



RHODE ISLAND

Rhode Island Department of Housing  
315 Iron Horse Way  
Providence, Rhode Island 02908

March 1, 2023

Kyle Bennett  
Chair, Housing Resources Commission

RE: Rhode Island Housing Resources Commission Annual Report

Dear Chair Bennett:

Thank you for your dedication to addressing housing related issues in Rhode Island and for your collaboration and partnership in the early days and weeks in my new role.

RI General Laws § 42-128-16 requires the Housing Resources Commission (“HRC”) to submit an annual report every year by March 1<sup>st</sup> to the Governor and the General Assembly. This report is to contain information on the HRC’s activities and its findings and recommendations regarding housing issues, the number and dollar amount of its programs, and an assessment of health-related housing issues, including the incidence of lead poisoning.

As we’ve discussed, the Department of Housing and I are eager to work together with the HRC to continue building out its findings and recommendations over the coming months as we undertake the statewide strategic housing planning process. In the interim, please find herein a preliminary response to the required annual report for continued discussion with the HRC. We look forward, in collaboration with the Department of Housing, to building upon this report and dialoguing regarding ways we can continue to provide useful information to advance housing development in Rhode Island.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Hannah Moore', with a long horizontal flourish extending to the right.

Hannah Moore  
Executive Director, Housing Resources Commission

cc: The Honorable Daniel J. McKee, Governor of the State of Rhode Island  
The Honorable K. Joseph Shekarchi, Speaker of the House of Representatives  
The Honorable Dominick J. Ruggerio, President of the Senate

Stefan Pryor, Secretary of Housing, Rhode Island Department of Housing  
Carol Ventura, Executive Director, Rhode Island Housing and Mortgage Finance Corporation

Attachment 1: HRC Activities and Programs

Attachment 2: List of HRC Homeless Assistance Programs and Activities

Attachment 3: Preliminary findings regarding housing issues

Attachment 4: Progress towards long term affordable homes from 2022 Housing Works RI Fact Book

Attachment 5: Community specific housing conditions from 2022 Housing Works RI Fact Book

Attachment 6: Health related housing assessment from 2022 Housing Works RI Fact Book

## **Attachment 1**

### **HRC Activities and Programs**

Below is a summary of programs supported with HRC resources in Fiscal Year (FY) 2023:

- Homeless Assistance - The majority of HRC program resources for FY 2023 are allocated through the Consolidated Homeless Fund (CHF). The CHF allocates funding to homeless shelter operations, essential services including outreach, rapid re-housing rental assistance and systems supports. CHF is comprised of federal, State and local resources which are distributed through a coordinated RFP process. Over \$4.5M in HRC resources were used as part of this process. Please see Attachment 2 for a list of Homeless Assistance projects supported by HRC resources.
- Centralized Wait List – Rhode Island Housing was allocated \$100,000 to support the costs associated with operating a centralized wait list for subsidized properties. This system enables applicants to apply for multiple affordable housing opportunities through a single portal, improving efficiency.
- Lead Hazard Mitigation – The RI Department of Health (DOH), through an agreement with the Housing Resources Commission, has assumed responsibility for administration of the Lead Hazard Mitigation functions. The HRC allocated \$350,000 in support of administrative costs for assumption of these responsibilities. The DOH is able to coordinate administration of training and enforcement with the agency’s other healthy housing initiatives.
- Predevelopment & Capacity Building – Rhode Island Housing was allocated \$1.25M to provide assistance to potential developers, including Community Development Corporations, to promote development of affordable housing opportunities in Rhode Island. These resources help to build the capacity of the system for greater affordable housing development.

## Attachment 2

### List of HRC Homeless Assistance Programs and Activities

Organization	Program Name	Program Type	Bed Count	HRC
Tri-County Community Action	Homelessness Prevention	homelessness prevention-SI	0	\$ 3,2592.50
Thrive Behavioral Health	Thrive's HFRI Kent County Housing Crisis Diversion Services	Systems Improvement	0	\$1,2925.06
Crossroads RI	Harrington Hall Shelter Operations	Emergency Shelter	112	\$700,000.00
RI Coalition to End Homelessness	CES	Systems Improvement		\$587,800.00
Amos House	Landlord Engagement-SI	Systems Improvement	0	\$453,684.60
Crossroads RI	Rapid Rehousing Program	Rapid Rehousing	100	\$400,000.00
RI Coalition to End Homelessness	Consolidated Systems/Systems Coordination	Systems Improvement	0	\$350,000.00
Catholic Social Services	Emmanuel House Shelter	Emergency Shelter	50	\$321,431.00
Community Care Alliance	Woonsocket Family Shelter	Emergency Shelter	48	\$170,000.00
Housing Network of RI	Housing Opportunities Initiative and Systems Mapping	Systems Improvement	0	\$162,000.00
Washington Services Corporation	McKinney Cooperative Shelter	Emergency Shelter	41	\$135,000.00
Foster Forward	Rapid Rehousing	Rapid Rehousing	8	\$134,207.00
Welcome House	Emergency shelter	Emergency Shelter	17	\$126,750.00
Family Service of RI	Basic Center Program Expansion	Emergency Shelter	12	\$109,184.00
WARM	Emergency Shelter	Emergency Shelter	19	\$85,000.00
Community Care Alliance	Sanctuary at Harvest Community Church	Temporary shelter	22	\$54,580.00

WARM	Housing Navigator/Rapid Rehousing	Rapid Rehousing	0	\$52,943.51
Housing Network of RI	Housing Counseling & Stabilization Services	Systems Improvement	0	\$38,000.00
Crossroads RI	Domestic Violence Program	Domestic Violence Shelter	33	\$25,000.00
Domestic Violence Shelter of RI	Safe House-Emergency Shelter	Domestic Violence Shelter	5	\$25,000.00
Turning Around Ministries (TAM)	TAM Day Center	Services only	0	\$16,100.00
Elizabeth Buffum Chace	Domestic Violence Shelter	Domestic Violence Shelter	18	\$10,000.00
Family Service of RI	Housing Stabilization Program	Homelessness Prevention	0	\$6,422.20
Elizabeth Buffum Chace	Permanent Supportive Housing	Permanent Supportive Housing	7	\$102,000.00
Sojourner House	Permanent Supportive Housing	Permanent Supportive Housing	15	\$75,000.00
Housing Opportunities Corporation	Dean St. social services	Permanent Supportive Housing		\$72,500.00

### Attachment 3

#### Preliminary findings regarding housing issues

The Housing Resources Commission, in Partnership with the Department of Housing, will continue to analyze key housing issues facing the State through its upcoming Strategic Housing Plan process.

In the interim, we point to the following trends and preliminary observations:

- *Housing production*: Rhode Island authorized only 1,205 units of private housing in 2022. This is a decline from 2020 and 2021 and less than half the rate of production seen in much of the 1990s and early 2000s. This lack of housing production is evident in the lack of available supply and increased prices.
- *Housing affordability* is a major challenge for many Rhode Islanders. According to the 2022 Housing Works RI Fact Book, more than 139,000 – or 34% of our state – are cost burdened, meaning they pay more than 30% of their gross income on housing costs. And among renters, almost 20% are severely cost burdened, meaning they pay more than 50% of their gross income on rent and utilities. Additional findings are attached to this memo, including progress towards long-term affordable homes (Attachment 4) and community specific housing conditions (Attachment 5).
- *Home ownership*: Rhode Island continues to see significant racial disparities in its rates of homeownership with White Rhode Islanders owning homes at approximately twice that of Black and Hispanic residents.
- *Homelessness*: In 2022, Rhode Island's annual point-in-time count showed a 35% increase in the number of Rhode Islanders experiencing homelessness compared to 2021.

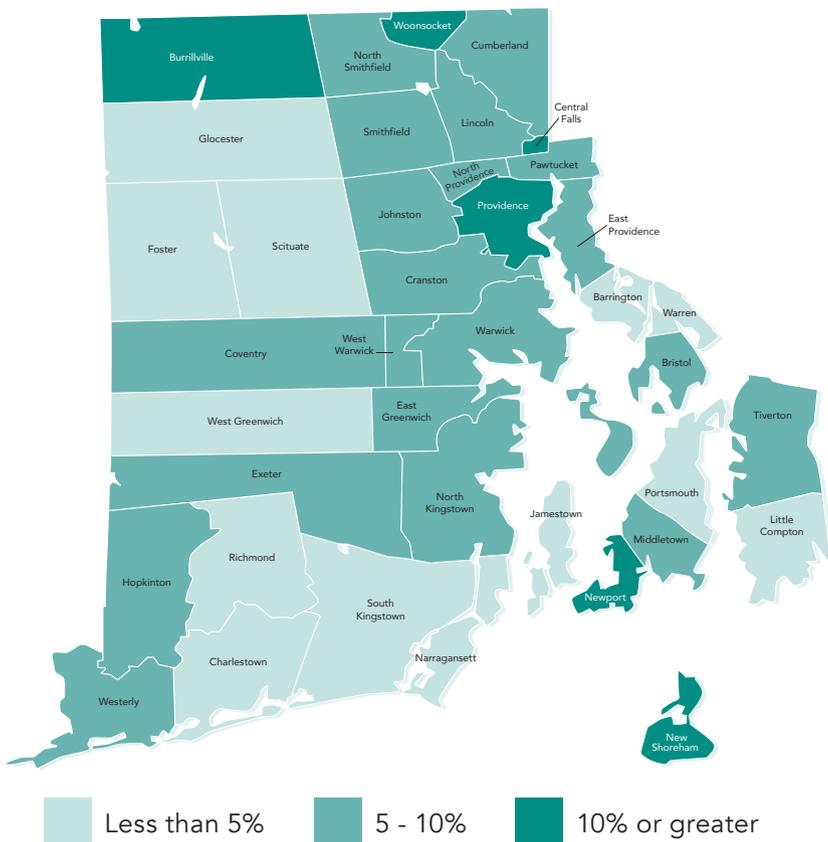
## **Attachment 4**

Progress towards long term affordable homes from 2022 Housing RI Fact Book

# PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES<sup>67</sup>

Rhode Island State Law 45-53 was designed to address housing unaffordability and establishes a goal that **10 percent** of every city or town’s housing stock qualify as Low and Moderate Income Housing (LMIH). The 10 percent is defined within the statute as **“consistent with local needs”**<sup>68</sup> yet in actuality local housing needs are far higher: statewide, a median of 25 percent and 46 percent of owner and renter households, respectively, are cost burdened.<sup>69</sup> At the same time, the calculation used in the legislation skews results such that the state’s larger cities are not required to pursue the state’s goal.

## How does each municipality measure up?



Six of Rhode Island’s 39 communities meet this goal: **Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.**

Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.38%	415
Bristol	5.80%	379
Burrillville	10.29%	Achieved
Central Falls	10.96%	Achieved
Charlestown	3.92%	212
Coventry	5.21%	675
Cranston	5.50%	1,481
Cumberland	6.00%	550
East Greenwich	5.67%	231
East Providence	9.83%	36
Exeter	5.99%	98
Foster	2.05%	140
Glocester	2.44%	291
Hopkinton	7.09%	98
Jamestown	4.59%	137
Johnston	8.00%	247
Lincoln	6.81%	288
Little Compton	0.56%	153
Middletown	5.16%	332
Narragansett	3.86%	440
Newport	15.90%	Achieved
New Shoreham	10.45%	Achieved
North Kingstown	9.09%	99
North Providence	6.57%	526
North Smithfield	8.20%	91
Pawtucket	8.67%	427
Portsmouth	2.75%	537
Providence	14.90%	Achieved
Richmond	3.71%	183
Scituate	0.80%	377
Smithfield	5.54%	350
South Kingstown	5.57%	483
Tiverton	5.17%	345
Warren	4.23%	290
Warwick	5.47%	1,686
Westerly	5.10%	511
West Greenwich	1.84%	190
West Warwick	7.99%	277
Woonsocket	15.90%	Achieved

**Attachment 5**

Community specific housing conditions from 2022 Housing RI Fact Book

# RHODE ISLAND

POPULATION **1,057,798** | HOUSEHOLDS **414,730** | MEDIAN HOUSEHOLD INCOME **\$70,305**

62% OWN

38% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$365,000**  
Monthly housing payment **\$2,412**

5 YEAR COMPARISON  
2016 **\$270,855** ↑ **2021**  
**35% INCREASE**

**\$96,466**

Income needed to afford this

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,771**

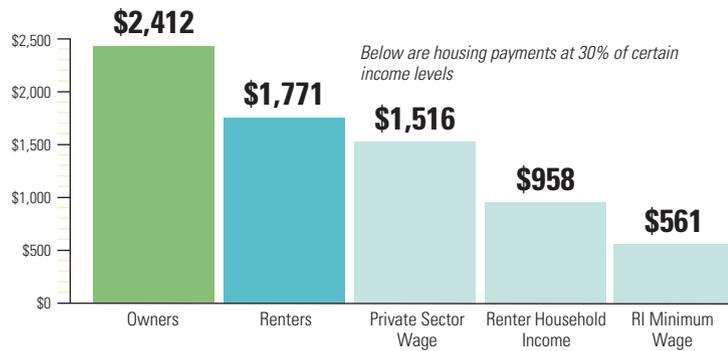
5 YEAR COMPARISON  
2016 **\$1,704** ↑ **2021**  
**4% INCREASE**

**\$70,840**

Income needed to afford this

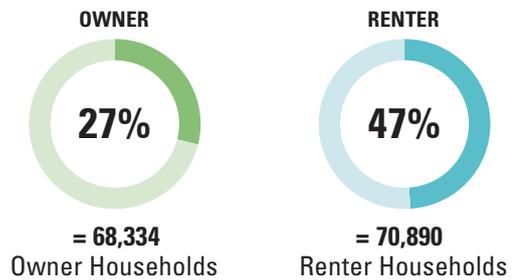
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**139,224** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **469,161** | Single family **56%** | Two or more **44%**

### INFRASTRUCTURE

REGION: N/A  
Public Water  
 Nearly Full  Partial  None  
Public Sewer  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No  
Governed by Municipalities' Zoning Codes

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **1,495** | Single family **1,046** | Two or more **438** | ADU **11**

