2025
HOUSING FACT BOOK

HousingWorksRI

at Roger Williams University

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

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

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

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

ACKNOWLEDGMENT & THANKS HousingWorks RI is grateful to our colleagues across state agencies and municipalities who provide data not available in national datasets. We would like to extend sincere thanks to all who responded to our inquiries.

We greatly appreciate the opportunity to be a Brown University Swearer Center Community partner and the support of student interns from the Bonner Community Fellowship, SPRINT-iProv program, and across the campus.

The 2025 Housing Fact Book also represents the dedication of our Advisory Board.

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JULY 2025

Dear Reader:

Rhode Islanders are struggling economically: the top two concerns identified in the *2024 RI Life Index* were cost of living and housing affordability. Since 2018, wages have grown by less than 30 percent but housing costs in the Ocean State have increased by over 60 percent. More recently, Rhode Island's single family home prices have jumped higher and faster than anywhere else in the country and rental increases are currently the steepest in New England.

Relieving this pressure on Rhode Islanders hinges on developing a healthy real estate ecosystem in which a wide array of sellers, buyers, and renters participate, requiring a substantial and diverse inventory of new homes. The state's draft strategic housing plan, *Housing 2030*, has a stated goal of permitting 15,000 new homes over the next five years and preserving the existing affordability of thousands more.

The two most critical tools in meeting these goals are funding and favorable regulatory conditions. In November 2024, voters approved the state's fifth housing bond—the largest to date—of $120M. In 2025, the General Assembly passed another round of legislation to improve regulatory conditions, including some state level reforms regarding building codes and permitting. These efforts, started in 2023, ultimately seek to promote opportunities for residential development that meet Rhode Island's current market needs, including healthy, affordable homes especially near transit and jobs. A healthy housing market balances supply and demand, is responsive to both households and the economy, and factors in the amenities that make a location more or less desirable and therefore more or less valuable.

The *2025 Housing Fact Book* explores a variety of inputs that contribute to a healthy market. The state pages examine the critical roles of contributing qualitative factors like health and education outcomes and vibrant community life. In the regional section we continue to look at broader geographies and demographics and include new property tax analysis regarding the value of single family and multifamily homes to both municipalities and residents. Lastly, the municipal pages reveal the hard truths of housing affordability on the ground in Rhode Island's 39 cities and towns in 2024.

We hope this year's Housing Fact Book offers new impetus for productive dialogue and timely actions. It will take all of us working together to overcome Rhode Island's ongoing housing emergency and thus foster the well-being of all Ocean State residents.

Brenda Clement

Stephen Antoni
Board Chair, HousingWorks RI at RWU

Brenda Clement
Executive Director, HousingWorks RI at RWU

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EXECUTIVE SUMMARY

Rhode Islanders continued to face a challenging housing market through 2024. Findings for the first quarter of 2025 published in economic reports by the Federal Reserve Bank of Boston and the US Department of Housing & Urban Development rang two alarm bells: an 11 percent increase in single family home prices—the highest in the United States—and a less than two-month supply of homes for sale.[1] Healthy indicators for sales and rental markets are a supply of five to six months and vacancies of five to eight percent. Vacancy rates for rental homes decreased to 3.6 percent in Rhode Island and to 3.2 percent in the Providence metropolitan area where the market qualifies as "tight." Rent increases across the region exceeded the one percent national average; Rhode Island's and Connecticut's increases of four percent are the highest, alongside their corresponding metropolitan areas.[2]

Increasing housing production overall and multifamily homes in particular is one route toward creating a healthier real estate market—both for the supply of homes and the diversity of stock available to changing households. However, US HUD's *PD&R Regional Reports* show the opposite: there were 130 fewer multifamily permits issued in Q1-2025 than in Q1-2024.

Meanwhile, single family permitting increased by 65 homes in Q4-2024 and by 30 homes in Q1-2025 compared to corresponding quarters in the previous year.[3] This is largely consistent with reporting by the Executive Office of Housing (formerly the Rhode Island Department of Housing), which now gathers building permit data directly from municipalities. 2,818 permits were issued in 2024, which is a fifteen percent increase over the previous year. Much of this is due to a 25 percent uptick in single family home permits; multifamily permits only increased by three percent. Tracking permits for Accessory Dwelling Units (ADUs) is new and, following recent targeted legislation, showed five-fold growth between 2023 when there were 28 and 2024 when there were 163.

In 2024, the Housing Fact Book's **Where Is It Affordable?** analysis noted the first time Rhode Islanders required an income of more than $100,000 to affordably buy a home in every Rhode Island municipality. While that continues to be the case, this year it is now also true that renting—for the first time—requires an income that exceeds the renter median income ($48,434) to affordably rent in every municipality. Using the median single family home price, with a fixed 30-year mortgage rate, FHA financing, and localized rates for hazard insurance and property taxes, the lowest calculated income required to affordably buy is $128,635 in Pawtucket. Using rental data that relies on a proprietary survey source, HWRI determined that the lowest income to affordably rent the average-priced 2-bedroom apartment, including utilities, is $60,320; this figure exceeds the median renter income by nearly $12,000.

Consistent with prior years, HWRI's analysis of housing **cost burdens** finds that a third of Rhode Island households—or 142,920—pay more than one-third of their income toward housing costs. Of these households, 44 percent (62,237) are severely cost burdened: they pay more than 50 percent of their incomes to housing costs, which poses threats to their well-being and housing security. Rhode Island continues to show **disparities by race and ethnicity** regarding homeownership, and owner cost burden rates now echo that trend. More than a third of Black (35 percent) and Hispanic (39 percent) homeowners are cost burdened compared to less than a quarter of White (24 percent) or Asian (19 percent) homeowners.

Growing the supply of healthy, affordable homes remains a key factor to ensuring positive outcomes in all the domains of the **Social Determinants of Health (SDoH)** for Rhode Islanders. A major milestone in achieving the health of homes, particularly given the age of a majority of the state's housing stock, was the implementation of the new Rental Registry in September 2024. Implemented by the Rhode Island Department of Health, more than 8,000 properties are now registered, representing more than 40,000 rental homes. The Attorney General reports that the state's lead poisoning rate fell by 24 percent in 2024. Among the SDoH identified domains, **economic stability** ties in most directly to housing affordability. *Housing 2030* reports that since 2018 housing prices for sales and rents have increased by 65 percent and 60 percent, respectively, but wages have only increased by 29 percent. It is no wonder that the *2024 RI Life Index*, produced by Blue Cross & Blue Shield of Rhode Island and the Brown University School of Public Health, found that Rhode Islanders' biggest concerns were cost of living and housing affordability.

Rhode Island workforce trends show fewer hospitality and leisure sector jobs among the projections in the state's *Fastest Growing Occupations, 2022-2032*. Of the six jobs included in the growing health sector, only two pay enough to affordably rent in the state. Moreover, three of the six health sector jobs require at least a bachelor's degree. The hourly wages required to rent or own without hardship in 2024 were $44.54 and $76.09, respectively.

The state's housing emergency causes **housing insecurity for one in three Rhode Island households**. These households are at elevated risk of losing their homes and their stories are told in records of 211 calls requesting help, eviction filings, mortgage delinquencies, and foreclosures. Of the more than 60,000 Rhode Island households who are severely cost burdened, nearly 30 percent (18,475) are mortgaged homeowners with incomes under $68,000 and 60 percent (37,466) are homeowners without mortgages and renters with incomes under $40,000. While the number of people experiencing homelessness saw a slight decrease of three percent from 2024 to 2025, the 2025 Point-in-Time Count also noted a 36 percent increase in the number of unsheltered chronically homeless Rhode Islanders.

The private market is generally ill-equipped to meet the needs of those who are housing insecure, necessitating public policy intervention and funding. More than $330M in pandemic-related federal funding helped support what will be more than 1,835 new affordable homes, 1,672 new homeowners, and 1,400 shelter beds. Nearly $80M of that funding went toward 163 projects related to homelessness assistance, infrastructure, and municipal support. With the funding now fully obligated and the uncertainty of future federal funding, it is crucial that **state investments** include permanent streams of revenue to continue forward momentum. If the state's housing market is to have any assurance of production of long-term affordable homes, developers need predictable funding sources. The infusion of $30M to a five-year pilot low-income housing state tax credit program and the new state housing bond of $120M are important state contributions. Rhode Island has historically compared poorly with its New England neighbors in the level of housing funding that comes directly from the state versus the federal government. In the federal program year that ended June 30, 2024, more than 80 percent of nearly $44M of the state's housing expenditures came from federal sources.

To examine where balance can be brought to the state's housing market and better meet the needs of Rhode Island's changing demographics, HWRI continues to look at opportunities across **regions and municipalities**. This year's regional section uses property tax analysis to demonstrate the greater value brought to municipal coffers and to residents by two- to five-unit multifamily buildings. The Housing Fact Book's municipal pages reveal the results of the changes to the Low- and Moderate-Income Housing Act (enacted in 2023), which now includes rental vouchers and certain mobile homes in municipal inventories of affordable homes. However, the inclusion of these categories does not mean more homes have been created or more Rhode Islanders have had their housing needs met.

As municipalities set out to meet the goals of the state's draft strategic housing plan, *Housing 2030*, their community innovations will become the building blocks of a healthy real estate ecosystem flourishing across the Ocean State.

STATEWIDE HOUSING INDICATORS

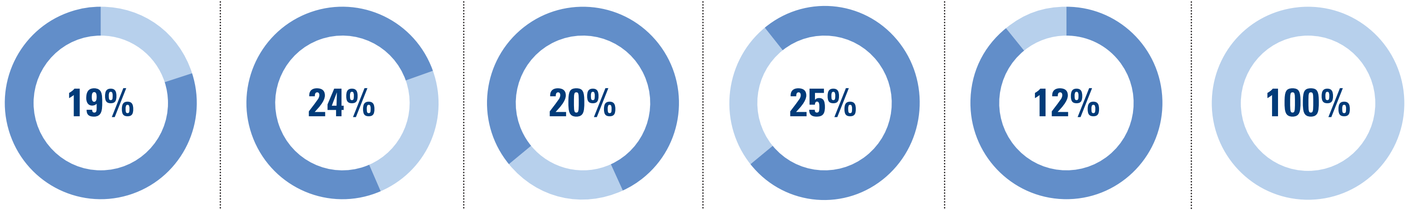
HousingWorks RI @ RWU

2025 Housing Fact Book

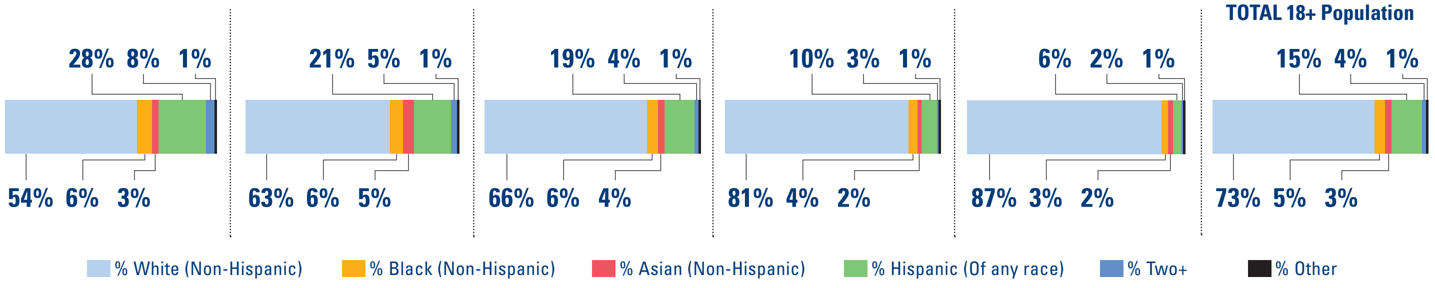
RHODE ISLAND POPULATION

AGE (IN 2023)

AGE	0 - 17	18 - 34	35 - 50	51 - 69	70+	Total Population
	208,452	262,482	213,917	276,530	133,990	1,095,371



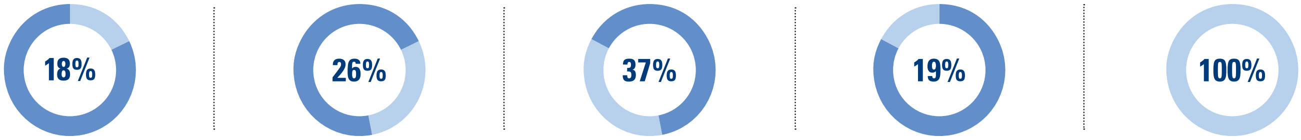
RACE/ETHNICITY



AGE	18 - 34	35 - 50	51 - 69	70+	Total Population

SHARE OF HOUSEHOLDS BY GENERATION

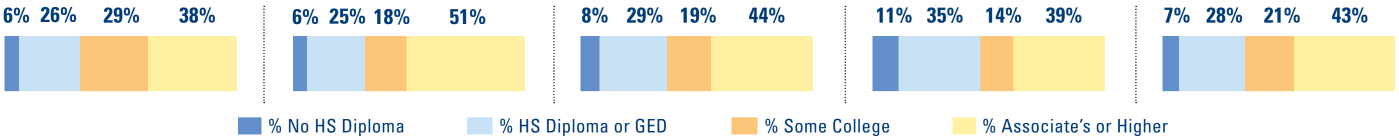
432,902
Households



OWNER HOUSEHOLDS VS. RENTER HOUSEHOLDS

35% OWN	64% OWN	72% OWN	71% OWN	63% OWN
65% RENT	36% RENT	28% RENT	29% RENT	37% RENT

EDUCATIONAL ATTAINMENT



MEDIAN PERSONAL INCOME

$26,117	$54,265	$46,892	$28,544	$41,858

WHERE IS IT AFFORDABLE TO OWN?

Based on 2024 median single family home prices, a household would need an annual income close to $130,000 to affordably buy a home in any Rhode Island municipality. This exceeds the median household income by more than $40,000 and median owner income by more than $17,000.

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

HOUSEHOLDS EARNING: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

$86,372 Median household income

$112,858 Median owner household income

City/ Town	Annual income needed to affordably purchase a median priced home in this community	≤ $25,000	≤ $50,000	≤ $75,000	≤ $100,000	> $100,000
PAWTUCKET	$128,635					■
WOONSOCKET	$131,652					■
WEST WARWICK	$137,878					■
CENTRAL FALLS	$138,153					■
WARWICK	$138,786					■
COVENTRY	$140,262					■
EAST PROVIDENCE	$143,048					■
NORTH PROVIDENCE	$144,483					■
CRANSTON	$145,849					■
BURRILLVILLE	$147,618					■
TIVERTON	$149,159					■
PROVIDENCE	$150,153					■
RICHMOND	$150,477					■
GLOCESTER	$151,230					■
JOHNSTON	$151,711					■
HOPKINTON	$154,177					■
NORTH SMITHFIELD	$167,628					■
FOSTER	$172,320					■
CUMBERLAND	$174,864					■
WARREN	$174,943					■
SMITHFIELD	$175,692					■
EXETER	$176,994					■
WESTERLY	$179,238					■
LINCOLN	$184,485					■
BRISTOL	$191,440					■
CHARLESTOWN	$192,703					■
SCITUATE	$195,514					■
SOUTH KINGSTOWN	$203,920					■
WEST GREENWICH	$205,191					■
NORTH KINGSTOWN	$208,277					■
PORTSMOUTH	$219,420					■
MIDDLETOWN	$226,456					■
BARRINGTON	$249,379					■
EAST GREENWICH	$264,823					■
NARRAGANSETT	$265,655					■
LITTLE COMPTON	$277,754					■
NEWPORT	$307,638					■
JAMESTOWN	$357,068					■
NEW SHOREHAM	$521,723					■

WHERE IS IT AFFORDABLE TO RENT?

Based on 2024 average 2-bedroom apartment rents, a household would need an annual income of more than $60,000 to affordably rent in any Rhode Island municipality. This exceeds the median renter income by more than $11,000, and that of a two-earner household at full-time minimum wage by more than $5,000.

What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ $25,000

HOUSEHOLDS EARNING: ≤ $50,000

HOUSEHOLDS EARNING: ≤ $75,000

HOUSEHOLDS EARNING: ≤ $100,000

HOUSEHOLDS EARNING: > $100,000

$86,372 Median household income

$48,434 Median renter household income

City/ Town	Annual income needed to affordably rent a 2-bedroom apartment in this community	≤ $25,000	≤ $50,000	≤ $75,000	≤ $100,000	> $100,000
WESTERLY	$60,320			■	■	■
WOONSOCKET	$62,680			■	■	■
CENTRAL FALLS	$67,520			■	■	■
LINCOLN	$76,440				■	■
PAWTUCKET	$78,080				■	■
BRISTOL	$80,080				■	■
EAST GREENWICH	$80,080				■	■
NEWPORT	$81,960				■	■
SMITHFIELD	$82,120				■	■
COVENTRY	$83,520				■	■
TIVERTON	$84,040				■	■
PORTSMOUTH	$89,800				■	■
NORTH PROVIDENCE	$90,000				■	■
PROVIDENCE	$90,560				■	■
CRANSTON	$90,800				■	■
WARWICK	$94,280				■	■
WEST WARWICK	$94,280				■	■
EAST PROVIDENCE	$94,800				■	■
MIDDLETOWN	$97,200				■	■
JOHNSTON	$98,240				■	■
NORTH SMITHFIELD	$100,560					■
NORTH KINGSTOWN	$100,800					■
CUMBERLAND	$104,600					■
WARREN	$107,680					■
NARRAGANSETT	$127,840					■
BARRINGTON	N/A					
BURRILLVILLE	N/A					
CHARLESTOWN	N/A					
EXETER	N/A					
FOSTER	N/A					
GLOCESTER	N/A					
HOPKINTON	N/A					
JAMESTOWN	N/A					
LITTLE COMPTON	N/A					
NEW SHOREHAM	N/A					
RICHMOND	N/A					
SCITUATE	N/A					
SOUTH KINGSTOWN	N/A					
WEST GREENWICH	N/A					

N/A: Insufficient data

HOUSING COST BURDENS

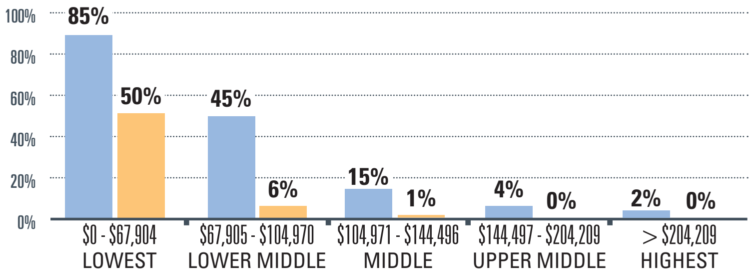
What Do Cost Burdens Mean?

Cost burden is defined as a household spending more than 30 percent of its annual income on housing costs, including basic utilities.[4] Households spending more than 50 percent of their income on housing are considered severely housing cost burdened. Households that are cost burdened may not be able to afford adequate food, healthcare, transportation, and childcare expenses. For those earning Rhode Island's median household income of $86,372, that means not spending more than $2,160 a month on housing and utilities combined; for the median renter household income of $48,434, that amount is $1,211.

A third of Rhode Island households, or 142,920, are cost burdened. Forty-four percent of those (62,237) are severely cost burdened.

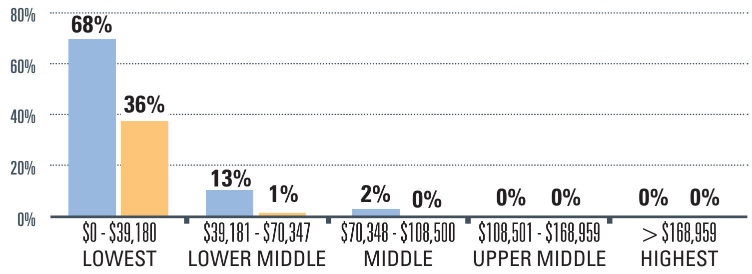
Cost Burdens and Severe Cost Burdens by Income

Three categories of Rhode Island households—homeowners with a mortgage, homeowners without a mortgage, and renters—are shown below. Each category is divided into five equally sized income groups, called quintiles, to illustrate the percent of households that are cost burdened or severely cost burdened.*



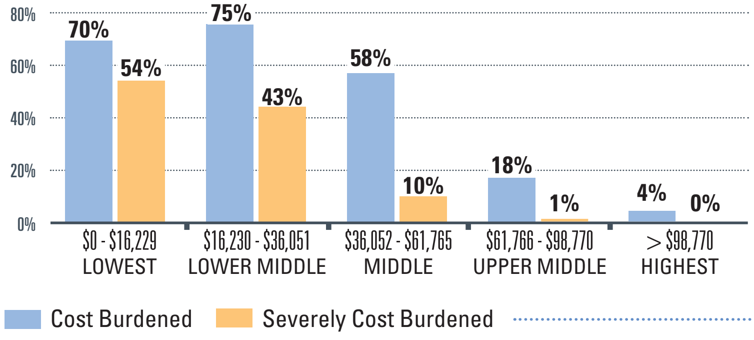
Cost Burdened Homeowner Households with a Mortgage

Eighty-five percent (31,348) of the lowest income owner households with a mortgage are cost burdened. Fifty percent (18,475) are severely cost burdened, meaning they direct more than half of their income toward housing; this puts them at risk of delinquency or foreclosure.



Cost Burdened Homeowner Households without a Mortgage

Even after paying off a mortgage some homeowner households are still cost burdened because of utilities, insurance, or property taxes. This group includes many older adults who are on fixed incomes. Of the more than 15,000 households that fall into the lowest income quintile of homeowners without mortgages, 36 percent (6,835) are severely cost burdened.



Cost Burdened Renter Households

Of the more than 32,000 lowest income renter households, 54 percent (17,249) of them are severely cost burdened, meaning they are spending more than half of their income on housing. Expanding the analysis to include the next income quintile—those with incomes up to $36,051—43 percent (13,687) are severely cost burdened.

*These income groups are different than US HUD guidelines, which measure by household size.

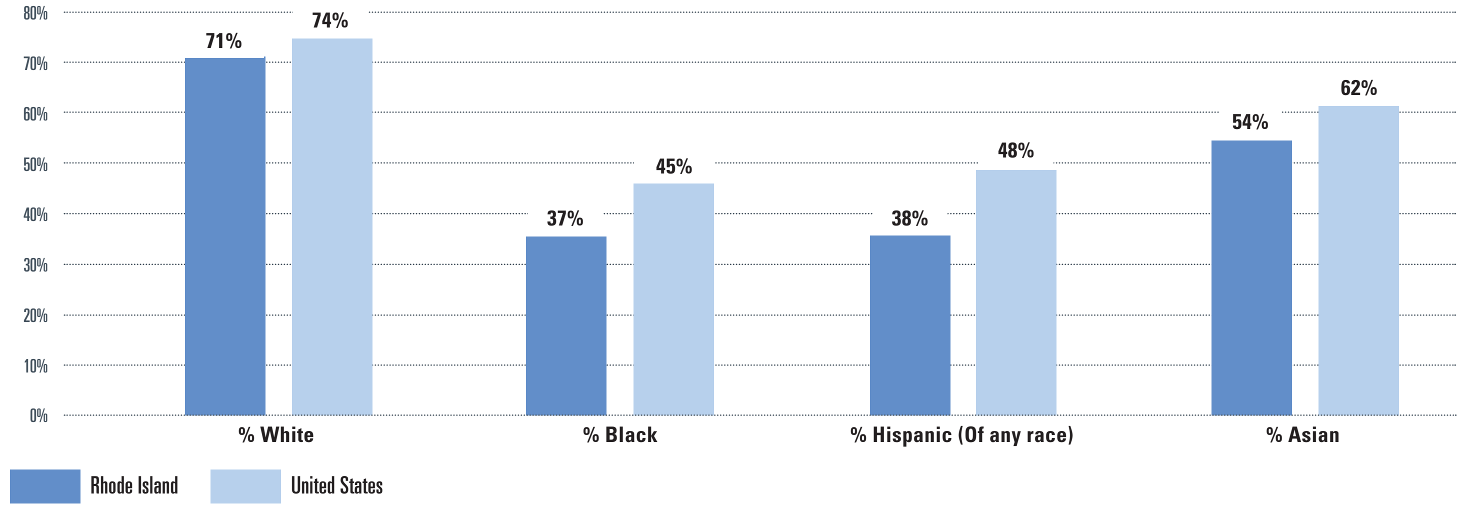
HOUSING COST BURDENS

Disparities in Housing Tenure and Cost Burdens

The Fair Housing Act of 1968 banned housing discrimination and predatory real estate practices, yet nearly 60 years later significant disparities persist in the homeownership rates between White households and those of other races or Hispanic ethnicity. While this is a national problem, Rhode Island's rates show pronounced inequities: rates for Black, Hispanic, and Asian households are 8 to 10 percentage points lower than the national figures.[5]

Given the importance of homeownership to economic security and intergenerational wealth, addressing this particular disparity is key to meeting the state's housing goals. Recent research by Harvard University's Joint Center for Housing Studies demonstrates the disadvantages affecting Hispanic households in achieving and transferring wealth through homeownership.[6] *Housing 2030* strives to continue to build access to first time homeownership through programs like RIHousing's FirstGenHomeRI program, which offers down payment and/or closing cost assistance to residents of Central Falls, East Providence, Pawtucket, Woonsocket, and in eligible areas of Providence and Newport.[7]

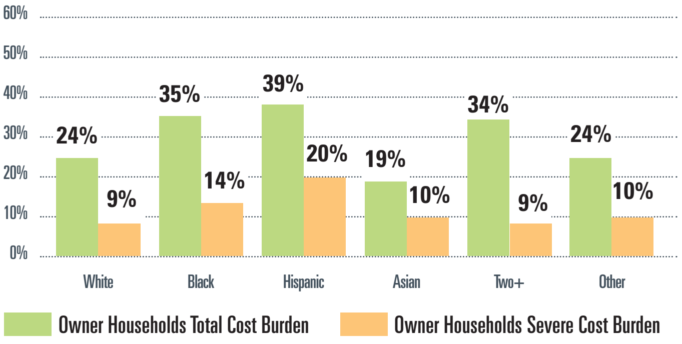
Homeownership Rates by Race & Ethnicity, RI & US



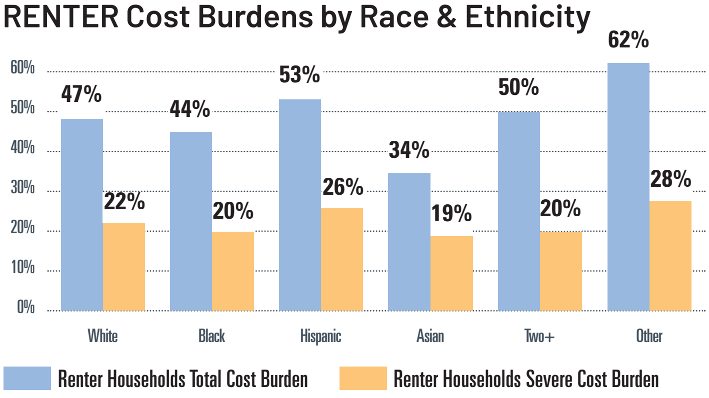
Cost Burden by Race and Ethnicity

Cost burden presents a risk to the security and stability typically associated with homeownership. In particular, severely cost burdened households may face mortgage delinquency or foreclosure. Owner cost burden rates, while not as high as those for renters, show similar disparities across race and ethnic groups: Black and Hispanic households are more likely to be cost burdened than White or Asian households. Rental cost burdens, however, are spread somewhat more evenly, although the rate for Hispanic households (53 percent) outpaces that of White (47 percent) or Black (44 percent) households.

