



Housing Production Plan

January 2025



THE TOWN OF
WARREN, RI

Weston & SampsonSM

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An aerial photograph of a suburban neighborhood. The image shows a variety of houses, mostly two-story, with different roof colors (grey, brown, red) and siding. There are many green trees scattered throughout the neighborhood, particularly in the foreground and along the streets. A road with yellow double lines runs diagonally through the middle of the image. In the background, more houses and a church with a white steeple are visible against a clear sky.

1 INTRODUCTION

1.0 INTRODUCTION & DEFINITIONS

Housing is a foundational resource for any community. The challenges Warren, Rhode Island faces in some ways are unique to Warren, but in other ways speak to the challenges facing Rhode Island and the nation—rising housing costs, slow to little housing production in the face of increased housing demand as more and smaller households form. Warren’s housing market is inextricably linked to Providence and the rest of the East Bay but is also linked to the communities of Massachusetts’ South Coast. Warren and each of these communities have reciprocal relationships, housing the others’ workers, but also providing jobs for residents. The region has ample opportunities to grow the economy, especially in areas of the Blue Economy and new avenues of tourism. But crucially, for the economy to fulfill its potential, the workers in these growing industries will need to find affordable homes.

Housing is often discussed abstractly, but it is a crucial foundation that affects individuals’ and families’ health and well-being. Housing impacts residents’ access to opportunities and outcomes in health and healthcare, education, and social connections. Its location within larger transportation networks shapes access to jobs, economic stability, and a healthy environment. The physical condition of housing itself affects residents’ physical health and well-being, while the cost is one of many households’ largest expenses. As housing costs take up larger portions of a household’s budget, residents may have to cut back on other necessities. A lack of residential stability can come from getting behind on rent or mortgages or involuntary moves related to rising rents, eviction, or natural disasters. Residential instability can lead to worse health outcomes, related to correlated stress and moves to low-quality housing. For children residential instability can lead to poor health, developmental and behavioral problems, and lower educational outcomes. (Swope & Hernandez, 2019)

Because of the importance of housing to health and life, current housing trends in Warren and the wider region are crucial to pay attention to. Renters are experiencing increasing rental costs, and cost burdens on budgets that are already squeezed by inflation. While the rise in home prices may allow homeowners to build wealth, they face rising insurance costs as well as household costs. For those looking to make the step into first-time homeownership, high interest rates and rising home prices are making barriers to entry harder to surmount than ever before. Existing housing in Warren is older, bringing with it risks of poor indoor air quality, high costs to heat, and risks of lead and asbestos, as well as risks to physical safety if maintenance is deferred due to cost.

While housing is a formidable issue, rising sea levels pose risks to Warren, with hundreds of properties vulnerable. Warren has already begun to anticipate this future and stands at the forefront of comprehensive planning integrated with climate modeling. Warren’s landmark Market to Metacom Economic Development and Adaptation Plan outlined a range of actions to address these issues. The actions outlined in the plan included property buyouts, targeted rezoning, and developments, as well as infrastructure upgrades to help Warren strategically withdraw from vulnerable areas around Market Street while focusing on growth in the upland Metacom Avenue. This Housing Production Plan builds on that assessment with a more detailed analysis related to the housing needs of the Market Street neighborhood and Warren as a whole. This plan has found that the areas most at risk for flooding in Warren are also some of its lowest-income areas, with higher numbers of renters, places of deep history, and neighborhood character.

Warren is in a unique position to take on these challenges. It is home to one of Rhode Island's innovative Health Equity Zone programs, where staff are positioned within the community to address issues affecting health, including housing and climate change. Warren is at the cutting edge of climate planning and has the potential to do forward-thinking planning to add housing units in advance of losing units to climate change. Rhode Island has received an infusion of funds to do housing planning in Bristol County, while federal funds for climate resilience are available. This plan details the toolkit of actions Warren can undertake to make a more resilient community, where both renters and owners have stable, safe housing.

1.1.1 *Housing Terminology*

As described in the previous section, housing is a crucial factor in individual, household, and community well-being. Housing unaffordability can drain a household's financial resources away from other critical services, whether those be health services, food, prescriptions, or opportunities for children (Swope & Hernandez, 2019). For these and other reasons, it has been generally accepted that households should spend no more than thirty (30%) of their income on housing, and if households do spend more than that, they are considered "housing cost-burdened" (U.S. Department of Housing and Urban Development, 2014).

The reality of Warren's local housing market, as well as Rhode Island's, is that many households are housing cost-burdened, paying more than 30% and sometimes even more than 50% of their income for housing. In Rhode Island, most of the housing is "market-priced" housing where rents and prices are subject to supply and demand. In addition, there is a small but growing stock of long-term affordable housing, which is subsidized to ensure rents and prices are affordable to households who make below particular income limits. In the state of Rhode Island, Low and Moderate-income housing refers to

"Any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by a federal, state, or municipal government subsidy under any program to assist the construction or rehabilitation of housing affordable to low- or moderate-income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal government subsidy program but that is not less than thirty (30) years from initial occupancy." (Rhode Island General Laws, 2022).

Essentially, Low and Moderate-income housing is housing with rents and prices set according to household incomes to be affordable and has a legal deed restriction on the property that requires the property owner to rent or sell to households that make below designated income limits for at least 30 years. The property owner (or monitoring agent, in the case of ownership units) must ensure the property is sold or rented to qualifying families, which for ownership properties is less than 120% of Area Median Income and for rental properties is 80% of Area Median Income. The legal definitions for rental and ownership housing are in Table 1.1.

Changes made during the 2024 legislative session have updated the definition of Low and Moderate-income (LMI) housing to include housing secured by a federal government rental

assistance voucher, as well as manufactured/mobile homes to in some circumstances count as one or half an LMI unit (Rhode Island Division of Statewide Planning, 2024).

Table 1.1: Affordable Housing (as defined by R.I.G.L. 42-128-8.1(d)(1))	
Affordable Rental Housing	Rent, heat, and utilities other than telephone constitute no more than thirty percent (30%) of the gross annual household income for a household with eighty percent (80%) or less of area median income, adjusted for family size
Affordable Ownership Housing	Principal, interest, taxes, which may be adjusted by state and local programs for property tax relief, and insurance constitute no more than thirty percent (30%) of the gross household income for a household with less than one hundred and twenty percent (120%) of area median income, adjusted for family size.
Source: RI Gen L § 42-128-8.1 (2022) (Rhode Island General Laws, 2022)	

Both market rate and deed-restricted housing may be affordable in the sense that low-income households can afford to buy or rent without spending more than 30% of their income on housing, depending on the market dynamics in a community. Housing is only guaranteed to remain affordable over the long term if it is secured by a deed restriction. Low and Moderate-income deed-restricted housing will retain its affordability if a housing market “heats up.” Only deed-restricted housing requires that households formally verify their income, to be sure that their income is beneath a qualifying income limit. If the housing market in a community strengthens, units sold or rented on the open market that were formerly affordable may become unaffordable and out of reach of people within the community.

1.1.2 Requirements in Rhode Island

Rhode Island’s Comprehensive Planning and Land Use Act law requires municipalities within the state to proactively plan for housing, provisioning enough housing to meet the general population’s needs as well as low-income citizens’ needs.

Regarding low-income citizens’ needs, Rhode Island requires municipalities to outline specific strategies to ensure that 10% of their housing stock is preserved as “low- and moderate-income housing”. In communities in Rhode Island that do not have 10% of their year-round housing reserved as Low- and Moderate-Income (LMI) Housing, developers can submit comprehensive permits requesting the waiver of local requirements, if their projects contain at least 25% Low- and Moderate-Income units.

1.1.3 The Purpose of this Plan

Typically, the Housing Element of Comprehensive Plans focuses on strategies to increase housing supply, as well as reach the 10% threshold required by the Low- and Moderate-Income Housing Act.

Through the production of this Housing Production Plan, the Town of Warren will investigate the nuances of housing needs, supply, and availability in Warren. The Town seeks to illuminate its’

unique needs as compared to the 10% requirement at the legislated income limits and devise comprehensive strategies that recognize Warren's needs, economy, capacity, and relationship to the region. The analysis and strategies of this plan are intended to be a complement to the Town's Comprehensive Plan and are organized into sections covering local and regional planning efforts, population characteristics, household characteristics, housing supply, housing market conditions, income restricted housing and programs, a workforce profile, other notable trends, and then presents a toolkit of current and future options for Warren to pursue around housing.

1.2 Study Area

This Housing Production Plan will consider the conditions of Warren, as well as other communities in Bristol and Newport County. These include neighboring towns in Bristol County—Barrington and Bristol as well as the city of Newport and Towns of Jamestown, Little Compton, Middletown, Portsmouth, and Tiverton in Newport County. These communities are known as the East Bay Market Area under Statewide Planning and as the Greater Newport Market Area more colloquially and will be the focus of this report. Warren and the other communities within the East Bay Market area are shown in 1-1: Map of Warren and East Bay Market Area.

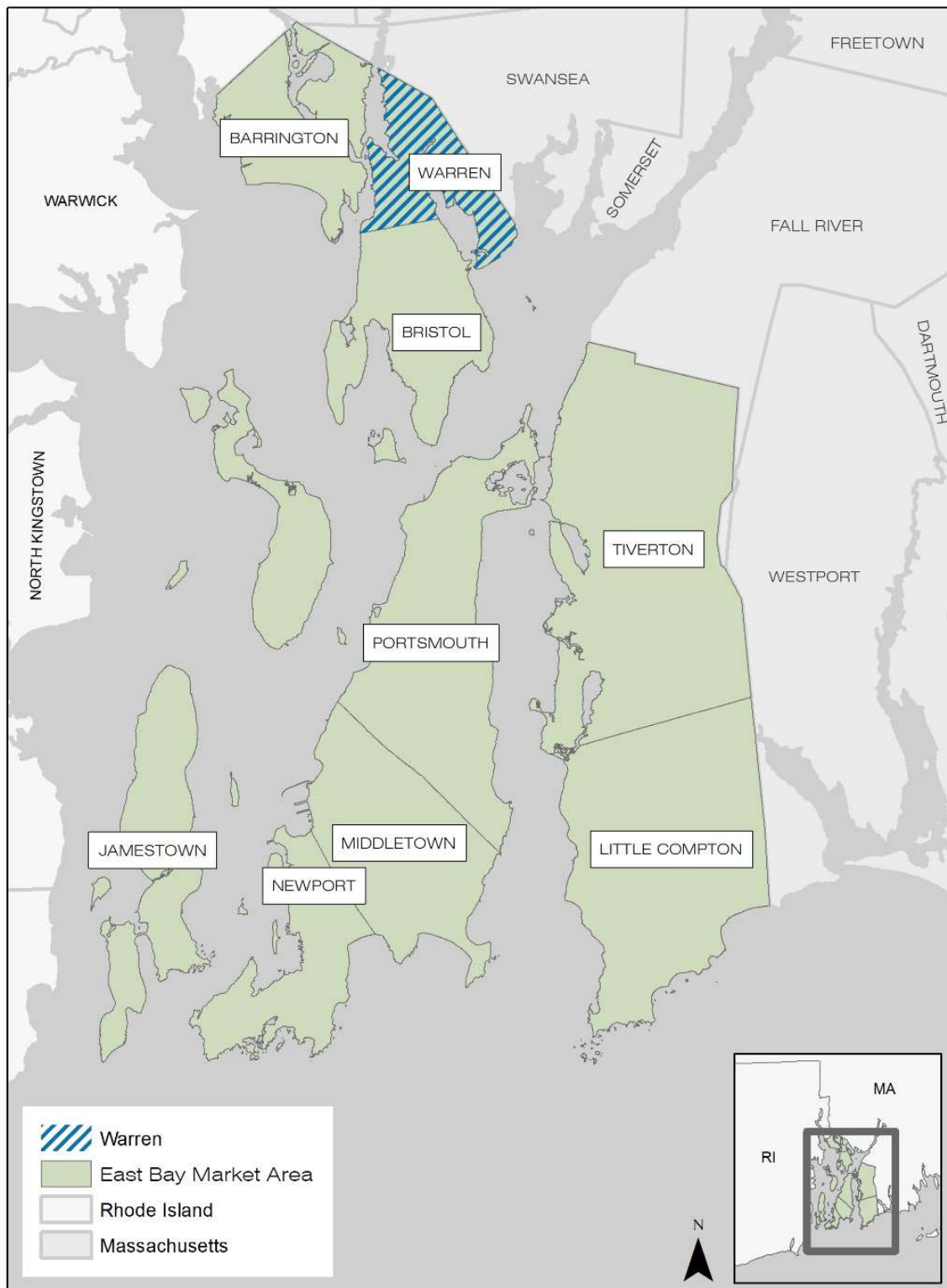


Figure 1-1: Map of Warren and East Bay Market Area



2 LOCAL & REGIONAL PLANNING EFFORTS



2.0 LOCAL & REGIONAL PLANNING EFFORTS

2.1 Local Planning Efforts

Over the last 20 years, Warren has undertaken several planning efforts to address its residents' and workers' housing needs, often as part of updates to its comprehensive plan. These plans have included the following:

- 1991 Comprehensive Plan
- 2004 Housing Element Update to the Comprehensive Plan
- 2004 Low- and Moderate-Income Housing Plan
- 2021 Market to Metacom: Adaptation and Economic Development Plan
- 2022 Trends in Housing Report
- 2023 Warren Draft Comprehensive Plan, Housing

Each of these plans has highlighted important themes and action items. Especially relevant are the Market to Metacom: Adaptation and Economic Development Plan, the 2022 Trends in Housing Report, and the Town's Comprehensive Plans. The major findings of each of these plans are detailed below.

2.1.1 Comprehensive Community Plans

As part of its 2004 work on the Housing Element of its Comprehensive Plan, Warren defined Housing Goals, and later in the year developed a Low- and Moderate-Income Housing Plan related to specific efforts to produce Low- and Moderate-Income Housing. The actions proposed centered around:

- Zoning reform allowing for additional dwelling units, performance standards, appropriate residential densities to available utilities, manufactured housing
- Creation of an Affordable Housing Advisory Board/Affordable Housing Trust
- Creation of and/or work with a nonprofit housing development organization
- Work to enhance code enforcement
- Coordinating a Main Street strategy
- Creating incentives through density bonuses, fee waivers, internal subsidies, and property tax abatements for affordable housing
- Maintaining existing affordable housing stock

In the last two years, as part of its Comprehensive Plan update, and in response to a growing crisis in affordability, Warren has initiated new planning efforts around affordable, Low and Moderate-income housing. These plans have focused on better understanding the housing needs of the current residents and workers and devising strategies to respond to those needs.

The 2023 Draft Housing Element recognized many of the same themes as HousingWorks Rhode Island's report, naming the age of housing stock as a major concern—the median age of 2-5 unit and mixed-use type buildings is 1900. The housing element noted the dramatic increase in home sale prices but also that Warren has not experienced the types of impacts from short-term rentals that other towns in the region have. The draft also advocates for revisions to the Low- and Moderate-Income Housing Act, including changes to include rental properties secured by a federal voucher as part of the 10% goal. The plan also recognized major efforts are needed to address the 700 units

at risk in the Market Street area. Other actions from the draft housing element included pursuing a form-based code with an inclusionary requirement and utilizing the Housing Trust Fund, ARPA funds, and the Warren Health Equity Zone for housing rehabilitation, conversion, or construction. The Housing Element update included an inventory of vacant and underutilized properties. (Town of Warren, 2023)

2.1.2 Market to Metacom: Adaptation and Economic Development Plan

In the time since the 2004 comprehensive plan, the impact of climate change has become clearer in Warren, where future flooding and sea level rise put significant areas of the Town at risk. To devise a proactive strategy to address a future with climate risk, the Town developed the Market to Metacom: Adaptation and Economic Development Plan (2021), designed to address the risks to the Market Street neighborhood, and the opportunities to conduct proactively managed retreat and intentional development around Metacom Avenue.



Figure 2-1: Market and Metacom Project Areas
Source: (Town of Warren, 2021)

The Market to Metacom analysis found large potential financial and community impacts due to sea level rise, ranging from costs to property owners and insurers, business losses, and municipal

financial costs related to lost tax revenue, pollution, and cleanup, as well as repair of municipal infrastructure and lost housing units (Town of Warren, 2021). If no action is taken, as early as 2035, the 100-Year Storm could create \$8.9 million worth of flood damage and lost business revenue, potentially displacing nearly 200 residents, and causing \$8.1 million of building loss (the total assessed value of residential and commercial properties flooded). By 2100, the total combined costs of buildings and business revenue lost could increase to \$179 million, with over 800 residents displaced and nearly 400 buildings flooded. Actions recommended in the plan included:

- Education for property owners
- Preparation for increased impacts
- Integration into the Comprehensive plan with language around buyouts and retreats in Market Street
- Increased resilience for evacuation routes
- Amending local zoning to strict zoning to reduce risk and building heights around Market Street, as well as limit hazardous materials storage
- Advocate for adaption for Routes 1236 and 103 by RIDOT
- Secure funding for property buyout programs from State and Federal Sources
- Set up those buyout programs
- Set up a redevelopment agency to facilitate Comp Plan Goals
- Remove infrastructure and utilities as buyouts occur
- Changing the zoning along Metacom Avenue to a form-based code to permit mixed-use/residential uses and allow for increased density
- Roadway reconfiguration on Metacom Avenue
- Stricter standards for stormwater management for redevelopment along Metacom Avenue

Part of the Market to Metacom plan envisions rezoning Metacom Avenue as a mixed-use corridor. The conceptual master plan envisioned a mix of building types that shift the more suburban, strip mall, and parking lot types of development to a mix of small apartment buildings, townhouses, and single-family homes as shown in Figure 2-2.



Figure 2-2: Metacom Avenue Conceptual Master Plan
Source: (Town of Warren, 2021)

The conceptual master plan estimated the potential creation of a mix of housing, business, and civic spaces listed in Table 2.1: Market Street Conceptual Master Plan Sample Uses.

Table 2.1: Market Street Conceptual Master Plan Sample Uses

Civic or Institutional Space	33,500sf
Commercial Space	107,500sf
Residential: Multi-family	452 units
Residential: Single Family	68 units
Total Parking Spaces	1130 spaces
<i>Source: Market to Metacom Economic Development and Adaptation Plan (2021)</i>	

2.1.3 Trends in Housing Report by HousingWorks Rhode Island, 2022

The 2022 Trends in Housing Report by HousingWorks Rhode Island found that housing prices have increased 49% for condominiums and 79% for single-family homes from 2018 to 2021 in Warren. The report included anecdotal findings about renters having also reported large increases, but these increases aren't shown in the data that is available from CoStar, which may reflect a lack of clear data on the rental housing market rather than the fact that rents are not increasing (HousingWorksRI, 2022).

This report also identified the age of housing as a major concern in Warren. Many single-family homes constructed after World War II are approaching 80 years old while the multifamily stock is even older, with a majority of these units built between 1900 and 1905. Older housing can pose multiple hazards for residents. Older housing may be non-compliant with current building codes and include hazards like substandard wiring, exposure to lead paint, asbestos, and fire risk. Small multifamily properties like triple deckers were often constructed with balloon framing, which does not block fires within walls and sometimes have used "gasoline" shingles that are flammable. (Turkin, 2023)

In conjunction with the 2022 HousingWorks Rhode Island Report, the Town conducted a Housing & Broadband Survey. This survey elicited 376 responses from 82 renters, 264 owners, and 4 other types of constituents. Where respondents identified chipping paint as of largest concern, followed by excessive heat, cold, or humidity, with mold identified as the third most cited housing issue. Twenty-eight percent of respondents reported they knew someone who was having problems with housing. The survey found strong support among respondents for the town to find more ways to build more different types of homes, as well as the desire for creative use of funding sources. Respondents indicated it is the town's responsibility to address housing issues and that it is important to provide housing for people who work in Warren or would choose to live in Warren.

2.1.4 Resilient Route 114 Plan

Warren is currently working with the Division of Statewide Planning and the Towns of Barrington and Bristol on a Resilient Route 114 Plan. This plan is focused on responding to the need for vulnerability and resilience planning to identify and assess roadways, road segments, drainage and utility systems, bridges, and culverts vulnerable to coastal flooding from projected sea level rise and storm surge events. The end deliverables for the project will include

- An inventory of vulnerable road segments

- Assets categorized by their vulnerability and risk to the impacts of climate change, including flooding due to sea level rise and storm surge
- Risks to public safety and services, including analysis of evacuation routes
- Estimated value of at-risk assets by time horizon

The plan aims for conceptual alternatives analysis in Fall 2024 and a final action plan in late 2024 to spring 2025 (Resilient Route 114, n.d.).

2.2 Regional Planning Efforts

In addition to efforts in Warren, there has been growing recognition of the importance of housing affordability as a vital part of a healthy regional economy. In 2023, the Greater Newport Chamber of Commerce produced a report *Limiting our Potential: Housing Analysis for the Greater Newport Region* (2023) detailing the impact of the housing shortage and lack of affordability on the region's economy. This report estimated that the region will need 9,060 more units to meet housing demand in the next decade, based on current trends in job growth, including hiring to fill the positions of retired workers (Greater Newport Chamber of Commerce and Connect Greater Newport, 2023). Sixty-five percent of this growth is projected to be for ownership units and 35% for rental units. The demand for owner units is anticipated to be for homes priced below \$400,000, which are not abundant in the currently available housing stock in the region. The region risks losing a core cluster of essential workers who may not be able to afford local housing and want to avoid long commutes from where they can afford housing.

The *Limiting Our Potential* report recommended the creation of a workforce housing program, a community land trust focused on workforce housing, creating options for seniors to downsize affordably, increase awareness for ADUs, as well as zoning reform and the use of creative finance vehicles like state tax credits, brownfield cleanup funds, the use of Super TIF designations and other strategies.

2.3 Themes Among Plans

Both in Warren and across the region, there is growing recognition of the inadequacy of the existing housing stock to meet future needs. The threat posed by climate change, combined with decreasing household size and rising housing costs will require creating new housing in strategic locations, and rehabilitation of the existing, aging housing stock.



3 POPULATION CHARACTERISTICS

3.0 POPULATION CHARACTERISTICS

Demographic changes in Warren largely align with those anticipated by the plans previously discussed. Warren's population has increased since 2010 and continues to have an older population, with smaller household sizes than the rest of the region.

3.1 Population

Warren's population is 11,147 according to the 2020 Decennial Census. (United States Census Bureau, 2024) This number represents a slight rebound in population, after a dip in 2010, which was also experienced by the East Bay Market area as shown in Figure 3-1. Rhode Island's overall population in 2020 was 1,097,379 and experienced a slowing in growth rather than a decline in growth between 2000 and 2010. Between 2010 and 2020, Warren's population increased by 5.1% while the East Bay Market area increased by 2.8% and Rhode Island increased by 4.3%.

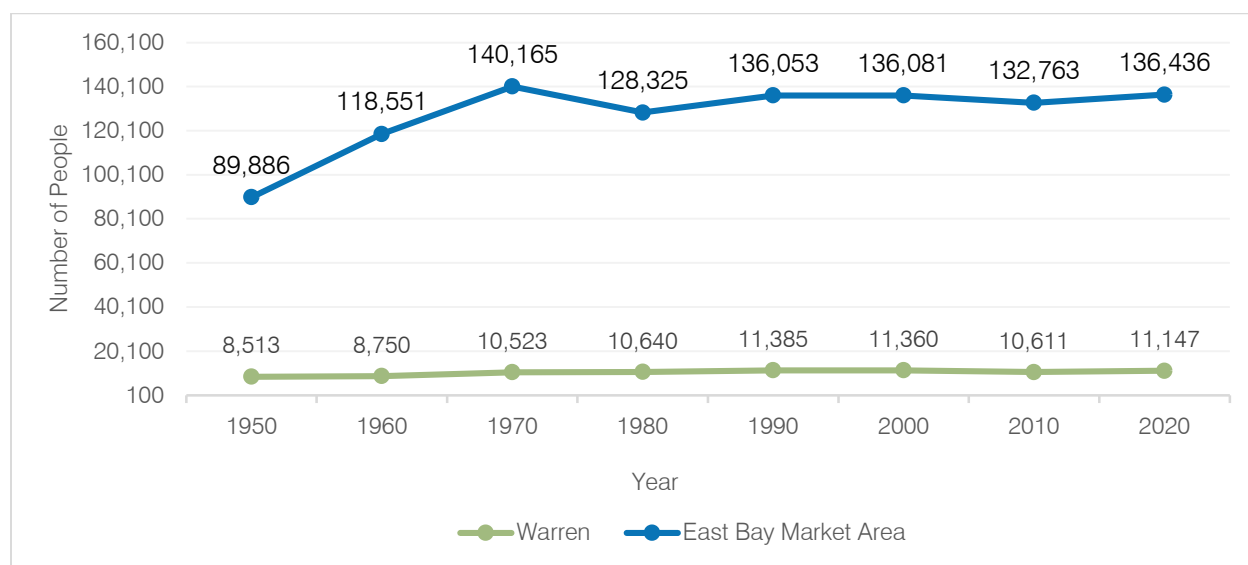


Figure 3-1: Warren and East Bay Historical Population
Sources: (Town of Warren, 1991), (IPUMS NHGIS, 2023)

3.2 Population Forecasts

Population forecasts by Rhode Island Statewide Planning predict a decline in population in Warren over the next 20 years (State of Rhode Island Division of Statewide Planning). Although the decline was predicted to start in 2020, there was an increase in population. Population declines are expected in most communities within the region, with a steep decline expected in Newport, whose population is expected to drop by nearly 6,000 people from 2010 to 2040. Some communities are forecast to have smaller declines (Barrington, Little Compton, Middletown) while others are expected to see population increases (Bristol, Jamestown, Portsmouth, and Tiverton).

Overall, statewide analysis has indicated population declines will not outpace shrinking household sizes, as the trend toward smaller households will continue to drive housing demand. This shift is expected across Rhode Island, with growing demand for housing units despite lower overall

population growth. The aging population, combined with declining birth rates, means that more housing units will be required to meet the needs of those smaller households (HousingWorks RI, 2016).

