

“AFFORDABLE” HOUSING

WHAT IT IS & WHO IT IMPACTS



WHY ARE THERE QUOTATION MARKS AROUND “AFFORDABLE” ?

Sometimes quotation marks are used because “affordable” can mean different things to different people. Programs use a specific income-based definition, but families experience affordability in their own ways. That’s why Rhode Island is investing in more housing options across incomes—so more residents can find a home that truly fits their budget.



KEY TERMS

“AFFORDABLE” HOUSING

“Affordable housing” is a generic term that applies to households, regardless of income, that spend no more than 30% of their gross income on housing costs including rent or mortgage payments and utilities.

COST BURDENED

When a household spends more than 30% of its income on housing related expenses, households are considered cost-burdened, leaving less money for other necessities.

AREA MEDIAN INCOME (AMI)

AMI is the middle income for a region — half the households earn more than that amount, and half earn less. AMI is often used to determine eligibility for affordable housing programs.

THE HOUSING AFFORDABILITY CONTINUUM

Affordability is a measure that exists along the full range of household income, to meet the diverse needs of individuals and families.

Providing affordable housing means creating housing opportunities across the income continuum to ensure everyone has access to safe, stable, and suitable housing.

By addressing needs across this continuum, communities can reduce homelessness, promote stability, and create opportunities for long-term economic & social well-being.

WHY DOES “AFFORDABLE” HOUSING MATTER?

When housing costs exceed what people can afford, Rhode Islanders struggle to make ends meet — possibly leading to:

- Housing instability or homelessness
- Strain on local economies and services
- Health and educational challenges
- Reduced community engagement

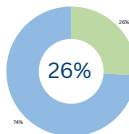
A housing stock that provides for affordability across the full range of household incomes supports strong, stable, and inclusive communities where Rhode Islanders of all incomes can live and thrive.

DID YOU KNOW 142,920 households in Rhode Island are cost burdened?

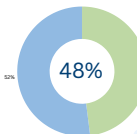


There are 436,092 households in RI... that means 32% are paying more than 30% of their income on housing related costs.*

*Source: HousingWorks RI 2025 Fact Book



26% of Rhode Island homeowners are cost-burdened.*



48% of Rhode Island renters are cost-burdened.*

WHO BENEFITS FROM “AFFORDABLE” HOUSING?



Police Officers

\$66,300
Avg. Income*



Nursing Assistants

\$36,400
Avg. Income*



Construction Workers

\$45,811
Avg. Income*



Teachers

\$55,929
Avg. Income*



Hotel Employees

\$29,193
Avg. Income*



News Reporters

\$64,491
Avg. Income*



Childcare Workers

\$33,983
Avg. Income*



Paralegals

\$71,410
Avg. Income*

These are a few examples of cost burdened Rhode Islanders who would benefit from “affordable” housing. *Source: Salary.com

This is just a snapshot of real Rhode Islanders who benefit from “affordable” housing, but it helps everyone in our communities by keeping homes, neighborhoods, and opportunities within reach!



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October 2025

UNDERSTANDING AMI IN RHODE ISLAND

Area Median Income (AMI) represents the midpoint of household incomes in Rhode Island, as calculated by HUD. It's used to determine eligibility for various housing programs and assistance.

There are four main income categories:



INCOME CATEGORIES

Source: U.S Department of Housing and Urban Development (HUD)

Extremely Low Income (ELI)	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)
0-30%	31-50%	51-80%	81-120%

DID YOU KNOW out of 436,902 households in Rhode Island, 178,050 (or about 4 in 10 households) earn below 80% of the Area Median Income?*

That means nearly 41% of Rhode Islanders meet the federal definition of low-income and could qualify for affordable housing assistance under HUD guidelines.

*Source: HousingWorks RI 2025 Fact Book

This table displays the statewide maximum annual income for 1–3 person households in each AMI category, along with recommended monthly housing costs based on the guideline that housing should not exceed 30% of income. It helps households understand what they can afford and identify their income category.

Household Size	ELI Yearly Income/ Recommended Monthly Rent	VLI Yearly Income/ Recommended Monthly Rent	LI Yearly Income/ Recommended Monthly Rent	MI Yearly Income/ Recommended Monthly Rent
1 Person	\$25,000 \$625	\$41,650 \$1,041	\$66,650 \$1,665	\$99,960 \$2,499
2 Persons	\$28,600 \$715	\$47,600 \$1,190	\$76,200 \$1,905	\$114,240 \$2,856
3 Persons	\$32,150 \$804	\$53,550 \$1,339	\$85,700 \$2,143	\$128,520 \$3,213

Source: RIHousing, U.S Department of Housing and Urban Development (HUD).
For a more detailed chart, please visit <https://www.rihousing.com/wp-content/uploads/FY-25-HUD-Income-Limits.pdf>

WHAT CATEGORY DO RHODE ISLANDERS FALL IN?

ELI	VLI	LI	MI
Bartenders Light Truck Drivers Office Clerks Dishwashers	Nursing Assistants Childcare Worker Retail Clerk Janitors	Police Officers Teachers Journalists Restaurant Chefs	Registered Nurse Paralegal Graphic Designer Construction Foremen

*Source: Salary.com, Housing 2030



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