

Rhode Island 2023 Integrated Housing Report

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Submitted by Department of
Housing, State of Rhode Island

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Rhode Island 2023 Integrated Housing Report

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Executive Summary

The 2023 Integrated Housing Report presented by the Department of Housing is an important initial step in the framing of the Department's upcoming statewide housing planning efforts. This report helps to lay the foundation for the significant work ahead of us. The report develops a baseline understanding of the state of housing in Rhode Island, while also pointing towards known needs as well as gaps in data. The substantive work to follow this report is anticipated to include more detailed data analysis, a refined approach to articulating and aiming for goals, and an action-oriented set of plans and policy-related recommendations. This process is expected to be a multi-year effort.

This report demonstrates that Rhode Island is not producing enough housing units to meet its needs, a fact that has myriad detrimental consequences for Rhode Island's residents and the economic prospects of our state. Housing is unaffordable for many people working full-time in Rhode Island's fastest-growing occupations, among others; homelessness is increasing; and too much of our housing stock is failing to protect our most vulnerable – children and seniors – from health hazards. With limited inventory and the median home values in the state increasing by 42% between 2017 and 2022, the goal of owning a home feels even more out of reach for many Rhode Islanders. Our housing challenges have effects that extend beyond these consequences. Housing stability is important for childrens' success in school and in early life – and it's essential for adults' access to stable employment, steady income, and other opportunities.

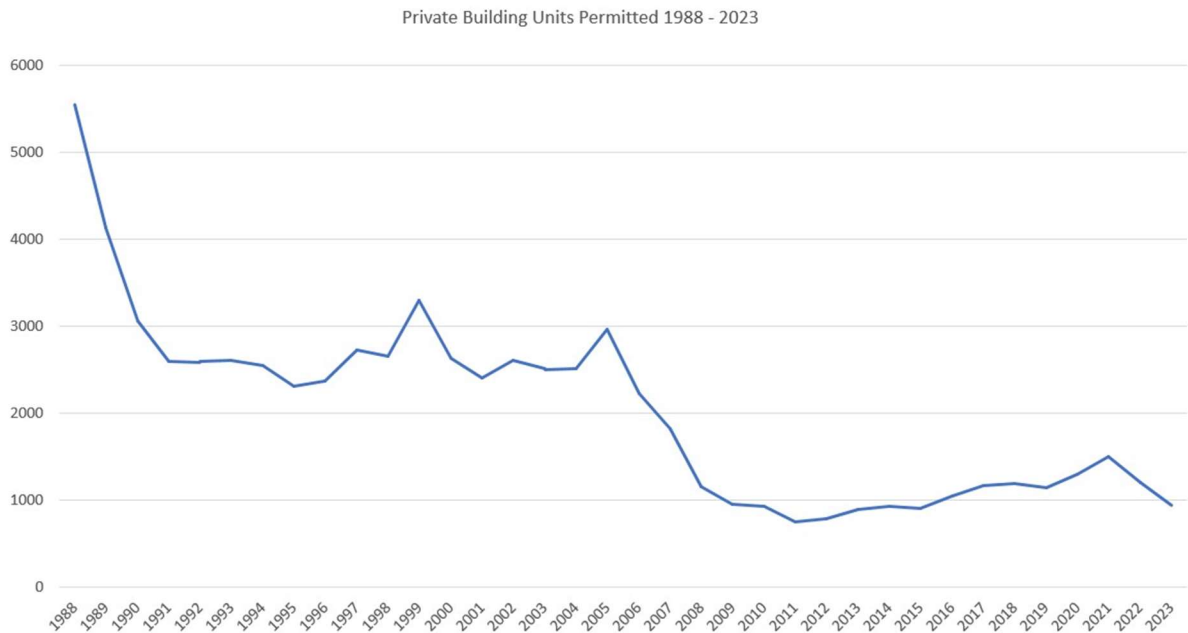
While some of the challenges we face are the result of past decisions including those related to local land use and underinvestment in housing at the state and federal levels, it is also important to note that, in recent decades, Rhode Island has produced significantly higher levels of housing per capita. In the 1980s, Rhode Island produced more than three times the number of units it produced in 2022, and even in 2005, Rhode Island's housing production rate was double its 2022 level. Just as our housing challenges have been decades in the making, progress will not occur overnight. There is significant work to be done, and this report begins to lay out some of themes we will need to explore and embrace as we move forward.

Key findings from the report are summarized in the next section, followed by an overview of the report's recommendations.

Key findings from the report

- Projections based on population growth and household formation rates show that Rhode Island needs to produce between 2,204 and 3,087 housing units each year on average between 2024 and 2030 to keep up with estimated population growth and rates of household formation. These projected values do not model production needed to improve affordability within the state.
- The projections serve as evidence that significantly increased housing production is needed in this state. For example, an estimated 1,429 housing units are projected to be produced in 2023. If this level of production were to continue into the future, the state would see a shortfall of between 795 and 1,658 units each year. Closing this gap will be challenging, but Exhibit 1 below demonstrates that Rhode Island has achieved these targets in the past.

Exhibit 1. Housing Production Over Time, 1998-2023



Source: Census Building Permit Survey

- Rhode Island has low vacancy rates and high housing costs. These indicators point to upward pressures from demand exceeding the currently available supply. The data in this report documents that vacancy rates have declined over the last several years, suggesting that the problem is getting worse.
- Rhode Island needs to produce a larger quantity of housing that is more affordable. Among all households in the state, 34% are cost-burdened; among renters, this figure is 47%. To date, only five municipalities have met Rhode Island's 10% affordability goal (Central Falls, Exeter, Providence, Newport, and Woonsocket).
- Rhode Island lags behind Massachusetts and Connecticut in terms of state investment in housing and affordable housing development on a per capita basis. Due to significant investments of federal funds, Rhode Island provides a greater total and proportion of funding towards capital investments compared to a relatively small amount for operating expenses.
- Based on national averages and the age of Rhode Island's multifamily housing stock, this report estimates that about 6,400 units are accessible to people with disabilities. However, this important component of the housing stock in Rhode Island is not well understood. There is no federal, state, or municipal source of data that captures information on the number and features of accessible units sufficiently. Estimates in this report are based on assumptions¹ applied to the best available data, but additional data are needed..

¹ For example, while it is possible to estimate the number of accessible units for the multifamily stock, there is no information upon which to base estimates of accessible single-family homes.

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- Rhode Island home prices have grown at increasing rates over the past five years. According to ACS estimates, median home values in the state increased by 42% from \$242,200 to \$343,100 between 2017 and 2022.
 - Current housing data has limitations, particularly housing production data. The Department of Housing developed a municipal permit survey to gather data on housing production for this report and to learn about current municipal data collection practices. The Housing Department is committed to improving the collection, quality, and reporting of housing-related data to better inform the state’s housing priorities and policies.

Recommendations

This report presents a set of recommendations broken into three categories: data, vision and goal-setting, and next steps.

Improving statewide housing data infrastructure and reporting systems. While this report offers insights into the current state of housing in Rhode Island, it also reveals some important gaps in our understanding. Filling these gaps would enable us more accurately to assess our challenges, implement evidence-based recommendations, and measure progress over time. These recommendations emphasize: (1) opportunities to explore and develop alternative sources of data, (2) a need to improve statewide housing data infrastructure, and (3) considerations for updating housing reporting requirements.

Vision and goal setting. A central question in creating a housing strategy for Rhode Island is whether specific production goals (municipal or otherwise) should be developed as a part of the statewide housing planning effort. And, if so, how should such goals be structured? Although there is widespread cognizance of Rhode Island’s current 10% affordable housing rule, our state and its municipalities have not made sufficient progress towards this target. An initial review of best practices in planning efforts and goal setting in other jurisdictions suggests that establishing appropriate goals can be an effective tool for meeting a state’s housing challenges. As one step in the statewide planning process, we propose exploration and consideration of potential goals in partnership with stakeholders and municipalities.

Key themes and next steps for this planning work. The integrated annual housing report’s most important takeaway is that the state needs, through direct actions as well as partnerships, to bring about an increase in housing inventory at all levels. In addition, among its priorities, the state should include a focus on investing in affordable and workforce/middle income housing production and preservation as well as on breaking down barriers to housing development at the municipal level. We know that meaningful action is needed to prevent Rhode Island’s housing challenges from further escalating. The Department of Housing is beginning the process of creating statewide housing plans in collaboration with key partners, and that work will further articulate the scale of the problem and propose solutions developed through research and stakeholder engagement.

Specific areas of need to be addressed by statewide housing planning efforts include:

- (1) Increasing housing inventory
- (2) Preserving and improving our existing housing stock
- (3) Building household assets and wealth including via homeownership
- (4) Addressing the need for affordability at every income level

(5) Addressing the needs of specific populations including seniors, Rhode Islanders with disabilities, Rhode Islanders facing discrimination, and Rhode Islanders experiencing homelessness, and

(6) Expanding partnerships and enhancing housing governance to achieve our collective goals.

Conclusion

Developing a shared vision and framing goals will require collaboration with stakeholders across the state as well as public input. Together we can chart a course towards expanded housing opportunities in the state of Rhode Island. Safe, secure, and stable housing is foundational for every other aspect of life in Rhode Island. The improvements that the statewide planning effort seeks to achieve will help to position Rhode Island households to make progress toward healthier, more financially secure futures.

1. Introduction

This Integrated Housing Report is provided pursuant to R.I.G.L. § 42-64.19-3 (a)(4)(iv). This report provides data and recommendations to the Governor, the legislature, the Housing Resources Commission, and the public relating to housing in the state of Rhode Island. This report provides data on the current housing inventory in the state to aid policymakers in the crucial task of ensuring that Rhode Islanders have adequate housing. In accordance with the statute, this report was developed with feedback and guidance from the Housing Resources Commission and the Office of Revenue Analysis. We would like to thank the Housing Resources Commission, the Office of Revenue Analysis, Housing Works RI, and RI Housing for their collaboration in the process of developing this report.

The statute identifies key data points to be aggregated and included in this report. Wherever possible, this report provides data for 2023. In some instances, the latest available data is from 2022. For instance, occupancy and vacancy rates by community for 2023 will not be available until December of next year (2024). This report utilizes several key data sources:

- American Community Survey
- CoStar
- Census Building Permits Survey
- Revenue Estimating Conference Population Estimates (S&P)
- Rhode Island Department of Health data on lead exposure

In preparing this report, the research team also drew from the *2023 Housing Fact Book* published annually by HousingWorks RI at Roger Williams University. The Fact Book provides data on housing affordability for Rhode Island and its 39 municipalities to inform public policy. In preparing the Fact Book each year, HousingWorks RI conducts a municipal survey of building permits. The most recent of these surveys is cited throughout this report as “Building Permit Survey 2023 for Housing Fact Book.”

This report provides insight into housing inventory and development in the state while also highlighting gaps in the current municipal and state-level data infrastructure. In an effort to close these gaps, the Department of Housing surveyed Rhode Island municipalities. This survey was created to help estimate the number of housing units developed in each municipality in 2023 and to collect other municipal-level data required by the statute not available from any other source, such as health risks present in the housing stock in each municipality. The survey questions are provided in Appendix A. This is the first year this survey has been conducted, and we would like to thank Abt Associates and the RI League of Cities and Towns for their support in conducting this survey.

Several of the data points required in the statute are not available from a single data source. In those instances, this report provides estimates by combining several available data sources. Additionally, the American Community Survey is a survey providing estimates with a margin of error. Many of the data in this report are estimates and should be understood as such.

The report is presented in the following sections:

- Section 1: Introduction
- Section 2: Rhode Island housing stock
- Section 3: Recent housing production
- Section 4: Affordability in the state and in municipalities

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- Section 5: Healthy housing
 - Section 6: Level of investment relative to the region
 - Section 7: Projections for housing development needs
 - Section 8: Recommendations

The header for each section identifies the subsection(s) of the statute being addressed in that section. Appendix B-1 provides a crosswalk between data provided in each report section and statutory requirements. The Office of Revenue Analysis's attestation regarding the methodology is included as Appendix B-2.

2. Rhode Island Housing Stock (A, B, C, D, E, F, J, K)

This section provides basic information about Rhode Island’s current housing stock: a count of the total number of housing units in the state, and a count of each type of unit (single-family, two-family, three- and four-family, and multi-unit housing, as well as mobile homes and boats/RVs/vans), and a count of units affordable to households in each income category (extremely low income, very low income, low income, moderate, and above moderate). It also provides a count of the number of rental and homeownership units by number of bedrooms. Last, the section provides information about the number of units in the state that are Americans with Disabilities Act-compliant, and the occupancy and vacancy rate of accessible units.

1. Total number of housing units in the state

Figures II-1 and II-2 show the number of and change in total and year-round housing units in the state of Rhode Island and each of its communities for each year from 2020-2023. In line with RI Gen. Laws § 45-53, total housing units are measured as those counted by the decennial census where possible. For this reason, total housing units in 2020 are drawn from that year's US Decennial Census, while estimates of 2021 and 2022 total housing units come from 5-year US Census American Community Survey (ACS) estimates, which reflect data collected over the five-year periods ending in 2021 and 2022 respectively and weighted to produce estimates for those years.

The differing methodologies used to calculate these estimates sometimes result in what appear to be substantial changes in total units between 2020 and 2021. The communities for which the change in housing units between 2020 and 2021 is most substantially affected by this methodology are Central Falls, Foster, Lincoln, Cumberland, and Exeter. Alternatively, 2020 total housing units could be measured with 2020 ACS 5-year estimates, which tend to be more consistent with 2021 and 2022 ACS 5-year estimates than 2020 Decennial Census estimates. Note that the ACS estimates are based on a sample of units and thus have confidence intervals that complicate efforts to determine whether differences across years are statistically significant; we have calculated differences between years without assessing whether the differences are statistically significant.

Because 2023 ACS estimates are not yet available, 2023 forecasts are formulated using the following methodology²:

1. Pull the number of single-family units permitted in each municipality in 2022 from the municipal Building Permit Survey for the 2023 Housing Fact Book. According to the 2022 Survey of Construction Microdata files, 66.42% of single-family units permitted in New England are converted to units within one year of permitting. Multiply the number of single-family units permitted in 2022 by .6642 to estimate the number of single-family units completed in 2023.
2. Pull 2023 YTD net deliveries from CoStar for each municipality and Rhode Island. This is the number of multifamily units completed so far in 2023 minus the number of multifamily units lost so far in 2023.
3. Add the number of single-family units added (estimated in step 1) and the number of multifamily units added (estimated in step 2) to the 2022 estimate for total housing units to arrive at the 2023 forecast for total housing units.

² Although this methodology does not take into account loss of single family units, the loss rate is estimated to be 0.24% which would have a modest impact on the reported figures. There is potential to incorporate single family unit loss in future versions of the report.

Between 2020 and 2023, Rhode Island is estimated to have added 1,182 total housing units, an increase of less than 0.5% of its 2020 count of housing units. New Shoreham had the most substantial increase in total housing units with an 8% growth. Foster appears to have experienced the most substantial decrease in total housing units with a 16% decrease in housing units, though this is partially due to the use of Decennial Census figures for 2020. 2023 forecasts show that the counts of total housing units in Rhode Island and its communities are expected to remain fairly stable in 2023 with increases over 2022 of less than half of one percent for each municipality.

Figure II-1.

Total Number and Change in Housing Units, Rhode Island and by Community, 2020-2023

Municipality	2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022	2023 Forecast	Numerical Change 2022-2023 Forecast	Percent Change 2022-2023 Forecast	Numerical Change 2020-2023 Forecast	Percent Change 2020-2023 Forecast
Barrington	6,380	6,497	117	2%	6,439	-58	-1%	6,447	8	0%	67	1%
Bristol	9,629	9,394	-235	-2%	9,432	38	0%	9,443	11	0%	-186	-2%
Burrillville	6,701	6,333	-368	-5%	6,340	7	0%	6,351	11	0%	-350	-5%
Central Falls	8,191	8,059	-132	-2%	8,276	217	3%	8,277	1	0%	86	1%
Charlestown	5,381	5,219	-162	-3%	5,301	82	2%	5,324	23	0%	-57	-1%
Coventry	14,931	15,188	257	2%	15,348	160	1%	15,381	33	0%	450	3%
Cranston	34,182	33,648	-534	-2%	34,080	432	1%	34,108	28	0%	-74	0%
Cumberland	15,017	14,269	-748	-5%	14,678	409	3%	14,701	23	0%	-316	-2%
East Greenwich	5,539	5,666	127	2%	5,804	138	2%	5,821	17	0%	282	5%
East Providence	22,196	21,656	-540	-2%	21,719	63	0%	21,749	30	0%	-447	-2%
Exeter	2,647	2,416	-231	-9%	2,353	-63	-3%	2,358	5	0%	-289	-11%
Foster	1,836	1,545	-291	-16%	1,542	-3	0%	1,545	3	0%	-291	-16%
Glocester	4,213	4,077	-136	-3%	4,249	172	4%	4,264	15	0%	51	1%
Hopkinton	3,613	3,660	47	1%	3,687	27	1%	3,700	13	0%	87	2%
Jamestown	3,122	3,069	-53	-2%	3,219	150	5%	3,234	15	0%	112	4%
Johnston	12,501	12,709	208	2%	12,462	-247	-2%	12,485	23	0%	-16	0%
Lincoln	9,525	8,893	-632	-7%	9,008	115	1%	9,037	29	0%	-488	-5%
Little Compton	2,414	2,444	30	1%	2,506	62	3%	2,517	11	0%	103	4%
Middletown	8,029	8,344	315	4%	8,005	-339	-4%	8,014	9	0%	-15	0%
Narragansett	9,857	9,629	-228	-2%	9,662	33	0%	9,669	7	0%	-188	-2%
New Shoreham	1,818	1,959	141	8%	1,963	4	0%	1,968	5	0%	150	8%
Newport	13,466	13,250	-216	-2%	13,605	355	3%	13,610	5	0%	144	1%
North Kingstown	12,189	12,229	40	0%	12,234	5	0%	12,284	50	0%	95	1%
North Providence	15,932	15,318	-614	-4%	15,192	-126	-1%	15,194	2	0%	-738	-5%
North Smithfield	5,358	5,392	34	1%	5,297	-95	-2%	5,304	7	0%	-54	-1%
Pawtucket	33,832	32,492	-1,340	-4%	33,010	518	2%	33,084	74	0%	-748	-2%
Portsmouth	8,610	8,546	-64	-1%	8,441	-105	-1%	8,477	36	0%	-133	-2%
Providence	75,257	79,103	3,846	5%	78,911	-192	0%	79,193	282	0%	3936	5%

Note: Continued on the next page.

Municipality	2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022	2023 Forecast	Numerical Change 2022-2023 Forecast	Percent Change 2022-2023 Forecast	Numerical Change 2020-2023 Forecast	Percent Change 2020-2023 Forecast
Richmond	3,173	3,268	95	3%	3,255	-13	0%	3,266	11	0%	93	3%
Scituate	4,263	4,517	254	6%	4,494	-23	-1%	4,509	15	0%	246	6%
Smithfield	8,012	8,374	362	5%	8,226	-148	-2%	8,237	11	0%	225	3%
South Kingstown	13,771	13,352	-419	-3%	13,818	466	3%	13,868	50	0%	97	1%
Tiverton	7,781	7,591	-190	-2%	7,639	48	1%	7,664	25	0%	-117	-2%
Warren	5,495	5,513	18	0%	5,604	91	2%	5,608	4	0%	113	2%
Warwick	38,625	37,614	-1,011	-3%	37,877	263	1%	37,918	41	0%	-707	-2%
West Greenwich	2,575	2,473	-102	-4%	2,482	9	0%	2,489	7	0%	-86	-3%
West Warwick	14,414	14,895	481	3%	14,593	-302	-2%	14,600	7	0%	186	1%
Westerly	13,245	13,600	355	3%	13,416	-184	-1%	13,453	37	0%	208	2%
Woonsocket	19,754	18,967	-787	-4%	18,886	-81	0%	18,907	21	0%	-847	-4%
State of Rhode Island	483,474	481,168	-2,306	0%	483,053	1,885	0%	484,474	1,421	0%	1000	0%

Note: 0% indicates a percentage that is less than 0.5%.

Source: 2020 U.S. Decennial Census, 2021 5-year and 2022 5-year U.S. Census American Community Survey estimates, Building Permit Survey 2023 for Housing Fact Book, CoStar, 2022 Survey of Construction Microdata files, and Root Policy Research.

Pursuant to Rhode Island General Laws § 45-53-3, each municipality aims to achieve a stock of low- or moderate-income housing equivalent to at least 10% of year-round housing units reported in the census or to at least 15% of total housing units reported in the census. The count of each municipality's low- or moderate-income housing is divided by the count of its year-round housing units reported in the most recent census (2020) to assess the progress of each municipality toward the 10% goal. As such, Figure II-2 below shows the number of and change in year-round housing units in the state of Rhode Island and each of its communities for each year from 2020-2023. In this table, year-round housing units are housing units not used or vacant for seasonal or recreational use.

Estimates have been calculated by subtracting ACS estimates of seasonally vacant housing units from the estimates of total housing units presented above. 2023 forecasts are formulated by subtracting 2022 ACS estimates of seasonal housing units from the 2023 forecasts of total units in Figure II-1. As noted earlier, 2023 forecasts assume that 66.42% of single-family units permitted in New England are completed within a year of permit authorization based on 2022 Survey of Construction Microdata files.

Based on this methodology, Rhode Island is estimated to have added 1,182 year-round housing units between 2020 and 2023. Despite having experienced the largest proportional growth in total housing units of any community in the state across this time, New Shoreham experienced the greatest proportional decrease in year-round housing units (equivalent to -29% of its 2020 total). This is due to an increase in seasonal use of housing units in New Shoreham. Scituate experienced the largest proportional increase in year-round housing units between 2020 and 2023, adding units equivalent to 6% of its 2020 count by 2023.

Figure II-2.

Total Number and Change in Year-Round Housing Units, Rhode Island and by Community, 2020-2023

Municipality	2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022	2023 Forecast	Numerical Change 2022-2023 Forecast	Percent Change 2022-2023 Forecast	Numerical Change 2020-2023 Forecast	Percent Change 2020-2023 Forecast
Barrington	6,264	6,429	165	3%	6,364	-65	-1%	6,372	8	0%	108	2%
Bristol	9,292	9,112	-180	-2%	9,114	2	0%	9,125	11	0%	-167	-2%
Burrillville	6,507	6,116	-391	-6%	6,112	-4	0%	6,123	11	0%	-384	-6%
Central Falls	8,172	8,048	-124	-2%	8,259	211	3%	8,260	1	0%	88	1%
Charlestown	3,712	3,607	-105	-3%	3,599	-8	0%	3,622	23	1%	-90	-2%
Coventry	14,710	15,032	322	2%	15,156	124	1%	15,189	33	0%	479	3%
Cranston	34,045	33,574	-471	-1%	33,966	392	1%	33,994	28	0%	-51	0%
Cumberland	14,938	14,163	-775	-5%	14,570	407	3%	14,593	23	0%	-345	-2%
East Greenwich	5,464	5,579	115	2%	5,690	111	2%	5,707	17	0%	243	4%
East Providence	22,062	21,546	-516	-2%	21,605	59	0%	21,635	30	0%	-427	-2%
Exeter	2,569	2,382	-187	-7%	2,353	-29	-1%	2,358	5	0%	-211	-8%
Foster	1,816	1,545	-271	-15%	1,542	-3	0%	1,545	3	0%	-271	-15%
Glocester	4,022	3,844	-178	-4%	3,980	136	4%	3,995	15	0%	-27	-1%
Hopkinton	3,534	3,476	-58	-2%	3,487	11	0%	3,500	13	0%	-34	-1%
Jamestown	2,622	2,551	-71	-3%	2,714	163	6%	2,729	15	1%	107	4%
Johnston	12,465	12,672	207	2%	12,429	-243	-2%	12,452	23	0%	-13	0%
Lincoln	9,492	8,893	-599	-6%	9,008	115	1%	9,037	29	0%	-455	-5%
Little Compton	1,702	1,741	39	2%	1,724	-17	-1%	1,735	11	1%	33	2%
Middletown	7,507	7,741	234	3%	7,452	-289	-4%	7,461	9	0%	-46	-1%
Narragansett	7,256	6,666	-590	-8%	6,640	-26	0%	6,647	7	0%	-609	-8%
New Shoreham	730	527	-203	-28%	512	-15	-3%	517	5	1%	-213	-29%
Newport	11,850	11,713	-137	-1%	12,148	435	4%	12,153	5	0%	303	3%
North Kingstown	11,831	11,785	-46	0%	11,800	15	0%	11,850	50	0%	19	0%
North Providence	15,877	15,318	-559	-4%	15,192	-126	-1%	15,194	2	0%	-683	-4%
North Smithfield	5,315	5,367	52	1%	5,297	-70	-1%	5,304	7	0%	-11	0%
Pawtucket	33,771	32,429	-1,342	-4%	32,922	493	2%	32,996	74	0%	-775	-2%
Portsmouth	7,663	7,800	137	2%	7,708	-92	-1%	7,744	36	0%	81	1%
Providence	74,982	79,003	4,021	5%	78,673	-330	0%	78,955	282	0%	3973	5%

Note: Continued on the next page.

Municipality	2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022	2023 Forecast	Numerical Change 2022-2023 Forecast	Percent Change 2022-2023 Forecast	Numerical Change 2020-2023 Forecast	Percent Change 2020-2023 Forecast
Richmond	3,097	3,204	107	3%	3,193	-11	0%	3,204	11	0%	107	3%
Scituate	4,236	4,482	246	6%	4,485	3	0%	4,500	15	0%	264	6%
Smithfield	7,916	8,374	458	6%	8,226	-148	-2%	8,237	11	0%	321	4%
South Kingstown	11,610	11,145	-465	-4%	11,806	661	6%	11,856	50	0%	246	2%
Tiverton	7,482	7,203	-279	-4%	7,319	116	2%	7,344	25	0%	-138	-2%
Warren	5,370	5,331	-39	-1%	5,320	-11	0%	5,324	4	0%	-46	-1%
Warwick	38,090	37,483	-607	-2%	37,747	264	1%	37,788	41	0%	-302	-1%
West Greenwich	2,542	2,443	-99	-4%	2,457	14	1%	2,464	7	0%	-78	-3%
West Warwick	14,338	14,867	529	4%	14,574	-293	-2%	14,581	7	0%	243	2%
Westerly	10,949	11,431	482	4%	11,322	-109	-1%	11,359	37	0%	410	4%
Woonsocket	19,728	18,895	-833	-4%	18,824	-71	0%	18,845	21	0%	-883	-4%
State of Rhode Island	465,528	463,517	-2,011	0%	465,289	1,772	0%	466,710	1,421	0%	1,182	0%

Notes: 1) Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels; 2) 0% indicates a percentage that is less than .5%.

Source: 2020 U.S. Decennial Census, 2021 5-year and 2022 5-year U.S. Census American Community Survey estimates, Building Permit Survey 2023 for Housing Fact Book, CoStar, 2022 Survey of Construction Microdata files, and Root Policy Research.

The occupancy and vacancy rates of total housing units in Rhode Island and each of its communities are presented in Figure II-3 below. Overall vacancy rates count as vacant units that are vacant and actively for sale or rent, units that are rented or sold but not occupied, units that are vacant for seasonal or recreational purposes, and units that are vacant for other reasons. An additional column is included to show shares of total housing units that are vacant and actively for sale or rent.

Note that Jamestown, Little Compton, Foster, Hopkinton, New Shoreham, and Richmond have occupancy and vacancy rates with margins of error that exceed ± 4 percentage points. This means, for example, that New Shoreham's vacancy rate, which is estimated to be 77.3%, could be between 72.6% and 82% given its ± 4.7 percentage point margin of error.

According to ACS estimates, overall vacancy is lowest and occupancy highest in Cumberland and North Smithfield. These communities are estimated to have vacancy rates between 3% and 4%. Vacancy is highest and occupancy lowest in New Shoreham, where the ACS estimates that around three-quarters of total housing units are vacant. Vacancy is highest in New Shoreham even after accounting for the large margin of error in this estimate. Charlestown and Little Compton also have vacancy rates of over 30%.

**Figure II-3.
Overall Vacancy and
Occupancy Rates, Rhode
Island and by Community,
2022**

Note:

Jamestown, Little Compton, Foster, Hopkinton, New Shoreham, and Richmond have occupancy and vacancy rates with margins of error that exceed $\pm 4\%$

Source:

U.S. Census American Community Survey 2022 5-year estimates.

