

STATE OF RHODE ISLAND

2025

ANALYSIS OF IMPEDIMENTS TO FAIR
HOUSING CHOICE

August 2025

**State of Rhode Island
City of Cranston
City of East Providence
City of Pawtucket
City of Providence
City of Warwick
City of Woonsocket**

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Executive Summary

The State of Rhode Island has prepared an Analysis of Impediments to Fair Housing Choice to satisfy requirements of the Housing and Community Development Act of 1974, as amended. This act requires that any community receiving Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds affirmatively further fair housing. Additionally, HUD entitlement communities must comply directly with HUD rules and regulations designed to uphold the Housing and Community Development Act of 1974, as amended. Rhode Island has six entitlement communities: Cranston, East Providence, Pawtucket, Providence, Warwick, and Woonsocket. As a result, entitlement communities are charged with the responsibility of conducting its CDBG and HOME programs in compliance with the federal Fair Housing Act. The responsibility of compliance with the federal Fair Housing Act extends to nonprofit organizations and other entities, including units of local government, which receive federal funds through the City.

Entitlement communities that receive CDBG and HOME funds are required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities, and
- Comply with the non-discrimination requirements of the Fair Housing Act.

These requirements can be achieved through the preparation of an Analysis of Impediments to Fair Housing Choice (AI). The AI is a review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

Entitlement communities have specific fair housing planning responsibilities. These include:

- Conducting an Analysis of Impediments to Fair Housing Choice
- Developing actions to overcome the effects of identified impediments to fair housing, and
- Maintaining records to support the jurisdictions' initiatives to affirmatively further fair housing.

The following observations were noted throughout the AI. These issues are based on the primary research collected and analyzed and the numerous interviews and focus group sessions conducted for this report. They help to establish context for the impediments to fair housing choice.

1. *Population in Rhode Island between 2017 and 2022 has grown by 4.0%*, slightly more than the national growth rate of 3.1% during the same time period.
2. *Rhode Island became more diverse between 2000 and 2022*, with increases in all racial categories other than White, which has decreased by approximately 8%. In East Providence, the Black population has also decreased.
3. *Persons with disabilities participate in the labor market at lower rates than those without disabilities (46.3% versus 66.5%) and are more likely to earn less money (\$29,656 versus \$46,182)*. Unemployment rates were also higher for those with a disability than without for the State and the entitlement cities.

4. *While the percentage of married couple households has stayed largely the same, the percentage of single-person headed households (both male and female) has drastically increased.* The share of non-family households has held relatively steady since 2017.
5. *A larger portion of female-headed households with children live in poverty (45.8%) compared to 10.7% of male-headed households with children and 14.9% of married couples with children.*
6. *Median incomes for all racial groups increased by at least 12% since 2017 after adjusting for inflation, but the largest increase was 45% for Asian residents.* Differences between racial and ethnic groups varied by geography.
7. *Black and Hispanic households are more likely to be unemployed than other groups.* In 2022, the unemployment rate was 7.5% for Black residents and 9.1% for Hispanic residents compared to the statewide rate of 5.9%.
8. *In Rhode Island, overall homeownership rates increased slightly between 2017 and 2022 by 3% with a 3% decrease in the proportion of households that rent their homes.* There were significant variations in race, with White households the most represented among homeowners.
9. *Homeownership rates are significantly lower for Black and Hispanic residents.* While 68.3% of White households were homeowners, 35.1% of Black and 36.5% Hispanic households owned their homes.
10. *Non-white households tend to be larger than White households and are in the rental market at higher rates for larger units.* There is a smaller share of rental units with three or more bedrooms.
11. *After adjusting for inflation median gross rent increased since 2017 in all areas of the State except for Warwick. Median home value in the State increased by nearly 20% with the highest increase of 36.65% occurring in Providence.*
12. *Within HUD Entitlements, the level of segregation varies from low to moderate levels of segregation.* Some communities, such as Warwick and Woonsocket, show low levels of segregation between all minority groups. On the opposite end, Providence shows higher levels of segregation, seeing moderate segregation in its Black and Hispanic populations.
13. *Using a modified definition of R/ECAPs, there are five census tracts in RI Housing's HUD jurisdiction that meet the 50% minority threshold and have a poverty rate above the 75th percentile.* These tracts are located in Central Falls and Middletown.

Progress Achieved Since the 2020 AI

RIHousing and The Department of Housing

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
<p>Prioritize investment in higher opportunity areas that are not currently meeting affordable housing needs and in lower opportunity areas where development is a part of a broader community revitalization plan.</p>	<p>RIHousing's QAP specifies the State's Low & Moderate Income Housing Act goal of at least 10% affordable housing in each community. Investments are prioritized in areas that have not yet met that 10% requirement, which include many of the areas of highest opportunity identified by this document.</p>
<p>Identify and preserve assisted housing developments whose period of affordability expires within five years, with priority given to developments in growth and high opportunity areas</p>	<p>Housing 2030, the State's comprehensive housing plan, identifies publicly supported rental units with expiring affordability restrictions in the next 30 years. Strategies identified to preserve this housing include proactively exploring boosting reserve requirements to ensure long-term sustainability and extending periods of affordability.</p>
<p>Work toward reducing zoning barriers to affordable housing production</p>	<p>Housing 2030 identifies the strategy of collaborating with the Division of Statewide Planning to provide technical assistance on how to reform local zoning codes, expedite permitting, and take other actions to increase housing production and affordability. The Municipal Technical Assistance Program (MTAP) has available funding for municipalities to contract consultant services to identify and remove zoning barriers to development.</p>
<p>Address home repair and health and safety issues in older homes occupied by lower income households</p>	<p>According to the PY2023 CAPER, during the first four years of the previous Consolidated Plan Cycle, (2020-2023), the State rehabilitated 2,632 rental housing units and 149 owner-occupied housing units.</p>

Expand the Housing Choice Voucher Program to growth / opportunity areas	A key strategy identified in Housing 2030 to advance the goal of strategically investing in infrastructure, housing production and preservation is to expand the use of project-based vouchers. The state will offer the opportunity to integrate project-based vouchers into Rhode Island's One-Stop application process for housing development funding.
Advise the Governor's Office on proposed amendments to the "10% affordable housing requirement" included in the Low and Moderate Income Housing Act (RIGL: 45-53)	Amendments to the Low and Moderate Income Housing Act to streamline the review of applications, set forth necessary submission items, and provides greater clarity for the review of applications was passed in May of 2023.
Expand homeownership opportunities	From PY2020 to 2023, RIHousing and its partners originated mortgages for 6,434 low and moderate-income Rhode Island households totaling over \$2B to purchase homes. An additional \$59MM helped 4,739 of these households with second mortgages. RIHousing maintained its percentage of new first mortgages to minority borrowers, with at least 50% of first time homebuyers being either from racial or ethnic minorities for all four years.
Inadequate level of public transportation	
Encourage new multi-family rental production in TODs	A transit-oriented development pilot program bill was passed into law through the 2023 legislative session led by Speaker Shekarchi. The bill encourages growth centers along transit corridors identified by State transit plans. Another bill passed in the same session facilitates the adaptive reuse of commercial buildings for housing.
Support expanded transit planning efforts	The Department of Housing will continue to engage in Transit Forward RI 2040 and other transportation planning initiatives by RIPTA, RIDOT, and the Division of Statewide Planning.
Public opposition to new affordable housing development in some municipalities	
Create an educational campaign on affordable housing as an economic development tool / incentive	Housing 2030 indicated that all partners in the affordable housing space will create educational materials to help explain the importance of housing. This goal has been carried into the 2025 Fair Housing Action Plan.

Enforce HUD's AFFH certification with sub-recipient units of government	This is no longer applicable with the Trump administration's withdrawal of the AFFH rule. The State and Entitlement cities will continue to complete and collaborate on regular updates to the Analysis of Impediments to Fair Housing.
Provide State incentives to address concerns raised at the local level	The State will provide support for local planning efforts, including those that encounter local opposition.
Inadequate funding level	
Support efforts to secure a dedicated source of statewide funding for affordable housing production, either through the proposed real estate conveyance tax increase or an identified alternative	The General Assembly established a dedicated funding stream for affordable housing by increasing the real estate conveyance tax on the portion of real estate value over \$800,000, with the marginal new revenue to be deposited into the Housing Production Fund. This change is estimated to generate \$1.9 million in FY2022 and \$3.8 million in FY2023.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide fair housing education, outreach and legislative efforts	The Rhode Island Association of Realtors and the Rhode Island Commercial and Appraisal Board of Realtors both conduct regular fair housing training. This goal will be carried into the 2025 Fair Housing Action Plan.

Cranston

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	The City continues to offer a low-interest housing rehabilitation program to help eligible homeowners keep and maintain their homes. In PY2021 and 2022, the City rehabilitated 44 units with a total disbursement of \$374,301. During these years, the City also financially assisted 21 renter households. The City also offered a Closing Cost and Down Payment Assistance Program.

Work toward reducing zoning barriers to affordable and fair housing	The City continues to evaluate zoning ordinances for consistency with the Comprehensive Plan. The Housing section of the Plan includes several goals and policies which would reduce zoning barriers to Fair Housing, including enacting inclusionary zoning, reducing obstacles to modifying and maintaining multifamily dwellings, and review off-street parking standards.
Public opposition to new affordable housing development	
Create an educational campaign on affordable housing as an economic incentive	The City of Cranston will collaborate with RIHousing and the Department of Housing on this goal, to be carried over into the 2025 Fair Housing Action Plan.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide fair housing education and outreach efforts	Posters in all languages provided by the National Fair Housing Alliance defining discriminatory housing practices are placed in municipal buildings throughout the City. The City continues to participate in the drafting of the AI for the State and Entitlement Communities.

East Providence

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	The City continues to collaborate with private developers, non-profit developers, and community groups in developing initiatives for new affordable housing including utilizing LIHTC, HOME, CDBG and other available programs whenever possible.

Work toward reducing zoning barriers to affordable and fair housing	In March 2025, the City proposed a zoning change that would create a requirement for any development of 10 housing units or more to include 20% deed restricted, affordable, and fully accessible housing. In 2023, it adopted amendments that would allow for mixed-use in all commercial districts, reduced parking requirements for office and retail uses, and allows for increased density in areas allowing multi-family housing. The City is also in the process updating the Comprehensive Plan for 2025-2035, which includes productive changes to zoning ordinances to ease the barriers to creating and maintaining affordable housing.
Public opposition to new affordable housing development	
Create an educational campaign on affordable housing as an economic incentive	The City of East Providence will collaborate with RIHousing and the Department of Housing on this goal, to be carried over into the 2025 Fair Housing Action Plan.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide Fair Housing education and outreach efforts	Sponsoring Fair Housing education is an ongoing goal for the City in the 2025 Fair Housing Action Plan.

Pawtucket

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	Pawtucket participated in the drafting of the Lead Grant application, which was awarded to RIHousing and requires all contractors taking out a construction permit to be lead licensed. The City continues to collaborate with private developers, non-profit developers, and community groups in developing initiatives for new affordable housing including utilizing LIHTC, the State of Rhode Island Historical Tax Credit Program, and other available programs whenever possible.
Work toward reducing zoning barriers to affordable and fair housing	The City continues to evaluate zoning ordinances for consistency with the Comprehensive Plan. Council approved a zoning ordinance change allowing and regulating ADUs in August of 2024.

Public opposition to new affordable housing development	
Create an educational campaign on affordable housing as an economic incentive	The City of Pawtucket will collaborate with RIHousing and the Department of Housing on this goal, to be carried over into the 2025 Fair Housing Action Plan.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide Fair Housing education and outreach efforts	The City funds the Fair Housing Advocate position, which provided 8 community presentations and met with clients to resolve Fair Housing issues during PY2021. Presentations were in English and Spanish.

Providence

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	Through PY2023 (the fourth year of the 2020-2024 CP Cycle) Providence rehabilitated 26 rental units and 53 homeowner units with HOME and CDBG funds in addition to constructing 4 rental and 7 homeowner units. Direct financial assistance was also given to 3 households. The City continues to explore options for adding affordable housing with layered funding sources (LIHTC, CDBG, HOME).
Work toward reducing zoning barriers to affordable and fair housing	Providence has made many zoning changes as part of the update to the Comprehensive Plan finalized in 2024. R-2 districts were changed to R-3, allowing three-family and rowhouse dwellings to be developed with these districts. Additionally, multifamily units may be developed in low-density residential areas through a special use permit. The Comprehensive Plan update also recommends that the City work toward banning parking minimums wherever feasible.
Inadequate level of public transportation	

Enhance public transit service and facilities	RIPTA's Transit Master Plan update calls for many improvements to Transit in the Providence area. They received more than \$70 million in grants supporting transit facility modernization, fleet electrification, vehicle replacement, statewide safety planning, and preparation for rapid bus network expansion, and light rail/bus rapid transit service development. They also entered a public-private partnership to launch the planning and design of the new central transit hub to replace Kennedy Plaza, establishing a state-of-the-art, multimodal transit center that improves transportation and addresses housing through transit-oriented development needs.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide Fair Housing education and outreach efforts	The City continues to participate in the drafting of the joint Statewide and Entitlement Communities AI. This goal will continue into the 2025 Fair Housing Action Plan.

Warwick

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	According to the PY2023 CAPER, during the first four years of the previous Consolidated Plan Cycle, (2020-2023), the City rehabilitated 64 rental units and 261 homeowner units. The City continues to evaluate opportunities to add affordable housing through varied funding sources.
Work toward reducing zoning barriers to affordable and fair housing	The City of Warwick relaxed requirements in 2023 for duplex units by removing the need for a zone change to effectuate them. Duplex units are now allowed through Special Use Permit (“SUP”) in accordance with the building envelope provisions associated with the zoning district in question. Warwick will continue to evaluate zoning ordinances in accordance with the Comprehensive Plan. This goal will carry into the 2025 Fair Housing Action Plan.
Public opposition to new affordable housing development	

Create an educational campaign on affordable housing as an economic incentive	The City of Warwick will collaborate with RIHousing and the Department of Housing on this goal, to be carried over into the 2025 Fair Housing Action Plan.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide Fair Housing education and outreach efforts	The City continues to collaborate with the Department of Housing to make Fair Housing education materials available. This goal will continue into the 2025 Fair Housing Action Plan.

Woonsocket

2020 Recommendations	Status/Actions Undertaken
Inadequate supply of affordable housing	
Expand affordable, accessible, and healthy housing units	As of the PY2022 CAPER report, the City has provided homeowner assistance to 1 household and rehabilitated 1 owner-occupied housing unit. The City continues to use 2020-2024 CDBG and HOME funds to increase the affordable housing stock.
Work toward reducing zoning barriers to affordable and fair housing	The City continue to review zoning ordinances in accordance with the Comprehensive Plan. Actions identified to ease zoning barriers to fair housing include creating an intermediate zone between R-3 and R-4 to allow for more density, revising zoning ordinances to comply with the State ADU legislation, amend the ordinance to allow repurposing of former commercial mill buildings/complexes into housing, and allow adaptive reuse more generally.
Public opposition to new affordable housing development	
Create an educational campaign on affordable housing as an economic incentive	The City of Woonsocket will collaborate with RIHousing and the Department of Housing on this goal, to be carried over into the 2025 Fair Housing Action Plan.
Discriminatory behavior toward members of the protected classes	
Continue to collaborate with other AI participants on statewide Fair Housing education and outreach efforts	The City continues to collaborate with the Department of Housing to make Fair Housing education materials available. This goal will continue into the 2025 Fair Housing Action Plan.

Demographic and Housing Summary

Introduction

This section of the AI analyzes the demographic and housing characteristics of Rhode Island, focusing on members of the protected classes. The federal Fair Housing Act protects the following characteristics: race, color, religion, sex, national origin, familial status and disability status. Under State law, Rhode Island includes the following additional protected classes: marital status, sexual orientation, gender identity or expression, age (18+) and status as a victim of domestic violence.

For the purposes of this AI, the data are presented and analyzed for the State of Rhode Island as a whole and for the Balance of the State outside of the six entitlement cities (Cranston, East Providence, Pawtucket, Providence, Warwick, and Woonsocket).

Population Trends

Population of Rhode Island since 2000

The State’s population has increased slightly but consistently at a rate of 0.4% between 2000 and 2022. However, the population of the Balance of State has decreased 5.74% between the years of 2010 and 2022. The national population growth rates were 10% in the years between 2000-2010 and 7%, between 2010-2022.

Table 1 Rhode Island Population, 2000 – 2022

Rhode Island			Rhode Island Balance of State		
Year	Total Population	Change	Year	Total Population	Change
2000	1,048,319	-	2000	544,754	-
2010	1,052,567	0.4%	2010	552,095	1.3%
2022	1,094,250	4.0%	2022	520,406	-5.74%

Source: U.S. Decennial Census, 2000-2010; American Community Survey five-year estimates 2022

Population of Entitlement Cities since 2000

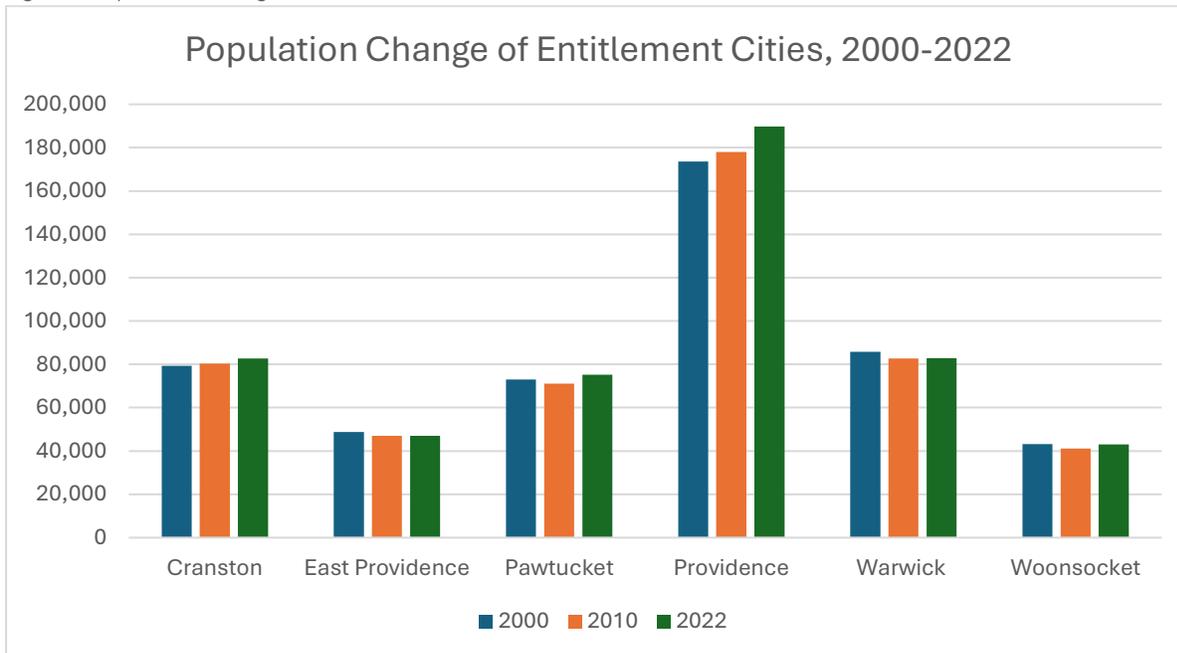
The highest rate of population growth among Rhode Island’s entitlement cities was in Providence, at 6.15% between 2010 and 2022. East Providence, Warwick, and Woonsocket have all lost population since 2000 despite Warwick and Woonsocket’s slight population gains from 2010-2022.

Table 2 Population of RI Entitlement Cities, 2000-2022

Cranston			East Providence			Pawtucket		
Year	Total Population	Change	Year	Total Population	Change	Year	Total Population	Change
2000	79,269	-	2000	48,688	-	2000	72,958	-
2010	80,387	1.41%	2010	47,037	-3.39%	2010	71,148	-2.48%
2022	82,691	2.87%	2022	47,012	-0.05%	2022	75,176	5.66%
Providence			Warwick			Woonsocket		
Year	Total Population	Change	Year	Total Population	Change	Year	Total Population	Change
2000	173,618	-	2000	85,808	-	2000	43,224	-
2010	178,042	2.55%	2010	82,672	-3.65%	2010	41,186	-4.71%
2022	189,715	6.15%	2022	82,783	0.13%	2022	43,029	4.47%

Source: U.S. Decennial Census, 2000-2010; American Community Survey five-year estimates 2022

Figure 1 Population Change of RI Entitlement Cities, 2000-2022



Source: U.S. Decennial Census, 2000-2010; American Community Survey five-year estimates 2022

Race and Ethnicity

The racial and ethnic composition of Rhode Island has become more diverse between 2010 and 2022. The non-White population increased considerably from 17.6% to 25.1%; the proportion of the population that identifies as Hispanic increased from 12.4% to 16.8%.

The growth rates of each racial/ethnic group have not been uniform between 2000 and 2022. While the overall population only grew by 4.6%, the number of Black, Hispanic, and Asian persons have all greatly increased between 44% to 100%. Multi-racial persons increased roughly three-fold, and persons identifying as Other race also grew by 45% (Table 2). This increase is drastic on its face but

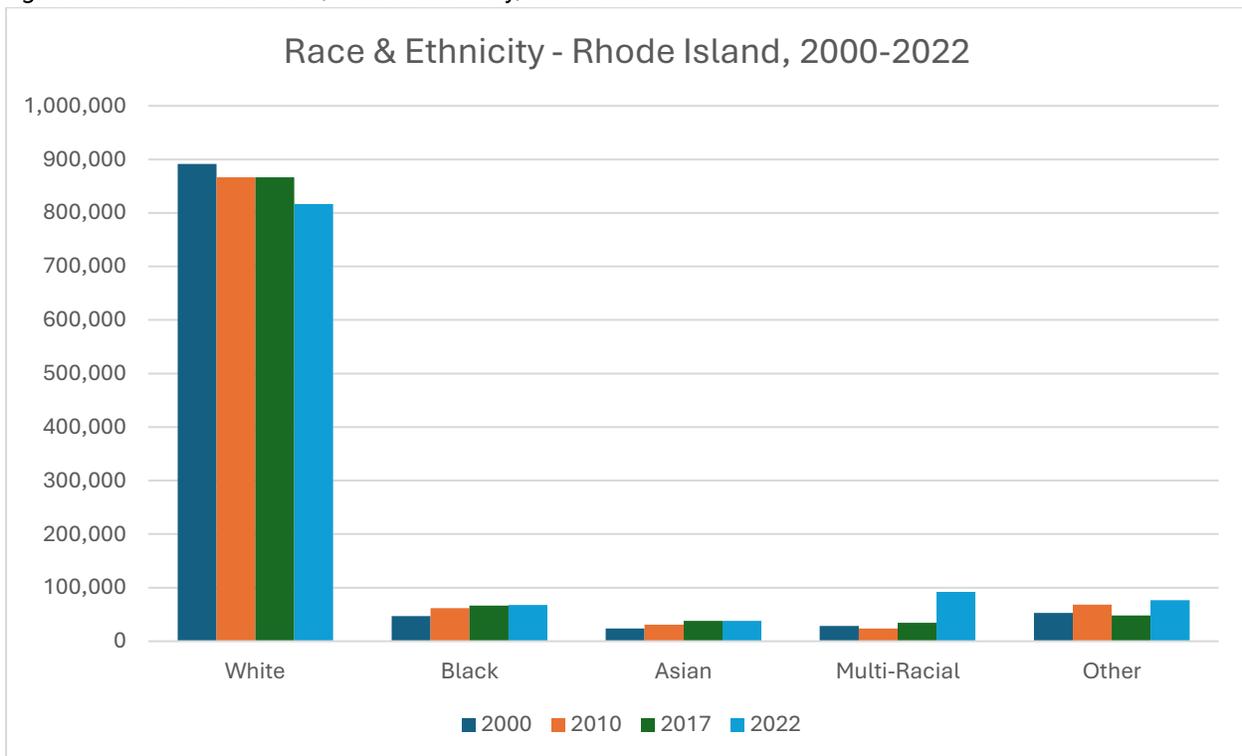
is likely due to a change in the design for two questions on race and ethnicity enacted by the U.S. Census in 2020. This change enabled a more thorough and accurate depiction of how people prefer to self-identify.

Table 3 Rhode Island Race & Ethnicity, 2000 – 2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	891,191	866,678	866,258	816,308	-8.4%
Black	46,908	62,082	66,660	67,615	44.1%
Asian	23,665	30,991	38,058	37,881	60.1%
Multi-Racial	28,251	23,479	31,296	91,944	225.5%
Other	52,616	68,638	48,062	76,430	45.3%
Total	1,042,631	1,051,868	1,053,690	1,090,178	4.6%
Hispanic	90,820	130,655	163,346	183,196	101.7%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Figure 2 Bar Chart Rhode Island, Race and Ethnicity, 2000 - 2022



Source: 2022 American Community Survey, 5-Year Estimates

Among the entitlement communities, the White population has decreased, while the presence of other racial groups has increased, almost across the board. The exception is East Providence where the Black population has decreased along with the White population. The Hispanic population here has significantly increased from less than a thousand in 2000 to nearly 4,000 in 2022.

Again, there was a change in design for two questions on the 2020 Census determining race, which may be contributing to the massive increase in the races with which residents identify themselves.

Table 4 Cranston Race & Ethnicity, 2000 – 2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	70,520	62,055	65,646	59,958	-14.98%
Black	2,525	3,654	4,564	4,184	65.70%
Asian	2,507	4,110	4,678	5,714	127.92%
Multi-Racial	1,812	1,384	2,868	7,187	296.63%
Other	1,682	242	2,944	5,080	202.02%
Hispanic	3,627	8,709	11,263	15,128	317.09%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Table 5 East Providence Race & Ethnicity, 2000-2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	42,092	38,664	38,871	37,592	-10.69%
Black	3,347	2,559	3,176	2,750	-17.84%
Asian	822	708	1,563	1,047	27.37%
Multi-Racial	2,342	1,729	2,387	3,708	58.33%
Other	1,036	1,237	1,319	1,806	74.32%
Hispanic	889	1,913	2,518	3,848	332.85%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Table 6 Pawtucket Race & Ethnicity, 2000-2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	54,917	40,366	44,597	40,138	-26.91%
Black	5,209	8,667	13,291	12,586	141.62%
Asian	628	1,049	1,267	923	46.97%
Multi-Racial	4,000	3,166	3,845	11,834	195.85%
Other	8,004	3,559	8,306	9,178	14.67%
Hispanic	10,166	14,042	17,356	19,412	90.95%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Table 7 Providence Race & Ethnicity, 2000-2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	95,359	66,910	95,040	86,461	-9.33%
Black	24,124	23,399	28,069	28,798	19.37%

Asian	10,707	11,153	11,213	12,150	13.48%
Multi-Racial	10,057	1,319	7,526	25,878	157.31%
Other	31,073	1,727	35,036	35,173	13.19%
Hispanic	52,047	67,835	75,392	80,789	55.22%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Table 8 Warwick Race & Ethnicity, 2000-2022

Race	2000	2010	2017	2022	Change from 2000-2022
White	85,808	75,068	74,387	72,417	-15.61%
Black	924	1,228	986	2,453	165.48%
Asian	1,280	1,846	2,252	2,279	78.05%
Multi-Racial	1,285	1,319	2,035	4,080	217.51%
Other	440	165	1,408	1,206	174.09%
Hispanic	1,367	2,827	4,338	5,269	285.44%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Table 9 Woonsocket Race & Ethnicity, 2000-2022

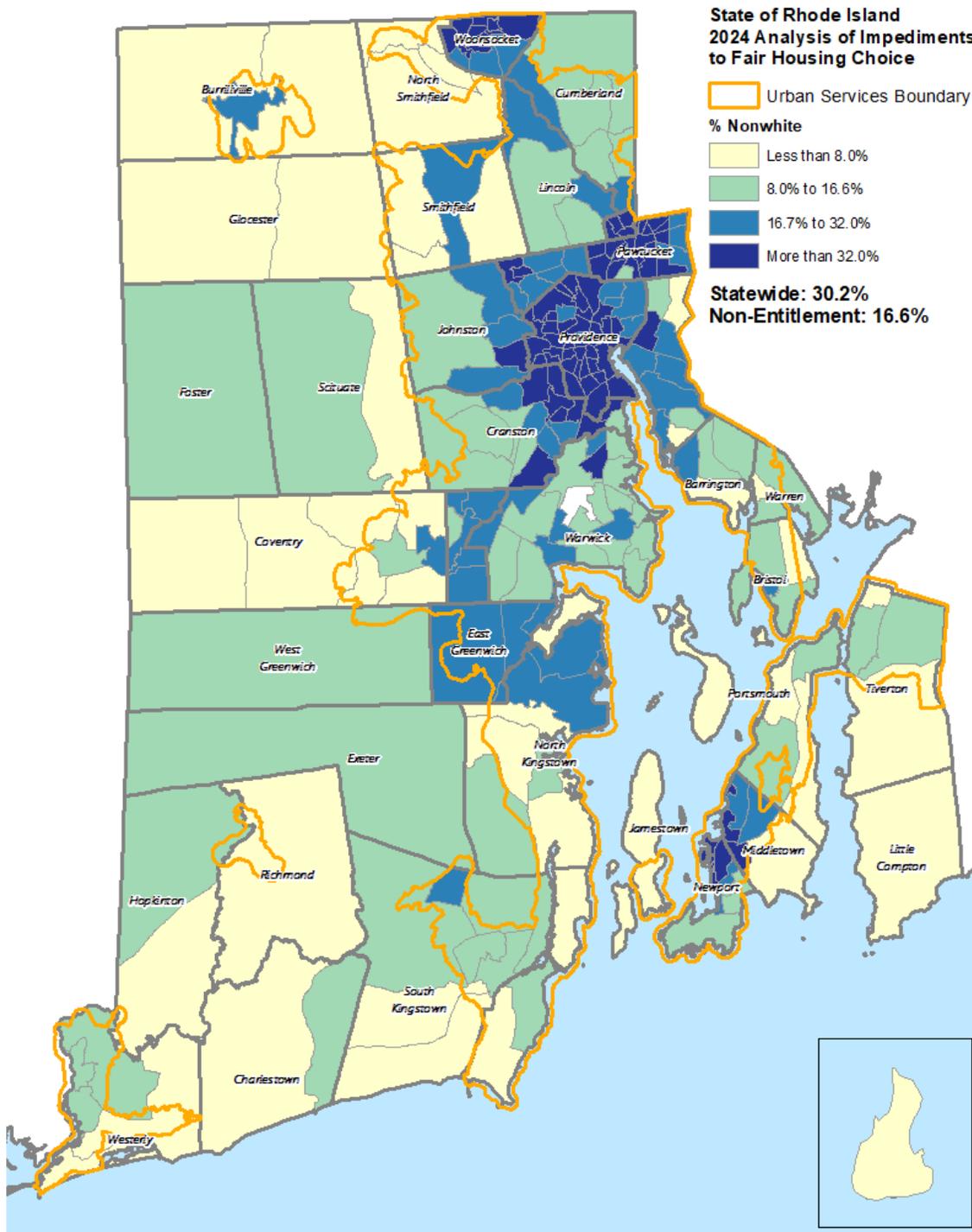
Race	2000	2010	2017	2022	Change from 2000-2022
White	35,959	29,365	32,207	26,675	-25.82%
Black	1,685	2,190	3,564	3,346	98.58%
Asian	1,646	2,216	3,017	2,711	64.70%
Multi-Racial	1,609	1,329	1,450	6,637	312.49%
Other	2,119	118	961	3,074	45.07%
Hispanic	4,032	5,845	7,198	10,367	157.12%

Source: U.S. Decennial Census, 2000 & 2010; American Community Survey five-year estimates 2017 & 2022

Geographic variation in race and ethnicity

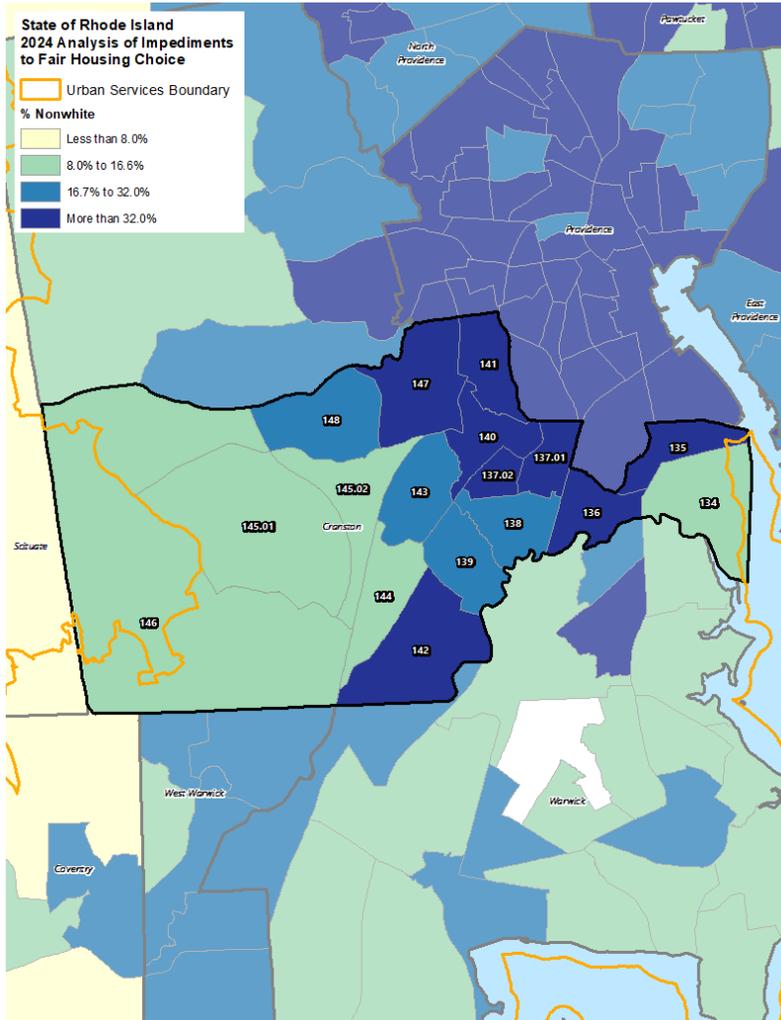
The largest concentration of Non-white residents of Rhode Island Balance of State resides immediately outside the boundaries of the Entitlement Communities. As you move further from these boundaries, concentrations of Non-white residents drop to 0-16%. However, Newport is still an urbanized area despite not being an Entitlement City, and there is a high concentration of Non-white residence that live there as well.

Map 1 Non-White Residency Patterns, Rhode Island, 2022



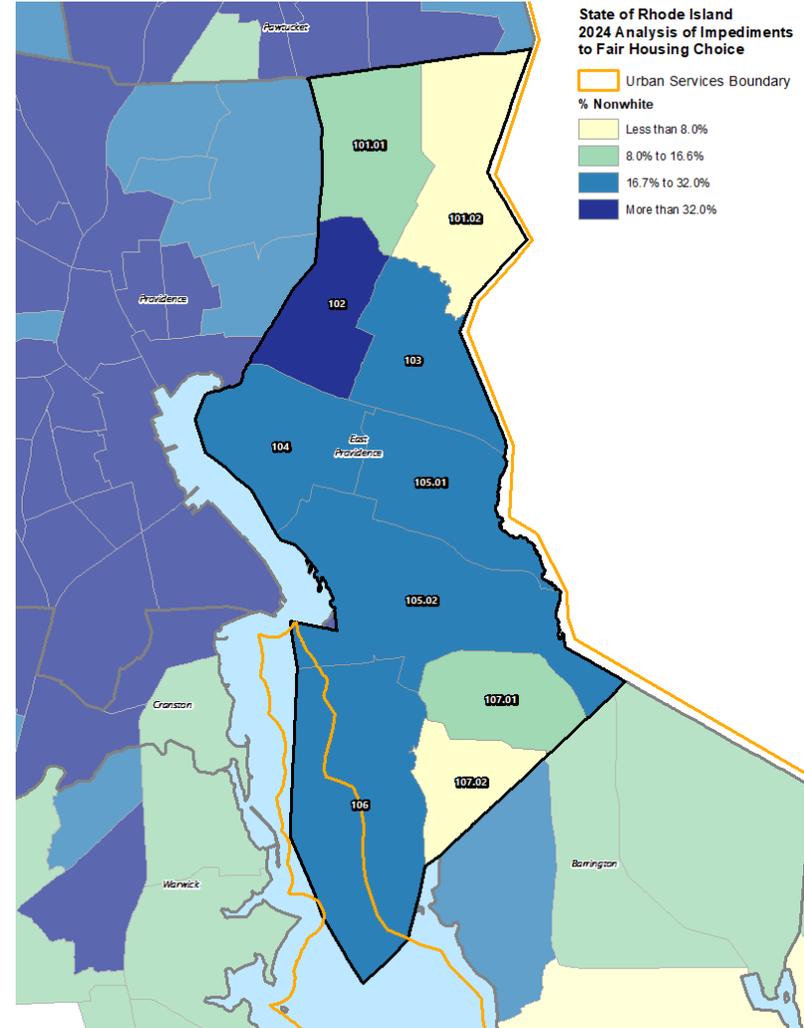
Source: 2022 American Community Survey, 5-Year Estimates

Map 2 Non-White Residency Patterns, Cranston, 2022



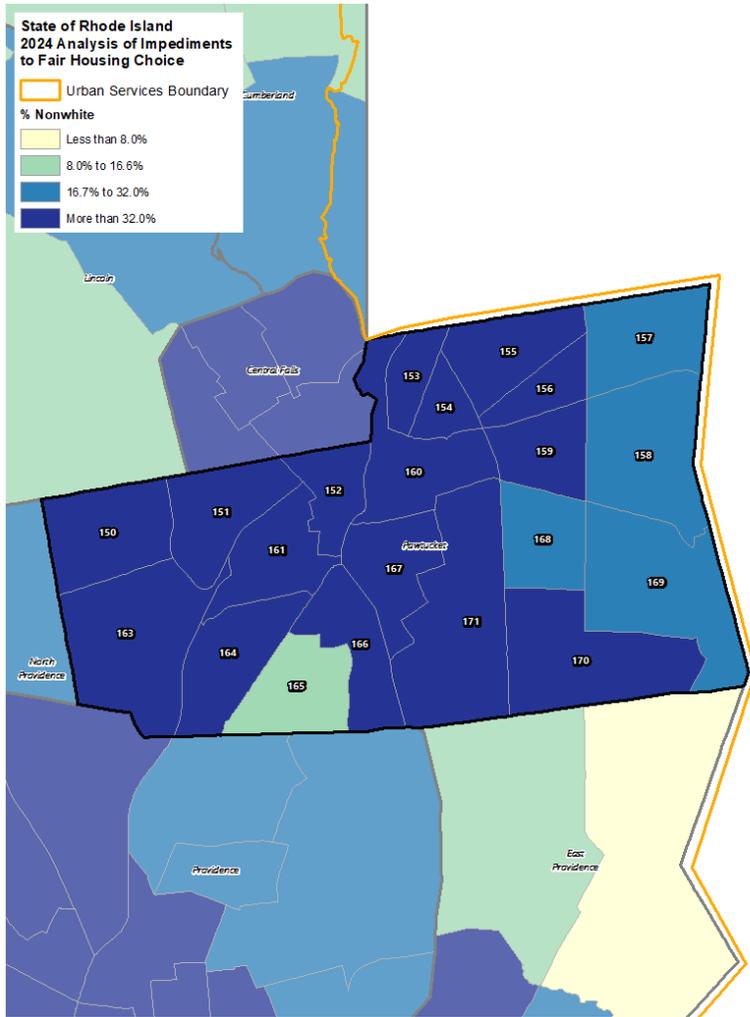
Source: 2022 American Community Survey, 5-Year Estimates

Map 3 Non-White Residency Patterns, East Providence, 2022



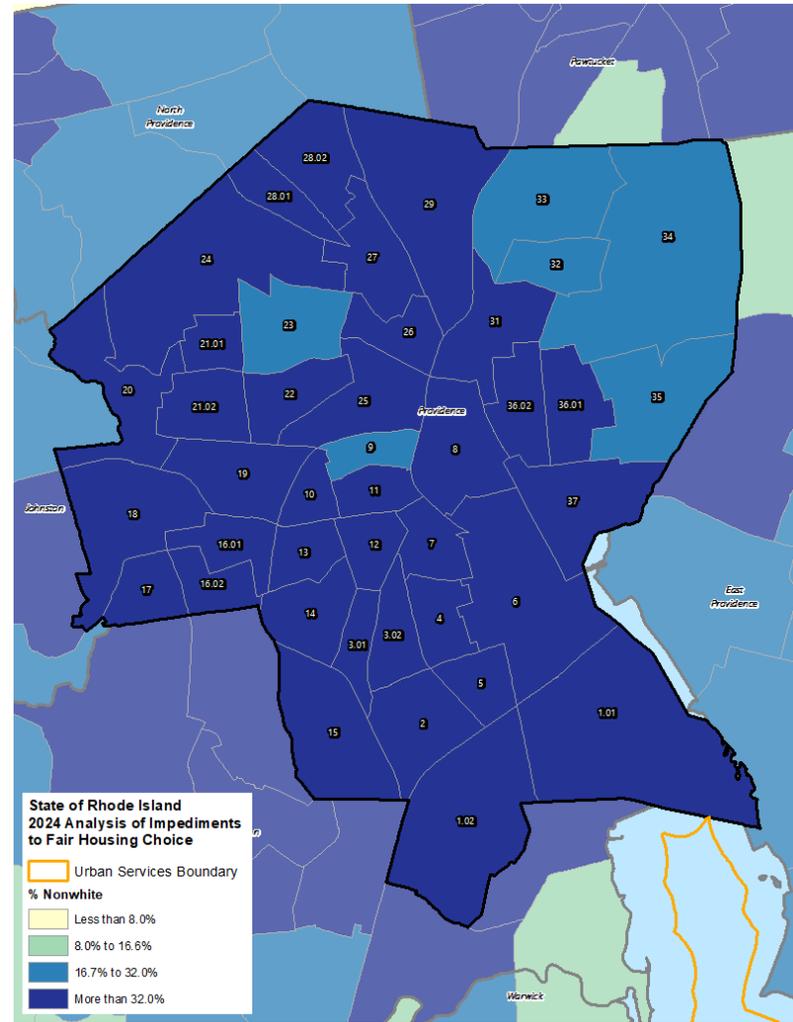
Source: 2022 American Community Survey, 5-Year Estimates

Map 4 Non-White Residency Patterns, Pawtucket, 2022



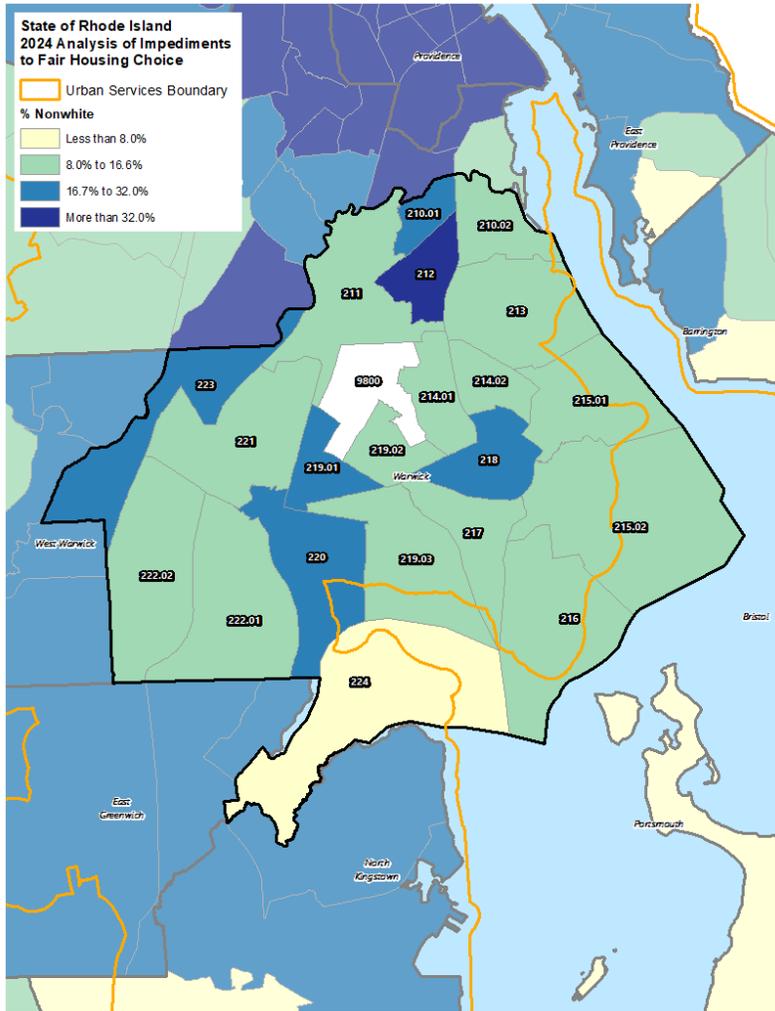
Source: 2022 American Community Survey, 5-Year Estimates

Map 5 Non-White Residency Patterns, Providence, 2022



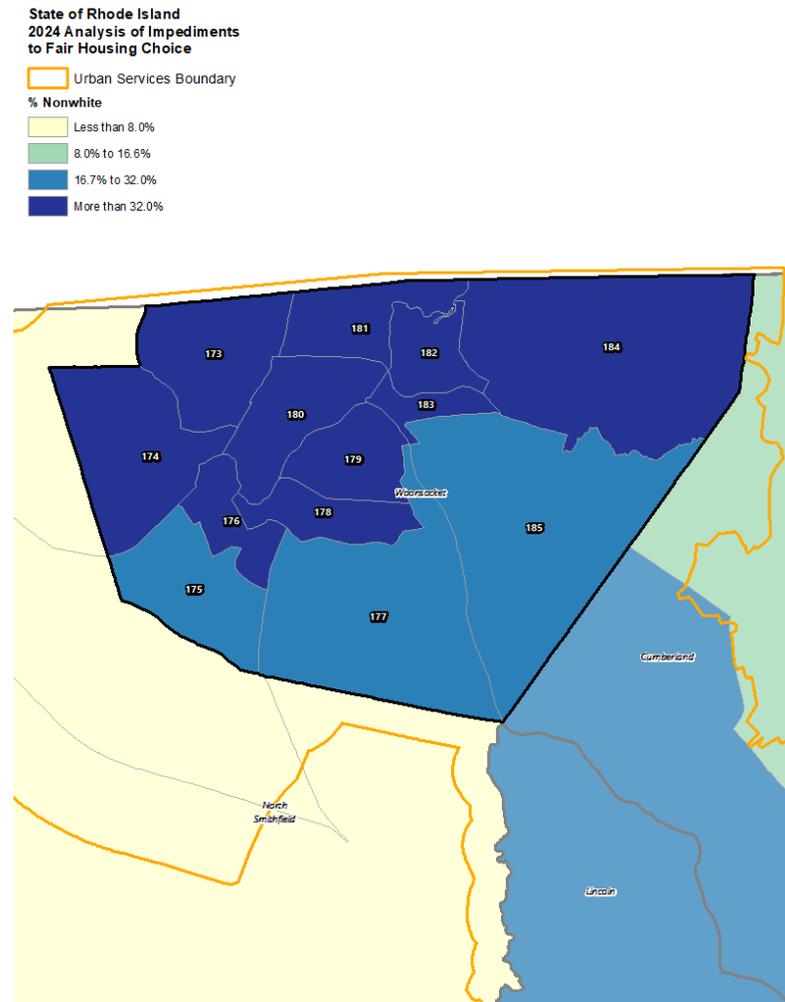
Source: 2022 American Community Survey, 5-Year Estimates

Map 6 Non-White Residency Patterns, Warwick, 2022



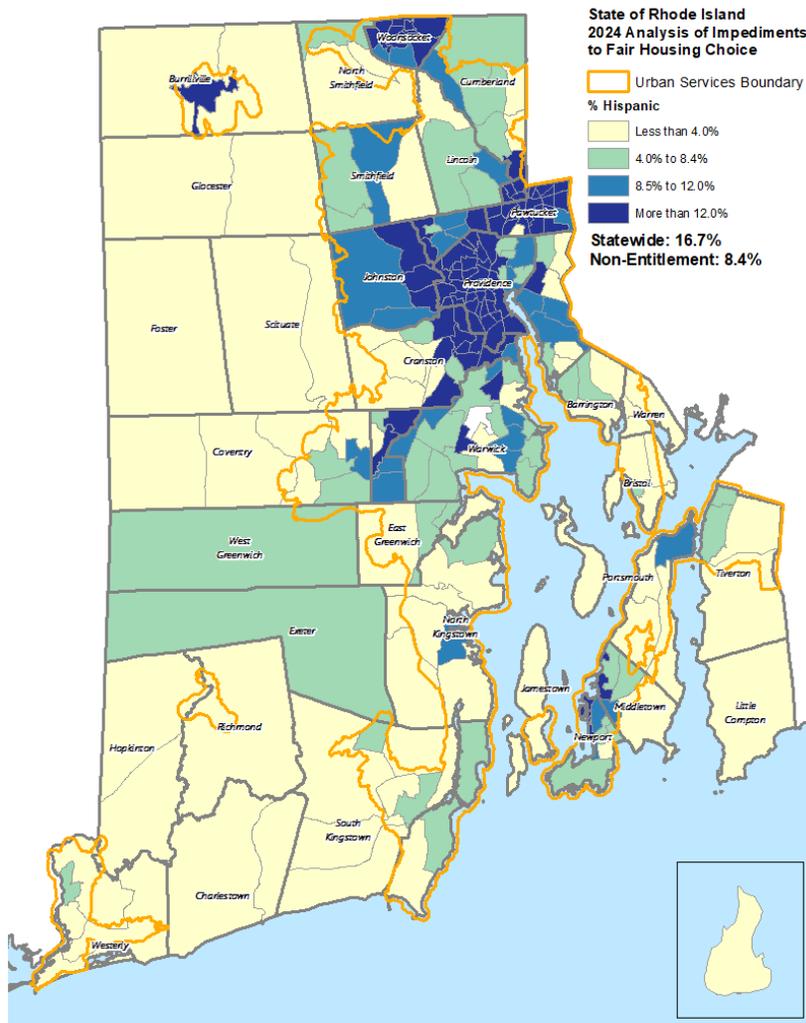
Source: 2022 American Community Survey, 5-Year Estimates

Map 7 Non-White Residency Patterns, Woonsocket, 2022



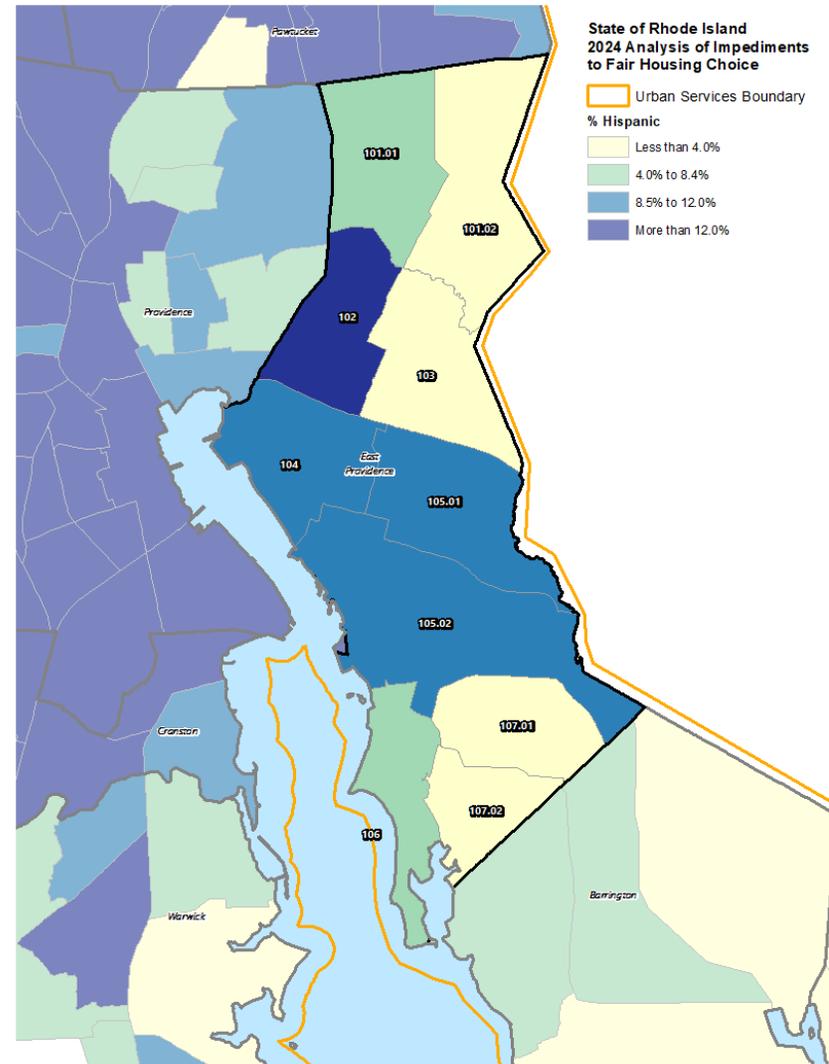
Source: 2022 American Community Survey, 5-Year Estimates

Map 8 Hispanic Residency Patterns, Rhode Island, 2022



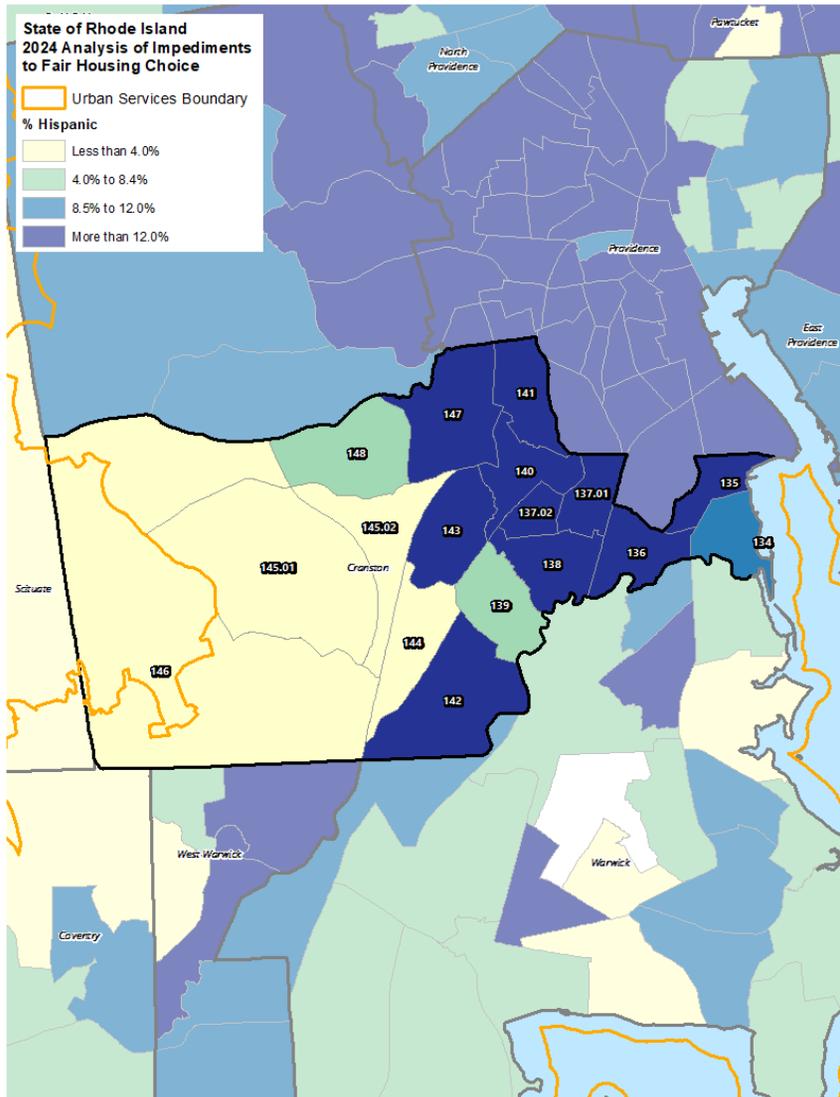
Source: 2022 American Community Survey, 5-Year Estimates

Map 9 Hispanic Residency Patterns, Cranston, 2022



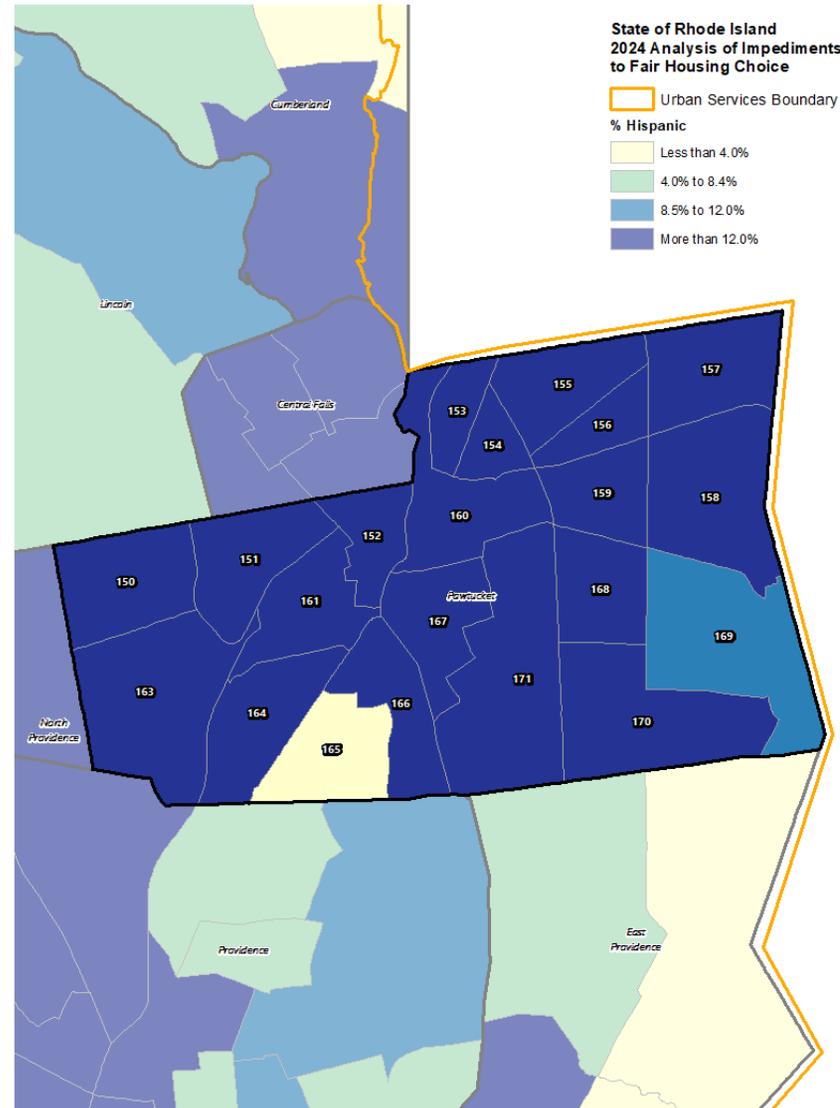
Source: 2022 American Community Survey, 5-Year Estimates

Map 10 Hispanic Residency Patterns, East Providence, 2022



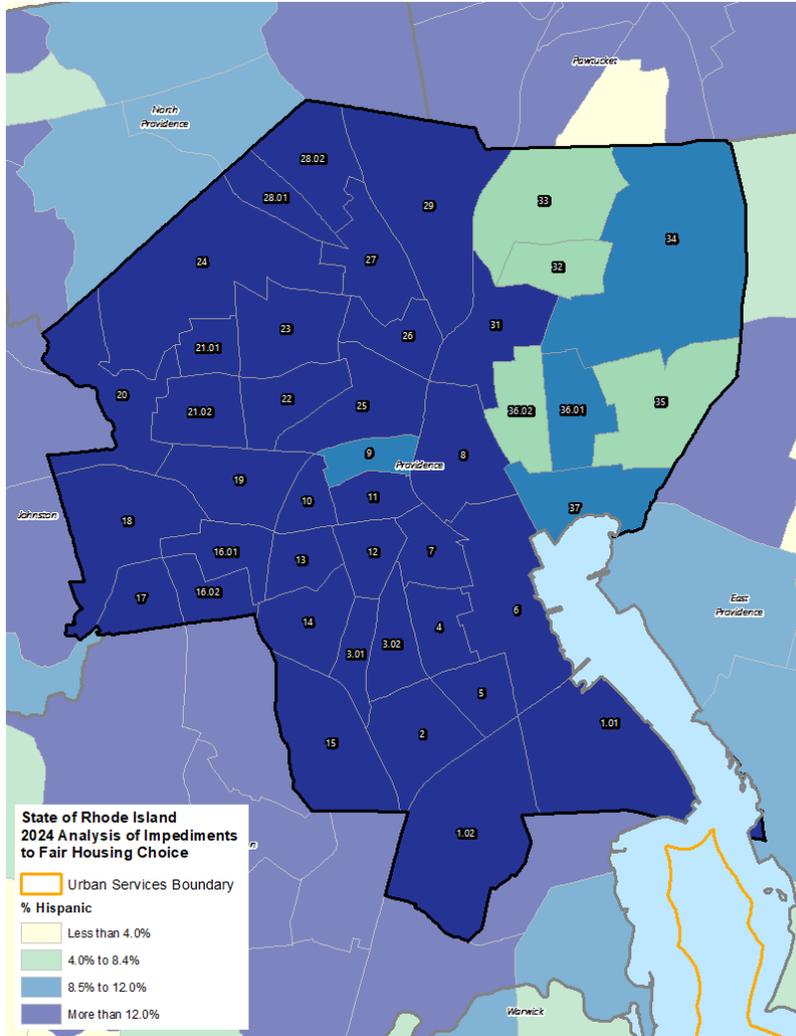
Source: 2022 American Community Survey, 5-Year Estimates

Map 11 Hispanic Residency Patterns, Pawtucket, 2022



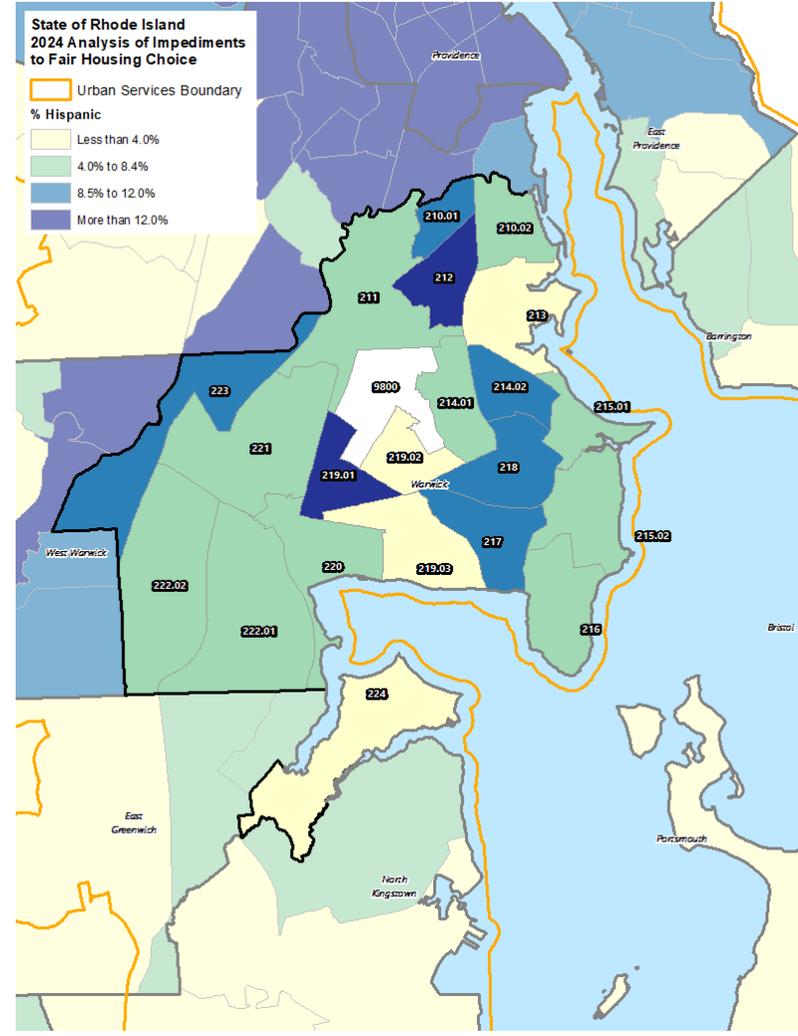
Source: 2022 American Community Survey, 5-Year Estimates

Map 12 Hispanic Residency Patterns, Providence, 2022



Source: 2022 American Community Survey, 5-Year Estimates

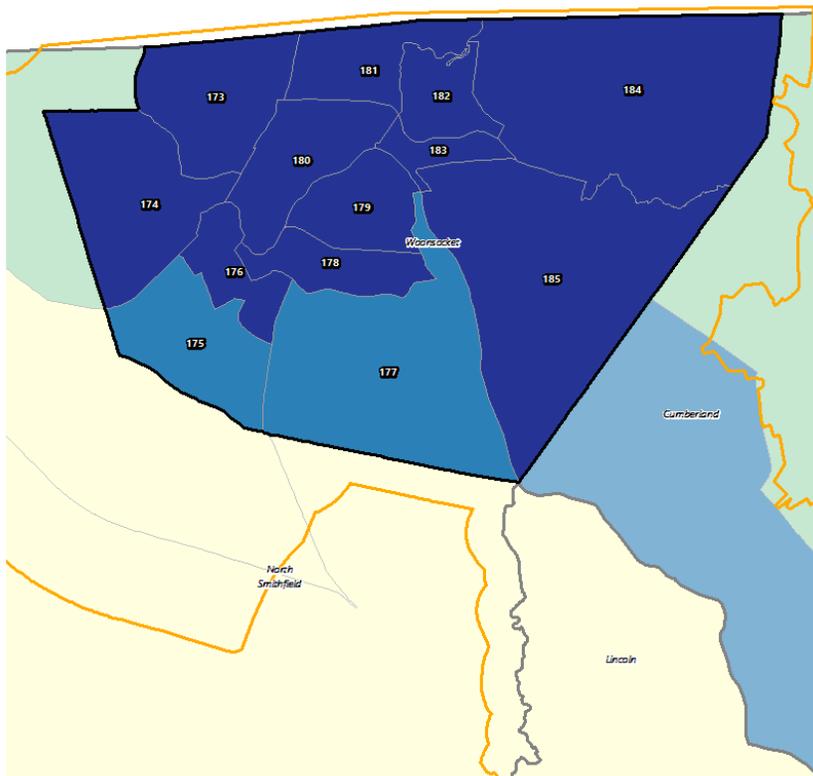
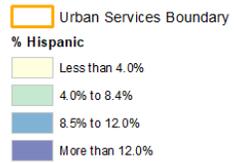
Map 13 Hispanic Residency Patterns, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 14 Hispanic Residency Patterns, Woonsocket, 2022

**State of Rhode Island
2024 Analysis of Impediments
to Fair Housing Choice**



Source: 2022 American Community Survey, 5-Year Estimates

Ancestry and National Origin

Foreign-born persons

It is illegal to refuse the right to housing based on place of birth or ancestry. Across Rhode Island, 14.4% of all residents were foreign-born. Comparatively, this number is much higher in the entitlement communities, particularly in Providence where 33.4% of the population is foreign-born. Children living in homes where at least one parent is foreign-born were significantly more likely to be living in poverty, with the exception of East Providence. In Rhode Island overall, children with at least one foreign-born parent are almost twice as likely to live in poverty than children with two native-born parents. While Cranston and East Providence reflect similar trends as the State, Pawtucket and Providence have foreign-born populations that are a much higher percentage than the State's. Data for the foreign born population in poverty for Warwick and Woonsocket were not available, and the "Percent native born households in poverty with children under 18" and the "Percent foreign-born households in poverty with children under 18" could not be calculated for Balance of State. In the Balance of State, the percentage of foreign-born population was much lower than the state as a whole and any of the individual entitlement communities at 8.6%.

