



RHODE ISLAND  
Housing Resources Commission

February 18, 2025

The Honorable Daniel J. McKee  
Governor of the State of Rhode Island

RE: Rhode Island Housing Resources Commission Annual Report

In accordance with Rhode Island General Law § 42-128-16, the Rhode Island Housing Resources Commission (HRC) submits the following annual report. This report includes information on HRC activities and programs, housing related data, and findings regarding current housing issues in the state.

The contents of this report underscore the significant housing challenges in this state – many of which are exacerbated by the lack of sufficient housing production. While significant work remains to address housing needs in our state, thanks to the investments in housing made by the Governor, the General Assembly, and the HRC, in 2023, Rhode Island made significant progress on this front, with 2,453 housing units were permitted, the most in nearly two decades.

The HRC looks forward to highlighting additional ways to increase housing production and address other housing needs in the State, including through the upcoming state housing plan, *Housing 2030*, a preview of which is included herein.

Please let us know if you have any questions. Thank you for your partnership.

Best,

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Hannah Moore  
Executive Director  
Housing Resources Commission

cc: Melina Lodge, Vice-Chair, Housing Resources Commission  
Deborah Goddard, Acting Secretary of Housing, Rhode Island Department of Housing

- Attachment 1: HRC Activities and Programs
- Attachment 2: Findings and recommendations regarding housing issues
- Attachment 3: Progress towards long-term affordable homes
- Attachment 4: Community specific housing conditions
- Attachment 5: Health related housing assessment
- Attachment 6: Information regarding the incidence of lead poisoning



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The Honorable Dominick J. Ruggerio  
President of the Senate

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The Honorable K. Joseph Shekarchi  
Speaker of the House of Representatives

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**Attachment 1**  
HRC Activities and Programs

Below is a summary of programs supported with HRC resources in Fiscal Year (FY) 2025:

- Homeless Assistance – The substantial majority of HRC program resources for FY 2025 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. \$4.5M in HRC resources were allocated to this process.
- Centralized Wait List – Rhode Island Housing was allocated \$100,000 to support the costs 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 Rhode Island Department of Health (RIDOH), through a Memorandum of Agreement with the HRC, has assumed responsibility for administration of the Lead Hazard Mitigation Act. The HRC allocates \$500,000 annually in support of administrative costs for assumption of this assignment. RIDOH is able to coordinate administration of training and enforcement with the agency’s other healthy housing initiatives.
- Building Homes Rhode Island – The HRC has allocated resources through the Building Homes Rhode Island program to the following projects:
  - *Center City Hybrid – 4% (East Providence, census tract 010200)* - \$1,000,000 in 2024 for development of 95 units of affordable housing. This project is being developed by One Neighborhood Builders in partnership with Foster Forward, Family Service of Rhode Island, and Crossroads of Rhode Island, a partnership known as the Taunton Avenue Collaborative.
  - *321 Knight Street (Providence, census tract 001100)* - \$490,000 in 2024. Development of 41 affordable apartments and ground-floor commercial and community space on the corner of Westminster and Knight Streets. This project is being developed by SWAP.
  - *Center City Hybrid – 9% (East Providence, census tract 010200)* - \$582,437 in 2024. Development of 49 apartments. This project is being developed by One Neighborhood Builders in partnership with Foster Forward, Family Service of Rhode Island, and Crossroads of Rhode Island, a partnership known as the Taunton Avenue Collaborative.
  - *Parcel 9 Phase II East Building (Providence, census tract 003700)* - \$952,253 in 2024 for the development of 61-unit affordable mixed-income apartment building in the I-195 District. This project is being developed by Pennrose, LLC.
  - *1624 Lonsdale Avenue (Lincoln, census tract 011701)* - \$490,164 in 2024 for a proposed residential re-development consisting of the conversion of the former Lincoln Memorial School into 26 new affordable apartments. This project is being developed by Lonsdale Valley JV, LLC, a joint venture between Valley Affordable Housing Corp. and Lonsdale Memorial Holdings, LLC.
  - *Frontline Childcare (Woonsocket, census tract 017600)* - \$600,000 in 2024 to develop four affordable apartments. This project is being developed by NeighborWorks Blackstone River Valley.



In addition to its annual process, the HRC conducted a process of developing additional plans for allocating additional funds that became available. The HRC aligned on prioritizing resources for increasing housing development, addressing homelessness, and focusing on special populations with specific housing needs. As such, in FY2024, the HRC approved the following additional awards:

- Pipeline Development Mini-grants -- \$400,000 to assist municipalities in identifying potential sites for redevelopment as affordable or mixed-income housing and successfully moving those projects forward.
- Data Analysis and Planning -- \$200,000 consisting of (1) \$150,000 to hire a contract staffer to work at the Department of Housing as a HMIS data analyst and (2) to \$50,000 to conduct additional data analysis and/or planning.
- Residential Construction Workforce Training -- \$200,000 for housing-related workforce training through the Governor's Workforce Board.
- Housing Production Fund Capital and Extremely Low-Income (ELI) -- \$1,200,000 plus any additional funds generated in FY2024: Funding to support both the development of new affordable housing and the preservation of existing affordable units, as well as operating subsidies needed to support extremely low-income units.

## **Attachment 2**

### Findings and recommendations regarding housing issues

In consultation with the Housing Resources Commission, the Department of Housing is in the process of developing the upcoming state housing plan, *Housing 2030*. The attached presentation summarizes key goals that are being set to address housing issues in Rhode Island and the proposed strategies to address them over the next five years. Additionally, the Department of Housing is in the process of publishing its Annual Integrated Housing Report which will be issued by April 15<sup>th</sup>.



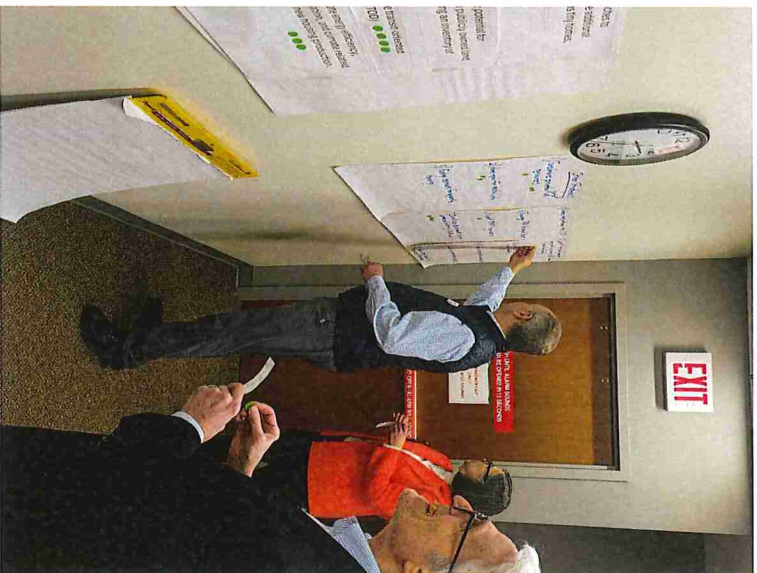
Ivy Place East Providence  
Union Studio

# Updates Regarding Housing 2030

Housing Resources Commission Annual Report Attachment 2  
February 13, 2025

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# Quick reminders: What is *Housing 2030*?

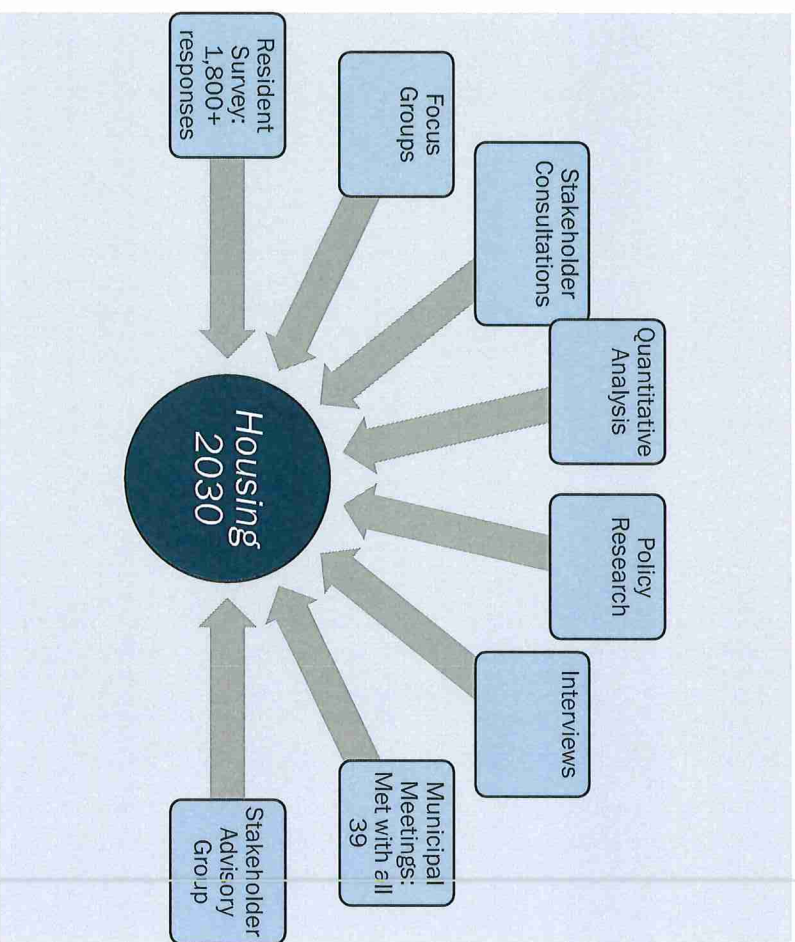


- *Housing 2030* is the state housing plan for 2026-2030
- The plan will set out **concrete and measurable** housing-related goals and align on strategies for achieving these goals.
- *Housing 2030* is grounded in the existing and projected housing needs of Rhode Islanders and Rhode Island communities.
- *Housing 2030* will be an actionable plan:
  - Creates and informs tools for Rhode Island communities to use
  - Serves as a roadmap for policy and budget proposals for FY2026 and beyond
  - Helps guide the State's use of federal funds
  - To be adopted as the State's Guide Plan Element – which will inform municipal planning efforts for years to come



# Quick reminders: Process overview

- Led by the Rhode Island Department of Housing over the last year and a half with contract support from Abt Global, RI League of Cities and Towns, Housing Works RI, and Root Policy Research
- On track to share proposed plan in March
  - Planning to accept public comments on that draft before proceeding with adoption process through State Guide Plan process
- This presentation:
  - Previews draft goals and strategies
  - Discusses key recommendation around municipal goals & zoning/regulatory reforms



# Over and over, we heard...

01

Our kids and grandkids can't afford to live here anymore

02

Employers are struggling to attract and retain a talented workforce due to rising housing costs

03

Seniors want to downsize but cannot find available and affordable homes

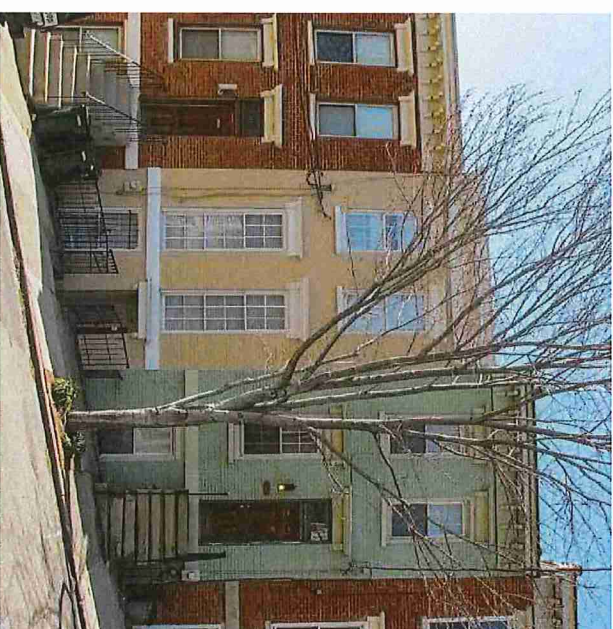
04

A lack of affordable housing is driving increased rates of homelessness

# Diverse Housing Options

## Resident survey data

- Residents want more options for housing that meets the needs of diverse Rhode Islanders:
- 58% want duplexes/townhouses/triple-deckers
- 53% want more multifamily apartments
- 53% want more accessible housing options



*“A lot of my neighbors are older and would love to stay in the community but can’t find housing to downsize.”*  
Resident, Little Compton

*“We live in a summer community. There is a critical shortage of year-round rental units available for families.”*  
Resident, Portsmouth



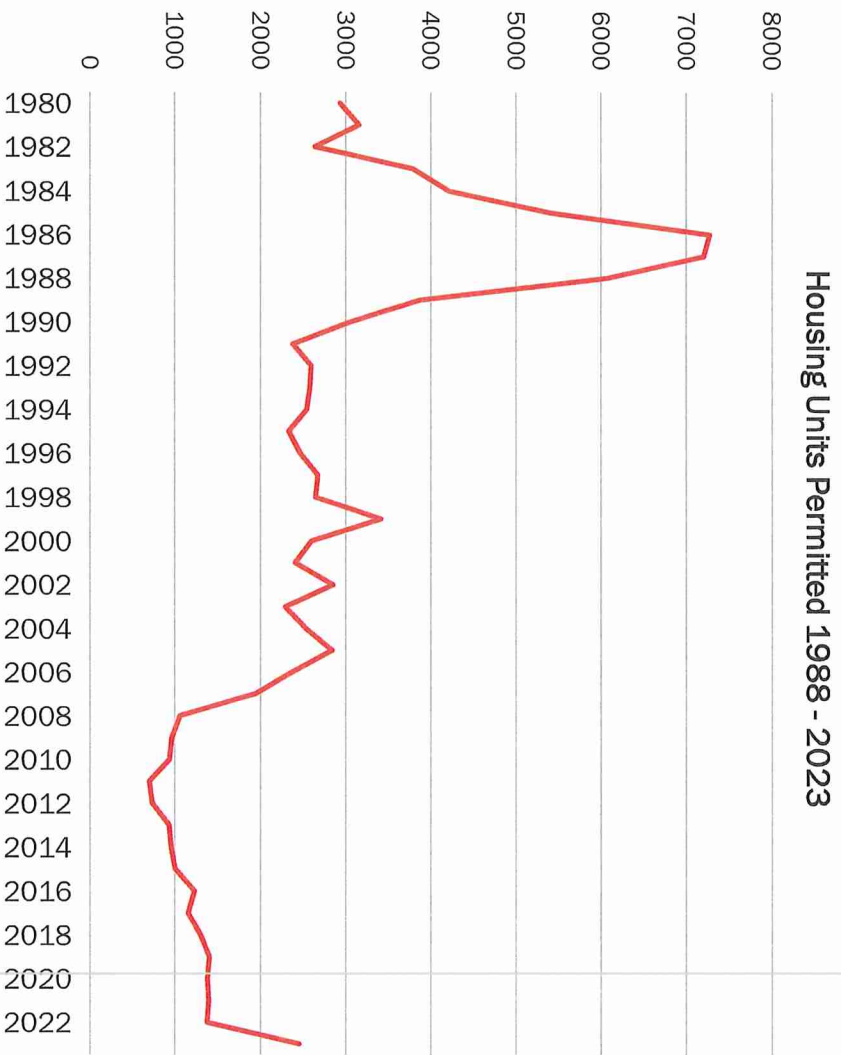
# How did we get here?

By not building enough homes...

- 79% of residents agreed that Rhode Island needs more housing.
- Rhode Island's current pace of housing production is not sufficient to keep up with the state's projected population growth.

*"There isn't enough being built to handle the number of people who would like to move here and help our city grow."*

*Resident, Providence*



Source: US Census Building Permit Survey and Housing Works RI

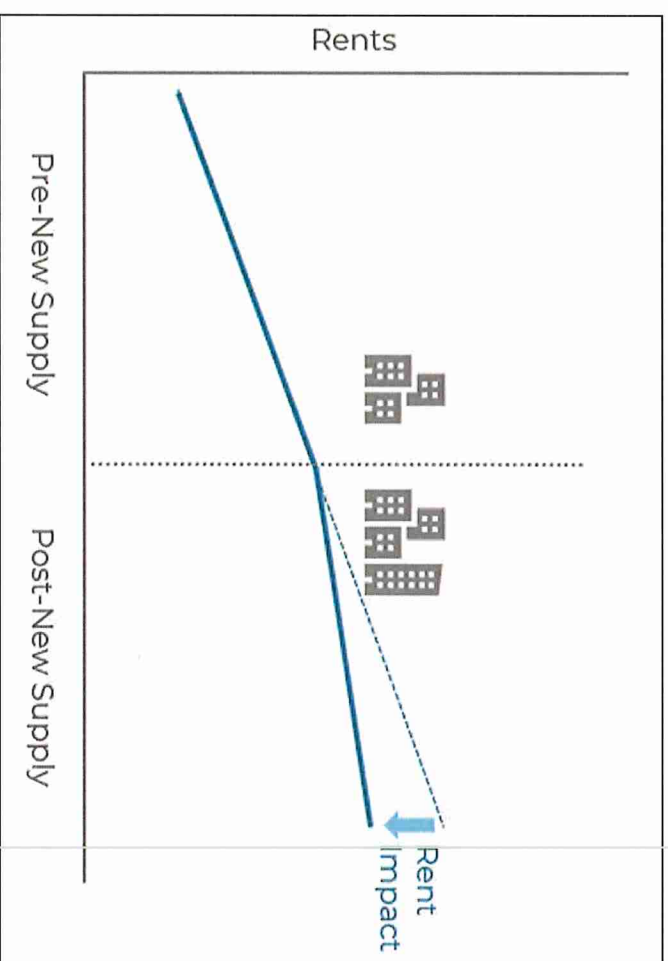


## **Vision Statement: *Housing 2030***

*Produce and preserve housing to meet and respond to the needs of all Rhode Islanders; with a focus on creating strong communities with a diversity of housing options that are affordable and accessible.*

# Impact of Housing Supply on Affordability

- Increased housing production and preservation are essential strategies for achieving long term housing affordability
- Increased housing supply helps moderate price increases therefore making housing more affordable to low- and moderate-income families<sup>1</sup>
- Vacancy rates in Rhode Island and growing housing prices signal a strong need for additional housing construction

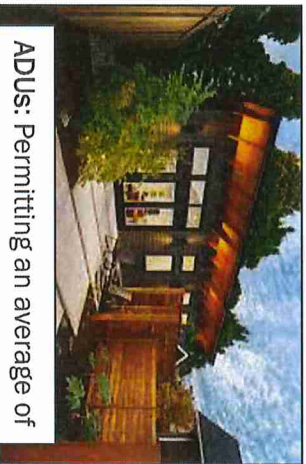


1. NVU Furman Center – “Supply Skepticism”. 2018. Been, Ellen, O’Reagan

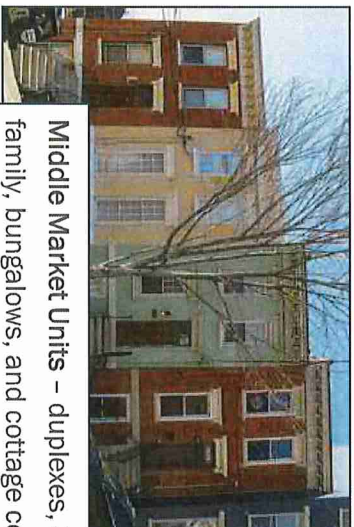


# Housing 2030 Goals

1. Increase the production of homes and focus on
  1. Middle market units
  2. Accessory dwelling units
  3. Affordable rentals
  4. Low-cost homeownership
2. Preserve affordable homes
3. Navigate towards 2030 goals



ADUs: Permitting an average of 35 ADUs annually ('21-'23)



Middle Market Units – duplexes, 3-4 plexes, 5-9 unit, attached single-family, bungalows, and cottage courts  
Currently permitting an average of 195 middle market units ('19-'23)



Affordable Homeownership – sales priced under \$400k  
Currently averaging 90 units per year ('19-'23)



Affordable Rentals – LMH units (up to 80% of AMI)  
Averaging 237 COs annually ('19-'23)

# Housing 2030 Goals

By 2030 proposing to...