Includes municipally reported and US Census Building Permits Survey

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

Number of households below HUD 80% area median income: **171,505**

CURRENT **8.39%** % of year-round housing stock | **37,414** # of long-term affordable homes

Elderly **52%** | Family **39%** | Special Needs **10%**

### ADDED UNITS

Ownership **48** | Rental **130**

### PRESERVED RENTALS

**934**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**3,880**

# BARRINGTON

POPULATION **16,099** | HOUSEHOLDS **5,847** | MEDIAN HOUSEHOLD INCOME **\$125,317**

89% OWN

11% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$585,000**  
Monthly housing payment **\$3,864**

#### 5 YEAR COMPARISON

2016 **\$420,642** ↑ **2021**  
**39% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

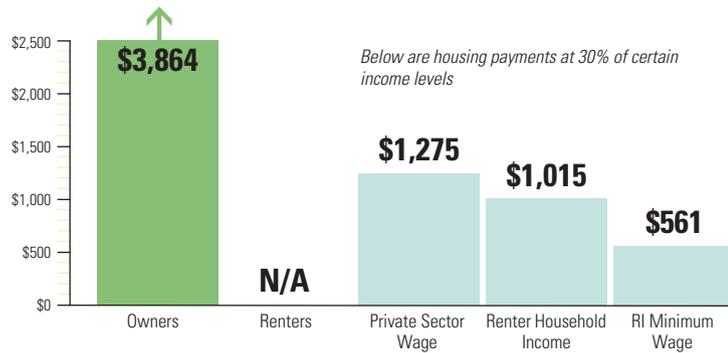
2016 **\$1,358** | 2021 **N/A**

**\$154,577** Income needed to afford this

**N/A** Income needed to afford this

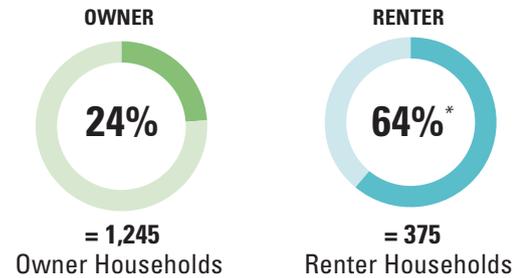
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,620** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **6,165** | Single family **92%** | Two or more **8%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes\* ○ No

\*In Elderly Housing District only

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **17** | Single family **15** | Two or more **0** | ADU **2**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **1,275**

**3.38%** CURRENT % of year-round housing stock | **212** # of long-term affordable homes

Elderly **28%**

Family **57%**

Special Needs **15%**

### ADDED UNITS

Ownership **1** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**107**

# BRISTOL

POPULATION  
**22,070**

HOUSEHOLDS  
**8,097**

MEDIAN HOUSEHOLD INCOME  
**\$74,079**

**66% OWN**

**34% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$479,500**  
Monthly housing payment **\$3,031**

5 YEAR COMPARISON

2016 **\$327,773** 2021 **\$479,500**  
**46% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,109**

5 YEAR COMPARISON

2016 **\$1,432** 2021 **\$1,109**  
**23% DECREASE**

**\$121,223**

Income needed to afford this

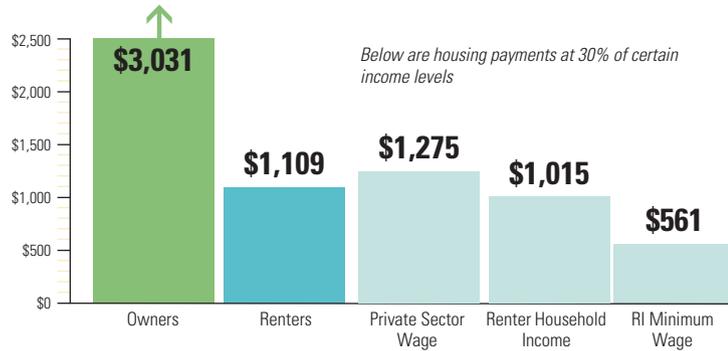
**\$44,360**

Income needed to afford this



## AFFORDABILITY GAP

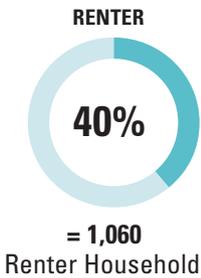
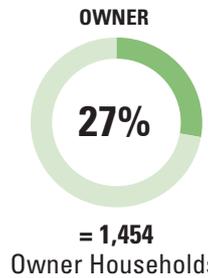
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**2,514** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **9,412** Single family **58%** Two or more **42%**

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full  > Partial  None

Public Sewer

Nearly Full  Partial  None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

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

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

▶ 2021 BUILDING PERMITS: Total **23** Single family **23** Two or more **0**

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

Number of households below HUD 80% area median income: **2,985**



CURRENT

**5.80%**

% of year-round housing stock

**523**

# of long-term affordable homes



Elderly **68%**



Family **19%**



Special Needs **13%**

### ADDED UNITS

Ownership **0**

Rental **1**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**19**

# BURRILLVILLE

POPULATION **16,684** | HOUSEHOLDS **6,085** | MEDIAN HOUSEHOLD INCOME **\$90,713**

75% OWN

25% RENT



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$378,000**  
Monthly housing payment **\$2,466**

#### 5 YEAR COMPARISON

2016 **\$260,580** ↑ **2021**  
**45% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$929**

#### 5 YEAR COMPARISON

2016 **\$988** ↓ **2021**  
**6% DECREASE**

**\$98,627**

Income needed to afford this

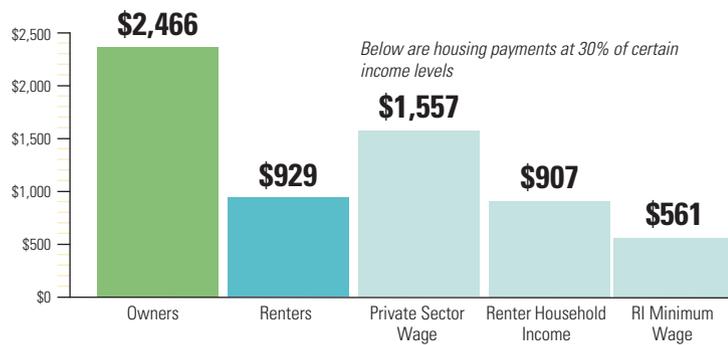
**\$37,160**

Income needed to afford this



## AFFORDABILITY GAP

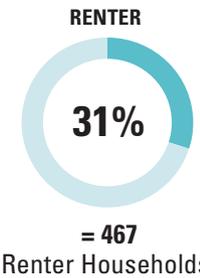
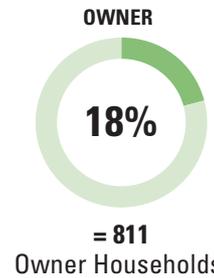
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**1,278** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **6,547** | Single family **72%** | Two or more **28%**

### ▶ INFRASTRUCTURE

REGION: Northwest

Public Water

○ Nearly Full ○ < Partial ○ None

Public Sewer

○ Nearly Full ○ < Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

15,000 sq. ft. for each of first two units; 1,500 - 4,500 add'l sq. ft. for each add'l unit, depending on number of bedrooms

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **69** | Single family **69** | Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **2,050**



CURRENT **10.29%** % of year-round housing stock

**637** # of long-term affordable homes



Elderly **38%**



Family **59%**



Special Needs **3%**

### ADDED UNITS

Ownership **2** Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**162**

# CENTRAL FALLS

POPULATION  
**19,437**

HOUSEHOLDS  
**6,086**

MEDIAN HOUSEHOLD INCOME  
**\$34,689**

24% OWN

76% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$264,000**  
Monthly housing payment **\$1,949**

5 YEAR COMPARISON  
2016 **\$142,035** **↑** 2021 **\$1,949**  
**86% INCREASE**

**\$77,968**

Income needed to afford this

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,443**

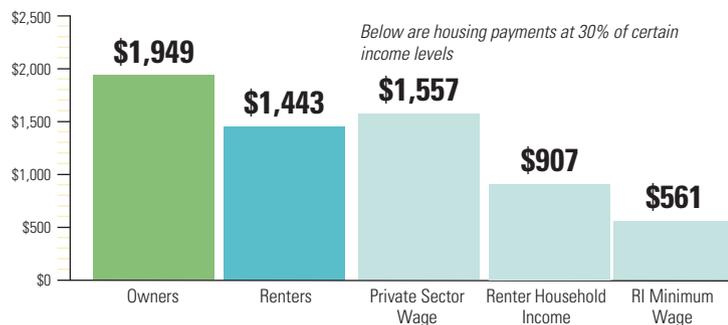
5 YEAR COMPARISON  
2016 **\$1,547** **↓** 2021 **\$1,443**  
**7% DECREASE**

**\$57,720**

Income needed to afford this

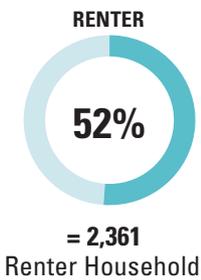
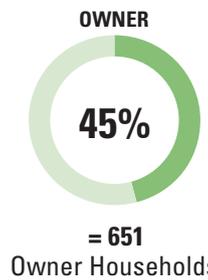
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,012** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **6,916** Single family **9%** Two or more **91%**

### INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

5,000 sq. ft. lot for 1<sup>st</sup> unit;  
2,000 add'l sq. ft. per add'l unit

### RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

2021 BUILDING PERMITS: Total **6** Single family **0** Two or more **6**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **4,645**

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

Elderly **37%**

Family **57%**

Special Needs **6%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**24**

# CHARLESTOWN

POPULATION **7,832** | HOUSEHOLDS **3,438** | MEDIAN HOUSEHOLD INCOME **\$80,327**

83% OWN

17% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$500,000**  
Monthly housing payment **\$2,901**

#### 5 YEAR COMPARISON

2016 **\$383,494** 2021 **\$500,000**  
30% INCREASE

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

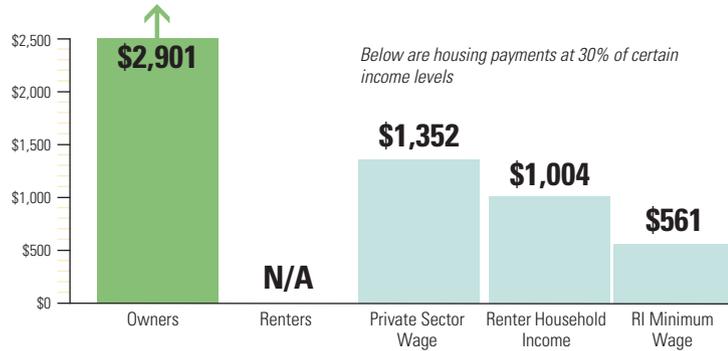
2016 **N/A** 2021 **N/A**

**\$116,038** Income needed to afford this

**N/A** Income needed to afford this

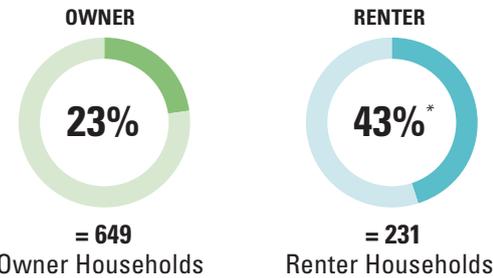
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**880** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **5,143** | Single family **89%** | Two or more **11%**

### INFRASTRUCTURE

REGION: South

Public Water

Nearly Full  < Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **40** | Single family **40** | Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **840**

**3.92%** CURRENT % of year-round housing stock | **137** # of long-term affordable homes

**41%** Elderly

**22%** Family

**37%** Special Needs

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**44**

# COVENTRY

POPULATION **34,747** | HOUSEHOLDS **14,166** | MEDIAN HOUSEHOLD INCOME **\$84,623**

79% OWN

21% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$328,500**  
Monthly housing payment **\$2,235**

5 YEAR COMPARISON  
2016 **\$232,173** ↑ **2021** **41% INCREASE**

**\$89,411**

Income needed to afford this

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,713**

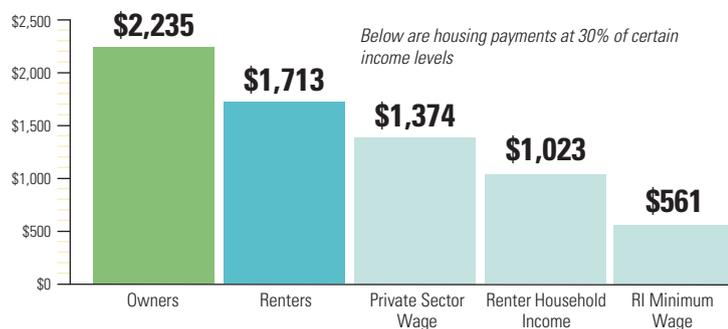
5 YEAR COMPARISON  
2016 **\$1,731** ↓ **2021** **1% DECREASE**

**\$68,520**

Income needed to afford this

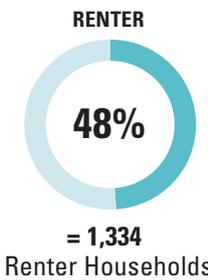
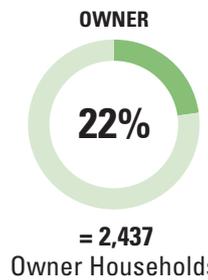
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,771** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **15,037** | Single family **81%** | Two or more **19%**

### INFRASTRUCTURE

REGION: Central  
Public Water  
 Nearly Full  Partial  None  
Public Sewer  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **71** | Single family **55** | Two or more **16**

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

Number of households below HUD 80% area median income: **4,770**

**5.21%** CURRENT % of year-round housing stock | **733** # of long-term affordable homes

**59%** Elderly

**37%** Family

**4%** Special Needs

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**52**

# CRANSTON

POPULATION **81,252** | HOUSEHOLDS **31,362** | MEDIAN HOUSEHOLD INCOME **\$74,425**

68% OWN

32% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$330,000**  
Monthly housing payment **\$2,211**

#### 5 YEAR COMPARISON

2016 **\$223,978** ↑ **2021**  
**47% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,762**