OWNER Cost Burdens by Race & Ethnicity



RENTER Cost Burdens by Race & Ethnicity



HOUSING'S KEY ROLE IN THE SOCIAL DETERMINANTS OF HEALTH

SOCIAL DETERMINANTS OF HEALTH

- Health & Healthcare
- Education
- Social/Community
- Economic Stability
- Neighborhood & Environment

Healthy, affordable homes create paths to opportunity

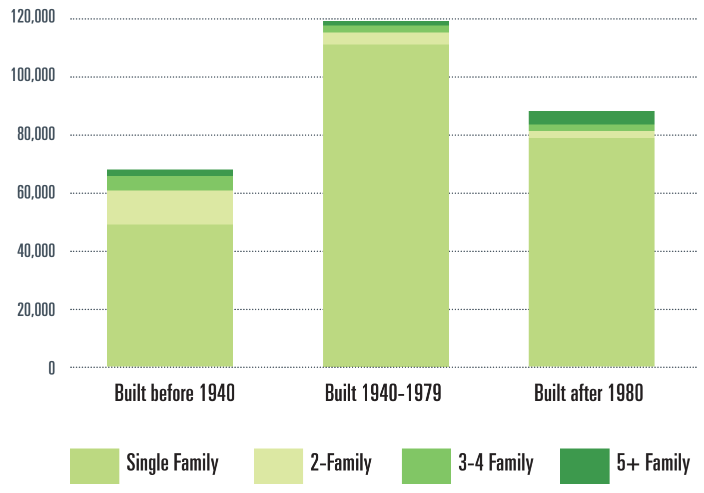
- **The *location* of a home impacts all of the SDoH domains and thus numerous quality of life factors**
- **The *condition* of a home directly affects physical health; this in turn affects educational and employment outcomes**

Viewing Rhode Island's housing through the lens of the Social Determinants of Health (SDoH) speaks to both the quantitative and qualitative aspects of home. The *RI Life Index*, produced by Blue Cross & Blue Shield of Rhode Island and the Brown University School of Public Health, provides insights into residents' perceptions of how they are faring across the SDoH domains. In 2024, Rhode Islanders reported cost of living and affordable housing as top concerns.[8]

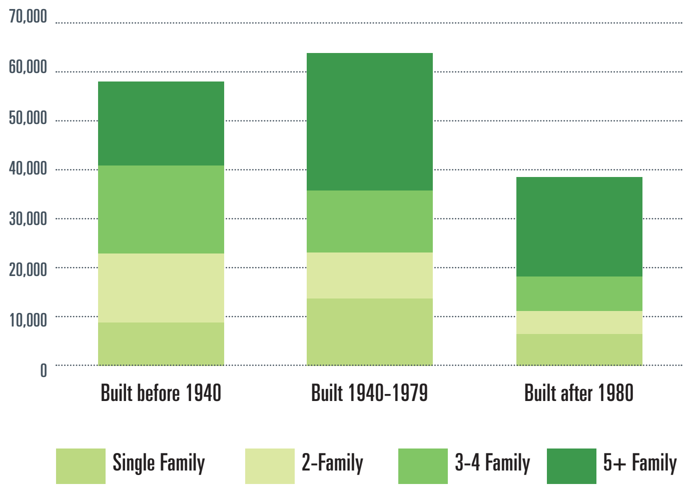
Ensuring all Rhode Islanders have the opportunity to thrive starts with safeguarding the health of their homes. While the age of housing remains the greatest indicator of possible healthy housing issues, it is merely a proxy for them. The original eight principles for healthy homes were defined by the US Department of Housing and Urban Development (US HUD).[9] The National Center for Healthy Housing (NCHH) expanded these principles to include affordability and accessibility, and most recently, disaster preparedness.[10]

Rhode Island's Housing Stock by Tenure, Year Built, and Number of Units

OWNER | Age of Housing



RENTER | Age of Housing



HEALTHY HOMES

CLEAN
VENTILATED
SAFE
AFFORDABLE
ACCESSIBLE
CONTAMINANT-FREE
PEST-FREE
DRY
THERMALLY CONTROLLED
DISASTER PREPAREDNESS
MAINTAINED

Hazards to Health

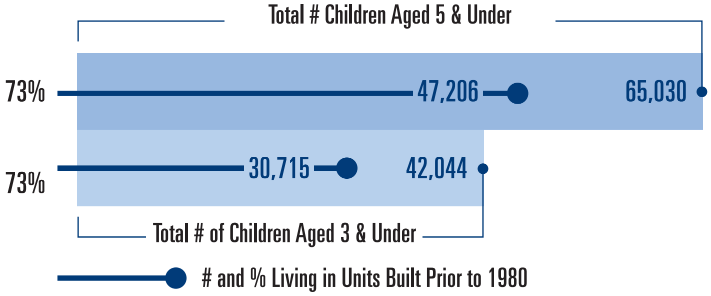
Of the nearly 437,000 Rhode Island households, more than 310,000—or 71 percent—live in homes built prior to 1980. Of those, nearly 122,000 (39 percent) are the homes of renters who rely on their landlord to ensure compliance with most of NCHH's principles.

Rhode Island supports programs that assist with lead contamination and thermal control, both of which benefit residents with respiratory conditions.

Lead Exposure

The presence of lead paint is a major health risk factor to young children in Rhode Island homes and was the impetus to Rhode Island's Lead Mitigation Act (2002). Compliance with lead paint mitigation regulations had been minimal, so the Rhode Island General Assembly established a Rental Registry to enforce the 2002 law, expanded the properties subject to it, and instituted penalties for non-compliance. Overseen by the Rhode Island Department of Health (RIDOH), the registry became active in September 2024. Since then, more than 8,000 properties comprising more than 40,000 rental homes have registered. The State's Attorney General reports that the state's lead poisoning rate fell by 24 percent in 2024.[11]

Children Aged Five & Younger in Homes Built Prior to 1980

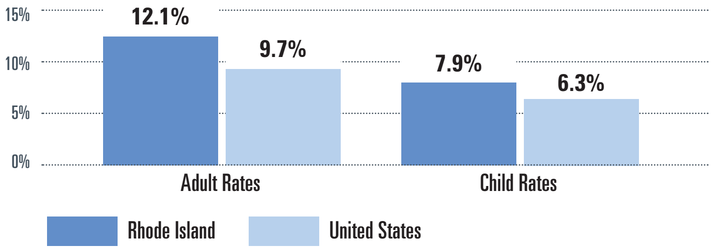


Thermal Control

Programs that seek to address poor thermal control and its associated risks include the US Department of Health and Human Services' Low Income Home Energy Assistance Program (LIHEAP) and its Weatherization Assistance Program (WAP), and RIDOH's Cool It Off program. Administered by the Rhode Island Department of Human Services, LIHEAP provided over $21M to assist 28,244 households from 2023-2024. WAP received an additional $3M through the Infrastructure Investments and Jobs Act for a total of $5.8M in 2024. Funding deployed by contracts through June 2025 weatherized 1,454 homes, with funds remaining for more.[12] The Cool It Off program, which provides eligible households with air conditioners, was established during the pandemic in 2020 in collaboration with the Providence Housing Authority. Through the summer of 2024, 88 households participated.[13]

The availability of programs that ensure contaminant-free and thermally controlled homes are a benefit to Rhode Island residents with respiratory conditions such as asthma. The latest available Rhode Island asthma rates for both adults and children continue to be above the national average, but have decreased since 2021.[14]

Asthma Rates: Rhode Island v. Nationwide



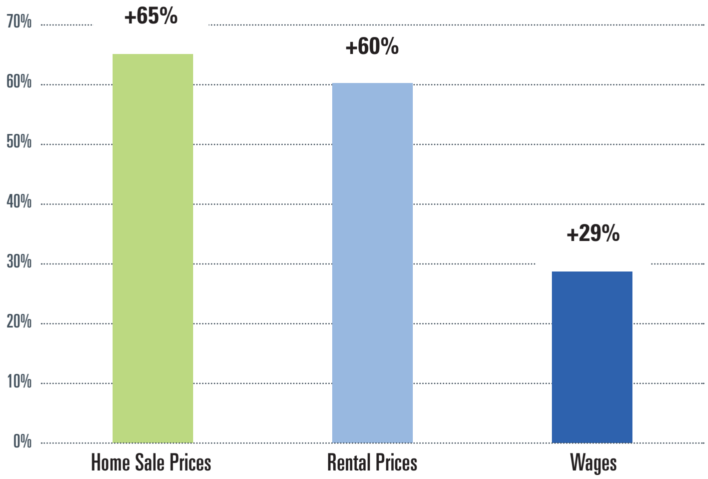
ECONOMIC STABILITY

For many Americans, economic stability relies substantially on the cost and location of their housing.

A healthy, well-functioning housing market balances the needs of residents and the economy, provides a range of housing opportunities for owners and renters, supports a reliable workforce for local businesses, and makes municipal budgeting more stable and predictable for policymakers.

Rhode Island's housing market has struggled to establish this for many years now. As illustrated in *Housing 2030*, since 2018, the state's home sale and rental prices have risen at twice the pace of average hourly wage earnings.[15]

Change in Housing Costs vs. Wages
Q4-2018 to Q4-2024



As the state grapples with how to ensure sufficient production and diversity of homes that are needed for Rhode Islanders, it is relying on municipalities to embrace goals established based on job availability and public transportation. Beyond these economic factors are those amenities important to quality of life and the ability to thrive: good schools, community spaces like parks and libraries, etc.

This mix of factors varies greatly across most US real estate markets. A healthy real estate market can provide residents with a thriving community life and contribute to economic mobility. The imbalance in Rhode Island's housing market becomes apparent when comparing urban areas to suburban and rural ones. Opportunities associated with positive life outcomes are observed in the state's *Analysis of Impediments to Fair Housing* which identifies "Communities of Opportunity" and "Racially and Ethnically Concentrated Areas of Poverty" as distinct and separate geographies.[16] This is exacerbated by the low availability of multifamily homes, which are largely located in the urban core and are some of the oldest housing in the state. These homes may address budgetary needs, particularly in the rental market, but their geographic distribution, and the primacy of single family homes in the rest of the state, limits housing options and affordability across Rhode Island.

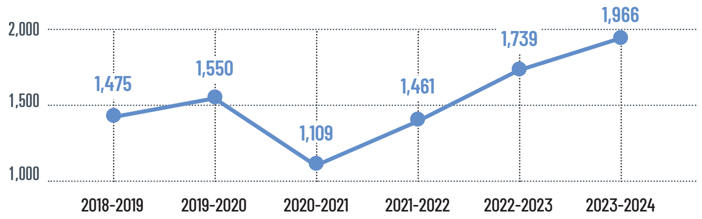
Rhode Island is now one of 11 states where residents over 65 outnumber those under 18.[17] This creates a two-pronged challenge. Rhode Island needs homes suitable for older adults as they downsize and incorporate more accessibility features, and at the same time must create an environment that is appealing to young people and families with children. This appeal includes not only healthy, affordable living opportunities, but also high-quality schools, convenient public transit, and other civic amenities—elements all made possible by a robust tax base. As municipalities and the state continue to work on policies targeted at improving economic and educational opportunities for young people, sustained quality of life for older adults, and affordability for all residents, it becomes obvious why policymakers must embrace the mid-sized multifamily housing that can best support these goals.

> **The stability provided by a healthy housing market extends to public *education* and *civic engagement*.**

EDUCATION[18]

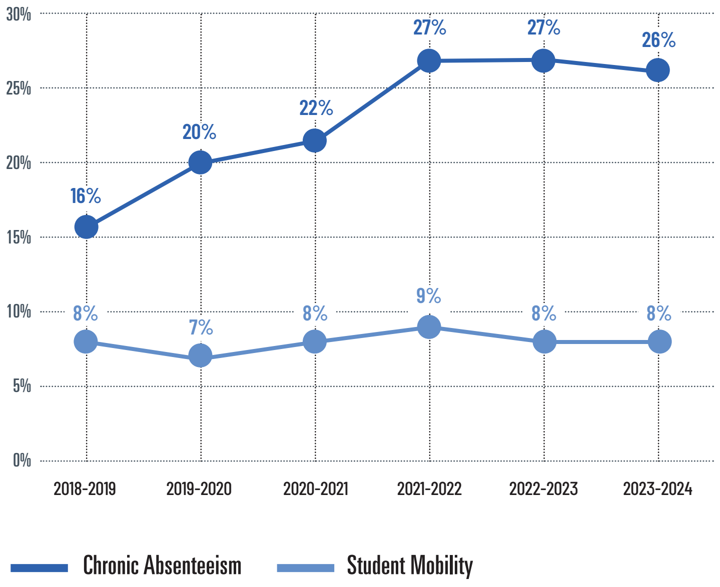
Our public schools are a nexus of American community life and a gateway to opportunity for many. But housing insecurity threatens academic participation and outcomes for many Rhode Island students. Measures of housing insecurity include the number of students experiencing homelessness, rates of mid-year change of schools (student mobility), and chronic absenteeism. Rhode Island students identified as experiencing homelessness increased 13 percent from SY2022-2023 to SY2023-2024. When compared to data collected during COVID-19—a time when protections against homelessness were in place—the increase is a telling 77 percent.

Rhode Island Student Homelessness 2018-2024



Rhode Island Student Mobility & Chronic Absenteeism

School Years September 2018 through June 2024

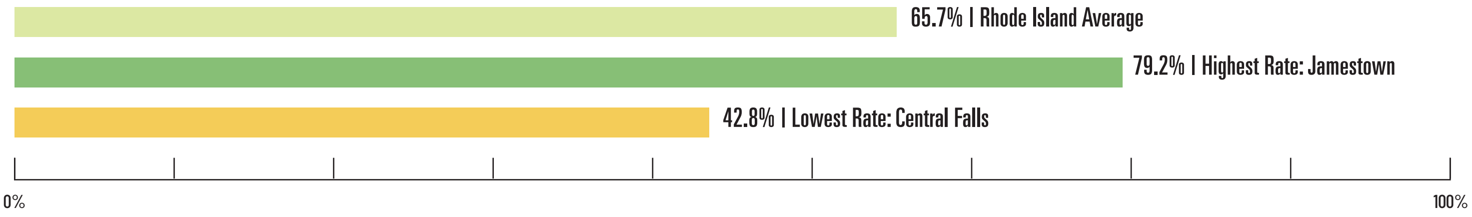


COMMUNITY LIFE

Voting in elections is considered a key indicator for civic engagement, as noted in RIDOH's Health Equity Measures.[19] Although voter turnout in Rhode Island was severely depressed in the 2022 midterm elections, marking the second lowest turnout in the state in 50 years, 2024 marked a rebound, with turnout 1.6 percent higher than the 2020 election. Of all elections in Rhode Island since 1990, only the 2008 general election showed higher levels of voter participation than 2024.

According to a study published in 2021, income inequality can seriously decrease turnout among low-income voters.[20] Despite Rhode Island's high 2024 election turnout, the four lowest-income municipalities in Rhode Island—Central Falls (42.8 percent), Woonsocket (50.5 percent), Providence (50.7 percent), and Pawtucket (53.2 percent)—had the lowest voting rates, and wealthy municipalities like Little Compton (78.2 percent) and Jamestown (79.2 percent) had the highest.[21]

Voting Rates: 2024 General Election

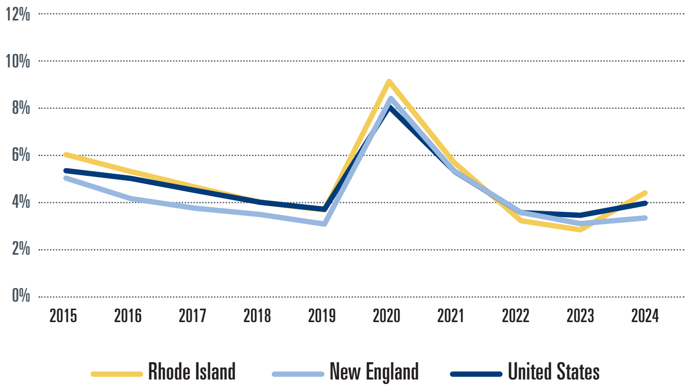


RHODE ISLAND WORKFORCE TRENDS

In contrast to the other New England states, Rhode Island's leisure and hospitality job growth is declining. The state is on trend with the region regarding growth in health services jobs, six of which are among its fastest growing occupations.[22] Unfortunately, only two of the health services jobs pay enough to affordably rent in Rhode Island.

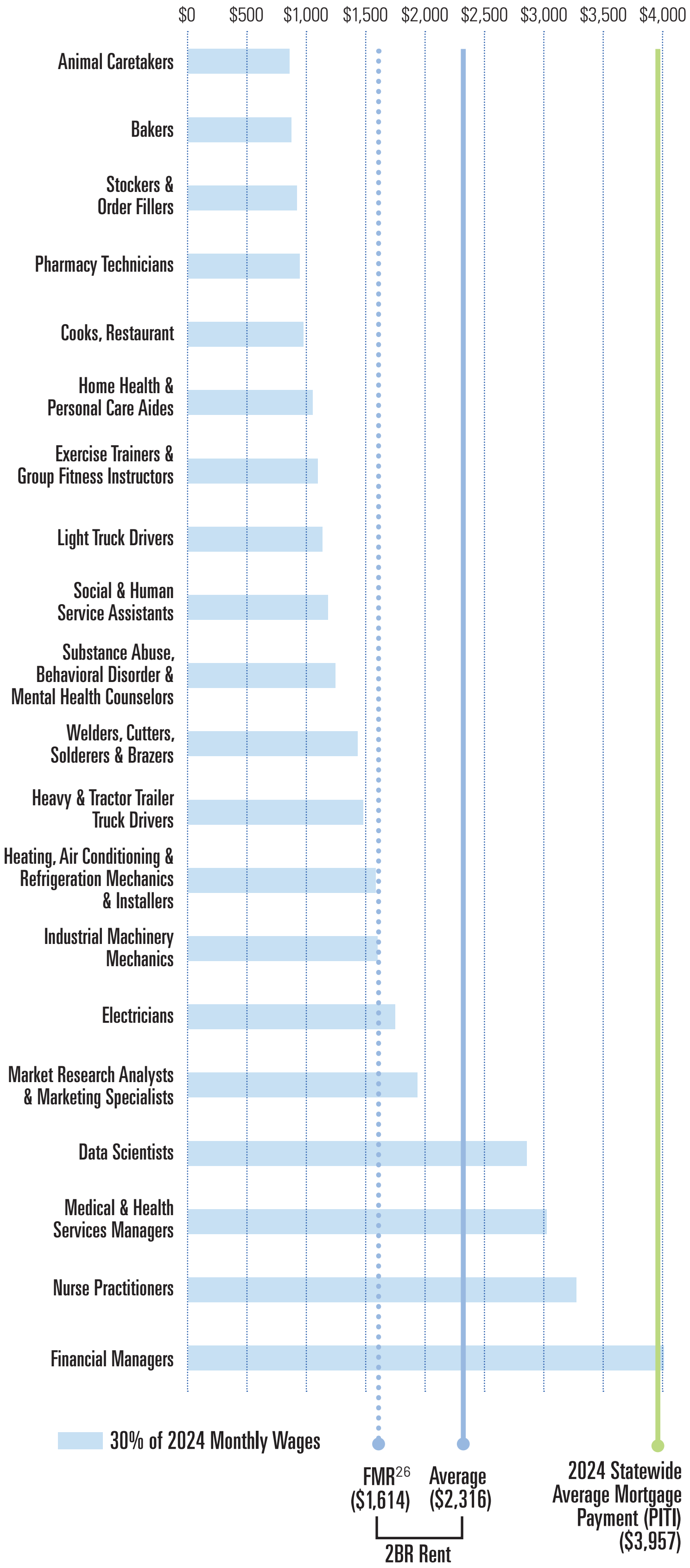
Whether looking at HUD's calculations or HWRI's, Rhode Islanders' hourly wages aren't keeping pace with housing costs. Using the US HUD fair market rent (FMR), the National Low Income Housing Coalition annually publishes a "housing wage," which is the hourly wage needed to afford a 2-bedroom apartment. Their *2025 Out of Reach* report set Rhode Island's housing wage at $31.71 and ranks it the 19th highest nationally.[23] Of the top 20 "fastest growing" occupations published in the Rhode Island's Department of Labor and Training *Occupation Outlook 2032*, 78 percent do not pay this HUD-set wage.[24] In fact, looking at the average costs as HWRI does, just four of the top 20 occupations pay enough to affordably rent Rhode Island's average 2-bedroom apartment and only one pays enough to affordably buy the 2024 median-priced single family home. This would instead require hourly wages of $44.54 and $76.09, respectively.

Rhode Island, New England & US Unemployment Rates, 2014-2023[25]



Rhode Island's 2024 annual average unemployment rate of 4.3 percent was the highest among the New England states and above the regional and national averages of 3.6 percent and 4.0 percent, respectively. As of June 2025, Rhode Island's average six-month rate (4.8 percent) was the highest of the six New England states, and higher than the regional (4.0 percent) and national (4.1 percent) averages respectively.

Gap Between Housing Costs and Monthly Income for Projected Rhode Island Growth Occupations 2022-2032



HOUSING INSECURITIES

Severe housing cost burden—spending more than 50 percent of one’s income on housing costs—is a major cause of housing insecurity. These insecurities show up not just in household budget tradeoffs, but also in actual loss of a place to live which results in homelessness and in calls for help, eviction filings, mortgage delinquencies, and foreclosures.

Of the more than 60,000 Rhode Island households that are severely cost burdened, nearly 30 percent (18,475) are mortgaged homeowners with incomes under $68,000, and 60 percent (37,466) are homeowners without mortgages and renters with incomes under $40,000.

Homelessness

The total number of Rhode Islanders experiencing homelessness saw a slight decrease of three percent from 2024 to 2025 according to data from US HUD’s Point-in-Time Count, which requires an annual count of sheltered and unsheltered people experiencing homelessness on a single night each January. However, there were concerning increases among the people who were unsheltered (up 16 percent), particularly among those considered chronically homeless (up 36 percent) from 2024 to 2025.[27]

Addressing the needs of those experiencing homelessness requires a diversity of resources. Very recent changes in federal policy may extinguish decades of progress made in establishing more promising pathways to long-term success, such as the Housing First program.[28] Rhode Island is using nearly $80M of State Fiscal Recovery Funds (SFRF) to fund 91 Homelessness Assistance projects, including housing stabilization, warming stations, and shelters; 63 Homelessness Infrastructure projects that expand the number of permanent shelter beds; and 9 Municipal Homelessness Support Initiative projects providing grant funding for new or expanded overnight shelters and winter emergency hubs.[29]

Rhode Island Point-in-Time Count, 2024-2025

CATEGORY	2024	2025	Change From 2024
Total Persons Experiencing Homelessness	2,442	2,373	-3%
Adult Only Households			
Total Number of Households	1,417	1,444	2%
Total Number of Persons	1,565	1,507	-4%
Unsheltered Persons	534	618	16%
Households with At Least One Adult and One Child			
Total Number of Households	271	268	-1%
Total Number of Persons	877	866	-1%
Unsheltered Persons	7	0	-100%
Chronically Homeless (Adults & Children)			
Total Number of Households (Adult Only)	N/A	731	N/A
Total Number of Households (with Children)	N/A	78	N/A
Total Number of Persons	936	1,022	9%
Unsheltered Persons	300	409	36%

United Way of Rhode Island 211[30]

United Way of Rhode Island supports several valuable resources: a 211 call center, the Point program (also known as the Aging and Disability Resource Center), and community outreach through tabled events and mobile office hours. In 2024, these programs fielded 213,000 calls and contacts from residents in all 39 cities and towns, saving the state more than $1.2M by reducing non-emergency calls to 911 and state agencies. Assistance ranges from daily emergencies involving food, health, and housing, to civic questions regarding elections and school related services.