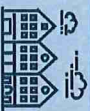
Permit 15,000 new homes



Create 1,000 low-cost homeownership units



Triple ADUs permitted



Increase middle-market units by 50%



Finance 2,250 affordable rental units



Preserve affordable homes



Navigate towards 2030 goals

Draft content for discussion

*This would mean more housing options and would...*

Slow housing cost growth and put Rhode Island on a path to healthier vacancy rates

Increase inventory of for sale homes that cost less than \$400k

Expand lower cost options that more families, seniors, and our workforce can afford

Building a variety of home types that meet community needs

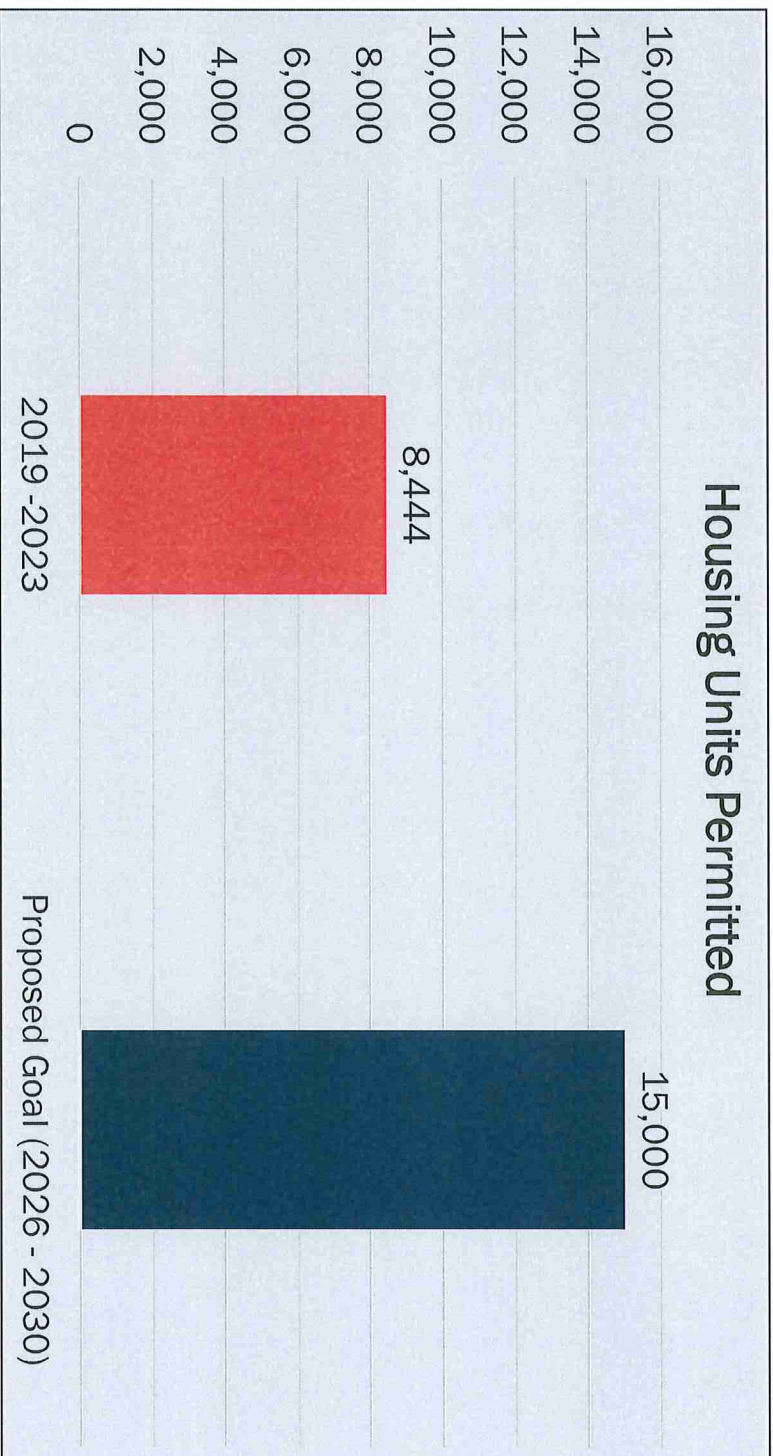
Support low and moderate income Rhode Islanders and include 375 permanent supportive housing and 500 extremely low income homes

Maintain affordability that already exists

Complement efforts to improve education, create a healthier RI, address climate change, and build a Rhode to Prosperity



# Housing 2030 Overall Production Goal



# What is standing in the way of building more...

We don't allow the homes we need to be built by right

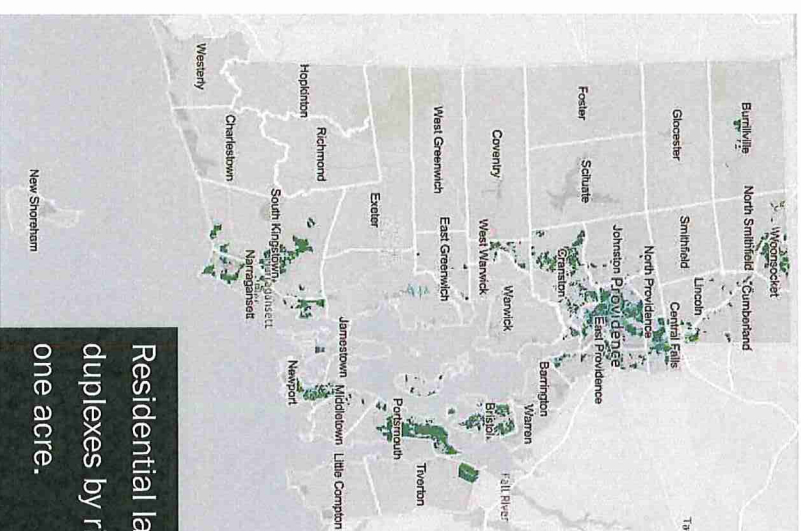
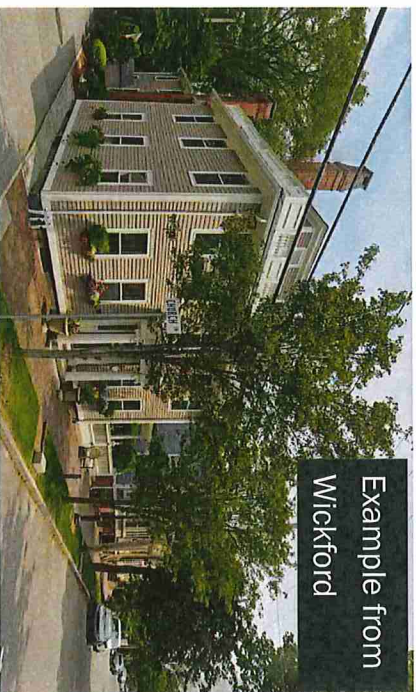
Local zoning ordinances present barriers to middle market housing production

- > Require extra review
- > Require large minimum lot sizes

87% of Rhode Island is zoned for single-family by right

20% of Rhode Island is zoned for 2-family by right

Source: HousingWorks RI Facebook and RI Zoning Atlas



Residential land zoned for duplexes by right on less than one acre.

Source: RI Zoning Atlas (Housing Works RI)

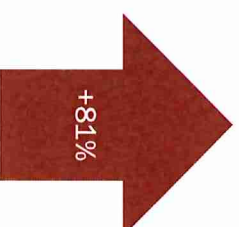
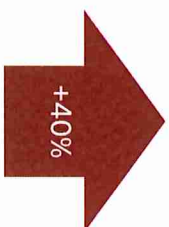
# The effects of rising development costs

1. Total development costs (TDC) include costs for **land, hard costs** (labor, materials) and **soft costs** (architecture, permitting, etc.)

2. When TDC rises, the sales prices or rents needed to support that development also rise

3. In cases where the market won't support the higher rents or sales prices, the development isn't built

Cost of construction materials since Feb. 2020



RI land values, 2012-22



4. With land values, materials and labor costs all on the rise, construction costs have skyrocketed

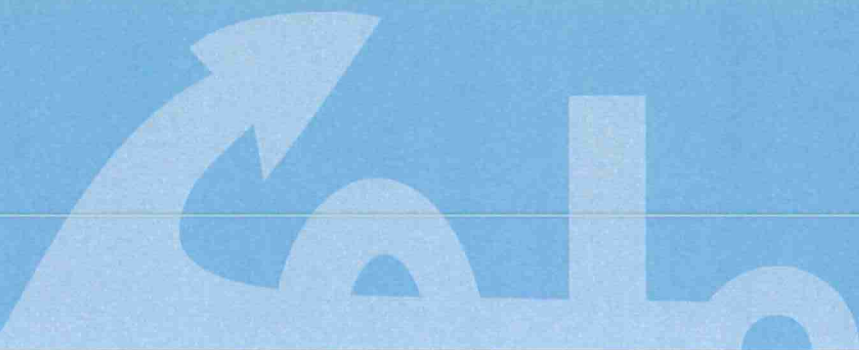
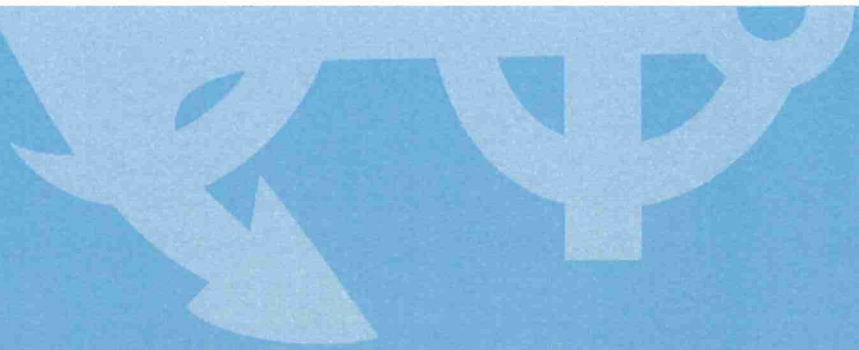
5. As a result, the number of newly developed homes with a sales price under \$400k has fallen by 47% since 2022



# Strategies

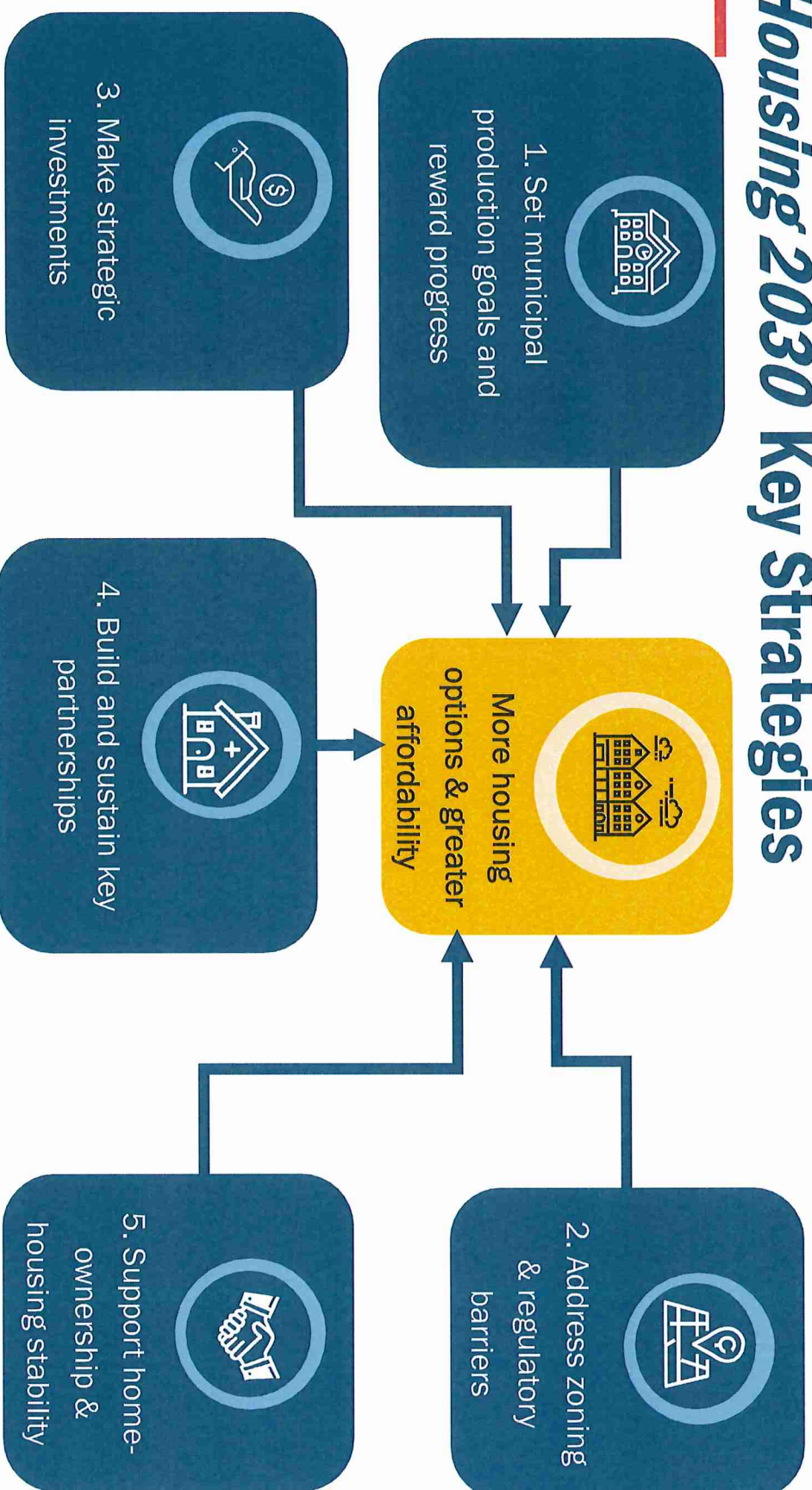


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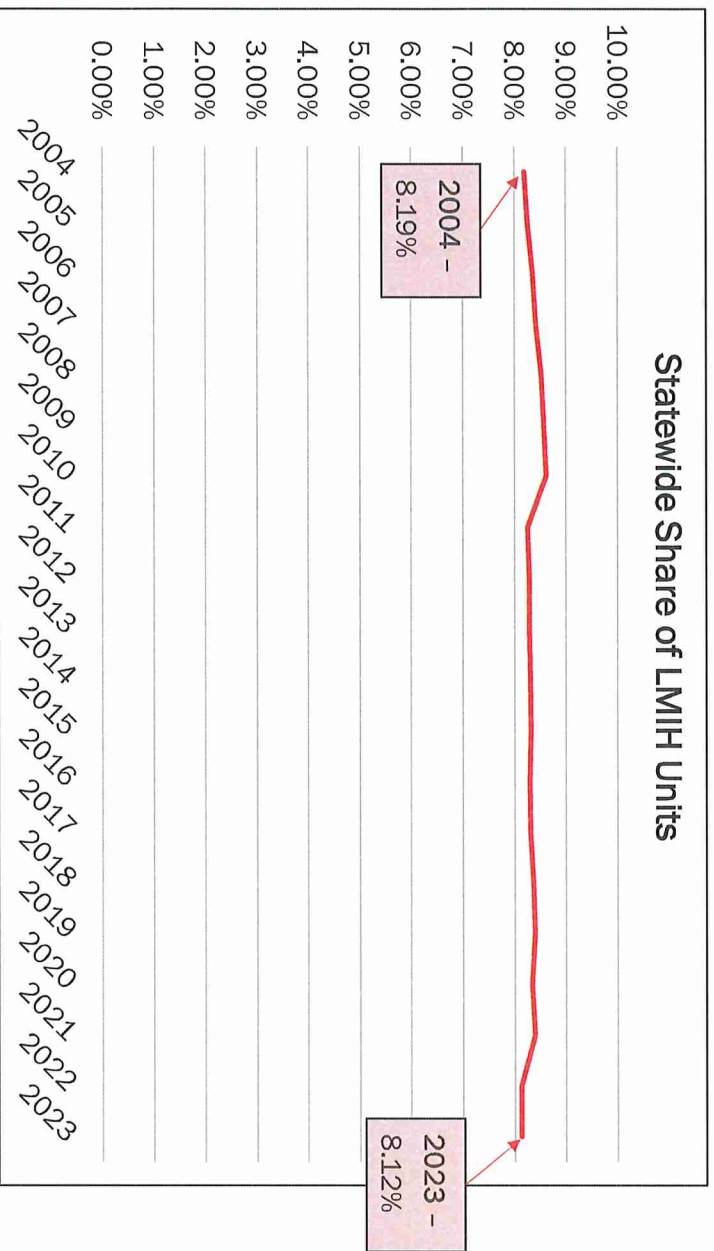


# Housing 2030 Key Strategies



# Progress on 10% Goal

Share of LMIH housing has not increased over the last 20 years



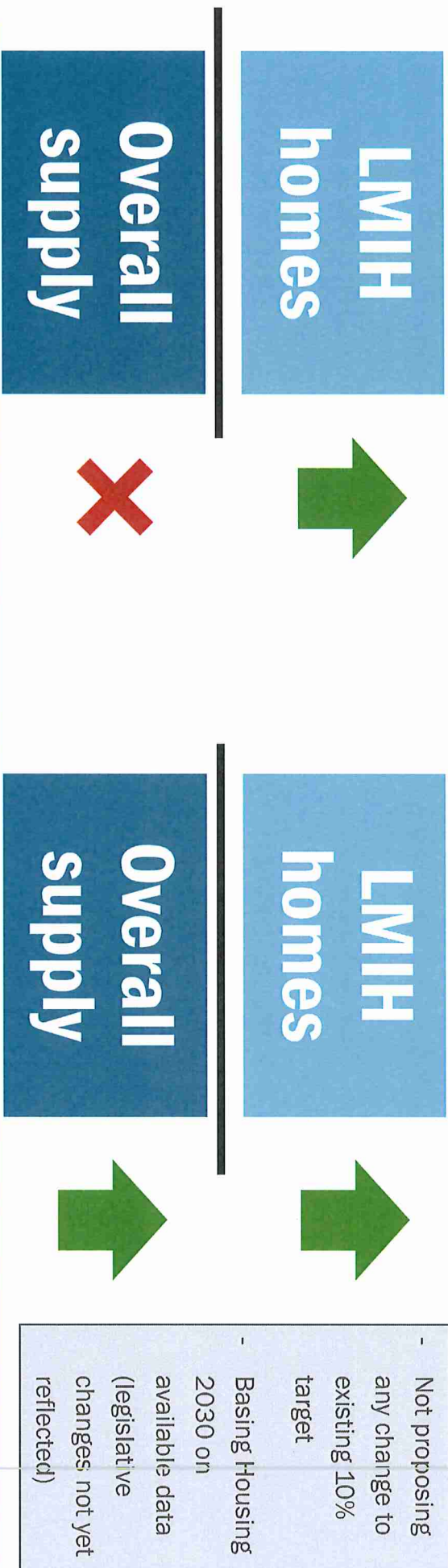
- Only 8 RI municipalities have ever hit or exceeded the 10% goal at any point
- As of 2023, only 4% of municipalities have exceeded the 10% (does not include rental exemption)

# Proposing "both and" approach to municipal goals

## Asking municipalities to focus on both LMIH production and overall production

Current system: focuses on increasing LMIH homes, and many communities report their strategy for reaching 10% involves NOT building any more homes that don't qualify.

Housing 2030: would focus on increasing LMIH homes and overall supply to better meet Rhode Island's diverse housing needs.



- Not proposing any change to existing 10% target
- Basing Housing 2030 on available data (legislative changes not yet reflected)



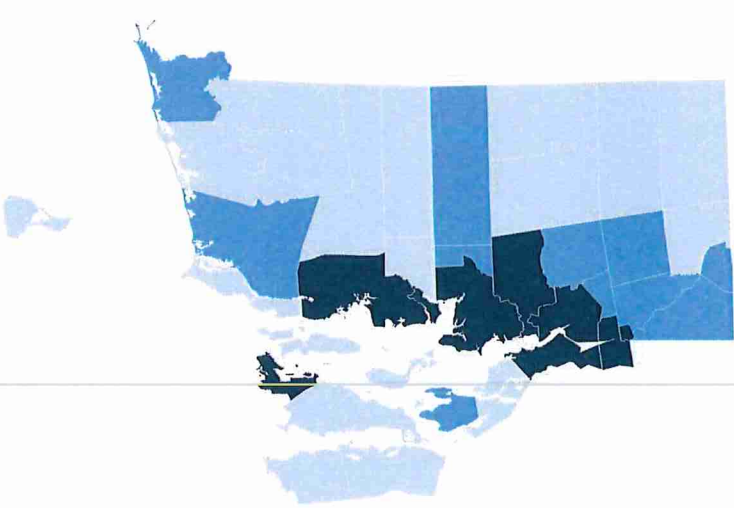
# Not proposing a one-sized fits all approach

Proposing higher production goals in communities with more jobs and transit

Supportive Conditions for Housing	Job Density	Public Transit Amenities
Continued Growth		
Job-Rich Communities	✓	
Strategic Growth	✓	✓

Updated Municipal Growth Categories

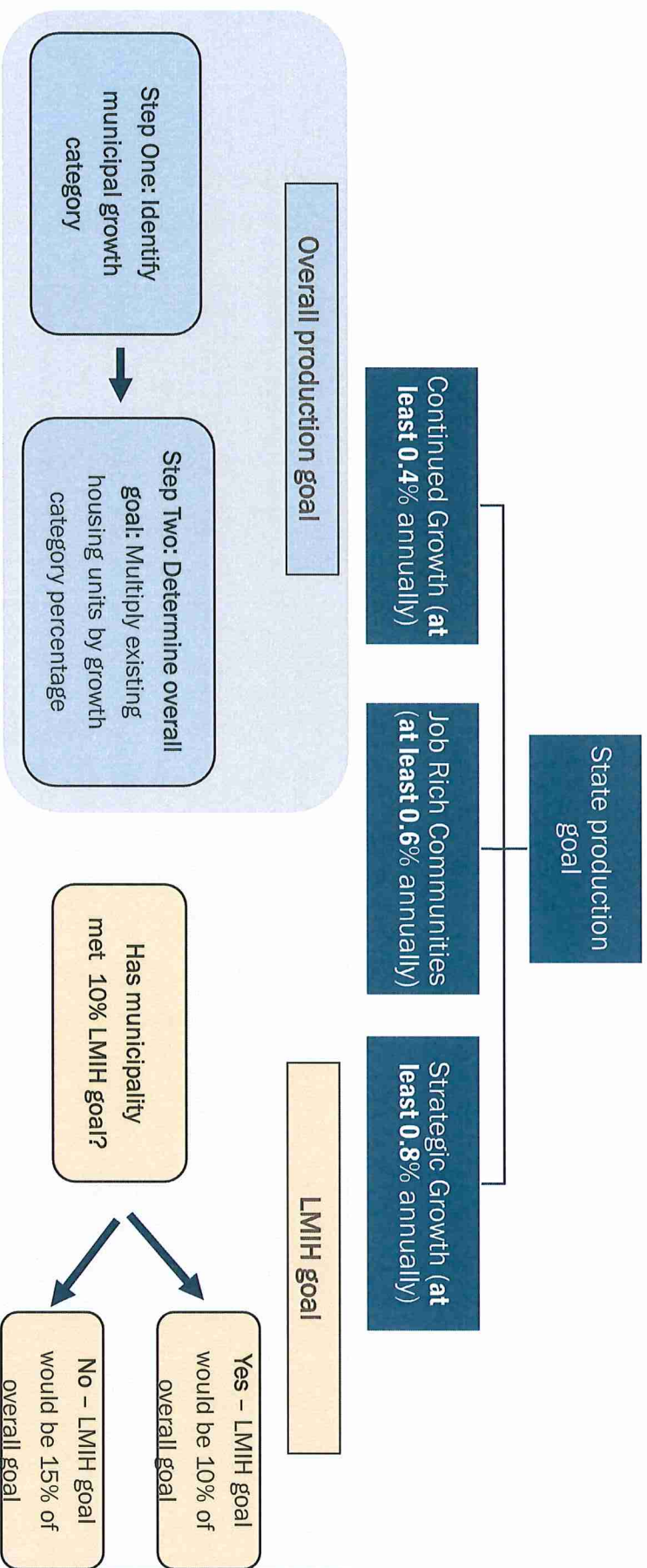
Continued Growth Job-Rich Communities Strategic Growth



Source: RI Department of Housing - Created with Datawrapper

# Municipal overall production and LMIH goals

Municipal goals based upon community conditions to improve community and economic development



Draft content for discussion

Note: Overall production goals for each municipality is at least equal to units permitted over the last five years.

