



Overview of Housing in Rhode Island

A presentation to RIHousing
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Brenda Clement
Director
HousingWorks RI at RWU

About HousingWorks RI at RWU

Founded in 2004, integrated into Roger Williams University in 2014

Conduct research and analyze data related to housing affordability in Rhode Island

Connect the dots between housing affordability and economic development, and outcomes in health and education

Publish annual Housing Fact Book in addition to Issue Briefs and special reports

Visit www.housingworksri.org for more information



Statewide Housing Indicators: Key Findings

- The median household income of \$67,167 cannot affordably buy in any municipality.
- The median renter income of \$36,078 can affordably rent in only one municipality.
- The homeownership rate of White households is 68%--double of Black households; more than double of Latinos.

Housing's Key Role in the Social Determinants of Health

- 23% (40,243) adults ≥ 65 have a disability and live in older homes.
- 73% of RI children ≤ 5 live in older housing; 48% aged ≤ 3 .
- The number of unsheltered adults +68%; households with children experiencing homelessness +26% from 2020 to 2021.
- Of more than 11,000 jobs RIDLT's top 20 "high growth occupations," 72% do not pay enough to affordably rent RI's avg. 2-bedroom.
- Per capita state investment decreased to \$18.34, lowest in New England.



Local Housing Facts: Key Findings

Overview across Census data, housing costs, affordability and housing cost burdened households, conditions for development, and production of long-term affordable homes.

Summary

- Median household incomes in 34 municipalities would not affordably support the 2020 median home price.
- Five-year comparison of home prices rose in 38 municipalities ranging from 9% to 99%.
- Percent of renter cost burdened households ranged from 18% to 72%.
- The 2021 Housing Fact Book takes a deeper dive into each municipality's current affordable housing stock as well as the steps and strategies taken to create more affordable housing.