Municipality	Overall Vacancy Rate	Overall Occupancy Rate	Share of Total Units Vacant for Sale or for Rent
Barrington	6.0%	94.0%	1.7%
Bristol	14.0%	86.0%	2.7%
Burrillville	7.3%	92.7%	1.9%
Central Falls	11.1%	88.9%	2.0%
Charlestown	35.3%	64.7%	3.4%
Coventry	6.0%	94.0%	1.4%
Cranston	4.8%	95.2%	0.8%
Cumberland	3.4%	96.6%	1.0%
East Greenwich	6.6%	93.4%	1.8%
East Providence	6.0%	94.0%	1.9%
Exeter	5.8%	94.2%	2.0%
Foster	7.5%	92.5%	0.8%
Glocester	12.4%	87.6%	1.6%
Hopkinton	14.3%	85.7%	2.3%
Jamestown	22.4%	77.6%	2.6%
Johnston	7.7%	92.3%	2.6%
Lincoln	5.2%	94.8%	1.0%
Little Compton	37.7%	62.3%	5.9%
Middletown	12.8%	87.2%	5.0%
Narragansett	37.1%	62.9%	3.8%
New Shoreham	77.3%	22.7%	0.0%
Newport	21.8%	78.2%	7.4%
North Kingstown	7.3%	92.7%	1.6%
North Providence	5.3%	94.7%	2.1%
North Smithfield	3.7%	96.3%	2.1%
Pawtucket	7.4%	92.6%	1.1%
Portsmouth	13.2%	86.8%	3.8%
Providence	12.4%	87.6%	4.5%
Richmond	8.2%	91.8%	0.0%
Scituate	6.9%	93.1%	0.7%
Smithfield	4.5%	95.5%	1.9%
South Kingstown	17.9%	82.1%	1.1%
Tiverton	11.2%	88.8%	2.2%
Warren	10.7%	89.3%	0.7%
Warwick	4.6%	95.4%	1.2%
West Greenwich	5.8%	94.2%	1.2%
West Warwick	4.9%	95.1%	1.9%
Westerly	22.2%	77.8%	3.4%
Woonsocket	10.1%	89.9%	5.2%
State of Rhode Island	10.5%	89.5%	2.5%

2. Count of housing units by type

The counts of housing units in single-family, two-family, three- and four-family, and multi-unit housing, as well as mobile homes and boats/RVs/vans used for daily living in each municipality and in the state are presented in Figure II-4. Per feedback from the HRC and HousingWorks RI, the ACS data presented is not accurately capturing mobile home data. HousingWorks RI is currently finalizing a report providing more up to date data on mobile homes in Rhode Island. That report is scheduled to be released in early 2024 and will be considered in future versions of this report. Accessory Dwelling Units (ADUs) are not reported consistently across municipalities. Further information on those units will be available through the 2024 ADU Annual Permit Report.

As 2023 ACS estimates are not yet available, these estimates have been constructed using the following methodology³:

1. Pull 2022 ACS estimates for housing units by type for Rhode Island and its municipalities.
2. Pull the number of single-family units permitted in each municipality in 2022 from the municipal Building Permit Survey for the 2023 Housing Fact Book. According to the 2022 Survey of Construction Microdata files, 66.42% of single-family units permitted in New England are converted to units within one year of permitting. Multiply the number of single-family units permitted in 2022 by .6642 to estimate the number of single-family units completed in 2023. Add counts of single-family units added in 2023 to the 2022 ACS estimates of single-family units for the state and each community.
3. Pull 2023 YTD net deliveries from CoStar for each municipality and Rhode Island. This is the number of multifamily units completed so far in 2023 minus the number of multifamily units lost so far in 2023. Add this count to the 2022 ACS estimate of multifamily units for each community and the state.

³ Although this methodology does not take into account loss of single family units, the loss rate is estimated to be 0.24% which would have a modest impact on the reported figures. There is potential to incorporate single family unit loss in future versions of the report.

**Figure II-4.
Number of Housing
Units by Building
Type, Rhode Island
and by Community,
2023**

Note: Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels.

Source:

U.S. Census American Community Survey 2022 5-year estimates, 2022 Survey of Construction Microdata files, Municipal Building Permit Survey for Housing Fact Book 2023, CoStar, and Root Policy Research.

Municipality	Single-Family	Two-Family	Three- or Four-Family	Multifamily	Mobile Home	Boat, RV, Van, etc.
Barrington	6,036	223	12	176	0	0
Bristol	6,164	1,289	672	1,318	0	0
Burrillville	5,119	313	375	374	170	0
Central Falls	1,145	1,974	3,671	1,471	0	16
Charlestown	4,923	88	141	73	80	19
Coventry	12,189	672	260	1,492	768	0
Cranston	22,042	4,271	2,534	5,186	75	0
Cumberland	10,746	866	1,079	1,969	41	0
East Greenwich	4,542	336	250	640	53	0
East Providence	12,273	2,623	1,917	4,836	100	0
Exeter	1,976	38	60	118	166	0
Foster	1,369	34	40	102	0	0
Glocester	3,826	95	40	36	267	0
Hopkinton	3,105	142	193	240	20	0
Jamestown	3,020	0	107	60	47	0
Johnston	8,871	1,171	692	1,744	7	0
Lincoln	5,659	993	753	1,581	51	0
Little Compton	2,455	11	7	0	44	0
Middletown	5,289	912	567	957	279	10
Narragansett	8,367	324	132	719	127	0
New Shoreham	1,753	61	38	116	0	0
Newport	6,013	2,236	2,787	2,561	0	13
North Kingstown	9,426	755	587	1,240	269	7
North Providence	8,647	1,314	942	4,274	9	8
North Smithfield	4,032	298	151	823	0	0
Pawtucket	11,973	6,076	7,670	7,142	223	0
Portsmouth	7,189	169	344	546	229	0
Providence	22,497	15,663	21,397	19,570	74	0
Richmond	2,915	170	58	22	101	0
Scituate	4,223	120	106	60	0	0
Smithfield	5,994	310	344	1,566	23	0
South Kingstown	11,496	304	410	1,305	343	10
Tiverton	5,758	488	353	787	278	0
Warren	3,260	868	568	912	0	0
Warwick	28,111	1,482	1,320	6,754	199	52
West Greenwich	2,142	33	15	221	70	8
West Warwick	7,442	1,971	1,164	4,023	0	0
Westerly	9,620	1,333	935	1,550	15	0
Woonsocket	5,062	2,951	4,887	5,940	67	0
State of Rhode Island	286,669	52,977	57,578	82,920	4,195	143

3. Units by income type

Figures II-5.a and II-5.b below present the total number of rental (Figure II-5.a) and ownership (Figure II-5.b) units in Rhode Island affordable to households within different income ranges. For these estimates, a unit is considered affordable if the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household’s gross income.

These figures include all housing units—units that are deed restricted, in a cooperative or trust, publicly owned, and privately owned. On the rental side, most units are affordable to households with incomes between 51% and 80% of the Area Median Income (AMI). For owner-occupied units, the largest share of units are affordable to households with incomes of 100% AMI and more. It is important to note that these tables differ from Figure IV-1. Figure IV-1 reports municipal shares of Low to Moderate-income units; the LMI units in Figure IV-1 are a subset of the units presented in Figures II-5.a and II-5.b and include only long-term deed-restricted and publicly subsidized units.

Note that data at the community level are not available.

Figure II-5.a.
Number and Share of Rental Units by Income Category, Rhode Island, 2022

Income Type	Rental Units	Share of Rental Units	Share of Total Units
Extremely low (0-30% AMI) <i>Up to \$26,600 for household of 3</i>	30,217	19%	7%
Very low (31-50% AMI) <i>\$26,600 - \$44,300 for household of 3</i>	27,578	18%	6%
Low (51-80% AMI) <i>\$44,301 - \$70,900 for household of 3</i>	69,719	44%	16%
Moderate (81-100% AMI) <i>\$70,901 - \$89,370 for household of 3</i>	17,247	11%	4%
Above moderate (Over 100% AMI)	12,057	8%	3%

Note: A housing unit is considered affordable if the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household's gross income. The HUD Income Limits for 2022 that specify the incomes in Rhode Island corresponding to different percentages of the Area Median Income are listed in Appendix C, Figure C-1. For a breakdown of the maximum affordable monthly rent payments for each income level, please refer to Figure IV-2 in this report.

Source: U.S. Census Public Use Microdata Sample (PUMS) 2022, HUD Income Limits 2022, and Root Policy Research.

Figure II-5.b.
Number and Share of Ownership Units by Income Category, Rhode Island, 2022

Income Type	Ownership Units	Share of Ownership Units	Share of Total Units
Extremely low (0-30% AMI) <i>Up to \$26,600 for household of 3</i>	10,436	4%	2%
Very low (31-50% AMI) <i>\$26,600 - \$44,300 for household of 3</i>	5,341	2%	1%
Low (51-80% AMI) <i>\$44,301 - \$70,900 for household of 3</i>	45,725	16%	10%
Moderate (81-100% AMI) <i>\$70,901 - \$89,370 for household of 3</i>	55,744	20%	13%
Above moderate (Over 100% AMI)	167,712	59%	38%

Note: A housing unit is considered affordable if the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household’s gross income. The HUD Income Limits for 2022 that specify the incomes in Rhode Island corresponding to different percentages of the Area Median Income are listed in Appendix C Figure C-1 For a breakdown of the maximum affordable home purchase prices for each income level, please refer to Figure IV-3 in this report.

Source: U.S. Census Public Use Microdata Sample (PUMS) 2022, HUD Income Limits 2022, and Root Policy Research.

4. Unit types by number of bedrooms for rental and ownership properties

A report of unit types by number of bedrooms for rental units in Rhode Island is in Figure II-6. Data are unavailable for accessory dwelling units and mixed-use sufficiently delineated units (i.e., units designated as mixed-use). Note that data at the community level are not available.

Figure II-6.
Number of
Bedrooms in
Housing Units by
Unit Type, Rental
Units, Rhode Island,
2022

Units in Structure	Bedrooms					
	0	1	2	3	4	5+
1, detached	215	2,216	6,623	10,235	3,517	1,057
1, attached	247	352	4,025	2,129	1,098	58
2	845	4,308	12,292	6,382	1,543	231
3 or 4	1,066	6,925	17,558	10,618	618	288
5 to 9	1,506	6,610	6,907	1,589	0	0
10 to 19	1,067	7,624	5,289	248	0	0
20 to 49	1,324	5,262	4,102	0	0	0
50 or more	5,567	17,153	5,287	55	0	98
Mobile home	0	0	69	82	0	0
Boat, RV, van, etc.	60	0	0	0	0	106

Source:

U.S. Census Public Use Microdata
Sample (PUMS) 2022 and Root Policy
Research.

Occupancy and vacancy rates for rental units by unit type in Rhode Island are presented in Figure II-7. As of 2022, rental vacancy rates are highest in single-family detached units and units in structures containing 20 or more units at around 5%. Rental vacancy rates are zero in units in structures of 10 to 19 units, in mobile homes, and in boats/RVs/vans used for daily living. Note that data at the community level are not available.

**Figure II-7.
Occupancy and
Vacancy Rates by
Unit Types, Rental
Units, Rhode Island,
2019, 2021, 2022**

Note:

2019 data are presented because 2020 data are not available in the Public Use Microdata Sample.

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2019, 2021, and 2022 and Root Policy Research.

Units in Structure	Vacancy Rates			Occupancy Rates		
	2019	2021	2022	2019	2021	2022
1, detached	9%	3%	5%	91%	97%	95%
1, attached	7%	0%	2%	93%	100%	98%
2	4%	5%	4%	96%	95%	96%
3 or 4	11%	6%	4%	89%	94%	96%
5 to 9	8%	5%	2%	92%	95%	98%
10 to 19	5%	2%	0%	95%	98%	100%
20 to 49	4%	5%	3%	96%	95%	97%
50 or more	4%	5%	5%	96%	95%	95%
Mobile home	0%	0%	0%	100%	100%	100%
Boat, RV, van, etc.	0%	0%	0%	100%	100%	100%

A report of unit types by number of bedrooms for ownership units in Rhode Island is available in Figure II-8 below. Data are unavailable for accessory dwelling units and mixed-use sufficiently delineated units.

**Figure II-8.
Unit Types by
Number of
Bedrooms,
Ownership Units,
Rhode Island, 2022**

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022 and Root Policy Research.

Units in Structure	Bedrooms					
	0	1	2	3	4	5+
1, detached	402	4,761	36,502	130,282	47,352	8,448
1, attached	0	219	8,846	3,125	587	135
2	0	815	8,920	4,858	1,280	1,126
3 or 4	647	300	4,172	4,025	72	298
5 to 9	0	174	3,146	0	0	0
10 to 19	366	110	1,538	0	0	0
20 to 49	0	1,114	1,922	0	0	0
50 or more	78	1,126	1,257	229	0	0
Mobile home	0	542	1,708	1,494	145	0
Boat, RV, van, etc.	0	0	116	0	0	0

Occupancy and vacancy rates for ownership units by unit type in Rhode Island are presented in Figure II-9. As of 2022, units in structures of 3 or 4 units are the only ownership units where occupancy falls below 100%. Recalling Figure II-7, Rhode Island's ownership units are occupied at generally higher rates than its rental units. Note that data at the community level are not available.

**Figure II-9.
Occupancy and
Vacancy Rates by
Unit Types,
Ownership Units,
Rhode Island, 2019,
2021, 2022**

Units in Structure	Vacancy Rates			Occupancy Rates		
	2019	2021	2022	2019	2021	2022
1, detached	1%	0%	0%	99%	100%	100%
1, attached	0%	1%	0%	100%	99%	100%
2	3%	1%	0%	97%	99%	100%
3 or 4	6%	3%	4%	94%	97%	96%
5 to 9	6%	0%	0%	94%	100%	100%
10 to 19	0%	0%	0%	100%	100%	100%
20 to 49	2%	0%	0%	98%	100%	100%
50 or more	0%	0%	0%	100%	100%	100%
Mobile home	0%	0%	0%	100%	100%	100%
Boat, RV, van, etc.	0%	-	0%	100%	-	100%

Note:

Data are unavailable for the boat, RV, van, etc. category in 2021.

2019 data are presented because 2020 data are not available in the Public Use Microdata Sample.

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2019, 2021, and 2022 and Root Policy Research.

5. Number of Americans with Disabilities Act-compliant special needs units

The U.S. Department of Housing and Urban Development published 2019 census division-level data on housing accessibility in the 2021 *Accessibility in Housing Report*. Rhode Island is counted in the New England census division alongside Connecticut, Massachusetts, Vermont, New Hampshire, and Maine. 19% of New England households include at least one member with accessibility needs. In New England, 16% of households that include at least one member with accessibility needs live in homes that have a ramp, chairlift, stairlift, or platform lift, while 60% live in homes with both a bedroom and a bathroom on the entry level. 64% of New England households with at least one member with accessibility needs live in homes with a bedroom on the entry level, and 68% live in homes with a bathroom on the entry level.

While housing accessibility data exist at the census division level, there is currently no reliable and publicly available data source that identifies the number of accessible housing units in Rhode Island and its municipalities. Understanding the limitations of publicly available data on housing accessibility in Rhode Island and its municipalities, Figure II-10 below provides estimates for the total number of and change in accessible housing units in Rhode Island and its communities. Estimates have been prepared using the following three-part methodology:

1. *All multifamily developments built since 1991*: The Fair Housing Act requires that all ground-floor units in multifamily developments constructed since 1991 be “adaptable” for disabled residents, meaning that the unit can be easily made accessible within a short time frame. Based on this requirement, we assume that 33% of units in multifamily housing developments without elevators are on the ground floor (and therefore adaptable), and 100% of units in multifamily housing developments constructed since 1991 with elevators are adaptable. Multifamily developments with and without elevators are aggregated to approximate the number of units that are or can easily be accessible to people with disabilities.
2. *Federally assisted multifamily developments built since 1991*: Units developed with the assistance of federal subsidies have additional, more specific accessibility requirements. (In step 3, these are added to the accessible units estimated in step 1.) Under Uniform Federal Accessibility Standards, at least 5% of units (or 1 unit, whichever is greater), in all new federally assisted multifamily developments must be

accessible for individuals with mobility issues. An additional 2% of units be accessible for individuals with hearing or visual disabilities, meaning that a total of 7% of federally assisted units are accessible. This is applied to the total count of federally assisted rental units constructed since 1991, which is approximated by multiplying the total count of federally assisted rental properties by the share of multifamily units constructed since 1991.

3. *Total accessible units:* The totals approximated in steps 1 and 2 are aggregated to approximate a count of total accessible housing units in each municipality.

While estimates are based on the best available data, it's important to note that they are imprecise and should be interpreted with caution. Not only does the above methodology rely heavily on estimates, this methodology does not count single family units that are accessible. With those caveats in mind, between 2020 and 2022, Rhode Island is *estimated* to have added 435 accessible housing units, a 7% increase over its 2020 count of accessible housing units. Of the communities in Rhode Island, Providence is estimated to have added the most accessible units (+260) between 2020 and 2022, followed by East Providence (+75) and Cranston (+70). While it is estimated that Johnston experienced the greatest loss of accessible housing units (-52) over the time studied, much of this apparent loss could be attributable to substantial margins of error in American Community Survey estimates of multifamily units.

As shown in figure II-10, this report estimates that about 6,400 units are accessible to people with disabilities. However, as mentioned above, this important characteristic of the housing stock in Rhode Island is not well understood. Additional data would provide insights needed to meet the housing needs of the state's residents. The absence of this information leaves important questions unanswered, such as: How many people are living in homes that do not adequately accommodate their mobility devices or otherwise meet their accessibility needs? Our housing planning efforts will emphasize the need to improve the capability of Rhode Island's data systems to capture this and other important information about the housing stock.

**Figure II-10.
Total Number and
Change in Accessible
Housing Units, Rhode
Island and by
Community, 2020-2022**

Note:

Percent changes from a count of zero to a nonzero number are marked "N/A".

Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels.

Source:

2020, 2021, and 2022 U.S. Census American Community Survey 5-year estimates, U.S. Building Permits Survey 1980-2022, National Housing Preservation Database, CoStar, and Root Policy Research.

Municipality	2020	2021	2022	Numerical Change 2020-2022	Percent Change 2020-2022
Barrington	15	8	8	-7	-47%
Bristol	38	33	30	-8	-21%
Burrillville	31	18	16	-15	-48%
Central Falls	11	15	22	11	100%
Charlestown	0	1	1	1	N/A
Coventry	63	74	50	-13	-21%
Cranston	328	361	398	70	21%
Cumberland	97	111	154	57	59%
East Greenwich	59	84	58	-1	-2%
East Providence	197	223	272	75	38%
Exeter	1	2	2	1	100%
Foster	2	2	3	1	50%
Glocester	1	1	1	0	0%
Hopkinton	27	39	31	4	15%
Jamestown	10	1	2	-8	-80%
Johnston	154	111	102	-52	-34%
Lincoln	71	59	62	-9	-13%
Little Compton	0	0	0	0	0%
Middletown	10	19	16	6	60%
Narragansett	28	7	11	-17	-61%
New Shoreham	1	1	1	0	0%
Newport	27	24	45	18	67%
North Kingstown	86	102	123	37	43%
North Providence	343	333	339	-4	-1%
North Smithfield	107	93	96	-11	-10%
Pawtucket	355	371	408	53	15%
Portsmouth	4	6	5	1	25%
Providence	1,577	1,765	1,837	260	16%
Richmond	0	0	7	7	N/A
Scituate	1	1	1	0	0%
Smithfield	52	50	48	-4	-8%
South Kingstown	127	119	103	-24	-19%
Tiverton	98	81	87	-11	-11%
Warren	16	19	20	4	25%
Warwick	189	234	238	49	26%
West Greenwich	82	69	59	-23	-28%
West Warwick	144	132	158	14	10%
Westerly	47	48	55	8	17%
Woonsocket	172	174	197	25	15%
State of Rhode Island	5,984	5,936	6,419	435	7%

6. Occupancy and vacancy rate of accessible units

Currently, no data source tracks the vacancy and occupancy rates for accessible housing units. As all units subject to accessibility requirements are in multifamily developments, CoStar's multifamily vacancy and occupancy rates for Rhode Island and each of its communities are presented in Figure II-11 to estimate the vacancy and occupancy rates for accessible units. The margins of error in these estimates are large.

As of 2023, it is estimated that around 97.3% of accessible units in the state of Rhode Island are occupied, while 2.7% are vacant. Of the communities in Rhode Island, Exeter has the lowest approximated vacancy rate for accessible units at 0.1%, while West Greenwich has the highest rate at 7.0%.

**Figure II-11.
Vacancy and Occupancy Rates
for Accessible Units, Rhode
Island and by Community,
2023**

Note:

Data are unavailable for Little Compton.

As all units subject to accessibility requirements are in multifamily developments, CoStar's multifamily vacancy and occupancy rates are presented to estimate the vacancy and occupancy rates for accessible units.

Source:

CoStar.

Municipality	Multifamily Units Vacancy Rate	Multifamily Units Occupancy Rate
Barrington	1.7%	98.3%
Bristol	2.3%	97.7%
Burrillville	1.4%	98.6%
Central Falls	2.0%	98.0%
Charlestown	1.3%	98.7%
Coventry	1.5%	98.5%
Cranston	1.4%	98.6%
Cumberland	4.4%	95.6%
East Greenwich	0.8%	99.3%
East Providence	2.2%	97.8%
Exeter	0.1%	99.9%
Foster	1.4%	98.6%
Glocester	0.7%	99.3%
Hopkinton	0.3%	99.7%
Jamestown	1.4%	98.6%
Johnston	1.1%	98.9%
Lincoln	1.3%	98.7%
Little Compton	-	-
Middletown	1.4%	98.6%
Narragansett	0.8%	99.2%
New Shoreham	1.3%	98.7%
Newport	1.9%	98.1%
North Kingstown	1.7%	98.3%
North Providence	1.8%	98.2%
North Smithfield	5.3%	94.7%
Pawtucket	2.2%	97.8%
Portsmouth	2.0%	98.0%
Providence	3.6%	96.4%
Richmond	1.3%	98.7%
Scituate	1.4%	98.6%
Smithfield	1.2%	98.8%
South Kingstown	1.0%	99.0%
Tiverton	1.0%	99.0%
Warren	0.6%	99.4%
Warwick	1.4%	98.6%
West Greenwich	7.0%	93.0%
West Warwick	0.6%	99.4%
Westerly	0.9%	99.1%
Woonsocket	2.2%	97.8%
State of Rhode Island	2.7%	97.3%

3. Recent Housing Production (D, L, M)

This section reports on housing production in Rhode Island, by community, in 2023. “Net” new units are described, meaning additions to the stock minus units lost to the housing stock via demolition or conversion to another use. Tables include units under development and units completed in 2023. Production is reported both for the streamlined comprehensive permitting process available to developments in which 25 percent of units qualify as low- or moderate-income⁴ and the standard permitting process.

1. Net new units in development and number of units completed in 2023

Figure III-1 below approximates the count of new units in development in Rhode Island and each of its communities in 2023 year-to-date. The figure provides counts for four types of units:

- Market rate and low- to moderate-income (LMI) units presented are those permitted by comprehensive permits in 2022 that had not received certificates of occupancy indicating completion at the time of reporting in early 2023.⁵ The column “Market Rate Units with Comprehensive Permits” includes only market-rate units in developments with at least 25% of units qualifying as LMI that were permitted with a comprehensive permit.
- Single-family units presented in this figure are single-family units permitted in 2022 which, based on building trends presented in the 2022 Survey of Construction Microdata files, are not expected to have completed construction within a year of permit issuance (66.42% of single-family units permitted in New England are completed within a year of permit authorization based on 2022 Survey of Construction Microdata files).
- Multifamily units under development are those reported to be under construction in 2023 by CoStar. It is important to note that multifamily units under development may include market rate and LMI units under construction and permitted by comprehensive permits.

Note that a share of the units in any column of this table may have been completed at the time of this report’s release.

⁴ Rhode Island General Laws § 45-53-4.

⁵ Comprehensive permitting activity is conducted locally and reported annually to the Department of Housing by each municipality. The Department of Housing compiles municipal reports to present an annual comprehensive permit report to the Rhode Island Legislature.

**Figure III-1.
New Housing Units Under
Development, Rhode
Island and by Community,
2023 YTD**

Note:

A share of the units in any column of this table may have been completed at the time of this report's release.

Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels.

Source:

Rhode Island Municipal Comprehensive Permit Reporting for State Legislature- 2023, CoStar, Building Permit Survey 2023 for Housing Fact Book, 2022 U.S. Survey of Construction Microdata, and Root Policy Research.

Municipality	Market Rate Units with Comprehensive Permit	LMI Units with Comprehensive Permit	Single Family Units	Multifamily Units
Barrington	5	3	4	0
Bristol	12	4	5	16
Burrillville	0	0	5	0
Central Falls	0	0	1	0
Charlestown	0	0	11	0
Coventry	3	2	17	0
Cranston	0	0	14	0
Cumberland	0	0	11	0
East Greenwich	0	0	9	63
East Providence	0	0	3	0
Exeter	0	39	2	0
Foster	0	0	2	0
Glocester	0	0	8	0
Hopkinton	0	0	7	0
Jamestown	0	0	7	0
Johnston	0	0	12	0
Lincoln	1	1	15	0
Little Compton	0	0	5	0
Middletown	0	0	4	12
Narragansett	0	0	4	0
New Shoreham	0	0	2	0
Newport	0	0	3	0
North Kingstown	0	0	25	0
North Providence	0	0	1	0
North Smithfield	0	0	4	0
Pawtucket	0	0	7	0
Portsmouth	0	0	18	0
Providence	0	0	9	152
Richmond	0	0	6	0
Scituate	0	0	7	0
Smithfield	5	4	6	0
South Kingstown	11	3	25	0
Tiverton	0	0	13	0
Warren	4	4	2	18
Warwick	0	0	21	0
West Greenwich	0	0	3	0
West Warwick	0	0	4	136
Westerly	2	0	19	0
Woonsocket	0	0	8	0
State of Rhode Island	93	79	329	947

Figures III-2.a and III-2.b present estimates of the number of housing units completed in 2023, year-to-date.

Estimates provided in Figure III-2 estimate the number of single-family, multifamily, and total housing units completed in 2023 for Rhode Island and each of its municipalities using the methodology outlined here:

- Estimates of single-family units completed year-to-date in 2023 have been constructed by pulling the number of single-family units permitted in each municipality in 2022 from the municipal Building Permit Survey for the 2023 Housing Fact Book from HousingWorks RI. Counts of single-family permits issued in 2022 have been multiplied by .6642, the share of single-family units permitted in New England that are converted to units within one year of permitting according to the 2022 Survey of Construction Microdata files.
- Estimates of multifamily units completed since 2022 are the 2023 YTD count of net deliveries from CoStar for each municipality and Rhode Island. This is the number of multifamily units completed so far in 2023 minus the number of multifamily units lost so far in 2023.

Based on the estimates shown in Figure III-2.a, in 2023, Rhode Island has seen the completion of approximately 1,429 new housing units, 652 of which are single-family units and 777 of which are multifamily units. This count differs slightly from the values presented in figure II-1. The values in that figure for 2023 are forecasts, not count of permitted units. The community with the largest gain in housing units in 2023 is Providence (290 units), while the community with the smallest gain in housing units is Central Falls with only one estimated unit completed in 2023. Multifamily construction was strongest in Providence, where 271 new multifamily units have been recorded in 2023.

**Figure III-2.a.
Estimated New Housing Units
Completed, Rhode Island and
by Community, 2023 YTD**

Note: Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels.

Source:

CoStar, Building Permit Survey 2023 for Housing Fact Book, 2022 U.S. Survey of Construction Microdata, and Root Policy Research.

Municipality	Single Family Units Completed	Multifamily Units Completed	Total New Units Completed
Barrington	8	0	8
Bristol	11	0	11
Burrillville	11	0	11
Central Falls	1	0	1
Charlestown	23	0	23
Coventry	33	0	33
Cranston	28	0	28
Cumberland	23	0	23
East Greenwich	17	0	17
East Providence	5	25	30
Exeter	5	0	5
Foster	3	0	3
Glocester	15	0	15
Hopkinton	13	0	13
Jamestown	15	0	15
Johnston	23	0	23
Lincoln	29	0	29
Little Compton	11	0	11
Middletown	9	0	9
Narragansett	7	0	7
New Shoreham	5	0	5
Newport	5	0	5
North Kingstown	50	0	50
North Providence	2	0	2
North Smithfield	7	0	7
Pawtucket	14	60	74
Portsmouth	36	0	36
Providence	19	271	290
Richmond	11	0	11
Scituate	15	0	15
Smithfield	11	0	11
South Kingstown	50	0	50
Tiverton	25	0	25
Warren	4	0	4
Warwick	41	0	41
West Greenwich	7	0	7
West Warwick	7	0	7
Westerly	37	0	37
Woonsocket	16	5	21
State of Rhode Island	652	777	1,429

Figure III-2.b presents the total number of housing units completed between January 1, 2023, and October 31, 2023, based on the results of the Rhode Island Department of Housing’s 2023 Municipal Survey. Of the 19 municipalities that reported housing units completed, Coventry added the most units (+93 units), followed by East Providence (+89 units).

