer
Full
Partial
None

5,000 sq. ft. lot for 1st unit;
2,000 add’l sq. ft. per add’l unit

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Full
Partial
None

35%59% 6%

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:
Total 6
Single family 6
Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: 4,700

CURRENT
10.96% % of year-round housing stock
819 # of long-term affordable homes

Elderly 59%
Family 35%
Special Needs 6%

ADDED UNITS
Ownership 0
Rental 0
PRESERVED RENTALS

0

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

**CURRENT HOUSING & DEVELOPMENT**

- **Population:** 7,799
- **Households:** 3,282
- **Median Household Income:** $78,209

- **84% Own**
- **16% Rent**

### HOUSING COSTS

- **Median Single Family Home Price:** $462,950
- **Average 2-Bedroom Rent:**
  - 2015: $2,724
  - 2020: $344,162
  - Increase: 35%

- **Total Income Needed to Afford:** $108,962

### AFFORDABILITY GAP

- **Monthly Costs: Owners & Renters**
  - Owners: $2,724
  - Renter: N/A

- **Cost Burdened Households**
  - 845 Households are cost burdened
  - Owner: 23%
  - Renter: 45% *

- *Denotes high margin of error

### CURRENT HOUSING & DEVELOPMENT

- **Housing Stock**
  - Total: 5,218
  - Single Family: 90%
  - Multifamily: 10%

- **Infrastructure**
  - Region: South
  - Public Water: None
  - Public Sewer: None

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

- **2020 Building Permits:**
  - Total: 29
  - Single Family: 29
  - Multifamily: 0

- **Long-Term Affordable Homes**
  - RI General Law 45-53-3(b) Low or Moderate Income Housing
  - Number of households below HUD 80% area median income: 1,035
  - Current: 3.92%
  - % of year-round housing stock: 137

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

- **State-Funded Homes**
  - Building Homes Rhode Island (Rounds I, II, & III): 43

**TABLE OF CONTENTS**
### Housing Costs

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2020</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home price</td>
<td>$297,500</td>
<td>$2,035</td>
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<tr>
<td>Monthly housing payment</td>
<td>$195,571</td>
<td>$1,633</td>
<td>52%</td>
</tr>
</tbody>
</table>

**5 Year Comparison**

**Income needed to afford this**

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2020</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$81,416</td>
<td>$65,320</td>
<td></td>
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<tr>
<td>Renters</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Sector Wage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>1,398</td>
<td>1,023</td>
<td>37%</td>
</tr>
<tr>
<td>RI Minimum Wage</td>
<td>$512</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Affordability Gap

- **4,049 households are cost burdened**
- **74% of year-round housing stock**
- **5,025 number of households below HUD 80% area median income**
- **749 # of long-term affordable homes**

### Current Housing & Development

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUILDING PERMITS:</td>
<td>Total 56</td>
</tr>
<tr>
<td>Single family</td>
<td>48</td>
</tr>
<tr>
<td>Multi-family</td>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUILDING HOMES RHODE ISLAND (Rounds I, II, &amp; III):</td>
<td>44</td>
</tr>
</tbody>
</table>

### Long-term Affordable Homes

- **RI General Law: 45-53-39)** Low or Moderate Income Housing

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly</td>
<td>58%</td>
</tr>
<tr>
<td>Family</td>
<td>37%</td>
</tr>
<tr>
<td>Special Needs</td>
<td>5%</td>
</tr>
</tbody>
</table>

### Table of Contents

- 2021 Housing Fact Book
- HousingWorks RI @ RWU

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*2021 Housing Fact Book | HousingWorks RI @ RWU*
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $284,900
Monthly housing payment: $2,003

AVERAGE 2-BEDROOM RENT

Rental payment: $1,650

5 YEAR COMPARISON

2015 2015 2020 2020

INCREASE

HOUSING COSTS

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

10,459 HOUSEHOLDS ARE COST BURDENED

OWNERS

RENTERS

OWNER

RENTER

29%

48%

= 5,906 Owner Households

= 4,553 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 32,969

Single family: 62%

Multifamily: 38%

REGION: Southeast Providence County

Infrastructure

Public Water

Public Sewer

Nearly Full

Partial

None

Infrastructure

Nearly Full

Partial

None

Multifamily by Right in Residential Zones

6,000 sq. ft. lot for 1st unit;
4,000 add’l sq. ft. per add’l units up to 9;
3,500 add’l sq. ft. for 9 or more;
special considerations may apply

Residential Development Ordinances

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

2020 BUILDING PERMITS: Total 59

Single family 29

Multifamily 30

LONG-TERM AFFORDABLE HOMES

Number of households below HUD 80% area median income: 12,295

State Funded Homes

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

ADDED UNITS

Ownership 0

Rental 2

PRESERVED RENTALS

0

TABLE OF CONTENTS
**Current Housing & Development**

**Median Single Family**
- Home price: $345,000
- Monthly housing payment: $2,213

**Average 2-Bedroom Rent**
- Rental payment: $1,859 (2015), $1,941 (2020), 4% decrease

**Housing Costs**
- Income needed to afford this: $88,532

**Affordability Gap**
- Owners: $2,213
- Renters: $1,859
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

**Monthly Costs: Owners & Renters**
- Below are housing payments at 30% of certain income levels

**Cost Burdened Households**
- 3,781 households are cost burdened
- 23% owner households (2,306)
- 51% renter households (1,475)

**Housing Stock**
- Total: 14,112
- Single family: 68%
- Multifamily: 32%

**Residential Development Ordinances**
- ADU: 0
- AHTF: 0
- AR: 0
- CP: 0
- FZ: 0
- G/VC: 0
- ID: 0
- IZ: 0
- MU: 0
- TOD: 0

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 4,460
- 6.00% of year-round housing stock
- 824 of long-term affordable homes

**Current Building Permits**
- Total: 50
- Single family: 35
- Multi-family: 15
- Municipally reported

**State-Funded Homes**
- Building Homes Rhode Island (Rounds I, II, & III): 56

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

**Housing Costs**

- **Median Single Family**
  - Home price: $550,000
  - Monthly housing payment: $3,908

- **Average 2-Bedroom Rent**
  - Rental payment: $1,634 (2020)

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $3,908
  - Renters: $1,634
  - Private Sector Wage: $1,023
  - Renter Household Income: $1,338
  - RI Minimum Wage: $512

- **Cost Burdened Households**
  - 1,495 households are cost burdened
  - 26% of owner households
  - 43% of renter households

**Housing Stock**

- Total: 5,501
  - Single family: 71%
  - Multifamily: 29%

**Infrastructures**

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

**Residential Development Ordinances**

- ADU: 1
- AHTF: 0
- AR: 1
- CP: 1
- FZ: 0
- G/VC: 2
- ID: 0
- IZ: 1
- MU: 0
- TOD: 0

**2020 Building Permits**

- Total: 11
  - Single family: 11
  - Multi-family: 0

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 1,260
- Current: 245
  - Elderly: 58%
  - Family: 28%
  - Special Needs: 14%

**State-Funded Homes**

- Building Homes Rhode Island (Rounds I, II, & III): 10

---

**Table of Contents**

- Population: 13,081
- Households: 5,079
- Median Household Income: $114,147

EAST GREENWICH

- 77% Own
- 23% Rent

- Home price: $550,000
- Monthly housing payment: $3,908

- Rental payment: $1,634 (2020)

- Income needed to afford this: $156,309
- Income needed to afford this: $65,360

- 1,495 households are cost burdened
  - 26% of owner households
  - 43% of renter households