# Potential menu of pro-housing reforms

To increase housing supply, municipalities need to adopt changes to achieve their goals. Below is a list of several recommended strategies:

- Allow ADUs by right in any zone where residential uses are allowed, including in mixed-use zones and on lots smaller than 20,000 square feet
- Allow by-right development of duplexes in any zone where residential uses are allowed
- Allow by-right development of three- and four-plexes in at least one additional residential zone
- Allow by-right development of multifamily housing (5+ units) in at least one additional residential zone
- Reduce parking minimums, establish parking maximums for multifamily developments and residential components of mixed-use developments, and allow shared parking options
- Implement TOD zoning of at least 15 units an acre in areas with transit service or planned transit service
- Increase buildable area in some other way, such as by allowing higher building heights or increasing lot coverage maximums and reduce minimum frontages, setbacks, and step backs
- Waive or reduce building and development application fees for middle-market and affordable housing development
- Adopt preapproved blueprints for middle-market housing types to streamline the permitting process
- Adopt form-based codes that emphasize building form and public spaces rather than land use separation, enabling more flexible residential and mixed-use development and streamlined administrative review of new developments



# Key strategies

## 1. Set municipal production goals and reward progress

Overall production goals tailored to local circumstances

Affordable production goals that recognize progress

Include in comprehensive plans

Explore incentives for municipal progress

## 2. Address zoning & regulatory barriers

Housing friendly zoning reform

Support municipalities with technical assistance

Streamline state building codes

Reduce barriers in tax code

## 3. Make strategic investments

Infrastructure

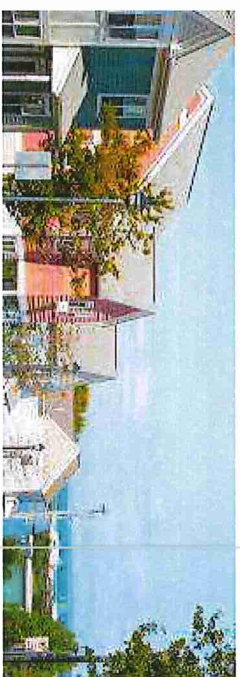
Affordable and supportive rental housing

Adaptive reuse and home repair

Low cost homeownership

Other innovative approaches

- Not a one-size fits all approach:
  - Higher goals in areas with jobs and transit
  - Municipalities to choose strategies that make most sense for their communities
- State support: Continue investing in infrastructure, development, and technical assistance to help municipalities achieve goals



# Key strategies

## 4. Build and sustain key partnerships

Achieve economies of scale to produce lower-cost homes

Support for nonprofits, PSH developers, builders and PHAs

Housing workforce development

Collaborate with universities

Educate Rhode Islanders

## 5. Support homeownership and housing stability

First-generation homebuyers & asset building

Employer homeownership partnerships

Homelessness prevention

Accessibility retrofits and shared housing

- Success will require partnerships
- Supports Rhode to Prosperity goals to increase income and build wealth



# Thank you

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Contact Patrick Duffy at

[Patrick.S.Duffy@housing.ri.gov](mailto:Patrick.S.Duffy@housing.ri.gov)

with questions or feedback

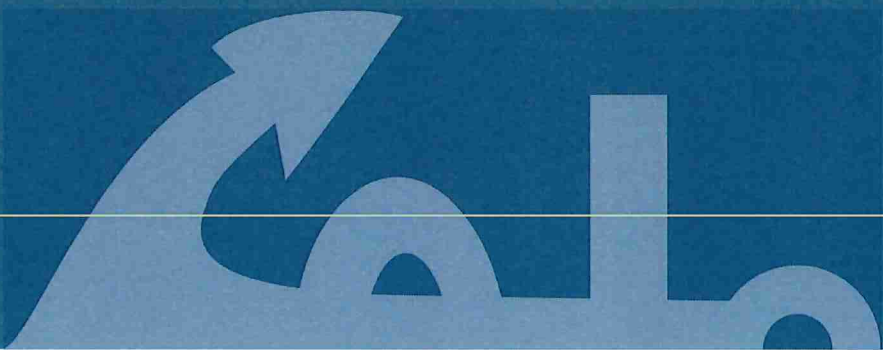
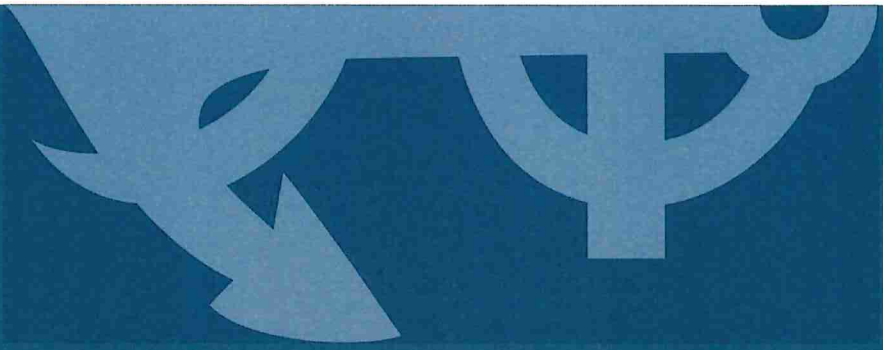
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# Appendix

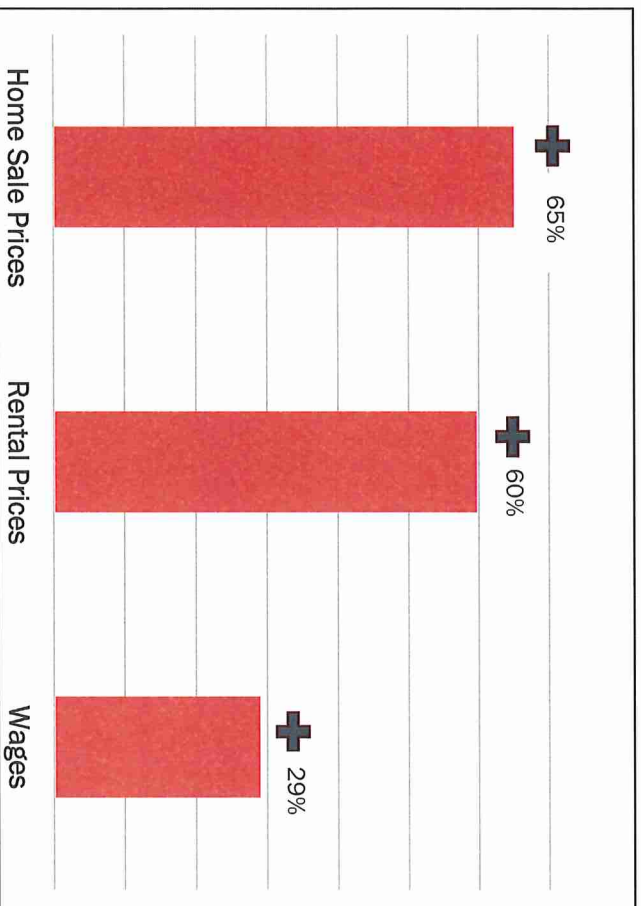


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# Why do we need a state housing plan?

Change in Housing Costs vs. Wages, Q4 2018 – Q4 2024

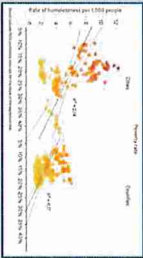
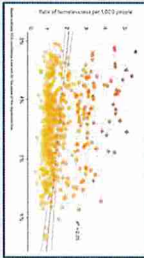
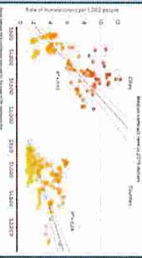
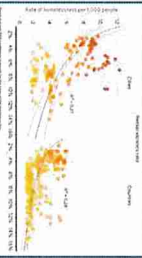


Source: Zillow Home Value Index for RI; Zillow Observed Rent Index for Providence MSA; Bureau of Labor Statistics Average Hourly Earnings for RI

- Seeks to respond to growing housing challenges and put Rhode Island on a path to improved housing options for all

# Housing Supply Impacts Affordability and Homelessness

Recent research<sup>1</sup> demonstrates that rent levels and vacancy rates are associated with regional rates of homelessness

Variable	Research Findings	Predictor of homelessness rates?
Higher Rates of Poverty		X
Higher Rates of Mental Illness		X
Increases In Rent		✓
Vacancy Rates		✓

Draft content for discussion

1. Homelessness Is A Housing Problem, Colburn, Aldern, 2022

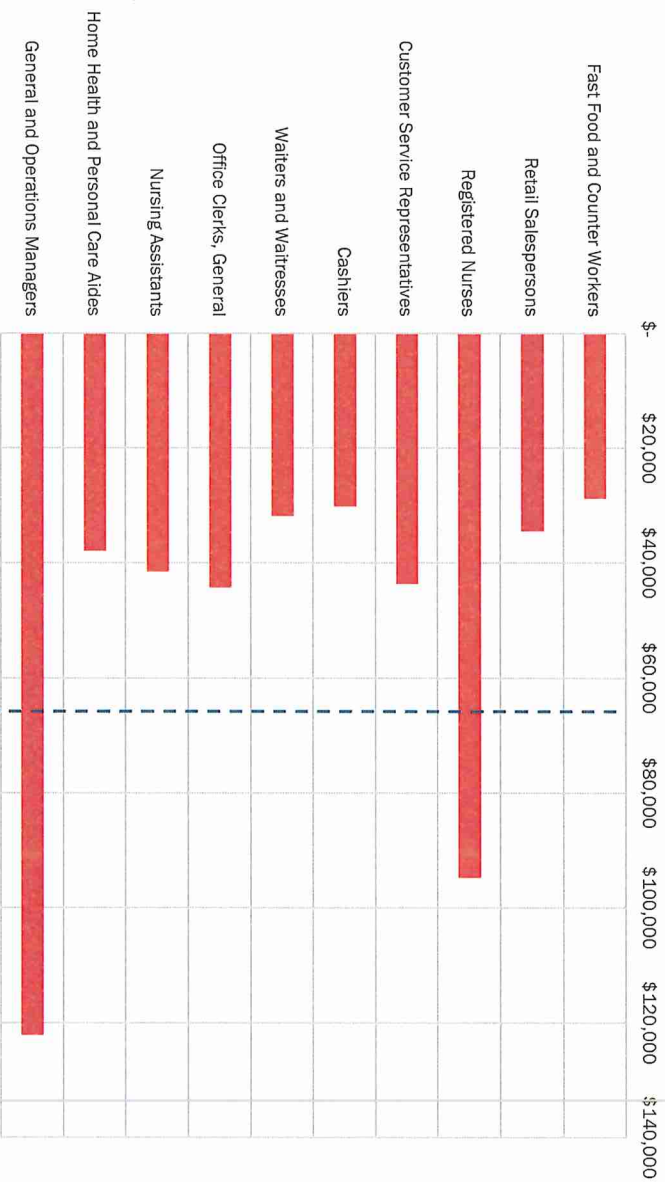


# Housing Affordability

- Residents emphasized that rents in Rhode Island are out-of-reach for many households
- Among renter households, 49% felt their rent was too expensive

*"I make a decent salary but with rents being \$1,800 - \$2,000 a month, and other basic life expenses, I worry about paying for it."*  
 Resident, Cumberland

Median Annual Wages for RI's Most Common Jobs, 2023



**\$64,000** - annual income needed to afford average one-bed rent & utilities in 2023

# Homeownership

- Among residents who want to buy a home, 75% cannot find a home in their price range

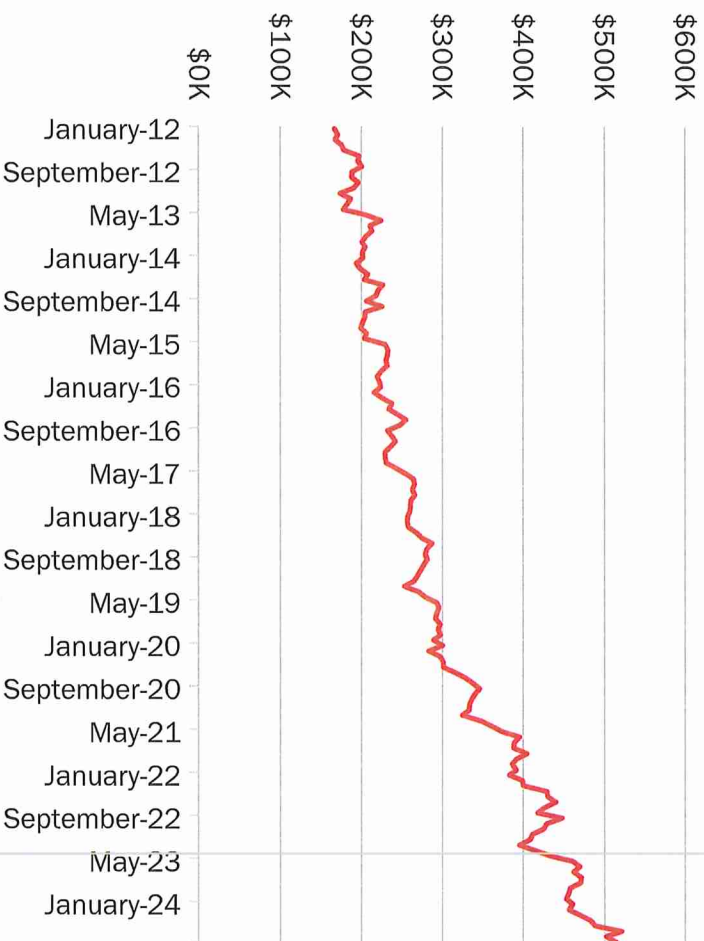
*"I love Rhode Island. I want to own a home and spend my life in Rhode Island...but there is no way I could ever be able to afford a home in Rhode Island."*

Resident, Providence

*"My children are the first generation in my family who cannot afford to buy a home."*

Resident, Barrington

Median Sale Price in RI



# Housing Stability & Homelessness

- Residents expressed deep concern about rising levels of homelessness in Rhode Island
- Residents recognized that rising rents, stagnant incomes, and lack of supportive housing options leave many people vulnerable to homelessness.

*"It is WAY too expensive. People with jobs are just one mishap away from homelessness."*

*Resident, Cranston*

*"Rents keep going up, pay stays the same...I could end up homeless, sad to have to live in that fear."*

*Resident, East Providence*





# New Construction of Homes

**GOAL: Permit 15,000 new homes over five years**

## Why this goal?

- Increasing the construction of new homes will help ease existing affordability challenges
- Key part of the solution for creating communities where our children and grandchildren can afford to live
- New construction encourages economic growth and supports our workforce
- What kind of housing is important (see additional goals on following slides)

## How will we get there?

- Encourage and incentivize zoning reform and removal of other regulatory barriers to new construction
- Invest in infrastructure, new development, adaptive reuse, and home repair



- Establish housing production goals for municipalities
- Expand partnerships to meet housing goals

# Affordable Rentals

**GOAL: Finance 2,250 new rental units for low- and moderate-income Rhode Islanders over 5 years**

## Why this goal?

- Provide housing options that the private market are not currently offering
- Reduce cost burdens on existing and new renter households
- Deed restricted rental units ensure a level of affordability that lasts for decades
- Inclusive of permanent supportive housing and extremely low-income targets (described on the next slide)



## How will we get there?

- Build upon recent state actions including the State low-income housing tax credit and 2024 affordable housing bond
- Additional strategies are needed
  - Reduce costs of development with zoning and regulatory reforms
  - Unlock additional federal resources with greater use of 4% low-income housing tax credits
  - Continue State LIHTC and make additional investments (e.g., a 2026 housing bond) to provide additional needed funding



# Permanent supportive and extremely low-income housing

**GOAL: Including financing for 375 new PSH and 500 new ELI units over five years**

## Why this goal?

- Permanent supportive housing (PSH) reduces chronic homelessness by providing stable housing coupled with supportive services
- Improves communities by helping the most vulnerable and reducing need for emergency responses to homelessness
- Extremely low-income (ELI) homes support vulnerable Rhode Islanders including seniors and those with disabilities

## How will we get there?

- Set aside funds for PSH and ELI in documents guiding tax credit allocation
- Provide resources for capacity building to help communities build the capital, operating and services financing required, navigate permitting/zoning, and create strong partnerships to ensure long-term project success.
- Create state reporting tools to include municipal goals/progress on ending homelessness



Crossroads PSH units on Summer Street, Providence



# Homeownership

**GOAL: Create<sup>1</sup> 1,000 new low-cost homeownership units over five years**

## Why this goal?

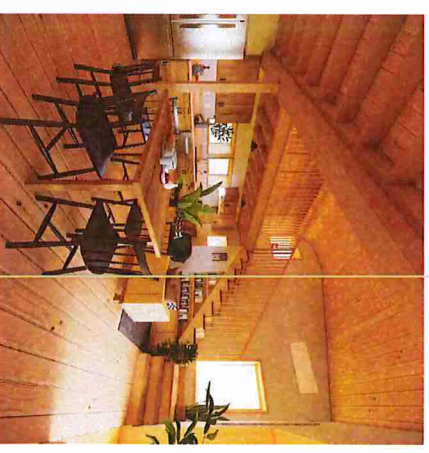
- Homeownership is an important tool for household wealth building and community development
- Market is currently not producing these homes (homes that cost less than \$400,000)
  - An average of 90 homes at this price point were built in Rhode Island over the last three years
- Emphasize a range of unit options that meet the needs of families and those starting out.

## How will we get there?

- Implement zoning and regulatory reforms to unlock development options and reduce cost
- Invest in infrastructure including in proximity to transit to enable new housing opportunities and reduce costs of development
- Partner with a modular construction firm via bulk purchase/pre-buy agreement for lower-cost homes with limited design options at discounted rates



Huntington volumetric modular home in Vermont



New Frameworks panelized 900 SF ADU with compressed straw bale exterior walls

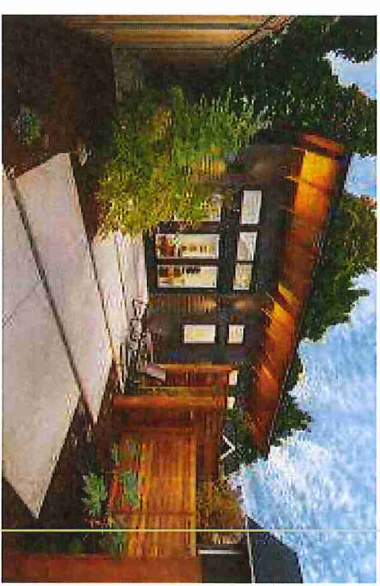
1. Defined as units financed and units for sale (deduplicated)

# ADUs and Other Middle-Market Housing

**GOAL: Triple ADUs permitted and increase other middle-market housing units permitted by 50% by 2030**

## Why this goal?

- ADUs provide lower cost options for families, individuals, and seniors looking to downsize or purchase a smaller home
- Middle-market housing units (duplexes, triplexes, and quadplexes) are more likely to be **lower cost** and provide density to develop walkable communities



## How will we get there?

### ADUs

- Recent ADU by right legislation is estimated to create most new units
- Pre-approved ADU designs and ADU financing would reduce costs

### Duplexes and 3- and 4-plexes

- Reduce zoning and other barriers that effectively prohibit middle-market housing
- By right zoning for this housing type in some areas
- Reduce minimum lot sizes and reduce parking requirements or allow flexibility in meeting requirements
- Anticipated to require more time to make progress than ADUs



# Preservation Goal

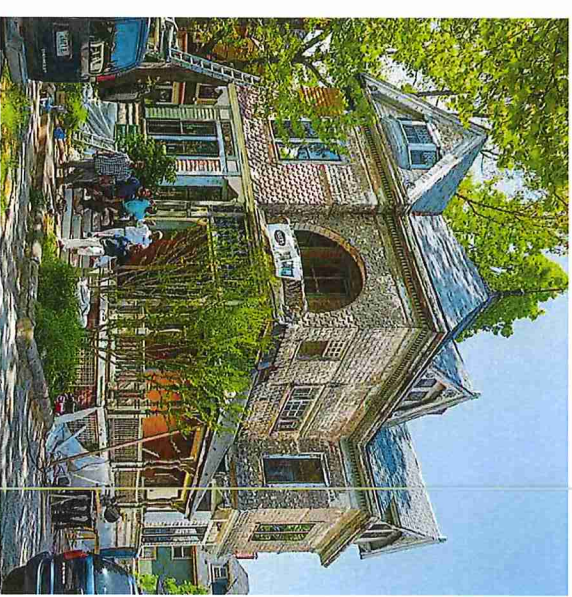
## Goal: Prevent the loss of affordable units

### Why this goal?

- Preserving existing deed restricted affordable units ensures that Rhode Island retains affordability already invested in
- No current comprehensive database of upcoming expiring affordability restrictions
- Home repair programs help maintain physical structures and keep homeowners in their homes

### How will we get there?

- Improve data on existing deed restricted properties
- Work with developers to develop long-term plans for existing properties
- Investments in home repair programs and capital repairs for affordable rentals
- Support home energy efficiency improvements
- Explore ways to boost capital reserves and duration of affordability requirements



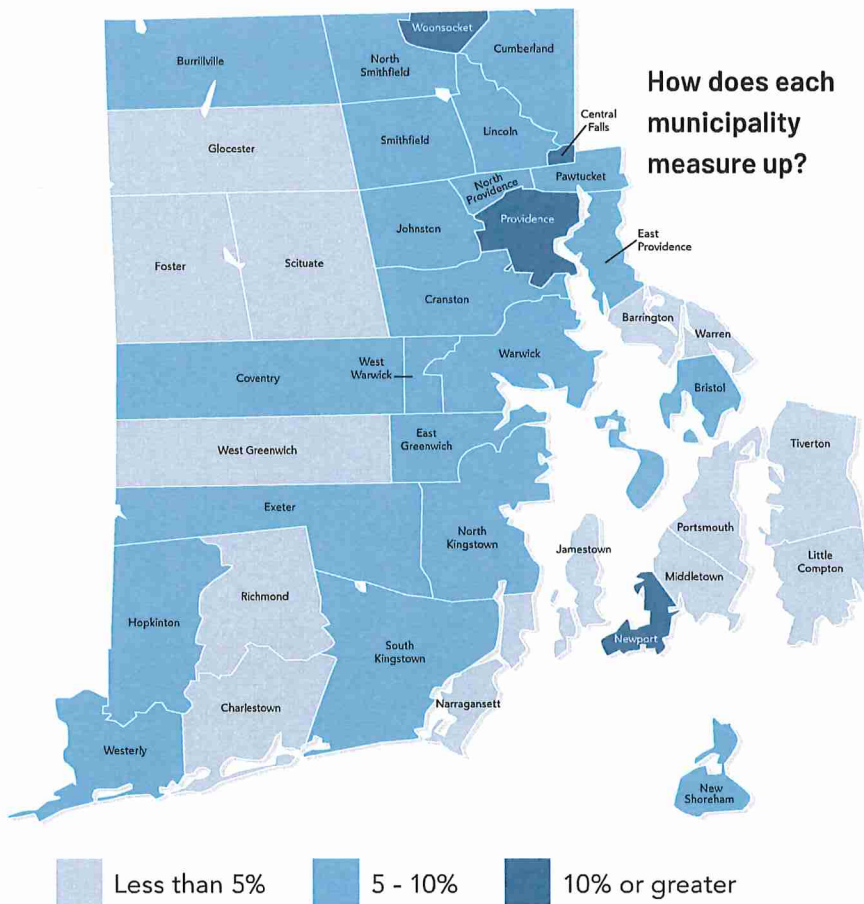


**Attachment 3**

Progress towards long-term affordable homes per HousingWorksRI's 2024 Housing Fact Book

# PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES<sup>48</sup>

Rhode Island State Law 45-53 was first passed in 1991. It was designed to address housing unaffordability by establishing 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 as “consistent with local needs”<sup>49</sup> yet in actuality local housing needs have turned out to be far higher: statewide, 26 percent of owner households and 48 percent of renter households today are cost burdened. In addition, the calculation used in the legislation skews results such that the state’s larger cities are not required to meet the state’s goal; this has been a subject of discussion among housing advocates.