**Figure III-2.b.
Municipally Reported New
Housing Units Completed,
Reporting Municipalities, 2023
YTD**

Note:
Data reflect new units completed 1/1/2023-10/31/2023.
Data are not available for all other Rhode Island
Municipalities.

Source:
Rhode Island Department of Housing Municipal Survey 2023

Municipality	Housing Units Completed
Bristol	12
Burrillville	14
Charlestown	8
Coventry	93
East Greenwich	31
East Providence	89
Exeter	20
Jamestown	23
Lincoln	84
Middletown	11
New Shoreham	8
Newport	19
Richmond	1
Scituate	11
Smithfield	13
South Kingstown	62
Tiverton	22
West Warwick	47
Woonsocket	9
Total	577

Figure III-3 below shows the number of new owner and renter-occupied affordable housing units completed each year since 2019. In 2022, 55 new owner-occupied affordable units and 379 new renter-occupied affordable units were completed.

**Figure III-3.
New Affordable Housing
Units Completed, Rhode
Island, 2019-2022**

Source:

HousingWorks RI, Housing Fact Book 2020,
2021, 2022, and 2023.

Year	Owner Occupied Units	Renter Occupied Units	Total New Affordable Units Completed
2019	16	171	187
2020	52	312	364
2021	48	130	178
2022	55	379	434

2. Residential building permit applications submitted or filed; permits for each community by affordability level

Complete data on the number of residential building permit applications submitted or filed for each community according to unit type and an accounting of action taken with respect to each application are currently unavailable.

The counts in Figure III-4.a below reflect the total number of units by building type that received permit approval in 2022 in Rhode Island and in each of its communities based on the Municipal Building Permit Survey for Housing Fact Book 2023. Justifications for each approval are unavailable.

Permits for 1,436 total housing units were approved in the state in 2022. 973 of these units are in single-family dwellings, while 455 units are in multifamily developments and 8 units are accessory dwelling units (ADUs). The community of Providence had the greatest quantity of units approved in 2022 (299), while only two units in Burrillville were approved in 2022.

**Figure III-4.a.
Housing Units Permitted by
Building Type, Rhode Island and
by Community, 2022**

Note:

Data regarding the number of applications submitted or filed for each community and an accounting of action taken for each application are unavailable. Data presented here reflect permit applications that received approval. Justifications for each approval are unavailable.

Totals for the state may differ from the sum of municipal totals due to differences in available sources of data at various geographic levels.

Source:

Municipal Building Permit Survey for Housing Fact Book 2023 and U.S. Census Building Permits Survey 2022.

Municipality	Single Family Units	Multifamily Units	Accessory Dwelling Units	Total Units
Barrington	12	0	0	12
Bristol	16	8	0	24
Burrillville	16	0	0	16
Central Falls	2	0	0	2
Charlestown	34	0	0	34
Coventry	50	8	0	58
Cranston	42	10	0	52
Cumberland	33	4	1	38
East Greenwich	26	31	0	57
East Providence	8	0	0	8
Exeter	7	0	0	7
Foster	5	0	0	5
Glocester	23	0	0	23
Hopkinton	20	0	0	20
Jamestown	22	0	0	22
Johnston	35	0	0	35
Lincoln	44	28	0	72
Little Compton	16	0	0	16
Middletown	13	0	0	13
Narragansett	7	0	4	11
New Shoreham	7	0	0	7
Newport	8	0	0	8
North Kingstown	75	0	0	75
North Providence	3	0	0	3
North Smithfield	11	0	0	11
Pawtucket	21	4	0	25
Portsmouth	53	0	1	54
Providence	28	271	0	299
Richmond	17	0	0	17
Scituate	22	0	0	22
Smithfield	17	0	0	17
South Kingstown	75	2	0	77
Tiverton	38	0	0	38
Warren	6	20	0	26
Warwick	62	10	0	72
West Greenwich	8	0	2	10
West Warwick	11	37	0	48
Westerly	56	22	0	78
Woonsocket	24	0	0	24
State of Rhode Island	973	455	8	1,436

The Rhode Island Department of Housing’s 2023 Municipal Survey asked municipal authorities to report the total number of housing units permitted between January 1, 2023 and October 31, 2023. Data are presented in Figure III-4.b below. Of the 16 municipalities that reported total housing units permitted, Coventry had the greatest quantity of units permitted (93 units). Of the 577 total units permitted in reporting municipalities in Rhode Island in 2023, 385 units have been completed as of October 31, 2023.

Preliminary State-level efforts are underway to draw upon and further develop the e-permitting system and digital reporting method for building permit data. This system, if fully implemented over the next few years, has the potential to replace the need for a survey and provide real-time data on local housing unit development, resulting in more complete data for future Integrated Housing Reports.

**Figure III-4.b.
Municipally Reported Housing
Units Permitted, Reporting
Municipalities, 2023 YTD**

Note:

Data reflect new housing units permitted 1/1/2023-10/31/2023.

Data are not available for all other Rhode Island Municipalities.

Source:

Rhode Island Department of Housing Municipal Survey 2023

Municipality	Total Units Permitted
Bristol	12
Charlestown	7
Coventry	93
East Greenwich	31
East Providence	12
Exeter	20
Lincoln	60
Middletown	12
Narragansett	17
New Shoreham	8
Newport	19
Smithfield	23
Tiverton	13
Warren	2
West Warwick	47
Woonsocket	9
Total	385

Applicants proposing to build developments wherein at least 25% of units qualify as low- or moderate-income (LMI) housing may, upon confirmation of eligibility through the issuance of a letter of eligibility, submit a single application for a comprehensive permit to the local review board in lieu of separate applications to the applicable local boards⁶.

Figure III-5 below provides a report of the number of comprehensive permit applications submitted or filed for each community in 2022 and their affordability levels according to the March 15, 2023, legislative report of Comprehensive Municipal Permits. It is important to note that comprehensive permits are a subset of total building permits issued in each community, so the developments permitted by comprehensive permits may additionally be

⁶ Rhode Island General Laws § 45-53-4.

counted in Figure III-4 above. In 2022, 93 market-rate housing units and 79 LMI units had comprehensive building permits issued in Rhode Island. 69 of these units were completed and had certificates of occupancy issued in 2022.

**Figure III-5.
Comprehensive Permits, Rhode Island by Community, 2022**

Municipal Comprehensive Permit Reporting For State Legislature- 2022									Notes
Municipality	Status of each comprehensive permit application for which a letter of eligibility was issued:				Number of comprehensive permit applications that have had building permits issued, including:			Number of comprehensive permit applications that have had certificates of occupancy issued:	
	Application Pending	Application Approved	Under Construction	Application Denied (Reason)	Number of market rate housing units	Number of low and moderate income (LMI) units	Area Median income(AMI) restriction associated w/ the LMI units		
Barrington	3	0	0	0	5	3	80% Area Median Income(AMI)	0	Single- and two-family units for sale
Bristol	1	0	1	0	12	4	80% AMI rental units	0	Twelve are under construction
Burrillville	0	0	0	0	0	0	N/A	0	-
Central Falls	0	0	0	0	0	0	N/A	0	-
Charlestown	0	0	0	1 (application denied, decision appealed, appeal withdrawn)	0	0	N/A	0	-
Coventry	1	0	0	0	3	2	80% AMI	0	Rental Units
Cranston	0	0	0	0	0	0	N/A	0	Rental Units
Cumberland	0	2	0	0	0	0	N/A	0	-
East Greenwich	1	0	1	0	9	3	Up to 120%	12	-
East Providence	0	0	0	0	0	0	N/A	0	-
Exeter	0	1	0	0	0	40	See notes for details	1	One 1-bedroom & two 2-bedrooms at below 50% AMI; and eight 2-bedrooms below 60% AMI
Foster	0	0	0	0	0	0	N/A	0	-
Glocester	0	0	0	0	0	0	N/A	0	-
Hopkinton	1	0	0	0	0	0	N/A	0	-
Jamestown	0	0	0	0	0	0	N/A	0	-
Johnston	0	0	0	0	0	0	N/A	0	-
Lincoln	0	2	0	0	30	15	120% AMI	43	Includes one market rate single family house and one AMI single family house
Little Compton	0	0	0	0	0	0	N/A	0	-
Middletown	0	2	0	0	0	0	N/A	0	54-unit expansion of senior apartments, 100% affordable; & 144 unit project, 63 units affordable
Narragansett	0	0	0	1 (Application incomplete)	0	0	N/A	0	They received one incomplete application; restrictions (proposed). Condos for sale to households at 120% AMI.

Note: Continued on the next page.

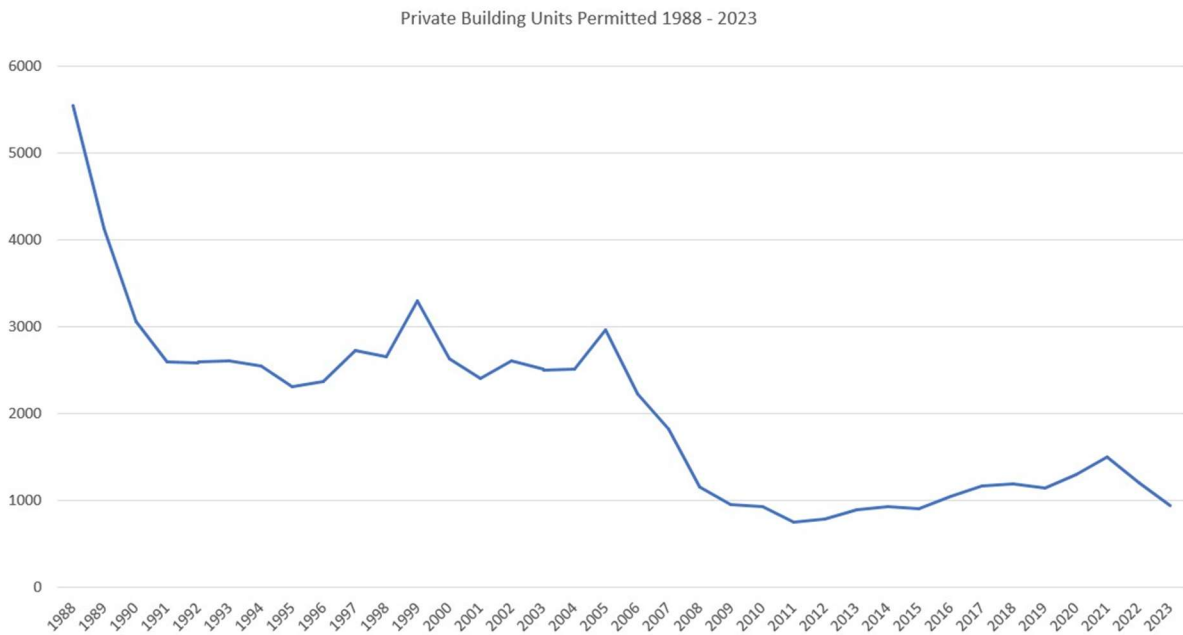
Municipal Comprehensive Permit Reporting For State Legislature- 2022									Notes
Municipality	Status of each comprehensive permit application for which a letter of eligibility was issued:				Number of comprehensive permit applications that have had building permits issued, including:			Number of comprehensive permit applications that have had certificates of occupancy issued:	
	Application Pending	Application Approved	Under Construction	Application Denied (Reason)	Number of market rate housing units	Number of low and moderate income (LMI) units	Area Median income(AMI) restriction associated w/ the LMI units		
New Shoreham	0	0	0	0	0	0	N/A	0	-
Newport	0	0	0	0	0	0	N/A	0	-
North Kingstown	3	0	0	0	0	0	80% AMI	0	-
North Providence	0	0	0	0	0	0	N/A	0	-
North Smithfield	0	0	0	0	0	0	N/A	0	-
Pawtucket	0	0	0	0	0	0	N/A	0	-
Portsmouth	1	0	0	0	0	0	N/A	0	-
Providence	0	0	0	0	0	0	N/A	0	-
Richmond	1	0	0	0	0	0	N/A	0	-
Scituate	4	0	0	0	0	0	N/A	0	-
Smithfield	2	1	0	0	5	4	?	0	Restrictions on use, sale, or transfer of units
South Kingstown	2	1	0	1 (Application incomplete)	12	4	100% AMI for units for sale, 80% AMI for units for lease	2	Rental or sale allowed, 99-year deed restriction
Tiverton									
Warren	0	1	0	1 (no reason given)	11	4	120%	7	The seven with certificates of occupancy are market rate
Warwick	0	0	0	0	0	0	N/A	0	-
West Greenwich	0	0	0	0	0	0	N/A	0	-
West Warwick	0	0	0	0	0	0	N/A	0	-
Westerly	1	0	0	0	6	0	N/A	4	The market rate units were created as a result of a Letter of Eligibility
Woonsocket	0	0	0	0	0	0	N/A	0	-
State of Rhode Island	21	10	2	4	93	79	N/A	69	

Note: Data include detail for all 2022 comprehensive permits reported by municipalities to the Rhode Island State Legislature in 2023. Justification for approval data are unavailable.

Source: Rhode Island Municipal Comprehensive Permit Reporting for State Legislature- 2023 and Root Policy Research

The figure presented below shows historical housing unit production from 1988 through 2023 as reported by the Census Building Permit Survey. A period of high production in the 1980s was followed by an initial decline and, following the Great Recession, there was a second decline. There are many factors that explain this decline in housing production.

Figure III-6.
Housing Production Over Time, 1998-2023



Source: Census Building Permit Survey

4. Affordability in the State and Municipalities (N)

This section describes the affordability of homes in the state and each municipality. Housing units that meet the state’s requirement that 10 percent of the housing stock in each municipality be affordable are included, as are the number of housing units affordable to each income category.

1. Units to satisfy the 10% requirement

Pursuant to Rhode Island General Laws § 45-53-3, each municipality aims to achieve a stock of low- or moderate-income housing⁷ (LMIH) equivalent to at least 10% of year-round housing units reported in the census or to at least 15% of total housing units reported in the census. The count of each municipality’s low- or moderate-income housing is divided by the count of its year-round housing units reported in the most recent census (2020) to assess the progress of each municipality toward the 10% goal. Figure IV-1 below shows the total number of year-round housing units and the current count of LMIH units for the state and each municipality, as well as the count of LMIH units required if 10% of each municipality’s housing stock is to be LMIH.

At the most recent count of LMIH units by RIHousing in 2022, the communities of Central Falls, Exeter, Newport, Providence, and Woonsocket had counts of LMIH units equivalent to at least 10% of their 2020 Census year-round housing stock. Newport and Woonsocket had the highest shares of LMIH at over 15% each. All other communities fell short of the 10% requirement. LMIH shares of year-round housing were lowest in West Greenwich (1.69%), Scituate (1.06%), and Little Compton (0.53%).

Note average and median costs of units are not available.

⁷In the state of Rhode Island, “low- or moderate-income housing” refers to “any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low- or moderate-income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy.” (Rhode Island General Laws § 45-53-3)

**Figure IV-1.
Current and Required
Low- or Moderate-Income
Housing Units, Rhode
Island and by Community,
2022**

Source:
RIHousing and 2020 U.S. Decennial Census.

Municipality	2020 Census Year-Round Units	Current Count of LMIH Units	LMIH Units as a % of 2020 Year- Round Units	Additional LMIH Units Required for 10% LMIH
Barrington	6,264	212	3.38%	414
Bristol	9,292	532	5.73%	397
Burrillville	6,507	632	9.71%	19
Central Falls	8,172	819	10.02%	-
Charlestown	3,712	131	3.53%	240
Coventry	14,710	744	5.06%	727
Cranston	34,045	1,806	5.30%	1599
Cumberland	14,938	825	5.52%	669
East Greenwich	5,464	303	5.55%	243
East Providence	22,062	2,074	9.40%	132
Exeter	2,569	266	10.35%	-
Foster	1,816	36	1.98%	146
Glocester	4,022	94	2.34%	308
Hopkinton	3,534	239	6.76%	114
Jamestown	2,622	116	4.42%	146
Johnston	12,465	986	7.91%	261
Lincoln	9,492	631	6.65%	318
Little Compton	1,702	9	0.53%	161
Middletown	7,507	360	4.80%	391
Narragansett	7,256	276	3.80%	450
New Shoreham	730	55	7.53%	18
Newport	11,850	1,902	16.05%	-
North Kingstown	11,831	1,028	8.69%	155
North Providence	15,877	1,006	6.34%	582
North Smithfield	5,315	415	7.81%	117
Pawtucket	33,771	2,787	8.25%	590
Portsmouth	7,663	204	2.66%	562
Providence	74,982	10,712	14.29%	-
Richmond	3,097	107	3.45%	203
Scituate	4,236	45	1.06%	379
Smithfield	7,916	415	5.24%	377
South Kingstown	11,610	585	5.04%	576
Tiverton	7,482	319	4.26%	429
Warren	5,370	207	3.85%	330
Warwick	38,090	2,039	5.35%	1770
West Greenwich	2,542	43	1.69%	211
West Warwick	14,338	1,280	8.93%	154
Westerly	10,949	533	4.87%	562
Woonsocket	19,728	3,049	15.46%	-
State of Rhode Island	465,528	37,822	8.12%	8731

2. Units by affordability level and comparison to FMR

This section provides an overview of the rental and ownership housing stock in Rhode Island by affordability level. It provides the maximum income available to affordably rent or purchase a home within each income category. As highlighted below, typical rents and home prices in Rhode Island far exceed those affordable to people in the three lower income categories.

Figure IV-2 presents the maximum affordable monthly rent for households at extremely low, very low, low-, and moderate-income levels. For these estimates, a unit is considered affordable if the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household’s gross income. To align household size with unit size such that a unit is not overcrowded, HUD’s household size adjustment factors for CHAS data are used.⁸ It additionally presents HUD’s Fair Market Rent limits. As shown, incomes for extremely low and low-income households are too low to afford a unit at Fair Market Rent.

**Figure IV-2.
Maximum Rent
Affordable to
Households by
Income Level and
Fair Market Rent
(FMR) Limits, 2022**

Bedrooms	Maximum Rent by Household Income Level				FMR
	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)	Fair Market Rent (FMR) limits
0	\$517	\$862	\$1,378	\$1,738	\$913
1	\$554	\$923	\$1,477	\$1,862	\$1,026
2	\$665	\$1,108	\$1,772	\$2,234	\$1,234
3	\$768	\$1,281	\$2,048	\$2,582	\$1,525
4	\$857	\$1,428	\$2,284	\$2,880	\$1,868
5	\$946	\$1,576	\$2,520	\$3,178	\$2,148
6	\$1,034	\$1,724	\$2,756	\$3,476	\$2,428
7	\$1,123	\$1,872	\$2,993	\$3,773	\$2,709
8	\$1,212	\$2,019	\$3,229	\$4,071	\$2,989

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household’s gross income.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Source:

U.S. Department of Housing and Urban Development

Figure IV-3 presents the maximum affordable home purchase price for households at extremely low, very low, low-, and moderate-income levels.

⁸ Details on the adjustment factors methodology can be found here: https://www.huduser.gov/portal/publications/pdf/CHAS_affordability_Analysis.pdf

**Figure IV-3.
Maximum Home Purchase
Price Affordable to
Households by Income
Level, 2022**

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household's gross income.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Source:

U.S. Department of Housing and Urban Development

Bedrooms	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)
0	\$69,502	\$115,836	\$185,220	\$233,554
1	\$74,466	\$124,110	\$198,450	\$250,236
2	\$89,359	\$148,932	\$238,140	\$300,283
3	\$103,260	\$172,099	\$275,184	\$346,994
4	\$115,174	\$191,957	\$306,936	\$387,032
5	\$127,089	\$211,814	\$338,688	\$427,069
6	\$139,003	\$231,672	\$370,440	\$467,107
7	\$150,918	\$251,530	\$402,192	\$507,145
8	\$162,832	\$271,387	\$433,944	\$547,183

Please note that the estimates presented in Figures IV-4, IV-5, IV-8, and IV-9 present counts and distributions of units available in Rhode Island within the affordability ranges presented above. Figures IV-6, IV-7, IV-10, and IV-11 present the median and average costs of the units that fall within these affordability ranges.

Figures IV-4 and IV-5 below present the number and distribution of rental units in Rhode Island for extremely low-, very low-, low-, moderate-, and above moderate-income, fair-market rent, and above fair market rent.

**Figure IV-4.
Number of Rental
Units by
Affordability Level
and Comparison to
Fair Market Rent
(FMR), Rhode Island,
2022**

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in rent. This table breaks down the estimated number of survey responses that indicate rent levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Income Level					FMR	
	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)	Above moderate income (100%+ AMI)	At or below FMR	Above FMR
0	3,114	1,414	2,762	1,837	2,196	5,290	6,033
1	17,870	6,901	17,197	4,923	2,851	28,926	20,816
2	5,747	13,172	30,421	6,904	3,746	24,898	35,092
3	2,183	5,024	15,665	3,412	2,480	12,329	16,435
4	1,113	736	2,662	171	585	3,311	1,956
5	190	0	638	0	199	618	409
6	0	0	0	0	0	0	0
7	0	331	374	0	0	647	58
8	0	0	0	0	0	0	0
Over 8	0	0	0	0	0	0	0
Illustrative affordable rent (3 person household)	\$665	\$1,108	\$1,773	\$2,234			

**Figure IV-5.
Percent of Rental
Units by Affordability
Level and Comparison
to Fair Market Rent
(FMR), Rhode Island,
2022**

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in rent. This table breaks down the estimated percentage of survey responses that indicate rent levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Income Level					FMR	
	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)	Above moderate income (100%+ AMI)	At or below FMR	Above FMR
0	28%	12%	24%	16%	19%	47%	53%
1	36%	14%	35%	10%	6%	58%	42%
2	10%	22%	51%	12%	6%	42%	58%
3	8%	17%	54%	12%	9%	43%	57%
4	21%	14%	51%	3%	11%	63%	37%
5	19%	0%	62%	0%	19%	60%	40%
6	-	-	-	-	-	-	-
7	0%	47%	53%	0%	0%	92%	8%
8	-	-	-	-	-	-	-
Over 8	-	-	-	-	-	-	-
Illustrative affordable rent (3 person household)	\$665	\$1,108	\$1,773	\$2,234			

Figures IV-6 and IV-7 below show the average (Figure IV-6) and median (IV-7) costs for the rental units presented above.

**Figure IV-6.
Average Cost of Rental
Units by Affordability
Level and Comparison
to Fair Market Rent
(FMR), Rhode Island,
2022**

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in rent. This table breaks down the estimated average of survey responses that indicate rent levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Income Level					FMR	
	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)	Above moderate income (100%+ AMI)	At or below FMR	Above FMR
0	\$277	\$680	\$1,083	\$1,517	\$2,074	\$475	\$1,599
1	\$318	\$755	\$1,170	\$1,606	\$2,555	\$516	\$1,503
2	\$390	\$964	\$1,418	\$1,974	\$2,999	\$881	\$1,739
3	\$506	\$1,043	\$1,692	\$2,245	\$3,296	\$1,104	\$2,134
4	\$732	\$1,098	\$1,789	\$2,436	\$4,127	\$1,195	\$2,689
5	\$820	-	\$1,915	-	\$4,442	\$1,396	\$3,419
6	-	-	-	-	-	-	-
7	-	\$1,579	\$2,144	-	-	\$1,785	\$2,929
8	-	-	-	-	-	-	-
Over 8	-	-	-	-	-	-	-
Illustrative affordable rent (3 person household)	\$665	\$1,108	\$1,773	\$2,234			

**Figure IV-7.
Median Cost of Rental
Units by Affordability
Level and Comparison
to Fair Market Rent
(FMR), Rhode Island,
2022**

Note:

Units are considered affordable if rent, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in rent. This table estimates the median of survey responses that indicate rent levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Income Level					FMR	
	Extremely low income (30% AMI)	Very low income (50% AMI)	Low income (80% AMI)	Moderate income (100% AMI)	Above moderate income (100%+ AMI)	At or below FMR	Above FMR
0	\$250	\$690	\$1,200	\$1,470	\$2,100	\$397	\$1,470
1	\$280	\$780	\$1,190	\$1,560	\$2,292	\$500	\$1,350
2	\$370	\$980	\$1,412	\$2,000	\$2,529	\$1,000	\$1,600
3	\$610	\$1,120	\$1,700	\$2,200	\$3,100	\$1,290	\$1,983
4	\$800	\$1,100	\$1,900	\$2,400	\$4,210	\$1,200	\$2,100
5	\$820	-	\$1,670	-	\$4,442	\$1,630	\$4,442
6	-	-	-	-	-	-	-
7	-	\$1,630	\$2,000	-	-	\$2,000	\$2,929
8	-	-	-	-	-	-	-
Over 8	-	-	-	-	-	-	-
Illustrative affordable rent (3 person household)	\$665	\$1,108	\$1,773	\$2,234			

Figures IV-8 and IV-9 below present the number (Figure IV-8) and percent (Figure IV-9) of ownership units in Rhode Island affordable to extremely low-, very low-, low-, moderate-, and above moderate-income households based on the maximum home purchase prices shown in Figure IV-3. The percentages in Figure IV-9 show the share of units of a particular bedroom size that fall within each affordability category.

**Figure IV-8.
Number of Ownership Units by
Affordability Level, Rhode Island,
2022**

Note:

Units are considered affordable if mortgage payment, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in housing costs. This table breaks down the estimated number of survey responses that indicate housing cost levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Extremely low income	Very low income	Low income	Moderate income	Above moderate income
0	0	0	444	0	1,049
1	992	126	1,090	2,550	4,590
2	3,553	1,287	8,710	17,521	37,707
3	4,522	2,865	23,331	27,815	86,733
4	1,199	197	10,088	6,180	32,402
5	170	346	876	1,252	4,135
6	0	0	0	0	0
7	0	520	1,186	426	1,096
8	0	0	0	0	0
Over 8	0	0	0	0	0

**Figure IV-9.
Percent of Ownership Units by
Affordability Level, Rhode
Island, 2022**

Note:

Units are considered affordable if mortgage payment, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in housing costs. This table estimates the percent of survey responses that indicate housing cost levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

Bedrooms	Extremely				Above moderate income
	low income	Very low income	Low income	Moderate income	
0	0%	0%	30%	0%	70%
1	11%	1%	12%	27%	49%
2	5%	2%	13%	25%	55%
3	3%	2%	16%	19%	60%
4	2%	0%	20%	12%	65%
5	3%	5%	13%	18%	61%
6	-	-	-	-	-
7	0%	16%	37%	13%	34%
8	-	-	-	-	-
Over 8	-	-	-	-	-

Figures IV-10 and IV-11 below present the average (Figure IV-10) and median (Figure IV-11) values for the ownership units presented in Figure IV-8. The home value estimates represent self-reported home values on the American Community Survey rather than actual sales prices, appraised values, or values from municipal property tax records.

**Figure IV-10.
Average Value of
Ownership Units by
Affordability Level,
Rhode Island, 2022**

Note:

Units are considered affordable if mortgage payment, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Bedrooms	Extremely low income	Very low income	Low income	Moderate income	Above moderate income
0	-	-	\$151,757	-	\$357,340
1	\$19,250	\$120,000	\$154,220	\$230,611	\$369,628
2	\$29,996	\$121,631	\$195,556	\$274,376	\$549,550
3	\$36,303	\$145,020	\$239,256	\$306,474	\$548,389
4	\$33,413	\$150,000	\$266,319	\$349,827	\$735,677
5	\$42,000	\$172,977	\$277,271	\$387,379	\$1,166,840
6	-	-	-	-	-
7	-	\$230,300	\$307,702	\$488,918	\$1,050,126
8	-	-	-	-	-
Over 8	-	-	-	-	-

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in housing costs. This table estimates the average of survey responses that indicate housing cost levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

**Figure IV-11.
Median Value of
Ownership Units by
Affordability Level, Rhode
Island, 2022**

Note:

Units are considered affordable if mortgage payment, taxes, and utilities consume 30% or less of a household's gross income.

Data is unavailable at the municipal level.

Income levels are adjusted for household size.