- Total: 5,501
  - Single family: 71%
  - Multifamily: 29%

- Building permits: 11
  - Single family: 11
  - Multi-family: 0

- 245 long-term affordable homes
  - Elderly: 58%
  - Family: 28%
  - Special Needs: 14%

- State-Funded Homes: 10

---

2021 Housing Fact Book | HousingWorks RI @ RWU | 47
**EAST PROVIDENCE**

**POPULATION** | **HOUSEHOLDS** | **MEDIAN HOUSEHOLD INCOME** | **OWNERSHIP**
--- | --- | --- | ---
47,483 | 19,902 | $59,142 | 61% OWN | 39% RENT

### HOUSING COSTS

#### MEDIAN SINGLE FAMILY

- **Home price**: $270,500
- **Monthly housing payment**: $1,901

#### AVERAGE 2-BEDROOM RENT

- **Rental payment**: $1,694

#### 5 YEAR COMPARISON

- **2015**: $185,738
- **2020**: $270,500
- **46% INCREASE**

### AFFORDABILITY GAP

#### MONTHLY COSTS: OWNERS & RENTERS

- **Owners**: $1,901
- **Renters**: $1,694
- **Private Sector Wage**: $832
- **Renter Household Income**: $1,517
- **RI Minimum Wage**: $512

**Income needed to afford this**: $76,046

**Income needed to afford this**: $67,760

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK

- **Total**: 21,104
- **Single family**: 57%
- **Multifamily**: 43%

#### INFRASTRUCTURE

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

#### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>29%</td>
<td>71%</td>
</tr>
</tbody>
</table>

#### RESIDENTIAL DEVELOPMENT ORDINANCES

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

#### 2020 BUILDING PERMITS

- **Total**: 7
- **Single family**: 7
- **Multi-family**: 0

### LONG-TERM AFFordable HOMES

- **Number of households below HUD 80% area median income**: 9,415

#### CURRENT

- **9.83%** of year-round housing stock
- **2,099** of long-term affordable homes

#### ADDED UNITS

- **Ownership**: 0
- **Rental**: 102
- **Preserved Rentals**: 0

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

---

48 | 2021 Housing Fact Book | HousingWorks RI @ RWU
**Housing Costs**

**Median Single Family**
- Home price: $378,500
- Monthly housing payment: $2,447

**Average 2-Bedroom Rent**
- Rental payment: N/A
- Increase: 26%

**Affordability Gap**

**Monthly Costs: Owners & Renters**

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,447</td>
<td>$1,341</td>
<td>$987</td>
<td>$512</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**Cost Burdened Households**

- 760 households are cost burdened
- 26% of owner households
- 72%* of renter households

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

*Denotes high margin of error

**Current Housing & Development**

**Housing Stock**
- Total: 2,615
- Single family: 88%
- Multifamily: 12%

**Infrastructure**

- Nearly Full: Public Water, Public Sewer
- Partial: None

**Residential Development Ordinances**

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

**2020 Building Permits**
- Total: 52
- Single family: 14
- Multifamily: 38

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 760
- 5.67% of year-round housing stock
- 139 # of long-term affordable homes

**Added Units**

- Ownership: 0
- Rental: 0

**Preserved Rentals**

- State-Funded Homes
- BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 69
HOUSING COSTS

MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$355,000</td>
<td>$259,487</td>
<td>37% INCREASE</td>
</tr>
</tbody>
</table>

MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Monthly housing payment</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,561</td>
<td>$259,487</td>
<td>37% INCREASE</td>
</tr>
</tbody>
</table>

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Below are housing payments at 30% of certain income levels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners: $2,561</td>
</tr>
<tr>
<td>Renters: N/A</td>
</tr>
<tr>
<td>Private Sector Wage: $1,517</td>
</tr>
<tr>
<td>Renter Household Income: $832</td>
</tr>
<tr>
<td>RI Minimum Wage: $512</td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

410 HOUSEHOLDS ARE COST BURDENED

| Owner Households | 25% |
| Renter Households | 33%* |

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multifamily</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,824</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>

INFRASSTRUCTURE

REGION: Northwest

PUBLIC WATER

- Nearly Full: Yes
- Partial: No

PUBLIC SEWER

- Nearly Full: Yes
- Partial: No

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

- Yes: 83%
- No: 17%

RESIDENTIAL DEVELOPMENT ORDINANCES

<table>
<thead>
<tr>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
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<tbody>
<tr>
<td>G/VC</td>
<td>ID</td>
<td>IZ</td>
<td>MU</td>
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2020 BUILDING PERMITS

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>4</td>
<td>0</td>
</tr>
</tbody>
</table>

LONG-TERM AFFORDABLE HOMES

Number of households below HUD 80% area median income: 545

Foster

<table>
<thead>
<tr>
<th>RI General Law: 45-53-3(9) Low or Moderate Income Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT 2.05% 36 # of long-term affordable homes</td>
</tr>
</tbody>
</table>

ADDED UNITS

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

State-funded homes

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

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

*Denotes high margin of error.
**Housing Costs**

### Median Single Family
- **Home Price:** $319,900
- **Monthly Housing Payment:** $2,172

### Average 2-Bedroom Rent
- **Rental Payment:** N/A

### Affordability Gap

#### Monthly Costs: Owners & Renters

- **Owners:** $2,172
- **Renters:** N/A
- **Private Sector Wage:** $1,517
- **Renter Household Income:** $832
- **RI Minimum Wage:** $512

**Income Needed to Afford this:** $86,868

<table>
<thead>
<tr>
<th>Monthly Cost</th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>$226,163</td>
<td>$2,172</td>
</tr>
<tr>
<td>Owner</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**5 Year Comparison:**
- **Home Price:** $2,172 (41% increase)
- **Rental Payment:** N/A

**Cost Burdened Households:**
- **1,077** households are cost burdened
- **30%** of owner households are cost burdened
- **21%** of renter households are cost burdened

*Denotes high margin of error

**Housing Stock**

- **Total:** 4,155
- **Single Family:** 93%
- **Multifamily:** 7%

**Infrastructure**

- **Region:** Northwest
- **Public Water:** None
- **Public Sewer:** None

**Residential Development Ordinances**

- **ADU:** 0
- **AHTF:** 0
- **AR:** 0
- **CP:** 0
- **FZ:** 0
- **G/VC:** 0
- **ID:** 0
- **IZ:** 0
- **MU:** 4
- **TOD:** 0

**2020 Building Permits:**
- **Total:** 50
- **Single Family:** 46
- **Multi-Family:** 4

**Long-Term Affordable Homes**

- **Number of households below HUD 80% area median income:** 925
- **2.16%** of year-round housing stock
- **83** # of long-term affordable homes

**ADDED UNITS**

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

**State-Funded Homes**

**Building Homes Rhode Island (Rounds I, II, & III):** 0
### Housing Costs

**Median Single Family**
- Home price: $314,900
- Monthly housing payment: $2,127

**Average 2-Bedroom Rent**
- Rental payment: N/A

### Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $2,127
- Renters: N/A

**Cost Burdened Households**
- 769 Households are cost burdened

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

*Denotes high margin of error

### Current Housing & Development

**Housing Stock**
- Total: 3,685

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

**Multifamily by Right**
- In Residential Zones:
  - Yes: 80,000 sq. ft. lot per unit

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

**2020 Building Permits**: Total 9
- Single family: 9
- Multi-family: 0

### Long-Term Affordable Homes

- Number of households below HUD 80% area median income: 940
- Percentage of year-round housing stock: 7.09%
- # of long-term affordable homes: 239