#### 5 YEAR COMPARISON

2016 **\$1,716** ↑ **2021**  
**3% INCREASE**

**\$88,452**

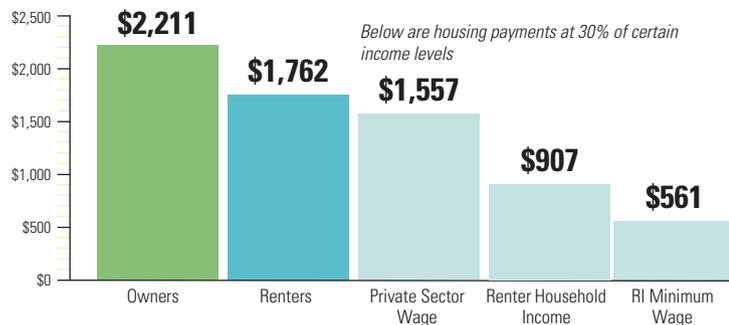
Income needed to afford this

**\$70,480**

Income needed to afford this

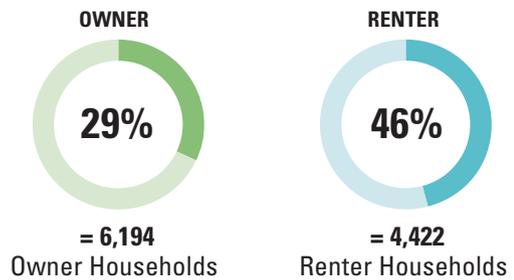
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**10,616** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **33,284** | Single family **63%** | Two or more **37%**

### INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

○ Nearly Full ○ > Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

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

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **50** | Single family **46** | Two or more **4**

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

Number of households below HUD 80% area median income: **12,010**

**5.50%** CURRENT % of year-round housing stock | **1,813** # of long-term affordable homes

Elderly **74%**

Family **11%**

Special Needs **14%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **0**

# CUMBERLAND

POPULATION **34,980** | HOUSEHOLDS **13,247** | MEDIAN HOUSEHOLD INCOME **\$96,936**

77% OWN

23% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$400,000**  
Monthly housing payment **\$2,537**

5 YEAR COMPARISON  
2016 **\$296,088** ↑ **2021**  
**35% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$2,113**

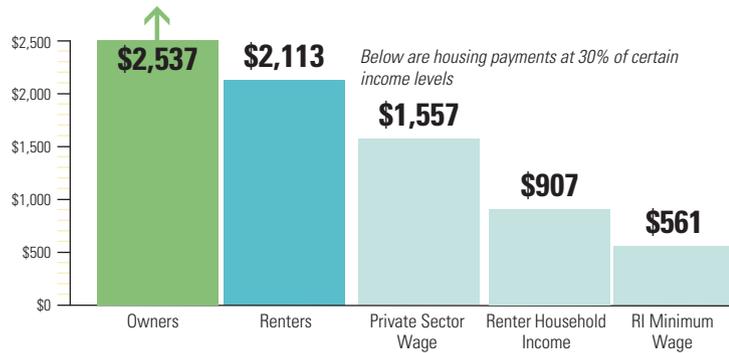
5 YEAR COMPARISON  
2016 **\$1,950** ↑ **2021**  
**8% INCREASE**

**\$101,461** Income needed to afford this

**\$84,520** Income needed to afford this

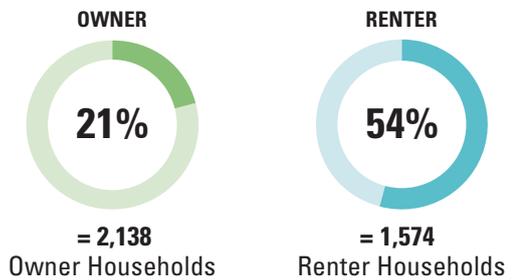
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,712** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **14,008** | Single family **69%** | Two or more **31%**

### INFRASTRUCTURE

REGION: Northeast

Public Water

Nearly Full  > Partial  None

Public Sewer

Nearly Full  < Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

10,000 sq. ft. lot for 1<sup>st</sup> unit;

5,000 add'l sq. ft. per add'l unit (full water/sewer)

30,000 sq. ft. lot for 1<sup>st</sup> unit;

10,000 add'l sq. ft. per add'l unit (water or sewer)

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **52** | Single family **52** | Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **4,260**

**6.00%** CURRENT % of year-round housing stock | **824** # of long-term affordable homes

Elderly **75%**

Family **19%**

Special Needs **6%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**56**

# EAST GREENWICH

POPULATION  
**13,098**

HOUSEHOLDS  
**5,068**

MEDIAN HOUSEHOLD INCOME  
**\$125,299**

77% OWN

23% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$670,000**  
Monthly housing payment **\$4,544**

#### 5 YEAR COMPARISON

2016 **\$458,773** ↑ **2021**  
**46% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,710**

#### 5 YEAR COMPARISON

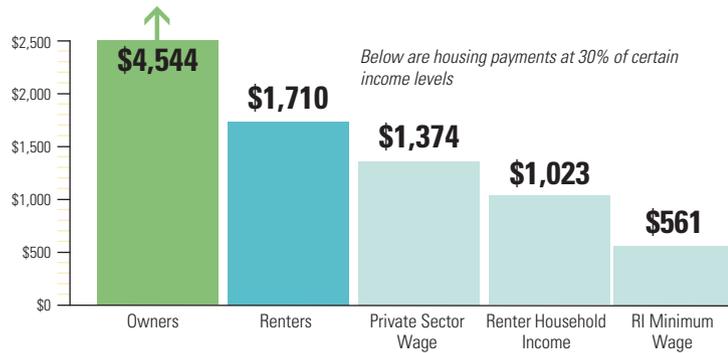
2016 **\$1,713** ↓ **2021**  
**NO CHANGE**

**\$181,740** Income needed to afford this

**\$68,400** Income needed to afford this

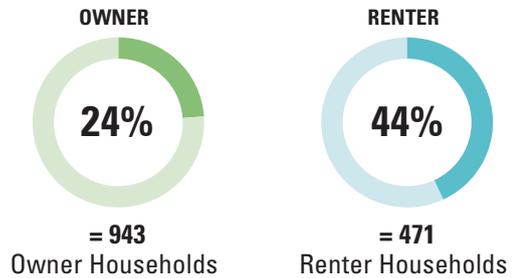
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,414** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **5,529** Single family **72%** Two or more **28%**

### ▶ INFRASTRUCTURE

REGION: Central

Public Water

○ Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ < Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

4,000 sq. ft. lot per unit

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

▶ 2021 BUILDING PERMITS: Total **80** Single family **32** Two or more **48**

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

Number of households below HUD 80% area median income: **1,150**

**5.67%** CURRENT % of year-round housing stock **303** # of long-term affordable homes

Elderly **47%**

Family **42%**

Special Needs **12%**

### ADDED UNITS

Ownership **10**

Rental **48**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV):**

**58**

# EAST PROVIDENCE

POPULATION  
**47,442**

HOUSEHOLDS  
**19,988**

MEDIAN HOUSEHOLD INCOME  
**\$63,158**

**61% OWN**

**39% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$319,900**  
Monthly housing payment **\$2,236**

5 YEAR COMPARISON  
2016 **\$223,978** ↑ **2021**  
**43% INCREASE**

**\$89,422**

Income needed to afford this

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,933**

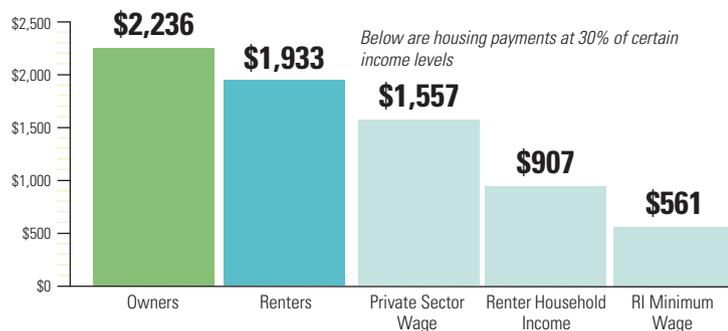
5 YEAR COMPARISON  
2016 **\$1,648** ↑ **2021**  
**17% INCREASE**

**\$77,320**

Income needed to afford this

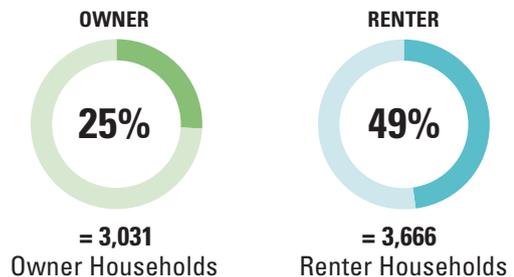
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**6,697** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **21,243** Single family **55%** Two or more **45%**

### INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **43** Single family **19** Two or more **24**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **8,885**

**9.83%** CURRENT % of year-round housing stock **2,100** # of long-term affordable homes

Elderly **66%**

Family **29%**

Special Needs **5%**

### ADDED UNITS

Ownership **0** Rental **1**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**48**

# EXETER

POPULATION **6,711** | HOUSEHOLDS **2,293** | MEDIAN HOUSEHOLD INCOME **\$83,750**

83% OWN

17% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$495,950**  
Monthly housing payment **\$3,069**

#### 5 YEAR COMPARISON

2016 **\$318,991** ↑ **2021** **\$55% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

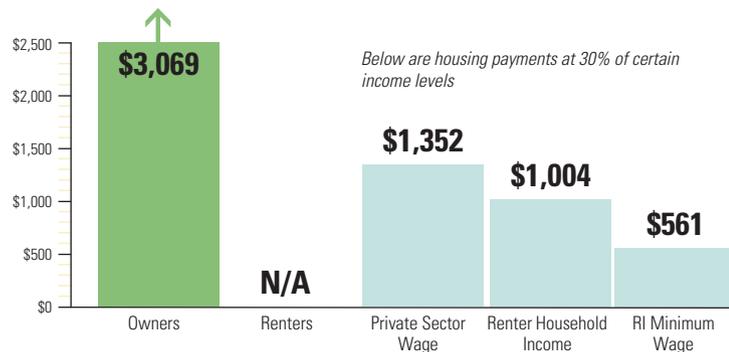
2016 **\$1,231** | 2021 **N/A**

**\$122,772** Income needed to afford this

**N/A** Income needed to afford this

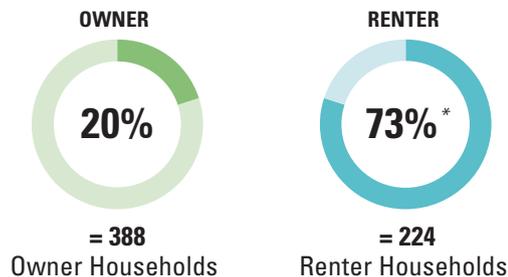
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**612** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **2,450** | Single family **91%** | Two or more **9%**

### ▶ INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ○ < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ○ No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **50** | Single family **10** | Two or more **40**

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

Number of households below HUD 80% area median income: **540**

**5.99%** CURRENT % of year-round housing stock | **147** # of long-term affordable homes

Elderly **3%**

Family **29%**

Special Needs **69%**

### ADDED UNITS

Ownership **7** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**69**

# FOSTER

POPULATION <b>4,722</b>	HOUSEHOLDS <b>1,504</b>	MEDIAN HOUSEHOLD INCOME <b>\$96,985</b>	<b>91% OWN</b>	<b>9% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$388,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$2,690</b>	2016 \$309,691	2021 <b>25% INCREASE</b>

**\$107,608** Income needed to afford this

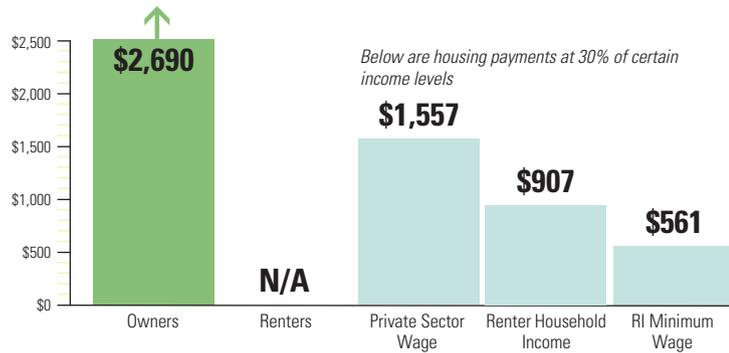
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2016 N/A	2021 N/A

**N/A** Income needed to afford this

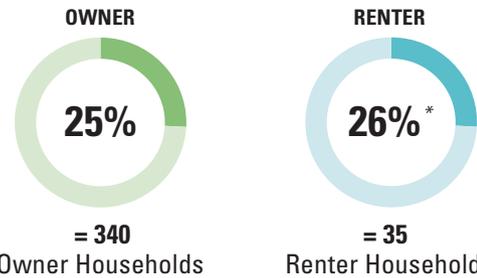
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**375** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total	Single family	Two or more
<b>1,652</b>	<b>91%</b>	<b>9%</b>

### INFRASTRUCTURE

REGION: Northwest

Public Water	Nearly Full	Partial	None
Public Sewer	Nearly Full	Partial	None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2021 BUILDING PERMITS:** Total **9** Single family **9** Two or more **0**

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

Number of households below HUD 80% area median income: **515**

**CURRENT** **2.05%** % of year-round housing stock **36** # of long-term affordable homes

**Elderly** **83%** **Family** **0%** **Special Needs** **17%**

**ADDED UNITS** Ownership **0** Rental **0** **PRESERVED RENTALS** **0**

State-Funded Homes **BUILDING HOMES RHODE ISLAND (I - IV):** **0**

# GLOCESTER

POPULATION **10,202** | HOUSEHOLDS **3,754** | MEDIAN HOUSEHOLD INCOME **\$95,000**

87% OWN

13% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$360,000**  
Monthly housing payment **\$2,417**

#### 5 YEAR COMPARISON

2016 **\$278,607** ↑ **2021** **\$360,000**  
**29% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

