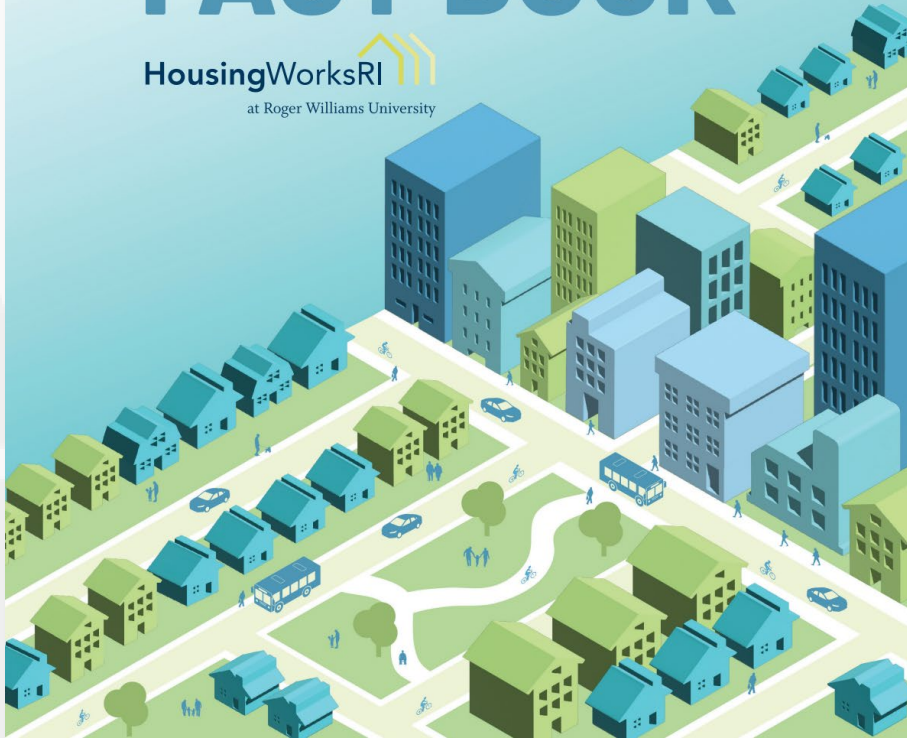


HOUSING AFFORDABILITY & ZONING IN RHODE ISLAND

Reporting out of the Housing
Fact Book & an Introduction
of the RI Zoning Atlas

2023 HOUSING FACT BOOK

HousingWorksRI
at Roger Williams University



HousingWorksRI
at Roger Williams University

RHODE
ISLAND
ZONING
ATLAS

What We'll be Covering

- The 2023 Housing Fact Book and Affordability in Rhode Island
- Background of HWRI and Zoning Research
- Process of Creating a Zoning Atlas
- Navigating the RIZA
- Initial Key Findings
- Next Steps

Costs Too Much... for Everyone, Everywhere

MEDIAN SINGLE FAMILY

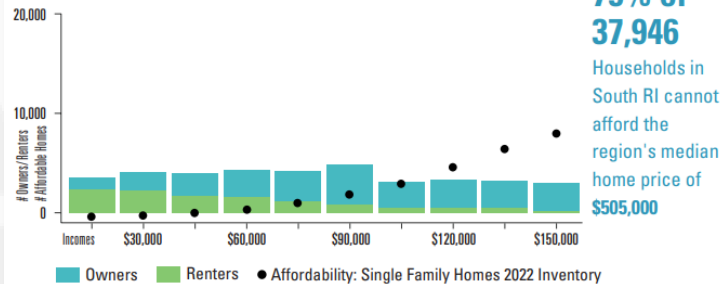
Home price **\$401,926**
Monthly housing payment **\$3,154**

5 YEAR COMPARISON
2017 **\$305,391** ↑ **2022**
32% INCREASE

\$126,157 ← Income needed to afford this

HOUSING AFFORDABILITY

Affordability of Region's Single Family Homes Inventory



AVERAGE 2-BEDROOM RENT

Rental payment **\$1,996**

5 YEAR COMPARISON
2017 **\$1,869** ↑ **2022**
7% INCREASE

\$79,840 ← Income needed to afford this

WHERE IS IT AFFORDABLE TO OWN?

Based on 2022 median prices, a household earning the median household income would not be able to buy in any of Rhode Island's. What income might you purchase a median priced home in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ \$25,000

HOUSEHOLDS EARNING: ≤ \$30,000

HOUSEHOLDS EARNING: ≤ \$40,000

HOUSEHOLDS EARNING: ≤ \$50,000

HOUSEHOLDS EARNING: ≤ \$60,000

HOUSEHOLDS EARNING: ≤ \$75,000

HOUSEHOLDS EARNING: ≤ \$100,000

HOUSEHOLDS EARNING: > \$100,000

Median household income¹³

Median owner household income¹⁴

WHERE IS IT AFFORDABLE TO RENT?

Based on 2022 average 2-bedroom apartment rents, a household earning the state's median renter household income of \$41,277 could afford to rent in only one Rhode Island town. What income might you need to affordably rent an average priced 2-bedroom apartment in your community? How do your neighboring communities compare?