**Added Units**
- Ownership: 0
- Rental: 0

**Preserved Rentals**
- State-Funded Homes: BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 30

---

**Table of Contents**

---

52 | 2021 Housing Fact Book | HousingWorks RI @ RWU
JAMESTOWN

CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $649,950
Monthly housing payment: $3,770

AVERAGE 2-BEDROOM RENT

Rental payment: N/A

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

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

- Owners: $3,770
- Renters: N/A
- Private Sector Wage: $1,332
- Renter Household Income: $1,233
- R.I. Minimum Wage: $512

COST BURDENED HOUSEHOLDS

627 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 461 (24%)
- Renter Households: 166 (44%*)

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total: 3,072
Single family: 94%
Multifamily: 6%

INFRASTRUCTURE

REGION: Southeast
Public Water: Nearly Full
Public Sewer: Nearly Full

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes: 0
No: 22

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:
Total: 22
Single family: 22
Multifamily: 0

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-3(9) Low or Moderate Income Housing
Number of households below HUD 80% area median income: 400

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

ADDED UNITS
Ownership: 0
Rental: 0

PRESERVED RENTALS
State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 3

TABLE OF CONTENTS
JOHNSTON

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
29,307 | 11,597 | $65,125

67% OWN | 33% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price: $294,250
Monthly housing payment: $2,114

5 YEAR COMPARISON
2015: $178,090 (↑ 65%
2020: $294,250

Average 2-Bedroom Rent
Rental payment: $1,763

5 YEAR COMPARISON
2015: $1,729 (↑ 2%
2020: $1,763

Housing Costs

Income needed to afford this

$84,558

$70,520

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

OWNERS

2021

$2,114

OWNERS

2020

$2,114

RENTERS

2021

$1,763

RENTERS

2020

$1,729

PRIVATE SECTOR WAGE

$1,517

RENTER HOUSEHOLD INCOME

$832

RI MINIMUM WAGE

$512

COST BURDENED HOUSEHOLDS

3,493 HOUSEHOLDS ARE COST BURDENED

35% Owner Households

25% = 1,920

25% = 1,573

37% Renter Households

44% = 1,573

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total

13,034

Single Family

63%

Multifamily

37%

INFRASTRUCTURE

REGION: Northwest

Public Water

Nearly Full

Yes

Public Sewer

Nearly Full

Yes

Partial

No

None

Partial

None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes

2 acres net area;
5 or 10 units per net acre depending on zone;
Maximum 12 units in structure

No

RESIDENTIAL DEVELOPMENT ORDINANCES

ARD

AR

CP

CP

FZ

FZ

G/VC

G/VC

ID

ID

IZ

IZ

MU

MU

TOD

TOD

ADDED UNITS

Ownership 0

Rental 0

PRESERVED RENTALS

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 7

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income:

4,905

CURRENT

8.00%

% of year-round housing stock

991 # of long-term affordable homes

Elderly

74%

Family

13%

Special Needs

13%

ADDED UNITS

Ownership 0

Rental 0

PRESERVED RENTALS

0

2020 BUILDING PERMITS:

Total 33

Single family 33

Multi-family 0
Housing Costs

**Median Single Family**
- Home price: $355,000
- Monthly housing payment: $2,453

**Average 2-Bedroom Rent**
- Rental payment: $1,679 (5% increase from $1,704)

**Income Needed to Afford**
- $98,133
- $67,160

Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $2,453
- Renters: $1,679
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

**Cost Burdened Households**
- 2,227 households are cost burdened
- 21% of owner households
- 42% of renter households

**Current Housing & Development**

**Housing Stock**
- Total: 8,863
  - Single family: 60%
  - Multifamily: 40%

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

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

**2020 Building Permits**
- Total: 18
  - Single family: 18
  - Multi-family: 0

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 2,860
- 6.71% of year-round housing stock
- 605 # of long-term affordable homes

**Added Units**
- Ownership: 0
- Rental: 45

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

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

<table>
<thead>
<tr>
<th>MEDIAN SINGLE FAMILY</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home price</td>
<td>$747,500</td>
</tr>
<tr>
<td>Monthly housing</td>
<td>$4,133</td>
</tr>
<tr>
<td></td>
<td>2015: $580,704</td>
</tr>
<tr>
<td></td>
<td>2020: $512 (29% INCREASE)</td>
</tr>
</tbody>
</table>

**Income needed to afford this:** $165,309

### AFFORDABILITY GAP

**MONTHLY COSTS: OWNERS & RENTERS**

<table>
<thead>
<tr>
<th></th>
<th>$0</th>
<th>$500</th>
<th>$1,000</th>
<th>$1,500</th>
<th>$2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners</td>
<td>$4,133</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renters</td>
<td>$1,332</td>
<td>$1,233</td>
<td>$512</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**COST BURDENED HOUSEHOLDS**

- **440 HOUSEHOLDS ARE COST BURDENED**
  - **29%** Owner Households
  - **33%** Renter Households

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

*Denotes high margin of error

### CURRENT HOUSING & DEVELOPMENT

**HOUSING STOCK**

- **Total:** 2,435
  - Single family: 98%
  - Multifamily: 2%

**INFRASTRUCTURE**

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

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes: 0%
- No: 100%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- **ADU:** G/VC, ID
- **AHTF:** AR
- **AR:** CP, IZ
- **CP:** MU
- **FZ:** TOD
- **2020 BUILDING PERMITS:** Total: 15
  - Single family: 15
  - Multi-family: 0

**LONG-TERM AFFORDABLE HOMES**

- **Number of households below HUD 80% area median income:** 580
- **0.56%** of year-round housing stock
- **9** of long-term affordable homes

**ADDED UNITS**

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

**BUILT HOME RHODE ISLAND (Rounds I, II, & III):** 7
HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price $445,000
Monthly housing payment $2,819

AVERAGE 2-BEDROOM RENT
Rental payment $1,621

Income needed to afford this $112,762
Income needed to afford this $64,840

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,819</td>
<td>$1,621</td>
<td>$1,332</td>
<td>$1,233</td>
<td>$512</td>
<td></td>
</tr>
</tbody>
</table>

COST BURDENED HOUSEHOLDS

2,495 HOUSEHOLDS ARE COST BURDENED

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 7,932
Single family 63%
Multifamily 37%

INFRARED STRUCTURE

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

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

- Yes
- No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:
- Total 14
- Single family 14
- Multifamily 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: 3,060

CURRENT

5.16% of year-round housing stock
355 # of long-term affordable homes

- Elderly 26%
- Family 47%
- Special Needs 26%

ADDED UNITS

Ownership 4
Rental 0
Preserved Rentals 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 45

TABLE OF CONTENTS
**NARRAGANSETT**

**POPULATION** 15,500  |  **HOUSEHOLDS** 6,467  |  **MIDIAN HOUSEHOLD INCOME** $86,920  |  **70% OWN**  |  **30% RENT**

### HOUSING COSTS

**MEDIAN SINGLE FAMILY**

- Home price: $560,000
- Monthly housing payment: $3,350

**5 YEAR COMPARISON**

- 2015: $408,624 
- 2020: $560,000 
- INCREASE: 37%

**AVERAGE 2-BEDROOM RENT**

- Rental payment: $1,679
- 2015: $1,223 
- 2020: $1,679 
- INCREASE: 37%

**MEDIAN INCOME AND HOUSING AFFORDABILITY**

**MONTHLY COSTS: OWNERS & RENTERS**

- Owners: $3,350 
- Renters: $1,679 
- Private Sector Wage: $1,341 
- Renter Household Income: $987 
- RI Minimum Wage: $512 

**COST BURDENED HOUSEHOLDS**

- 2,147 HOUSEHOLDS ARE COST BURDENED

- Owner Households: 26% (1,159)
- Renter Households: 59% (988)