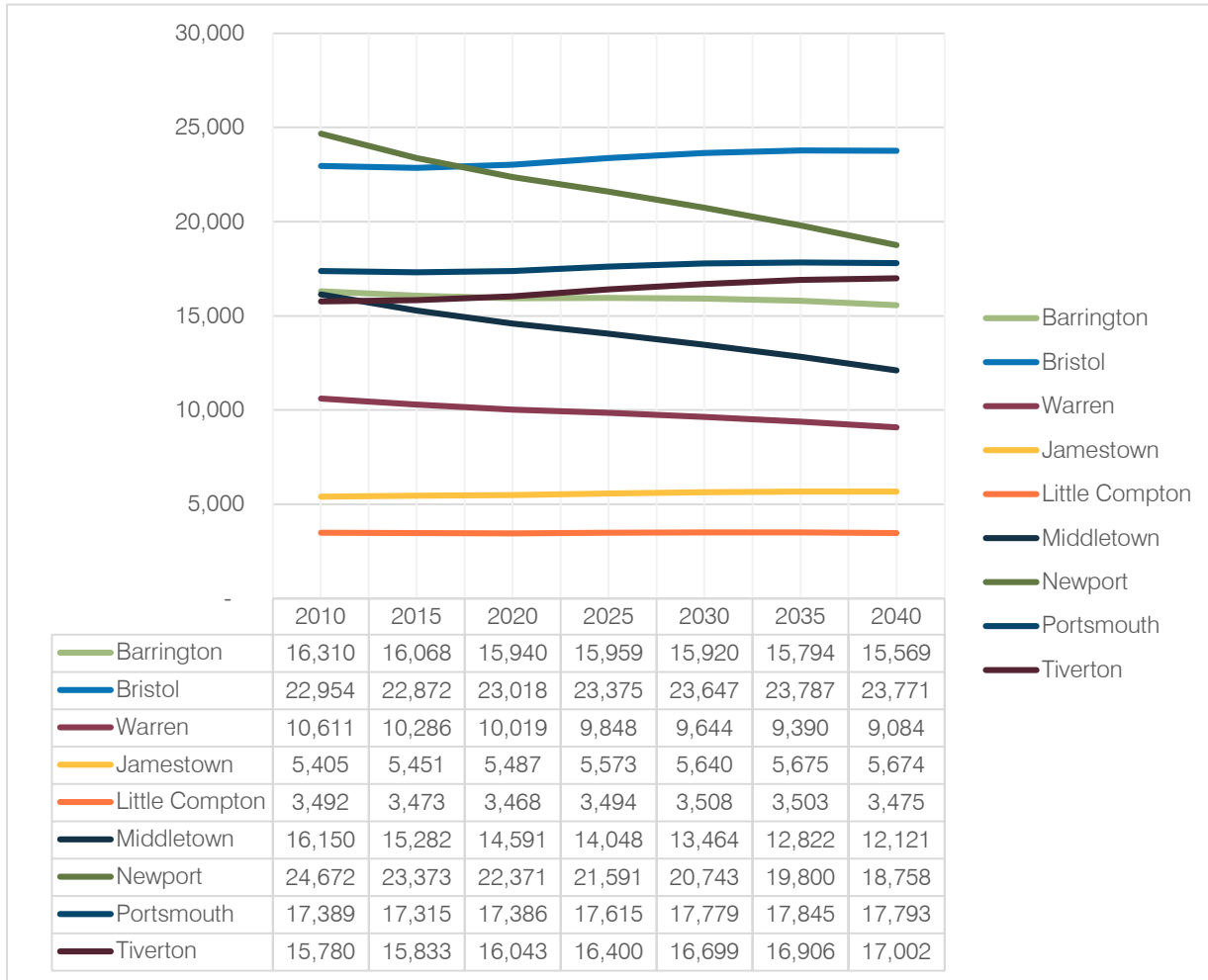


Figure 3-2: Population Projections 2010-2040
Source: (State of Rhode Island Division of Statewide Planning)

3.3 Age

Part of the reason for future declines in the population in Warren may be due to the low numbers of children and larger numbers of older residents. Warren is unique in terms of the age and makeup of its population, with a higher proportion of working-age people, more seniors, and fewer children than the region. Specifically, Warren's population of 40- to 74-year-olds and of those older than 85 is significantly higher as a proportion of the population than both the East Bay Market Area and Rhode Island overall, as shown in

Figure 3-3.

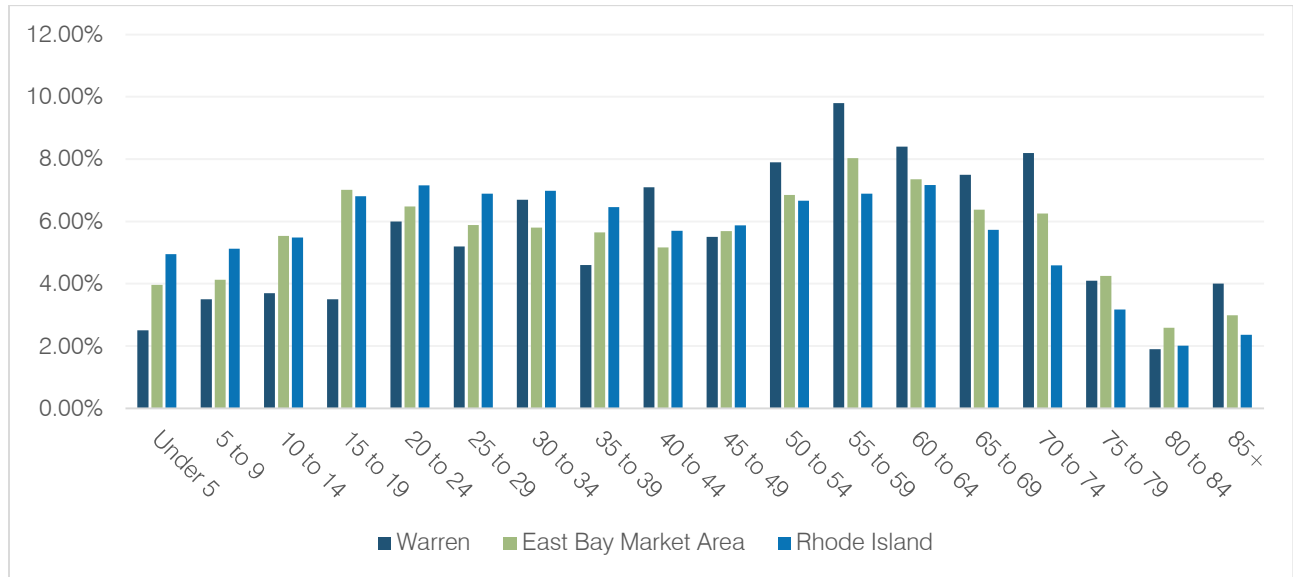


Figure 3-3: Age of Population by Percent of Population
Source: (U.S. Census Bureau, 2022)

The median age in Warren is 50.8, which is 20 percent higher than in Bristol County and 25% higher than in Rhode Island overall, whose median ages are 43.9 and 40.1 respectively. This represents a steady increase in median age, which was 39.8 as of the 2000 Census. Among other communities in the East Bay Market area, only Little Compton and Jamestown have higher median ages at 58.3 and 59.3. In contrast, the median age is much lower in Newport, at 37.4, as well as the other towns in Bristol County. Barrington's median age is 42.9 and Bristol's median age is 40.6.

Dependency ratios are a statistic that helps to easily evaluate whether a population is made up more of working-age people versus the proportion that are children or older adults. Dependency ratios are derived by dividing "dependent" aged population totals by the 18-64 age population. Dependent populations are defined as under 18 ("child") and 65 and older ("old age"). As shown in Table 3.1, Warren has one of the lower overall age-dependency ratios in the region, at 60.2, meaning there are 60.2 dependents for every working-age person in Warren, which is the second lowest in the region after Newport. This shows that proportionally, Warren has more working age people as a percent of its population than other communities who have higher proportions of children and older adults. Warren's child-dependency ratio is notably low, the lowest in the region at 19, meaning there are only 19 children for every 100 working-aged people in Warren. This is very different than in some of the other municipalities, like Barrington, where the child dependency ratio is 49.1. Warren's old age ratio is 41.2, far lower than the highest towns in the region, Jamestown and Little Compton, where the old-age dependency ratios are 62.5 and 69.8, respectively, and there is a large number of older adults compared to the number of working-age people.

Table 3.1: Summary Demographic Indicators

Summary Indicators	Bristol County	Newport County	Barrington	Bristol	Warren	Jamestown	Little Compton	Middletown	Newport	Portsmouth	Tiverton
Median age (years)	43.9	46.4	42.9	40.6	50.8	58.3	59.3	44.3	37.4	48.5	48.3
Sex ratio (males per 100 females)	94.2	98.2	88.4	97	97.8	104.3	97.6	101.3	94.3	102.7	94.7
Age dependency ratio	61.8	67	76.6	52.8	60.2	89.2	94.1	69.9	52	80.5	64
Old-age dependency ratio	32.4	39.9	27.5	31.5	41.2	62.5	69.8	38.4	30.9	45.1	39.1
Child dependency ratio	29.4	27.1	49.1	21.3	19	26.6	24.3	31.5	21.2	35.4	24.9

Source: (U.S. Census Bureau, 2022)

3.4 Race, Ethnicity, Language Spoken, Nativity

Throughout the United States, non-white, non-English speaking, and foreign-born populations have faced both overt and covert discrimination that has hampered access to safe and affordable housing throughout the 20th and into the 21st century. Overt discrimination has happened in a variety of ways: ranging from the use of racial, religious, or ethnic covenants to racially discriminatory requirements for FHA lending.

Covert discrimination can take other forms: agents may steer renters and buyers only to certain neighborhoods or landlords may screen buyers of different races or backgrounds by different standards. Banks have sometimes targeted predatory mortgage products to homebuyers of color, a trend in the Great Recession. For these reasons, in any housing study, it is important to promote fair housing choice, eliminate disparities in opportunity, and foster inclusive communities. Doing this requires understanding the racial, ethnic, linguistic, and nativity of the community, to address any inequities.

The Warren community is majority non-Hispanic and white, with white residents representing 92% of the population (U.S. Census Bureau, 2022). There has been a slight increase in diversity since 2000, in which white residents made up 96% of the population. This differs from the larger East Bay Market Area, which has a white population of 86.3% and comparatively higher percentages of the population identifying as Black, Native American, Asian, or Hispanic.

Table 3.2: Race and Ethnicity in Warren

		Warren		East Bay Market Area	
Non-Hispanic	White	10,175	91.5%	117,437	86.3%
	Black or African American	173	1.6%	3,709	2.7%
	American Indian and Alaska Native	0	0%	238	0.2%
	Asian	50	0.4%	2,392	1.8%
	Native Hawaiian / Pacific Islander	0	0%	20	0.1%
	Some other race	53	0.5%	675	0.5%
	Two or more races	297	2.7%	2,173	3.5%
Hispanic		369	3.3%	6,830	5%

Source: (U.S. Census Bureau, 2022)

While most of Warren has a racial and ethnic population distribution that resembles the town overall, the 2020 Census data shows that Warren's black population is overrepresented in the Market Street neighborhood Census Tract 305 Block Group 2, where the black population represents 4.03% of the population, though overall the black population is only 1.58% of Warren's overall population. Similarly, in Census Tract 305 Block 2, while the white non-Hispanic population makes up 89.42% across Warren, it only makes up 83.81% of the population in that Census Tract Block Group. A map of Warren's Census Block Groups is in Figure 3-4.

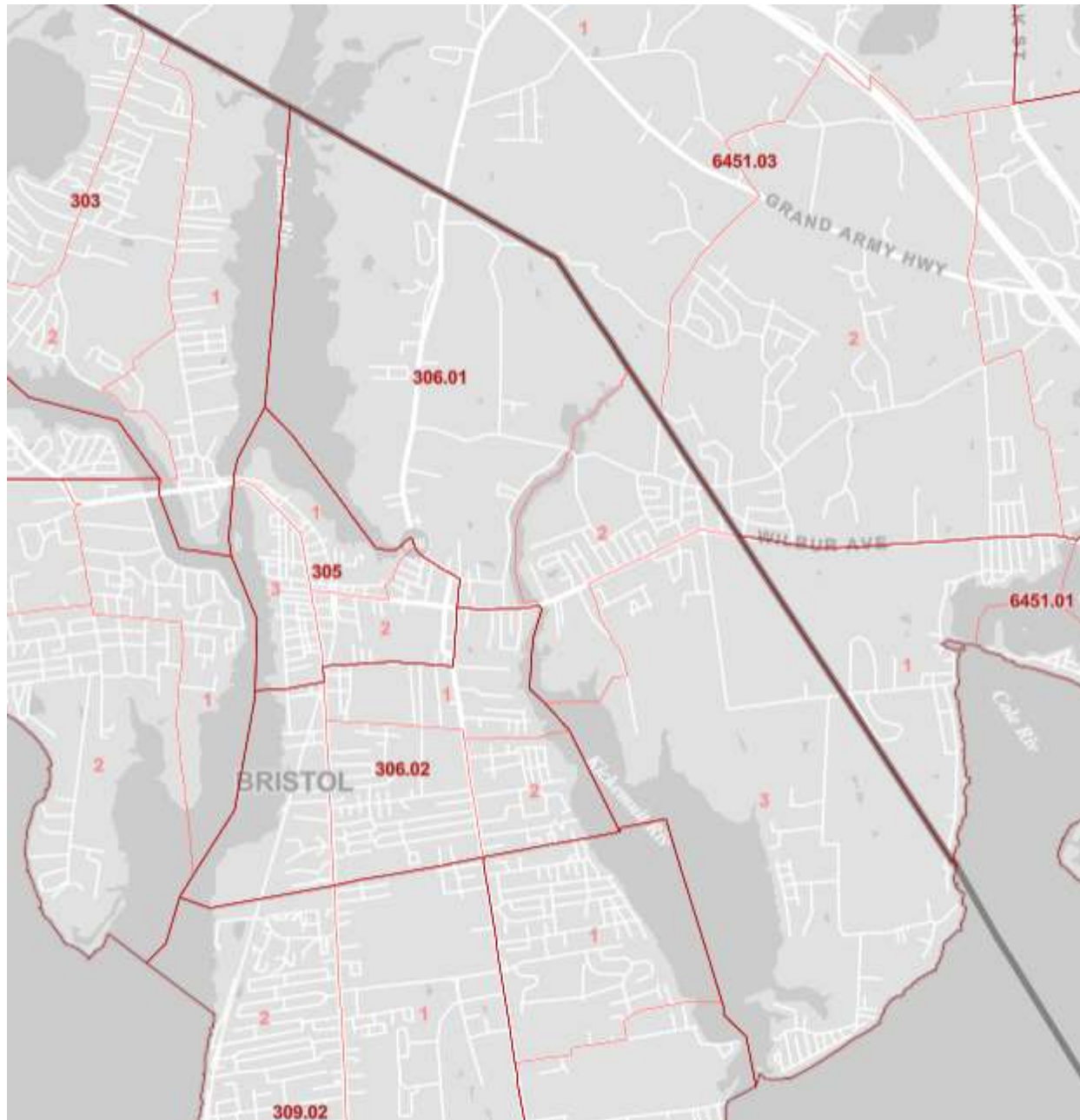


Figure 3-4: Warren Census Block Groups
Source: (U.S. Census Bureau, 2022)

Examining the languages spoken in a community, as well as the nativity of foreign-born residents can help identify barriers in access to housing information and opportunity. It can also help communities craft a tailored approach to provide information in languages needed by non-English Speakers, with culturally appropriate programming.

In Warren an estimated 297 households or 5.9% of all households are Limited English-speaking households, though it is worth noting this estimate is close to the overall margin of error of 217, and 260 of those are estimated to speak a non-Spanish Indo-European language (U.S. Census Bureau,

2022). This estimate is consistent with ACS estimates that among the 1,235 foreign-born residents who make up 11.1% of the population, 80% were born in Portugal (41% of those from the Azores).

3.5 Group Quarters and University Population

Due to the presence of Roger Williams University in Bristol and several universities in Newport (with Salve Regina being the largest), in some parts of the region, there are large percentages of the population made up of residents in group quarters which include college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories (United States Census Bureau). In Bristol County, 8% of the population is made up of residents living in group quarters, while in Newport County the percentage is 4%. In Bristol, an estimated 3,625 residents, or 16% of the total population live in group quarters, while in Newport 12%, or 2,871 of the population live in group quarters. Among other communities in the East Bay, zero or negligible percentages of the population live in group quarters in Jamestown and Little Compton, while 200-300 residents live in group quarters in Barrington, Bristol, Warren, Middletown, Portsmouth, and Tiverton, as shown in Figure 3-5: Percent of Population in Group Quarters. The population of residents living in group quarters does not account for university students who may be living in rental units off campus, which are not categorized the same way that official university dormitories are.

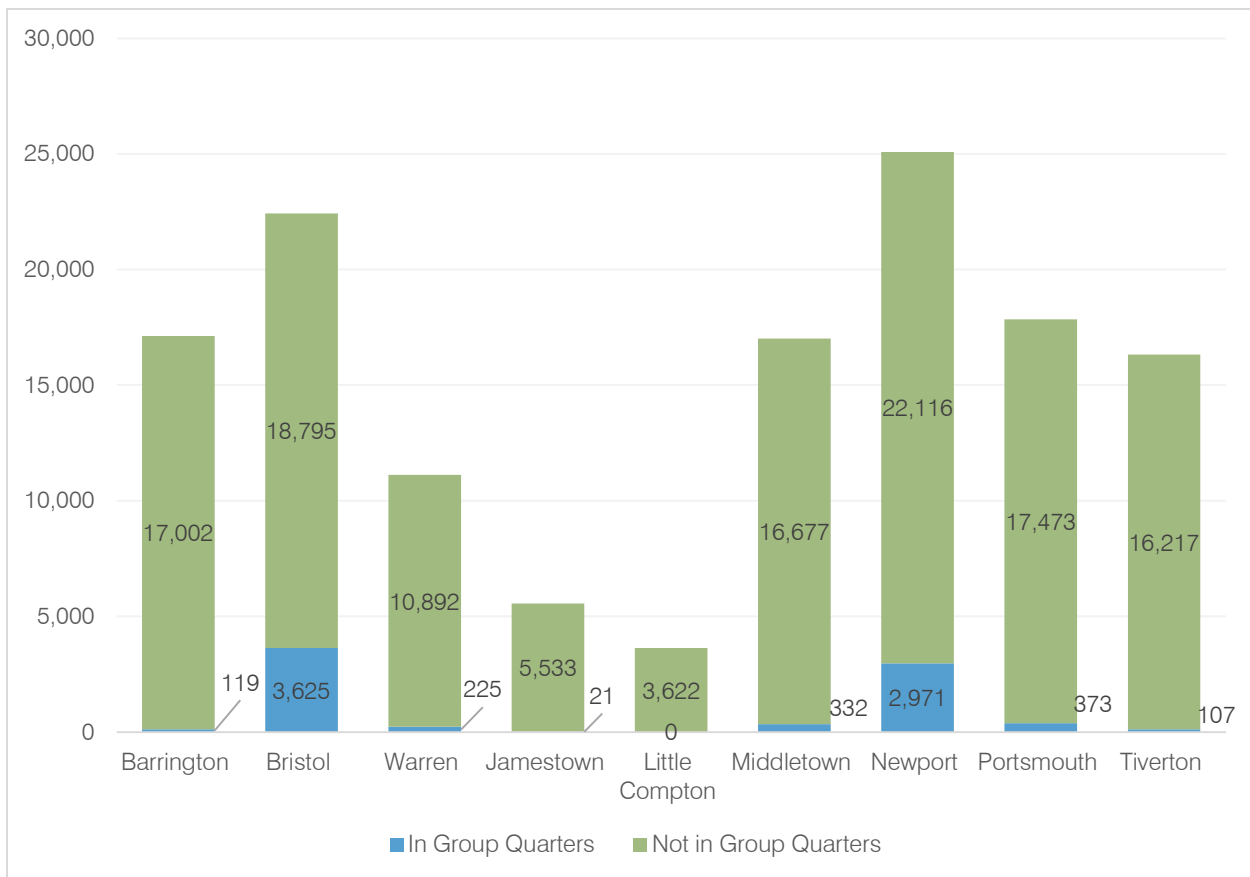


Figure 3-5: Percent of Population in Group Quarters
Source: (U.S. Census Bureau, 2022)

An aerial photograph of a coastal residential area. The image shows several large, multi-story houses with light-colored siding and dark roofs, scattered across a green landscape. The houses are surrounded by lush green lawns and dense trees. A body of water, likely a lake or bay, is visible on the left side of the image, with a small boat floating in the water. The shoreline is rocky and uneven. In the background, a dense forest covers a hillside, and a small town or village is visible in the distance. The overall scene is peaceful and scenic.

4 HOUSEHOLD CHARACTERISTICS

4.0 HOUSEHOLD CHARACTERISTICS

4.1 Tenure

Tenure refers to whether the occupants in a housing unit are owners or renters. In Warren, more households (59.0%) own their home than rent (40.9%), but the proportion of renters is higher than in the region, as well as some of the other communities in the East Bay Market Area as shown in Figure 4-1. Only Newport has a higher population of renters as a percentage of households, where 53% of households rent. Less than a quarter of households in several communities in the East Bay Market Area rent (Barrington, Jamestown, Little Compton, Portsmouth, and Tiverton), which means that the other 4 towns, representing 55% of households, house 75% of the renting population (U.S. Census Bureau, 2022)

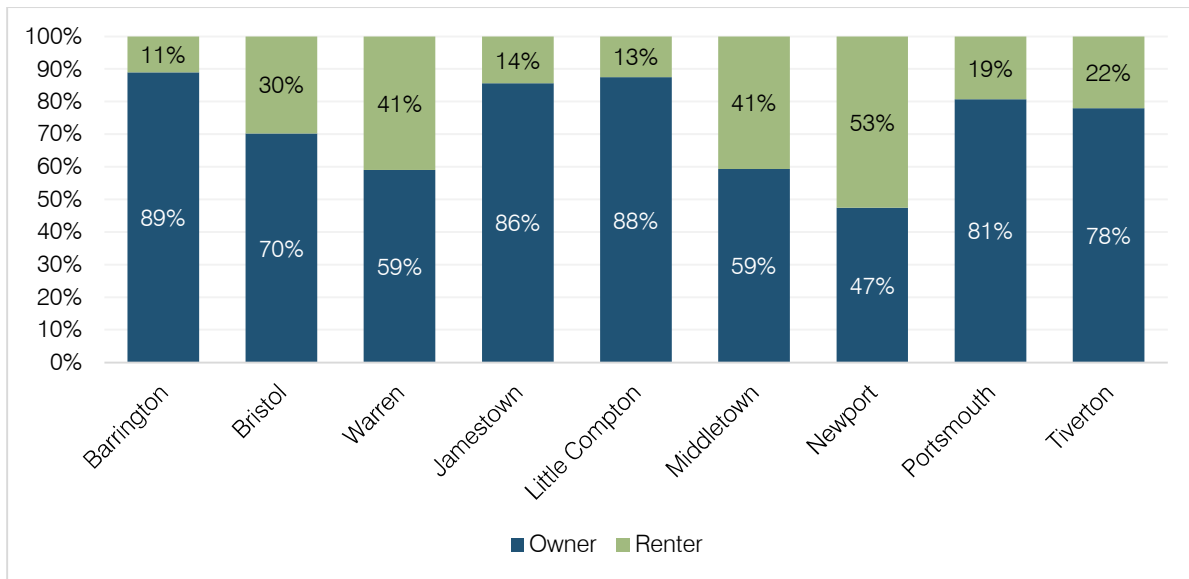


Figure 4-1: Households by Tenure
Source: (U.S. Census Bureau, 2022)

4.2 Household Size

Within Warren, the population is made up of approximately 5,000 households, with an estimated 2.2 people per household. This is slightly smaller than Rhode Island and Bristol County's 2.4 persons. Some notable household characteristics include the following:

- In Warren, a quarter of households are nonfamily households, while 59% are married couples, 11% are female householders and 4% are male householders.
- 771 households, or 28% of all households are households with children under 18, the lowest percentage of households with children in the region, behind only Little Compton, where 20% of all households include related children under 18. This is a starkly different statistic in neighboring Barrington, where the percentage of households with children is twice as high, making up 56% of all households (U.S. Census Bureau, 2022).
- As shown in Figure 4-2 and 4-3, across the region, 1 and 2-person households are most common, both among renting and owning households. Barrington is the only place where more than 50% of owner or renter households are 3-person or larger households.

- Among the households in Warren that own their home, the most common household size is of two people (1,159 households), followed by 3-person (704) and two-person (584) households (U.S. Census Bureau, 2022).
- In contrast among Warren's renters, single-person households are most common (1,265 households), with less than half as many two-person households (544). Among the region's communities, Warren is most like Jamestown and Bristol with such overwhelming majorities of single-person renter households.
- Warren's average household size has declined, from 2.35 people per household in 2000 to 2.18 in 2022. The number of renting households increased from 1,838 to 2,051, as well as the number of owning households from 2,765 to 2,955, as more residents spread into smaller households.

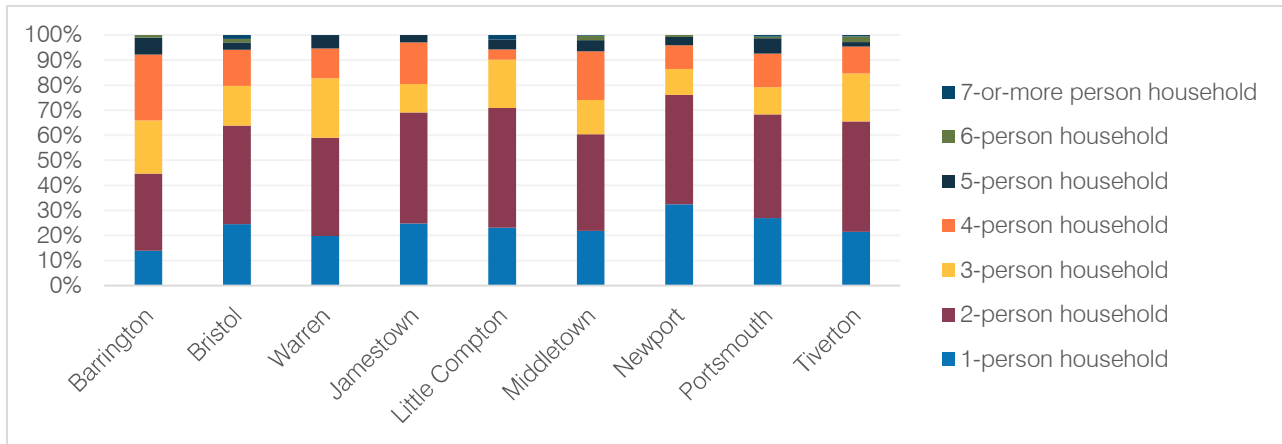


Figure 4-2: Percent of Owner Households by Household Size
Source: (U.S. Census Bureau, 2022)

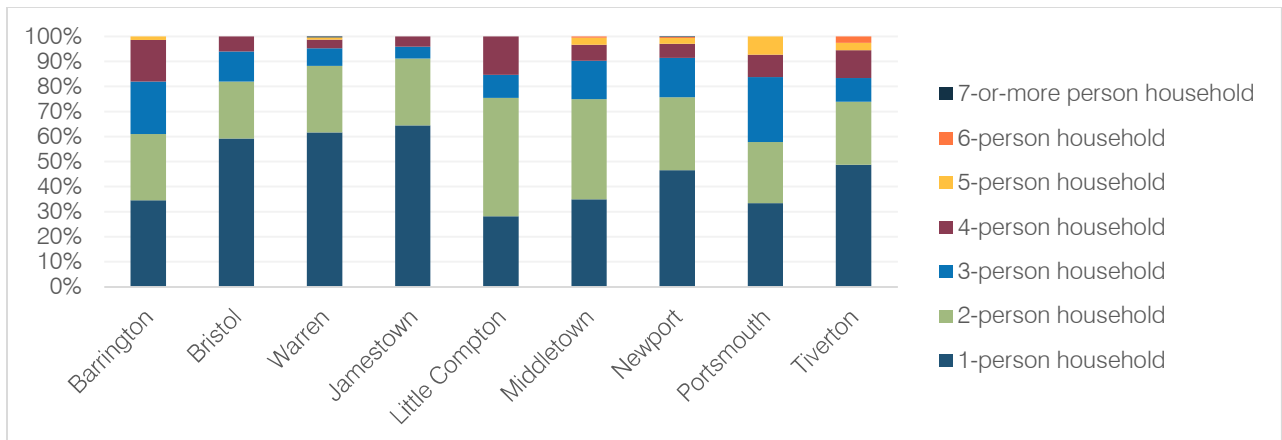


Figure 4-3: Percent of Renter Households by Household Size
Source: (U.S. Census Bureau, 2022)

Table 4.1: Occupied Housing by Tenure in Warren 2000-2022

Renter Occupied Housing	Units	As a percent of occupied housing units
2000	1,838	39.0%
2012	1,819	40.4%
2022	2,051	41.0%
Owner Occupied Housing	Units	
2000	2,765	58.7%
2012	2,683	59.6%
2022	2,955	59.0%

Source: (Town of Warren, Rhode Island, 2004)

4.3 Geography & Tenure

Looking at census block groups and tenure shows that the Market Street neighborhood, which is the area identified for retreat under the Market to Metacom plan, is also the neighborhood with the highest proportion of households who rent, as shown in Figure 4-4 using 5 Year ACS Data. The Market Street neighborhood largely overlaps with Census Tract 305 Block Group 2 (74.46%) and Block 1 (84.48%). These are estimates with large margins of error given the sample size and are slightly higher than the counts of renters found in the 2020 Census, which found 66% and 78% of households rented—but both ACS estimates and Census counts indicate that this neighborhood has a distinct majority of renters.