> **Housing related assistance, including rental assistance, access to low-income housing, referrals to emergency shelters, and payment of utilities constituted more than a third of requests.**

Evictions

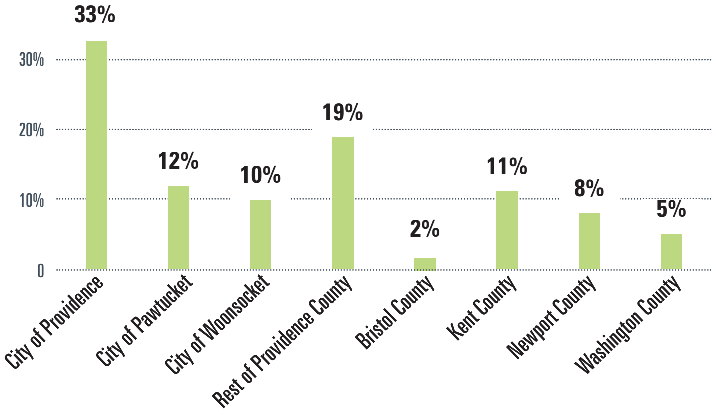
In 2024, there were 7,151 court eviction filings in Rhode Island as reported on RIHousing's Eviction Dashboard. This is two percent higher than the pre-pandemic four-year average of 7,043 from 2016-2019. Eighty percent of the filings pertained to non-payment of rent.

In eviction proceedings, an estimated 90 percent of landlords have a lawyer, while only 10 percent of tenants do.[31] Two basic pillars of building a strong state system of housing stability are offering free "right to counsel" to residents facing the loss of their homes and sealing eviction records.[32] Both of these protections were proposed during the 2025 General Assembly session, but neither became law.

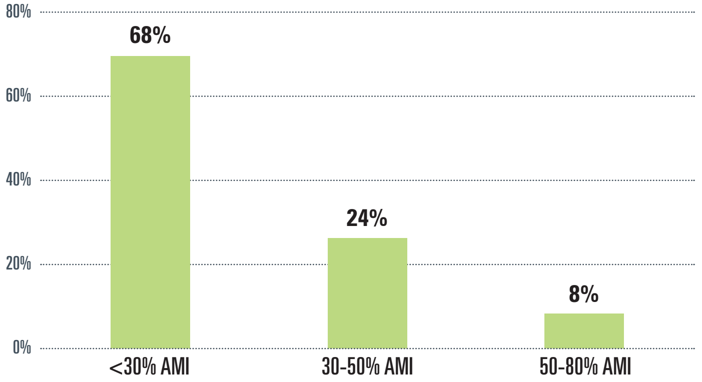
Since March 2023, the state has engaged Rhode Island Legal Services (RILS) and its partner, the Center for Justice (CFJ), in the provision of legal counsel to households facing eviction that are below 80 percent AMI.[33]

During the 12-month period from July 2024 through June 2025, RILS and CFJ provided legal counsel to 3,763 households facing eviction, which included 8,647 people, of which 37 percent (3,180) were children under 18 years of age. Fifty-five percent of the households were located in three cities: Providence, Pawtucket, and Woonsocket; the rest of Providence County accounted for another 19 percent of cases. Consistent with national findings, the households were predominantly extremely low-income and female.[34] In terms of age, the majorities were aged 20-39 and 40-59, while 20 percent of the households were headed by someone 60 or older.[35]

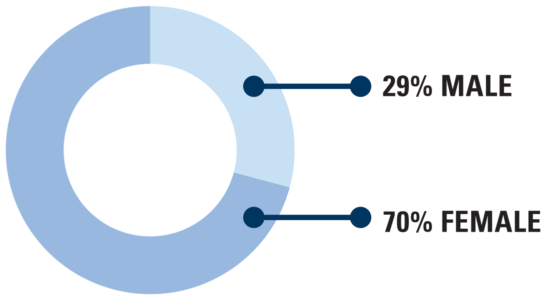
Eviction Prevention Client Households by Location



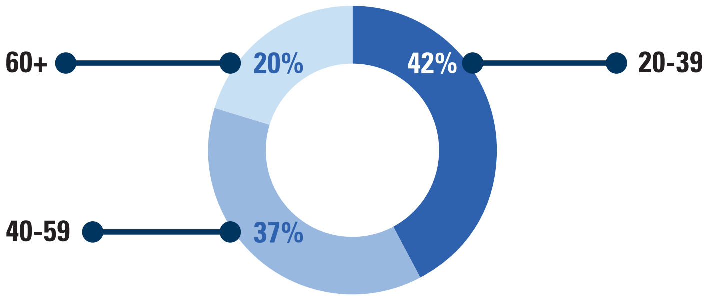
Eviction Prevention Client Households by Income



Eviction Prevention Client Households by Gender



Eviction Prevention Client Households by Age Ranges



Foreclosures & Mortgage Delinquencies[36]

46% DECREASE from 2023: 145 foreclosures

1.33% Q4-2024 rate of seriously delinquent loans (1,613); a DECREASE from 1.44% in Q4-2023 (1,689)

State and Federal Investments

The private market is generally ill-equipped to meet the needs of those who are housing insecure, necessitating public policy intervention and funding. Rhode Island allocated $332.2M of pandemic-related federal funding to housing. Nearly $140M of these State Fiscal Recovery Funds (SFRF) are directed to the development of affordable homes for a range of Rhode Islanders. This includes those with incomes below 120 percent AMI through the Affordable Housing Development and Middle Income Loan programs and Community Revitalization and Public Housing Authorities Production Funds. Another $30M supported first-time homebuyers and $86M addressed homelessness.[37]

HOUSING PRODUCTION:

2,314 units in committed projects (69 percent of units in committed projects are under construction; 17 percent of the units are complete)

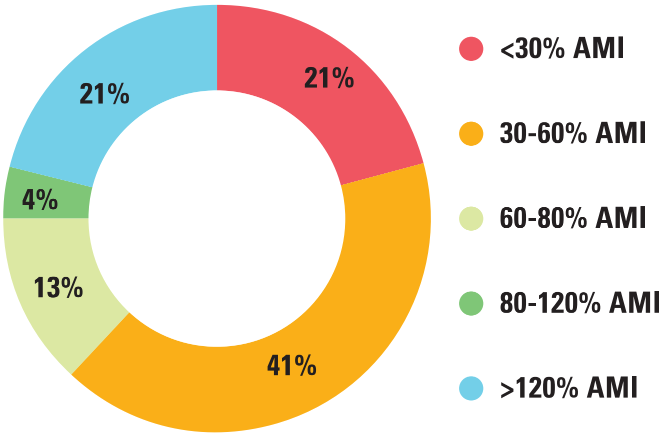
DOWN PAYMENT ASSISTANCE FOR FIRST-TIME HOMEBUYERS:

1,672 households assisted

HOMELESSNESS:

1,400 emergency shelter beds in system

State Fiscal Recovery Funds Development Program Units by HUD Income Level

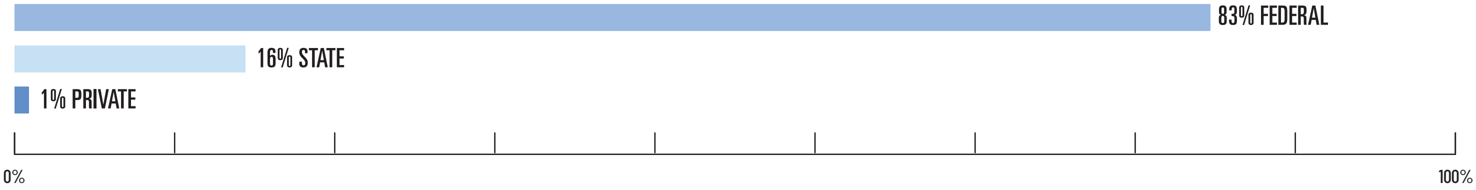


Of the new homes being developed, 80 percent (1,835) of them will qualify as low- and moderate-income homes.

Current funds are fully obligated and the future of federal funding is uncertain, so it is crucial that the state create permanent revenue streams to continue this momentum. The infusion of $30M to a five-year pilot low-income state housing tax credit program, awarded in May 2025, is a start. However, the bulk of state funding continues to rely on issuing bonds which require legislative action and voter approval each time. The most recent state housing bond of $120M will start to be awarded in 2025.

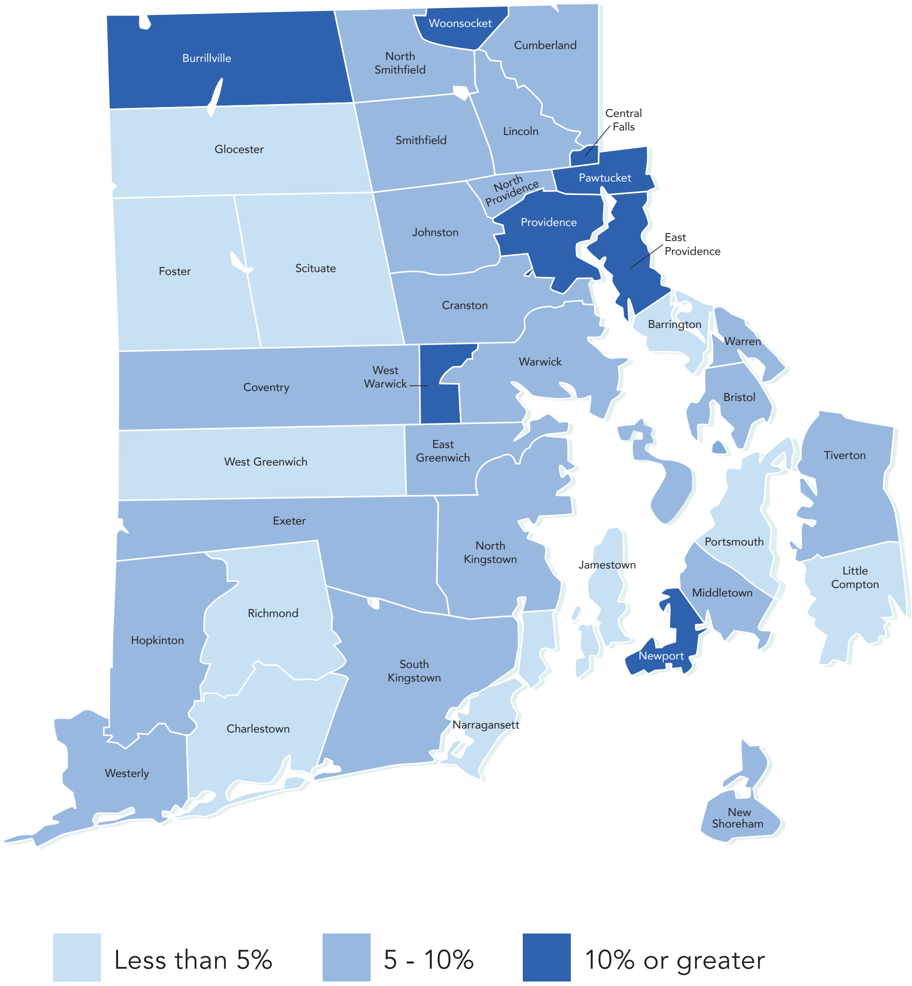
In the federal program year that ended June 30, 2024, more than 80 percent of nearly $44M of the state's housing expenditures came from federal sources.[38] Historically, Rhode Island has compared poorly with its New England neighbors in the level of housing funding that comes directly from the state versus the federal government. For the state's housing market to have any assurance of production of long-term affordable homes—and thus function as a healthy housing market—developers need predictable sources of funding.

Sources of Funding Expended, 7/1/2023-6/30/2024



LOW- AND MODERATE-INCOME HOUSING INVENTORIES

Changes to the definition of "affordable housing" in state law triggered widespread increases in the percentage of "low- and moderate-income housing" units counted in most municipalities.[39] The term now includes households that use rental vouchers and some mobile homes.[40] While the phrase "long-term affordable" still applies to the majority of the overall inventory, the new categories do not legally guarantee affordability for any length of time. Moreover, these changes do not mean that more affordable homes have been created. The state's goal of 10 percent affordable housing per municipality has not changed, but the definition of compliance has expanded.[41]



Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.72%	393
Bristol	7.21%	259
Burrillville	10.19%	Achieved
Central Falls	17.76%	Achieved
Charlestown	3.99%	223
Coventry	6.65%	493
Cranston	6.23%	1,283
Cumberland	6.53%	519
East Greenwich	7.21%	152
East Providence	10.64%	Achieved
Exeter	7.67%	60
Foster	2.09%	144
Glocester	2.54%	300
Hopkinton	7.50%	88
Jamestown	4.20%	152
Johnston	9.15%	107
Lincoln	8.01%	189
Little Compton	0.65%	159
Middletown	6.13%	291
Narragansett	4.60%	392
New Shoreham	7.40%	19
Newport	17.27%	Achieved
North Kingstown	9.01%	117
North Providence	8.13%	297
North Smithfield	8.26%	93
Pawtucket	10.41%	Achieved
Portsmouth	3.50%	498
Providence	16.59%	Achieved
Richmond	3.45%	203
Scituate	1.32%	368
Smithfield	5.85%	329
South Kingstown	5.72%	497
Tiverton	6.01%	299
Warren	6.95%	164
Warwick	5.78%	1,607
West Greenwich	1.77%	209
West Warwick	10.60%	Achieved
Westerly	6.45%	389
Woonsocket	17.09%	Achieved

RHODE ISLAND REGIONAL VIEW

HousingWorks RI @ RWU

2025 Housing Fact Book


NORTH
CONNECTICUT
MASSACHUSETTS
PROVIDENCE
EAST PROVIDENCE COUNTY
SOUTHEAST PROVIDENCE COUNTY
CENTRAL
SOUTH
SOUTHEAST
RHODE ISLAND

RHODE ISLAND REGIONAL VIEW

LAND USE, ASSESSMENTS & AFFORDABILITY

As the Rhode Island General Assembly continues to enact reforms targeted at increasing housing production, the discussion surrounding the housing market in Rhode Island has focused on whether these policies will be able to affect prices. Some have cast doubt on the ability of policies that loosen restrictions on development to mitigate the severe price increases that Rhode Island has seen in recent years. Meanwhile, supporters have pointed to a wealth of literature on the subject that shows how new construction can put downward pressure on prices, in part through the "filtering" process by which newer units can absorb demand from wealthier households, opening up units in older homes and buildings for lower-income households.[42]

The reforms come in response to a dire need for more affordable housing stock. Market and Census data demonstrate that across Rhode Island, there is a severe lack of homes affordable to households earning below six-figure incomes. In Central RI, the region with the largest stock of single family homes affordable to middle- and lower-income households, only 28 percent of households can afford the median home price of $404,000.

Our research, however, does not focus solely on the issue of affordability. In the United States, and particularly in New England, municipal revenues are dominated by residential property tax receipts, making home values the lynchpin of municipal budgeting. An analysis of property tax data from The Warren Group shows a tremendous difference in the assessed values of single family, 2-family, and "missing middle" homes on a per acre and per unit basis.

> **While large homes on expansive lots may seem to generate the most revenue for a municipality's tax base, single family homes in Rhode Island are less valuable, per acre of land, than most or all types of "missing middle" homes. At the same time, they are far more valuable on a per unit basis.**

For municipalities in search of revenue, this implies that devoting a preponderance of land to single family homes is a detriment to tax revenues and provides the most expensive form of housing.

Unfortunately, this is exactly the case for most municipalities in Rhode Island. According to the *Rhode Island Zoning Atlas*, the vast majority of residential-zoned land in the Ocean State allows only for the construction of single family homes, often with provisions that set minimum lot sizes. While the stock of single family and large multifamily buildings has increased over the past two decades, the stock of 2-unit, 3-4 unit, and 5-9 unit buildings—some of the most significant revenue generators per acre for municipal tax bases—has declined. Furthermore, recent reports show a faltering multifamily construction market and stable single family starts, pointing to a continuation of inefficient land use in Rhode Island. Although the value differences vary across the state, these findings seem to show that promoting "missing middle" housing types, a goal articulated by the draft *Housing 2030* plan, would not only promote affordability for residents, but also economic stability and resilience for municipal budgets.

NORTH RI

🟢 Public Water Supply ● Water & Sewer ● Village — River 🚲 Bike Path 🌲 Open Space

🛡 Interstate Highway 🛡 US Federal Highway ○ State Highway

RHODE ISLAND: A REGIONAL OVERVIEW

NORTH RI

Municipalities: Burrillville, Cumberland, Foster, Glocester, Lincoln, North Smithfield, Scituate, Smithfield, Woonsocket

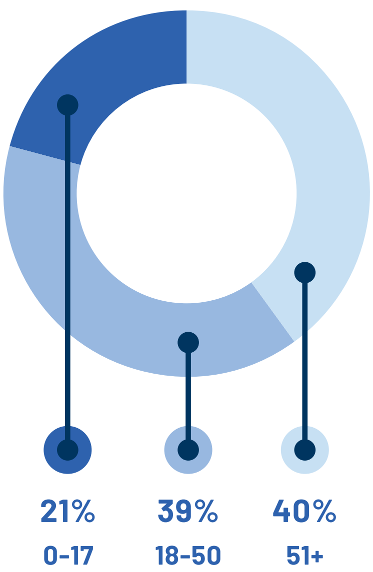
The North Region comprises the full continuum of community types common in Rhode Island–from the historic city of Woonsocket and the significant suburban neighborhoods throughout Cumberland, Lincoln, and Smithfield to the largely rural municipalities of Foster, Glocester, and Scituate. Mirroring the different community types, the availability of public infrastructure varies widely in the North Region, creating a patchwork of existing residential development intensities and zoning strategies.

POPULATION
177,180

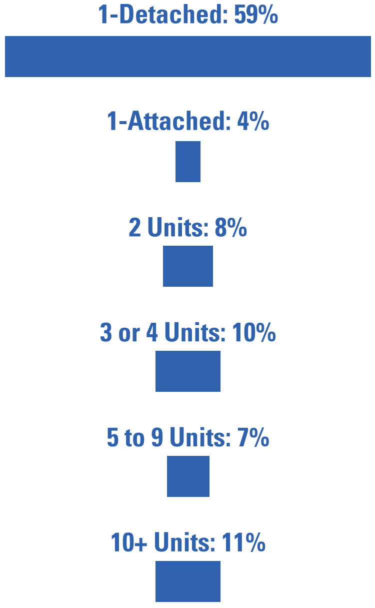
HOUSEHOLDS
68,661

DEMOGRAPHICS *Of any race

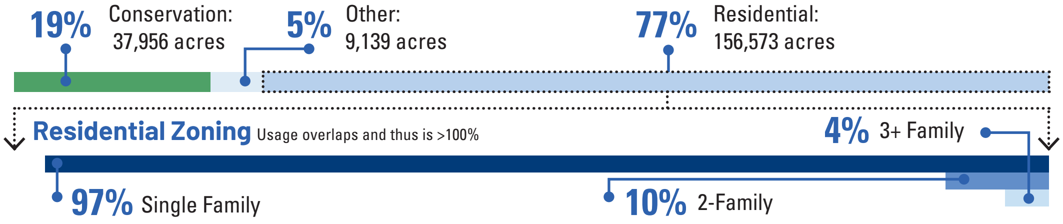
AGE COHORTS



HOUSING UNITS BY BUILDING TYPE

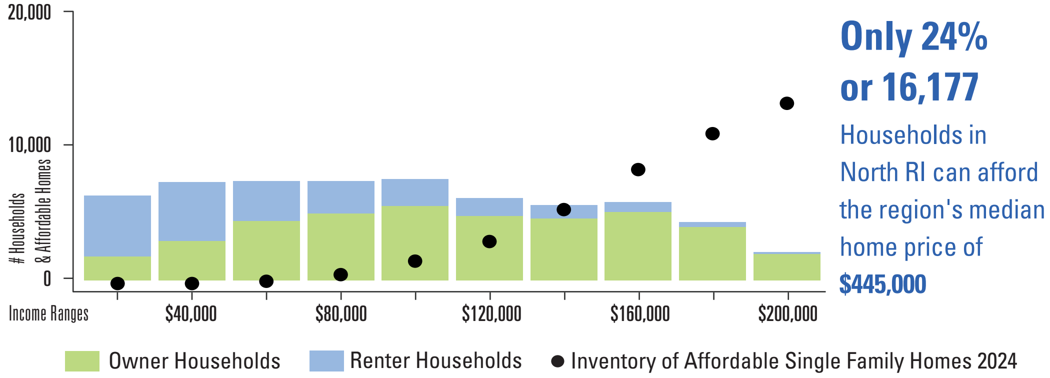


REGIONAL LAND USE



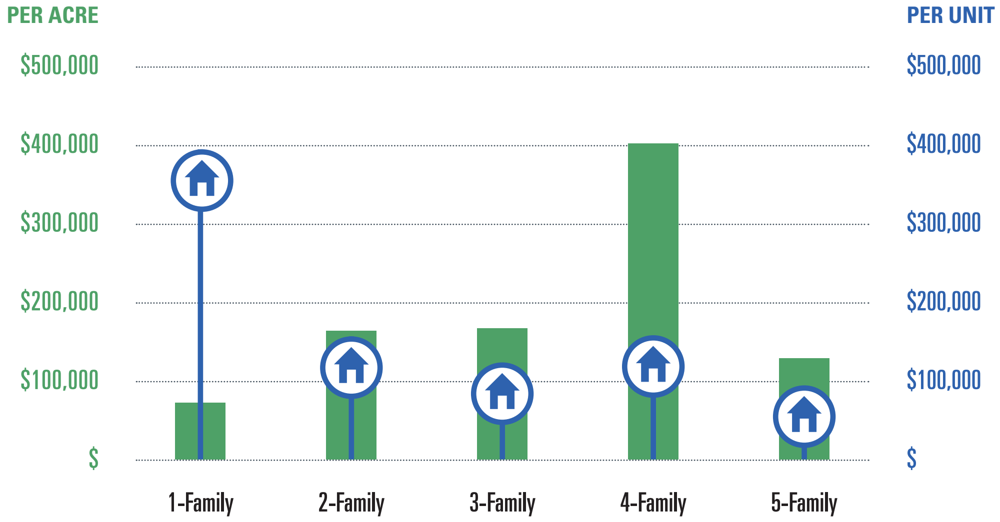
HOUSING AFFORDABILITY

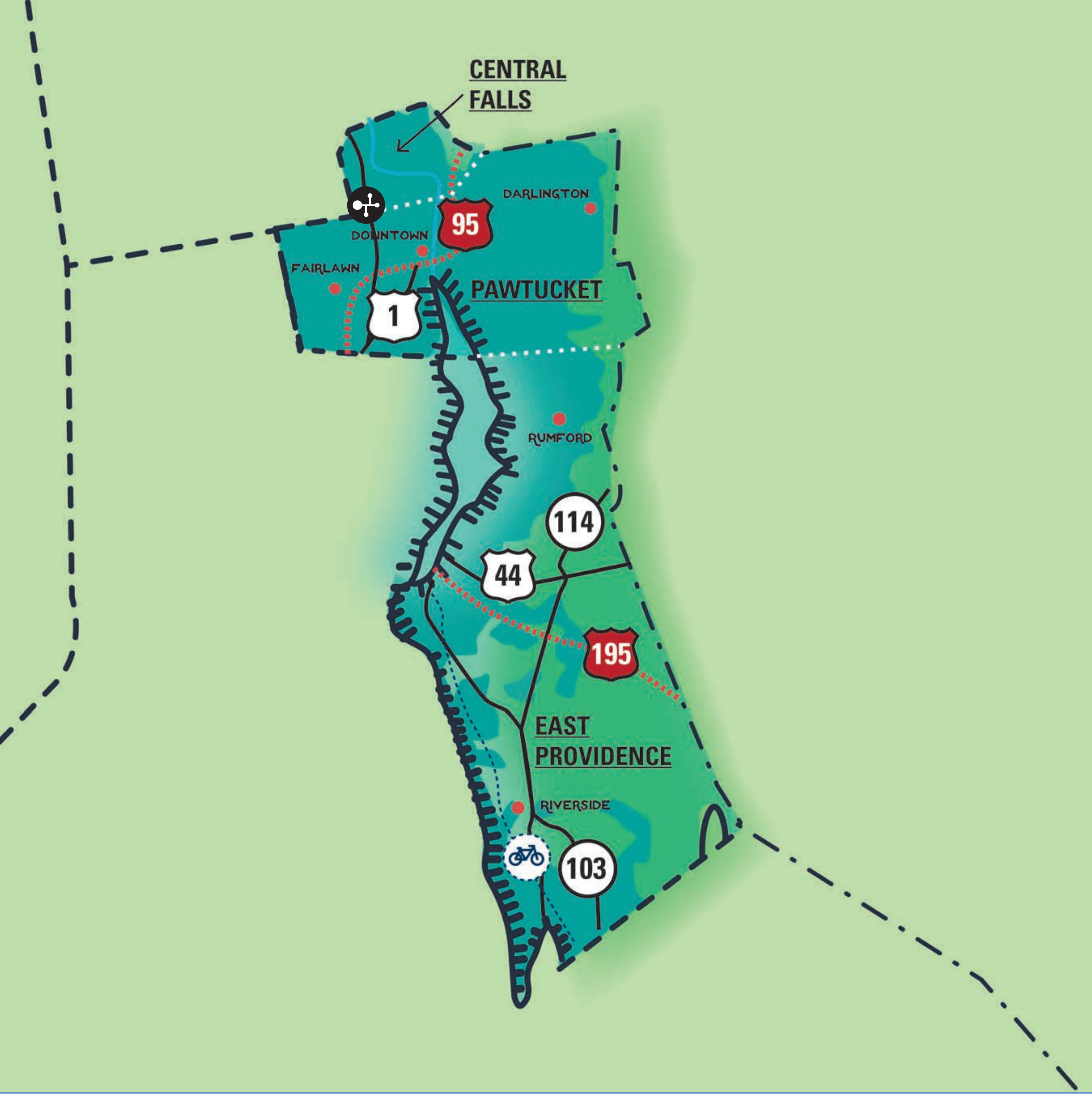
Affordability of Region's Single Family Homes Inventory



Only 24% or 16,177
Households in North RI can afford the region's median home price of **$445,000**

PROPERTY TAX AVERAGE ASSESSED VALUES





EAST PROVIDENCE COUNTY RI

● Public Water Supply
● Water & Sewer
● Neighborhood
— River
🚲 Bike Path
🌲 Open Space
Interstate Highway
US Federal Highway
○ State Highway
Transit Hub

Municipalities: Central Falls, East Providence, Pawtucket

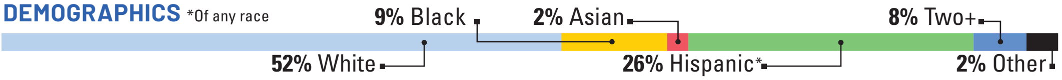
E PROVIDENCE COUNTY RI

East Providence County includes three of the six "inner ring suburbs" of Providence. With infrastructure serving all of Pawtucket and Central Falls, and large portions of East Providence, the region features some of the densest housing stock outside of Providence. The region is home to the state's newest multimodal transit hub—the Conant Thread District—and has plans for hundreds of multifamily homes and a mix of commercial amenities.