**LONG-TERM AFFORDABLE HOMES**

RI General Law: 45-53-39 Low or Moderate Income Housing

- 2,770 Number of households below HUD 80% area median income

**INFRASTRUCTURE**

- Region: South
- Public Water: Full: Yes, Partial: No, None: No
- Public Sewer: Full: Yes, Partial: Yes, Nearly Full: No, None: No

**RESIDENTIAL DEVELOPMENT ORDINANCES**

- ADU: 0  |  AHTF: 0  |  AR: 0  |  CP: 0  |  FZ: 0  |  G/VC: 0  |  ID: 0  |  IZ: 0  |  MU: 0  |  TOD: 0

**2020 BUILDING PERMITS**

- Total: 23  |  Single family: 23  |  Multi-family: 0

- Municipally reported

**CURRENT HOUSING & DEVELOPMENT**

**STATE-FUNDED HOUSING**

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 2

**TODAHL OF CONTENTS**
CURRENT HOUSING & DEVELOPMENT

HOUSING COSTS

- MEDIAN SINGLE FAMILY
  - Home price: $625,000
  - Monthly housing payment: $3,742

- AVERAGE 2-BEDROOM RENT
  - Rental payment: $1,455

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

- Owners: $3,742
- Renters: $1,455
- Private Sector Wage: $1,332
- Renter Household Income: $1,233
- RI Minimum Wage: $512

- $149,671 Income needed to afford this
- $58,200 Income needed to afford this

COST BURDENED HOUSEHOLDS

- 3,662 HOUSEHOLDS ARE COST BURDENED
  - Owner Households: 1,277 (30%)
  - Renter Households: 2,385 (42%)

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

- Total: 12,982
  - Single family: 37%
  - Multifamily: 63%

INFRASTRUCTURE

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

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

- Yes: 57%
- No: 43%

RESIDENTIAL DEVELOPMENT ORDINANCES

- ADU: 7
- AHTF: 7
- AR: 7
- CP: 0
- FZ: 0
- G/VC: 0
- ID: 0
- IZ: 0
- MU: 0
- TOD: 0

2020 BUILDING PERMITS:

- Total: 7
- Single family: 7
- Multifamily: 0

LONG-TERM AFFORDABLE HOMES

- RI General Law: 45-53-3(9) Low or Moderate Income Housing
- Number of households below HUD 80% area median income: 4,630

CURRENT

- Elderly: 25%
- Family: 65%
- Special Needs: 10%

ADDED UNITS

- Ownership: 0
- Rental: 48
- Preserved Rentals: 38

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

TABLE OF CONTENTS

2021 Housing Fact Book | HousingWorks RI @ RWU | 59
# NEW SHOREHAM

## POPULATION
- **916**

## HOUSEHOLDS
- **440**

## MEDIAN HOUSEHOLD INCOME
- **$59,423**

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING COSTS

<table>
<thead>
<tr>
<th>Home price</th>
<th>Monthly housing payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$1,237,500</strong></td>
<td><strong>$6,874</strong></td>
<td>2015: $1,283,778 2020: N/A 4% DECREASE</td>
</tr>
</tbody>
</table>

#### MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$1,237,500</strong></td>
<td>2015: $1,283,778 2020: N/A 4% DECREASE</td>
</tr>
</tbody>
</table>

#### AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>N/A</strong></td>
<td>2015: N/A 2020: N/A</td>
</tr>
</tbody>
</table>

### AFFORDABILITY GAP

**$274,953** Income needed to afford this

### MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Renters</th>
<th>Owners</th>
<th>Private Sector Wage</th>
<th>Renter Household Income</th>
<th>RI Minimum Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>N/A</strong></td>
<td><strong>$6,874</strong></td>
<td><strong>$1,341</strong></td>
<td><strong>$987</strong></td>
<td><strong>$512</strong></td>
</tr>
</tbody>
</table>

Below are housing payments at 30% of certain income levels

### COST BURDENED HOUSEHOLDS

**181** HOUSEHOLDS ARE COST BURDENED

<table>
<thead>
<tr>
<th>Owner Households</th>
<th>Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>54%</strong></td>
<td><strong>20%</strong></td>
</tr>
</tbody>
</table>

= 159 Owner Households

= 22 Renter Households

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

*Denotes high margin of error

### CURRENT HOUSING & DEVELOPMENT

#### HOUSING STOCK
- **Total**: 1,869
  - **Single family**: 81%
  - **Multifamily**: 19%

#### INFRASTRUCTURE
- **Region**: South
  - **Public Water**: Nearly Full
  - **Public Sewer**: Nearly Full

#### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES
- **Yes**: None
- **No**: Nearly Full

#### RESIDENTIAL DEVELOPMENT ORDINANCES

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

#### 2020 BUILDING PERMITS:
- **Total**: 5
  - **Single family**: 5
  - **Multi-family**: 0

#### LONG-TERM AFFORDABLE HOMES
- **RI General Law: 45-53-3(9) Low or Moderate Income Housing**
  - **Number of households below HUD 80% area median income**: 165

#### CURRENT
- **11.17%** of year-round housing stock
  - **62 # of long-term affordable homes**

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

#### PRESERVED RENTALS
- **Ownership**: 0
- **Rental**: 0

*Denotes high margin of error
Housing Costs

Median Single Family

- Home price: $405,000
- Monthly housing payment: $2,681

Average 2-Bedroom Rent

- Rental payment: $1,783

Affordability Gap

- Income needed to afford this: $107,231
- Income needed to afford this: $71,320

Monthly Costs: Owners & Renters

- Owner households: $2,681
- Renter households: $1,783
- Private sector wage: $1,341
- Renter household income: $987
- RI minimum wage: $512

Cost Burdened Households

- 2,643 households are cost burdened

- 21% of owner households
- 43% of renter households

Current Housing & Development

- Housing Stock
  - Total: 11,591
  - Single family: 74%
  - Multifamily: 26%

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

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

- 2020 Building Permits: Total 39
  - Single family 31
  - Multi-family 8

- Long-Term Affordable Homes

  - Number of households below HUD 80% area median income: 2,970
  - 8.77% of year-round housing stock
  - 961 # of long-term affordable homes
  - 34% Elderly
  - 47% Family
  - 19% Special Needs

- Added Units
  - Ownership 0
  - Rental 0
  - Preserved Rentals 0

- State-Funded Homes
  - BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 146
### NORTH PROVIDENCE

**Population** | **Households** | **Median Household Income**
---|---|---
32,564 | 13,718 | $57,135

#### Housing Costs

**Median Single Family**

- Home price: $265,000

- Monthly housing payment: $1,913

**Average 2-Bedroom Rent**

- Rental payment: $1,556

- Increase: 40%

#### Affordability Gap

- Income needed to afford this: $76,533

- Income needed to afford this: $62,240

#### Monthly Costs: Owners & Renters

<table>
<thead>
<tr>
<th>Type</th>
<th>Ownership</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Costs</td>
<td>$1,913</td>
<td>$1,556</td>
</tr>
</tbody>
</table>

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

- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

#### Cost Burdened Households

- 4,851 Households are cost burdened

#### Long-Term Affordable Homes

- Number of households below HUD 80% area median income: 6,640

- 6.57% of year-round housing stock

- 1,006 # of long-term affordable homes

#### Infrastructure

- Northeast
- Full: 23
- Partial: 4
- None: 19

#### Residential Development Ordinances

<table>
<thead>
<tr>
<th>Type</th>
<th>ADU</th>
<th>AHTF</th>
<th>AR</th>
<th>CP</th>
<th>FZ</th>
<th>G/VC</th>
<th>ID</th>
<th>IZ</th>
<th>MU</th>
<th>TOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Funded Homes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BUILDING HOMES RHODE ISLAND (Rounds I, II, &amp; III):</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2020 Building Permits:</th>
<th>Total</th>
<th>Single Family</th>
<th>Multi-Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipally reported</td>
<td>23</td>
<td>4</td>
<td>19</td>
</tr>
</tbody>
</table>