2016 **N/A** | 2021 **N/A**

**\$96,680**

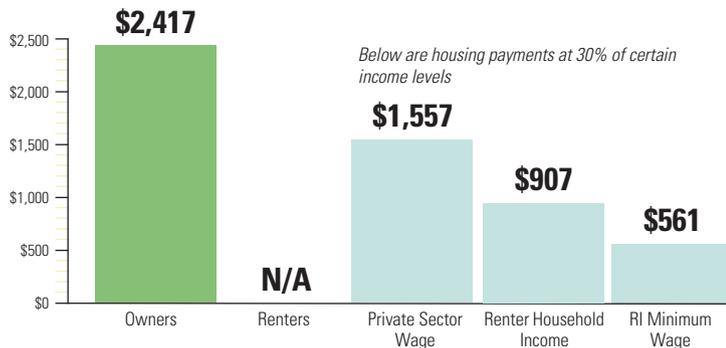
Income needed to afford this

**N/A**

Income needed to afford this

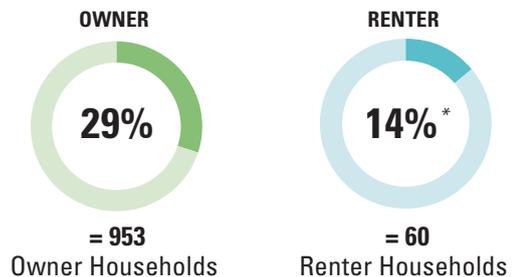
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,013** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **4,203** | Single family **95%** | Two or more **5%**

### INFRASTRUCTURE

REGION: Northwest

Public Water

○ Nearly Full ○ Partial ● None

Public Sewer

○ Nearly Full ○ Partial ● None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **29** | Single family **27** | Two or more **2**

Municipally reported

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

Number of households below HUD 80% area median income: **1,010**

**CURRENT** **2.44%** % of year-round housing stock | **94** # of long-term affordable homes

Elderly **66%**

Family **21%**

Special Needs **13%**

### ADDED UNITS

Ownership **8** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **0**

# HOPKINTON

POPULATION **8,110** | HOUSEHOLDS **3,203** | MEDIAN HOUSEHOLD INCOME **\$88,872**

82% OWN

18% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$380,000**  
Monthly housing payment **\$2,539**

5 YEAR COMPARISON  
2016 **\$278,607** ↑ **2021**  
**36% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

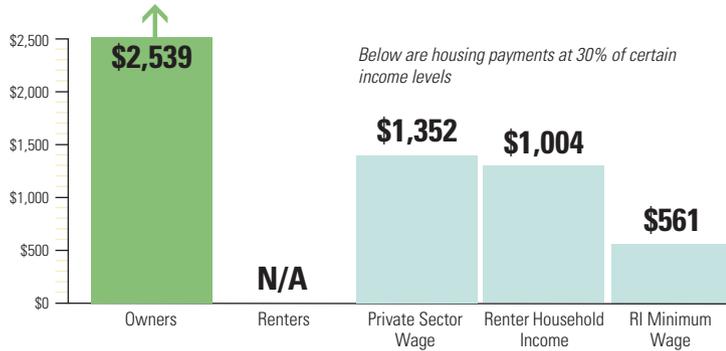
5 YEAR COMPARISON  
2016 **N/A** | **2021**  
**N/A**

**\$101,573** Income needed to afford this

**N/A** Income needed to afford this

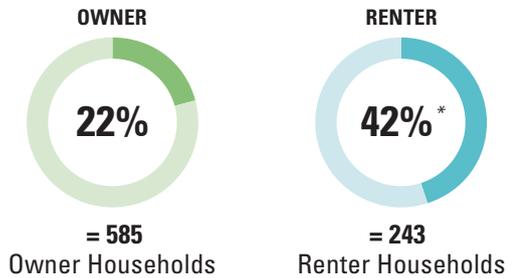
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**828** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **3,684** | Single family **85%** | Two or more **15%**

### INFRASTRUCTURE

REGION: South  
Public Water  
○ Nearly Full ○ < Partial ○ None  
Public Sewer  
○ Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES  
● Yes ○ No  
80,000 sq. ft. lot per unit

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **16** | Single family **16** | Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **765**

**7.09%** % of year-round housing stock | **239** # of long-term affordable homes

Elderly **79%** | Family **10%** | Special Needs **11%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **33**

# JAMESTOWN

POPULATION **5,494** | HOUSEHOLDS **2,387** | MEDIAN HOUSEHOLD INCOME **\$119,375**

86% OWN

14% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$950,000**  
Monthly housing payment **\$5,420**

#### 5 YEAR COMPARISON

2016 **\$611,843** ↑ **2021** **\$55% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

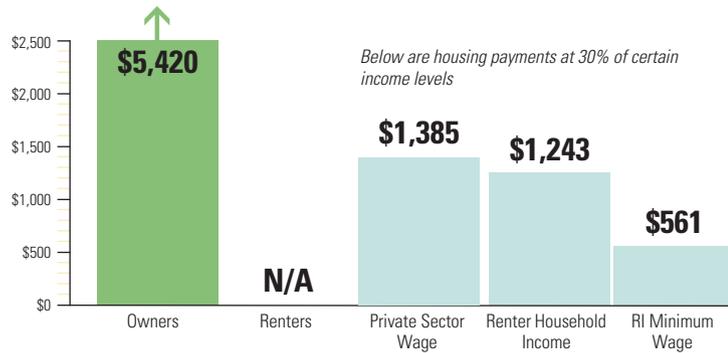
2016 **N/A** | 2021 **N/A**

**\$216,791** Income needed to afford this

**N/A** Income needed to afford this

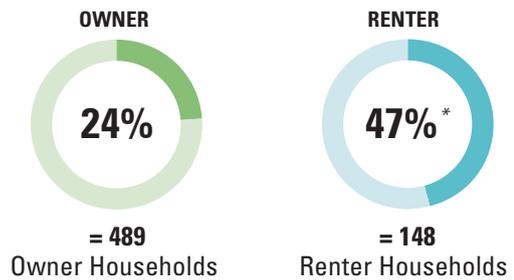
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**637** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **3,152** | Single family **93%** | Two or more **7%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ < Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **20** | Single family **15** | Two or more **5**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **440**

**4.59%** CURRENT % of year-round housing stock | **116** # of long-term affordable homes

Elderly **57%**

Family **29%**

Special Needs **14%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**15**

# JOHNSTON

POPULATION **29,326** | HOUSEHOLDS **11,531** | MEDIAN HOUSEHOLD INCOME **\$68,859**

71% OWN

29% RENT



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$335,000**  
Monthly housing payment **\$2,385**

#### 5 YEAR COMPARISON

2016 **\$226,710** ↑ **2021**  
**48% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,901**

#### 5 YEAR COMPARISON

2016 **\$1,820** ↑ **2021**  
**4% INCREASE**

**\$95,405**

Income needed to afford this

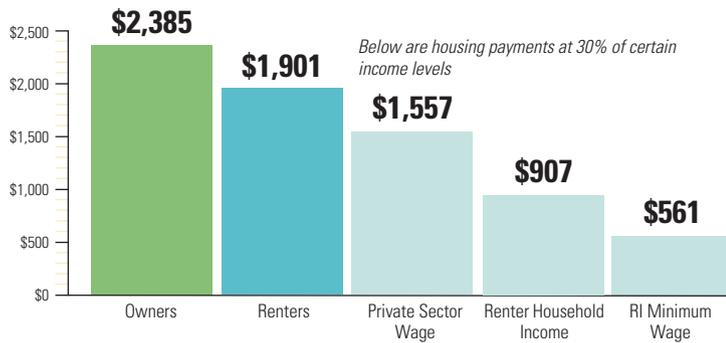
**\$76,040**

Income needed to afford this



## AFFORDABILITY GAP

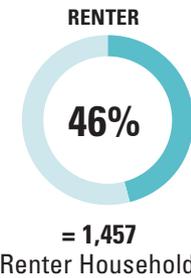
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**3,450** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **12,747** | Single family **67%** | Two or more **33%**

### INFRASTRUCTURE

REGION: Northwest

Public Water  
○ Nearly Full ○ Partial ○ None  
Public Sewer  
○ Nearly Full ○ < Partial ○ None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

● Yes ○ No  
2 acres net area;  
5 or 10 units per net acre depending on zone;  
Maximum 12 units in structure

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **39** | Single family **39** | Two or more **0**

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

Number of households below HUD 80% area median income: **4,215**



**CURRENT** **8.00%** % of year-round housing stock | **991** # of long-term affordable homes



Elderly **74%**



Family **13%**



Special Needs **13%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV):**

**7**

# LINCOLN

POPULATION **21,793** | HOUSEHOLDS **8,086** | MEDIAN HOUSEHOLD INCOME **\$88,171**

66% OWN

34% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$430,000**  
Monthly housing payment **\$2,924**

#### 5 YEAR COMPARISON

2016 **\$327,664** ↑ **2021**  
**31% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,554**

#### 5 YEAR COMPARISON

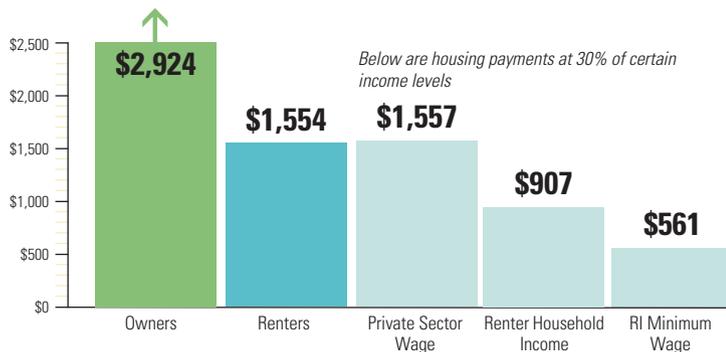
2016 **\$1,783** ↓ **2021**  
**13% DECREASE**

**\$116,974** Income needed to afford this

**\$62,160** Income needed to afford this

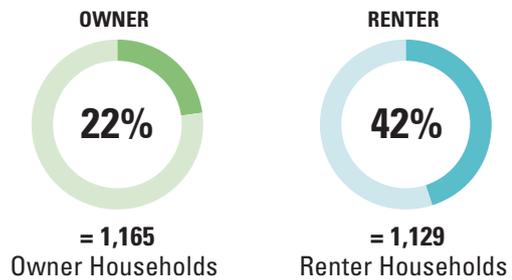
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,294** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **8,753** | Single family **57%** | Two or more **43%**

### ▶ INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **95** | Single family **53** | Two or more **42**

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

Number of households below HUD 80% area median income: **2,570**

**6.81%** CURRENT % of year-round housing stock | **614** # of long-term affordable homes

Elderly **62%**

Family **32%**

Special Needs **6%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 2**

# LITTLE COMPTON

POPULATION  
**3,496**

HOUSEHOLDS  
**1,556**

MEDIAN HOUSEHOLD INCOME  
**\$105,750**

**79% OWN**

**21% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$797,000**  
Monthly housing payment **\$4,350**

5 YEAR COMPARISON  
2016 **\$536,728** 2021 **48% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

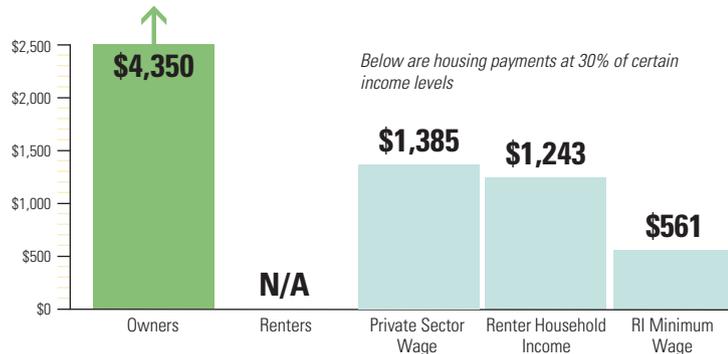
5 YEAR COMPARISON  
2016 **N/A** 2021 **N/A**

**\$174,010** Income needed to afford this

**N/A** Income needed to afford this

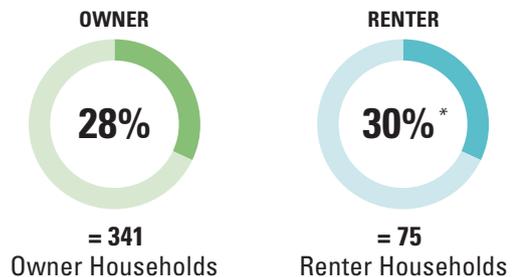
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**416** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **2,451** Single family **98%** Two or more **2%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **13** Single family **13** Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **500**

**CURRENT** **0.56%** % of year-round housing stock **9** # of long-term affordable homes

**Elderly** **0%**

**Family** **100%**

**Special Needs** **0%**

### ADDED UNITS

Ownership **0** Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV):**

**7**

# MIDDLETOWN

POPULATION **15,982** | HOUSEHOLDS **6,804** | MEDIAN HOUSEHOLD INCOME **\$81,094**

56% OWN

44% RENT

## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$563,500**  
Monthly housing payment **\$3,424**

#### 5 YEAR COMPARISON

2016 **\$385,133** ↑ **2021**  
**46% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,724**

#### 5 YEAR COMPARISON

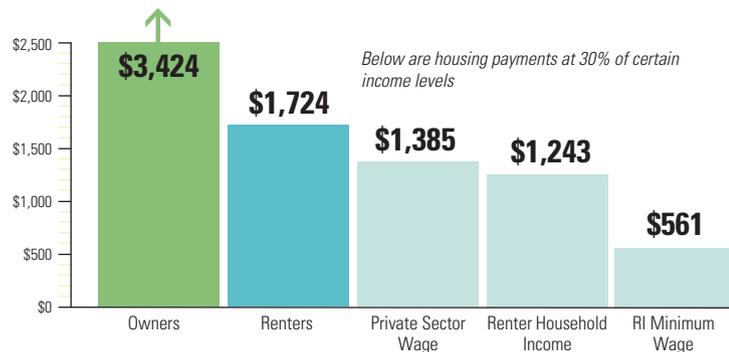
2016 **\$1,633** ↑ **2021**  
**6% INCREASE**