Table 10 Foreign-born Population and Poverty Status of Households with Children, 2022

	Percent of the population that is foreign-born	Percent native born households in poverty with children under 18	Percent foreign-born households in poverty with children under 18
Rhode Island	14.40%	6.10%	11.90%
Cranston	16.10%	4.00%	10.80%
East Providence	15.00%	8.30%	3.80%
Pawtucket	23.10%	10.60%	10.20%
Providence	33.40%	16.40%	17.40%
Warwick	6.54%	-	-
Woonsocket	14.62%	-	-
Balance of State	8.60%	-	-

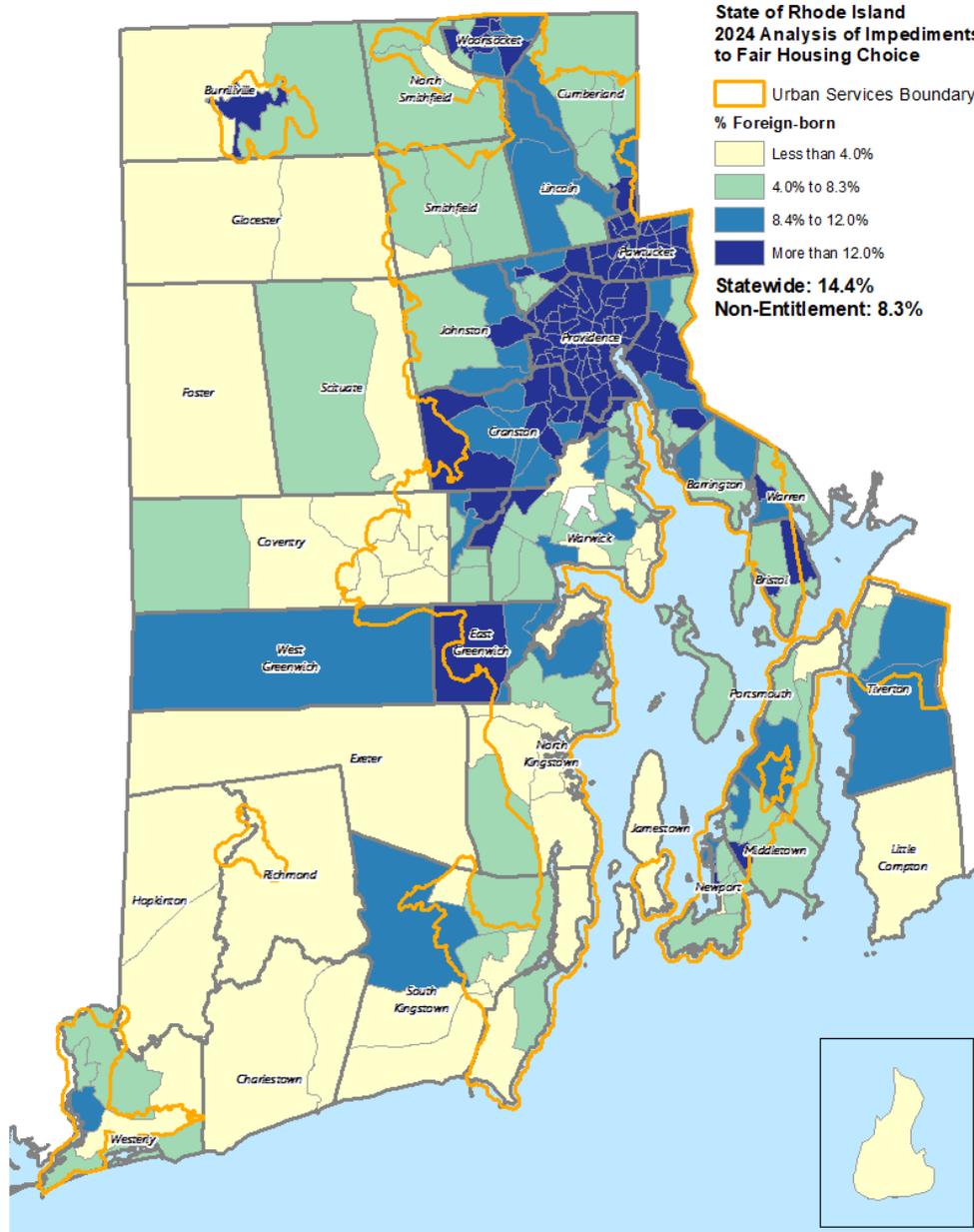
Source: 2022 American Community Survey, 5-Year Estimates

Although the data for Warwick and Woonsocket is not available for the above table, the overall percentage of the foreign-born population in poverty is 7.3% in Warwick and 9% in Woonsocket.

Residency patterns of foreign-born population

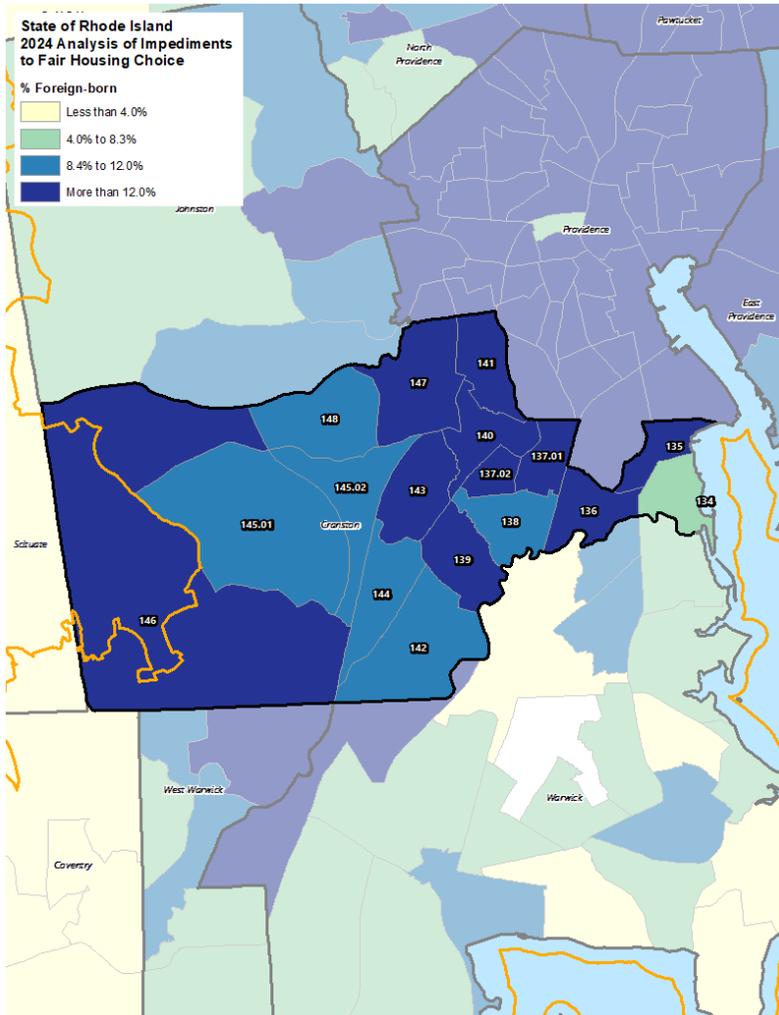
In 2022, the foreign-born population primarily resided in the more urbanized areas around Providence. Communities with a high concentration for foreign-born persons that are not in HUD Entitlements include Central Falls, Lincoln, North Providence, Johnston, Burrillville, West Greenwich, East Greenwich, Middletown, Warren, and Bristol. Moving further away from the metro area to the west, the foreign-born population begins to drop below the State median.

Map 15 Residency Patterns of Foreign-Born Population, Rhode Island, 2022



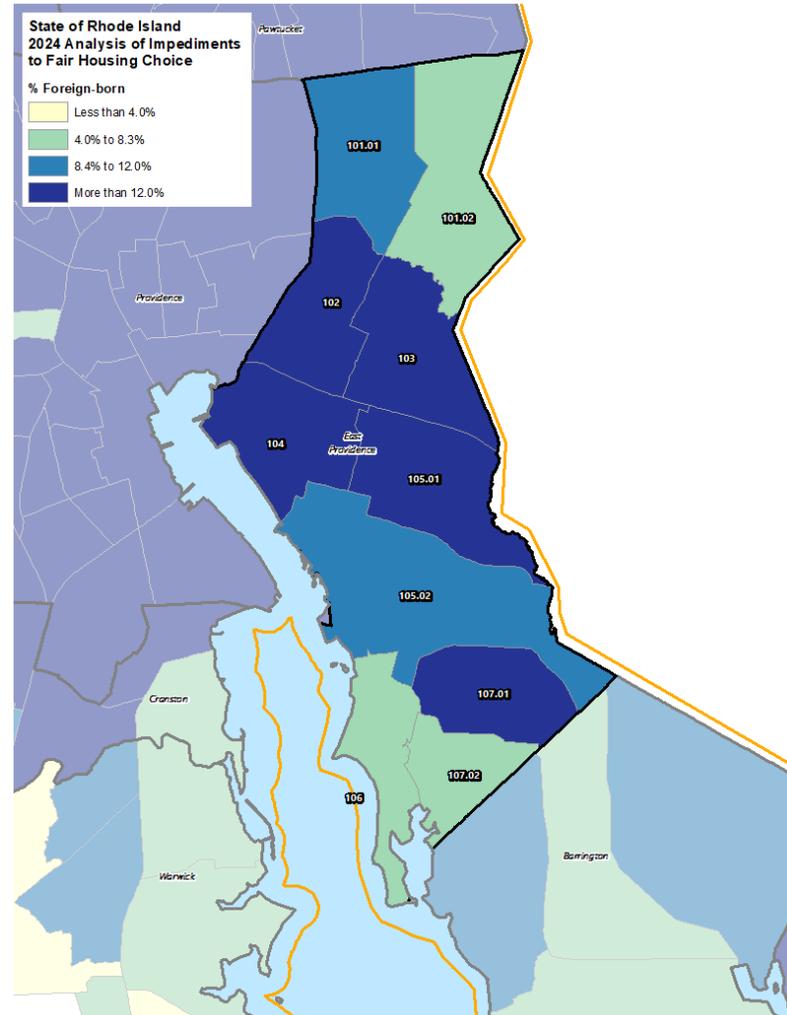
Source: 2022 American Community Survey, 5-Year Estimates

Map 16 Residency Patterns of Foreign-Born Population, Cranston, 2022



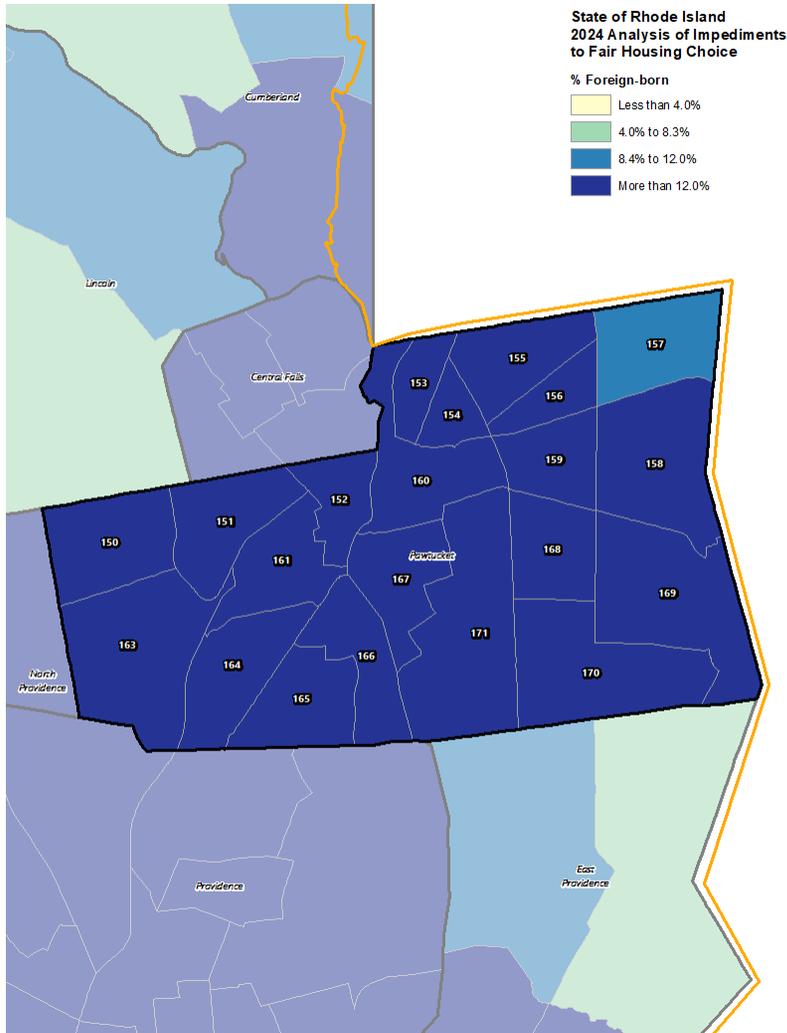
Source: 2022 American Community Survey, 5-Year Estimates

Map 17 Residency Patterns of Foreign-Born Population, East Providence, 2022



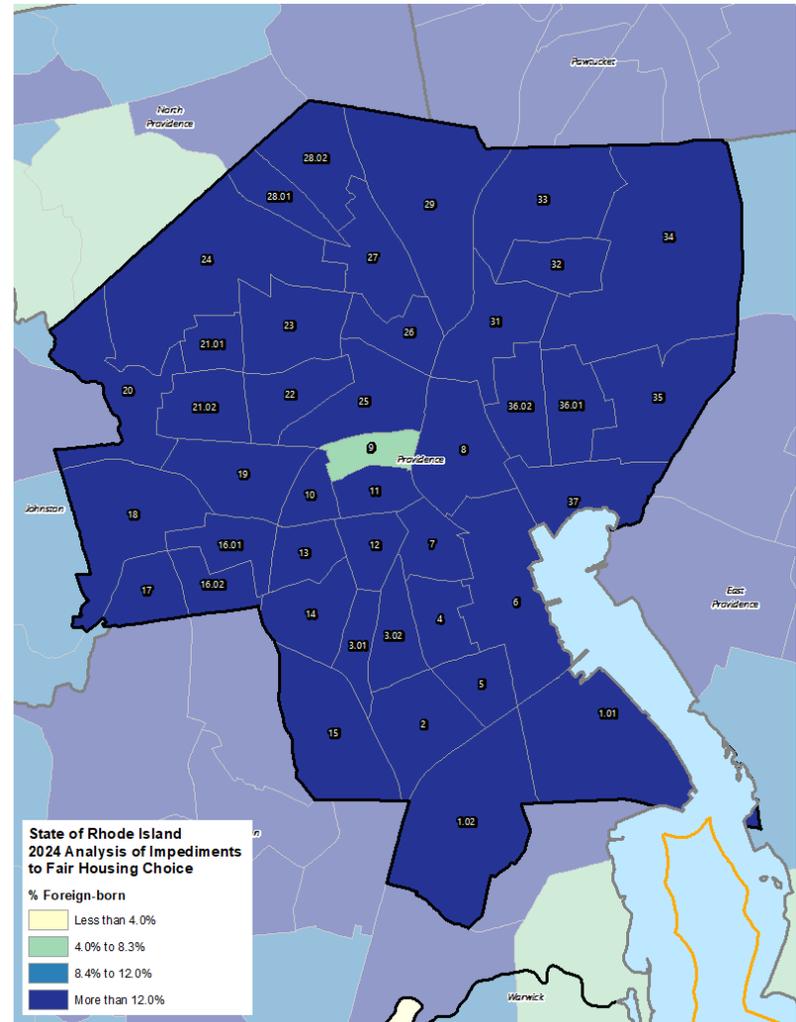
Source: 2022 American Community Survey, 5-Year Estimates

Map 18 Residency Patterns of Foreign-Born Population, Pawtucket, 2022



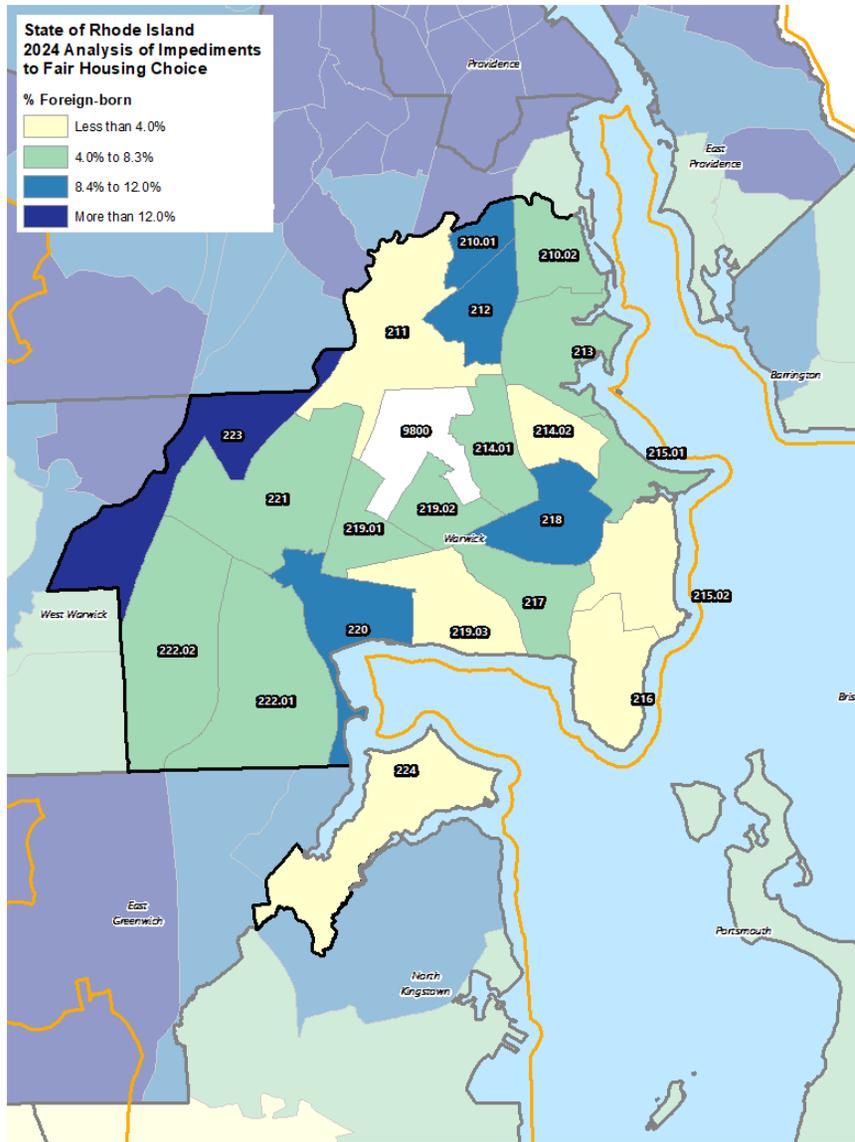
Source: 2022 American Community Survey, 5-Year Estimates

Map 19 Residency Patterns of Foreign-Born Population, Providence, 2022



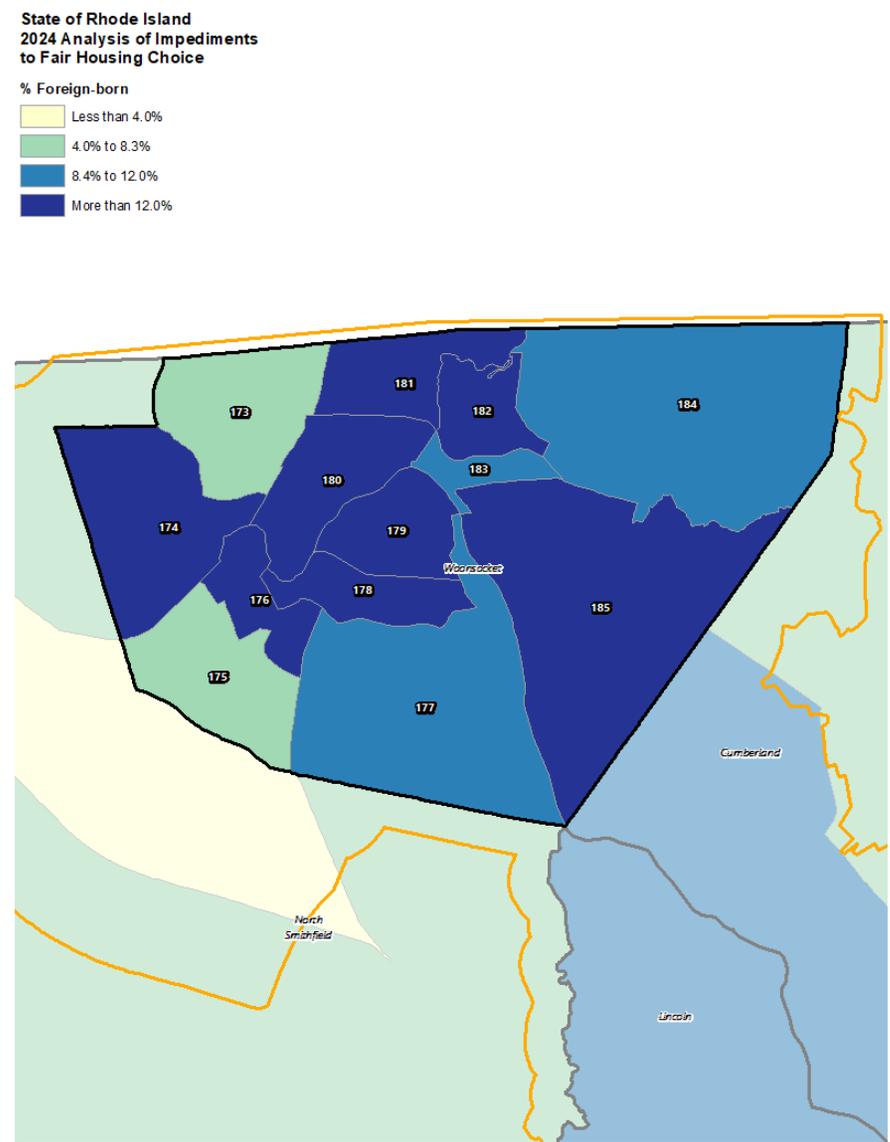
Source: 2022 American Community Survey, 5-Year Estimates

Map 20 Residency Patterns of Foreign-Born Population, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 21 Residency Patterns of Foreign-Born Population, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Limited English Proficiency (LEP)

Persons with limited English proficiency (LEP) are defined as persons who have a limited ability to read, write, speak or understand English. HUD uses the prevalence of persons with LEP to identify the potential for impediments to fair housing choice due to their inability to comprehend English. Persons with LEP may encounter obstacles to fair housing by virtue of language and cultural barriers within their new environment. The US Department of Justice provides guidance on complying with Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons through the LEP Safe Harbor Threshold. This provision stipulates that for each LEP group that meets a threshold of either 1,000 individuals or 5% of the population to be served (whichever is less), the written translation of vital documents must be provided for these non-English users.

Table 4 shows the number of people who speak a language other than English and have Limited English-Speaking Status. The most recent LEP data available for the State comes from the 2018-2022 ACS. The largest LEP language group throughout the State is Spanish, which is the primary language spoken by 15,070 persons or 3.37% of the population. Among the portions of the State that are not within entitlement communities (Table 5), Spanish is the most frequently spoken LEP language, meeting the LEP Safe Harbor threshold in four of the six of the Entitlements. The second largest group of persons with LEP speak Another Indo-European language, which is spoken by 1,462 persons or 0.65% of the population, also meeting the threshold.

Table 11 Most Common Languages Spoken Among Those with Limited English Proficiency in Rhode Island, 2022

Rhode Island			
		#	%
#1 LEP Language	Spanish	15,070	3.37%
#2 LEP Language	Other Indo-European Languages	5,120	1.15%
#3 LEP Language	Other Asian and Pacific Island Languages	987	0.22%
#4 LEP Language	Chinese	985	0.22%
#5 LEP Language	French (incl. Patois, Cajun)	528	0.12%
#6 LEP Language	Korean	450	0.10%
#7 LEP Language	Russian	315	0.07%
#8 LEP Language	Arabic	186	0.04%
#9 LEP Language	Tagalog (incl. Filipino)	115	0.03%
#10 LEP Language	Other	74	0.02%

Source: 2022 American Community Survey, 5-Year Estimates

Table 12 Most Common Languages Spoken Among Those with Limited English Proficiency in Rhode Island Balance of State, 2022

Rhode Island Balance of State			
		#	%
#1 LEP Language	Spanish	3,312	1.46%
#2 LEP Language	Other Indo-European Languages	1,462	0.65%
#3 LEP Language	Other Asian and Pacific Island Languages	305	0.13%
#4 LEP Language	Chinese	297	0.13%
#5 LEP Language	French (incl. Patois, Cajun)	240	0.11%
#6 LEP Language	Russian	180	0.08%
#7 LEP Language	Arabic	107	0.05%
#8 LEP Language	Korean	43	0.02%
#9 LEP Language	Vietnamese	41	0.02%
#10 LEP Language	German	40	0.02%

Source: 2022 American Community Survey, 5-Year Estimates

Among the entitlement cities, Providence has the largest proportion of people with limited English proficiency in terms of the percentage of the total population with 20.8%. The city with the smallest proportion of residents with limited English proficiency is Warwick with 2.6% of the population speaking English “less than very well” according to the American Community Survey.

The exact languages vary by city, but Spanish consistently ranks as one of the most commonly spoken languages among residents with limited English proficiency. Also consistently ranking high among language spoken at home are Other Indo-European Languages (languages spoken in Europe, the Iranian plateau, and Indian subcontinent other than those explicitly counted), Other Asian Languages (languages spoken in Asia other than those explicitly counted), French, and Chinese.

Table 13 Most Common Languages Spoken Among Those with Limited English Proficiency in Cranston, 2022

Cranston			
		#	%
#1 LEP Language	Spanish	4,234	5.40%
#2 LEP Language	Other Indo-European Languages	792	1.01%
#3 LEP Language	Chinese	600	0.77%
#4 LEP Language	Other Asian and Pacific Island Languages	593	0.76%
#5 LEP Language	French (incl. Patois, Cajun)	285	0.36%
#6 LEP Language	Tagalog (incl. Filipino)	143	0.18%
#7 LEP Language	Other/Unspecified	133	0.17%
#8 LEP Language	Russian, Polish, or Other Slavic Lang.	126	0.16%
#9 LEP Language	Arabic	85	0.11%
#10 LEP Language	Vietnamese	55	0.07%

Source: 2022 American Community Survey, 5-Year Estimates

Table 14 Most Common Languages Spoken Among Those with Limited English Proficiency in East Providence, 2022

East Providence			
		#	%
#1 LEP Language	Other Indo-European Languages	1,978	4.44%
#2 LEP Language	Spanish	661	1.48%
#3 LEP Language	Russian, Polish, or Other Slavic Lang.	182	0.41%
#4 LEP Language	Chinese	132	0.30%
#5 LEP Language	French (incl. Patois, Cajun)	109	0.24%
#6 LEP Language	Other Asian and Pacific Island Languages	61	0.14%
#7 LEP Language	Arabic	26	0.06%
#8 LEP Language	Vietnamese	13	0.03%
#9 LEP Language	Tagalog (incl. Filipino)	7	0.02%

Source: 2022 American Community Survey, 5-Year Estimates

Table 15 Most Common Languages Spoken Among Those with Limited English Proficiency in Pawtucket, 2022

Pawtucket			
		#	%
#1 LEP Language	Spanish	4,822	6.80%
#2 LEP Language	Other Indo-European Languages	2,542	3.59%
#3 LEP Language	French (incl. Patois, Cajun)	1906	2.69%
#4 LEP Language	Russian, Polish, or Other Slavic Lang.	315	0.44%
#5 LEP Language	Other/Unspecified	230	0.32%
#6 LEP Language	Chinese	63	0.09%
#7 LEP Language	Vietnamese	43	0.06%
#8 LEP Language	Korean	10	0.01%
#9 LEP Language	German	3	0.00%

Source: 2022 American Community Survey, 5-Year Estimates

Table 16 Most Common Languages Spoken Among Those with Limited English Proficiency in Providence, 2022

Providence			
		#	%
#1 LEP Language	Spanish	30,964	17.32%
#2 LEP Language	Other Asian and Pacific Island Languages	1,691	0.95%
#3 LEP Language	Other Indo-European Languages	1416	0.79%
#4 LEP Language	Other/Unspecified	1057	0.59%
#5 LEP Language	Chinese	889	0.50%
#6 LEP Language	French (incl. Patois, Cajun)	573	0.32%
#7 LEP Language	Korean	223	0.12%
#8 LEP Language	Russian, Polish, or Other Slavic Lang.	140	0.08%
#9 LEP Language	Arabic	109	0.06%
#10 LEP Language	German	47	0.03%

Source: 2022 American Community Survey, 5-Year Estimates

Table 17 Most Common Languages Spoken Among Those with Limited English Proficiency in Warwick, 2022

Warwick			
		#	%
#1 LEP Language	Spanish	812	1.02%
#2 LEP Language	Other Indo-European Languages	426	0.54%
#3 LEP Language	French (incl. Patois, Cajun)	375	0.47%
#4 LEP Language	Other Asian and Pacific Island Languages	195	0.25%
#5 LEP Language	Russian, Polish, or Other Slavic Lang.	122	0.15%
#6 LEP Language	Korean	56	0.07%
#7 LEP Language	Chinese	49	0.06%
#8 LEP Language	Tagalog (incl. Filipino)	26	0.03%
#9 LEP Language	German	25	0.03%
#10 LEP Language	Arabic	19	0.02%

Source: 2022 American Community Survey, 5-Year Estimates

Table 18 Most Common Languages Spoken Among Those with Limited English Proficiency in Woonsocket, 2022

Woonsocket			
		#	%
#1 LEP Language	Spanish	2,314	5.86%
#2 LEP Language	Other Indo-European Languages	845	2.14%
#3 LEP Language	French (incl. Patois, Cajun)	468	1.18%
#4 LEP Language	Other Asian and Pacific Island Languages	362	0.92%
#5 LEP Language	Vietnamese	83	0.21%
#6 LEP Language	Other/Unspecified	80	0.20%
#7 LEP Language	Russian, Polish, or Other Slavic Lang.	59	0.15%
#8 LEP Language	Arabic	28	0.07%
#9 LEP Language	Chinese	15	0.04%

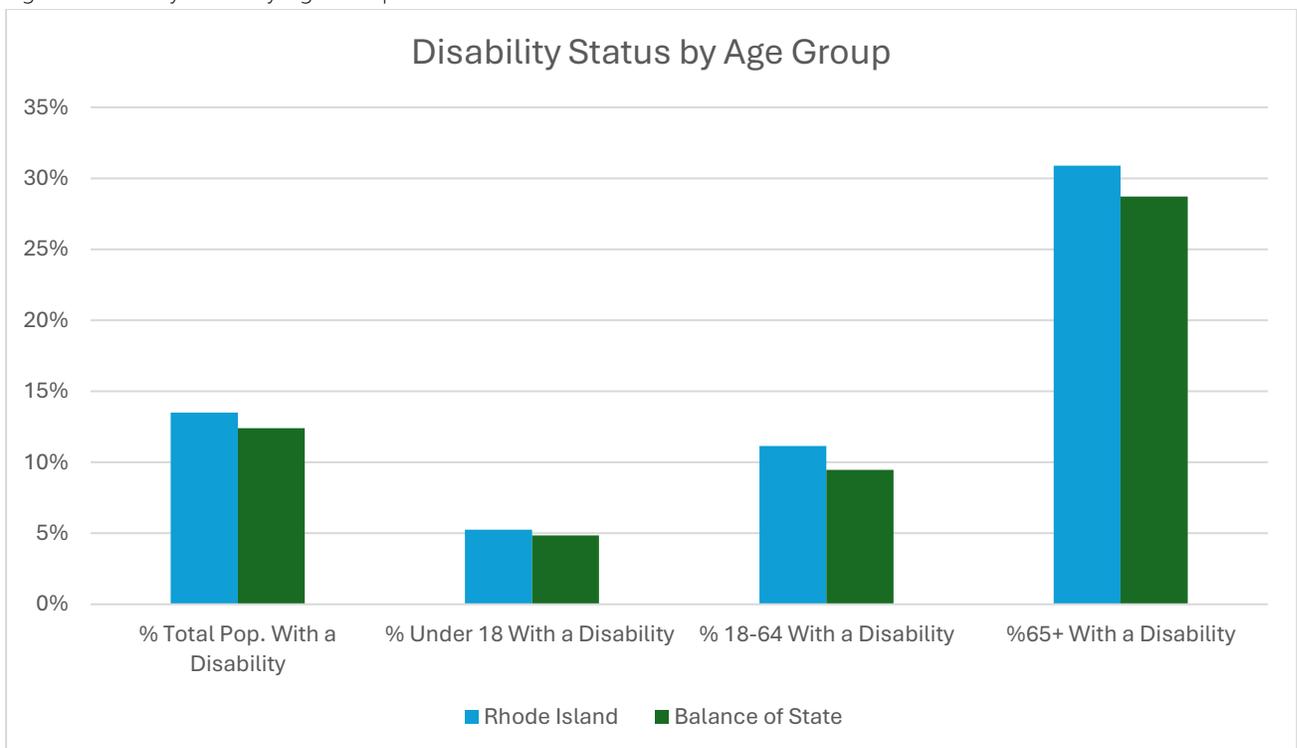
Source: 2022 American Community Survey, 5-Year Estimates

Disability

As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

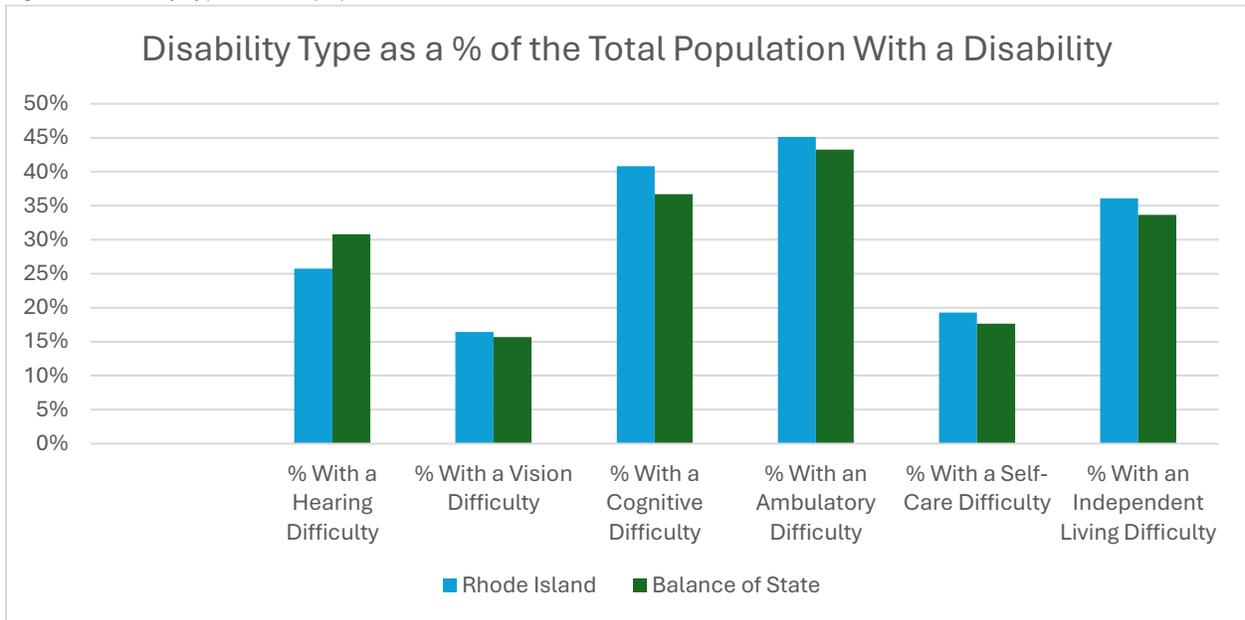
The Fair Housing Act prohibits discrimination based on physical, mental, or emotional disability, provided “reasonable accommodation” can be made. This may include changes to address the needs of persons with disabilities, such as adaptive structural changes (e.g., constructing an entrance ramp) or administrative changes (e.g., permitting the use of a service animal). In 2022, 13.5% of the State’s population had at least one disability. In the Balance of State, 12.4% reported at least one disability. Cognitive difficulties are more common in younger age groups, while ambulatory and hearing disabilities increase in older populations. Patterns seen in the State as a whole are reflected in the Balance of State.

Figure 3 Disability Status by Age Group



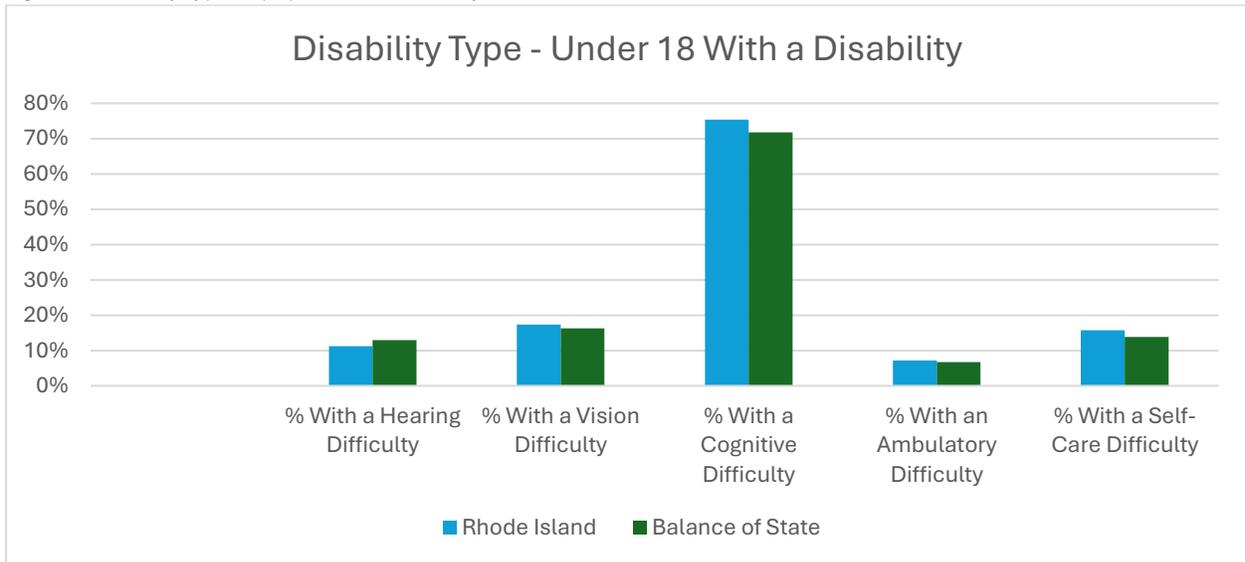
Source: 2022 American Community Survey, 5-Year Estimates

Figure 4 Disability type in total population



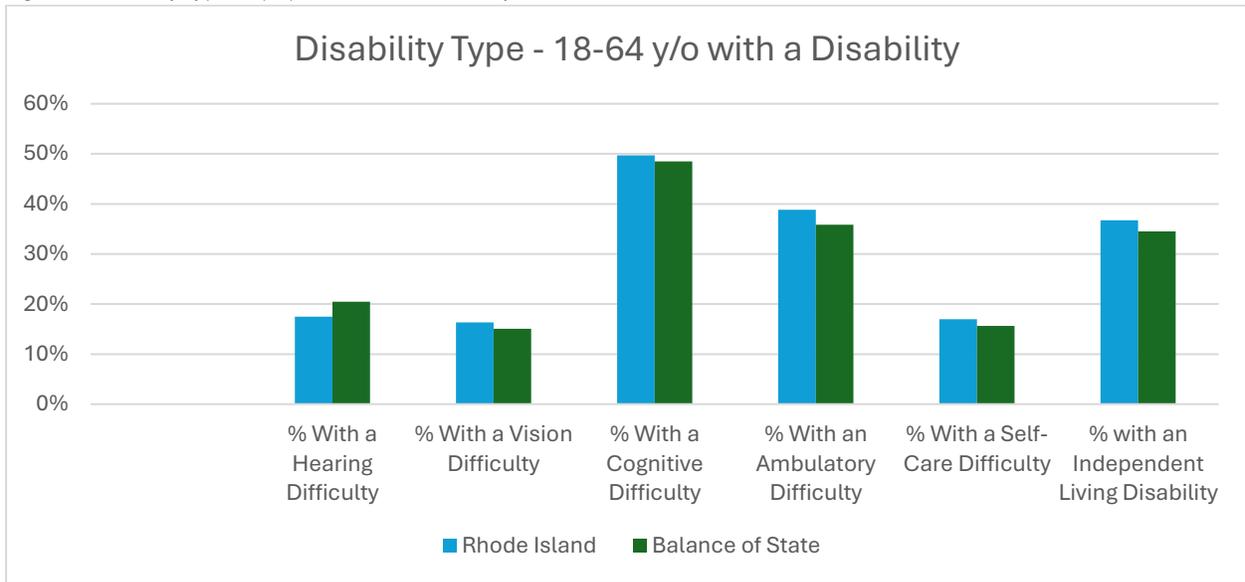
Source: 2022 American Community Survey, 5-Year Estimates

Figure 5 Disability type in population under 18-years-old



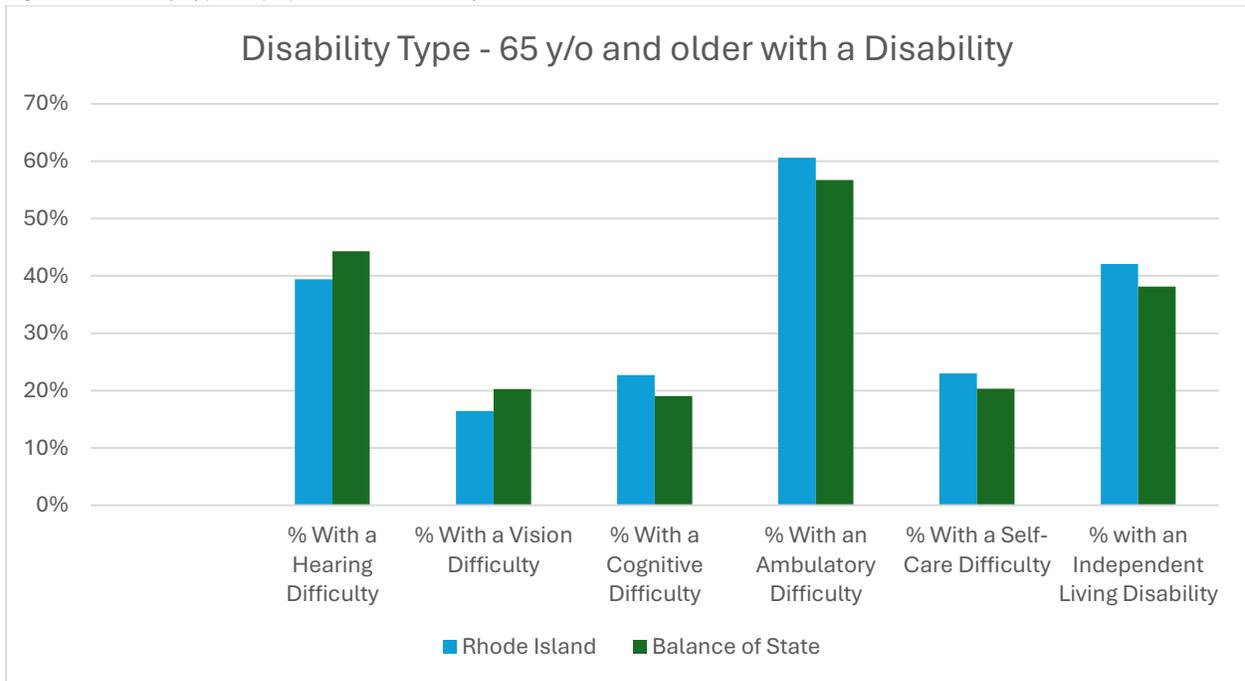
Source: 2022 American Community Survey, 5-Year Estimates

Figure 6 Disability type in population under 18-64 years old



Source: 2022 American Community Survey, 5-Year Estimates

Figure 7 Disability type in population under 65 years and older

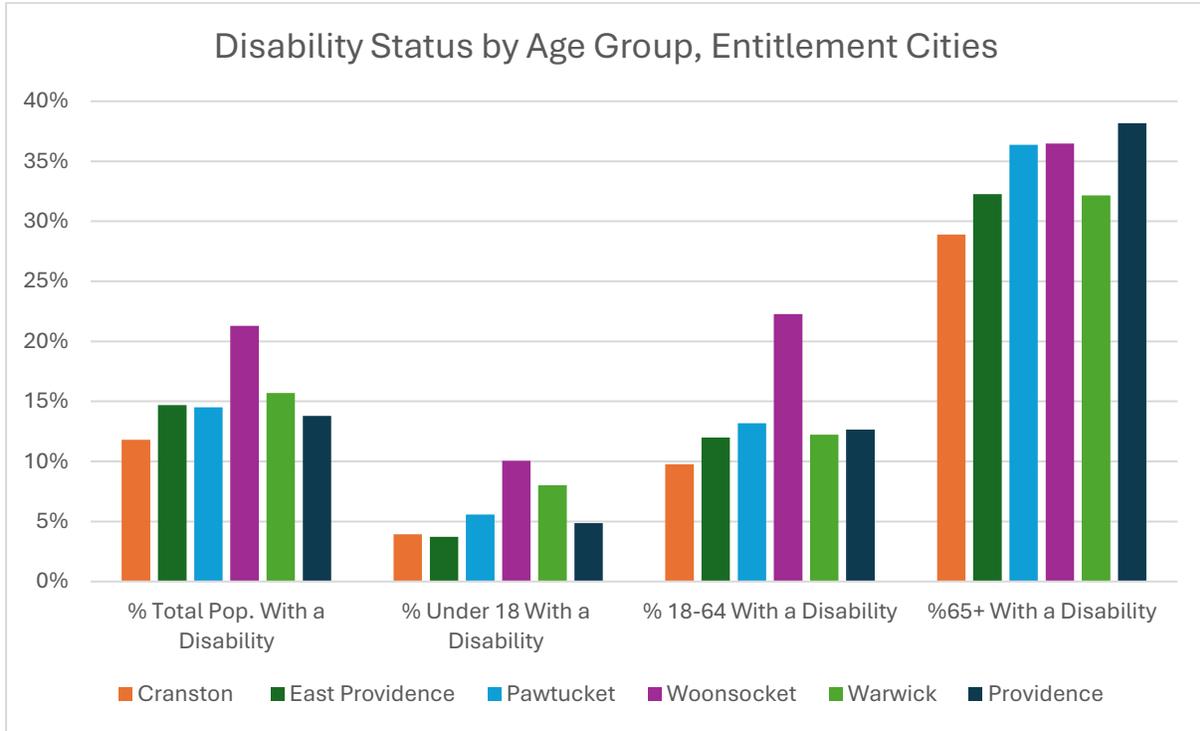


Source: 2022 American Community Survey, 5-Year Estimates

Among the entitlement cities, Woonsocket has the highest percentage of people who report a disability with 21.3%. Cranston has the lowest percentage with 11.8%. The age group that has the highest proportion of people who reported disabilities is the age group of 65+. The most common disabilities reported among the entitlements are cognitive and ambulatory difficulties, followed by

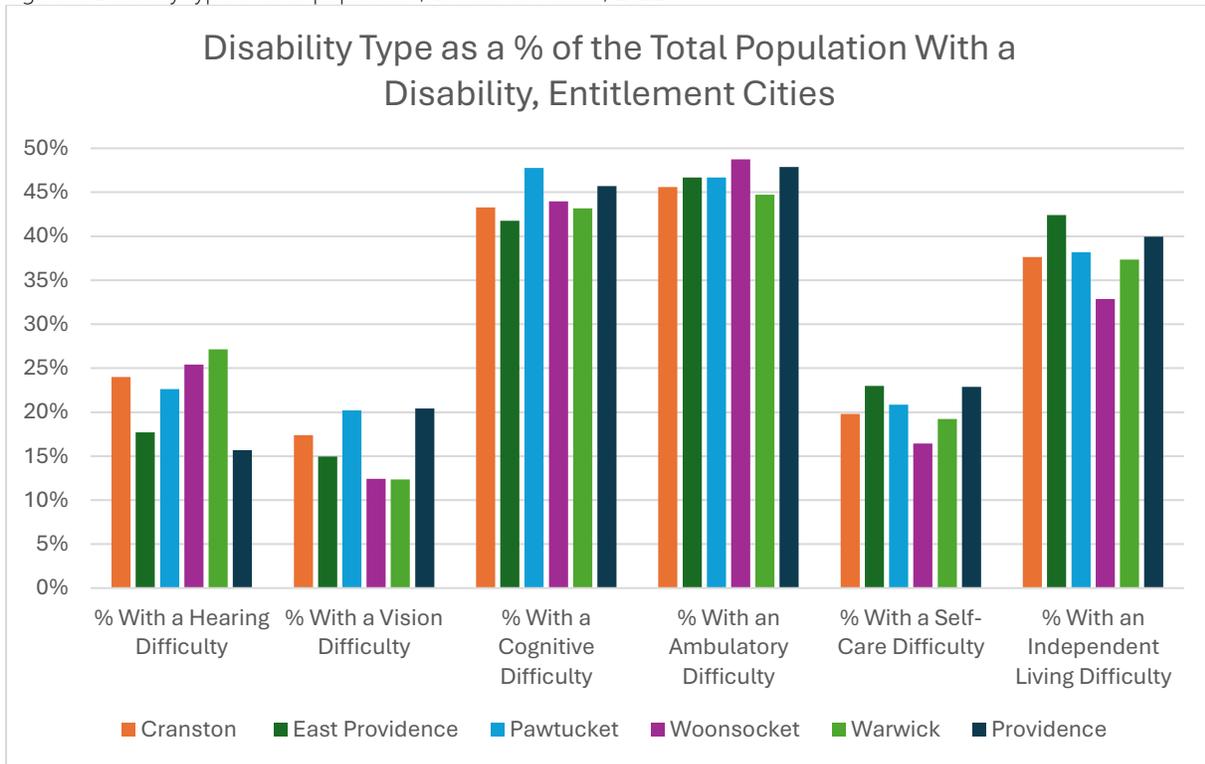
independent living difficulties. This underscores the need for affordable and accessible housing in these areas, as well as affordable housing that is targeted specifically to seniors.

Figure 8 Disability Status by Age Group, Entitlement Cities, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Figure 9 Disability type in total population, Entitlement Cities, 2022

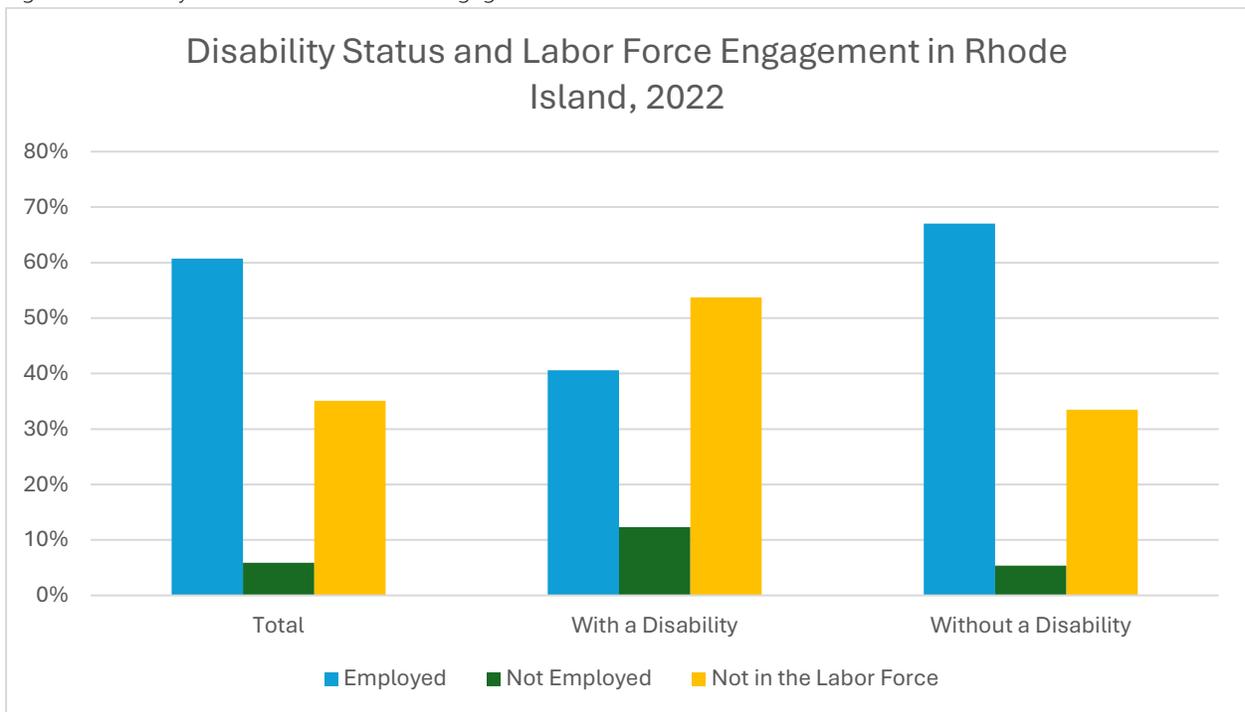


Source: 2022 American Community Survey, 5-Year Estimates

Income and disability status

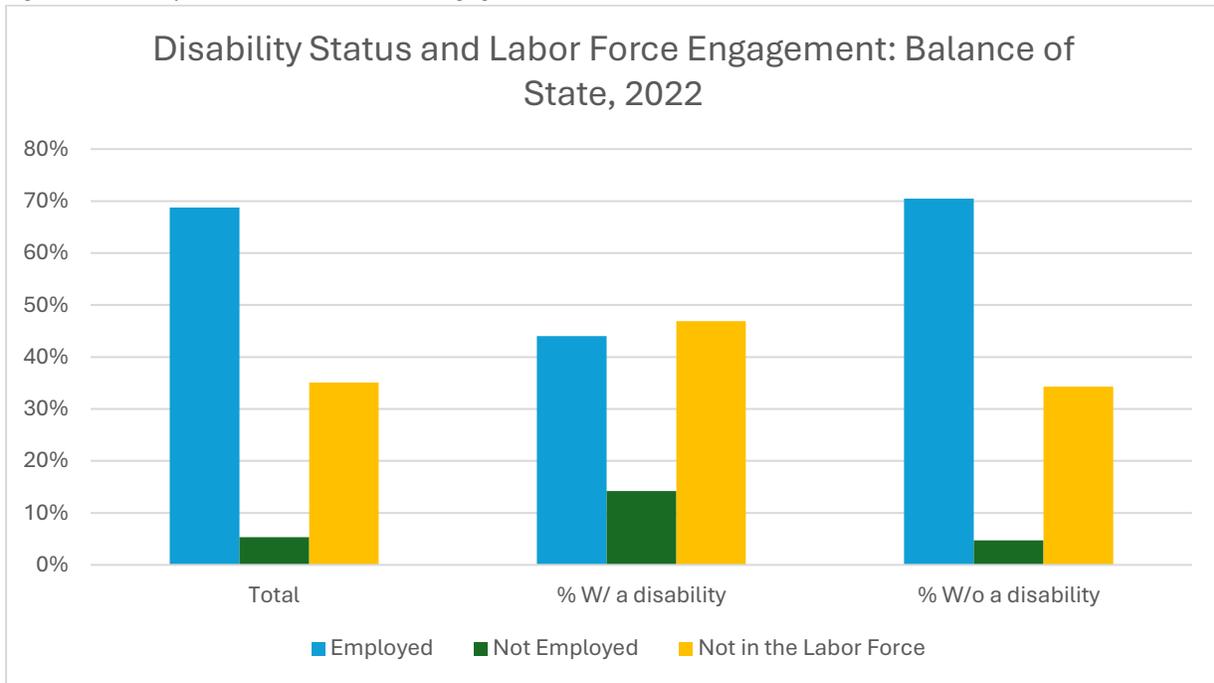
Among the civilian noninstitutionalized population of Rhode Island between the ages of 18 to 64, there are significant differences in labor force participation rates among those with and without a disability; 40.6% of persons with a disability are employed compared to 67% of persons without a disability. Similarly, the unemployment rate more than doubles at 12.3% for people with disabilities compared to 5.3% among those without a disability. Among persons with one or more disabilities, 21.2% of persons are living in poverty compared to 8.7% of persons without a disability. The median income for the disabled population was \$29,656 compared to \$46,182 for the non-disabled population. Even in the absence of discrimination, people with disabilities often experience greater obstacles in securing affordable housing that is accessible due to the higher potential for lower wages and rates of employment.

Figure 10 Disability Status and Labor Force Engagement in Rhode Island



Source: 2022 American Community Survey, 5-Year Estimates

Figure 11 Disability Status and Labor Force Engagement in the Balance of State

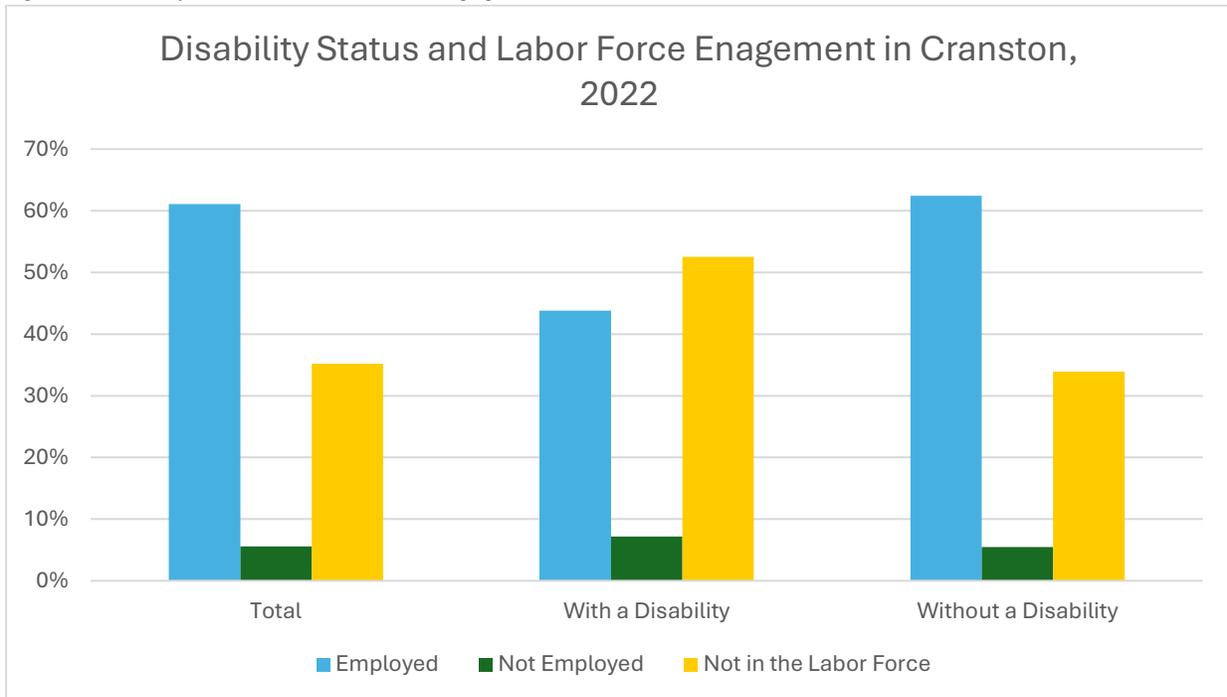


Source: 2022 American Community Survey, 5-Year Estimates

These trends tend to be reflected among the entitlement communities. The lowest employment rate among those with a disability is in Providence with 33.3%, just over ten points lower than Cranston, with the highest employment rate of 43.8%. The State as a whole falls on the higher end of this range, with a rate of 40.6%.

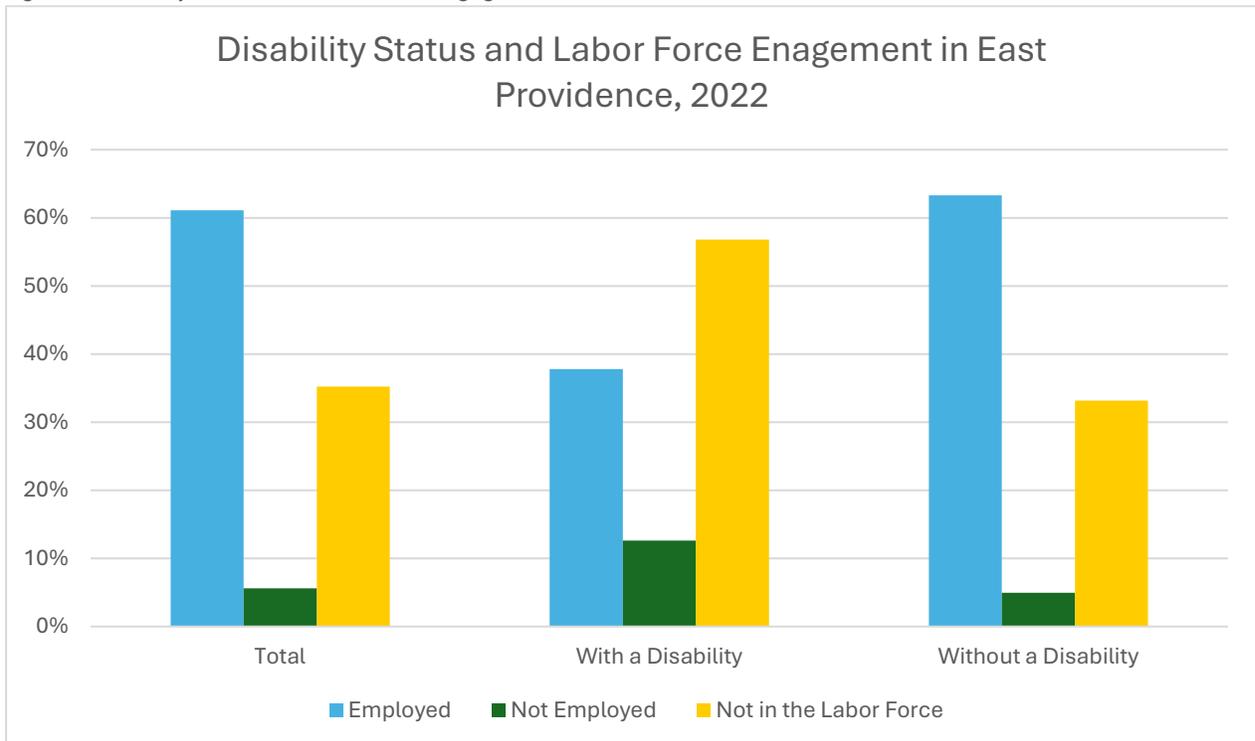
The highest percentage of those with a disability that are not in the labor force is in Warwick at 66.5%. The lowest is Pawtucket with 52.1%. The State percentage of people with a disability who are not in the labor force is slightly higher than Pawtucket at 53.7%

Figure 12 Disability Status and Labor Force Engagement in Cranston, 2022



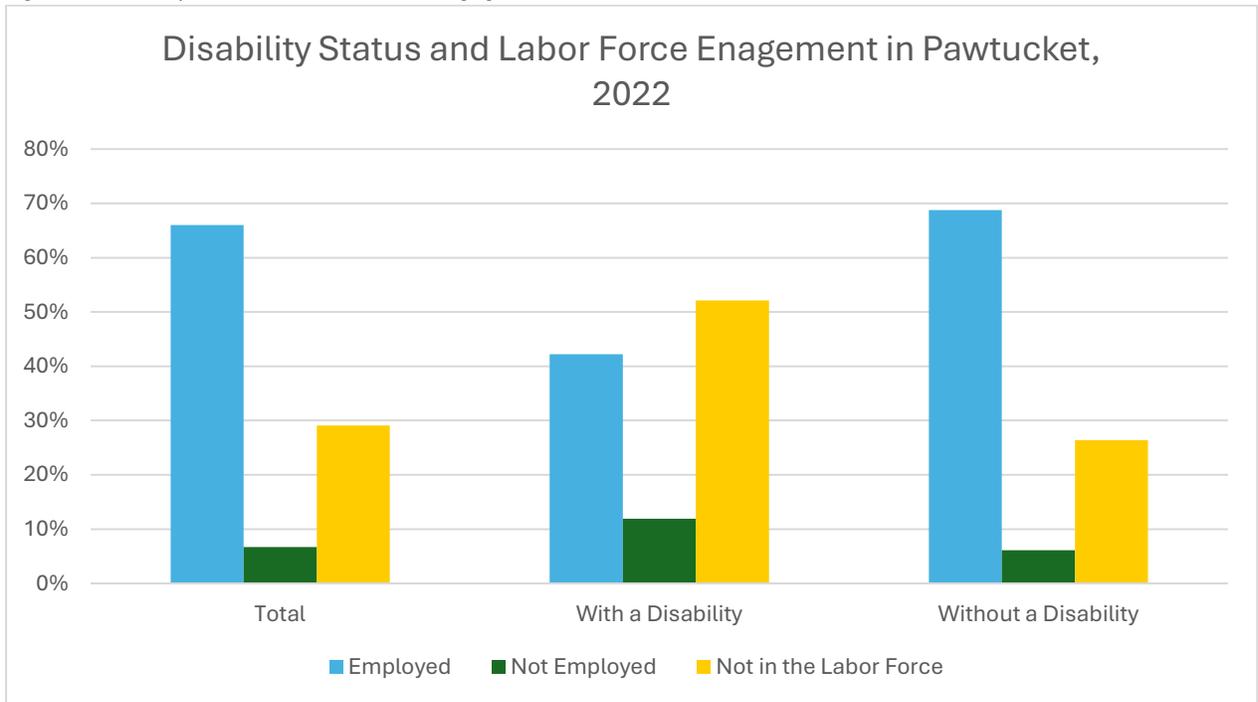
Source: 2022 American Community Survey, 5-Year Estimates

Figure 13 Disability Status and Labor Force Engagement in East Providence, 2022



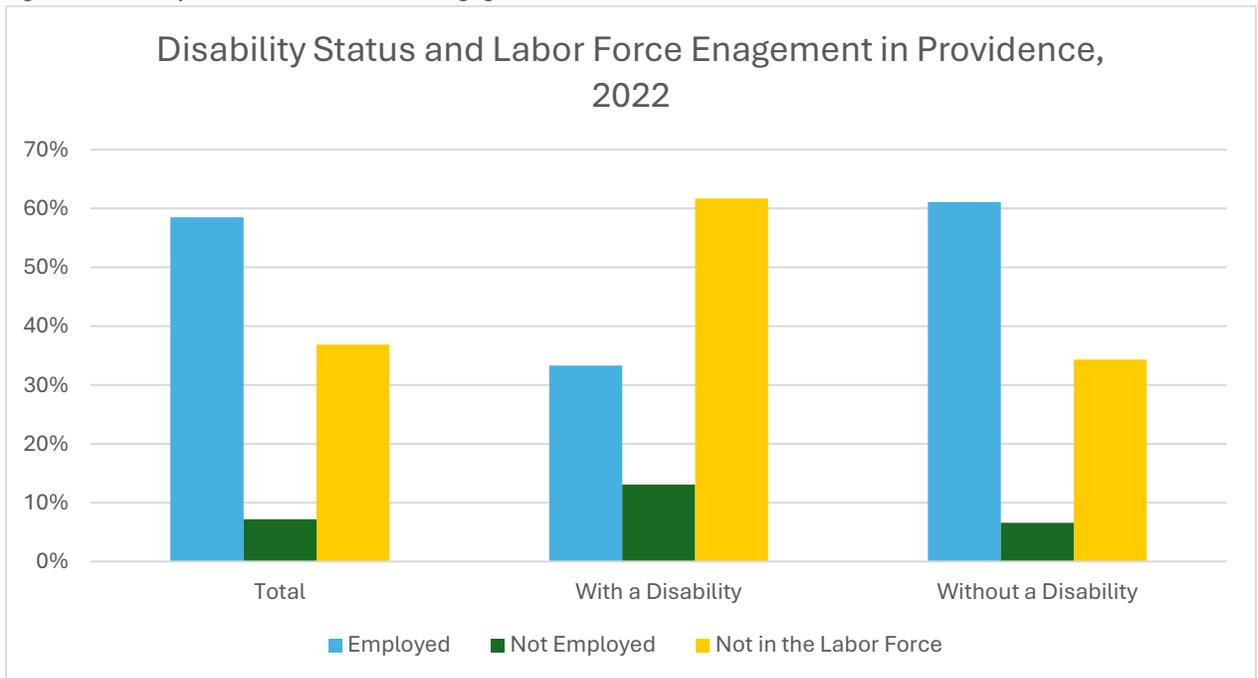
Source: 2022 American Community Survey, 5-Year Estimates

Figure 14 Disability Status and Labor Force Engagement in Pawtucket, 2022



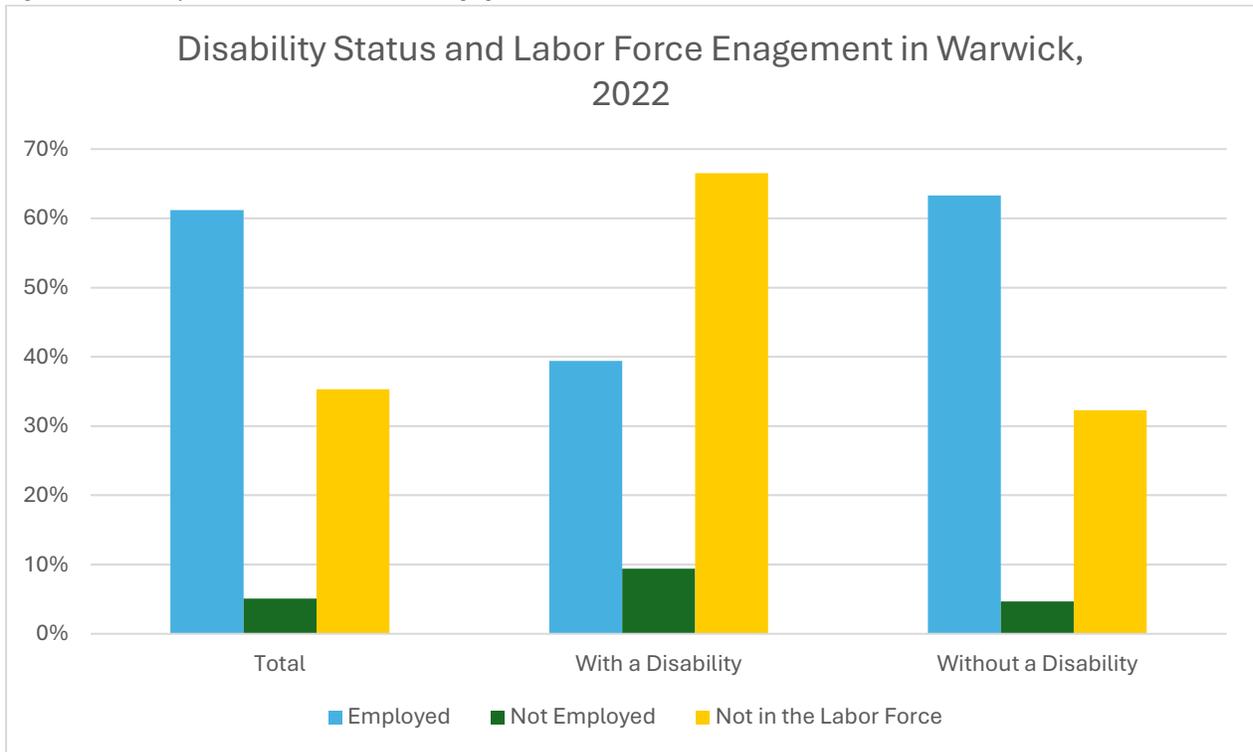
Source: 2022 American Community Survey, 5-Year Estimates

Figure 15 Disability Status and Labor Force Engagement in Providence, 2022



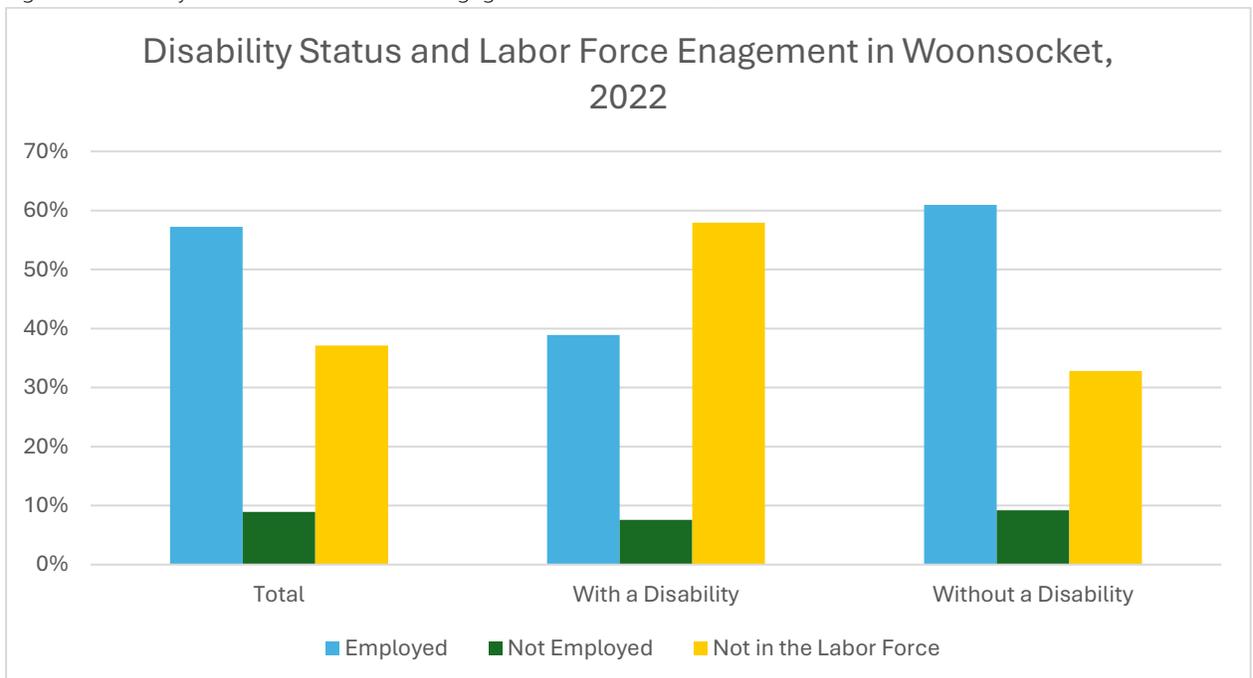
Source: 2022 American Community Survey, 5-Year Estimates

Figure 16 Disability Status and Labor Force Engagement in Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Figure 17 Disability Status and Labor Force Engagement in Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Families with Children

The Census Bureau divides households into family and non-family households. Family households are married couple families with or without children, single-parent families, and other families made

up of related persons. Non-family households are either single people living alone, or two or more non-related people living together.