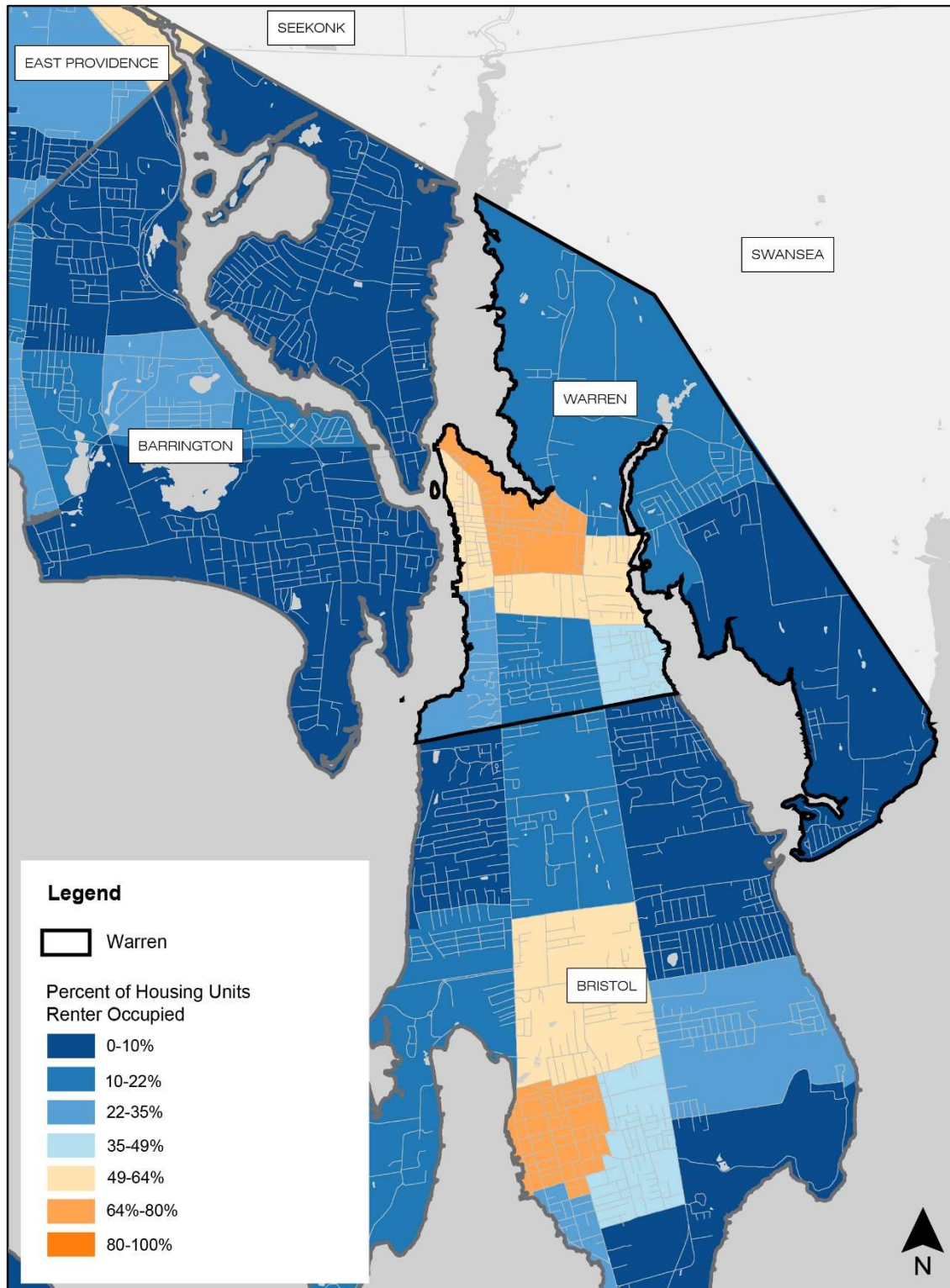


Figure 4-4: Map of Percent Renter Occupied Housing Units
Source: (U.S. Census Bureau)

4.4 Geographic Mobility

In terms of Warren's household geographic mobility, only 9% of current residents have moved since the previous year, which is lower than Bristol County overall (10.7%) and the state of Rhode Island (11.2%) (Geographical Mobility in the Past Year for Current Residence--State, County and Place Level in the United States, 2022).

4.5 Income

4.5.1 Median Income

The median income in Warren according to 2022 5-Year American Community Survey data was \$81,575, the second lowest in the East Bay Market Area after Newport. Median incomes considering tenure show a stark divide between the incomes of owners vs. renters in the region, but especially in Warren. The median household income for Warren homeowners is \$113,163 while the median income for Warren renters is \$39,313, the lowest median income for renters in the region. Across the region, the median income for homeowners is greater than that of renters, by at least \$30,000 but more often by more than \$50,000 and by \$104,441 in Jamestown. Median household incomes overall in Warren have steadily increased, from \$41,285 in 2000 to \$52,011 in 2010 to \$81,575 in 2022, or 26% between 2000 and 2010 and 57% between 2010 and 2022. In comparison incomes in Bristol County overall have increased from \$50,737 to 68,333 to \$105,875 or 35% between 2000 and 2010 and 55% between 2010 and 2022 (U.S. Census Bureau, 2022).

Table 4.2: Median Household Income by Tenure

	Median Household Income	Owner Median Household Income	Renter Median Household Income	Difference Between Owner and Renter Incomes
Bristol County	105,875	126,974	48,845	78,129
Newport County	96,319	120,140	61,476	58,664
Barrington	145,028	158,170	74,595	83,575
Bristol	91,382	117,917	57,629	60,288
Warren	81,575	113,163	39,313	73,850
Jamestown	131,875	160,731	56,290	104,441
Little Compton	136,389	150,625	88,327	62,298
Middletown	97,555	115,845	80,129	35,716
Newport	81,330	130,102	52,536	77,566
Portsmouth	107,010	126,020	68,413	57,607
Tiverton	92,444	108,301	57,831	50,470

Source: (U.S. Census Bureau, 2022), Weston & Sampson, (Town of Warren, Rhode Island, 2004)

In terms of the distribution of incomes in Warren, Warren has one of the larger proportions of the population of people making lower incomes, and a lower percentage of households making over \$150,000, as shown in Figure 4-5: Number of Households by Income.

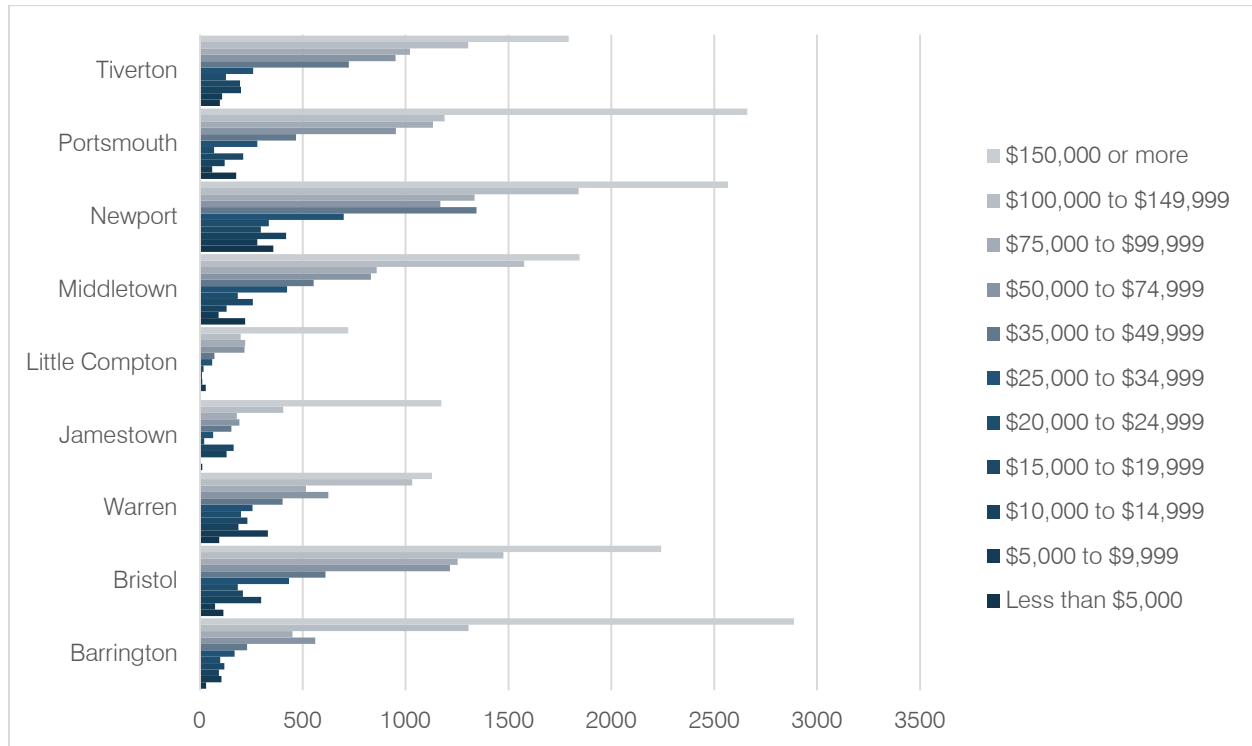


Figure 4-5: Number of Households by Income
Source: (U.S. Census Bureau, 2022)

4.5.2 Geography and Income

Warren's median incomes vary by neighborhood, as shown in Figure 4-6. The highest median income in a block group is found in the Touisset neighborhood, where the median income is \$136,964 (Census Tract 306, Block Group 3). In contrast, in the Market Street neighborhood, the median income is approximately \$50,000 (U.S. Census Bureau, 2022).

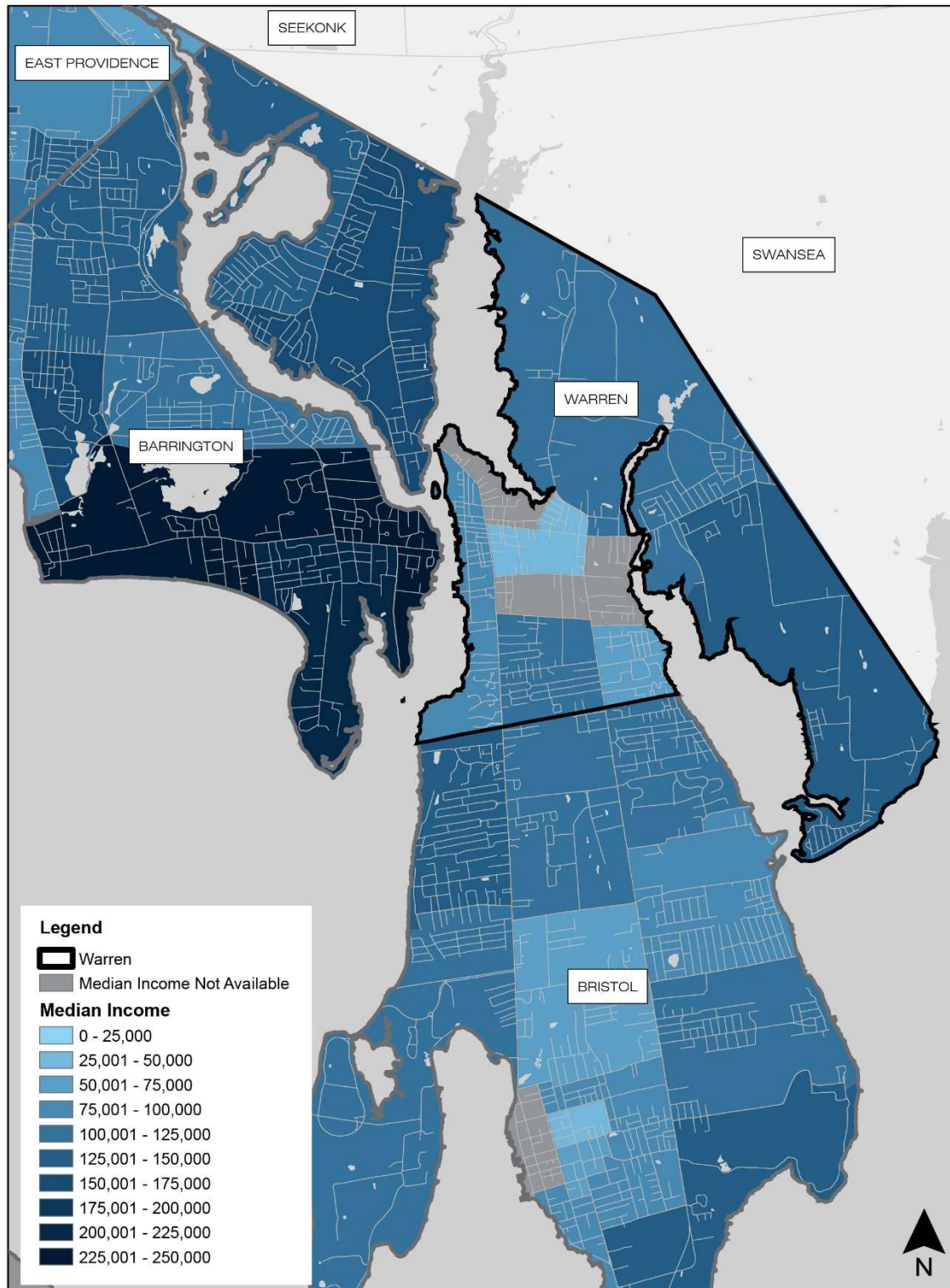


Figure 4-6: Warren Median Incomes by Block Group
Source: (U.S. Census Bureau, 2022)

4.5.3 Poverty

In Warren, the poverty rate for the population is 10.5% or 1,149 households. Individuals who are 60 years and older have a higher percentage of poverty than the general population, with 15.6% of individuals 60 and older living below the poverty line. This is the highest percentage of older adults in poverty in any town in the East Bay Market area. This poverty rate has remained relatively consistent over the last 10 years, with a poverty rate of 10.9% found in the 2012 Five Year American Community Survey (U.S. Census Bureau, 2012).

4.5.4 HUD Incomes and Comprehensive Housing Affordability Strategy

The U.S. Department of Housing and Urban Development (HUD) calculates affordability according to a metropolitan or region's area median income (AMI). Warren is part of the Providence-Fall River Metro Fair Market Rent Area, an area that encompasses most of Rhode Island and several cities and towns in Southeastern Massachusetts, subject to the income limits shown in Table 4.3. The Providence-Fall River Metro area had a median income (100% AMI) of \$106,000 for a family of four in 2023. Newport, Portsmouth, and Middletown have their income limit area, as shown in Table 4.4, which has slightly higher limits than the Providence-Fall River metro area, for example, Newport's HUD median income for a family of four was \$135,400. These median incomes are then used to determine different income categories eligible for housing programs, subsidies, and vouchers.

HUD calculates income levels for households in different income categories, "extremely low," "very low" and "low" income. These generally correlate to incomes at or below 30, 50, and 80% of Area Median Income. Rhode Island Housing calculates additional and more detailed income limits at 60%, 100%, 115%, and 120% of Area Median Income. These are the limits used to qualify households for programs funded by HUD and Rhode Island Housing. The 2023 limits for Warren are listed in Table 4.4: Newport-Middletown-Portsmouth RI HMFA 2023. This shows that for, example, a household of three people making \$68,000 a year would qualify as beneath the 80% income limit.

Table 4.3: Providence--Fall River, RI-MA 2023 Income Limits								
Income Category	Number of People in Household							
	1	2	3	4	5	6	7	8
30%	\$21,500	\$24,600	\$27,650	\$30,700	\$35,140	\$40,280	\$45,420	\$50,560
50%	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
60%	\$43,020	\$49,200	\$55,320	\$61,440	\$66,360	\$71,280	\$76,200	\$81,120
80%	\$57,350	\$65,550	\$73,750	\$81,900	\$88,500	\$95,050	\$101,600	\$108,150
100%	\$74,200	\$84,800	\$95,400	\$106,000	\$114,500	\$122,950	\$131,450	\$139,900
115%	\$82,460	\$94,300	\$106,030	\$117,760	\$127,190	\$136,620	\$146,050	\$155,480
120%	\$86,040	\$98,400	\$110,640	\$122,880	\$132,720	\$142,560	\$152,400	\$162,240

Source: (Rhode Island Housing, 2023)

Table 4.4: Newport-Middletown-Portsmouth RI HMFA 2023

Income Category	Number of People in Household							
	1	2	3	4	5	6	7	8
30%	\$25,950	\$29,650	\$33,350	\$37,050	\$40,050	\$43,000	\$45,950	\$50,560
50%	\$43,250	\$49,400	\$55,600	\$61,750	\$66,700	\$71,650	\$76,600	\$81,550
60%	\$51,900	\$59,280	\$66,720	\$74,100	\$80,040	\$85,980	\$91,920	\$97,860
80%	\$66,300	\$75,750	\$85,200	\$94,650	\$102,250	\$109,800	\$117,400	\$124,950
100%	\$74,050	\$84,650	\$95,200	\$135,400	\$146,232	\$157,064	\$167,896	\$178,728
115%	\$99,470	\$113,620	\$127,880	\$142,030	\$153,410	\$164,800	\$176,180	\$187,570
120%	\$103,800	\$118,560	\$133,440	\$148,200	\$160,080	\$171,960	\$183,840	\$195,720

Source: (Rhode Island Housing, 2023)

To inform housing planning and policies, HUD also releases data summaries in collaboration with the Census Bureau to assist communities in determining which households are at the highest risk of housing unaffordability. This dataset is known as the Comprehensive Housing Affordability Strategy (CHAS) data also includes estimates of households at each applicable income tier, as well as data on housing problems and cost burden.

According to 2016-2020 CHAS Data for Warren, 46% or 2,295 of households in Warren have low incomes, which is defined by HUD as having incomes below 80% of the Area Median Income. This is consistent but a slight increase from earlier 2011-2015 CHAS data, where 43% of households were low income. This data is shown in Table 4.5.

Table 4.5: Warren Households by HUD Income Category

HUD Income Category	Relevant AMIs	2011-2015			2016-2020		
		Total	Percent Owners	Percent Renters	Total	Percent Owners	Percent Renters
Extremely Low Income	<30%	610	6%	22%	870	4%	34%
Very Low Income	30-50%	635	8%	20%	555	6%	17%
Low Income	50-80%	750	15%	18%	870	16%	19%
Moderate Income	80-100%	615	11%	16%	460	8%	10%
Income > 100% AMI	100%+	2,055	60%	24%	2,265	65%	20%
Total		4,665			5,020		

Source: (U.S. Department of Housing and Urban Development, 2020)

CHAS data illuminates the stark contrast between owners and renters' incomes in Warren, where 27% of owner households had low incomes between 2016 and 2020 and 70% of renters had low incomes. From 2011 to 2015, 29% of owners and 60% of renters were "low income" under HUD income categories, meaning that the number of low-income owners has slightly decreased, while the number of low income renters has increased 10% as a proportion of population.

As shown in Figure 4-7, 2,295 households in Warren are low income, and another 460 are moderate income.

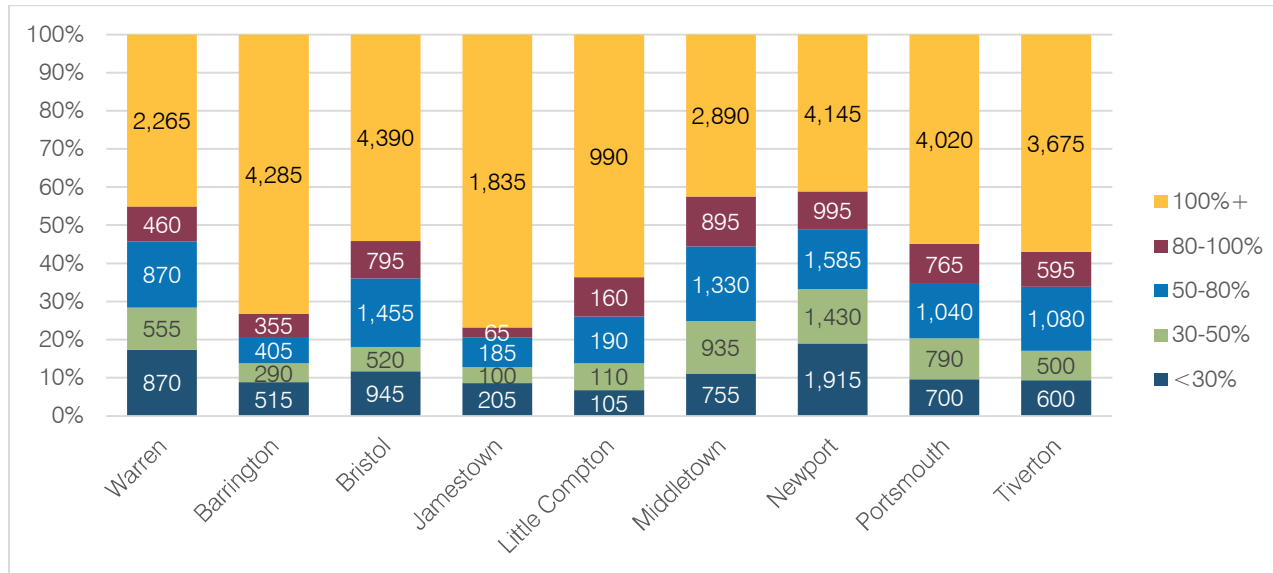


Figure 4-7: Number of Households at HUD AMI Levels
 Source: (U.S. Department of Housing and Urban Development, 2020)

Warren's household distribution across HUD income categories is most like Middletown and Newport, which are the only other communities where a majority of households are low or moderate-income as shown in Figure 4-8.

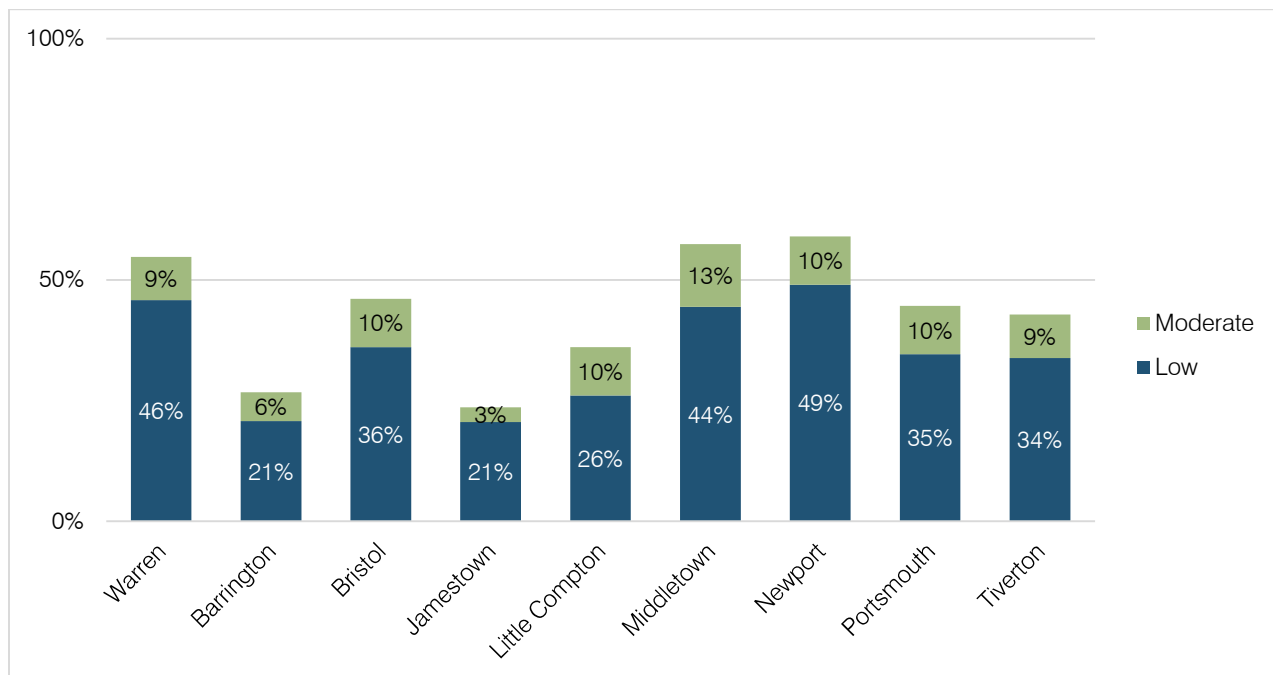


Figure 4-8: Percent of Households Low or Moderate Income by Community
 Source: (U.S. Department of Housing and Urban Development, 2020)

CHAS Data can also help give insights into cost burden and other housing problems that households are experiencing. Ten percent (10%) of Warren's owner households and 20% of renter households have a cost burden between 30-50% of their income, and 9% of owners and 22% of renters have a

housing cost burden that is more than half their income, as shown in 4-9. This means that in Warren just under 20% of owners and just over 40% of renters are spending more than a third of their income on housing costs and are housing cost burdened. In comparison to 2011-2015 statistics, the percentage of cost-burdened homeowners has declined greatly (from 34% to 19%, based on a decline of 355 households) while the percentage of cost-burdened renters has remained steady (43% to 42%, based on an increase of 20 households).