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

**Median Single Family**

- Home price: $335,000
- Monthly housing payment: $2,208

**5 Year Comparison**

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>$260,580</td>
<td>$291,660</td>
</tr>
<tr>
<td>Increase</td>
<td>29%</td>
<td>27%</td>
</tr>
</tbody>
</table>

**Income needed to afford this**: $88,304

**Average 2-Bedroom Rent**

- Rental payment: $1,476

**5 Year Comparison**

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
<td>$1,352</td>
<td>$1,476</td>
</tr>
<tr>
<td>Increase</td>
<td>9%</td>
<td>9%</td>
</tr>
</tbody>
</table>

**Income needed to afford this**: $59,040

**Affordability Gap**

**Monthly Costs: Owners & Renters**

- Owners: $2,208
- Renters: $1,476
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

**Cost Burdened Households**

- 1,561 households are cost burdened

**Housing Stock**

- Total: 5,097
  - Single family: 72%
  - Multifamily: 28%

**Infrastructure**

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

**Multifamily by Right in Residential Zones**

- Yes: 6,000 sq. ft. lot; 4,000 add’l sq. ft. per bedroom
- No: None

**Residential Development Ordinances**

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

**2020 Building Permits**

- Total: 16
  - Single family: 16
  - Multi-family: 0

**Current Housing & Development**

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 1,400
- 8.18% of year-round housing stock
- 413 # of long-term affordable homes

**Added Units**

- Ownership: 0
- Rental: 0

**Preserved Rentals**

- State-Funded Homes: 65
PAWTUCKET

POPULATION | HOUSEHOLDS | MEDIAN HOUSEHOLD INCOME
71,844 | 28,545 | $50,476

45% OWN | 55% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY
Home price | $248,000
Monthly housing payment | $1,760

5 YEAR COMPARISON
2015 | 2020
$163,887 | $1,382
51% INCREASE

AVERAGE 2-BEDROOM RENT
Rental payment | $1,415

5 YEAR COMPARISON
2015 | 2020
$1,382 | $1,382
2% INCREASE

Income needed to afford this
$70,413

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS
Below are housing payments at 30% of certain income levels

Owners | Renters | Private Sector Wage | Renter Household Income | RI Minimum Wage
$1,760 | $1,415 | $1,517 | $832 | $512

COST BURDENED HOUSEHOLDS
11,449 HOUSEHOLDS ARE COST BURDENED

OWNER 33% = 4,283 Owner Households
RENTER 48% = 7,166 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK
Total | Single family | Multifamily
31,728 | 33% | 67%

REGION: Northeast
Add'l zone 2,000 sq. ft. per 1st 4 units

INFRASTRUCTURE
Public Water
Public Sewer
Full | Partial | None

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

RESIDENTIAL DEVELOPMENT ORDINANCES
ADU | AHTF | AR | CP | FZ
G/VC | ID | IZ | MU | TOD

2020 BUILDING PERMITS:
Total | Single family | Multifamily
18 | 12 | 6

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

Number of households below HUD 80% area median income: 15,470

CURRENT
8.63% % of year-round housing stock
2,761 # of long-term affordable homes

Elderly 51%
Family 42%
Special Needs 7%

ADDED UNITS
Ownership 0
Rental 7
PREERVED RENTALS
48

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 492

TABLE OF CONTENTS
PORTSMOUTH

POPULATION: 17,363
HOUHOLDS: 7,211
MEDIAN HOUSEHOLD INCOME: $100,453

77% OWN 23% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price: $470,000
Monthly housing payment: $3,025

5 YEAR COMPARISON

- 2015: $342,523
- 2020: $470,000

AVERAGE 2-BEDROOM RENT

Rental payment: $1,862

5 YEAR COMPARISON

- 2015: $1,621
- 2020: $1,862

$120,995 Income needed to afford this

$74,480 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,206 HOUSEHOLDS ARE COST BURDENED

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 8,643
Single family 79%
Multifamily 21%

INFRASTRUCTURE

REGION: Southeast

Public Water
- Nearly Full
- Partial
- None

Public Sewer
- Nearly Full
- Partial
- None

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

Yes 26%
No 52%

MULTIPLEX

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

2020 BUILDING PERMITS:
Total 28
Single family 28
Multi-family 0

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: 2,240

CURRENT 2.75% of year-round housing stock

204 # of long-term affordable homes

ADDED UNITS

Ownership 0
Rental 0
PRESERVED RENTALS

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

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

TABLE OF CONTENTS
**PROVIDENCE** (without East Side)

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>147,072</td>
<td>48,135</td>
<td>$42,556</td>
</tr>
</tbody>
</table>

**HOUING COSTS**

**MEDIAN SINGLE FAMILY**

Home price: $230,000

Monthly housing payment: $1,726

---

**AVERAGE 2-BEDROOM RENT** (ENTIRE CITY*)

Rental payment: $1,781

---

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

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

- Owners: $1,726
- Renters: $1,781
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

Income needed to afford this: $69,057

Income needed to afford this: $71,240

*$Please see Methods & Sources for more information.

---

**COST BURDENED HOUSEHOLDS**

20,935 HOUSEHOLDS ARE COST BURDENED

- Owner: 38% (6,309 Owner Households)
- Renter: 45% (14,626 Renter Households)

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

---

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

Total: 53,326

- Single family: 22%
- Multifamily: 78%

**INFRASTRUCTURE**

REGION: Providence

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

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- Yes: 3,500 sq. ft. lot with 1,200 sq. ft. unit
- No: 1,078

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2020 BUILDING PERMITS**

- Total: 248
- Single family: 31
- Multi-family: 217

Municipally reported

---

**LONG-TERM AFFORDABLE HOMES**

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

Number of households below HUD 80% area median income: 36,705

- Elderly: 42%
- Family: 50%
- Special Needs: 8%

**ADDED UNITS**

- Ownership: 1
- Rental: 13
- Preserved Rentals: 65

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

State-Funded Homes

---

**TABLE OF CONTENTS**
**PROVIDENCE (East Side)**

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>32,422</td>
<td>12,497</td>
<td>$83,886</td>
</tr>
</tbody>
</table>

### Current Housing & Development

- **Home Price**
  - Median Single Family: $660,000
  - Average 2-Bedroom Rent: $502,585

- **5 Year Comparison**
  - Rental Payment: $1,781 (2015) vs $1,703 (2020), 5% increase

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $4,711
  - Renters: $1,781
  - Private Sector Wage: $1,517
  - Renter Household Income: $832
  - RI Minimum Wage: $512

- **Income Needed to Afford This**
  - Owners: $188,431
  - Renters: $71,240

**Cost Burdened Households**

- 4,550 Households are cost burdened
  - 26% Owners
  - 44% Renters

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

### Housing Stock

- **Total Housing Stock**
  - Single Family: 30%
  - Multifamily: 70%

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

**Multifamily by Right in Residential Zones**

- Yes: 3,500 sq. ft. lot with 1,200 sq. ft. unit
- No: None

**Residential Development Ordinances**

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

**2020 Building Permits**

- Total: 248
  - Single Family: 31
  - Multifamily: 217

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 36,705

**Current Housing & Development**

- Current Housing: 14.81% of year-round housing stock
- 10,537 # of long-term affordable homes