Four of Rhode Island’s 39 communities meet the 10% goal:  
**Central Falls, Newport, Providence, and Woonsocket.**

Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.51%	406
Bristol	5.69%	400
Burrillville	9.76%	16
Central Falls	10.02%	Achieved
Charlestown	3.50%	241
Coventry	5.06%	726
Cranston	5.30%	1,600
Cumberland	5.54%	667
East Greenwich	6.57%	187
East Providence	9.56%	96
Exeter	7.28%	70
Foster	1.98%	146
Glocester	2.34%	308
Hopkinton	6.76%	114
Jamestown	4.42%	146
Johnston	7.91%	261
Lincoln	6.76%	307
Little Compton	0.53%	161
Middletown	4.80%	391
Narragansett	3.79%	451
New Shoreham	7.53%	18
Newport	15.64%	Achieved
North Kingstown	8.57%	169
North Providence	6.37%	576
North Smithfield	7.81%	117
Pawtucket	8.21%	603
Portsmouth	2.66%	562
Providence	14.31%	Achieved
Richmond	3.36%	206
Scituate	0.87%	387
Smithfield	5.44%	361
South Kingstown	5.20%	557
Tiverton	4.26%	429
Warren	3.84%	331
Warwick	5.37%	1,763
West Greenwich	1.69%	211
West Warwick	8.83%	168
Westerly	5.02%	545
Woonsocket	15.37%	Achieved

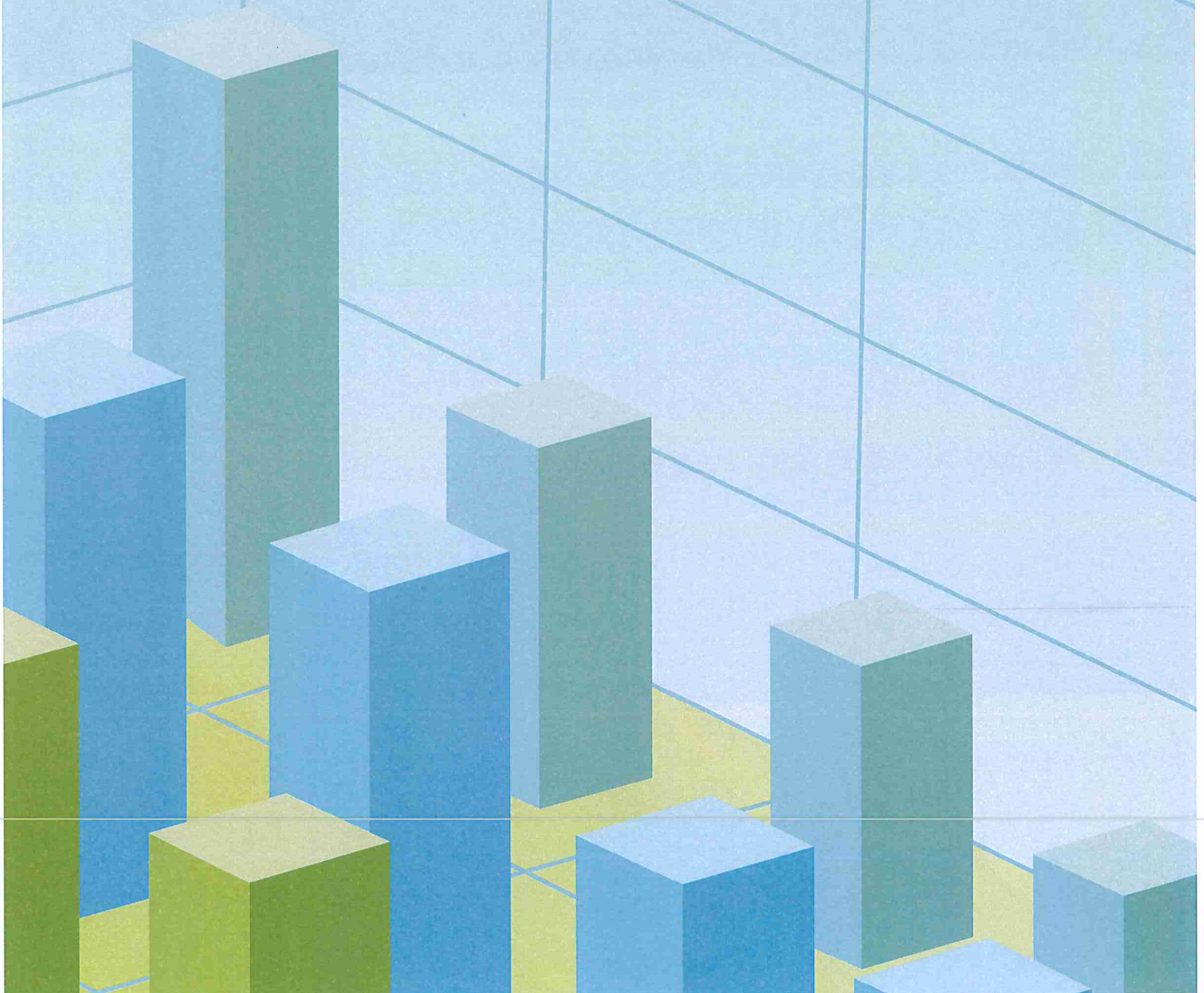
**Attachment 4**

Community specific housing conditions per HousingWorksRI's 2024 Housing Fact Book



# LOCAL HOUSING FACTS

HousingWorks RI @ RWU | 2024 Housing Fact Book





# MUNICIPAL PAGES OVERVIEW

Since the passage of a number of new laws regarding local land use in 2023, many municipalities have updated their ordinances accordingly and some have deployed new strategies to encourage housing development. As these changes are implemented, it is critical to track their effects on housing creation and rehabilitation, and any corollary influences on overall affordability and cost burdens.

The development and rehabilitation of new and older homes will depend on a mix of factors specific to each of Rhode Island's 39 municipalities. Considerations of multifamily zoning by right, parking minimums, and accessory dwelling units are

challenging municipal officials to think differently about their community's needs.

Rhode Island is not alone in facing these issues. In recognition of the nationwide affordability crisis, the national American Planning Association with the National League of Cities and Towns published the *Housing Supply Accelerator Playbook* to assist with the decision-making necessary at the local level that will drive or impede the development of a larger and more diverse housing stock. Themed as Solutions, Systems, and Partnerships, it acknowledges there is no single solution to increasing housing production, and that many stakeholders must play a role.<sup>51</sup>

## RESIDENTIAL DEVELOPMENT ORDINANCES

*The ten terms below represent common strategies cited in municipal Comprehensive Plans to support more production of affordable housing. Terms that exist in Rhode Island General Law are cited as such; otherwise, definitions come from the Rhode Island Citizens' Guide to Smart Growth Terms and Concepts, published by the Grow Smart RI Land-Use Training Collaborative in November 2007, or other sources as noted.*

**ADU** ACCESSORY DWELLING UNITS §45-24-31(2): Residential living unit on the same lot where the principal use is a legally established single family dwelling or multifamily dwelling unit. An ADU provides complete independent living facilities for one or more persons.

**AHTF** AFFORDABLE HOUSING TRUST FUND: Housing trust funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. (Housing Trust Fund Project, Community Change, Portland, OR).

**AR** ADAPTIVE RE-USE: The conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.

**CP** COMPREHENSIVE PERMIT §45-53-4: Procedure for approval of construction of low or moderate income housing. (a) Any applicant proposing to build low- or moderate-income housing may submit to the local review board a single application for a comprehensive permit to build that housing in lieu of separate applications to the applicable local boards. This procedure is only available for proposals in which at least 25 percent of the housing is low- or moderate-income housing.

**FZ** FLEXIBLE ZONING/ Two types: FLOATING ZONE §45-24-31(28): An unmapped zoning district adopted within the ordinance that is established on the zoning map only when an application for development, meeting the zone requirements, is approved. OVERLAY DISTRICT §45-24-31 (54): A district established in a zoning ordinance that is superimposed on one or more districts or parts of districts. The standards and requirements associated with an overlay district may be more or less restrictive than those in the underlying districts consistent with other applicable state and federal laws.

**GVC** GROWTH/VILLAGE CENTERS: Dynamic and efficient centers for development that have a core of commercial and community services, residential development, and natural and built landmarks and boundaries that provide a sense of place. May differ in size, regional importance, and services provided but share common characteristics such as public and private investments in services, facilities, buildings, transportation, water and wastewater systems; and contain some combination of schools, commercial and industrial buildings, and housing. (Growth Centers, Governor's Growth Planning Council, 2002.)

**ID** INFILL DEVELOPMENT: Development that takes place within built-up areas on under-utilized or vacant sites. Interest in infill development stems from a desire to channel development into areas that are already served by public facilities, including police, fire, utilities, schools, and transit, to make more efficient use of existing land and infrastructure.

**IZ** INCLUSIONARY ZONING §45-24-46.1(a): A zoning ordinance requiring the inclusion of affordable housing as part of a development shall provide that the housing will be affordable housing, as defined in §42-1288.1(d)(1); that the affordable housing will constitute not less than 15 percent of the total units proposed for the development; and that the units will remain affordable for a period of not less than 30 years from initial occupancy enforced through a land lease and/or deed restriction enforceable by the municipality and the state of Rhode Island.

**MU** MIXED-USE §45-24-31 (51): A mixture of land uses within a single development, building, or tract.

**TOD** TRANSIT-ORIENTED DEVELOPMENT: TOD and transit supportive development (TSD) land use planning creates an environment around a transit stop or station that supports pedestrian activities and transit use by providing a mix of uses and relatively dense residential development.



# RHODE ISLAND

POPULATION **1,094,250** | HOUSEHOLDS **432,219** | MEDIAN HOUSEHOLD INCOME **\$81,370**

**63% OWN** | **37% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$425,000**  
 Monthly housing payment **\$3,592**

5 YEAR COMPARISON  
 2018 **\$310,408** | 2023 **\$370,000** (37% INCREASE)

### AVERAGE 2-BEDROOM RENT

Rental payment **\$2,107**

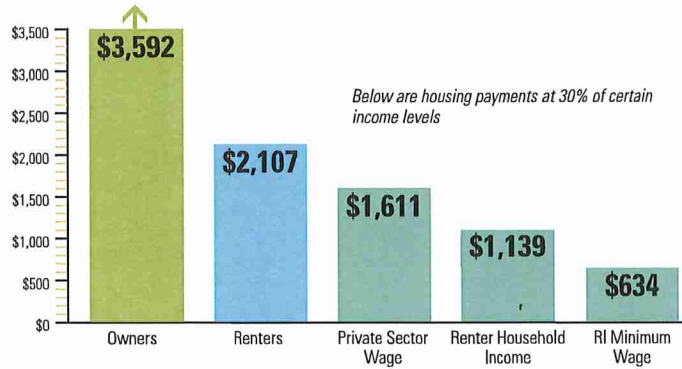
5 YEAR COMPARISON  
 2018 **\$1,973** | 2023 **\$2,107** (7% INCREASE)

**\$143,687** Income needed to afford this

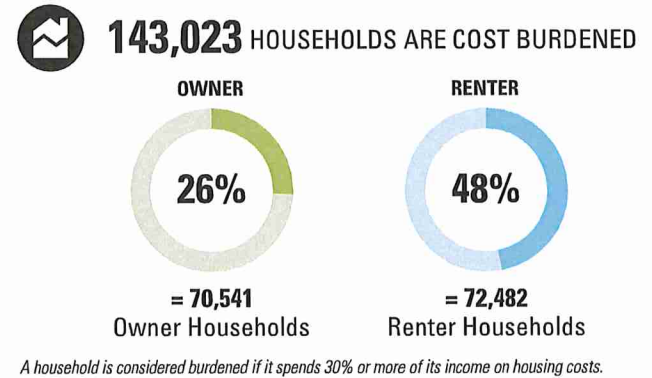
**\$84,280** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **482,910** | 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

Permitted right in one or more zones:  Yes,  No

Governed by Municipalities' Zoning Codes

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

### LONG-TERM AFFORDABLE HOMES

Number of households below HUD 80% area median income: **179,500**

**8.12%** % of year-round housing stock | **37,816** # of long-term affordable homes

Elderly **49%** | Family **39%** | Special Needs **9%**

ADDED UNITS: Ownership **76**, Rental **191** | PRESERVED RENTALS: **248**

State-Funded Homes BUILDING HOMES RHODE ISLAND (I - IV): **4,007**

2023 BUILDING PERMITS: **2,453** Total | Single family **774** | Two or more **1,651** | ADU **28**

*Includes municipally reported and US Census Building Permits Survey*



# BARRINGTON

POPULATION <b>17,121</b>	HOUSEHOLDS <b>6,053</b>	MEDIAN HOUSEHOLD INCOME <b>\$145,028</b>	<b>89% OWN</b>	<b>11% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$710,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$6,217</b>	2018 \$520,389	2023 <b>36% INCREASE</b>

**\$248,683** Income needed to afford this

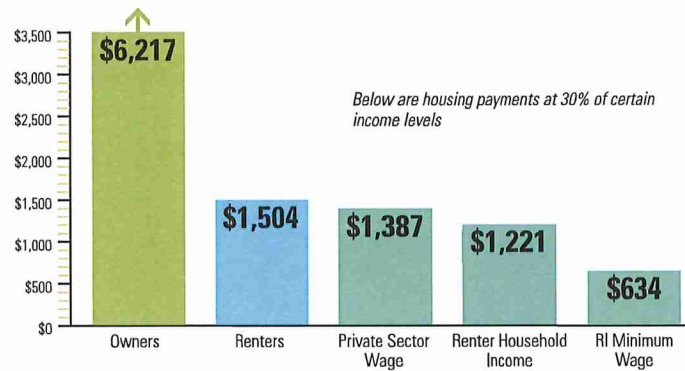
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$1,504</b>	5 YEAR COMPARISON	
		2018 \$1,574	2023 <b>4% DECREASE</b>

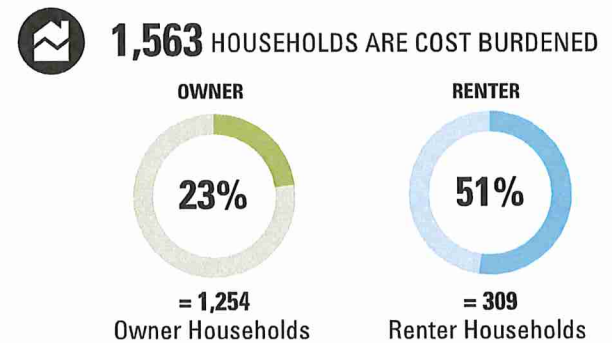
**\$60,160** Income needed to afford this

## 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>6,439</b>	<b>93%</b>	<b>7%</b>

### INFRASTRUCTURE

REGION: Southeast

Public Water	Full	Partial	None
Public Sewer	Nearly Full	Partial	None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
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### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS:	Total	10	Single family	10	Two or more	0
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### 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: **1,210**

CURRENT	<b>3.51%</b> % of year-round housing stock	<b>220</b> # of long-term affordable homes			
Elderly	<b>27%</b>	Family	<b>59%</b>	Special Needs	<b>14%</b>

### ADDED UNITS

Ownership	<b>2</b>	Rental	<b>6</b>
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### PRESERVED RENTALS

**0**

### State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 107**

# BRISTOL

POPULATION **22,420** | HOUSEHOLDS **8,114** | MEDIAN HOUSEHOLD INCOME **\$91,382**

70% OWN

30% RENT



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$627,394**

Monthly housing payment **\$5,174**

#### 5 YEAR COMPARISON

2018 **\$389,531** ↑ **2023** **\$61% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,247**

#### 5 YEAR COMPARISON

2018 **\$1,638** ↓ **2023** **24% DECREASE**

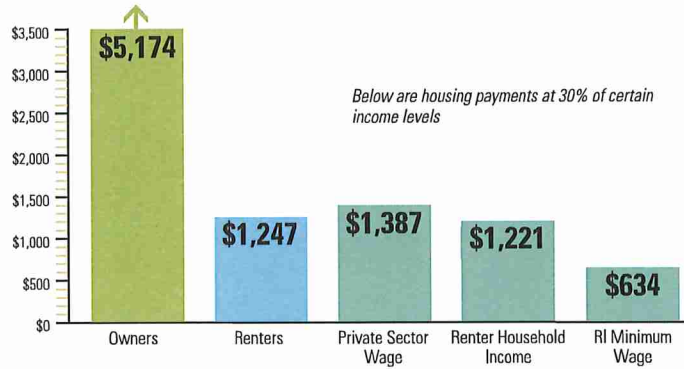
**\$206,941** Income needed to afford this

**\$49,880** Income needed to afford this



## AFFORDABILITY GAP

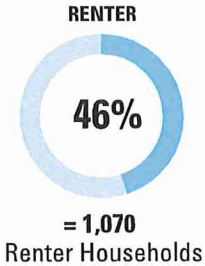
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**2,532** 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 **9,432** | 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

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

### 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: **2,920**



**CURRENT** **5.69%** % of year-round housing stock | **529** # of long-term affordable homes



Elderly **67%**



Family **20%**



Special Needs **13%**

### ADDED UNITS

Ownership **0**

Rental **1**

### PRESERVED RENTALS

**17**

State-Funded Homes

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

**19**

▶ **2023 BUILDING PERMITS:** Total **17** | Single family **17** | Two or more **0**



# BURRILLVILLE

POPULATION **16,205** | HOUSEHOLDS **5,876** | MEDIAN HOUSEHOLD INCOME **\$113,589**

**77% OWN** | **23% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$400,000**  
 Monthly housing payment **\$3,386**

5 YEAR COMPARISON  
 2018 **\$301,765** | 2023 **\$33%** INCREASE

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,073**

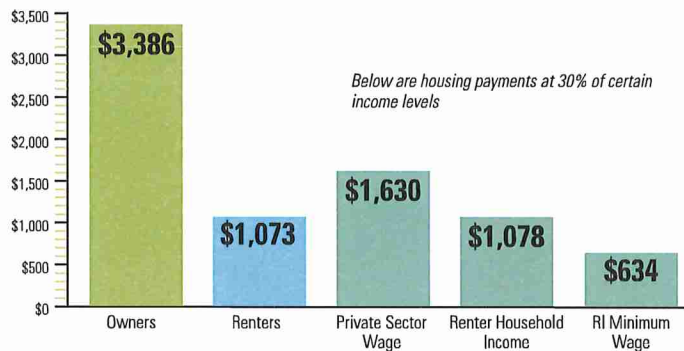
5 YEAR COMPARISON  
 2018 **\$1,113** | 2023 **4%** DECREASE

**\$135,425** Income needed to afford this

**\$42,920** Income needed to afford this

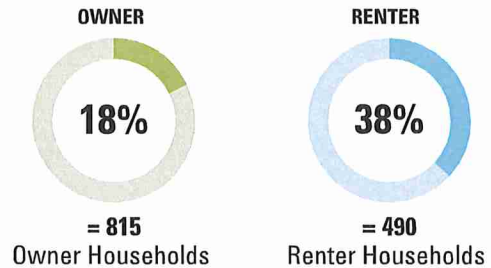
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,305** 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 **6,340** | Single family **76%** | Two or more **24%**

### INFRASTRUCTURE

REGION: North

Public Water  
 Nearly Full  < Partial  None

Public Sewer  
 Nearly Full  < Partial  None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **24** | Single family **18** | 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: **1,685**

**9.76%** CURRENT % of year-round housing stock | **635** # of long-term affordable homes

**38%** Elderly | **61%** Family | **1%** Special Needs

### ADDED UNITS

Ownership **4** | Rental **0**

### PRESERVED RENTALS

**0**

### State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 162**



# CENTRAL FALLS

POPULATION **22,359** | HOUSEHOLDS **7,358** | MEDIAN HOUSEHOLD INCOME **\$43,092**

26% OWN

74% RENT



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$335,000**  
Monthly housing payment **\$3,011**

#### 5 YEAR COMPARISON

2018 **\$158,247** ↑ **2023**  
**112% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,637**

#### 5 YEAR COMPARISON

2018 **\$1,716** ↓ **2023**  
**5% DECREASE**

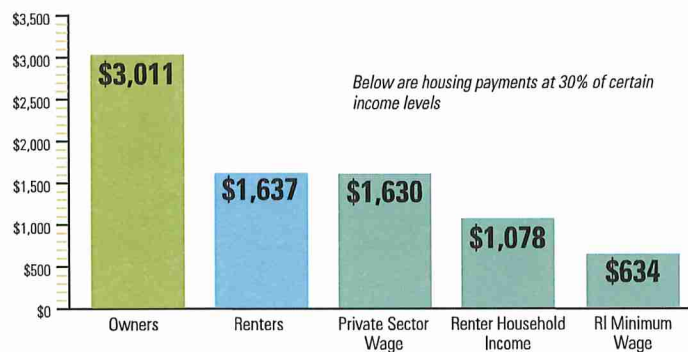
**\$120,430** Income needed to afford this

**\$65,480** Income needed to afford this



## AFFORDABILITY GAP

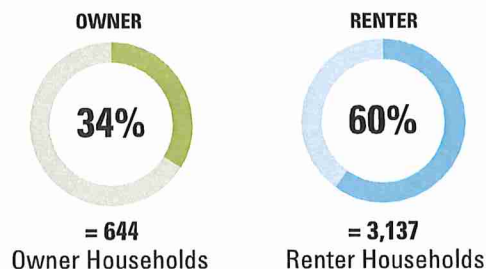
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**3,781** 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 **8,260** | Single family **11%** | Two or more **89%**

### INFRASTRUCTURE

REGION: East Providence County

Public Water

● Full ○ Partial ○ None

Public Sewer

● Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **2** | Single family **2** | 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: **4,540**



CURRENT **10.02%** % 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):

**34**

# CHARLESTOWN

POPULATION **7,998** | HOUSEHOLDS **3,428** | MEDIAN HOUSEHOLD INCOME **\$103,182**

**86% OWN** | **14% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$550,000**  
Monthly housing payment **\$4,225**

#### 5 YEAR COMPARISON

2018 **\$443,700** | 2023 **24% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **N/A** | 2018 **N/A** | 2023 **N/A**

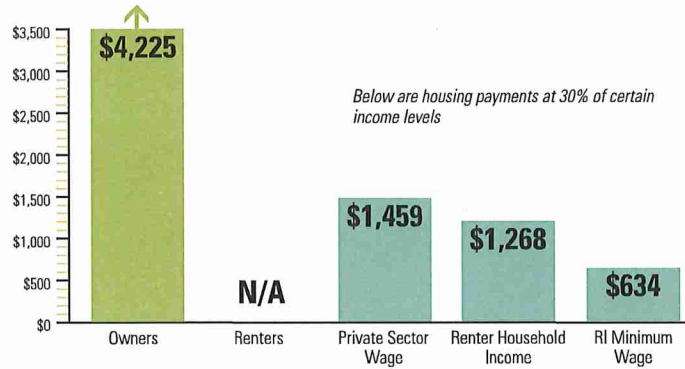
#### 5 YEAR COMPARISON

**\$168,990** Income needed to afford this

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

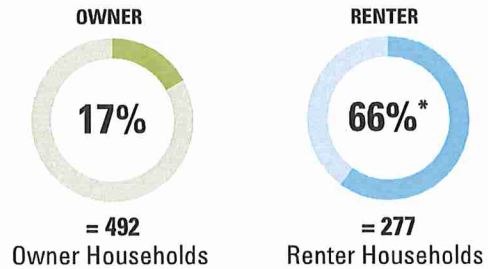
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**769** HOUSEHOLDS ARE COST BURDENED



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

## CURRENT HOUSING & DEVELOPMENT

### HOUSING STOCK

Total **5,282** | Single family **93%** | Two or more **7%**

### INFRASTRUCTURE

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

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes\*  No

\*Public hearing required to establish zone

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **21** | Single family **21** | 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: **1,125**

**3.50%** CURRENT % of year-round housing stock | **130** # of long-term affordable homes

**43%** Elderly

**22%** Family

**35%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

### State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **44**

# COVENTRY

POPULATION **35,656** | HOUSEHOLDS **14,422** | MEDIAN HOUSEHOLD INCOME **\$94,800**

**82% OWN** | **18% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$390,000**  
Monthly housing payment **\$3,329**

#### 5 YEAR COMPARISON

2018 **\$286,062** | 2023 **\$390,000**  
**36% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,975**

#### 5 YEAR COMPARISON

2018 **\$1,979** | 2023 **\$1,975**  
**NO CHANGE**

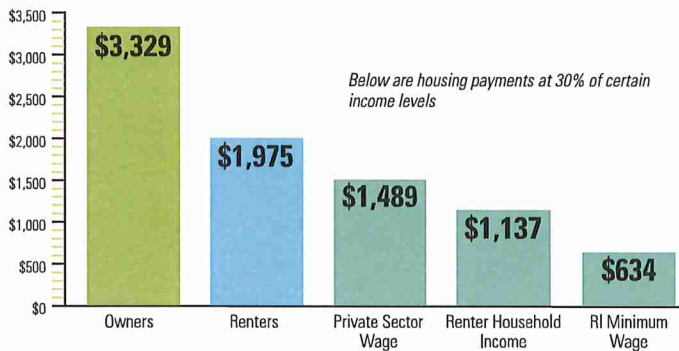
**\$133,165** Income needed to afford this