HOUSEHOLDS EARNING: ≤ \$25,000

HOUSEHOLDS EARNING: ≤ \$50,000

HOUSEHOLDS EARNING: ≤ \$75,000

HOUSEHOLDS EARNING: ≤ \$100,000

HOUSEHOLDS EARNING: > \$100,000

Median household income **\$74,489**

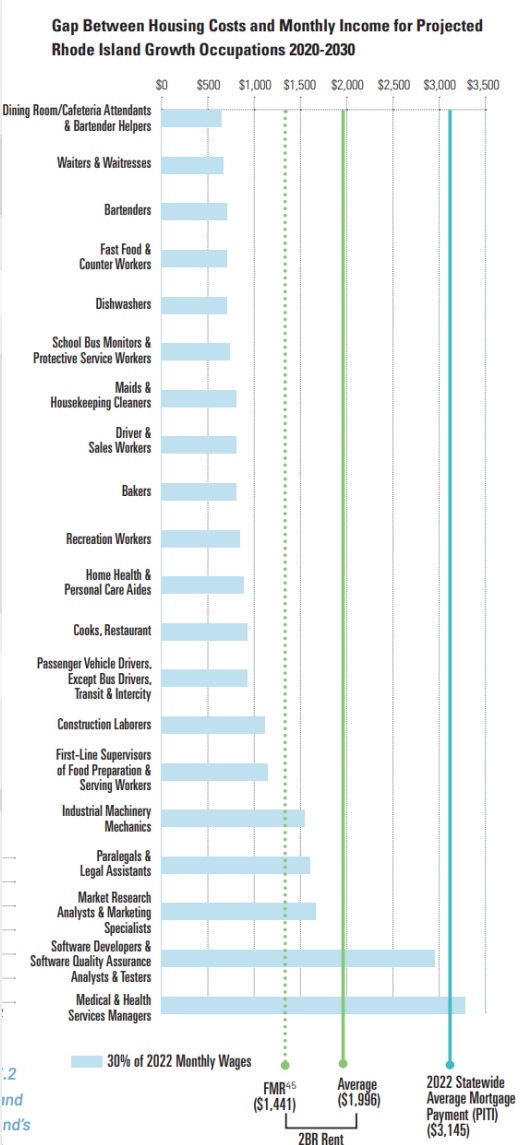
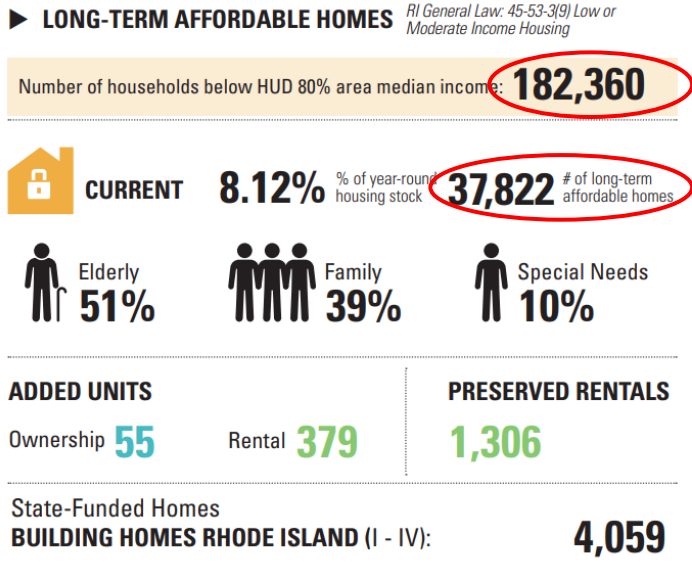
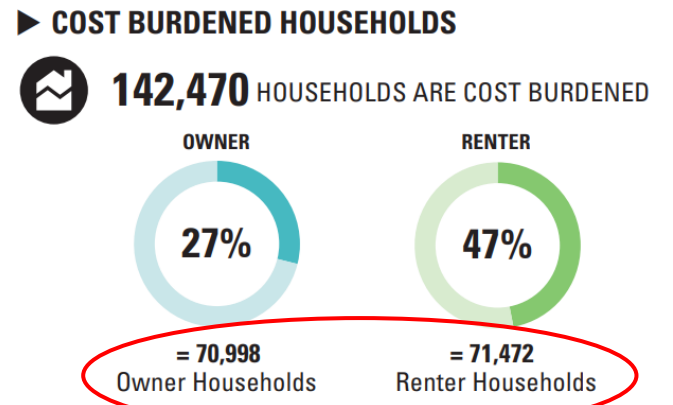
Median renter household income¹⁵ **\$41,277**

City/Town Annual income needed to affordably purchase a median priced home in this community

City/Town	Annual income needed to affordably purchase a median priced home in this community	≤ \$25,000	≤ \$50,000	≤ \$75,000	≤ \$100,000	> \$100,000
BURRILLVILLE	\$41,022					
BRISTOL	\$48,222					
WESTERLY	\$55,200					
WOONSOCKET	\$56,102					
BARRINGTON	\$58,702					
CENTRAL FALLS	\$63,942					
PAWTUCKET	\$67,062					
LINCOLN	\$67,582					
PORTSMOUTH	\$68,902					
NEWPORT	\$70,742					
EAST GREENWICH	\$70,862					
NARRAGANSETT	\$72,182					
NORTH SMITHFIELD	\$74,382					
NORTH KINGSTOWN	\$75,062					
COVENTRY	\$75,302					
TIVERTON	\$76,022					
NORTH PROVIDENCE	\$77,342					
CRANSTON	\$78,422					
SMITHFIELD	\$78,600					
WARWICK	\$78,622					
MIDDLETOWN	\$79,062					
PROVIDENCE	\$82,902					
WEST WARWICK	\$83,440					
JOHNSTON	\$84,822					
EAST PROVIDENCE	\$86,222					
WARREN	\$92,382					
CUMBERLAND	\$93,302					
WEST GREENWICH	\$105,840					
CHARLESTOWN	N/A					
EXETER	N/A					
FOSTER	N/A					
GLOCESTER	N/A					
HOPKINTON	N/A					
JAMESTOWN	N/A					
LITTLE COMPTON	N/A					
NEW SHOREHAM	N/A					
RICHMOND	N/A					
SCITUATE	N/A					
SOUTH KINGSTOWN	N/A					