**\$136,967** Income needed to afford this

**\$68,960** Income needed to afford this

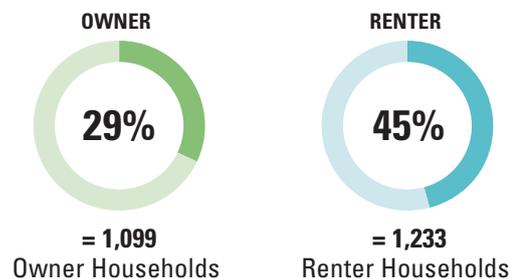
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,332** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **7,807** | Single family **61%** | Two or more **39%**

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full  > Partial  None

Public Sewer

Nearly Full  > Partial  None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **10** | Single family **10** | Two or more **0**

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

Number of households below HUD 80% area median income: **2,965**

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

Elderly **26%**

Family **47%**

Special Needs **26%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **47**

# NARRAGANSETT

POPULATION <b>15,451</b>	HOUSEHOLDS <b>6,556</b>	MEDIAN HOUSEHOLD INCOME <b>\$78,761</b>	<b>65% OWN</b>	<b>35% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$685,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,944</b>	2016 \$456,151	2021 <b>50% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

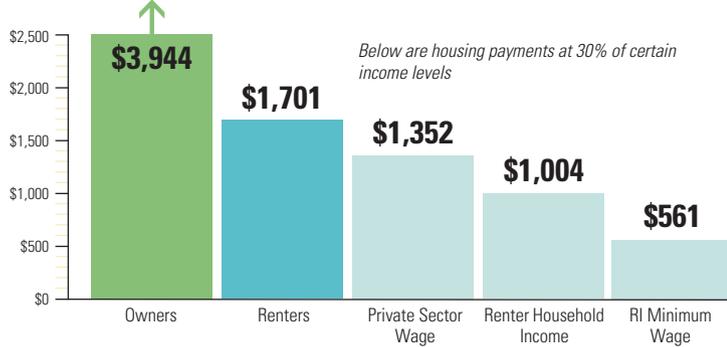
Rental payment	<b>\$1,701</b>	5 YEAR COMPARISON	
		2016 \$1,292	2021 <b>32% INCREASE</b>

**\$157,762** Income needed to afford this

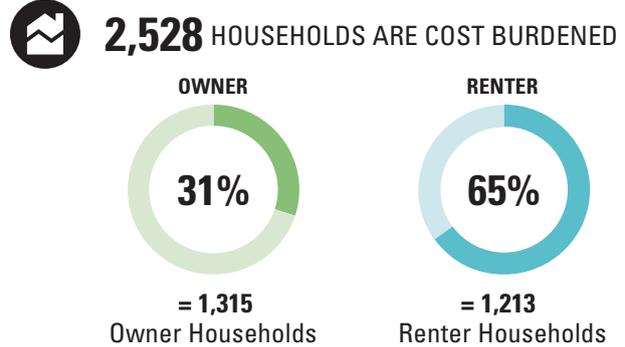
**\$68,040** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total	Single family	Two or more
<b>9,924</b>	<b>84%</b>	<b>16%</b>

### INFRASTRUCTURE

REGION: South

Public Water

Public Sewer

Full	Partial	None
Nearly Full	< Partial	None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes	No
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### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **14** Single family **12** Two or more **2**

### LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **2,500**

**CURRENT** **3.86%** % of year-round housing stock **276** # of long-term affordable homes

Elderly **39%** Family **49%** Special Needs **12%**

**ADDED UNITS** Ownership **0** Rental **3** **PRESERVED RENTALS** **104**

State-Funded Homes **BUILDING HOMES RHODE ISLAND (I - IV):** **2**

# NEWPORT

POPULATION **24,697** | HOUSEHOLDS **10,065** | MEDIAN HOUSEHOLD INCOME **\$68,201**

44% OWN

56% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$745,000**  
Monthly housing payment **\$4,310**

#### 5 YEAR COMPARISON

2016 **\$487,835** ↑ **2021**  
**53% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,557**

#### 5 YEAR COMPARISON

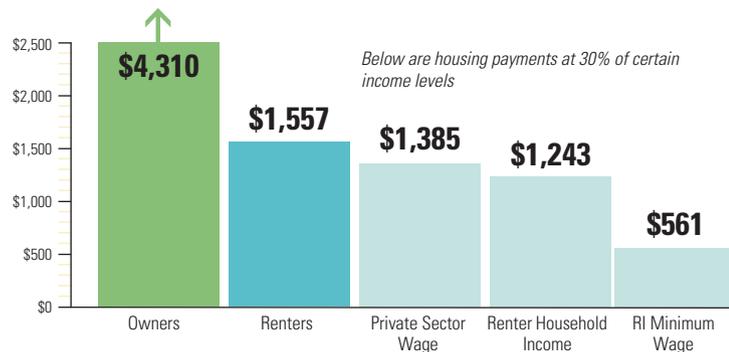
2016 **1,677** ↓ **2021**  
**7% DECREASE**

**\$172,399** Income needed to afford this

**\$62,280** Income needed to afford this

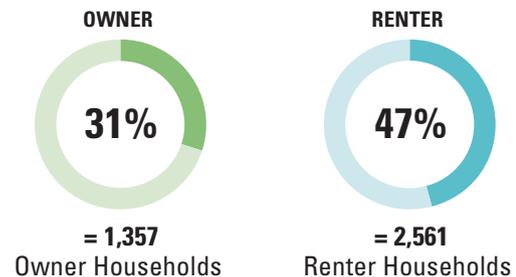
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,918** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **13,021** | Single family **39%** | Two or more **61%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **11** | Single family **11** | Two or more **0**

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

Number of households below HUD 80% area median income: **4,600**

**CURRENT 15.90%** % of year-round housing stock | **1,853** # of long-term affordable homes

Elderly **25%**

Family **65%**

Special Needs **10%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**204**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 371**

# NEW SHOREHAM

POPULATION  
**871**

HOUSEHOLDS  
**400**

MEDIAN HOUSEHOLD INCOME  
**\$72,500**

**67% OWN**

**33% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$1,482,500**  
Monthly housing payment **\$8,108**

5 YEAR COMPARISON

2016 **\$1,174,520** ↑ 2021 **26% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

5 YEAR COMPARISON

2016 **N/A** 2021 **N/A**

**\$324,309**

Income needed to afford this

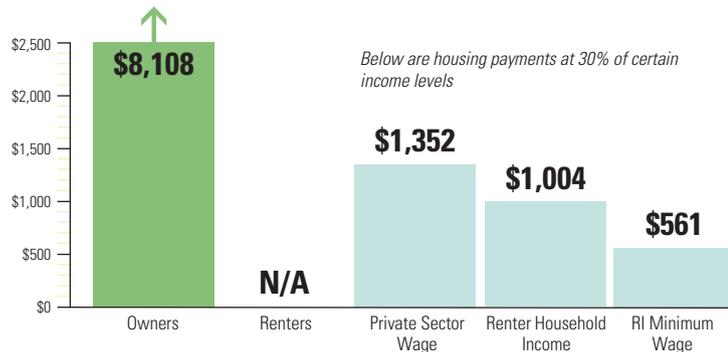
**N/A**

Income needed to afford this



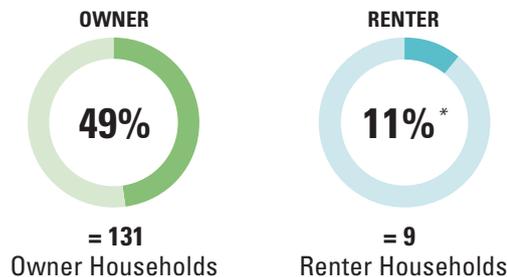
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**140** HOUSEHOLDS ARE COST BURDENED



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

\*Denotes high margin of error



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **1,910** Single family **84%** Two or more **16%**

### ▶ INFRASTRUCTURE

REGION: South

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **9** Single family **9** Two or more **0**

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

Number of households below HUD 80% area median income: **190**



CURRENT **10.45%** % of year-round housing stock

**58** # of long-term affordable homes



Elderly **0%**



Family **100%**



Special Needs **0%**

### ADDED UNITS

Ownership **0** Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**11**

# NORTH KINGSTOWN

POPULATION <b>26,289</b>	HOUSEHOLDS <b>10,411</b>	MEDIAN HOUSEHOLD INCOME <b>\$99,178</b>	<b>78% OWN</b>	<b>22% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$530,000**  
Monthly housing payment **\$3,463**

#### 5 YEAR COMPARISON

2016 **\$387,592** ↑ **2021**  
**37% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,718**

#### 5 YEAR COMPARISON

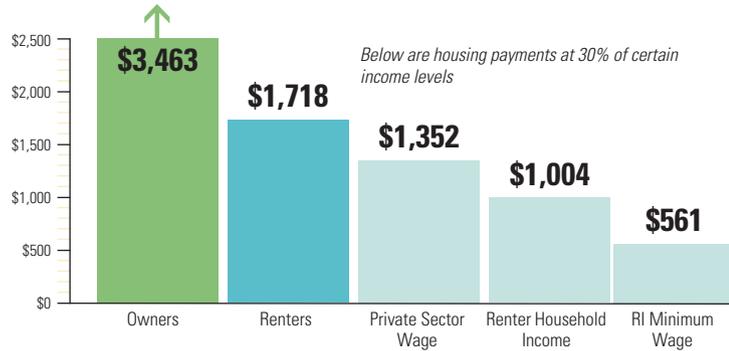
2016 **\$1,628** ↑ **2021**  
**6% INCREASE**

**\$138,526** Income needed to afford this

**\$68,720** Income needed to afford this

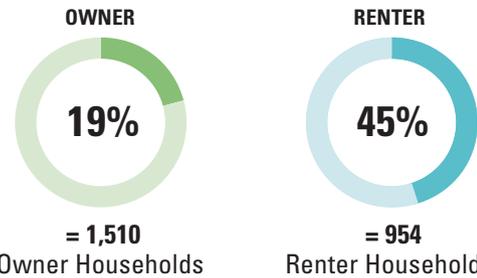
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,464** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **11,568** Single family **75%** Two or more **25%**

### ▶ INFRASTRUCTURE

REGION: South  
Public Water  
○ Nearly Full ○ Partial ○ None  
Public Sewer  
○ Nearly Full ○ < Partial ○ None

### ▶ MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

● Yes ○ No  
Square footage allowances vary depending on connections to public water and sewer

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **77** Single family **65** Two or more **12**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **2,900**

**9.09%** CURRENT % of year-round housing stock **996** # of long-term affordable homes  
Elderly **36%** Family **46%** Special Needs **18%**

ADDED UNITS PRESERVED RENTALS  
Ownership **3** Rental **22** **0**

State-Funded Homes  
BUILDING HOMES RHODE ISLAND (I - IV): **146**

# NORTH PROVIDENCE

POPULATION  
**32,532**

HOUSEHOLDS  
**13,755**

MEDIAN HOUSEHOLD INCOME  
**\$65,027**

**57% OWN**

**43% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$325,000**  
Monthly housing payment **\$2,302**

5 YEAR COMPARISON  
2016 **\$223,487** ↑ **2021**  
**45% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,763**

5 YEAR COMPARISON  
2016 **\$1,631** ↑ **2021**  
**8% INCREASE**

**\$92,077**

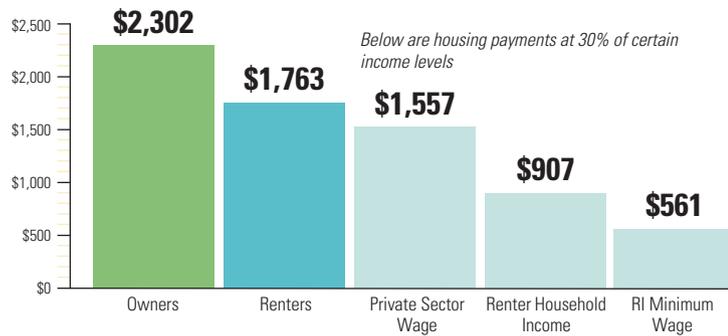
Income needed to afford this

**\$70,520**

Income needed to afford this

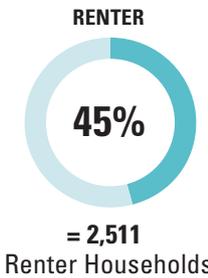
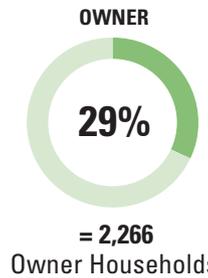
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**4,777** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **14,923** Single family **45%** Two or more **55%**

### INFRASTRUCTURE

REGION: Northeast

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● > Partial ○ None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

20,00 sq. ft. lot;  
Number of units determined by type

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **6** Single family **6** Two or more **0**

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

Number of households below HUD 80% area median income: **6,255**

**CURRENT** **6.57%** % of year-round housing stock **1,006** # of long-term affordable homes

Elderly **92%**

Family **1%**

Special Needs **7%**

### ADDED UNITS

Ownership **0** Rental **0**

### PRESERVED RENTALS

**239**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 0**

# NORTH SMITHFIELD

POPULATION  
**12,478**

HOUSEHOLDS  
**4,941**

MEDIAN HOUSEHOLD INCOME  
**\$81,195**

74% OWN

26% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$425,000**  
Monthly housing payment **\$2,744**

5 YEAR COMPARISON

2016 **\$290,571** 2021 **\$425,000**  
46% INCREASE

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,647**

5 YEAR COMPARISON

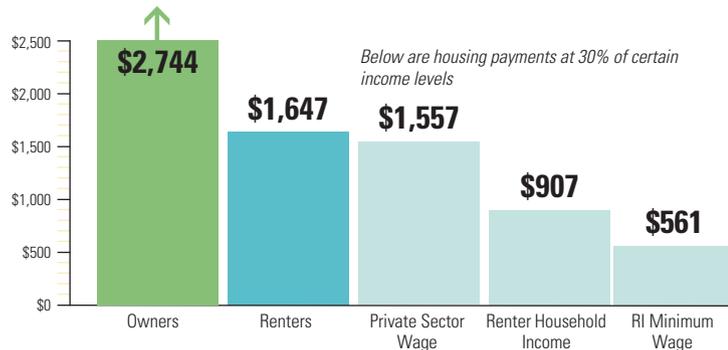
2016 **\$1,491** 2021 **\$1,647**  
10% INCREASE