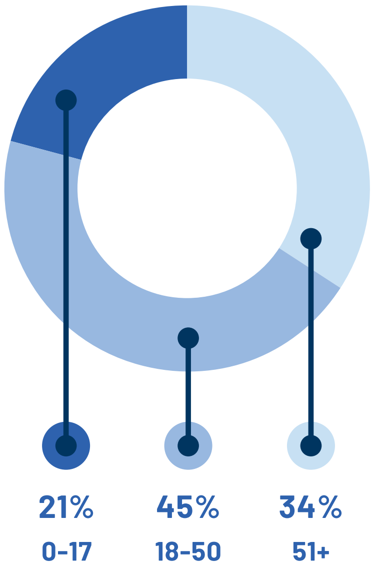
POPULATION
145,223

HOUSEHOLDS
58,879

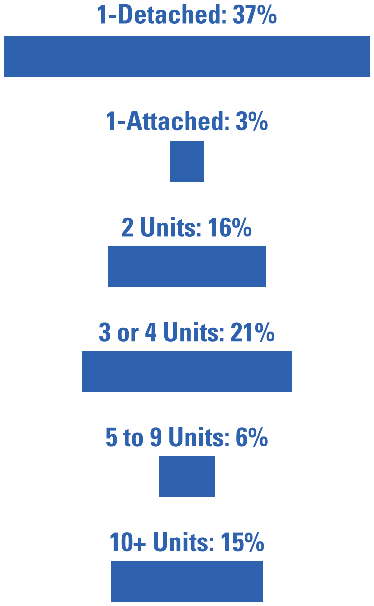
DEMOGRAPHICS *Of any race



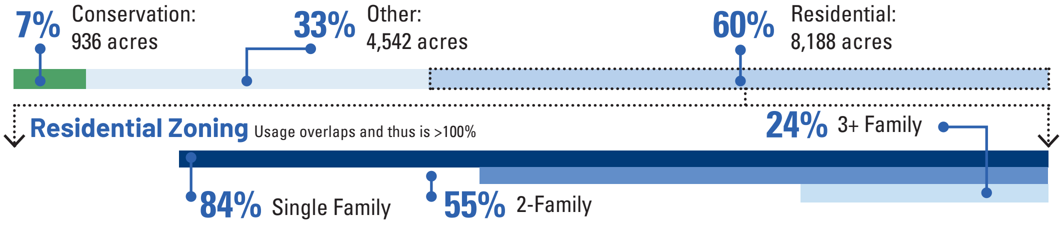
AGE COHORTS



HOUSING UNITS BY BUILDING TYPE

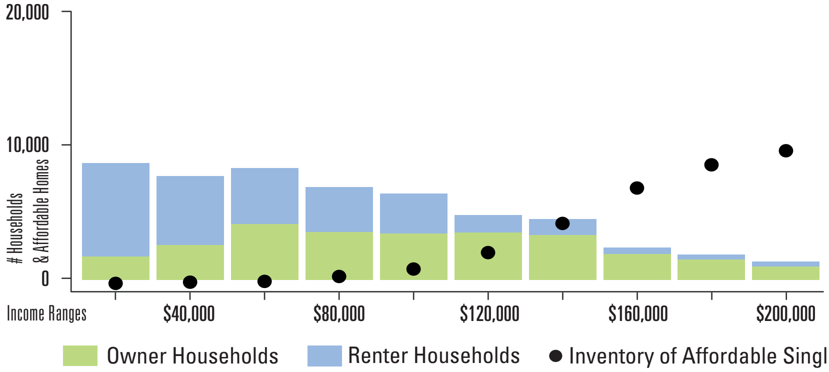


REGIONAL LAND USE



HOUSING AFFORDABILITY

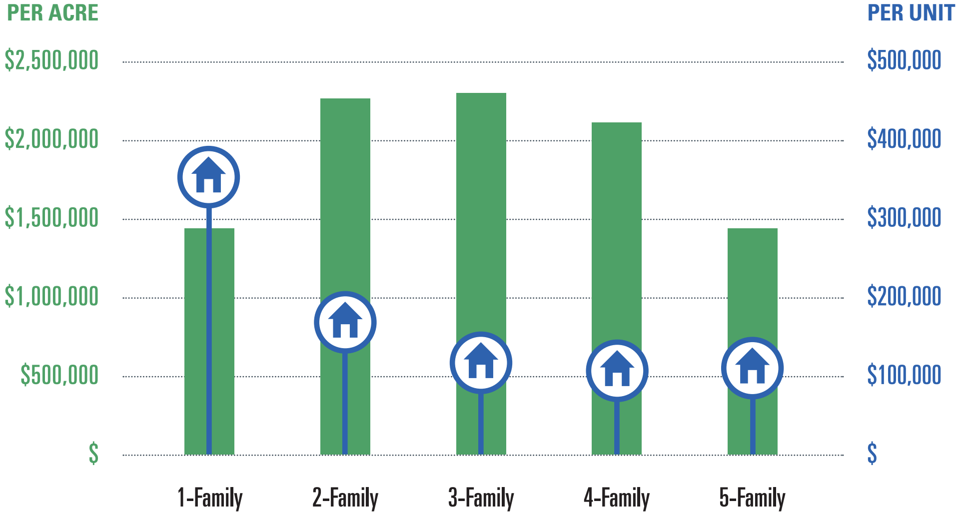
Affordability of Region's Single Family Homes Inventory



Only 19% or 11,046

Households in E Providence County RI can afford the region's median home price of **$405,000**

PROPERTY TAX AVERAGE ASSESSED VALUES



PROVIDENCE RI

● Public Water Supply
● Water & Sewer
● Neighborhood
— River
Bike Path
Open Space

Interstate Highway
US Federal Highway
○ State Highway
Transit Hub

PROVIDENCE RI

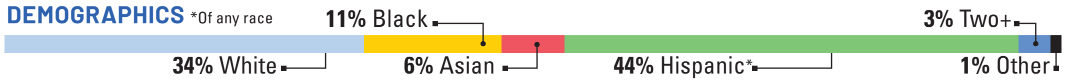
Providence is the only region that is a single municipality. The state's Capital City, it is the hub of the state's employment, entertainment, and higher education systems. It has the population of the state's next two largest municipalities combined. Providence is the heart of the state's public transportation system, with all routes in the state either beginning or ending there. It has full public water service and lacks sewer infrastructure only in a small western area.

POPULATION
189,502

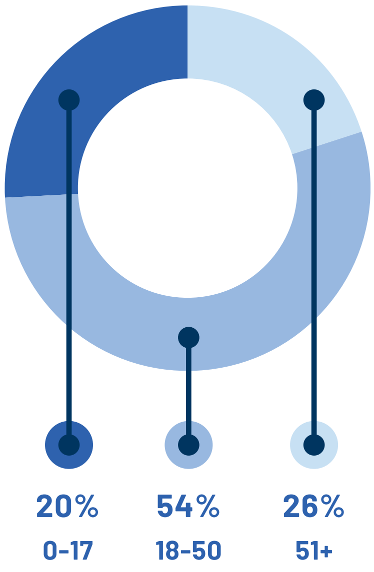
HOUSEHOLDS
70,313

DEMOGRAPHICS

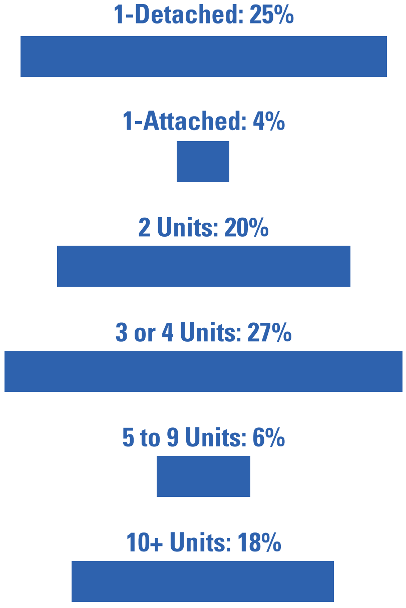
*Of any race



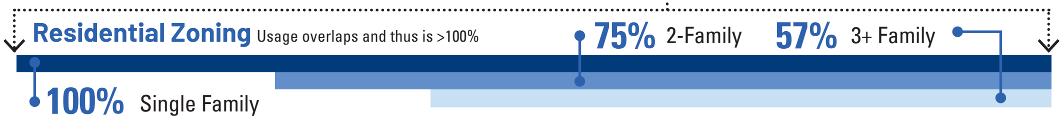
AGE COHORTS



HOUSING UNITS BY BUILDING TYPE

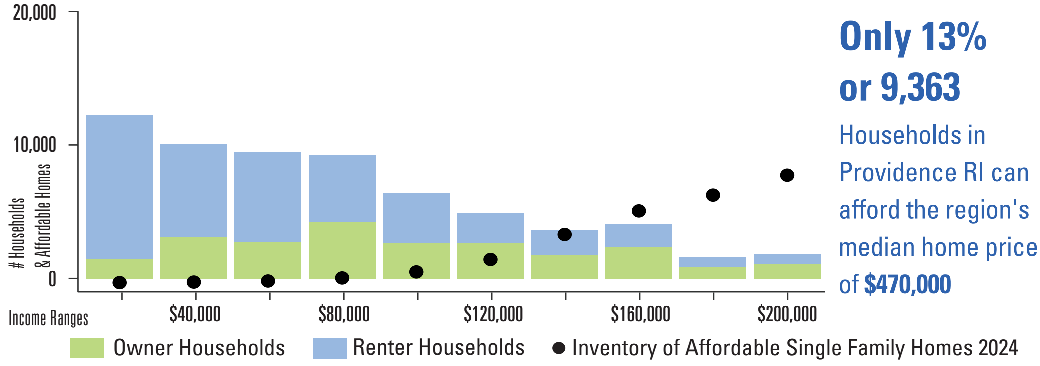


REGIONAL LAND USE



HOUSING AFFORDABILITY

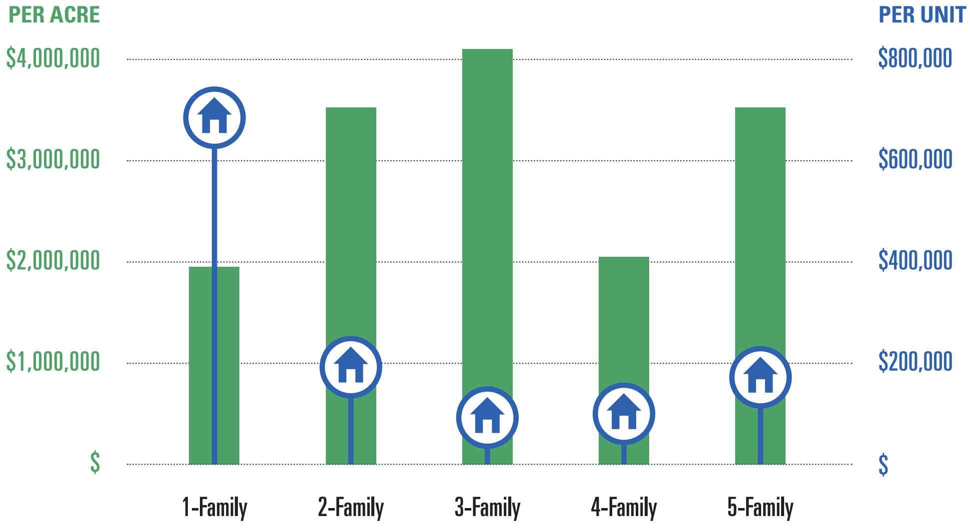
Affordability of Region's Single Family Homes Inventory

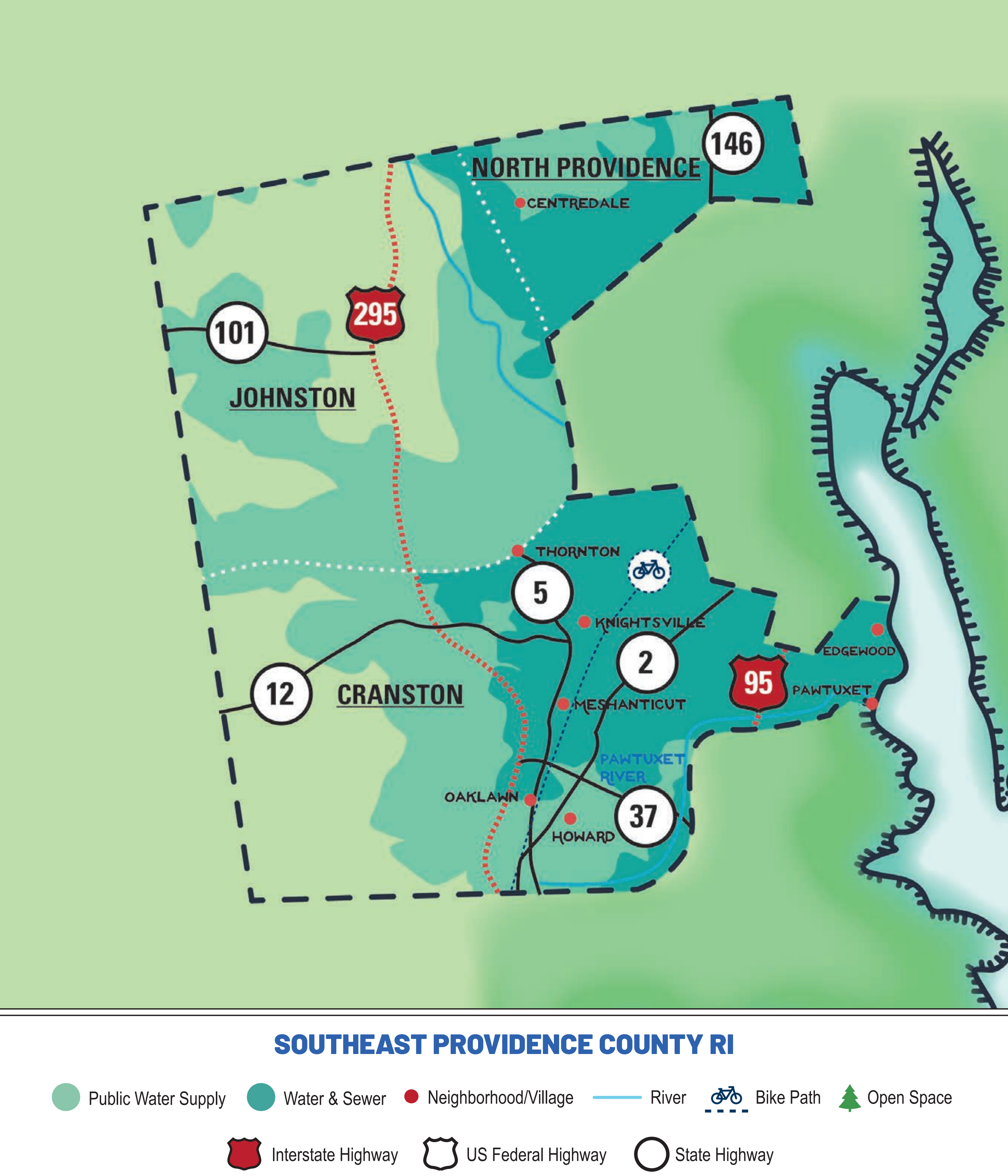


Only 13% or 9,363

Households in Providence RI can afford the region's median home price of **$470,000**

PROPERTY TAX AVERAGE ASSESSED VALUES





SOUTHEAST PROVIDENCE COUNTY RI

Municipalities: Cranston, Johnston, North Providence

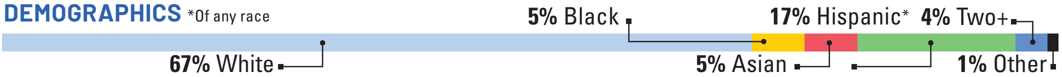
SE PROVIDENCE COUNTY RI

The Southeast Providence County Region is the second region comprised of the "inner ring suburbs" of Providence. Cranston, Johnston, and North Providence include substantial suburban neighborhoods and commercial areas, with a mix of denser neighborhoods serviced by public infrastructure and more exurban areas that do not have public water or sewer. Their proximity to Providence represents an opportunity to benefit from the Capital City's job market and entertainment venues.

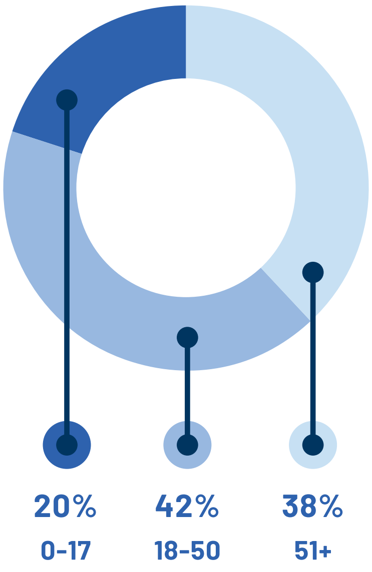
POPULATION
146,264

HOUSEHOLDS
58,651

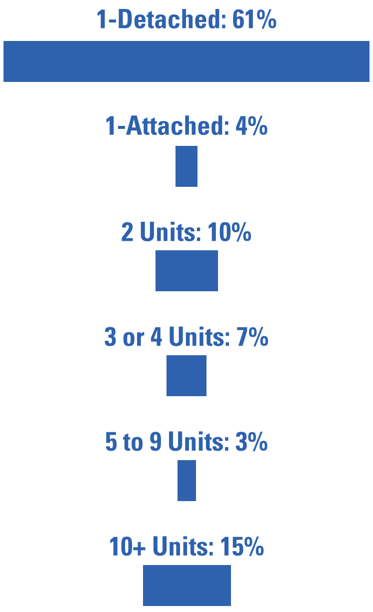
DEMOGRAPHICS *Of any race



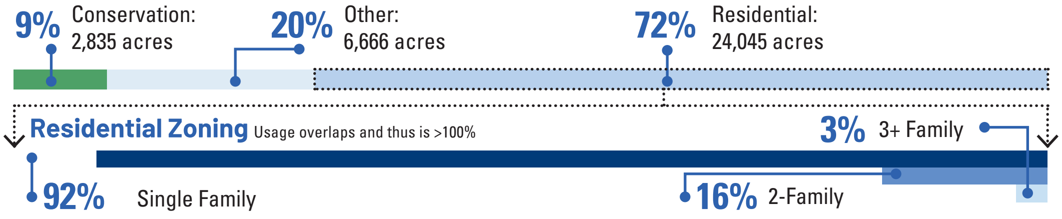
AGE COHORTS



HOUSING UNITS BY BUILDING TYPE

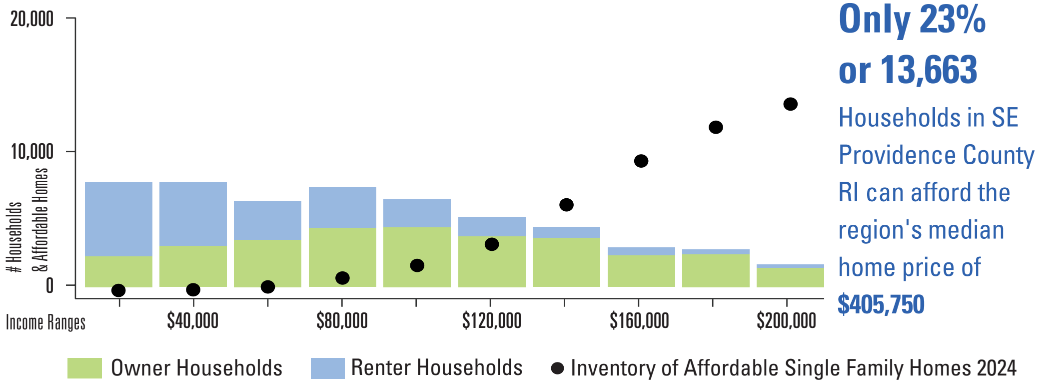


REGIONAL LAND USE



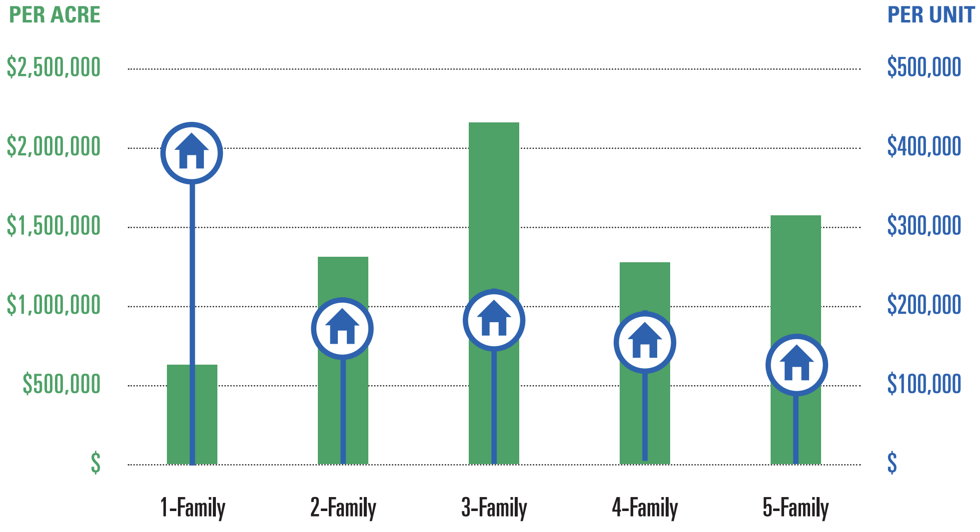
HOUSING AFFORDABILITY

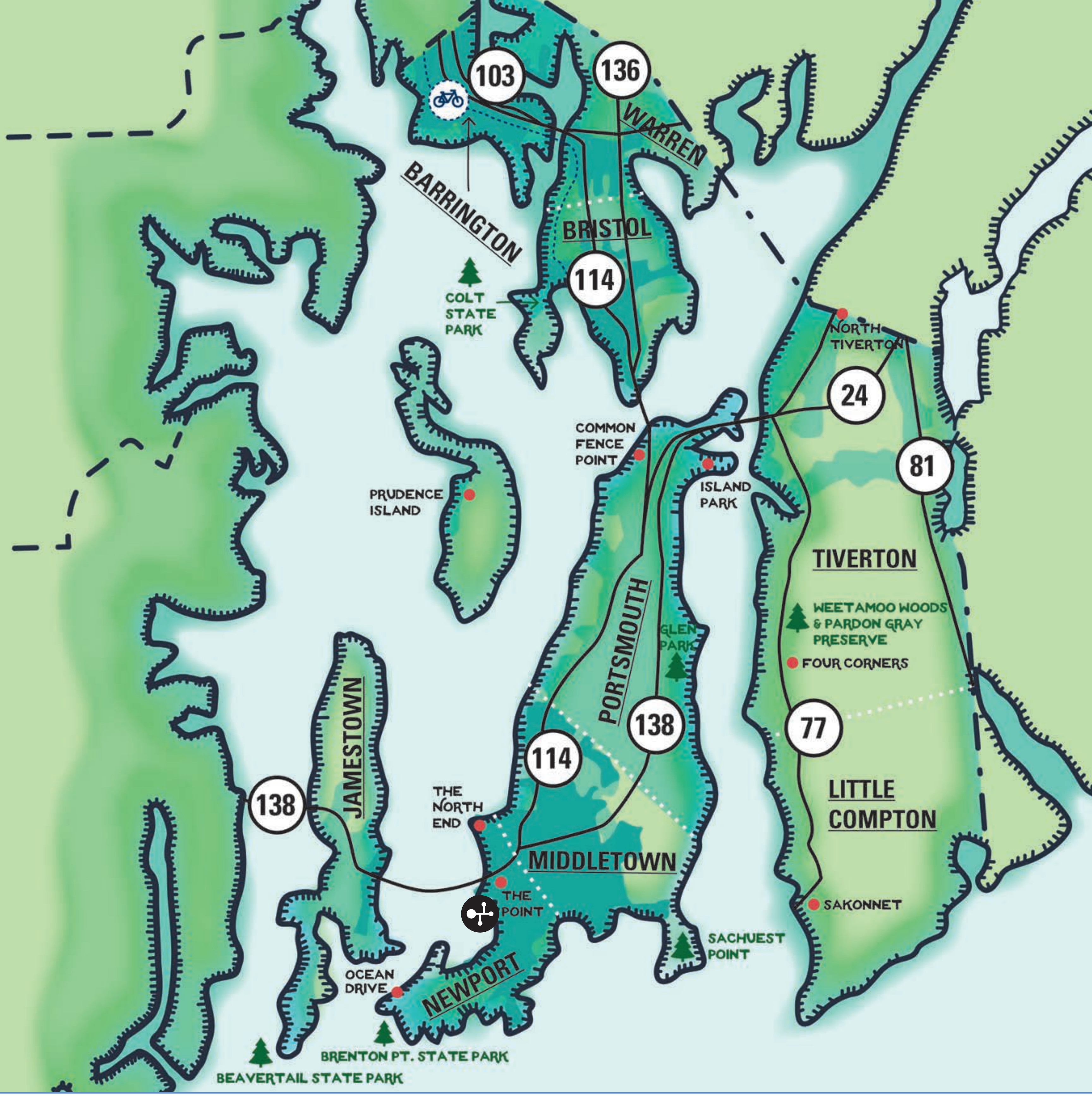
Affordability of Region's Single Family Homes Inventory