HUD Income Limits for 2022 are listed in Appendix C Figure C-1.

Categories in which no units exist are marked "-".

Bedrooms	Extremely low income	Very low income	Low income	Moderate income	Above moderate income
0	-	-	\$150,000	-	\$320,000
1	\$2,500	\$120,000	\$150,000	\$230,000	\$350,000
2	\$10,000	\$130,000	\$200,000	\$275,000	\$400,000
3	\$25,000	\$150,000	\$250,000	\$300,000	\$450,000
4	\$45,000	\$150,000	\$270,000	\$350,000	\$590,000
5	\$4,000	\$190,000	\$300,000	\$400,000	\$700,000
6	-	-	-	-	-
7	-	\$200,000	\$300,000	\$500,000	\$950,000
8	-	-	-	-	-
Over 8	-	-	-	-	-

Source:

U.S. Census Public Use Microdata Sample (PUMS) 2022, U.S. Department of Housing and Urban Development, and Root Policy Research.

PUMS data reflects ACS survey responses asking residents how much they pay in housing costs. This table estimates the median of survey responses that indicate housing cost levels that would be affordable to people with these income levels. This data does not correspond to households' actual income levels.

3. Cost-burdened households

The federal government considers housing to be affordable when the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household's gross income. Households who pay more than 30% are “cost-burdened.”

Figure IV-12 below presents the estimated number of cost-burdened households and the share of households that are cost-burdened in the state of Rhode Island and its communities based on five-year 2022 ACS data. These estimates include both renters and owners. According to these data, 34% of households in Rhode Island are cost-burdened. Households in Little Compton face the lowest rate of cost burden in the state (22%). Households in Burrillville, Charlestown, North Kingstown, Richmond, and Scituate face cost burden at the second lowest rate in the state (23%). Households in Central Falls face a cost burden at the highest rate in the state at 52%, followed by those in New Shoreham at 49%.

**Figure IV-12.
Number and
Percentage
of Cost-
Burdened
Households,
Rhode Island,
2022**

Source:
U.S. Census American
Community Survey
2022 5-year estimates.

Municipality	Renter Households		Homeowner Households		Total Households		
	Cost Burdened Renter Households	Share of Renter Households that are Cost Burdened	Cost Burdened Homeowner Households	Share of Homeowner Households that are Cost Burdened	Total Households	Total Cost Burdened Households	Share of Total Households that are Cost Burdened
Barrington	309	51%	1,254	23%	5,973	1,563	26%
Bristol	1,070	46%	1,462	26%	8,023	2,532	32%
Burrillville	490	37%	815	18%	5,785	1,305	23%
Central Falls	3,137	59%	644	34%	7,275	3,781	52%
Charlestown	277	65%	492	17%	3,379	769	23%
Coventry	1,121	45%	2,930	25%	14,215	4,051	28%
Cranston	5,047	47%	5,814	28%	31,784	10,861	34%
Cumberland	1,544	48%	2,251	21%	14,112	3,795	27%
East Greenwich	482	54%	895	20%	5,280	1,377	26%
East Providence	3,886	50%	3,250	27%	19,998	7,136	36%
Exeter	204	76%	418	23%	2,082	622	30%
Foster	67	41%	303	24%	1,422	370	26%
Glocester	138	35%	950	29%	3,666	1,088	30%
Hopkinton	311	43%	668	28%	3,144	979	31%
Jamestown	152	44%	609	29%	2,474	761	31%
Johnston	1,494	48%	1,861	23%	11,316	3,355	30%
Lincoln	969	41%	1,422	23%	8,513	2,391	28%
Little Compton	61	43%	274	20%	1,506	335	22%
Middletown	1,214	45%	1,256	31%	6,758	2,470	37%
Narragansett	1,092	69%	1,184	28%	5,778	2,276	39%
New Shoreham	9	20%	182	52%	392	191	49%
Newport	2,711	50%	1,411	28%	10,494	4,122	39%
North Kingstown	1,029	39%	1,527	18%	11,246	2,556	23%
North Providence	2,049	39%	2,461	28%	13,989	4,510	32%
North Smithfield	376	35%	1,354	35%	4,969	1,730	35%
Pawtucket	7,130	46%	4,370	30%	30,199	11,500	38%
Portsmouth	583	43%	1,406	24%	7,171	1,989	28%
Providence	18,026	45%	8,472	31%	67,544	26,498	39%
Richmond	0	0%	675	24%	2,949	675	23%
Scituate	269	49%	698	19%	4,159	967	23%
Smithfield	807	53%	1,566	25%	7,803	2,373	30%
South Kingstown	1,082	43%	1,899	22%	11,039	2,981	27%
Tiverton	441	34%	1,144	22%	6,561	1,585	24%
Warren	993	53%	636	22%	4,844	1,629	34%
Warwick	5,213	55%	7,433	29%	35,585	12,646	36%
West Greenwich	121	34%	498	25%	2,316	619	27%
West Warwick	2,732	45%	2,158	28%	13,810	4,890	35%
Westerly	1,163	44%	2,140	28%	10,297	3,303	32%
Woonsocket	4,683	45%	1,759	27%	16,777	6,442	38%
State of Rhode Island	72,482	47%	70,541	26%	424,627	143,023	34%

4. Home financing sources

Figure IV-11 presents the percentage and number of home purchase loan originations by financing source in Rhode Island, City of Providence, and by County using Home Mortgage Disclosure Act (HMDA) data, which tracks home purchase loan originations by each of four financing sources: conventional (not insured or guaranteed by any of the other financing sources listed here), Federal Housing Administration insured (FHA), Veterans Affairs guaranteed (VA), and USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA). HMDA data is incomplete as some institutions are exempt from HMDA reporting requirements; HMDA data are also not available at the municipal level. Currently, no data source tracks the percentage and number of all home financing sources at the state and municipal levels

In Rhode Island, City of Providence, and each county in Rhode Island, most home purchase loan originations are conventionally financed. FHA financing is the second most prominent financing source in Rhode Island, Providence, and in Kent and Providence counties. FHA and VA financing constitute equal shares of total home purchase financing in Bristol and Washington counties, and VA financing is more common than FHA financing only in Newport County. RHS or FSA financing constitutes a negligible share of home financing in Rhode Island.

Figure IV-11.
Number and Percent of Home Purchase Loan Originations by Financing Source, Rhode Island, City of Providence, and by County, 2022

	Conventional		FHA		VA		RHS or FSA	
	Number	%	Number	%	Number	%	Number	%
Providence	964	59%	622	38%	42	3%	0	0%
Bristol County	480	88%	32	6%	31	6%	0	0%
Kent County	1,613	71%	483	21%	167	7%	0	0%
Newport County	813	87%	45	5%	74	8%	1	0%
Providence County	4,607	66%	2,072	30%	300	4%	5	0%
Washington County	1,362	88%	88	6%	91	6%	0	0%
Rhode Island	8,889	72%	2,720	22%	663	5%	6	0%

Note: Data count home purchase loan originations filtered to include only first-lien originations. The City of Providence is shown in addition to counties because of the high volume of transactions within city boundaries.

Source: 2022 HMDA Data and Root Policy Research.

5. Cost growth at each affordability level

Figures IV-12 and IV-13 below present the cost growth for rental and ownership units for each year, 2018-2022 using five-year ACS data. These data reflect self-reported rents from renters, rather than rents culled from owner listings or commercial databases.

Rental cost growth in Figure IV-12 is shown by the change in median gross rent for Rhode Island and each of its municipalities. Note that the average margin of error in these median gross rent estimates is \pm \$140. Margins of error are greater than \pm \$200 for median rent estimates for at least one year, 2017-2022, in Barrington, East

Greenwich, West Greenwich, Jamestown, Little Compton, Portsmouth, Foster, Gloucester, North Smithfield, Scituate, Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, and Richmond.

According to ACS estimates, median rent in Rhode Island increased by a modest 3% and 2% between 2017 and 2018 and 2018 and 2019. Median rent increased by 5% between 2019 and 2020. Median rent increased by 9% each year from 2020 to 2021 and 2021 to 2022, indicating that median rent is growing at an increasing rate year-to-year. Overall, median rent in Rhode Island increased by 25% from \$957 to \$1,195 between 2017 and 2022.

Figure IV-12.
Annual Growth in Median Gross Rent, 2017-2022

Municipality	2017	2018	Numerical Change 2018-2019	Percent Change 2018-2019	2019	Numerical Change 2018-2019	Percent Change 2019-2020	2020	Numerical Change 2019-2020	Percent Change 2019-2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022
Barrington	\$1,407	\$1,350	-\$57	-4%	\$1,318	-\$32	-2%	\$1,390	\$40	3%	\$1,434	\$116	9%	\$1,670	\$236	16%
Bristol	\$1,032	\$1,060	\$28	3%	\$1,066	\$6	1%	\$1,141	\$81	8%	\$1,170	\$104	10%	\$1,276	\$106	9%
Burrillville	\$963	\$993	\$30	3%	\$978	-\$15	-2%	\$968	-\$25	-3%	\$969	-\$9	-1%	\$1,117	\$148	15%
Central Falls	\$833	\$837	\$4	0%	\$852	\$15	2%	\$884	\$47	6%	\$955	\$103	12%	\$1,052	\$97	10%
Charlestown	\$1,141	\$1,107	-\$34	-3%	\$1,232	\$125	11%	\$1,211	\$104	9%	\$1,292	\$60	5%	\$1,445	\$153	12%
Coventry	\$930	\$967	\$37	4%	\$1,016	\$49	5%	\$998	\$31	3%	\$1,051	\$35	3%	\$1,184	\$133	13%
Cranston	\$998	\$1,021	\$23	2%	\$1,070	\$49	5%	\$1,107	\$86	8%	\$1,185	\$115	11%	\$1,270	\$85	7%
Cumberland	\$954	\$927	-\$27	-3%	\$954	\$27	3%	\$993	\$66	7%	\$1,023	\$69	7%	\$1,129	\$106	10%
East Greenwich	\$870	\$874	\$4	0%	\$916	\$42	5%	\$1,032	\$158	18%	\$1,038	\$122	13%	\$962	-\$76	-7%
East Providence	\$928	\$948	\$20	2%	\$974	\$26	3%	\$988	\$40	4%	\$1,055	\$81	8%	\$1,186	\$131	12%
Exeter	\$873	\$1,271	\$398	46%	\$991	-\$280	-22%	\$1,628	\$357	28%	-	-	-	\$1,538	-	-
Foster	\$1,069	\$880	-\$189	-18%	\$860	-\$20	-2%	\$798	-\$82	-9%	\$828	-\$32	-4%	\$952	\$124	15%
Glocester	\$852	\$1,031	\$179	21%	\$1,087	\$56	5%	\$1,104	\$73	7%	\$896	-\$191	-18%	\$1,231	\$335	37%
Hopkinton	\$868	\$844	-\$24	-3%	\$1,015	\$171	20%	\$965	\$121	14%	\$1,094	\$79	8%	\$1,159	\$65	6%
Jamestown	\$1,761	\$1,633	-\$128	-7%	\$1,660	\$27	2%	\$1,492	-\$141	-9%	\$1,642	-\$18	-1%	\$1,623	-\$19	-1%
Johnston	\$940	\$999	\$59	6%	\$1,004	\$5	1%	\$1,015	\$16	2%	\$1,032	\$28	3%	\$1,167	\$135	13%
Lincoln	\$983	\$1,029	\$46	5%	\$1,040	\$11	1%	\$1,183	\$154	15%	\$1,203	\$163	16%	\$1,205	\$2	0%
Little Compton	\$1,250	\$1,308	\$58	5%	\$1,424	\$116	9%	\$1,494	\$186	14%	\$1,717	\$293	21%	\$2,658	\$941	55%
Middletown	\$1,251	\$1,296	\$45	4%	\$1,372	\$76	6%	\$1,427	\$131	10%	\$1,475	\$103	8%	\$1,652	\$177	12%
Narragansett	\$1,297	\$1,352	\$55	4%	\$1,389	\$37	3%	\$1,380	\$28	2%	\$1,345	-\$44	-3%	\$1,681	\$336	25%
New Shoreham	\$841	\$814	-\$27	-3%	\$860	\$46	6%	\$818	\$4	0%	\$1,139	\$279	32%	\$1,259	\$120	11%
Newport	\$1,164	\$1,200	\$36	3%	\$1,236	\$36	3%	\$1,326	\$126	11%	\$1,400	\$164	13%	\$1,527	\$127	9%
North Kingstown	\$1,007	\$983	-\$24	-2%	\$1,027	\$44	4%	\$1,010	\$27	3%	\$1,103	\$76	7%	\$1,161	\$58	5%
North Providence	\$946	\$983	\$37	4%	\$1,004	\$21	2%	\$1,064	\$81	8%	\$1,146	\$142	14%	\$1,236	\$90	8%
North Smithfield	\$992	\$1,079	\$87	9%	\$1,064	-\$15	-1%	\$1,050	-\$29	-3%	\$1,048	-\$16	-2%	\$1,153	\$105	10%
Pawtucket	\$878	\$903	\$25	3%	\$920	\$17	2%	\$933	\$30	3%	\$1,007	\$87	9%	\$1,081	\$74	7%
Portsmouth	\$1,270	\$1,380	\$110	9%	\$1,450	\$70	5%	\$1,554	\$174	13%	\$1,595	\$145	10%	\$1,731	\$136	9%
Providence	\$949	\$972	\$23	2%	\$994	\$22	2%	\$1,015	\$43	4%	\$1,098	\$104	10%	\$1,214	\$116	11%

Note: Continued on next page. 2021 estimate unavailable for Exeter.

Annual Growth in Median Gross Rent, 2017-2022, cont.

Municipality	2017	2018	Numerical Change 2018-2019	Percent Change 2018-2019	2019	Numerical Change 2018-2019	Percent Change 2019-2020	2020	Numerical Change 2019-2020	Percent Change 2019-2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022
Richmond	\$1,041	\$1,055	\$14	1%	\$1,067	\$12	1%	\$1,043	-\$12	-1%	\$1,215	\$148	14%	\$1,256	\$41	3%
Scituate	\$957	\$1,070	\$113	12%	\$1,274	\$204	19%	\$1,357	\$287	27%	\$1,345	\$71	6%	\$1,612	\$267	20%
Smithfield	\$867	\$889	\$22	3%	\$916	\$27	3%	\$890	\$1	0%	\$890	-\$26	-3%	\$988	\$98	11%
South Kingstown	\$1,121	\$1,191	\$70	6%	\$1,287	\$96	8%	\$1,192	\$1	0%	\$1,210	-\$77	-6%	\$1,334	\$124	10%
Tiverton	\$936	\$943	\$7	1%	\$971	\$28	3%	\$1,020	\$77	8%	\$1,119	\$148	15%	\$1,190	\$71	6%
Warren	\$943	\$957	\$14	1%	\$953	-\$4	0%	\$931	-\$26	-3%	\$1,032	\$79	8%	\$1,138	\$106	10%
Warwick	\$1,101	\$1,132	\$31	3%	\$1,167	\$35	3%	\$1,168	\$36	3%	\$1,240	\$73	6%	\$1,295	\$55	4%
West Greenwich	\$1,688	\$2,030	\$342	20%	\$2,114	\$84	4%	\$2,220	\$190	9%	\$2,004	-\$110	-5%	\$1,995	-\$9	0%
West Warwick	\$924	\$955	\$31	3%	\$984	\$29	3%	\$1,038	\$83	9%	\$1,045	\$61	6%	\$1,154	\$109	10%
Westerly	\$1,072	\$1,053	-\$19	-2%	\$1,044	-\$9	-1%	\$1,063	\$10	1%	\$1,153	\$109	10%	\$1,246	\$93	8%
Woonsocket	\$848	\$883	\$35	4%	\$912	\$29	3%	\$921	\$38	4%	\$974	\$62	7%	\$1,066	\$92	9%
State of Rhode Island	\$957	\$981	\$24	3%	\$1,004	\$23	2%	\$1,031	\$50	5%	\$1,097	\$93	9%	\$1,195	\$98	9%

Note: Margins of error are especially large (greater than $\pm\$200$) for median rent estimates in Barrington, East Greenwich, West Greenwich, Jamestown, Little Compton, Portsmouth, Foster, Gloucester, North Smithfield, Scituate, Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, and Richmond.

Source: 2017, 2018, 2019, 2020, 2021, and 2022 U.S. Census American Community Survey 5-year estimates.

Ownership cost growth in Figure IV-13 is shown as the change in median owner-occupied home value. The average margin of error in these home value estimates is $\pm\$20,895$. Note that margins of error are greater than $\pm\$25,000$ for median home value estimates for at least one year, 2017-2022, in Barrington, Jamestown, East Greenwich, Little Compton, Portsmouth, Exeter, Charlestown, Hopkinton, Newport, Richmond, Scituate, Narragansett, New Shoreham, and West Greenwich.

According to ACS estimates, the median home value in Rhode Island increased by a modest 3% between 2017 and 2018, by 5% between 2018 and 2019, by 11% between 2019 and 2020, by 12% between 2020 and 2021, and by 17% between 2021 and 2022, indicating that median home values are growing at an increasing rate year-to-year. Overall, median home values in the state increased by 42% from \$242,200 to \$343,100 between 2017 and 2022. The home value estimates represent self-reported home values on the American Community Survey rather than actual sales prices, appraised values, or values from municipal property tax records.

Figure IV-13.
Annual Growth in Median Owner Occupied Home Value, 2017-2022

Municipality	2017	2018	Numerical Change 2018-2019	Percent Change 2018-2019	2019	Numerical Change 2018-2019	Percent Change 2019-2020	2020	Numerical Change 2019-2020	Percent Change 2019-2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022
Barrington	\$402,300	\$418,900	\$16,600	4%	\$433,200	\$14,300	3%	\$437,700	\$18,800	4%	\$461,100	\$27,900	6%	\$549,800	\$88,700	19%
Bristol	\$318,800	\$313,200	-\$5,600	-2%	\$337,700	\$24,500	8%	\$347,300	\$34,100	11%	\$363,200	\$25,500	8%	\$426,000	\$62,800	17%
Burrillville	\$232,400	\$239,500	\$7,100	3%	\$253,200	\$13,700	6%	\$283,700	\$44,200	18%	\$298,100	\$44,900	18%	\$343,900	\$45,800	15%
Central Falls	\$149,100	\$147,800	-\$1,300	-1%	\$159,100	\$11,300	8%	\$176,300	\$28,500	19%	\$187,300	\$28,200	18%	\$244,100	\$56,800	30%
Charlestown	\$305,900	\$309,800	\$3,900	1%	\$330,700	\$20,900	7%	\$351,100	\$41,300	13%	\$363,900	\$33,200	10%	\$418,500	\$54,600	15%
Coventry	\$222,300	\$230,800	\$8,500	4%	\$241,300	\$10,500	5%	\$245,500	\$14,700	6%	\$258,500	\$17,200	7%	\$298,100	\$39,600	15%
Cranston	\$219,900	\$228,300	\$8,400	4%	\$243,500	\$15,200	7%	\$257,400	\$29,100	13%	\$275,400	\$31,900	13%	\$326,000	\$50,600	18%
Cumberland	\$266,500	\$274,400	\$7,900	3%	\$288,200	\$13,800	5%	\$309,300	\$34,900	13%	\$327,700	\$39,500	14%	\$370,600	\$42,900	13%
East Greenwich	\$424,600	\$429,600	\$5,000	1%	\$437,500	\$7,900	2%	\$457,700	\$28,100	7%	\$471,200	\$33,700	8%	\$568,700	\$97,500	21%
East Providence	\$208,000	\$215,100	\$7,100	3%	\$221,700	\$6,600	3%	\$233,100	\$18,000	8%	\$242,100	\$20,400	9%	\$286,400	\$44,300	18%
Exeter	\$323,000	\$323,100	\$100	0%	\$336,800	\$13,700	4%	\$356,100	\$33,000	10%	\$365,900	\$29,100	9%	\$435,800	\$69,900	19%
Foster	\$281,600	\$293,800	\$12,200	4%	\$296,200	\$2,400	1%	\$331,200	\$37,400	13%	\$343,500	\$47,300	16%	\$375,200	\$31,700	9%
Glocester	\$265,700	\$277,500	\$11,800	4%	\$292,000	\$14,500	5%	\$318,700	\$41,200	15%	\$333,300	\$41,300	14%	\$382,600	\$49,300	15%
Hopkinton	\$255,900	\$263,600	\$7,700	3%	\$266,600	\$3,000	1%	\$276,000	\$12,400	5%	\$303,300	\$36,700	14%	\$353,700	\$50,400	17%
Jamestown	\$582,100	\$641,800	\$59,700	10%	\$656,800	\$15,000	2%	\$664,900	\$23,100	4%	\$701,900	\$45,100	7%	\$736,600	\$34,700	5%
Johnston	\$211,800	\$221,500	\$9,700	5%	\$231,400	\$9,900	4%	\$238,800	\$17,300	8%	\$254,800	\$23,400	10%	\$290,100	\$35,300	14%
Lincoln	\$289,200	\$303,700	\$14,500	5%	\$319,800	\$16,100	5%	\$338,400	\$34,700	11%	\$358,200	\$38,400	12%	\$384,900	\$26,700	7%
Little Compton	\$511,200	\$494,900	-\$16,300	-3%	\$517,900	\$23,000	5%	\$581,500	\$86,600	17%	\$607,800	\$89,900	17%	\$723,000	\$115,200	19%
Middletown	\$350,500	\$363,900	\$13,400	4%	\$379,100	\$15,200	4%	\$386,400	\$22,500	6%	\$420,900	\$41,800	11%	\$480,100	\$59,200	14%
Narragansett	\$393,400	\$418,600	\$25,200	6%	\$444,300	\$25,700	6%	\$454,300	\$35,700	9%	\$492,000	\$47,700	11%	\$600,200	\$108,200	22%
New Shoreham	\$1,104,200	\$1,098,000	-\$6,200	-1%	\$1,037,000	-\$61,000	-6%	\$900,700	-\$197,300	-18%	\$983,900	-\$53,100	-5%	\$983,700	-\$200	0%
Newport	\$405,700	\$425,400	\$19,700	5%	\$448,800	\$23,400	6%	\$495,000	\$69,600	16%	\$529,900	\$81,100	18%	\$622,800	\$92,900	18%
North Kingstown	\$335,200	\$340,600	\$5,400	2%	\$350,400	\$9,800	3%	\$376,300	\$35,700	10%	\$394,700	\$44,300	13%	\$444,200	\$49,500	13%
North Providence	\$201,400	\$215,200	\$13,800	7%	\$217,900	\$2,700	1%	\$237,200	\$22,000	10%	\$256,400	\$38,500	18%	\$290,000	\$33,600	13%
North Smithfield	\$280,300	\$285,800	\$5,500	2%	\$295,900	\$10,100	4%	\$319,300	\$33,500	12%	\$339,800	\$43,900	15%	\$382,700	\$42,900	13%
Pawtucket	\$172,200	\$181,900	\$9,700	6%	\$194,600	\$12,700	7%	\$213,700	\$31,800	17%	\$228,500	\$33,900	17%	\$266,300	\$37,800	17%
Portsmouth	\$363,700	\$378,500	\$14,800	4%	\$386,600	\$8,100	2%	\$391,000	\$12,500	3%	\$405,500	\$18,900	5%	\$483,700	\$78,200	19%
Providence	\$181,100	\$192,100	\$11,000	6%	\$200,300	\$8,200	4%	\$225,200	\$33,100	17%	\$248,900	\$48,600	24%	\$293,000	\$44,100	18%
Richmond	\$259,400	\$264,900	\$5,500	2%	\$278,800	\$13,900	5%	\$295,300	\$30,400	11%	\$343,600	\$64,800	23%	\$395,100	\$51,500	15%

Note: Continued on next page.

Annual Growth in Median Owner Occupied Home Value, 2017-2022, cont.

Municipality	2017	2018	Numerical Change 2018-2019	Percent Change 2018-2019	2019	Numerical Change 2018-2019	Percent Change 2019-2020	2020	Numerical Change 2019-2020	Percent Change 2019-2020	2021	Numerical Change 2020-2021	Percent Change 2020-2021	2022	Numerical Change 2021-2022	Percent Change 2021-2022
Richmond	\$259,400	\$264,900	\$5,500	2%	\$278,800	\$13,900	5%	\$295,300	\$30,400	11%	\$343,600	\$64,800	23%	\$395,100	\$51,500	15%
Scituate	\$295,900	\$310,600	\$14,700	5%	\$323,000	\$12,400	4%	\$316,500	\$5,900	2%	\$329,400	\$6,400	2%	\$371,800	\$42,400	13%
Smithfield	\$276,200	\$274,400	-\$1,800	-1%	\$288,700	\$14,300	5%	\$303,300	\$28,900	11%	\$327,900	\$39,200	14%	\$371,400	\$43,500	13%
South Kingstown	\$344,000	\$353,800	\$9,800	3%	\$371,400	\$17,600	5%	\$379,800	\$26,000	7%	\$402,400	\$31,000	8%	\$467,400	\$65,000	16%
Tiverton	\$267,500	\$267,900	\$400	0%	\$277,500	\$9,600	4%	\$281,900	\$14,000	5%	\$288,700	\$11,200	4%	\$333,800	\$45,100	16%
Warren	\$265,100	\$284,600	\$19,500	7%	\$297,300	\$12,700	4%	\$297,900	\$13,300	5%	\$318,700	\$21,400	7%	\$356,300	\$37,600	12%
Warwick	\$199,000	\$213,300	\$14,300	7%	\$225,300	\$12,000	6%	\$238,300	\$25,000	12%	\$253,100	\$27,800	12%	\$294,400	\$41,300	16%
West Greenwich	\$319,800	\$329,400	\$9,600	3%	\$343,700	\$14,300	4%	\$360,800	\$31,400	10%	\$374,000	\$30,300	9%	\$447,100	\$73,100	20%
West Warwick	\$183,200	\$189,000	\$5,800	3%	\$205,800	\$16,800	9%	\$223,600	\$34,600	18%	\$238,000	\$32,200	16%	\$276,100	\$38,100	16%
Westerly	\$285,300	\$290,200	\$4,900	2%	\$302,600	\$12,400	4%	\$320,900	\$30,700	11%	\$341,200	\$38,600	13%	\$390,600	\$49,400	14%
Woonsocket	\$158,500	\$164,600	\$6,100	4%	\$173,300	\$8,700	5%	\$191,500	\$26,900	16%	\$208,400	\$35,100	20%	\$241,000	\$32,600	16%
State of Rhode Island	\$242,200	\$249,800	\$7,600	3%	\$261,900	\$12,100	5%	\$276,600	\$26,800	11%	\$292,600	\$30,700	12%	\$343,100	\$50,500	17%

Note: Margins of error are especially large (greater than \pm \$25,000) for median home value estimates in Barrington, Jamestown, East Greenwich, Little Compton, Portsmouth, Exeter, Charlestown, Hopkinton, Newport, Richmond, Scituate, Narragansett, New Shoreham, and West Greenwich.

Source: 2017, 2018, 2019, 2020, 2021, and 2022 U.S. Census American Community Survey 5-year estimates.

5. Healthy Housing (O)

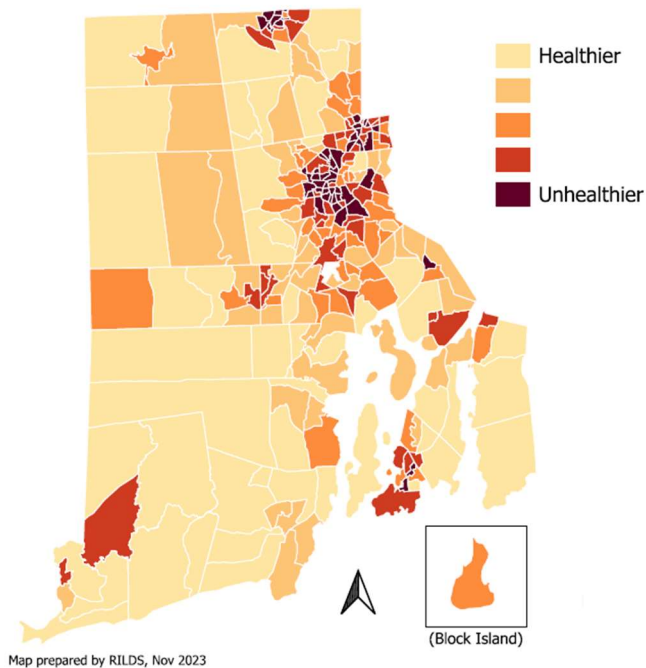
The quality of housing can have important impacts on residents' health. For example, poor air circulation can lead to mold and contribute to asthma; older homes often contain lead, which even at low levels can cause harm over time, especially in children; and contaminated water can be a health risk.