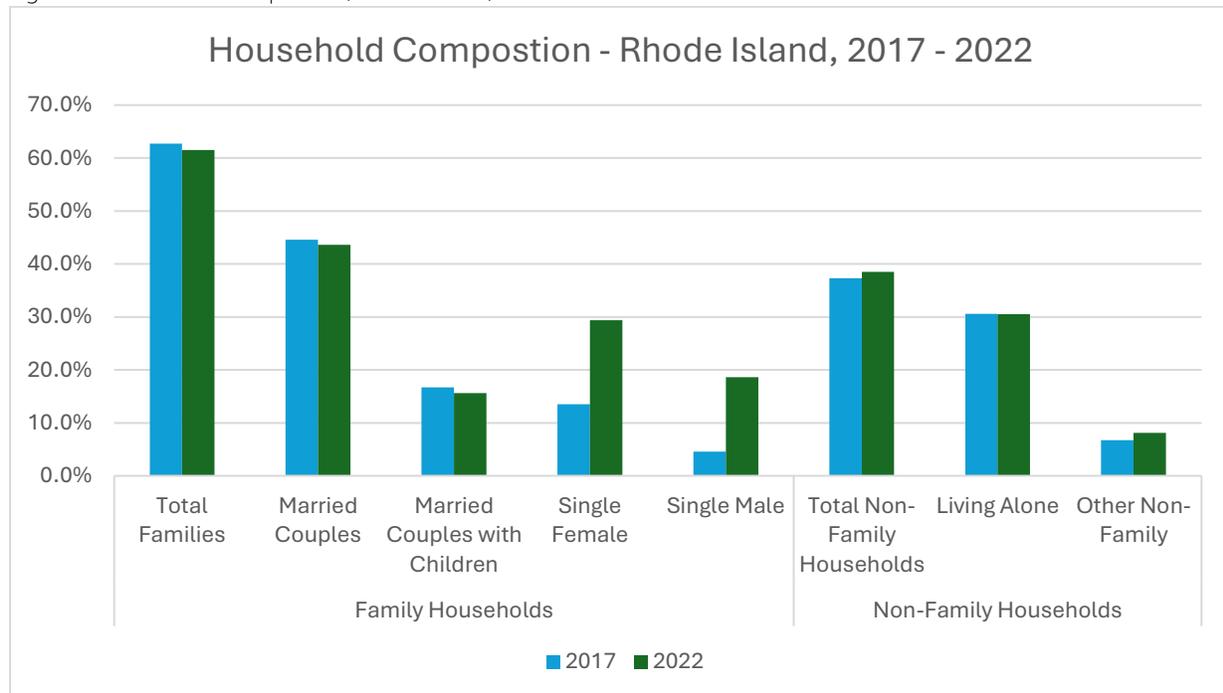
Title VIII of the Civil Rights Act of 1968 protects against gender discrimination in housing. Protection for families with children was added in the 1988 amendments to Title VIII. Except in limited circumstances involving elderly housing and owner-occupied buildings of one to four units, it is unlawful to refuse to rent or sell to families with children.

In Rhode Island in 2022, family households comprised 61.5% of all households, slightly lower than 62.7% in 2017. The number of married-couple families in Rhode Island has also decreased slightly to 43.6% of family households from 44.6% in 2017. These steady percentages are comparable to the stagnant population growth seen in the general populace.

Single person-headed households have increased greatly between 2017 and 2022. Single female-headed households increased from 13.5% in 2017 to 29.4% of households and 10.1% to 27.3% in Rhode Island and the Balance of State, respectively. Likewise, single male-headed households increased from 4.6% to 18.6% in Rhode Island and 3.9% to 18% in the Balance of State.

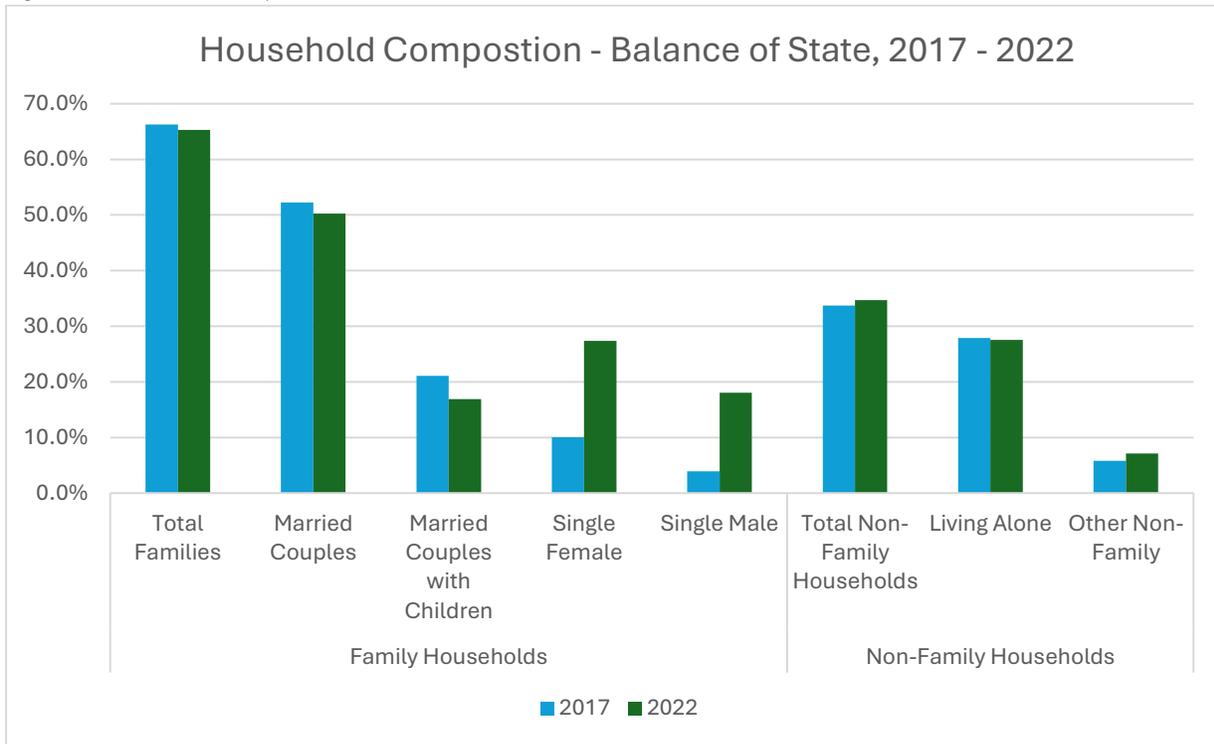
Female-headed households with children often experience difficulty in obtaining housing as a result of lower incomes and higher expenses such as childcare. In Rhode Island in 2022, of the households that earned wages below the poverty level 45.8% are female-headed households with children compared to 10.7% of male-headed households with children and 14.9% of married-couple households with children. These trends are largely reflected by the Balance of State.

Figure 18 Household Composition, Rhode Island, 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 19 Household Composition, Rhode Island Balance of State, 2017 – 2022

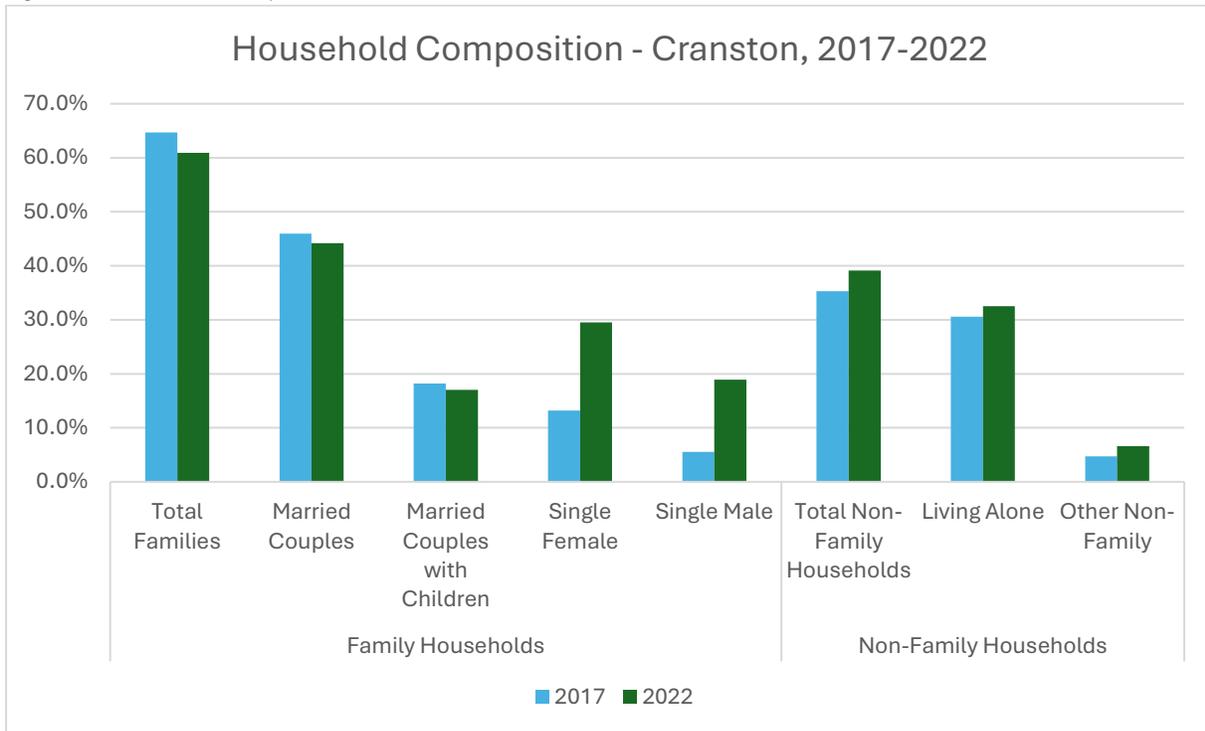


Source: 2017, 2022 American Community Survey, 5-Year Estimates

The household composition trends in the State as a whole and the Balance of State are largely reflected by the entitlement cities. A notable exception is in East Providence where the proportion of single male-headed households did not increase as dramatically between 2017 and 2022 as it did in other areas or the State as a whole. The number of single female-headed households also decreased from 17.6% to 10.7%, where this percentage also increased in other parts of the State and the State as a whole. The percentage of married couple families remained the same over 5 years, which suggests that single parent (specifically single mother) families may be moving out of the City.

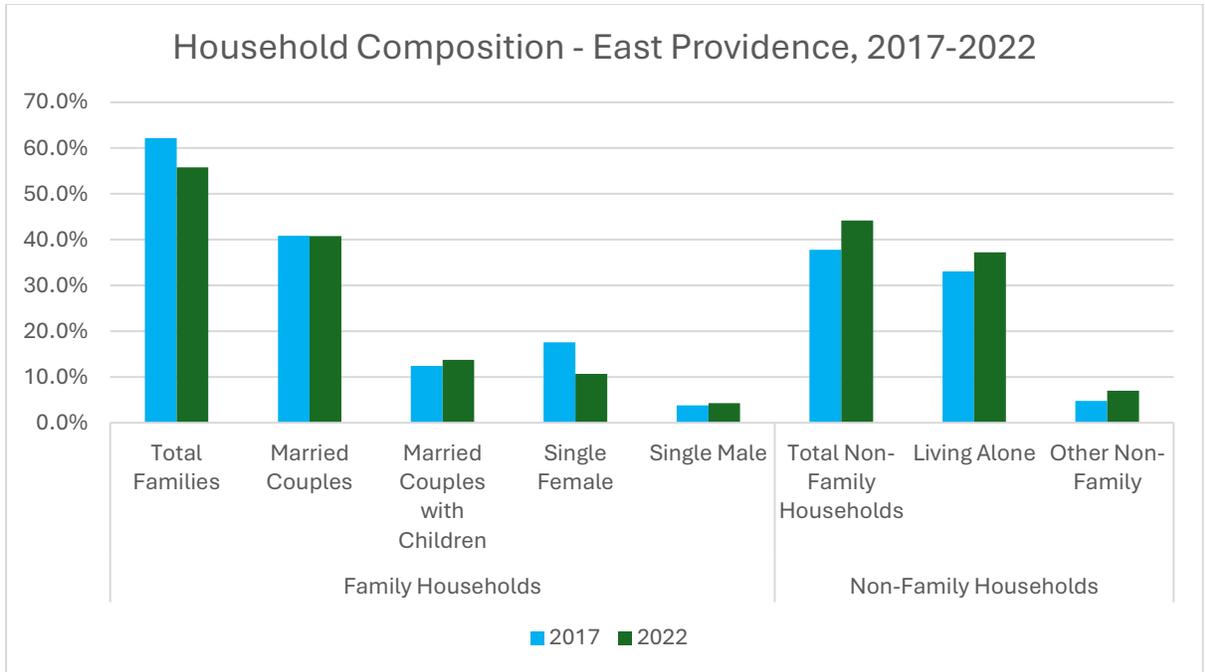
As is the case with the State and the Balance of the State, the overwhelming majority of families with children whose income is below the poverty level are female-headed households. These figures underscore the need for housing and services that are targeted to these households.

Figure 20 Household Composition, Cranston, 2017 – 2022



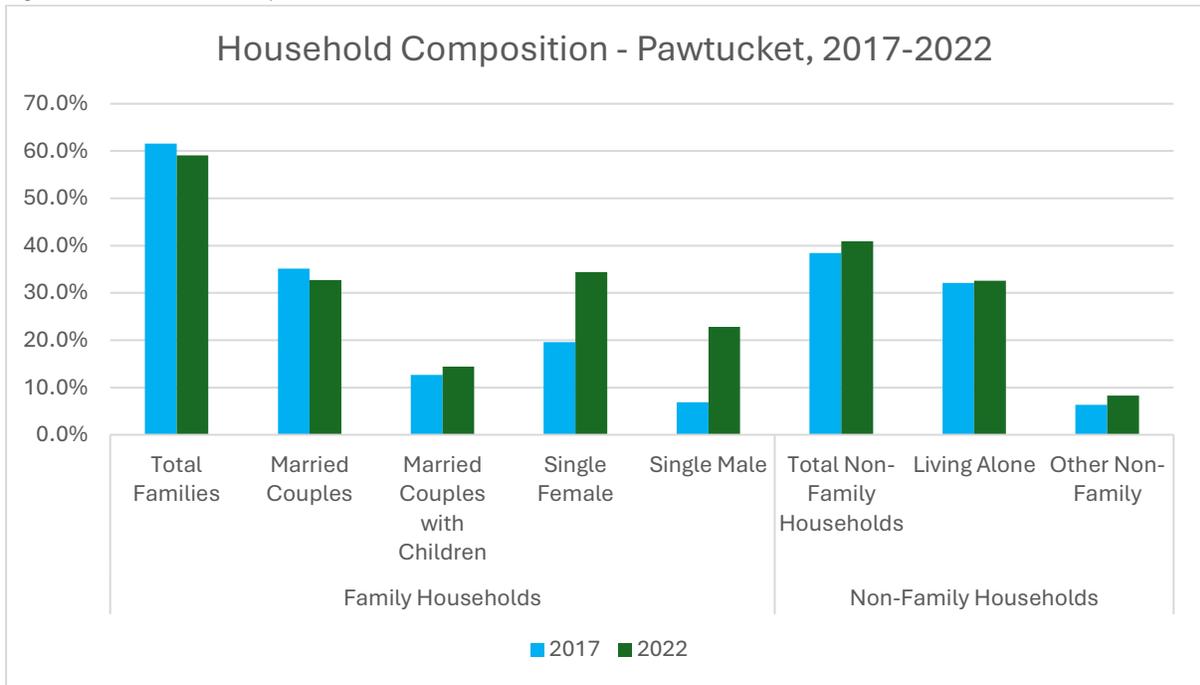
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 21 Household Composition, East Providence, 2017 – 2022



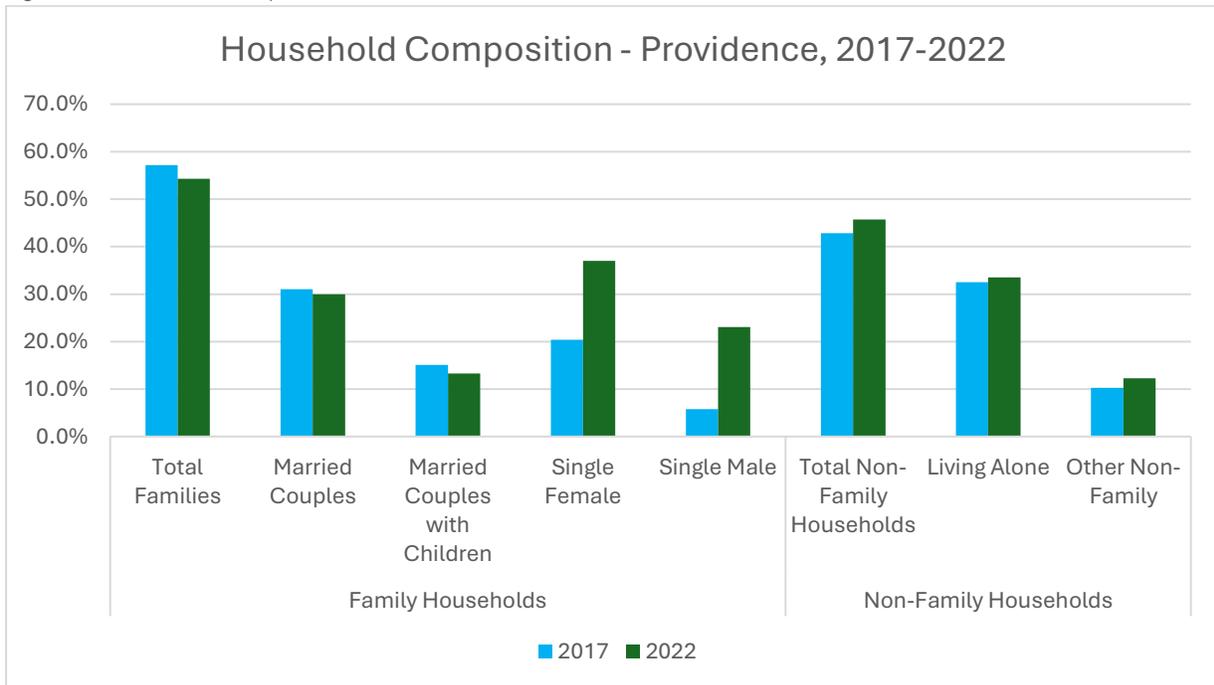
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 22 Household Composition, Pawtucket, 2017 – 2022



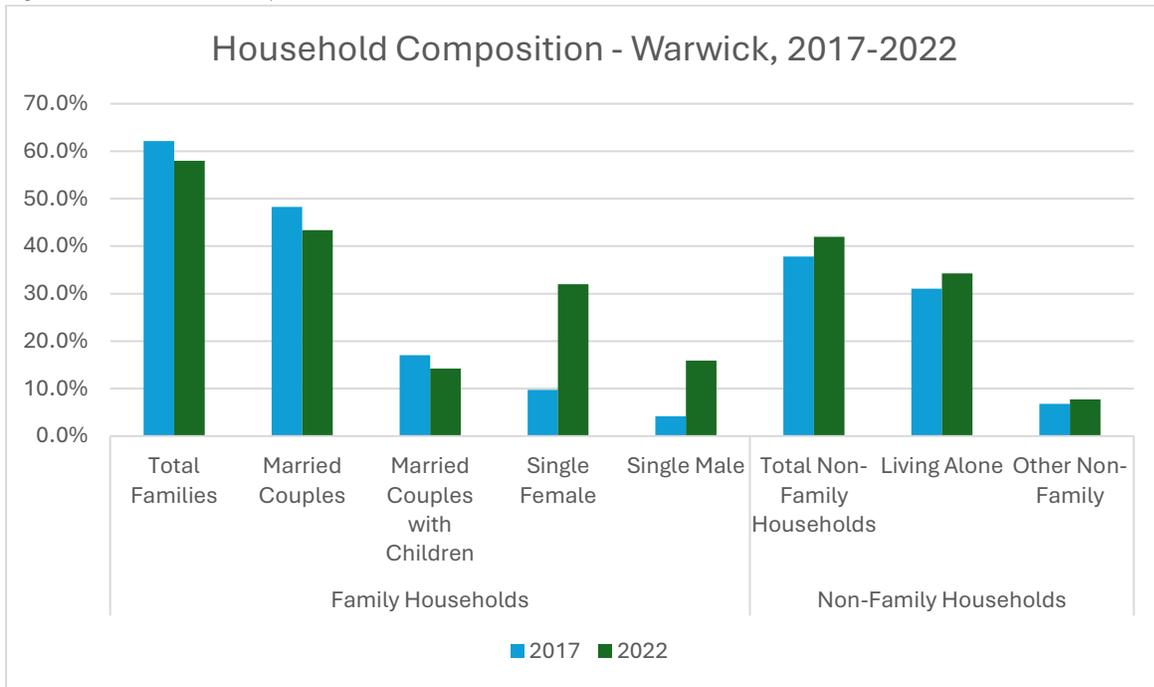
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 23 Household Composition, Providence, 2017 – 2022



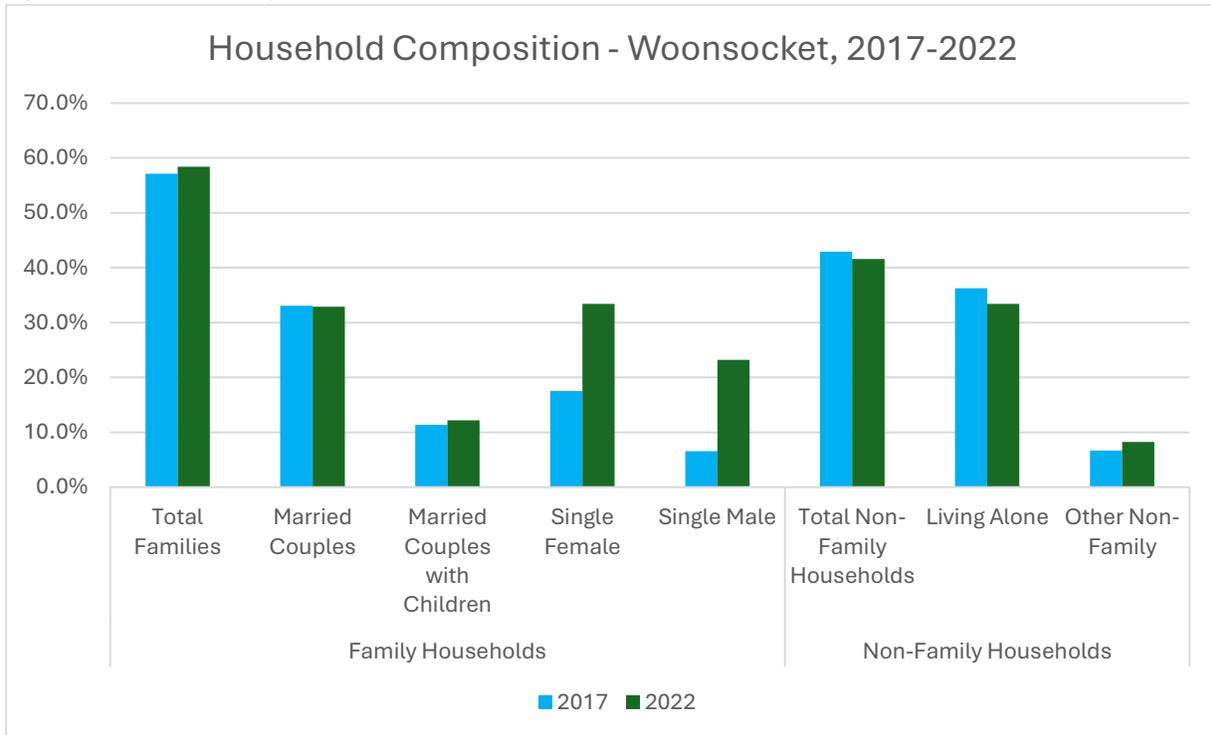
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 24 Household Composition, Warwick, 2017 – 2022



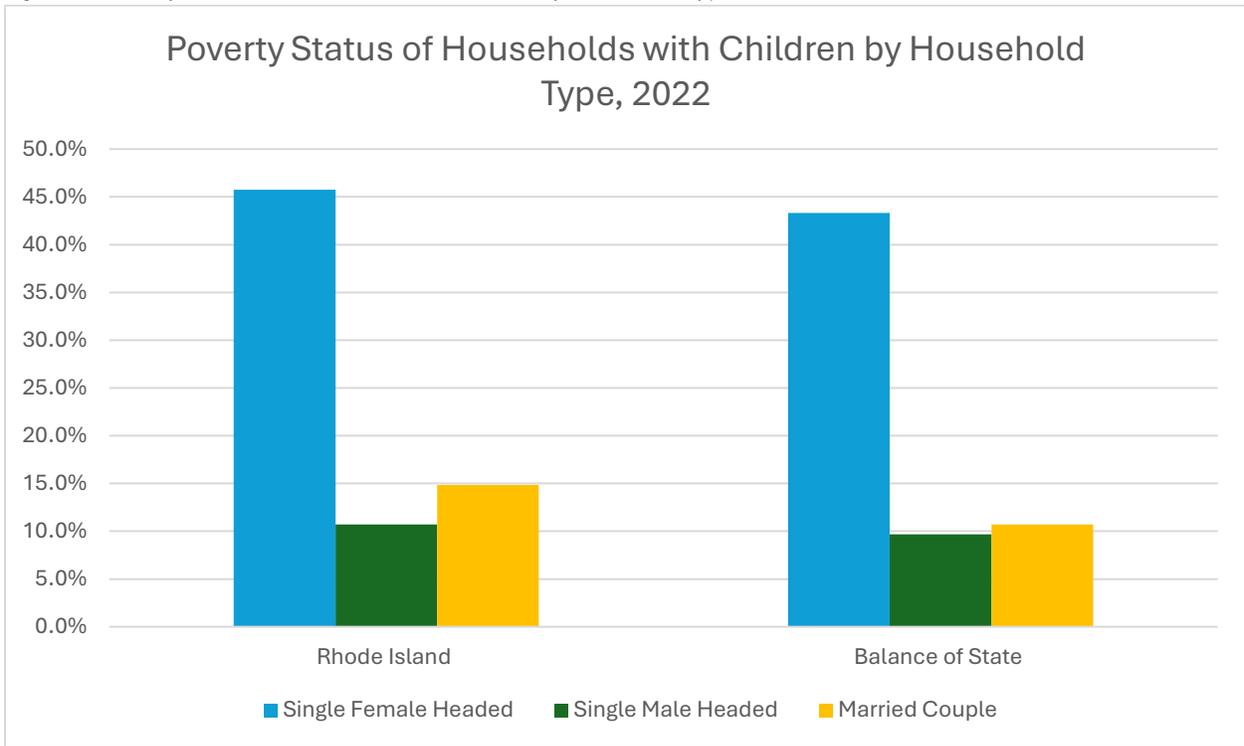
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 25 Household Composition, Woonsocket, 2017 – 2022



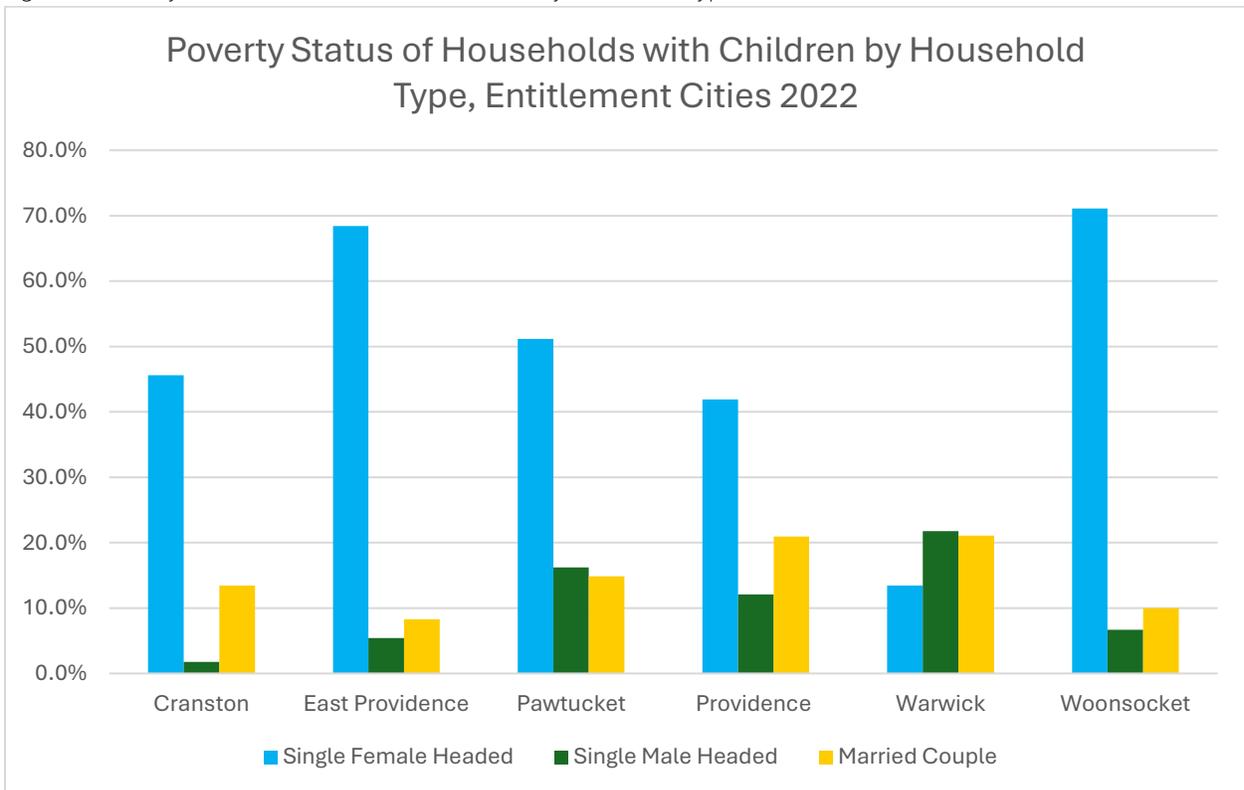
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 26 Poverty Status of Households with Children by Household Type



Source: 2022 American Community Survey, 5-Year Estimates

Figure 27 Poverty Status of Households with Children by Household Type, Entitlement Cities, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Income, Unemployment and Poverty

Household income

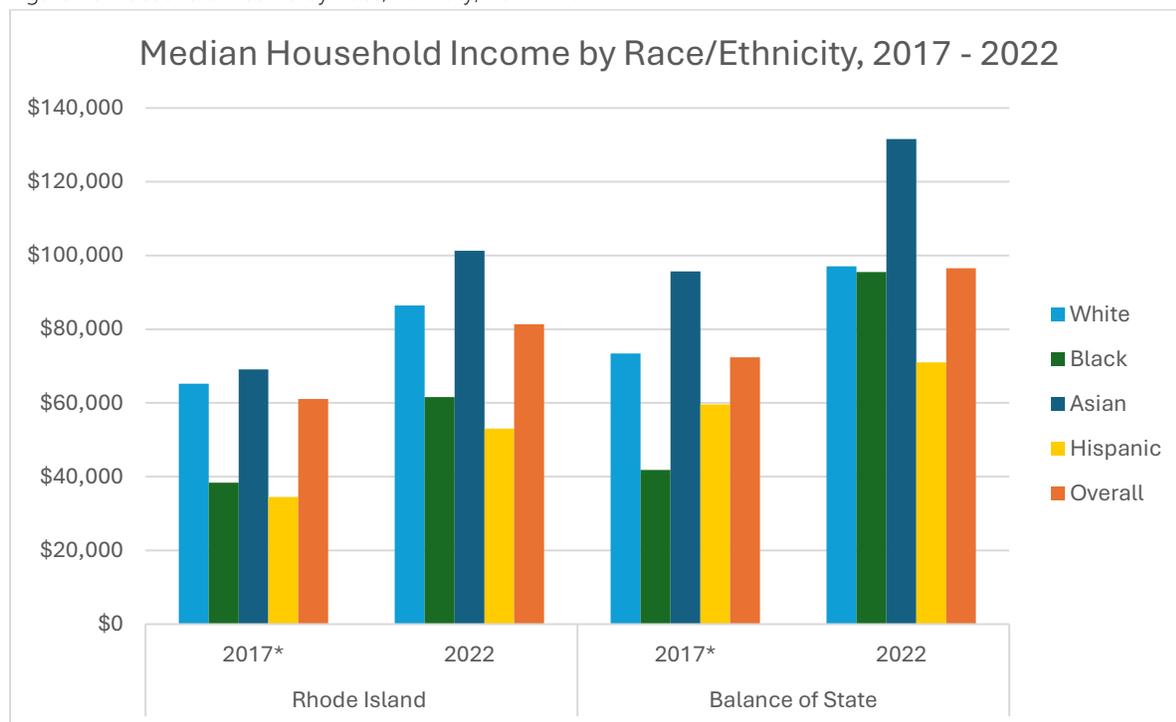
Household income is strongly related to housing choice, as household income is one of several factors used to determine eligibility for a home mortgage loan or rental lease. Additionally, lack of income inherently reduces the number of options a household has when determining where to live.

The 2022 Rhode Island median household income was \$81,370: higher than the national average of \$74,755 by 8.8%. When adjusted for inflation, Rhode Island household income increased by 10.2% between 2010 and 2022. All incomes increased by at least 12% when adjusted for inflation, but Asian persons experienced the largest increase in income at 45%.

On average, the Balance of State reported higher incomes in both 2017 and 2022. This result is to be expected because by design, a large portion of the low-moderate income individuals live in entitlement cities. When adjusting for inflation lowest increase in income was for Hispanic persons at 0.7% and the largest income increase was for Black persons at 92.7%

It is also important to note that the Balance of State median income represents the median of the median incomes of all census tracts that are not part of entitlement cities, and thus does not represent the true median of all residents of those tracts. Despite their limitations, these estimates reflect similar income trends along racial/ethnic lines as the state as a whole.

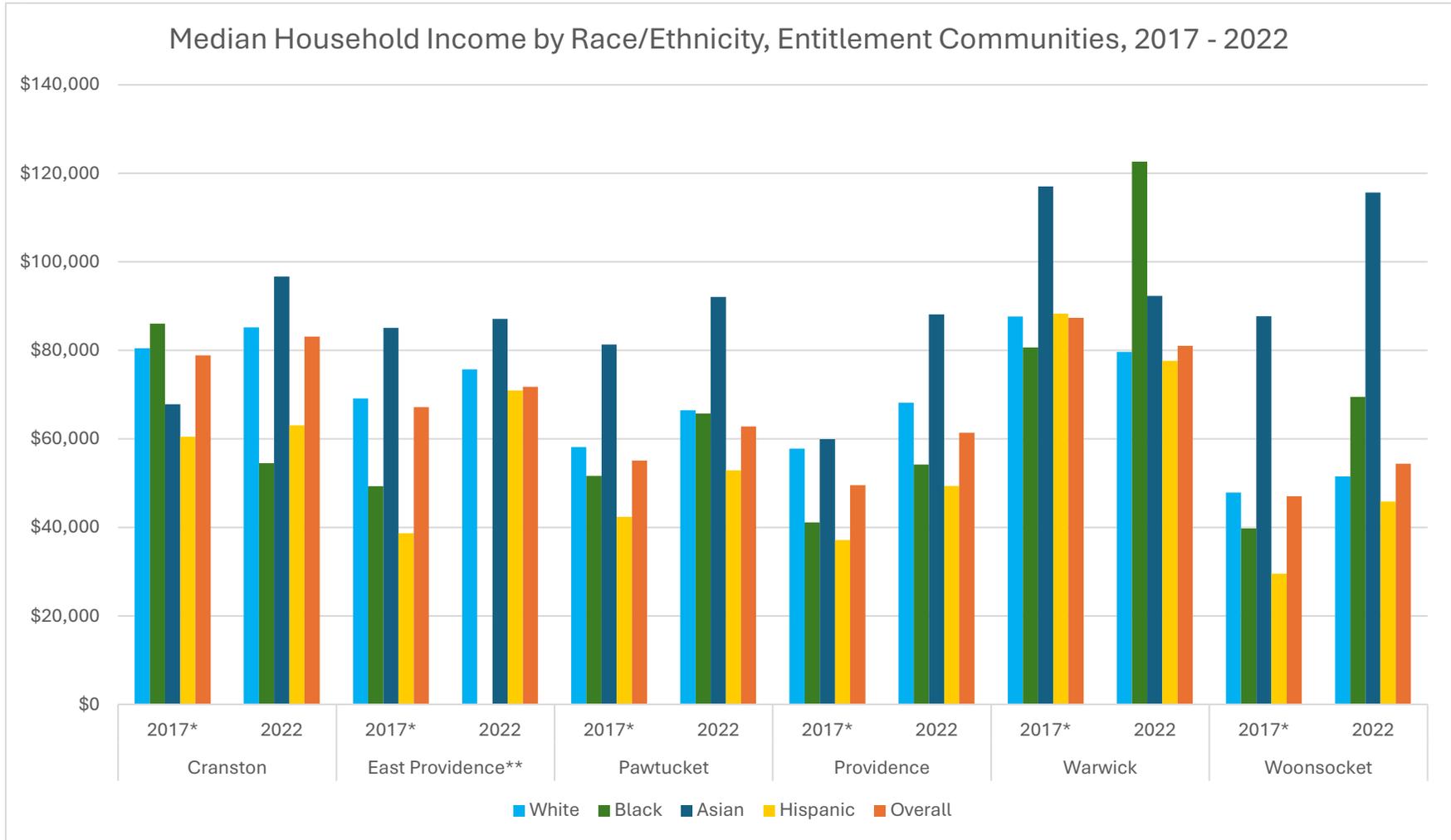
Figure 28 Household Income by Race/Ethnicity, 2017 – 2022¹



Source: 2017, 2022 American Community Survey, 5-Year Estimates
*2022 inflation-adjusted dollars

¹ The Balance of State data represents the median of the non-entitlement census tract medians, and thus does not show the true median.

Figure 29 Median Household Income by Race/Ethnicity, Entitlement Communities, 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 inflation-adjusted dollars

**There is no ACS data available for Black residents in East Providence in 2022.

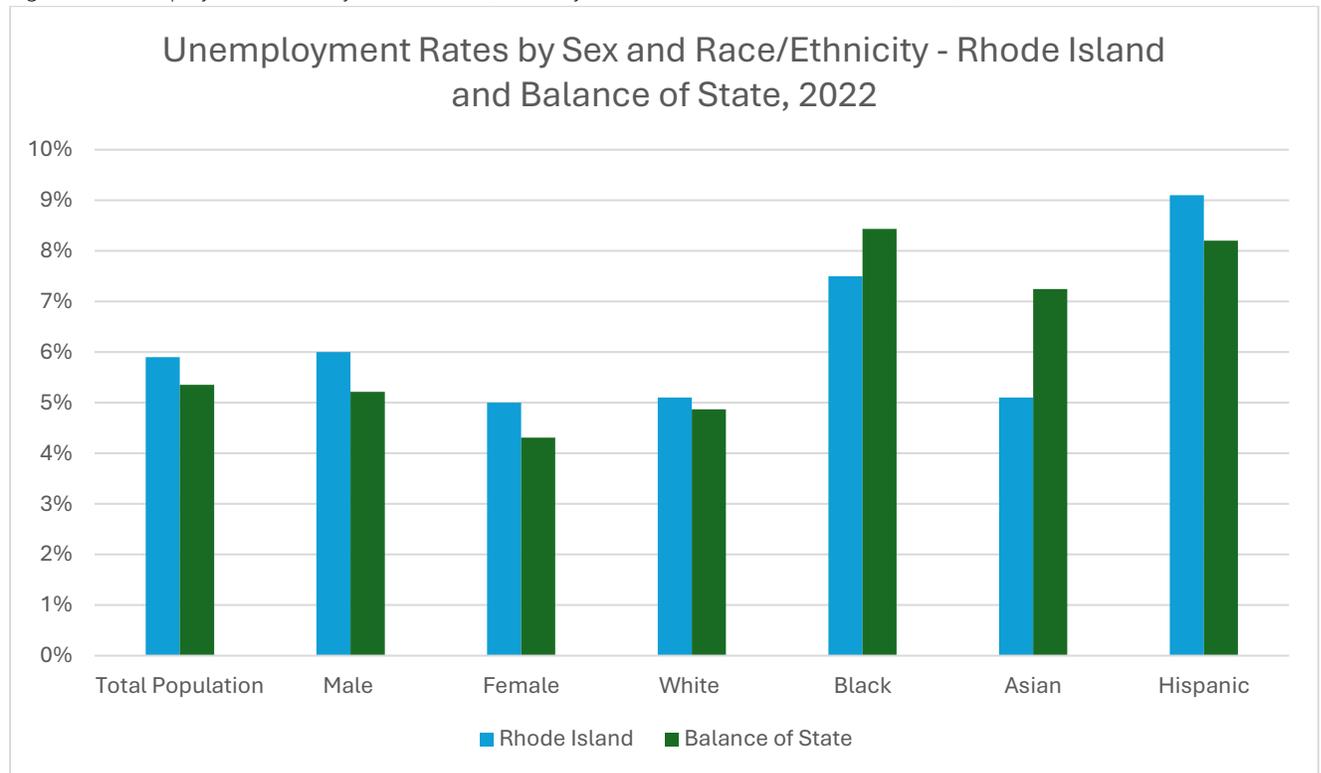
The above chart shows median income by race in the entitlement communities from 2017 (inflation-adjusted to 2022 dollars) to 2022. Warwick consistently shows the highest incomes overall and among all races, including the largest increase in income for Black residents over 5 years. Income for Black residents in Cranston fell by approximately 36% over 5 years after adjusting for inflation, and no data was available for East Providence in 2022 for Black residents.

The lowest overall median income in both 2017 and 2022 is in Woonsocket, although incomes there for Asian residents are the highest among the entitlement communities. The median income for Hispanic residents increased the most over 5 years in East Providence and fell in Warwick, however, it remains the highest among the entitlement communities.

Unemployment rates by race

The 2022 Statewide unemployment rate was 5.9%. With an unemployment rate of 6.0%, males were slightly more likely than females to be unemployed. White and Asian persons were both unemployed at 5.1%, while Black and Hispanic persons had unemployment rates of 7.5% and 9.1%, respectively. Pawtucket, Providence, and Woonsocket experienced higher rates of unemployment compared to the State and other Entitlements; the remaining Entitlements show similar trends or lower rates of unemployment compared to the State.

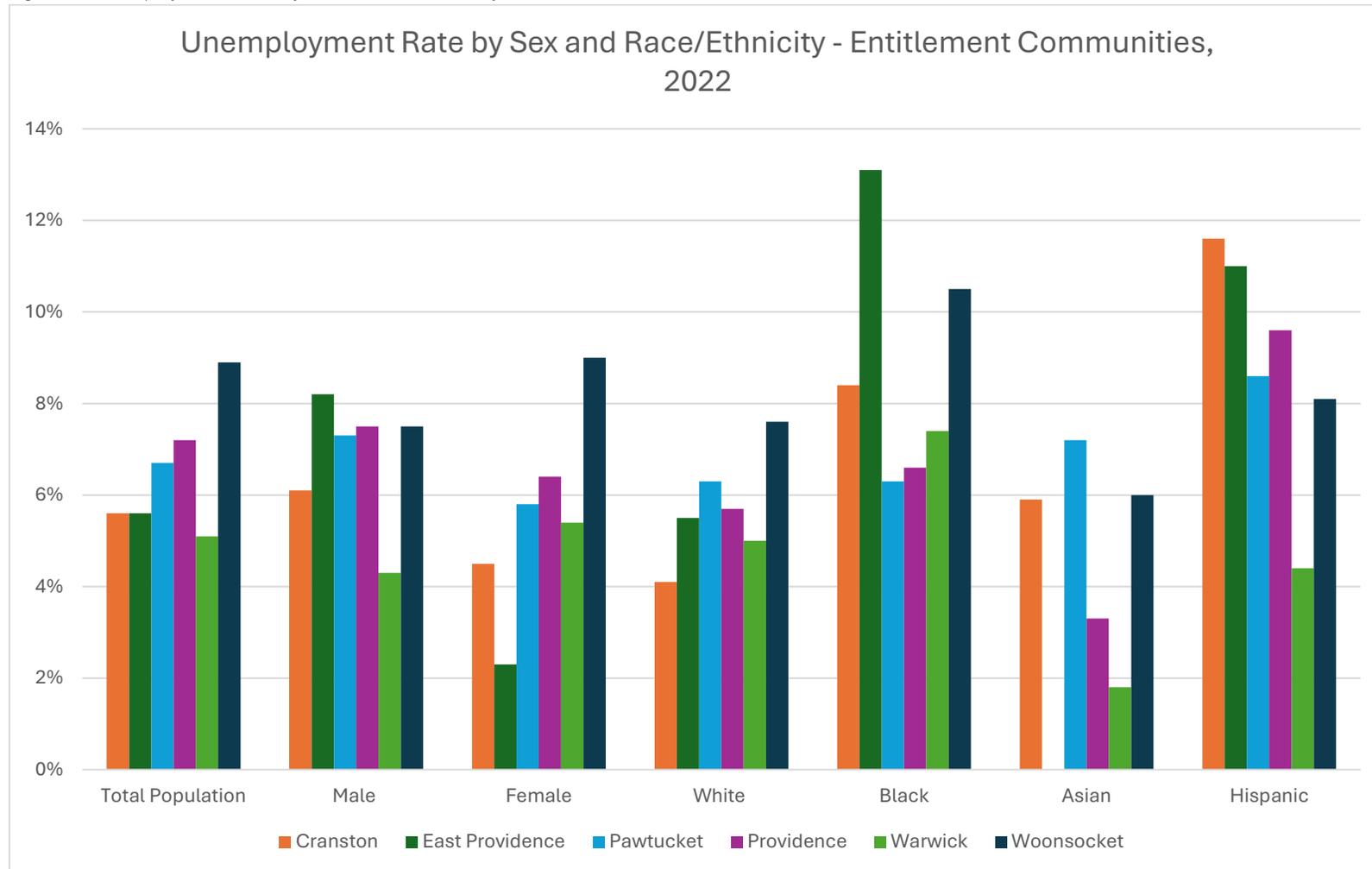
Figure 30 Unemployment Rates by Sex and Race/Ethnicity in Rhode Island and Balance of State, 2022



Source: 2022 American Community Survey, 5-Year Estimates

The highest unemployment rate among the entitlement communities is for Black residents in East Providence. The lowest is for Asian residents of Warwick. There is no available ACS data for Asian residents in East Providence. Warwick also has the lowest unemployment rate overall.

Figure 31 Unemployment Rates by Sex and Race/Ethnicity in the Entitlement Communities, 2022



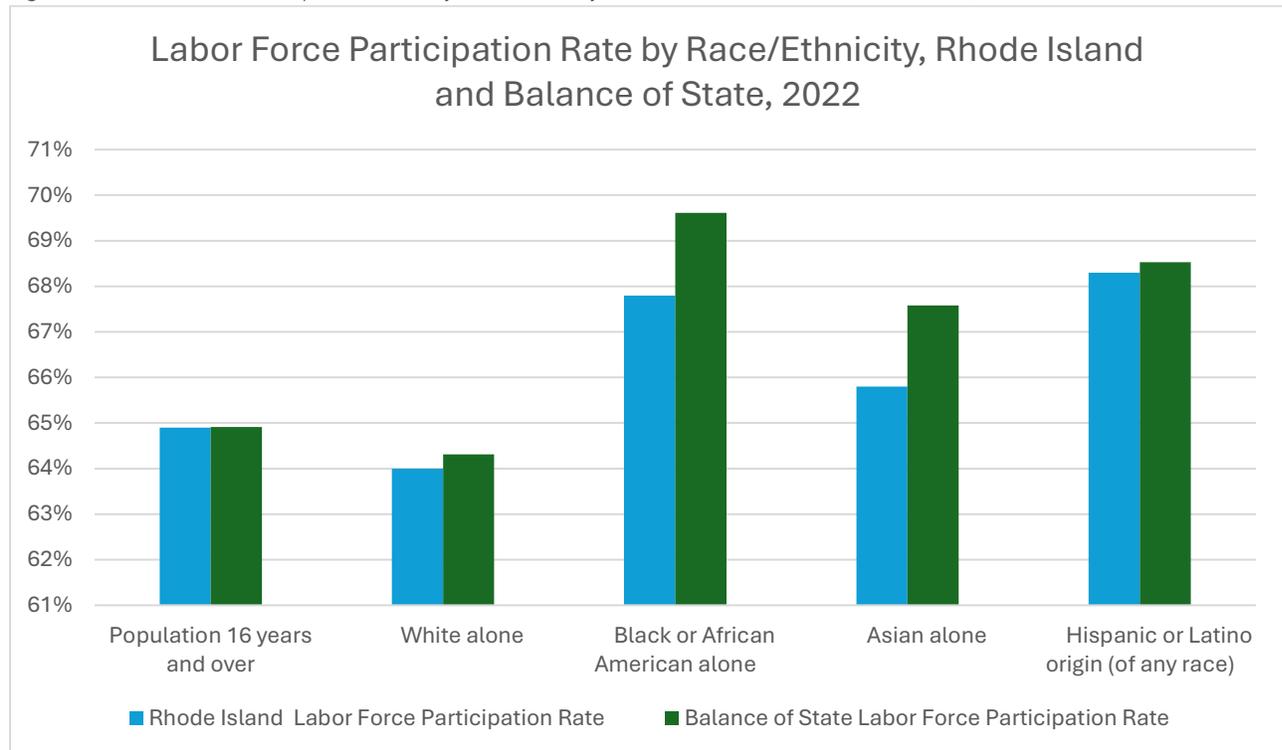
Source: 2022 American Community Survey, 5-Year Estimates

Labor force participation rates by race

The overall labor force participation rates among residents over 16 years of age are consistent between Rhode Island and the Balance of State at 64.9%. When the labor force participation rates are analyzed by race, the rates are slightly lower in each case in the State as a whole than in the Balance of State.

White residents had the lowest labor force participation rate overall, while Black/African American residents showed the highest in the Balance of State, and Hispanic residents showed the highest in the State as a whole. However, the overarching differences in these rates are small, ranging from 64% to 69.6%.

Figure 32 Labor Force Participation Rates by Race/Ethnicity in Rhode Island and Balance of State, 2022

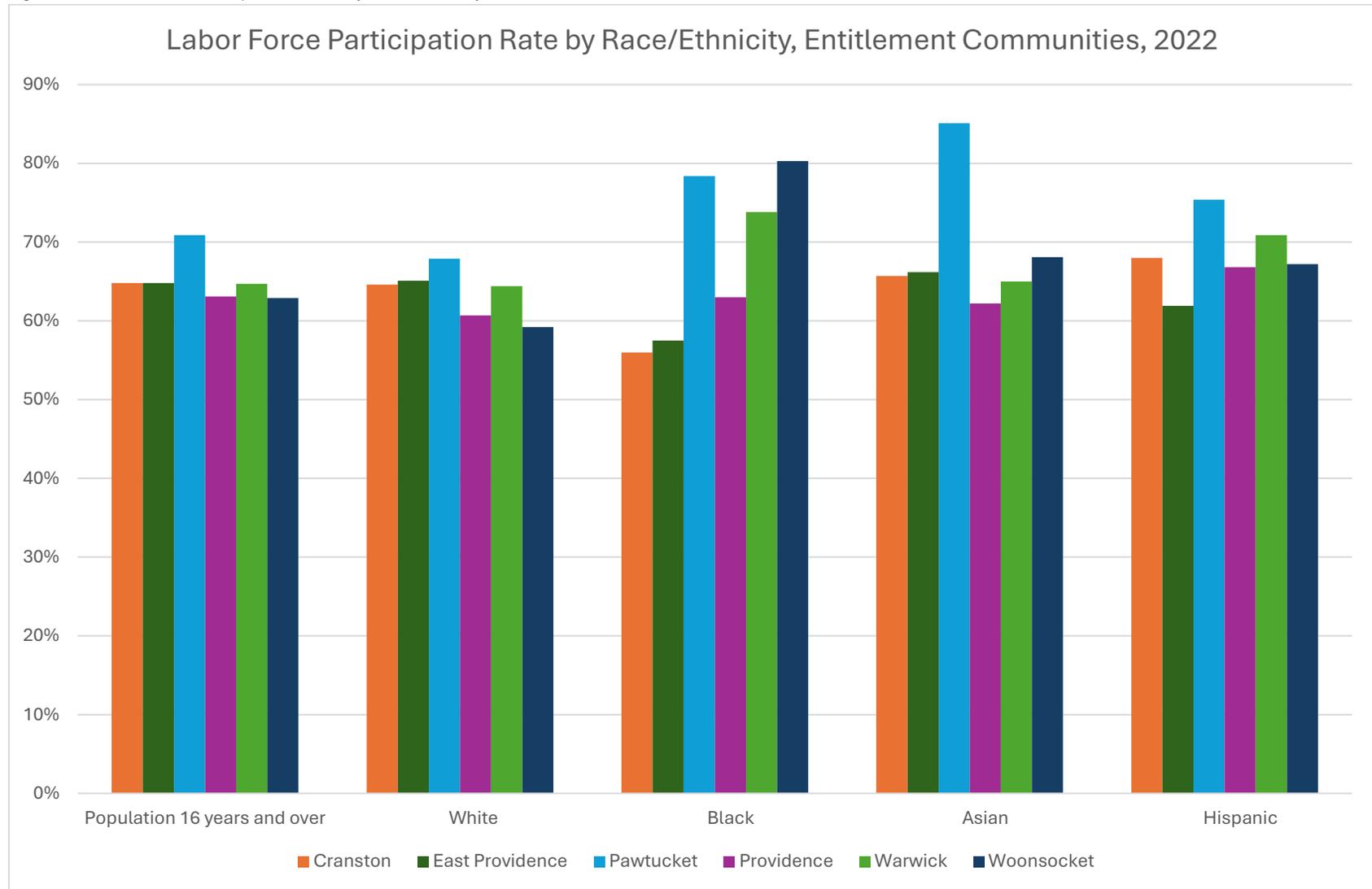


Source: 2022 American Community Survey, 5-Year Estimates

Among the entitlement communities, Pawtucket generally has the highest labor force participation rate except for Black residents where the highest rate is in Woonsocket. Black residents show a more varied labor force participation rate than other races and the population over 16 overall, with the lowest participation rate of 56% in Cranston and the highest rate of 80.3% in Woonsocket (a difference of 24.3%).

The overall labor force participation rate is fairly consistent, with a percentage difference of only 8% between the highest and lowest rate among the entitlement communities.

Figure 33 Labor Force Participation Rates by Race/Ethnicity in the Entitlement Communities, 2022



Source: 2022 American Community Survey, 5-Year Estimates

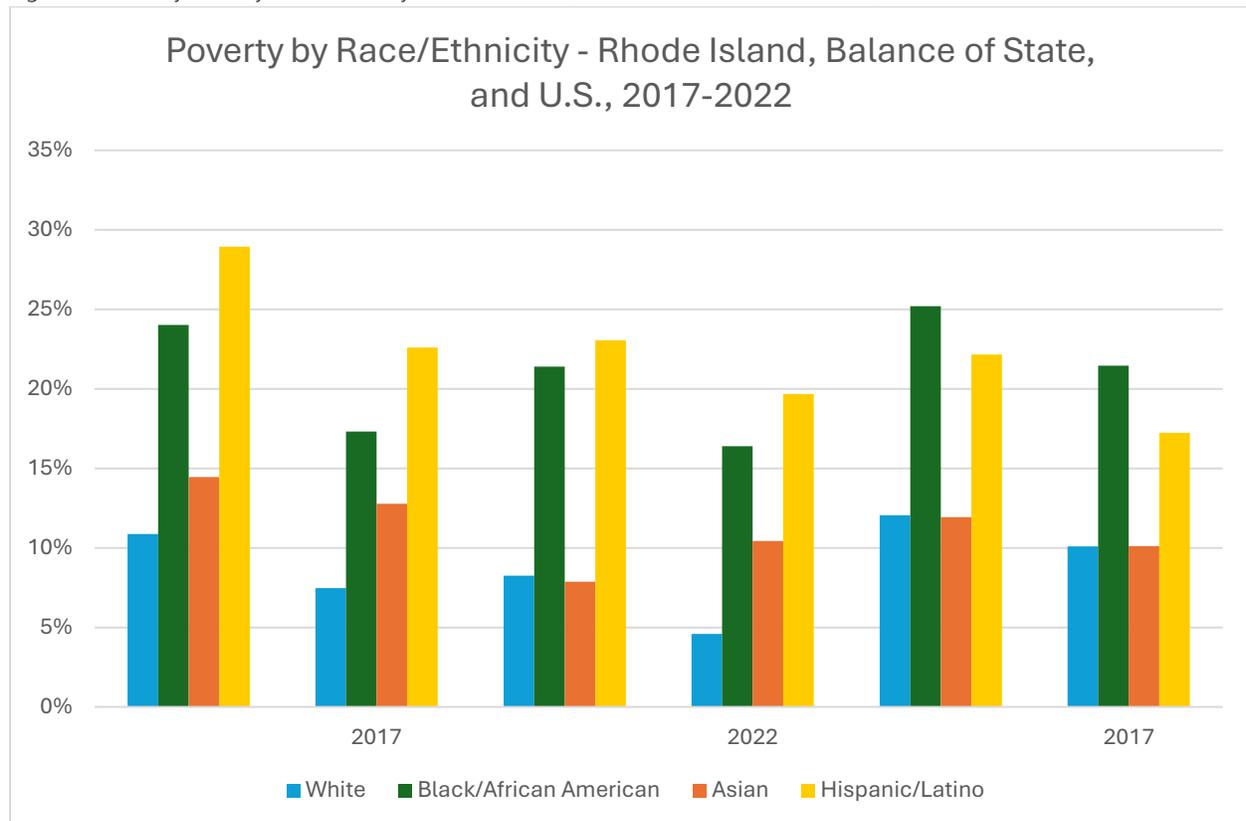
Poverty rates

The poverty rate in Rhode Island was 11.2% in 2022 - down from 13.4% in 2017 and slightly lower than the national rate of 12.5%. The only racial group with below state average poverty rates is White people. In 2022, the poverty rates among Black and Hispanic persons were 17.3% and 22.6%, respectively. These are down from 24.0% and 28.9% in 2017. The Balance of State has lower rates of poverty across the board compared to the State as a whole.

Decreasing poverty in Rhode Island reflects the trends of the country. Outside of these trends, Rhode Island has a lower rate of poverty for Black/African American residents (17.3%) compared for the nation as a whole (21.5%). However, this is reversed for Hispanic residents, for whom the poverty rates in Rhode Island (22.6%) are higher than the country overall (17.2%).

A lack of income severely restricts housing choice. Members of the protected classes are disproportionately affected by this issue, as they are far more likely to have lower incomes or live in poverty.

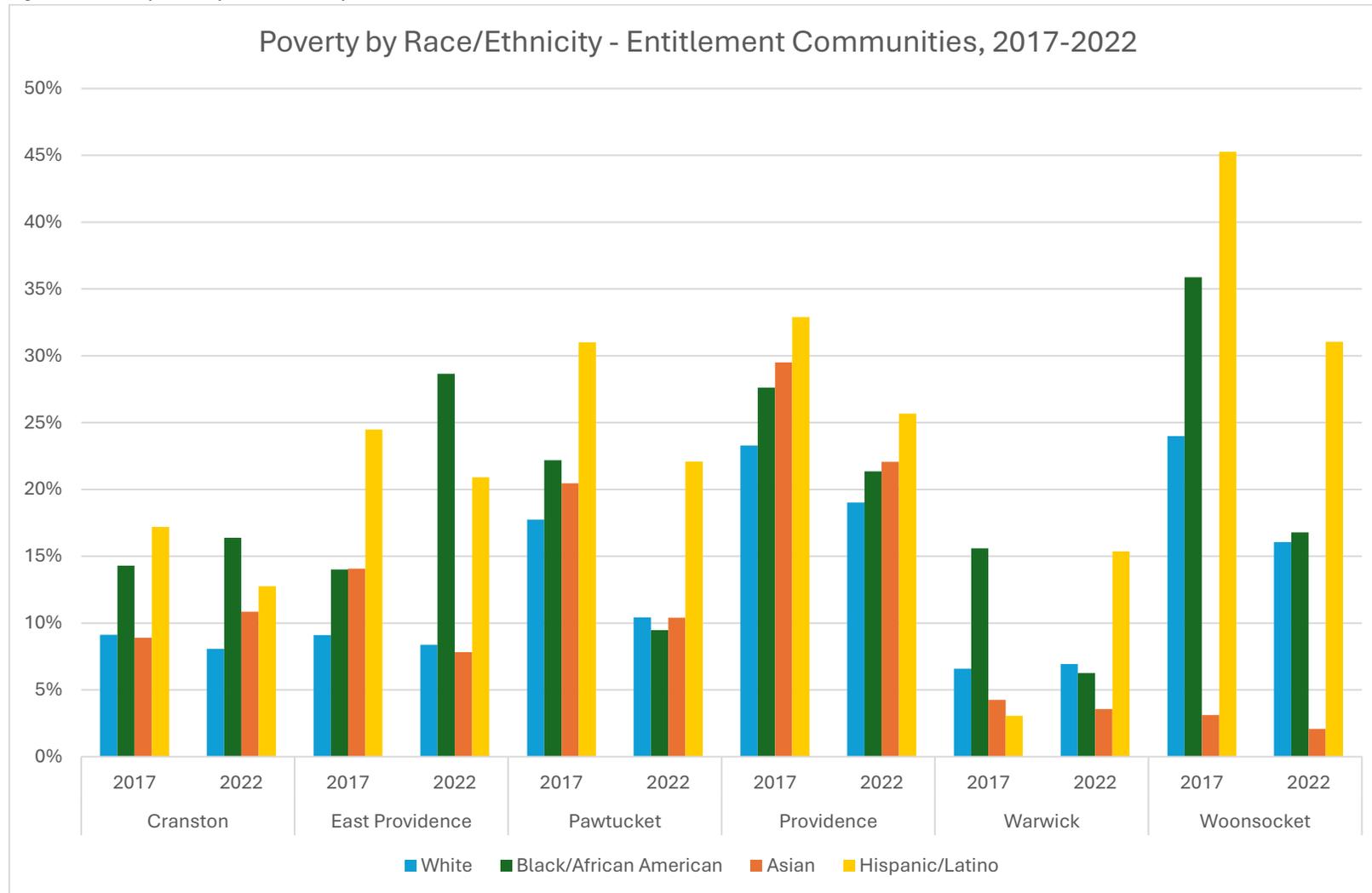
Figure 34 Poverty Rate by Race/Ethnicity in Rhode Island, Balance of State, and the U.S., 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

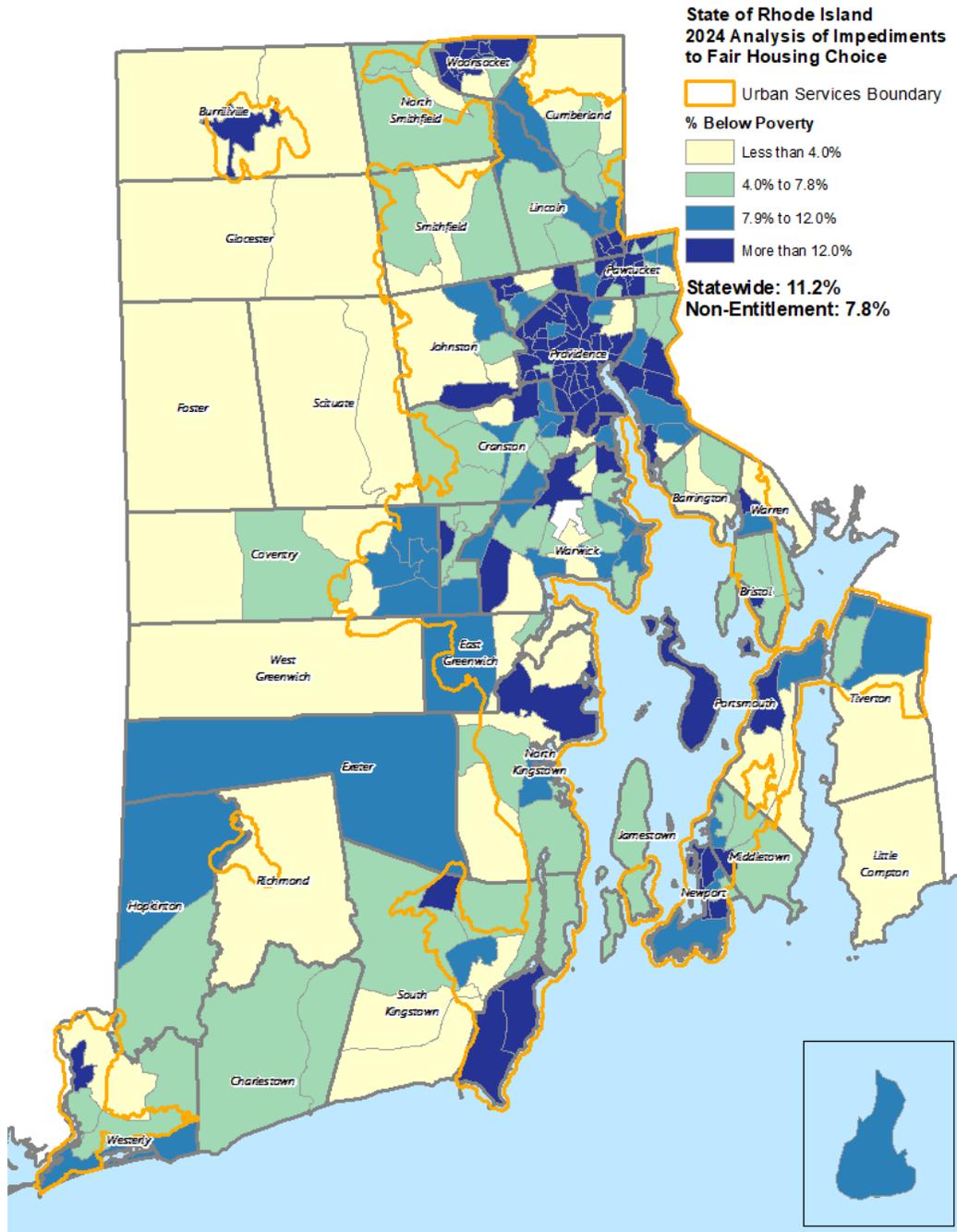
The most variation among poverty rates in the entitlement communities is in Woonsocket where the lowest poverty rate is 2.1% for Asian residents and 31.1% for Hispanic residents. However, the poverty rate among all races in Woonsocket has fallen between 2017 and 2022 with the largest decrease (19.1%) being among Black residents. Poverty rates for Black residents generally fell over 5 years, with the exception of those in Cranston (+2.1%) and East Providence (+14.7%).