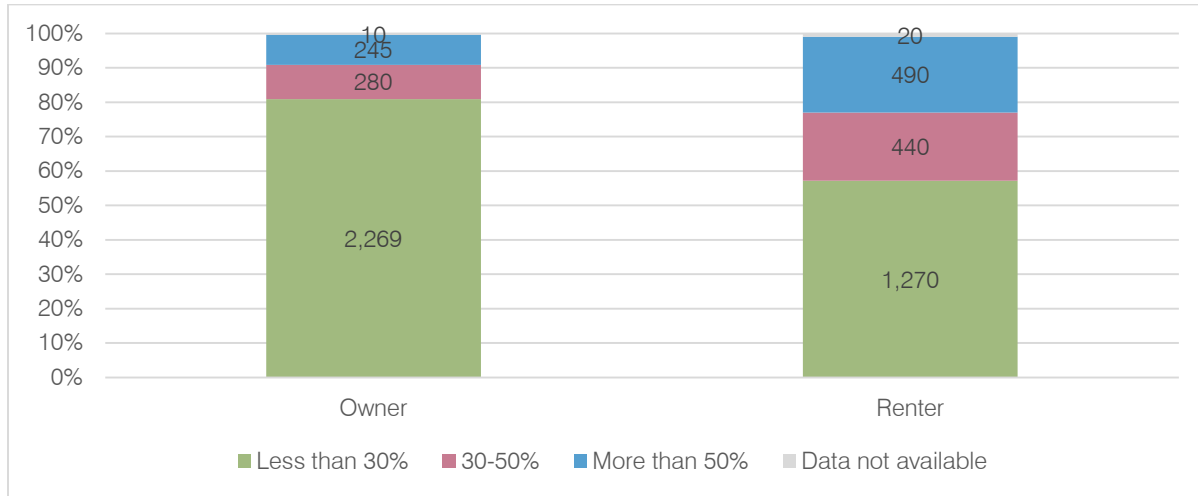


Figure 4-9: Burden by Tenure for Warren Households

Source: (U.S. Department of Housing and Urban Development, 2020)

4.5.5 Special Needs

According to the census, 14.3% or 1,563 Warren residents have a disability. Among residents 65 and over, over a quarter (26% or 710 have a disability). The most common disabilities among seniors are ambulatory difficulties, hearing difficulties, and independent living difficulties. Table 4.6: Incidence of Disabilities by Age, below, describes the types of disabilities, by age. Warren is home to the Corliss Institute, which has developed housing for deaf adults with developmental disabilities, with 13 units as of 2004 (Town of Warren, 2004). Disability status can affect residents' ability to work, as well as the specific amenities they need for safe and practical housing. The amenities needed can vary by type of disability and can range from familiar solutions like elevators, barrier-free doorways, and ramps for those with ambulatory difficulties, to high-contrast surfaces for vision difficulties and flashing alarms. Residents with cognitive, self-care, and independent living difficulties may need additional supportive services beyond just physical accommodations in their housing (U.S. Department of Housing and Urban Development, 2011).

Table 4.6: Incidence of Disabilities by Age

	Total Population	Population Characteristic	Percent of Population
Total civilian noninstitutionalized population?	10,950		
Population Under 18	1,314		
Population 18-64	6,914		
With a hearing difficulty		205	3%
With a vision difficulty		51	1%
With a cognitive difficulty		241	3%
With an ambulatory difficulty		284	4%
With a self-care difficulty		138	2%
With an independent living difficulty		313	5%
Population 65 years and over	2,722		
With a hearing difficulty		306	11%
With a vision difficulty		188	7%
With a cognitive difficulty		110	4%
With an ambulatory difficulty		390	14%
With a self-care difficulty		137	5%
With an independent living difficulty		294	11%

Source: (U.S. Census Bureau, 2022)

4.5.6 Homelessness

Homelessness affects fewer households in Warren and the region than other areas of Rhode Island, but there are still households, families, and children who experience housing instability and homelessness. The exact definition of “homelessness” varies depending on the provider, program, or organization doing the count of homeless individuals. According to inquiries by HousingWorks Rhode Island to the state coordinator of Rhode Island’s Homeless Management Information System, the numbers of people utilizing the Coordinated Entry system in Warren and Bristol County are small enough that the numbers are suppressed in terms of reporting, which generally means the number is under 10 (Bourne, 2024). Typically, individuals utilizing the Coordinated Entry System are individuals who are currently homeless or expect to be within 14 days, and who have reached out to the Coordinated Entry System Help Center (The Rhode Island Coalition to End Homelessness, 2024). According to obligations by HUD, continuums of care must do a count of sheltered and unsheltered people experiencing homelessness on a single night, which happens in January in Rhode Island. In 2023, the count found 1,810 persons experiencing homelessness across the state, none of whom were in Warren and who were only found in Newport and Middletown among the study area communities. Notably, across the state, the number of homeless individuals identified during the Point in Time count increased 71% from 1,055 in 2019. (The Rhode Island Coalition to End Homelessness, 2023)

Schools can also give a window into the state of housing instability and homelessness in a community because schools must work to identify homeless students under their obligations under the McKinney Vento Act. Students considered homeless according to the McKinney Vento Act may include students who are sharing others’ homes due to the loss of housing, living in motels, hotels,

trailer parks, or camping grounds because of a lack of alternative adequate accommodations, are living in emergency or transitional shelters or hospitals, in a nighttime residence not meant for sleeping or are living in cars, parks, abandoned buildings, substandard housing or bus stations. Among the schools in the study area, the combined Bristol and Warren School district identified 27 students as homeless, while Middletown identified 93 and Newport identified 36 as shown in Table 4.7 (Rhode Island KIDS COUNT, 2024). The statistics found by the school districts are important to note, as their counts involve the long-term observations of school staff and help to illuminate the fact that a lack of safe, adequate housing and housing instability is an issue for students in Warren and Bristol, but also especially in Newport, where nearly 5% of the student population was identified as homeless.

Table 4.7: Homeless Students by School District, 2023

School District	Total Enrollment	Homeless Students	Percent of Homeless Students
Barrington	3,405	11	0.32%
Bristol-Warren	2,888	27	0.93%
Jamestown	418	< 10	
Little Compton	201	0	
Middletown	1,971	93	4.72%
Newport	1,906	36	1.89%
Portsmouth	2,183	< 10	
Tiverton	1,634	< 10	

Source: Rhode Island KIDS COUNT, 2024

4.6 Notable Demographic Trends

As previously discussed, Warren has an older population, with fewer households with children than the other communities in Bristol and Newport County. Warren has a significant population of renting households, who make up approximately 40% of the population.

Most homeowners live in two or three-person households, but with a sizeable number of numbers living alone (19.7%) and in households larger than three (17.2%). in contrast, 61% of Warren's renters live in single-person households with just 11.3% in two-person households and less than 5% in households any larger. While Warren's population is largely non-Hispanic and white, there are small populations of color, who are somewhat geographically concentrated in the Market Street neighborhood. Warren has a notable population of foreign-born residents, as well as residents who have a limited ability to speak English. Many of the foreign-born residents come from Portugal, specifically from the Azores.

Warren has one of the lower median incomes in the region at \$81,575, and the median income of Warren's renting households is starkly lower at \$39,313. This may be because so many of Warren's renting households live alone and are the sole earners in their household but is worth noting that these single-income households face rising non-housing costs due to inflation. Compared to HUD's Low-Income limits, 46% or 2,295 of Warren's households would qualify as "low-income" households making less than 80% of Area Median Income. Most of these households do not live in income-restricted housing, as Warren only has 207 income-restricted as documented as Low and Moderate-income units.

An aerial photograph of a suburban neighborhood. The scene shows a variety of houses, mostly two-story, with different roof colors (grey, brown, red) and siding (white, blue, green). The houses are interspersed with lush green trees. A paved road with yellow double lines runs diagonally through the middle of the image. In the lower-left corner, a brown dumpster is visible on the side of the road. The overall atmosphere is peaceful and residential.

5 HOUSING SUPPLY

5.0 HOUSING SUPPLY

Understanding the details of a community's housing supply can help to illuminate how the type and amount of housing available ("housing supply") meets the needs of residents, workers, and future populations. At the highest level, when there are not as many units available, as the number of households who need housing, this can trigger prices to increase. Looking into the housing in a more detailed way can help illuminate how the size, type, and characteristics of housing may or may not meet the needs of a changing population.

5.1 Total Units Over Time

As of 2022, Warren had an estimated 5,604 units of housing or 8.6% of the East Bay Market Area's total 64,890 units. Table 5.1 shows the number of housing units in Warren, both in terms of occupancy and tenure, in comparison to the region. It also details the change over the last ten years both in Warren and the region. There was a 12.1% increase in the number of housing units in Warren between 2012 and 2022, with the proportion of renters and owners remaining relatively stable in Warren according to American Community Survey estimates. This may be partially attributable to the completion and lease-up at the Tourister Mill redevelopment on Warren's waterfront, where 316 apartments opened in 2018 (Abruzzi, Read, & Durfee, 2024). Across the region, there was a much smaller increase in the number of units, with only a 3.8% increase, and there was a decrease in the proportion of renter-occupied units by 3.4%. While the proportion of owner households in occupied units remained relatively stable in Warren, that proportion increased from 65.6% to 69% in the East Bay Market Area. Though Warren has 8.6% of total units in the region, Warren has 12.1% of the rental units in the region. In both Warren and the region, the number of vacant units increased, though more dramatically in the region, with an increase from 13.5% of all units to 15.3% of units, compared to Warren's increase from 9.9% of all units to 10.7%.

Table 5.1: Housing Occupancy and Vacancy Characteristics				
	Warren		East Bay Market Area	
Total Units				
2012	4,997		62,509	
2022	5,604		64,890	
% Increase	12.1%		3.8%	
Occupied Units				
2012	4,502	90.1%	54,046	86.5%
2022	5,006	89.3%	54,959	84.7%
Renter Occupied				
2012	1,819	40.4%	18,591	34.4%
2022	2,051	41.0%	17,027	31.0%
Owner Occupied				
2012	2,683	59.6%	35,455	65.6%
2022	2,955	59.0%	37,932	69.0%
Vacant Units				
2012	495	9.9%	8,463	13.5%
2022	598	10.7%	9,931	15.3%
Source: (U.S. Census Bureau, 2022) (U.S. Census Bureau, 2022) (U.S. Census Bureau, 2012) (U.S. Census Bureau, 2012)				

5.2 Units in Structure

Warren's housing supply is made up of mostly single-family homes, but its housing stock is more diverse than many other communities in Bristol and Newport Counties. According to 2022 5-year ACS data, there were 5,604 housing units in Warren, 58% of which were single-family homes, but 31% of units were in small multifamily properties with between 2- and 9 units. Warren contributes a significant number of units to Bristol County's overall small multifamily stock, including 568 or 45% of the total 3 and 4-unit buildings in the county, as shown in Table 5.2. Among the East Bay Market Area, only Newport has a higher percentage of small multifamily properties, with 42% of Newport's housing stock made up of small multifamily properties. The other communities in Bristol County, Barrington, and Bristol have similar but not quite as high percentages of small multifamily properties, with 28% and 25% respectively.

Table 5.2: Units in Structure: Warren vs. Counties			
	Bristol County	Newport County	Warren
Total:	21,475	43,415	5,604
1, detached	14,728	26,957	2,975
1, attached	709	2,666	281
2	2,380	3,816	868
3 or 4	1,252	4,165	568
5 to 9	823	1,341	322
10 to 19	618	892	309
20 to 49	318	1,101	111
50 or more	647	1,577	170
Mobile home	0	877	0
Boat, RV, van, etc.	0	23	0

Source: (U.S. Census Bureau, 2022)

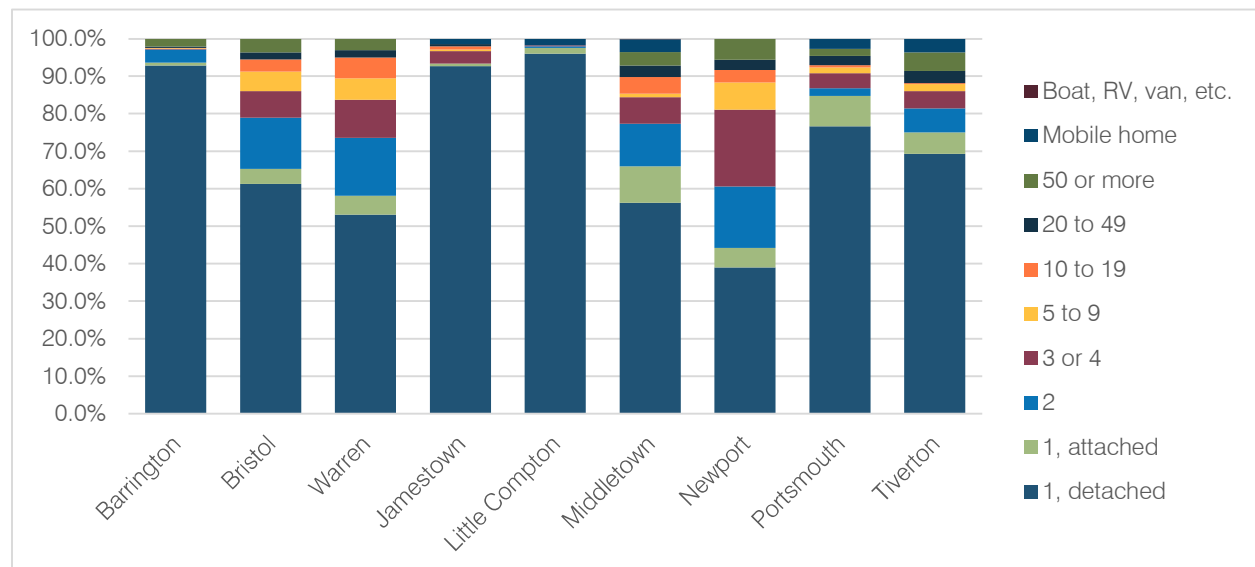


Figure 5-1: Units in Structure by Municipality
Source: (U.S. Census Bureau, 2022)

When considering tenure and the number of units in structures, renters occupy most units in multifamily structures with three or more units, while owners reside in 90% of detached single-family homes as shown in Table 5.3.

Table 5.3: Warren Tenure by Units in Structure				
Units	Owner Total	Renter Total	Owner Percent	Renter Percent
1, detached	2359	201	92%	8%
1, attached	153	101	60%	40%
2	290	496	37%	63%
3 or 4	73	449	14%	86%
5 to 9	30	276	10%	90%
10 to 19	27	270	9%	91%
20 to 49	15	96	14%	86%
50 or more	8	162	5%	95%
Source: (U.S. Census Bureau, 2022)				

5.3 Geography of Unit Types

Certain neighborhoods in Warren contain concentrations of the types of housing that make Warren unique. Small multifamily buildings (containing 2-9 units) are concentrated in the Market Street neighborhood especially, where they make up 42 % of the stock in some census blocks, as shown in the map on the following page.

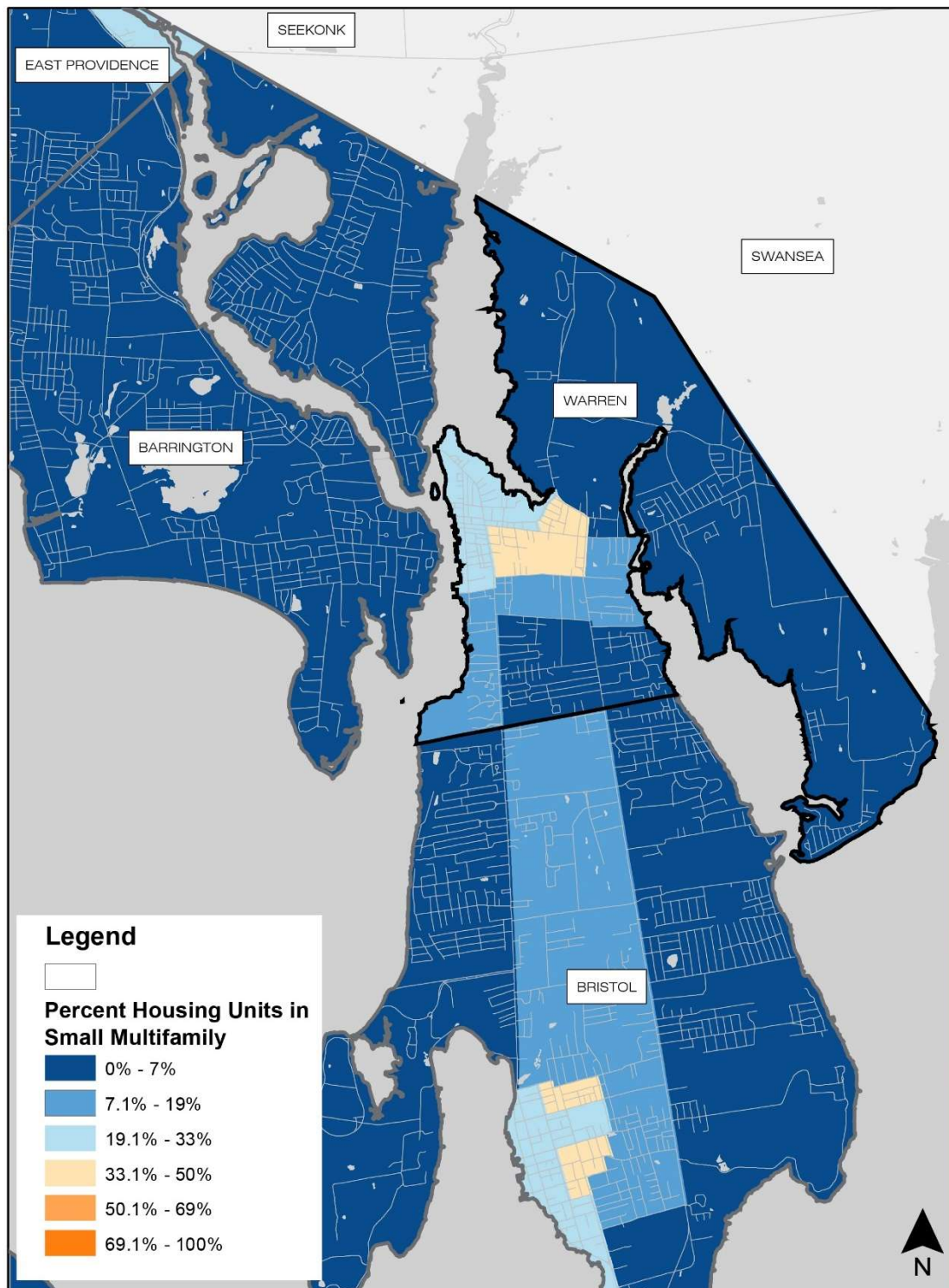


Figure 5-2 Percent of Small Multifamily Buildings
Source: (U.S. Census Bureau, 2022)

Note: Small Multifamily is defined as structures with 2-9 housing units.

5.4 Age of Housing

A large percentage (43.9% of units) of Warren's housing stock is in buildings built before 1939, second in the region only to Newport where 56% of the housing units are in buildings built before 1930. An additional 49.3% of Warren's housing units are in buildings built between 1940 and 1979. According to the July 2022 Trends in Housing report by HousingWorks, much of Warren's multifamily housing was built between 1900 and 1905, while many single-family homes were built in the postwar period. Among both groups of housing stock, age, and maintenance are growing concerns.

Homeowners reside in a vast majority of the housing units built since 1990. Figure 5-3 shows that a large majority (over 80%) of housing units built after 1990 are owner-occupied. For housing units built before 1990, there is more of an even split, with a slight majority (51-63%) of the older housing being occupied by owners and a smaller but significant proportion occupied by renters (37-49%).

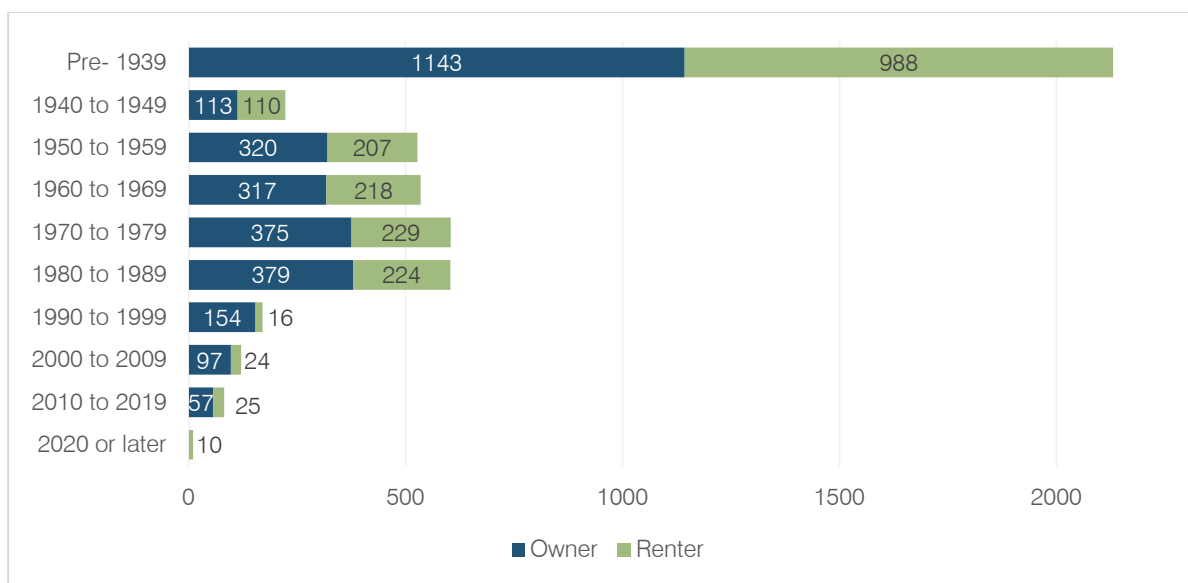


Figure 5-3: Warren Tenure of Households by Year Structure Built

Source: (U.S. Census Bureau, 2022)

A housing survey conducted by HousingWorks RI as part of the 2022 Trends in Housing Report, found that among survey respondents were concerned about several conditions often related to aging housing. Nearly a third of respondents were concerned about chipping paint (30.48%), a quarter were concerned about excessive heat, cold, or humidity, 22% were concerned about mold, and more than 10% each were concerned about vermin or tripping hazards (HousingWorksRI, 2022).

5.5 Number of Bedrooms Per Unit

Within homes in Warren, three-bedroom units are most common, followed by two-bedroom units. Renters were most likely to occupy studios and 1-bedroom units. There is close to an even split of two-bedroom units, while more owner-occupied households occupy 3- and 4-bedroom units. This is consistent with the fact that most renters in Warren are 1-person households, living alone.

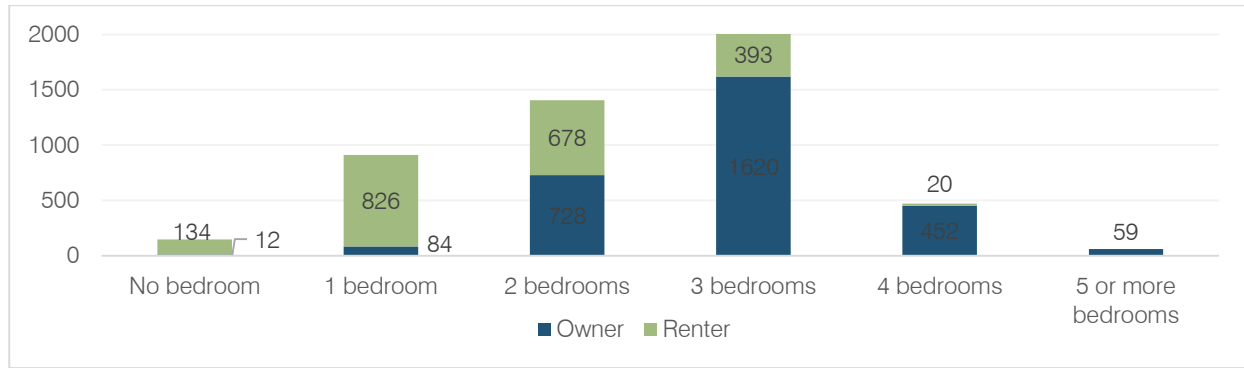


Figure 5-4: Warren Number of Bedrooms by Tenure
Source: (Tenure by Bedrooms, 2022)

5.6 Vacancy and Occupancy Rates

Vacancy trends in Warren and the surrounding region are less clear than other statistics, because of differences in methodology, timeline, and reporting period. According to the most recent 5-year ACS, the vacancy rate in Warren was 10.7%, higher than neighboring Barrington, and lower than Bristol.

	Barrington	Bristol	Warren	Jamestown	Little Compton	Middletown	Newport	Portsmouth	Tiverton
Occupied	6,053	8,114	5,006	2,499	1,560	6,977	10,645	7,323	6,782
Vacant	386	1,318	598	720	946	1,028	2,960	1,118	857
Vacancy Rate	6.0%	14.0%	10.7%	22.4%	37.7%	12.8%	21.8%	13.2%	11.2%

Source: 5 Year 2022 ACS

All towns in Bristol County had lower vacancy rates than the communities in Newport County. Jamestown, Little Compton, and Newport each have vacancy rates of more than 20%, and in Little Compton's case, approaching 40%. Looking more carefully into the details of these statistics is possible by looking at the vacancy status, as shown in Figure 5-5. In Warren, almost half, or 47% of vacancies are related to housing being for seasonal use, with none for rent (a decline of 15%), 6% for sale, and 38% listed as other vacant. "Other vacant" can include units in foreclosure, off the market for personal or family reasons, legal proceedings, in preparation to sell or rent, being used for storage, or for temporary group quarters.