RHODE ISLAND

POPULATION	HOUSEHOLDS	MEDIAN HOUSEHOLD INCOME	OWN	RENT
1,057,231	410,489	\$67,167	61%	39%



HOUSING COSTS

► MEDIAN SINGLE FAMILY

Home price	\$319,000
Monthly housing payment	\$2,154

5 YEAR COMPARISON

2015	↑	2020
\$245,830		30% INCREASE

► AVERAGE 2-BEDROOM RENT

		5 YEAR COMPARISON	
Rental payment	\$1,660	2015	2020
		\$1,617	3% INCREASE
		↑	

\$86,177

Income needed to afford this

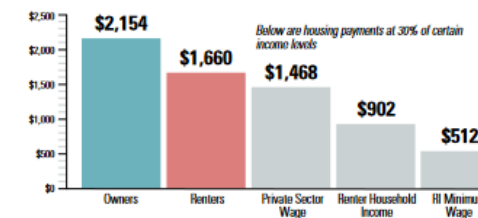
\$66,400

Income needed to afford this

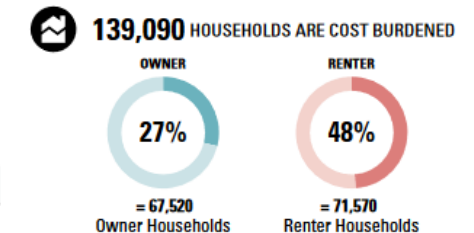


AFFORDABILITY GAP

► MONTHLY COSTS: OWNERS & RENTERS



► COST BURDENED HOUSEHOLDS



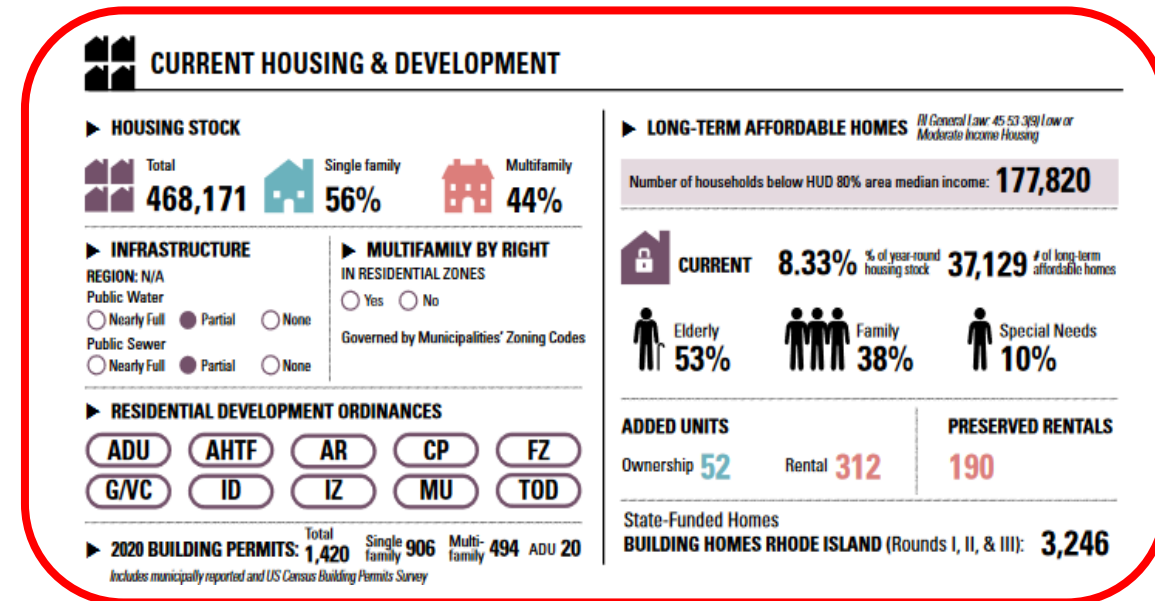
A household is considered burdened if it spends 30% or more of its income on housing costs.



Local Housing Facts: Key Findings

Affordable Housing Touchpoints:

- There are 17 municipalities (including PVD's East Side) that allow for multifamily housing by right.
- Of the remaining 23 municipalities that **do not** allow multifamily housing by right, six have infrastructure to support multifamily housing in the form of nearly full public water *and* sewer access.
 - Eight municipalities have a combination of full water and partial sewer or full water and no sewer access.
 - 15 more municipalities have partial water and sewer access.
- Rhode Island's housing stock is currently 468,171 units, 44% of which is multifamily.



Local Housing Facts: Development and Zoning

- The state is overwhelmingly zoned for single-family development.
 - Only a small fraction of residential zones allow for two- and multi-family development by-right and often require large minimum lot sizes that may limit development.
 - The majority of multi-family development is concentrated in districts that are mixed with another use (residential-business, residential-commercial, etc.).
- Very few municipalities allow for appropriate zoning density around transit hubs.
- There isn't widespread adoption of affordable housing strategies in zoning ordinances (on average, municipalities adopt less than 2/3 of the available affordable housing strategies).

Local Housing Facts:

Affordable Housing Strategies

1. **Accessory Dwelling Units:** residences attached to or built within a single family home.
2. **Affordable Housing Trust Funds:** publicly funded accounts established for the preservation and production of affordable housing and increasing opportunities for access to decent affordable homes.
3. **Adaptive Re-use:** the conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.
4. **Comprehensive Permit:** procedure for approval of construction of low- or moderate-income housing.
5. **Flexible Zoning:** unmapped zoning district adopted within the ordinance, which is established on the zoning map only when an application for development, meeting the zone requirements, is approved.
6. **Growth/Village Centers:** cohesive, relatively dense cores of commercial, civic, religious and residential buildings, typical to New England.
7. **Infill Development:** channels development into areas that are already served by public facilities to make more efficient use of existing land and infrastructure.
8. **Inclusionary Zoning:** technique applied to housing developments in which a certain portion of the units are set aside for low- and moderate-income homebuyers.
9. **Mixed Use:** combination of residential, commercial, and/or office uses in one zone, development or building.
10. **Transit-Oriented Development:** transit-oriented and transit supportive land use planning to create an environment around a transit stop or station supporting pedestrian activities and transit use.



Local Housing Facts:

Impediments to Affordable Housing

- Currently, only 25 of Rhode Island's 39 municipalities have a fully approved Comprehensive Plan.
- Affordable housing strategies outlined in Comprehensive Plans aren't consistently reflected in municipalities' local ordinance and vice versa.
- Many municipalities do not allow a broad range of options for residential development needed to produce the diversity of healthy, affordable homes that meet the needs of all Rhode Islanders.
 - The dominant residential zone across Rhode Island's municipalities is for single family housing.
 - Many municipalities do not allow for multifamily housing by right.
 - Overly restrictive minimum lot sizes, setbacks, and parking requirements create barriers to the production of diverse housing options for Rhode Islanders.