N/A: Insufficient data

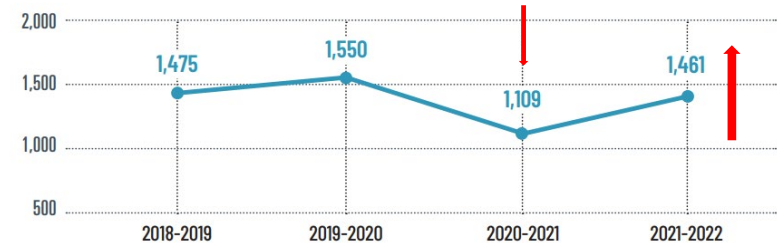
Affordability Crisis Continues



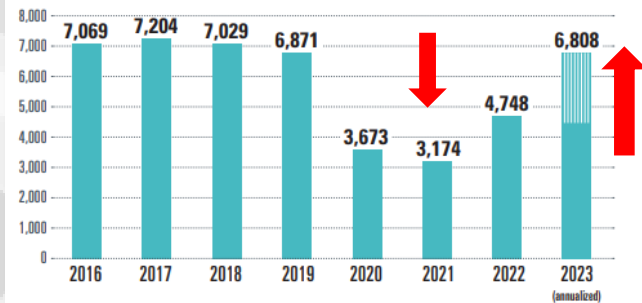
Affordability Crisis Continues

Rhode Island Point-in-Time Count, 2019 and 2023	2019	2023	Change Since 2019
Total Persons Experiencing Homelessness	1,055	1,810	72%
Total Persons Unsheltered	71	334	370%
Households without Children			
Total Number of Persons	730	1,214	66%
Unsheltered	67	327	388%
Chronically Homeless	176	581	230%
Unsheltered	11	229	1,982%
Households with At Least One Adult and One Child			
Total Number of Households	111	183	65%
Total Number of Persons	325	595	83%
Unsheltered	4	7	75%
Chronically Homeless (Adults & Children)			
Total Number of Households	6	14	133%
Total Number of Persons	22	48	118%

Rhode Island Student Homelessness 2018-2022



Rhode Island Eviction Filings for Non-Payment of Rent, 2016-2023 (Projected)



Foreclosures & Mortgage Delinquencies

76%

INCREASE
from 2021:
224 foreclosures¹

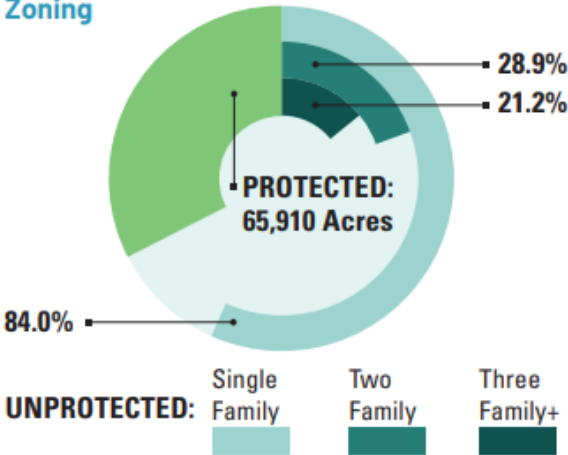
1.96%

Q4-2022 rate of seriously
delinquent loans (2,332);
a decrease from 2.72 percent
(3,257) in Q4-2021²

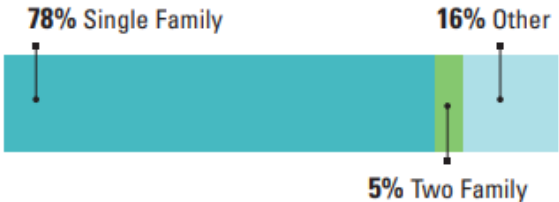
Regional Pages Feature: Zoning

REGIONAL ZONING AND HOUSING STOCK

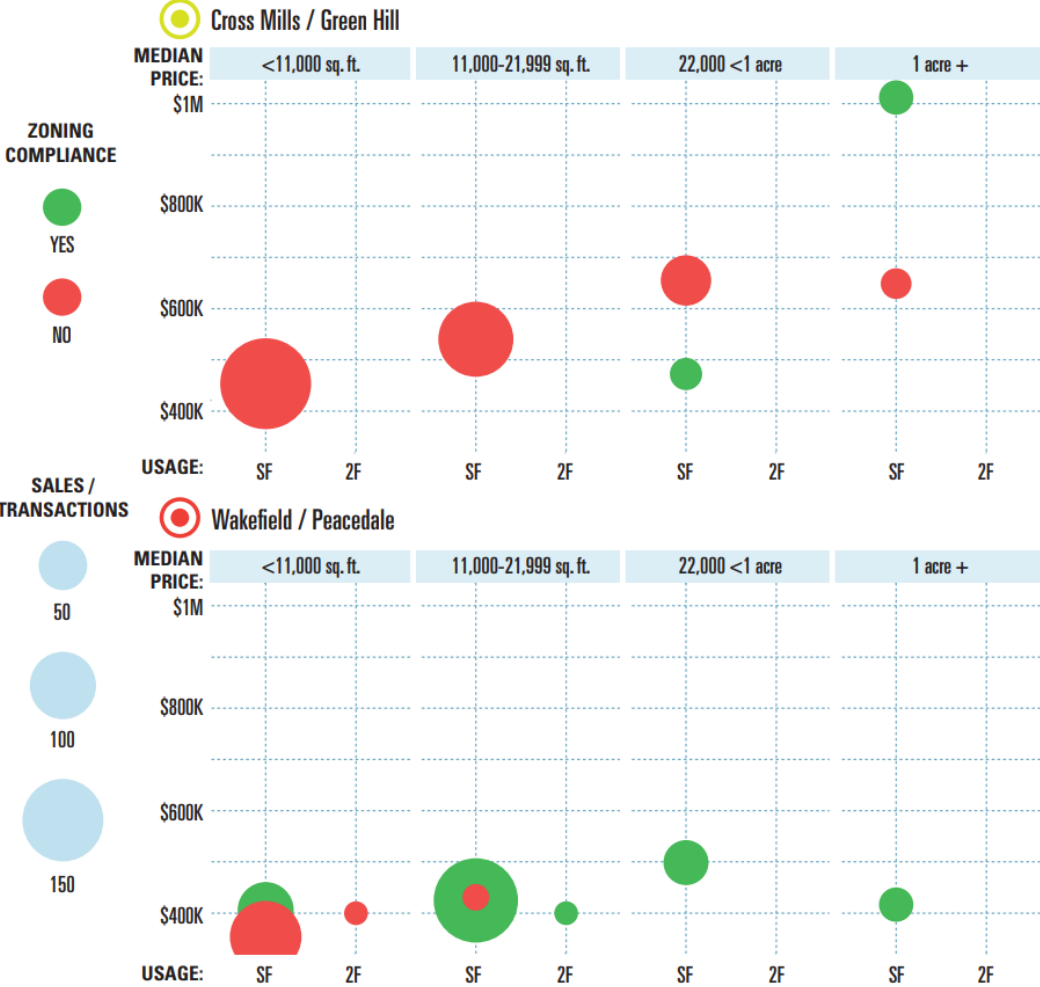
Zoning



Housing Stock



REGIONAL SALES ANALYSIS



HWRI and the Zoning Atlas

2018:

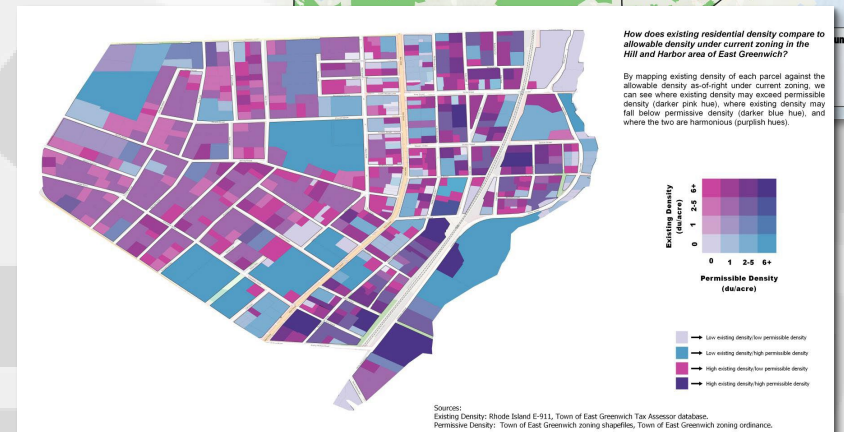
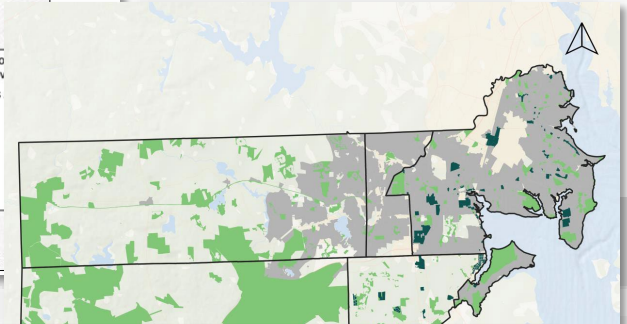
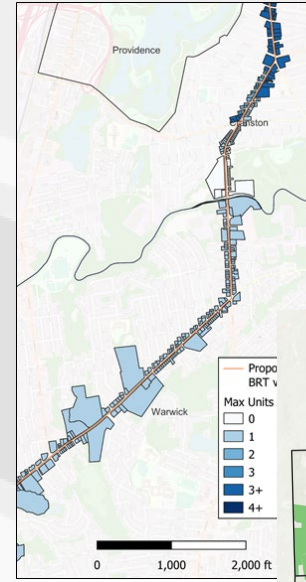
- HWRI began collecting and analyzing residential zoning information (to be included in Housing Fact Book).

2021:

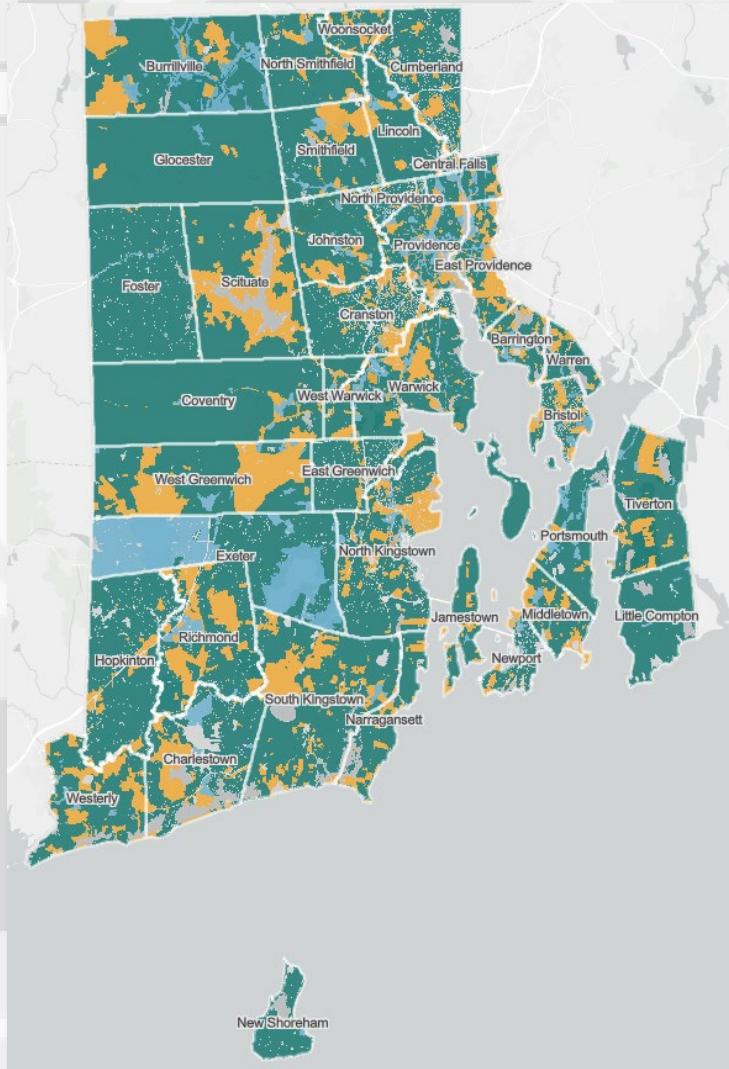
- Collected more robust zoning data through work for RIHousing.
- Desegregate CT published the first statewide Zoning Atlas.
 - Catalyst for the National Zoning Atlas (NZA) collaborative.

2022:

- HWRI began GIS mapping of zoning for 1F, 2F, and 3F+, as well as other important aspects to residential development.
- HWRI became the Rhode Island team in the NZA project in 2022, providing an update via a “Soft Launch” of Kent County in Spring 2023.