**\$79,000** Income needed to afford this



## AFFORDABILITY GAP

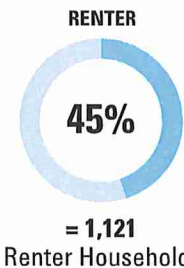
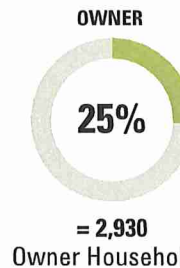
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**4,051** 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 **15,348** | Single family **82%** | Two or more **18%**

### INFRASTRUCTURE

REGION: Central

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **53** | Single family **45** | Two or more **8**

### 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: **4,920**



**CURRENT** **5.06%** % of year-round housing stock | **745** # of long-term affordable homes

**Elderly** **59%**

**Family** **37%**

**Special Needs** **4%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV):** **52**



# CRANSTON

POPULATION <b>82,691</b>	HOUSEHOLDS <b>32,434</b>	MEDIAN HOUSEHOLD INCOME <b>\$83,123</b>	<b>66% OWN</b>	<b>34% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$405,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,579</b>	2018 \$279,854	2023 <b>45% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

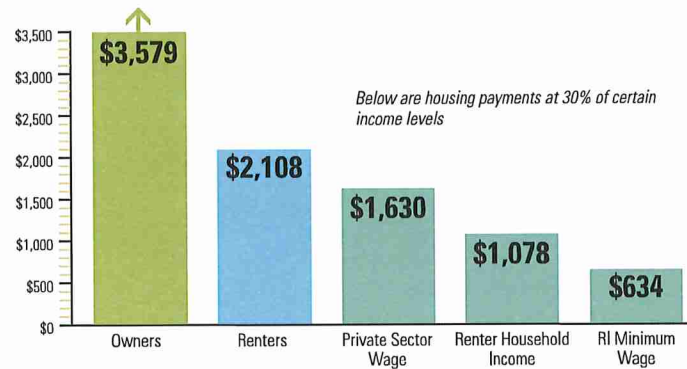
Rental payment	<b>\$2,108</b>	5 YEAR COMPARISON	
		2018 \$1,955	2023 <b>8% INCREASE</b>

**\$143,150** Income needed to afford this

**\$84,320** Income needed to afford this

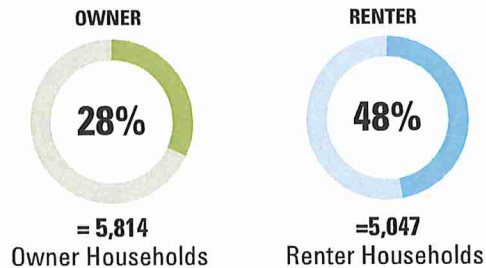
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**10,861** 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	Single family	Two or more
<b>34,080</b>	<b>62%</b>	<b>38%</b>

### INFRASTRUCTURE

REGION: Southeast Providence County

Public Water	<input type="radio"/> Nearly Full	<input checked="" type="radio"/> > Partial	<input type="radio"/> None
Public Sewer	<input type="radio"/> Nearly Full	<input checked="" type="radio"/> Partial	<input type="radio"/> None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

<input checked="" type="radio"/> Yes	<input type="radio"/> No
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### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **37** Single family **33** 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: **12,665**

**5.30%** CURRENT % of year-round housing stock **1,805** # of long-term affordable homes

**75%** Elderly **11%** Family **14%** Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# CUMBERLAND

POPULATION **36,276** | HOUSEHOLDS **14,173** | MEDIAN HOUSEHOLD INCOME **\$109,466**

**77% OWN**

**23% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$455,000**

Monthly housing payment **\$3,712**

#### 5 YEAR COMPARISON

2018 **\$340,840** ↑ **2023** **\$3,712** **33% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$2,498**

#### 5 YEAR COMPARISON

2018 **\$2,247** ↑ **2023** **\$2,498** **11% INCREASE**

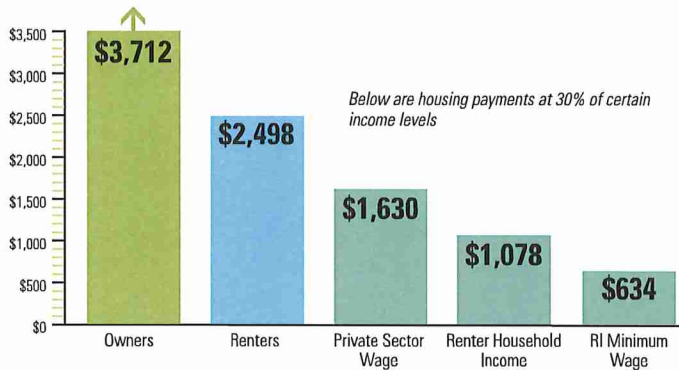
**\$148,499** Income needed to afford this

**\$99,920** Income needed to afford this



## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**3,795** HOUSEHOLDS ARE COST BURDENED

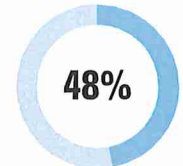
OWNER



= 2,251

Owner Households

RENTER



= 1,544

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 **14,678** | Single family **69%** | Two or more **31%**

### INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full ● > Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

### MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **44** | Single family **32** | Two or more **12**

### 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: **4,200**



CURRENT

**5.54%**

% of year-round housing stock

**827**

# 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 <b>14,285</b>	HOUSEHOLDS <b>5,419</b>	MEDIAN HOUSEHOLD INCOME <b>\$155,037</b>	<b>81% OWN</b>	<b>19% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$697,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$6,204</b>	2018 \$558,734	2023 <b>25% INCREASE</b>

**\$248,161** Income needed to afford this

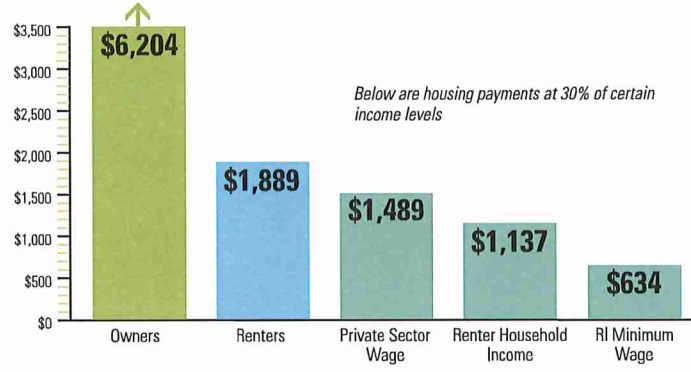
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$1,889</b>	5 YEAR COMPARISON	
		2018 \$2,012	2023 <b>6% DECREASE</b>

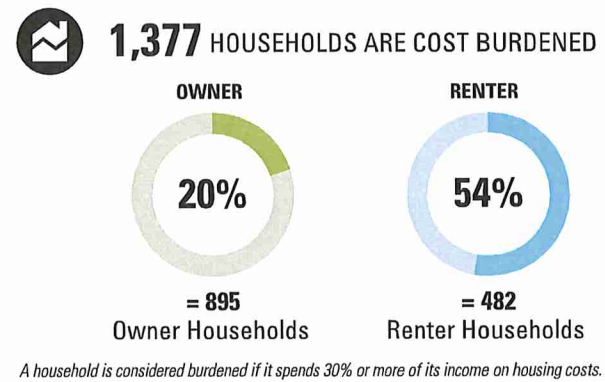
**\$75,560** Income needed to afford this

## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



## CURRENT HOUSING & DEVELOPMENT

### ▶ HOUSING STOCK

Total	Single family	Two or more
<b>5,804</b>	<b>74%</b>	<b>26%</b>

### ▶ INFRASTRUCTURE

REGION: Central

Public Water

Public Sewer

Nearly Full	Partial	None
Nearly Full	< Partial	None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
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### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **34** Single family **29** 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: **1,115**

<b>6.57%</b> CURRENT	% of year-round housing stock	<b>359</b> # of long-term affordable homes
<b>39%</b> Elderly	<b>51%</b> Family	<b>10%</b> Special Needs

ADDED UNITS	PRESERVED RENTALS
Ownership <b>8</b> Rental <b>48</b>	<b>0</b>

State-Funded Homes **BUILDING HOMES RHODE ISLAND (I - IV): 102**



# EAST PROVIDENCE

POPULATION <b>47,012</b>	HOUSEHOLDS <b>20,410</b>	MEDIAN HOUSEHOLD INCOME <b>\$71,736</b>	<b>60% OWN</b>	<b>40% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$390,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,310</b>	2018 \$273,889	2023 <b>42% INCREASE</b>

**\$132,410** Income needed to afford this

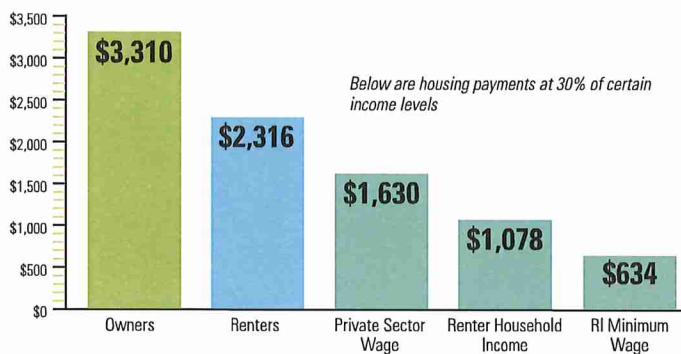
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$2,316</b>	5 YEAR COMPARISON	
		2018 \$1,984	2023 <b>17% INCREASE</b>

**\$92,640** Income needed to afford this

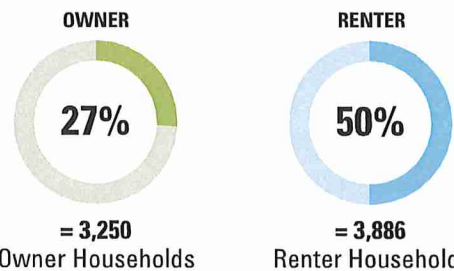
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**7,136** 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	Single family	Two or more
<b>21,719</b>	<b>54%</b>	<b>46%</b>

### ▶ INFRASTRUCTURE

REGION: East Providence County

Public Water	Public Sewer
<input checked="" type="radio"/> Nearly Full <input type="radio"/> Partial <input type="radio"/> None	<input type="radio"/> Nearly Full <input checked="" type="radio"/> Partial <input type="radio"/> None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

<input checked="" type="radio"/> Yes	<input type="radio"/> No
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### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS:	Total <b>25</b>	Single family <b>25</b>	Two or more <b>0</b>
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*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: **9,620**

**9.56%** CURRENT % of year-round housing stock

**2,110** # of long-term affordable homes

**66%** Elderly

**29%** Family

**5%** Special Needs

### ADDED UNITS

Ownership **0** Rental **36**

### PRESERVED RENTALS

**0**

### State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 48**

# EXETER

POPULATION <b>6,952</b>	HOUSEHOLDS <b>2,217</b>	MEDIAN HOUSEHOLD INCOME <b>\$104,288</b>	<b>82% OWN</b>	<b>18% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$482,550</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$4,042</b>	2018 \$383,445	2023 <b>26% INCREASE</b>

**\$161,695** Income needed to afford this

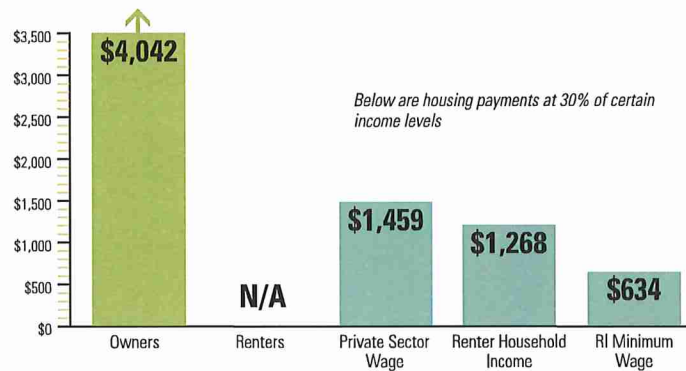
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 \$1,367	2023 N/A

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

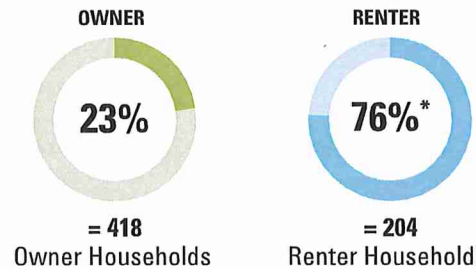
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**622** 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



### ▶ INFRASTRUCTURE

REGION: South

Public Water

Public Sewer

<input type="radio"/> Nearly Full	<input checked="" type="radio"/> < Partial	<input type="radio"/> None
<input type="radio"/> Nearly Full	<input type="radio"/> Partial	<input checked="" type="radio"/> None

### ▶ MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

Yes\*  No

*\*Public hearing required to establish zone*

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES



▶ 2023 BUILDING PERMITS: Total **2** Single family **2** 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: **525**

**7.28%** CURRENT % of year-round housing stock **187** # of long-term affordable homes



### ADDED UNITS

Ownership **0** Rental **4**

### PRESERVED RENTALS

**0**

### State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 69**

# FOSTER

POPULATION <b>4,491</b>	HOUSEHOLDS <b>1,427</b>	MEDIAN HOUSEHOLD INCOME <b>\$109,614</b>	<b>88% OWN</b>	<b>12% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$475,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$4,320</b>	2018 \$354,230	2023 <b>34% INCREASE</b>

**\$172,791** Income needed to afford this

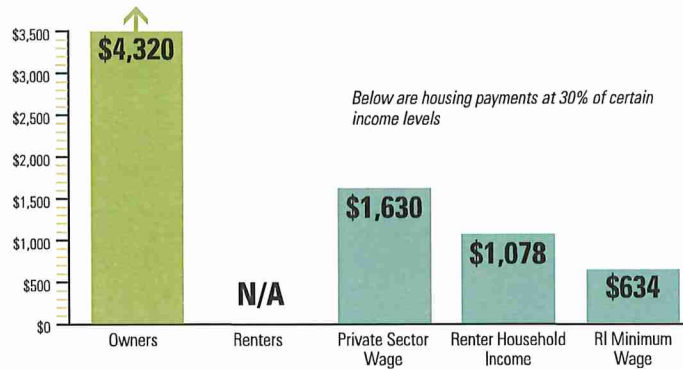
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

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

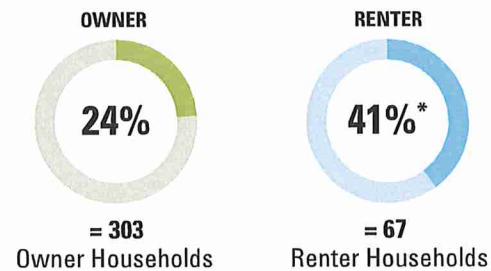
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**370** 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>1,542</b>	<b>89%</b>	<b>11%</b>

### INFRASTRUCTURE

REGION: North

Public Water	Public Sewer
<input type="radio"/> Nearly Full <input type="radio"/> Partial <input checked="" type="radio"/> None	<input type="radio"/> Nearly Full <input type="radio"/> Partial <input checked="" type="radio"/> None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes\*  No

\*Public hearing required to establish zone

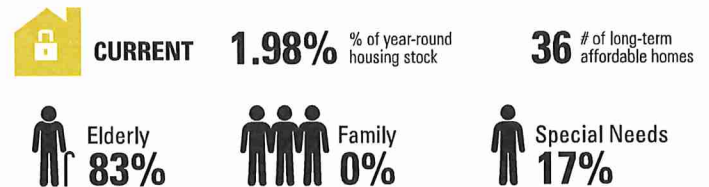
### RESIDENTIAL DEVELOPMENT ORDINANCES

<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>

**2023 BUILDING PERMITS:** Total **6** Single family **6** 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: **455**



### ADDED UNITS

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

### PRESERVED RENTALS

**0**

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



# GLOCESTER

POPULATION <b>10,039</b>	HOUSEHOLDS <b>3,721</b>	MEDIAN HOUSEHOLD INCOME <b>\$106,350</b>	<b>88% OWN</b>	<b>12% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$403,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,405</b>	2018 \$340,840	2023 <b>18% INCREASE</b>

**\$136,217** Income needed to afford this

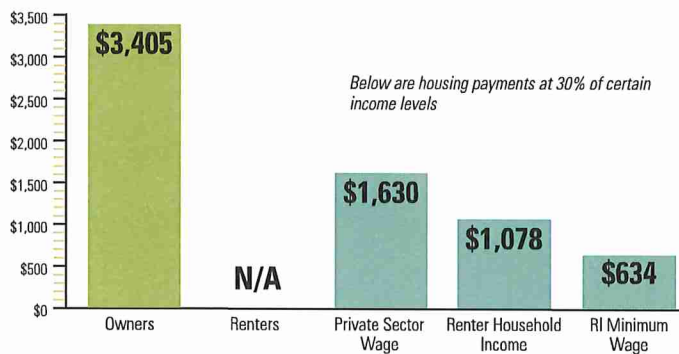
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

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

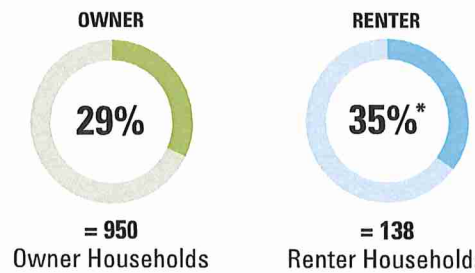
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,088** 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>4,249</b>	<b>95%</b>	<b>5%</b>

### ▶ INFRASTRUCTURE

REGION: North

Public Water	<input type="radio"/> Nearly Full	<input type="radio"/> Partial	<input checked="" type="radio"/> None
Public Sewer	<input type="radio"/> Nearly Full	<input type="radio"/> Partial	<input checked="" type="radio"/> None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

<input checked="" type="radio"/> Yes	<input type="radio"/> No
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### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **36** Single family **18** Two or more **18**  
*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: **1,070**

**2.34%** CURRENT % of year-round housing stock **94** # of long-term affordable homes

<b>66%</b> Elderly	<b>21%</b> Family	<b>13%</b> Special Needs
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<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): 0**

# HOPKINTON

POPULATION **8,402** | HOUSEHOLDS **3,159** | MEDIAN HOUSEHOLD INCOME **\$93,370**

**77% OWN** | **23% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$477,000** | 5 YEAR COMPARISON  
 Monthly housing payment **\$4,002** | 2018 **\$304,260** | 2023 **57% INCREASE**

**\$160,067** Income needed to afford this

### AVERAGE 2-BEDROOM RENT

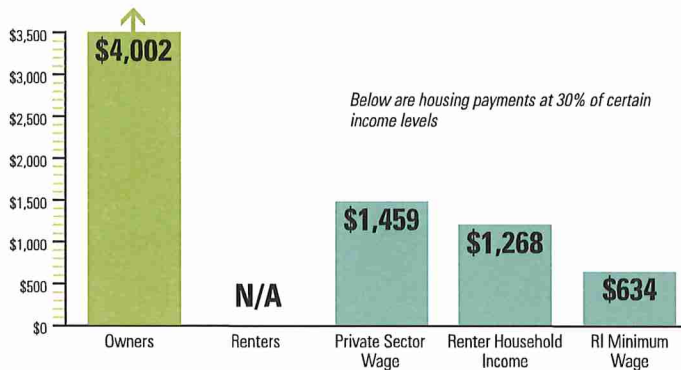
Rental payment **N/A** | 5 YEAR COMPARISON  
 2018 **N/A** | 2023 **N/A**

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



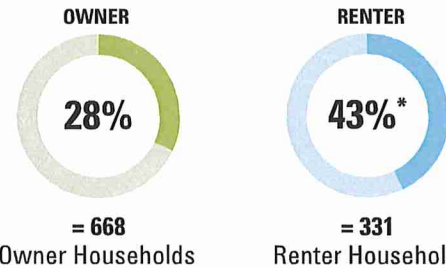
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**979** 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 **3,687** | 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

Permitted right in one or more zones

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **19** | Single family **19** | 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: **1,250**

**6.76%** % of year-round housing stock | **239** # of long-term affordable homes

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

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 37**

# JAMESTOWN

POPULATION <b>5,554</b>	HOUSEHOLDS <b>2,499</b>	MEDIAN HOUSEHOLD INCOME <b>\$131,875</b>	<b>86% OWN</b>	<b>14% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$1,015,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$7,790</b>	2018 \$792,757	2023 <b>28% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

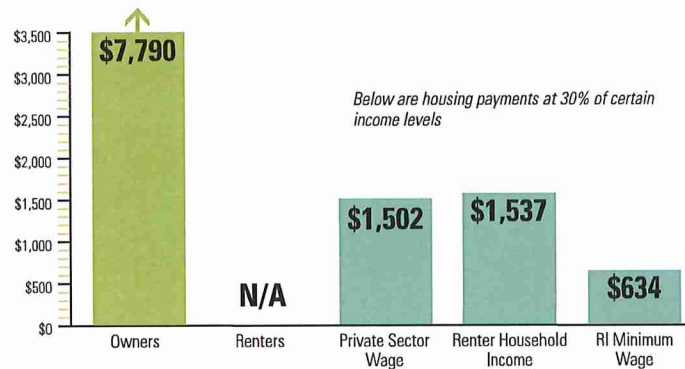
Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

**\$311,610** Income needed to afford this

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

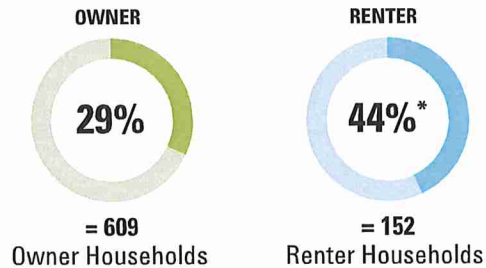
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**761** 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



### INFRASTRUCTURE

REGION: Southeast

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

### MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

Yes	No
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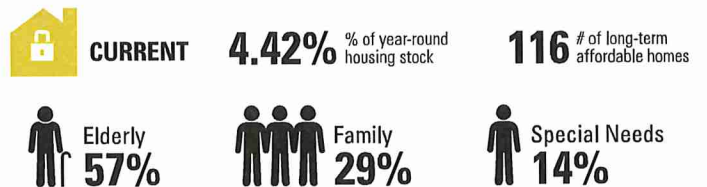
### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **20** Single family **20** 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: **490**



### ADDED UNITS

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

### PRESERVED RENTALS

**0**

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



# JOHNSTON

POPULATION **29,545** | HOUSEHOLDS **11,501** | MEDIAN HOUSEHOLD INCOME **\$83,001**

**72% OWN**

**28% RENT**



## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price **\$399,900**  
Monthly housing payment **\$3,409**

#### 5 YEAR COMPARISON

2018 **\$276,628** ↑ **2023**  
**45% INCREASE**

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment **\$2,228**

#### 5 YEAR COMPARISON

2018 **\$2,141** ↑ **2023**  
**4% INCREASE**

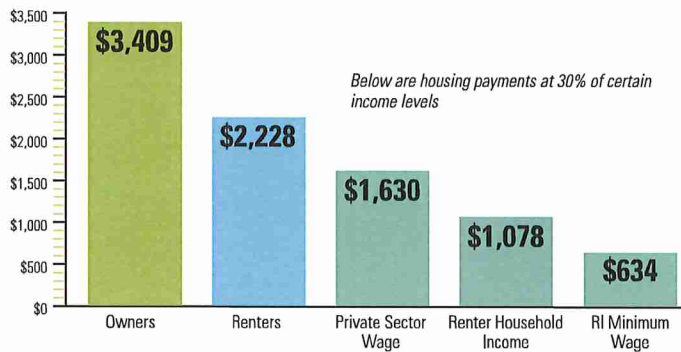
**\$136,361** Income needed to afford this

