

2025 RI Housing Fair Housing Policy Report

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Introduction

In accordance with section 42-55-22.2, this annual report submitted to the General Assembly details the measures that RIHousing has taken to further the policies of Chapter 37 of title 34 (Rhode Island Fair Housing Practices Act).

Recognizing the importance of fair housing protections, RIHousing plays a leadership role in ensuring that members of all protected classes have fair access to all affordable homeownership and rental housing programs. RIHousing has an Affirmative Action Plan in which its goals for elevating participation in fair housing programs, as well as contracts for goods, services, and housing development, are detailed.

Described in the remainder of this report are agency efforts that further the policies of the Fair Housing Act, such as: developing strategies that further fair housing; prioritizing the development of homes in areas of opportunity; ensuring equal access to housing for persons with disabilities; and increasing access to education and information about fair housing.

Fair Housing Objectives

RIHousing continuously strives to improve homeownership opportunities for low- and moderate-income households in a safe and supportive lending environment. In doing so, the agency affirms its goal to provide equal opportunities for accessible subsidized housing for all eligible Rhode Islanders, among other goals, which are further defined in the state's 2025 – 2029 Consolidated Plan, such as:

- Developing and preserving the existing stock of affordable housing through new construction and rehabilitation for homeowners and renters,
- Preventing and ending homelessness by increasing opportunities for access to affordable housing that meets residents' needs,
- Improving health, safety, and efficiency of all homes by providing safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards for owner- and renter-occupied housing units,
- Enhancing publicly owned facilities and infrastructure, and increasing economic stability through improved access to jobs, training and education, health and wellness, and more.

Additionally, RIHousing continues to pursue programs that address the impediments described in the State's 2025 Analysis of Impediments to Fair Housing (AI). Such impediments identified in the AI include:

- An inadequate supply of affordable housing that: is accessible to persons with disabilities, provides a healthy home environment, and is located in higher opportunity areas,
- An inadequate level of public transportation to efficiently connect people with employment and other important community assets,

- Public opposition to new affordable housing developments,
- An inadequate level of funding to address affordable housing throughout Rhode Island,
- Discriminatory behavior toward members of the protected classes in their search for housing and their attempts to maintain their housing.

Further, the 2022 RIHousing Five-Year Strategic Plan serves to guide the work of RIHousing in addressing the state’s housing issues identified through research and stakeholder engagement. The Plan identifies five strategic goals that reflect a comprehensive approach to addressing those issues. The goals outlined in the Plan for 2022-2027 are the following:

- Increase new housing production for low and middle-income Rhode Islanders,
- Expand partnerships to increase the creation and preservation of affordable homes for Rhode Islanders,
- Drive innovation and accessibility in housing development, mortgage financing and leasing services,
- Invest in the expansion of partner technical expertise and capacity to develop, preserve, and manage affordable housing across the state,
- Transform RIHousing into a flexible, dynamic, top-performing housing finance agency.

These goals and areas identified for improvement consistently align with RIHousing’s ongoing efforts to further fair housing, as described throughout this report.

2025 Housing Background

Rhode Island is currently experiencing a serious housing shortage of both homeownership and rental units. Though rental vacancy rates rose from 2.8% to 3.9% between 2024 and 2025, they are still well below the healthy vacancy rate for a rental housing market of about 6-7%ⁱ. While homeownership vacancy rates have increased somewhat since 2022 according to the Federal Reserve, they still remain historically low at just 0.5% in 2025ⁱⁱ.

In terms of both homeownership and rental, Rhode Island housing costs have increased significantly in the past few years. However, there is some indication that asking prices in the rental market are starting to slow or flatten, based on RIHousing’s 2025 Rental Survey. The average asking rent for a two-bedroom apartment in Rhode Island in 2025—\$2,100—was 12% higher than in 2020, adjusted for inflation. However, when adjusted for inflation, rents fell 1.7% from 2024 to 2025, the first time the RIHousing Rental Survey has shown a year-over-year decrease in two-bedroom rents since 2012.ⁱⁱⁱ Despite progress in the rental market, homeownership prices continued to rise in 2025. According to the RI Association of

Realtors, the median sale price of a single-family home in Rhode Island in 2025 was just shy of \$500k at \$499,900, a 5.3% increase from the median home price in 2024.^{iv}

In 2024, a Rhode Island household earning the median homeowner household income of \$112,858 or the overall median household income for Rhode Island (\$86,372) could not afford to purchase a home in any Rhode Island municipality. Similarly, households earning the state’s median renter household income of \$48,434 would not be able to afford the average 2-bedroom rent in any Rhode Island town.^v As of 2024, a third of Rhode Island households—about 142,920 households—were housing cost-burdened (paying more than 30% of their income for housing costs)^{vi}, emphasizing a need for assistance and affordable housing production.