- Elderly: 42%
- Family: 50%
- Special Needs: 8%

**State-Funded Homes**

- Building Homes Rhode Island (Rounds I, II, & III): 1,078

**Table of Contents**

2021 Housing Fact Book | HousingWorks RI @ RWU | 67
RICHMOND

POPULATION 7,653 | HOUSEHOLDS 2,848 | MEDIAN HOUSEHOLD INCOME $95,391

90% OWN 10% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $345,000
Monthly housing payment $2,392

5 YEAR COMPARISON

5.jpg

AVERAGE 2-BEDROOM RENT

Rental payment N/A

5 YEAR COMPARISON

N/A

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

697 HOUSEHOLDS ARE COST BURDENED

OWNER

RENTER

25%

18%*

937 Owner Households

48 Renter Households

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

*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 2,995
Single family 95%
Multifamily 5%

INFRASTRUCTURE

REGION: South
Public Water

Nearly Full
Partial
None

N/A N/A

N/A N/A

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes No

52% 48%

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS: Total 29
Single family 29
Multi-family 0

Municipally reported

LONG-TERM AFFORDABLE HOMES

RI General Law: 45-53-39 Low or Moderate Income Housing

Number of households below HUD 80% area median income: 560

CURRENT 3.30%

% of year-round housing stock

96 # of long-term affordable homes

Elderly 0%

Family 52%

Special Needs 48%

ADDED UNITS

Ownership 6
Rental 35
Preserved Rentals 0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 32

TABLE OF CONTENTS

68 | 2021 Housing Fact Book | HousingWorks RI @ RWU
### HOUSING COSTS

**Median Single Family**
- Home price: $360,000
- Monthly housing payment: $2,432

**Average 2-Bedroom Rent**
- 2015: N/A
- 2020: N/A

**5 Year Comparison**
- Rental payment: N/A
- Increase: 30%

### Affordability Gap

**Monthly Costs: Owners & Renters**
- Owners: $2,432
- Renters: N/A
- Private Sector Wage: $1,517
- Renter Household Income: $832
- RI Minimum Wage: $512

![Graph showing housing payments at 30% of certain income levels](image)

### Cost Burdened Households

- **725 Households Are Cost Burdened**
  - Owner Households: 15% (534)
  - Renter Households: 43% (191)

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

### Current Housing & Development

**Housing Stock**
- Total: 4,414
- Single family: 87%
- Multifamily: 13%

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

**Residential Development Ordinances**

**2020 Building Permits**
- Total: 19
- Single family: 19
- Multi-family: 0

**Long-Term Affordable Homes**
- Number of households below HUD 80% area median income: 1,135

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

**Preserved Rentals**
- State-Funded Homes: BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 0
HOUSING COSTS

MEDIAN SINGLE FAMILY

<table>
<thead>
<tr>
<th>Home price</th>
<th>$349,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly housing payment</td>
<td>$2,306</td>
</tr>
</tbody>
</table>

5 YEAR COMPARISON

<table>
<thead>
<tr>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$267,627</td>
<td>$349,000</td>
</tr>
</tbody>
</table>

30% INCREASE

AVERAGE 2-BEDROOM RENT

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>$1,793</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>2020</td>
</tr>
<tr>
<td>$1,198</td>
<td>$1,793</td>
</tr>
</tbody>
</table>

50% INCREASE

Income needed to afford this

MONTHLY COSTS: OWNERS & RENTERS

<table>
<thead>
<tr>
<th>Owners</th>
<th>$2,306</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renters</td>
<td>$1,793</td>
</tr>
<tr>
<td>Private Sector</td>
<td>$1,517</td>
</tr>
<tr>
<td>Renter Household Income</td>
<td>$832</td>
</tr>
<tr>
<td>Ri Minimum Wage</td>
<td>$512</td>
</tr>
</tbody>
</table>

AFFORDABILITY GAP

2,116 HOUSEHOLDS ARE COST BURDENED

<table>
<thead>
<tr>
<th>Owner Households</th>
<th>23%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renters Households</td>
<td>46%</td>
</tr>
</tbody>
</table>

$92,222 Income needed to afford this

$71,720 Income needed to afford this

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

<table>
<thead>
<tr>
<th>Total</th>
<th>8,121</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family</td>
<td>67%</td>
</tr>
<tr>
<td>Multifamily</td>
<td>33%</td>
</tr>
</tbody>
</table>

REGION: Northwest

PUBLIC WATER

Nearly Full | Partial | None

Nearly Full | Partial | None

PUBLIC SEWER

INFRATESTRUCUTRE

MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes | No

20,000 sq. ft. lot; 20,000 add’l sq. ft. per add’l unit

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU | AHTF |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AR</td>
<td>CP</td>
</tr>
<tr>
<td>FZ</td>
<td>TAD</td>
</tr>
</tbody>
</table>

2020 BUILDING PERMITS:

<table>
<thead>
<tr>
<th>Total</th>
<th>39</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family</td>
<td>23</td>
</tr>
<tr>
<td>Multi-family</td>
<td>4</td>
</tr>
<tr>
<td>ADU</td>
<td>12</td>
</tr>
</tbody>
</table>

Municipally reported

LONG-TERM AFFORDABLE HOMES

Number of households below HUD 80% area median income: 2,170

5.53% % of year-round housing stock

434 # of long-term affordable homes

ADDED UNITS

Ownership | 4 |
| Rental | 2 |
| PRESERVED RENTALS | 0 |

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 47

TABLE OF CONTENTS
### Housing Costs

**Median Single Family**
- Home price: $419,900
- Monthly housing payment: $2,680

**Average 2-Bedroom Rent**
- Rental payment: N/A

#### 5 Year Comparison
- 2015: Median single family home price: $419,900, Monthly housing payment: $329,822
- 2020: Median single family home price: $2,680, Monthly housing payment: $329,822

#### Affordability Gap

- Income needed to afford this: $107,211

#### Monthly Costs: Owners & Renters

- **Owners**
  - Monthly housing payment: $2,680
- **Renters**
  - Rental payment: N/A

#### Cost Burdened Households

- 2,836 households are cost burdened

- 24% of owner households
- 43% of renter households

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

### Long-Term Affordable Homes

- Number of households below HUD 80% area median income: 3,245
- 4.97% of year-round housing stock
- 542 # of long-term affordable homes

#### Regional Breakdown: South

- Elderly: 54%
- Family: 30%
- Special Needs: 16%

#### Additions

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

### Current Housing & Development

#### Housing Stock

- Total: 12,954
- Single Family: 81%
- Multifamily: 19%

#### Infrastructure

- **Region:** South
- **Public Water:** (Yes/No)
- **Public Sewer:** (Yes/No)
- **Drainage:** Partial
- **Roads:** Partial

#### Residential Development Ordinances

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

#### 2020 Building Permits

- Total: 102
  - Single Family: 90
  - Multifamily: 8
  - ADU: 4

State-Funded Homes:

**Building Homes Rhode Island (Rounds I, II, & III):** 15

---

**Table of Contents**

---

2021 Housing Fact Book | HousingWorks RI @ RWU | 71
TIVERTON

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>15,774</td>
<td>6,569</td>
<td>$75,295</td>
</tr>
</tbody>
</table>

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

**HOUSING COSTS**

- **Median Single Family**
  - Home price: $339,000
  - Monthly housing payment: $2,239