Figure 35 Poverty Rate by Race/Ethnicity in the Entitlement Communities, 2017 – 2022



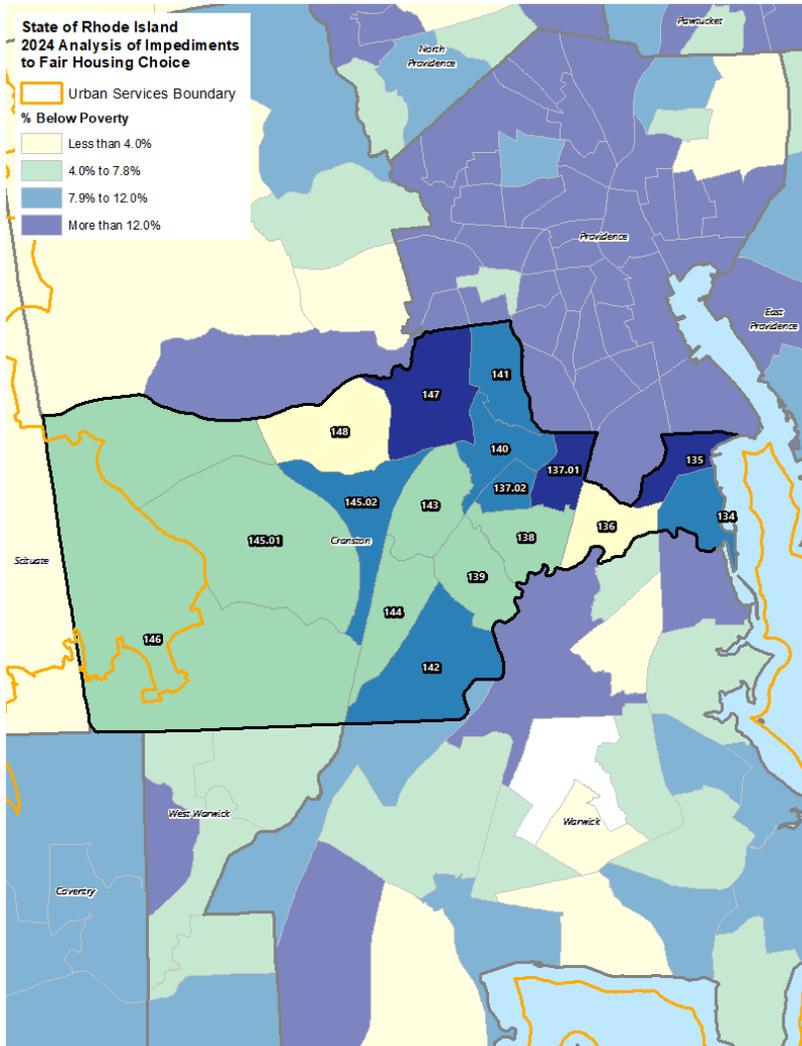
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Map 22 Poverty Rates, Rhode Island, 2022



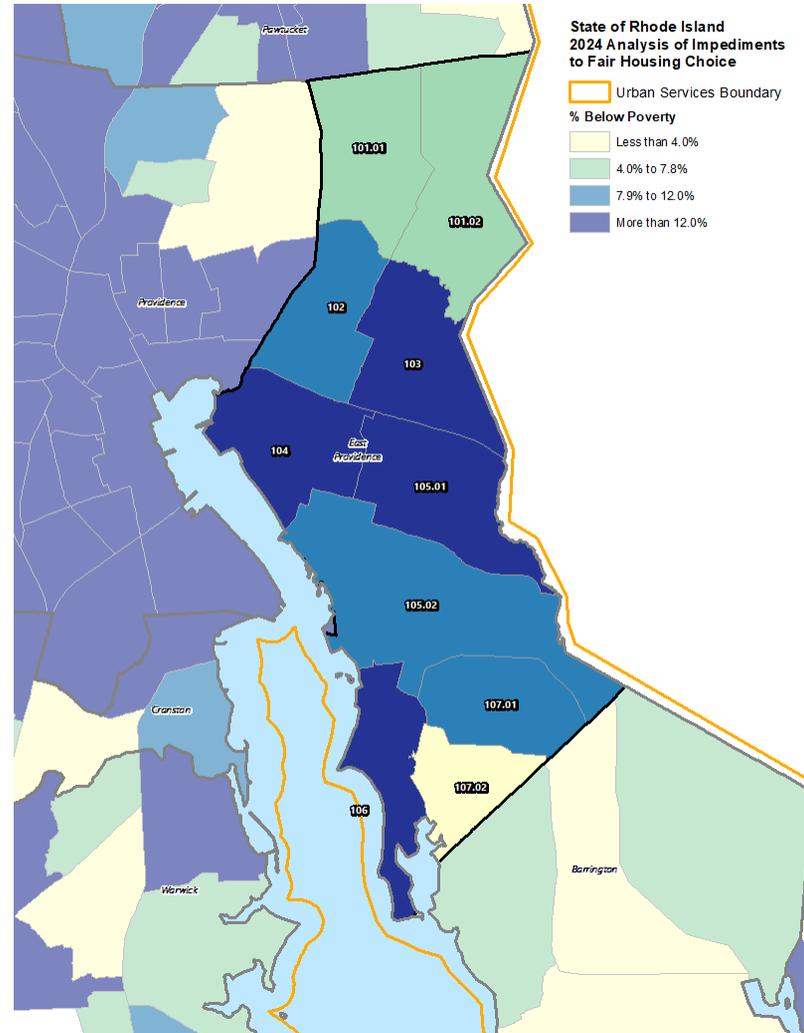
Source: 2022 American Community Survey, 5-Year Estimates

Map 23 Poverty Rates, Cranston, 2022



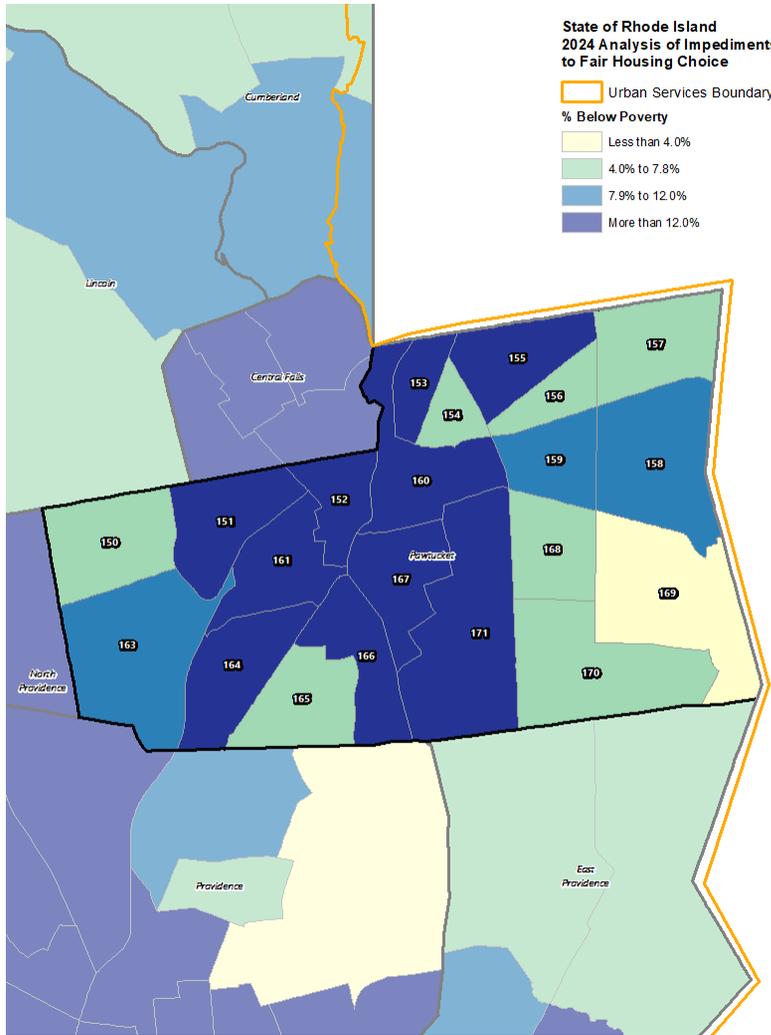
Source: 2022 American Community Survey, 5-Year Estimates

Map 24 Poverty Rates, East Providence, 2022



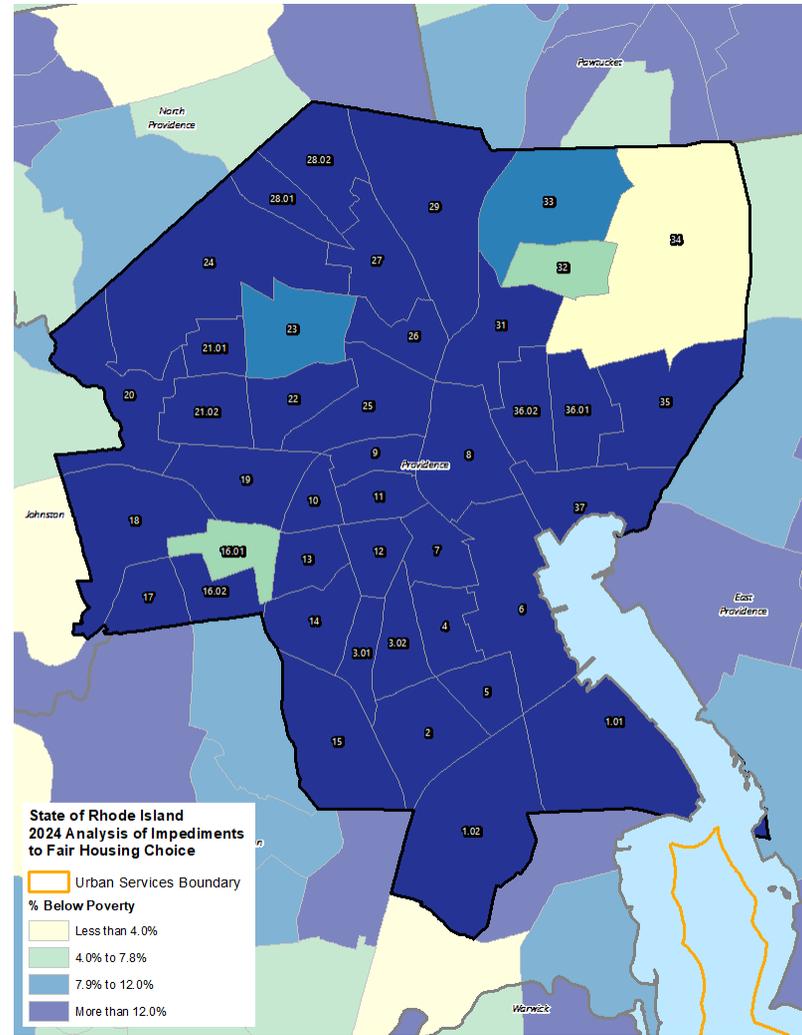
Source: 2022 American Community Survey, 5-Year Estimates

Map 25 Poverty Rates, Pawtucket, 2022



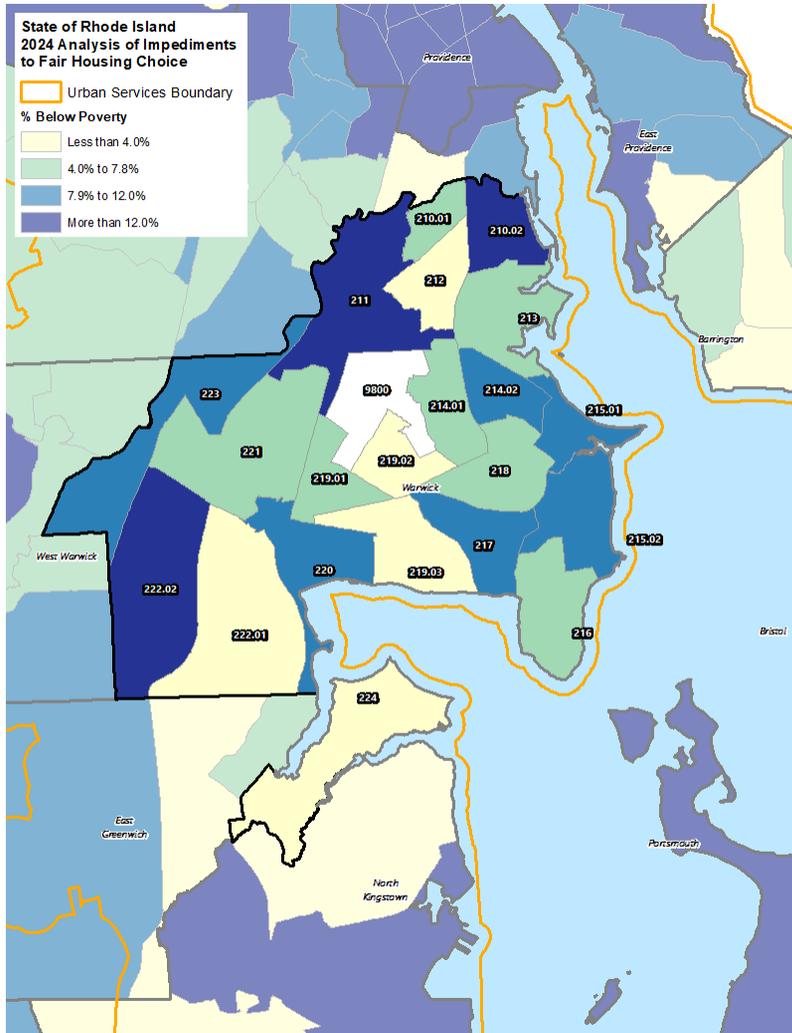
Source: 2022 American Community Survey, 5-Year Estimates

Map 26 Poverty Rates, Providence, 2022



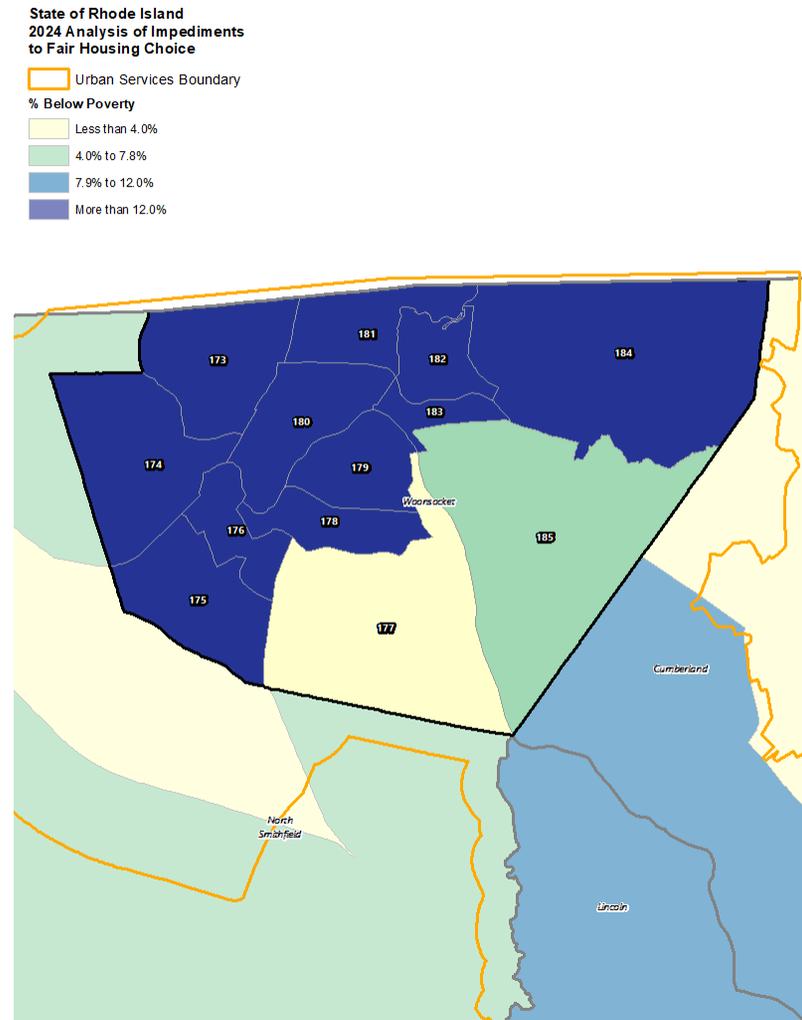
Source: 2022 American Community Survey, 5-Year Estimates

Map 27 Poverty Rates, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 28 Poverty Rates, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Housing Tenure, Household Size and Unit Size

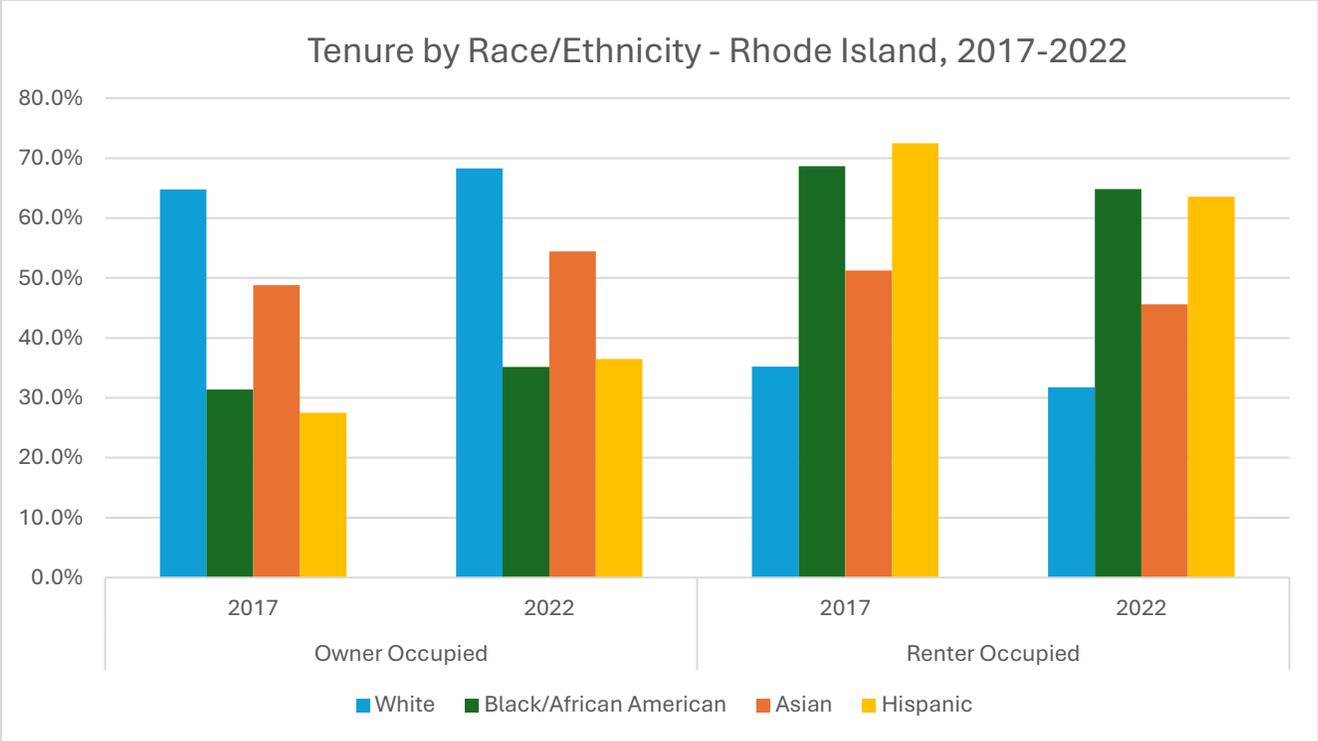
Housing tenure

In Rhode Island, overall homeownership rates increased slightly between 2017 and 2022 by 3% with a 3% decrease in the proportion of households that rent their homes. There are, however, significant variations by race. In 2017, all races except Whites had renter rates between 51.2% (Asian) and 72.5% (Hispanic). This pattern was largely unchanged in 2022. Renter rates among Whites were below 36.0% in both 2017 and 2022.

In 2017, homeownership rates among non-White households were lower than White households; while 64.8% of White households were homeowners, only 31.4% of Black and 27.5% of Hispanic households owned their homes. By 2022, the Statewide homeownership rate increased slightly by 3 percentage points to 63%. Homeownership rates among all races increased as well, with the greatest increase being among Hispanic households at 9%.

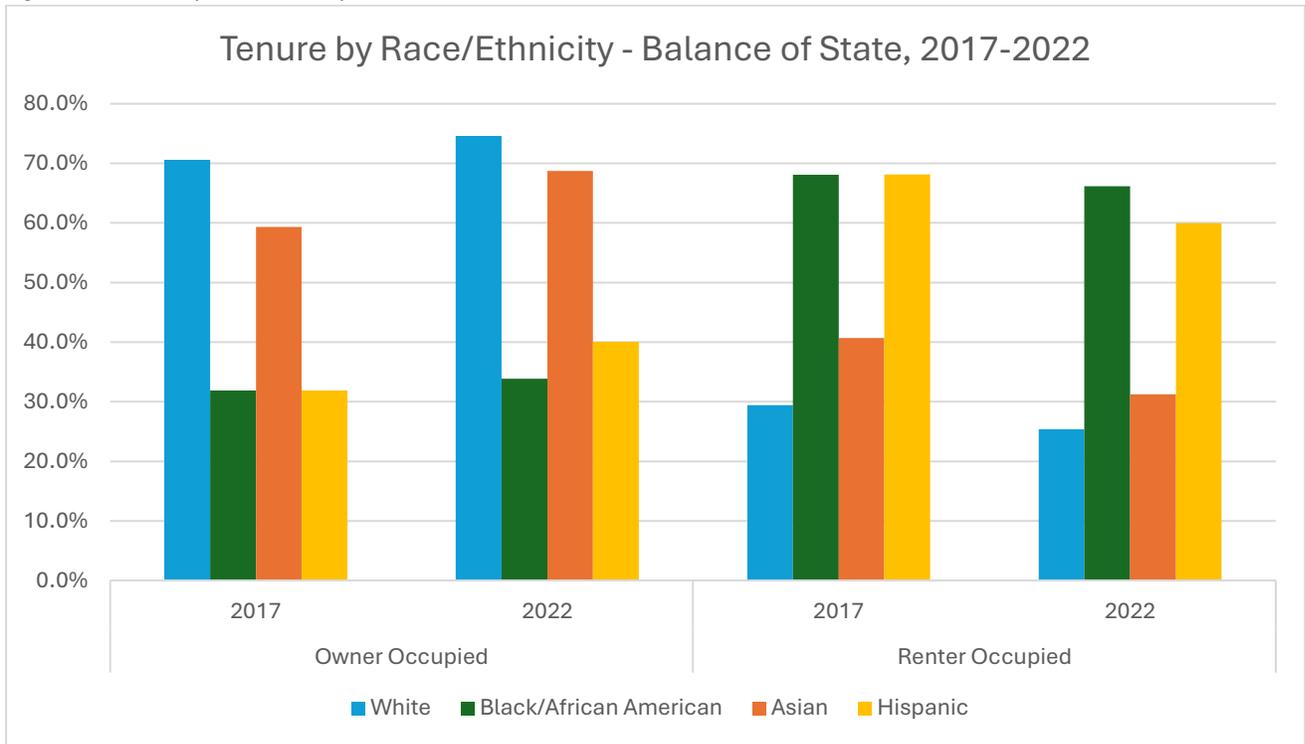
Homeownership rates in the Balance of State showed relatively similar increased rates of homeownership from 2017 to 2022 with Asian and Hispanic homeownership rates increasing by 9.4% and 8.1% respectively.

Figure 36 Tenure by Race/Ethnicity in Rhode Island, 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 37 Tenure by Race/Ethnicity in the Balance of State, 2017 – 2022

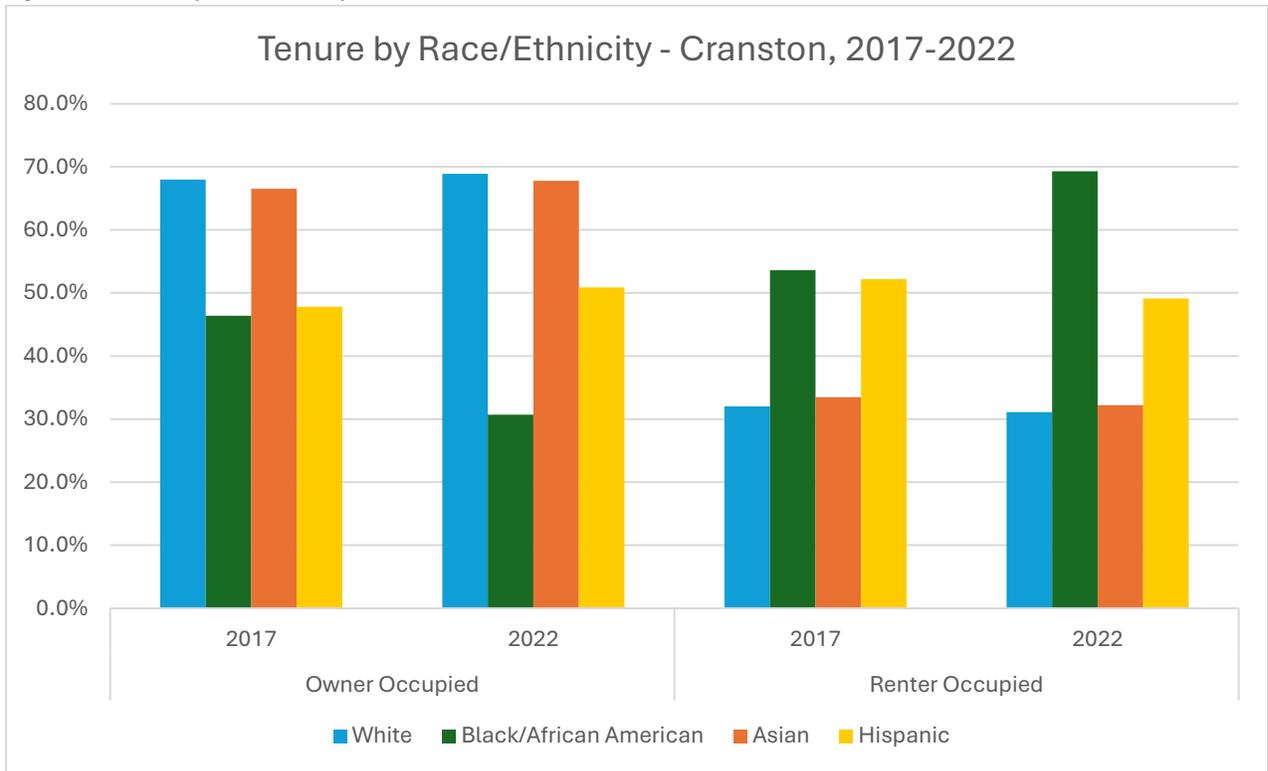


Source: 2017, 2022 American Community Survey, 5-Year Estimates

Among the entitlement communities, White residents tend to represent a larger portion of homeowners than they do renters. Exceptions to this include in Providence and Woonsocket, where the trends seen in the other entitlements and the State as a whole are reversed. Black residents are more likely to be renters, with the exception of Warwick, where overall incomes are the highest and poverty level the lowest among the entitlements. Whether a person is more likely to be a renter or an owner varies among the Cities for Asian residents, who are more likely to rent in East Providence, Providence, and Woonsocket, and more likely to own in Cranston, Pawtucket, and Warwick. Similarly to Black residents, the only City where Hispanic residents are more likely to own than rent is Warwick.

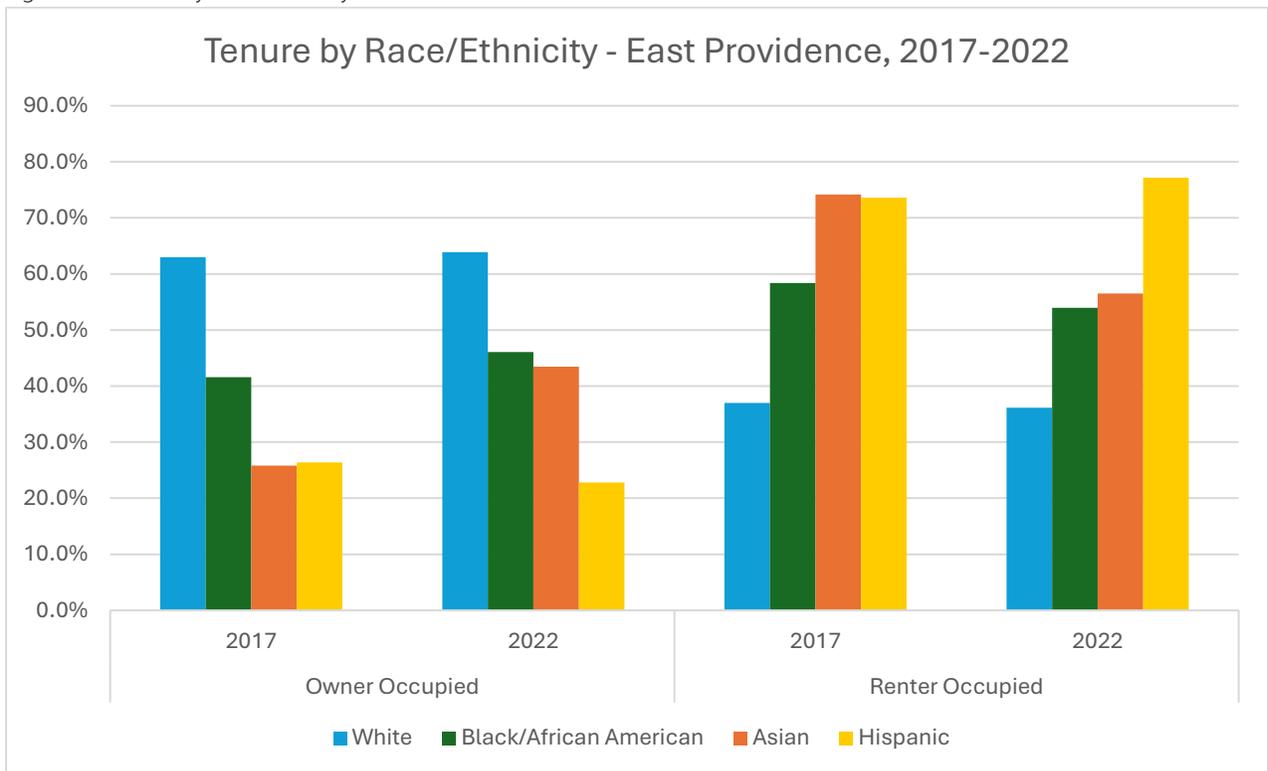
Proportions of renters and owners have largely remained the same among the entitlement communities over 5 years.

Figure 38 Tenure by Race/Ethnicity in Cranston, 2017 – 2022



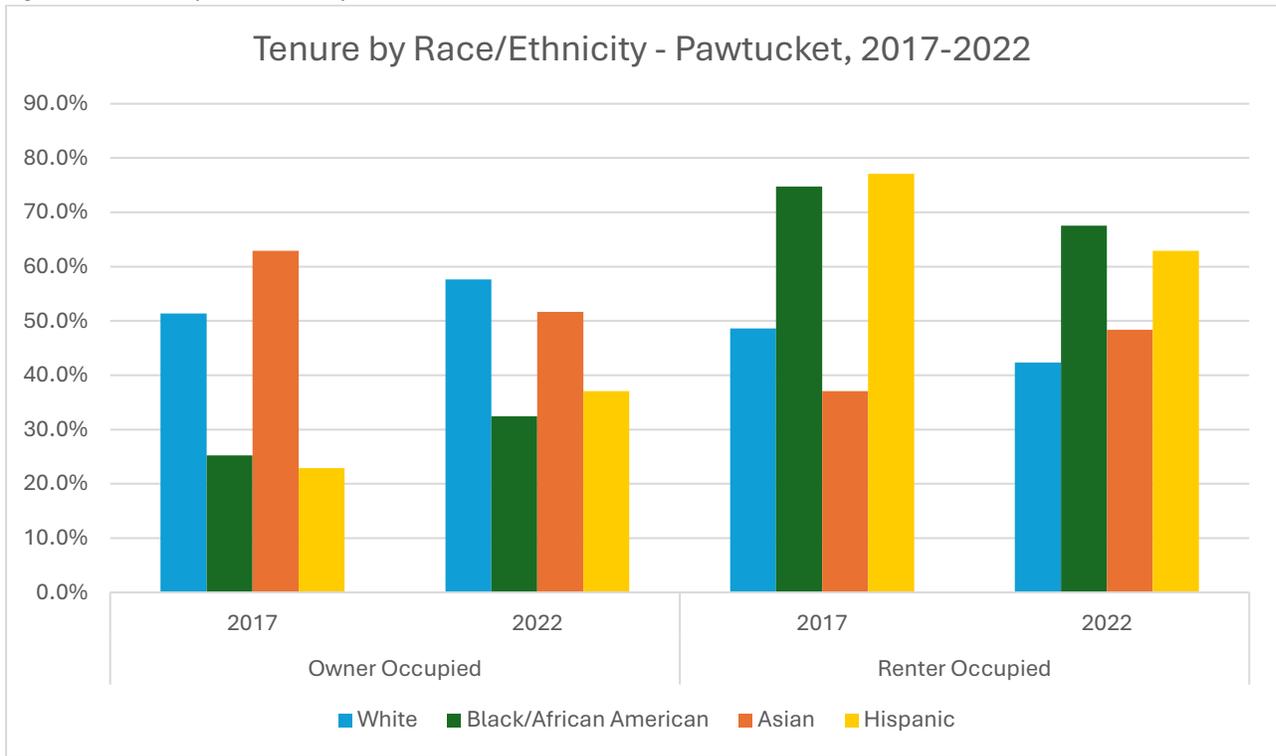
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 39 Tenure by Race/Ethnicity in East Providence, 2017 – 2022



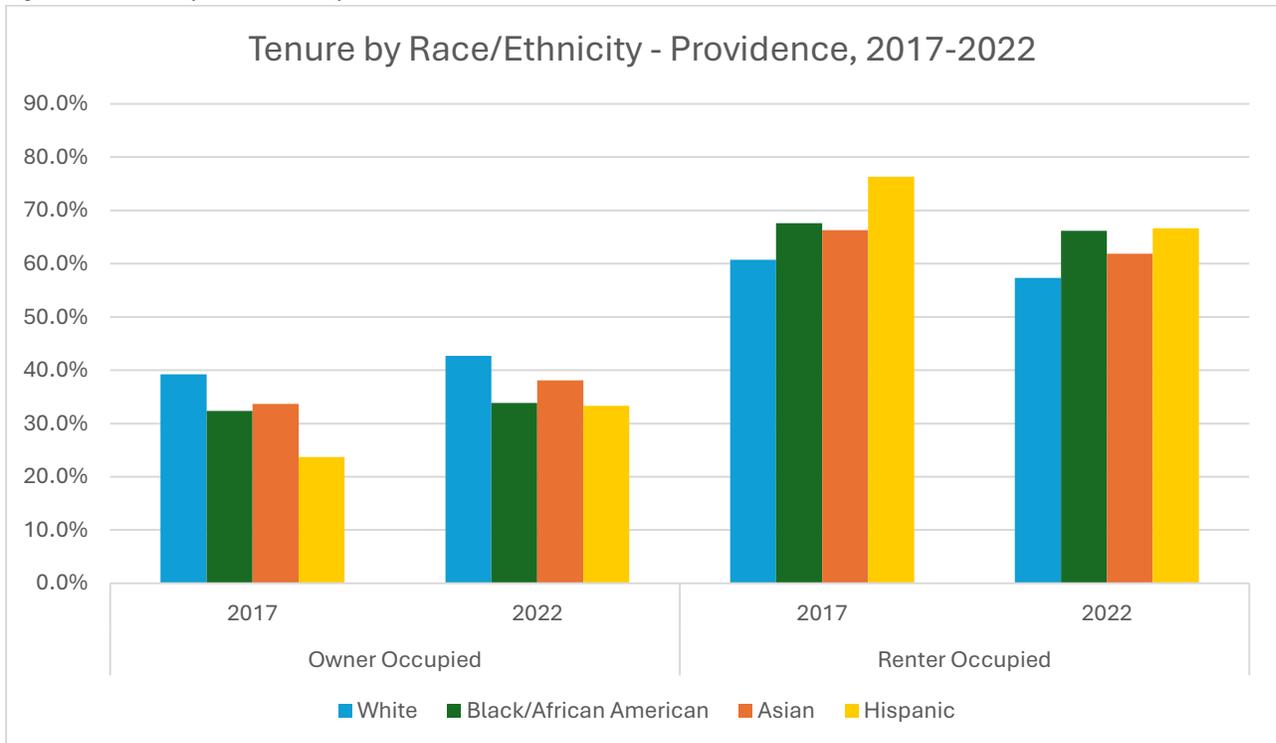
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 40 Tenure by Race/Ethnicity in Pawtucket, 2017 – 2022



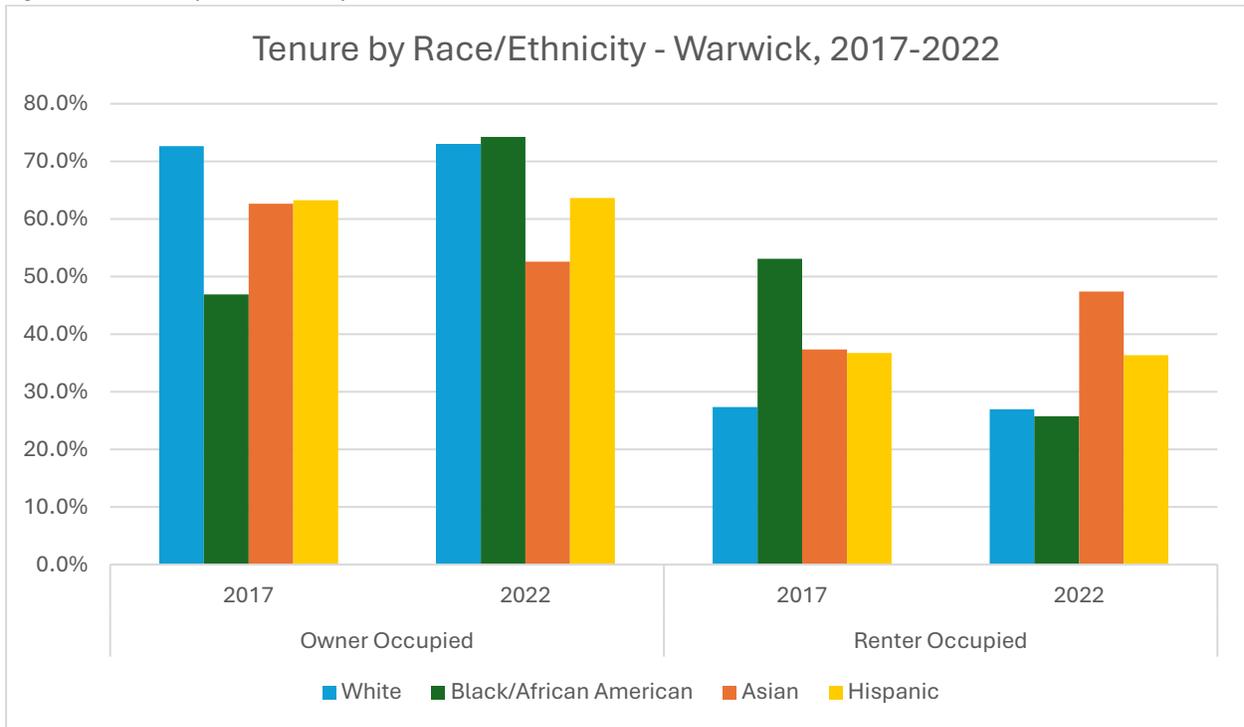
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 41 Tenure by Race/Ethnicity in Providence, 2017 – 2022



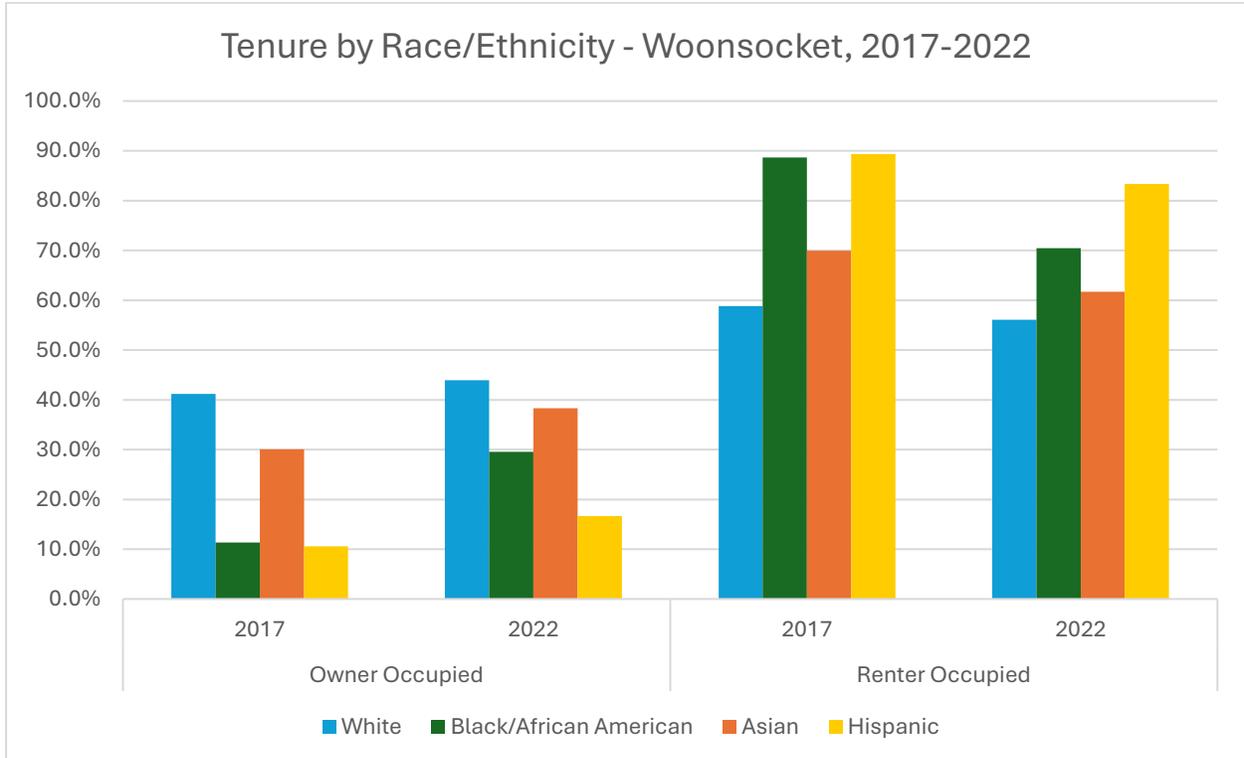
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 42 Tenure by Race/Ethnicity in Warwick, 2017 – 2022



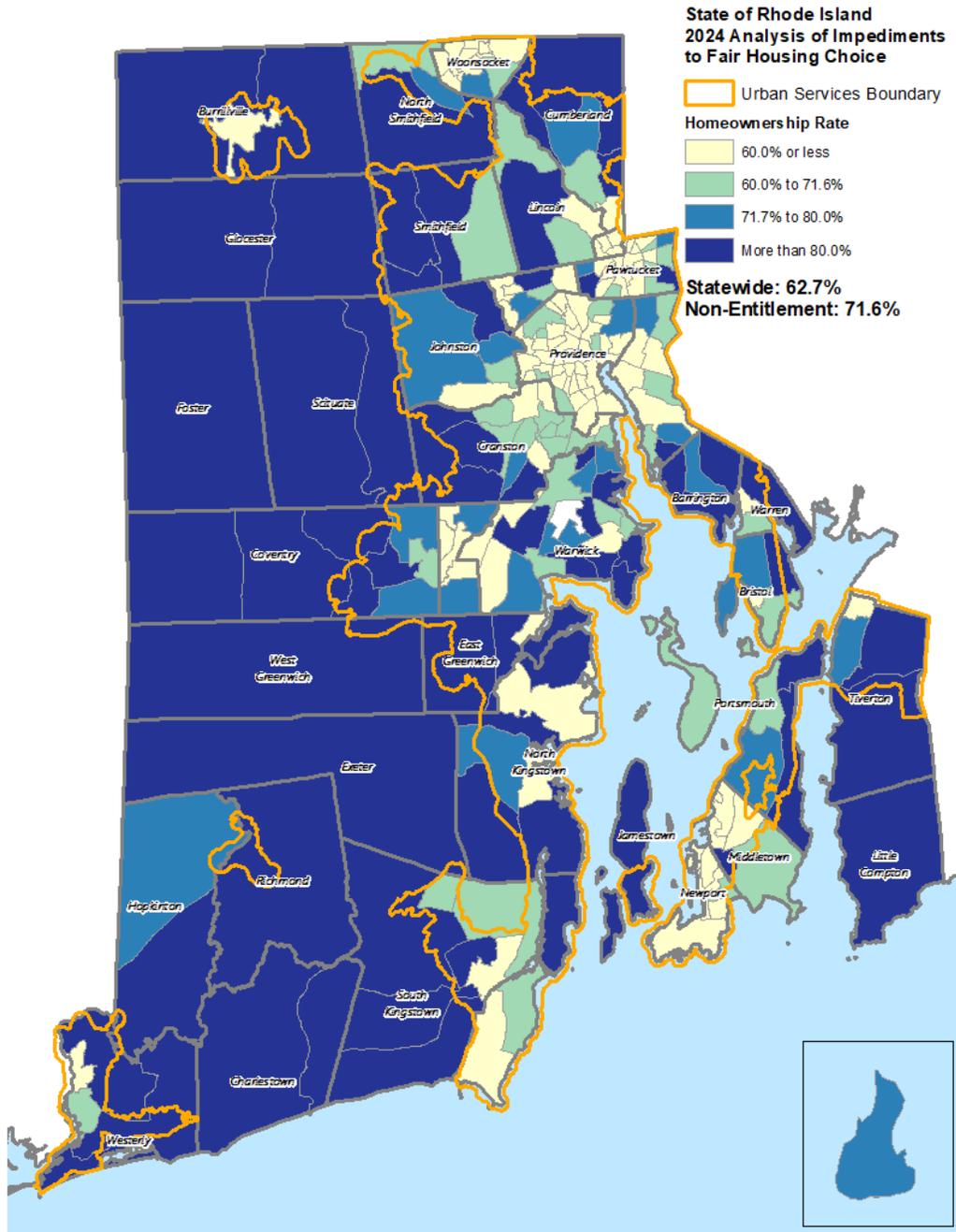
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 43 Tenure by Race/Ethnicity in Woonsocket, 2017 – 2022



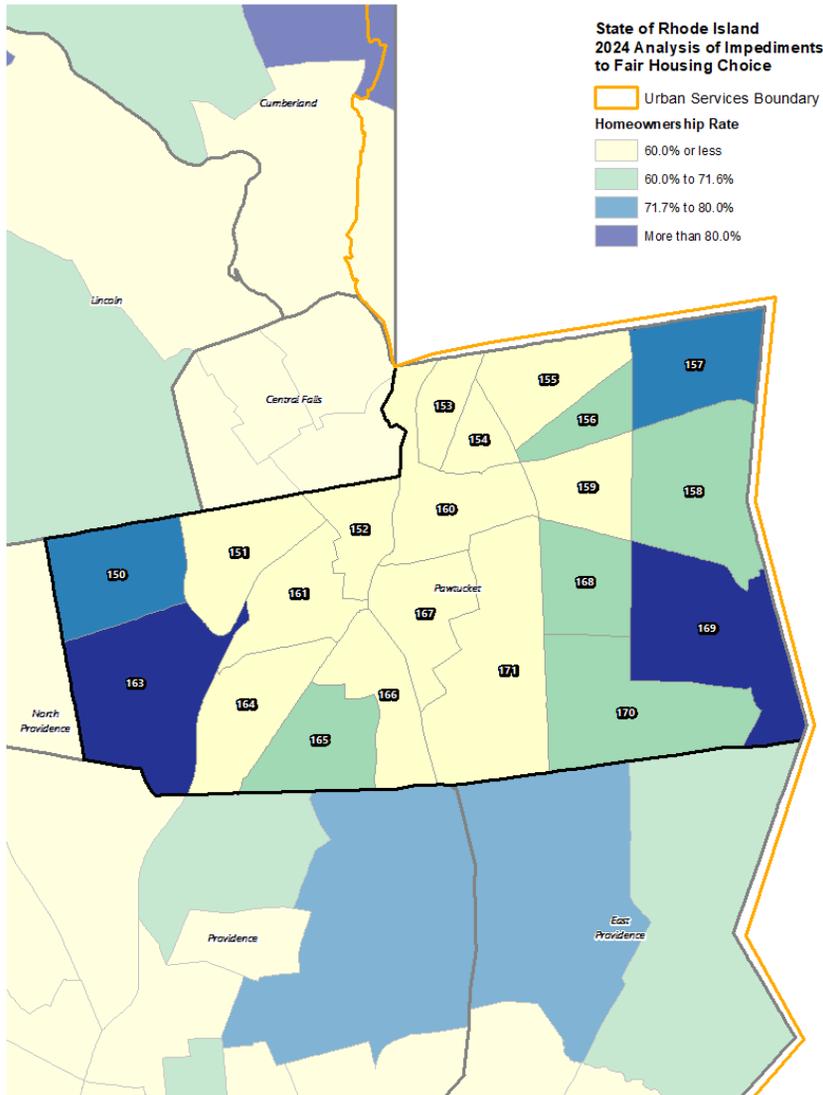
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Map 29 Homeownership Rate, Rhode Island, 2022



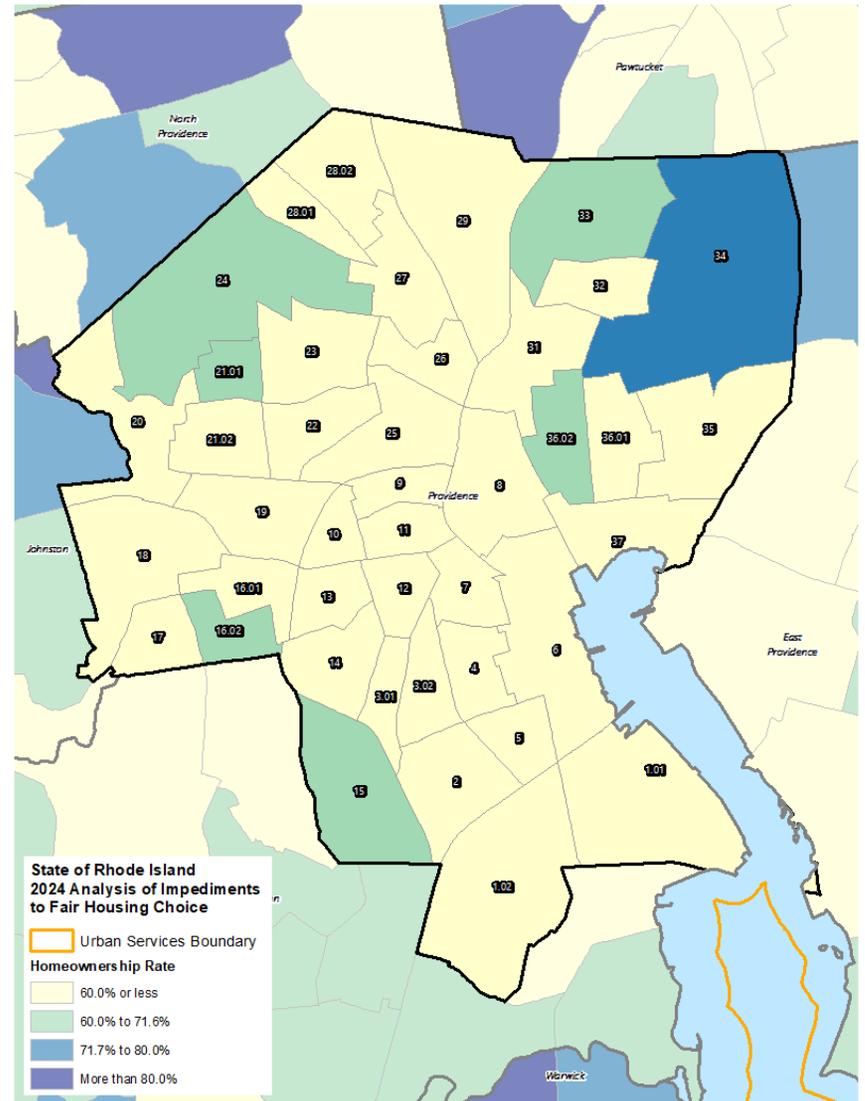
Source: 2022 American Community Survey, 5-Year Estimates

Map 32 Homeownership Rate, Pawtucket, 2022



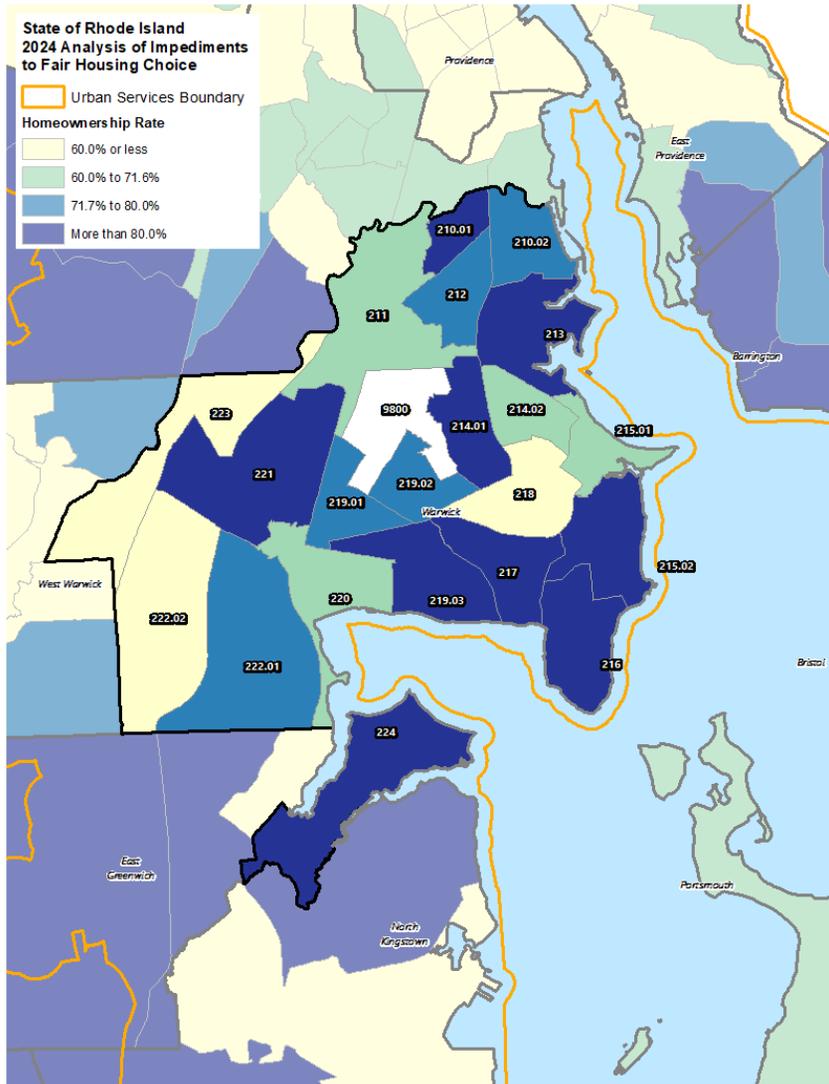
Source: 2022 American Community Survey, 5-Year Estimates

Map 33 Homeownership Rate, Providence, 2022



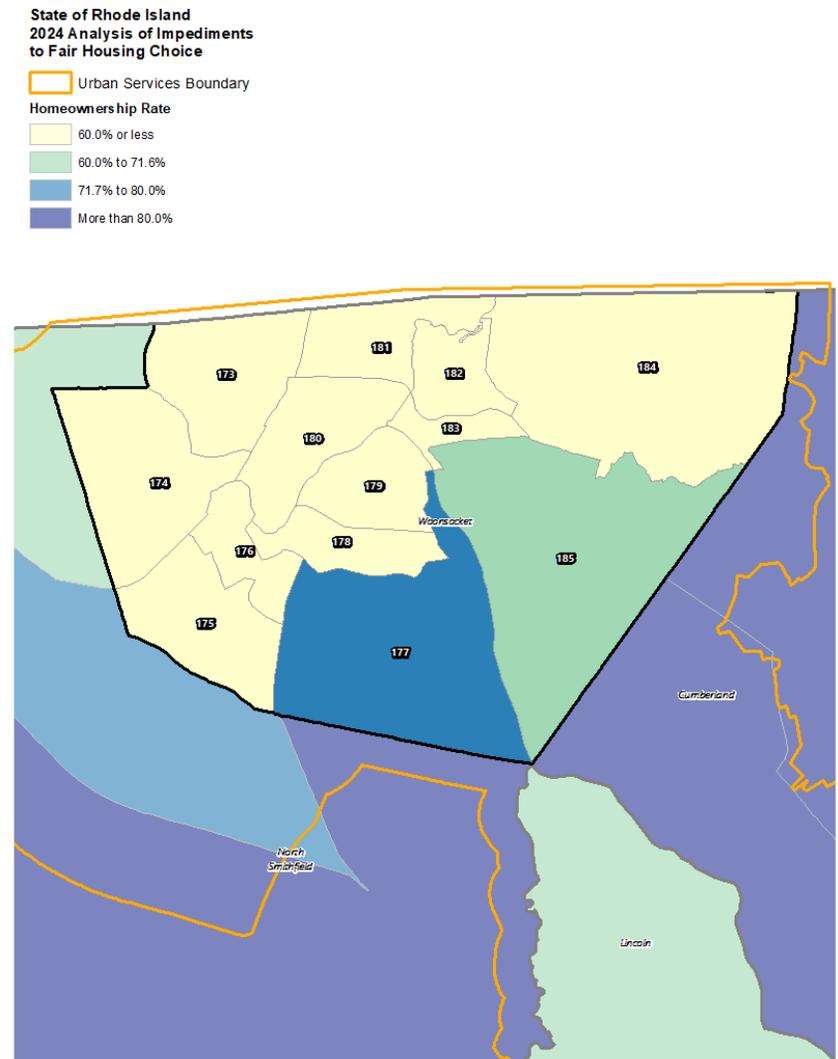
Source: 2022 American Community Survey, 5-Year Estimates

Map 34 Homeownership Rate, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 35 Homeownership Rate, Woonsocket, 2022

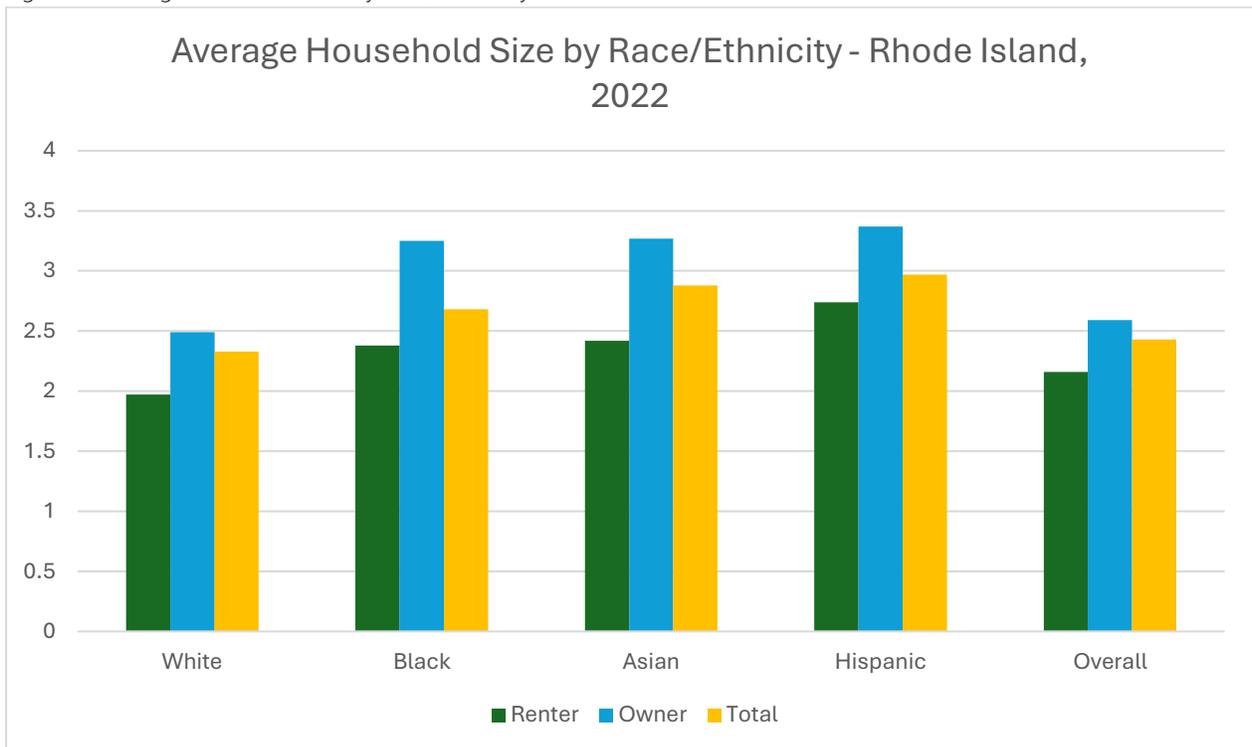


Source: 2022 American Community Survey, 5-Year Estimates

Household size by race/ethnicity and unit sizes

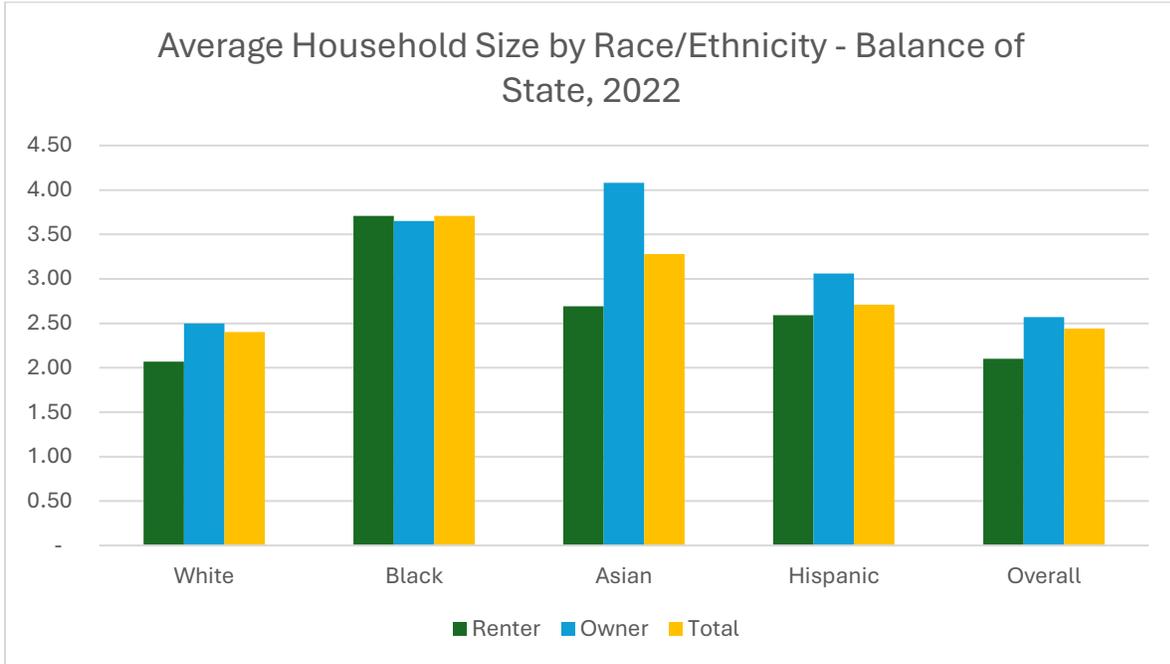
Non-White households tend to be larger than White households at both the State level and in the Balance of State. This is also true among the entitlement communities. This means that non-White households will need larger units to avoid over-crowding. However, larger units are typically more costly than smaller units and, in general, non-White households tend to have lower incomes.

Figure 18 Average Household Size by Race//Ethnicity in Rhode Island – 2022



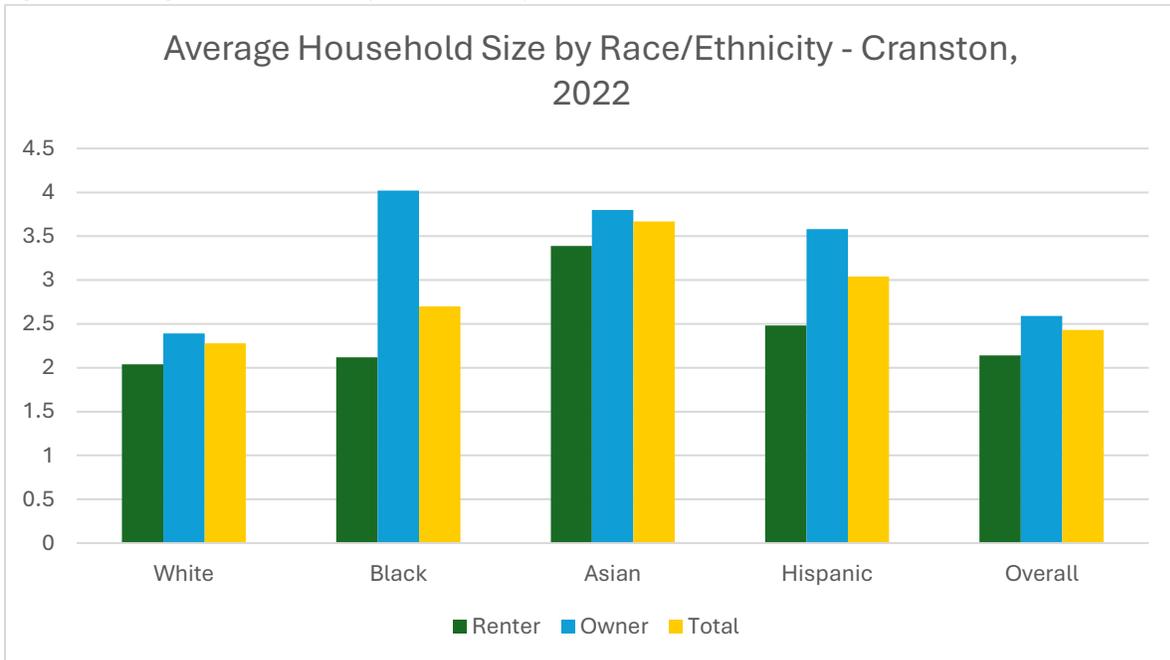
Source: 2022 American Community Survey, 5-Year Estimates

Figure 44 Average Household Size by Race//Ethnicity in the Balance of State – 2022²



Source: 2022 American Community Survey, 5-Year Estimates

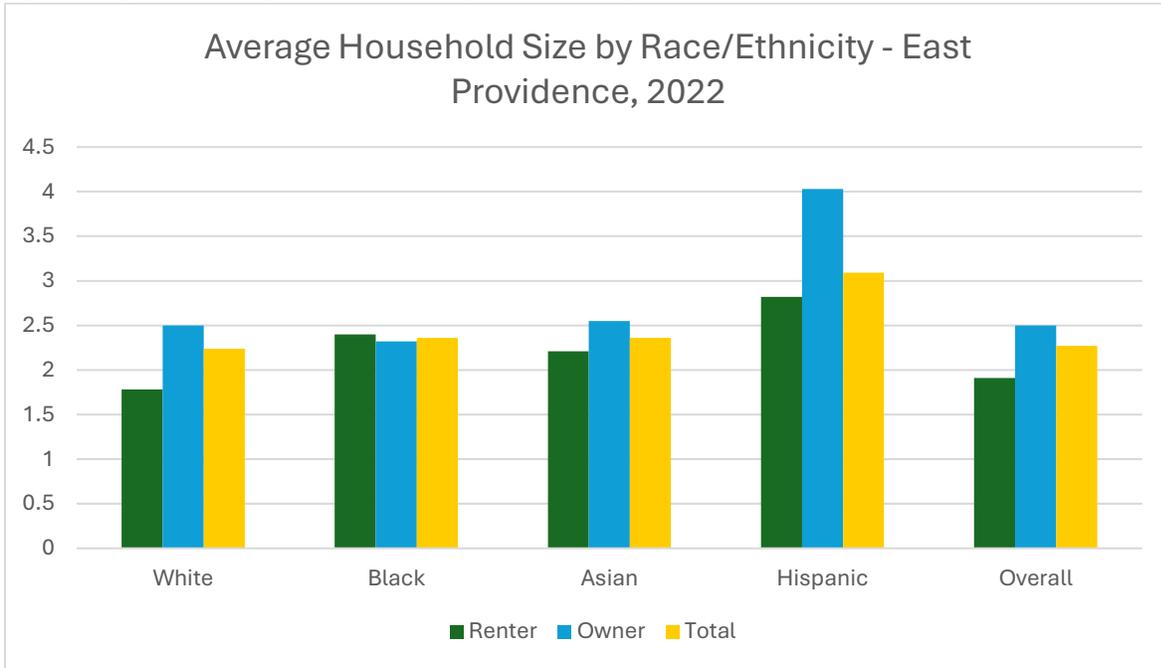
Figure 45 Average Household Size by Race//Ethnicity in Cranston – 2022



Source: 2022 American Community Survey, 5-Year Estimates

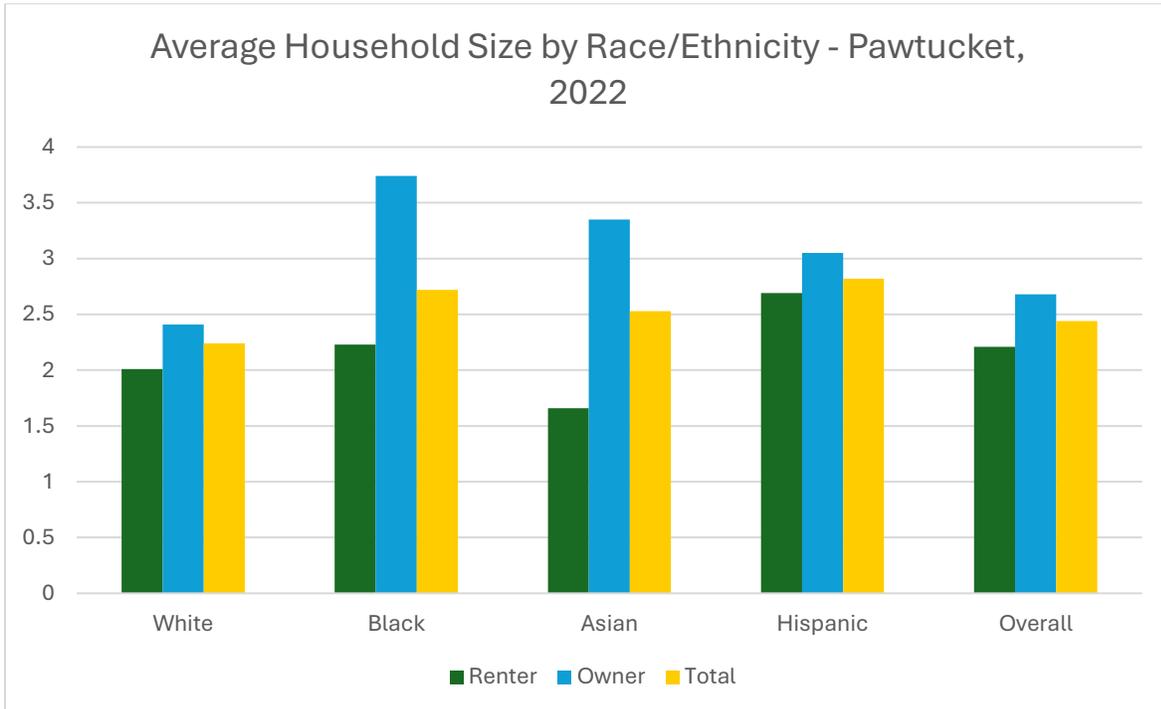
² These numbers represent the average of the non-entitlement census tract averages, and therefore does not represent a true average.