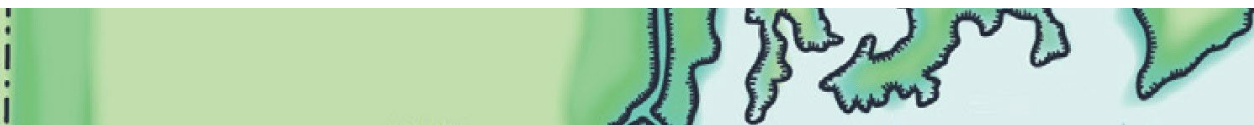
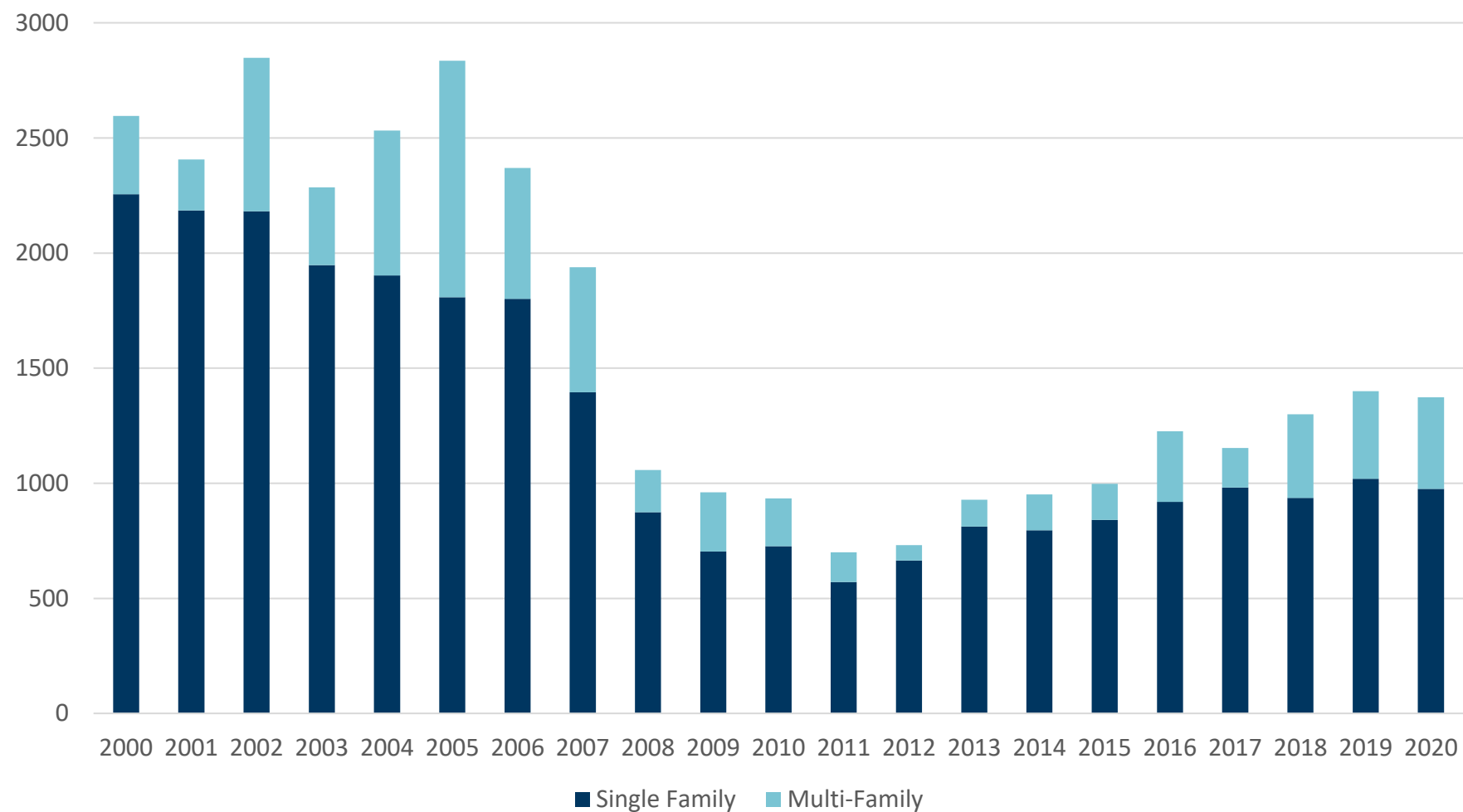