Only 23% or 13,663
Households in SE Providence County RI can afford the region's median home price of **$405,750**

PROPERTY TAX AVERAGE ASSESSED VALUES





SOUTHEAST RI

- ● Public Water Supply
- ● Water & Sewer
- ● Neighborhood/Village
- — River
- 🚲 Bike Path
- 🌲 Open Space
- ⛉ Interstate Highway
- ⛉ US Federal Highway
- ○ State Highway
- ✣ Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

SOUTHEAST RI

Municipalities: Barrington, Bristol, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton, Warren

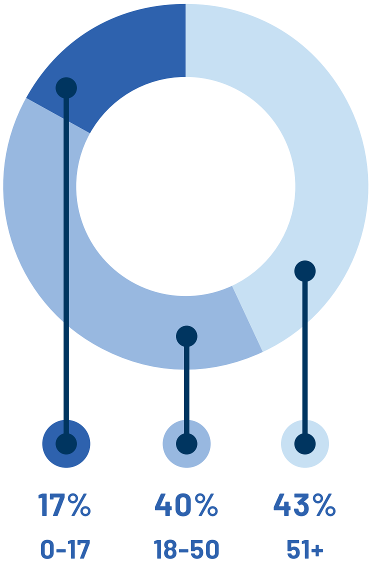
Containing three of the state's four islands, the Southeast Region is anchored to the south by the City of Newport and to the north by the suburban municipalities of Barrington, Bristol, and Warren. Given the amount of coastline and its historical attractions, the region is a hub for tourism. However, that same shoreline necessitates coastal resiliency efforts that impact development. Public infrastructure varies throughout the region, making targeted development a priority in increasing housing affordability.

POPULATION
136,019

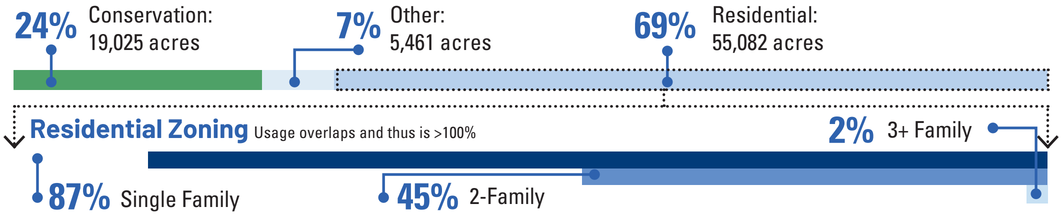
HOUSEHOLDS
55,605

DEMOGRAPHICS *Of any race

AGE COHORTS

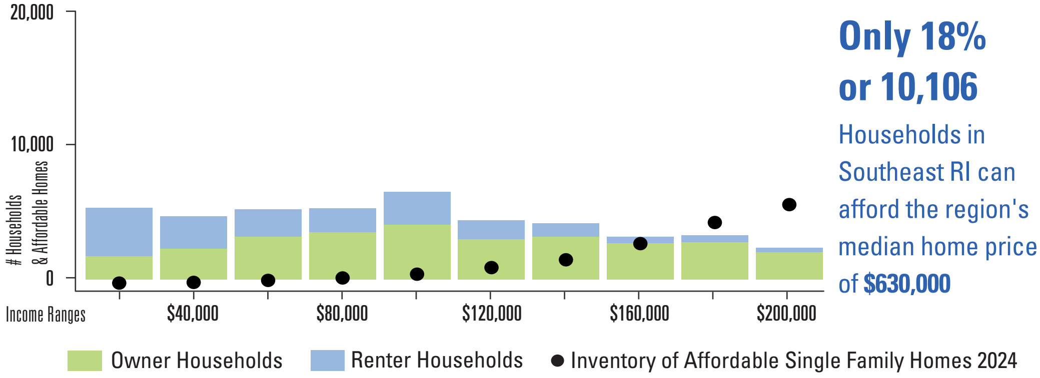


REGIONAL LAND USE



HOUSING AFFORDABILITY

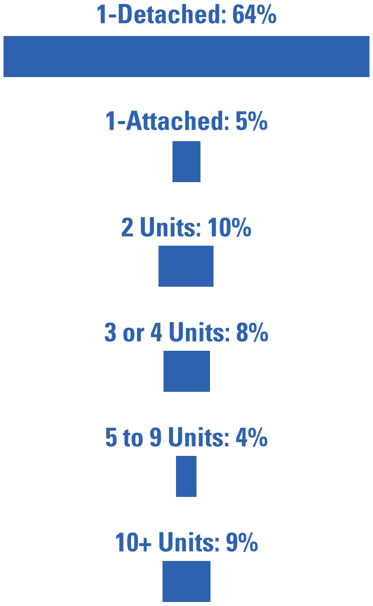
Affordability of Region's Single Family Homes Inventory



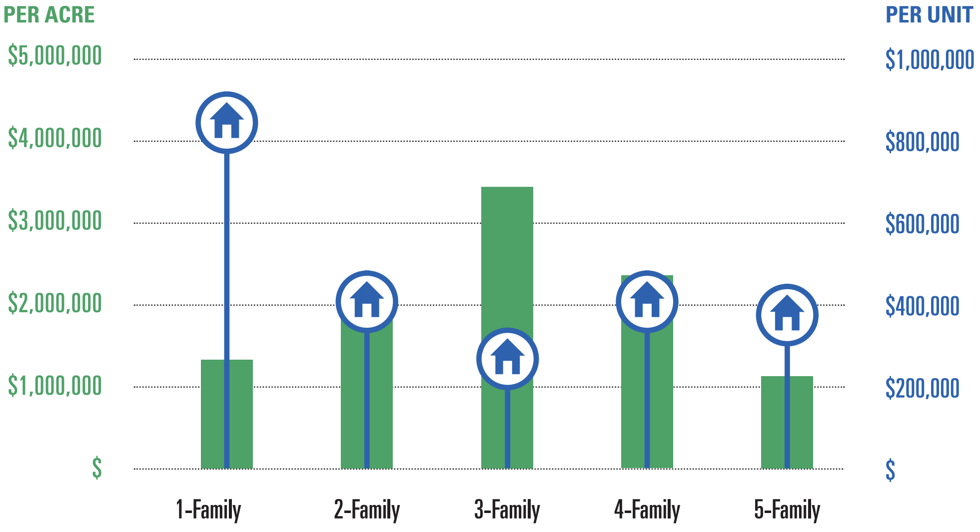
Only 18% or 10,106

Households in Southeast RI can afford the region's median home price of **$630,000**

HOUSING UNITS BY BUILDING TYPE



PROPERTY TAX AVERAGE ASSESSED VALUES



SOUTH RI

● Public Water Supply ● Water & Sewer ● Village — River 🚲 Bike Path 🌲 Open Space

Interstate Highway US Federal Highway ○ State Highway Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

SOUTH RI

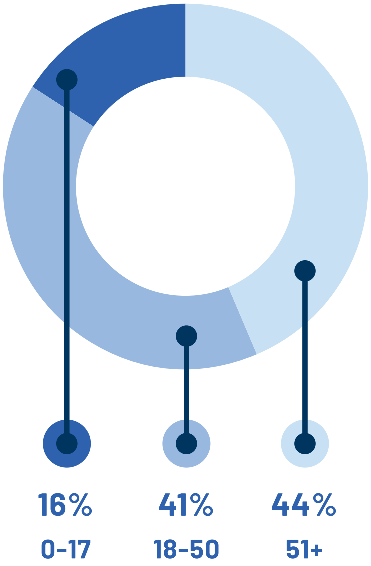
Municipalities: Charlestown, Exeter, Hopkinton, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown, Westerly

The South Region encompasses nearly a third of the state's land mass. The south and eastern portions are made up of small historic villages and towns with considerable public infrastructure and most of the population. The western portion is rural and infrastructure is sparse. A majority of the region's population lives in the eastern municipalities, which are also home to the region's economic centers of Quonset Point and the University of Rhode Island.

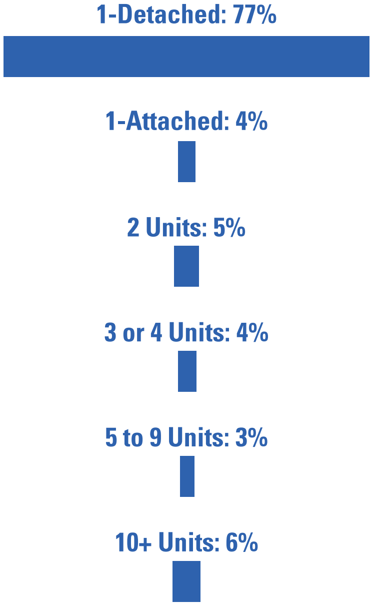
POPULATION	HOUSEHOLDS
130,510	52,048

DEMOGRAPHICS *Of any race

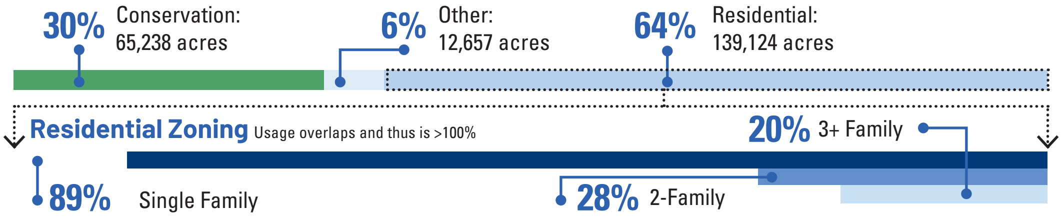
AGE COHORTS



HOUSING UNITS BY BUILDING TYPE

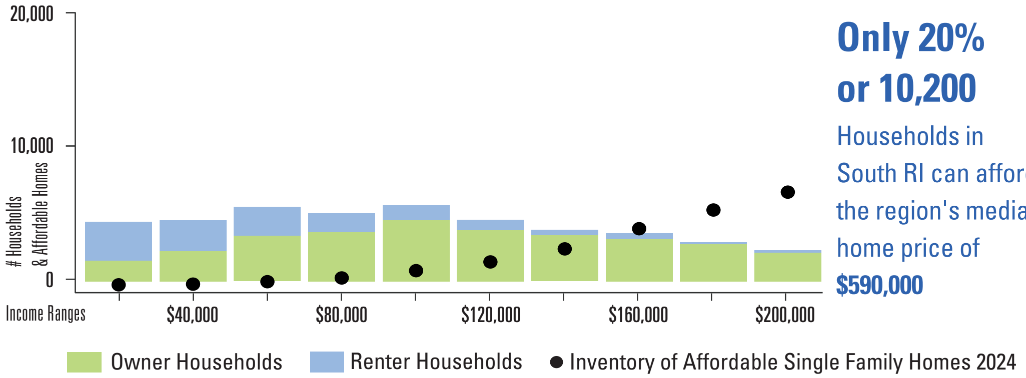


REGIONAL LAND USE



HOUSING AFFORDABILITY

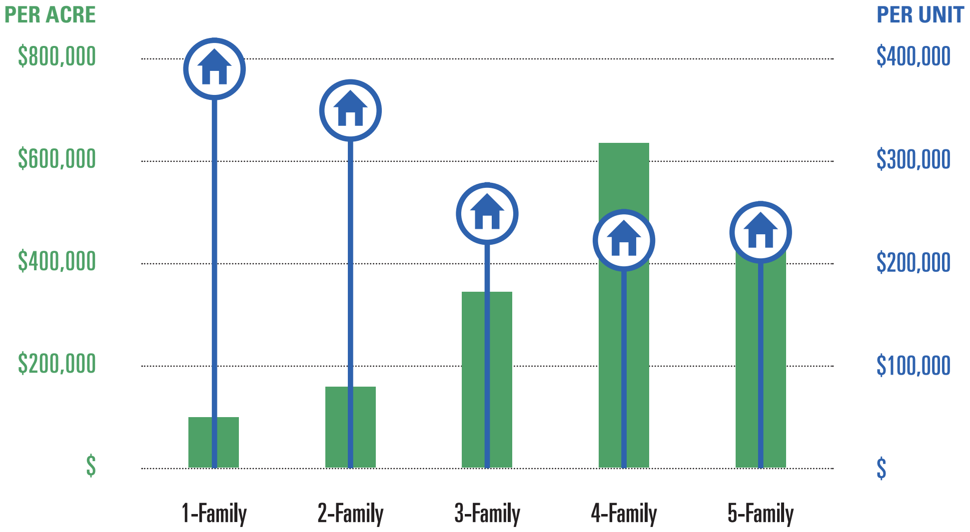
Affordability of Region's Single Family Homes Inventory



Only 20% or 10,200

Households in South RI can afford the region's median home price of **$590,000**

PROPERTY TAX AVERAGE ASSESSED VALUES



CENTRAL RI

● Public Water Supply ● Water & Sewer ● Neighborhood/Village — River 🚲 Bike Path 🌲 Open Space

🛡 Interstate Highway 🛡 US Federal Highway ○ State Highway ✛ Transit Hub

RHODE ISLAND: A REGIONAL OVERVIEW

CENTRAL RI

Municipalities: Coventry, East Greenwich, Warwick, West Greenwich, West Warwick

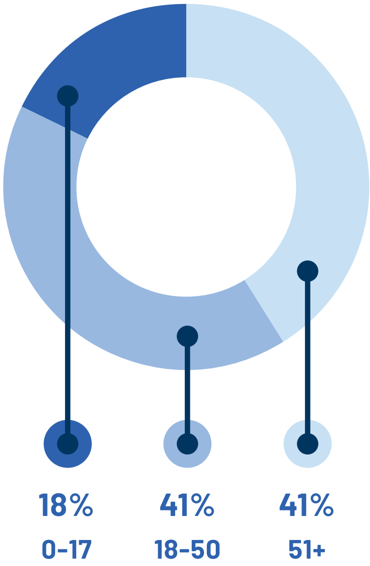
Rhode Island's Central Region is anchored by one of the state's largest municipalities, Warwick, which is also home to the state's only international airport. The region's eastern half is defined by substantial suburban and commercial development served largely by public water and sewer. In addition to the airport, the city of Warwick envisions a plan for "City Centre Warwick" as a mixed use, multimodal center. Similarly, the town center of East Greenwich features dense, mixed use development patterns with opportunities for a transit hub. The region's western half is some of the most rural land in the state, offering extensive open space and forest and little public infrastructure.

POPULATION
170,673

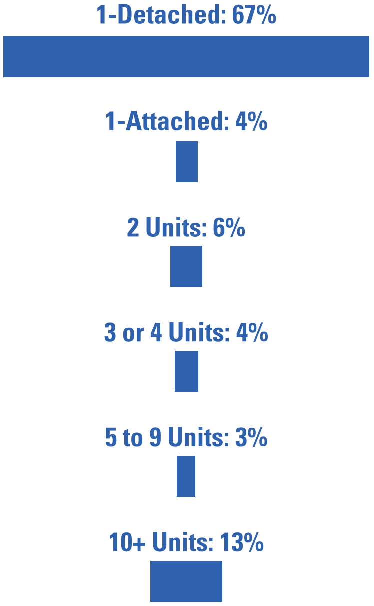
HOUSEHOLDS
72,743

DEMOGRAPHICS *Of any race

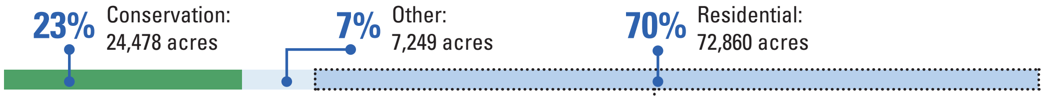
AGE COHORTS



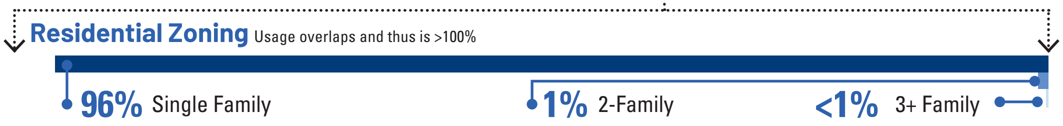
HOUSING UNITS BY BUILDING TYPE



REGIONAL LAND USE

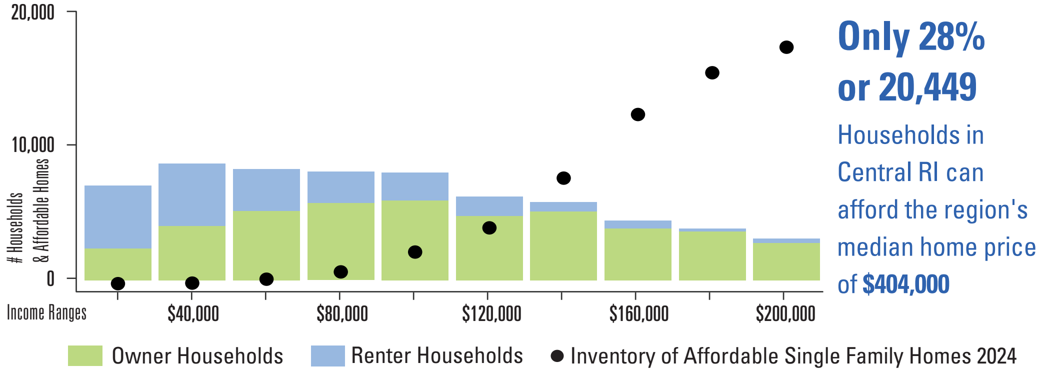


Residential Zoning Usage overlaps and thus is >100%



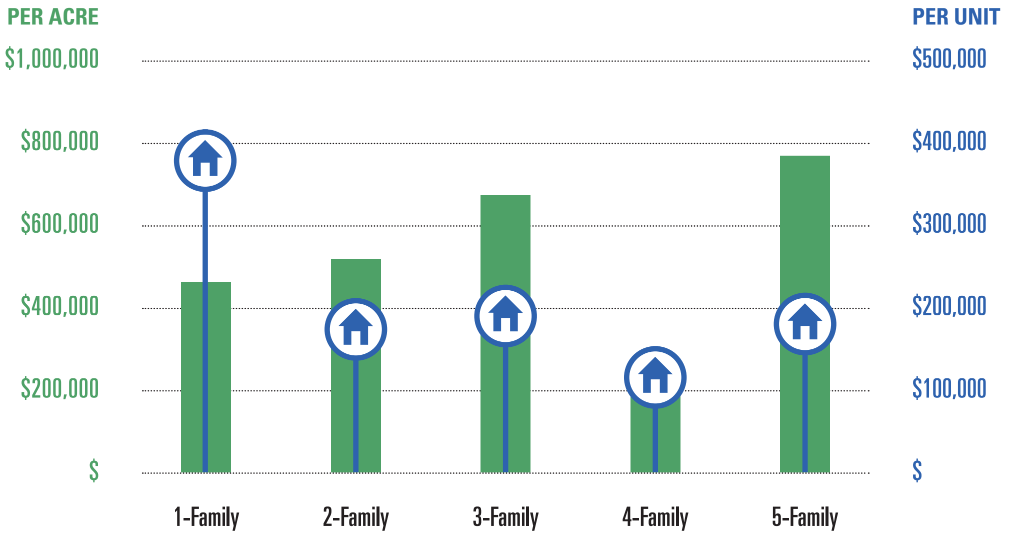
HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory



Only 28% or 20,449
Households in Central RI can afford the region's median home price of **$404,000**

PROPERTY TAX AVERAGE ASSESSED VALUES



LOCAL HOUSING FACTS

HousingWorks RI @ RWU

2025 Housing Fact Book

MUNICIPAL PAGES OVERVIEW

The 2025 General Assembly session marked the third consecutive year of significant legislative changes that require and/or enable municipalities to address concerns about the lack of housing production and how to provide for more affordability. Local responses include multifamily zoning, mixed use zones, smaller lots for single family homes, oversized lot splits, townhomes, and the allowance of co-housing.[43] The goals set out in *Housing 2030* emphasize municipal housing production and address zoning and regulatory barriers. Municipalities are each finding their own ways to evolve their land use, moving from the historic dominance of single family homes toward balance and density in areas around community amenities, commercial areas, and transit corridors.

Across New England and the nation, the single family landscapes predominantly developed after WWII are beginning to confront the same cross-threaded challenges: allowing older residents to stay in their communities as they downsize, attracting young families with children to keep school enrollment afloat, and ensuring a robust workforce for local businesses. While efforts to accommodate these needs are often met with resistance as some residents feel that "community character" is being lost, it is these reforms that can help schools and businesses thrive and retain older residents as fixtures of their communities.

> **As municipalities set out to meet the goals of the state's draft strategic housing plan, *Housing 2030*, their community innovations will become the building blocks of a healthy real estate ecosystem flourishing across the Ocean State.**

RESIDENTIAL DEVELOPMENT ORDINANCES *As listed on the municipal pages. See Methods & Sources for more information.*

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 (55): 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.

G/VC 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 §42-128-8.1(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 (52): 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	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
1,095,371	**436,902**	**$86,372**	**63% OWN**	**37% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$475,000**
Monthly housing payment	**$3,957**

5 YEAR COMPARISON

2019		2024
$288,792	↑	**64%** INCREASE

$158,263 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,316**

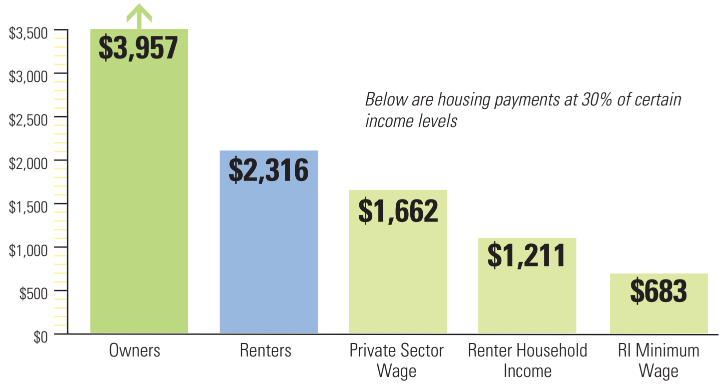
5 YEAR COMPARISON

2019		2024
$1,988	↑	**16%** INCREASE

$92,640 Income needed to afford this

AFFORDABILITY GAP

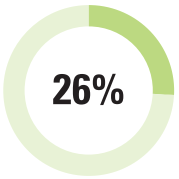
MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

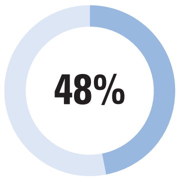
142,920 HOUSEHOLDS ARE COST BURDENED

OWNER



= 70,650
Owner Households

RENTER



= 72,270
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
484,514	**56%**	**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/VC **ID** **IZ** **MU** **TOD**

2024 BUILDING PERMITS:

As reported to Rhode Island Executive Office of Housing. See Methods & Sources.