Initial Findings: Statewide Datapoints



General:

- Pages of Zoning Analyzed: >6,000
- # of Districts Logged: 699
- Avg. # of Districts per Municipality: 18

Zoning District Types:

- Primary Residential: 81%
- Mixed with Residential: 9%
- Nonresidential: 10%

By Right Zoning:

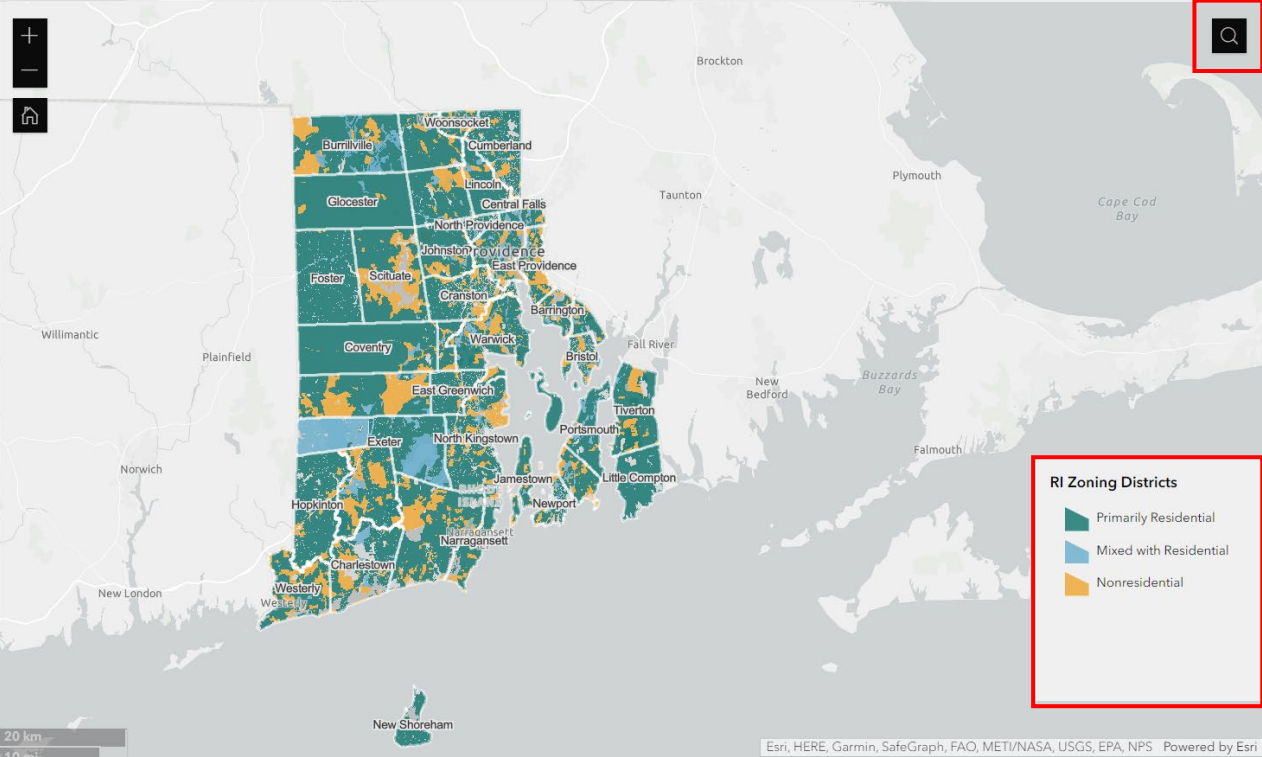
- Single Family By Right: 87%
- Two-Family By Right: 20%
- Three-Family By Right: 9%
- Four-Family+ By Right: 8%

Minimum Lot Sizes:

- Land Zoned Single Family By Right ≥ 1 acre: 25%
- Land Zoned Two-Family By Right ≥ 1 acre: 39%
- Land Zoned Three-Family By Right ≥ 1 acre: 49%
- Land Zoned Four-Family+ By Right ≥ 1 acre: 49%

Navigating the RI Zoning Atlas

- 1-Family Housing
- 1-Family Treatment
 - 1 Selected
- 1-Family Min. Lot Size
 - 0 Selected
- 2-Family Housing
- 3-Family Housing
- 4+ Family Housing
- Accessory Dwelling Units
- Federal Conservation Lands
- State Conservation Lands
- Tribal Lands
- Urban Services Boundary
- Water Districts
- Sewered Areas



Navigating the RI Zoning Atlas

RI Zoning Districts

- Primarily Residential
- Mixed with Residential
- Nonresidential

Filters:

- 1-Family Housing
- 2-Family Housing
- 3-Family Housing
- 4-Family Housing
- 4-Family Treatment: 1 Selected
- 4-Family+ Min. Lot Size Range is any of: 4 Selected
- Search: []
- a) None
- b) <5000 sf
- c) 5k sf - <1/4 ac
- d) 1/4 - <1/2 ac
- e) 1/2 - <1 ac
- f) 1 - <2 ac
- g) 2+ ac
- Federal Conservation Lands
- State Conservation Lands
- Tribal Lands
- Urban Services Boundary
- Water Districts
- Sewered Areas

Navigating the RI Zoning Atlas

The screenshot shows the Rhode Island Zoning Atlas interface. On the left is a dark sidebar with a list of zoning categories, each with a house icon and a toggle switch. The '3-Family Housing' category is expanded, showing '3-Family Treatment' with '1 Selected' and '3-Family Min. Lot Size' with '0 Selected'. Below these are checkboxes for 'Federal Conservation Lands', 'State Conservation Lands', 'Tribal Lands', 'Urban Services Boundary', 'Water Districts' (checked), and 'Sewered Areas' (checked). The map in the center shows various municipalities including Bellingham, North Smithfield, Cranston, Glocester, Johnston, Pawtucket, East Greenwich, West Greenwich, Coventry, East Greenwich, Exeter, North Attleborough, South Attleborough, Tiverton, Portsmouth, Little Compton, East Greenwich, Johnston, Pawtucket, Little Compton, New Shoreham, and Charlestown. The map displays different zoning districts with various hatching patterns. A legend on the right side of the map shows 'Water Districts' with a diagonal line pattern, 'Sewered Areas' with a diagonal line pattern, and 'RI Zoning Districts' with 'Primarily Residential' in green and 'Mixed with Residential' in blue. At the bottom of the map, there is a scale bar (10 km / 10 mi) and a copyright notice: 'Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS | URI EDC, RIGIS; RI Water Resources Board; RI Department of Health. Powered by Esri'.