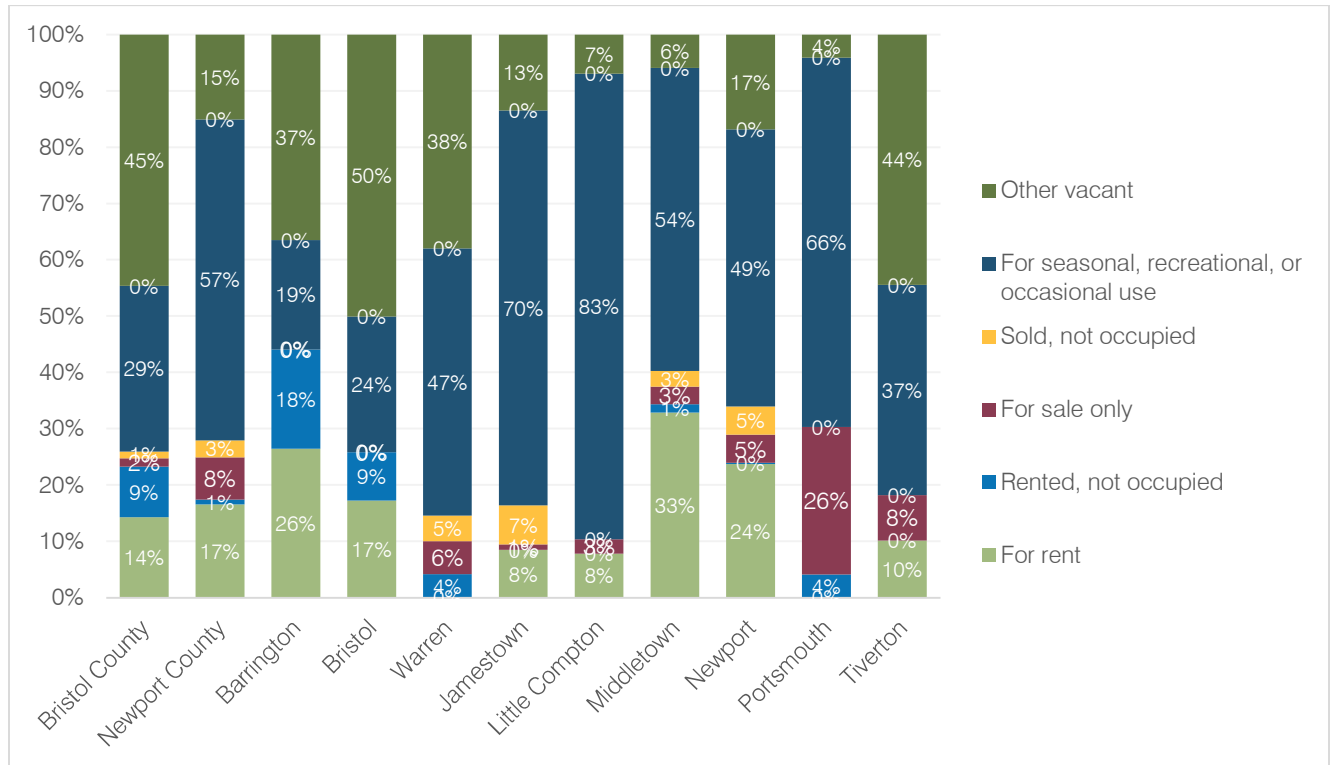


Figure 5-5: Vacancy Status
Source: (U.S. Census Bureau, 2022)

Looking at comparable data from the 2012 American Community Survey, as shown in Table 5.5, only Portsmouth has seen a decline in the number of vacant units. Some communities like Bristol have seen dramatic increases in the number of vacant units, with 660 (+228) more units vacant in Bristol in 2012 than in 2022, largely attributable to an increase in “other vacant” units, which rose to make up 42% of vacancies in Bristol. Warren has seen a slight increase in the number of vacant units (103), but the reason for the overall number of vacancies has shifted with fewer units for rent, rented, or for sale and more units vacant for seasonal use or other reasons.

Table 5.5: Change in Vacancy Type

	Change since 2012	Barrington	Bristol	Warren	Jamestown	Little Compton	Middletown	Newport	Portsmouth	Tiverton
	Change in Total Vacant Units	117	614	103	44	210	204	258	-84	2
Change in Percent of Total Vacant Units	For rent	6%	-14%	-15%	8%	8%	23%	13%	-6%	5%
	Rented, not occupied	18%	4%	-4%	0%	0%	-7%	-5%	4%	0%
	For sale only	-15%	-13%	-8%	1%	-3%	1%	1%	19%	-11%
	Sold, not occupied	0%	-5%	5%	7%	0%	1%	5%	-3%	-5%
	For seasonal, recreational, or occasional use	-2%	-14%	12%	-30%	3%	-2%	-18%	1%	-10%
	For migrant workers	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Other vacant	-7%	42%	11%	13%	-8%	-15%	4%	-14%	21%

Source: (U.S. Census Bureau, 2012), Weston & Sampson

5.7 Notable Housing Supply Trends

Warren's housing stock has continued to grow, even as the region overall has produced few new units. Between 2012 and 2022, Warren's stock grew 12.1%, while the number of housing units in the region only grew 3.8%. Vacancies increased both across the region and in Warren, though the number of vacancies in Warren remains smaller than in the region overall.

Almost 60% of housing units in Warren are single-family homes, making up 59% of occupied housing units. At the same time, after Newport, Warren provides a large proportion of the region's multifamily housing. A large amount of Warren's housing is the familiar New England small multifamily housing that is common across former mill and industrial communities. Stick built around the turn of the century, this housing is often aging and can pose issues in terms of lead exposure, fire risk, and other issues if not properly maintained.

In addition, the existing housing has a mismatch with the aging of the population discussed in previous sections. Planners in Bristol, Barrington, and Warren reported that they are seeing older homeowners remain in their homes longer than they would like to because of a lack of available housing where they could move and stay in the community. Rather than move, homeowners are staying in homes that are larger than they need.

An aerial photograph of a suburban neighborhood. The image shows a dense collection of houses with varying roof colors (grey, brown, white) and styles. There are many green trees interspersed among the buildings. In the foreground, a large, light-colored roof is visible, featuring several dark, cylindrical HVAC units. A dark blue semi-transparent banner is overlaid on the bottom right of the image, containing the text '6 HOUSING MARKET CONDITIONS' in white. The number '6' is significantly larger than the text.

6 HOUSING MARKET CONDITIONS

6.0 HOUSING MARKET CONDITIONS

A community's housing market is deeply related to the number and types of households in a community and wider region. The availability of housing that meets changing household needs will determine housing prices and rents. As Warren's household sizes continue to shrink, more households will need housing. At the same time, home prices, interest rates, and rents help shape household formation and migration.

6.1 Regulatory Environment

Warren currently has a variety of land uses, residential densities, and housing types. These are somewhat reflected under the Town's current land use map, though many of the existing residences that were built before the introduction of zoning would not be permitted today. The total acreage under each zoning district is shown in Figure 6-1.

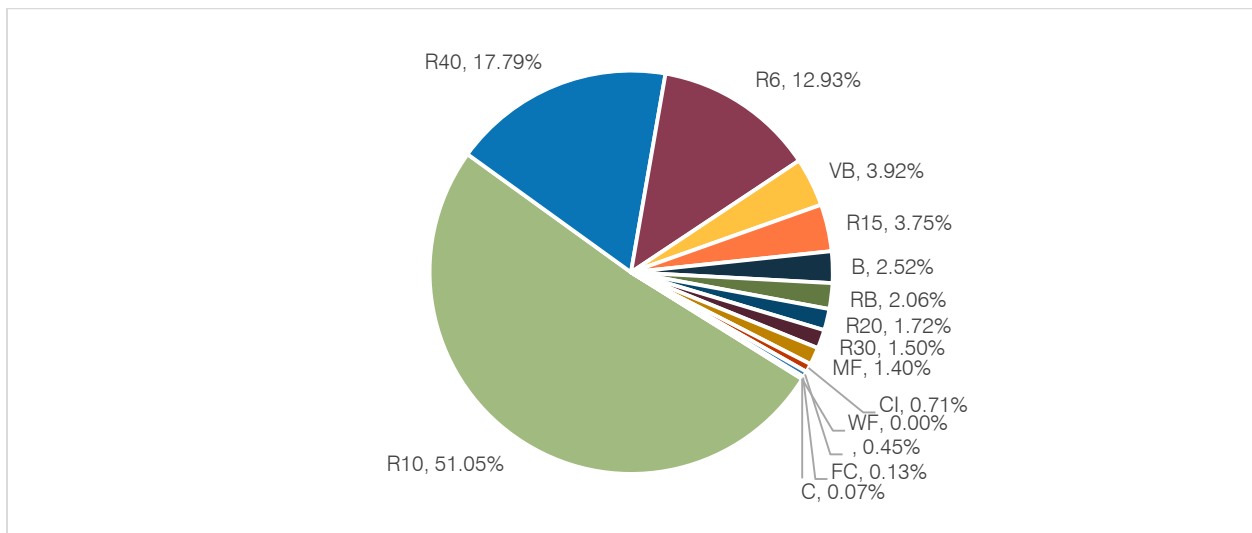


Figure 6-1: Percent of Land Area by Zoning District
Source: (Town of Warren, 2024)

A summary of housing uses by zoning district is shown in Table 6.1. Single-family dwelling units are permitted in all residential districts as of right, while two-family, multifamily, and apartment dwellings are permitted by special use permit only. Multifamily is only permitted in R10, R6, and Special District, and apartment complexes are only permitted in R6, Business, and Special District. Mixed-use residential is only permitted by special use permit in the Village Business District, Business District, Waterfront, and Special District. In-law apartments and detached accessory dwelling units are also only permitted by special use permits.

The Town's Land Use Strategy (as detailed in the Town's Draft Comprehensive Plan) includes efforts to introduce form-based zoning into the Metacom area, to encourage the redevelopment of the Metacom Avenue Corridor as a mixed-use corridor, with a shift in character from a commercial, auto-centric development to a more walkable, Town Center neighborhood (Town of Warren, 2023).

Table 6.1: Residential Uses and Zoning Permissions

Residential Use	Permitted As of Right	Permitted via Special Use Permit
Apartment Complex	None	R6, B, SD
Cluster development under article XVI	R40, R20, R10	None
Community residence	R40, R20, R15, R10, R6, VB, W	
Detached accessory family dwelling unit		R40
Household	R40, R20, R15, R10, R6, VB	SD
In-law apartment under article XXIV	None	R40, R20, R15, R10, R6, VB, B, W, M
Mixed use, residential	None	VB, B, W, SD
Multi-family dwelling	None	R6, B, SD
Renting of up to two rooms in a dwelling by a resident family		R40, R20, R15, R10, R6, VB, B, W
Single-family dwelling		R40, R20, R15, R10, R6, VB, W
Two-family dwelling	None	R20, R15, R6
Source: Warren Zoning Ordinance, 2023		

6.2 Home Prices

According to the most recent available residential sales data, the median sale prices of a single-family home in Warren has risen 128% in the last 10 years, rising from \$205,450 in 2012 to \$470,250 in 2022, as shown in Table 6.2.

. Other than Tiverton, in the other communities in the region home prices are even higher. Though Warren remains one of the more affordable communities to purchase a single-family home, the rise in interest rates in 2023 has put homes that were once affordable even more out of reach.

At the January 2024 Freddie Mac 30-year mortgage interest rate of 6.66%, a household would need to make \$157,658 a year to afford the median-priced single-family home in Warren if putting 5% down and not be cost-burdened (paying more than 30% of their income towards housing costs) (FreddieMac, 2024). In contrast, in March of 2021, a homeowner would have been able to purchase with a mortgage rate of 2.79% and only have needed an income of \$116,154 (\$135,247 in 2024 dollars) to purchase the same home. See Table 13.2: Income Needed for Median Home Sold for calculation details.

Table 6.2: Median Single Family Home Sale Prices 2012 and 2022 Comparison

	Barrington	Bristol	Warren	Jamestown	Little Compton	Middletown	Newport	Portsmouth	Tiverton
Single family, 2012	334,000	262,000	205,450	472,000	468,000	279,000	365,000	292,500	182,500
Single family, 2022	675,000	687,500	470,250	997,500	875,000	675,000	807,750	640,000	423,000
# Sales, 2012	241	134	65	72	43	117	175	158	138
# Sales 2022	241	172	82	70	43	118	164	239	184

Source: (Rhode Island Association of Realtors, Inc., 2012) (Rhode Island Association of Realtors, Inc., 2022)

Data from Rhode Island Living shows that condominium sales prices have fluctuated in Warren, while single-family home prices and multifamily prices have steadily increased. In nominal values, over the last 5 years median condominium prices were lowest in 2018, at \$180,250, and rose to \$395,000 in 2021 and \$275,000 in 2022. Prices reached a peak in 2021 and the market had the largest number of homes sold when interest rates were at their lowest.

Table 6.3: Nominal Median Sales Price in Thousands & Number of Sales

	2017		2018		2019		2020		2021		2022		2023	
	Price	#	Price	#	Price	#	Price	#	Price	#	Price	#	Price	#
Condo	\$210	13	\$180	28	\$401	15	\$213	19	\$395	19	\$275	25	\$490	20
SF	\$278	82	\$300	103	\$301	89	\$356	82	\$410	117	\$410	82	\$474	55
MF	\$241	19	\$235	25	\$286	22	\$327	17	\$380	39	\$461	19	\$460	13
Total		114		156		126		118		175		126		88

Source: (HousingWorks RI, 2024)

Even with previous years' prices adjusted for inflation, both condominium and single-family home prices were at their highest point in 2023 compared the previous six years, while multifamily home prices were at their highest in 2022, even adjusted for inflation, as shown in 6-2.

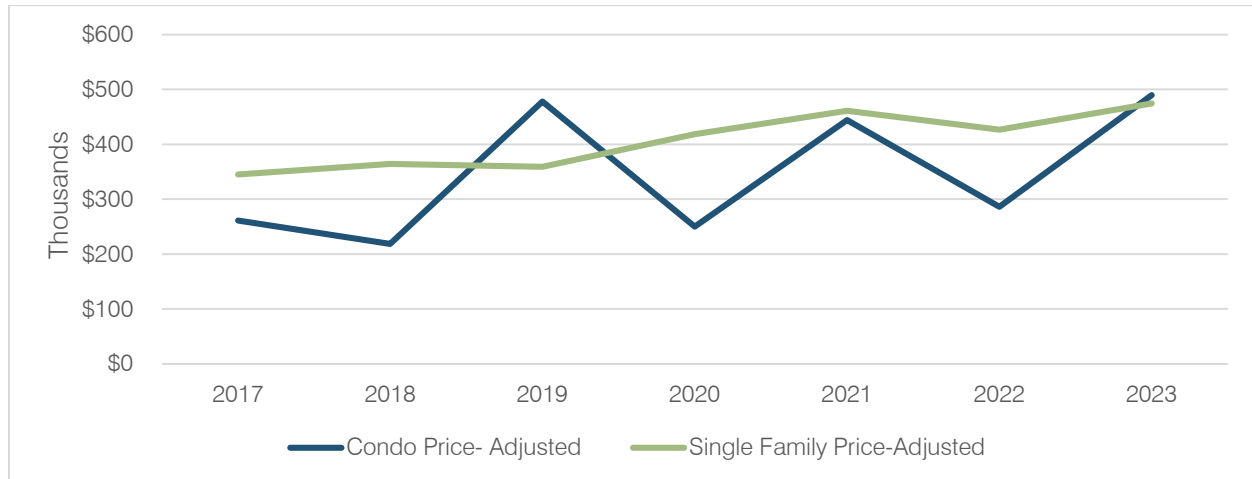


Figure 6-2: Median Sale Price, Inflation Adjusted
Source: (Rhode Island Association of Realtors, Inc., 2022)

Evaluating these home prices with the average interest rate per year shows that the price increases and interest rate changes have steadily pushed homeownership out of reach for single-family homes. Table 6.4 shows the affordability gap for the median-priced home per year, adjusted for inflation, and considering the average interest rate that year. Interest rates have pushed homeownership further out of reach for the median household. Condo prices have fluctuated, which may be due to the relatively smaller inventory.

Table 6.4: Median Home Price Affordability Gap

	2017	2018	2019	2020	2021	2022	2023
Condo Price-Adjusted	\$261,045	\$218,721	\$477,926	\$250,179	\$444,172	\$286,320	\$490,000
Single Family Price-Adjusted	\$345,512	\$364,030	\$358,742	\$418,535	\$461,039	\$426,825	\$474,500
Affordable Home Purchase Price	\$138,375	\$129,615	\$139,215	\$154,323	\$157,307	\$118,292	\$101,108
Interest Rate	3.99%	4.54%	3.94%	3.11%	2.96%	5.34%	6.81%
SF Gap	(\$207,137)	(\$234,415)	(\$219,528)	(\$264,211)	(\$303,732)	(\$308,532)	(\$373,392)
Condo Gap	(\$122,671)	(\$89,106)	(\$338,712)	(\$95,855)	(\$286,865)	(\$168,027)	(\$388,892)

Source: Rhode Island Living, Federal Reserve Bank of St. Louis, Weston & Sampson

Median condo and single-family home prices are adjusted to 2023 dollars using CPI. Prices are calculated using a 2023 Median Income of 81,575 and assume a 3.5% Downpayment, as well as a 1.75% upfront mortgage insurance premium, and use flat estimates for taxes and hazard insurance across years, but do not include the monthly cost of mortgage insurance. Affordable home purchase prices show a variation in affordability, largely due to interest rate changes.

6.3 Rental Prices

Rental data is less consistently reported than home sale data. While most home sales are recorded on the multiple listing service (MLS), rental data is available from several different sources that each have inherent limitations due to the frequency of data collection and type of properties surveyed.

Rental data is available from the U.S. Census Bureau's American Community Survey, but due to the small size of many Rhode Island cities and towns, accurate data at smaller geographies is only available as part of the estimates using 5 years of data. American Community Survey rent estimates also include subsidized or income-restricted properties, which can make median and average rents look lower than if the data was limited to market-rate properties.

Another source of rental data is CoStar. CoStar is a commercial database of multifamily properties with data access available for purchase, used by developers, investors, and researchers. Rhode Island Housing's annual rent survey sample is drawn from CoStar (RIHousing, 2022). CoStar mainly collects data on large and medium-sized, professionally managed apartment buildings, and has some, but not complete data on smaller multifamily properties. Because of this, the rental units that are most common in Warren--smaller multifamily and single-family rentals are not consistently represented in CoStar's data. For example, as shown in Table 6.5: Warren Rentals by Units in Building, 61% of Warren's rentals are in 4-unit or smaller buildings, which are less likely to be professionally managed and surveyed by CoStar.

Table 6.5: Warren Rentals by Units in Building			
	Total	Percent	Percent
1, detached	201	10%	61%
1, attached	101	5%	
2	496	24%	
3 or 4	449	22%	
5 to 9	276	13%	13%
10 to 19	270	13%	26%
20 to 49	96	5%	
50 or more	162	8%	
	2051	100%	100%
Source: (U.S. Census Bureau, 2022)			

Warren rental prices have also increased over the last 10 years, according to both available data sources, though neither may show the full picture of what renters are experiencing in Warren.

According to the CoStar data provided by Rhode Island Housing (shown in Figure 6-1), where a 1-bedroom apartment in 2012 cost an average of \$1,098, in 2022 a one-bedroom apartment cost an average of \$1,441, an increase of 31% (RIHousing). Two- and three-bedroom apartments saw similar increases, of 35 and 31% respectively.

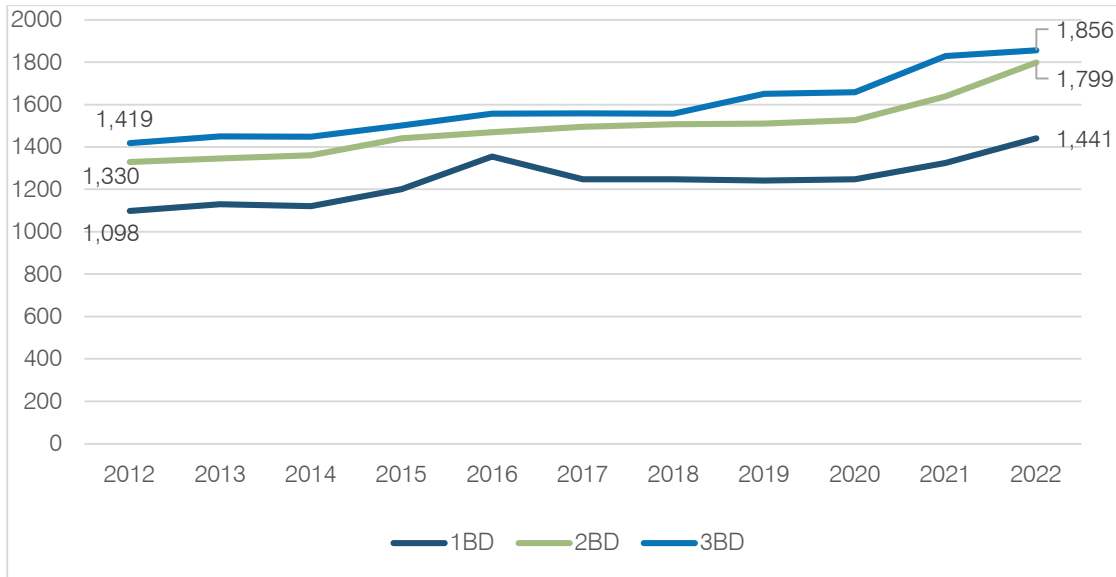


Figure 6-3: Warren Rental Rates
Source: (RIHousing, 2022)

According to American Community Survey data, shown in Table 6.6: Rental Rates 2017-2022, since 2017, rents have increased \$149 for a two-bedroom apartment in Warren, whereas in other communities, changes have varied. In Middletown, rents increased nearly \$300 a month, while in Bristol rents for a 2-bedroom apartment declined nearly \$300 a month Table 6.6: Rental Rates 2017-2022. Warren American Community Survey data shows similar increases, though the estimated rental rates are slightly lower, which is expected given the earlier start date of the 5-year American Community Survey and because American Community Survey data includes income-restricted properties with below-market rate rents (see Table 13.1: American Community Survey Median Rents for details).

	2022	2017	Change 2017 - 2022
Barrington	\$1,468	\$1,438	+ \$30
Bristol	\$1,206	\$1,511	- \$306
Jamestown	N/A	N/A	N/A
Little Compton	N/A	N/A	N/A
Middletown	\$1,977	\$1,695	+ \$282
Newport	\$1,769	\$1,780	- \$12
Portsmouth	\$1,723	\$1,912	- \$190
Tiverton	\$1,901	\$1,750	+ \$151
Warren	\$2,310	\$2,160	+ \$149

Source: (RIHousing, 2022)

A July 2024 search of Apartments.com during the study found 39 units for rent in Warren in June of 2024, with rents ranging from \$1,225 for a one-bedroom garden apartment up to \$4,585 for a five-bedroom unit at Tourister Mill (Apartments.com, 2024). All but the \$1,225 one-bedroom units were listed for \$1,800 or more. According to the map and images available on the website, available rentals were concentrated around Main Street, with a few others found off Metacom Avenue. Rentals ranged from large buildings like Tourister Mills, to garden style apartments as well as single family homes for rent.

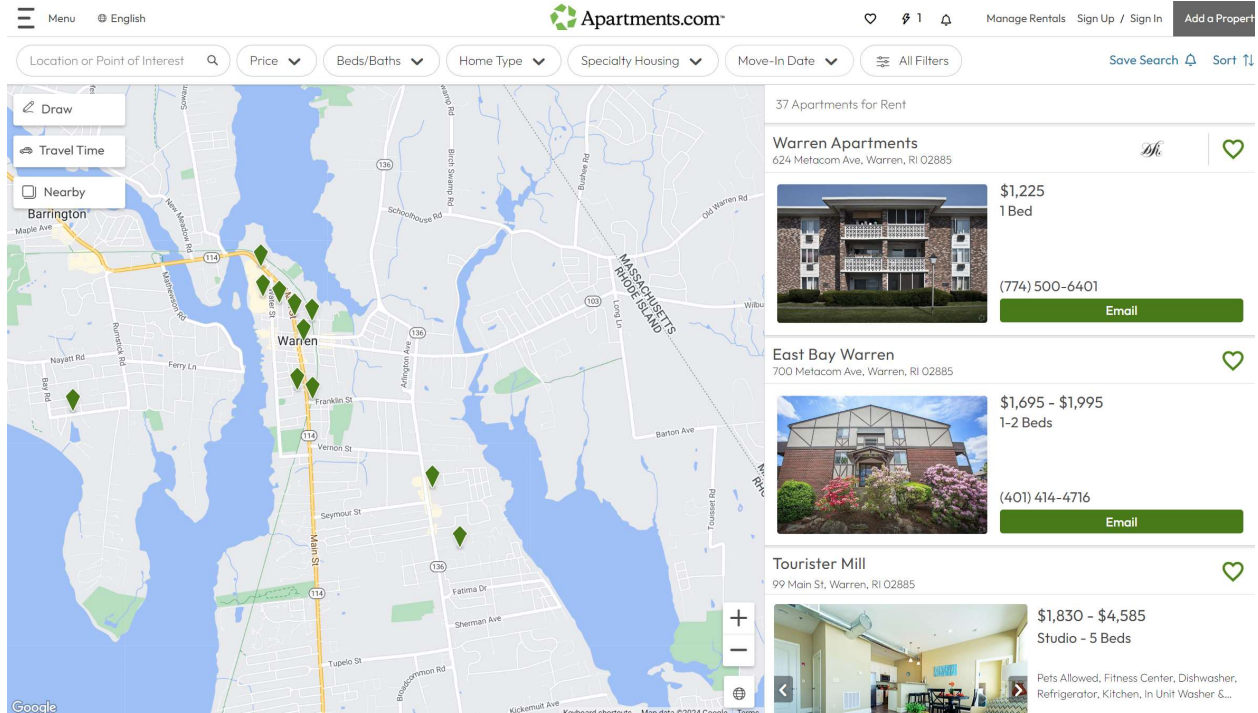


Figure 6-4: Apartments.com, July 2024

6.4 Development Trends

Housing development in the region has been largely focused on single-family residential construction, with a scattering of multifamily developments. Over the last 10 years, Warren has permitted 74 single-family homes, and 122 units in multifamily developers (100 of these 122 came from the Tourister Mills development in 2018), as shown in Table 6.7.

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Single-Family	10	7	6	8	7	6	13	7	6	4	
Multifamily					100				20	2	

Source: Warren Comprehensive Plan Draft, 2024

Across the region, there is far more widespread and consistent development of single-family homes. According to Census Bureau Building Permit Survey data, each of the communities in the study region has consistently permitted single-family homes, with Tiverton leading in production through 2022, followed by Barrington, Jamestown, and Bristol. BPS indicates minuscule production of two-

family homes in a few select communities, none in many, and zero three or four-family buildings constructed in the last 5 years as shown in Table 6.8.

Table 6.8: Number of Units Permitted by Number by Building Type 2019-2023

	2-Unit Structures	3-Unit Structures	4-Unit Structures	5+ Unit Structures
Barrington town	60	6	0	12
Bristol town	104	0	0	0
Jamestown town	114	0	0	0
Little Compton town	73	0	0	0
Middletown town	83	4	0	54
Newport	44	0	0	0
Portsmouth town	143	0	0	0
Tiverton town	145	2	0	0
Warren town	36	4	0	33
Grand Total	802	16	0	99
<i>Source: (U.S. Census Bureau, 2022)</i>				

6.5 Notable Housing Market Trends

Both Warren's rental prices and home prices have increased over the last 10 years. Warren's median home price has risen 128% over the last 10 years. While in 2012, the median home price hovered just over \$200,000, the 2022 median home price was nearly half a million dollars. While in 2012, a household making \$53,246.15 (\$68,687.54 in 2022 inflation-adjusted dollars) would have been able to purchase the median-priced home, in 2022 a family would need to make more than twice as much--\$157,658-- to afford the median-priced home in Warren.

Rental prices have also increased, though slower than the rise in home prices. In 2012, a household would have needed to make \$53,200 to afford the average priced 2-bedroom rental in Warren, which cost \$1,330, but by 2022 the price of that rental had increased to \$1,799, or affordable to a household making \$71,960 (\$68,628 in 2022 dollars).

An aerial photograph of a suburban neighborhood. The foreground shows a street intersection with a white car and a green truck. Surrounding the street are various houses, including a prominent white two-story house and a yellow house. The middle ground is filled with more houses and lush green trees. In the background, a large body of water, likely a lake or bay, is visible under a clear sky.