Total	Single family	Two or more	ADU
2,818	**964**	**1,691**	**163**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **178,050**

CURRENT **9.55%** % of year-round housing stock **44,478*** # of long-term affordable homes

*6,680 vouchers

Elderly	Family	Special Needs
43%	**49%**	**8%**

ADDED UNITS

Ownership **54** Rental **491**

PRESERVED RENTALS

93

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

BARRINGTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
17,113	**5,978**	**$150,542**

89% OWN | **11% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$755,000**
Monthly housing payment	**$6,234**

5 YEAR COMPARISON

2019	2024
$466,120	62% INCREASE

$249,379 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

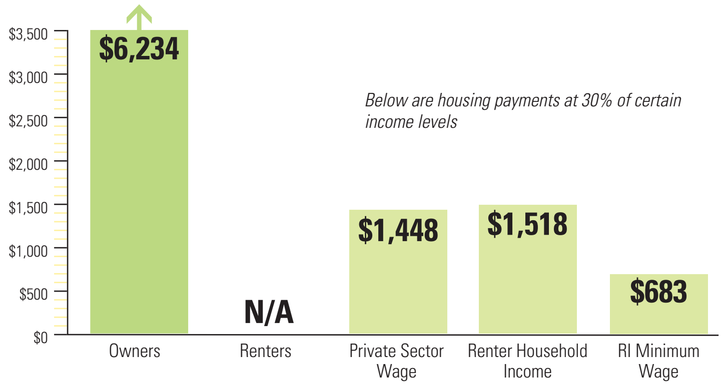
5 YEAR COMPARISON

2019	2024
$1,603	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,571 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
23%	57%*
= 1,243 Owner Households	= 328 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
6,341	**93%**	**7%**

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

RESIDENTIAL DEVELOPMENT ORDINANCES

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
7	7	0	N/A

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **1,270**

CURRENT **3.72%** % of year-round housing stock

233* # of long-term affordable homes
*20 vouchers

Elderly	Family	Special Needs
26%	**61%**	**13%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

BRISTOL

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,317	8,480	$96,005	69% OWN	31% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON	
Home price	$575,000	2019	2024
Monthly housing payment	$4,786	$339,457	69% INCREASE

$191,440 Income needed to afford this

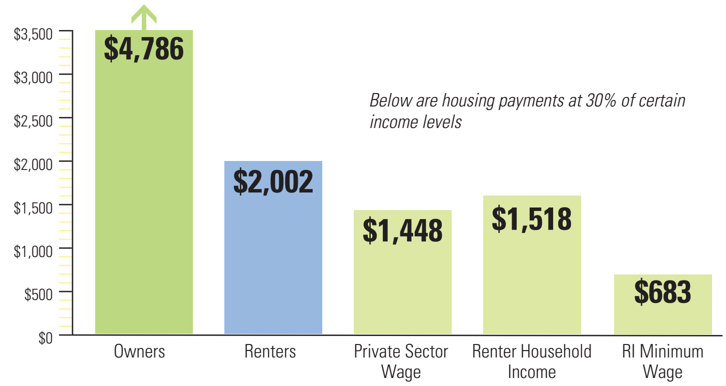
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
		2019	2024
Rental payment	$2,002	$1,657	21% INCREASE

$80,080 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

2,553 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

= 1,565 Owner Households

= 988 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,670	59%	41%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
19	15	0	4

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,655**

CURRENT **7.21%** % of year-round housing stock

670* # of long-term affordable homes

*138 vouchers

Elderly	Family	Special Needs
53%	37%	10%

ADDED UNITS

Ownership 0 Rental 3

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **19**

BURRILLVILLE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
16,243	6,029	$111,829	79% OWN	21% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$434,000
Monthly housing payment	$3,690

5 YEAR COMPARISON

2019	2024
$273,086	59% INCREASE

$147,618 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	N/A

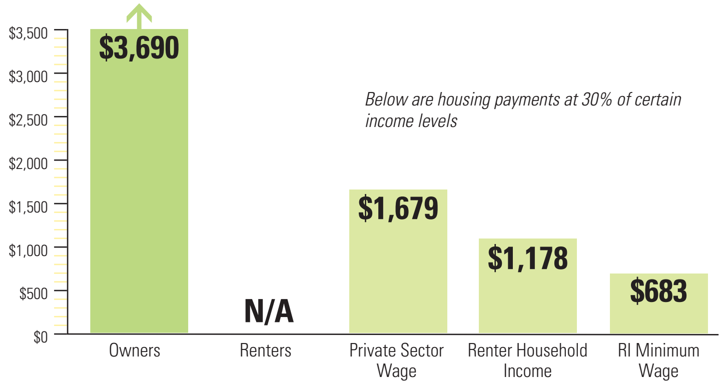
5 YEAR COMPARISON

2019	2024
$1,091	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

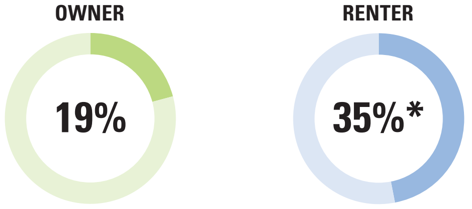
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,319 HOUSEHOLDS ARE COST BURDENED



OWNER	RENTER
19%	35%*
= 906 Owner Households	= 413 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
6,455	75%	25%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
42	36	0	6

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,510**

CURRENT 10.19% % of year-round housing stock

663* # of long-term affordable homes
*25 vouchers

Elderly	Family	Special Needs
37%	63%	1%

ADDED UNITS

Ownership 3 Rental 0

PRESERVED RENTALS

0

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

CENTRAL FALLS

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,481	**7,487**	**$45,921**	**29% OWN**	**71% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$385,000**
Monthly housing payment	**$3,454**

5 YEAR COMPARISON

2019	2024
$149,412	**158%** INCREASE

$138,153 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,688**

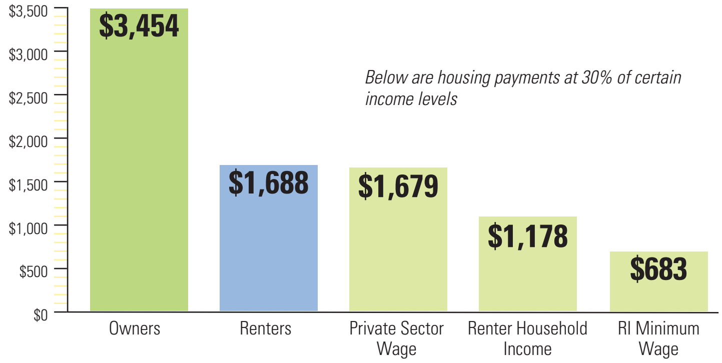
5 YEAR COMPARISON

2019	2024
$1,729	**2%** DECREASE

$67,520 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,030 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
47%	**59%**
= 1,000 Owner Households	**= 3,030** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
8,341	**12%**	**88%**

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/VC **ID** **IZ** [✓ **MU**] [✓ **TOD**]

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
38	**3**	**35**	**0**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **5,130**

CURRENT 17.76% % of year-round housing stock

1,451* # of long-term affordable homes

*624 vouchers

Elderly	Family	Special Needs
21%	**75%**	**4%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **34**

CHARLESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
8,017	3,481	$103,147

87% OWN | **13% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$630,750**

Monthly housing payment **$4,818**

5 YEAR COMPARISON

2019	2024
$415,354	52% INCREASE

$192,703 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

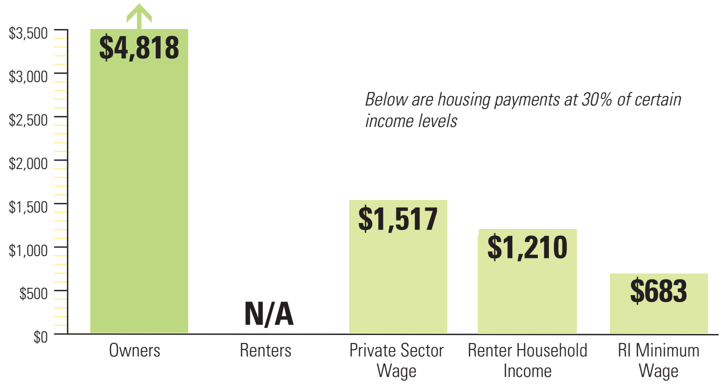
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

854 HOUSEHOLDS ARE COST BURDENED

= 592 Owner Households

= 262 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
5,312	92%	8%

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/VC] ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
16	12	0	4

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,145**

CURRENT **3.99%** % of year-round housing stock

148* # of long-term affordable homes
*18 vouchers

Elderly	Family	Special Needs
38%	32%	30%

ADDED UNITS

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

PRESERVED RENTALS

0

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

COVENTRY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
35,757	14,503	$99,177	81% OWN	19% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$410,000**

Monthly housing payment **$3,507**

5 YEAR COMPARISON

2019		2024
$248,260	↑	65% INCREASE

$140,262 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,088**

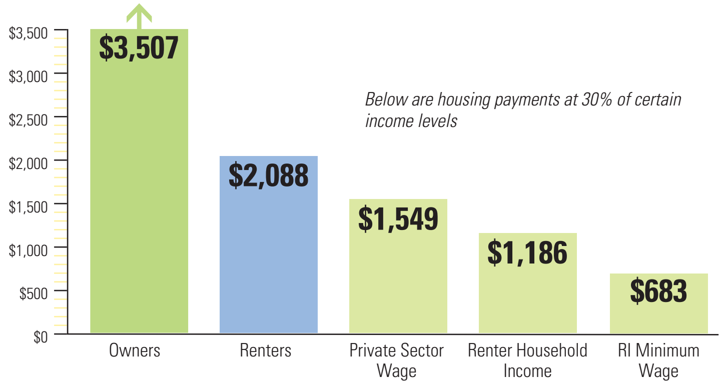
5 YEAR COMPARISON

2019		2024
$2,180	↓	4% DECREASE

$83,520 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,090 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

= 2,722	= 1,368
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
15,351	83%	17%

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

2024 BUILDING PERMITS: Total 104 Single family 76 Two or more 27 ADU 1

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **4,820**

CURRENT **6.65%** % of year-round housing stock

978* # of long-term affordable homes

*228 vouchers

Elderly	Family	Special Needs
45%	52%	3%

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes

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

CRANSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
82,632	**32,596**	**$87,716**	**67% OWN**	**33% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$435,000**
Monthly housing payment	**$3,646**

5 YEAR COMPARISON

2019	2024
$260,419	**67%** INCREASE

$145,849 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,270**

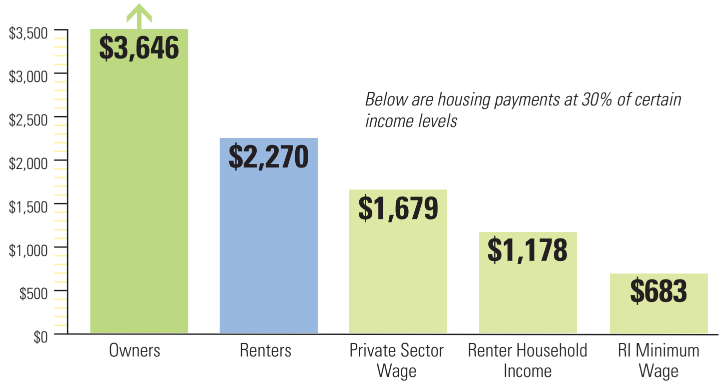
5 YEAR COMPARISON

2019	2024
$1,977	**15%** INCREASE

$90,800 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

11,152 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 6,188 Owner Households	**= 4,964** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
33,733	**63%**	**37%**

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/VC [✓ ID] IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
54	**47**	**4**	**3**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **12,830**

CURRENT **6.23%** % of year-round housing stock **2,122*** # of long-term affordable homes

*312 vouchers

Elderly	Family	Special Needs
64%	**24%**	**12%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

CUMBERLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
36,390	**14,109**	**$118,642**

77% OWN | **23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$537,500**
Monthly housing payment	**$4,372**

5 YEAR COMPARISON

2019	2024
$319,698	68% INCREASE

$174,864 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,615**

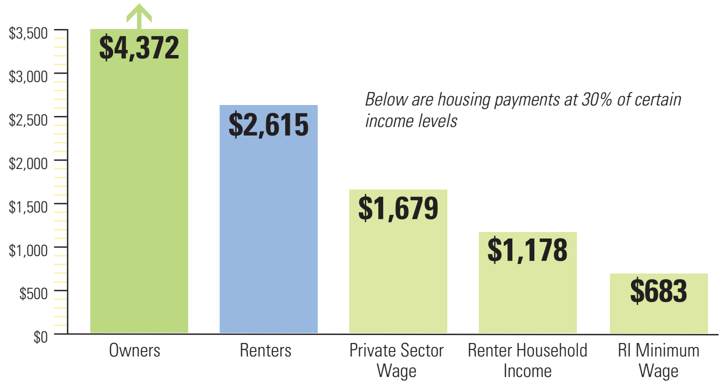
5 YEAR COMPARISON

2019	2024
$2,149	22% INCREASE

$104,600 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,614 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,041 Owner Households	= 1,573 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
14,742	69%	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/VC] ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
30	26	2	2

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **4,105**

CURRENT **6.53%** % of year-round housing stock

975* # of long-term affordable homes

*143 vouchers

Elderly	Family	Special Needs
64%	31%	5%

ADDED UNITS

Ownership 0 Rental 1

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **56**

EAST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
14,407	5,281	$149,577	83% OWN	17% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$800,000**
Monthly housing payment	**$6,621**

5 YEAR COMPARISON

2019		2024
$494,999	↑	62% INCREASE

$264,823 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,002**

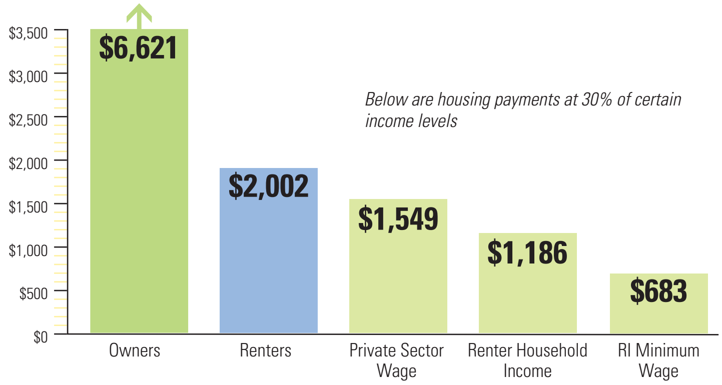
5 YEAR COMPARISON

2019		2024
$2,053	↓	2% DECREASE

$80,080 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,241 HOUSEHOLDS ARE COST BURDENED

= 861
Owner Households

= 380
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
5,598	76%	24%

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**

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
21	17	0	4

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **1,285**

CURRENT **7.21%** % of year-round housing stock

394* # of long-term affordable homes
*25 vouchers

Elderly	Family	Special Needs
36%	55%	9%

ADDED UNITS

Ownership 5 Rental 5

PRESERVED RENTALS

0

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

EAST PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
46,970	**20,357**	**$79,660**	**61% OWN**	**39% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$420,000**
Monthly housing payment	**$3,576**

5 YEAR COMPARISON

2019		2024
$248,260	↑	69% INCREASE

$143,048 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,370**

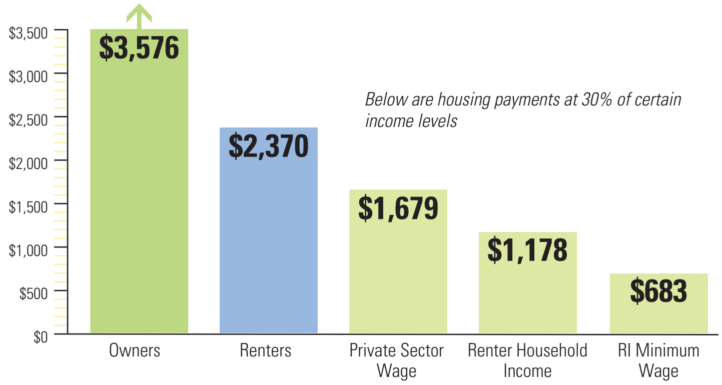
5 YEAR COMPARISON

2019		2024
$2,028	↑	17% INCREASE

$94,800 Income needed to afford this

AFFORDABILITY GAP

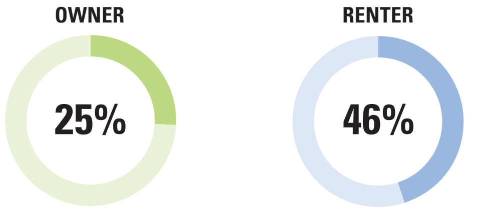
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

6,550 HOUSEHOLDS ARE COST BURDENED



OWNER	RENTER
= 3,097 Owner Households	**= 3,453** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
21,769	**53%**	**47%**

INFRASTRUCTURE

REGION: East 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/VC] ID [✓ IZ] [✓ MU] TOD

2024 BUILDING PERMITS:

Total **161** Single family **17** Two or more **141** ADU **3**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **9,640**

CURRENT 10.64% % of year-round housing stock

2,347* # of long-term affordable homes

*240 vouchers

Elderly	Family	Special Needs
54%	**41%**	**4%**

ADDED UNITS

Ownership **13** Rental **96**

PRESERVED RENTALS

0

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

EXETER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
7,100	**2,339**	**$99,236**	**82% OWN**	**18% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$544,400**
Monthly housing payment	**$4,425**

5 YEAR COMPARISON

2019	2024
$379,989	**43%** INCREASE

$176,994 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

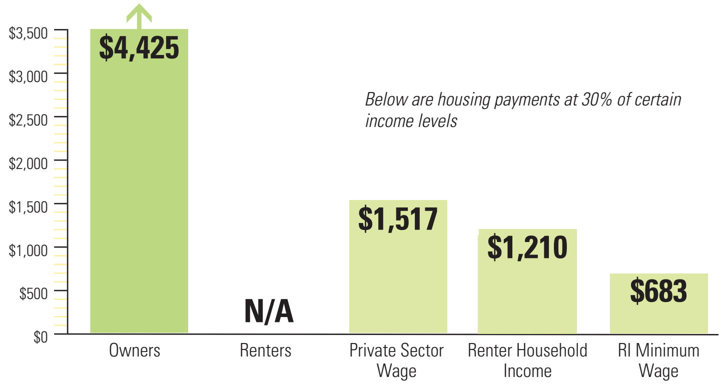
5 YEAR COMPARISON

2019	2024
$1,369	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

814 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 545 Owner Households	**= 269** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
2,412	**86%**	**14%**

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/VC] ID IZ [✓ MU] TOD

2024 BUILDING PERMITS: Total **7** Single family **7** Two or more **0** ADU **0**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

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

CURRENT **7.67%** % of year-round housing stock **197*** # of long-term affordable homes
*10 vouchers

Elderly	Family	Special Needs
2%	**47%**	**51%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

FOSTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
4,481	**1,504**	**$110,782**	**90% OWN**	**10% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$480,000**

Monthly housing payment **$4,308**

5 YEAR COMPARISON

2019		2024
$326,740	↑	47% INCREASE

$172,320 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

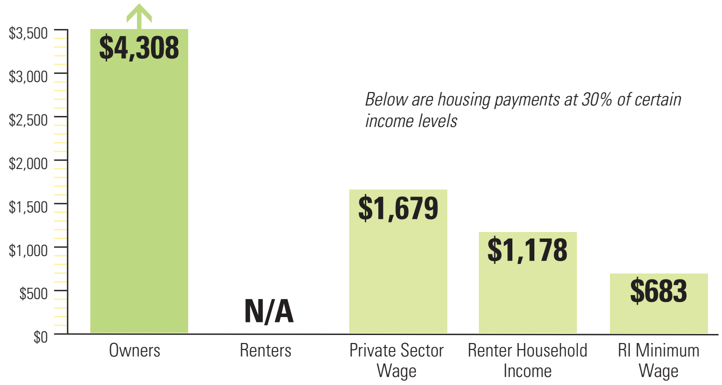
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

421 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
24%	74%*
= 321 Owner Households	= 100 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
1,525	**92%**	**8%**

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

**Public hearing required to establish zone*

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF [✓ AR] [✓ CP] FZ

G/VC ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total **17** Single family **11** Two or more **2** ADU **4**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **410**

CURRENT **2.09%** % of year-round housing stock

38* # of long-term affordable homes

*2 vouchers

Elderly	Family	Special Needs
79%	**5%**	**16%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

GLOCESTER

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
10,067	**3,780**	**$111,243**	**90% OWN**	**10% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$453,000**

Monthly housing payment **$3,781**

5 YEAR COMPARISON

2019		2024
$303,991	↑	**49%** INCREASE

$151,230 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

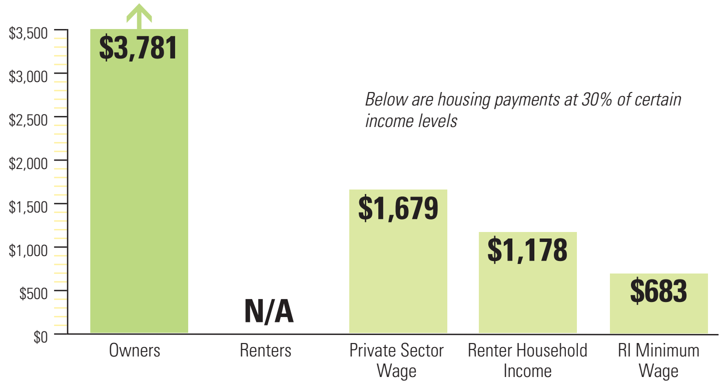
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

958 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
24%	44%*
= 820	= 138
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
4,194	**95%**	**5%**

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

2024 BUILDING PERMITS:

Total **37** Single family **19** Two or more **14** ADU **4**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,020**

CURRENT **2.54%** % of year-round housing stock **102*** # of long-term affordable homes

*2 vouchers

Elderly	Family	Special Needs
63%	**25%**	**12%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

HOPKINTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
8,421	3,415	$97,576	77% OWN	23% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$456,000**
Monthly housing payment	**$3,854**

5 YEAR COMPARISON

2019	2024
$331,857	37% INCREASE

$154,177 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

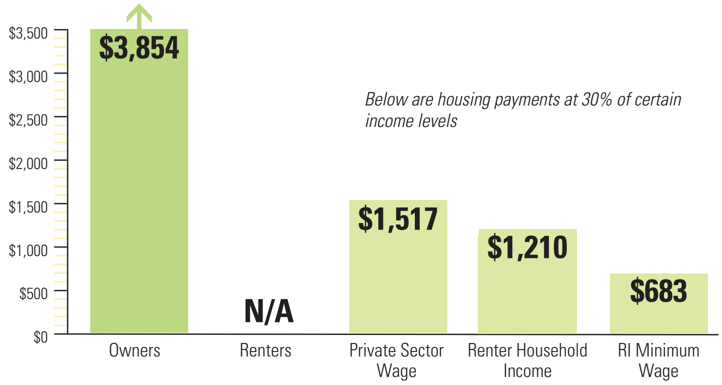
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,135 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
29%	52%*
= 748 Owner Households	= 387 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
3,873	82%	18%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
23	21	2	N/A

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **1,300**

CURRENT **7.50%** % of year-round housing stock

265* # of long-term affordable homes
*23 vouchers

Elderly	Family	Special Needs
71%	18%	10%

ADDED UNITS

Ownership 3 Rental 0

PRESERVED RENTALS

0

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

JAMESTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
5,545	**2,563**	**$141,442**	**87% OWN**	**13% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,157,500**

Monthly housing payment **$8,927**

5 YEAR COMPARISON

2019	2024
$602,916	92% INCREASE

$357,068 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

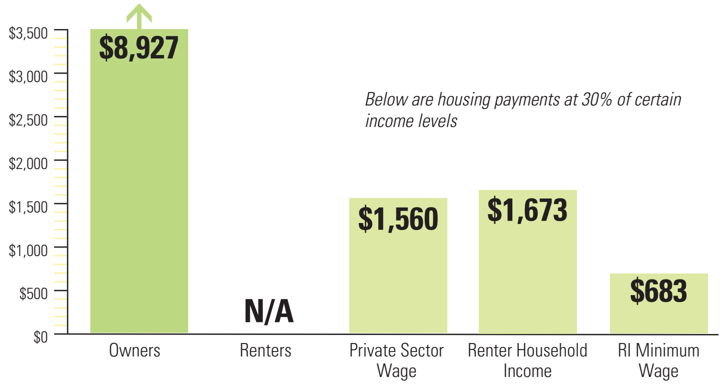
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

625 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
20%	57%*
= 448 Owner Households	= 177 Renter Households

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

**Denotes high margin of error*

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
3,177	**92%**	**8%**

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
30	25	0	5

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **595**

CURRENT **4.20%** % of year-round housing stock

110* # of long-term affordable homes

*1 voucher

Elderly	Family	Special Needs
60%	25%	15%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

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

JOHNSTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
29,559	**11,359**	**$87,514**	**72% OWN**	**28% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$447,000**