- **Average 2-Bedroom Rent**
  - Rental payment: $1,758

**5 YEAR COMPARISON**

- **2015**
  - Home price: $320,000
  - Monthly housing payment: $2,100

- **2020**
  - Home price: $339,000
  - Monthly housing payment: $2,239

**5% Increase**

**Income needed to afford this**

- **$89,573**

**Affordability Gap**

**MONTHLY COSTS: OWNERS & RENTERS**

- **$2,239**

**Homeowners**

- **$1,758**

**Rental Payments**

- **$1,332**

**Renters**

- **$1,233**

**$512**

**Cost Burdened Households**

- **$70,320**

**2,100 HOUSEHOLDS ARE COST BURDENED**

- **32% OWNER**

- **34% RENTER**

**Cost Burdened Households**

- **1,638 Owner Households**

- **462 Renter Households**

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

**Current Housing & Development**

**Housing Stock**

- **Total**: 7,440
  - Single family: 75%
  - Multifamily: 25%

**Infrastructure**

- Southeast Region

- Public Water
  - Nearly Full
  - < Partial
  - None

- Public Sewer
  - Nearly Full
  - Partial
  - None

**Residential Development Ordinances**

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

**2020 Building Permits**

- Total: 36
  - Single family: 36
  - Multi-family: 0

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 2,240

**State-Funded Homes**

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

**Population** 10,488  
**Households** 4,884  
**Median Household Income** $59,926  
- **54% Own**  
- **46% Rent**

### Housing Costs

<table>
<thead>
<tr>
<th><strong>Median Single Family</strong></th>
<th><strong>5 Year Comparison</strong></th>
</tr>
</thead>
</table>
| Home Price: $355,500    | 2015: $251,293   | 2020: $355,500    | 41% Increase  
| Monthly Housing Payment: $2,374 | 2015: $2374 | 2020: $2,374 | 41% Increase  

**Income Needed to Afford this**: $94,961

<table>
<thead>
<tr>
<th><strong>Average 2-Bedroom Rent</strong></th>
<th><strong>5 Year Comparison</strong></th>
</tr>
</thead>
</table>
| Rental Payment: $1,973     | 2015: $1,914  | 2020: $1,973   | 3% Increase  

**Income Needed to Afford this**: $78,920

### Affordability Gap

**Monthly Costs: Owners & Renters**

- **Owners**: $2,374
- **Renters**: $1,973
- **Private Sector Wage**: $1,129
- **Renter Household Income**: $920
- **RI Minimum Wage**: $512

**Cost Burdened Households**

- **1,655 Households are Cost Burdened**
  - **27% Owners**
  - **47% Renters**

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

### Current Housing & Development

| **Housing Stock** | Total: 5,363  
|-------------------|-------------  
| Single Family: 48%  
| Multifamily: 52%  

**Infrastructure**

- **Region: Southeast**
- **Public Water**
  - **Nearly Full**: Yes
  - **Partial**: No
  - **None**: No
- **Public Sewer**
  - **Nearly Full**: Yes
  - **Partial**: No
  - **None**: No

**Multifamily by Right**

- **In Residential Zones**
  - **Yes**: 705 Owner Households
  - **No**: 950 Renter Households

**Residential Development Ordinances**

- **ADU**
  - **G/VC**: 0
  - **ID**: 0
  - **IZ**: 0
  - **MU**: 0
  - **TOD**: 0

**2020 Building Permits**

- **Total**: 13
  - **Single Family**: 13
  - **Multifamily**: 0

**Long-Term Affordable Homes**

- **Number of Households below HUD 80% Area Median Income**: 2,200
- **4.23% of year-round housing stock**: 213
- **46% Rent**

**State-Funded Homes**

| **Added Units** | Ownership: 0  
|-----------------|-------------  
| Rental: 0  
| Preserved Rentals: 0  

**Building Homes Rhode Island**

- **(Rounds I, II, & III)**: 9

**TABLE OF CONTENTS**

2021 Housing Fact Book | HousingWorks RI @ RWU | 73
HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price $265,000

Monthly housing payment $1,823

5 YEAR COMPARISON

2015 2020 INCREASE

Rental payment $1,640 $1,598 3%

Income needed to afford this $72,914

COST BURDENED HOUSEHOLDS

10,937 HOUSEHOLDS ARE COST BURDENED

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

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

OWNER

Owner Households = 6,692

27%

RENTER

Renter Households = 4,245

45%

COST BURDENED HOUSEHOLDS

71% OWN 29% RENT

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total 37,461

Single family 73%

Multifamily 27%

INFRASTRUCTURE

REGION: Central

Public Water

Public Sewer

Nearly Full

Full

Partial

None

MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes

No

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2020 BUILDING PERMITS:

Total 60

Single family 32

Multifamily 28

LONG-TERM AFFORDABLE HOMES

RI General Law 45-53-38 Low or Moderate Income Housing

Number of households below HUD 80% area median income: 12,320

CURRENT

5.48% % of year-round housing stock

2,040 # of long-term affordable homes

Elderly 81%

Family 7%

Special Needs 11%

ADDED UNITS

Ownership 0

Rental 5

PRESEVED RENTALS

State-Funded Homes

BUILDING HOMES RHODE ISLAND (Rounds I, II, & III): 37
**HOUSING COSTS**

- **Median Single Family**
  - Home price: $373,913
  - Monthly housing payment: $2,305

- **Average 2-Bedroom Rent**
  - Rental payment: $1,252

- **Income needed to afford this**
  - Owners: $92,199
  - Renters: $50,080

**AFFORDABILITY GAP**

- **Monthly Costs: Owners & Renters**
  - Below are housing payments at 30% of certain income levels

- **Cost Burdened Households**
  - 3,100 households are cost burdened

**CURRENT HOUSING & DEVELOPMENT**

- **Housing Stock**
  - Total: 12,968
  - Single family: 65%
  - Multifamily: 35%

- **Infrastructure**
  - Region: South
  - Public Water: Nearly Full
  - Public Sewer: Not Available

- **Residential Development Ordinances**
  - ADU
  - AHTF
  - AR
  - CP
  - FZ
  - G/VC

- **2020 Building Permits**
  - Total: 39
  - Single family: 34
  - Multifamily: 5

**TABLE OF CONTENTS**

- Populations & Households
- Income & Affordability
- Housing Costs
- Affordability Gap
- Monthly Costs: Owners & Renters
- Cost Burdened Households
- Housing Stock
- Long-Term Affordable Homes
- Regional context
- Local context
- Community development
- Community engagement
- Planning & development
- Table of contents

2021 Housing Fact Book | HousingWorks RI @ RWU | 75
WEST GREENWICH

POPULATION
6,224

HOUSEHOLDS
2,256

MEDIAN HOUSEHOLD INCOME
$119,688

82% OWN
18% RENT

HOUSING COSTS

MEDITAN SINGLE FAMILY
Home price
$381,500

5 YEAR COMPARISON
2015
2020

MONTHLY COSTS: OWNERS & RENTERS

Below are housing payments at 30% of certain income levels

PRIVATE SECTOR WORKER

OWNER

RENTER

Cost burdened households

546 HOUSEHOLDS ARE COST BURDENED

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

*Denotes high margin of error

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total
2,409

Single family
85%

Multifamily
15%

MULTIFAMILY BY RIGHT
IN RESIDENTIAL ZONES

RESIDENTIAL DEVELOPMENT ORDINANCES

ADU
AHTF
AR
CP
FZ
G/V/C
ID
IZ
MU
TOD

2020 BUILDING PERMITS: Total 34 Single family 34 Multi-family 0

Municipally reported

LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: 455

CURRENT
1.16% % of year-round housing stock

27 # of long-term affordable homes

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

State-Funded Homes

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

TABLE OF CONTENTS
WEST WARWICK

**Housing Costs**

- **Median Single Family**
  - Home price: $250,000
  - Monthly housing payment: $1,819