Navigating the RI Zoning Atlas

Left Sidebar Filters:

- 1-Family Housing
- 2-Family Housing
- 3-Family Housing
- 4+Family Housing
 - 4-Family Treatment: 1 Selected
 - 4+Family Min. Lot Size Range is any of: 0 Selected
- Accessory Dwelling Units

Map Labels: South Kingstown, Narragansett

Right Sidebar: Medium High Density

Abbreviated Zoning District Name	R10
tooltipnotes	1+family in PRDs allowed after public hearing.
Jurisdiction	South Kingstown
Zoning District Type	Primarily Residential
1-Family Treatment	Allowed/Conditional
2-Family Treatment	Allowed/Conditional
3-Family Treatment	Allowed/Conditional
4+Family Treatment	Allowed/Conditional
ADU Treatment	Allowed/Conditional
Planned Residential Treatment	Public Hearing
Affordable District	No
Elderly District	No
1-Family Floor Area Ratio	
1-Family Front Setback (ft.)	25
1-Family Max. Height (ft.)	35
1-Family Max. Lot Coverage Bldg (%)	25
1-Family Max. Lot Coverage Bldg and Impervious (%)	
1-Family Max. Stories	
1-Family Min. Lot Size (acres)	0.23
1-Family Min. Parking (spaces)	
1-Family Min. Parking clean (spaces)	
1-Family Min. Unit Size (sq. ft.)	
1-Family Rear Setback (ft.)	30
1-Family Side Setback (ft.)	10
2-Family Affordable Only	No
2-Family Elderly Only	No

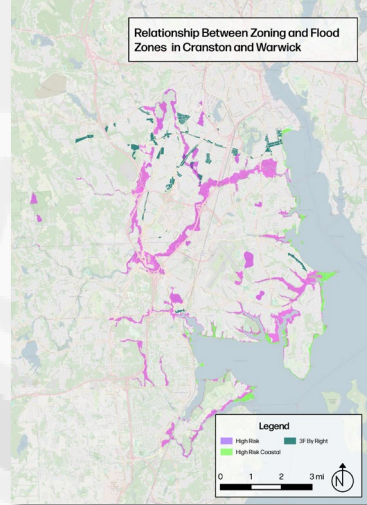
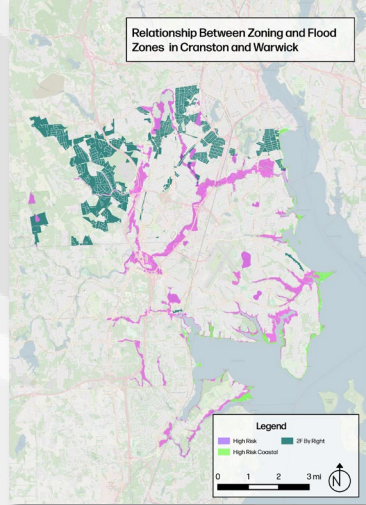
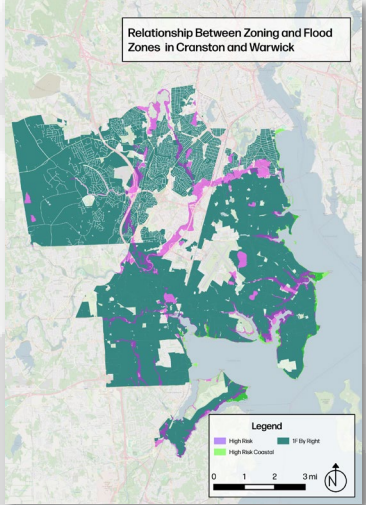
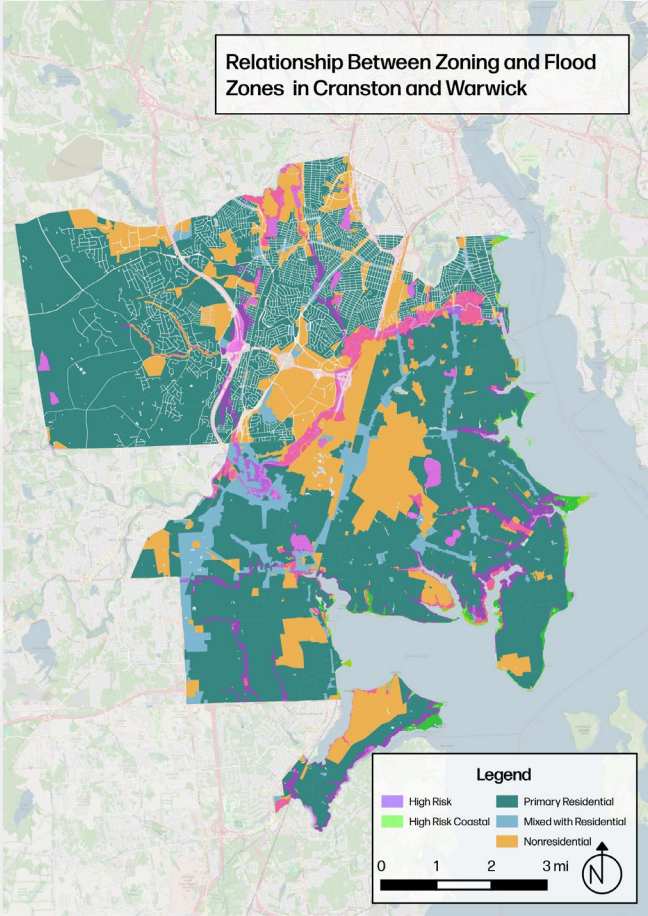
RI Zoning Districts Legend:

- Primarily Residential (Green)
- Mixed with Residential (Blue)
- Nonresidential (Orange)