Monthly housing payment **$3,793**

5 YEAR COMPARISON

2019		2024
$253,326	↑	**76%** INCREASE

$151,711 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,456**

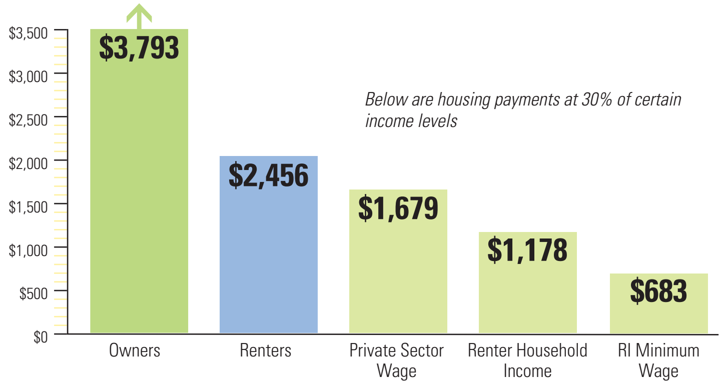
5 YEAR COMPARISON

2019		2024
$2,074	↑	**18%** INCREASE

$98,240 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,101 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,847	= 1,254
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
12,057	**71%**	**29%**

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/VC	ID	IZ	[✓ MU]	TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
92	86	0	6

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **4,230**

CURRENT 9.15 % of year-round housing stock

1,140* # of long-term affordable homes

*131 vouchers

Elderly	Family	Special Needs
65%	**24%**	**11%**

ADDED UNITS

Ownership **0** Rental **20**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **7**

LINCOLN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,571	**8,658**	**$115,181**	**73% OWN**	**27% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$536,000**

Monthly housing payment **$4,612**

5 YEAR COMPARISON

2019		2024
$359,723	↑	49% INCREASE

$184,485 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$1,911**

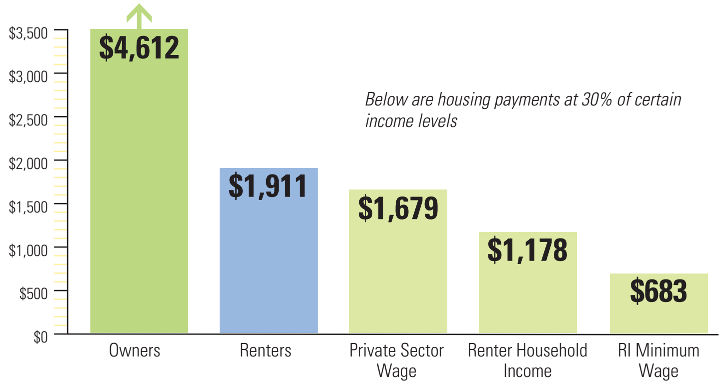
5 YEAR COMPARISON

2019		2024
$2,056	↓	7% DECREASE

$76,440 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,182 HOUSEHOLDS ARE COST BURDENED

= 1,296 Owner Households

= 886 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,009	**60%**	**40%**

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/VC] ID [✓ IZ] [✓ MU] TOD

2024 BUILDING PERMITS: Total **103** Single family **40** Two or more **58** ADU **5**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,610**

CURRENT **8.01%** % of year-round housing stock **760.5*** # of long-term affordable homes

*90 vouchers

Elderly	Family	Special Needs
55%	**40%**	**5%**

ADDED UNITS

Ownership **11** Rental **2**

PRESERVED RENTALS

0

State-Funded Homes

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

LITTLE COMPTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
3,601	**1,578**	**$129,750**	**90% OWN**	**10% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON	
Home price	**$936,750**	**2019**	**2024**
Monthly housing payment	**$6,944**	$537,052	**74%** INCREASE

$277,754 Income needed to afford this

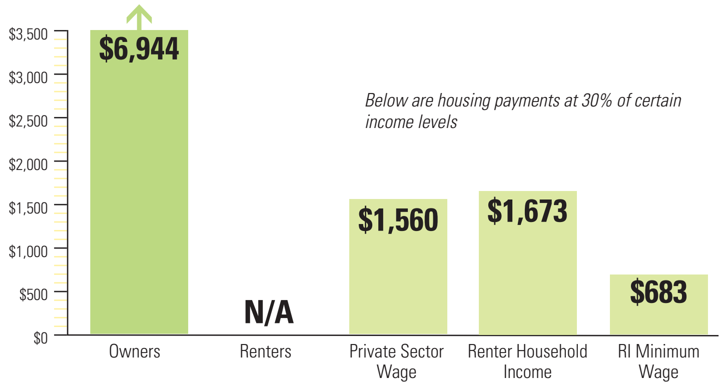
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
		2019	**2024**
Rental payment	**N/A**	N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

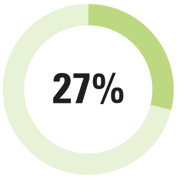


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

451 HOUSEHOLDS ARE COST BURDENED

OWNER



= 383
Owner Households

RENTER

= 68
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
2,473	**98%**	**2%**

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
20	10	0	10

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **350**

CURRENT 0.65% % of year-round housing stock

11* # of long-term affordable homes
*2 vouchers

Elderly	Family	Special Needs
0%	**100%**	**0%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **7**

MIDDLETOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
16,920	**7,237**	**$97,650**	**59% OWN**	**41% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$725,000**
Monthly housing payment	**$5,661**

5 YEAR COMPARISON

2019		2024
$402,282	↑	**80%** INCREASE

$226,456 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,430**

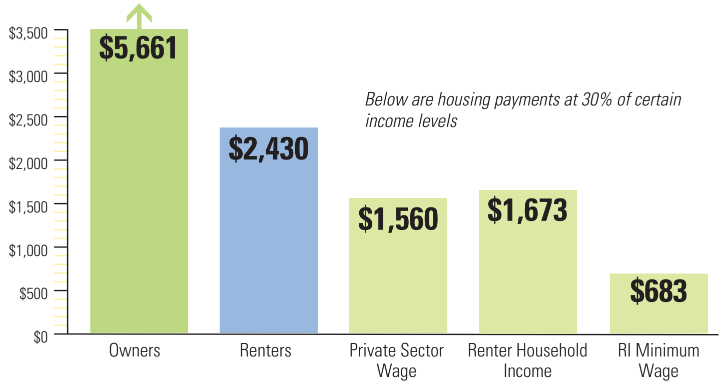
5 YEAR COMPARISON

2019		2024
$1,969	↑	**23%** INCREASE

$97,200 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,818 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
34%	50%
= 1,440 Owner Households	**= 1,378** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
8,255	**61%**	**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/VC] ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
136	**12**	**118**	**6**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,885**

CURRENT **6.13%** % of year-round housing stock

460* # of long-term affordable homes

*108 vouchers

Elderly	Family	Special Needs
21%	**58%**	**20%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

NARRAGANSETT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME
14,540	6,097	$95,777

71% OWN | **29% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$875,000**
Monthly housing payment	**$6,641**

5 YEAR COMPARISON

2019	2024
$506,095	↑ 73% INCREASE

$265,655 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$3,196**

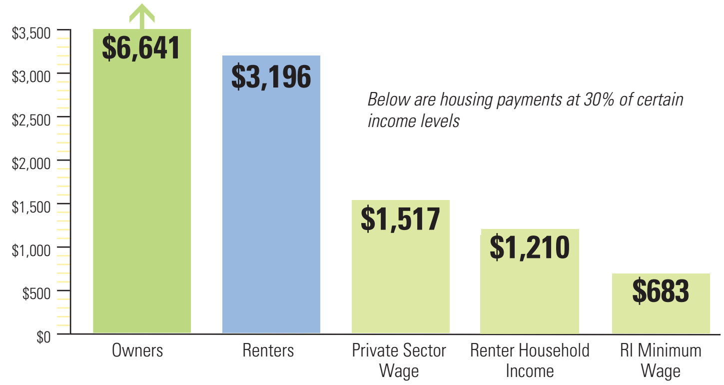
5 YEAR COMPARISON

2019	2024
$2,111	↑ 51% INCREASE

$127,840 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

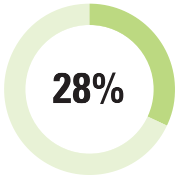


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

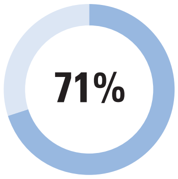
2,275 HOUSEHOLDS ARE COST BURDENED

OWNER



= 1,223
Owner Households

RENTER



= 1,052
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
9,615	85%	15%

INFRASTRUCTURE

REGION: South

Public Water
● 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/VC [✓ ID] [✓ IZ] MU TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
7	6	0	1

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,405**

CURRENT **4.60%** % of year-round housing stock

334* # of long-term affordable homes
*59 vouchers

Elderly	Family	Special Needs
32%	58%	10%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

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

NEW SHOREHAM

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
829	**393**	**$72,450**	**72% OWN**	**28% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$1,770,000**
Monthly housing payment	**$13,043**

5 YEAR COMPARISON

2019		2024
$1,003,172	↑	**76%** INCREASE

$521,723 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**N/A**

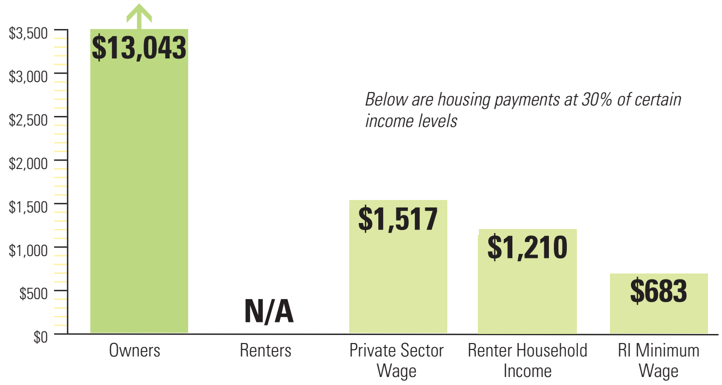
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS

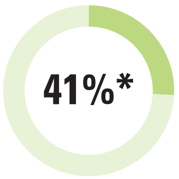


Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

123 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
41%*	15%*
= 115 Owner Households	= 8 Renter Households



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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
1,947	**90%**	**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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
18	10	2	6

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

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

CURRENT **7.40%** % of year-round housing stock

54* # of long-term affordable homes

*No vouchers

Elderly	Family	Special Needs
0%	**100%**	**0%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): **11**

NEWPORT

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
25,029	10,675	$83,562	50% OWN	50% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$1,000,000**

Monthly housing payment **$7,691**

5 YEAR COMPARISON

2019		2024
$542,625	↑	84% INCREASE

$307,638 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,049**

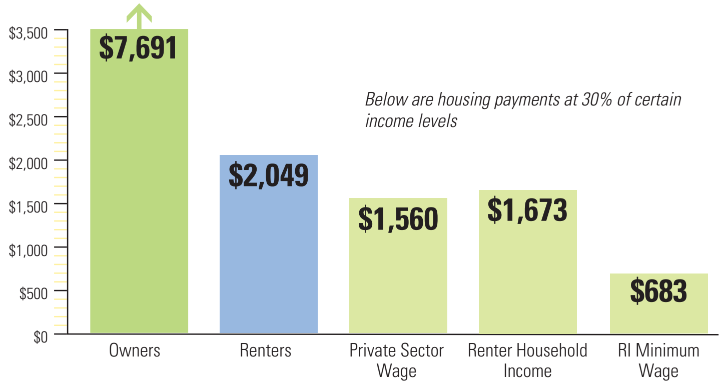
5 YEAR COMPARISON

2019		2024
$1,718	↑	19% INCREASE

$81,960 Income needed to afford this

AFFORDABILITY GAP

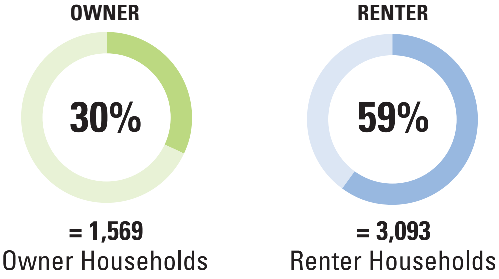
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,662 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
13,527	39%	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] AHTF [✓ AR] CP [✓ FZ]

[✓ G/VC] [✓ ID] IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
31	13	12	6

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **4,435**

CURRENT 17.27% % of year-round housing stock

2,046* # of long-term affordable homes

*195 vouchers

Elderly	Family	Special Needs
23%	71%	7%

ADDED UNITS

Ownership 0 Rental 7

PRESERVED RENTALS

93

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

NORTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
27,736	**11,338**	**$120,565**	**74% OWN**	**26% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$627,500**
Monthly housing payment	**$5,207**

5 YEAR COMPARISON

2019		2024
$390,122	↑	**61%** INCREASE

$208,277 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,520**

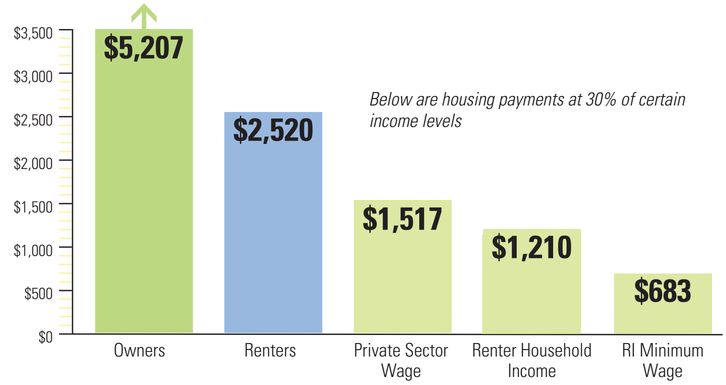
5 YEAR COMPARISON

2019		2024
$1,865	↑	**35%** INCREASE

$100,800 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,471 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,351 Owner Households	= 1,120 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
12,244	**71%**	**29%**

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]

2024 BUILDING PERMITS:

Total **94** Single family **54** Two or more **40** ADU **N/A**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,885**

CURRENT **9.01%** % of year-round housing stock **1,066*** # of long-term affordable homes

*50 vouchers

Elderly	Family	Special Needs
33%	**52%**	**15%**

ADDED UNITS

Ownership **0** Rental **3**

PRESERVED RENTALS

0

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): **145**

NORTH PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
33,940	**14,696**	**$80,854**	**63% OWN**	**37% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$420,000**
Monthly housing payment	**$3,612**

5 YEAR COMPARISON

2019	2024
$243,193	**73%** INCREASE

$144,483 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,250**

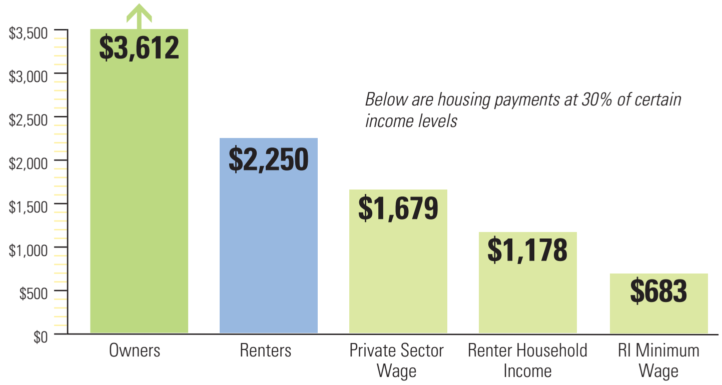
5 YEAR COMPARISON

2019	2024
$1,859	**21%** INCREASE

$90,000 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

4,510 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,450 Owner Households	= 2,060 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
15,301	**51%**	**49%**

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

RESIDENTIAL DEVELOPMENT ORDINANCES

[✓ ADU] AHTF AR CP FZ

[✓ G/VC] ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
7	4	3	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **6,165**

CURRENT **8.13%** % of year-round housing stock

1,291* # of long-term affordable homes

*279 vouchers

Elderly	Family	Special Needs
71%	**23%**	**6%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

NORTH SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
12,583	**5,044**	**$107,813**	**77% OWN**	**23% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$497,500**
Monthly housing payment	**$4,191**

5 YEAR COMPARISON

2019	2024
$326,791	52% INCREASE

$167,628 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,514**

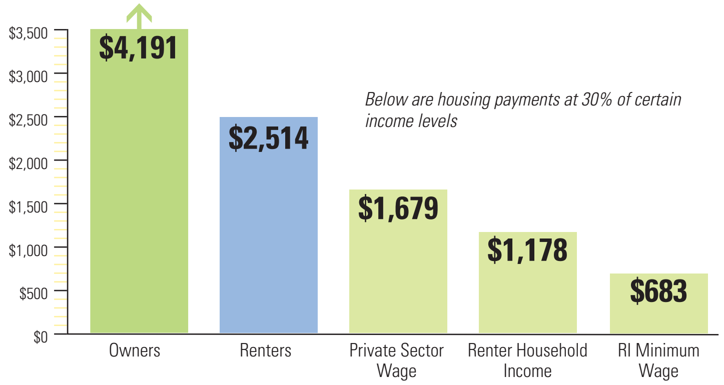
5 YEAR COMPARISON

2019	2024
$1,826	38% INCREASE

$100,560 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,640 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
32%	40%*
= 1,208 Owner Households	= 432 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
5,278	**70%**	**30%**

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
37	7	30	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,955**

CURRENT **8.26%** % of year-round housing stock

439* # of long-term affordable homes
*21 vouchers

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

ADDED UNITS

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

PRESERVED RENTALS

0

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

PAWTUCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
75,280	**31,036**	**$67,436**	**49% OWN**	**51% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$385,000**
Monthly housing payment	**$3,216**

5 YEAR COMPARISON

2019		2024
$227,994	↑	**69%** INCREASE

$128,635 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,952**

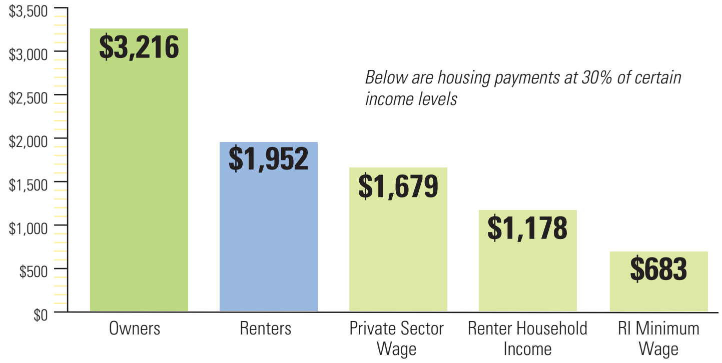
5 YEAR COMPARISON

2019		2024
$1,679	↑	**16%** INCREASE

$78,080 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

11,103 HOUSEHOLDS ARE COST BURDENED

OWNER	**RENTER**
28%	44%
= 4,251	= 6,852
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
33,354	**35%**	**65%**

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] AHTF [✓ AR] CP [✓ FZ]

G/VC [✓ ID] IZ [✓ MU] [✓ TOD]

2024 BUILDING PERMITS: Total **166** Single family **9** Two or more **152** ADU **5**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **15,325**

CURRENT 10.41% % of year-round housing stock

3,517* # of long-term affordable homes

*728 vouchers

Elderly	Family	Special Needs
40%	**55%**	**5%**

ADDED UNITS

Ownership **0** Rental **22**

PRESERVED RENTALS

0

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

PORTSMOUTH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
17,740	**7,280**	**$119,500**	**81% OWN**	**19% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON	
Home price	**$670,000**	2019	2024
Monthly housing payment	**$5,486**	$411,402	↑ **63%** INCREASE

$219,420 Income needed to afford this

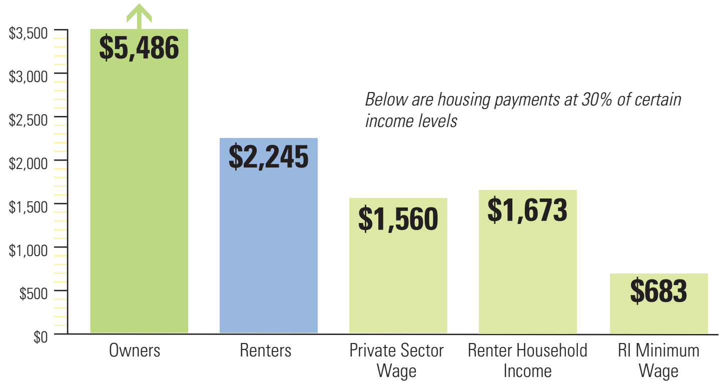
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
		2019	2024
Rental payment	**$2,245**	$2,234	↑ **1%** INCREASE

$89,800 Income needed to afford this

AFFORDABILITY GAP

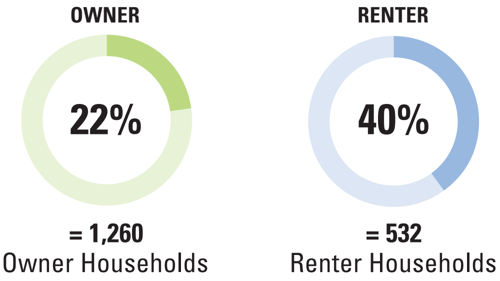
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,792 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
8,375	**78%**	**22%**

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

2024 BUILDING PERMITS:

Total **125** | Single family **58** | Two or more **65** | ADU **2**

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,300**

CURRENT **3.50%** % of year-round housing stock

268* # of long-term affordable homes

*61 vouchers

Elderly	Family	Special Needs
62%	**28%**	**9%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

PROVIDENCE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
190,214	70,313	$66,772	41% OWN	59% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$424,500
Monthly housing payment	$3,754

5 YEAR COMPARISON

2019		2024
$227,994	↑	86% INCREASE

$150,153 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,264

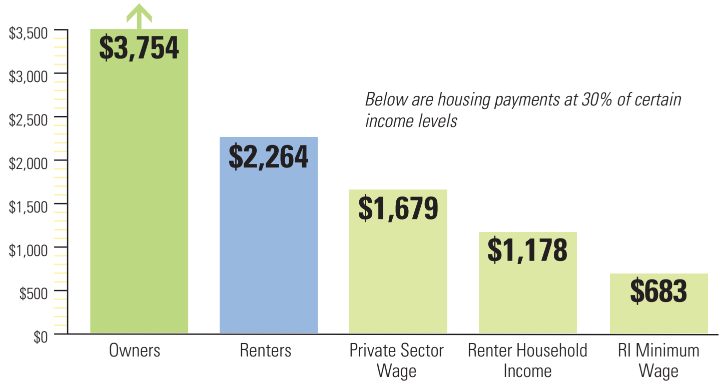
5 YEAR COMPARISON

2019		2024
$2,142	↑	6% INCREASE

$90,560 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

27,101 HOUSEHOLDS ARE COST BURDENED

OWNER **RENTER**

OWNER	RENTER
31%	47%
= 8,955 Owner Households	= 18,146 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
79,275	25%	75%

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]

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
634	51	571	12

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **37,415**

CURRENT **16.59%** % of year-round housing stock **12,442*** # of long-term affordable homes

*1,870 vouchers

Elderly	Family	Special Needs
35%	58%	7%

ADDED UNITS

Ownership 5 Rental 220

PRESERVED RENTALS

0

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

RICHMOND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
8,107	**2,965**	**$118,924**	**95% OWN**	**5% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$446,712**
Monthly housing payment	**$3,762**

5 YEAR COMPARISON

2019		2024
$302,472	↑	**48%** INCREASE

$150,477 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

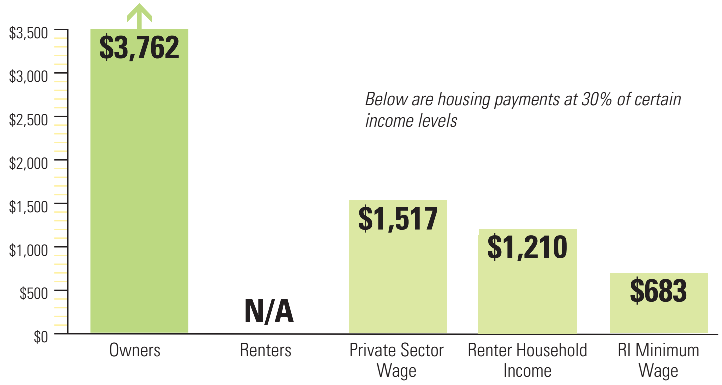
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

667 HOUSEHOLDS ARE COST BURDENED

= 667	= N/A
Owner Households	Renter Households

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

†Insufficient data

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
3,267	**90%**	**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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
19	6	10	3

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **615**

CURRENT **3.45%** % of year-round housing stock

107* # of long-term affordable homes

*3 vouchers

Elderly	Family	Special Needs
0%	**63%**	**37%**

ADDED UNITS

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

PRESERVED RENTALS

0

State-Funded Homes

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

SCITUATE

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
10,417	4,275	$116,047	87% OWN	13% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

		5 YEAR COMPARISON		
		2019		2024
Home price	$570,000	$339,913	↑	68% INCREASE
Monthly housing payment	$4,888			

$195,514 Income needed to afford this

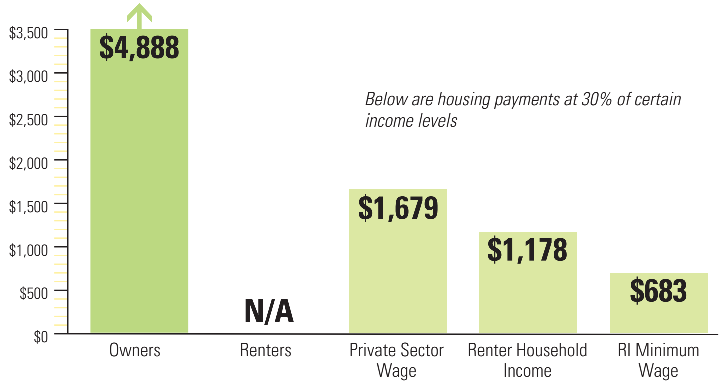
AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
		2019	2024
Rental payment	N/A	N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