- **Average 2-Bedroom Rent**
  - Rental payment: $1,589

**Affordability Gap**

- **Monthly Costs: Owners & Renters**
  - Owners: $1,819
  - Renters: $1,589
  - Private Sector Wage: $1,338
  - Renter Household Income: $1,023
  - RI Minimum Wage: $512

**Current Housing & Development**

- **Housing Stock**
  - Total: 14,044
  - Single Family: 43%
  - Multifamily: 57%

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

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

- **2020 Building Permits**
  - Total: 48
  - Single Family: 10
  - Multi-family: 38

**Long-Term Affordable Homes**

- Number of households below HUD 80% area median income: 6,330
- Elderly: 63%
- Family: 27%
- Special Needs: 10%

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

**Table of Contents**

2021 Housing Fact Book | HousingWorks RI @ RWU | 77
WOONSOCKET

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>HOUSEHOLDS</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>41,603</td>
<td>16,663</td>
<td>$42,595</td>
</tr>
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</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT HOUSING &amp; DEVELOPMENT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36% OWN</td>
<td>64% RENT</td>
<td></td>
</tr>
</tbody>
</table>

**HOUSING COSTS**

**MEDIAN SINGLE FAMILY**

<table>
<thead>
<tr>
<th>Home price</th>
<th>Monthly housing payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$251,000</td>
<td>$1,851</td>
</tr>
</tbody>
</table>

**5 YEAR COMPARISON**

<table>
<thead>
<tr>
<th>2015</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$147,498</td>
<td>$1,517</td>
</tr>
</tbody>
</table>

**AVERAGE 2-BEDROOM RENT**

<table>
<thead>
<tr>
<th>Rental payment</th>
<th>5 YEAR COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,187</td>
<td>$1,851</td>
</tr>
</tbody>
</table>

**AFFORDABILITY GAP**

**MONTHLY COSTS: OWNERS & RENTERS**

- **Owner**: $1,851
- **Renter**: $1,187
- **Private Sector Wage**: $1,517
- **Renter Household Income**: $832
- **RI Minimum Wage**: $512

**COST BURDENED HOUSEHOLDS**

6,533 HOUSEHOLDS ARE COST BURDENED

- **Owner Households**: 32% (1,923)
- **Renter Households**: 46% (4,610)

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

**CURRENT HOUSING & DEVELOPMENT**

**HOUSING STOCK**

- **Total**: 18,697
- **Single family**: 25%
- **Multifamily**: 75%

**INFRASTRUCTURE**

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

**REGION: Northwest**

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

**MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES**

- **Yes**: 15%
- **No**: 85%

- **6,000 sq. ft. lot**: 10%
- **4,000 add’l sq. ft. per add’l unit**: 90%

**RESIDENTIAL DEVELOPMENT ORDINANCES**

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

**2020 BUILDING PERMITS**

<table>
<thead>
<tr>
<th>Total</th>
<th>Single family</th>
<th>Multi-family</th>
</tr>
</thead>
<tbody>
<tr>
<td>67</td>
<td>29</td>
<td>38</td>
</tr>
</tbody>
</table>

**LONG-TERM AFFORDABLE HOMES**

- **RI General Law: 45-53-3(9) Low or Moderate Income Housing**
- **Number of households below HUD 80% area median income**: 10,455
- **15.90% of year-round housing stock**: 3,048

**ADDED UNITS**

- **Ownership**: 21
- **Rental**: 1
- **Preserved Rentals**: 0

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

TABLE OF CONTENTS
METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: U.S. Census Bureau, ACS, 5-Year PUMS, 2015-2018. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages (see below) with the addition of cost tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Disparities in Tenure and Cost Burdens cross tabulate data by race and ethnicity.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Occupations: HousingWorks RI analysis of Rhode Island Department of Labor & Training wages as published in “Rhode Island Occupational Wage Report 2020” of those occupations identified as “high growth occupations” in “Occupational Outlook 2028” and calculated as 30 percent of full-time wages.

REGIONAL OVERVIEW

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of U.S. Census, ACS, 5-Year PUMS, 5-Year, 2015-2018, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2020. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Household Income Required to Afford the Median Price Home Methodology:
- FHA mortgage insurance at .85%/month
- Estimated Hazard Insurance for each municipality
- Tax Year 2020 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
- Estimated Hazard Insurance for each municipality
- FHA mortgage insurance at .85%/month
- Financed upfront 1.75% insurance fee required by FHA

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

AFFORDABILITY GAP
Private Sector Jobs and Median Renter Household Incomes are both by County.

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2020. Rhode Island Department of Labor and Training (https://dtt.ri.gov/documents/pdf/imi/town19ann.pdf). The average annual wage in each Rhode Island County and statewide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

Minimum Wage in Rhode Island Source: Workforce Regulation and Safety. Labor Standards, Minimum Wage Rhode Island Department of Labor and Training (https://dtt.ri.gov/documents/requiredposters/minwage.pdf) for 2020. The hourly wage is multiplied by 37.5 hours for a full week and then multiplied by 52 weeks and divided by 12 for a monthly figure.

Cost Burdened Owner and Renter Households Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019 of tenure by housing costs as a percentage of household income in the past 12 months. Owner-occupied units that report zero or negative income and renter-occupied units that indicate “no cash rent” are excluded from cost burden calculations.

Housing Stock
- Total Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of housing units.
- Multifamily and Single Family Units Source: U.S. Census Bureau, ACS, 5-Year Estimates, 2015-2019, of units in structure. Single family units defined as one unit detached. Multifamily units defined as one unit attached or over two units in structure. Boats, RVs, and other unconventional housing units are excluded from calculations.

Infrastructure Source: Rhode Island Department of Administration, Division of Planning, Planning Information Center. The maps are intended to lend an illustrated context to each region by identifying selected villages and neighborhoods, availability of public water and sewer, some major roads and open space.

Residential Zoning Sources: The list of specific development strategies was compiled from each municipal comprehensive plan as available. Comprehensive plans are generally available at http://www.planning.ri.gov/planning-areas/local-comprehensive-planning/plans-currently-under-review.php. Zoning information was obtained from each municipality’s Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.

- “Multifamily by right” zoning was considered only within residential zones, not special or other designated districts nor requiring affordability, and needed to allow for 3 or more dwelling units as a permitted right, not requiring special use.
- Accessory Dwelling Units (ADU) were included in every municipality based on recent legislation RIGL § 45-24-37, which now permits ADUs for family members without a special permit.
- Comprehensive Permit procedures were only included where those permits appear as a housing strategy within the municipality’s comprehensive plan.

Annual Building Permits Sources: U.S. Census Bureau, Building Permits Survey (BPS), 2020. Annual Permits by Place. Note: new construction only. Municipally reported as noted. Statewide figure is based on the combination of BPS and municipally reported information.

LONG-TERM AFFORDABLE HOMES
Number of Households <80% Area Median Income (AMI): Comprehensive Housing Affordability Strategy (CHAS) is a customized tabulation set from the U.S. Census Bureau that compiles the housing needs of households based on U.S. HUD income limits, which take into consideration income and household size. The latest set of CHAS data is compiled from the U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2017. Most housing subsidies based on income eligibility include households up to 80 percent AMI, depending on other considerations, like assets.

Long-Term Affordable Homes Source: RIHousing. 2020 Low and Moderate Income Housing by Community (Draft chart, September 8, 2021, including subsequent public comment). “Added units” include new development and corrections to a municipality’s stock of low- and moderate-income housing. Group home beds, which are included in a municipality’s total but fluctuate based on state licensing, are not included in “added units.”

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built.