7

**INCOME RESTRICTED
HOUSING & PROGRAMS**

7.0 INCOME RESTRICTED HOUSING AND PROGRAMS

7.1.1 Low- and Moderate-Income Housing

Warren has 207 units that qualify as Low- and Moderate-income housing units including 160 families and 47 special needs (Rhode Island Housing, 2022). A summary of the total low- and moderate-income housing units, as well as their population served and income limits, are listed in Table 7.1: Warren Affordable Housing Units.

Table 7.1: Warren Affordable Housing Units		
Program	Number of LMI Units	Income Limit/Population
Federal and State Public Housing	156	80% AMI, 153 Elderly
Thresholds	20	Persons with mental illness
Group Home	25	Persons with special needs
Corliss Institute	6	Deaf persons
Total Units 2023	207	
Total Housing Units Census	5,370	
Current LMIH %	3.85%	
Source: Bourne, 2024, Resilient Warren, Comprehensive Community Plan for Adaptation, 2024		

Because Warren's Low- and Moderate-Income Housing percentage as of the first half of 2023 has been 3.85%, developers could submit comprehensive permits for developments that include 25% of the units as affordable. Amendments to state law during the 2024 legislative session gave communities the option to include housing secured by a federal rental assistance voucher in their LMI count, provided that a community confirms with the issuing authority that the voucher is in good standing. Rhode Island Housing has not yet issued guidance for the logistics of counting these units, but Warren has the potential to request up to 165 units, depending on the voucher status. This would add 3.1% to Warren's LMI percentage, bringing the Town's LMI percentage to 6.93%, much closer to the 10% threshold for comprehensive permits.

7.1.2 Public Housing Units

Warren Housing Authority is the largest provider of low and moderate-income housing in the Town. The majority of the housing authority's units are at Kickemuit Village, a 153-unit development, reserved for the elderly, built from 1975-1978 (Town of Warren, Rhode Island, 2004). For these units and for the voucher program discussed below, there is a preference for current Warren residents, as well as people working in Warren (Abruzzi, Read, & Durfee, 2024). Warren Housing Authority has 16 units under the HUD Section 8 project-based voucher program for several properties on Davis Street. Though the income limits for Federal Public Housing and state public housing is 80%, most residents in housing authority units are households with incomes at or below 30% of Area Median Income. Michael Abruzzi, Warren Housing Authority's Director, reported that 71% of households on the waitlist are seeking one-bedroom units (Abruzzi, Read, & Durfee, 2024).

7.1.3 Section 8 Vouchers

Warren's Housing Authority also administers 165 vouchers. All market rate units secured by a voucher are inspected and certified to be lead-free (Abruzzi, Read, & Durfee, 2024).

7.1.4 Group homes / Other assisted living

Warren accommodates residents with special needs in several different housing developments. The Corliss Institute provides housing in Warren at different homes on Main Street for deaf persons. (Guidestar, 203) The Thresholds program provides housing for people with serious and persistent mental illness in a 20-unit property (Bourne, 2024).

7.1.5 Low- and Moderate-Income Housing Production

Several projects that will be counted in the Town's unit count of low and moderate-income housing have been approved, and several others are going through the comprehensive permit review process. A summary of approved and projects pending Planning Board review are listed in Table 7.2. Many of these projects are utilizing comprehensive permits to build primarily market-rate housing, but with the minimum amount of permanently affordable housing required to utilize a comprehensive permit (25%). The one exception is the Penny Lane project, which is being developed by East Bay Community Development Corporation and is a 100% affordable low income housing tax credit project, which will be affordable to households making 60% of AMI or less, and includes three units reserved for households making less than 30% of AMI (LISC).

Pipeline Units	Tenure Type	Total Units	Number of LMI Units	Income Limit	LMI Percentage Addition
Approved					
Main Street/ & Norbert Street? 15 Unit	Rental	15	3	80% AMI	.06%
Penny Lane, 581 Childs Street	Rental	40	40	60% AMI	0.74%
Pending					
Settler's Green	Mixed	132	33	80% AMI	0.59%
75 Croade	Ownership	12	3		.06%
Total Pipeline and Pending Units					1.4752%

Source: Warren Planning Board Minutes, Annette Bourne, Draft Comprehensive Plan

7.2 Homeless Services

Rhode Island utilizes a coordinated entry system, managed by the Rhode Island Coalition to End Homelessness, to support Rhode Islanders who are currently homeless or who anticipate becoming homeless within two weeks. Coordinated entry is a nationally recognized process developed to ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs.

Some local services are also available through the East Bay Community Action Program, which operates a program out of its East Providence office. In addition, the East Bay Community Action Program manages the East Bay Heath Equity Zone, which includes community health workers who can support families or individuals in danger of losing their housing. Some services are available

through Warren's public schools, where there is a local homeless education liaison to serve as an advocate for homeless students and families and help them to navigate and coordinate with school staff, shelter workers, and service providers (Rhode Island Department of Education).

7.3 Housing Programs

7.3.1 Warren HEZ

The Warren Health Equity Zone (HEZ) is a place-based collaborative created to reduce and eliminate health disparities and barriers to wellness. The HEZ in Warren is a program of East Bay Community Action, which is a long running social services organization in the East Bay that provides a range of health and human services to children, youth, families, adults, and elders. Health Equity Zones (HEZs) are specific areas throughout the state of Rhode Island where collaboratives of community stakeholders, organizations, and residents have formed to address issues that are most important to them (Rhode Island's Health Equity Zone (HEZ) Initiative, n.d.). Each HEZ:

1. Conducts a needs assessment,
2. Identifies priorities, and
3. Implements a data-driven action plan to address barriers to health.

A core part of the East Bay HEZ's program structure is community needs assessment, which includes data analysis as well as hosting community conversations.

In Warren, the HEZ is organizing work groups around several different topics including a Health, Equity & Nutrition Work Group as well as a Safety & Climate Resilience Work Group. The Warren HEZ also has community health workers who assist residents in housing crisis or searching for new housing, and in its first year had a family navigator who assisted families with benefits navigation and supported trainings and skills-building workshops for caregivers, children, and local professionals. The community health workers can help residents with filling out applications for vouchers and have some funds available to provide emergency assistance (Abruzzi, Read, & Durfee, 2024). Oftentimes residents are connected to the HEZ community health workers through referrals from the library, the local schools or the food pantry.

One of the working groups to emerge as part of the HEZ is the Safety, Resilience and Climate Working Group. The Warren HEZ has begun building connections in the Market Street neighborhood and in 2022 held three sessions of a Climate Anxiety workshop to empower residents in their awareness of the issue. The HEZ has helped to raise awareness about the Town's CODE RED system and has also done door knocking in Market Street to ask how residents want to get involved in the group (Warren Health Equity Zone, 2024).

In summer 2024, the federal Department of Housing and Urban Development announced an award of \$3.8 million to the State of Rhode Island, which will go towards replicating an existing housing production pilot program in Washington and Bristol Counties (United States Department of Housing and Urban Development, 2024). Under the HEZ Housing Pilot program, each HEZ community will receive funding to contract with a local community developer and convene a stakeholder group that included resident leaders, municipalities/zoning officials, public housing authorities, home stabilization service providers, and local community-based organizations (Reed, 2024). Working

through the HEZ, the broader community is engaged frequently through listening sessions and workgroups.

7.3.2 *Weatherization Lead Abatement Program*

In addition to the Warren Health Equity Zone, the East Bay Community Action program runs a low-income home energy assistance program that helps offset energy costs, but also can support residents with its weatherization program to reduce energy costs. The weatherization program helps households increase the energy efficiency of their homes with activities like insulating walls, attics and basements as well as replacing inefficient heating systems and exchanging inefficient appliances for efficient ones (East Bay Community Action Program). Households who make below 60% of the State Median Income for their household size are eligible for the programs.

7.4 Funding Sources for Income Restricted Housing

Generally, rents that are affordable to households who make less than 80% and especially less than 50% of income, are not enough to support the cost of construction or long-term operations of affordable rental housing. For this reason, to create housing developments that are affordable for very low and extremely low-income renters, ongoing operating subsidies are often required, and they are often part of 100% affordable subsidized developments, as opposed to being a small proportion of market-rate projects. In contrast, at higher income levels, in some scenarios market-rate housing units can cross-subsidize permanently affordable units. This is often the case with inclusionary zoning developments or projects that are using comprehensive permits under the LMI Act without subsidy, where only 25% of the included units must be affordable—up to 80% AMI if rental and up to 120% AMI if homeownership. Though the creation of these units at these slightly higher income levels is indeed important, it does not necessarily address the needs of households who have lower incomes and may be experiencing more housing stress.

Rhode Island's major sources to create permanently affordable housing include Federal Low-Income Housing Tax Credits (4% and 9% credits), Federal HOME, Federal CDBG, and other federal sources. In addition, the State of Rhode Island provides funds through Rhode Island Housing's Development of Affordable Housing Fund, Middle Income Housing Fund, Site Acquisition Fund, and Affordable Housing Predevelopment Program (Pryor, 2023). In 2023, the state introduced as well as a newly created state Low Income Housing Tax Credit Program (Polsinelli, 2023).

In comparison to other states, funding for affordable housing in Rhode Island is far more limited. Because of how low-income housing tax credits are allocated, the state receives relatively few credits. The state's most recent Integrated Housing Report indicates that Rhode Island lags behind Massachusetts and Connecticut in terms of state investment in housing and affordable housing compared to other states (Rhode Island Integrated Housing Report, 2023). Massachusetts for example spends far more on both rental assistance as well as operating subsidies that can help close the gap to deepen the affordability levels at developments.

Local municipalities in Rhode Island can help support the creation of affordable housing through several regulatory and planning mechanisms, but also through providing funds for projects that are allocated through their municipal Affordable Housing Trust. Some additional ways that municipalities may raise funds for affordable housing creation in their communities include direct allocations from the Town's general fund, negotiated developer fees, fees from special bylaws or ordinances, but also may receive private donations of funds or land. (Massachusetts Housing Partnership, 2013)

An aerial photograph of a street intersection. On the right side of the intersection is a McDonald's restaurant with a large golden arches sign. Several cars are visible on the roads, and there are buildings and parking lots in the background.

8

WORKFORCE PROFILE

8.0 WORKFORCE PROFILE & LOCAL WORKFORCE CHARACTERISTICS

Warren is also the home to many local businesses, with concentrations of businesses in construction, transportation & warehousing, as well as professional and technical services, accommodation and food services, health care, and social assistance. According to the Quarterly Census of U.I. Covered Employment and Wages for 2022, Warren businesses employ an average of 3,760 workers (U.S. Census Bureau, 2022).

8.1 Major Industries

The largest industry in the region is accommodation and food services (18%), followed by healthcare and social assistance (12%), educational services (11%), professional services (10%) and retail trade (9%). 8-1 7-1 shows the proportion of jobs in each industry in Bristol and Newport Counties.

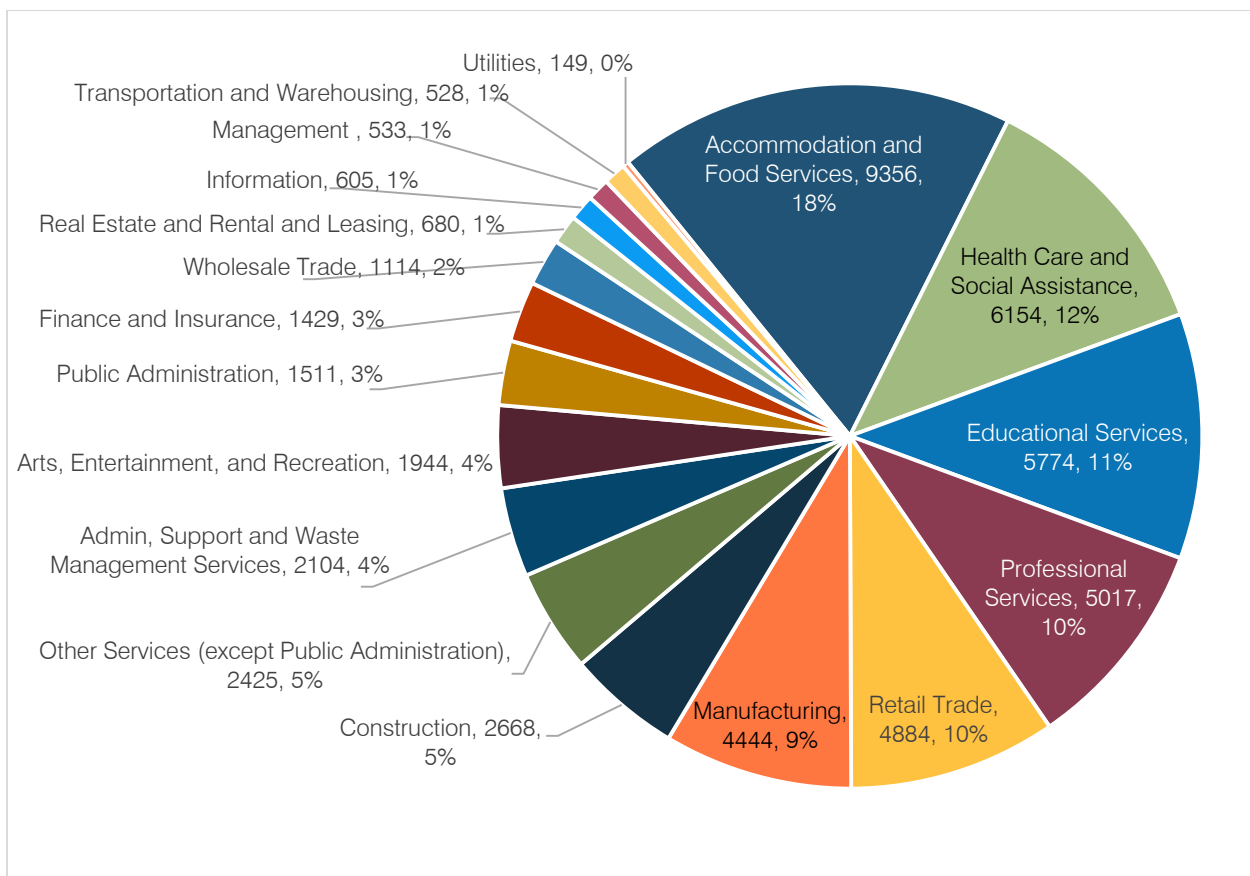


Figure 8-1: 2022 Employment by Sector, Bristol and Newport Counties
Source: (U.S. Census Bureau, 2022)

As shown in Table 8.1: Changes in Employment for Bristol and Newport Counties, 2002-2022, the economy in the region has seen major shifts in several sectors over the last 20 years, with large declines in employment in manufacturing and retail trade, but large growth in employment in professional services, accommodation and food services, waste management and remediation services, and public administration.

Table 8.1: Changes in Employment for Bristol and Newport Counties, 2002-2022

	2002	2012	2022	Change 2002- 2022
Agriculture, Forestry, Fishing and Hunting	280	210		-280
Mining, Quarrying, and Oil and Gas Extraction	46			-46
Utilities	128	136	149	21
Construction	2612	2210	2668	56
Manufacturing	6099	3976	4444	-1655
Wholesale Trade	1067	1067	1114	47
Retail Trade	5524	4692	4884	-640
Transportation and Warehousing	885	864	528	-357
Information	805	764	605	-200
Finance and Insurance	894	1132	1429	535
Real Estate and Rental and Leasing	516	722	680	164
Professional, Scientific, and Technical Services	3129	3262	5017	1888
Management of Companies and Enterprises	232	550	533	301
Administrative and Support and Waste Management and Remediation Services	1442	1290	2104	662
Educational Services	5546	7165	5774	228
Health Care and Social Assistance	6066	6376	6154	88
Arts, Entertainment, and Recreation	2031	1976	1944	-87
Accommodation and Food Services	7244	7704	9356	2112
Other Services (except Public Administration)	2208	2414	2425	217
Public Administration	836	1587	1511	675
Source: (U.S. Census Bureau, 2022)				

8.2 Wages by Industry

Wages among the sectors in the region vary widely and have had inconsistent rates of growth, as shown in 8-2: Wages by Sector in Rhode Island 2012-2022. For example, as seen in Table 8.1, within the Professional and Technical Services sector in Rhode Island, wages between 2012 and 2022 increased from \$65,244 to \$93,804 or 36%. In the largest, but lowest paid sector of Accommodations and Food Service, wages grew from \$17,532 to \$28,572 or 57%. Wages in manufacturing grew from an average of \$52,200 in 2012 to \$71,280 in 2022, or 27%.

Table 8.3: Consumer Price Index Inflation 2012-2022 shows how between 2012 and 2020 consumer prices grew rather steadily and slowly between 0.03% and 2.4% a year, but between 2020 and 2022, inflation has become a larger issue. Increases in consumer prices of 6.00% and 7.7% in 2021 and 2022 have taken away much of the buying power that workers had found in increased wages.

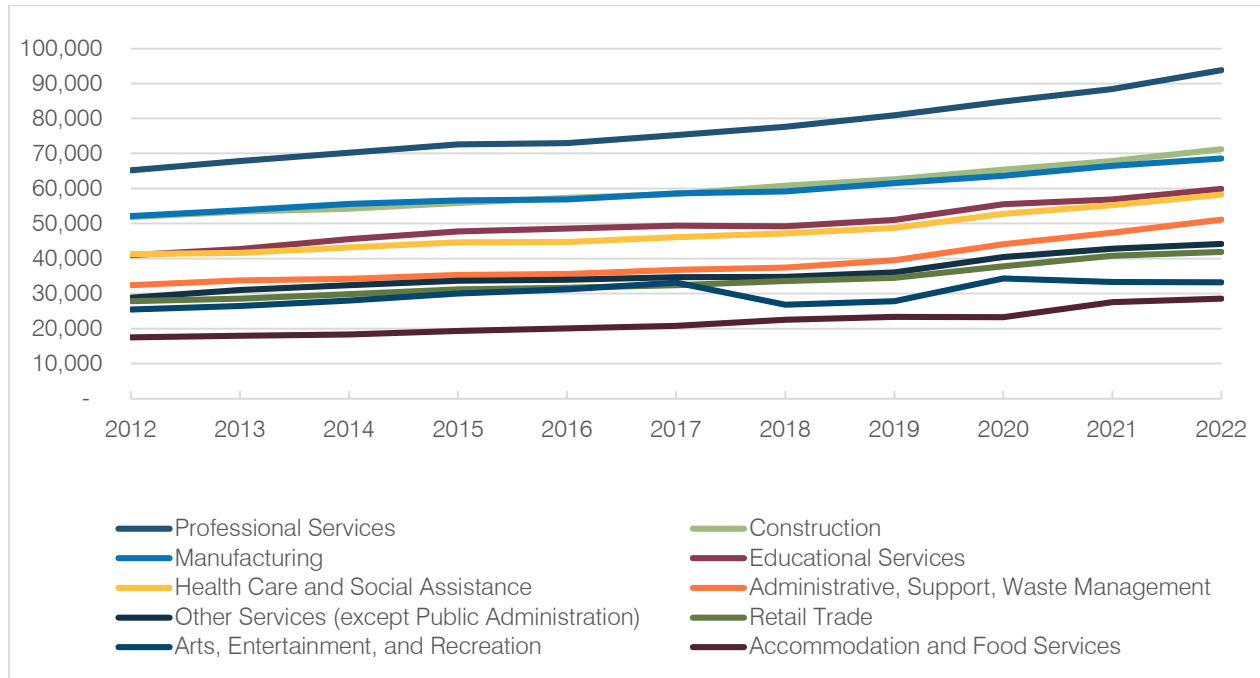


Figure 8-2: Wages by Sector in Rhode Island 2012-2022

Source: (U.S. Census Bureau, 2022)

Industry	2012	2022	Percentage Increase
Professional Services	65,244	93,804	36%
Construction	51,912	71,280	31%
Manufacturing	52,200	68,604	27%
Educational Services	40,992	59,976	39%
Health Care and Social Assistance	41,292	58,308	34%
Administrative, Support, Waste Management	32,400	51,216	46%
Other Services (except Public Administration)	28,896	44,184	48%
Retail Trade	27,900	41,928	46%
Arts, Entertainment, and Recreation	25,524	33,180	30%
Accommodation and Food Services	17,532	28,572	57%

Source: (U.S. Census Bureau, 2022)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
--	1.40%	1.50%	0.30%	1.50%	2.00%	2.40%	1.90%	1.20%	6.00%	7.70%

Source: (U.S. Bureau of Labor Statistics, 2022)

Warren's existing economy includes a range of manufacturing and technology companies, as well as medical and elder services. Warren's top employers are shown in Table 8.4.

Table 8.4: Major Employers in Warren

Jade Engineered Plastics	Jade Precision plastics manufacturing
TPI Composites	Composite materials/renewable energy manufacturing
Water rower	Manufacturer of rowing simulator
Magnetic Seal	Manufacturer of magnetically energized rotary seals for aerospace and high-precision applications
Pusterla (previously Taylor Box)	Manufacturer of packaging
ComSearch, Inc.	Technology-based services for insurance companies
Avtech	computer hardware and software developer and manufacturer
Aspects	Manufacturer of bird feeders
Blout Fine Foods	Food system business/seafood soups / distribution, market, and restaurant
Blout Boats	Designs and builds commercial steel and aluminum vessels
Grace Barker Health	Elderly services – nursing home, assisted living, rehab
Crestwood Nursing Home	Nursing services and rehabilitation center

Source: Warren Comprehensive Plan Draft, 2024

8.3 Job and Home Locations for Workers

According to the most recent available US Census Bureau's most recent Longitudinal Employer-Household Dynamics Statistics (LODES) dataset from 2021, 17% of Warren's workers live in Warren, while a large number (442) live in neighboring Bristol and several hundred commute from Providence and East Providence as shown in Table 8.5: Home for Workers with Primary Jobs in Warren (LEHD Origin-Destination Employment Statistics (2002-2021), 2021). Smaller but significant numbers commute to Warren from Fall River, Warwick, Cranston, Swansea, and Portsmouth. This table displays "primary jobs" which as defined within the LODES data are defined as the job that earned the individual the most money.

Table 8.5: Home for Workers with Primary Jobs in Warren (Primary Jobs)

	Count	Share
Warren Town (Bristol, RI)	559	16.7%
Bristol town (Bristol, RI)	442	13.2%
Providence city (Providence, RI)	297	8.9%
East Providence city (Providence, RI)	217	6.5%
Barrington town (Bristol, RI)	157	4.7%
Fall River city (Bristol, MA)	155	4.6%
Warwick city (Kent, RI)	124	3.7%
Cranston city (Providence, RI)	119	3.6%
Swansea town (Bristol, MA)	92	2.8%
Portsmouth town (Newport, RI)	67	2.0%
All Other Locations	1,113	33.3%

Source: (LEHD Origin-Destination Employment Statistics (2002-2021), 2021)

At the same time, Warren is the home for many workers who power industries throughout the region. Over seven hundred Warren residents are employed in Providence, followed by Warren, Bristol, East Providence and Warwick, as shown in Table 8.6.

Table 8.6: Where Workers are Employed Who Live in Warren (Primary jobs)		
	Count	Share
Warren town (Bristol, RI)	559	16.7%
Providence, RI	719	14.9%
Warren, RI	559	11.6%
Bristol, RI	547	11.3%
East Providence, RI	278	5.8%
Warwick, RI	234	4.9%
Middletown, RI	191	4.0%
Cranston, RI	176	3.7%
Fall River, MA	169	3.5%
Portsmouth, RI	160	3.3%
Barrington, RI	97	2.0%
Source: (LEHD Origin-Destination Employment Statistics (2002-2021), 2021)		

8.4 Regional Workforce Projections

As Warren looks towards the future, the town is pursuing heritage and marine-related tourism as economic development strategies. This aligns with larger trends within Newport and Bristol County, where the region aims to grow its economy based on the “Blue Economy,” manufacturing, marine trades, defense, and tourism.

According to an analysis by the Fourth Economy for the Greater Newport Chamber of Commerce, though the region will see a projected 10,000 job openings due to worker retirements, most retirees will stay in the region. In recent years 98% of retirees have remained in the region, which aligns with national trends. Because these workers are leaving their jobs but not moving out of the region, workers to fill the corresponding job vacancies will most likely need to find housing outside of the region. In addition, Bristol and Newport counties are projected to have a 15.6% increase in jobs over the next 10 years (Greater Newport Chamber of Commerce and Connect Greater Newport, 2023).

These jobs may be hard to fill, given the scarcity of available housing options for potential workers, and recent commuting trends. Across the region 47% of workers commute into Bristol and Newport County for their primary jobs, which is an increase of 34% from 2002, meaning 6,000 additional workers are community into the region from elsewhere. Over a thousand workers are coming from Fall River, Warwick, Providence East Providence, and Cranston respectively, while more than 400 come from Pawtucket and New Bedford (Greater Newport Chamber of Commerce and Connect Greater Newport, 2023).

According to the Fourth Economy reports models, the region needs at least 9,000 new housing units to house workers within the region, and at least 6,000 new housing units if current commuting trends continue. Workforce growth will be concentrated in jobs with annual wages of \$75,000-99,000, which requires a supply of purchasable units priced under \$400,000 and rents less than \$1,249.

8.5 Workforce Profile/Takeaways

Wage growth that has not kept pace with housing prices, shrinking household sizes, job openings from retirement as well as growth in new positions while retirees are choosing to stay in the community are all trends combined to create a worker-housing crisis in the region. In Warren, while the median home price has increased 128%, incomes and wages have not kept up. The median income in Warren only increased 49% since 2012, from \$54,609 to \$81,575. Average wages in the region rose 27-57%, but even those increased wages are often far below what is required to afford housing without being cost burdened. This is the case in the accommodations sector where in 2012 the average wage was \$17,352, in 2022 the average wage was \$28,572. Even with a 57% increase someone making \$28,572 would need to find rental housing that costs less than \$714 per month to not be cost-burdened. In the next largest sector of employment, healthcare, and social assistance, the average employee (making \$58,308) could afford a rent of \$1,500 a month but could only afford a median home price of \$138,487. In the highest paid sector, professional service, average wages of \$93,804 would allow that person to afford a rent of \$2,350 without being cost-burdened, but still put the median home price far out of reach, because they could only afford a house that cost \$291,133.

Since 2002, the region has seen more and more workers forced to commute from communities outside the region, increasing the amount of time spent in the car and on the region's roads, generating traffic and exhaust. Wages in the region's growth industries require modestly priced housing, at the same time housing prices have risen dramatically. Warren must identify ways to create both market rate and permanently affordable housing that meets its growing workforce's needs

An aerial photograph of a suburban neighborhood. In the foreground, there are several houses with grey roofs and green lawns. A large, leafy tree stands prominently in the center. To the right, a paved area with a red and green sports field is visible. A winding river flows through the middle ground, bordered by dense green trees. In the background, more houses and a distant shoreline are visible under a clear sky.