Housing Programs in Rhode Island

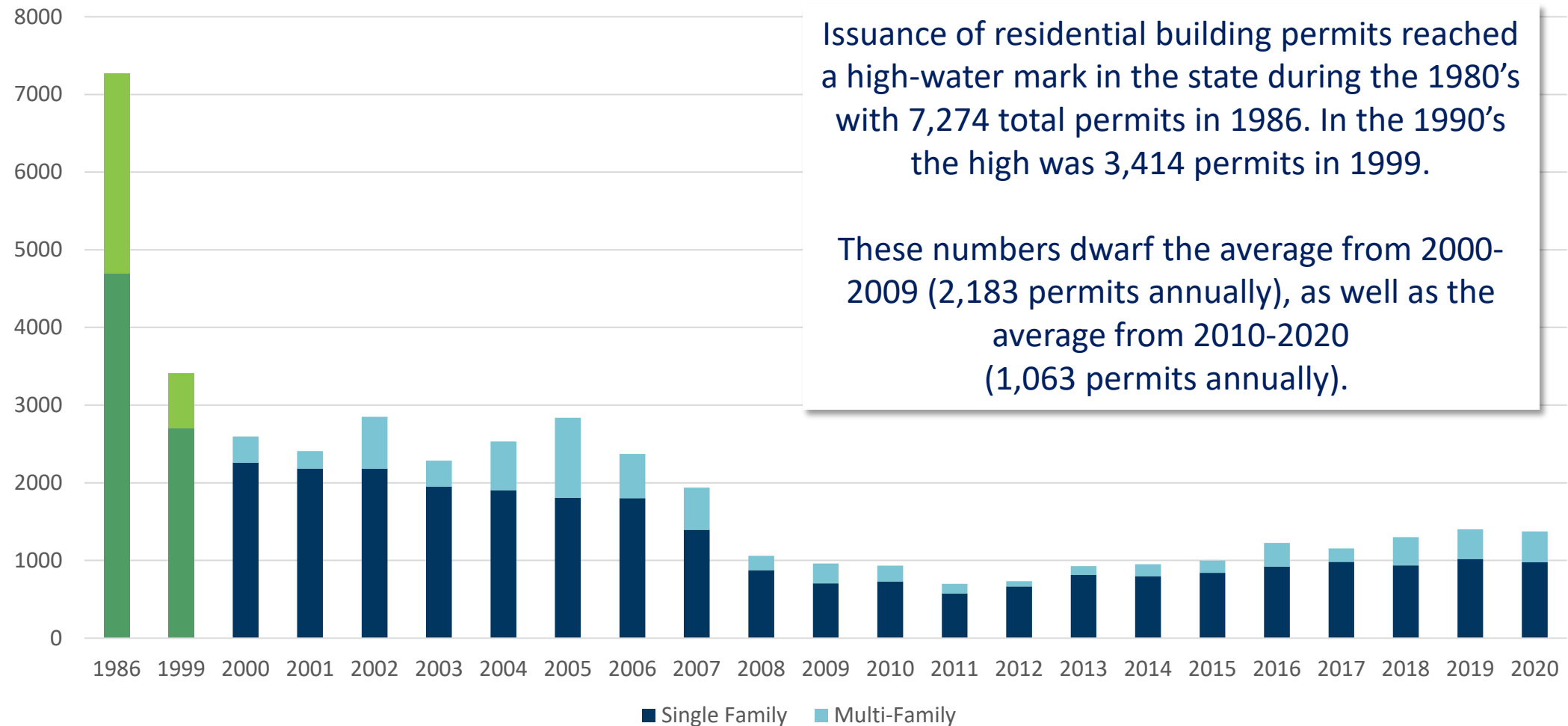
HOUSING DELIVERY SYSTEM: PARTNERS AND PROGRAMS

	Market Rate Affordable Stock TM		Long-Term Affordable Stock		Supportive Stock
PROGRAMS	OWNERSHIP Energy Efficiency Upgrades Home Modifications Home Repairs Lead Remediation Septic System & Sewer Tie-In Loans Weatherization	RENTAL Housing Choice Vouchers HUD-Veterans Affairs Supportive Housing (VASH) Vouchers	CAPITAL ASSISTANCE Building Homes RI HOME Investment Partnerships Program Low-Income Housing Tax Credit Neighborhood Opportunities Program (NOP)	RENTAL ASSISTANCE Housing Opportunities for People with AIDS (HOPWA) HUD 202 HUD 811 Public Housing RHS 515 Section 8 / Rental Assistance Demonstration (RAD)	Emergency Shelters Permanent Supportive Housing Thresholds Transitional Housing
PARTNERS	Community Action Agencies (7) Municipal Offices of Community Development Nonprofit community development corporations (13) Private developers Public Housing Authorities (25 local, 1 statewide) RIHousing Section 8 Public Housing Agencies (2)				Homeless Service Providers (43)
FUNDING & OVERSIGHT	FEDERAL: Internal Revenue Service (IRS) US Department of Agriculture (USDA) US Department of Health & Human Services (HHS) US Department of Housing & Urban Development (HUD) US Department of Veterans Affairs STATE: RI Department of Environmental Management RI Department of Health RI Governor's Commission on Disabilities RIHousing RI Infrastructure Bank RI Office of Housing & Community Development (OHCD) RI Housing Resources Commission (HRC) PRIVATE: Housing Tax Credit Equity Investors Local Initiatives Support Corporation (LISC) RI Private Financial Institutions Rhode Island Foundation; United Way of Rhode Island				