In April 2021, Governor McKee signed the Fair Housing Practices Act, which adds “lawful source of income” to the list of protected classes under Rhode Island’s fair housing laws. This law prohibits landlords from engaging in actions such as denying housing, limiting access to housing, discouraging home seekers, making or publishing discriminatory statements, or creating different terms, conditions, rules, fees, or standards because of a renter’s reliance on a lawful source of income including rental assistance programs. This measure will help to reduce the barriers to accessing affordable housing for lower-income residents in the state. Information on the rights of tenants under this Act is provided to all RIHousing Housing Choice Voucher Program participants.

Homeownership Programs

Through the many first-time homebuyer assistance programs administered by RIHousing, the agency continues to provide the resources necessary to bridge the homeownership gap that disproportionately burdens lower-income residents and residents belonging to protected classes. Having access to stable, high-quality housing is essential for families to access better opportunities for employment, education, and positive health outcomes.

In 2025, RIHousing continued its efforts to reduce the barriers for protected classes in part through its *First Homes*, *Extra Assistance*, *10k DPA*, *15k DPA*, and *FirstGenHomeRI* programs. During the year, 1,465 *First Homes* mortgages were issued to Rhode Islanders. 95% of those who participated in the *First Homes* program in 2025 also received assistance from one of our extra assistance programs, downpayment assistance programs, or from *FirstGenHomeRI*. The *FirstGenHomeRI* program, launched in 2022, provides downpayment and/or closing cost assistance to first-generation homebuyers. To qualify, applicants must reside in Central Falls, East Providence, Pawtucket, Woonsocket, Providence, or Newport (specifically census tract 44005040500). There were 37 total participants in the program in 2025.

Homebuyer Education and Homeowner Counseling

Evidence suggests that homeowner education counseling administered early in the homebuying process has the potential to yield numerous positive outcomes for prospective homeowners, including more secure mortgages, lower housing costs, improved credit scores,

and decreased likelihood of delinquency or foreclosure.^{vii} In order to prepare Rhode Islanders to successfully engage in the homebuying process, first-time homebuyers seeking to receive a RIHousing mortgage are required to participate in homebuyer education classes either online or in person prior to closing on their loans. In 2025, both English and Spanish-led in person homebuyer education classes were available. At these in-person classes, there were 64 enrollees in the Spanish-led class and 32 enrollees in the English-led class. The virtual English-language homebuyer education classes that initially became available in October 2020 also remained available in 2025. In total, 2,253 residents participated in homebuyer education through the virtual English-led sessions in 2024. Online courses in both English and Spanish remained available during the year through RIHousing’s *eHomeAmerica* homebuyer education platform. Education through *eHomeAmerica* had 1,217 participants, 54 of whom (4% of participants) enrolled in the Spanish-instructed option.

RIHousing has also been offering confidential HUD-approved counseling to struggling homeowners since November 2007 through its HelpCenter services. The HelpCenter specializes in helping Rhode Islanders avoid foreclosure by providing individualized guidance on finding an affordable mortgage or modifying an existing mortgage, budgeting, developing repayment plans, or connecting with RI Legal Services. In 2025, 112 households were supported through HelpCenter counseling. These efforts to prepare Rhode Islanders to engage in the homebuying process and to prevent foreclosure, particularly for members of protected classes, continued in 2025 to align with RIHousing’s mission to further fair housing.

Home Repair Programs

During 2025, RIHousing continued to provide lead hazard remediation resources for homes constructed prior to 1978 that were finished with lead-based paint. In 2025, 85 units had remediation work completed through RIHousing’s *LeadSafe Homes* program, funded by 47 program grants/loans. 36 completed units were qualified with applicants at or below 50% AMI (42% of units), 25 were qualified with applicants at or below 80% AMI (29% of units), and 16 were qualified with applicants at or below 120% AMI (19% of units)¹.

In 2025, RIHousing was awarded a four-year grant from HUD’s Office of Lead Hazard Control and Healthy Homes, including \$7 million for lead hazard remediation and an additional \$739,500 to support Healthy Homes repairs. These funds will be deployed statewide, excluding Woonsocket, Providence, and Pawtucket, where separate HUD-funded programs are already in place.