9

OTHER NOTABLE TRENDS

9.0 OTHER NOTABLE TRENDS

9.1 Historic Preservation

Warren's historic waterfront, open spaces, and farms are key defining spaces for the Town's character. Warren has had an active historic preservation community, which has identified a vast number of historic resources, especially along its historic waterfront. Only one individual property is listed on the national register, and the town's Waterfront Historic District is also listed as a national register historic district. A goal of Warren's Comprehensive Plan is to become a Certified Local Government, which will allow the Town to access Certified Local Government funds at the state level. According to a 2016 analysis of National Register-listed or eligible properties by the Rhode Island Historical Preservation and Heritage Commission (RIHPHC) Warren has the third highest number of historic resources located in flood zones of the analyzed communities, with 223 resources at risk (Youngken Associates, 2015).

Warren's Comprehensive Plan includes historic resources policies and actions related to potential actions that will complement their housing strategies include the following actions (Town of Warren, 2023).

- Establish guidelines and assist owners of historic buildings with floodproofing or elevation
- Educating property owners about financial incentives for adaptive reuse of historic structures
- Setting up a revolving loan fund, possibly utilizing TIF funds from Metacom Avenue
- Exploring the establishment of a real estate transfer tax to fund local preservation work that also creates affordable housing
- Possibly adopt form-based code in the Waterfront Historic District, after it has been implemented along Metacom Avenue
- Enroll in the FEMA-sponsored Community Rating System program (An action recommended by RIHPHC's analysis, which would reduce insurance rates on both historic and non-historic properties in the coastal flood zone.)

9.2 Insurance Rates

Home insurance costs are also contributing to increased housing cost burdens for Warren homeowners and are projected to increase in the future. Insurance costs are also increasing for operators of multifamily housing and will factor into increased operating costs for property owners.

According to analysis by the New York Times, the average insurance cost in Bristol County was \$2,761, making up .5% of home value, but increasing 12.6% since 2020. Neighboring Newport County had an average insurance cost of \$2,591 representing 0.4% of home value, but a 23.6% increase since 2020. (Rojanasakul & Flavelle, 2024) These increases have outpaced inflation, which only rose 19% over the same period. In Rhode Island overall, average premiums have risen by \$484 since 2020. These prices are 76% and 64% more than other counties with the same level of risk nationally (though these may be partially attributable to home values that are higher than the national average).

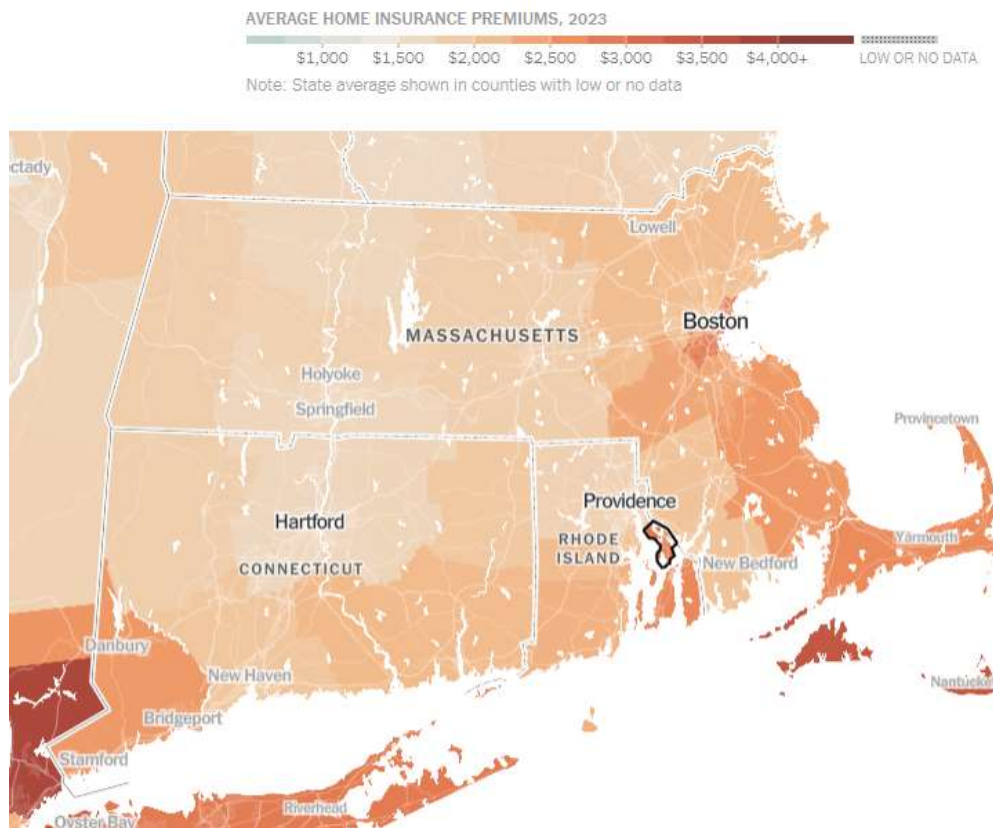


Figure 9-1: Average Home Insurance Premiums in Rhode Island and New England, 2023
Source: (Rojanasakul & Flavelle, 2024)

9.3 Special Considerations for Market to Metacom

Warren's Market to Metacom Economic Development and Adaptation Plan centers on managed retreat, which involves over 800 residents and 541 households needing to relocate over the next 75 years, which is roughly of 7% of the 2020 population and 16% of today's households.¹ In addition, Weston and Sampson's analysis reveals that retreat in the Market Street area will result in a loss of 21% of the Town's acreage that is currently used for 2-5 unit multifamily housing and 34% of the acreage currently used for apartments. As discussed in earlier sections, the vision for the plan is that the Town will spur growth along Metacom Avenue to create a comparable number of housing units that would be lost due to buyouts. Conceptual plans estimated that the Town can create 520 new units of housing along the corridor, with 452 multifamily units and 68 single-family units.

¹ Utilizing 2020 Decennial Census population counts and 2018-2022 5 Year ACS estimates for the number of households.

Table 9.1: Market to Metacom Phasing

	Phase I	Phase II	Phase III	Phase IV	Total
Properties	58	75	113	137	383
Buildings	31	65	92	118	306
Housing Units Lost	57	121	162	201	541
Residents Displaced	86	182	243	302	813

Source: Market to Metacom: Economic Development and Adaptation Plan (2021)

Applying the ratios found in the 2020 census, if current trends continue, a large proportion of households displaced would be renter households—the census tract block groups overlapping the Market Street project area designated for retreat are made up of 71% renter households as of the 2020 census, meaning that 384 of the households displaced from the areas housing units would be renter households. This is a crucial detail as the town potentially moves forward with voluntary buyouts, which would involve buyouts for the owners and landlords of many of these rental properties, as well as 157 resident owner households.²

Potential federal funding sources the Town might seek out to fund buyouts are summarized in Table 9.2: Potential Buyout Funding Sources.

Table 9.2: Potential Buyout Funding Sources

Agency	Program	PPD Required?	Eligible Activities	Cost- Sharing
FEMA	HMGP	Yes	Long-term hazard mitigation planning and projects	
FEMA	HMA	No	Property acquisition, structure demolition or relocation & other mitigation activities	
FEMA	BRIC	No	Mitigation planning and projects, including buyouts	
HUD	CDBG-DR	Yes	Various	None
HUD	CDBG-MIT (Now CDBG-DR mitigation set aside)	Yes	Strategic and high-impact activities to mitigate disaster risks and reduce future losses	None, but often used to meet 25% contribution required for FEMA

Source: Peterson, et al., HUD (Congressional Research Service)

² It should be noted that it is unclear whether Fuss & O'Neill's estimates are for occupied or all housing units. For these estimates we have applied tenure ratios to the total housing units lost metric to estimate the number of households by tenure, which may result in slightly higher estimates of the number of affected households, given that some housing units may be unoccupied and thus it is not a 1-1 ratio for the number of housing units and the number of households.

The Town may also be eligible for other, less commonly used funding sources for buyouts, including (Peterson, et al., 2020), (Congressional Research Service) :

- USDA Natural Resources Conservation Resources, Emergency Watershed Protection Program, 1996 Floodplain Easement
- NFIP Increased Cost of Compliance Coverage
- FEMA NFIP Repetitive Flood Claims Grant Program³
- FEMA Safeguarding Tomorrow Revolving Loan Fund

Homeowners will be eligible to be “bought out” according to prices related to an appraisal of their home. In most programs, homeowners can dispute the appraisal, which can increase the completion time for buyouts (Pew Charitable Trusts, 2022). Historically FEMA programs have received criticism for their lack of support or education for low-income people involved in the buyout process, and a lack of analysis or attention to whether those who receive buyouts can find homes in safer, adequate housing (Siders, 2018). Both issues are important to consider in crafting a program in Warren. High interest rates and a lack of supply may mean that homeowners struggle to find comparable housing units within Warren, and the tight rental market, with few vacancies, has the potential to impede renters’ ability to find affordable rentals in Warren near the amenities they need for daily living. This is important, especially given that a significant proportion of the population does not have access to a vehicle in Census Tract 305—one-fifth of the population or 21%. In tract 306, among workers above the age of 16, 71% drove to work, while 8% utilized public transportation and 3% walked. This means that for continuity of daily life, these residents may need access to the bus routes and walkable amenities that are sustaining their daily living today.

If buyouts are funded utilizing HMA funding through HMA, BRIC or HMGP or CDBG, they will be subject to the Uniform Relocation Assistance and Real Property Acquisition Policies act of 1979 (URA). This act provides relocation assistance for displaced persons who are temporarily or permanently displaced because of a federally funded project. Property owners are not eligible for the same assistance (though would receive payment for the decided value of their home) because the buyout programs are voluntary (United States Federal Emergency Management Agency, 2023). HUD’s CDBG program also includes HUD-specific requirements to adhere to the URA. These include requirements that projects include support for tenant relocation—tenants affected by the buyout of their rental property are required to receive funds to pay for a comparable living arrangement (United States Department of Housing and Urban Development, 2013).

Typically, buyout programs do not fund case management or housing counseling, so this should be an important focus for the Town of Warren, especially given the concentration of renters around potential buyouts (Siders, 2018). Renters face particular challenges in buyout programs because the programs are structured towards homeowners, but do not necessarily address the challenges renters face—in finding affordable housing in low-risk areas, and navigating finding new housing related to a buyout they did not decide to accept (Freudenberg, Calvin, Tolkoﬀ, & Bradley, 2016).

³ As of February 2022, The National Flood Insurance program documented 9 repetitive loss properties in Warren (Town of Warren, Rhode Island, 2022).

Comprehensive buyout programs that the Town of Warren, as well as the region and Ocean State, may consider modeling their efforts on include New Jersey's Blue Acres Program, Charlotte Mecklenburg Storm Water Services, and the cities of Cedar Rapids, Iowa, and Austin, Texas. A summary of program dates, features, administration, and number of properties is in Table 9.3.

Table 9.3: Comparable Buyout Programs					
Program	Program Start and End Year	Administered by	Number of Properties	Funding Sources/Partners	Notable Program Features
Blue Acres	1995-Present	State	1,100	FEMA, HUD, NJ Corporate Business Tax	
Charlotte-Mecklenburg Storm Water Services	1997-Present	Regional Utility	450 properties as of 2020	Stormwater Fees FEMA Grants State Stormwater mitigation grants Local Funds	The program also helped bring a 35% reduction in flood insurance via CRS program Program included specific outreach to low-income communities
Cedar Rapids	2008-2014	City Government	1,356	FEMA Funds, CDBG, Local option sales tax	City hired third-party administrator to provide a case manager
Onion Creek	1998-Present	City Government	129 properties	City Funds, US Army Core of Engineers	
Source: Illinois Answers Project, New Jersey Department of Community Affairs, NC Resiliency Exchange, FEMA, Urban Land Institute					

Blue Acres Program

New Jersey's Blue Acres program has been active since 1995 and is one of the largest managed retreat programs operating at a scale. The program is administered by the state through New Jersey's Department of Environmental Protection's Green Acres Program/ Bureau of State Land Acquisitions. The program works with local governments to identify target flood-prone areas and once local governments support proposed buyouts, Blue Acres works with residents, both renters and owners, as well as landlords.

Notable features of the Blue Acres program are accessible staff with flexible schedules that accommodate property owners' schedules. Blue Acres Staff meet on weekends and Saturdays. Part of the success of New Jersey's Blue Acres program has been due to the program's state funding. This funding allows the program to be nimbler than if it were to rely solely on federal funding. According to an analysis by the National Resources Defense Council, FEMA-funded buyouts take a median of more than five years (Weber & Moore, 2019), whereas Blue Acres typically aims for 6 months to a year (Stewart, 2024). The Blue Acres program is funded through federal support allotments as well as funding from New Jersey's corporate business tax. Funding from the corporate business tax varies but in 2023 was \$10 million. The program also assigns residents a case manager

who supports residents with wraparound services. These case managers are state staff of the Office of Climate Resilience, which has a staff of 19. These staff support buyouts conducted through the Blue Acres program and can support a wide range of residents' housing needs—including support through the closing process, supporting homeowners who are underwater on their mortgages, assisting with housing search and with moving (Stewart, 2024).

In October of 2023, New Jersey launched a program called the Smart Move program, which seeks to provide affordable single-family ownership housing outside of the 500-year floodplain for homeowners who are bought out through the Blue Acres program (first-time buyers from the public are also eligible to apply). The state is providing \$15 million per project to support the acquisition, infrastructure, or soft costs. Upon development completion, homebuyers will be eligible for assistance for up to 20% of the purchase price for low and moderate-income (< 80% AMI) households and up to 10% of the purchase price for "urgent need" households (80-120% AMI) (New Jersey Department of Community Affairs).

Charlotte Mecklenburg Floodplain Buyout Program

In response to repetitive losses in the 1980s and 1990s as well as the impacts of Hurricane Danny, local governments around Charlotte formed a merged city-county stormwater utility called Charlotte-Mecklenburg Storm Water Services. The utility launched a floodplain buyout program in 1999 that is funded through the utility's stormwater fee, as well as FEMA funds and local and state funds. The program has purchased over 450 properties and has earned communities in the region a class 3 designation under the CRS program. This reduces flood insurance premiums by 35%. In addition, the program includes specific outreach to low-income communities (NC Resilience Exchange).

Onion Creek, Austin

The city of Austin, Texas implemented property buyouts along Onion Creek, an area of historical flooding. The program had multiple phases, including an initial project with buyouts funded by the Army Corps of Engineers, and a later project funded in two phases by the City of Austin itself (Federal Emergency Management Agency, 2021). Under the City of Austin's program owners, renters and landlords each could receive relocation benefits (City of Austin Watershed Protection Department, 2018).

Table 9.4: Onion Creek Relocation Benefits

Owner	Renter or Owner	Landlord
Difference between comparable replacement home and purchase price of buyout home	Difference between replacement rental and current rental rate x 42 months	Up to \$25,000 for re-establishing their business and \$3,500 for searching

Source: (City of Austin Watershed Protection Department, 2018)

Cedar Rapids

In response to floods in Cedar Rapids in 2008, the city developed a redevelopment plan for affected areas, which included designs for an urban greenway along the river that offers flood protection. Later, the city established a voluntary buyout program utilizing HUD CDBG funds to offer buyouts for 1,356 homeowners. The city worked with the state and HUD to create an interim mortgage assistance program to help homeowners afford new mortgages after relocating (Urban Land

Institute). This mortgage assistance program was called the ROOTS Homeownership Initiative and provided a downpayment incentive of 25 percent to qualified buyers who purchased a new home in a core neighborhood of the city (Smith, 2014).

An aerial photograph of a suburban neighborhood. In the foreground, there are several houses with grey roofs and green lawns. A large, dark green tree stands prominently in the center. To the right, a paved area with a red and green sports field is visible. A river or lake flows through the middle ground, surrounded by dense green trees. In the background, more houses and a line of trees are visible under a clear sky.

10

**CONCLUSIONS ON
EXISTING CONDITIONS**

10.0 CONCLUSIONS ON EXISTING CONDITIONS

In conclusion, as Warren plans for how the Town will evolve and meet its residents' and workers' housing needs, the Town must reckon with several intersecting forces. The region is poised to grow, and Warren, along with other communities is looking to encourage business development in tourism, manufacturing, and the Blue Economy, in industries that could bring to workers to the area. At the same time, both the workforce and the general population are aging, but many retirees will stay in the area, but a lack of housing options means their housing units will not turn over to be sold or re-rented. Household sizes overall are getting smaller, meaning that more households are competing for existing housing units, at the same time housing units will be lost across the region due to Sea Level Rise. Warren is aiming to get ahead of these climate trends with its Market to Metacom plan,

Although nearly half of Warren's overall households make less than 80% of Area Median Income, the Town only has 3.5% of housing that is permanently affordable and qualifies as LMI housing. Homeowners are facing rising insurance costs, while rental vacancies have decreased. Just over 40% of Warren renters are cost-burdened, and just under 20% of owner households—meaning that a third of Warren households are paying more than 30% of their income for housing.

The potential new workers in Warren's evolving economy may not be able to compete as home prices have risen, followed by interest rates. Existing residents in the area that is planned for retreat may need assistance in a tight housing market, especially one where residents' current location provides them with access to amenities within walking distance as well as bus service. Warren's peer communities also have tightening housing markets, and direct transportation connections are not guaranteed. Without significant housing production, both affordable and market rate, new workers, relocating residents and smaller new households may struggle to find housing they hope to find in Warren.

An aerial photograph of a suburban neighborhood. In the center, a large white two-story house with a grey roof and red shutters stands out. To its left is a smaller white house with a brown roof. Further left, a grey house is partially visible. The area is surrounded by lush green trees. In the top left, a playground with slides and climbing equipment is visible. To the right, a large asphalt parking lot with several empty spaces is shown. A road with yellow double lines runs horizontally across the middle of the image. A utility pole with two light globes is positioned near the road. In the bottom right, another house with a dark roof is partially visible. The overall scene depicts a typical residential area with a mix of housing styles and greenery.

11

**CURRENT & FUTURE
HOUSING TOOLKIT**

11.0 CURRENT & FUTURE HOUSING TOOLKIT

As Warren looks towards the future, there are a range of potential tools the Town can use to craft a comprehensive strategy to ensure stable and affordable housing for all its residents and workers.

11.1 Local Actions for Housing Production

11.1.1 Zoning Reform

Warren's existing zoning is a Euclidean (use and dimensional-based) zoning system with a variety of residential, industrial, and commercial districts. Its residential districts have a wide range of permitted residential densities, but as discussed in Section 6.1, some of the most densely zoned residential areas are in the Market Street area. As part of its comprehensive plan update, the Town is proposing changes to its zoning that would adopt Form Based Zoning along Metacom Avenue, shifting from existing use and dimensional based zoning, to accommodate growth in a way that is more predictable and generates a high-quality public realm. The proposed form-based zoning would permit and incentivize higher-density mixed-use development and affordable housing units, which is key to ensuring Warren does not have a net loss of housing units as it undertakes voluntary managed retreat efforts in the Market Street neighborhood. Form based code will allow Warren to accommodate a potential 538 new housing units according to buildout analysis, while over 500 units are at risk of being bought out or lost to sea level rise by 2100. The Town hopes that streamlined and more dense zoning along the Metacom Corridor will alleviate development pressure on the historic waterfront.

The Town also will continue to work through the zoning required by 2023 changes to zoning and subdivision enabling legislation by the Rhode Island Legislature. The Town of Barrington reported that they are testing out zero lot lines as part of zoning reforms.

11.1.2 Tax Incentives (TIF Financing)

Warren's Housing Production Plan, as well as its Comprehensive Plan include actions to establish the Metacom Avenue Corridor as a Special Revitalization District. This will enable the town to utilize Tax Increment Financing (TIF) to support the development. TIF is a tool that municipalities can use to leverage future tax revenue to support economic development.

11.1.3 Property Tax Rate

As Warren seeks to spur multifamily housing on Metacom Avenue, the town may consider adopting a separate tax rate on apartment buildings and small multifamily apartments, as taxing these types of properties with commercial property tax rates can increase costs of ownership and discourage production of these types of properties (Rhode Island Public Expenditure Council, 2024).

11.1.4 Collaborate with Nonprofit Developers on Affordable New Construction

Collaborating with nonprofit developers can help the Town of Warren shape the design and program of potential affordable housing projects in the community. Planners in Barrington reported that they

are working collaboratively with nonprofit housing developers on new construction projects that use comprehensive permits.

Collaborating with nonprofit housing developers (and other mission-driven developers) can help the Town to reach its affordable housing goals faster because projects that include higher than the minimum required affordable housing percentages (25%) will contribute more units to its Low- and Moderate-Income count, than majority market-rate projects. Majority-market rate projects that utilize comprehensive permits are required to only have 25% of units affordable, with income limits of 80% for rental units and 120% AMI for ownership units. By working collaboratively, Warren may be able to encourage comprehensive permit applications that are more aligned with needs in Warren, which includes below 80% AMI ownership units, as well as rental units at 50% and 30% of AMI.

The Town of Barrington is working collaboratively with developers on comprehensive permits. The Town also invested to purchase land that was formerly a Carmelite Monastery and is now in the process of developing a pocket neighborhood of 12 cottage-style homes that are age-restricted, five of which will qualify as Low and Moderate Income Housing (Abruzzi, Read, & Durfee, 2024).

11.1.5 Promote Adaptive Reuse for Affordable Housing

One of the goals of the Town's Comprehensive Plan is to promote the adaptive reuse of existing buildings to create affordable housing. The Town has identified the resources of the Affordable Housing Trust as possibly contributing to this initiative and it is also possible that this type of project may qualify for the State's Site Acquisition Fund. Depending on potential project size and historic nature of the property, adaptive reuse for affordable housing may also be eligible for Low Income Housing Tax Credits, Federal Historic Tax Credits or State Historic Tax Credits. The Town may pursue National Register designation for these properties to enable the use of historic tax credits for such projects.

11.1.6 Use Town Resources to Meet Affordable Housing Need

The inclusion of town resources in potential affordable housing developments can help potential projects fill budget gaps and become more competitive for limited state resources. The Town will explore ways to use its own resources to help meet affordable housing needs in Warren. Warren has an existing affordable housing trust and could potentially raise additional funds through local measures including from the Town budget, licensing fees or other vehicles.

Warren's Town Staff will aim to continue to articulate the need for affordable housing Townwide. The Town is mindful that timely use of resources is important, as other communities have seen funds once allocated rerouted to fund other priorities. Barrington had reserved \$500,000 from its general fund to fund its affordable housing trust in 2021, but this spring those funds were reallocated for athletic field improvements (Town of Barrington, 2024).

11.1.7 Public Land

Municipalities can also support (and shape) the development of affordable housing through the disposition of publicly owned land and buildings for reuse for affordable housing. In addition to the catalog of privately owned parcels identified by Town, Warren will explore adding potential municipally owned properties that might be reused for affordable housing to its list of potential sites.

An image of publicly (Federal, State and locally) owned parcels in the region mapped by the Lincoln Institute of Land Policy is pictured in 11-1 (Center for Geospatial Solutions, Lincoln Institute of Land Policy, 2024).

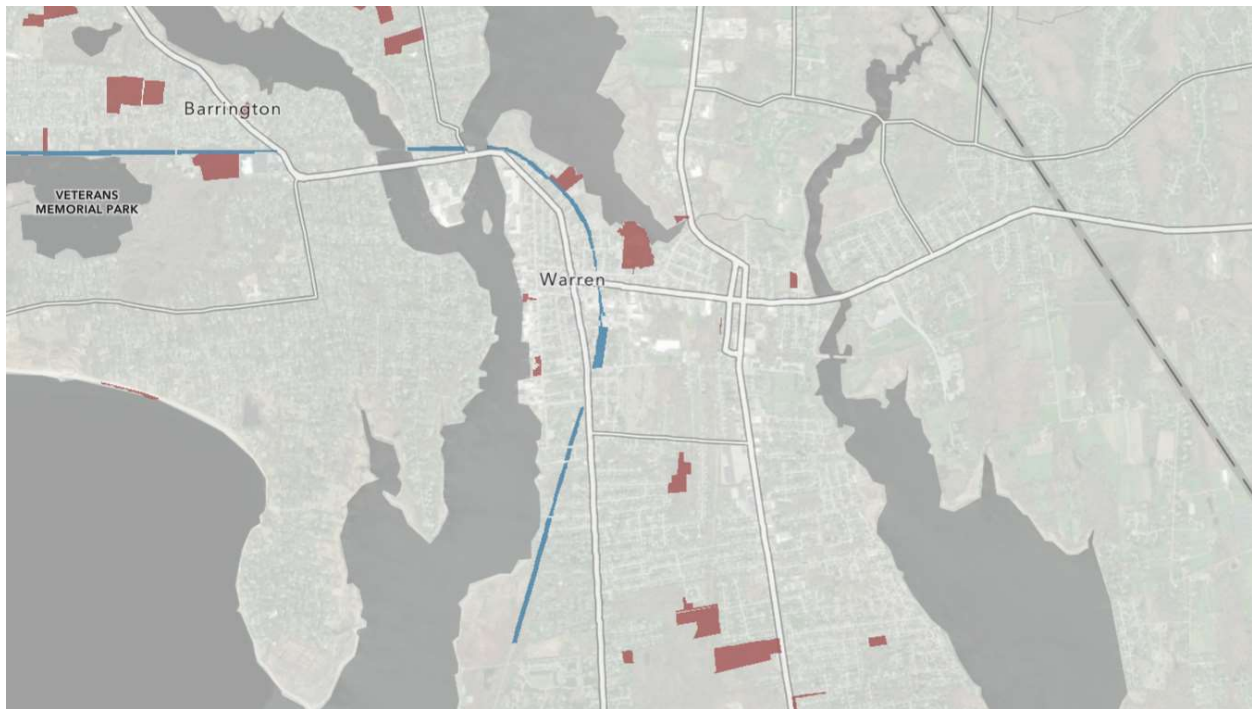


Figure 11-1: Publicly Owned Parcels

Source: (Center for Geospatial Solutions, Lincoln Institute of Land Policy, 2024)

11.2 Local Actions to Promote Resiliency

While housing production is an important part of Warren's housing strategy, the Town also recognizes the unique ways climate change will affect its residents. The actions previously about housing production are a crucial part of the town's resiliency strategy, but another large portion is around supporting the housing needs of those in at risk neighborhoods or who may be affected by storms, flooding and sea level rise. A large portion of the town's housing resiliency strategy involves managed retreat and relocation from the at-risk Market Street neighborhood. Ideally, newly produced housing will provide retreating households the chance to stay in town, but intention around this part of a housing resiliency strategy is crucial.

11.2.1 Leverage the Warren HEZ

The Warren Health Equity Zone team is already doing outreach and organizing in Warren. The Town can utilize the HEZ's on the ground connections to keep the community (especially in Market Street) informed about any potential voluntary buyout program, as well as to inform the Town's plans. For example, the Town may seek to utilize the HEZ's connections to gather more information about homeowners' and renters' fears and desires related to potential relocation, and to determine what residents' priorities are in terms of potential moves. This will give the Town more information about the levels of interest in remaining in Town, areas where owners and renters need support as they

consider relocating (financially, logistically or otherwise), as well as input on the amenities, types of housing and businesses that community members would like to see on the Metacom Avenue corridor.