Figure 46 Figure 44 Average Household Size by Race//Ethnicity in East Providence – 2022



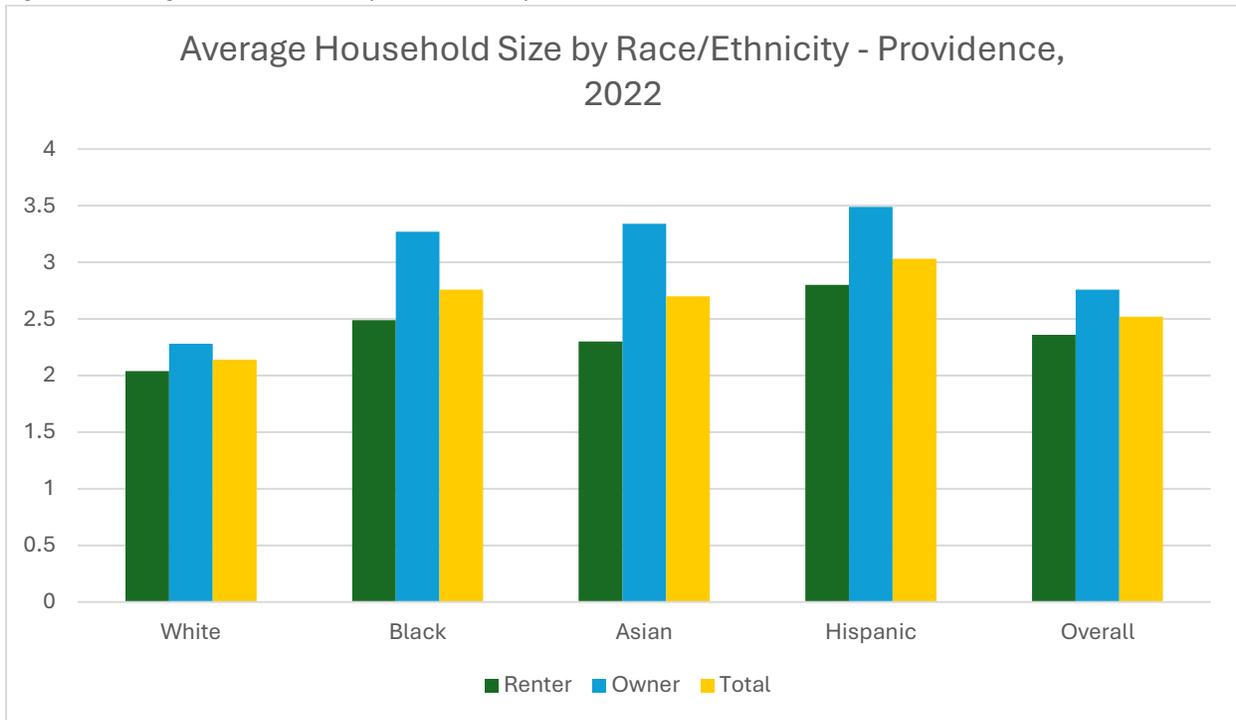
Source: 2022 American Community Survey, 5-Year Estimates

Figure 47 Figure 46 Figure 44 Average Household Size by Race//Ethnicity in Pawtucket – 2022



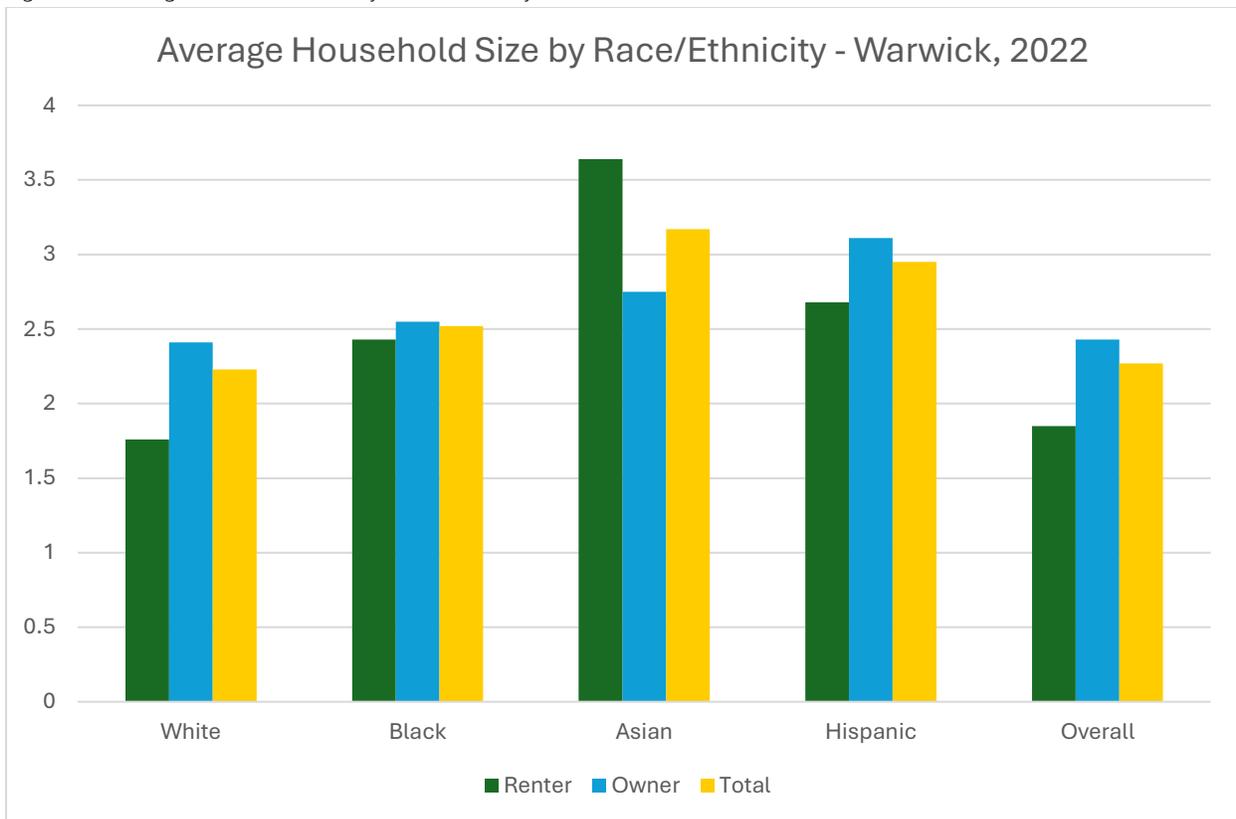
Source: 2022 American Community Survey, 5-Year Estimates

Figure 48 Average Household Size by Race/Ethnicity in Providence – 2022



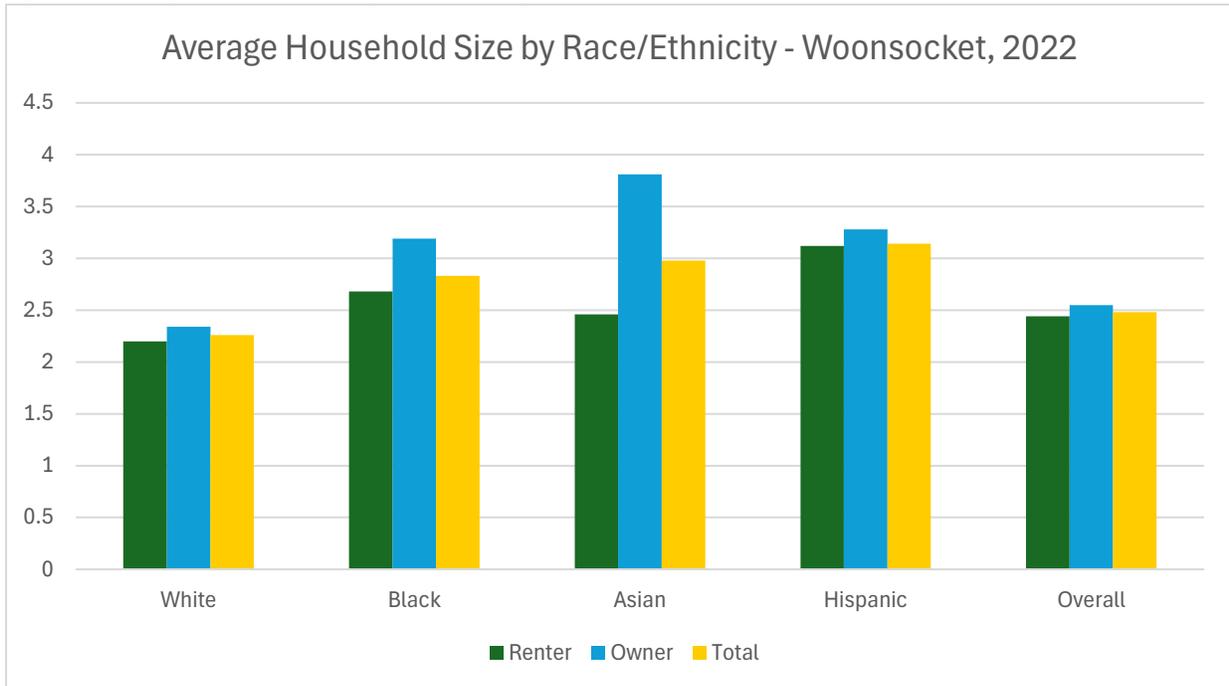
Source: 2022 American Community Survey, 5-Year Estimates

Figure 49 Average Household Size by Race/Ethnicity in Warwick – 2022



Source: 2022 American Community Survey, 5-Year Estimates

Figure 50 Average Household Size by Race/Ethnicity in Woonsocket – 2022

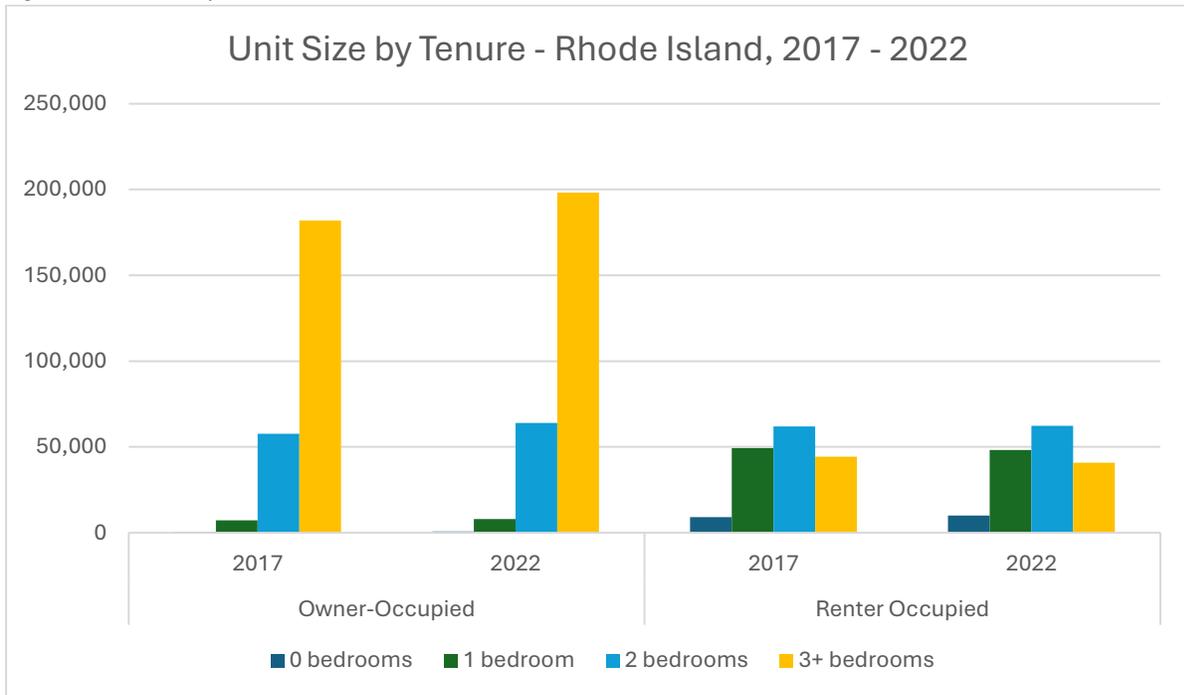


Source: 2022 American Community Survey, 5-Year Estimates

In addition, non-White households are disproportionately represented in the rental market, yet the vast majority of rental units have less than three bedrooms. Only 26.2% of the rental inventory in 2010 consisted of three- or more bedroom units which decreased slightly to 25.3% in 2022. By contrast, the overwhelming majority of 3+ bedroom housing units are owner-occupied. In 2010, 82% of them were owner-occupied, increasing slightly to 83% in 2022.

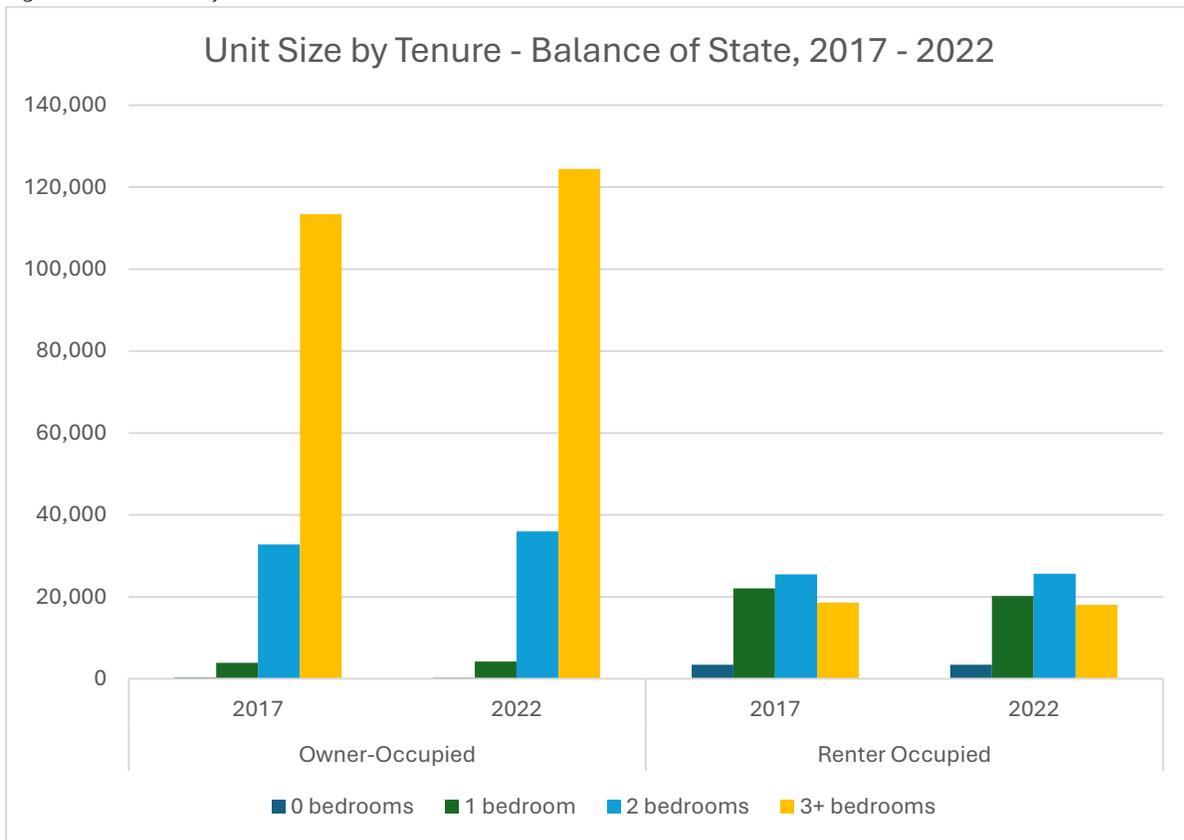
This trend is consistent among the housing units in the Balance of State. Although there is a need for more larger rental units throughout, a greater number of non-white households reside within the entitlement communities than outside them. This means that the shortage of 3+ bedroom rental units may be less of an issue in the Balance of State. Additionally, these data represent the averages of the non-entitlement census tract average household sizes, and do not represent a true average. Regardless, to the extent that affordable housing is linked to fair housing, members of the protected classes tend to have more limited housing choice.

Figure 51 Unit Size by Tenure, Rhode Island – 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 52 Unit Size by Tenure, Balance of State – 2017 – 2022

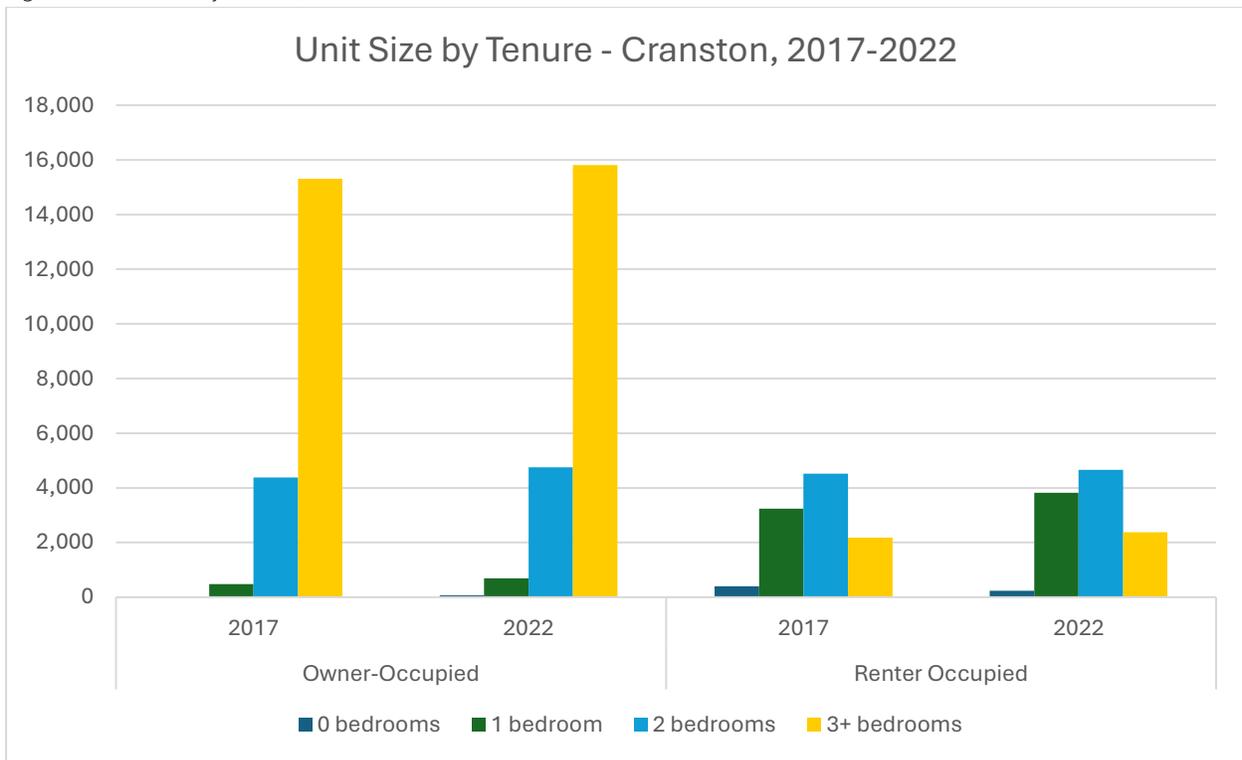


Source: 2017, 2022 American Community Survey, 5-Year Estimates

As noted above, there is a higher representation of non-white Rhode Island residents within the entitlement communities than outside of them. A larger portion of these groups tend to be renters than White residents do, although the proportion of rental units with a large number of bedrooms is considerably smaller than owner-occupied units. Additionally, with the exception of Woonsocket and Providence, the entitlement communities have a much higher proportion of owner-occupied units than rental units in general.

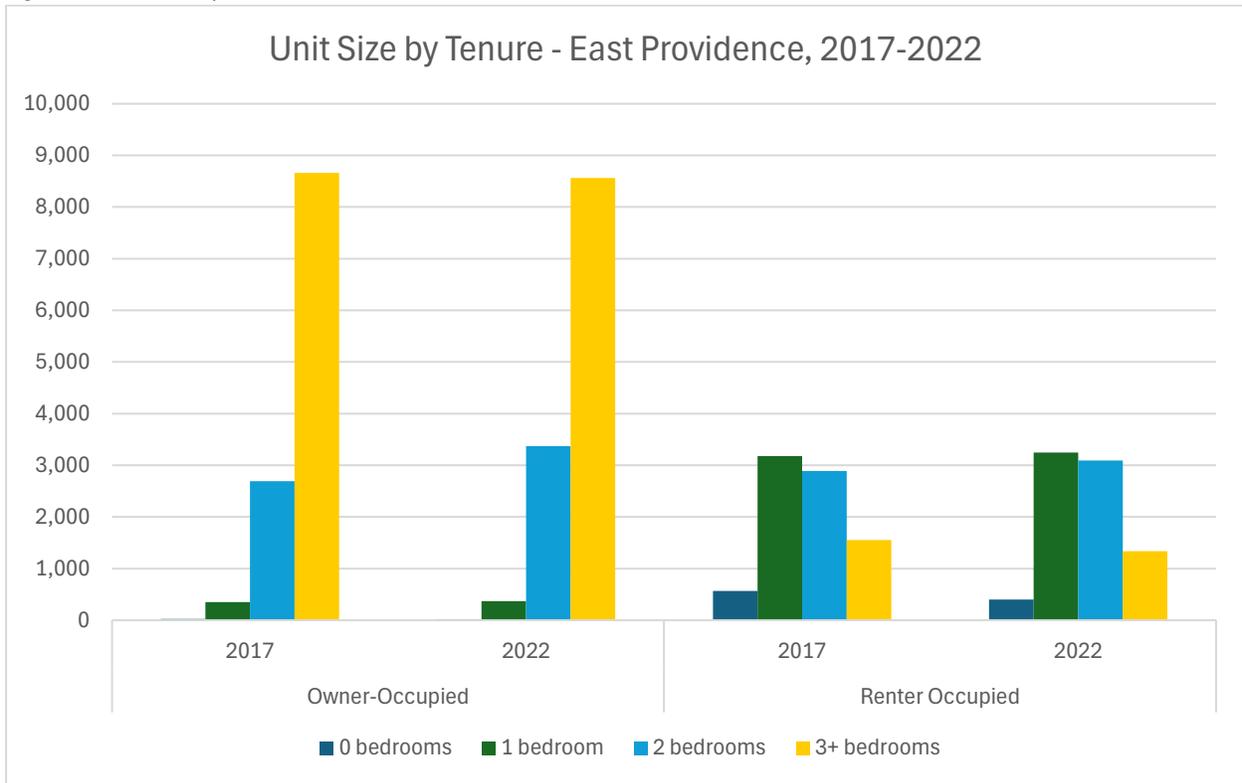
This data suggests that there may be a need for the construction of more rental housing in the entitlement communities, even those that are less urbanized and have higher incomes on average.

Figure 53 Unit Size by Tenure, Cranston – 2017 – 2022



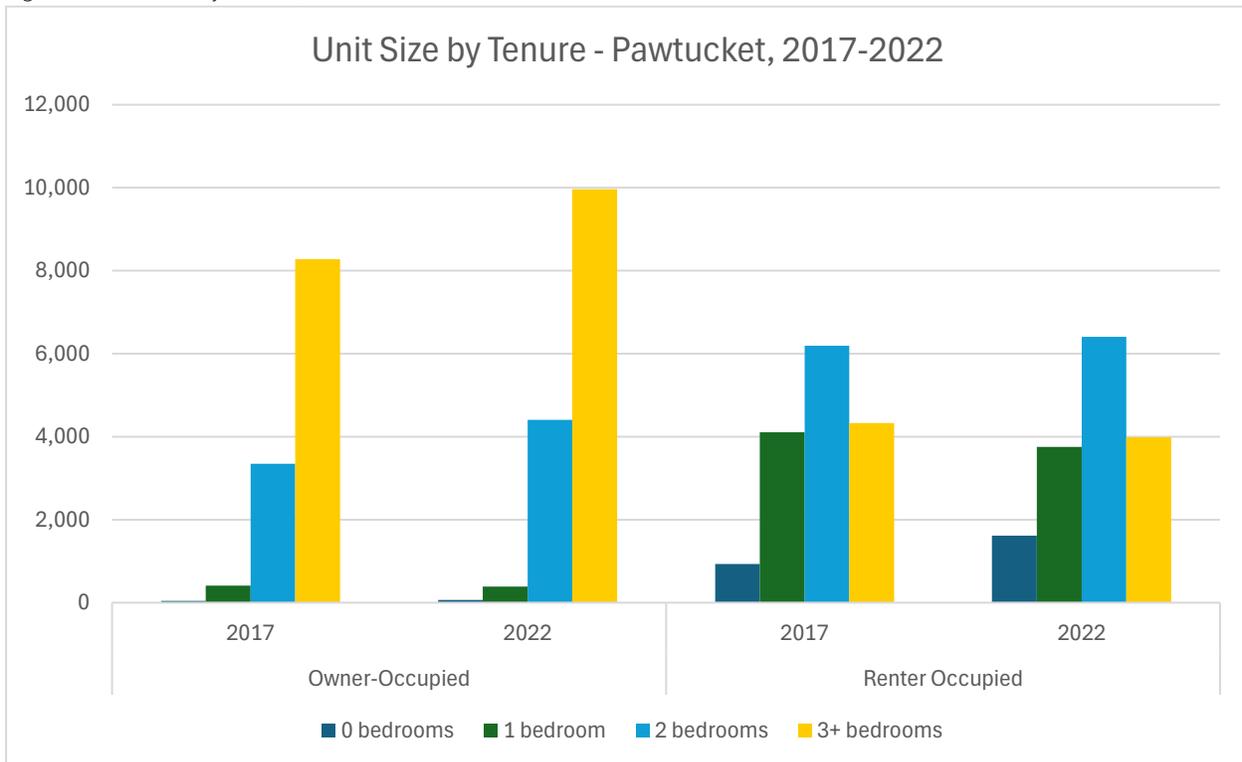
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 54 Unit Size by Tenure, East Providence – 2017 – 2022



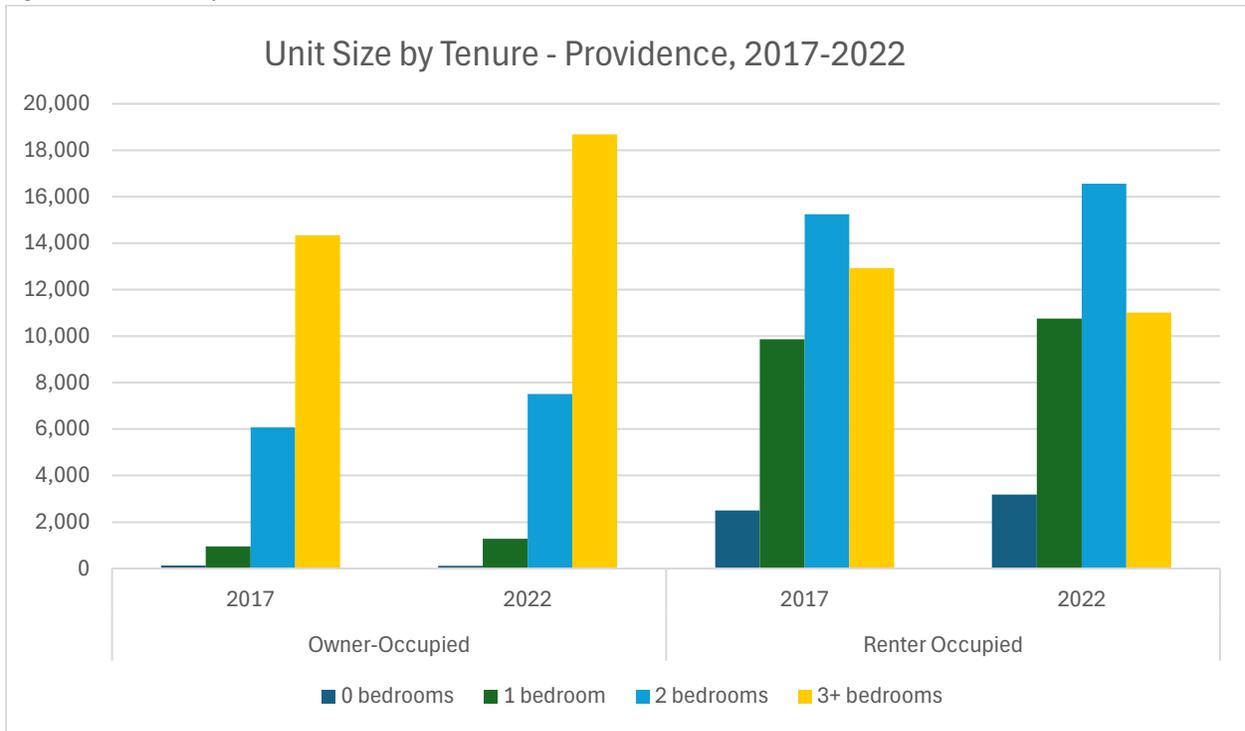
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 55 Unit Size by Tenure, Pawtucket – 2017 – 2022



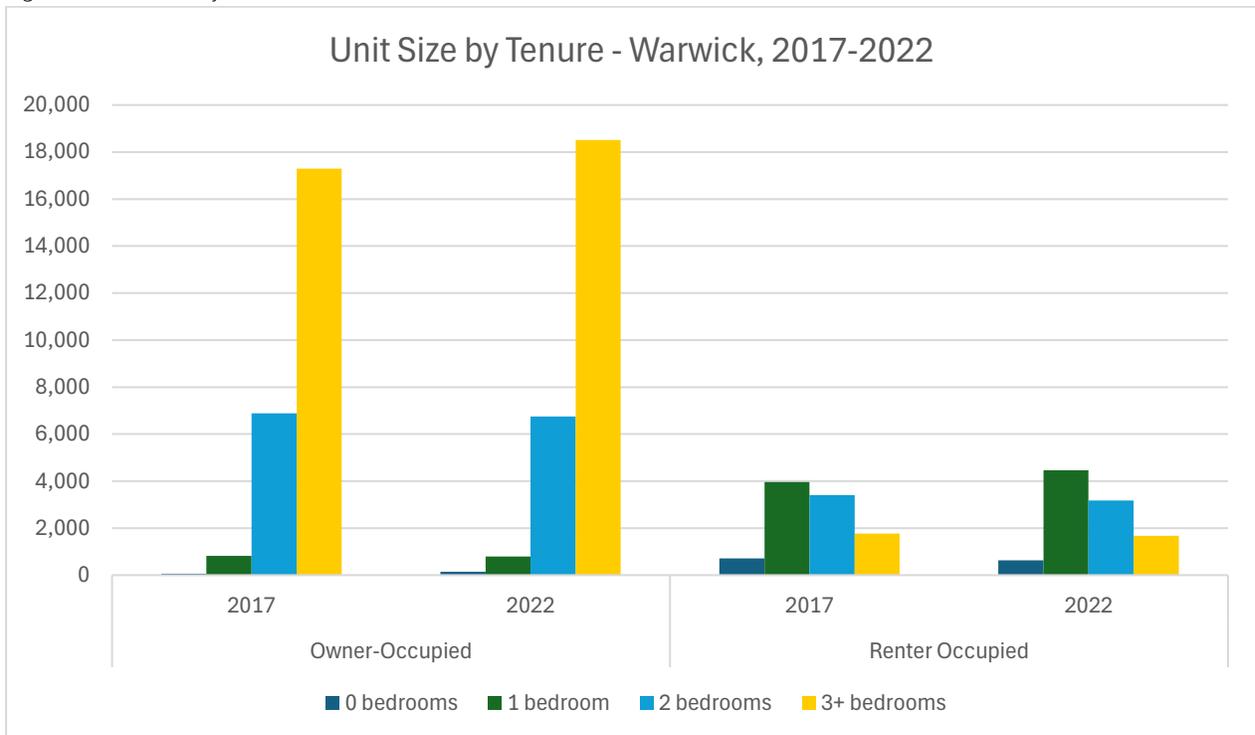
Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 56 Unit Size by Tenure, Providence – 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 57 Unit Size by Tenure, Warwick – 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Figure 58 Unit Size by Tenure, Woonsocket – 2017 – 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Changes in household income relative to housing costs

Between 2017 and 2022, household incomes at the State level have risen; when adjusted for inflation, household incomes increased 12.6%. While median home values have increased by nearly 20%, rents have also increased, albeit at a slower rate. The median gross rent (contract rent as indicated by the lease, plus the estimate on tenant-paid utilities) increased by 4.9% while the contract alone increased by 5.7%.

This trend is reflected in the Balance of State, where, from 2017-2022, median housing value increased by 17% while income increased by 12.8% after adjusting for inflation. Because the rents tend to rise the fastest in the Entitlement communities, the rate of rent increase in the Balance of State is slightly lower – 3.3% and 3.6% for gross and contract rent, respectively. Again, these numbers were calculated by taking the medians of the non-entitlement census tract medians, and thus, does not represent the true median.

Table 19 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Rhode Island and the Balance of State, 2017 – 2022

	Rhode Island			Balance of State ³		
	2017*	2022	% Change	2017*	2022	% Change
Median Housing Value	\$286,747	\$343,100	19.7%	\$333,394	\$390,000	17.0%
Median Income	\$72,270	\$81,370	12.6%	\$85,691	\$96,652	12.8%
Median Gross Rent	\$1,139	\$1,195	4.9%	\$1,239	\$1,280	3.3%
Median Contract Rent	\$970	\$1,025	5.7%	\$1,064	\$1,102	3.6%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Housing values increased across the entitlement communities between 12.2% (East Providence) and 31.8% (Providence). The highest home values are in Cranston. In all of the entitlement cities but Warwick, median income also increased. The highest increase in income was in Providence at 23.9%. Median incomes in Warwick fell 7.3% between 2017 and 2022. Both contract and gross rents also increased, albeit there were no rent increases above 7.2% (Providence). Again, Warwick's median rents fell between 2017 and 2022. All 2017 values were adjusted to 2022 dollars.

Table 20 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Cranston, 2017 – 2022

	Cranston		
	2017*	2022	% Change
Median Housing Value	\$269,861	\$326,000	20.8%
Median Income	\$78,887	\$83,123	5.4%
Median Gross Rent	\$1,224	\$1,270	3.8%
Median Contract Rent	\$1,057	\$1,108	4.8%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Table 21 Median Housing Value, Household Income, Gross Rent, and Contract Rent – East Providence, 2017 – 2022

	East Providence		
	2017*	2022	% Change
Median Housing Value	\$255,257	\$286,400	12.2%
Median Income	\$67,136	\$71,736	6.9%
Median Gross Rent	\$1,138	\$1,186	4.2%
Median Contract Rent	\$1,008	\$1,045	3.7%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

³ These numbers represent the median of the non-entitlement census tract medians, and do not depict the true median.

Table 22 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Pawtucket, 2017 – 2022

	Pawtucket		
	2017*	2022	% Change
Median Housing Value	\$211,323	\$266,300	26.0%
Median Income	\$55,112	\$62,799	13.9%
Median Gross Rent	\$1,077	\$1,081	0.4%
Median Contract Rent	\$910	\$915	0.5%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Table 23 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Providence, 2017 – 2022

	Providence		
	2017*	2022	% Change
Median Housing Value	\$222,245	\$293,000	31.8%
Median Income	\$49,537	\$61,365	23.9%
Median Gross Rent	\$1,164	\$1,214	4.3%
Median Contract Rent	\$954	\$1,023	7.2%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Table 24 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Warwick, 2017 – 2022

	Warwick		
	2017*	2022	% Change
Median Housing Value	\$244,212	\$294,400	20.6%
Median Income	\$87,365	\$81,009	-7.3%
Median Gross Rent	\$1,351	\$1,295	-4.1%
Median Contract Rent	\$1,206	\$1,167	-3.2%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Table 25 Median Housing Value, Household Income, Gross Rent, and Contract Rent – Woonsocket, 2017 – 2022

	Woonsocket		
	2017*	2022	% Change
Median Housing Value	\$194,511	\$241,000	23.9%
Median Income	\$47,051	\$54,398	15.6%
Median Gross Rent	\$1,040	\$1,066	2.5%
Median Contract Rent	\$877	\$889	1.4%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Segregation/Integration

Overview of the Analysis

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a neighborhood or community. Latent factors, such as attitudes, or overt factors, such as real estate practices, can limit the range of housing opportunities for minorities. A lack of racial or ethnic integration in a community may create other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Areas of extreme minority isolation often experience poverty and social problems at rates that are disproportionately high. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

Segregation can be measured using a statistical tool called the dissimilarity index.⁴ This index measures the degree of separation between racial or ethnic groups living in a community. Since White residents are the majority in Rhode Island, all other racial and ethnic groups were compared to the White population as a baseline. Dissimilarity index scores were determined for each county for Black, Asian, and Hispanic populations as well as an aggregated index comparing the non-White population with the White population.

The index of dissimilarity allows for comparisons between subpopulations (i.e. different races/ethnicities), indicating how much one group is spatially separated from another within a community. In other words, it measures the evenness with which two groups are distributed across the neighborhoods that make up a community. The index of dissimilarity is rated on a scale from 0 to 100, in which a score of 0 corresponds to perfect integration and a score of 100 represents total segregation. According to HUD, a score under 40 is considered low, between 40 and 59 is moderate, and above 60 is high segregation.

⁴ For a given geographic area, the index is equal to $[(a/A) * (a/t)]$, where “a” is the group population of a sub-region, “t” is the population of all groups in the sub-region, and “A” is the total group population in the larger region.

Dissimilarity Index

Overall, the level of segregation in Rhode Island is moderate, which also rings true for towns that are designated HUD Entitlements. The Balance State shows low levels of segregation when looking at minority groups as a single entity. However, the Black population shows slightly higher levels of segregation while Asians and Hispanics are more integrated.

Within HUD Entitlements, the level of segregation varies from low to moderate levels of segregation. Some communities, such as Warwick and Woonsocket, show low levels of segregation between all minority groups. On the opposite end, Providence shows higher levels of segregation, seeing moderate segregation in its Black and Hispanic populations. Overall, Hispanic populations tend to be the most segregated through cities in Rhode Island, showing moderate levels of segregation in Cranston, East Providence, and Providence. Pawtucket stands out as the only city showing Asian households with moderate levels of segregation, with all other groups showing low levels.

Table 26 Dissimilarity Index, 2022

	Population, 2022	% of Population	2022 DI
Rhode Island			
White	764,160	69.8%	-
All Minorities	330,090	30.2%	50.6
Black	58,304	5.3%	45.2
Asian	37,177	3.4%	49.0
Hispanic	183,196	16.7%	60.0
Balance of State			
White	478,427	83.4%	-
All Minorities	95,417	16.6%	37.3
Black	10,565	1.8%	47.2
Asian	12,788	2.2%	47.9
Hispanic	48,383	8.4%	48.5
Cranston			
White	54,830	66.3%	-
All Minorities	27,861	33.7%	34.6
Black	2,957	3.6%	31.0
Asian	5,551	6.7%	30.5
Hispanic	15,128	18.3%	42.6
East Providence			
White	36,352	77.3%	-
All Minorities	10,660	22.7%	26.6
Black	1,540	3.3%	30.5
Asian	1,047	2.2%	33.3
Hispanic	3,848	8.2%	40.2
Pawtucket			
White	34,432	45.8%	-
All Minorities	40,744	54.2%	31.1

Black	5,708	7.6%	34.4
Asian	916	1.2%	41.8
Hispanic	19,412	25.8%	33.7
Providence			
White	65,338	34.4%	-
All Minorities	124,377	65.6%	48.9
Black	14,030	7.4%	46.7
Asian	11,902	6.3%	36.3
Hispanic	80,789	42.6%	55.9
Warwick			
White	70,435	85.1%	-
All Minorities	12,348	14.9%	15.7
Black	2,266	2.7%	28.9
Asian	2,262	2.7%	35.4
Hispanic	5,269	6.4%	23.9
Woonsocket			
White	24,346	56.6%	-
All Minorities	18,683	43.4%	18.8
Black	2,283	5.3%	21.9
Asian	2,711	6.3%	33.3
Hispanic	10,367	24.1%	24.5

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

Overview of analysis

HUD defines R/ECAPs as census tracts with a non-White population of at least 50% (and 20% outside of metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. For census tracts not in HUD Entitlements, the average tract poverty rate is 11.57%, making the threshold 34.7%. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities.

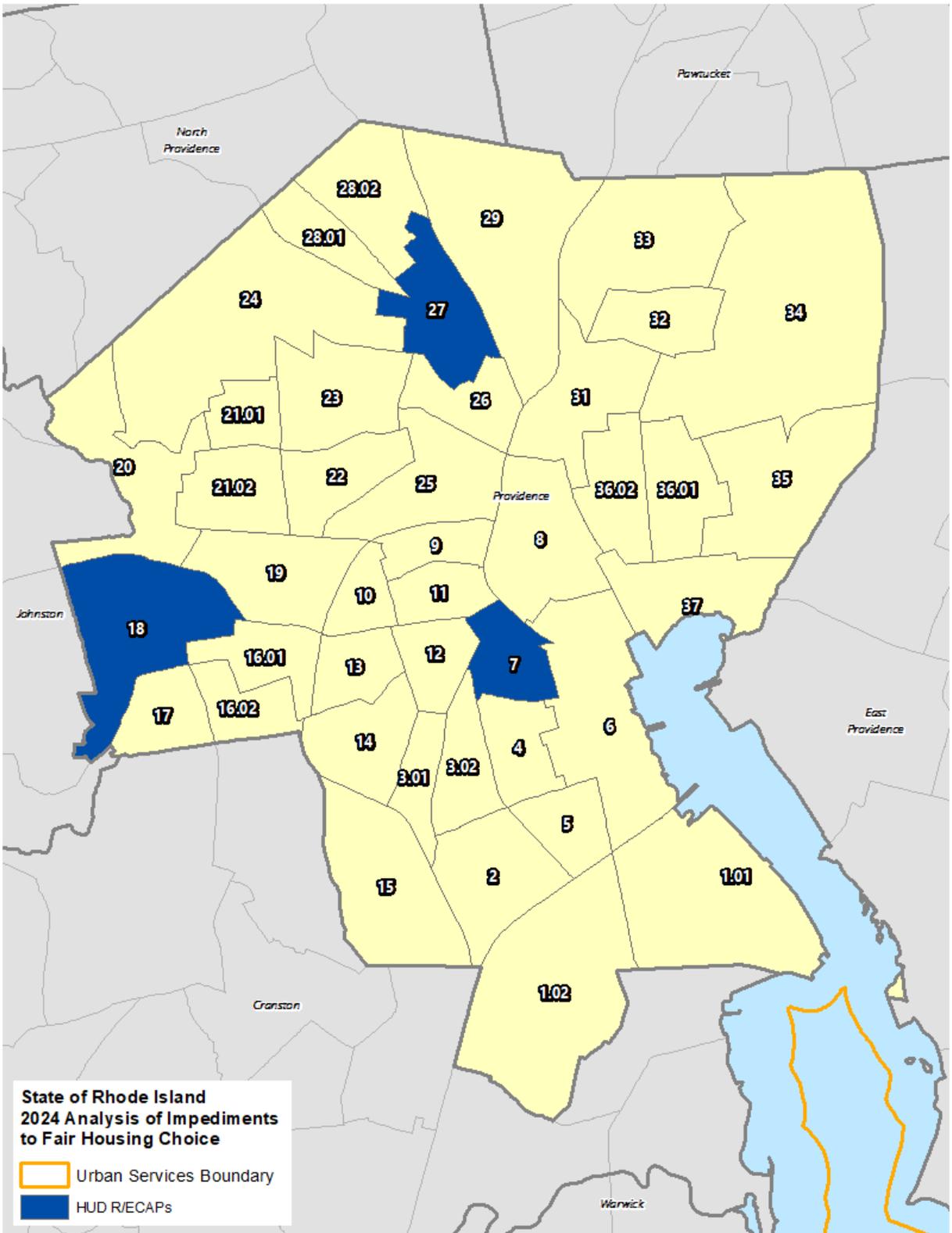
Four census tracts meet the strict HUD definition for R/ECAPs, as shown in the following table. These census tracts are located in Providence and Pawtucket:

Figure 59 HUD-defined R/ECAP Census Tracts, 2022

Census Tract	Municipality	% Non-White	Poverty Rate
Census Tract 7	Providence	88.0%	46.2%
Census Tract 18	Providence	90.0%	35.3%
Census Tract 27	Providence	80.5%	38.1%
Census Tract 152	Pawtucket	67.2%	39.2%

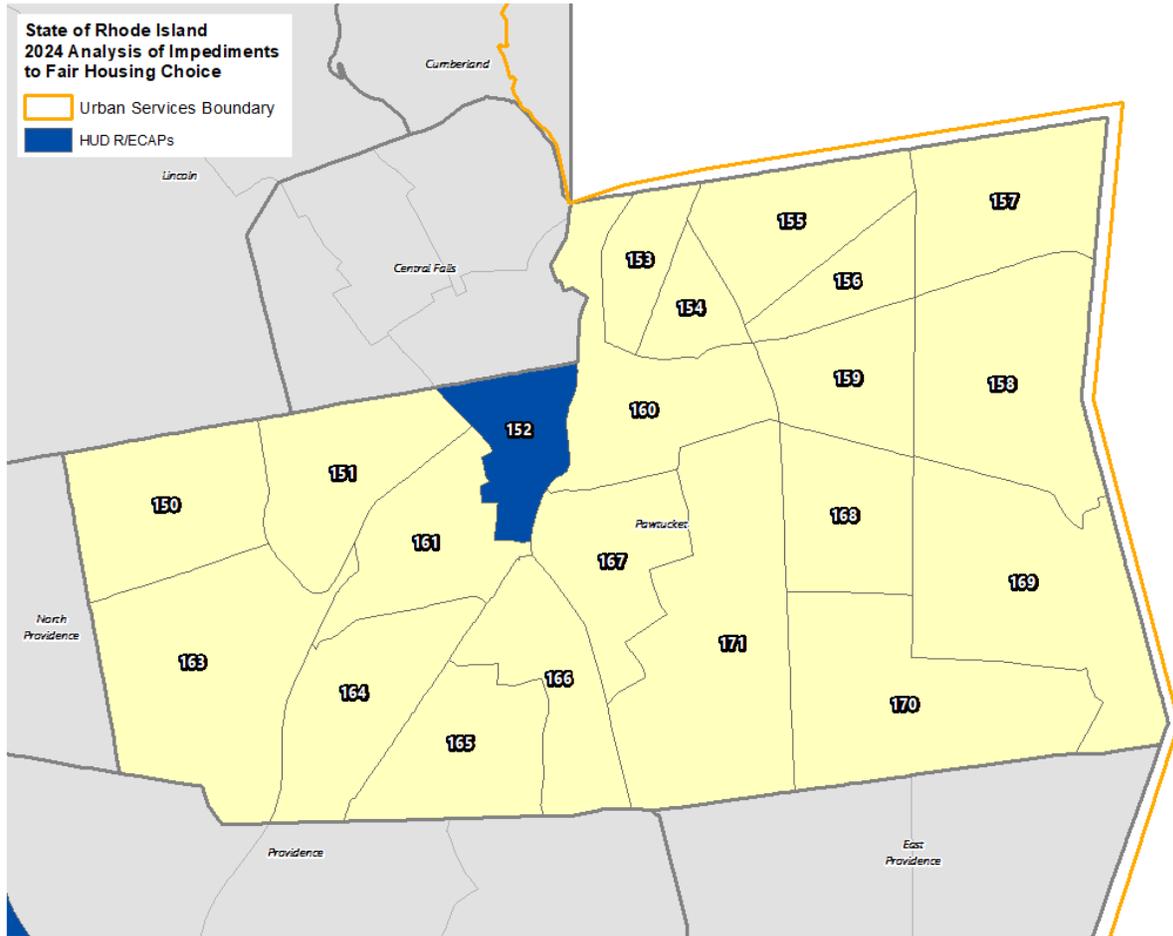
In Providence, this includes the neighborhoods of Hartford and Silver Lake (Tract 18), part of Upper South Providence north of Dudley Street (Tract 7), and most of Wanskuck (Tract 27). Tract 152 in Pawtucket encompasses the city’s central business district.

Map 36 HUD-defined R/ECAP Census Tracts in Providence, 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

Map 37 HUD-defined R/ECAP Census Tracts in Pawtucket, 2022



Source: 2017, 2022 American Community Survey, 5-Year Estimates

However, no census tract meets HUD’s definition for R/ECAPs in RIHousing’s HUD jurisdiction and the other four HUD Entitlements (Cranston, East Providence, Warwick, and Woonsocket). At most, a census tract would meet either the minority threshold or poverty rate threshold, but not both. To accommodate this limitation while still identifying areas that may have been historically impacted past housing policy, the poverty threshold was redefined as census tracts whose poverty rate is above the 75th percentile, defined as follows for jurisdictions without R/ECAPs: 10.8% in RIHousing’s HUD Jurisdiction, 11.4% in Cranston, 12.4% in East Providence, 9.8% in Warwick, and

Identification of R/ECAPs

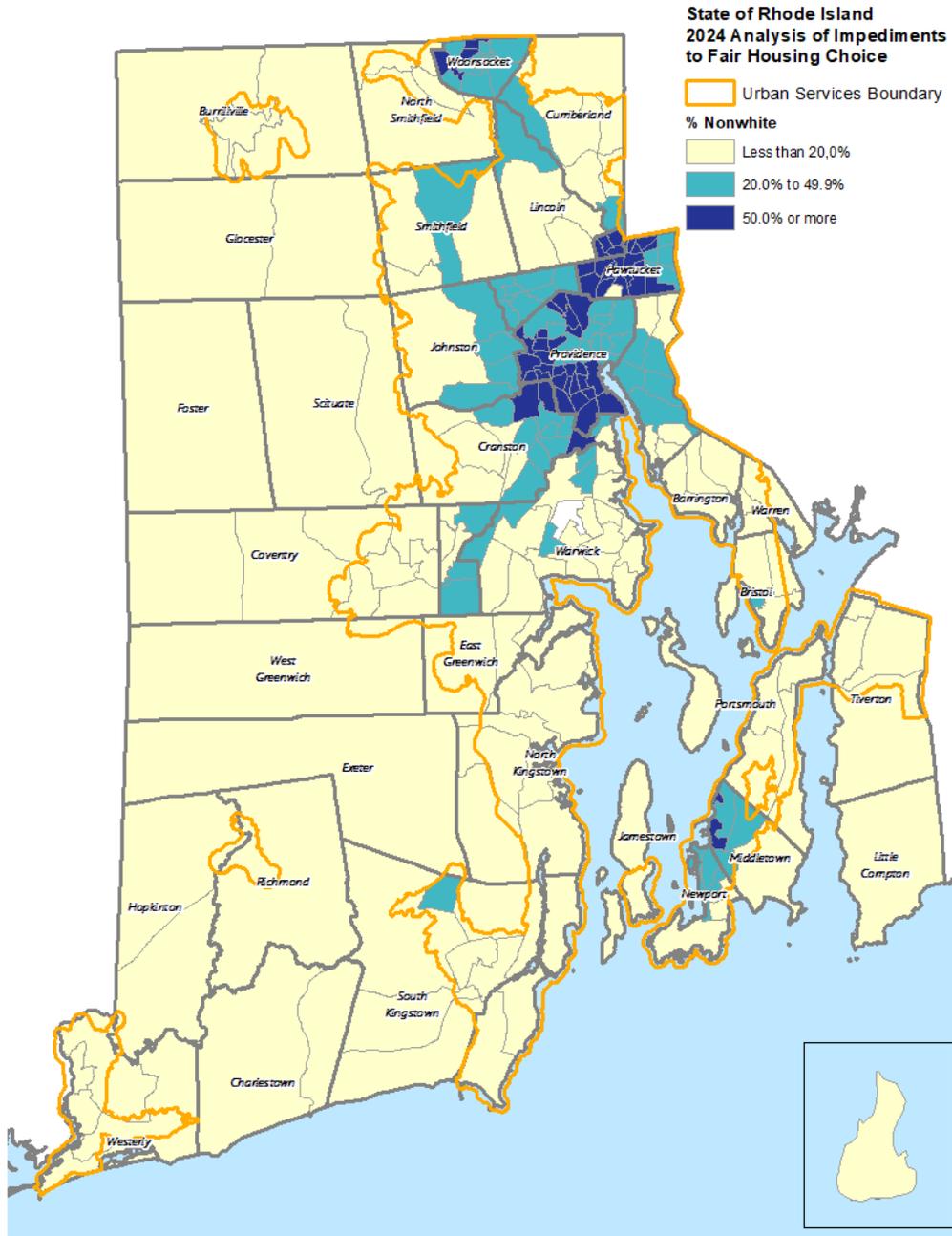
Using the modified definition of R/ECAPs, there are five census tracts in RIHousing’s HUD jurisdiction that meet the 50% minority threshold and have a poverty rate above the 75th percentile. These tracts are located in Central Falls and Middletown. Census tracts that meet the modified poverty threshold and the lesser 20% minority threshold were also considered. Using this definition, an additional twelve census tracts were identified as secondary R/ECAPs and can be found in Bristol, Johnston, Newport, North Providence, and South Kingston.

Table 27 R/ECAP Census Tracts in RIHousing Jurisdiction, 2022

Census Tract	Municipality	% Non-White	Poverty Rate
Census Tract 111	Central Falls	86.6%	16.8%
Census Tract 110	Central Falls	83.8%	26.9%
Census Tract 109	Central Falls	78.0%	23.2%
Census Tract 108	Central Falls	76.5%	28.3%
Census Tract 402	Middletown	62.5%	11.4%
Census Tract 412	Newport	44.3%	25.6%
Census Tract 121.04	North Providence	41.6%	15.6%
Census Tract 403.02	Middletown	39.9%	12.0%
Census Tract 121.03	North Providence	38.1%	21.4%
Census Tract 405	Newport	36.6%	22.1%
Census Tract 411	Newport	34.7%	13.0%
Census Tract 118	North Providence	30.9%	15.3%
Census Tract 123	Johnston	27.0%	11.7%
Census Tract 307	Bristol	24.9%	21.2%
Census Tract 514	South Kingstown	23.3%	24.8%
Census Tract 410	Newport	23.2%	12.5%
Census Tract 125	Johnston	21.0%	14.8%

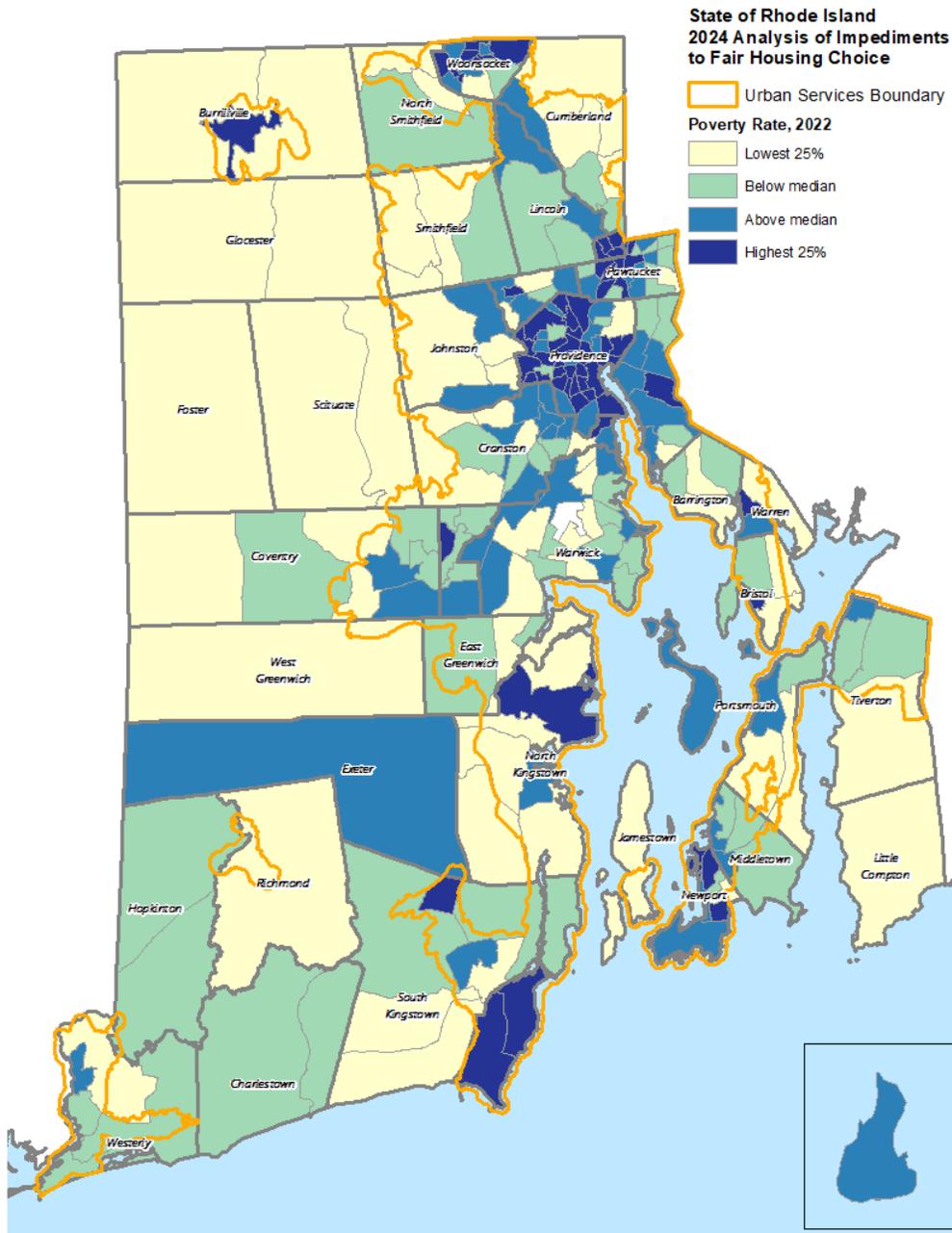
Source: 2022 American Community Survey, 5-Year Estimates

Map 38 R/ECAPS Minority Threshold, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 39 R/ECAPS Poverty Threshold, 2022

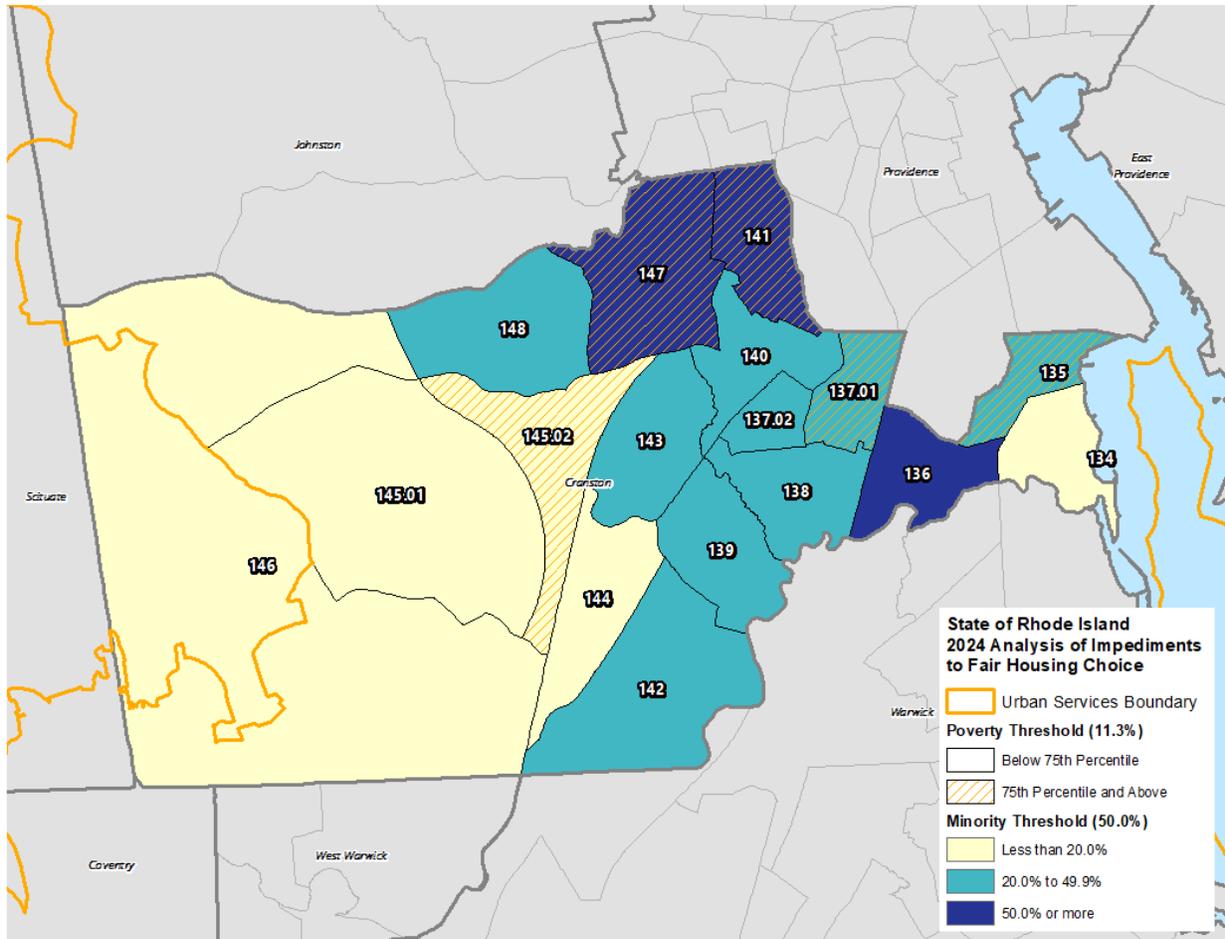


Source: 2022 American Community Survey, 5-Year Estimates

Identification of R/ECAPs in Cranston

Using the modified definition of R/ECAPs, there are two census tracts in Cranston that meet the 50% minority threshold and have a poverty rate above the 75th percentile (11.3%): Census Tracts 147 and 141. Both tracts are located along the city's boundary with Providence, bound by Atwood Avenue in the west and Park Avenue in the south.

Map 40 Modified R/ECAP Census Tracts in Cranston, 2022

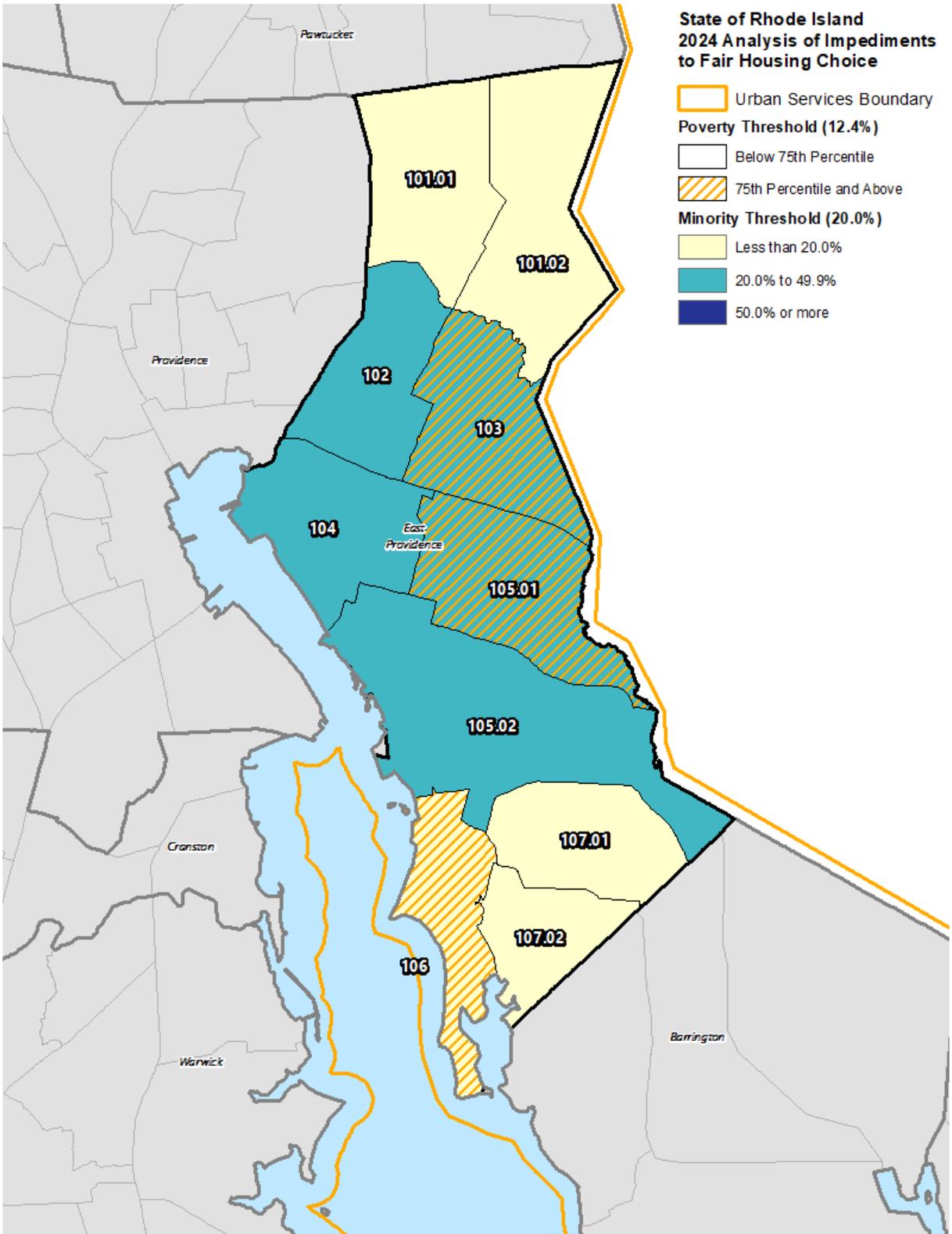


Source: 2022 American Community Survey, 5-Year Estimates

Identification of R/ECAPs in East Providence

In East Providence, no census tracts had a non-White population above 50%. Instead, the alternative 20% non-White threshold was used for East Providence. Using this modified definition of R/ECAPs, there are two census tracts in East Providence that meet the 20% minority threshold and have a poverty rate above the 75th percentile (12.4%): Census Tracts 103 and 105.01. These tracts are located along the border with Massachusetts. Major roadways cross through these areas, including I-195, the East Shore Expressway, and Pawtucket Avenue.

Map 41 Modified R/ECAP Census Tracts in East Providence, 2022

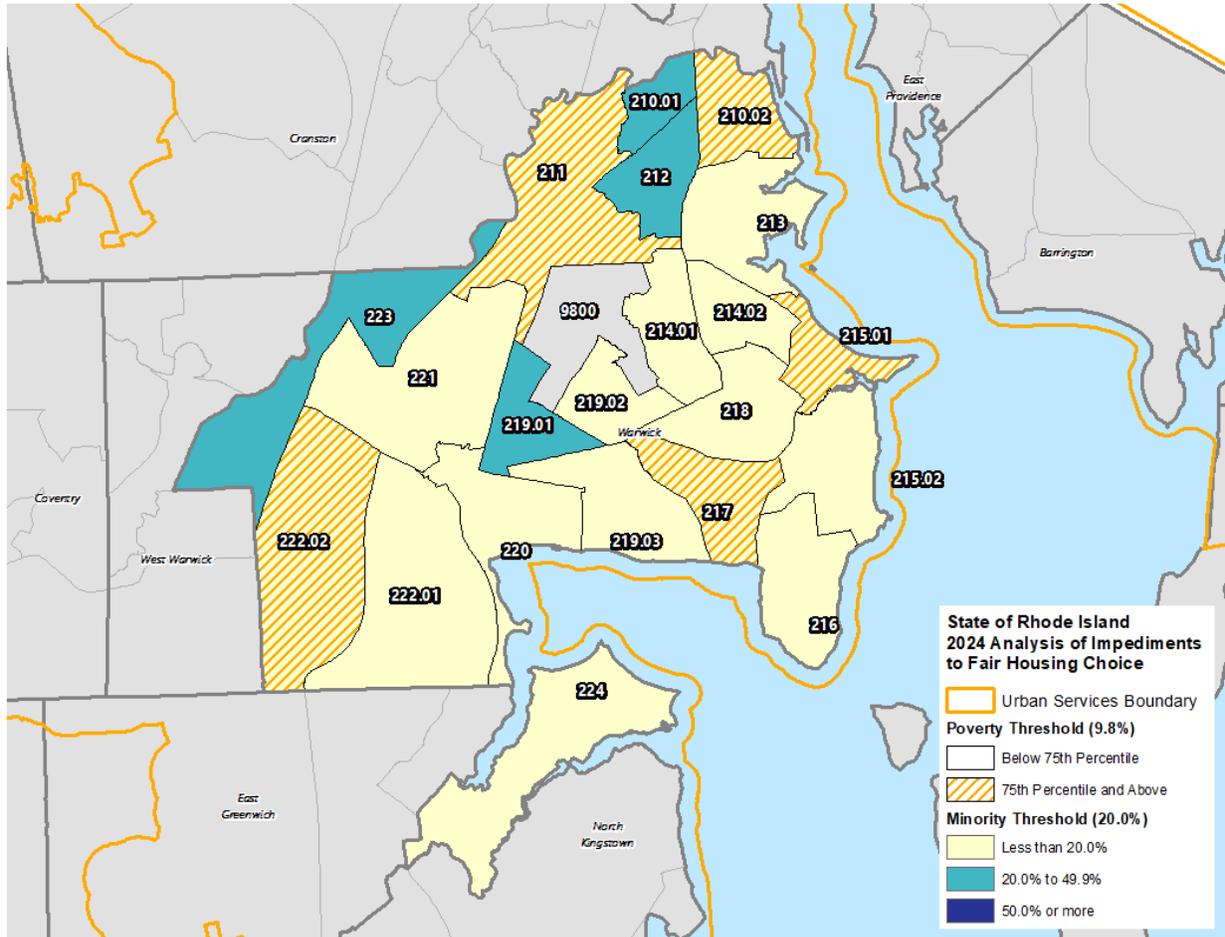


Source: 2022 American Community Survey, 5-Year Estimates

Identification of R/ECAPs in Warwick

In Warwick, no census tracts had a non-White population above 50%. Instead, the alternative 20% non-White threshold was used for Warwick. However, even with the modified definition of R/ECAPs, no census tracts met both conditions of the minority threshold and the 75th percentile poverty threshold (9.8%). While there may not appear to be segregated living patterns between areas of poverty and areas of ethnic/racial concentration in Warwick, future projects and actions should be considered to achieve integrated and balanced living patterns in the city.