**\$109,744** Income needed to afford this

**\$65,880** Income needed to afford this

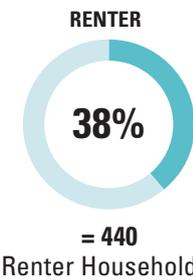
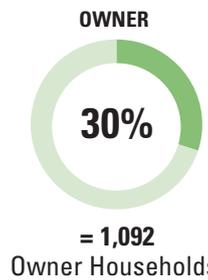
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,532** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **5,226** Single family **70%** Two or more **30%**

### INFRASTRUCTURE

REGION: Northwest

Public Water

Nearly Full  < Partial  None

Public Sewer

Nearly Full  < Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

6,000 sq. ft. lot;  
4,000 add'l sq. ft. per bedroom

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **15** Single family **15** Two or more **0**

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

Number of households below HUD 80% area median income: **1,315**

**8.20%** CURRENT % of year-round housing stock **414** # of long-term affordable homes

**71%** Elderly

**14%** Family

**14%** Special Needs

### ADDED UNITS

Ownership **1** Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**65**

# PAWTUCKET

POPULATION **71,821** | HOUSEHOLDS **27,903** | MEDIAN HOUSEHOLD INCOME **\$52,902**

48% OWN

52% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$290,000**  
 Monthly housing payment **\$1,925**

5 YEAR COMPARISON  
 2016 **\$190,108** ↑ **2021 \$53% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,481**

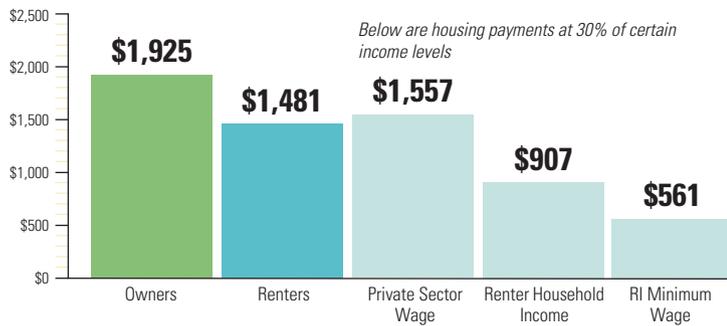
5 YEAR COMPARISON  
 2016 **\$1,461** ↑ **2021 1% INCREASE**

**\$77,004** Income needed to afford this

**\$59,240** Income needed to afford this

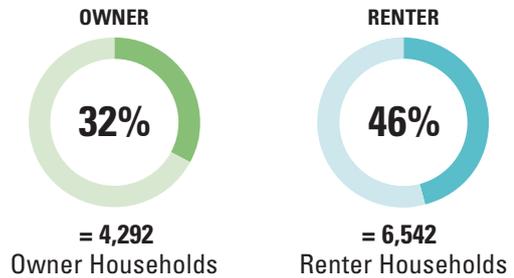
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**10,834** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **30,793** | Single family **33%** | Two or more **67%**

### INFRASTRUCTURE

REGION: Northeast

Public Water  
 Full  Partial  None

Public Sewer  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES  
 Yes  No

3,000 sq. ft. lot per unit;  
 Add'l zone 2,000 sq. ft. per 1<sup>st</sup> 4 units

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **20** | Single family **14** | Two or more **6**

### LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **15,165**

CURRENT **8.67%** % of year-round housing stock | **2,771** # of long-term affordable homes

Elderly **51%** | Family **42%** | Special Needs **7%**

ADDED UNITS: Ownership **0**, Rental **0** | PRESERVED RENTALS **28**

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): **492**

# PORTSMOUTH

POPULATION **17,332** | HOUSEHOLDS **7,314** | MEDIAN HOUSEHOLD INCOME **\$99,157**

80% OWN

20% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$520,000**  
Monthly housing payment **\$3,309**

#### 5 YEAR COMPARISON

2016 **\$379,670** ↑ **2021**  
**37% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,790**

#### 5 YEAR COMPARISON

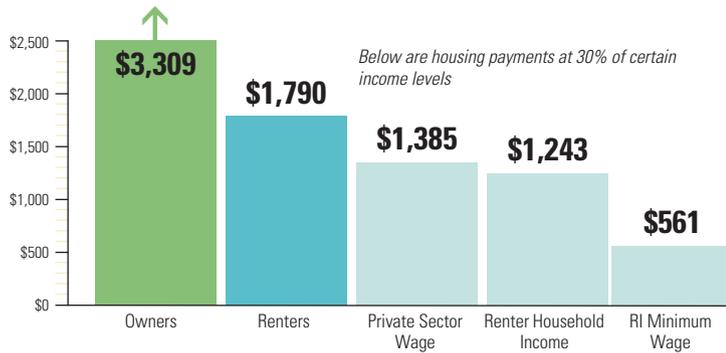
2016 **\$1,766** ↑ **2021**  
**1% INCREASE**

**\$132,367** Income needed to afford this

**\$71,600** Income needed to afford this

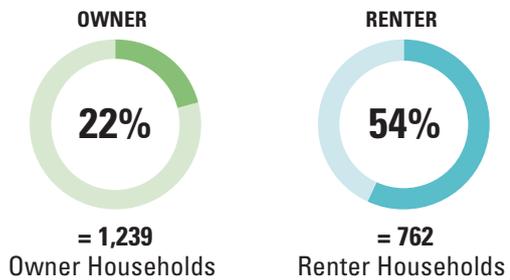
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,001** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **8,632** | Single family **77%** | Two or more **23%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **35** | Single family **35** | Two or more **0**

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

Number of households below HUD 80% area median income: **2,190**

**2.75%** CURRENT % of year-round housing stock | **204** # of long-term affordable homes

Elderly **82%**

Family **6%**

Special Needs **12%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **40**

# PROVIDENCE\*

POPULATION  
**179,472**

HOUSEHOLDS  
**64,190**

MEDIAN HOUSEHOLD INCOME  
**\$49,065**

**38% OWN**

**62% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$300,000**  
Monthly housing payment **\$2,200**

5 YEAR COMPARISON  
2016 **\$185,683** ↑ **2021**  
**62% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,846**

5 YEAR COMPARISON  
2016 **\$1,822** ↑ **2021**  
**1% INCREASE**

**\$87,996**

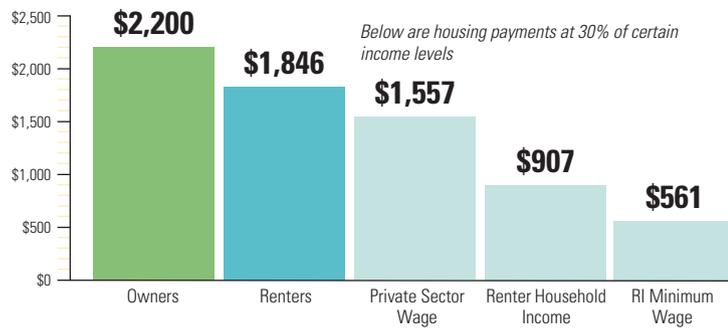
Income needed to afford this

**\$73,840**

Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS

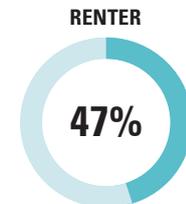


### COST BURDENED HOUSEHOLDS

**26,178** HOUSEHOLDS ARE COST BURDENED



= 8,487  
Owner Households



= 17,691  
Renter Households

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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **74,756** Single family **24%** Two or more **76%**

### INFRASTRUCTURE

REGION: Providence

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

● Yes ○ No

3,500 sq. ft. lot with 1,200 sq. ft. unit

### RESIDENTIAL DEVELOPMENT ORDINANCES

ADU

AHTF

AR

CP

FZ

G/VC

ID

IZ

MU

TOD

2021 BUILDING PERMITS: Total **128** Single family **6** Two or more **122**

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

Number of households below HUD 80% area median income: **35,560**



CURRENT

**14.90%** % of year-round housing stock

**10,604** # of long-term affordable homes



Elderly **41%**



Family **50%**



Special Needs **8%**

### ADDED UNITS

Ownership **0**

Rental **49**

### PRESERVED RENTALS

**259**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**1,223**

# RICHMOND

POPULATION <b>7,723</b>	HOUSEHOLDS <b>2,917</b>	MEDIAN HOUSEHOLD INCOME <b>\$98,940</b>	<b>94% OWN</b>	<b>6% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$392,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$2,698</b>	2016 \$305,703	2021 <b>28% INCREASE</b>

**\$107,905** Income needed to afford this

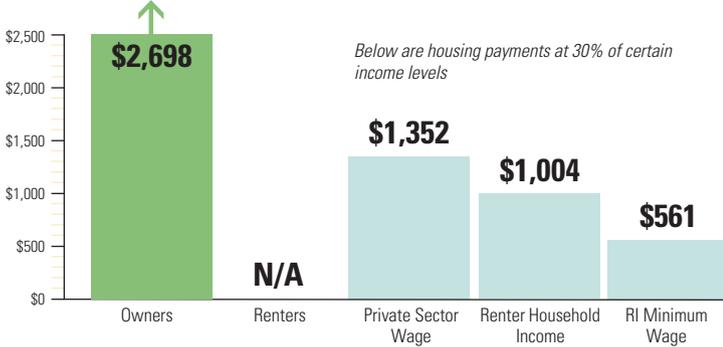
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2016 N/A	2021 N/A

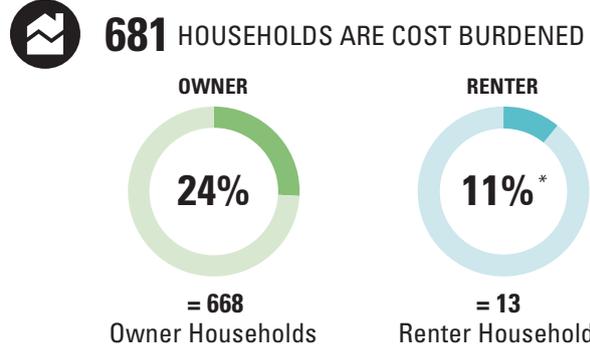
**N/A** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total	Single family	Two or more
<b>3,125</b>	<b>93%</b>	<b>7%</b>

### INFRASTRUCTURE

REGION: South

Public Water

Nearly Full    < Partial    None

Public Sewer

Nearly Full    Partial    None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes    No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **22**   Single family **22**   Two or more **0**

*Municipally reported*

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

Number of households below HUD 80% area median income: **525**

<b>CURRENT</b>	<b>3.71%</b> % of year-round housing stock	<b>108</b> # of long-term affordable homes
Elderly	<b>0%</b>	Family <b>57%</b>
		Special Needs <b>43%</b>

<b>ADDED UNITS</b>	<b>PRESERVED RENTALS</b>
Ownership <b>0</b> Rental <b>0</b>	<b>0</b>

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 32**

# SCITUATE

POPULATION <b>10,669</b>	HOUSEHOLDS <b>4,098</b>	MEDIAN HOUSEHOLD INCOME <b>\$95,907</b>	<b>88% OWN</b>	<b>12% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$381,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$2,565</b>	2016 \$311,384	2021 <b>22% INCREASE</b>

**\$102,599** Income needed to afford this

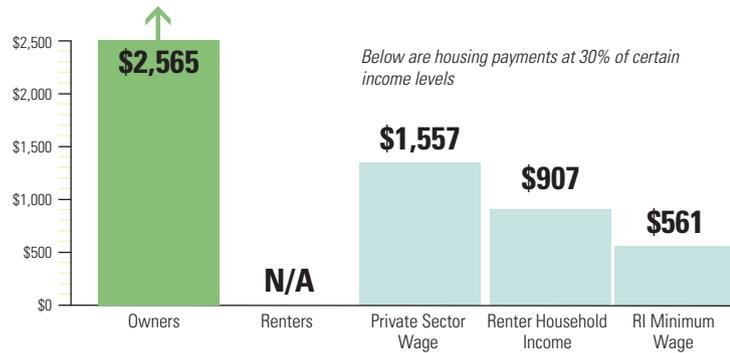
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2016 N/A	2021 N/A

**N/A** Income needed to afford this

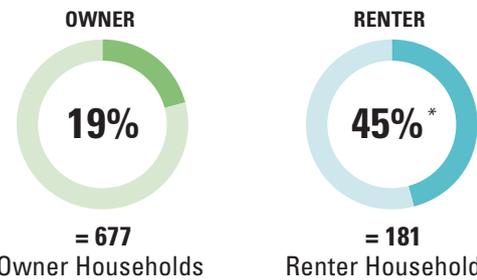
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**858** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total	Single family	Two or more
<b>4,466</b>	<b>89%</b>	<b>11%</b>

### INFRASTRUCTURE

REGION: Northwest

Public Water

Public Sewer

Nearly Full  < Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **26** Single family **26** Two or more **0**

### LONG-TERM AFFORDABLE HOMES

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

Number of households below HUD 80% area median income: **915**

**0.80%** CURRENT % of year-round housing stock **33** # of long-term affordable homes

**73%** Elderly **9%** Family **18%** Special Needs

### ADDED UNITS PRESERVED RENTALS

Ownership **0** Rental **0**

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): **0**

# SMITHFIELD

POPULATION **21,735** | HOUSEHOLDS **7,841** | MEDIAN HOUSEHOLD INCOME **\$86,991**

79% OWN

21% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$401,000**  
 Monthly housing payment **\$2,623**

5 YEAR COMPARISON  
 2016 **\$294,996** ↑ **2021 \$366,000**  
**36% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,833**