11.2.2 Secure Funding for Buyout Program

The Town of Warren will begin to seek out a comprehensive range of buyout funds for the voluntary buyouts that are part of the Market to Metacom plan. The Town will seek out traditional buyout sources, such as FEMA well as other resources. The most likely sources for the Town's pre-disaster buyouts would be FEMA's BRIC or FMA programs. If Warren were to experience flooding or storm that is a Presidentially declared disaster, the Town will also be eligible to apply for HMGP or CDBG-DR funds.

11.2.3 Pursue Funds for Housing Counseling for Buyout Program

Because federal housing fund buyout sources are limited in the amount of case management and housing counseling that they provide to renters and owners, the Town of Warren may seek out additional funds to ensure that these additional crucial programs are part of a buyout program in Warren. New Jersey's Blue Acres program includes case management, staffed and funded by the state.

Warren should advocate for a similar program in Rhode Island, but in the absence of action from the state, may fund success in working with existing nonprofits to establish HUD Certified Housing Counseling Programs. Housing counselors are skilled in working with hard-to-reach populations, understand available local, state and federal resources for housing needs and have community referral networks (United States Department of Housing and Urban Development, Office of Housing Counseling, 2017). The closest existing HUD certified housing counseling agency is in Fall River, run by Catholic Social Services in Fall River. The Town may seek to build relationships with this organization or to work with existing nonprofits (like East Bay Community Action) to see if they would initiate a housing counseling program, that also builds knowledge related climate change and managed retreat housing needs. In addition, if the Town determines residents need something more like a community social worker approach, they may want to identify funding sources for community social workers or housing navigators, positions that the Warren HEZ has at various times had on staff. Some municipalities have engaged with third parties to run the buyout programs, such as the city of Cedar Rapids, who engaged with third party case managers from Pro Source Technologies Inc (Smith, 2014).

11.2.4 Create a Resiliency Center

As Warren seeks to create a vibrant 21st century new mixed-use center, the Town would benefit from a central mixed-use hub, that could include nonprofit office space, coworking space and other spaces for startups and small businesses. Town staff have discussed having flexible space that could be used for continuity of work for at home workers in the event of flooding.

One source of potential one-time funding is the EPA's Environmental and Climate Justice Community Change Grants, which has a deadline of November 2024. This funding can be used for activities related to climate resiliency and adaptation and may be able to support the creation of a local community resilience hub, as well as other Market to Metacom related objectives, such as

green infrastructure and nature-based solutions. There is a November 2024 deadline for funding from the EPA (U.S. Environmental Protection Agency, Office of Environmental Justice and External Civil Rights, 2024).

11.2.5 Create a More Detailed Redevelopment Timeline and Market Analysis

Upon completion of rezoning along Metacom Avenue, the Town should work with developers to better understand the pipeline of potential projects along Metacom Avenue, both market rate and affordable. Understanding the home prices and rents required to make market rate projects to pencil will help the Town clarify whether the new housing options on Metacom Avenue will be a match for households who may be affected by buyouts. If this new housing will not be a good fit, the Town will have a better understanding of target price points and rents needed in Town. Coordinating buyouts and redevelopment will allow housing counselors and case managers who are informed about development timelines and price points to guide households to viable options on Metacom Avenue if those will be a good fit. Housing counselors can help identify neighborhoods, landlords and strategies to help relocating households find housing that is a good fit for their budgets and needs in other areas of Town or surrounding communities.

11.2.6 Work Towards a Relocation Preference for Displaced Renters

Renters may be displaced as a result of buyouts around Market Street. These renters may be eligible for higher priority if they apply for LMI units, but this would need to be clarified by working with Rhode Island Housing, who approves the Affirmative Fair Housing Marketing Plans for LMI properties in the state, as well as has oversight over housing authorities tenant selection policies. Typically, households who are displaced by natural disasters can receive priority on housing waitlists. In addition, residents who are displaced because of government action can receive priority. Because buyouts would be voluntary, homeowners may not be eligible for a similar preference.

11.3 Local Actions to Promote Housing Stability & Quality

11.3.1 Rental Property Registration and Inspection

A rental property registration policy would require landlords to register their property periodically, as well as submit to regular inspections by city staff. Problem landlords can be monitored, as well as have their registrations rejected. This can help ensure building safety and monitor conditions.

11.3.2 Preserve Existing Affordable Housing Supply

As Warren aims to maintain and increase its' LMI percentage, it will aim to build relationships with existing LMI housing providers to ensure that group homes continue to meet the requirements they must meet to qualify as affordable units. In addition, the Town will keep track of existing affordable units, to ensure that units stay affordable over time and continue to be rented/sold to qualifying households.

11.3.3 Promote Conversion of Existing Inexpensive Housing to Deed Restricted

The Town and the Affordable Housing Trust can look to build relationships with both for-profit and nonprofit developers to better understand the capital, legal and ongoing property management and

monitoring costs for converting existing housing to permanently affordable housing. The Town has already identified potential funding sources from the Affordable Housing Trust as well as a portion of Metacom Avenue TIF funds. The Town may also look to identify potential Qualified Monitoring Agents who will ensure the long-term affordability of the units and who will do the income qualifications as units turn over. Identifying potential funding gaps can help the Town articulate the need for new and innovative sources of funding, such as a real estate transfer fee. The Town may wish to look to Somerville, MA's 100 Homes Program or the City of Boston's Acquisition Opportunity for inspiration as well as lessons learned for converting naturally occurring affordable housing to permanently affordable.

11.3.4 Property Tax Policy

Property taxes are a large contributor to housing costs for homeowners, and the Rhode Island Public Expenditure Council estimates they contribute an average of 19% of total monthly housing costs among Rhode Island homeowners with a mortgage in 2022. Property taxes also contribute to increased rental rates as landlords pass through their increased costs. (Rhode Island Public Expenditure Council, 2024). Though home prices, and related home valuations have increased, the "mill rate" per assessed thousand dollars of assessed value has declined in Warren. Warren has Veteran's Exemptions, as well as a Senior exemption and a visually impaired exemption, and tax deferral program. Warren may want to consider adopting a circuit breaker program, or additional means-tested tax relief programs, potentially including tax exemptions, credits, deferrals, or freezes. In addition, the Town will aim to ensure that residents in need are aware of the tax deferral program through publicizing these benefits through local community organizations, like the HEZ.

11.3.5 Evaluate Experience of Voucher Holders

Warren will soon be able to request LMI credit for vouchers that Warren Housing Authority issues that are in good standing, which may be up to 165 units if all vouchers are counted. It may be worth considering exploring the experience of tenants who are issued vouchers, as well as the experience of the Warren Housing Authority to evaluate the ability of tenants to find friendly landlords, willing to rent to tenants with a voucher, and to determine if the tenants who are issued vouchers by the Warren Housing authority are able to use them at units in Warren, or are being forced to use them in other municipalities. It is unclear whether municipalities will receive credit for all vouchers used and issued for only credit for those used within municipal boundaries. The Warren Housing Authority may seek to track outcomes for voucher holders and pursue testing by fair housing agencies if source of income discrimination is found. The Town and the Housing Authority may consider creating educational materials for landlords about the benefits to renting to voucher holders, as well as their obligations not to engage in source of income discrimination. Even though source of income discrimination is illegal in Rhode Island, discrimination is common (RI Housing).

11.3.6 Historic Preservation

As discussed in 10.1.1 Other Notable Trends – Historic Preservation, Warren possesses a National Register Waterfront Historic District, two local historic districts comprising the Kickemuit River Crossing/Windmill Hill Historic District and the Touisset Neck Historic District, and many eligible properties for historic preservation, as identified by its historic preservation community and the Rhode Island Historical Preservation and Heritage Commission. At the same time, many of those

eligible properties are at risk of flooding due to their location in flood zones (Youngken Associates, 2015).

Of the properties with little to no flood risk, the Town's goals for affordable housing production intersect with its goals for historic preservation. The Town identifies in its Comprehensive Plan policies and actions to inform property owners of financial incentives for adaptive reuse of historic structures and to establish a real estate transfer tax to fund local preservation work that also builds affordable housing. These actions necessitate integration of the Warren Preservation Society into the Planning & Community Development Department, as well as the Building and Zoning Department, to strategize implementable next steps.

11.3.7 CRS Program Participation

Warren may seek to enroll in the National Flood Insurance Program's Community Rating System (CRS) Program. Managed retreat and participatory planning through the HEZ would likely be point-scoring activities. The CRS program can help homeowners struggling with the cost of flood insurance because when the municipality enrolls and scores points, the flood insurance premiums are reduced by a percentage related to the CRS class of the community, ranging from a 5% to 45% discount (Federal Emergency Management Agency, 2017). CRS Program participation was discussed in the most recent HMP as a goal for the Town of Warren. As of February 2022, Warren had 326 active policies with total coverage of \$74,237,900 and annual premiums costing \$466,800, with 316 of the policies for residential properties.

Table 11.1: CRS Discounts by Class

Class	Floodplain Discount	Non-Floodplain Discount
1	45%	10%
2	40%	10%
3	35%	10%
4	30%	10%
5	25%	10%
6	20%	10%
7	15%	5%
8	10%	5%
9	5%	5%
10	0	

Source: (Federal Emergency Management Agency, 2017)

11.4 Regional Initiatives

In interviews, local planners emphasized that their small staffs are often short-handed in terms of taking on and stewarding housing initiatives. They also discussed the fact that when work is deferred to volunteer committees, progress can sometimes stagnate. In addition to a need for more staff capacity, local municipalities are often acting with scarce funding.

Potential initiatives that could be taken on regionally are discussed in this section.

11.4.1 *Coordinate Planning Efforts*

Many of the communities in the region will also face the challenges posed by rising sea level rise and may seek to undertake similar managed retreat activities to those Warren is undertaking. Bristol may be a beneficial community to collaborate with in terms of planning, for several reasons. Bristol has many publicly owned parcels along Metacom Avenue, which may be able to spur development on the corridor. Bristol also has identified Metacom Avenue as an area for mixed use and smart growth, which complements Warren's vision (Town of Bristol, RI, 2016). Further developing a regional vision for managed retreat can help to refine transportation routes and economic clustering. In addition, the planning related to Resilient 114 may be a good starting place for this type of work, and work that might be replicable in planning around Route 60. All of these initiatives have the potential to focus development in ways that could cluster riders at volumes that would allow for more frequent service.

11.4.2 *Coordinate Programs, Staffing, and Funding*

Regional collaboration for housing funding and programs could help towns in the region streamline programs, as well as allow for cross-municipal housing funding. Multiple communities are interested in home repair work and expressed a desire that for a regional entity to manage a unified program.

Regional HOME consortiums have helped municipalities implement regional programs they would otherwise not be able to take on individually. HOME Consortiums can receive a direct HOME allocation to carry out affordable housing activities. Planners may want to explore the potential levels of funding available if municipalities in the region were to form a consortium, as well as other steps outlined in HUD's *Establishing and Managing a Successful HOME Consortium* guide. East Providence had attempted work on a regional HOME consortium, but planners reported that this was not successful.

In addition to regional programming and creating consortiums, some affordable housing trusts in Massachusetts have had success in cross-municipal funding for affordable housing projects. Neighboring municipalities have supported affordable projects financially in Orleans' Cape Cod Five project, as well as Eastham's Nauset Green project (Massachusetts Housing Partnership, 2018). In the Cape Cod Five project, five neighboring communities contributed Community Preservation Act funds to the project (MassHousing, 2024).

11.5 **State Legislative Initiatives & Desired Programs**

11.5.1 *LMIH Reform*

One of the goals of the Draft Comprehensive Plan is to advocate for fair and effective affordable housing legislation at the state level. The Town of Warren has made considerable efforts to support its low-income residents and 45.8% of households in Warren make below 80% of the Area Median Income and an additional 9.2% make below 100% of the Area Median Income according to the most recent available CHAS data, though only a small percentage are living in LMI housing. Warren has the second highest percentage of low-income households (45.8%) as a percent of all households in the region, after Newport (49.0%).

An additional possibility that may be worth exploring as part of a legislative coalition, is advocacy for changing the way that LMIH totals are calculated, which has shifted since the inception of the law in the early 1990s. The Low- and Moderate-Income Housing Act originally passed in 1991 and has been revised in 2004 and 2023. The original intent of the law was to ensure that there was a regionally equitable distribution of housing for people with low incomes across the state. While originally only nonprofit developers could submit LMI comprehensive permit applications, and LMI units originally only qualified if they served below 80% of Area Median incomes, the law was modified in 2004 to allow higher income limits and for-profit developers to submit permits.

The law also includes an exemption for communities with more than 5,000 renters that make up at least 25% of all housing units.⁴ For these communities, LMI units must make up 15% of occupied rental units, although their LMI units do not necessarily makeup 10% of occupied housing units, which is the threshold for non-exempt municipalities. As shown in Table 11.2, Warren has a higher percentage of households that are low income than several of the urban exempt communities, and several of the exempt communities would be subject to comprehensive permit applications, but for the exemption.

	Low Income Household Percentage	Low- & Moderate-Income Household Percentage	Total Housing Units	Total Rental Housing Units	Percentage of Rental Housing Units	Non-Exempt LMI %	Exempt LMI %
Warren	46%	55%	5370	2,294	45.1%	3.85%	9.0%
Exempt Communities							
Central Falls	74.6%	82.6%	8,172	6,162	80%	10.0%	12.8%
Cranston	40.4%	50.7%	34,045	11,290	35%	5.3%	15.3%
East Providence	48.1%	56.8%	22,062	8,822	42%	9.4%	22.4%
Newport	49.0%	58.9%	11,850	6,201	57%	16.1%	28.4%
North Providence	44.2%	56.5%	15,877	6,237	41%	6.3%	16.1%
Pawtucket	53.4%	65.7%	33,771	18,225	58%	8.3%	14.4%
Providence	58.2%	67.7%	74,982	46,288	58%	14.3%	21.8%
Warwick	40.5%	49.9%	38,090	10,669	29%	5.4%	18.0%
West Warwick	48.8%	59.6%	14,338	6,397	47%	8.9%	18.2%
Woonsocket	60.2%	70.3%	19,728	11,754	64%	15.5%	24.4%

Source: Decennial Census; Rhode Island Housing, HUD CHAS

⁴ RIGL 45-53 states: “Low- or moderate-income housing exists which is: (A) In the case of an urban city or town which has at least 5,000 occupied year-round rental units and the units, as reported in the latest decennial census of the city or town, comprise twenty-five percent (25%) or more of the year-round housing units, and is in excess of fifteen percent (15%) of the total occupied year-round rental units; or (B) In the case of all other cities or towns, is in excess of ten percent (10%) of the year-round housing units reported in the census.”

Warren is interested in reforms to the LMIH Act that:

- Encourage the creation of affordable housing in line with the affordability needs of communities, which is often at lower income levels for homeowners (80% AMI or less) as well as renters (60% AMI or less) and also aligns with HUD's definitions of affordable housing
- Build perpetuity of affordability into the Comprehensive Permit process, as current required periods of affordability of 30 years require the creation of new affordable units to meet local needs as affordability restrictions expire
- Put smaller municipalities on an even playing field with larger urban communities, and encourage urban communities that have less than 10% of their housing reserved as LMI to do more of their fair share in contributing to regional affordable housing production
- Incentivize regional approaches to affordable housing creation that do not perpetuate the "siloing" of the 10% goal to individual municipalities
- Encourage larger proportions of affordable units and more deeply affordable units (<100% AMI) in developments that utilize Comprehensive Permits through incentives that encourage lenders, builders and developers to pursue projects that better meet housing needs

11.5.2 Explore New Funding Sources

The Town of Warren is also interested in encouraging the state legislature to identify additional funding sources to fund the development and acquisition of affordable housing that is affordable at lower income categories than required by the LMI act. Because 55% of Warren's households are Low or Moderate Income, and the majority do not have the incomes required to purchase on the open market, but also to buy in on "affordable homeownership" projects targeted at 120% of AMI. Warren seeks to stabilize its existing households with the opportunity to live in permanently affordable housing, whether in rental or ownership projects.

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with sailboats, a prominent church with a tall steeple, and a grid of streets lined with houses and trees. The image is overlaid with a dark blue semi-transparent rectangle containing the text '12 REFERENCES' in white.

12 REFERENCES

12.0 REFERENCES

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13 APPENDIX

Table 13.1: American Community Survey Median Rents

	Bristol County	Newport County	Barrington	Bristol	Warren	Jamesstown	Little Compton	Middletown	Newport	Portsmouth	Tiverton
Total:	993	1,111	1,316	950	951	NA	929	NA	1,032	1,175	924
No bedroom	631	472	-	578	627	NA	-	NA	413	-	-
1 bedroom	716	844	1,129	736	661	NA	809	NA	832	841	837
2 bedrooms	1,063	1,155	1,219	1,034	1,031	NA	1,053	NA	1,138	1,267	853
3 bedrooms	1,188	1,560	1,345	1,188	1,160	NA	1,398	NA	1,497	1,685	1,313
4 bedrooms	2,099	1,910	2,435	2,180	1,392	NA	-	NA	1,818	2,183	696
5 or more bedrooms	1,021	1,488	-	-	-	-	-	-	2,023	-	-
2016-2022 Rents											
Total:	1,264	1,544	1,670	1,276	1,138	1,623	2,658	1,652	1,527	1,731	1,190
No bedroom	759	1,348	-	1,199	731	-	-	1,442	1,336	-	1,078
1 bedroom	992	1,084	1,183	966	988	1,324	-	1,370	971	823	1,079
2 bedrooms	1,439	1,621	1,489	1,446	1,413	1,943	1,543	1,593	1,641	1,712	1,236
3 bedrooms	1,656	2,132	2,253	1,695	1,223	-	3,500+	2,229	1,946	3,014	1,481
4 bedrooms	2,565	2,203	3,208	2,585	-	-	-	2,050	2,275	3,192	-
5 or more bedrooms	-	2,034	-	-	-	-	-	-	2,277	-	-
Change in Median Rents 2015-2022											
Total:	271	433	354	326	187	--	1729	--	495	556	266
No bedroom	128	876	--	621	104	--	--	--	923	--	--
1 bedroom	276	240	54	230	327	--	--	--	139	-18	242
2 bedrooms	376	466	270	412	382	--	490	--	503	445	383
3 bedrooms	468	572	908	507	63	--	--	--	449	1329	168
4 bedrooms	466	293	773	405	--	--	--	--	457	1009	--
5 or more bedrooms	--	546	--	--	--	--	--	--	254	--	--
Source: 2022 5 Year ACS, Table B25071											

Table 13.2: Income Needed for Median Home Sold

	2024 Price		2021 Price
Sales Price	470,250		470,250
5% Downpayment	23512.5		23512.5
Interest Rate	6.66%		2.79%
Amortization	30		30
Monthly Principal and Interest	\$2,870.86		\$1,833.25
Tax Rate	\$18.01		\$18.01
Monthly Property Tax	\$705.77		\$705.77
Monthly Hazard Insurance	100		100
PMI%	0.98%		0.98%
Monthly PMI	\$364.84		\$364.84
Monthly HOA Fees	0		0
Monthly PITI	\$3,941.46		\$2,903.85
Monthly Income Needed	\$13,138.19		\$9,679.49
Annual Income Needed to Afford House	\$157,658.32		\$116,153.92
Annual Income Needed in 2024 Dollars	\$157,658.32		
Source: (FreddieMac, 2024) (Rhode Island Association of Realtors, Inc., 2012) (Rhode Island Association of Realtors, Inc., 2022)			

Table 13.3: Population Below Poverty

	Barrington			Bristol			Warren			Jamestown			Little Compton		
	Total	Below poverty level	Percent	Total	Below poverty level	Percent	Total	Below poverty level	Percent	Total	Below poverty level	Percent	Total	Below poverty level	Percent
Total	17,063	777	4.6%	18,912	1,468	7.8%	10,927	1,149	10.5%	5,554	242	4.4%	3,622	70	1.9%
Under 18	4,750	112	2.4%	3,099	136	4.4%	1,283	31	2.4%	782	0	0.0%	454	10	2.2%
Under 5	946	28	3.0%	730	32	4.4%	279	0	0.0%	132	0	0.0%	29	0	0.0%
Age 5-17	3,804	84	2.2%	2,369	104	4.4%	1,004	31	3.1%	650	0	0.0%	425	10	2.4%
Related children under 18	4,738	100	2.1%	3,073	110	3.6%	1,283	31	2.4%	782	0	0.0%	454	10	2.2%
18 to 64	9,686	361	3.7%	11,561	1,175	10.2%	6,922	716	10.3%	2,936	189	6.4%	1,866	38	2.0%
18 to 34	2,181	152	7.0%	3,877	739	19.1%	2,139	262	12.2%	405	0	0.0%	489	0	0.0%
35 to 64	7,505	209	2.8%	7,684	436	5.7%	4,783	454	9.5%	2,531	189	7.5%	1,377	38	2.8%
60 +	3,795	348	9.2%	5,787	270	4.7%	3,651	568	15.6%	2,389	170	7.1%	1,739	34	2.0%
65 +	2,627	304	11.6%	4,252	157	3.7%	2,722	402	14.8%	1,836	53	2.9%	1,302	22	1.7%
	Middletown			Newport			Portsmouth			Tiverton					
	Total	Below poverty level	Percent	Total	Below poverty level	Percent	Total	Below poverty level	Percent	Total	Below poverty level	Percent			
Total	16,780	1,225	7.3%	22,221	2,979	13.4%	17,572	915	5.2%	16,226	942	5.8%			
Under 18	3,139	299	9.5%	3,480	731	21.0%	3,466	217	6.3%	2,440	128	5.2%			
Under 5	925	179	19.4%	825	232	28.1%	820	0	0.0%	670	15	2.2%			
Age 5-17	2,214	120	5.4%	2,655	499	18.8%	2,646	217	8.2%	1,770	113	6.4%			
Related children under 18	3,139	299	9.5%	3,471	722	20.8%	3,443	194	5.6%	2,431	119	4.9%			
18 to 64	9,979	466	4.7%	13,863	1,744	12.6%	9,668	427	4.4%	9,955	541	5.4%			
18 to 34	3,775	237	6.3%	5,634	1,070	19.0%	2,506	99	4.0%	2,816	162	5.8%			
35 to 64	6,204	229	3.7%	8,229	674	8.2%	7,162	328	4.6%	7,139	379	5.3%			
60 +	4,956	563	11.4%	6,287	689	11.0%	5,711	331	5.8%	5,213	339	6.5%			
65 +	3,662	460	12.6%	4,878	504	10.3%	4,438	271	6.1%	3,831	273	7.1%			

Source: 2022 5 Year ACS, Table S1701

Table 13.4: Jobs Counts by County Subdivisions Where Workers Live - Primary Jobs

Barrington			Bristol			Warren			Jamestown			Little Compton		
	Count	Share		Count	Share		Count	Share		Count	Share		Count	Share
Barrington, RI	672	23.9 %	Bristol, RI	1,690	28.30 %	Warren, RI	559	16.7 %	Jamestown, RI	312	31.1 %	Little Compton, RI	262	43.0 %
E. Providence, RI	368	13.1 %	Warren, RI	547	9.20 %	Bristol, RI	442	13.2 %	North Kingstown, RI	83	8.3%	Tiverton, RI	80	13.1 %
Providence, RI	204	7.3%	E. Providence, RI	281	4.70 %	Providence, RI	297	8.9%	Newport, RI	70	7.0%	Fall River, MA	42	6.9%
Bristol, RI	138	4.9%	Providence, RI	269	4.50 %	E. Providence, RI	217	6.5%	South Kingstown, RI	55	5.5%	Westport, MA	30	4.9%
Warwick, RI	132	4.7%	Portsmouth, RI	237	4.00 %	Barrington, RI	157	4.7%	Warwick, RI	54	5.4%	Portsmouth, RI	27	4.4%
Cranston, RI	124	4.4%	Barrington, RI	226	3.80 %	Fall River, MA	155	4.6%	Middletown, RI	41	4.1%	Bristol, RI	19	3.1%
Warren, RI	97	3.5%	Warwick, RI	197	3.30 %	Warwick, RI	124	3.7%	Narragansett, RI	32	3.2%	New Bedford, MA	18	3.0%
Pawtucket, RI	67	2.4%	Fall River, MA	179	3.00 %	Cranston, RI	119	3.6%	Portsmouth, RI	32	3.2%	Dartmouth, MA	13	2.1%
Seekonk, MA	67	2.4%	Tiverton, RI	168	2.80 %	Swansea, MA	92	2.8%	Coventry, RI	28	2.8%	Providence, RI	11	1.8%
N. Providence, RI	52	1.9%	Cranston, RI	163	2.70 %	Portsmouth, RI	67	2.0%	Providence, RI	22	2.2%	Somerset, MA	10	1.6%
All Other Locations	886	31.6 %	All Other Locations	2,011	33.70 %	All Other Locations	1,113	33.3 %	All Other Locations	275	27.4 %	All Other Locations	97	15.9 %
Middletown			Newport			Portsmouth			Tiverton					
	Count	Share		Count	Share		Count	Share		Count	Share			
Middletown, RI	1,697	16.2 %	Newport, RI	2,300	27.3 %	Portsmouth, RI	1,233	21.7 %	Tiverton, RI	820	27.1 %			
Portsmouth, RI	1,186	11.3 %	Middletown, RI	1,044	12.4 %	Tiverton, RI	457	8.0%	Fall River, MA	374	12.4 %			

Table 13.4: Jobs Counts by County Subdivisions Where Workers Live - Primary Jobs

Barrington			Bristol			Warren			Jamestown			Little Compton		
Newport, RI	1,026	9.8%	Portsmouth, RI	712	8.4%	Middletown, RI	389	6.8%	Portsmouth, RI	143	4.7%			
Tiverton, RI	530	5.1%	North Kingstown, RI	308	3.7%	Bristol, RI	359	6.3%	Bristol, RI	119	3.9%			
Bristol, RI	470	4.5%	Warwick, RI	297	3.5%	Newport, RI	326	5.7%	Warwick, RI	99	3.3%			
Warwick, RI	462	4.4%	Tiverton, RI	285	3.4%	Fall River, MA	262	4.6%	Westport, MA	93	3.1%			
Fall River, MA	380	3.6%	Bristol, RI	257	3.0%	Warren, RI	160	2.8%	Middletown, RI	80	2.6%			
North Kingstown, RI	346	3.3%	South Kingstown, RI	194	2.3%	Warwick, RI	157	2.8%	Little Compton, RI	78	2.6%			
Providence, RI	311	3.0%	Fall River, MA	193	2.3%	North Kingstown, RI	134	2.4%	Providence, RI	73	2.4%			
South Kingstown, RI	270	2.6%	Providence, RI	167	2.0%	Providence, RI	132	2.3%	Somerset, MA	73	2.4%			
All Other Locations	3,794	36.2%	All Other Locations	2,671	31.7%	All Other Locations	2,081	36.6%	All Other Locations	1,069	35.4%			
Source: (U.S. Census Bureau, 2021)														