The Rhode Island Department of Health and the Rhode Island Longitudinal Data System (RILDS) have created an index measuring four key indicators of healthy housing concerns:

1. Percent of children under six with elevated blood lead levels
2. Rate of asthma-related emergency department visits for children under 18
3. Percent of housing units built before 1979
4. Median family income

The RILDS created the map in Figure V-1 to show estimates of this index for each municipality in the state. Based on the four factors considered by the index, Rhode Island's unhealthiest housing is concentrated around the Providence metro area. South Hopkinton, Newport, and Woonsocket are additional areas of elevated concern for unhealthy housing.

Figure V-1.
Composite Map of
Childhood Lead
Exposure, Asthma,
Median Family
Income, and Older
Housing, Rhode
Island, 2023



Source:

Rhode Island Department of Health
and Rhode Island Longitudinal Data
System, 2023

On average, older housing units tend to provide a less healthy housing environment than newer homes, and Rhode Island's housing is some of the oldest in the country. A report of owner-occupied and renter-occupied municipal housing stock by year built is available in Figures V-2 (owner-occupied) and V-3 (rental). As shown in these figures, renters in Rhode Island occupy units built before 1959 at a higher rate (53%) than owners do (46%). Apart from unit age, data on the health risks Rhode Island's housing stock poses to its residents are not widely available at the state level and is mostly unavailable at the municipal level. Data by number of bedrooms are also not available.

**Figure V-2.
Share of Owner-Occupied
Housing Units by Year Built,
Rhode Island and by
Community, 2022**

Source:

U.S. Census American Community Survey 2022 5-
year estimates

Municipality	Built 2000 or later	Built 1980- 1999	Built 1960- 1979	Built 1959 or earlier
Barrington	5%	13%	23%	59%
Bristol	12%	29%	27%	33%
Burrillville	13%	30%	24%	34%
Central Falls	11%	11%	11%	68%
Charlestown	24%	40%	21%	15%
Coventry	12%	26%	33%	30%
Cranston	8%	18%	20%	54%
Cumberland	14%	27%	32%	26%
East Greenwich	12%	31%	36%	21%
East Providence	5%	10%	19%	65%
Exeter	24%	39%	17%	20%
Foster	19%	24%	25%	32%
Glocester	18%	28%	29%	26%
Hopkinton	20%	29%	18%	33%
Jamestown	22%	27%	25%	25%
Johnston	7%	24%	28%	41%
Lincoln	15%	22%	24%	40%
Little Compton	25%	28%	15%	33%
Middletown	8%	29%	22%	41%
Narragansett	18%	27%	32%	22%
New Shoreham	21%	33%	14%	31%
Newport	3%	8%	13%	76%
North Kingstown	13%	26%	30%	30%
North Providence	4%	28%	31%	37%
North Smithfield	14%	22%	27%	37%
Pawtucket	6%	10%	11%	74%
Portsmouth	17%	30%	27%	27%
Providence	9%	9%	10%	73%
Richmond	20%	41%	27%	11%
Scituate	10%	29%	21%	41%
Smithfield	11%	31%	29%	29%
South Kingstown	22%	34%	20%	25%
Tiverton	17%	28%	24%	31%
Warren	5%	18%	23%	53%
Warwick	5%	15%	25%	55%
West Greenwich	22%	44%	24%	9%
West Warwick	8%	29%	26%	37%
Westerly	15%	28%	26%	31%
Woonsocket	12%	7%	22%	59%
State of Rhode Island	11%	21%	23%	46%

**Figure V-3.
Total Renter Occupied
Housing Units by Year Built,
Rhode Island and by
Community, 2022**

Source:

U.S. Census American Community Survey 2022 5-
year estimates

Municipality	Built 2000 or later	Built 1980- 1999	Built 1960- 1979	Built 1959 or earlier
Barrington	3%	15%	12%	70%
Bristol	7%	11%	21%	61%
Burrillville	6%	11%	17%	66%
Central Falls	6%	18%	14%	62%
Charlestown	6%	38%	15%	40%
Coventry	6%	15%	27%	51%
Cranston	6%	12%	31%	51%
Cumberland	9%	12%	34%	44%
East Greenwich	9%	13%	24%	53%
East Providence	11%	14%	33%	43%
Exeter	7%	18%	34%	41%
Foster	0%	65%	9%	26%
Glocester	2%	12%	43%	43%
Hopkinton	11%	10%	16%	63%
Jamestown	0%	27%	19%	54%
Johnston	8%	27%	31%	33%
Lincoln	6%	21%	29%	44%
Little Compton	27%	0%	12%	61%
Middletown	11%	18%	34%	37%
Narragansett	6%	23%	37%	34%
New Shoreham	0%	47%	0%	53%
Newport	9%	11%	16%	64%
North Kingstown	9%	21%	37%	32%
North Providence	5%	35%	28%	31%
North Smithfield	18%	29%	14%	39%
Pawtucket	4%	11%	26%	60%
Portsmouth	8%	12%	38%	41%
Providence	6%	13%	18%	63%
Richmond	0%	8%	19%	72%
Scituate	0%	29%	18%	53%
Smithfield	6%	36%	21%	36%
South Kingstown	13%	22%	22%	43%
Tiverton	9%	13%	24%	54%
Warren	3%	12%	22%	64%
Warwick	5%	20%	40%	35%
West Greenwich	53%	25%	12%	10%
West Warwick	4%	26%	18%	52%
Westerly	5%	31%	15%	48%
Woonsocket	4%	10%	25%	61%
State of Rhode Island	6%	16%	24%	53%

Rhode Island's aging housing stock carries risks for poor air quality, mold, unsafe water, poor thermal control, and exposure to lead and asbestos and puts residents with ambulatory disabilities at an increased risk of falls and injuries at home. These risks are faced disproportionately by renters, who occupy older units at higher rates than homeowners.

Lead exposure is a primary healthy housing concern in Rhode Island. Almost 80% of the state's housing units were built before the use of lead in paint was banned in 1978. Only 11% of Rhode Island's rental homes built before 1980 have lead certificates certifying that they have passed a lead inspection, and at least 87% of these certificates expire within two years of issuance. Lead exposure can cause long-term negative effects including developmental challenges, cognitive delays, behavioral problems, and brain damage in children. Children in Rhode Island have elevated blood lead levels at more than double the rate of children in the United States, while Hispanic children in Rhode Island have elevated blood lead levels at nearly six times the rate of children in the United States. Low-income families, especially those who rent homes in Providence, experience the negative effects of lead poisoning at the highest rates.

Asthma rates for children (8.4%) and adults (12.6%) in Rhode Island are higher than national asthma rates for children (6.5%) and adults (8.0%). Poor housing conditions common in an aging housing stock including poor air quality, poor thermal control, and mold have been shown to exacerbate asthma symptoms and morbidity.

Radon exposure, which can cause lung cancer, is a risk in both new and aging housing units. Nearly 1 in 15 homes in the US have radon levels that are considered a health risk by the EPA (at or above 4 pCi/L). By contrast, more than a quarter of homes tested for radon in Rhode Island have radon levels at or above this level. This rises to over half of homes in Exeter and Richmond.⁹

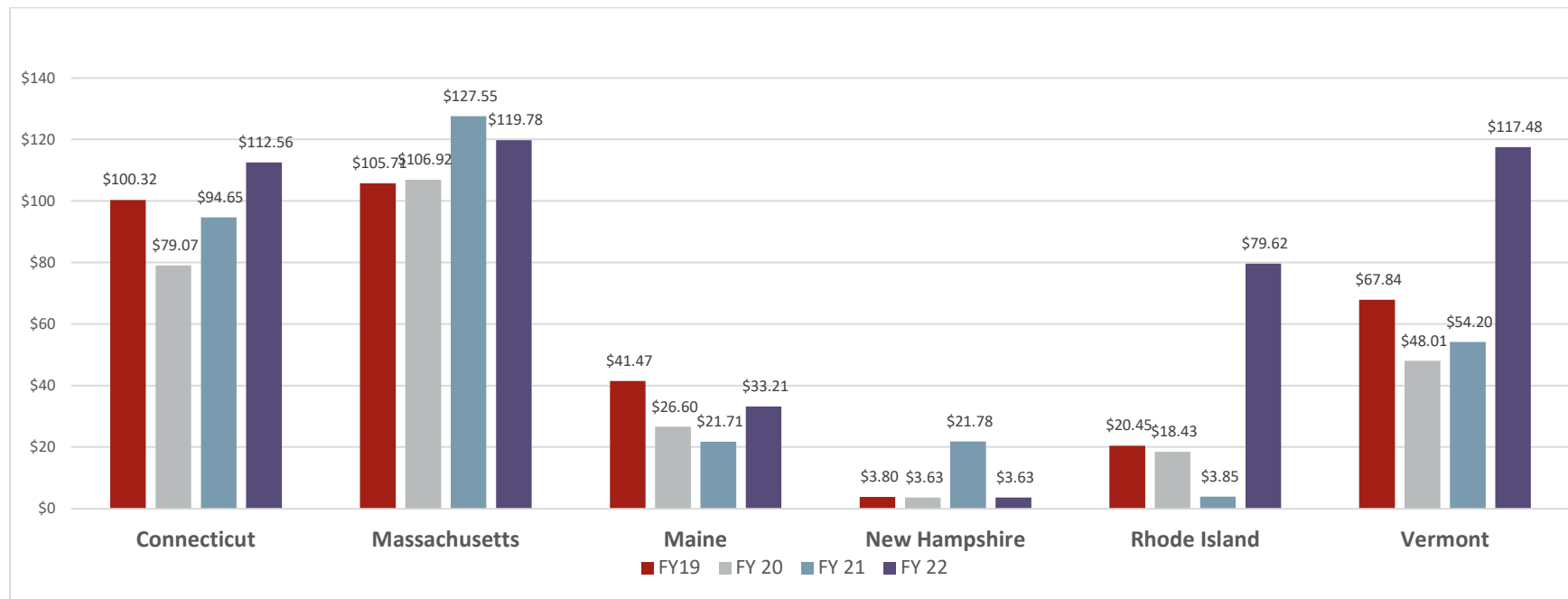
⁹ Sources:

National Center for Healthy Housing, Rhode Island 2022 Healthy Housing Fact Sheet
State of Rhode Island Department of Health, <https://health.ri.gov/healthyhomes/> and <https://health.ri.gov/data/radon/> and
2022 Lead Hazard Mitigation Program Annual Report (March 2023)
Environmental Protection Agency, <https://www.epa.gov/newenglandhc/healthy-urban-communities-rhode-island>,
<https://health.ri.gov/data/radon/>, <https://www.epa.gov/radtown/radon-homes-schools-and-buildings#about-radon-in-homes-schools-buildings>, and <https://www.epa.gov/asbestos/learn-about-asbestos>
2023 Housing Fact Book by HousingWorks RI at Roger Williams University
Johns Hopkins Housing and Health Collaborative, <https://housinghealth.org/children/>.

6. Level of Investment Relative to Region (I)

Rhode Island’s per-capita investment in housing (using state and federal sources) has been far lower than those of all New England states over the last four years other than New Hampshire. FY22 was an exception, when Rhode Island dedicated large investments of state funding for housing relative to the previous three years.

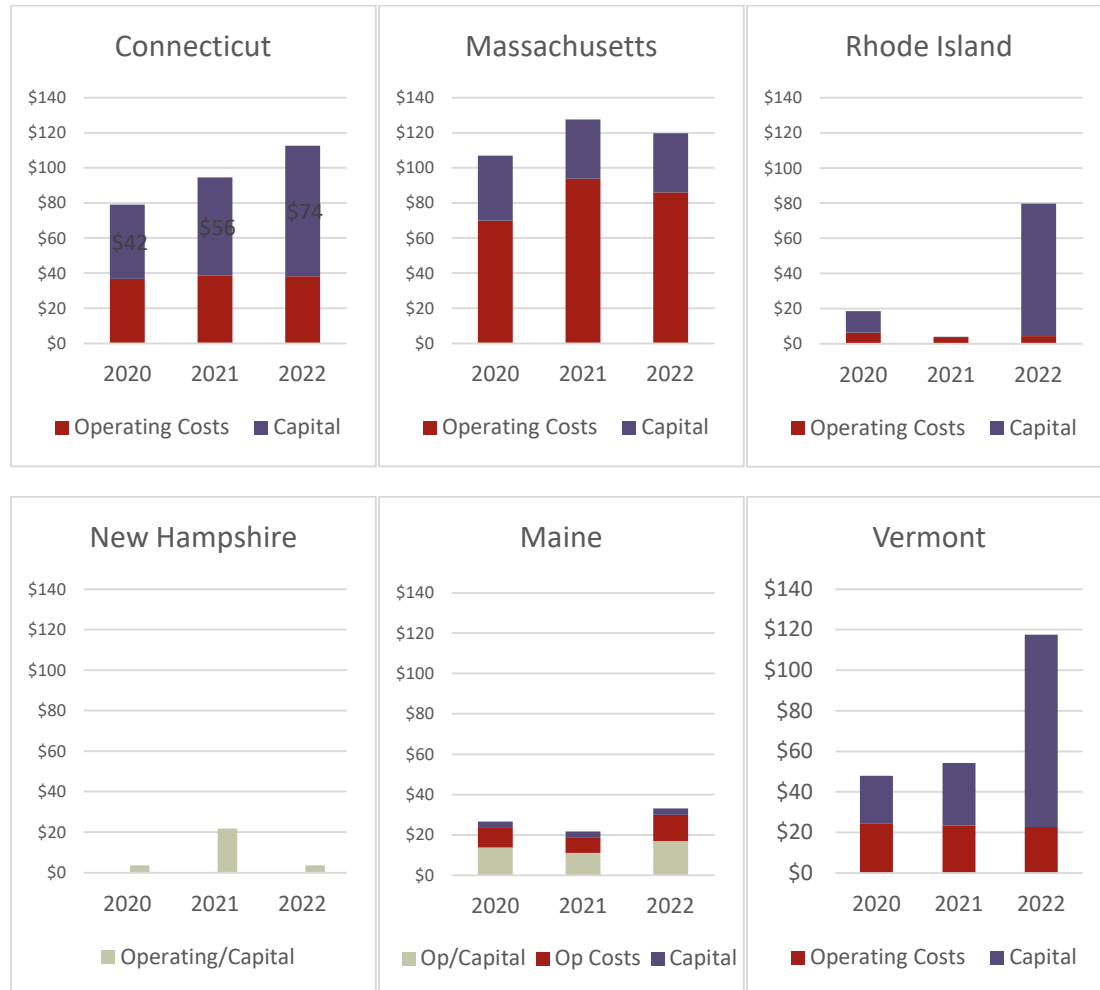
Figure VI-1. Per-Capita Housing Investments in Rhode Island Relative to the Region



Source: Data provided by RIHousing; prepared by HousingWorks RI.

Figure VI-2 shows the breakdown in state housing investments between operating costs (including costs of rent subsidies and other programs) and capital investments on a per-capita basis from 2020-2022. In 2020 and 2021, Connecticut made the largest capital investments in housing of any state in the region. In 2022, Rhode Island's capital investments were significant; in previous years, they were quite small relative to other states. Massachusetts has large annual budgets for program operations and somewhat smaller spending on capital investments than Connecticut.

Figure VI-2. Per-Capita Spending on Operating Costs and Capital Investments in Housing

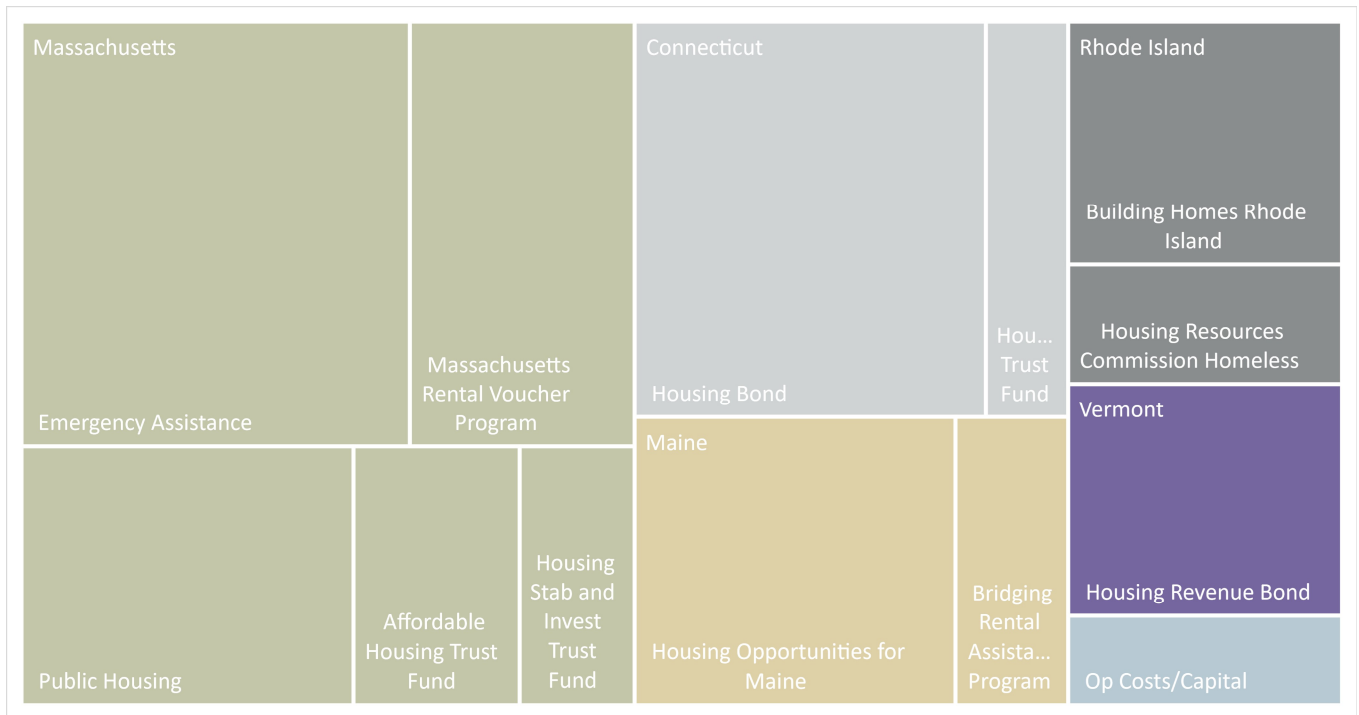


Source: Data provided by RIHousing.

Figure VI-3 presents both a visualization of major categories of spending in each state in the region and the numbers behind the display. Several themes emerge from this figure. At \$21 to \$47 per capita over the period from 2020 to 2022, housing bonds are a significant source of funds for housing investment in Connecticut. Although this makes up less than one third of Connecticut's total resources devoted to housing, this amount is roughly equivalent to Maine's entire housing investment, and is more than New Hampshire and Rhode Island's investment combined in 2020 and 2021.

Massachusetts spent between \$25 and \$27 per person from 2020 to 2022 on emergency rental assistance alone, which again is larger than the entire housing budget of most other states in the region in most years. Annual spending on Massachusetts' rental assistance program, which supplements federal assistance, also rivals the entire housing budgets of Maine, New Hampshire, and Rhode Island (except in 2022). New Hampshire, with no state income tax or property tax, funds its housing investments primarily via a real estate transfer tax. The New Hampshire Legislature also sometimes allocates funds to the Affordable Housing Trust Fund. Rhode Island made large state investments in housing relative to previous years in both 2020 (via Building Homes Rhode Island) and 2022 (via both Building Homes Rhode Island and the Housing Production Fund).

Figure VI-3. Significant Categories of Per-Capita Spending in New England States - Visualization



Source: Data provided by RIHousing with analysis by Abt Associates.

Figure VI-3. Significant Categories of Per-Capita Spending in New England States - Data

		2020	2021	2022
Connecticut	Housing Bond	\$ 21	\$ 28	\$ 47
	Housing Trust Fund	\$ 5	\$ 14	\$ 14
Massachusetts	Emergency Assistance	\$ 25	\$ 27	\$ 28
	Massachusetts Rental Voucher Program	\$ 14	\$ 19	\$ 18
	Public Housing	\$ 13	\$ 13	\$ 13
	Affordable Housing Trust Fund	\$ 6	\$ 5	\$ 5
	Housing Stabilization and Investment Trust Fund	\$ 4	\$ 3	\$ 3
Maine	Housing Opportunities for Maine	\$ 14	\$ 11	\$ 17
	Bridging Rental Assistance Program	\$ 5	\$ 5	\$ 5
New Hampshire	Operating Costs/Capital	\$ 4	\$ 22	\$ 4
Rhode Island	Housing Resources Commission Homeless	\$ 5	\$ 3	\$ 4
	Building Homes Rhode Island	\$ 10	\$ -	\$ 47
	Housing Production Fund: Development	\$ -	\$ -	\$ 23
Vermont	Housing Revenue Bond	\$ 9	\$ -	\$ -
	Housing Relief Funds	\$ -	\$ 16	\$ -
	State One-Time General Funds	\$ -	\$ -	\$ 82

Source: Data provided by RIHousing with analysis by Abt Associates

Going forward, both Massachusetts and Connecticut have dedicated or are considering the commitment of significant additional resources for housing. Governor Healey proposed a \$4.1 billion Affordable Housing Act, or about \$583 per Massachusetts resident, to be funded with a housing bond. Some of the proposed uses of the funding are in Figure VI-4. The act would also enable municipalities to impose a fee on high-price real estate transactions to fund affordable housing and allow accessory dwelling units by right in single-family zoning districts in all communities in the state.

Figure VI-4. Selected Uses of Funding in Massachusetts' Affordable Housing Act

Affordable Housing Trust Fund	\$800 million
Housing Stabilization and Investment Fund	\$425 million
Sustainable and green housing	\$275 million
Housing Innovations Fund	\$200 million
HousingWorks Infrastructure Program	\$175 million
Mixed-income housing fund	\$100 million
CommonwealthBuilder program	\$100 million

Source: NBC Boston

The largest previous bond bill in Massachusetts was a \$1.8 billion measure signed into law by Governor Baker in 2018. The state estimates the new Affordable Homes Act will produce 40,000 to 45,000 new housing units and preserve 27,000 affordable housing units across the state in the next four to five years.¹⁰

In Connecticut, the most recent biennial budget includes \$810 million for housing development and assistance, which is about \$22 per person in the state. This is more than double the amount allocated in the previous budget. The budget includes several new bond authorizations: \$100 million for housing development and rehabilitation (including funds to revitalize moderate-income housing units), \$200 million for the Housing Trust Fund (including funds for a revolving loan fund for workforce housing projects), and \$75 million for a forgivable downpayment assistance program.¹¹

¹⁰ See Affordable Homes Act – Overview, Healey-Driscoll Administration, October 2023, available at: <https://www.mass.gov/doc/affordable-homes-act-overview/download>

¹¹ See Partnership for Strong Communities, Housing in Connecticut's State Budget in Fiscal Years 2024 & 2025, June 2023, available at: [https://www.pschoosing.org/news/housing-connecticuts-state-budget-fiscal-years-2024-2025#:~:text=Department%20of%20Housing%20\(DOH\),the%20FY%2022%2D23%20budget.](https://www.pschoosing.org/news/housing-connecticuts-state-budget-fiscal-years-2024-2025#:~:text=Department%20of%20Housing%20(DOH),the%20FY%2022%2D23%20budget.)

7. Projections for Housing Development Needs (G, H)

This section provides estimates of housing development needed to accommodate projected population growth. It presents four growth scenarios that estimate that between 2023 and 2030, the state will need to add an average of 1,650 to 2,500 housing units per year to accommodate household growth (without consideration of the expected loss of existing units due to disrepair). Projections indicate that under current trends, the number of housing starts will fall significantly short of the number of units needed to accommodate household growth and replace the loss of housing stock.

In alignment with the statute and available data, projections were developed based on four scenarios. Those projections and associated scenarios are described in the table below:

	Description of Scenario	Statutory Section
Scenario 1	Scenario 1 uses the S&P Global Market Intelligence projections of number of households prepared for the state’s Office of Revenue Analysis.	(G) A projection of the number of status quo units;
Scenario 2	Scenario 2 begins with the 2023 population estimates produced by S&P Global but applies the low immigration growth rate forecasted at the national level from the Census 2023 National Population Projections. This scenario also uses S&P global projected age distribution and household formation rates.	(G) A projection of the number of status quo units;
Scenario 3	Scenario 3 begins with the 2023 population estimates produced by S&P Global but applies the historical compound annual growth rate between 2010 and 2020 for Rhode Island. During this period, the state achieved an annual compound growth rate of approximately 0.39%. By comparison, the S&P data project an annual compound growth rate of 0.09%. This scenario also uses S&P global projected age distribution and household formation rates.	(G) A projection of the number of status quo units;
Scenario 4	Scenario 4 utilizes the population projections created by S&P Global, but applies the household formation rates that are estimated by the 2022 1-year ACS. This approach takes advantage of the additional information on household formation by age categories that is presented by the ACS.	(H) A projection of the number of units required to meet housing formation trends;

These projections speak only to the units needed to meet population growth (informed by population aging and household formation rates). These projections do not model affordability. Increased housing inventory beyond these projections is required to make a meaningful impact upon housing affordability as dictated by supply and demand.

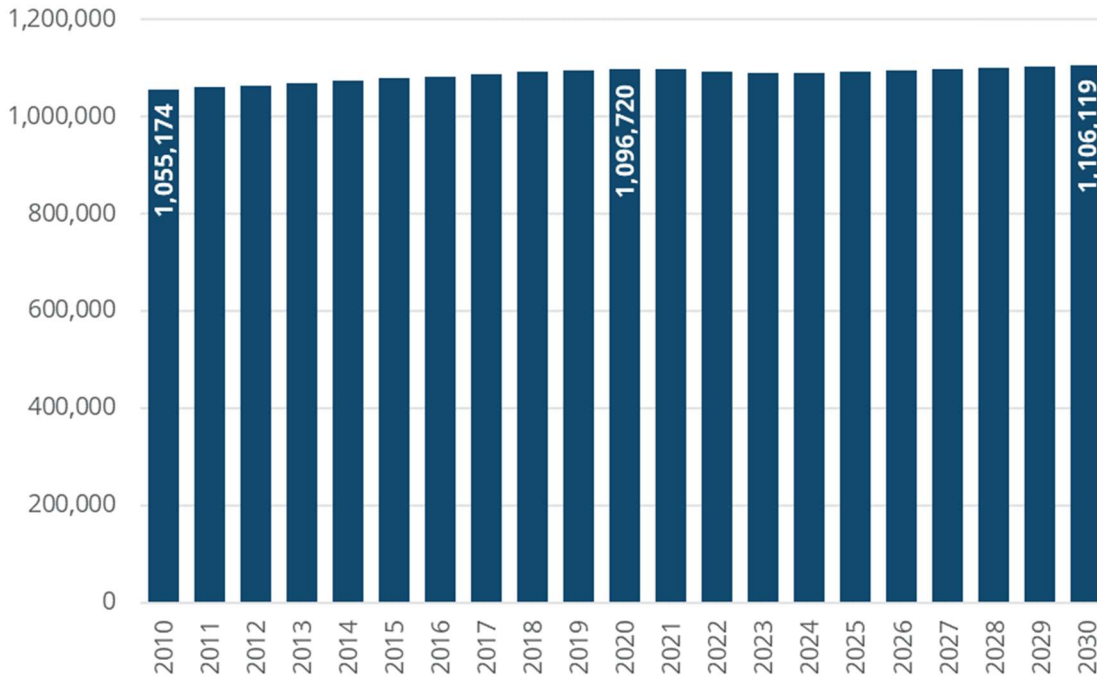
Scenario 1 (Status Quo)

Figure VII-1 shows annual population estimates and projected population for Rhode Island prepared by S&P Global Market Intelligence for the state’s November 2023 Caseload and Revenue Estimating Conferences. According to the projections, the state’s population is estimated to grow by 9,399 residents (or 0.86%) cumulatively between 2020 and 2030.

Figure VII-1 shows annual population estimates and projected population for Rhode Island prepared by S&P Global Market Intelligence for the state’s Office of Revenue Analysis November 2023 Caseload and Revenue

Estimating Conferences. According to the projections, the state’s population is estimated to grow by 9,399 residents (or 0.86%) cumulatively between 2020 and 2030.