**\$89,120** Income needed to afford this



## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS

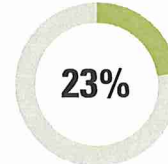


### ▶ COST BURDENED HOUSEHOLDS



**3,355** HOUSEHOLDS ARE COST BURDENED

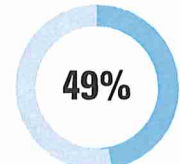
OWNER



= 1,861

Owner Households

RENTER



= 1,494

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 **12,462** | Single family **67%** | Two or more **33%**

### ▶ INFRASTRUCTURE

REGION: Southeast Providence County

Public Water

○ Nearly Full ● Partial ○ None

Public Sewer

○ Nearly Full ● < Partial ○ None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **14** | Single family **14** | 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: **4,580**



CURRENT

**7.91%** % of year-round housing stock

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



Elderly **75%**



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 <b>22,476</b>	HOUSEHOLDS <b>8,541</b>	MEDIAN HOUSEHOLD INCOME <b>\$104,258</b>	<b>72% OWN</b>	<b>28% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$496,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$4,246</b>	2018 \$401,704	2023 <b>23% INCREASE</b>

**\$169,827** Income needed to afford this

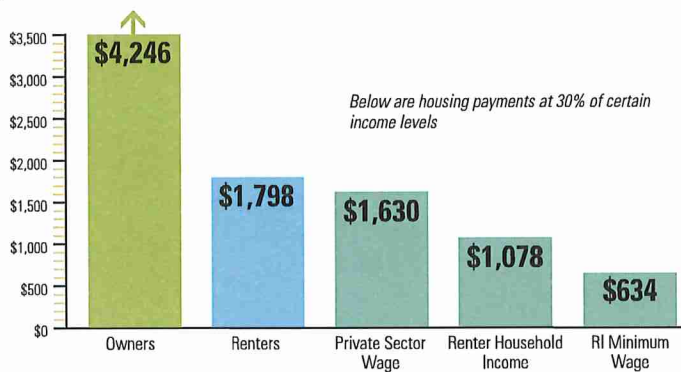
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$1,798</b>	5 YEAR COMPARISON	
		2018 \$2,005	2023 <b>10% DECREASE</b>

**\$71,920** Income needed to afford this

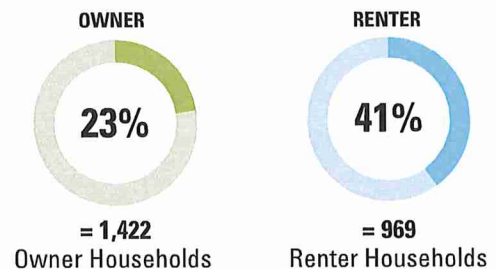
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,391** 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	Single family	Two or more
<b>9,008</b>	<b>57%</b>	<b>43%</b>

### INFRASTRUCTURE

REGION: North

Public Water

Public Sewer

Full  Partial  None  
 Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **97** Single family **15** Two or more **73** ADU **9**  
*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: **2,570**

**6.76%** CURRENT % of year-round housing stock **642** # of long-term affordable homes

**60%** Elderly **35%** Family **5%** Special Needs

### ADDED UNITS

Ownership **12** Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# LITTLE COMPTON

POPULATION <b>3,622</b>	HOUSEHOLDS <b>1,560</b>	MEDIAN HOUSEHOLD INCOME <b>\$136,389</b>	<b>88% OWN</b>	<b>12% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$950,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$7,061</b>	2018 \$703,743	2023 <b>35% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

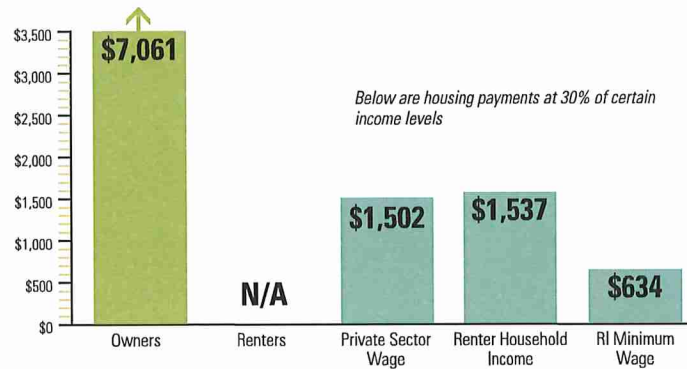
Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

**\$282,446** Income needed to afford this

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

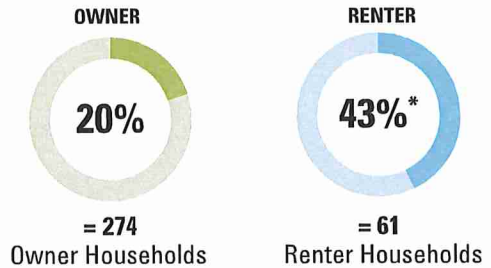
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**335** 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



### INFRASTRUCTURE

REGION: Southeast

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  Partial  None

### MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **12** Single family **12** 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: **405**

**CURRENT** **0.53%** % 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 <b>17,009</b>	HOUSEHOLDS <b>6,977</b>	MEDIAN HOUSEHOLD INCOME <b>\$97,555</b>	<b>59% OWN</b>	<b>41% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$722,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$5,954</b>	2018 \$462,568	2023 <b>\$56% INCREASE</b>

**\$238,168** Income needed to afford this

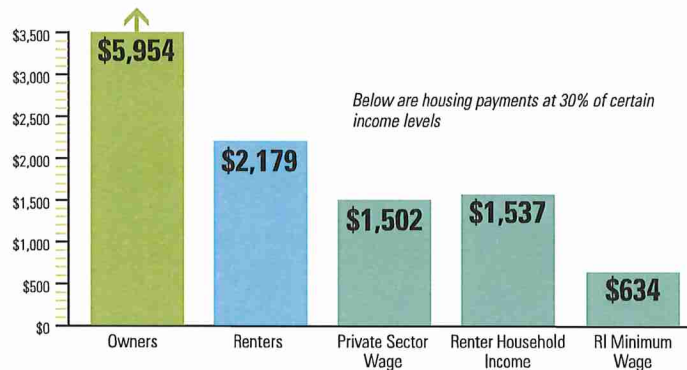
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$2,179</b>	5 YEAR COMPARISON	
		2018 \$1,922	2023 <b>13% INCREASE</b>

**\$87,160** Income needed to afford this

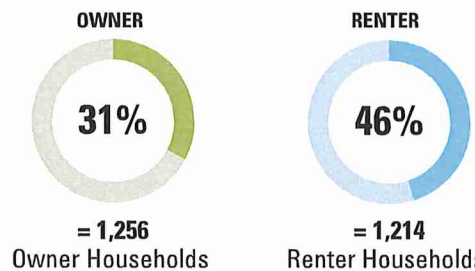
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,470** 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	Single family	Two or more
<b>7,995</b>	<b>60%</b>	<b>40%</b>

### ▶ INFRASTRUCTURE

REGION: Southeast

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

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
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### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **62** Single family **8** Two or more **54**

### ▶ 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: **3,020**

**4.80%** CURRENT % of year-round housing stock **360** # of long-term affordable homes

**27%** Elderly **47%** Family **26%** Special Needs

### ADDED UNITS PRESERVED RENTALS

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

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 101**

# NARRAGANSETT

POPULATION <b>14,623</b>	HOUSEHOLDS <b>6,076</b>	MEDIAN HOUSEHOLD INCOME <b>\$90,214</b>	<b>69% OWN</b>	<b>31% RENT</b>
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## HOUSING COSTS

**MEDIAN SINGLE FAMILY**

Home price **\$770,000**

Monthly housing payment **\$6,059**

5 YEAR COMPARISON  
2018: \$511,260 | 2023: **51% INCREASE**

**\$242,358** Income needed to afford this

**AVERAGE 2-BEDROOM RENT**

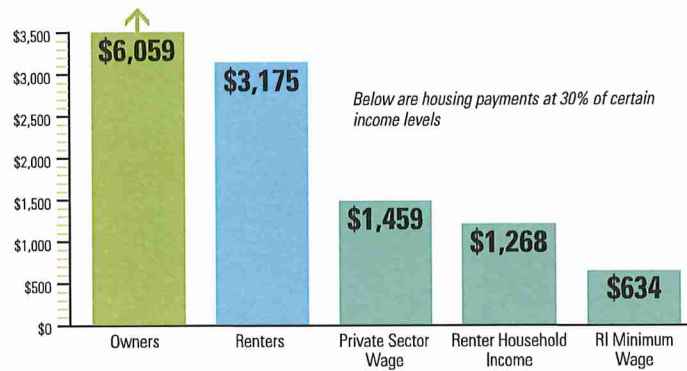
Rental payment **\$3,175**

5 YEAR COMPARISON  
2018: \$1,887 | 2023: **68% INCREASE**

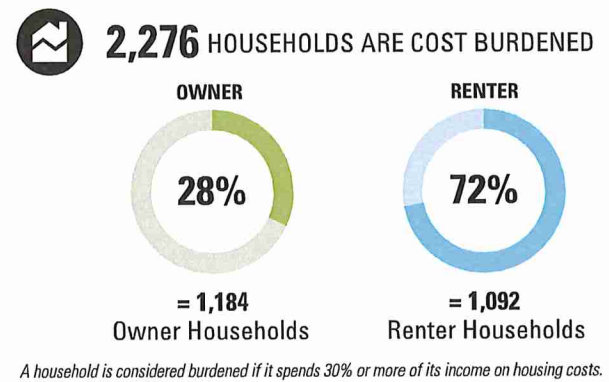
**\$127,000** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

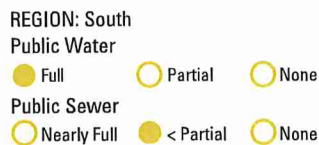


## CURRENT HOUSING & DEVELOPMENT

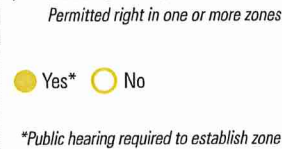
### HOUSING STOCK



### INFRASTRUCTURE



### MULTIFAMILY BY RIGHT



### RESIDENTIAL DEVELOPMENT ORDINANCES



### 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: **2,775**

**CURRENT** **3.79%** % of year-round housing stock **275** # of long-term affordable homes

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

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

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

# NEW SHOREHAM

POPULATION <b>962</b>	HOUSEHOLDS <b>445</b>	MEDIAN HOUSEHOLD INCOME <b>\$66,652</b>	<b>78% OWN</b>	<b>22% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$1,650,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$12,339</b>	2018 \$1,175,350	2023 <b>40% INCREASE</b>

**\$493,572** Income needed to afford this

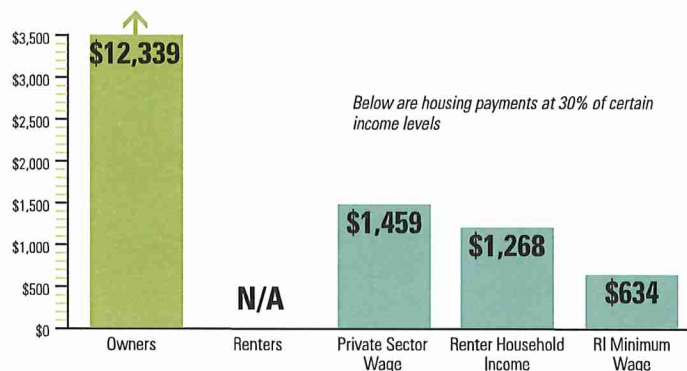
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

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

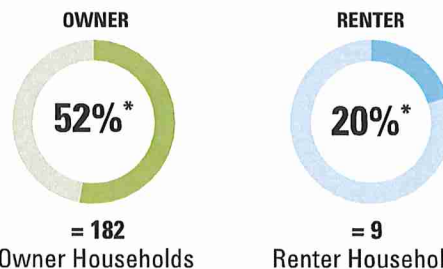
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**191** 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



### ▶ INFRASTRUCTURE

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

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones  
 Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES



▶ 2023 BUILDING PERMITS: Total **8** Single family **5** Two or more **0** ADU **3**  
 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: **170**

**CURRENT** **7.53%** % of year-round housing stock **55** # 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**



# NEWPORT

POPULATION **25,087** | HOUSEHOLDS **10,645** | MEDIAN HOUSEHOLD INCOME **\$81,330**

47% OWN

53% RENT

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$893,000**  
Monthly housing payment **\$7,112**

#### 5 YEAR COMPARISON

2018 **\$548,996** ↑ **2023**  
**63% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,923**

#### 5 YEAR COMPARISON

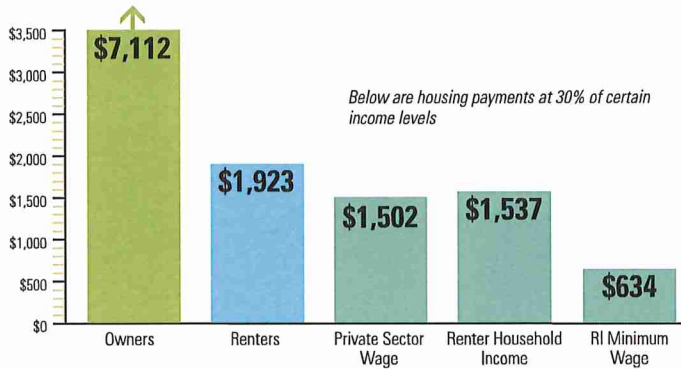
2018 **\$1,914** | **2023**  
**NO CHANGE**

**\$284,479** Income needed to afford this

**\$76,920** Income needed to afford this

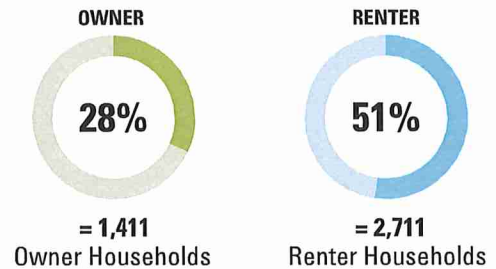
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**4,122** 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 **13,592** | 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

Permitted right in one or more zones  
● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **100** | Single family **12** | Two or more **88**  
*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: **4,930**

**15.64%** CURRENT % of year-round housing stock | **1,853** # of long-term affordable homes

Elderly **25%**

Family **68%**

Special Needs **7%**

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

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

# NORTH KINGSTOWN

POPULATION <b>27,719</b>	HOUSEHOLDS <b>11,314</b>	MEDIAN HOUSEHOLD INCOME <b>\$116,053</b>	<b>76% OWN</b>	<b>24% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$550,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$4,589</b>	2018 \$401,704	2023 <b>37% INCREASE</b>

### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$2,119</b>	5 YEAR COMPARISON	
		2018 \$1,853	2023 <b>14% INCREASE</b>

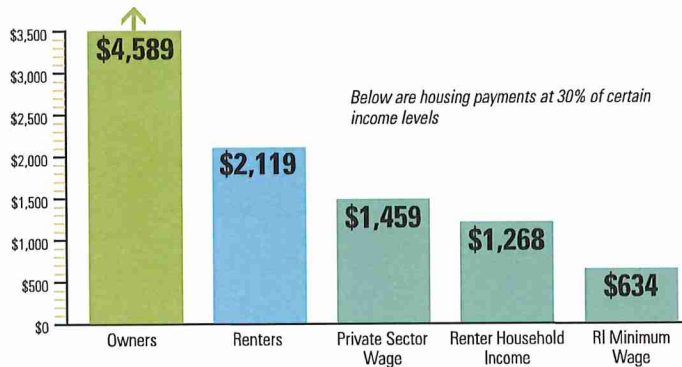
**\$183,566** Income needed to afford this

**\$84,760** Income needed to afford this



## AFFORDABILITY GAP

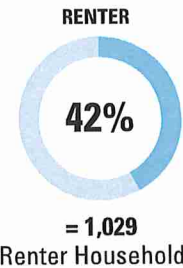
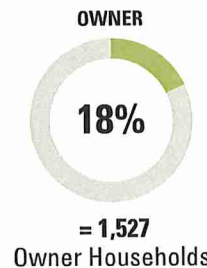
### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS



**2,556** 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



### ▶ INFRASTRUCTURE

REGION: South

Public Water

Nearly Full  Partial  None

Public Sewer

Nearly Full  < Partial  None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES



▶ **2023 BUILDING PERMITS:** Total **93** Single family **43** Two or more **50**  
*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: **2,990**



**CURRENT**

**8.57%** % of year-round housing stock

**1,014** # of long-term affordable homes



Elderly **35%**



Family **49%**



Special Needs **16%**

### ADDED UNITS

Ownership **1**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**145**

# NORTH PROVIDENCE

POPULATION <b>33,945</b>	HOUSEHOLDS <b>14,389</b>	MEDIAN HOUSEHOLD INCOME <b>\$77,039</b>	<b>61% OWN</b>	<b>39% RENT</b>
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## HOUSING COSTS

**▶ MEDIAN SINGLE FAMILY**

Home price **\$385,500**

Monthly housing payment **\$3,327**

**\$133,066** Income needed to afford this

**▶ AVERAGE 2-BEDROOM RENT**

Rental payment **\$1,987**

**\$79,480** Income needed to afford this

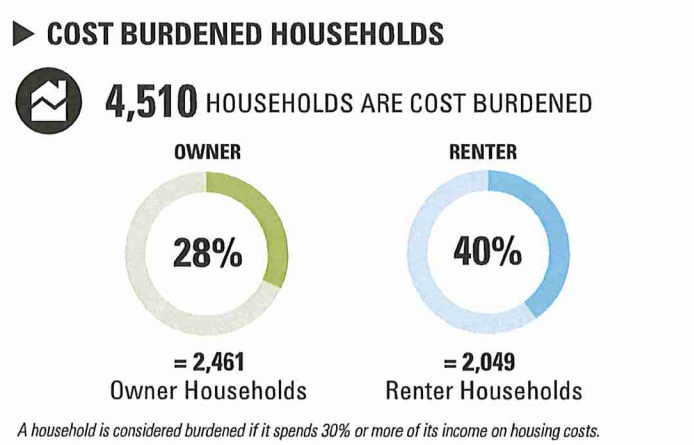
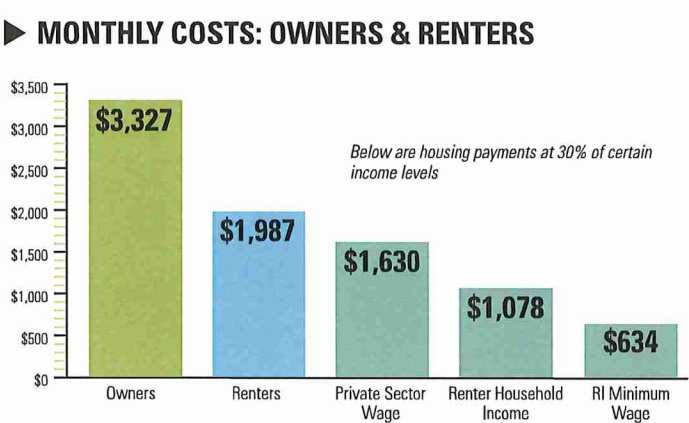
5 YEAR COMPARISON

2018	↑	2023
\$269,020		<b>43% INCREASE</b>

5 YEAR COMPARISON

2018	↑	2023
\$1,827		<b>9% INCREASE</b>

## AFFORDABILITY GAP



## CURRENT HOUSING & DEVELOPMENT

**▶ HOUSING STOCK**

Total **15,184** Single family **49%** Two or more **51%**

---

**▶ INFRASTRUCTURE** REGION: Southeast Providence County

Public Water:  Full  Partial  None

Public Sewer:  Nearly Full  > Partial  None

---

**▶ MULTIFAMILY BY RIGHT** Permitted right in one or more zones

Yes  No

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**▶ RESIDENTIAL DEVELOPMENT ORDINANCES**

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

---

**▶ 2023 BUILDING PERMITS:** Total **4** Single family **4** 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: **6,075**

---

**▶ CURRENT** **6.37%** % of year-round housing stock **1,012** # of long-term affordable homes

Elderly **91%**

Family **1%**

Special Needs **7%**

---

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

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



# NORTH SMITHFIELD

POPULATION <b>12,535</b>	HOUSEHOLDS <b>5,100</b>	MEDIAN HOUSEHOLD INCOME <b>\$96,677</b>	<b>77% OWN</b>	<b>23% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$454,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,820</b>	2018 \$346,561	2023 <b>31% INCREASE</b>

### ▶ AVERAGE 2-BEDROOM RENT

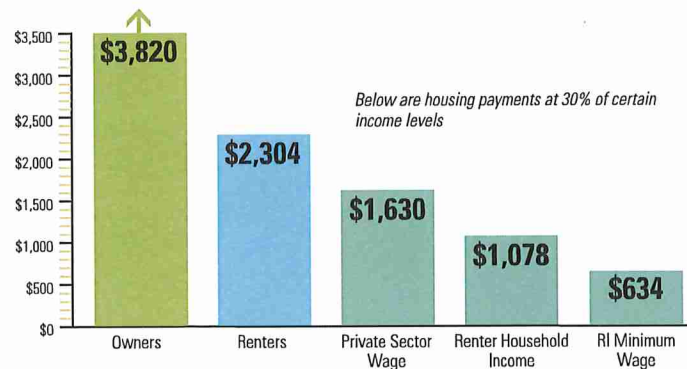
Rental payment	<b>\$2,304</b>	5 YEAR COMPARISON	
		2018 \$1,642	2023 <b>40% INCREASE</b>

**\$152,812** Income needed to afford this

**\$92,160** Income needed to afford this

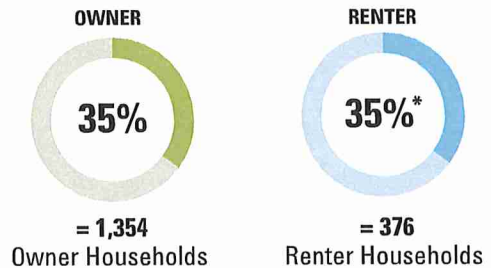
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,730** 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



### ▶ INFRASTRUCTURE

REGION: North

Public Water	<input type="radio"/> Nearly Full	<input type="radio"/> < Partial	<input type="radio"/> None
Public Sewer	<input type="radio"/> Nearly Full	<input type="radio"/> < Partial	<input type="radio"/> None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

<input type="radio"/> Yes	<input type="radio"/> No
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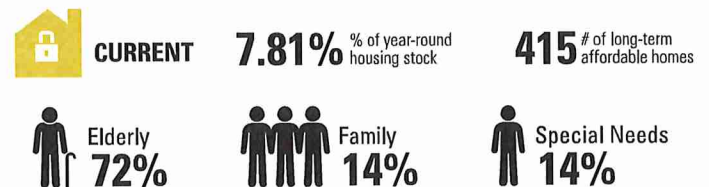
### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **7** Single family **7** 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: **1,870**



### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 65**

# PAWTUCKET

POPULATION **75,176** | HOUSEHOLDS **30,582** | MEDIAN HOUSEHOLD INCOME **\$62,799**

**48% OWN** | **52% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$354,190**

Monthly housing payment **\$3,094**

#### 5 YEAR COMPARISON

2018 **\$236,153** | 2023 **\$354,190**  
**50% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,765**