Residential Building Permit Activity, 2000 - 2020



Residential Building Permit Activity, 1986-2020



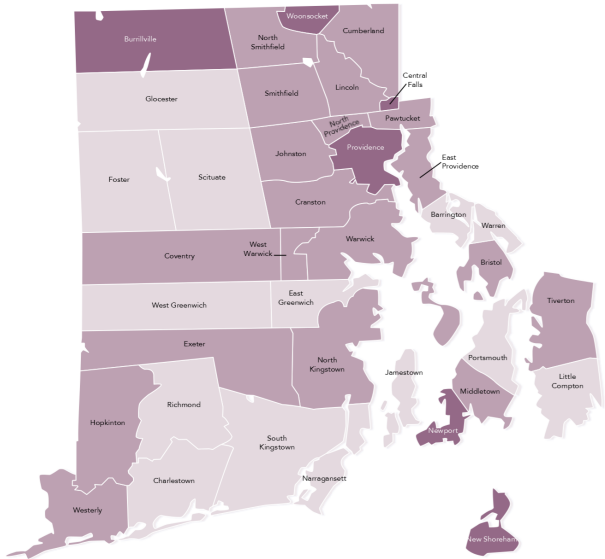
Progress Towards 10% Low and Moderate- Income Housing

Though six of Rhode Island’s 39 municipalities have met the goal of having 10% of its housing stock qualified as LMIH, there is still much work to do.

Currently, Cranston and West Warwick have the longest to go to achieve 10% LMIH, with 1,489 and 1,684 LMIH units needed respectively to hit the state’s 10% goal.

PROGRESS TOWARD LONG-TERM AFFORDABLE HOMES⁶³

Rhode Island State Law 45-53 establishes a goal that **10 percent** of every city or town’s housing stock qualify as Low and Moderate-Income Housing (LMIH). How does each municipality measure up?



Less than 5%
 5 - 10%
 10% or greater

Six of Rhode Island’s 39 communities meet this goal:
Burrillville, Central Falls, Newport, New Shoreham, Providence, and Woonsocket.

Municipality	Overall LMIH as % of Year-round Housing	Needed To Hit 10%
Barrington	3.33%	418
Bristol	5.79%	380
Burrillville	10.28%	Achieved
Central Falls	10.96%	Achieved
Charlestown	3.92%	212
Coventry	5.32%	659
Cranston	5.48%	1,489
Cumberland	6.00%	550
East Greenwich	4.59%	289
East Providence	9.83%	37
Exeter	5.67%	106
Foster	2.05%	140
Glocester	2.16%	302
Hopkinton	7.09%	98
Jamestown	4.59%	137
Johnston	8.00%	247
Lincoln	6.71%	297
Little Compton	0.56%	153
Middletown	5.16%	332
Narragansett	3.81%	443
Newport	15.90%	Achieved
New Shoreham	11.17%	Achieved
North Kingstown	8.77%	134
North Providence	6.57%	526
North Smithfield	8.18%	92
Pawtucket	8.63%	437
Portsmouth	2.75%	537
Providence	14.81%	Achieved
Richmond	3.30%	195
Scituate	0.78%	378
Smithfield	5.53%	351
South Kingstown	4.97%	548
Tiverton	5.18%	344
Warren	4.23%	290
Warwick	5.48%	1,684
Westerly	5.13%	508
West Greenwich	1.16%	206
West Warwick	7.99%	277
Woonsocket	15.90%	Achieved

Low- and moderate-income housing status is based on the draft chart of September 8, 2021 and subsequent public comment.

Thank You

Want to discuss further?
Contact: bclement@rwu.edu

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