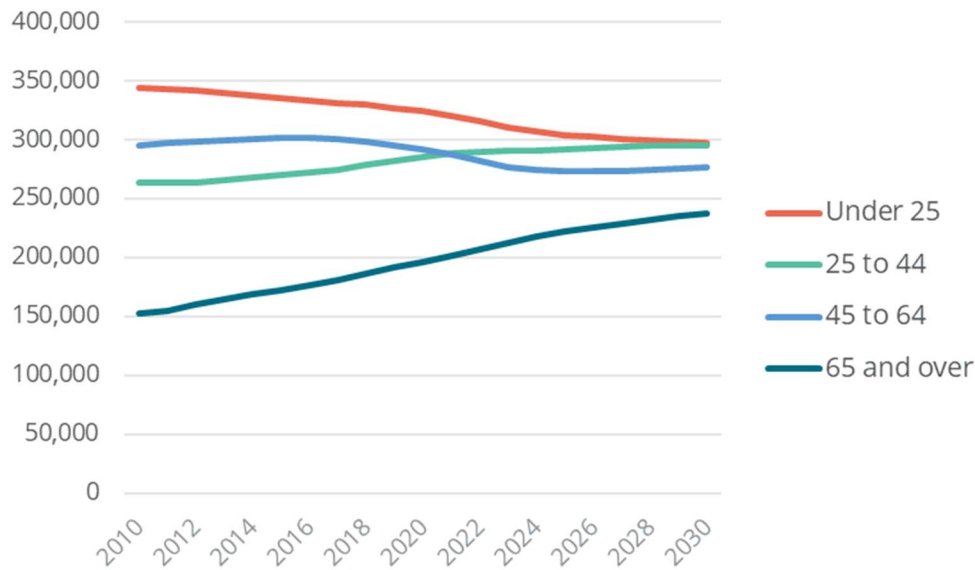
Figure VII-1.
Total Population, 2010-2030, Rhode Island



Note: Retrieved from the October 2023 Long Term quarterly table for RI.
Source: S&P Global Market Intelligence.

Figure VII-2 shows annual population estimates and projected population by age group. The fastest-growing population group by far is expected to be those aged 65 and over. The number of residents aged 65 and over is projected to increase by 21% between 2020 and 2030, from around 196,179 to 237,739.

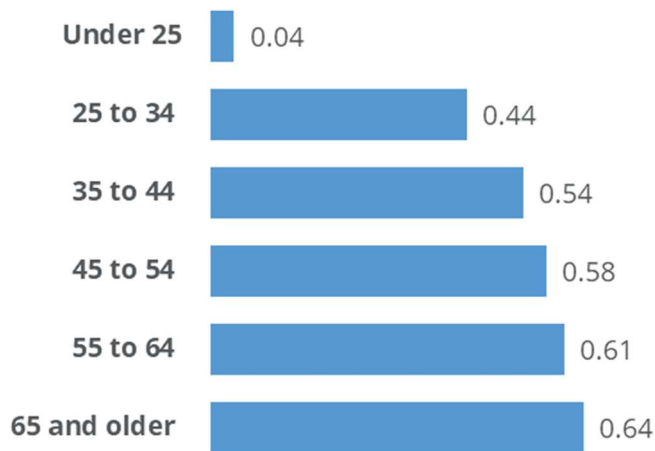
Figure VII-2.
Total Population by Age Group, 2010-2030, Rhode Island



Note: Retrieved from the October 2023 Long Term quarterly table for RI.
 Source: S&P Global Market Intelligence.

The age distribution of a population plays a crucial role in determining the demand for housing, as household size and formation rates are heavily influenced by age. According to S&P Global estimates, Figure VII-3 displays household formation rates for 2022 for different age groups, indicating the number of households derived from each person in a particular population group. Persons 65 and older have the highest household formation rate. These rates were derived by dividing heads of household by age cohort into the total population by age cohort.

Figure VII-3.
Household Formation Rate by Age Group, 2022, Rhode Island, S&P Estimates



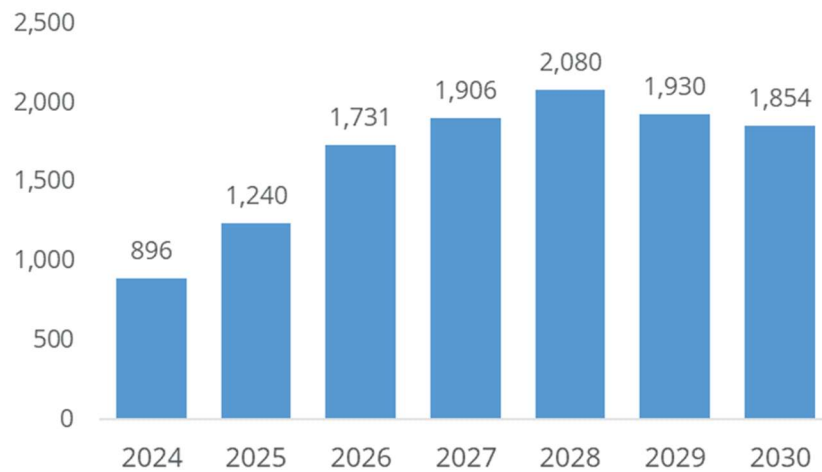
Note:
 Retrieved from the October 2023 Long Term quarterly table for RI.
 Source:
 S&P Global Market Intelligence.

Figure VII-4 shows the number of households projected to be added each year under scenario one. Each year shows the difference in households from the previous year. The 2024 value in the figure is the total number of 2024 households minus the number of households in 2023. Despite slow population growth, the aging of the

population is projected to lead to sustained growth in households and housing demand due to a shift toward smaller households.

Figure VII-4.
Scenario 1, Annual Projected Number of Households Added, Rhode Island, 2024-2030

Note:
 Retrieved from the October 2023 Long Term quarterly table for RI.
 Source:
 S&P Global Market Intelligence.



Scenario 2 (Status Quo)

Scenario 2 begins with the 2023 population estimates produced by S&P Global but applies the low immigration growth rate forecasted at the national level from the Census 2023 National Population Projections. Figure VII-5 illustrates the difference in annual growth between both projections.

Figure VII-5.
Annual Percent Change in Population, S&P Global v. Census Population Projections

Source:
 S&P Global Market Intelligence and U.S. Census 2023 National Population Projections.

	Scenario 1	Scenario 2
2023 to 2024	-0.07%	0.32%
2024 to 2025	0.12%	0.30%
2025 to 2026	0.24%	0.29%
2026 to 2027	0.28%	0.28%
2027 to 2028	0.29%	0.26%
2028 to 2029	0.28%	0.25%
2029 to 2030	0.28%	0.23%

Figure VII-6 shows the projected number of households that will be added annually under scenario 2. Under this scenario, the Census annual growth rates were applied to the S&P population estimates to generate new population projections, then the age distribution (total population times the percent in each age cohort) and household formation rates (the number of households headed by persons in each age cohort divided by the population in each age cohort) projected by S&P were applied to the new population projections (number of persons in each age cohort times the household formation rate for each cohort) to project the number of households. Assuming the higher growth rates over the next four years projected nationally by the Census lead to higher projected growth in households and housing demand.

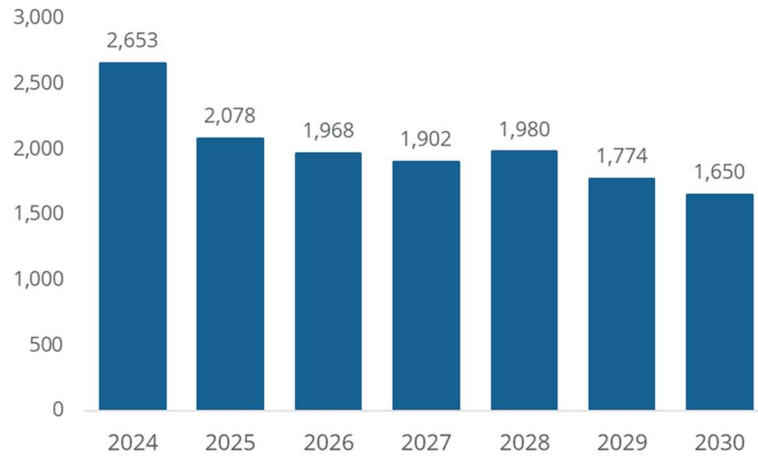
Figure VII-6.
Scenario 2, Annual
Projected Number of
Households Added,
Rhode Island, 2024-2030

Note:

Estimates assume S&P's age distribution and household formation rates.

Source:

S&P Global Market Intelligence and U.S. Census 2023 National Population Projections.



Scenario 3

Scenario 3 begins with the 2023 population estimates produced by S&P Global but applies the historical compound annual growth rate between 2010 and 2020 for Rhode Island. During this period, the state achieved an annual compound growth rate of approximately 0.39%, by comparison, the S&P data project an annual compound growth rate of 0.09%.

Figure VII-7 shows the projected number of households added annually under scenario 3. Assuming a higher growth rate that matches the growth experienced between 2010 and 2020 leads to significantly higher projected growth in households and housing demand.

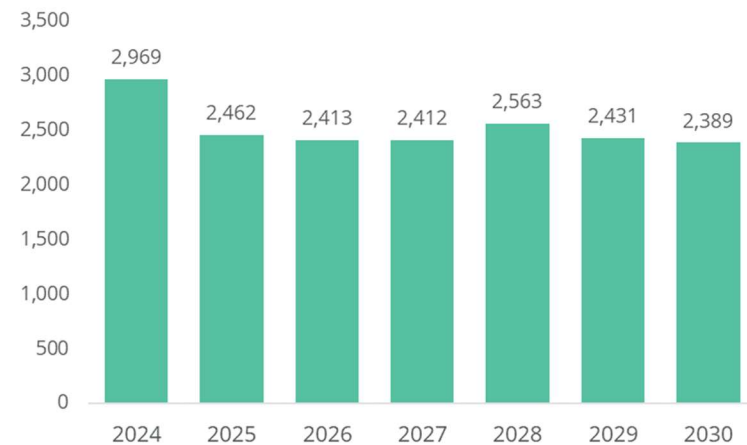
Figure VII-7.
Scenario 3, Annual
Projected Number of
Households Added,
Rhode Island, 2024-2030

Note:

Estimates assume S&P's age distribution and household formation rates.

Source:

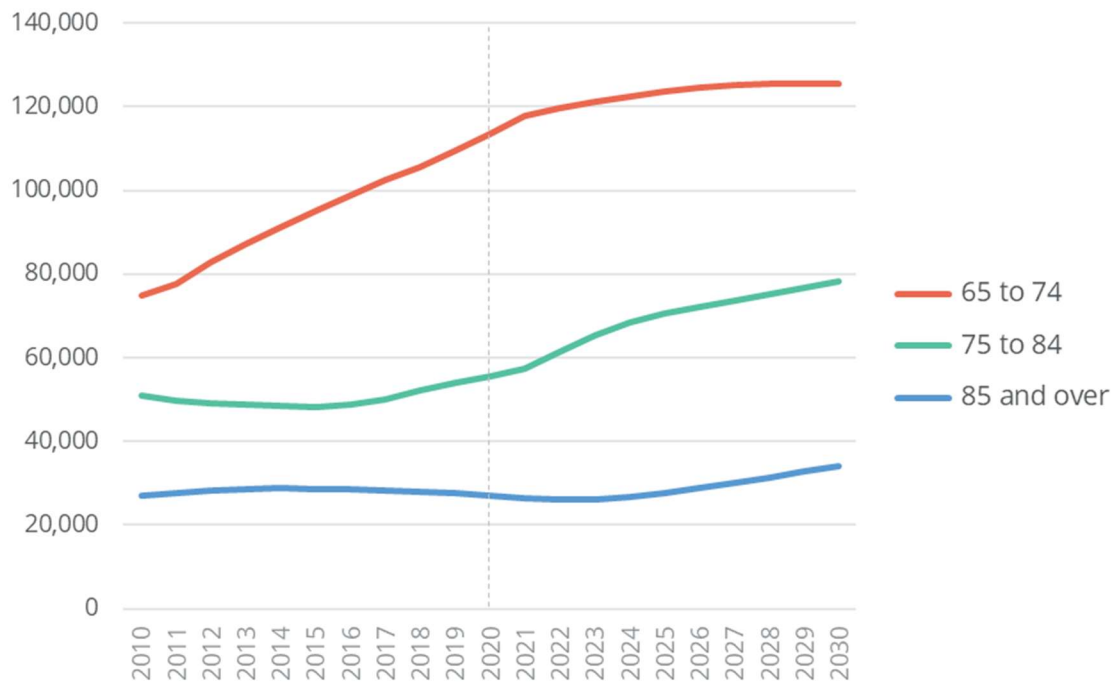
S&P Global Market Intelligence and U.S. 2010 and 2020 Decennial Census.



Scenario 4 (Household Formation Trends)

Scenario 4 utilizes the population projections created by S&P Global, but it applies the household formation rates that are calculated by using the 2022 1-year ACS estimates. This approach takes advantage of the additional information on household formation by age categories that is presented by the ACS, which are more disaggregated than the ones provided by S&P. Figure VII-8 displays the annual population estimates and projections for the population aged 65 and over. According to the projections, between 2020 and 2030, the population aged 75 to 84, and 85 and over is expected to grow at a faster rate than the population aged 65 to 74.

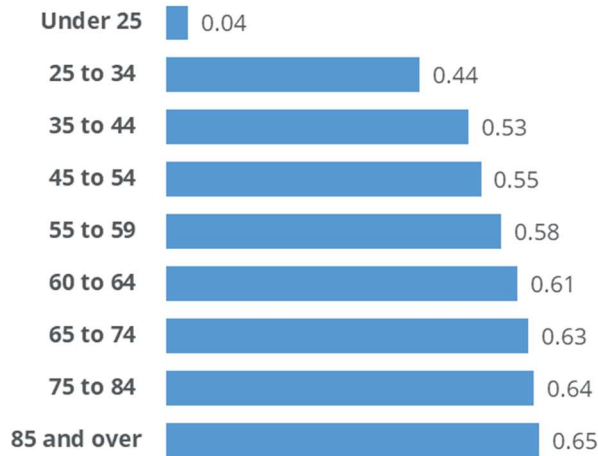
Figure VII-8.
Total Population 65 and Over, by Age Group, 2010-2030, Rhode Island



Note: Retrieved from the October 2023 Long Term quarterly table for RI.
 Source: S&P Global Market Intelligence.

As shown in Figure VII-9, people 75 to 84, and 85 and older have the highest household formation rates.

Figure VII-9.
Household
Formation Rate by
Age Group, 2022,
Rhode Island,
Census ACS
Estimates

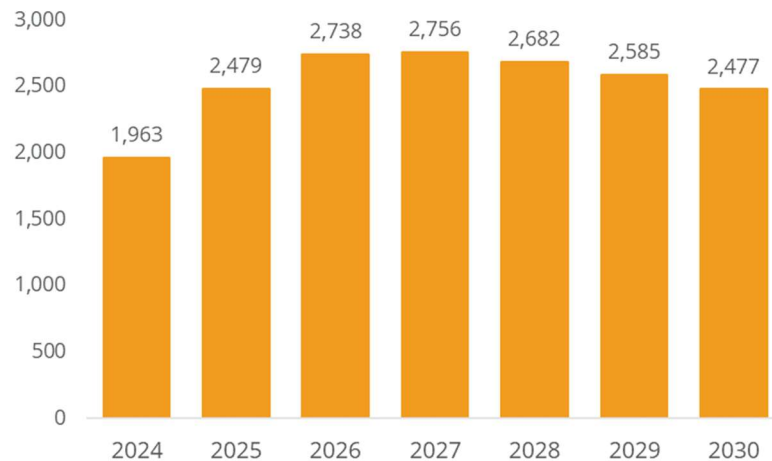


Source:

U.S. Census American Community Survey 2022 1-year estimates, and Root Policy Research.

Based on the previous household formation rates, Figure VII-10 illustrates the projected number of households that will be added annually under scenario 4. It is worth noting that accounting for the higher household formation rates among the older population leads to an increase in the growth of households and housing demand compared to the status quo scenarios.

Figure VII-10.
Scenario 4, Annual
Projected Number of
Households Added,
Rhode Island, 2024-2030



Note:

Estimates hold 2022 household formation rates constant.

Source:

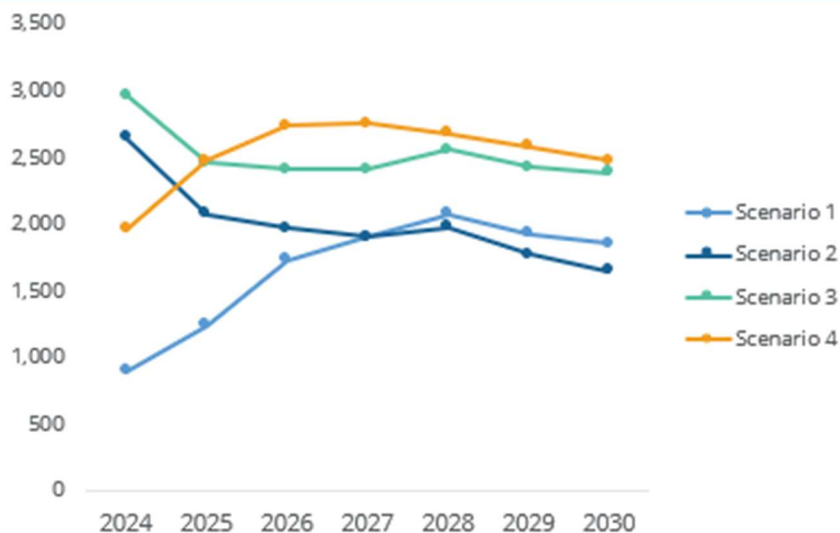
S&P Global Market Intelligence and U.S. Census American Community Survey 2022 1-year estimates, and Root Policy Research.

Scenario Comparison

Figure VII-11 shows a comparison of the three scenarios. Scenario 1 projects an average of 1,662 need to be added annually to accommodate household growth, and scenario 2 projects an average of 2,001 need to be added annually to accommodate household growth. Scenarios 3 and 4—which explore needs if the state population grows at a higher than predicted pace or sustains current household formation rates—are higher at an annual average of 2,520 and 2,526 respectively.

Figure VII-11.
Annual Projected Number of Households Added, 2024-2030, Rhode Island

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
2023 to 2024	896	2,653	2,969	1,963
2024 to 2025	1,240	2,078	2,462	2,479
2025 to 2026	1,731	1,968	2,413	2,738
2026 to 2027	1,906	1,902	2,412	2,756
2027 to 2028	2,080	1,980	2,563	2,682
2028 to 2029	1,930	1,774	2,431	2,585
2029 to 2030	1,854	1,650	2,389	2,477



Source: S&P Global Market Intelligence, U.S. Census American Community Survey 2022 1-year estimates, U.S. Census 2023 National Population Projections, 2010 and 2020 Decennial Census, and Root Policy Research.

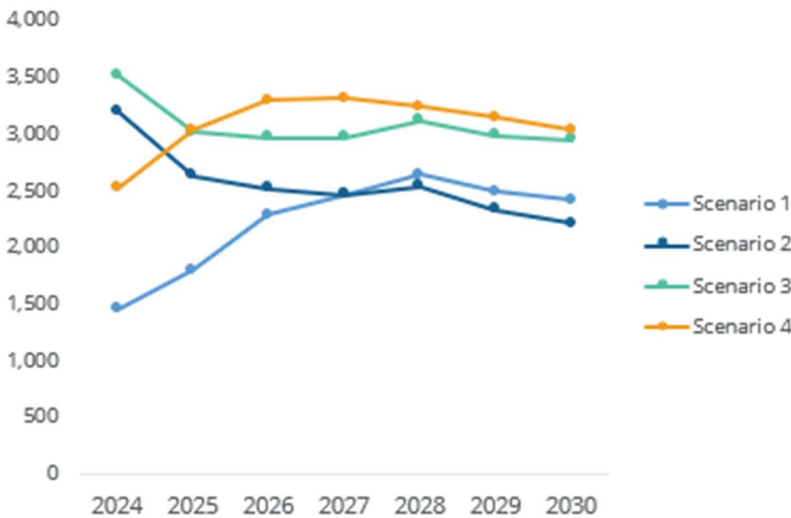
Housing Starts and Loss of Housing Stock

It is important to note that the existing housing stock also shrinks over time as units fall into disrepair and need to be replaced. According to the last Components of Inventory Change Report produced by HUD in 2017, which used American Housing Survey data, between 2015 and 2017 about 0.24% of the national housing stock was lost through demolitions or disasters alone. Applying this rough estimate to Rhode Island, an average of around 560 units will need to be built or converted to housing from another use per year to make up for units lost to demolitions and disasters. Figure VII-12 shows the number of units needed to accommodate household growth and replace the loss in the housing stock.

Figure VII-12.

Annual Projected Number of Units Needed to Accommodate Household Growth and Replace Loss of Housing Stock, Rhode Island

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
2023 to 2024	1,454	3,211	3,527	2,521
2024 to 2025	1,799	2,637	3,021	3,039
2025 to 2026	2,291	2,527	2,972	3,297
2026 to 2027	2,468	2,464	2,974	3,318
2027 to 2028	2,642	2,542	3,125	3,244
2028 to 2029	2,495	2,339	2,996	3,150
2029 to 2030	2,419	2,215	2,954	3,043



Note: Scenario comparisons equal needed units (shown in Figure VII-11) plus projected housing units lost to demolition or disaster.

Source: S&P Global Market Intelligence, U.S. Census American Community Survey 2022 1-year estimates, U.S. Census 2023 National Population Projections, 2010 and 2020 Decennial Census, HUD 2017 Components of Inventory Change Report, and Root Policy Research.

All scenarios significantly outpace the annual average of 1,269 housing starts projected by S&P Global (shown in Figure VII-13.) Housing starts are projected using historical data and macroeconomic trends.

Figure VII-13.
S&P Global's
Projected Housing
Starts, Rhode Island

Source:
S&P Global Market Intelligence.

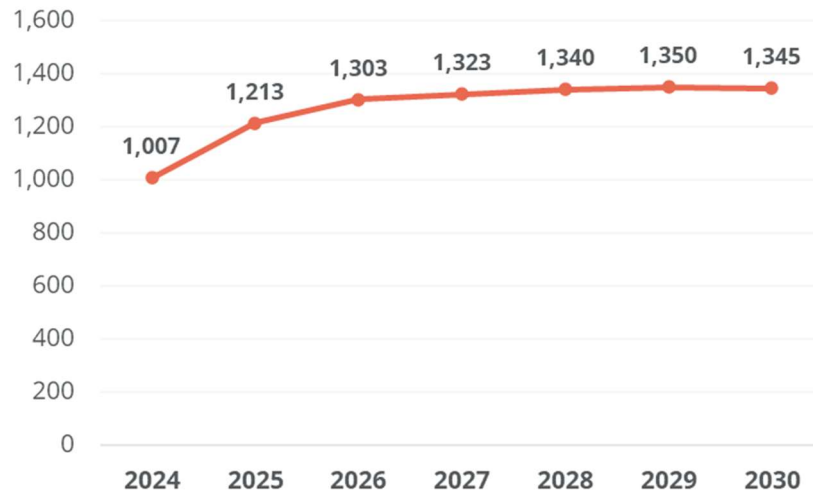
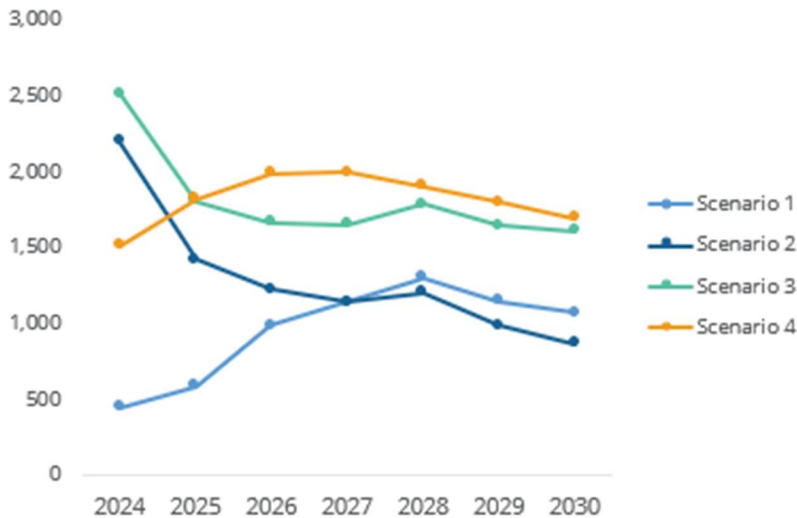


Figure VII-14 shows the scenario comparisons adjusting for housing starts and housing loss—equal to units needed to accommodate household growth minus housing starts plus housing loss—to illustrate the housing shortfall at the projected rate of housing starts. These shortages are not very precise, given that the housing loss rate can be higher due to, for example, a mobile home moving to a different site or the combining of multiple units into one, and housing starts do not include instances where a single unit is reconfigured into multiple units. However, shortages will keep adding pressure to housing prices (by decreasing the overall supply of housing) and lower vacancy rates, highlighting the importance of investment in housing production to accommodate both household growth and housing stock replacement.

Figure VII-14.
Annual Projected Number of Units Needed Above Projected Housing Starts to Accommodate Household Growth and Replace Loss of Housing Stock, Rhode Island

	Scenario 1	Scenario 2	Scenario 3	Scenario 4
2023 to 2024	447	2,204	2,520	1,514
2024 to 2025	586	1,424	1,808	1,826
2025 to 2026	987	1,224	1,669	1,994
2026 to 2027	1,145	1,140	1,651	1,995
2027 to 2028	1,302	1,201	1,784	1,904
2028 to 2029	1,146	990	1,647	1,800
2029 to 2030	1,074	870	1,609	1,698



Note: Scenario comparisons equal needed units (shown in Figure VII-11) minus projected housing starts plus projected housing units lost to demolition or disaster.

Source: S&P Global Market Intelligence, U.S. Census American Community Survey 2022 1-year estimates, U.S. Census 2023 National Population Projections, 2010 and 2020 Decennial Census, HUD 2017 Components of Inventory Change Report, and Root Policy Research.

8. Initial Recommendations (P)

Rhode Island is in the process of developing statewide housing plans. Although this report includes some initial work product from that effort, there is significant work ahead of us in the statewide planning process. This activity is anticipated to include more detailed data analysis, a refined approach to articulating and aiming for goals, and an action-oriented set of plans and policy-related recommendations. This process is expected to be a multi-year effort, and we will be offering an update on this process in the first half of 2024.

In the interim, we offer some initial thoughts and recommendations. This report demonstrates that Rhode Island is not producing enough housing units to meet its needs. Beyond this fundamental demonstration, we believe this report offers some additional understanding regarding Rhode Island's efforts to address our housing challenges – though that understanding is limited by the current capability of our data systems.

Within this section, the first set of recommendations is focused on proposed improvements to the statewide housing data infrastructure and reporting systems. High-quality data on production, preservation, and existing housing stock is foundational. Additional data will support the formulation of the next set of recommendations (in a future publication), as well as the framing of our shared vision and goals. Once there is further analysis and articulation of specific needs, specific goals can be developed. This work will be conducted through the upcoming statewide housing planning exercise.

Second, we offer early observations regarding some of the ways other jurisdictions have set goals for housing development. Given this report's distillation of Rhode Island's challenges regarding housing production and the necessity of increasing inventory, it will be important to learn from the experiences of other places and make sure we are identifying goals and strategies that address demonstrated and predicted needs, are realistic and implementable, and are grounded in the variety of local scenarios here in Rhode Island.

The third set of recommendations is focused on identifying themes and next steps for this planning work. These include: (1) increasing housing inventory, (2) preserving and improving our existing housing stock, (3) building household assets and wealth including via homeownership, (4) addressing the need for affordability at every income level, (5) addressing the needs of specific populations including seniors, Rhode Islanders with disabilities, Rhode Islanders facing discrimination, and Rhode Islanders experiencing homelessness, and (6) expanding partnerships and enhancing housing governance to achieve our collective goals. Through the statewide planning process, new and revised topics for exploration will be identified.

Improve statewide housing data infrastructure and reporting capability – *Understanding where we are*

This report offers insights into the current state of housing in Rhode Island but also reveals some important gaps in our understanding. The report draws on data available from federal sources such as the American Community Survey, supplemented with proprietary data (such as from CoStar and S&P Global), a survey of municipalities in the state, and other sources. Even with creative approaches to using existing data and a concerted effort to collect new data, there are gaps in the information available to us. Filling these gaps would enable us more accurately to assess our challenges, implement evidence-based recommendations, and measure progress over time.