Map 42 Modified R/ECAP Census Tracts in Warwick, 2022

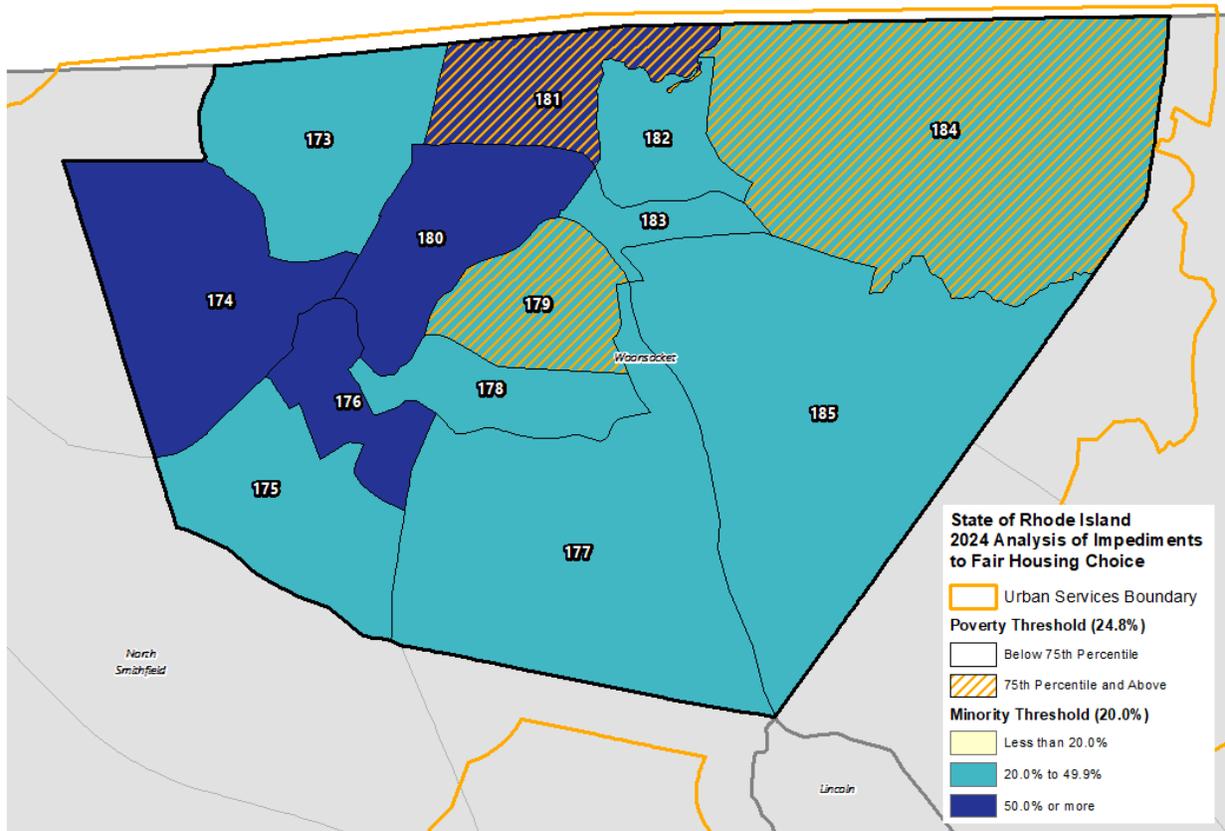


Source: 2022 American Community Survey, 5-Year Estimates

Identification of R/ECAPs in Woonsocket

Using the modified definition of R/ECAPs, there is one census tract in Woonsocket that meets the 50% minority threshold and has a poverty rate above the 75th percentile (24.8%): Tract 181. This tract is bound Massachusetts border in the north, Peters River in the east, Social Street and Diamond Hill Road in the south, and Pond Street in the west.

Map 43 Modified R/ECAP Census Tracts in Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Housing Stock Characteristics

Physical Characteristics of the Housing Stock

Age of Housing Stock

Many homes in Rhode Island were built in the 1940s and earlier, especially in urban areas; all Entitlement communities have generally older housing stock than the rest of the State. Older homes typically need mechanical system and energy efficiency upgrades, which may not be financially feasible, particularly among low- and moderate-income households. High energy costs can contribute to cost burden. For persons with health conditions such as asthma, features such as excessive moisture and dampness, inadequate or poorly maintained heating and ventilation systems and structural defects are associated with exposure to indoor asthma triggers.

Another significant concern is the presence of lead-based paint. In 1978, the federal government banned the use of lead-based paint in homes after studies showed that lead caused severe health problems, particularly among children under the age of six. The nervous systems of children could even be damaged before birth. Although lead-based paint is no longer on the market, many older homes still have lead-based paint on the walls and trim. Scraping paint and sanding old paint can release dust containing lead that, when inhaled, can be harmful. With the median year of structures built throughout the entire State being 1960, the majority of households in Rhode Island is at-risk of lead-based paint hazard exposure.

The median year built for the Balance of State is newer than that of the entitlement cities and the State as a whole. Even though this number does not represent a true median (see footnote), this is to be expected, because homes are older on average in metropolitan areas. Even so, given that the median for the Balance of State is estimated at 1970, this is still 8 years prior to the banning of lead-based paint in homes.

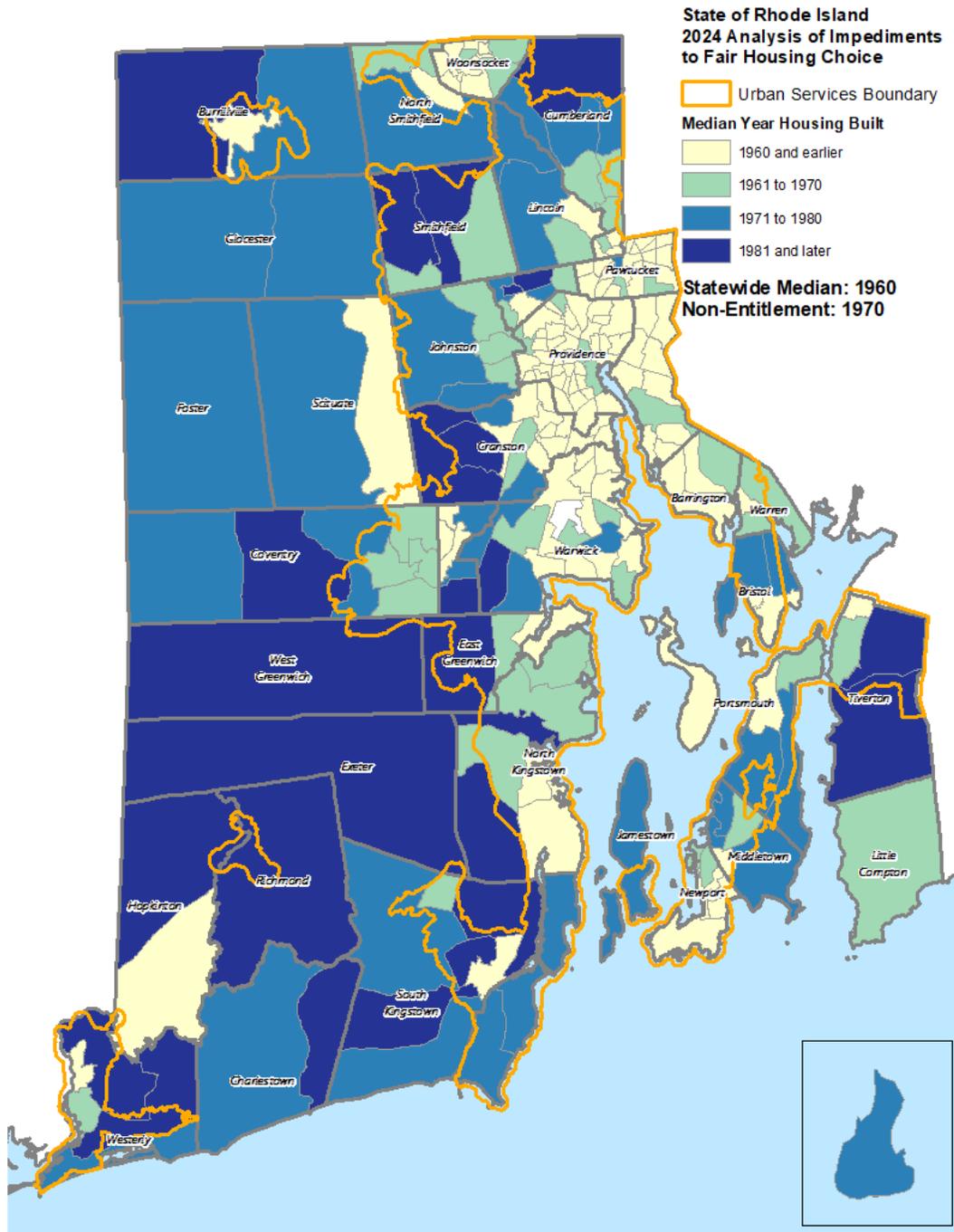
Table 28 Median Year Structure Built, 2022

	Median Year Built
Rhode Island	1960
Cranston	1958
East Providence	1956
Pawtucket	1946
Providence	pre-1939
Warwick	1960
Woonsocket	1950
Balance of State ⁵	1970

Source: 2022 American Community Survey, 5-Year Estimates

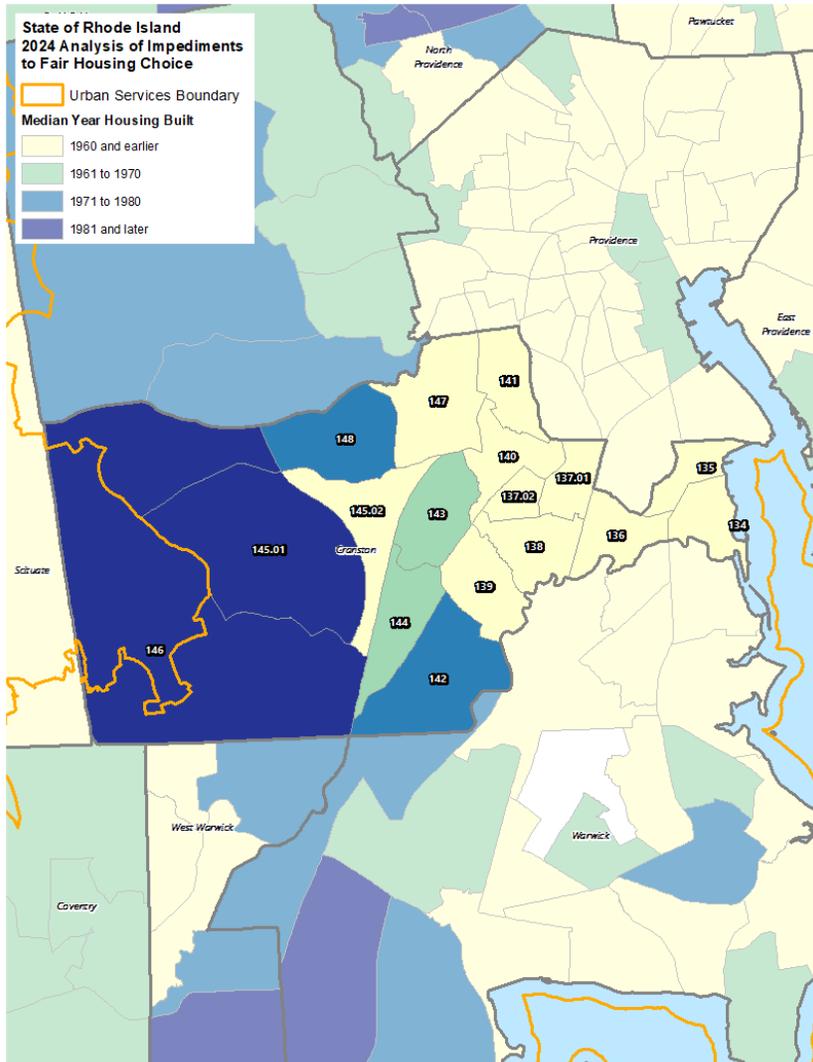
⁵ This number was calculated by taking the median of the of the non-entitlement census tract year structure was built medians. This does not represent a true median.

Map 44 Median Year Housing Built, Rhode Island, 2022



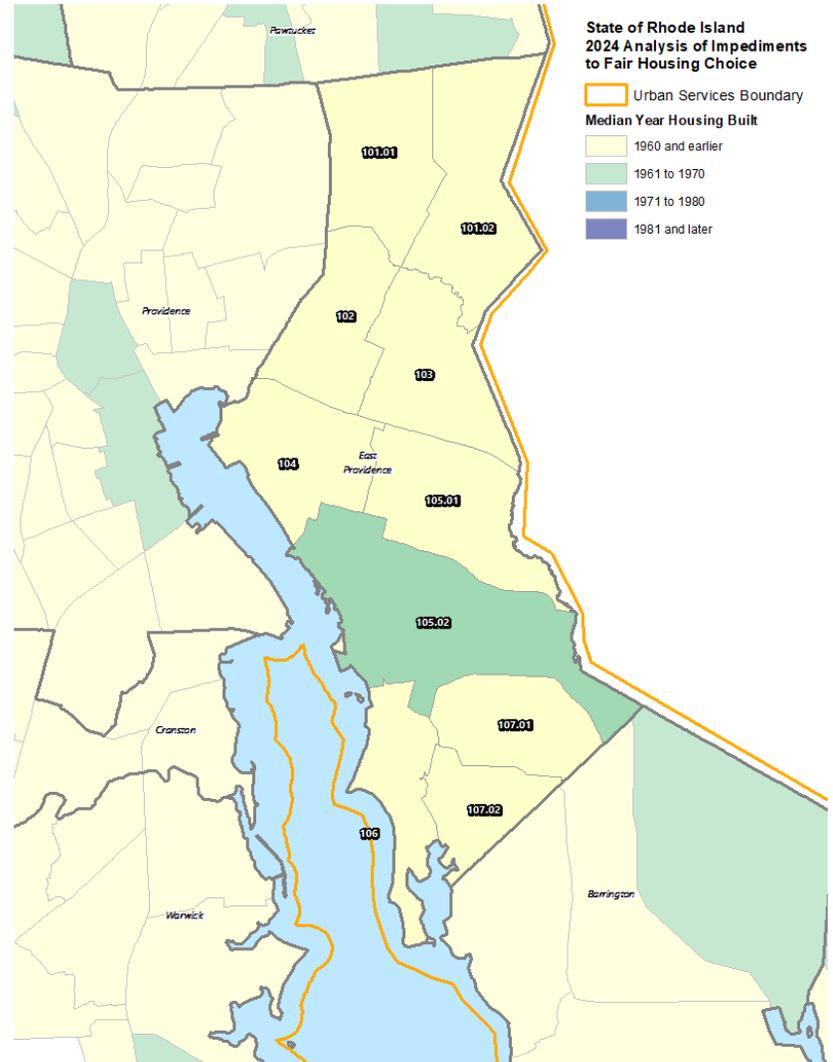
Source: 2022 American Community Survey, 5-Year Estimates

Map 45 Median Year Housing Built, Cranston, 2022



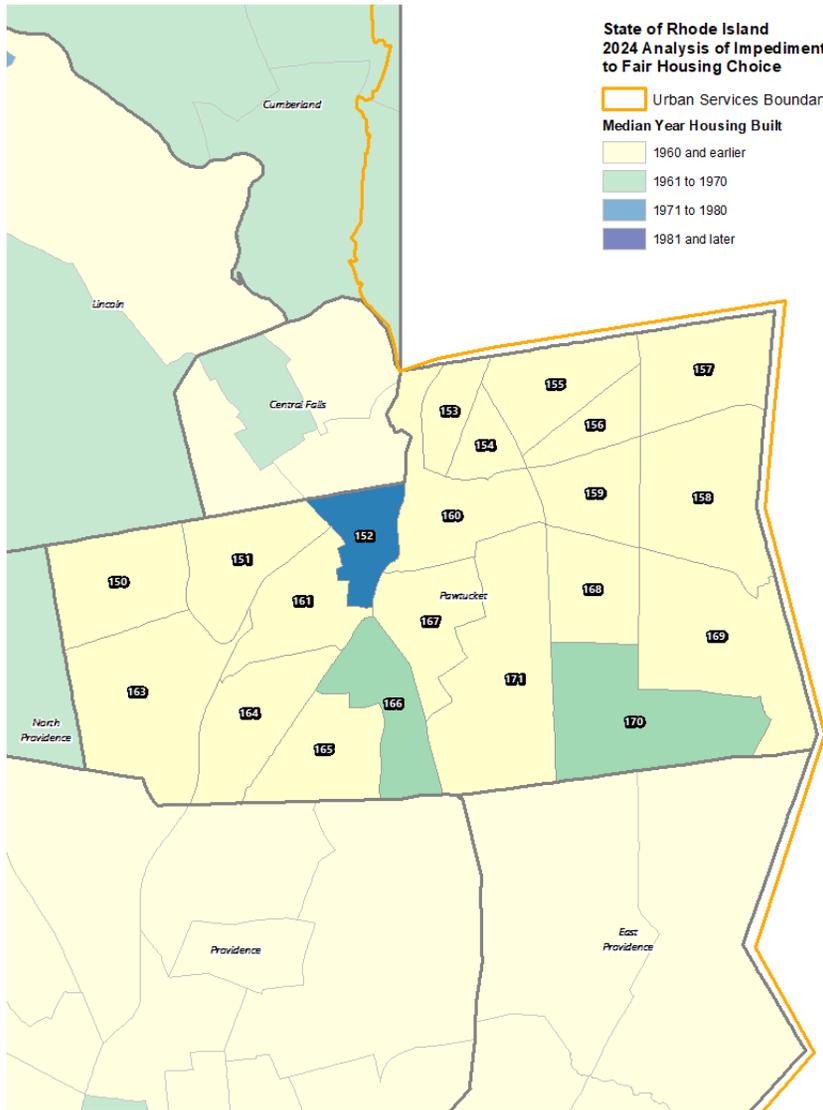
Source: 2022 American Community Survey, 5-Year Estimates

Map 46 Median Year Housing Built, East Providence, 2022



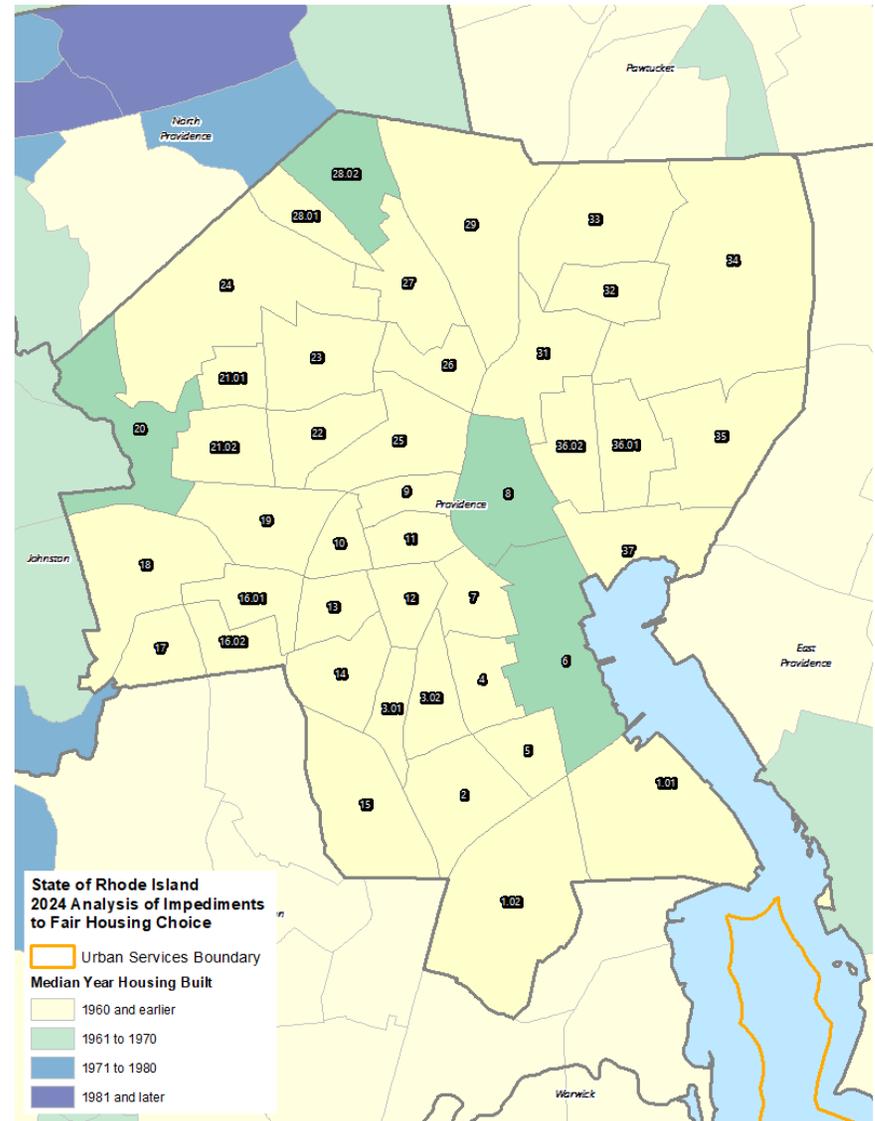
Source: 2022 American Community Survey, 5-Year Estimates

Map 47 Median Year Housing Built, Pawtucket, 2022



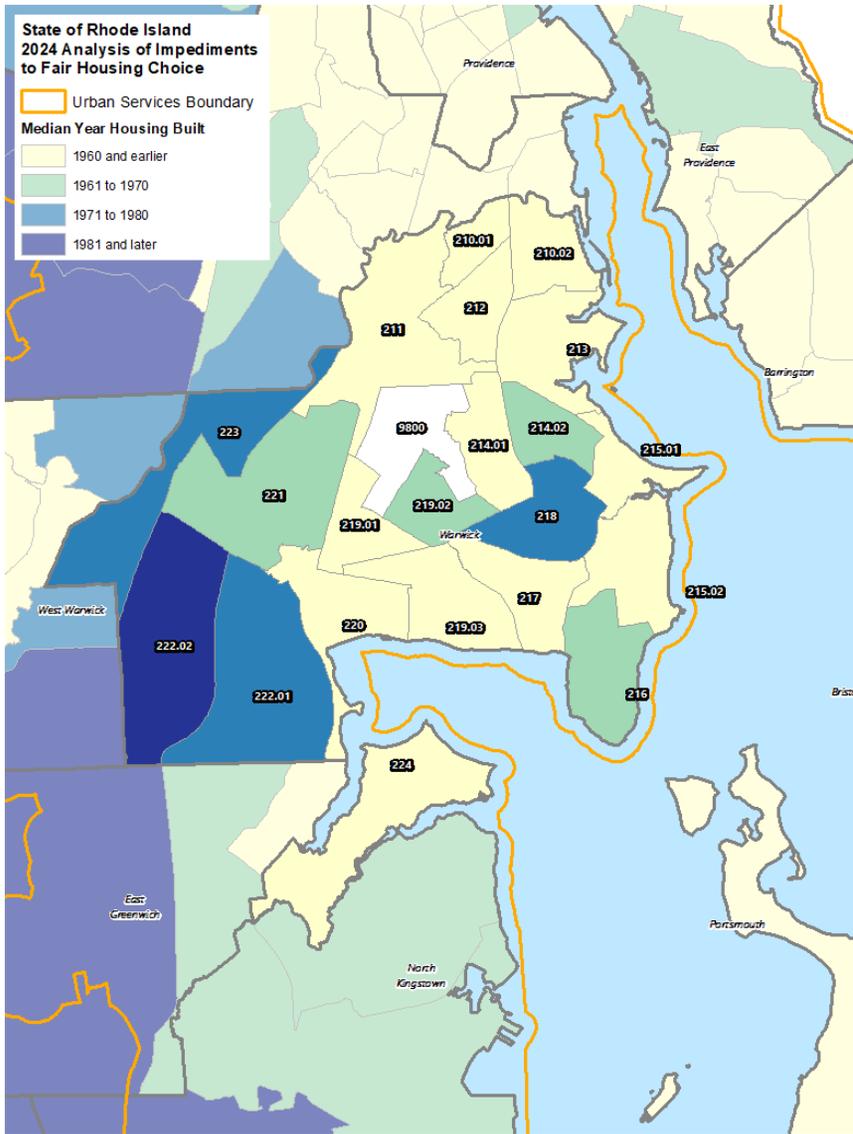
Source: 2022 American Community Survey, 5-Year Estimates

Map 48 Median Year Housing Built, Providence, 2022



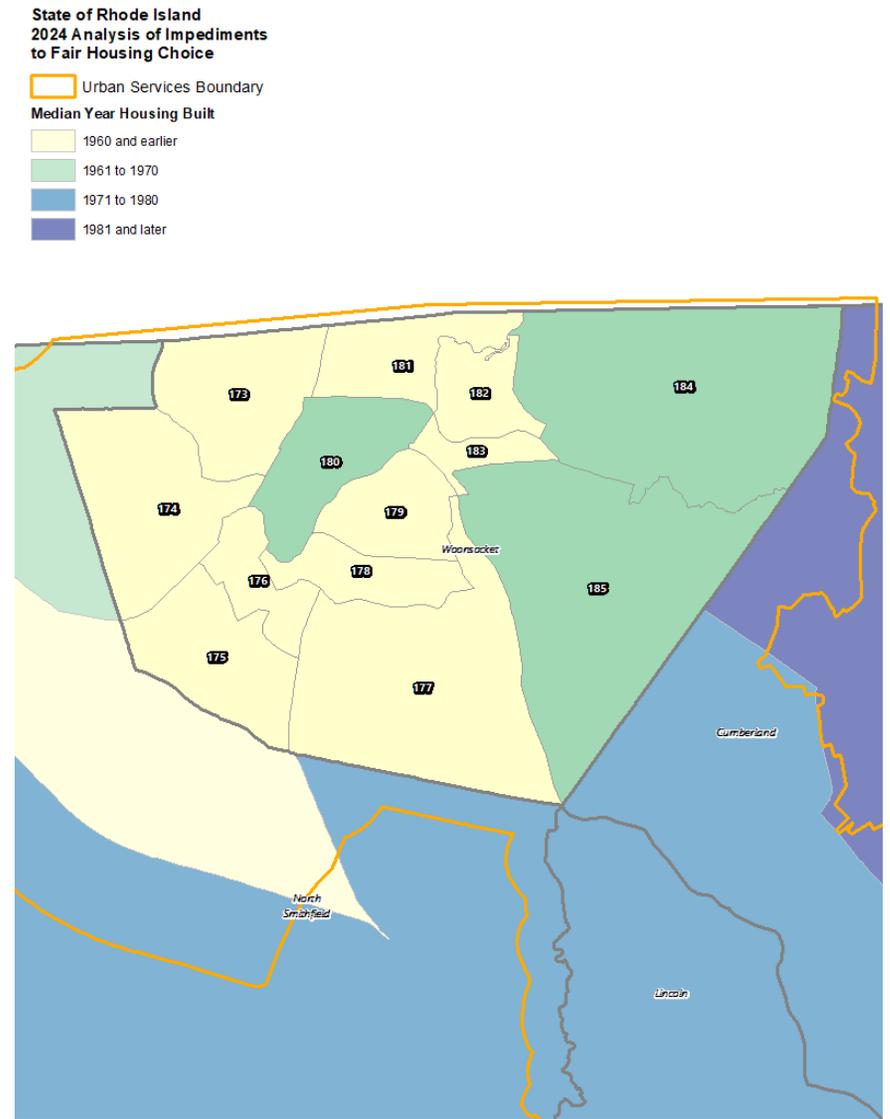
Source: 2022 American Community Survey, 5-Year Estimates

Map 49 Median Year Housing Built, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 50 Median Year Housing Built, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Vacancy rates

Vacancy rates come from the American Community Survey, which defines vacancy rate as the ratio of vacant available units to total units.

Homeowner vacancy rates in Rhode Island sit slightly higher than the national average (1.1%) at 1.6%, indicative of a tight sales market. Homeowner vacancy is the ratio of vacant available for-sale and sold housing units to the total number of vacant and owner-occupied housing units. Providence and Woonsocket show above-average homeowner vacancy rates compared to the State and the other Entitlement communities.

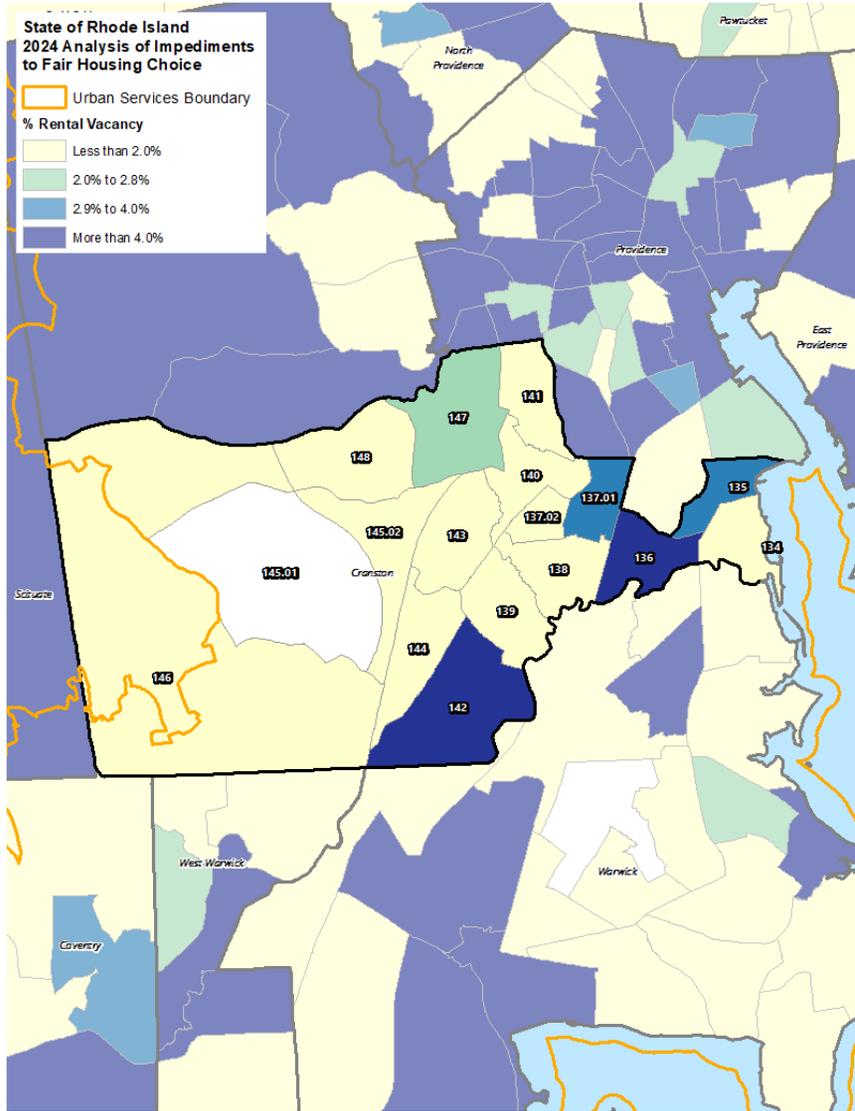
Like homeowner vacancies, rental vacancies are the ratio of vacant available for-rent and rented unoccupied units to the total number of vacant available and rental-occupied housing units. Rental vacancy rates in the State are higher than homeowner vacancy rates at 6.2%. The highest rates are found in Providence and Woonsocket while Warwick has comparatively low renter-occupied vacancies. Given the high concentration of renters in these areas, this trend may indicate there are barriers inhibiting access to rental properties. The Balance of State vacancy rates are very close to those in the State as a whole.

Table 29 Vacancy Rate by Tenure, 2022

	Vacancy Rates, 2022	
	Owner	Renter
Rhode Island	1.6%	6.2%
Cranston	1.3%	4.1%
East Providence	1.9%	3.7%
Pawtucket	0.7%	3.3%
Providence	2.2%	8.5%
Warwick	1.5%	2.8%
Woonsocket	4.2%	6.9%
Balance of State	1.5%	6.4%

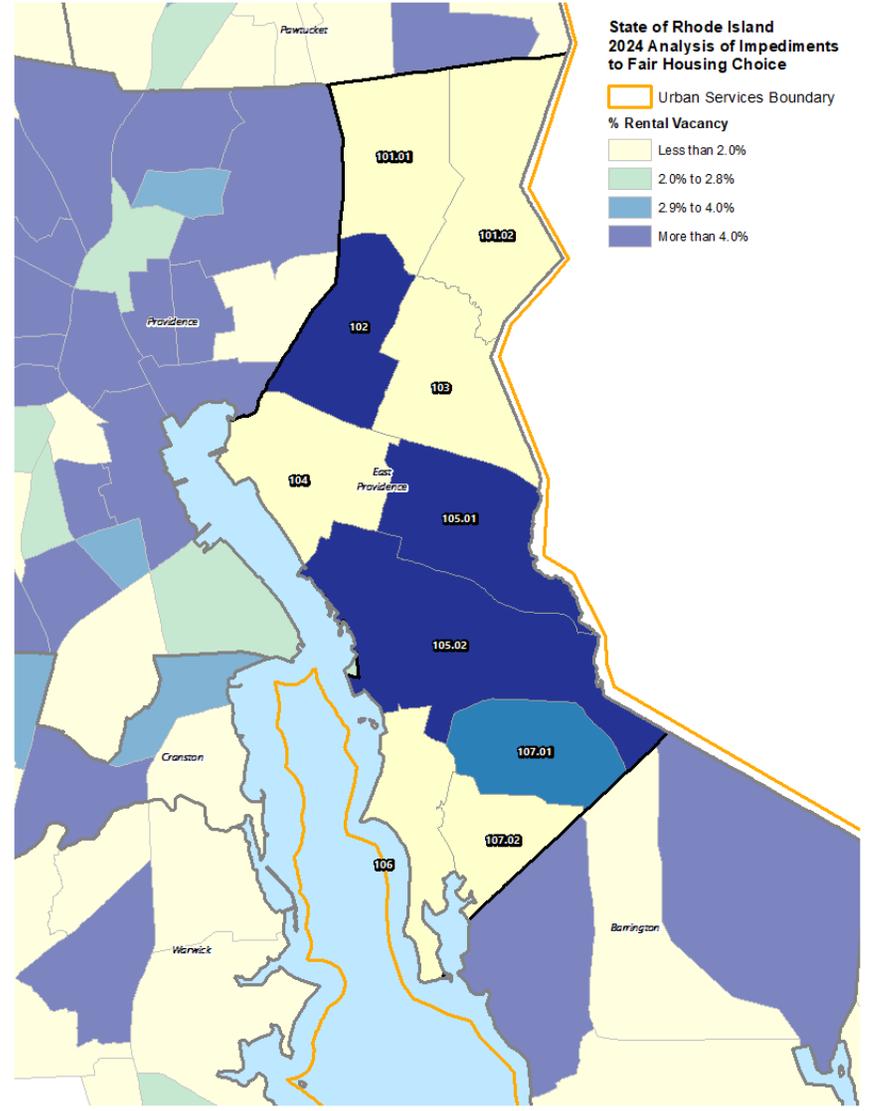
Source: 2022 American Community Survey, 5-Year Estimates

Map 52 Rental Vacancy Rates, Cranston, 2022



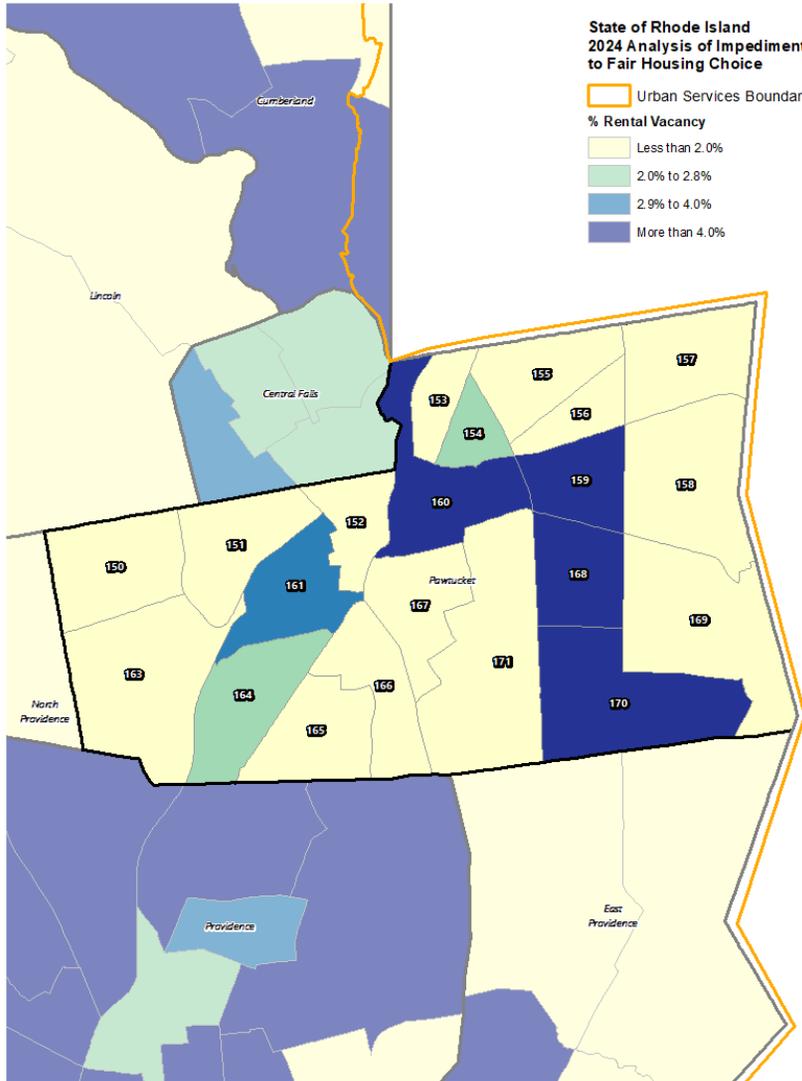
Source: 2022 American Community Survey, 5-Year Estimates

Map 53 Rental Vacancy Rates, East Providence, 2022



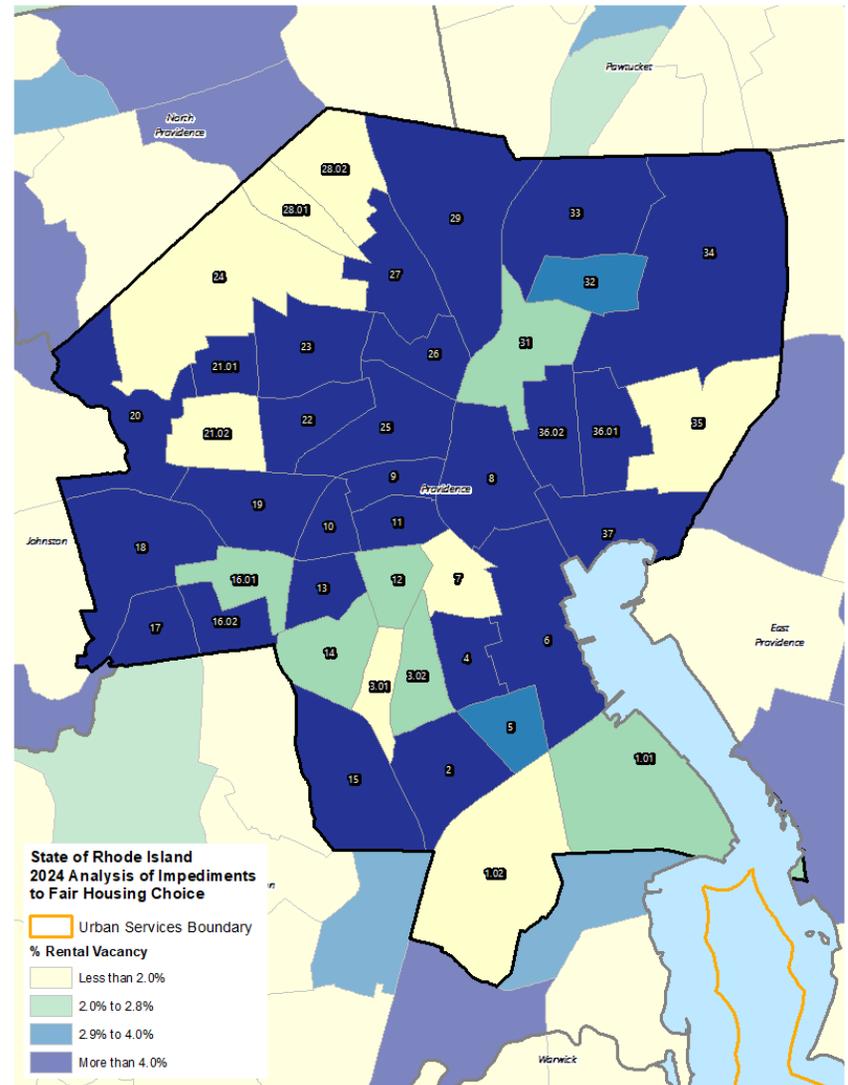
Source: 2022 American Community Survey, 5-Year Estimates

Map 54 Rental Vacancy Rates, Pawtucket, 2022



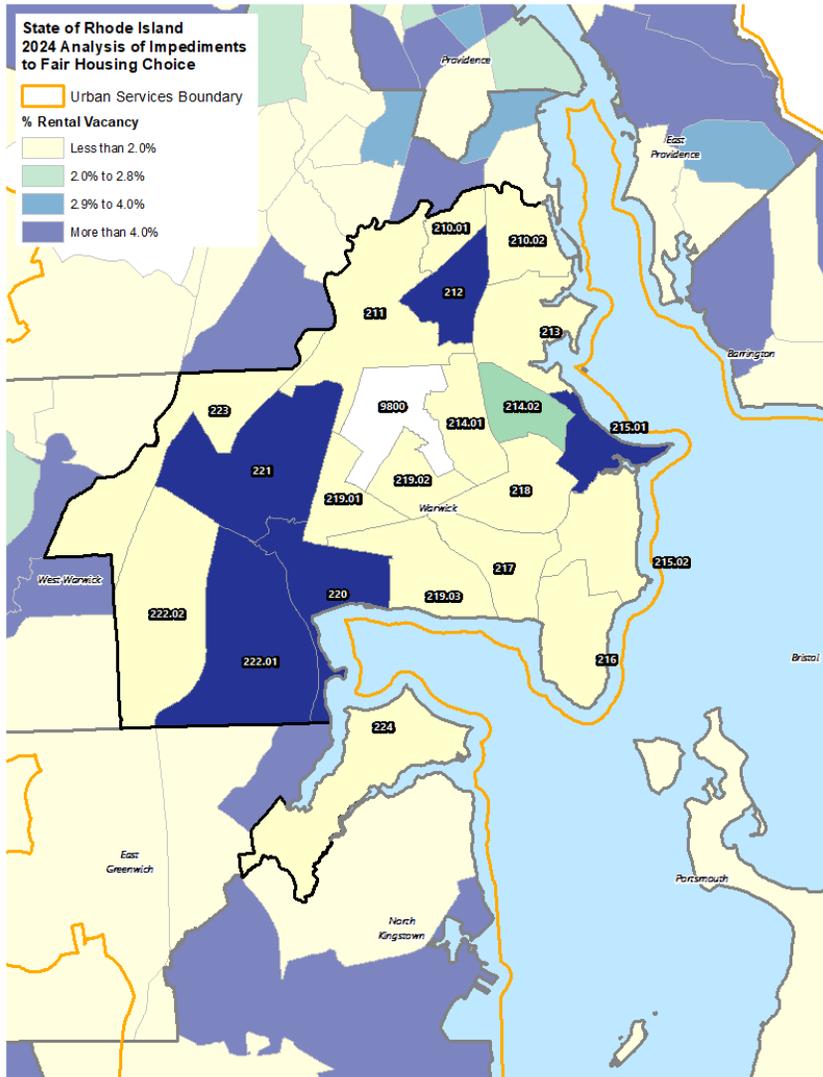
Source: 2022 American Community Survey, 5-Year Estimates

Map 55 Rental Vacancy Rates, Providence, 2022



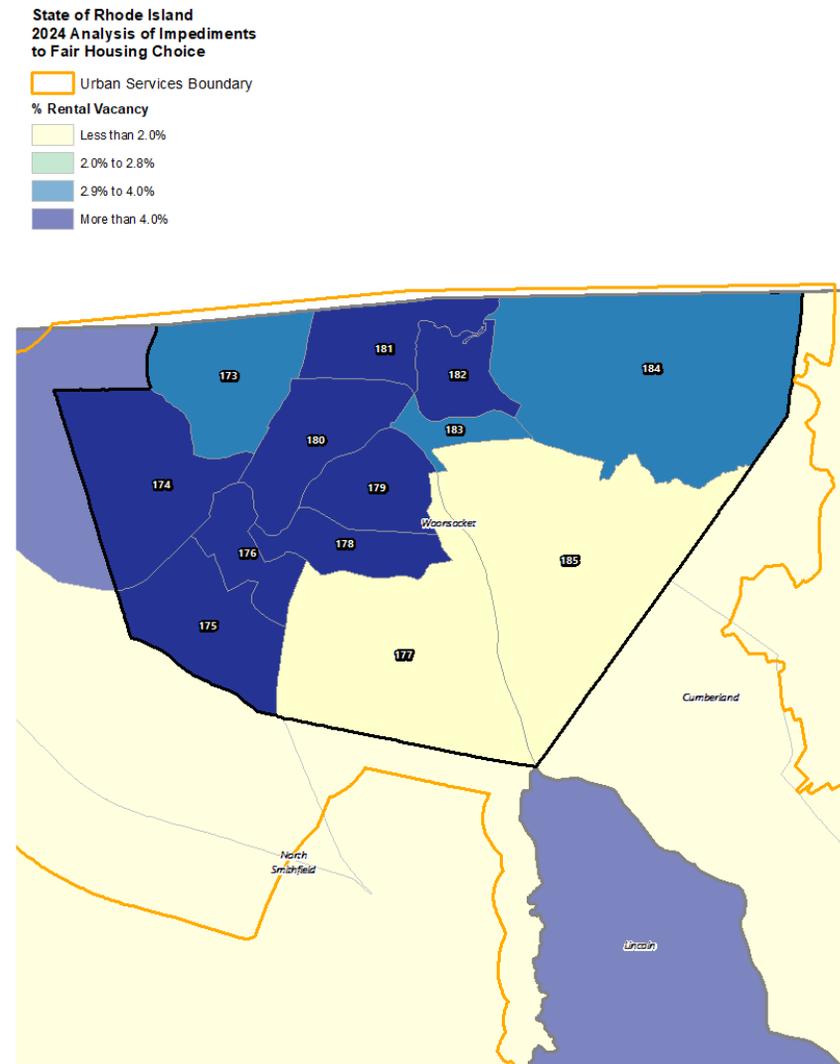
Source: 2022 American Community Survey, 5-Year Estimates

Map 56 Rental Vacancy Rates, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 57 Rental Vacancy Rates, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Housing Conditions

A Housing Conditions Model was created as part of the Rhode Island Strategic Housing Plan to estimate housing conditions across the State at the census tract level. Substandard housing can result in poor health outcomes and quality of life on an individual level and can inhibit economic development and job growth at the community scale. The following three variables were weighted equally and used in the model: median home value, housing age and cost burden.

Median Home Value

Home values are often used as a proxy for other non-market goods affecting quality of life, such as accessibility to public transit and green space, growth potential in terms of population and development, quality of schools, and more. The median home value in Rhode Island in 2022 was \$343,100, almost 18% greater than the national median home value of \$281,900. Home values in general increased across Rhode Island between 2017 and 2022 by 19.65%. Home values in the Entitlement communities are generally lower but showed greater increase in value between 2017 and 2022 than the rest of the State—between 24.96% and 36.65%—with the exception of East Providence.

The Balance of State has higher home values in general, being the highest median home value on the list at \$390,000 in 2022. Home values also rose by 16.98% since 2017 when adjusted for inflation. The highest home values are closer to the oceanfront, while the lowest value homes are in towns around Providence, such as Central Falls, North Providence, Johnston, and West Warwick.

Table 30 Median Home Value, 2017-2022

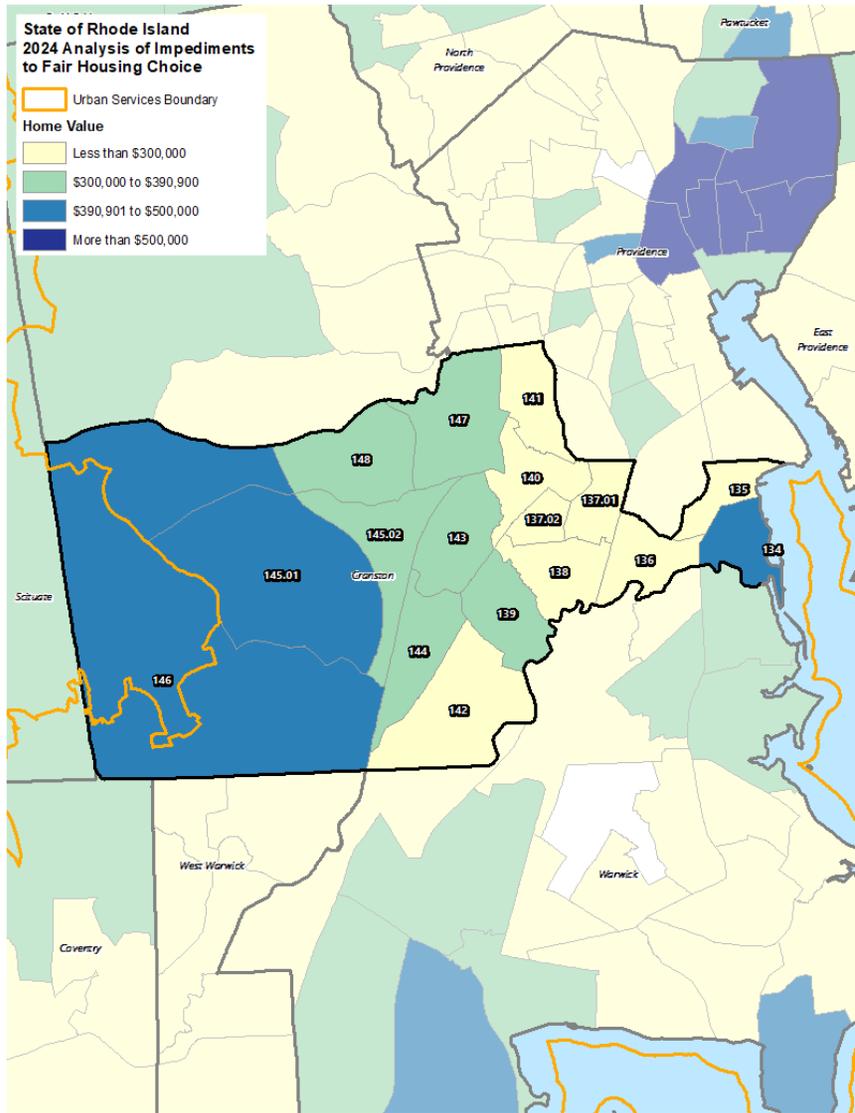
	Median Home Value		
	2017*	2022	% Change
Rhode Island	\$286,747	\$343,100	19.65%
Cranston	\$260,345	\$326,000	25.22%
East Providence	\$246,257	\$286,400	16.30%
Pawtucket	\$203,872	\$266,300	30.62%
Providence	\$214,409	\$293,000	36.65%
Warwick	\$235,601	\$294,400	24.96%
Woonsocket	\$187,652	\$241,000	28.43%
Balance of State ⁶	\$333,394	\$390,000	16.98%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

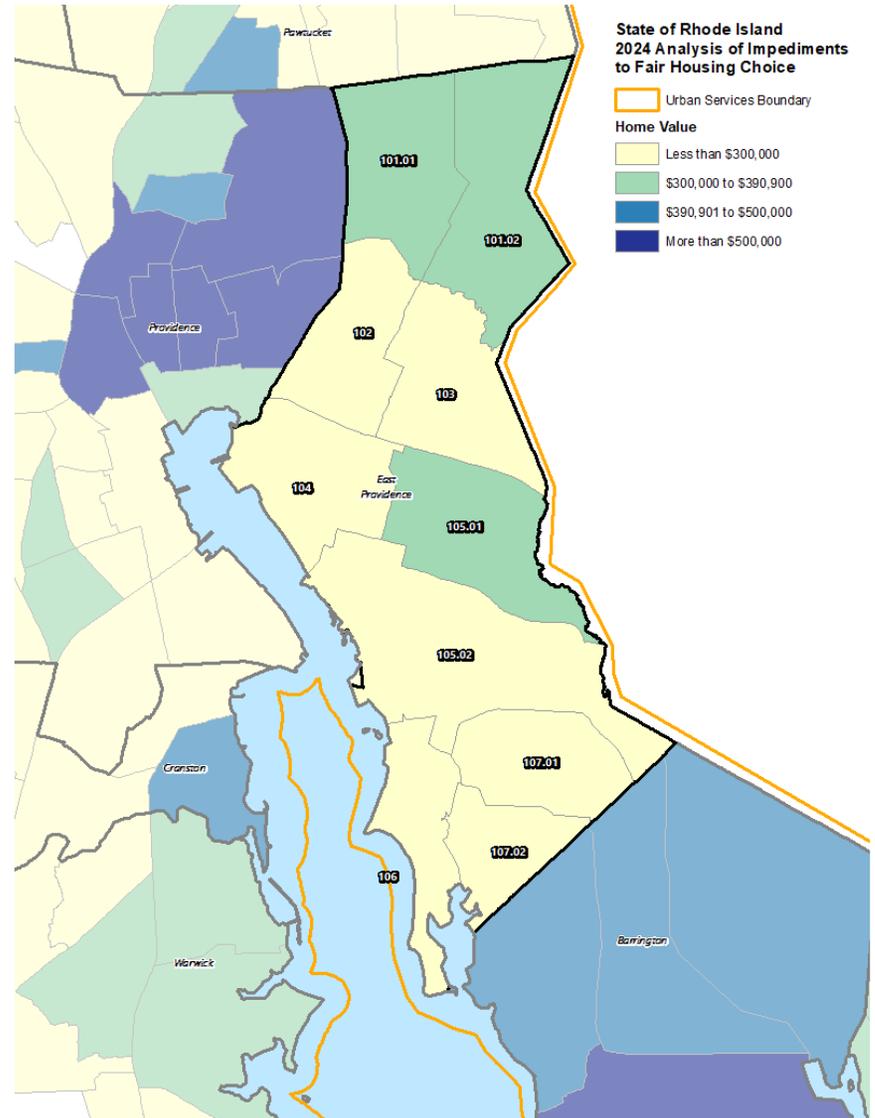
⁶ The Balance of State median is the median of all of the non-entitlement census tract medians and does not represent a true median.

Map 59 Median Home Value, Cranston, 2022



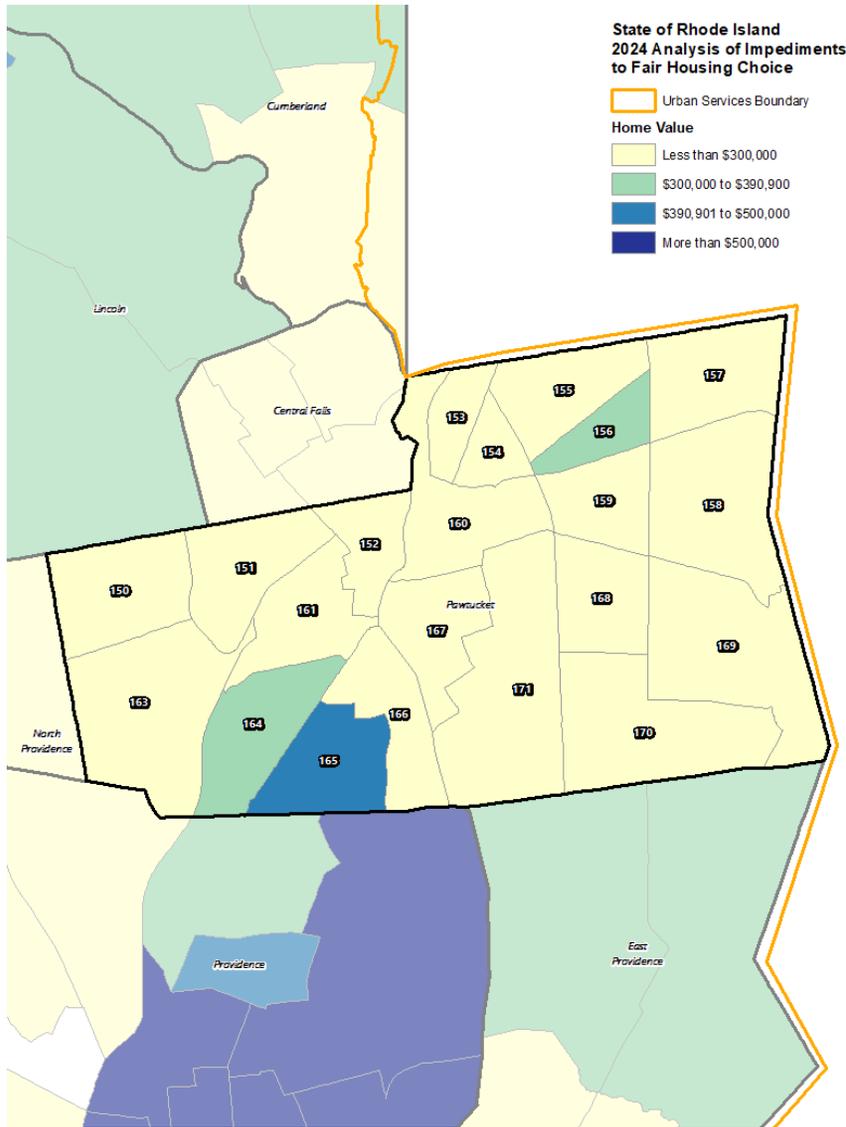
Source: 2022 American Community Survey, 5-Year Estimates

Map 60 Median Home Value, East Providence, 2022



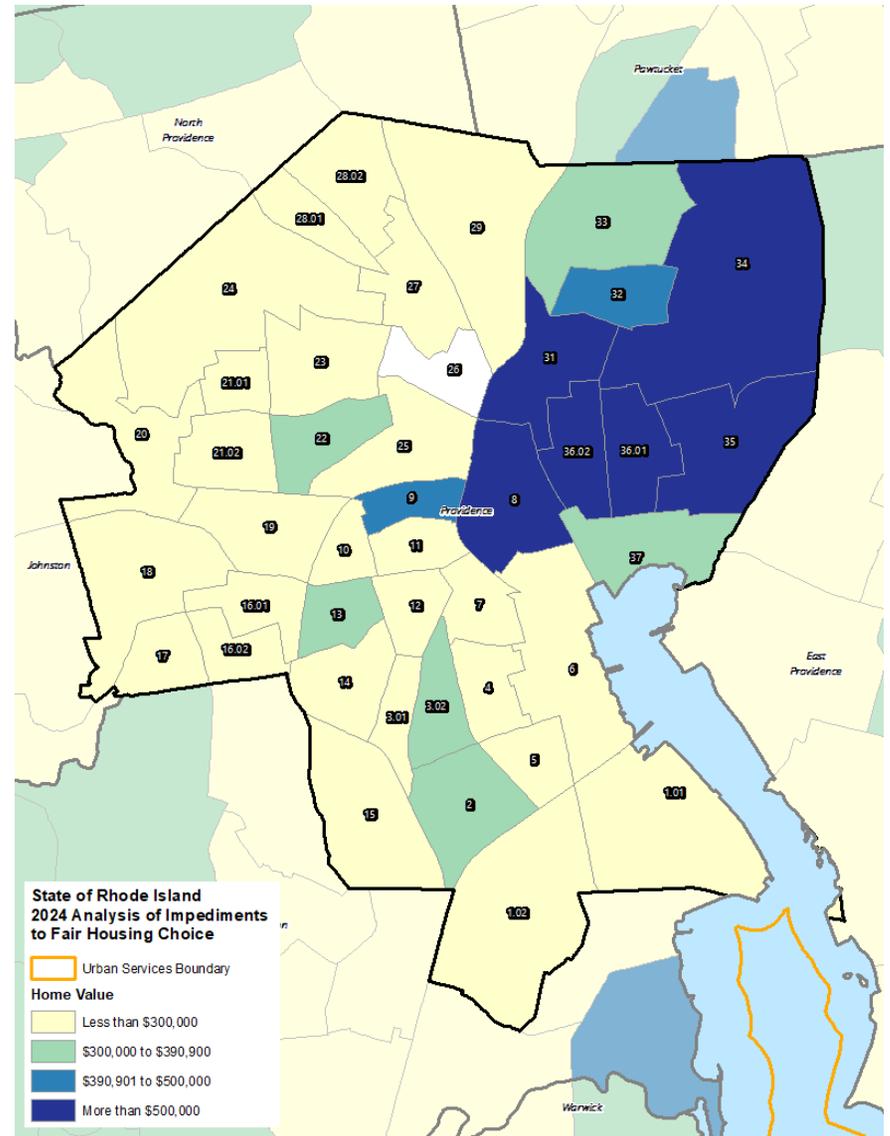
Source: 2022 American Community Survey, 5-Year Estimates

Map 61 Median Home Value, Pawtucket, 2022



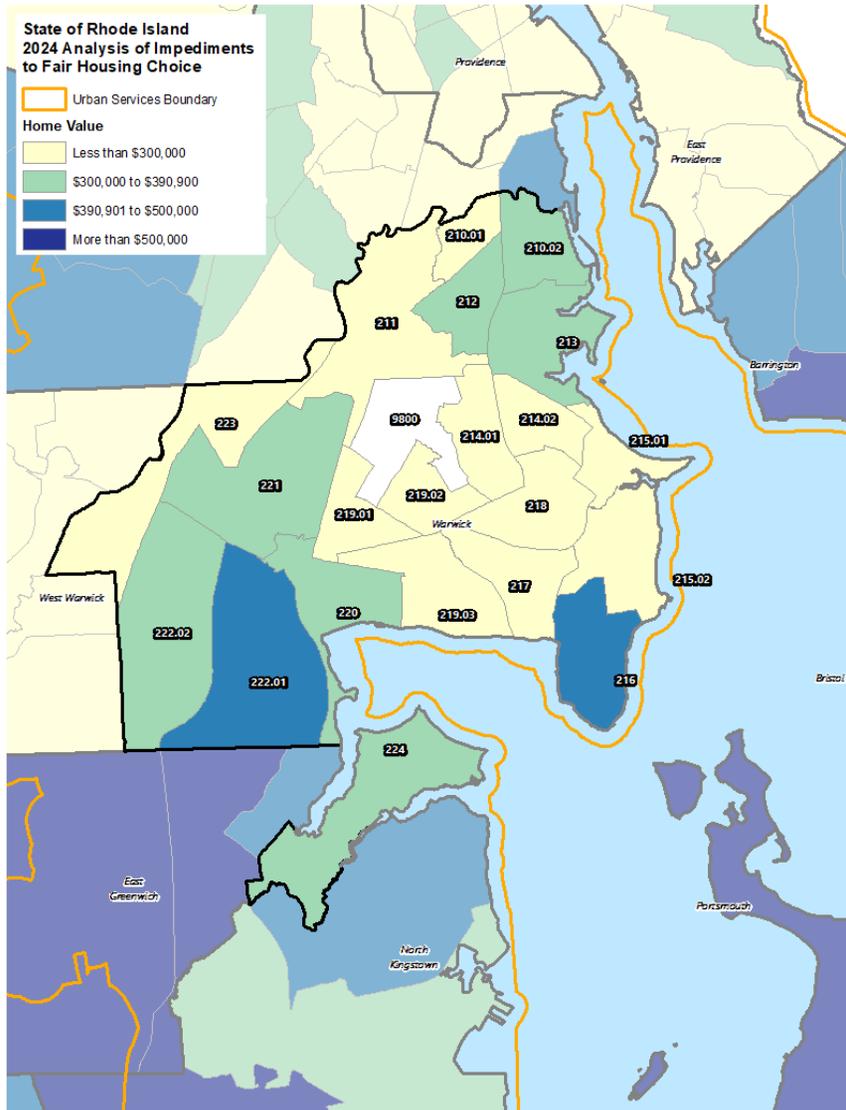
Source: 2022 American Community Survey, 5-Year Estimates

Map 62 Median Home Value, Providence, 2022



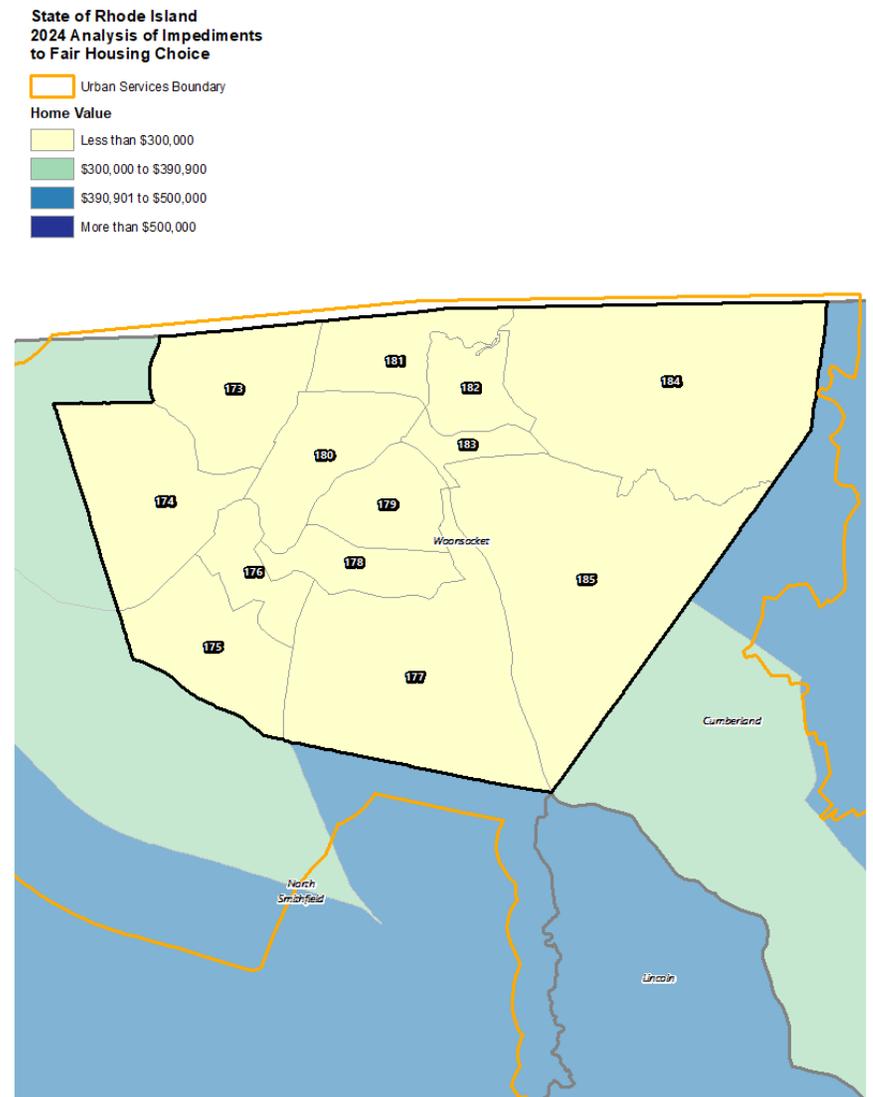
Source: 2022 American Community Survey, 5-Year Estimates

Map 63 Median Home Value, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 64 Median Home Value, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Housing Age

As discussed in the “Physical Characteristics of the Housing Stock” section, an aging housing stock is of major concern for Rhode Island; it has the third oldest housing stock in the nation. The median year of structures built in Rhode Island is 1960 (Table 9). Older homes are more likely to contain environmental health hazards, such as lead in pre-1978 homes, and lack accessibility features for elderly persons and persons with disabilities. Additionally, lower income households are more likely to live in older homes, leading to disproportionate adverse health outcomes in these communities. Given the Entitlement communities have structures with a median construction year of 1953 compared to 1970 outside of these areas, the model implies that urban areas would have lower quality housing.

Cost Burden

Cost burdened households are defined by HUD as households spending more than 30% of their annual income on housing costs. Severely cost burdened households spend more than 50% of their income. Independent from median income, cost burden serves as an indicator of a homeowner’s ability to afford property maintenance and improvements. Urban areas tend to have a higher percentage of cost-burdened homeowners and renters, decreasing their score in the Housing Conditions Model. As a state, Rhode Island renters are more cost-burdened (41.7%) than homeowners (25.1%). Among the Entitlement communities, the highest rates of cost-burdened households were in Providence (38.9%), Woonsocket (37.9%), and Pawtucket (35.7%). The only area that showed below-state rates of cost-burdened homeowners was East Providence, indicating that, although home values are generally lower in urban areas, households are spending larger portions of their income paying mortgages. Providence, and Woonsocket all have above-state rates of renter cost-burden, indicating general affordable housing issues.

Table 31 Cost Burden by Tenure, 2020

	% Cost-burdened Households	% Cost-burdened Homeowners	% Cost-burdened Renters
Rhode Island	31.5%	25.1%	41.7%
Cranston	31.2%	27.5%	38.8%
East Providence	31.9%	23.8%	44.5%
Pawtucket	35.7%	29.8%	41.1%
Providence	38.9%	33.6%	42.2%
Warwick	31.3%	26.8%	41.9%
Woonsocket	37.9%	25.3%	45.3%
Balance of State	28.3%	22.8%	41.0%

Source: 2016-2020 CHAS

Housing Affordability

Financial Characteristics of the Housing Stock

Median Contract/Gross Rent

Median gross rent (includes utilities with rent) in Rhode Island was \$1,195 as of 2022, a 5.47% increase from \$1,133 in 2017, adjusted for inflation to 2022 dollars. Contract rent (includes only rent) also slightly increased from \$970 in 2017 to \$1,025 in 2022 (5.67%). Trends between contract and gross rent were consistent across geographies, except for Warwick, where the gross and median rent both remained stagnant.