RIHousing’s home repair programs not only serve to improve the quality of Rhode Island’s older housing stock but also make homebuying significantly more accessible for lower-

¹ Six units were vacant and two were over 120% AMI.

income prospective homeowners since homes in need of rehabilitation tend to be more affordable than newer homes. While the majority of the resources offered by RIHousing to residents for home repair are made available through its *LeadSafe Homes* program, the agency also issued 5 FHA 203(k) loans in 2025, which help to defray the costs of any necessary repairs.

Rental Housing Development

RIHousing provided funding for 1,182 housing units to be developed or preserved in 2025. Of those 1,182 housing units, 81% were set aside for families (958 units), 10% were set aside for seniors (118 units), and 9% were set aside for mixed use (106 units). Additionally, RIHousing continues to monitor thousands of housing units funded through the *HOME* and *LIHTC* programs, which aim to increase affordable housing opportunities for low- and very low-income residents. RIHousing had 25,698 total units under its management in 2025, 13,457 of which were units funded through the LIHTC program.

RIHousing is committed to expanding housing opportunities in communities throughout the state, particularly in rural and suburban communities where affordable housing options are limited. 51% of the units funded in 2025 were in municipalities located outside of the urban core, which tend to have higher opportunity in education, labor force engagement, environmental health, and lower concentrations of poverty than those within the urban core². Increasing the stock of rental units in cities and towns with greater opportunities for economic mobility is essential for continuing to enable upward mobility for the state's disadvantaged populations. Additionally, 33% of the 1,182 units funded during the year were in Lincoln (total 196 units at two developments) and Warwick (190 units at one development), which are two of the 31 municipalities in Rhode Island that have not yet met the state's requirements under the Low and Moderate Income Housing Act as of 2025.

To further promote equal opportunities for members of protected classes, RIHousing requires that all contractors and suppliers of goods and services sign contracts containing an Equal Opportunity Clause, in accordance with Rhode Island General Law 28-5.1.

Rental Assistance and Homelessness Prevention Programs

RIHousing continued in 2025 to assist disadvantaged residents through the administration of various rental assistance programs, including the *Housing Choice Voucher Program* (HCVP), as well as sponsor-based programs such as the *RI Continuum of Care* (RICoC). These programs aid those who qualify in avoiding homelessness and accessing housing

² Cities considered part of the urban core in Rhode Island are: Central Falls, Newport, Providence, Pawtucket, and Woonsocket.

subsidies and supportive services. The *Housing Choice Voucher Program* (HCVP) and *Rhode Island Continuum of Care* (RiCoC) programs are targeted specifically towards lower-income renter households and serve to expand housing opportunity for qualifying Rhode Islanders. At the end of 2025, 1,495 housing assistance vouchers were issued through HCVP (including Project-Based Vouchers and specialty vouchers like Family Unification Program and Foster Youth Initiative Vouchers) and 191 were issued through the RI Continuum of Care.

RIHousing also continued to administer the *Family Self-Sufficiency Program* (FSS) in 2025, which links HCVP participants with resources aimed to help them avoid future housing insecurity. Such resources may be provided by private and public agencies and include job training, education, and other services that improve access to stable employment and financial independence. In 2025, RIHousing had a total of 142 participant families and 14 graduates. In total, \$578,029 in FSS funds were held in escrow in 2025.

ⁱ RIHousing Annual Rental Survey, January 16, 2026. [RI Housing Rent Survey | Rental Market RI](#)

ⁱⁱ U.S. Census Bureau, Home Vacancy Rate for Rhode Island [RIHVAC], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/RIHVAC>, June 9, 2026.

ⁱⁱⁱ RIHousing Annual Rental Survey, January 16, 2026. [RI Housing Rent Survey | Rental Market RI](#)

^{iv} Rhode Island Association of Realtors. “Realtors Report December and Year-End Home Sales Data.” [Realtors Report December and Year-End Home Sales Data - Rhode Island Association of REALTORS®](#)

^v HousingWorksRI, “2025 Housing Fact Book.” 2025.

^{vi} HousingWorksRI, “2025 Housing Fact Book.” 2025.

^{vii} Sackett, Chase. “The Evidence on Homeownership Education and Counseling.” Evidence Matters. HUD User, Office of Policy Development and Research, 2016. <https://www.huduser.gov/portal/periodicals/em/spring16/highlight2.html>.