We offer the following preliminary data-related observations:

-
1. **We have opportunities to explore and develop alternative sources of data.** While there are gaps and limitations in federal housing-related data, there may be opportunities to develop alternative state and local data. Jurisdictions around the country encounter similar gaps in data from federal and proprietary sources and undertake state or local data collection efforts to address these gaps.

It will be important to identify the highest priority needs for additional data and design cost-effective approaches for collecting these data. For instance, we recommend exploring the following opportunities:

- *Deploying new surveys.* Where there are gaps in high-impact data that can only be filled through surveys, the State may wish to identify funding for periodic surveys. For example, funding for a survey conducted every three years on housing accessibility features and the presence of health hazards in housing units would help guide priorities and funding for better meeting accessibility and health needs of Rhode Island residents.
- *Assessing the feasibility of using tax assessor data to quantify existing Rhode Island housing stock.* Although tax data contain comprehensive information on the number of housing units in each municipality, they do not necessarily include information on whether units are occupied by owners or renters, whether they have accessibility features, and whether there are health hazards such as mold or lead. In addition, Rhode Island communities' tax assessment data are in a variety of different formats. A feasibility analysis would allow us to evaluate the effort involved in routinely collecting the data.
- *Monitoring and analyzing third-party sources of data for rent and home sale costs* (for example CoStar and Zillow). These resources provide additional information on available units and cost.
- *Collaborating with the Rhode Island Department of Business Regulation and other State agencies to align reporting systems with state definitions and data needs.* For example, over time, we may develop reporting capacity through the Department of Business Regulation's e-permitting system in order to export additional information. Please see further explanation below.

2. **There is a need to improve statewide housing data infrastructure.** As demonstrated in this report, there are gaps in publicly available data, as well as at the municipal level. But, there are also gaps in our ability to process and report data reliably and in time to give timely feedback on our progress. Although most of Rhode Island's municipalities responded to the survey conducted for this report, the majority reported that they did not have data that were readily available to share on basic attributes of housing production such as the number of building permits issued during 2023 or the number of projects completed. For example, only 16 were able to provide data on the number of housing units permitted. Only 11 municipalities were able to provide any data on the disposition of permit applications, and only one was able to provide details on health risks present in housing units in their jurisdictions.

It will be important to develop an actionable plan for building data infrastructure over the coming years to better understand the count, status, affordability, and quality of existing units in the state.

Among the things that will be important to consider:

- Building capacity at the municipal level and providing technical assistance. Close collaboration with municipalities will be required to identify existing units within municipalities and assess affordability. Deploying necessary resources and building municipal capacity to improve local data infrastructure.

-
- Standardizing data definitions. To be able to rely on data collected at the municipal level, additional work is needed to make sure information is comparable and understandable.
 - Implementing technology solutions. We believe there is an opportunity to build upon and leverage the Department of Business Regulation’s e-permitting software to address some of these data gaps, although additional analysis is needed.
 - Planning for the breadth of data needs. As we heard in the municipal survey, housing data is not uniformly collected by a single department. For instance, affordability information may be recorded separately from information about permitting.
3. **Update housing reporting requirements.** Given the data limitations discussed herein, we would ask whether the following categories of changes to the Annual Integrated Housing Report - R.I. General Law (RIGL) § 42-64.19-3 might be considered:
- **Align reporting requirements with the level of data available.** In several instances, the granularity of data enumerated in the statute is not currently available. For example, data on a metric may be available at the unit level for the whole state but not for each municipality or vice versa. In several instances, this report presents data at the most accurately available level. One key example of this is examining the average cost of specific units by municipality. The data utilized for this report comes from PUMS (a subset of the ACS). Using that data to provide municipal-level unit average or median costs would create a particularly large margin of error (Figures IV-12 and IV-13). Additionally, this report reviews affordability (comparison to the statewide AMI levels identified by HUD and presented in Appendix C) at a statewide level as municipal-level data is not available that aligns with the AMI bands.
 - **Clarify definitions within the statute to align with existing data sources.** Several definitions within the statute do not align with data collection practices through existing resources. For example, ADA-compliant units are not a distinction commonly used in housing data due to the ADA focusing on public spaces. For the ADA units section, this report used a 2019 HUD report on accessibility for data. The methodology employed does not directly speak to ADA-accessible units, but instead focuses on accessibility in units as defined in that report. Similarly, data on some property types identified in the statute are not commonly used in housing data (e.g., three-family units, multi-unit sufficiently delineated units). Other terms are not defined in the statute, and providing definitions that align with available data and policy priorities would help ensure that the reporting requirements support effective policymaking. Some of these terms include income type, cost growth, and community (e.g., a community could be a town/city, county, or neighborhood).
 - **Adjust the deadline to allow for additional data releases.** While there will always be a time lag to allow for data to become available after a particular reporting period, we believe there is an opportunity to align with planned federal data releases to capture more information and reduce the time lag. The current December 31 deadline for this report is a challenge for incorporating the ACS 5-year estimates for the previous year (in this case 2022) which are released in early December. This timeline severely constricts our ability to conduct data analysis and share this information with stakeholders and reviewers for feedback. Additionally, the ADU annual report and the Low and Moderate Income Housing Annual Comprehensive Permit Report are both published in the spring utilizing data submitted by the municipalities by February 1st. We would ask whether it might be sensible to move the deadline for this report from December 31st to April 15th. This would allow for

improved access to the data sources listed as well as sufficient time to analyze the data and receive feedback.

- **Incorporate deadlines and specific requests for municipal data submissions.** While we are grateful for the strong municipal participation received in the survey we conducted this year, we believe there is an opportunity to clarify the expectations for municipalities so they can better prepare for data collection and transmission. There may be opportunities to align municipal data submissions around the aforementioned February (or an alternative) deadline.

The Department will work with the Office of Management and Budget and other partners to propose specific statutory changes in the upcoming legislative session for consideration.

Additionally, there may be other reports that merit evaluation. For example, we recommend exploring whether the report created under RIGL 45-53-12 should be eliminated given that the data is publicly available from HUD.

Developing housing-related goals – *Identifying where we want to go*

The data contained in this report make it clear that Rhode Island must make significant progress in order to prevent its housing challenges from further escalating. The projections included in section 7 demonstrate that there is a significant gap between the number of units currently being produced (projected to be 1,429 units in 2023) and the levels that will be needed to keep up with household formation, loss of units, and continued low levels of population growth, which are estimated to be between 2,224 and 3,087 on average between 2024 and 2030.

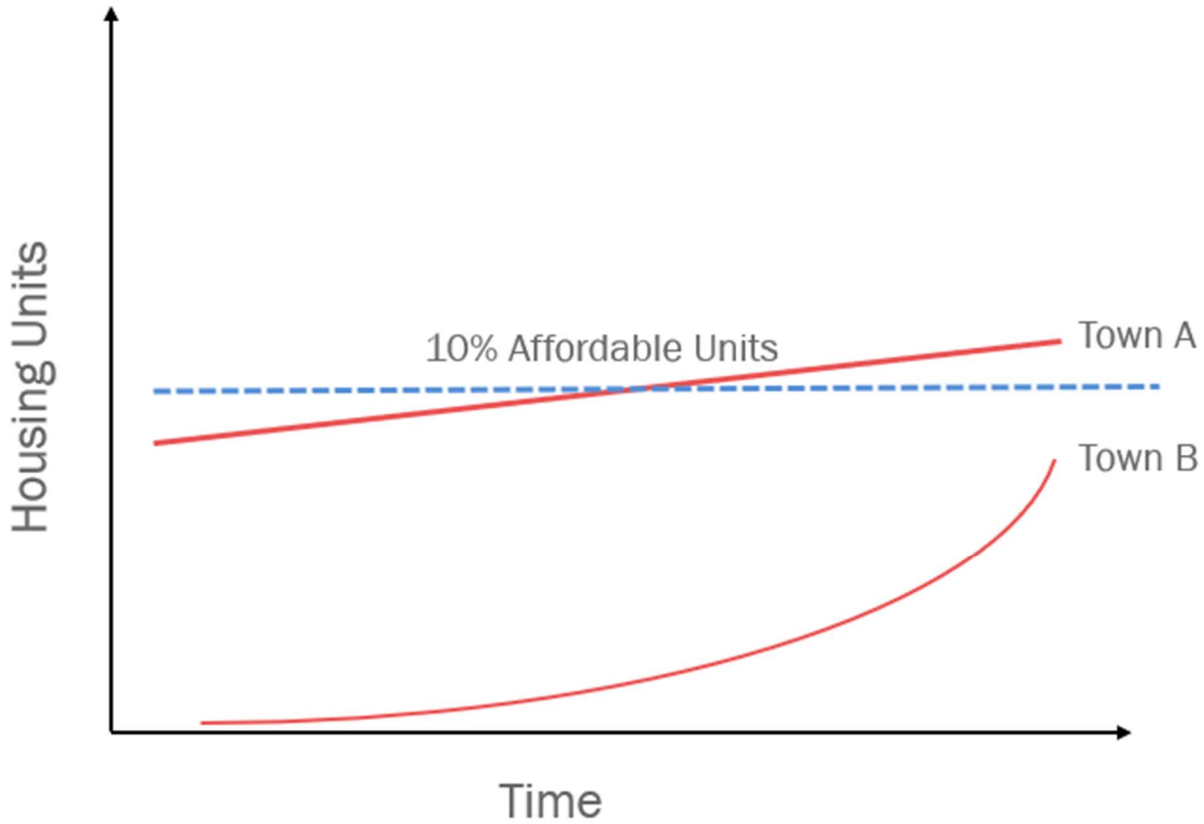
The integrated annual housing report's most important takeaways are that the state needs, through direct actions as well as partnerships, to bring about an increase in housing inventory at all levels. In addition, among its investment priorities, the state should include a focus on affordable and workforce/middle income housing production and preservation as well as on breaking down barriers to housing development at the municipal level. The Department of Housing is beginning the necessary work of framing statewide housing plans in collaboration with key partners. That planning process will further articulate the scale of the problem and propose solutions developed through research and stakeholder engagement.

A central question in embarking upon this work is whether production goals (municipal or otherwise) should be developed as a part of the statewide housing planning efforts. And, if so, how should such goals be structured? Although there is widespread cognizance of Rhode Island's current 10% affordable housing rule, too few places have met or exceeded this target. Building upon this preexisting approach and refining our goals in partnership with stakeholders and municipalities is a step we propose for consideration. The Department of Housing has begun to investigate best practices in goal setting by reviewing planning efforts and goals established in other jurisdictions. That preliminary research has identified four approaches employed by other jurisdictions.

Affordability Production Goals: One option for establishing goals is to set an affordable housing-related target. A version of this has been employed in Rhode Island through the ten percent benchmark established in the Low and Moderate Income Housing Act (RIGL: 45-53). That benchmark requires that ten percent of a municipality's housing stock be affordable with the exception of exempted communities (Cranston, Warwick, North Providence, West Warwick, and Pawtucket). However, this preexisting 10% threshold approach is different from setting a

growth goal (identifying the amount of year-to-year or multiyear progress aimed for at the municipal level). And it is different from setting a unit production goal (identifying a number of units to be produced by when).

Massachusetts: In 1969, Massachusetts established through Chapter 40B a requirement that municipalities maintain ten percent of their housing stock as affordable. Additionally, Chapter 40B provides a developers’ remedy in the form of greater flexibility to build housing units in municipalities that are below the ten percent threshold. Current estimates show about 70,000 total housing units have been produced under 40B with over half of them being affordable to households below eighty percent of the area median income.



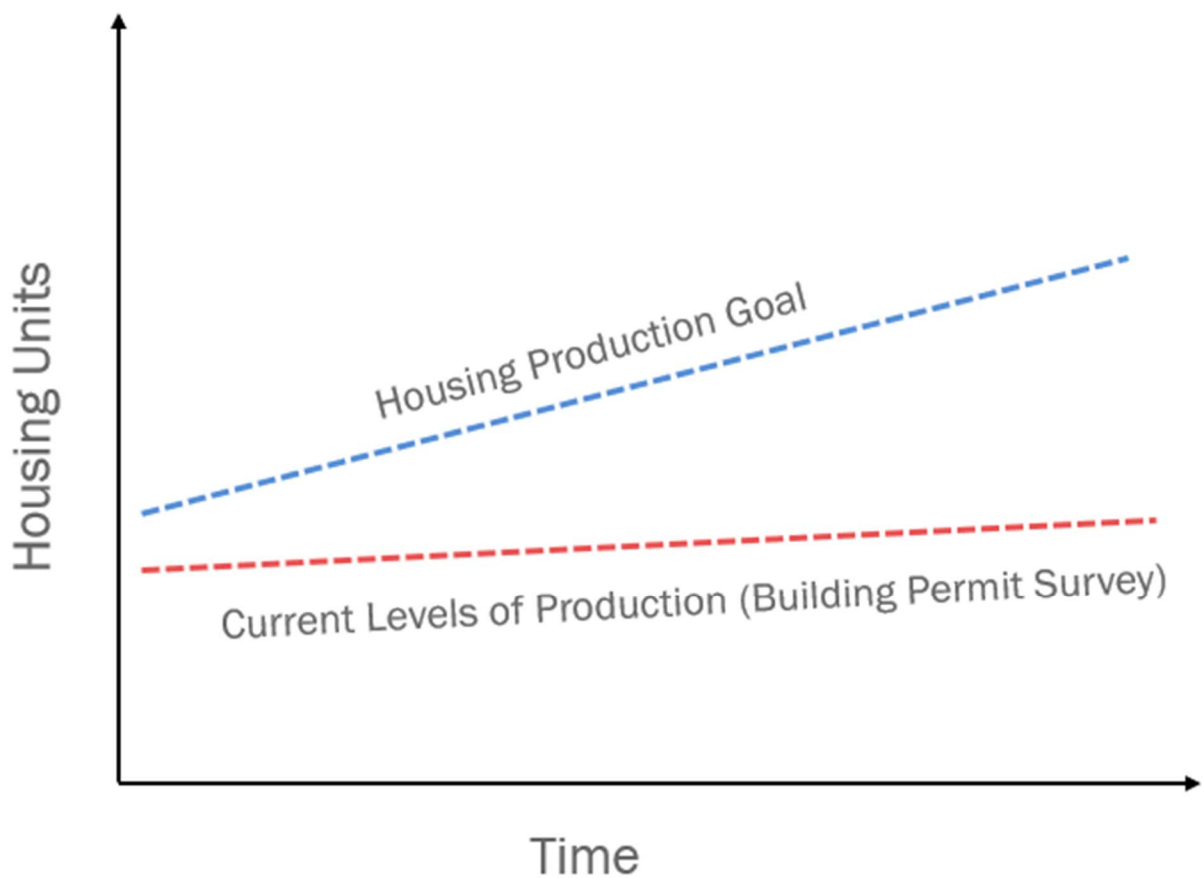
In Rhode Island’s current 10% threshold structure, town A may only grow the relative number of affordable housing units by a small amount and exceed the threshold while town B may grow the relative number of affordable housing units by a large amount and still not meet the threshold. Massachusetts’ approach avoids this disincentive to make progress toward the 10% threshold by exempting communities that are making substantial progress toward the threshold from the developers’ remedy.

Overall Housing Production Goals: A second option for establishing goals is to set an overall production target. This method does not differentiate units based on affordability. New York’s approach is an example.

New York: In 2023, New York Governor Hochul issued an executive order that established incentives for communities to adopt housing production goals. Communities apply to receive a Pro-Housing designation, which

provides them preference in scoring/evaluation for several state discretionary funding grants. The structure included the following options for communities to obtain the Pro-Housing designation:

- Option 1:
 - Permits increasing their housing stock by 1% (downstate) or 0.33% (upstate) over the past year OR
 - Permits increasing their housing stock by 3% (downstate) or 1% (upstate) over the past three years,
- Option 2:
 - Communities pass a resolution committing to Pro-Housing principles and submit documentation of their zoning, planning, and permitting from the last five years.



The figure above demonstrates the basic strategy in setting an overall housing production goal.

Overall Housing Production and Affordability Production Goals: A third option is a combination of the first two. Washington, D.C., California, and Oregon are all places that have adopted this approach.

Washington DC: In 2019, Washington DC established the following goals to be achieved by 2025:

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- Build 36,000 units of housing, 12,000 of which are affordable to households earning less than eighty percent of the area median income
 - Established long-term planning area goals: Fifteen percent of housing units in each planning area.

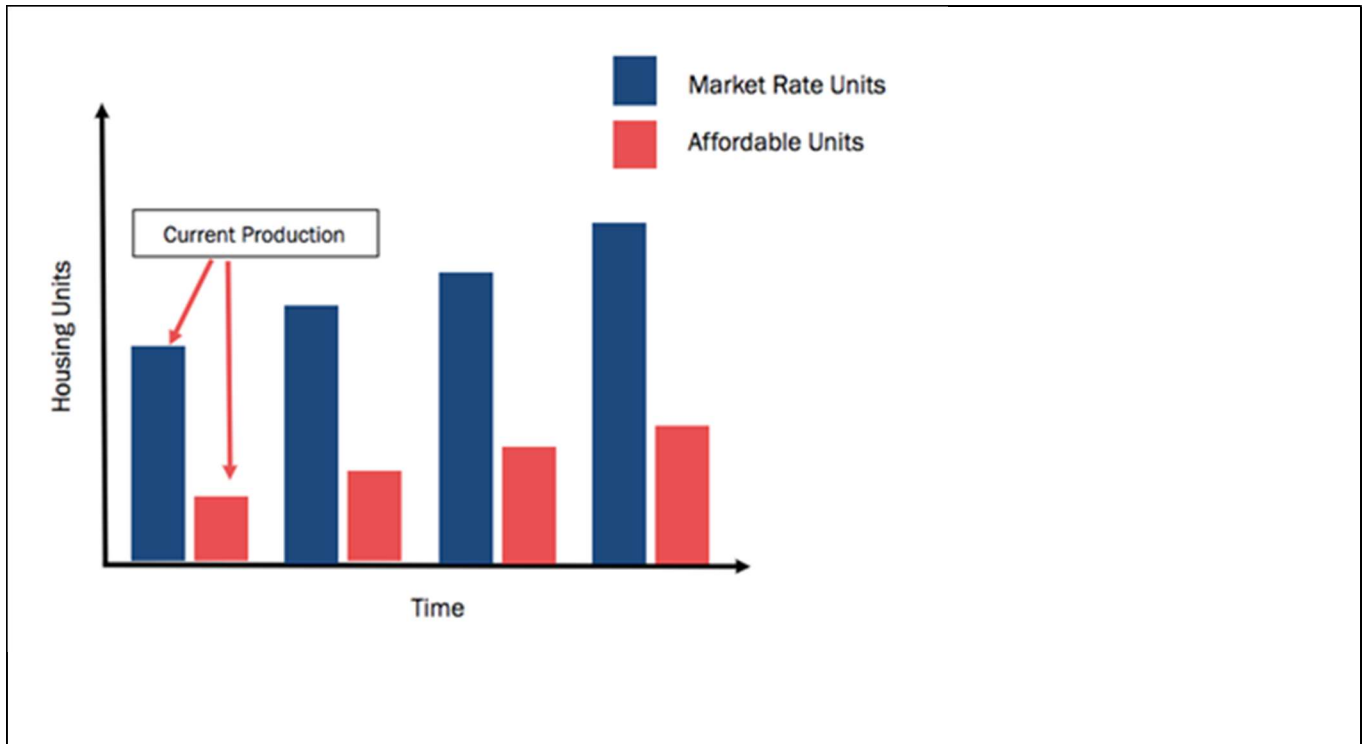
DC is currently ahead of schedule in achieving its district-wide production goals. More than 30,000 new units have been produced, of which over 8,000 are affordable. DC also embedded accountability into its work, creating a public dashboard tracking city-wide and planning area progress.

California: In 2022, Governor Newsom announced the goal of California building 2.5 million new housing units by 2030 with 1 million of those units to be affordable. In 2023, the goal was updated to be 2.5 million housing units permitted by 2030. This goal was directly informed by a 2022 report from the California Department of Housing and Community Development.

Oregon: In 2019, Oregon established statewide goals for housing development, home ownership, equity and racial justice, and homelessness reduction. Specific goals included:

- Increase pipeline of affordable rental housing (meaning housing affordable to people earning the area median income and paying no more than 30% of their income) to 25,000 units over 5 years
- Fund over 1,000 units of permanent supportive housing over 5 years
- Develop in pipeline or build 2,543 units in rural communities over 5 years
- Communities of color will experience increased access to Oregon Housing and Community Services (OHCS) resources and achieve greater parity in housing stability, self-sufficiency and homeownership
- Increase the percentage of people who retain permanent housing for at least six months after receiving homeless services to at least 85 percent
- Assist at least 6,500 households in becoming successful homeowners through mortgage lending products.

Oregon has already achieved three of these goals ahead of schedule – affordable housing production, housing production in rural communities, and funding for permanent supportive housing.



A Noteworthy Approach – Minneapolis

Minneapolis has adopted a noteworthy approach. Instead of setting jurisdiction-wide (in this case, citywide) goals, Minneapolis has focused on charging neighborhoods with establishing their own goals. The City has also provided resources for housing development and support for changing zoning regulations. This work was accomplished through the Minneapolis 2040 plan, announced in 2018 and launched in 2020. In general, the plan strongly promotes “missing middle” housing, or multi-unit, lower-cost housing types that fall in scale between detached single-family housing and large apartment complexes. These housing types include duplexes, triplexes, and rowhouses.

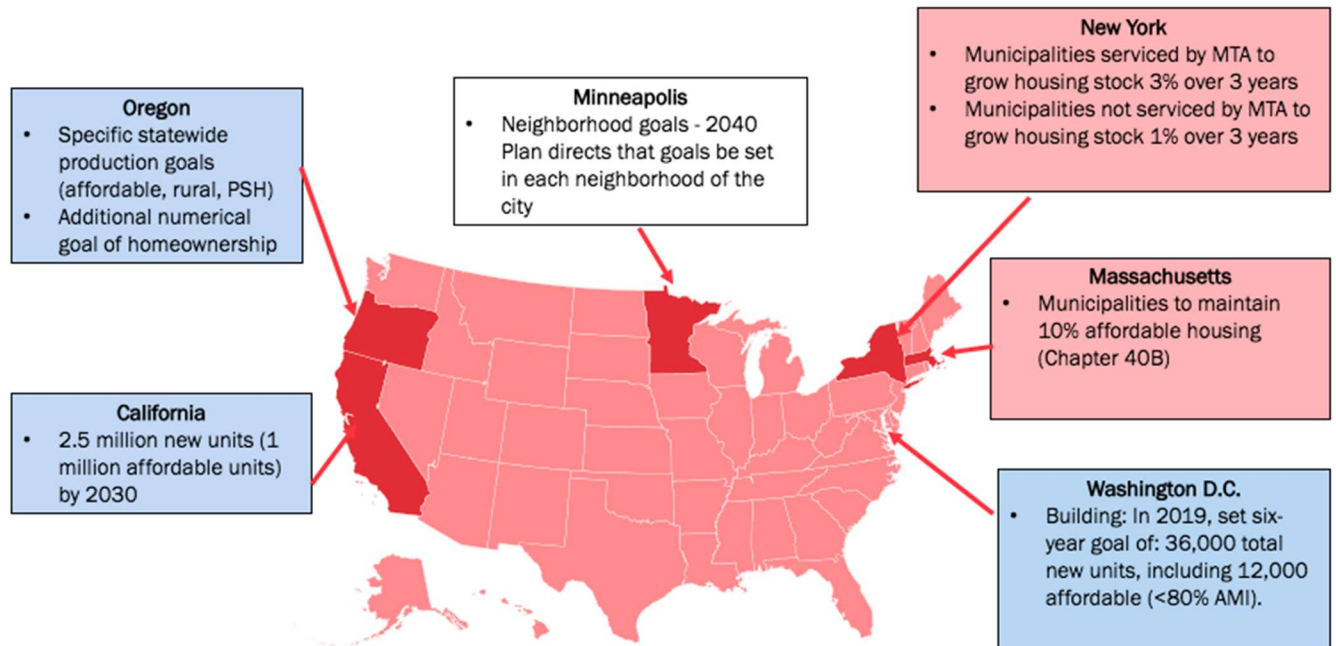
The Minneapolis 2040 plan includes 22 policies related to its overarching goal: In 2040, all Minneapolis residents will be able to afford and access quality housing throughout the city.

Strategies and policies identified for promoting housing include:

- Zoning reforms
- Incentives for affordable housing construction
- Preserving naturally occurring affordable housing
- Promoting innovative and/or lower-cost housing types
- Resources for housing at thirty and fifty percent AMI
- Emergency shelter funding
- Mixed-income housing

- Affordable housing near transit and job centers
- Tenant protections
- Expand homeownership

The figure below presents a summary of the different jurisdictions evaluated in this preliminary research.



Next steps for upcoming statewide housing planning exercise – *Determining how we will get there*

Looking beyond this report, more detailed data analysis as well as more specific policy-related recommendations will be developed through the statewide housing planning process. As this planning process advances, we offer the following themes for continuing work (as well as, in some cases, preliminary ideas regarding ways of making progress in these areas). This list will be refined through the process. The below is not intended as a set of policy proposals or prescriptions. Instead, it is a framing of themes that can and will be explored, fleshed out with more detail, and in some but not all cases translated into legislative and programmatic action.

Key theme 1: Increase housing inventory. This report documents the need for increased housing production in Rhode Island. Current production levels (about 1,400 units in 2023) are too low to accommodate forecasted population growth and rates of household formation (ranging from 2,200 to 3,100 on average) and will result in increasingly high housing costs. Closing the gap between the level of housing production needed and our current levels will require a multi-pronged, long-term strategy. We highlight some key potential components of an effective strategy:

Partner with and support municipalities: Municipal governments in Rhode Island are vital partners in the work of housing development. Close collaboration will be required to understand specific community needs, develop a

shared vision and goals, and develop housing units. Examples of key opportunities include: (1) building professional capacity at the local level for the necessary work; (2) exploring opportunities for co-investing with towns in precursors to development such as municipal infrastructure; (3) implementing recent legislative changes and pursuing continued zoning, planning, and land use reform; and (4) planning for housing in the context of plans to address other community needs (e.g., transportation, schools, infrastructure, etc.); (5) empowering municipalities with tools to help identify community suggestions regarding housing development, to build local support for the expansion of housing opportunities, and to help advance initiatives and developments where there is community support.

Pursue multiple avenues for generating new units: Multiple possible options must be evaluated and, if determined worthwhile, pursued. These could include but are not limited to enabling accessory dwelling units (ADUs), further investing in transit-oriented development (including exploration of significant transit-proximate possibilities), and expanding modular and other innovative construction techniques, etc.

To expand upon the first example (ADU's), 2016 reforms in California that were aimed at facilitating ADU production have prompted rapid growth in the number of ADUs permitted there. Six years after reforms were implemented, ADUs accounted for about 19 percent of all new housing permits in the state in 2022.¹¹ ADUs offer promising options not only for supporting family members, but also for generating rental income which can be helpful in enabling more Rhode Islanders to remain in their homes. ADUs can also be particularly helpful in fostering new units in areas with challenges to development (e.g., limited developable parcels) and for boosting units without the need for significant new infrastructure investments.

There may also be investment strategies that make it more cost-effective for homeowners to add ADUs. For example, Boston has a pilot program that offers interest-free loans of up to \$50,000 for homeowners' ADU projects. Other jurisdictions waive development fees or provide forgivable loans.¹²

It will also be important to engage public housing authorities (PHA's) and explore publicly driven development. Such work will enable the leveraging of sometimes underutilized agencies such as PHA's. Rhode Island Housing and the Housing Department are undertaking a feasibility study to assess whether the publicly driven approach – as undertaken in Montgomery County, MD, and in other jurisdictions domestically and internationally – has the potential to work in Rhode Island and, if so, which methods would be most adaptable to Rhode Island.

In general, over the course of the statewide housing planning process, additional work is needed to further understand the promise, challenges, and execution-related implications for pursuing the potential avenues outlined above.

Refine understanding of costs and financing strategies: We must examine the financial realities (i.e., the costs and financing requirements) for housing production to ensure our plans are implementable. This will include identifying ways to leverage private, federal, and philanthropic funds. This will also mean looking at the costs and inherent financing gaps in production at various price points and when faced with challenges that drive up the cost of production (e.g., environmental challenges, historic rehabilitation, etc.).

Though not uniformly, moderate-income and workforce housing can sometimes be built with more modest levels of subsidy – with the remaining challenges being the attainment of appropriate land use conditions, removing barriers to production, addressing site-specific cost drivers, and securing incentives such as density bonuses. Housing units for households below about 80 percent of AMI typically require more substantial subsidies for production, and units that are affordable to households below about 50 percent of AMI (considered to be very low income) often require subsidies for both production and ongoing operating costs. It is also important to consider

ways of moving beyond one time funding (the COVID-era infusion) and periodic funding (bond financing, though this remains very valuable) to a more sustained funding flow in order to address this state’s long-accumulated housing problems.