Rents showed the sharpest rises between 2017 and 2022 in Providence, increasing by 8.1% and 11.07% for gross and contract rent, respectively. Comparative rates of increase between gross and contract rents suggest that increases in rents and utilities were similar. The following maps illustrate median gross rent and median contract rent in 2024. Areas in dark grey did not have data available.

Table 32 Median Gross Rent, 2017-2022

	Median Gross Rent		
	2017*	2022	% Change
Rhode Island	\$1,139	\$1,195	4.92%
Cranston	\$1,188	\$1,270	6.90%
East Providence	\$1,104	\$1,186	7.43%
Pawtucket	\$1,045	\$1,081	3.44%
Providence	\$1,129	\$1,214	7.53%
Warwick	\$1,310	\$1,295	-1.15%
Woonsocket	\$1,009	\$1,066	5.65%
Balance of State	\$1,239	\$1,280	3.31%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

Table 33 Median Contract Rent, 2017-2022

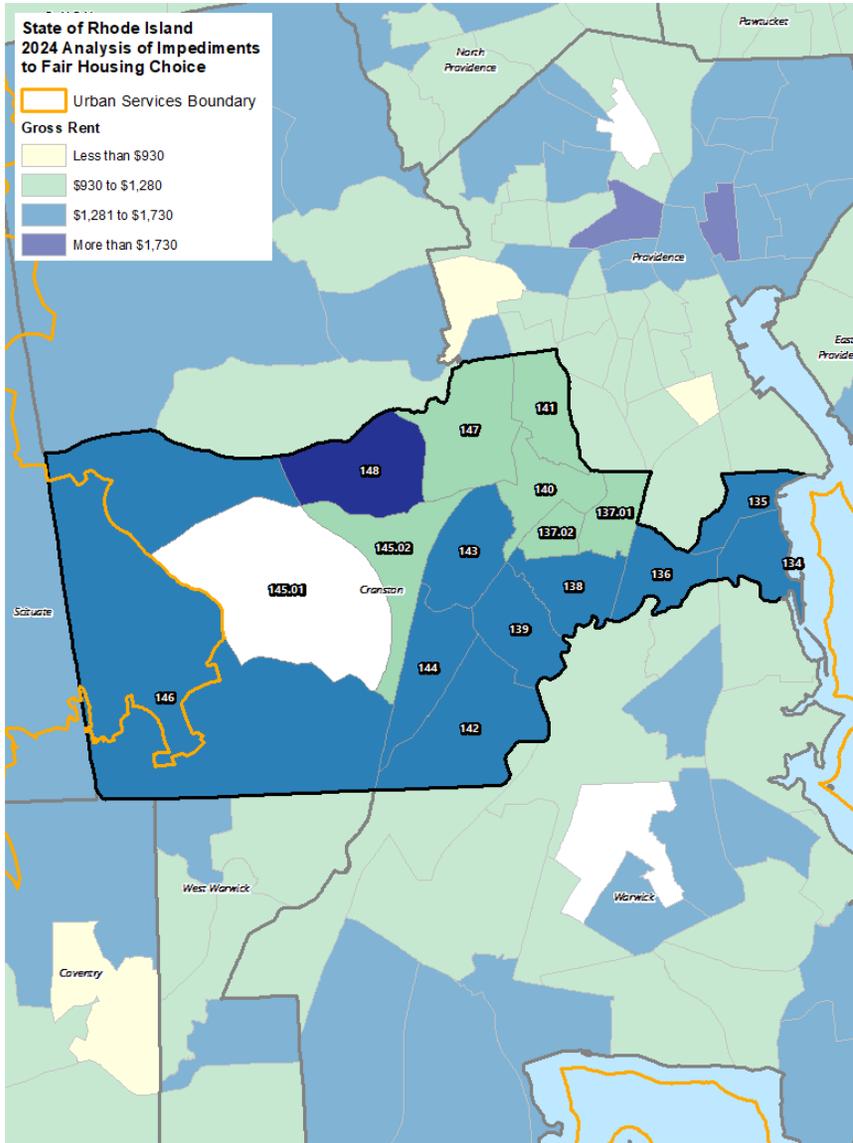
	Median Contract Rent		
	2017*	2022	% Change
Rhode Island	\$970	\$1,025	5.67%
Cranston	\$1,020	\$1,108	8.63%
East Providence	\$973	\$1,045	7.40%
Pawtucket	\$878	\$915	4.21%
Providence	\$921	\$1,023	11.07%
Warwick	\$1,163	\$1,167	0.34%
Woonsocket	\$846	\$889	5.08%
Balance of State⁷	\$1,064	\$1,102	3.57%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

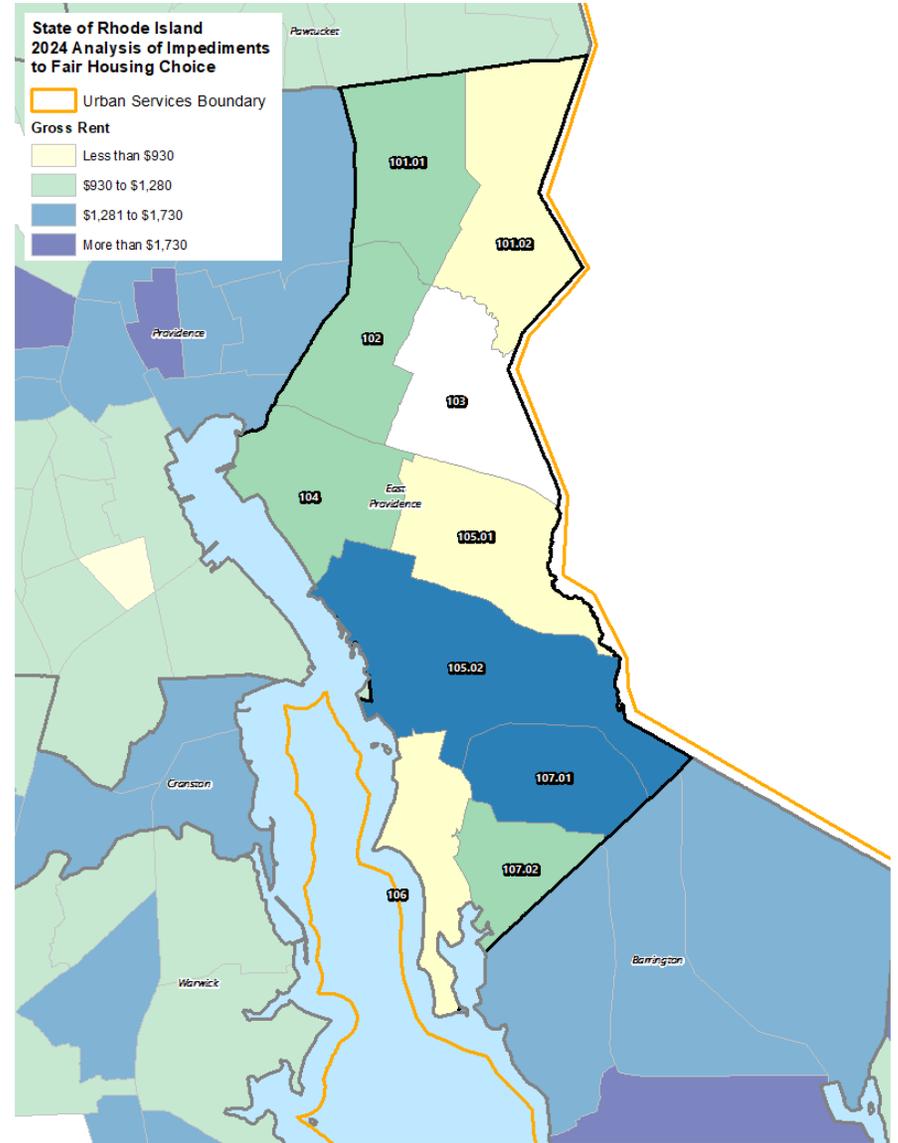
⁷ The Balance of State median is the median of all of the non-entitlement census tract medians and does not represent a true median.

Map 66 Median Gross Rent, Cranston, 2022



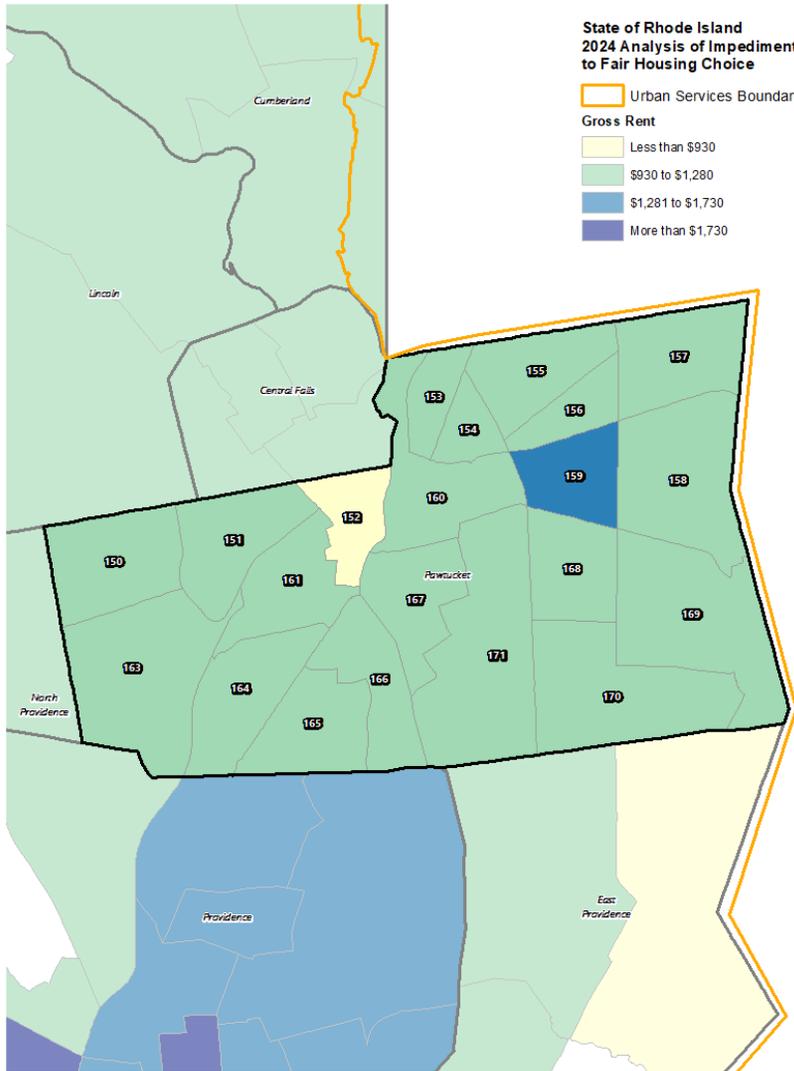
Source: 2022 American Community Survey, 5-Year Estimates

Map 67 Median Gross Rent, East Providence, 2022



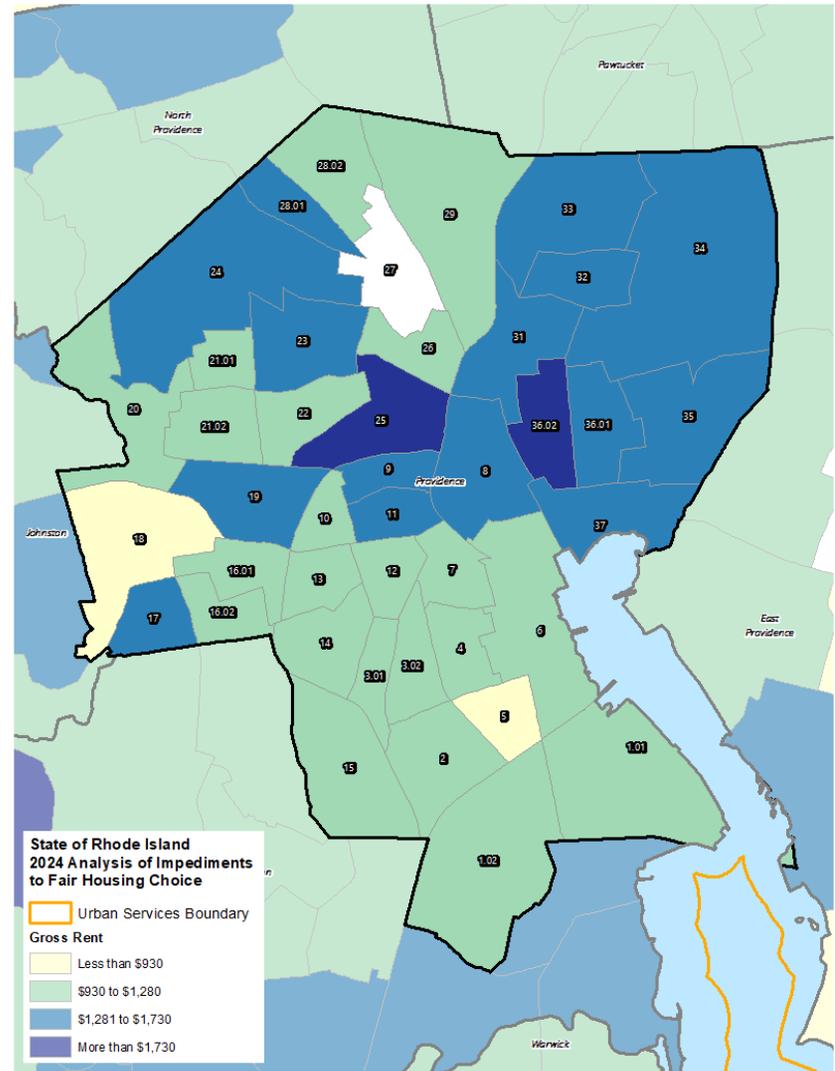
Source: 2022 American Community Survey, 5-Year Estimates

Map 68 Median Gross Rent, Pawtucket, 2022



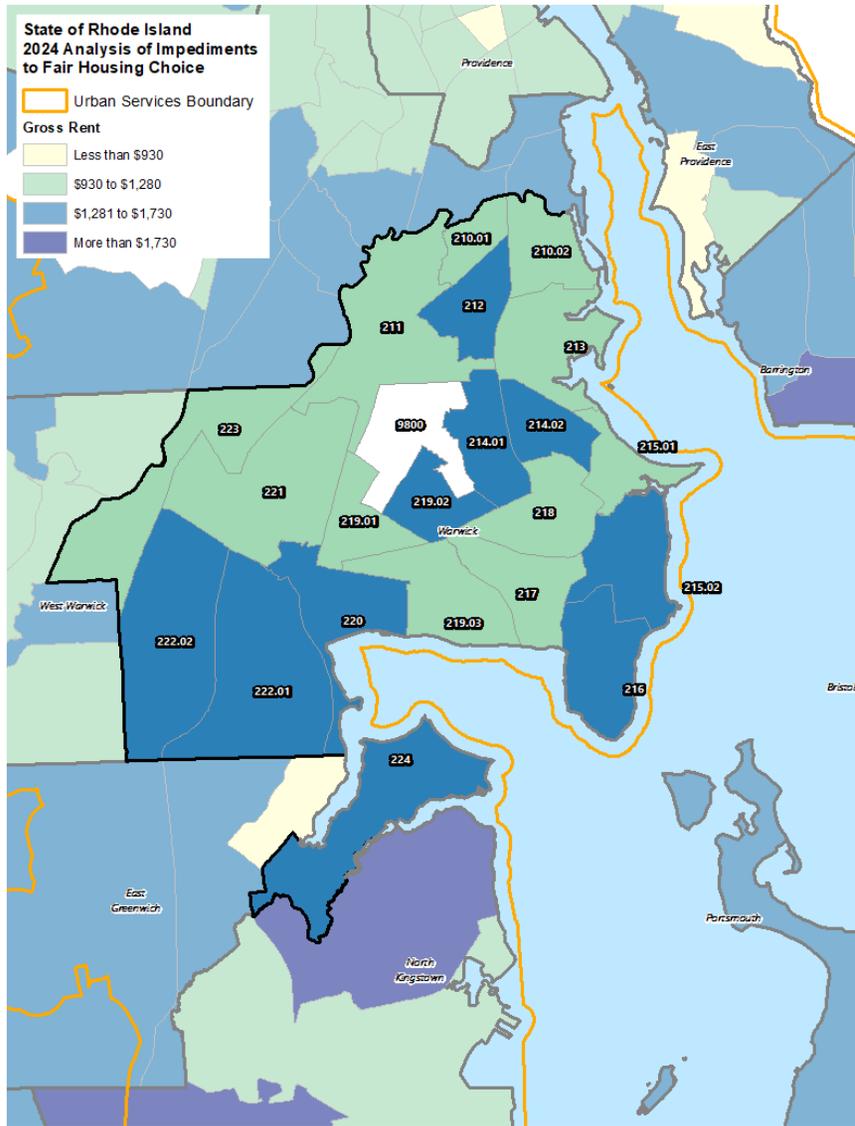
Source: 2022 American Community Survey, 5-Year Estimates

Map 69 Median Gross Rent, Providence, 2022



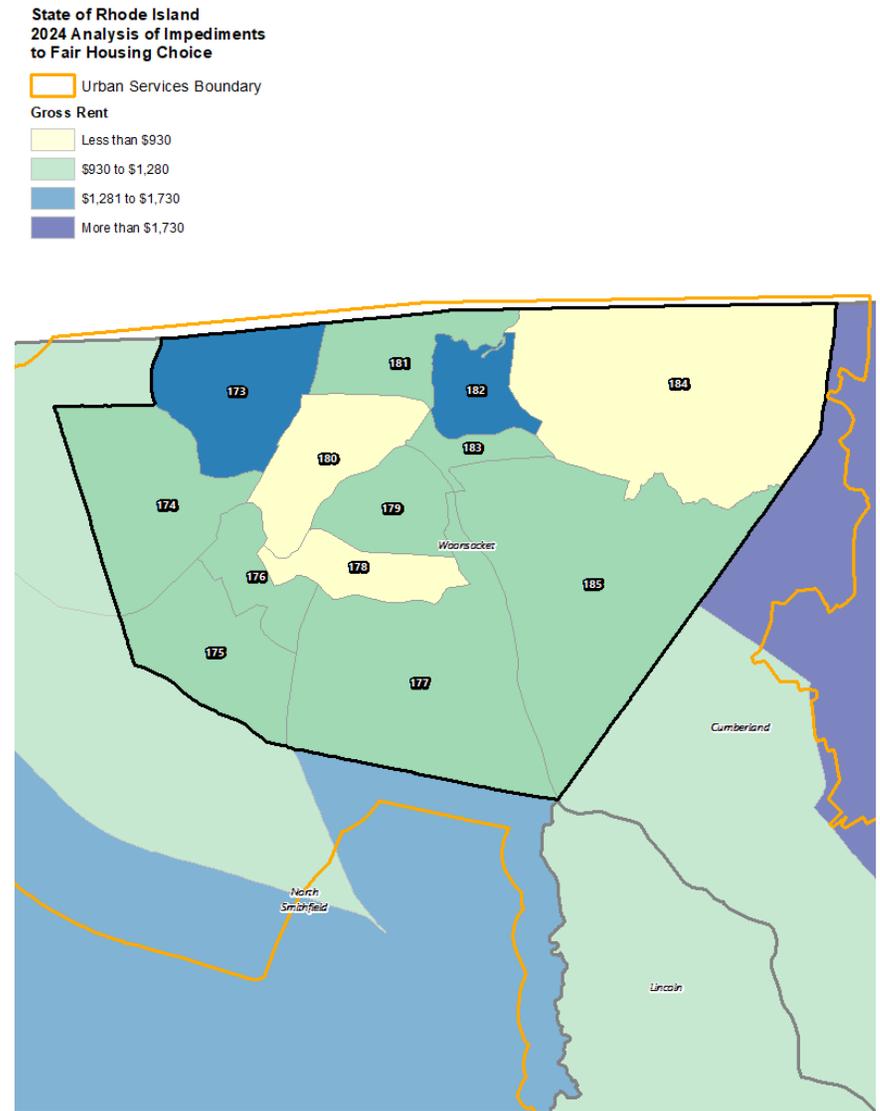
Source: 2022 American Community Survey, 5-Year Estimates

Map 70 Median Gross Rent, Warwick, 2022



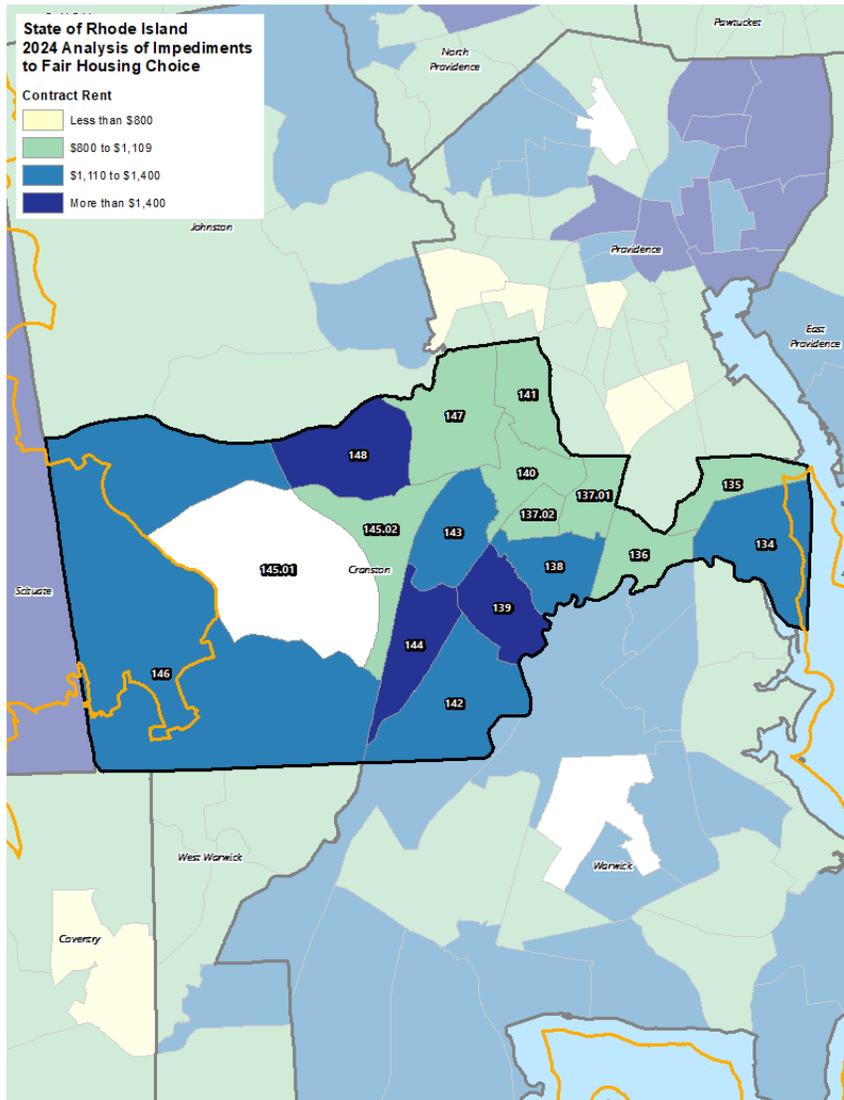
Source: 2022 American Community Survey, 5-Year Estimates

Map 71 Median Gross Rent, Woonsocket, 2022



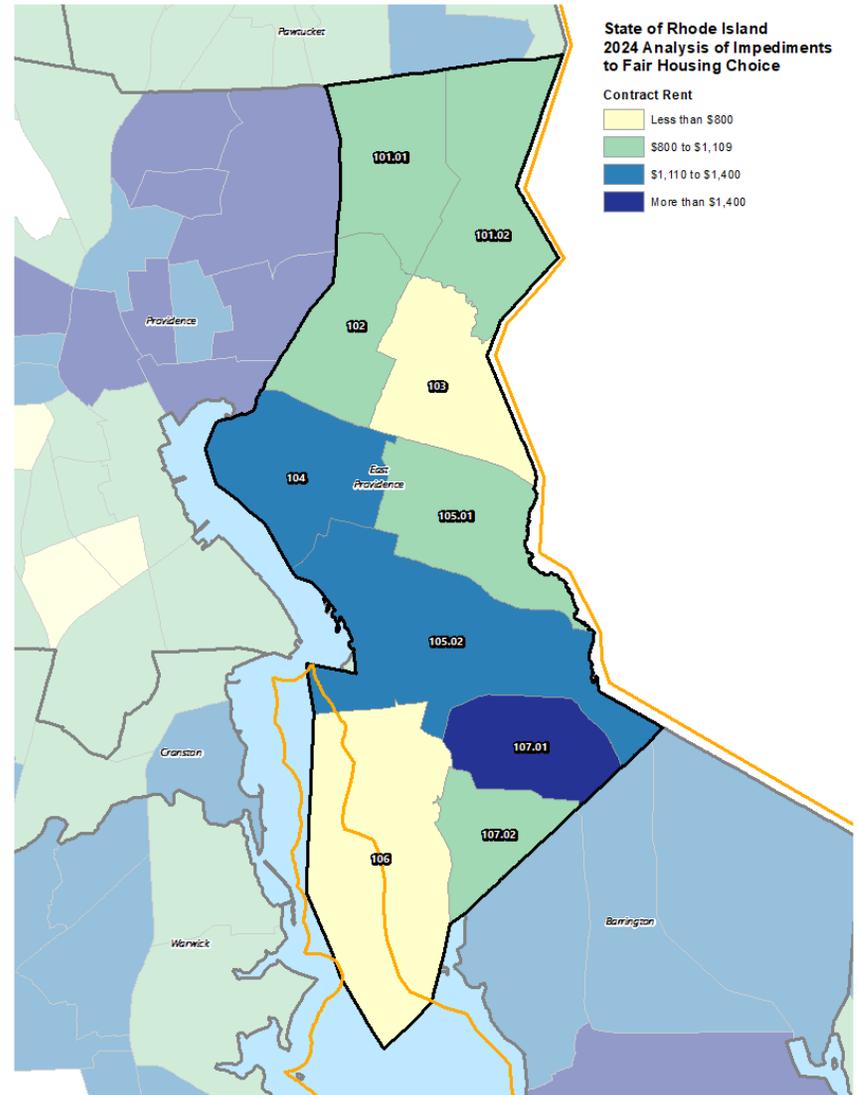
Source: 2022 American Community Survey, 5-Year Estimates

Map 73 Median Contract Rent, Cranston, 2022



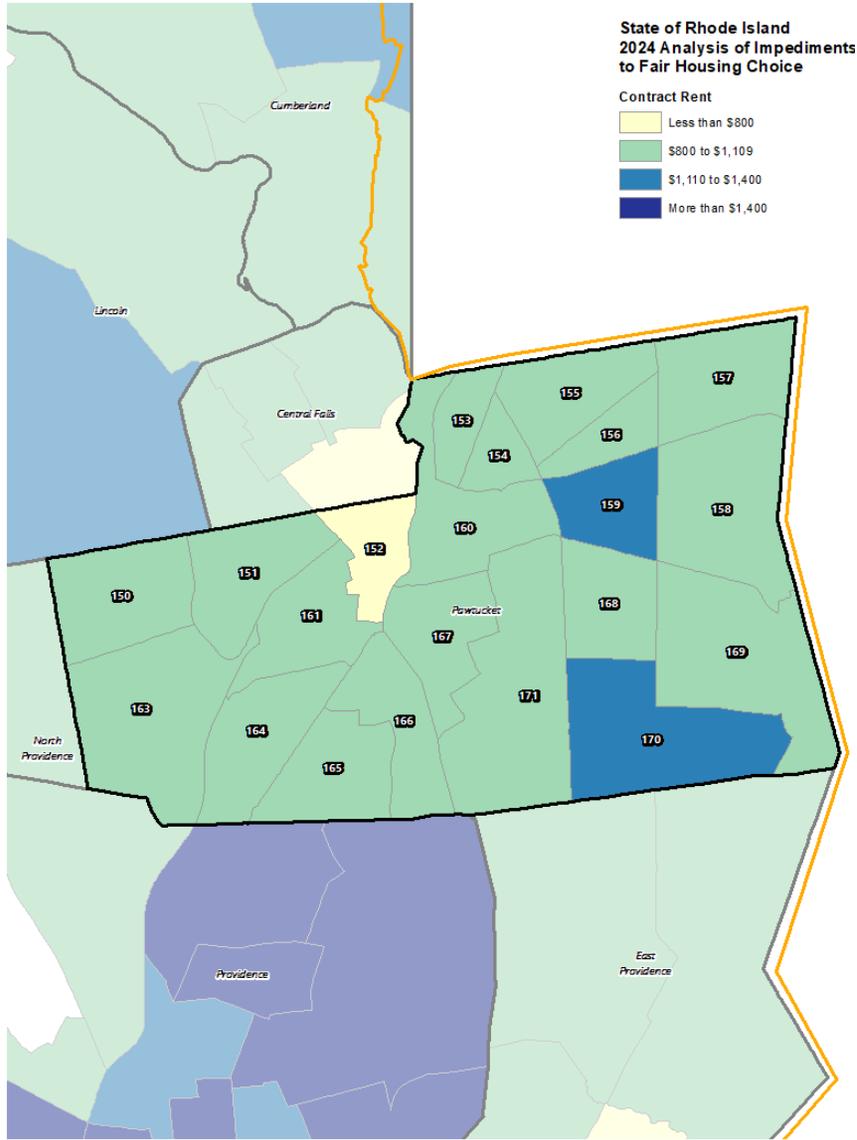
Source: 2022 American Community Survey, 5-Year Estimates

Map 74 Median Contract Rent, East Providence, 2022



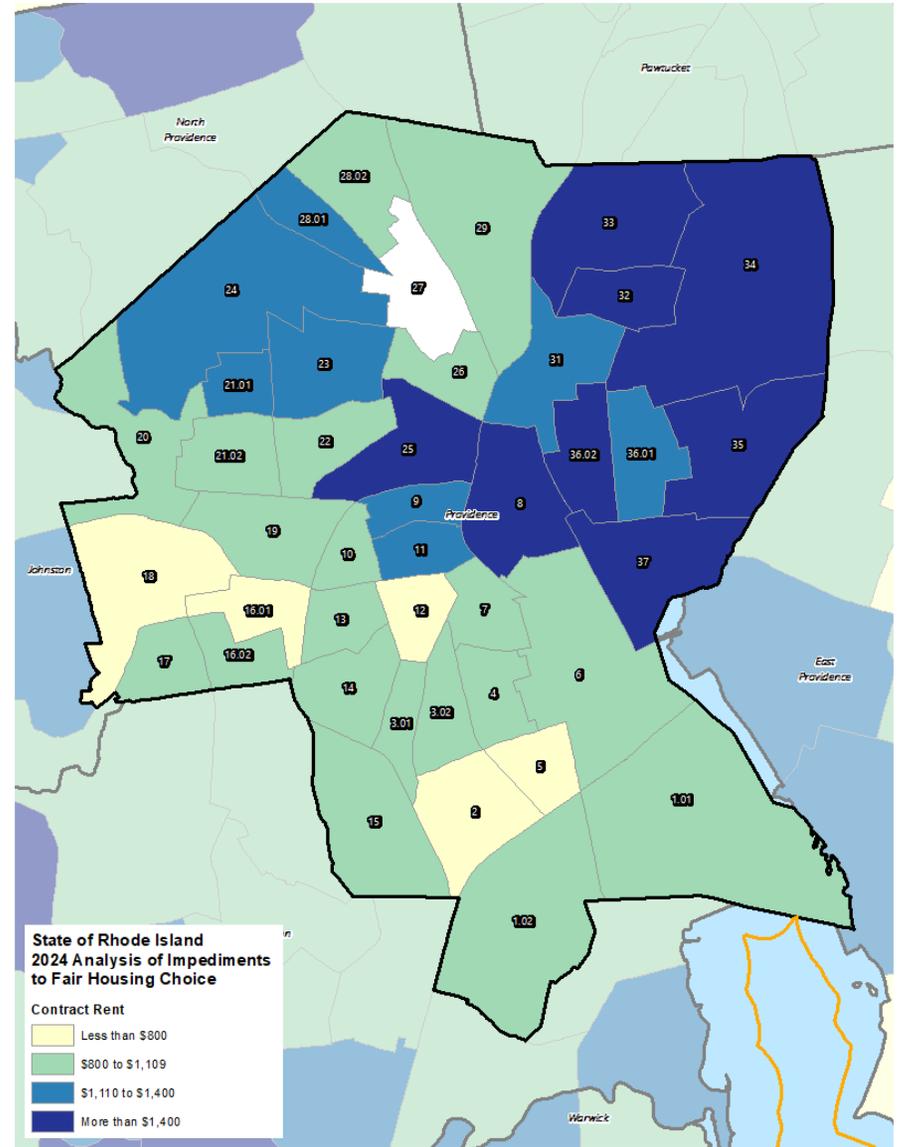
Source: 2022 American Community Survey, 5-Year Estimates

Map 75 Median Contract Rent, Pawtucket, 2022



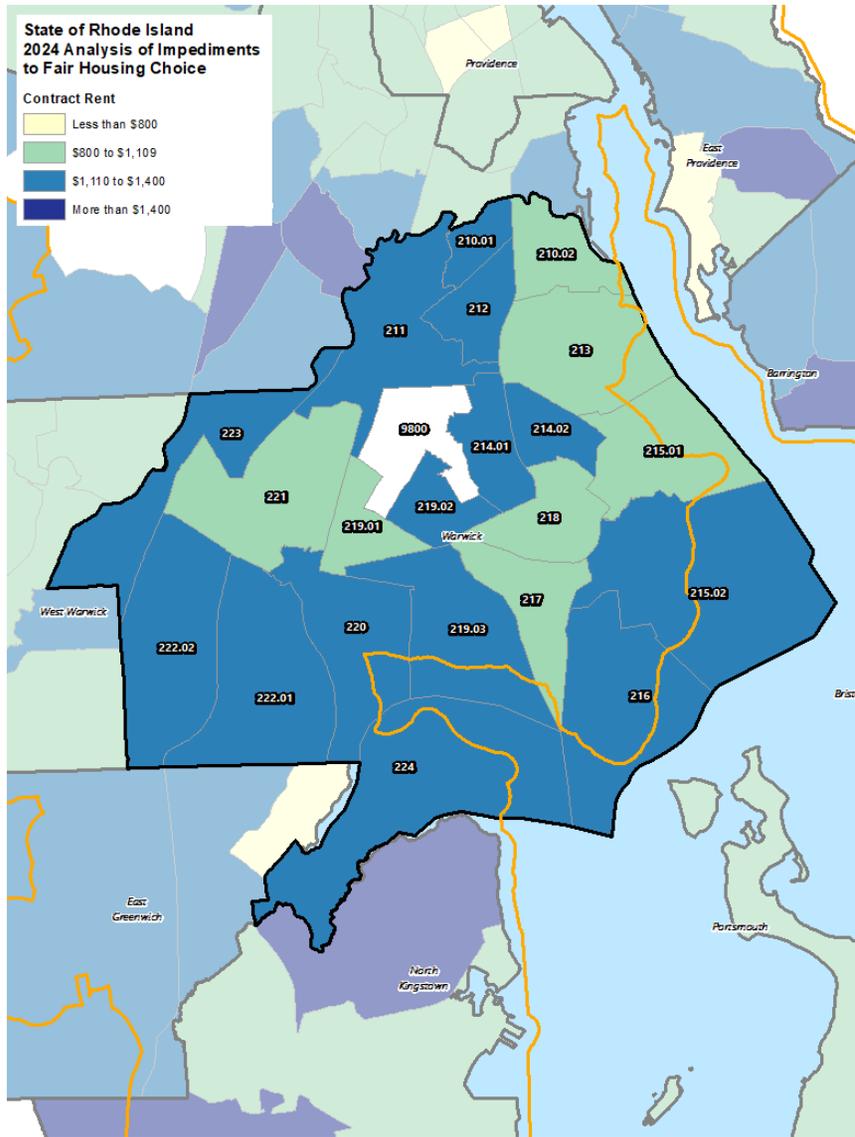
Source: 2022 American Community Survey, 5-Year Estimates

Map 76 Median Contract Rent, Providence, 2022



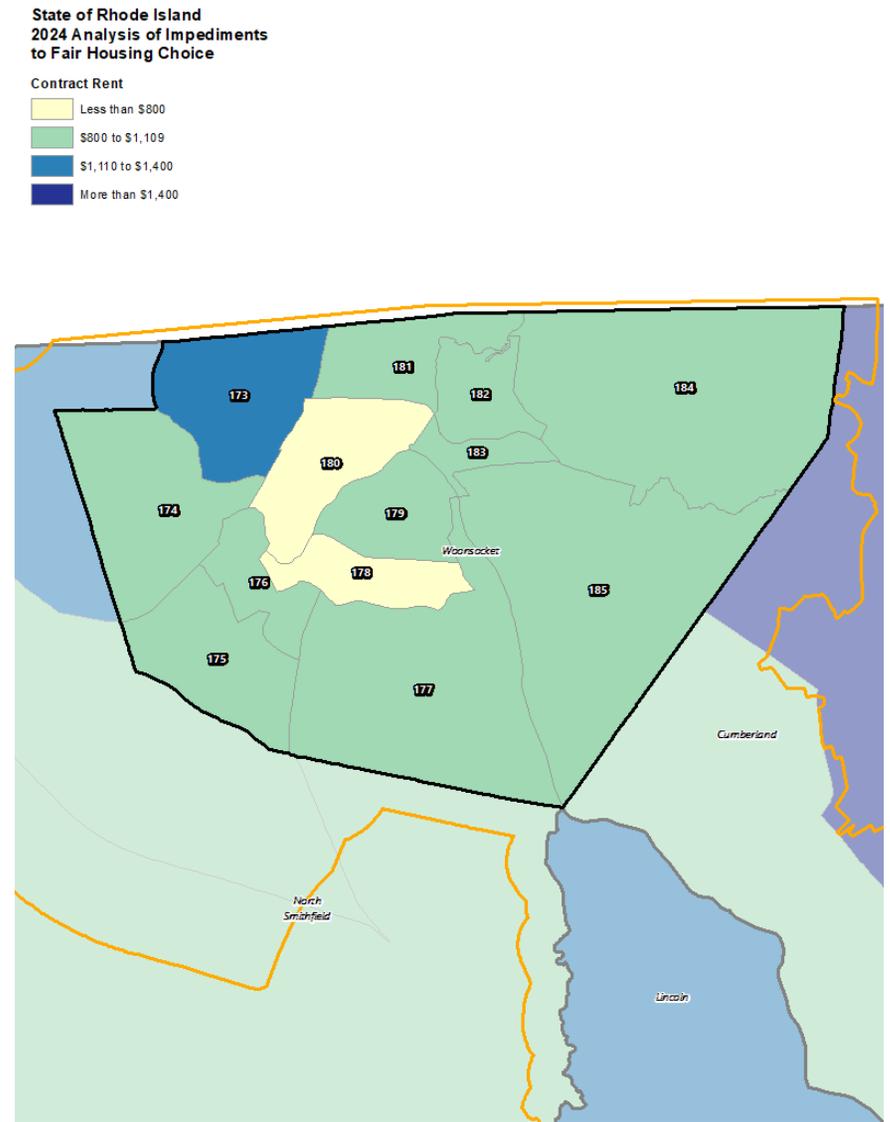
Source: 2022 American Community Survey, 5-Year Estimates

Map 77 Median Contract Rent, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 78 Median Contract Rent, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Financial Characteristics of Occupants

Median Income

The median income across Rhode Island was \$81,370 in 2022. Income rose broadly across the state between 2017 and 2022, with the most drastic increase occurring in Providence (28.41%). Warwick is the outlier, with a decrease in inflation adjusted income of 3.89%, although Warwick already had the second highest median income out of the Entitlements. The Balance of State saw the highest incomes in both 2010 and 2022⁸, consistent with the fact that it excludes the HUD entitlements, which by requirement include the State’s lowest income earners. The lowest income households outside of the HUD Entitlements are found in Central Falls, West Warwick, Newport, and Narragansett.

Table 34 Median Income, 2017-2022

	Median Income		
	2017*	2022	% Change
Rhode Island	\$72,270	\$81,370	12.59%
Cranston	\$76,105	\$83,123	9.22%
East Providence	\$64,769	\$71,736	10.76%
Pawtucket	\$53,169	\$62,799	18.11%
Providence	\$47,790	\$61,365	28.41%
Warwick	\$84,285	\$81,009	-3.89%
Woonsocket	\$45,391	\$54,398	19.84%
Balance of State ⁸	\$85,691	\$96,652	12.79%

Source: 2017, 2022 American Community Survey, 5-Year Estimates

*2022 adjusted dollars

State-to-State Migration: Rhode Island

Table 16 below shows the number of people who lived in Rhode Island at the time of the survey, but lived in another location 1 year prior and those who moved to another location, but were living in Rhode Island 1 year prior to the survey. Overall, Rhode Island saw a net gain of 1,155 residents in the year 2022 from 2021.

Table 16 Movers In and Out of Rhode Island, 2022

Rhode Island	
Moved Out	39,156
Moved In	40,311
Net Migration	1,155

Source: 2017, 2022 American Community Survey, 1-Year Estimates, State-to-State Migration Flows Table

⁸ The Balance of State median is the median of all of the non-entitlement census tract medians and does not represent a true median.

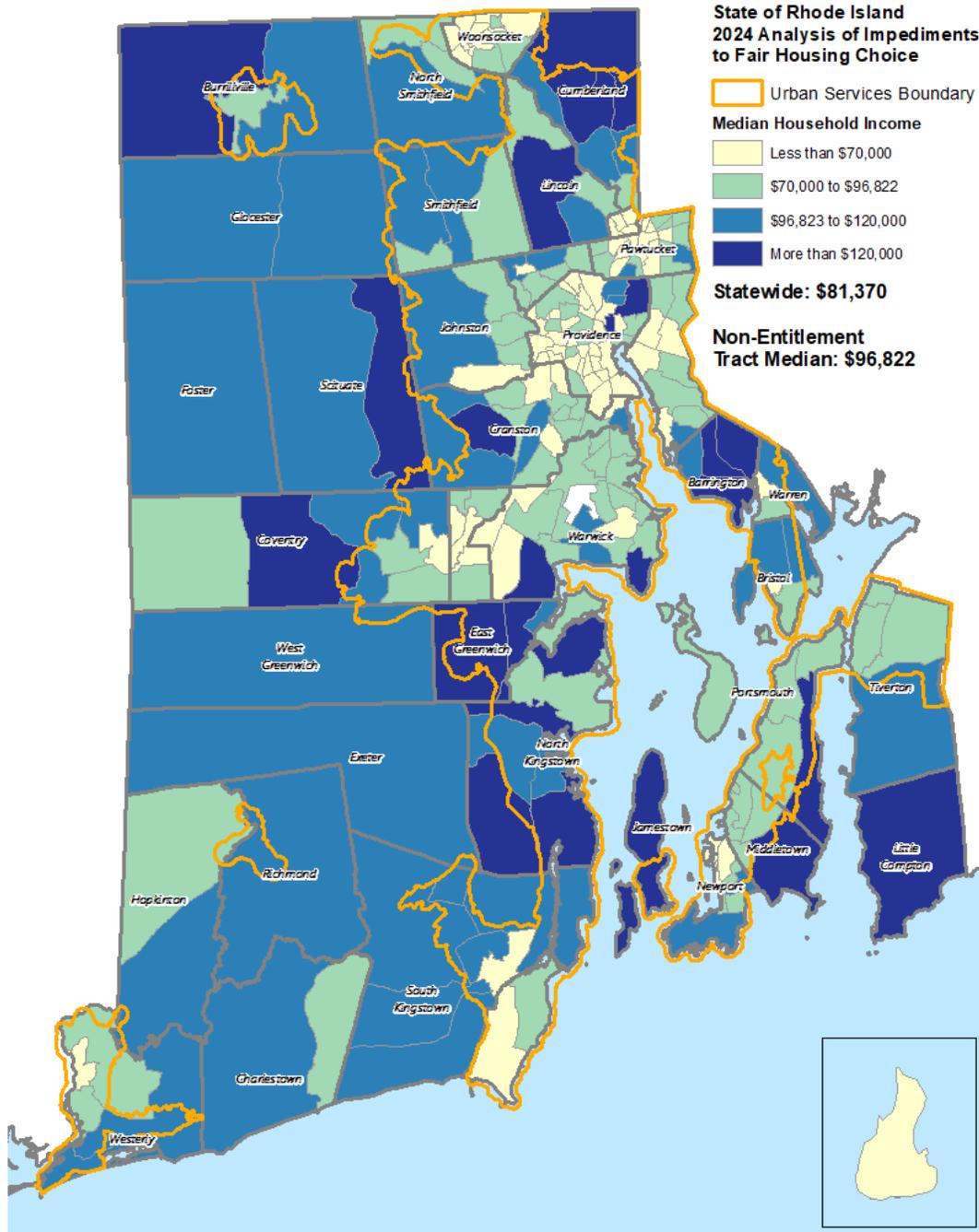
Table 17 shows the top five states that people moved from to Rhode Island and the top five states that people moved to from Rhode Island. Although there are varying reasons why people choose to move from place to place, one factor explaining migration may be related to income and housing prices. Among the states listed, Rhode Island has the lowest median contract rent prices. Some renters may choose to move into Rhode Island from, for example, neighboring state Massachusetts, which has the highest contract rent of the origin states.

Table 17 Top 5 States of Movers In and Out of Rhode Island, 2022

State Moved From		State Moved To	
Massachusetts	12,606	Massachusetts	11,290
Foreign Country	8,533	Connecticut	3,977
Florida	3,951	Florida	3,816
Connecticut	2,896	New York	1,993
Texas	2,684	California	1,755

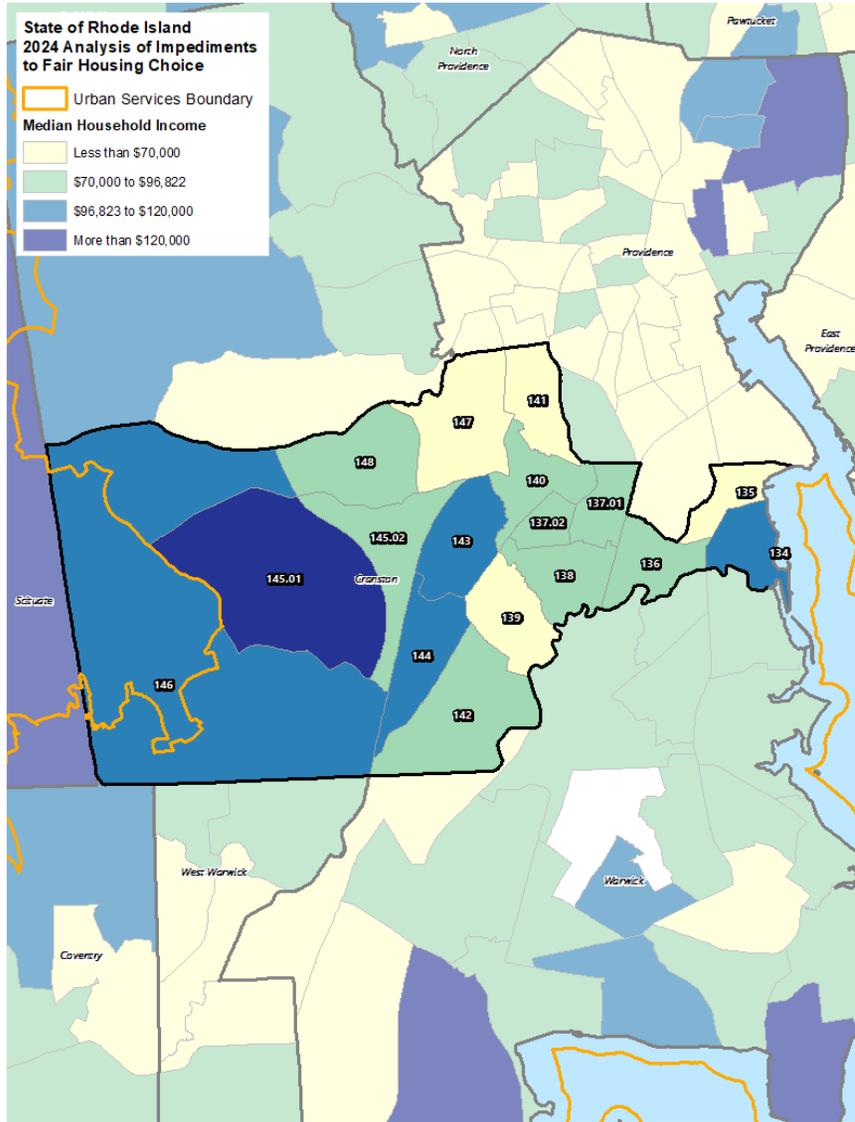
Source: 2017, 2022 American Community Survey, 1-Year Estimates, State-to-State Migration Flows Table

Map 79 Median Household Income, Rhode Island, 2022



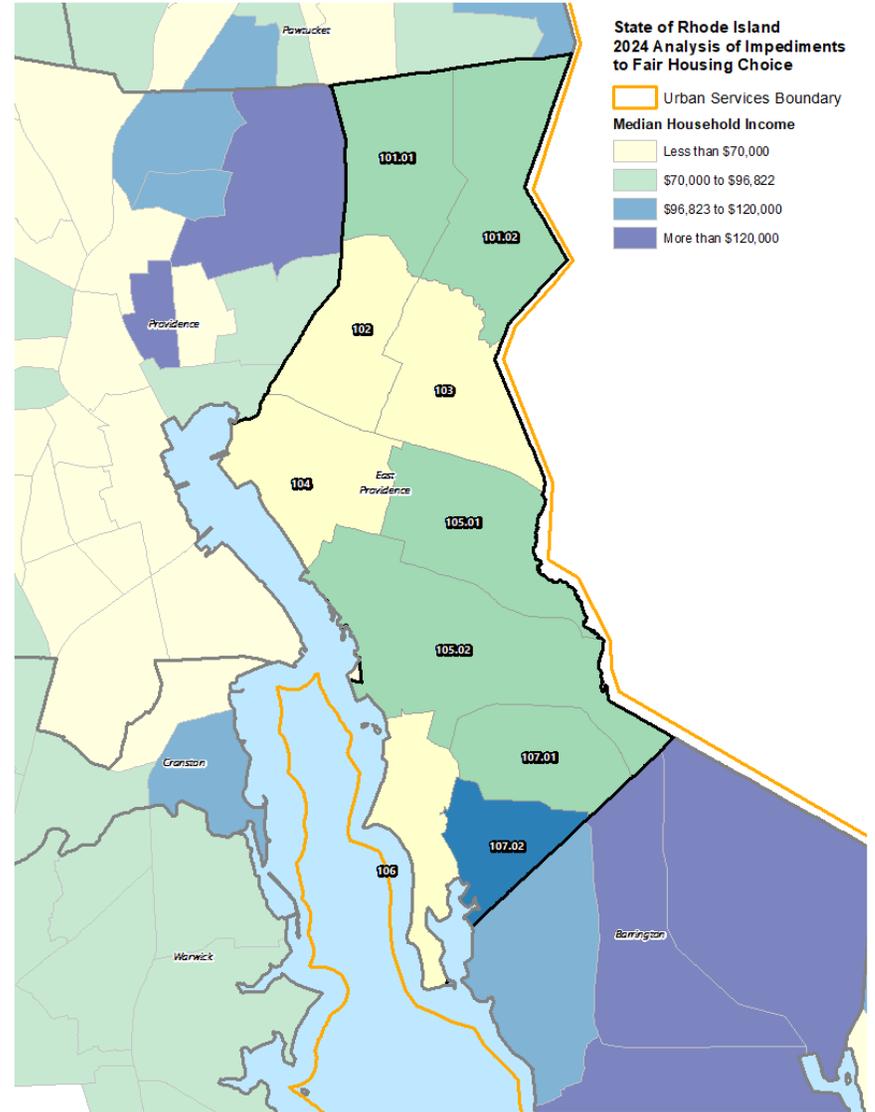
Source: 2022 American Community Survey, 5-Year Estimates

Map 80 Median Household Income, Cranston, 2022



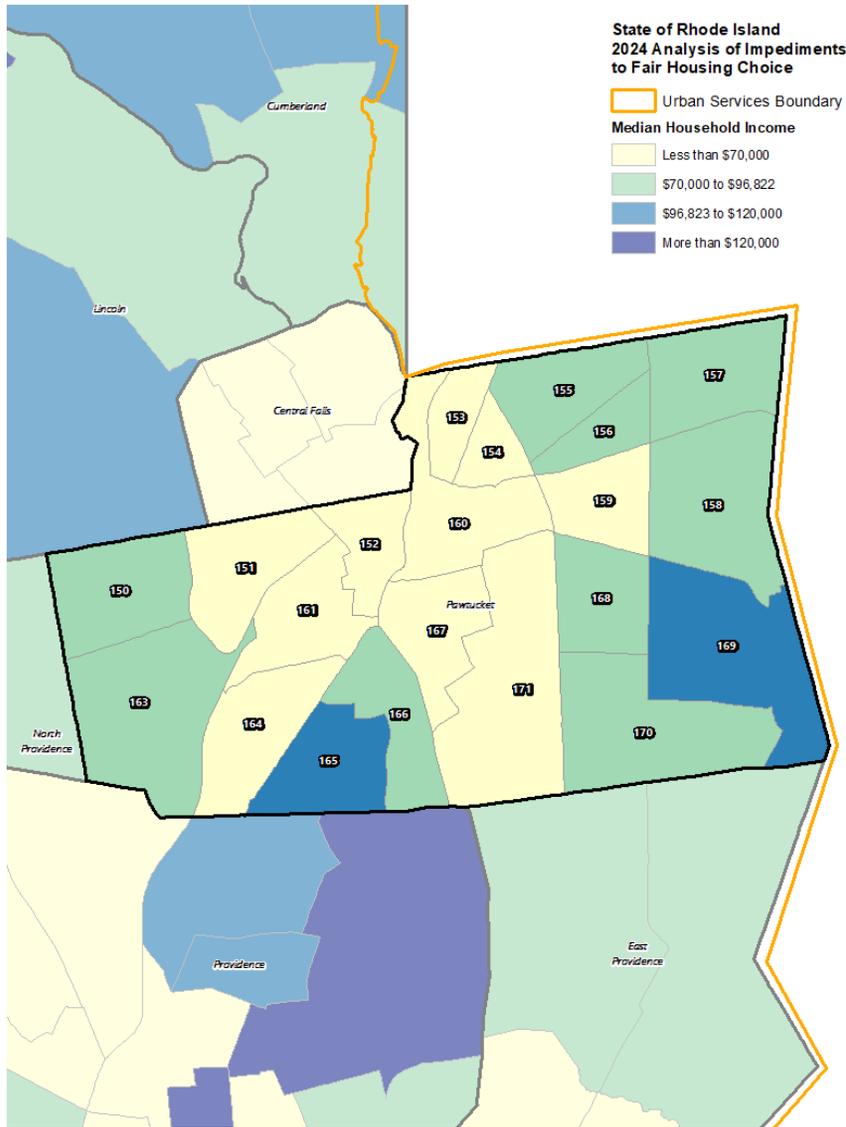
Source: 2022 American Community Survey, 5-Year Estimates

Map 81 Median Household Income, East Providence, 2022



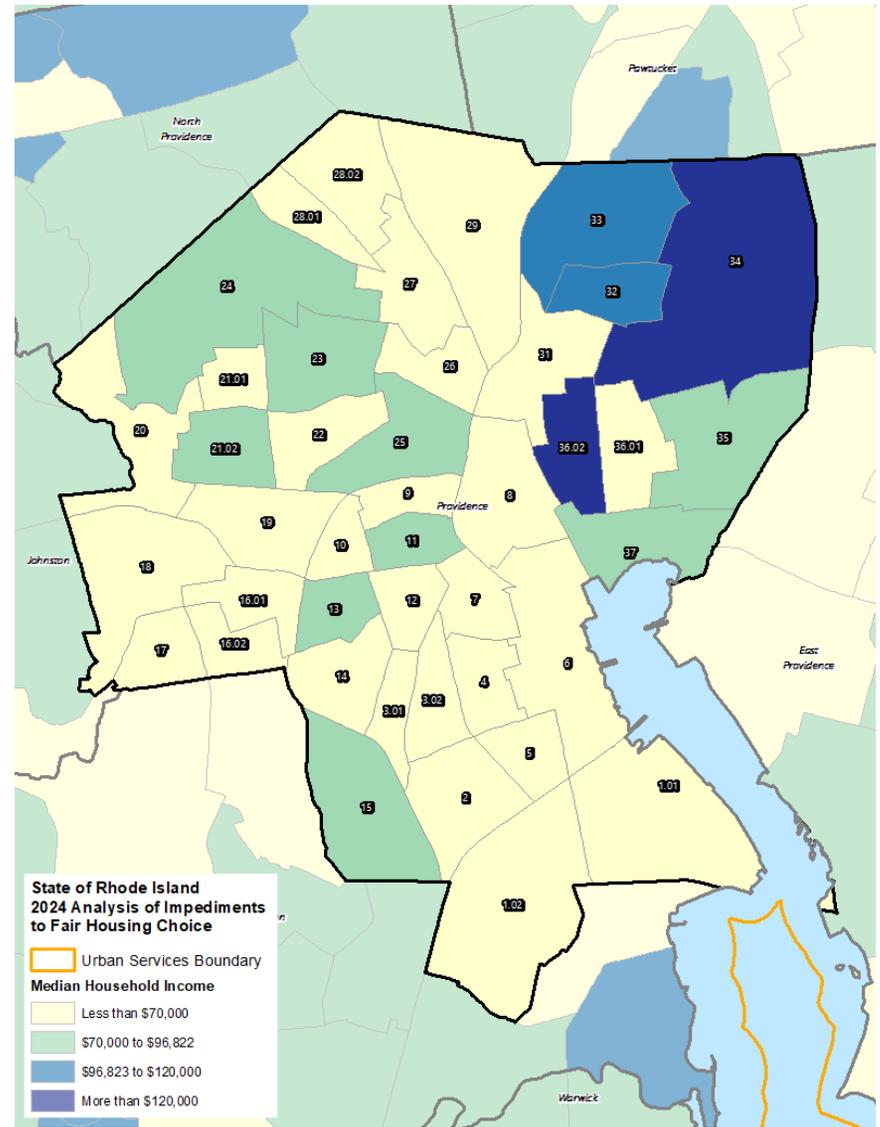
Source: 2022 American Community Survey, 5-Year Estimates

Map 82 Median Household Income, Pawtucket, 2022



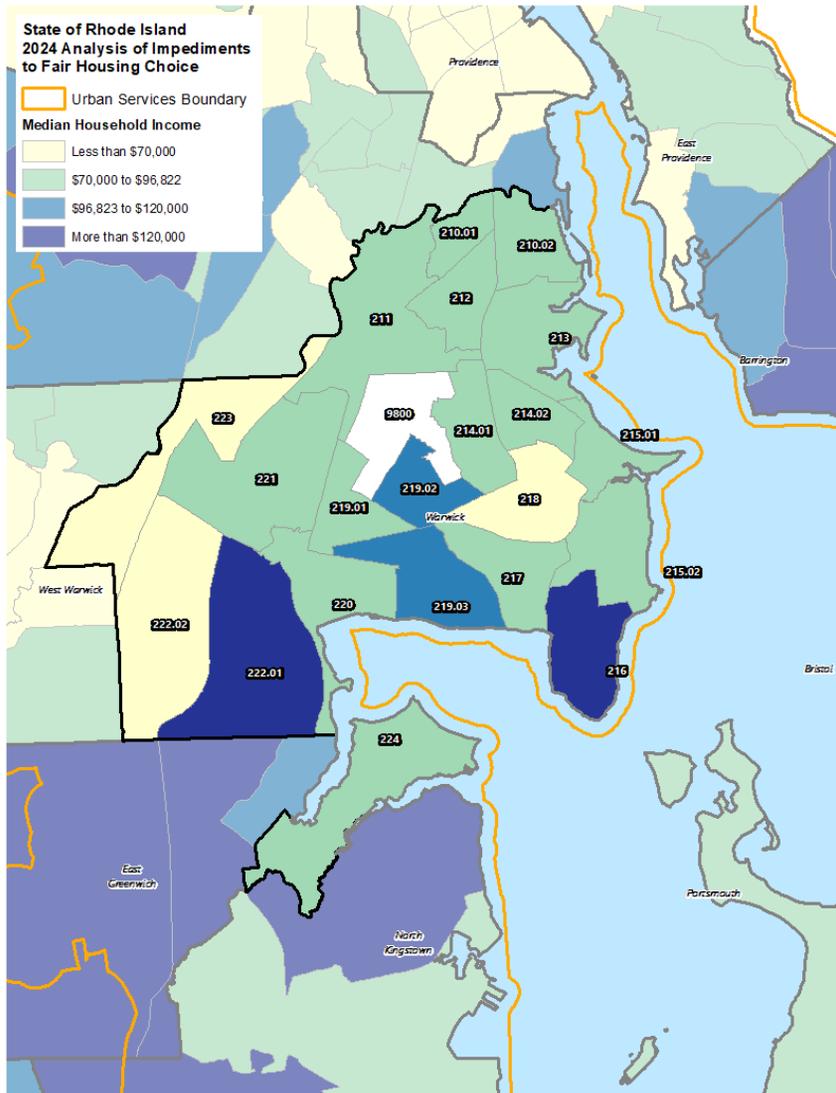
Source: 2022 American Community Survey, 5-Year Estimates

Map 83 Median Household Income, Providence, 2022



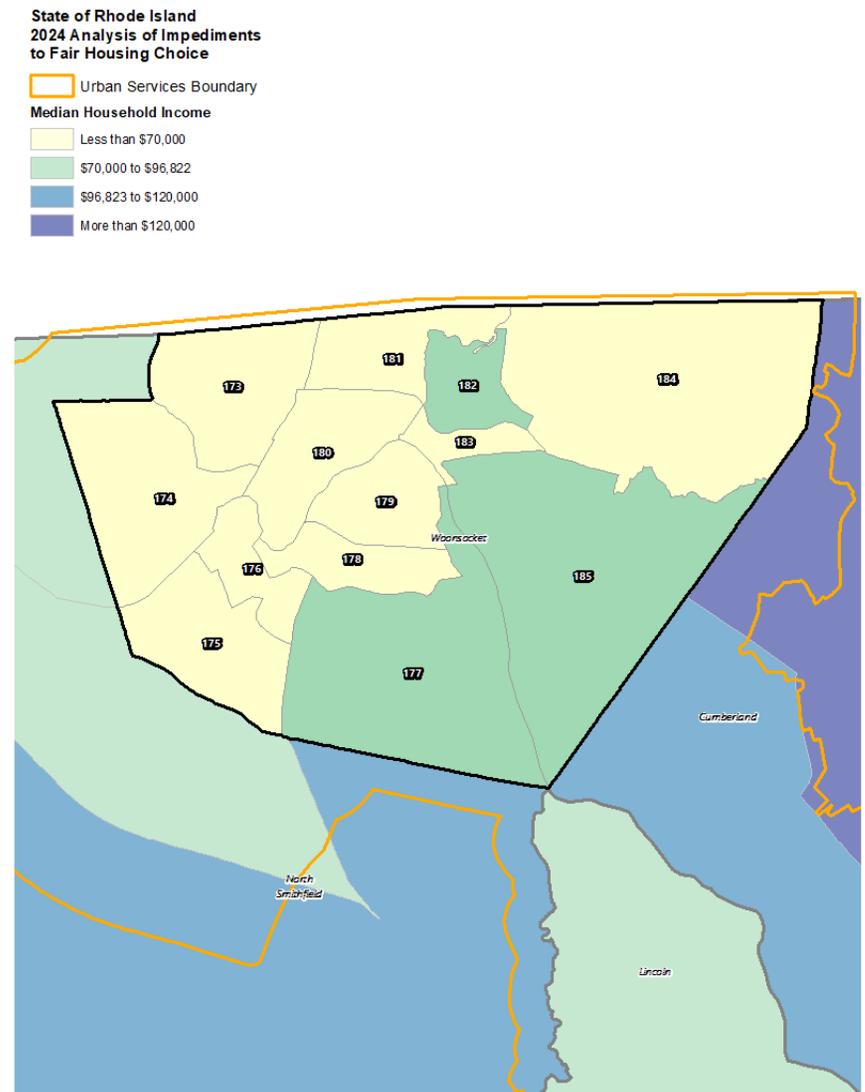
Source: 2022 American Community Survey, 5-Year Estimates

Map 84 Median Household Income, Warwick, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Map 85 Median Household Income, Woonsocket, 2022



Source: 2022 American Community Survey, 5-Year Estimates

Transportation Costs

For moderate-income households (80% AMI), Rhode Island households typically spent 22% of their income on transportation. Providence, Pawtucket, and Woonsocket saw the lowest transportation cost burdens, likely due to their urbanized nature. Areas outside of the Entitlements tend to have higher transportation costs as a percentage of income. Low transportation costs correlated with higher number of trips taken via public transit, with Providence and Pawtucket taking twice or nearly twice as many transit trips per year compared to the other Entitlements. In the Balance of State, transportation costs are both very high and annual trips very low, likely due to the relative lack of availability of transit in general in suburban/rural areas.

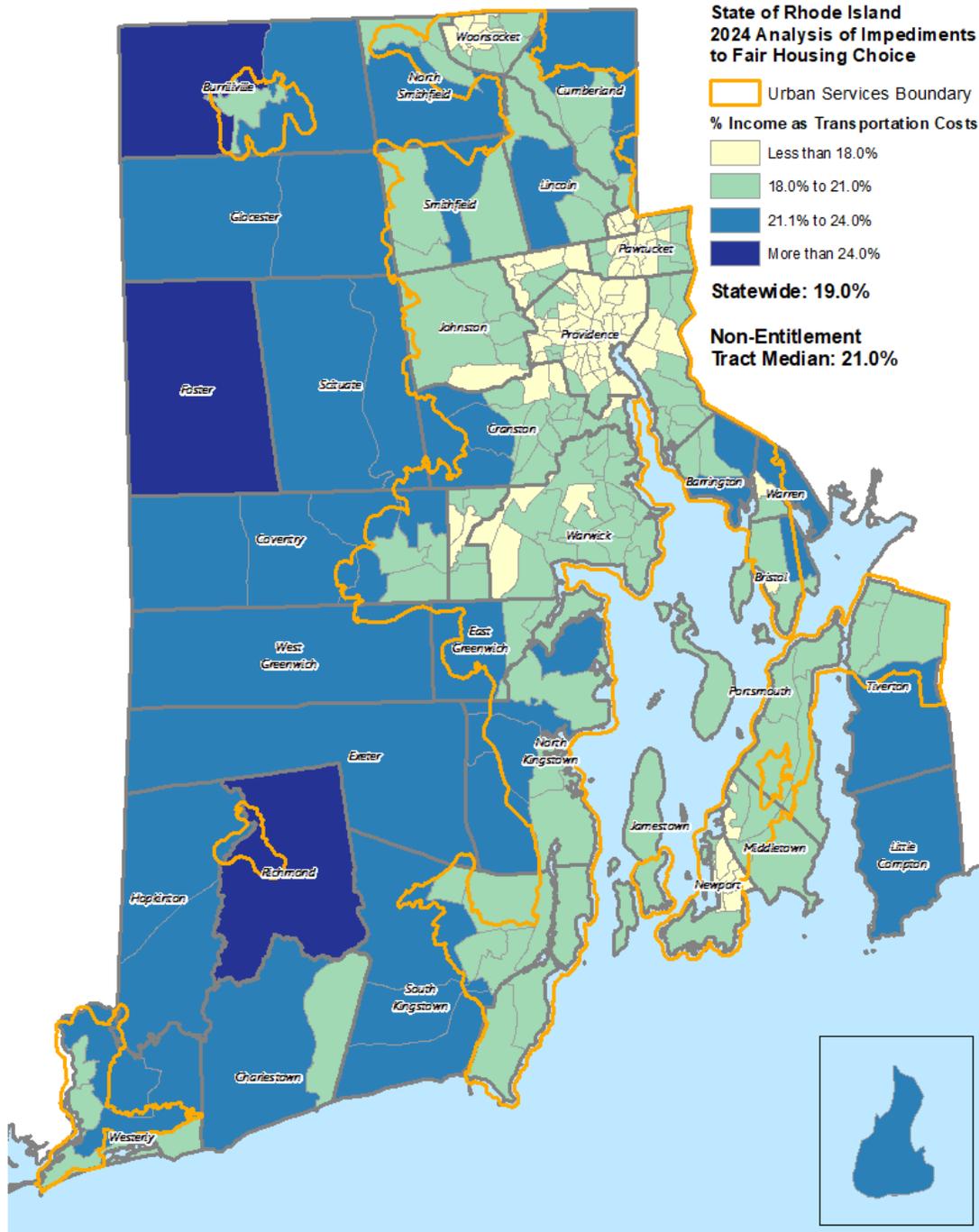
Table 18 Transit Use for Moderate-Income Households (80% AMI)

	Transportation Costs as % of Income	Average Annual Transit Trips
Rhode Island	22%	58
Cranston	22%	53
East Providence	21%	51
Pawtucket	20%	80
Providence	18%	119
Warwick	22%	81
Woonsocket	20%	45
Balance of State ⁹	25%	18

Source: H+T Affordability Index, 2020

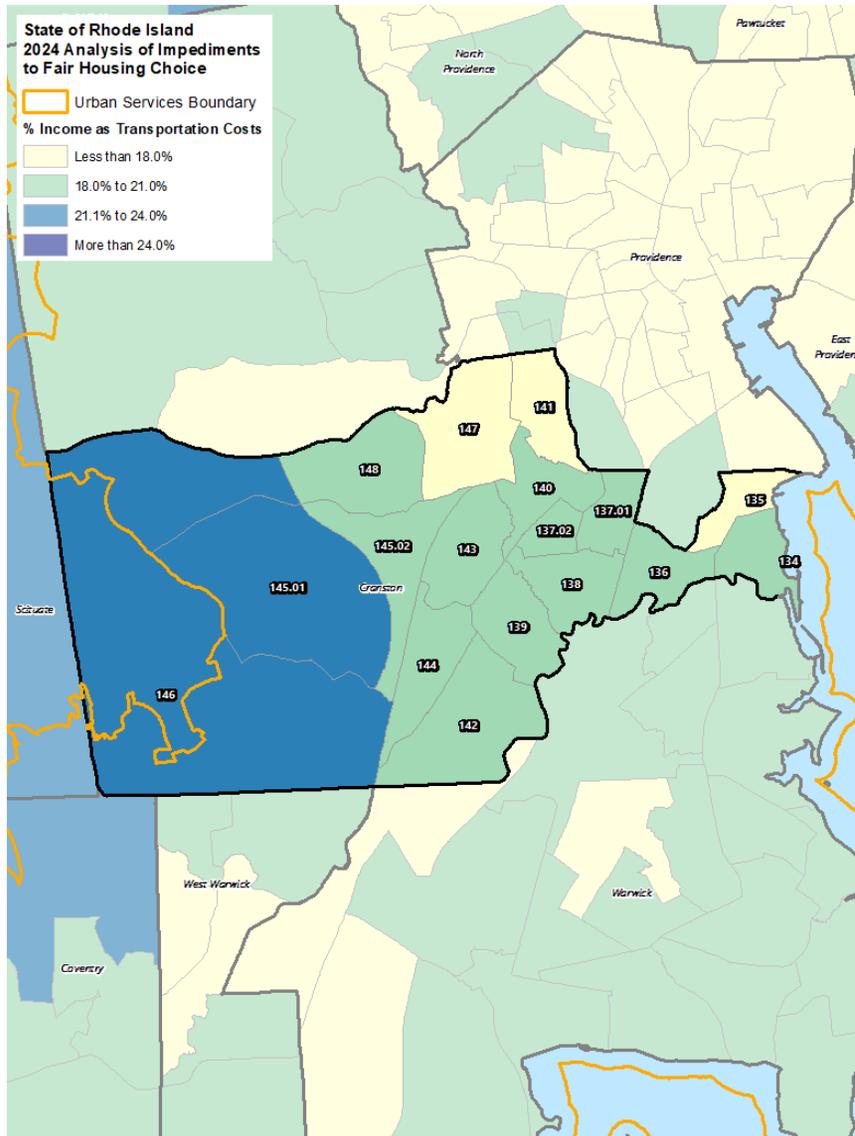
⁹ The transportation costs as a percent of income and average annual transit trips were calculated by taking the median of these figures for the non-entitlement places from the H+T affordability index data set.