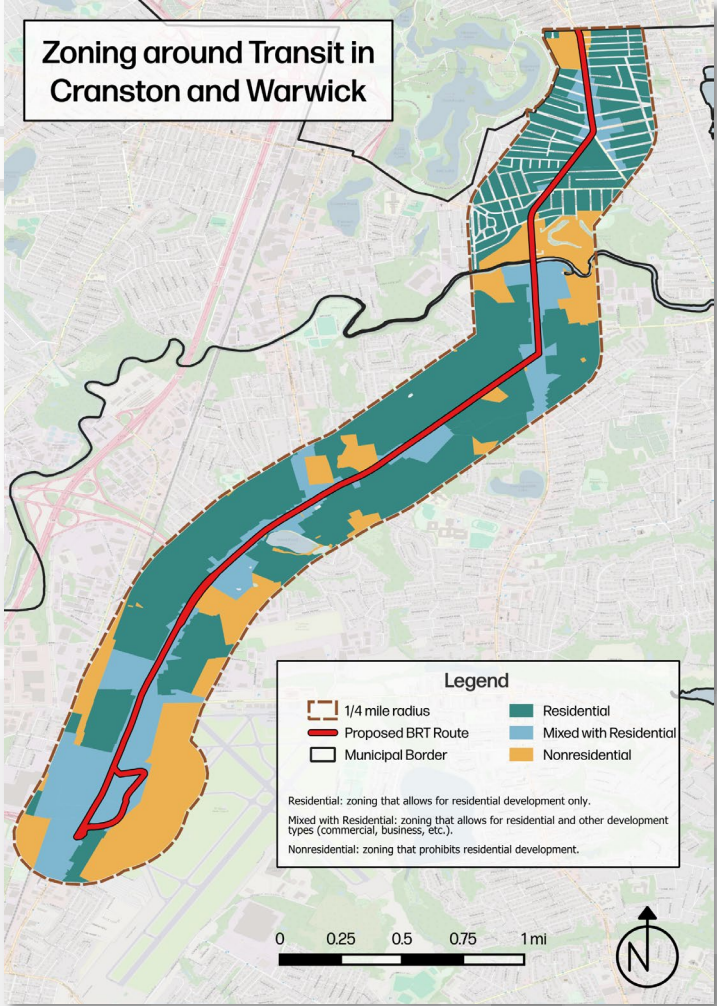
2 Km, 5,000 ft

University of Rhode Island, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc., MET/NASA, USGS, EPA, NPS, USDA, USFWS Powered by Esri

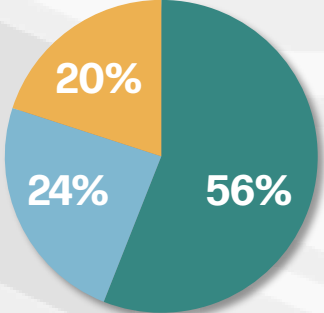
Climate Change Impacts in Cranston & Warwick



Transit Potential and Zoning



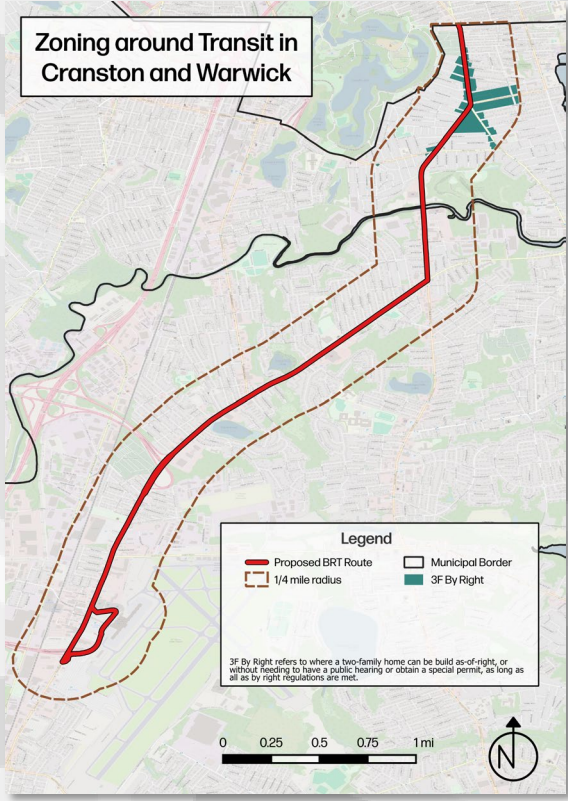
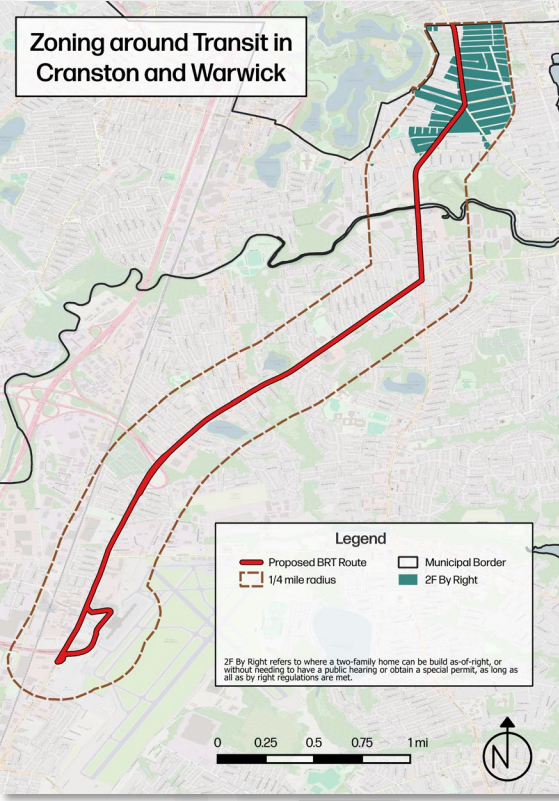
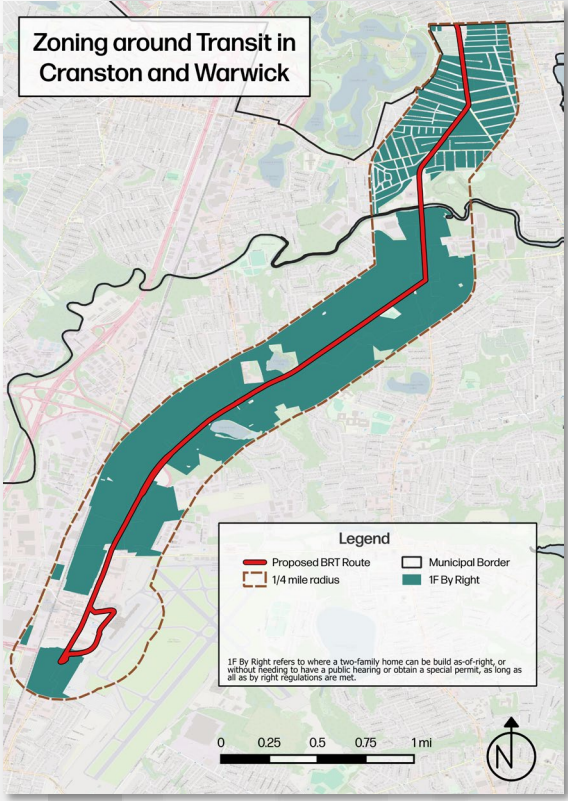
Zoning District Type