Strengthen development and construction capacity: In order to achieve our goals, we will need to examine the capacity needed from non-profit and for-profit developers, the workforce for homebuilding, and other stakeholders and partners. Among the focuses will be training for housing development-related workers, developers and contractors.

Remove barriers to development: In order to make continued progress, we will also evaluate and explore removing specific barriers to development by, for example, building upon Speaker Shekarchi’s 13 land use-related bills in subsequent legislative sessions. This process will involve collaboration with House and Senate leadership, with relevant legislative commissions, and with municipalities.

Key theme 2: Preserve and improve the existing housing stock. In addition to adding new units, we must also find ways to encourage upkeep and renovation of existing housing units. Rhode Island has some of oldest housing stock in the nation —almost three-quarters of the stock was built before 1980— and production of about 560 units per year is needed to keep up with loss of housing units alone. Key themes of this work are anticipated to include investment strategies, code enforcement, and healthy housing.

Address health risks and repair needs in housing. In our planning process, we will consider options for funding programs to address health risks and repair needs such as the presence of lead in homes with small children and inadequate heating and cooling. We will also coordinate with partners to hone recommendations for the statutorily required annual report regarding lead to ensure that data provided to the legislature support evidence-based policy.

Deferring upkeep, such as plumbing or roofing needs, can result in unsafe and unhealthy living environments and, eventually, either the need for more expensive repairs and fixes or to the loss of the units. We will explore ways to build on pre-existing and SFRF-funded residential rehabilitation programs designed to assist low- and moderate-income Rhode Islanders in meeting their housing rehabilitation needs, allowing them access to decent, safe and healthy housing

Strengthen the capacity of municipalities to promote healthy housing. Many municipalities lack the staff capacity and tools to identify, track, and address health risks related to healthy housing. We will explore ways to provide support to municipalities such as technical assistance, the provision of municipal fellows, compiled best practices, and data management tools.

Consider support to municipalities for code enforcement. Many municipalities in Rhode Island lack staff to take a proactive approach to code enforcement, which can allow health risks to go undetected. We will partner with municipalities to explore ways to increase capacity for this work.

Key theme 3: Build household assets and wealth including via homeownership. Homeownership is an important pathway for building wealth. Through this planning work, we look forward to exploring methods for enabling more Rhode Islanders to build wealth as renters en route to homeownership, become homeowners with tangible assets and home equity, and increase their incomes along the way. We also aim to bridge racial gaps in homeownership levels. In particular, homeownership rates among households of color in Rhode Island significantly lag the nation. While 69 percent of white households in Rhode Island own their homes, that is true for only 37 percent of Black households and 38 percent of Hispanic households.¹³

Explore strategies to help income-eligible households save for downpayments. Many low- and moderate-income households with regular income are likely able to afford monthly mortgage payments but do not have sufficient savings for a downpayment. We will consider ways to expand downpayment assistance, particularly to historically underserved populations. Analysis of Home Mortgage Disclosure Act (HMDA) data would provide insight into the primary reasons why households in Rhode Island – and particularly those of color – are denied mortgage credit and inform the most effective approaches for supporting homeownership among specific groups. We will also explore ways of helping renters to accrue interest in their apartment-related security deposit accounts and, more generally, to save and plan for their future.

Explore strategies to help potential borrowers improve their credit score. Credit score standards to qualify for mortgages at the lowest rates can be a barrier for many aspiring homeowners. Homebuyers with lower credit scores who do obtain mortgages often end up with high rates of interest and correspondingly high monthly mortgage payments. We will explore ways to partner with non-profit organizations to provide homebuyer education and credit counseling services to help potential homebuyers improve their credit scores.

Consider ways to expand access to reduced-rate mortgages. Current high mortgage rates are prohibitively expensive for many households that would otherwise be able to buy a home. We will partner with RIHousing and other stakeholders to explore innovative approaches to expanding access to reduced-rate mortgages.

Explore creative approaches to encourage homeownership. Alternative models of homeownership, such as co-ownership, may be more accessible to some households than traditional homeownership. Other approaches, such as HUD’s Family Self-Sufficiency program for public housing residents, also promote homeownership. We will explore approaches for expanding existing access to creative homeownership approaches and facilitating new strategies.

Explore shared-equity homeownership programs. Median home prices in Rhode Island are among the highest in the country. Shared-equity homeownership programs use a one-time public investment to reduce the purchase price of a home to a level affordable to lower-income families. The home’s sale price is restricted to ensure that it remains affordable to future income-eligible buyers while at the same time building some wealth for families who would otherwise be unable to buy a home. We will explore models and partnerships for expanding shared-equity homeownership programs in Rhode Island.

Create more affordable options for starter homes. To meet the demand for housing and help Rhode Islanders achieve their dream of owning a home, access to lower-cost housing options is essential. We will explore strategies for facilitating access to alternative housing types such as tiny homes, manufactured homes, and modular homes, all of which have lower costs of construction than traditional single-family homes.

Key theme 4: Address the need for affordability at every income level. Housing affordability is a statewide challenge. With 34 percent of all Rhode Island households experiencing cost burdens, and nearly half of renter households (47 percent),¹⁴ additional work is needed to address these challenges – including a focus on improving affordability for low and moderate-income Rhode Islanders, middle-income Rhode Islanders, and all Rhode Islanders in the context of increasing housing inventory across the state (please see theme 1 above).

Consider implementing strategies to preserve naturally occurring affordable housing. Without precautions, naturally occurring affordable housing can become unaffordable because of gentrification. This loss of unsubsidized housing affordable to moderate-income households can result in increases in housing cost burdens and/or displacement from tightly woven community support networks. We will explore strategies to preserve naturally occurring affordable housing.

Develop ways to track and finance affordable housing preservation needs. Many affordable housing properties are at risk of becoming unaffordable because of expiring use restrictions. We will explore strategies for preserving these properties as affordable, including, but not limited to, tracking affordable housing properties regarding the dates when rent restrictions expire.

Expand access to unsubsidized lower-cost housing. To affordably house Rhode Islanders in every income category, we will identify ways to increase the range of housing options available in Rhode Island communities. These may include lower-cost housing types such as manufactured housing, modular homes, workforce housing and “missing middle” housing types such as accessory dwelling units, duplexes, townhomes, and cottage courts. These housing types will offer options for moderate-income families to access affordable housing with more modest or no subsidies.

Identify strategies for increasing incomes with case management, financial literacy and financial empowerment counseling, and other housing-linked assistance. Housing stability is a key element in enabling Rhode Islanders to improve their lives and their livelihoods. We look forward to identifying ways we can empower Rhode Islanders to access the tools and supports they need to grow their incomes over time.

Explore potential avenues for addressing ongoing affordability challenges and short-term housing crises. Addressing both needs will require a two-pronged approach that includes ongoing rental subsidies to bridge the gap between incomes and rent and one-time emergency assistance for households facing a crisis to prevent homelessness. The federal government’s Emergency Rental Assistance Program during the COVID-19 pandemic proved the effectiveness of providing short-term assistance to prevent evictions and, often, homelessness. We will consult with other agencies and stakeholders to explore lessons learned from COVID-era rent relief programs and other data to enhance our understanding of the challenges Rhode Islanders are facing, as well as identify solutions. These may include funding for one-time emergency assistance and/or additional renter protections.

We will also explore ways to bridge the gap between needs for ongoing housing assistance and funding available from the federal government. Only one-fourth of people who qualify for rental housing support receive assistance because of a lack of federal funds for the Housing Choice Voucher program. While it will be important to continue to advocate for increased federal action, there are also opportunities in Rhode Island to analyze the costs of a state rental voucher program with a range of options for housing assistance, perhaps including shallow subsidies for severely cost-burdened households.

Partner with employers and others to grow housing affordable to our workforce. Many of the fastest-growing occupations in Rhode Island do not pay wages high enough to affordably rent a typical two-bedroom apartment in the state. Many of these workers provide essential services to Rhode Island residents, in fields such as health care and childcare. There may be opportunities to partner with employers and others to identify ways to encourage development of housing that is affordable to Rhode Islanders in these professions while also meeting the State’s economic and workforce needs.

Key theme 5: Address the needs of specific populations including seniors, Rhode Islanders with disabilities, Rhode Islanders facing discrimination, and Rhode Islanders experiencing homelessness. We have an opportunity to focus not only on generating additional housing stock, but to ensure we are building housing that best meets the needs of specific groups of vulnerable Rhode Islanders. For example, older Rhode Islanders are a group in need of special attention. Elderly households (those headed by someone 62-74) make up more than 40 percent of households with severe cost burdens.¹⁵ As another example, almost 13 percent of Rhode Islanders have a disability. Many of these residents are living in homes that are a poor fit for their needs, and many have very low incomes.¹⁶

Additional work is needed to understand the scope and scale of these challenges and – in collaboration with other state agencies, non-profit partners, and other stakeholders – to develop a coherent strategy to address these challenges.

Explore ways to help seniors to age in their homes and/or communities. Most Rhode Island seniors indicate they would prefer to age in place rather than moving to a different home. Seniors who would like to reduce the financial and physical burdens of maintaining a single-family home often lack alternative housing options within their communities. We will identify strategies to expand the range of housing options in Rhode Island that allow seniors to more easily age in place and/or maintain the important connections they have built in their communities.

Promote housing accessible to people with disabilities. Many people with mobility limitations live in homes that lack accessible features that enable them to navigate their homes comfortably and safely. We will identify ways to promote universal design features in housing and other approaches to improving accessibility and visitability.

Explore strategies to incorporate multi-generational housing and creative living arrangements. In addition to ADUs, we will explore additional approaches to increase housing options available to meet the wide range of housing needs among specific populations in Rhode Island. For example, multi-tenant housing has the potential to provide a low-cost option in communities that would welcome this approach. In recent years, they have been largely limited by zoning and other regulations, leaving a gap in housing available for underserved households. We will inquire regarding local communities' openness to such housing as well as the feasibility of doing so.

Improve equitable access to housing. We will assess strategies to prevent or redress discrimination based upon race, ethnicity, and socioeconomic status and we will work to improve access to housing in communities across the state. We may seek to study the source of income anti-discrimination law in particular (assessing the effectiveness of its implementation and what additional steps may be required) and to focus on preventing predatory mortgage lending practices.

Review land-use and other regulations that have discriminatory effects in housing. Land use regulations such as severe limits on land zoned for multifamily housing and prohibited housing types such as manufactured housing can effectively exclude lower-income Rhode Islanders as well as Black and Hispanic Rhode Islanders. We will identify inequitable impacts of land use and other regulations and work with stakeholders and municipalities to address these.

Take action to prevent homelessness. We must continue to act to address the increasing rates of homelessness in Rhode Island. This will require a concerted, multi-pronged strategy including boosting our homelessness prevention system; enhancing coordination and collaboration across a range of community-based, private, and government partners; building out additional housing options; and enhancing strategies for helping at-risk renters. Another of these strategies may be to identify funding for emergency rental assistance (see theme 4).

Support the needs of people at disproportionately high risk of becoming homeless. We will work with other agencies and stakeholders to explore ways to reduce barriers to housing, including for formerly incarcerated people and others transitioning out of state care, in order to reduce the likelihood of homelessness.

Increase the number of permanent supportive housing units. We will identify ways to increase the number of permanent supportive housing units for people who have experienced homelessness and others in need of support to maintain housing tenure.

Key theme 6: Expand partnerships and enhance housing governance to achieve our collective goals. To make progress on the scale that is needed will require ever more extensive partnerships, close coordination across entities and levels of government, and effective governance.

Institutional collaboration for comprehensive approaches to housing solutions. Housing affects multiple areas of public policy and is in turn impacted by other areas. A comprehensive approach to development focused on creating safe, healthy, and prosperous communities requires a coordinated effort from multiple agencies. Convening informal and/or formal intergovernmental working groups that represent various departments and state-level organizations, including housing, health and human services, transportation, economic development, environment, and education, can help provide comprehensive guidance at the state level. Such initiatives can help reduce barriers localities face in navigating guidance and requirements from different departments. They can also serve as roadmaps for replicating similar collaborative efforts locally and achieving systems change.

Facilitate local partnerships with diverse actors. A diverse range of actors are involved in furthering local housing strategy and development, such as the Housing Resources Commission, RIHousing, HousingWorks RI, Division of Statewide Planning, Housing Network of RI, Rhode Island Builders Association, the Rhode Island League of Cities and Towns, and the Executive Office of Health and Human Services. Other stakeholders involved in housing development include community organizations, public housing authorities, homeless service providers, resident groups, and professional organizations working in the built environment such as planners, architects, realtors, brokers, surveyors, and environmental experts. There are also opportunities to include stakeholders that are impacted by the state's housing challenges and play important roles in meeting the needs of our residents such as educational and medical institutions, as well as other employers. Building coalitions among these diverse groups can help promote effective use of available resources and create spaces for fostering dialogue and the exchange of timely information. Refining and enhancing governance structures that involve these stakeholders – and that take into account the evolving era in which we operate (including a new housing department, elevated need, and increased aspirations) – can further advance progress.

Provide technical support and facilitate access to information: State agencies play a key role in supporting the needs of local governments and augmenting their capacities. Collecting, curating, and analyzing housing data from a variety of sources periodically, and providing projections to municipalities on expected growth and resulting housing needs based on different scenarios are some ways state agencies can help municipalities. Such public resource inventories also encourage valuable external research and increased community engagement, facilitating evidence-based strategies and informing governance system improvements.

Ensure representation of housing priorities and perspectives of municipalities: There is a range of municipal governments in Rhode Island with varying housing and community needs based on their size, geography, unique history, and assets. It is important to ensure that municipalities' voices are heard and that their needs are represented in the shared vision for the state. We will work with municipalities and organizations, including the Rhode Island League of Cities and Towns, to convene communities of practice where municipalities with common housing challenges can work together to find solutions collaboratively. We will also seek partnerships with municipalities regarding our emerging initiatives – including the effort to frame and aim for housing production-related goals.

Appendix A. Department of Housing Municipal Survey

Dear Rhode Island municipal leaders,

We need your help to provide the State Legislature accurate information about local housing markets and needs. We are in the process of compiling data for the statutorily required integrated housing report due December 31. Completing this survey will help state legislators and others understand the housing data currently available from municipalities and lay the groundwork for improving information about housing needs in Rhode Island.

We are aware that some of the requested data may not currently be collected or may not be readily available to share for another reason. We are required by statute to compile the information, and we greatly appreciate your assistance by indicating whether data are available. Completing this survey will ensure that your jurisdiction's information in the report is accurate and provide important insight into data infrastructure needs.

While we understand that you have several competing priorities, we respectfully ask that you take the survey in the next 2-3 business days to help expedite our review. Please provide your responses by December 1 at the latest. If we do not receive a response from your municipality, it will be listed as non-responsive in the report.

If you have any questions, please contact Patrick Duffy of the Rhode Island Department of Housing at Patrick.S.Duffy@housing.ri.gov.

Questions

1. For **new housing units completed during 2023** (through October 31, 2023) by type (e.g., single family, two family, triplexes and fourplexes, multifamily buildings with 5-49 units, multifamily buildings with 50 or more units):
 - a. Data are collected and readily available to report [skip to Q5]
 - b. Data are collected but not in a format readily available to share (e.g., already compiled in a report or database)
 - c. Data on new housing units completed during 2023 are available, but not by unit type [skip to Q5 and report total units]
 - d. Data are not collected
2. For **new housing units permitted during 2023** (through October 31, 2023) by type (e.g., single family, two family, triplexes and fourplexes, multifamily buildings with 5-49 units, multifamily buildings with 50 or more units):
 - a. Data are collected and readily available to report [skip to Q6]
 - b. Data are collected but not in a format readily available to share (e.g., already compiled in a report or database)
 - c. Data on new housing units permitted during 2023 are available, but not by unit type [skip to Q6 and report total units]

-
- d. Data are not collected
3. For **actions taken on residential permit applications (e.g., approved, denied) on residential permit applications submitted during 2023** (through October 31, 2023) by type (e.g., single family, two family, triplexes and fourplexes, multifamily buildings with 5-49 units, multifamily buildings with 50 or more units):
- a. Data are collected and readily available to report separately for market-rate and affordable (income-restricted) units by unit type (e.g., single family, multifamily). Actions taken can be categorized as approved without appeal, approved upon appeal, appealed, and denied. [skip to Q7a]:
 - b. Data are collected and readily available to report but not by affordability (market rate or affordable/income restricted) [skip to Q7b]:
 - c. Data are collected but not in a format readily available to share (e.g., already compiled in a report or database)
 - d. Data are collected, but not in the specific categories requested

Please briefly describe the information that is available (e.g., actions taken but not by unit type; actions taken but not in the categories provided (approved without appeal, approved upon appeal, appealed, and denied): _____
 - e. Data are not collected
4. For **housing units in your municipality** that currently have health hazards including lead, mold, insects/vermin infestations, and/or a lack of connection to safe public water systems:
- a. Data are collected and readily available to share on the number of housing units with health hazards [skip to Q8]
 - b. Data are collected but not in a format readily available to share (e.g., already compiled in a report or database)
 - c. Data are collected, but not in the specific categories requested

Please briefly describe the information that is available _____
 - d. Data are not collected [skip to Q9]
5. How many new housing units under construction were *completed* during 2023 (through October 31, 2023) by type? If units completed by type are not available, please provide total housing units completed. (The number of Certificates of Occupancy listed by unit type can be used to provide this information.)

Housing type	Housing units completed during 2023 (through October 31, 2023)
Total housing units completed	
# of single-family units completed	
# of two family/duplexes completed	
# of tri- and fourplexes completed	
# of units in multifamily complexes with 5-49 units completed	
# of units in multifamily complexes with 50 or more units completed	

[return to Q2]

6. How many new housing units were *permitted* during 2023 (through October 31, 2023) by type? If units permitted by type are not available, please provide total housing units permitted.

Housing type	Housing units permitted during 2023 (through October 31, 2023)
Total housing units completed	
# of single-family units completed	
# of two family/duplexes completed	
# of tri- and fourplexes completed	
# of units in multifamily complexes with 5-49 units completed	
# of units in multifamily complexes with 50 or more units completed	

[return to Q3]

7. Please provide the following additional information on residential permit applications submitted during 2023 (through October 31, 2023).

7a. # of **market-rate** residential units in permit applications and action taken

	Approved	Denied	Appealed	Approved Upon Appeal
Total units				
Single-family detached units				
Two family/duplexes				
Tri- and fourplexes				
Multifamily complexes with 5-49 units				
Multifamily complexes with 50 or more units				

of **affordable** residential units in permit applications and action taken

	Approved	Denied	Appealed	Approved Upon Appeal
Total units				
Single-family detached units				
Two family/duplexes				
Tri- and fourplexes				
Multifamily complexes with 5-49 units				
Multifamily complexes with 50 or more units				

[return to Q4]

7b. # of **total** residential units in permit applications and action taken

	Approved	Denied	Appealed	Approved Upon Appeal
Total units (affordable and market rate)				
Single-family detached units				
Two family/duplexes				
Tri- and fourplexes				
Multifamily complexes with 5- 49 units				
Multifamily complexes with 50 or more units				

[return to Q4]

8. Please provide the estimated number of housing units that currently are:

_____ At risk of lead hazards/have a lead presence in paint or water

_____ Are known to have mold

_____ Are not connected to safe public water systems

_____ Are known to have insects or vermin infestations

[continue to Q9]

9. If you were not able to provide all requested data, what assistance would you need to be able to provide this data in the future?
10. Other feedback/suggestions to improve data quality for a better understanding of local housing markets and needs in Rhode Island:
11. What housing developments are receiving municipal support (in any stage of development) and how could the Department of Housing be supportive in these efforts?

Appendix B. Statutory Requirements

Appendix B-1: Crosswalk between Data in Sections and Statute Requirements

R.I.G.L. § 42-64.19-3 (a)(4)(iv)

(iv) Coordinate with the housing resources commission to formulate an integrated housing report to include findings and recommendations to the governor, speaker of the house, senate president, each chamber's finance committee, and any committee whose purview is reasonably related to, including, but not limited to, issues of housing, municipal government, and health on or before December 31, 2021, and annually thereafter which report shall include, but not be limited to, the following:

Report Section	Subsection of Statute Addressed
2	<p>(A) The total number of housing units in the state with per community counts, including the number of Americans with Disabilities Act compliant special needs units;</p> <p>(B) The occupancy and vacancy rate of the units referenced in subsection (a)(4)(iv)(A);</p> <p>(C) The change in the number of units referenced in subsection (a)(4)(iv)(A), for each of the prior three (3) years in figures and as a percentage;</p> <p>(E) For each municipality the number of single-family, two-family (2), and three-family (3) units, and multi-unit housing delineated sufficiently to provide the lay reader a useful description of current conditions, including a statewide sum of each unit type;</p> <p>(F) The total number of units by income type;</p> <p>(J) A reporting of unit types by number of bedrooms for rental properties including an accounting of all:</p> <ul style="list-style-type: none"> (I) Single-family units; (II) Accessory dwelling units; (III) Two-family (2) units; (IV) Three-family (3) units; (V) Multi-unit sufficiently delineated units; (VI) Mixed use sufficiently delineated units; and (VII) Occupancy and vacancy rates for the prior three (3) years; <p>(K) A reporting of unit types by ownership including an accounting of all:</p> <ul style="list-style-type: none"> (I) Single-family units; (II) Accessory dwelling units; (III) Two-family (2) units; (IV) Three-family (3) units; (V) Multi-unit sufficiently delineated units; (VI) Mixed use sufficiently delineated units; and

	(VII) Occupancy and vacancy rates for the prior three (3) years;
3	<p>(D) The number of net new units in development and number of units completed since the prior report;</p> <p>(L) A reporting of the number of applications submitted or filed for each community according to unit type and an accounting of action taken with respect to each application to include, approved, denied, appealed, approved upon appeal, and if approved, the justification for each approval;</p> <p>(M) A reporting of permits for each community according to affordability level that were sought, approved, denied, appealed, approved upon appeal, and if approved, the justification for each approval;</p>
4	<p>(N) A reporting of affordability by municipality that shall include the following:</p> <p>(I) The percent and number of units of extremely low-, very low-, low-, moderate-, fair-market rate, and above-market-rate units; including the average and median costs of those units;</p> <p>(II) The percent and number of units of extremely low-, very low-, low-, and moderate-income housing units required to satisfy the ten percent (10%) requirement pursuant to chapter 24 of title 45; including the average and median costs of those units;</p> <p>(III) The percent and number of units for the affordability levels above moderate-income housing, including a comparison to fair-market rent and fair-market homeownership; including the average and median costs of those units;</p> <p>(IV) The percentage of cost burden by municipality with population equivalent;</p> <p>(V) The percentage and number of home financing sources, including all private, federal, state, or other public support; and</p> <p>(VI) The cost growth for each of the previous five (5) years by unit type at each affordability level, by unit type;</p>
5	(O) A reporting of municipal healthy housing stock by unit type and number of bedrooms and providing an assessment of the state’s existing housing stock and enumerating any risks to the public health from that housing stock, including, but not limited to: the presence of lead, mold, safe drinking water, disease vectors (insects and vermin), and other conditions that are an identifiable health detriment. Additionally, the report shall provide the percentage of the prevalence of health risks by age of the stock for each community by unit type and number of bedrooms; and
6	(I) A comparison of regional and other similarly situated state funding sources that support housing development including a percentage of private, federal, and public support;
7	<p>(G) A projection of the number of status quo units;</p> <p>(H) A projection of the number of units required to meet housing formation trends;</p>
8	(P) A recommendation shall be included with the report required under this section that shall provide consideration to any and all populations, ethnicities, income levels, and other relevant demographic criteria determined by the secretary, and with regard to any and all of the criteria enumerated elsewhere in the report separately or in combination, provide recommendations to resolve any issues

	<p>that provide an impediment to the development of housing, including specific data and evidence in support of the recommendation. All data and methodologies used to present evidence are subject to review and approval of the chief of revenue analysis, and that approval shall include an attestation of approval by the chief to be included in the report</p>
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Appendix B-2: Attestation regarding methodology



Rhode Island Department of Revenue Office of Revenue Analysis

Stefan Pryor, Secretary
Rhode Island Department of Housing
315 Iron Horse Way
Providence, RI 02908

December 29, 2023

Dear Secretary Pryor,

R.I. Gen. Laws § 42-64.19-3(a)(4)(iv)(P) requires the Chief of the Office of Revenue Analysis (ORA) to review the data and methodologies presented in the Department of Housing's annual Integrated Housing Report. The relevant section of statute provides that "[a]ll data and methodologies used to present evidence are subject to review and approval of the chief of revenue analysis, and that approval shall include an attestation of approval by the chief to be included in the report."

ORA has reviewed the draft report submitted to the office on December 29, 2023. The report is mainly derived from publicly available data from sources such as the U.S. Census Bureau and HousingWorks RI. ORA has examined the original data to verify that the data was obtained from reputable data sources and performed spot-checks to verify the data is presented accurately. The report also utilizes proprietary data purchased from CoStar, a real estate information company. ORA was not able to examine this CoStar data but has determined it comes from a reputable source. ORA also specifically reviewed the department's methodology for forecasting future housing needs and provided the department with data from the state's current Consensus Economic Forecast to inform those estimates.

Pursuant to this review, I approve the data and methodologies in the 2023 Integrated Housing Report. As directed by statute, this approval is limited to the data and methodologies included in the report. This approval does not comment on the completeness of the report or the recommendations contained therein.

Sincerely yours,

Matthew McCabe
Chief, Office of Revenue Analysis

Cc: Thomas A. Verdi, Director, Department of Revenue

Appendix C. AMI Limits, Rhode Island, 2022

Figure C-1.
AMI Limits, Rhode Island, 2022

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely low (30% AMI)	\$20,700	\$23,650	\$26,600	\$29,550	\$31,900	\$34,250	\$36,650	\$39,000
Very low (50% AMI)	\$34,450	\$39,400	\$44,300	\$49,250	\$53,150	\$57,100	\$61,050	\$65,000
Low (80% AMI)	\$55,150	\$63,000	\$70,900	\$78,750	\$85,050	\$91,400	\$97,700	\$104,000
Moderate (100% AMI)	\$69,510	\$79,440	\$89,370	\$99,300	\$107,244	\$110,819	\$123,132	\$131,076

Figure C-2.
AMI Limits, Rhode Island MSAs, 2022

East Greenwich, East Providence, Exeter, Foster, Glocester, Jamestown, Johnston, Lincoln, Little Compton, Narragansett, North Kingstown, North Providence, North Smithfield, Pawtucket, Providence, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, Warwick, West Greenwich, West Warwick, Woonsocket

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely low (30% AMI)	\$20,300	\$23,200	\$26,100	\$29,000	\$32,470	\$37,190	\$41,910	\$46,630
Very low (50% AMI)	\$33,850	\$38,700	\$43,550	\$48,350	\$52,250	\$56,100	\$60,000	\$63,850
Low (80% AMI)	\$54,150	\$61,900	\$69,650	\$77,350	\$83,550	\$89,750	\$95,950	\$102,150
Moderate (100% AMI)	\$68,320	\$78,080	\$87,840	\$97,600	\$93,400	\$100,350	\$107,250	\$114,200

Westerly-Hopkinton-New Shoreham-RI HMFA 2022
MUNICIPALITIES: Hopkinton, New Shoreham & Westerly

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely low (30% AMI)	\$22,050	\$25,200	\$28,350	\$31,450	\$34,000	\$37,190	\$41,910	\$46,630
Very low (50% AMI)	\$36,750	\$42,000	\$47,250	\$52,450	\$56,650	\$60,850	\$65,050	\$69,250
Low (80% AMI)	\$58,750	\$67,150	\$75,550	\$83,900	\$90,650	\$97,350	\$104,050	\$110,750
Moderate (100% AMI)	\$75,600	\$86,400	\$97,200	\$108,000	\$102,050	\$109,600	\$117,200	\$124,750

Newport-Middletown-Portsmouth RI HMFA 2022
MUNICIPALITIES: Newport, Portsmouth, Middletown

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely low (30% AMI)	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,630
Very low (50% AMI)	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
Low (80% AMI)	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Moderate (100% AMI)	\$74,050	\$84,650	\$95,200	\$116,600	\$125,928	\$135,256	\$144,584	\$153,912

Source: U.S. Department of Housing and Urban Development.