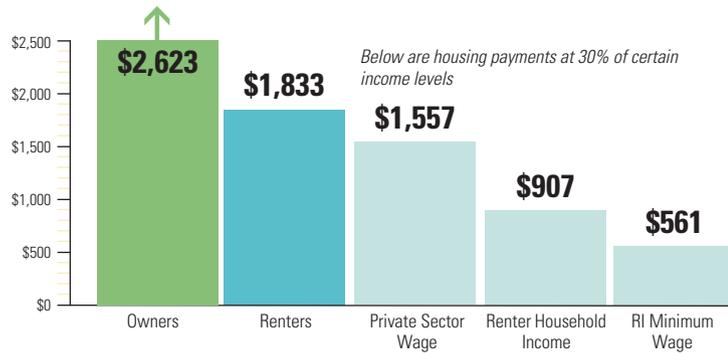
5 YEAR COMPARISON  
 2016 **\$1,249** ↑ **2021 \$1,833**  
**47% INCREASE**

**\$104,931** Income needed to afford this

**\$73,320** Income needed to afford this

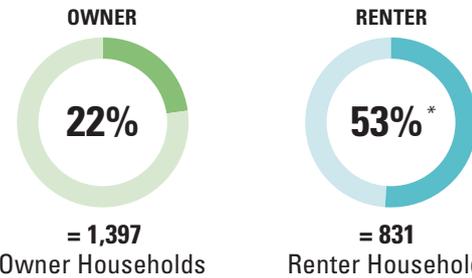
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,228** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **8,386** | Single family **67%** | Two or more **33%**

### INFRASTRUCTURE

REGION: Northwest

Public Water  
 Nearly Full  > Partial  None

Public Sewer  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES  
 Yes  No

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

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **28** | Single family **28** | Two or more **0**

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

Number of households below HUD 80% area median income: **2,290**

**5.54%** CURRENT % of year-round housing stock | **435** # of long-term affordable homes

Elderly **67%** | Family **19%** | Special Needs **14%**

ADDED UNITS: Ownership **0** | Rental **0** | PRESERVED RENTALS: **0**

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): **47**

# SOUTH KINGSTOWN

POPULATION **30,651** | HOUSEHOLDS **10,627** | MEDIAN HOUSEHOLD INCOME **\$96,526**

74% OWN

26% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$487,950**  
Monthly housing payment **\$3,069**

#### 5 YEAR COMPARISON

2016 **\$344,162** ↑ **2021**  
**42% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

#### 5 YEAR COMPARISON

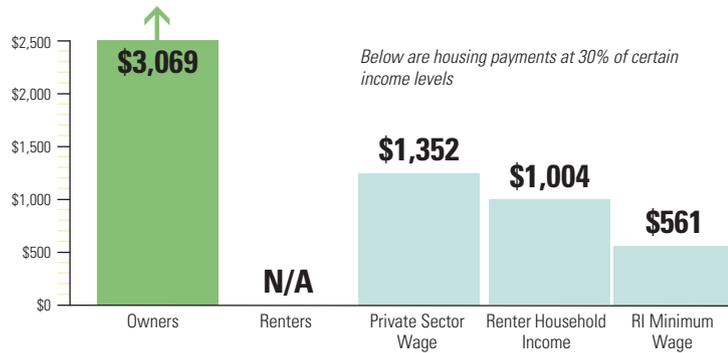
2016 **N/A** | 2021 **N/A**

**\$122,772** Income needed to afford this

**N/A** Income needed to afford this

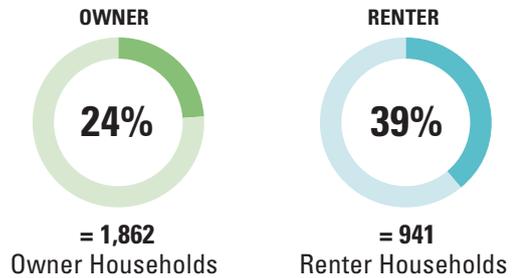
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,803** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **13,223** | Single family **83%** | Two or more **17%**

### INFRASTRUCTURE

REGION: South  
Public Water  
○ Nearly Full ○ Partial ○ None  
Public Sewer  
○ Nearly Full ○ < Partial ○ None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

● Yes ○ No  
15,000 sq. ft. lot for 1<sup>st</sup> 2 units;  
5,000 add'l sq. ft. per add'l unit

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **104** | Single family **80** | Two or more **17** | ADU **7**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **3,245**

**5.57%** CURRENT % of year-round housing stock | **607** # of long-term affordable homes

Elderly **57%** | Family **29%** | Special Needs **15%**

ADDED UNITS | PRESERVED RENTALS  
Ownership **1** | Rental **6** | **0**

State-Funded Homes  
BUILDING HOMES RHODE ISLAND (I - IV): **15**

# TIVERTON

POPULATION **15,730** | HOUSEHOLDS **6,452** | MEDIAN HOUSEHOLD INCOME **\$83,710**

78% OWN

22% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$381,000**  
Monthly housing payment **\$2,430**

5 YEAR COMPARISON  
2016 **\$267,681** ↑ **2021**  
**42% INCREASE**

**\$97,193**

Income needed to afford this

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,708**

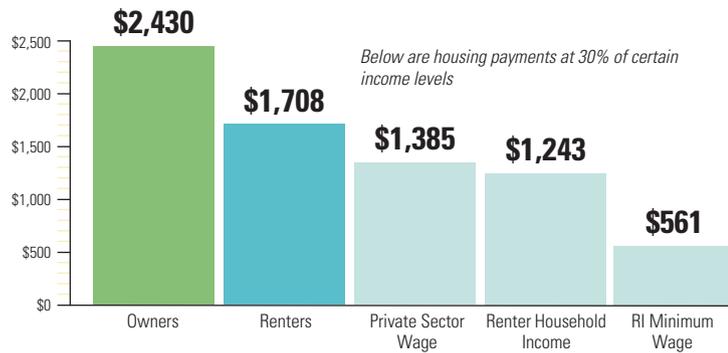
5 YEAR COMPARISON  
2016 **\$1,577** ↑ **2021**  
**8% INCREASE**

**\$68,320**

Income needed to afford this

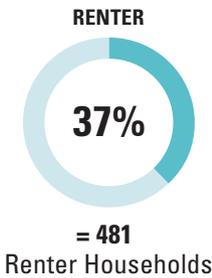
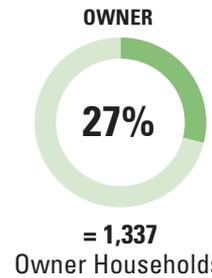
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,818** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **7,562** | Single family **74%** | Two or more **26%**

### INFRASTRUCTURE

REGION: Southeast

Public Water

○ Nearly Full ● < Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **38** | Single family **38** | Two or more **0**

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

Number of households below HUD 80% area median income: **2,175**

**5.17%** CURRENT % of year-round housing stock | **369** # of long-term affordable homes

Elderly **33%**

Family **59%**

Special Needs **8%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**217**

# WARREN

POPULATION  
**10,476**

HOUSEHOLDS  
**5,017**

MEDIAN HOUSEHOLD INCOME  
**\$64,034**

**56% OWN**

**44% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$410,000**  
Monthly housing payment **\$2,713**

5 YEAR COMPARISON

2016 **\$276,968** ↑ **2021**  
**48% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,977**

5 YEAR COMPARISON

2016 **\$2,030** ↓ **2021**  
**3% DECREASE**

**\$108,510**

Income needed to afford this

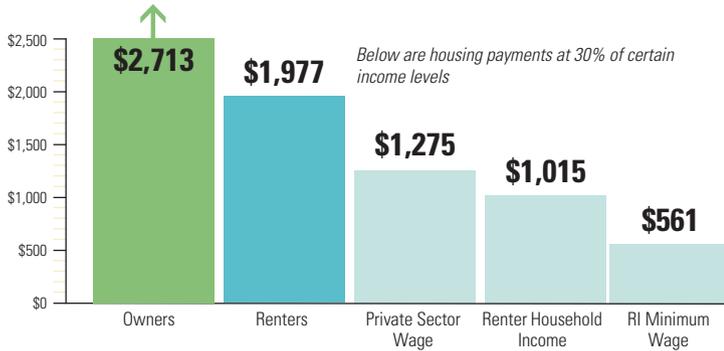
**\$79,080**

Income needed to afford this



## AFFORDABILITY GAP

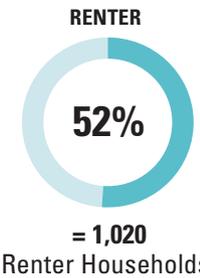
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**1,567** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **5,533** Single family **51%** Two or more **49%**

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  Partial  None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ **2021 BUILDING PERMITS:** Total **22** Single family **7** Two or more **15**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **2,290**



**CURRENT**

**4.23%** % of year-round housing stock

**213** # of long-term affordable homes



Elderly **0%**



Family **75%**



Special Needs **25%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV):**

**9**

# WARWICK

POPULATION **81,043** | HOUSEHOLDS **35,465** | MEDIAN HOUSEHOLD INCOME **\$73,285**

70% OWN

30% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$315,000**  
 Monthly housing payment **\$2,132**

5 YEAR COMPARISON  
 2016 **\$218,406** ↑ **2021 \$44% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,737**

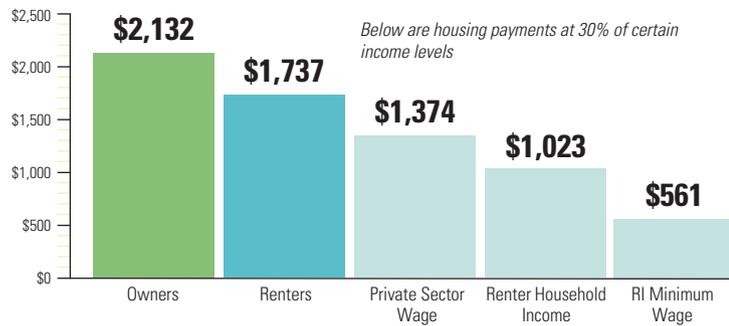
5 YEAR COMPARISON  
 2016 **\$1,692** ↑ **2021 3% INCREASE**

**\$85,271** Income needed to afford this

**\$69,480** Income needed to afford this

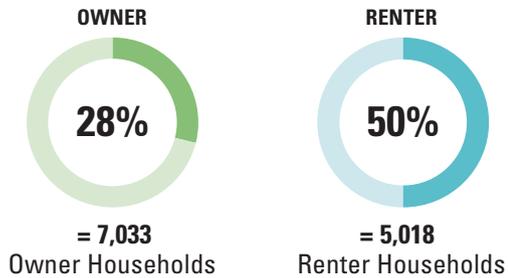
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**12,051** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **37,483** | Single family **71%** | Two or more **29%**

### INFRASTRUCTURE

REGION: Central

Public Water  
 Full  Partial  None

Public Sewer  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **80** | Single family **40** | Two or more **40**

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

Number of households below HUD 80% area median income: **12,470**

**5.47%** CURRENT % of year-round housing stock | **2,038** # of long-term affordable homes

**81%** Elderly | **7%** Family | **11%** Special Needs

ADDED UNITS: Ownership **0** | Rental **0** | PRESERVED RENTALS: **0**

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): **41**

# WESTERLY

POPULATION **22,501** | HOUSEHOLDS **10,375** | MEDIAN HOUSEHOLD INCOME **\$76,835**

68% OWN

36% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$461,250**  
Monthly housing payment **\$2,802**

5 YEAR COMPARISON  
2016 **\$316,847** ↑ **2021** **\$461,250**  
**46% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,272**

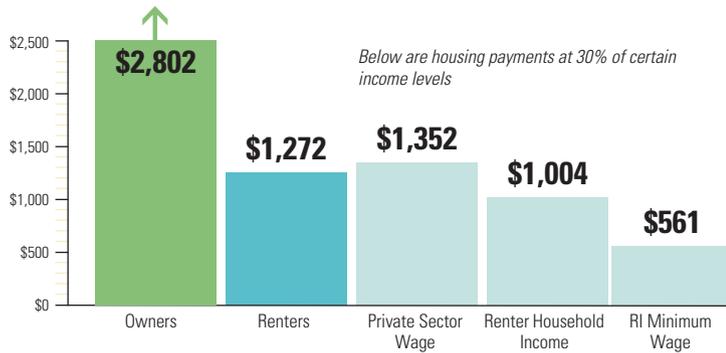
5 YEAR COMPARISON  
2016 **\$1,633** ↓ **2021** **\$1,272**  
**22% DECREASE**

**\$112,073** Income needed to afford this

**\$50,880** Income needed to afford this

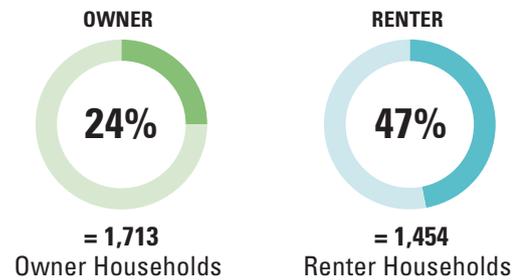
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,167** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **13,309** | Single family **67%** | Two or more **33%**

### INFRASTRUCTURE

REGION: South  
Public Water  
 Nearly Full  Partial  None  
Public Sewer  
 Nearly Full  < Partial  None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **37** | Single family **27** | Two or more **8** | ADU **2**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **3,690**

**5.10%** CURRENT % of year-round housing stock | **532** # of long-term affordable homes

Elderly **70%** | Family **16%** | Special Needs **14%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV):

**15**

# WEST GREENWICH

POPULATION <b>6,297</b>	HOUSEHOLDS <b>2,352</b>	MEDIAN HOUSEHOLD INCOME <b>\$120,484</b>	<b>84% OWN</b>	<b>18% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$490,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,478</b>	2016 \$368,745	2021 <b>33% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

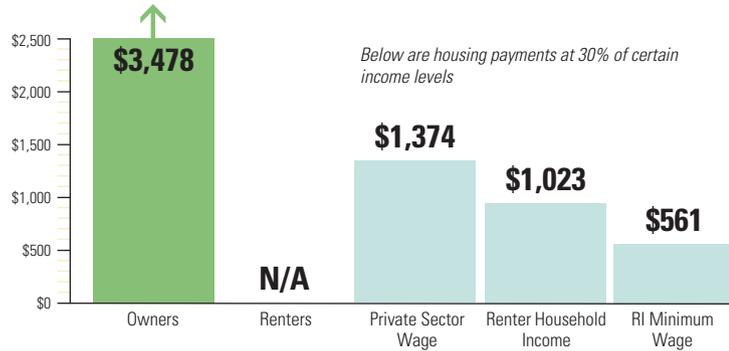
Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2016 \$2,098	2021 N/A