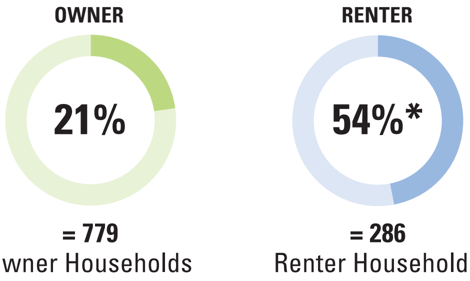
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,065 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
4,520	92%	8%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
8	8	0	0

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **830**

CURRENT **1.32%** % of year-round housing stock

56* # of long-term affordable homes
*19 vouchers

Elderly	Family	Special Needs
43%	46%	11%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

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

SMITHFIELD

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
22,075	**7,797**	**$101,653**	**81% OWN**	**19% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$525,000**
Monthly housing payment	**$4,392**

5 YEAR COMPARISON

2019		2024
$315,138	↑	**67%** INCREASE

$175,692 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$2,053**

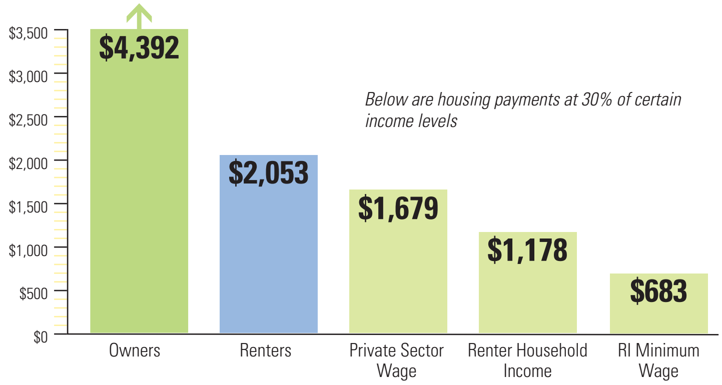
5 YEAR COMPARISON

2019		2024
$1,409	↑	**46%** INCREASE

$82,120 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

2,015 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

OWNER	RENTER
= 1,344 Owner Households	**= 671** Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
8,115	**67%**	**33%**

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

2024 BUILDING PERMITS: Total **28** Single family **25** Two or more **0** ADU **3**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **2,620**

CURRENT **5.85%** % of year-round housing stock **463*** # of long-term affordable homes

*27 vouchers

Elderly	Family	Special Needs
63%	**27%**	**11%**

ADDED UNITS

Ownership **5** Rental **0**

PRESERVED RENTALS

0

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

SOUTH KINGSTOWN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
32,005	**11,363**	**$111,063**	**76% OWN**	**24% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$635,000**

Monthly housing payment **$5,098**

5 YEAR COMPARISON

2019		2024
$374,923	↑	69% INCREASE

$203,920 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

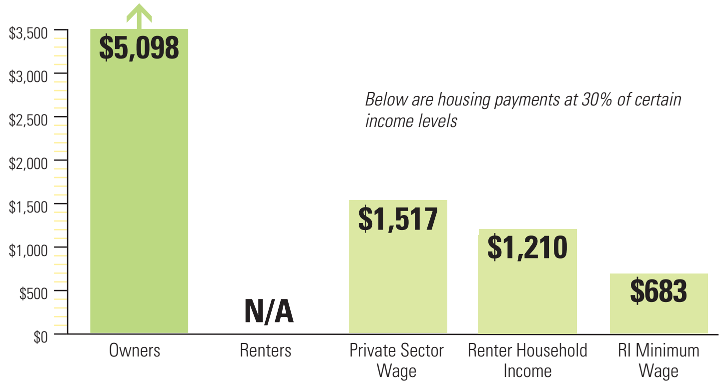
5 YEAR COMPARISON

2019	2024
N/A	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,136 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
23%	50%
= 2,013 Owner Households	= 1,123 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
13,970	**79%**	**21%**

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

2024 BUILDING PERMITS: Total **91** Single family **51** Two or more **23** ADU **17**

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **3,160**

CURRENT **5.72%** % of year-round housing stock **664*** # of long-term affordable homes

*92 vouchers

Elderly	Family	Special Needs
47%	**41%**	**13%**

ADDED UNITS

Ownership **3** Rental **1**

PRESERVED RENTALS

0

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

TIVERTON

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
16,260	6,853	$99,542	78% OWN	22% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$457,000
Monthly housing payment	$3,729

5 YEAR COMPARISON

2019	2024
$316,658	↑ 44% INCREASE

$149,159 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,101

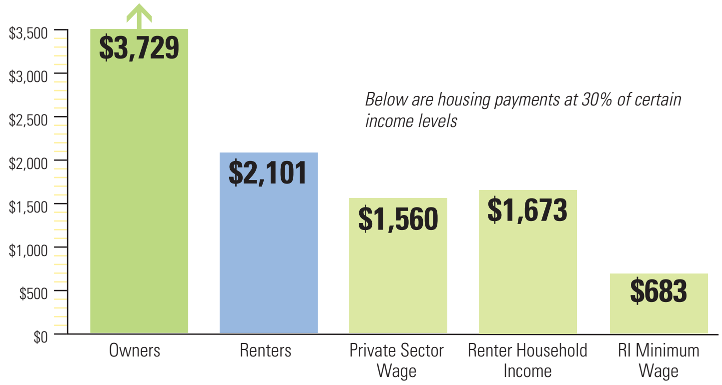
5 YEAR COMPARISON

2019	2024
$1,984	↑ 6% INCREASE

$84,040 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,579 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER

= 1,092	= 487
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
7,747	75%	25%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
18	14	4	N/A

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **2,180**

CURRENT **6.01%** % of year-round housing stock **449.5*** # of long-term affordable homes

*32 vouchers

Elderly	Family	Special Needs
27%	66%	7%

ADDED UNITS

Ownership **0** Rental **47**

PRESERVED RENTALS

0

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

WARREN

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
11,138	4,962	$89,722	61% OWN	39% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$522,500
Monthly housing payment	$4,374

5 YEAR COMPARISON

2019		2024
$305,005	↑	71% INCREASE

$174,943 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,692

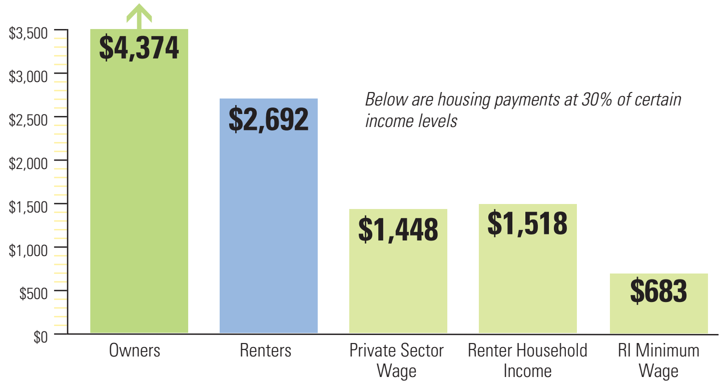
5 YEAR COMPARISON

2019		2024
$1,965	↑	37% INCREASE

$107,680 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

1,483 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 601 Owner Households	= 882 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
5,546	52%	48%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
29	8	18	3

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **1,885**

CURRENT 6.95% % of year-round housing stock

373* # of long-term affordable homes

*172 vouchers

Elderly	Family	Special Needs
0%	89%	11%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

State-Funded Homes
BUILDING HOMES RHODE ISLAND (I - IV): 9

WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
82,871	36,208	$87,536	73% OWN	27% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	$410,000	
Monthly housing payment	$3,470	

5 YEAR COMPARISON

2019		2024
$243,092	↑	69% INCREASE

$138,786 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	$2,357

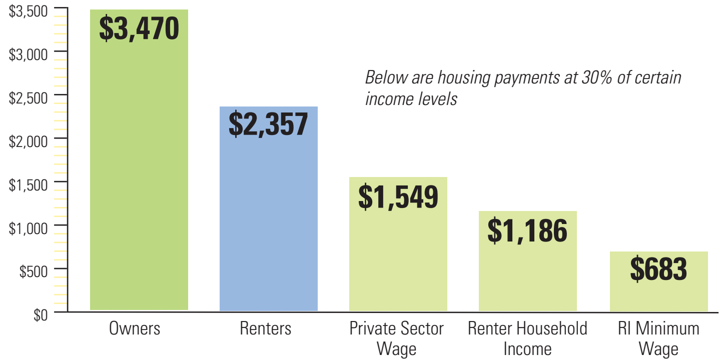
5 YEAR COMPARISON

2019		2024
$1,957	↑	20% INCREASE

$94,280 Income needed to afford this

AFFORDABILITY GAP

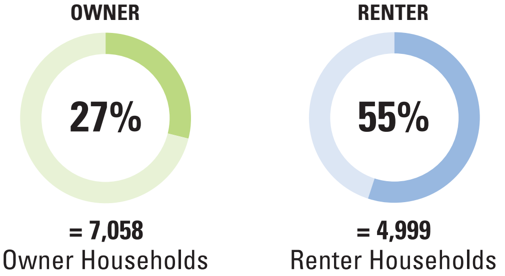
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

12,057 HOUSEHOLDS ARE COST BURDENED



= 7,058
Owner Households

= 4,999
Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
37,714	71%	29%

INFRASTRUCTURE

REGION: Central

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]

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
327	68	249	10

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **14,020**

CURRENT **5.78%** % of year-round housing stock **2,202*** # of long-term affordable homes

*156 vouchers

Elderly	Family	Special Needs
75%	14%	11%

ADDED UNITS

Ownership 0 Rental 2

PRESERVED RENTALS

0

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

WEST GREENWICH

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
6,598	2,401	$137,485	83% OWN	17% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$607,500**

Monthly housing payment **$5,130**

5 YEAR COMPARISON

2019	2024
$369,856	21% INCREASE

$205,191 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **N/A**

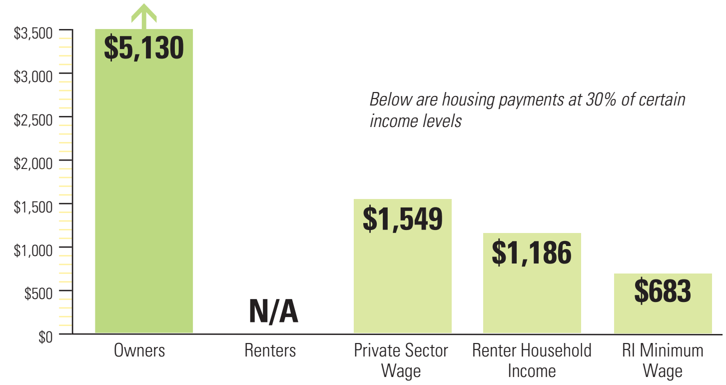
5 YEAR COMPARISON

2019	2024
$2,571	N/A

N/A Income needed to afford this

AFFORDABILITY GAP

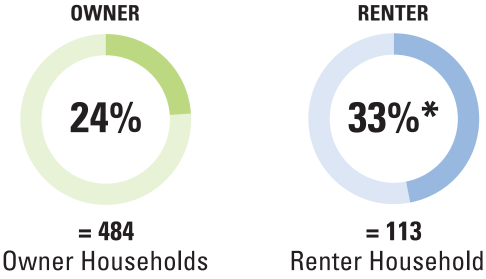
MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

597 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
2,504	84%	16%

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
9	5	0	4

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **490**

CURRENT **1.77%** % of year-round housing stock

45* # of long-term affordable homes
*2 vouchers

Elderly	Family	Special Needs
0%	82%	18%

ADDED UNITS

Ownership 0 Rental 0

PRESERVED RENTALS

0

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

WEST WARWICK

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
31,025	**14,350**	**$73,903**	55% OWN	45% RENT

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price **$390,000**

Monthly housing payment **$3,447**

5 YEAR COMPARISON

2019	2024
$232,959	40% INCREASE

$137,878 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment **$2,357**

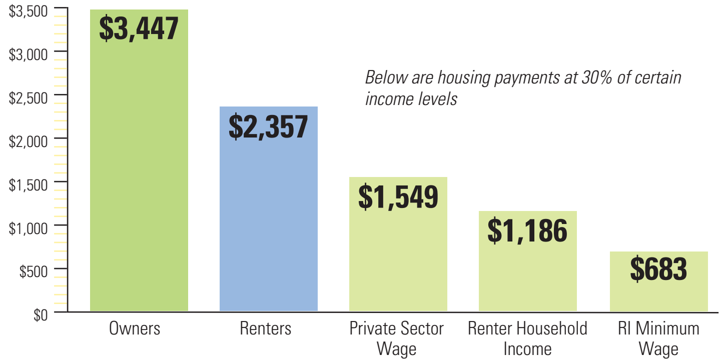
5 YEAR COMPARISON

2019	2024
$1,894	24% INCREASE

$94,280 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



COST BURDENED HOUSEHOLDS

5,060 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,202 Owner Households	= 2,858 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
15,103	43%	57%

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

2024 BUILDING PERMITS:

Total 76 | Single family 8 | Two or more 68 | ADU 0

LOW AND MODERATE INCOME HOUSING

RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **6,770**

CURRENT 10.60% % of year-round housing stock

1,520* # of long-term affordable homes

*219 vouchers

Elderly	Family	Special Needs
46%	47%	7%

ADDED UNITS

Ownership 0 Rental 37

PRESERVED RENTALS

0

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

WESTERLY

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
23,318	**10,657**	**$90,933**	**75% OWN**	**25% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$561,200**
Monthly housing payment	**$4,481**

5 YEAR COMPARISON

2019		2024
$339,457	↑	**31%** INCREASE

$179,238 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,508**

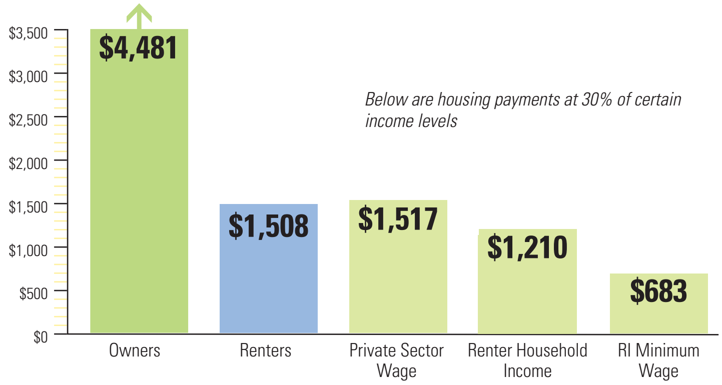
5 YEAR COMPARISON

2019		2024
$1,785	↓	**15%** DECREASE

$60,320 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

3,487 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 2,267 Owner Households	= 1,220 Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
13,389	**68%**	**32%**

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

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
51	36	0	15

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **4,030**

CURRENT **6.45%** % of year-round housing stock

706* # of long-term affordable homes

*153 vouchers

Elderly	Family	Special Needs
53%	**36%**	**10%**

ADDED UNITS

Ownership **2** Rental **1**

PRESERVED RENTALS

0

State-Funded Homes

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

WOONSOCKET

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME		
43,074	**17,465**	**$58,614**	**38% OWN**	**62% RENT**

HOUSING COSTS

MEDIAN SINGLE FAMILY

Home price	**$385,000**
Monthly housing payment	**$3,291**

5 YEAR COMPARISON

2019	2024
$226,879	↑ 70% INCREASE

$131,652 Income needed to afford this

AVERAGE 2-BEDROOM RENT

Rental payment	**$1,567**

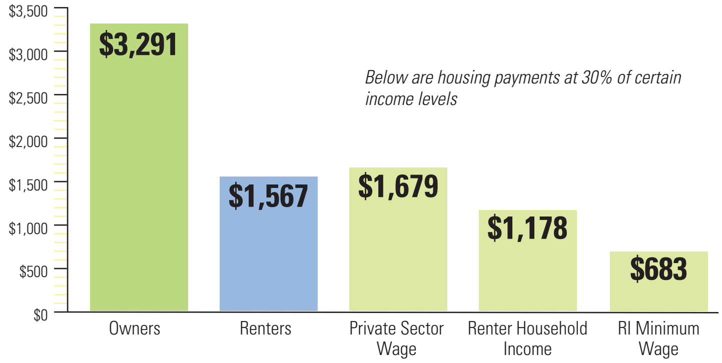
5 YEAR COMPARISON

2019	2024
$1,444	↑ 9% INCREASE

$62,680 Income needed to afford this

AFFORDABILITY GAP

MONTHLY COSTS: OWNERS & RENTERS



Below are housing payments at 30% of certain income levels

COST BURDENED HOUSEHOLDS

6,618 HOUSEHOLDS ARE COST BURDENED

OWNER	RENTER
= 1,698	**= 4,920**
Owner Households	Renter Households

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

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total	Single family	Two or more
19,436	**25%**	**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/VC ID IZ [✓ MU] TOD

2024 BUILDING PERMITS:

Total	Single family	Two or more	ADU
86	36	41	9

LOW AND MODERATE INCOME HOUSING *RI General Law: 45-53-3(9)*

Number of households below HUD 80% area median income: **10,040**

CURRENT 17.09% % of year-round housing stock

3,371* # of long-term affordable homes

*400 vouchers

Elderly	Family	Special Needs
38%	**58%**	**4%**

ADDED UNITS

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

PRESERVED RENTALS

0

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

METHODS & SOURCES

HousingWorks RI @ RWU

2025 Housing Fact Book

METHODS AND SOURCES FOR STATE, REGIONAL & LOCAL HOUSING FACTS

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

STATE INDICATORS

Rhode Island's Population Sources: US Census Bureau, 2019-2023 American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS), Population and Housing Unit Records; and 2019-2023 ACS 5-Year Estimates, Total Population.

Where Is It Affordable To Own / Rent?: HWRI affordability analysis using methodology for municipal pages (see below). Median incomes for households, owner, and renter from US Census Bureau, 2019-2023 ACS 5-Year Estimates.

Cost Burdens by Income and Disparities in Tenure and Cost Burdens: US Census Bureau, 2019-2023 ACS 5-Year PUMS. The Cost Burdens by Income follow the same methodology as the calculated cost burdens on the municipal pages (see below) with the addition of cross tabulating the cost burdened and severely cost burdened with specific income quintiles by tenure. The Disparities in Tenure and Cost Burdens cross tabulate data by race and ethnicity.

Social Determinants of Health Sources: Sources not cited are from cross-tabulations of US Census Bureau, 2019-2023 ACS 5-Year PUMS.

REGIONAL OVERVIEW

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

Population, Households, Race & Ethnicity, and Age Cohorts: US Census Bureau, 2019-2023 ACS 5-Year PUMS.

Housing Units By Building Type: US Census Bureau, 2019-2023 ACS 5-Year Estimates, Table B25024: Units and Structure. Data by municipality and summarized regionally.

Regional Land Use and Residential Zoning: Conservation and federal lands excluded from zoning analysis. Conservation data from RIGIS; federal land data from ESRI. "Other" land use category includes all land not zoned for residential uses and not identified as conservation areas or federal land. Land area distributions may not equal 100% due to rounding. Zoning data derived from RI Zoning Atlas using ArcGIS Pro; HWRI analysis of municipal zoning codes. Residential zoning types do not equal 100% due to multiple permitted uses.

Regional Affordability of Single Family Homes: HousingWorks RI cross-tabulation of US Census, 2019-2023 ACS 5-Year PUMS, Population and Housing Unit Records with analysis of Warren Group Mortgages and Homes Sales, 2024. Owner and renter household counts are summarized in income ranges of $20,000, for which the upper bound is marked. Numbers of sales were multiplied by 10 as average tenure to accommodate scales.

Property Tax Average Assessed Values: Analysis derived from 2024 Rhode Island property tax assessment data from The Warren Group. Calculated average assessed values per acre and per unit for 1-, 2-, 3-, 4-, and 5-family homes. Municipal calculations summarized into regional figures.

MUNICIPAL FACTS

Population, Households, Median Household Income, Owner and Renter Households Source: US Census Bureau, 2019-2023 ACS 5-Year Estimates.

MEDIAN HOME PRICE

Median Single Family Home Price Source: Year-End 2024 and Year-End 2019, Single Family Home Sales Statistics, from www.riliving.com, website of the Rhode Island Association of Realtors and Statewide Multiple Listing Service. Figures for 2019 are inflation-adjusted to 2024 dollars.

Monthly Housing Payment for Homeownership Methodology:

- Calculation of monthly housing payment is derived from:
- Assumed 3.5% down payment of 2024 median sale price of single family homes 30-year mortgage at 6.72% interest rate, the 2024 annual average, as reported by Freddie Mac at www.freddiemac.com/pmms
- Tax Year 2024 municipal property taxes for individual municipalities (excluding homestead exemptions); statewide calculations are based on the average of all RI municipalities
- Estimated Hazard Insurance for each municipality
- FHA mortgage insurance at .55%/month
- Financed upfront 1.75% insurance fee required by FHA
- Household Income Required to Afford the Median Price Home Methodology: Based on the generally accepted federal standard that a household should be spending no more than 30 percent of its income on housing payments (including rent or mortgage, utilities, taxes, and insurance). Calculated by annualizing the typical housing payment and dividing by 30% to get the income required to pay no more than 30%.

AVERAGE 2-BEDROOM RENT

Average 2-Bedroom Rent Source: 2024 and 2019 Year-End Rent Survey, RIHousing using CoStar proprietary data. All rents have been adjusted (using HUD utility allowances for 2024) to include heat, cooking fuel, electricity, and hot water. 2019 rents are inflation-adjusted to 2024 dollars.

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

AFFORDABILITY GAP

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

Average Wage for a Private Sector Job Source: Quarterly Census of Employment and Wages, Private Sector, Annual 2024. Rhode Island Department of Labor and Training (https://dlt.ri.gov/labor-market-information/data-center/employment-wages-industry-qcew). The average annual wage in each Rhode Island County and statewide are divided by 12 and multiplied by 0.3.

Median Renter Household Income by Area Source: US Census Bureau, 2019-2023 ACS 5-Year Estimates of the median household incomes for prior 12 months of renter households in each Rhode Island County and Statewide are divided by 12 and multiplied by 0.3.

Minimum Wage in Rhode Island Source: As defined by RI General Law 28-12 Minimum Wages, the hourly rate for 2024 was $14.00/hour. Accessible at: http://webserver.rilin.state.ri.us/Statutes/TITLE28/28-12/28-12-3.htm. The hourly wage is multiplied by 37.5 hours for a full week and then multiplied by 52 weeks and divided by 12 for a monthly figure.

Cost Burdened Owner and Renter Households Source: US Census Bureau, 2019-2023 ACS 5-Year Estimates of tenure by housing costs as a percentage of household income in the past 12 months. Owner-occupied units that report zero or negative income and renter-occupied units that indicate "no cash rent" are excluded from cost burden calculations.

CURRENT HOUSING & DEVELOPMENT

HOUSING STOCK

Total Units Source: US Census Bureau, 2019-2023 ACS 5-Year Estimates of housing units.

Multifamily and Single Family Units Source: US Census Bureau, 2019-2023 ACS 5-Year Estimates of units in structure. Single family units defined as one unit detached. Multifamily units defined as one unit attached or two or more units in structure. Mobile homes are counted among single family units. Boats, RVs, and other unconventional housing units are excluded from calculations.

INFRASTRUCTURE: Rhode Island Department of Administration, Division of Planning, Planning Information Center.

MULTIFAMILY BY RIGHT: Zoning needs to allow for three or more dwelling units as a permitted right in any zone.

RESIDENTIAL DEVELOPMENT ORDINANCES: The list of strategies was compiled as those most commonly cited in municipal comprehensive plans. The definitions for the strategies listed on p.37 that exist in Rhode Island General Laws are cited as such; otherwise, definitions come from the *Rhode Island Citizen's 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.

Zoning information was obtained from each municipality's Code of Ordinances. Most Codes are generally available online via American Legal Publishing, ClerkBase, eCode360 Library, and Municode. Municipalities were contacted directly when needed. Not meant for official/legal use. Please contact municipalities directly to discuss any interest in development of housing.

- Accessory Dwelling Units (ADU) appear only where found in local codes. However, state law (RIGL §45-24-37), effective January 1, 2024 and expanded in 2025, allows for ADUs by right under certain conditions in all municipalities.

ANNUAL BUILDING PERMITS Sources: Rhode Island Executive Office of Housing (formerly the Rhode Island Department of Housing) collects building permit data, including for ADUs, for their annual Integrated Housing Report directly from municipalities. Accessible at https://housing.ri.gov/sites/g/files/xkgbur401/files/2025-04/2024%20Annual%20Integrated%20Housing%20Report.pdf

Number of Households Below HUD 80% Area Median Income: US HUD Comprehensive Affordability Strategy (released September 12, 2024 based on 2017-2021 ACS 5-Year Estimates).

Low- and Moderate-Income Housing: Units that qualify as Low- and Moderate-Income Housing as percent of year-round housing stock 2024 Low- and Moderate-Income Housing Chart, RIHousing, June 9, 2025. Additions may reflect newly amended unit counts based on documentation received. Totals now include rental vouchers and some mobile home parks due to changes in legislation. See p.18.

State-Funded Building Homes Rhode Island Calculation: Includes all units funded, but not necessarily built, as of February 23, 2024.

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2025
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