#### 5 YEAR COMPARISON

2018 **\$1,673** | 2023 **\$1,765**  
**6% INCREASE**

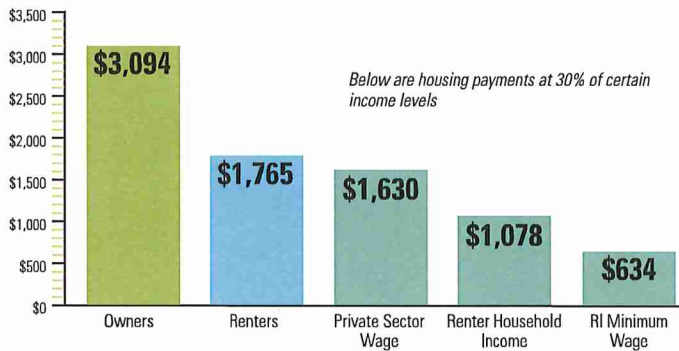
**\$123,745** Income needed to afford this

**\$70,600** Income needed to afford this



## AFFORDABILITY GAP

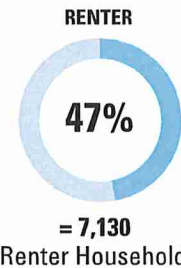
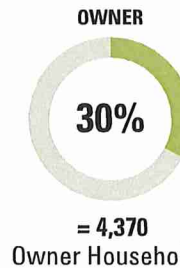
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**11,500** 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 **33,010** | Single family **34%** | Two or more **66%**

### INFRASTRUCTURE

REGION: East Providence County

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **4** | Single family **4** | 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: **14,890**



**CURRENT** **8.21%** % of year-round housing stock | **2,774** # of long-term affordable homes

Elderly **51%**

Family **43%**

Special Needs **6%**

### ADDED UNITS

Ownership **14** | Rental **1**

### PRESERVED RENTALS

**8**

State-Funded Homes

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



# PORTSMOUTH

POPULATION <b>17,846</b>	HOUSEHOLDS <b>7,323</b>	MEDIAN HOUSEHOLD INCOME <b>\$107,101</b>	<b>81% OWN</b>	<b>19% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$697,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$5,685</b>	2018 \$462,568	2023 <b>51% INCREASE</b>

**\$227,419** Income needed to afford this

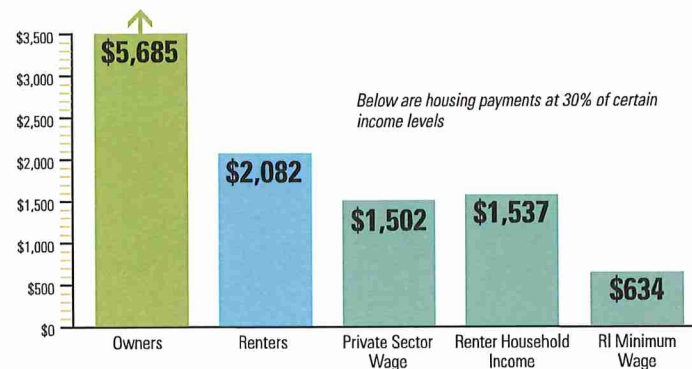
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$2,082</b>	5 YEAR COMPARISON	
		2018 \$2,169	2023 <b>4% DECREASE</b>

**\$83,280** Income needed to afford this

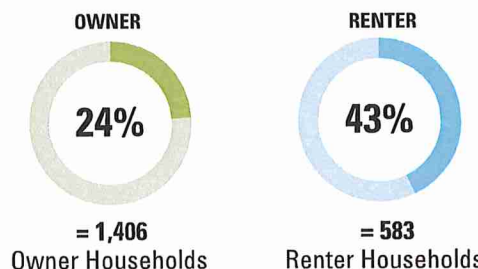
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**1,989** 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	Single family	Two or more
<b>8,441</b>	<b>79%</b>	<b>21%</b>

### ▶ INFRASTRUCTURE

REGION: Southeast

Public Water

● Nearly Full ○ Partial ○ None

Public Sewer

○ Nearly Full ○ Partial ● None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

○ Yes ● No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **60** Single family **54** Two or more **0** ADU **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: **2,530**

<b>2.66%</b> % of year-round housing stock	<b>204</b> # of long-term affordable homes
<b>82%</b> Elderly	<b>6%</b> Family
	<b>12%</b> Special Needs

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

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



# PROVIDENCE

POPULATION **189,715** | HOUSEHOLDS **69,110** | MEDIAN HOUSEHOLD INCOME **\$61,365**

**40% OWN** | **60% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$362,000**  
Monthly housing payment **\$3,217**

#### 5 YEAR COMPARISON

2018 **\$231,284** | 2023 **\$3,217**  
**↑ 57% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$2,078**

#### 5 YEAR COMPARISON

2018 **\$2,142** | 2023 **\$2,078**  
**↓ 3% DECREASE**

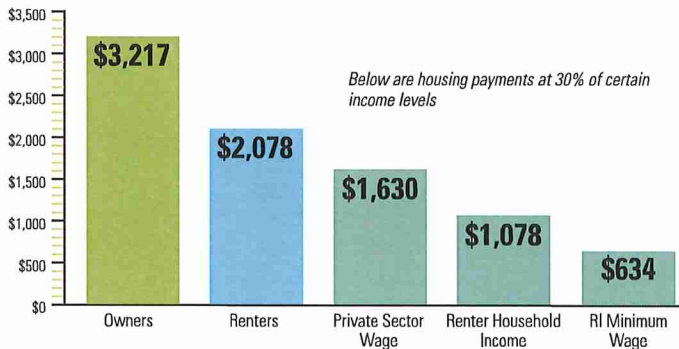
**\$128,693** Income needed to afford this

**\$83,120** Income needed to afford this



## AFFORDABILITY GAP

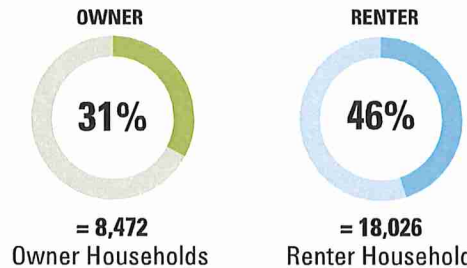
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**26,498** 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 **78,911** | Single family **26%** | Two or more **74%**

### INFRASTRUCTURE

REGION: Providence

Public Water

● Full ○ Partial ○ None

Public Sewer

● Nearly Full ○ Partial ○ None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

### 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: **37,355**



**CURRENT 14.31%** % of year-round housing stock | **10,727** # of long-term affordable homes

**Elderly 40%**

**Family 50%**

**Special Needs 9%**

### ADDED UNITS

Ownership **6**

Rental **80**

### PRESERVED RENTALS

**150**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 1,291**

**2023 BUILDING PERMITS:** Total **1,081** | Single family **50** | Two or more **1,031**  
Municipally reported

# RICHMOND

POPULATION **8,077** | HOUSEHOLDS **2,988** | MEDIAN HOUSEHOLD INCOME **\$111,989**

**96% OWN** | **4% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$450,000**  
 Monthly housing payment **\$3,797**

5 YEAR COMPARISON  
 2018 **\$350,882** | 2023 **\$450,000**  
**28% INCREASE**

**\$151,899** Income needed to afford this

### AVERAGE 2-BEDROOM RENT

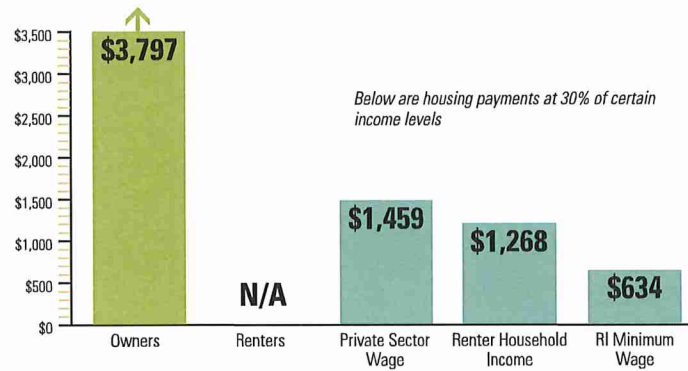
Rental payment **N/A**

5 YEAR COMPARISON  
 2018 **N/A** | 2023 **N/A**

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

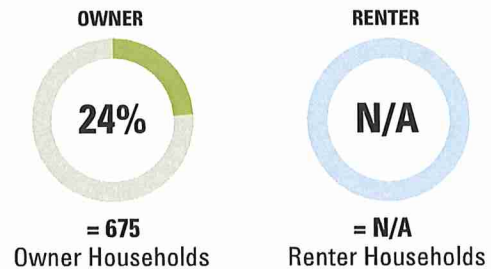
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**675** 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 **3,255** | Single family **90%** | Two or more **10%**

### INFRASTRUCTURE

REGION: South

Public Water  
 ○ Nearly Full ● < Partial ○ None

Public Sewer  
 ○ Nearly Full ○ Partial ● None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes ○ No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **12** | Single family **6** | 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: **610**

**3.36%** % of year-round housing stock  
**104** # of long-term affordable homes

**0%** Elderly | **62%** Family | **38%** Special Needs

### ADDED UNITS

Ownership **6** | Rental **0**

### PRESERVED RENTALS

**0**

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

# SCITUATE

POPULATION <b>10,404</b>	HOUSEHOLDS <b>4,184</b>	MEDIAN HOUSEHOLD INCOME <b>\$110,429</b>	<b>87% OWN</b>	<b>13% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$436,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,755</b>	2018 \$345,100	2023 <b>26% INCREASE</b>

**\$150,212** Income needed to afford this

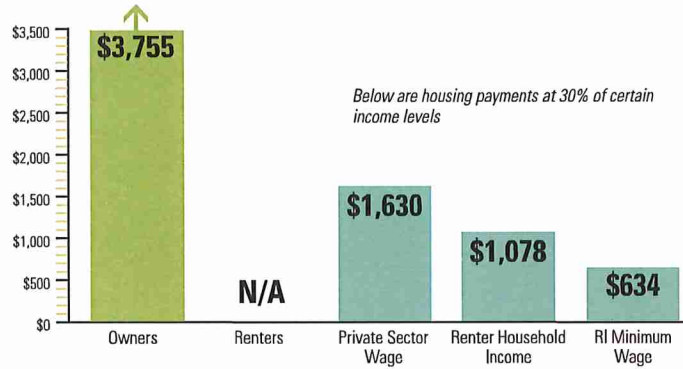
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

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

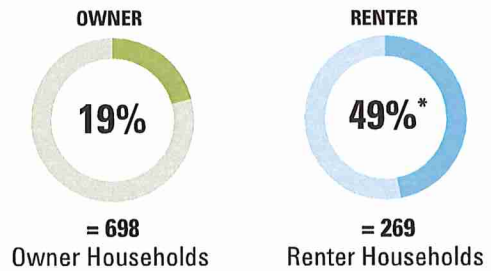
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**967** 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>4,494</b>	<b>91%</b>	<b>9%</b>

### INFRASTRUCTURE

REGION: North

Public Water

Public Sewer

Legend: ○ Nearly Full ● < Partial ○ None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Legend: ○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **8** Single family **8** 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: **935**

<b>CURRENT</b>	<b>0.87%</b> % of year-round housing stock	<b>37</b> # of long-term affordable homes
<b>Elderly</b>	<b>65%</b>	<b>Family</b>
		<b>19%</b>
		<b>Special Needs</b>
		<b>16%</b>

### ADDED UNITS

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

### PRESERVED RENTALS

**0**

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



# SMITHFIELD

POPULATION <b>22,086</b>	HOUSEHOLDS <b>7,857</b>	MEDIAN HOUSEHOLD INCOME <b>\$93,179</b>	<b>80% OWN</b>	<b>20% RENT</b>
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## HOUSING COSTS

### ▶ MEDIAN SINGLE FAMILY

Home price	<b>\$465,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,871</b>	2018 \$361,534	2023 <b>29% INCREASE</b>

**\$154,831** ← Income needed to afford this

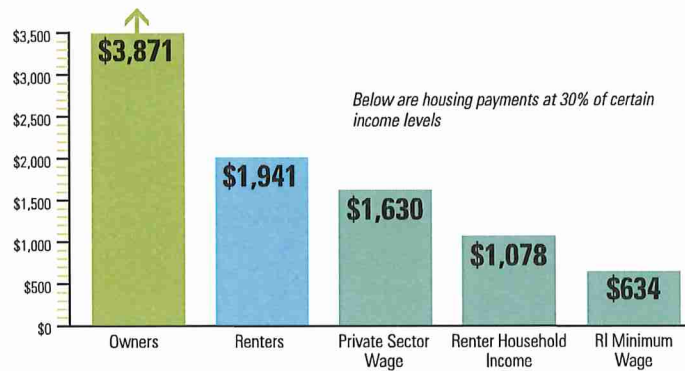
### ▶ AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$1,941</b>	5 YEAR COMPARISON	
		2018 \$1,407	2023 <b>38% INCREASE</b>

**\$77,640** ← Income needed to afford this

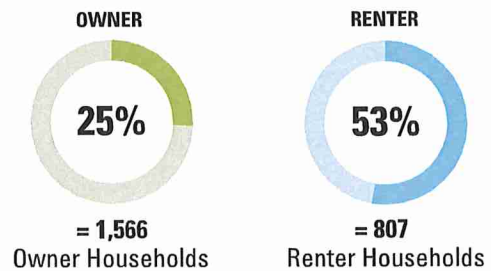
## AFFORDABILITY GAP

### ▶ MONTHLY COSTS: OWNERS & RENTERS



### ▶ COST BURDENED HOUSEHOLDS

**2,373** 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	Single family	Two or more
<b>8,226</b>	<b>67%</b>	<b>33%</b>

### ▶ INFRASTRUCTURE

REGION: North

Public Water

○ Nearly Full   ● > Partial   ○ None

Public Sewer

○ Nearly Full   ● Partial   ○ None

### ▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

● Yes   ○ No

### ▶ RESIDENTIAL DEVELOPMENT ORDINANCES

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

▶ 2023 BUILDING PERMITS: Total **14**   Single family **14**   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: **2,500**

**5.44%** CURRENT % of year-round housing stock   **431** # of long-term affordable homes

**67%** Elderly

**21%** Family

**11%** Special Needs

### ADDED UNITS

Ownership **5**   Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

# SOUTH KINGSTOWN

POPULATION <b>31,928</b>	HOUSEHOLDS <b>11,338</b>	MEDIAN HOUSEHOLD INCOME <b>\$108,474</b>	<b>75% OWN</b>	<b>25% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$560,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$4,517</b>	2018 \$424,833	2023 <b>32% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

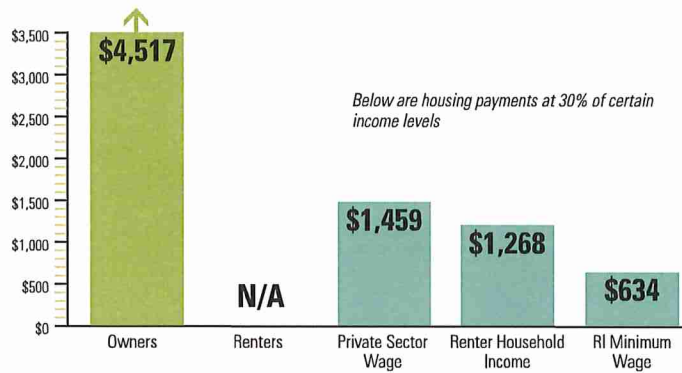
Rental payment	<b>N/A</b>	5 YEAR COMPARISON	
		2018 N/A	2023 N/A

**\$180,666** ← Income needed to afford this

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

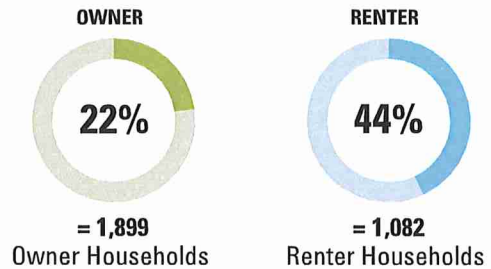
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**2,981** 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



### INFRASTRUCTURE

REGION: South

Public Water

Public Sewer

Nearly Full	Partial	None
Nearly Full	< Partial	None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
-----	----

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

### 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: **3,285**

**5.20%** CURRENT % of year-round housing stock

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



### ADDED UNITS

Ownership **3** Rental **2**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

▶ **2023 BUILDING PERMITS: Total 76** Single family **60** Two or more **10** ADU **6**  
Municipally reported

# TIVERTON

POPULATION <b>16,324</b>	HOUSEHOLDS <b>6,782</b>	MEDIAN HOUSEHOLD INCOME <b>\$92,444</b>	<b>78% OWN</b>	<b>22% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$450,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,871</b>	2018 \$346,865	2023 <b>30% INCREASE</b>

**\$152,669** Income needed to afford this

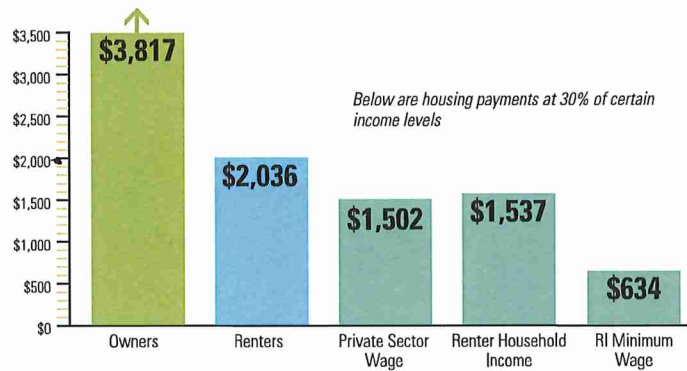
### AVERAGE 2-BEDROOM RENT

Rental payment	<b>\$2,036</b>	5 YEAR COMPARISON	
		2018 \$1,865	2023 <b>9% INCREASE</b>

**\$81,440** Income needed to afford this

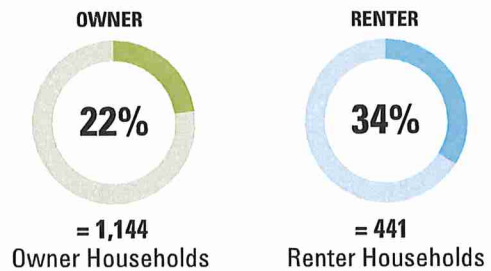
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,585** 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



### INFRASTRUCTURE

REGION: Southeast

Public Water

Public Sewer

Nearly Full	< Partial	None
Nearly Full	Partial	None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
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### RESIDENTIAL DEVELOPMENT ORDINANCES

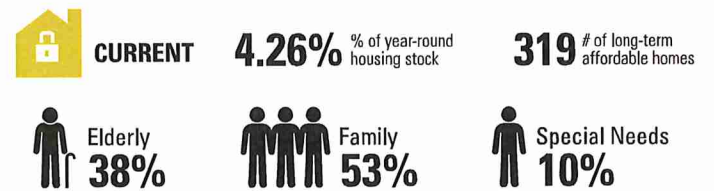
ADU	AHTF	AR	CP	FZ
G/VC	ID	IZ	MU	TOD

2023 BUILDING PERMITS: Total **32** Single family **32** 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: **2,180**



### ADDED UNITS

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

### PRESERVED RENTALS

**0**

State-Funded Homes  
BUILDING HOMES RHODE ISLAND (I - IV): **217**



# WARREN

POPULATION <b>11,117</b>	HOUSEHOLDS <b>5,006</b>	MEDIAN HOUSEHOLD INCOME <b>\$81,575</b>	<b>59% OWN</b>	<b>41% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$474,500</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,946</b>	2018 \$338,344	2023 <b>40% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

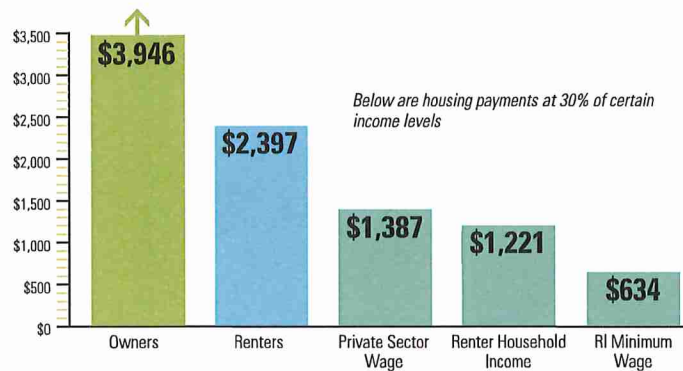
Rental payment	<b>\$2,397</b>	5 YEAR COMPARISON	
		2018 \$2,012	2023 <b>19% INCREASE</b>

**\$157,846** Income needed to afford this

**\$95,880** Income needed to afford this

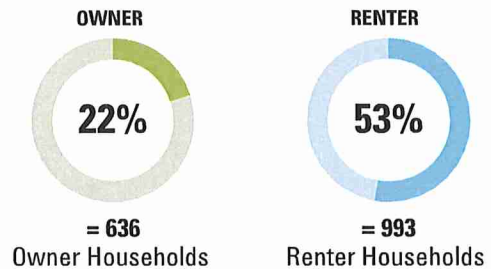
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**1,629** 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



### INFRASTRUCTURE

REGION: Southeast

Public Water

Public Sewer

Nearly Full	Partial	None
Nearly Full	Partial	None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes No

### RESIDENTIAL DEVELOPMENT ORDINANCES

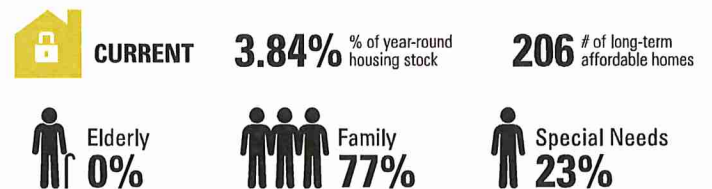
ADU	AHTF	AR	CP	FZ
G/V/C	ID	IZ	MU	TOD

2023 BUILDING PERMITS: Total 6 Single family 4 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: **2,295**



### ADDED UNITS

Ownership 0 Rental 0

### PRESERVED RENTALS

4

### State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **9**

# WARWICK

POPULATION <b>82,783</b>	HOUSEHOLDS <b>36,143</b>	MEDIAN HOUSEHOLD INCOME <b>\$81,009</b>	<b>72% OWN</b>	<b>28% RENT</b>
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## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price	<b>\$377,000</b>	5 YEAR COMPARISON	
Monthly housing payment	<b>\$3,187</b>	2018 \$261,716	2023 <b>44% INCREASE</b>

### AVERAGE 2-BEDROOM RENT

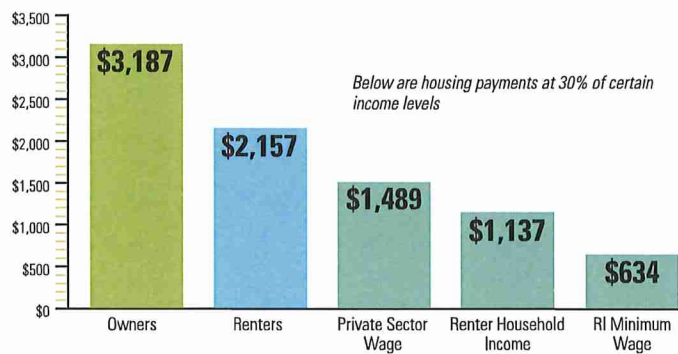
Rental payment	<b>\$2,157</b>	5 YEAR COMPARISON	
		2018 \$1,949	2023 <b>11% INCREASE</b>