**\$139,116** Income needed to afford this

**N/A** Income needed to afford this

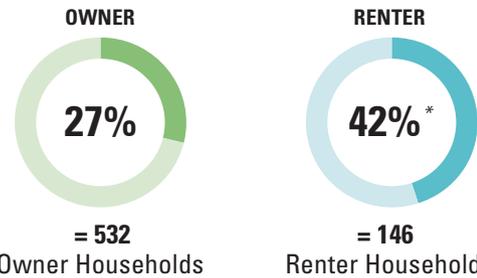
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**678** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total	Single family	Two or more
<b>2,473</b>	<b>85%</b>	<b>15%</b>

### INFRASTRUCTURE

REGION: Central

Public Water

Public Sewer

○ Nearly Full   ● < Partial   ○ None

### MULTIFAMILY BY RIGHT IN RESIDENTIAL ZONES

● Yes\*   ○ No

\*In Senior Village District only

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2021 BUILDING PERMITS:** Total **21**   Single family **21**   Two or more **0**  
*Municipally reported*

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

Number of households below HUD 80% area median income: **450**

<b>CURRENT</b>	<b>1.84%</b> % of year-round housing stock	<b>43</b> # of long-term affordable homes
<b>Elderly</b>	<b>0%</b>	<b>Family</b>
		<b>81%</b>
		<b>Special Needs</b>
		<b>19%</b>

<b>ADDED UNITS</b>	<b>PRESERVED RENTALS</b>
Ownership <b>15</b> Rental <b>0</b>	<b>0</b>

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 0**

# WEST WARWICK

POPULATION **28,937** | HOUSEHOLDS **13,034** | MEDIAN HOUSEHOLD INCOME **\$61,305**

55% OWN

46% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$305,000**  
Monthly housing payment **\$2,182**

#### 5 YEAR COMPARISON

2016 **\$202,673** ↑ **2021**  
**50% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,658**

#### 5 YEAR COMPARISON

2016 **\$1,611** ↑ **2021**  
**3% INCREASE**

**\$87,263**

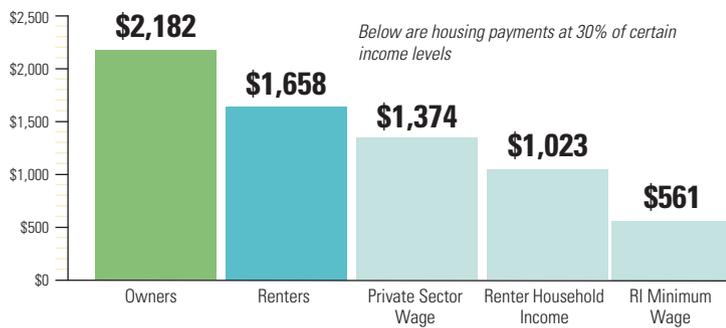
Income needed to afford this

**\$66,320**

Income needed to afford this

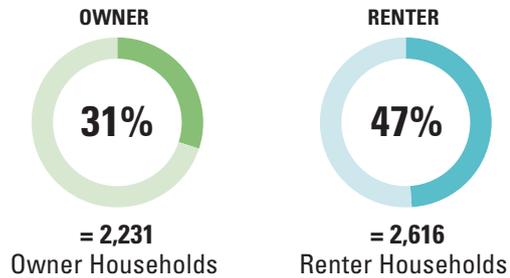
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**4,847** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **13,985** | Single family **45%** | Two or more **55%**

### INFRASTRUCTURE

REGION: Central

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2021 BUILDING PERMITS: Total **35** | Single family **6** | Two or more **29**

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

Number of households below HUD 80% area median income: **6,245**

**7.99%** CURRENT % of year-round housing stock | **1,104** # of long-term affordable homes

Elderly **63%**

Family **27%**

Special Needs **10%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **4**

# WOONSOCKET

POPULATION **41,616** | HOUSEHOLDS **16,515** | MEDIAN HOUSEHOLD INCOME **\$44,310**

37% OWN

63% RENT



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$290,000**  
Monthly housing payment **\$2,102**

#### 5 YEAR COMPARISON

2016 **\$169,349** ↑ **2021**  
**71% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$1,204**

#### 5 YEAR COMPARISON

2016 **\$1,279** ↓ **2021**  
**6% DECREASE**

**\$84,089**

Income needed to afford this

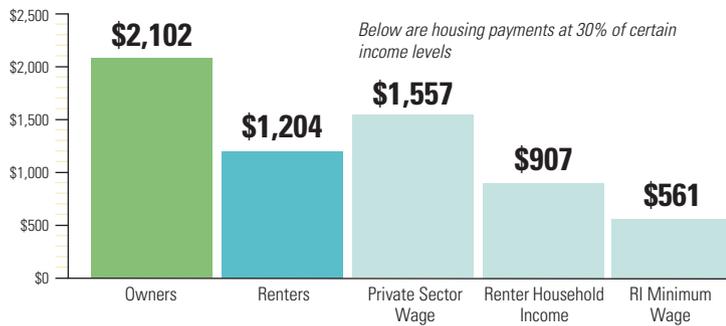
**\$48,160**

Income needed to afford this



## AFFORDABILITY GAP

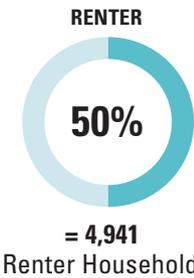
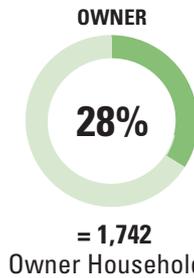
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**6,683** HOUSEHOLDS ARE COST BURDENED



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



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total **18,680** | Single family **25%** | Two or more **75%**

### ▶ INFRASTRUCTURE

REGION: Northwest

Public Water

● Full ○ Partial ○ None

Public Sewer

○ Nearly Full ● Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

IN RESIDENTIAL ZONES

● Yes ○ No

6,000 sq. ft. lot;  
4,000 add'l sq. ft. per add'l unit

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2021 BUILDING PERMITS: Total **35** | Single family **35** | Two or more **0**

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

Number of households below HUD 80% area median income: **10,185**



**CURRENT 15.90%** % of year-round housing stock | **3,048** # of long-term affordable homes



Elderly **42%**



Family **53%**



Special Needs **5%**

### ADDED UNITS

Ownership **0** | Rental **0**

### PRESERVED RENTALS

**100**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 400**

**Attachment 6**

Health related housing assessments from the 2022 Housing RI Fact Book

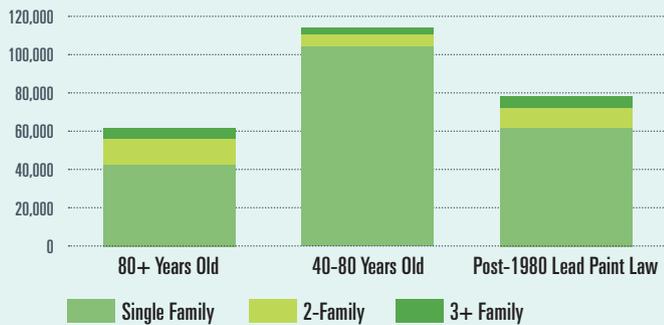
# HEALTHY HOUSING ASSESSMENT

As HousingWorks RI has noted for many years, while the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for actual problems.

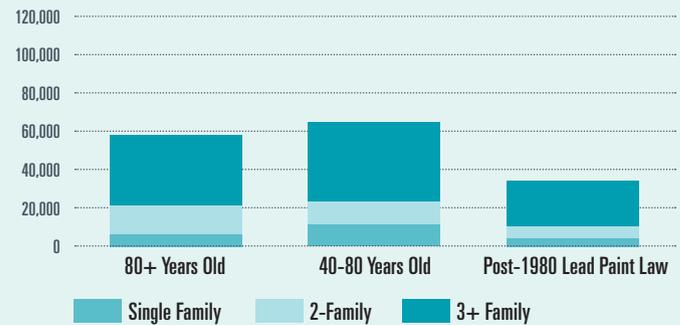
Without address-level data, HousingWorks RI will continue to use available proxy measures. Each of the metrics below are generally worsened by older stock.

## RHODE ISLAND'S HOUSING STOCK: BY TENURE, YEAR BUILT, AND NUMBER OF UNITS

### OWNER | Age of Housing

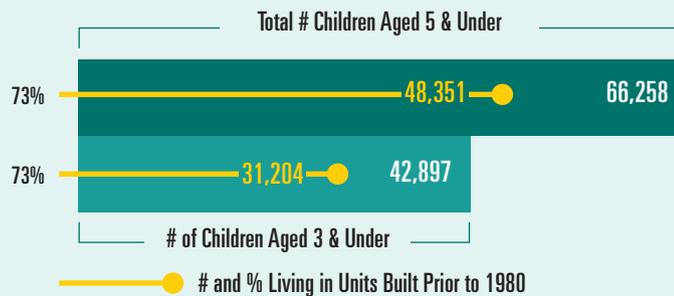


### RENTER | Age of Housing



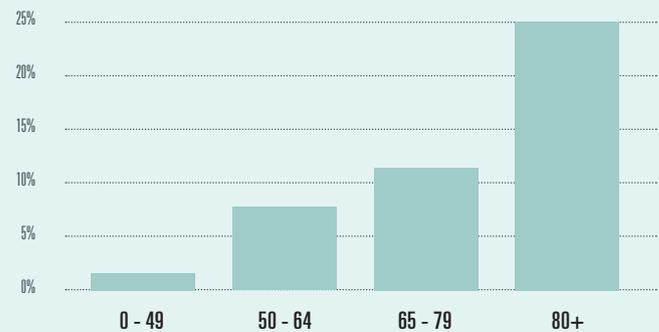
## LEAD EXPOSURE RISK

### Children Aged Five & Younger in Homes Built Prior to 1980



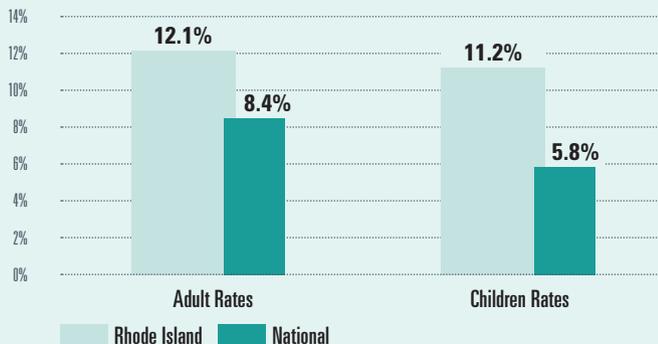
## ACCESSIBILITY

### % Individuals Living with Ambulatory Disability & Living in Homes Built Prior to 1980 by Age



## AIR QUALITY

### 2020 Asthma Rates: Rhode Island v. Nationwide



## THERMAL CONTROL

### LIHEAP

**\$24,695,031**

Funding dispersed as of July 2021 in FFY 2021 (10/1/2020-9/30/2021)

**26,099**  
Households Served

### Weatherization

**\$1,451,456**

Funding dispersed in PY 2020 (7/1/2021-6/30/2022)

**690**  
Homes Weatherized

### HEALTH RISKS OF OLDER HOUSING

More than 300,000 of Rhode Island's housing units—or 73 percent—were built before 1980. Of those, 44 percent are 2-family or multifamily (3+) units, which present a much greater risk to renters, who occupy 80 percent of this stock.<sup>29</sup> During the 2021 legislative session, a bill was proposed that would have required landlords to provide a prospective tenant with a certificate of rental suitability (HB5389, 2021).<sup>30</sup> While the bill did not make it into law, such measures represent opportunities not only to protect tenants and ensure a healthier housing stock, but also a step toward the kind of data system that would help establish a true measure of healthy housing.

### RISKS TO SPECIAL POPULATIONS

#### LEAD EXPOSURE RISK<sup>31</sup>

Childhood exposure to lead can cause irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.<sup>32</sup> Due to the significant health risks posed by lead poisoning, all housing units in the state are required to meet Minimum Housing Standards under the Housing Maintenance and Occupancy code (RIGL 45-24.3). This law requires that housing be lead-safe and provides abatement requirements for those housing units that have lead present. Of the nearly three-quarters of the state's housing stock built before 1980, less than 10 percent hold a temporary lead certificate.<sup>33</sup>

#### ACCESSIBILITY

Nearly 52,000 Rhode Islanders with an ambulatory disability live in a home that is more than 40 years old, leading to risks of falls and home injury due to lack of accessibility features. Nearly 11,000 of these residents are aged 80 or older; more than 15,000 and 17,000 are aged 65-79, and 50-64, respectively.<sup>34</sup> The Rhode Island Governor's Commission on Disabilities established the Livable Home Modification grant to help those with physical disabilities modify their homes for accessibility; the Rhode Island General Assembly this year has made grants available to cover 50 percent of costs up to \$4,500.<sup>35</sup>

### GENERAL HAZARDS

#### AIR QUALITY

Rhode Island asthma rates for both adults and children are well above the national average.<sup>36</sup> Almost all of U.S. HUD's Healthy Home Principles address respiratory issues, such as pests, mold, and ventilation. Asthma is associated with absences from school<sup>37</sup> and emergency room visits.<sup>38</sup>

#### THERMAL CONTROL

One solution to thermal control issues is the Low Income Home Energy Assistance Program (LIHEAP), funded by the U.S. Department of Health and Human Services. The

program helps low-income Rhode Island households with heating costs, cooling grants, and crisis grants for those in danger of utility shut off. The Weatherization Program, funded by the U.S. Department of Energy (DOE), helps ensure proper insulation and energy efficiency of homes. Nearly all weatherization jobs include a blending or leveraging of funds from DOE, Rhode Island Energy, or LIHEAP. Funds are accessed through nine regional community action agencies across the state and overseen by the Rhode Island Department of Human Services.<sup>39</sup>