- Primary Residential
- Mixed with Residential
- Nonresidential

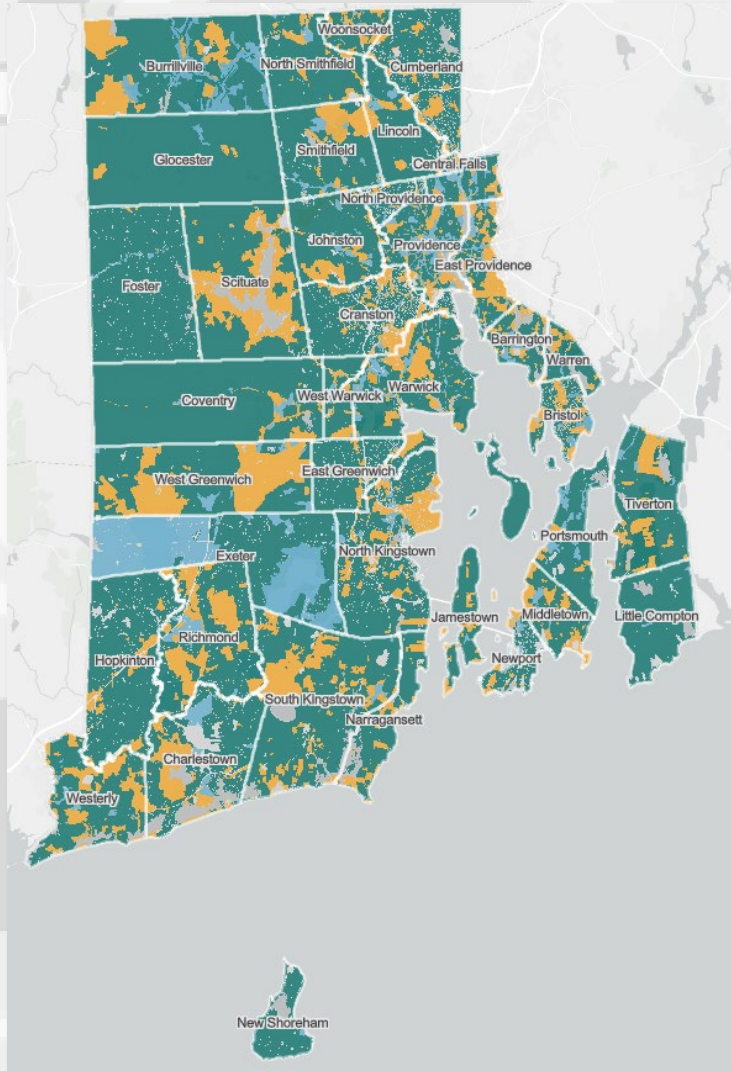
Undevelopable land removed from calculations

Transit Potential and Zoning



Next Steps:

Evolving the Atlas to Meet RI's Needs



Interact with the Atlas

- Give the public time to interact with the Atlas and explore functionality
- HWRI purposeful in not releasing library of assets and datapoints with Atlas to encourage users to interact with tool

Lunch & Learns

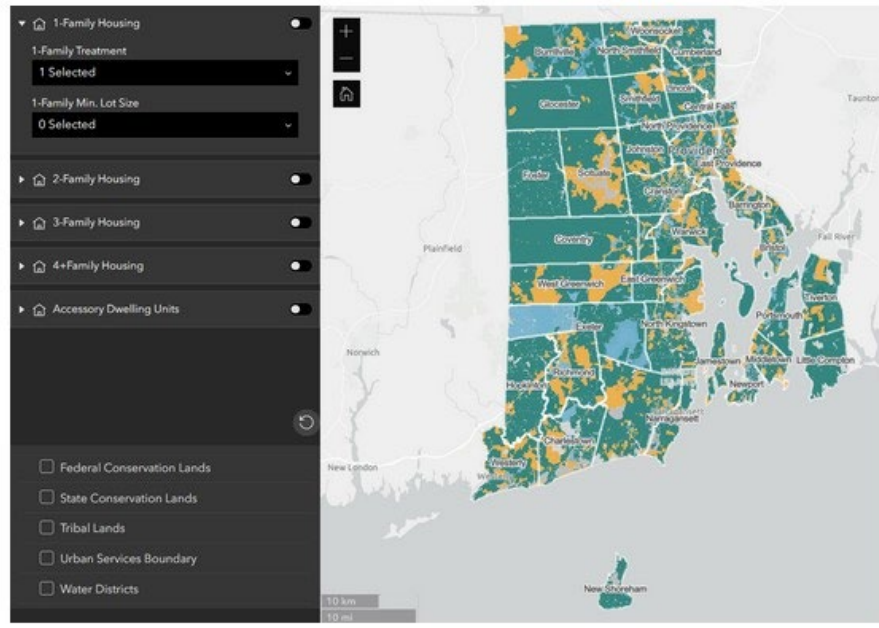
- Conducting a series of “Lunch & Learns” where we hope to take deeper dives
- Elicit stakeholder feedback and ideas
- Spread awareness of the Atlas

Deeper Dives

- Analysis of zoning impacted by sea level rise scenarios/climate change*
- Analysis of zoning around transit
- Analysis of zoning with presence of infrastructure
- Zoning for temporary/homeless shelters and similar uses

Explore the Rhode Island Zoning Atlas

LAUNCH RHODE ISLAND ZONING ATLAS



Explore the RI Zoning Atlas at

<https://www.housingworksri.org/learning-center/rizoningatlas>



RHODE
ISLAND
ZONING
ATLAS

HousingWorksRI
at Roger Williams University