**\$127,471** Income needed to afford this

**\$86,280** Income needed to afford this

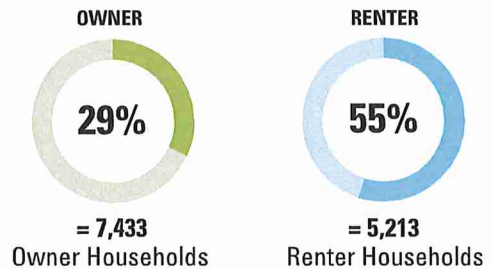
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**12,646** 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



### INFRASTRUCTURE

REGION: Central

Public Water

Public Sewer

Full	Partial	None
Nearly Full	Partial	None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes	No
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### RESIDENTIAL DEVELOPMENT ORDINANCES



**2023 BUILDING PERMITS:** Total **102** Single family **64** Two or more **38**

### 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: **14,355**

**CURRENT** **5.37%** % of year-round housing stock **2,046** # of long-term affordable homes



### ADDED UNITS

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

### PRESERVED RENTALS

**4**

State-Funded Homes

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



# WEST GREENWICH

POPULATION  
**6,535**

HOUSEHOLDS  
**2,337**

MEDIAN HOUSEHOLD INCOME  
**\$119,137**

**84% OWN**

**16% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$550,000**

Monthly housing payment **\$5,071**

#### 5 YEAR COMPARISON

2018 **\$432,136** 2023 **\$550,000**  
**21% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$3,191**

#### 5 YEAR COMPARISON

2018 **\$2,353** 2023 **\$3,191**  
**36% INCREASE**

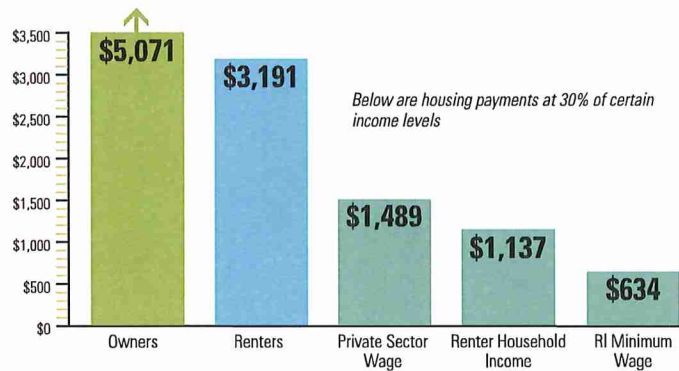
**\$202,820** Income needed to afford this

**\$127,640** Income needed to afford this



## AFFORDABILITY GAP

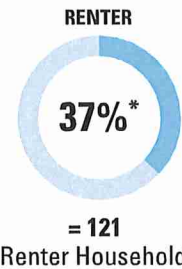
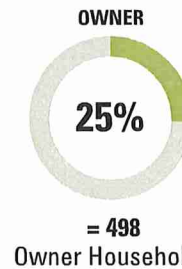
### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS



**619** 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 **2,474** Single family **86%** Two or more **14%**

### INFRASTRUCTURE

REGION: Central

Public Water

Nearly Full Partial None

Public Sewer

Nearly Full Partial None

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **7** Single family **7** 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: **615**



**CURRENT**

**1.69%** % of year-round housing stock

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

**0%**

**81%**

**19%**

### ADDED UNITS

Ownership **0**

Rental **0**

### PRESERVED RENTALS

**0**

State-Funded Homes

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

**0**



# WEST WARWICK

POPULATION <b>30,909</b>	HOUSEHOLDS <b>13,878</b>	MEDIAN HOUSEHOLD INCOME <b>\$71,851</b>	<b>56% OWN</b>	<b>44% RENT</b>
-----------------------------	-----------------------------	--	----------------	-----------------

## HOUSING COSTS

**MEDIAN SINGLE FAMILY**

Home price **\$350,000**

Monthly housing payment **\$3,095**

5 YEAR COMPARISON

2018 **\$243,092** **2023** **\$3,095** **40% INCREASE**

**\$123,811** Income needed to afford this

**AVERAGE 2-BEDROOM RENT**

Rental payment **\$2,195**

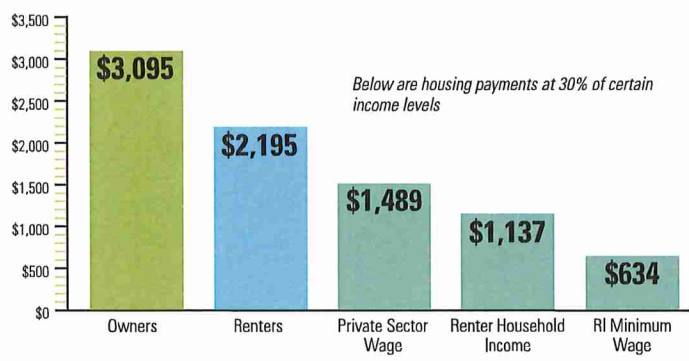
5 YEAR COMPARISON

2018 **\$1,884** **2023** **\$2,195** **16% INCREASE**

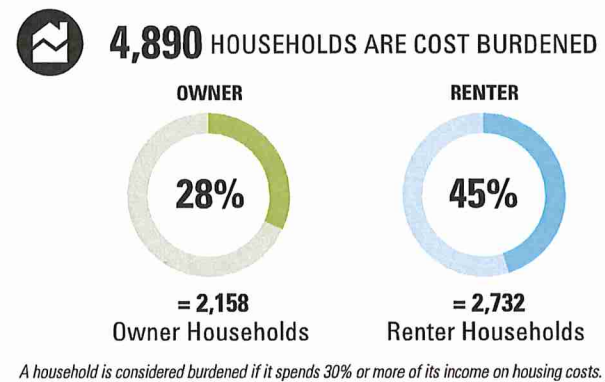
**\$87,800** Income needed to afford this

## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

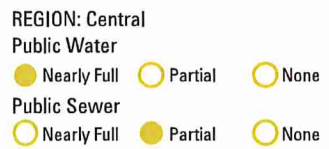


## CURRENT HOUSING & DEVELOPMENT

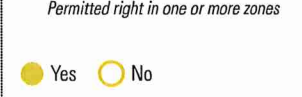
### HOUSING STOCK



### INFRASTRUCTURE



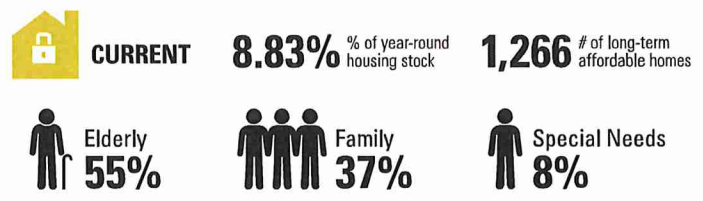
### MULTIFAMILY BY RIGHT



### RESIDENTIAL DEVELOPMENT ORDINANCES



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



# WESTERLY

POPULATION **23,337** | HOUSEHOLDS **10,434** | MEDIAN HOUSEHOLD INCOME **\$88,289**

**73% OWN**

**27% RENT**



## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$499,000**  
 Monthly housing payment **\$3,994**

5 YEAR COMPARISON  
 2018 **\$384,662** ↑ **2023**  
**31% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,428**

5 YEAR COMPARISON  
 2018 **\$1,781** ↓ **2023**  
**20% DECREASE**

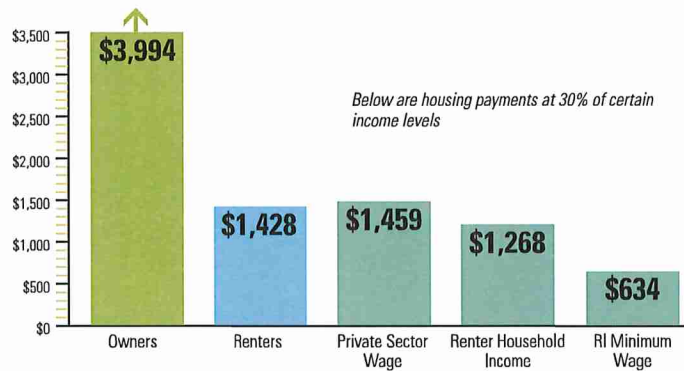
**\$159,741** Income needed to afford this

**\$57,120** Income needed to afford this



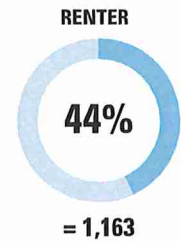
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**3,303** 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 **13,416** | Single family **69%** | Two or more **31%**

### INFRASTRUCTURE

REGION: South

Public Water  
 ○ Nearly Full ● Partial ○ None

Public Sewer  
 ○ Nearly Full ● < Partial ○ None

### MULTIFAMILY BY RIGHT

*Permitted right in one or more zones*

○ Yes ● No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

**2023 BUILDING PERMITS:** Total **68** | Single family **25** | Two or more **42** | ADU **1**  
*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: **4,470**

**5.02%** % of year-round housing stock | **550** # of long-term affordable homes

**68%** Elderly

**17%** Family

**13%** Special Needs

### ADDED UNITS

Ownership **13** | Rental **4**

### PRESERVED RENTALS

**0**

State-Funded Homes

**BUILDING HOMES RHODE ISLAND (I - IV): 23**

# WOONSOCKET

POPULATION **43,029** | HOUSEHOLDS **16,972** | MEDIAN HOUSEHOLD INCOME **\$54,398**

**38% OWN** | **62% RENT**

## HOUSING COSTS

### MEDIAN SINGLE FAMILY

Home price **\$350,000**  
Monthly housing payment **\$2,978**

5 YEAR COMPARISON  
2018 **\$219,111** | 2023 **\$297,800**  
**↑ 36% INCREASE**

### AVERAGE 2-BEDROOM RENT

Rental payment **\$1,483**

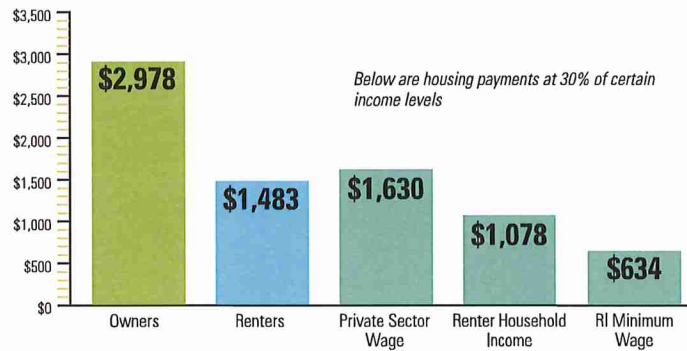
5 YEAR COMPARISON  
2018 **\$1,433** | 2023 **\$1,532**  
**↑ 7% INCREASE**

**\$119,123** Income needed to afford this

**\$59,320** Income needed to afford this

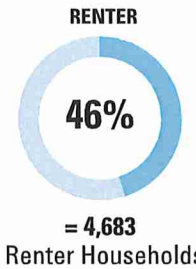
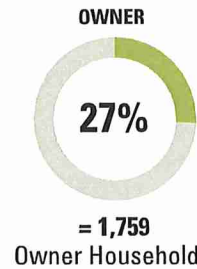
## AFFORDABILITY GAP

### MONTHLY COSTS: OWNERS & RENTERS



### COST BURDENED HOUSEHOLDS

**6,442** 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 **18,886** | Single family **25%** | Two or more **75%**

### INFRASTRUCTURE

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

### MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes  No

### RESIDENTIAL DEVELOPMENT ORDINANCES

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

2023 BUILDING PERMITS: Total **196** | Single family **12** | Two or more **184**  
*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: **9,945**

**CURRENT 15.37%** % of year-round housing stock | **3,033** # of long-term affordable homes

**Elderly 42%**

**Family 54%**

**Special Needs 4%**

### ADDED UNITS

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

### PRESERVED RENTALS

**65**

State-Funded Homes  
**BUILDING HOMES RHODE ISLAND (I - IV): 340**



**Attachment 5**

Health related housing assessment from HousingWorksRI's 2024 Housing Fact Book

# HEALTHY HOMES



CLEAN



VENTILATED



SAFE



CONTAMINANT-FREE



PEST-FREE



DRY



THERMALLY CONTROLLED



MAINTAINED

## Hazards to Health

As HousingWorks RI has noted, while the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for actual problems. More than 300,000 of Rhode Island’s housing units—or 72 percent—were built before 1980. Of those, 41 percent are 2-family or multifamily (3+) units, putting renters, who occupy 78 percent of this stock, at much greater risk.

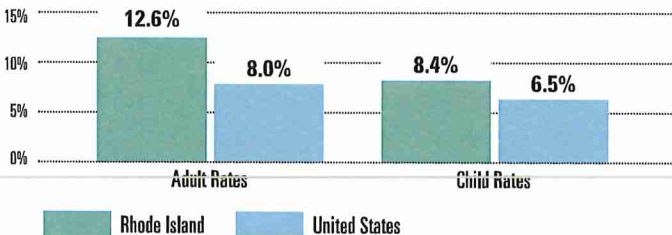
Ensuring a healthy home is generally the responsibility of the property owner. There are statutory provisions at both the state and municipal levels concerning the condition of housing, though enforcement is generally relegated to reports by occupants or sometimes by community members. Healthy homes standards related to cleanliness, maintenance, and pests tend to be those that are most visible; ventilation, thermal control, or keeping a home dry, safe and contaminant-free fall mostly to the occupants. Each of these hazards, however—whether visible or not—can have detrimental health effects, particularly to those who are already vulnerable.

All varieties of cleanliness, maintenance, and pests can exacerbate respiratory issues for anyone with asthma. Conditions within the home, including poor ventilation, poor thermal control, and high humidity (leading to mold), are all respiratory triggers. The latest available Rhode Island asthma rates for both adults and children are well above the national average.<sup>13</sup>

Extreme climate conditions can also serve as respiratory triggers.<sup>14</sup> Federal programs for heat and weatherization for low-income households date back to the late 1970s and early 1980s.<sup>15</sup> Only more recently have regulatory discussions considered cooling standards, and begun to require air conditioning in rental homes.<sup>16</sup>

In Rhode Island, programs that seek to address these conditions include the US Department of Health and Human Services’ Low Income Home Energy Assistance Program (LIHEAP) and its Weatherization Program, and Rhode Island Department of Health’s (RIDOH) Cool It Off Program. Implemented by the Rhode Island Department of Human Services, LIHEAP provided \$27,497,951 to assist 26,052 households; the Weatherization Program dispersed \$1,709,781 to weatherize 1,326 homes.<sup>17</sup> The Cool It Off Program, run by RIDOH in collaboration with the Providence Housing Authority and HousingWorks RI, has provided 88 households with air conditioners since its inception during the pandemic in 2020.<sup>18</sup>

### Asthma Rates: Rhode Island v. Nationwide



## Risks to Special Populations

In growing the supply of healthy homes, the two routes—new construction and rehabilitation of the state’s older stock—represent different opportunities, especially for the well-being of both older adults and children.

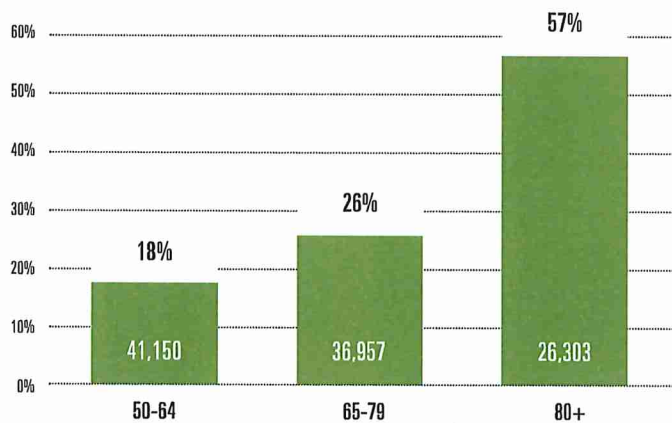
## HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

### Older Adults

Rhode Island has a growing number of older adults. Since the 2000 US Decennial Census, the population of adults aged 50 and older has grown by nearly 123,000 people, and now comprises 39 percent of the state's population compared to 29 percent in 2000.<sup>19</sup>

The healthy housing needs associated with an aging population primarily relate to safety issues, like fall prevention and accessibility. Even non-ambulatory disabilities can exacerbate unsafe conditions, especially for those living alone. More than 100,000 adults aged 50 and older in Rhode Island live with a disability; 70 percent live in homes that are more than 40 years old, making many of these homes inconvenient (at best) and unsafe (at worst) for many of their occupants.

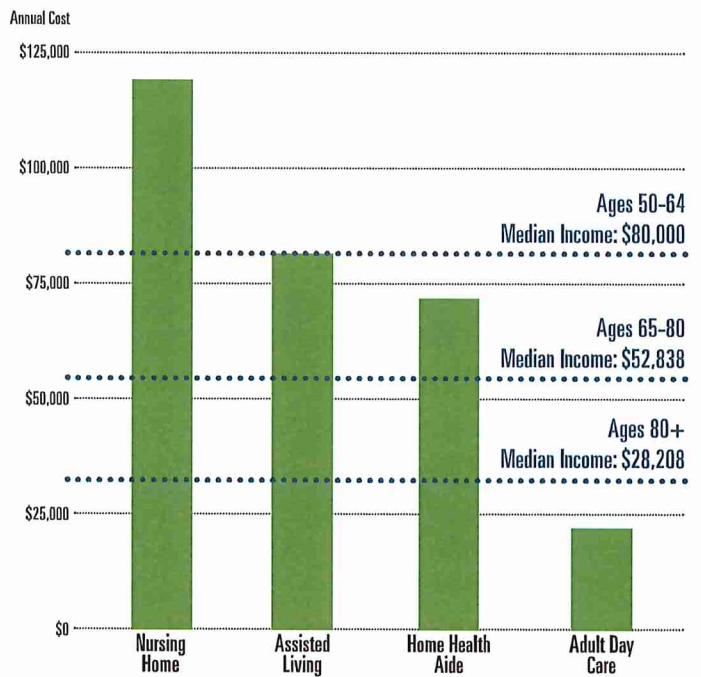
Older Age Groups Living with a Disability



Good design is design in which everyone benefits from an experience that is accessible, usable, and convenient. Universal design has become the standard of good design: buildings, products, and environments that are accessible for people of all abilities. As the state and municipalities increase housing production, rehabilitate existing stock, and upgrade the surrounding infrastructure, incorporating the principles of inclusion and accessibility that are core to universal design is critical to meeting the needs of our diverse population.

For older adults, affordability is further compounded by the additional expense of assistance with activities of daily living (known as ADL) and/or healthcare. The combination of housing and health is one of the more dramatic crises playing out across the state and country, and options that provide both are far outstripping what Rhode Islanders can afford.<sup>20</sup>

Housing with Healthcare Options for Older Adults



Recognizing that housing needs change throughout one's lifetime, diversified housing options in all municipalities support aging in *community*, and not just necessarily aging in *place*. With a spectrum of inventory, factors such as changes in ability, household size, or income will not determine an individual's ability to remain within and connected to their community or neighborhood.



## HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

### Children

The major health risk factor to children in older homes relates to ensuring the home is contaminant-free. The age of Rhode Island's housing stock means that there is a high incidence of lead paint. New housing production does not include lead paint. Rhode Island Department of Health implements the state's mitigation program, which addresses the potential lead hazards in older homes.

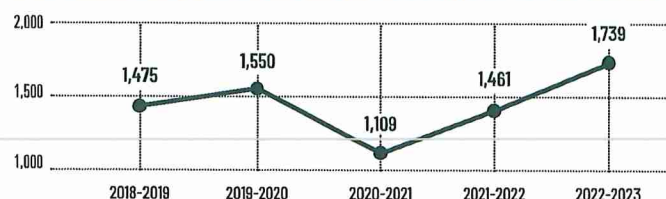
Childhood exposure to lead can cause irreversible damage, including disruptions to growth and development, cognitive delays, behavioral problems, and brain damage.<sup>21</sup> Current research links lead exposure to increased rates of school suspension and, particularly for boys, juvenile detention.<sup>22</sup> Given the recent expansion of homes covered by Rhode Island's lead hazard mitigation law, research indicates the state could anticipate beneficial economic impacts in reduced health and education costs, and increased earning and tax revenue.<sup>23</sup>

### EDUCATION<sup>24</sup>

According to The Lancet Public Health, "education is strongly associated with life expectancy, morbidity, [and] health behaviors, and educational attainment plays an important role in health by shaping opportunities, employment, and income."<sup>25</sup> HousingWorks RI tracks three measures for insight into the housing insecurities threatening the educational success of students: homelessness, student mobility, and chronic absenteeism.

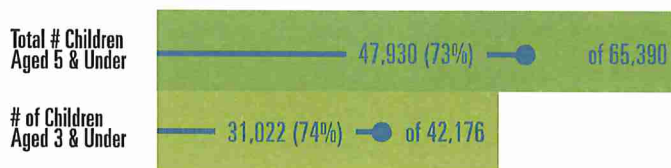
During the pandemic Rhode Island experienced large increases in student homelessness and chronic absenteeism. Measures to keep families housed led to a 28 percent decrease in student homelessness from SY2019-20 to SY2020-21. When those measures expired there were two years of dramatic increases. (A 32 percent increase immediately followed the end of assistance programs, and in SY2022-23 there was another 12 percent increase.) Rhode Island now has 1,739 students experiencing homelessness.

### Rhode Island Student Homelessness 2018-2022



### Lead Exposure Risk

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

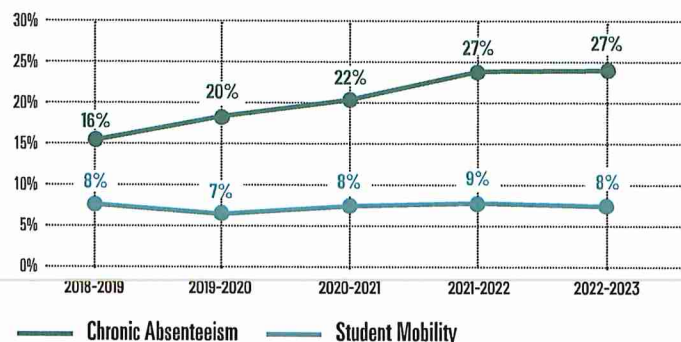


● # and % Living in Units Built Prior to 1980

Of the two remaining measures, school mobility—a student's departure during the school year—is presumed to be related to housing issues, and the other, chronic absenteeism, may be related to healthy housing issues that cause illness, particularly asthma, although there are a number of other causes. While the median rate for school mobility has not varied much over the last five school years, the rate for chronic absenteeism in Rhode Island's high schools took a five percentage-point jump after the pandemic. Chronic absenteeism—missing at least 10 percent of days in a school year—has increased nationally and has remained elevated since the pandemic.<sup>26</sup>

### Median Rates of Student Mobility & HS Chronic Absenteeism Across RI School Districts

School Years September 2018 through June 2023



### Attachment 6

Information regarding the incidence of lead poisoning from the Rhode Island Department of Health

Since 2024, 20,930 children under the age of 6 have had their blood lead levels measured. The mean BLL level for this group was 1.19  $\mu\text{g}/\text{dL}$ . 4 percent of children tested had samples that exceeded 3.5  $\mu\text{g}/\text{dL}$ , while 2.1 percent of children tested had samples that exceeded 5  $\mu\text{g}/\text{dL}$ . Rhode Island's core cities, which were settled early in our nation's history and therefore have older housing stock than most of the nation, have higher mean BLL and a greater percent of the children tested exceeding the blood lead reference values. South coast RI communities also appear to have elevated mean BLL.