Map 86 Transportation Costs as a % of Income, Rhode Island, 2020



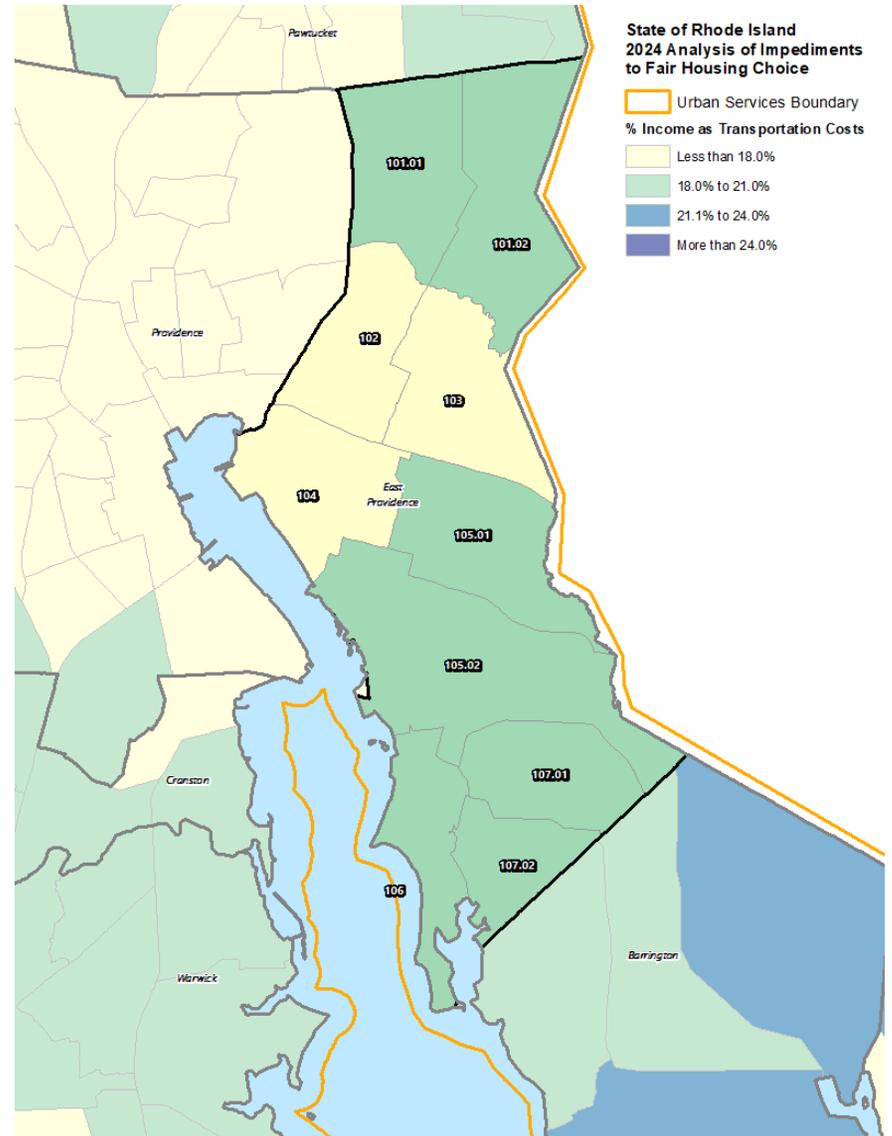
Source: H+T Affordability Index, 2020

Map 87 Transportation Costs as a % of Income, Cranston, 2020



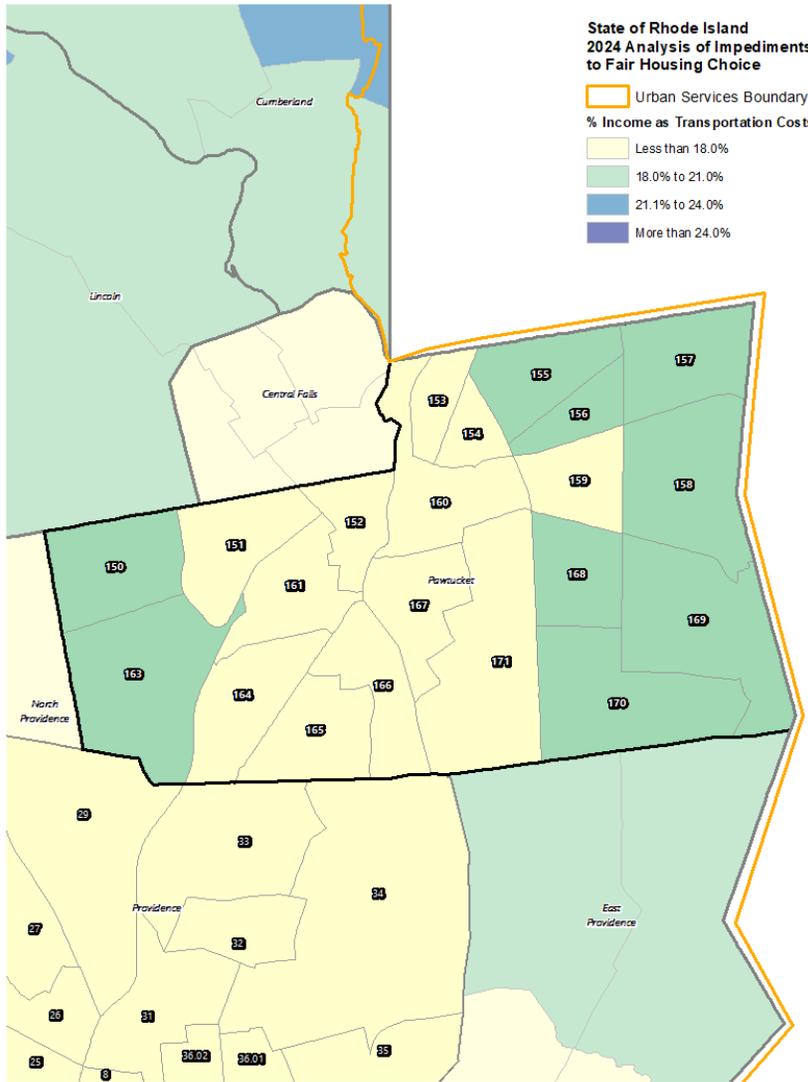
Source: H+T Affordability Index, 2020

Map 88 Transportation Costs as a % of Income, East Providence, 2020



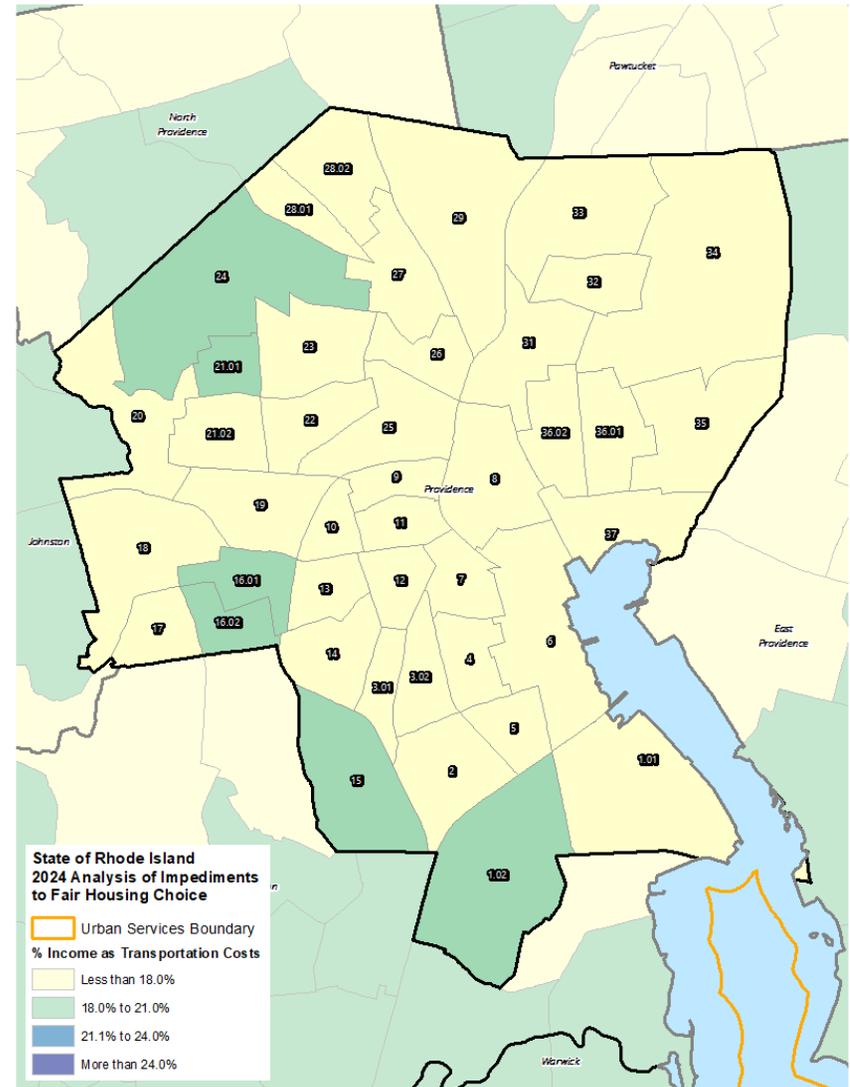
Source: H+T Affordability Index, 2020

Map 89 Transportation Costs as a % of Income, Pawtucket, 2020



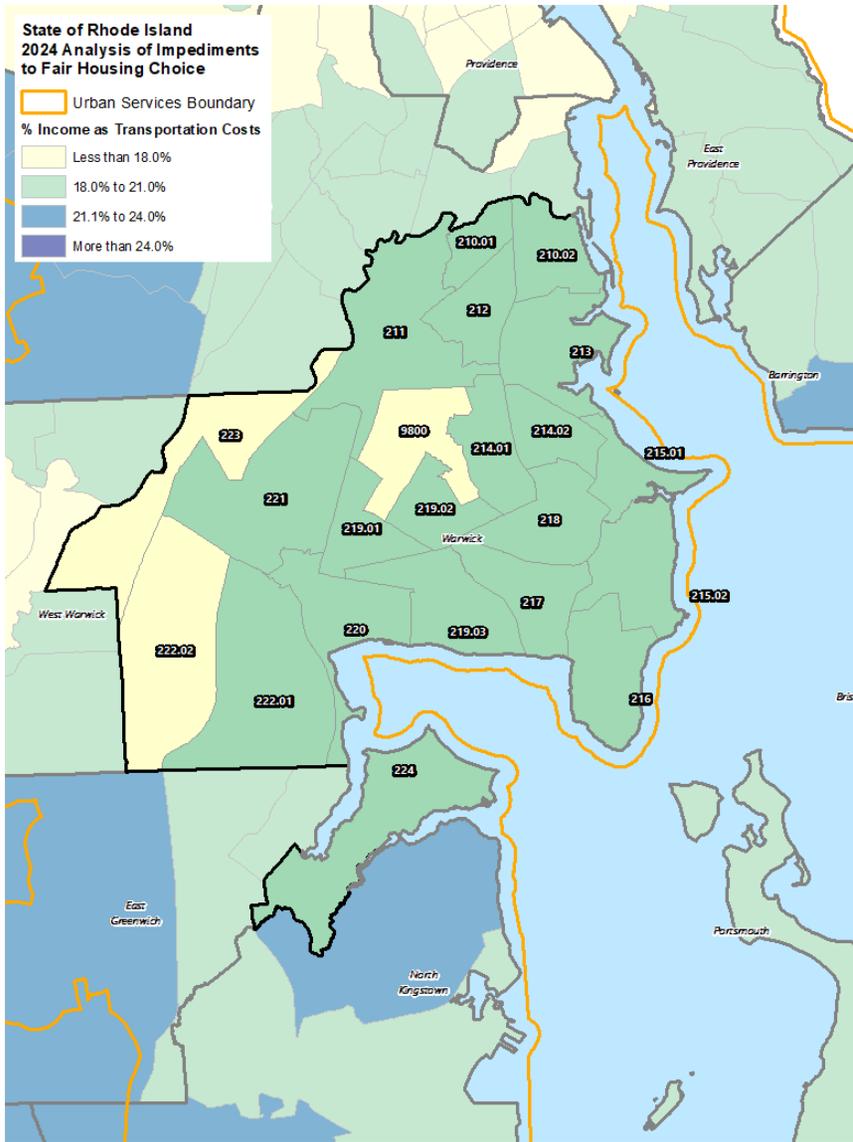
Source: H+T Affordability Index, 2020

Map 90 Transportation Costs as a % of Income, Providence, 2020



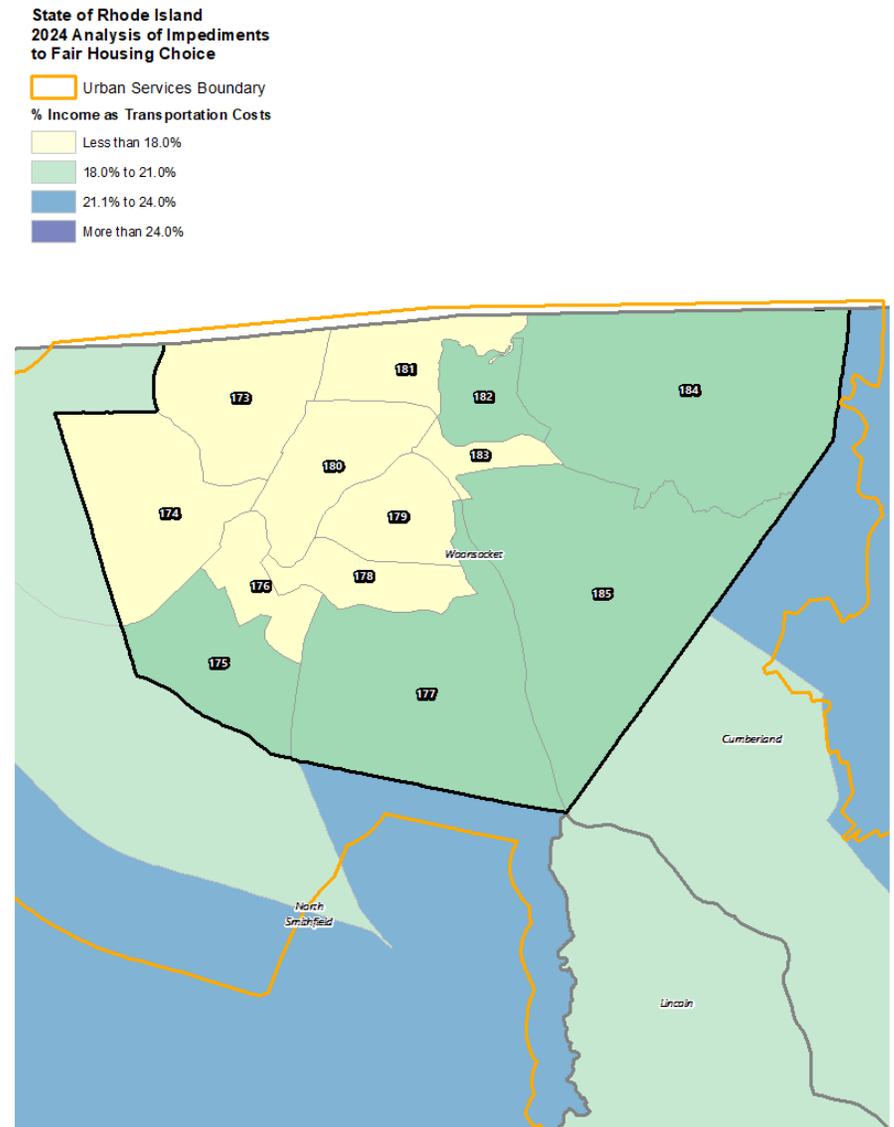
Source: H+T Affordability Index, 2020

Map 91 Transportation Costs as a % of Income, Warwick, 2020



Source: H+T Affordability Index, 2020

Map 92 Transportation Costs as a % of Income, Woonsocket, 2020



Source: H+T Affordability Index, 2020

Areas of Opportunity in the State of Rhode Island

A large body of social research has demonstrated the powerful negative effects of residential segregation on income and opportunity for minority families, which are commonly concentrated in communities “characterized by older housing stock, slow growth, and low tax bases – the resources that support public services and schools.” Households living in lower-income areas of racial and ethnic concentration have fewer opportunities for education, wealth building, and employment. The rationale for this analysis is to help communities determine where to invest housing resources by pinpointing the areas of greatest existing need. However, current evidence suggests that adding more subsidized housing to places that already have a high concentration of social and economic issues (i.e. R/ECAPs) could be counter-productive and not meet the spirit of the goals of HUD programs. This does not mean, however, that R/ECAPs should be ignored by communities. Residents in R/ECAPs still need services and high-quality places to live and stabilizing and improving conditions in the lowest-income neighborhoods remains a key priority for Rhode Island and the Entitlements. Rather, investment should be balanced between existing R/ECAPs (improving the quality of life for residents who want to remain in their neighborhoods) and other communities that offer opportunities and advantages for families and individuals.

The Communities of Opportunity model is highly spatial and therefore map-based, generating a geographic footprint of inequality. The process of creating opportunity maps involves building a set of indicators that reflect local issues and are also based on research that validates the connections between the indicators and increased opportunity. The resulting maps allow communities to analyze opportunity, comprehensively and comparatively, to communicate who has access to opportunity-rich areas and who does not, and to understand what needs to be remedied in opportunity-poor communities. The combination of identifying R/ECAPs and Communities of Opportunity creates a holistic approach to community investment.

An Opportunity Index was developed to classify and visualize areas of opportunity for Rhode Island residents. The Opportunity Index identifies areas in which new affordable housing developments may be more financially feasible in the long-term due to proximity to factors that allow residents to have successful access to employment, quality education, and a healthy environment. The data is linearly normalized to values between 0 and 1, after which Census tracts are classified as having High Opportunity if they have a score above the median and Low Opportunity if they have a score below the median. The variables and weight for each index are summarized in the table below, followed by a more detailed description of each index.

Since the previous AI was last conducted, the Opportunity Index has been updated to more closely resemble the indices used in the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T). The indices use the same or similar data sources as the AFFH-T and have excluded census tracts within HUD Entitlement communities where appropriate. Changes in data source or methodology are noted.

Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood. Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

High poverty areas include the more urbanized towns relative to municipalities outside of HUD Entitlements. This includes Central Falls, Newport, and Narragansett along with the central portions of Johnston, North Providence, North Kingstown, Portsmouth, Westerly, and Burrillville. Conversely, areas with the lowest levels of poverty are outside of the Urban Services Boundary and often include the suburbs of these towns. Towns located almost entirely outside of the Urban Services Boundary include Glocester, Little Compton, Richmond, Scituate, and West Greenwich. Low poverty towns that primarily exist within the Urban Services Boundary include Smithfield and Barrington.

School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. This School Proficiency Index utilizes assessment proficiency data from *EDFacts*. *EDFacts* is a Department of Education initiative to govern, acquire, validate, and use high-quality elementary and secondary performance data in education planning, policymaking, and management decision making to improve outcomes for students. Notably, the most current data offered by *EDFacts* reflects the impact of COVID-19, with noticeably reduced student assessment participation recognized in Rhode Island schools. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

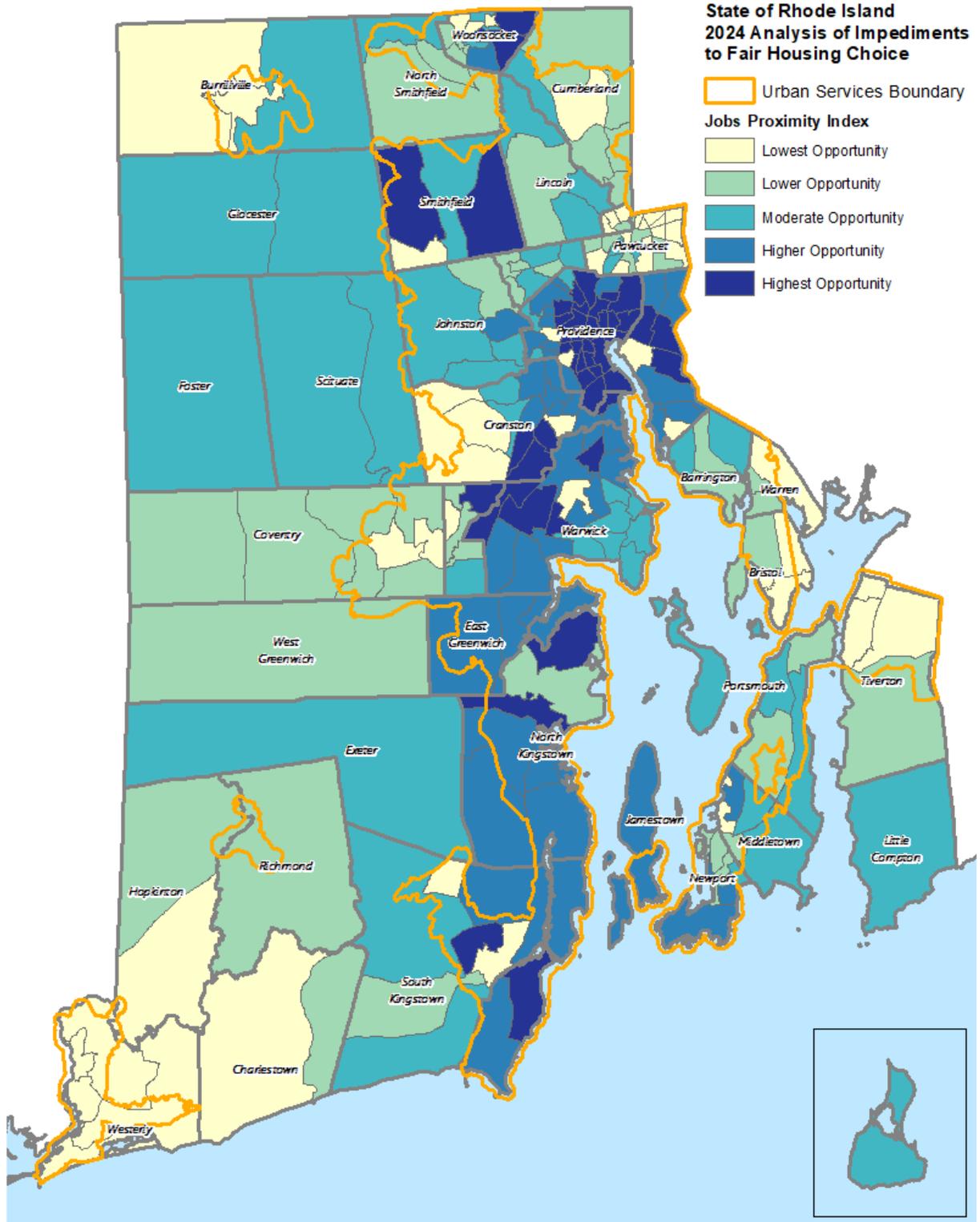
The lowest performing school districts outside of HUD Entitlements are in West Warwick, East Greenwich, and Newport. The highest performing schools are concentrated around Narragansett Bay, excluding Newport, most of South County, and portions of Scituate, Smithfield, and Cumberland.

Jobs Proximity Index

The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a core based statistical area (CBSA), with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood. Specifically, a gravity model is used, where the accessibility of a given residential block- group is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location. This model utilizes the Longitudinal Employer-Households Dynamics (LEHD) database and utilizes the same methodology as the AFFH-T. The CBSA used for this model is the Providence-Warwick, RI-MA Metropolitan Statistical Area, which includes the entire State of Rhode Island and Bristol County, MA.

Areas with the highest access to employment opportunities include West Bay and Johnston. Areas with the lowest proximity to jobs include Central Falls, Westerly and its surrounding area, the portions of the East Bay around Mount Hope Bay, western Burrillville, and the border of Coventry and West Warwick.

Map 95 Jobs Proximity Index



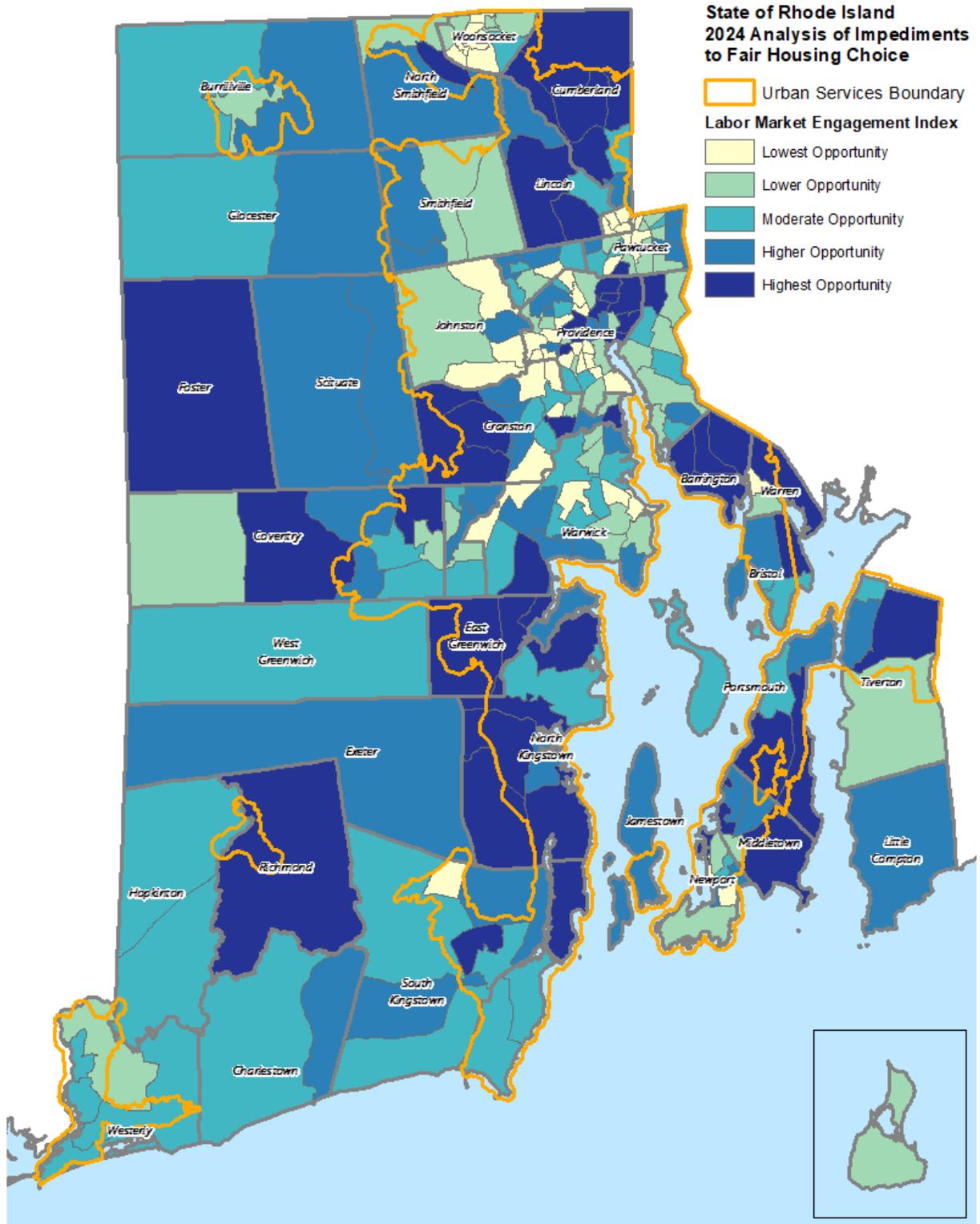
Source: LEHD Origin-Destination Employment Statistics (LODES), 2021

Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial. The methodology used matches that of the AFFH-T.

Areas with low levels of labor market engagement include Central Falls, Smithfield, Johnston, Newport, southern Tiverton, northern Westerly, western Coventry, and central Burrillville. Note that areas with large college student population may result in lower scores, as they are more likely to not participate in the labor force while pursuing a college degree. This is exemplified by the “lowest opportunity” pocket in South Kingston, which houses the main campus of the University of Rhode Island.

Map 96 Labor Market Engagement Index



Source: 2022 American Community Survey, 5-Year Estimates

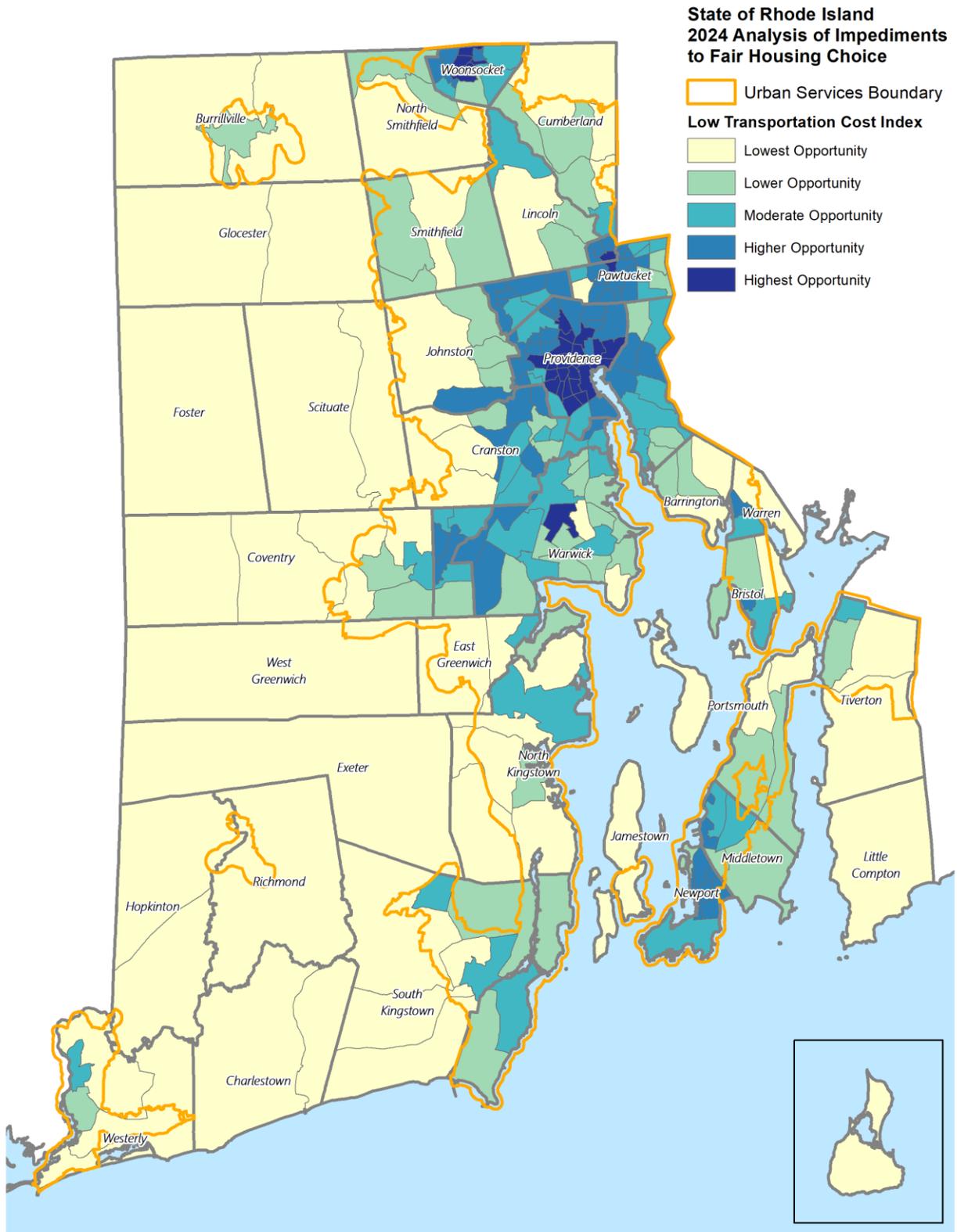
Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2019 ACS and LEHD data.

This differs from the AFFH-T, which uses Location Affordability Index data. However, the latest version utilizes 2012-2016 ACS data. Additionally, the AFFH-T focuses on the transportation costs for a 3-person single-parent family with income at 50% of the median income for renters, while this index provides a broader context for low- to moderate-income households.

Generally, towns close to Providence or that have a developed downtown core, such as Westerly and Newport, show households with the lowest transportation costs. More rural areas outside of the Urban Service Boundary have the highest transportation costs.

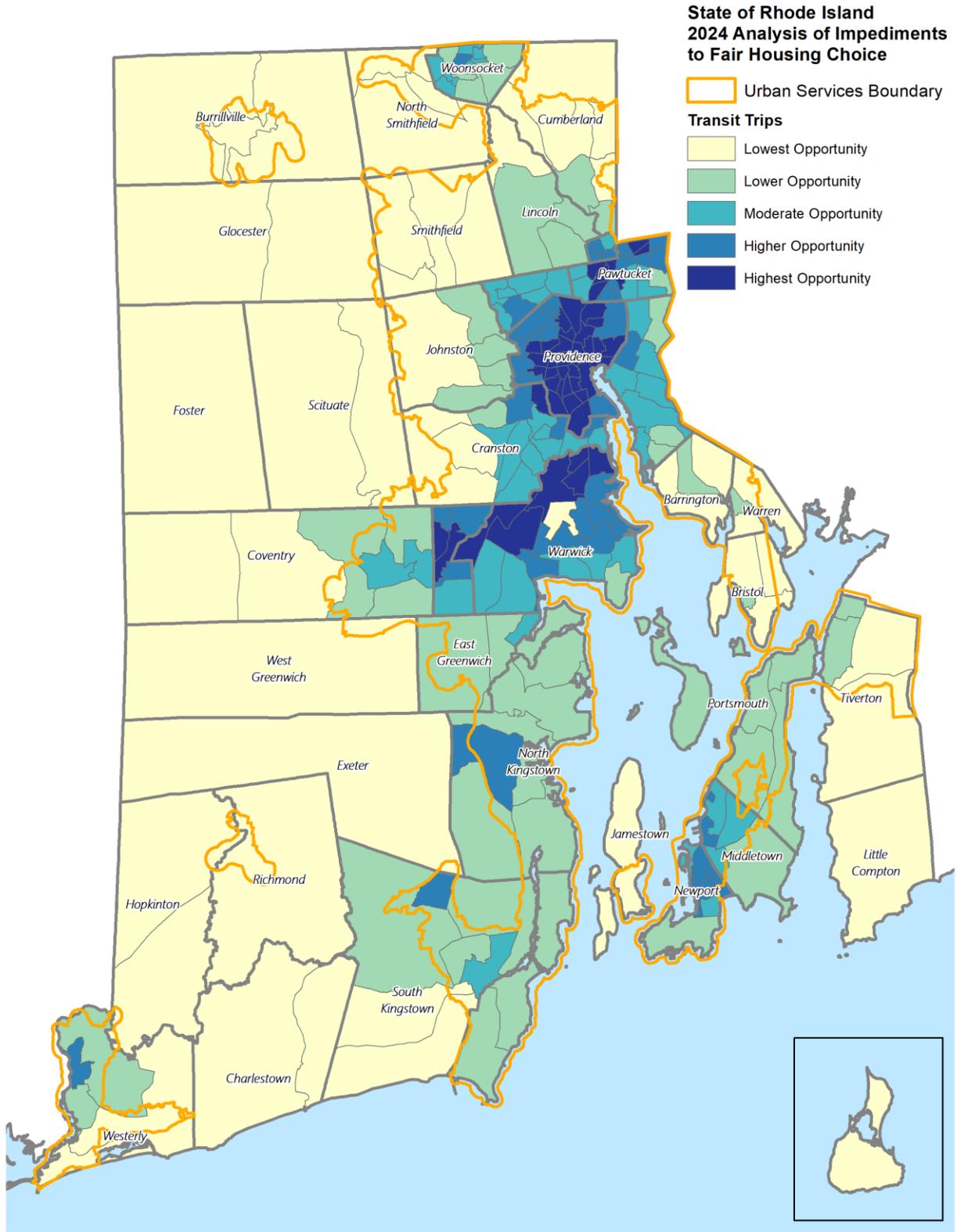
Map 97 Low Transportation Cost Index



Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less. Expectedly, more urbanized areas show greater access to public transit. High use of public transit also correlates with lower transportation costs.

Map 98 Transit Trips Index

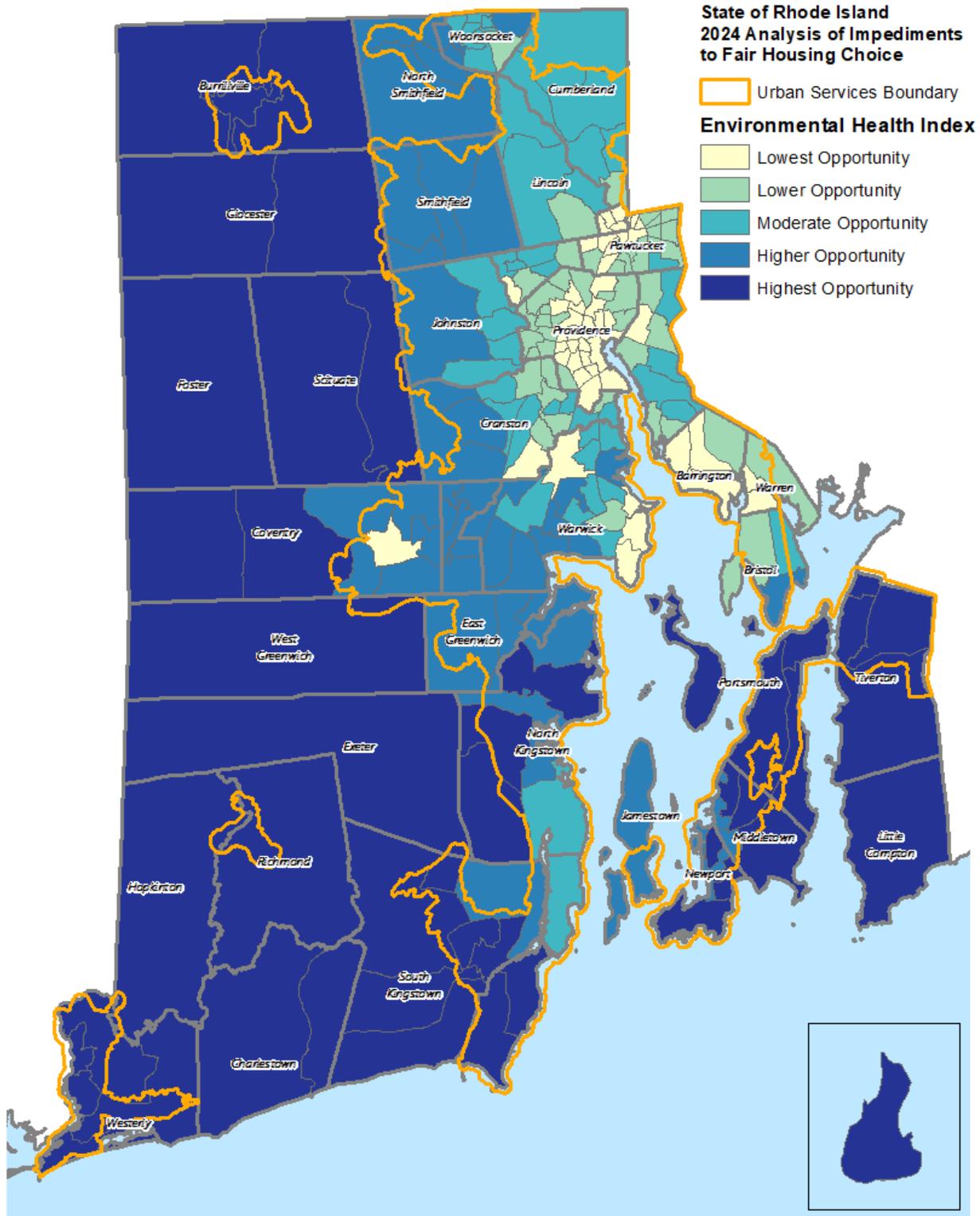


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract. This index uses 2019 Air Toxics Screen Assessment data, which is the successor to the National Air Toxics Assessment (NATA) used in the AFFH-T.

Most towns outside of HUD Entitlement communities show little exposure to harmful toxins. Conversely, the closer a town is to Providence, the lower their Environmental Health Index score. This is likely due to increased traffic congestion and noise in urban areas that contribute to air, water, and soil contamination. The lowest scoring areas include Central Falls, eastern Coventry, and northern parts of the East Bay, including Barrington, Warren, and Bristol.

Map 99 Environmental Health Index



Source: 2019 Air Toxics Screen Assessment

Cranston

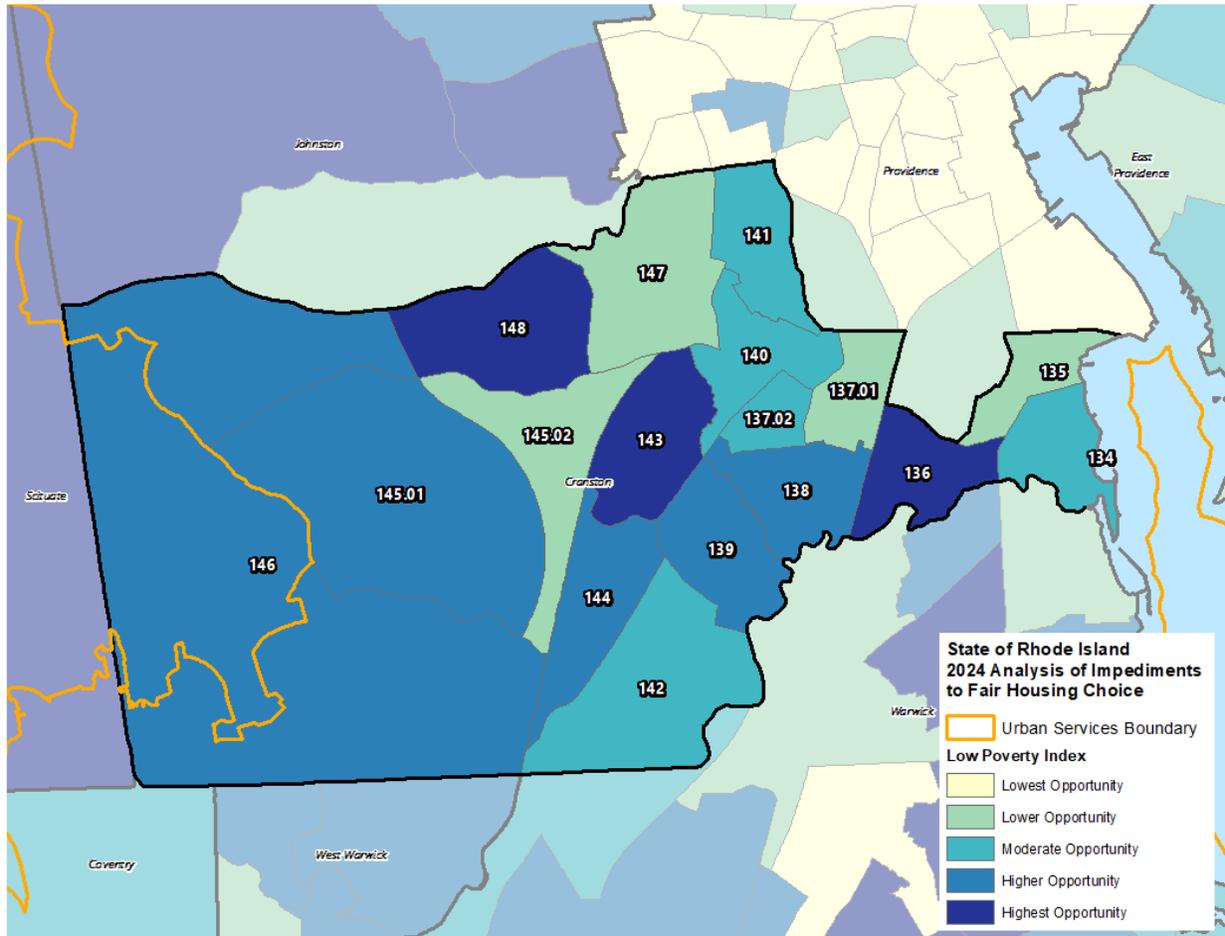
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

While Cranston generally has low rates of poverty, areas with relatively high poverty rates are located north of Cranston Street and on the eastern and western boundaries of Roger Williams Park.

Map 100 Low Poverty Index, Cranston



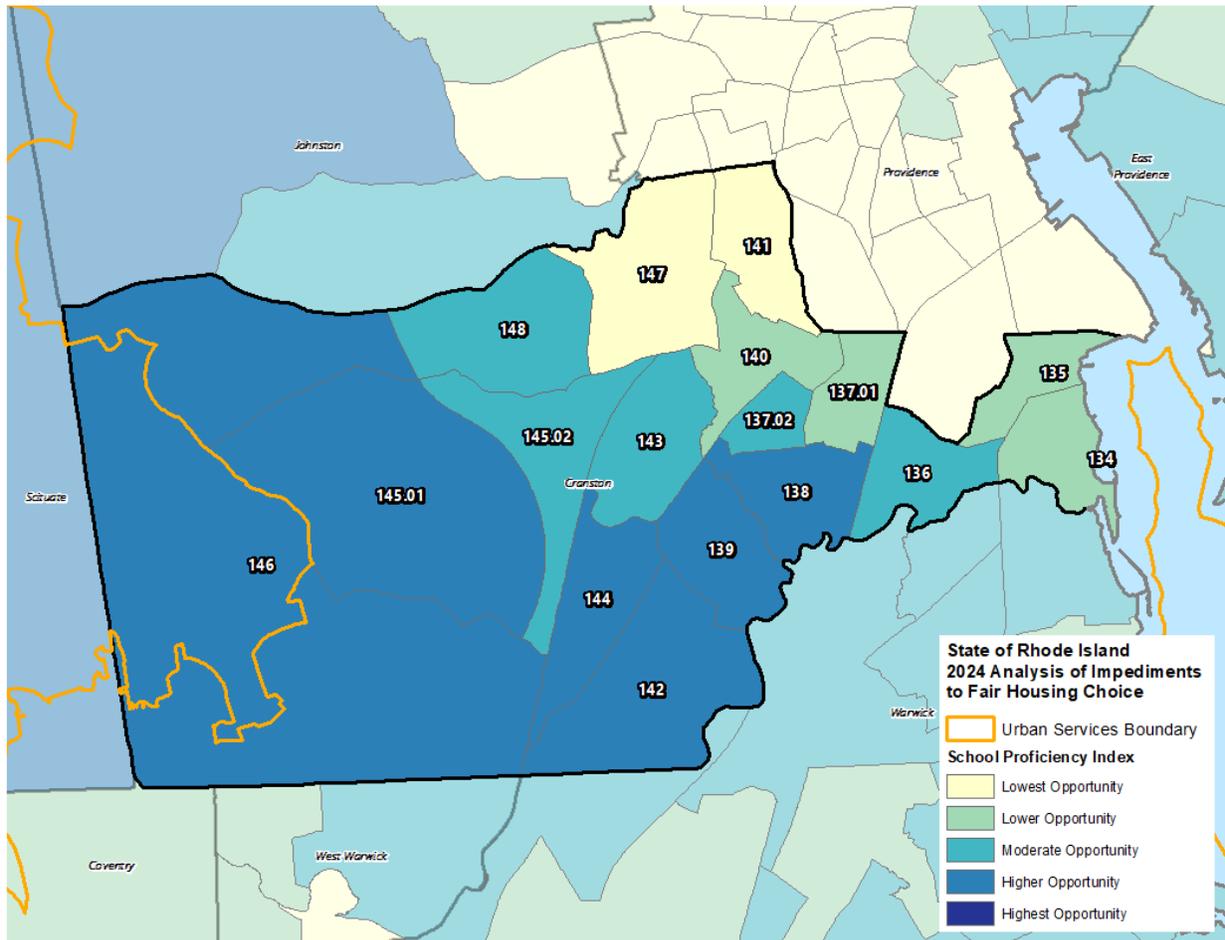
Source: 2022 American Community Survey, 5-Year Estimates

School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. This School Proficiency Index utilizes assessment proficiency data from EDFacts. EDFacts is a Department of Education initiative to govern, acquire, validate, and use high-quality elementary and secondary performance data in education planning, policymaking, and management decision making to improve outcomes for students. Notably, the most current data offered by EDFacts reflects the impact of COVID-19, with noticeably reduced student assessment participation recognized in Rhode Island schools. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Areas closest to the City of Providence generally have lower performing schools, while communities further away have high performing schools.

Map 101 School Proficiency index, Cranston

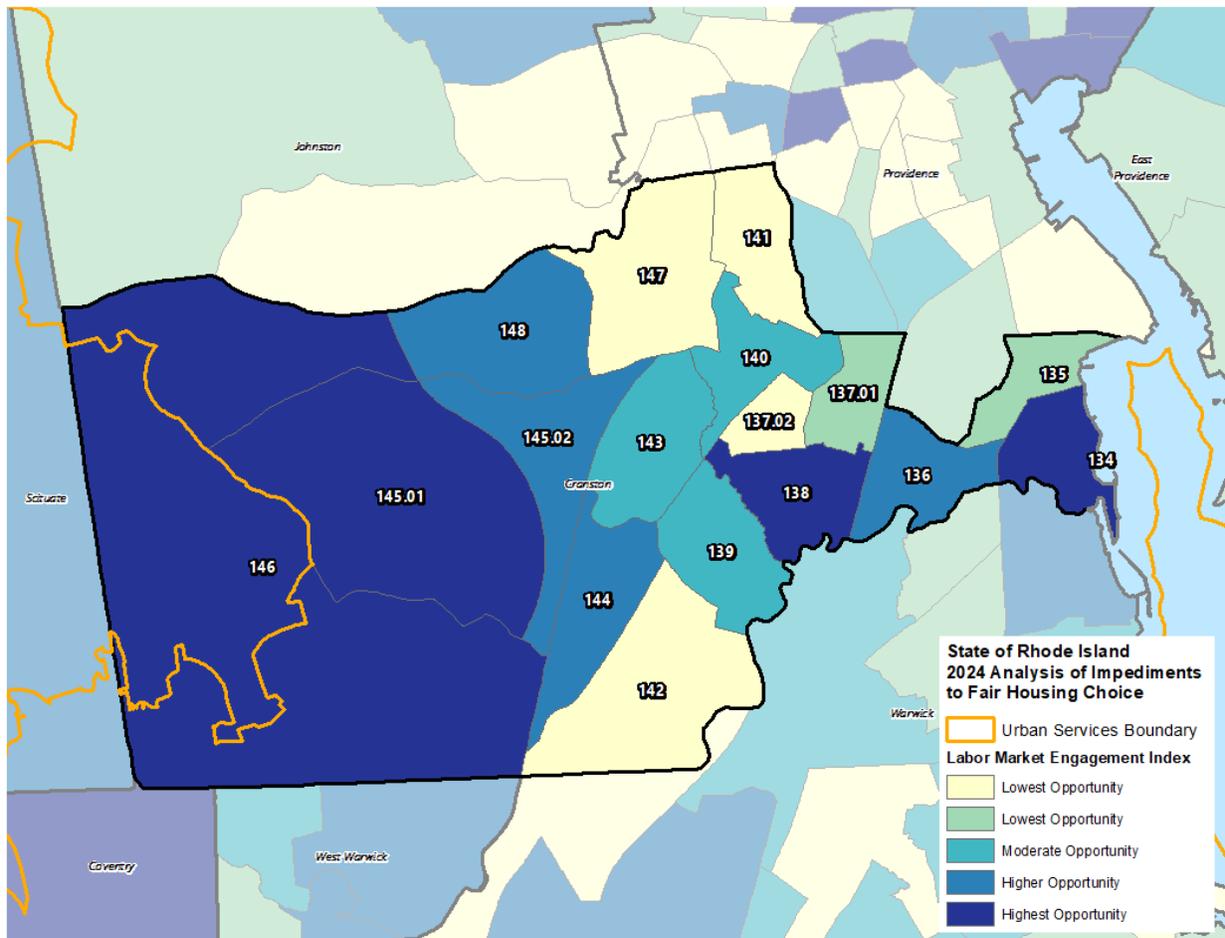


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial. The methodology used matches that of the AFFH-T.

Cranston shows both extremes, with the strongest labor markets located in the city's eastern and western communities and weaker labor markets in the northern parts of the city and along New London Avenue/ Reservoir Avenue.

Map 102 Labor Market Engagement Index, Cranston



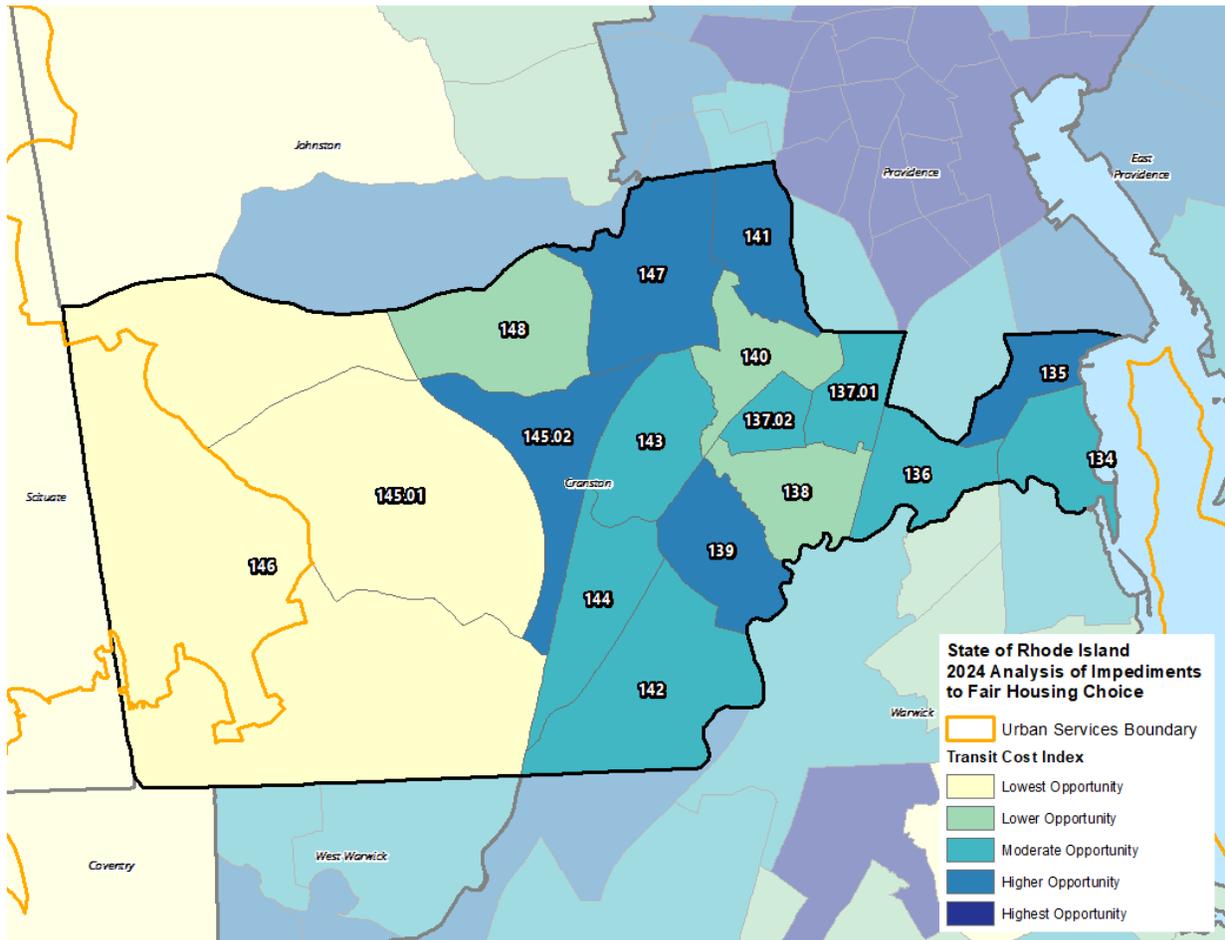
Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2019 ACS and LEHD data.

This differs from the AFFH-T, which uses Location Affordability Index data. However, the latest version utilizes 2012-2016 ACS data. Additionally, the AFFH-T focuses on the transportation costs for a 3-person single-parent family with income at 50% of the median income for renters, while this index provides a broader context for low- to moderate-income households.

Transportation costs for moderate-income households in Cranston appear to be closely linked to public transit usage, with areas that use public transit more frequently showing lower transportation costs as a percentage of income. This more prevalent in neighborhoods north of Cranston Street, Park Avenue, and Norwood Avenue.

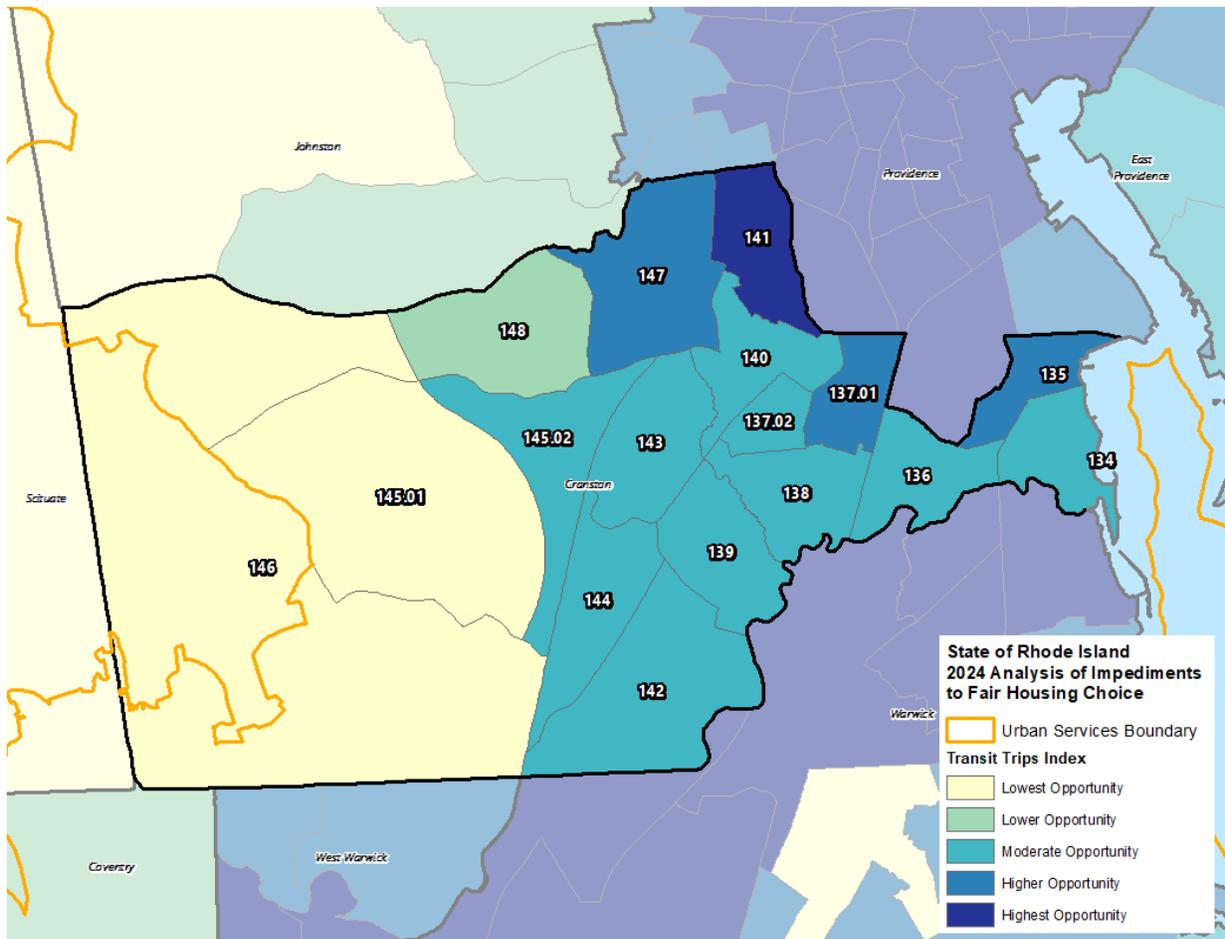
Map 103 Low Transportation Cost Index, Cranston



Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less. Cranston residents living closer to Providence are more likely to utilize public transit. Residents residing west of I-295 are the least likely to use public transit not only within Cranston, but within the entire state.

Map 104 Transit Trips Index, Cranston

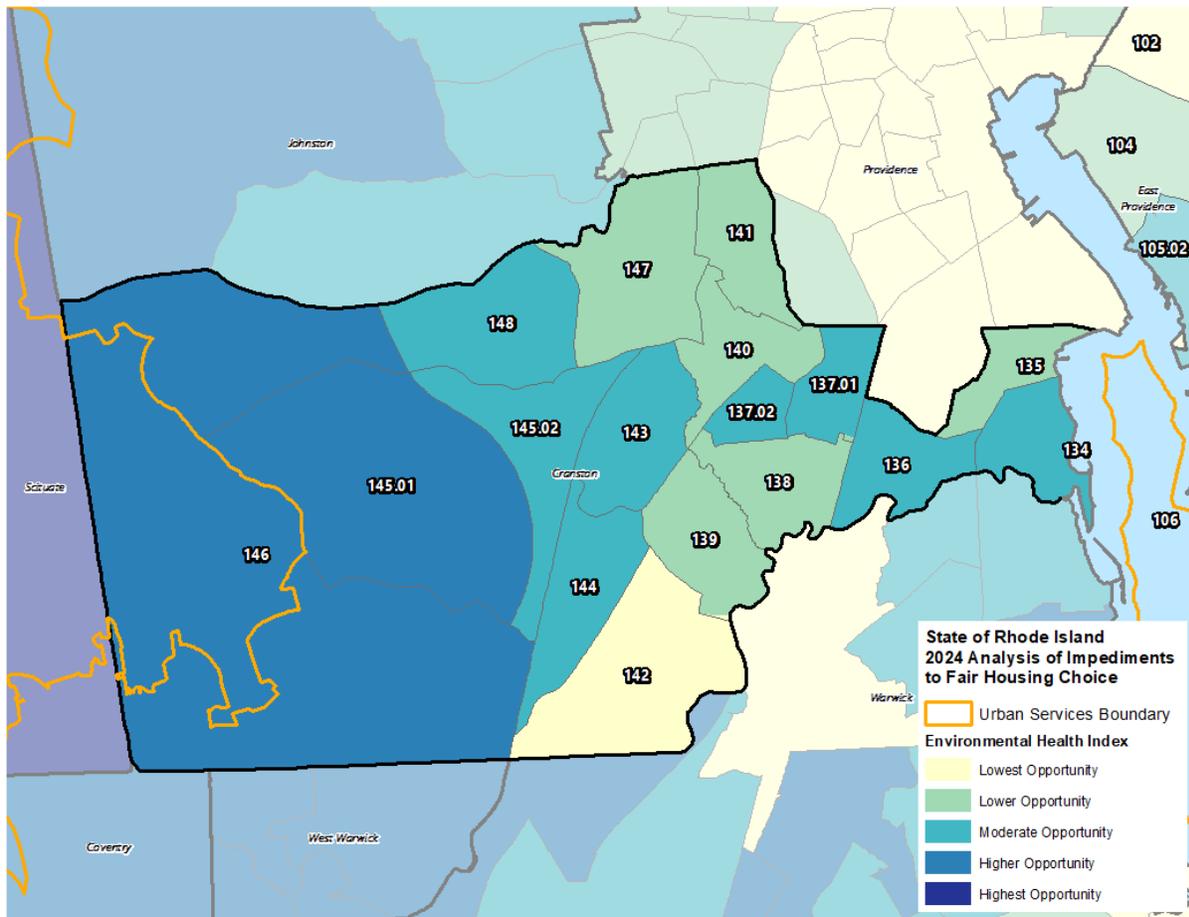


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract. This index uses 2019 Air Toxics Screen Assessment data, which is the successor to the National Air Toxics Assessment (NATA) used in the AFFH-T.

Areas of Cranston closer to the City of Providence tend to have lower environmental health outcomes than areas further out. Census Tract 142 in the southern part of Cranston scored exceptionally low, being located between major highways and near the airport.

Map 105 Environmental Health Index, Cranston



East Providence

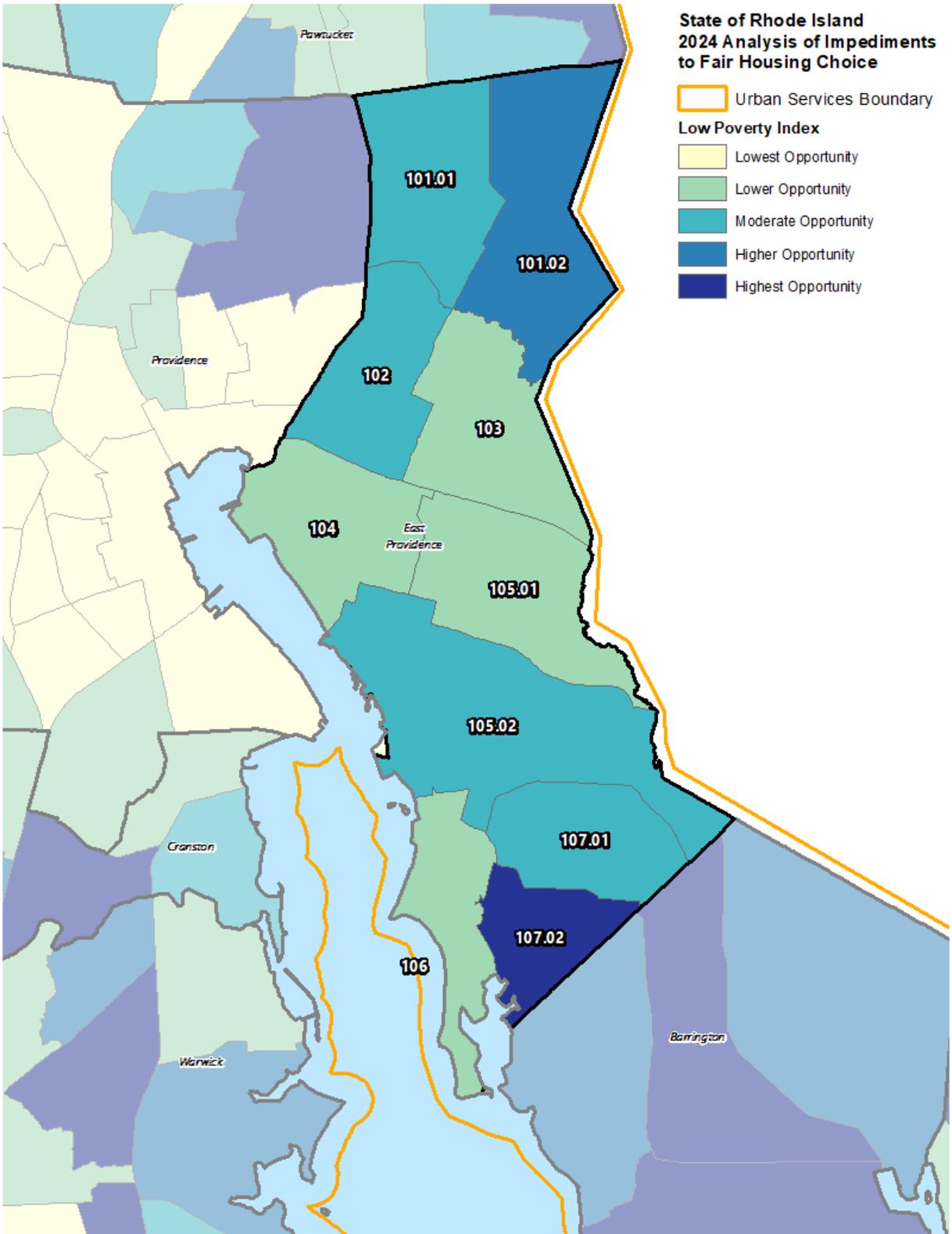
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

Areas with relatively high concentrations of poverty in East Providence are located close to I-195 and along Bullock Point Avenue south of Crescent View Avenue. Poverty rates are relatively low in the northern and southern extremities of East Providence.

Map 106 Low Poverty Index, East Providence

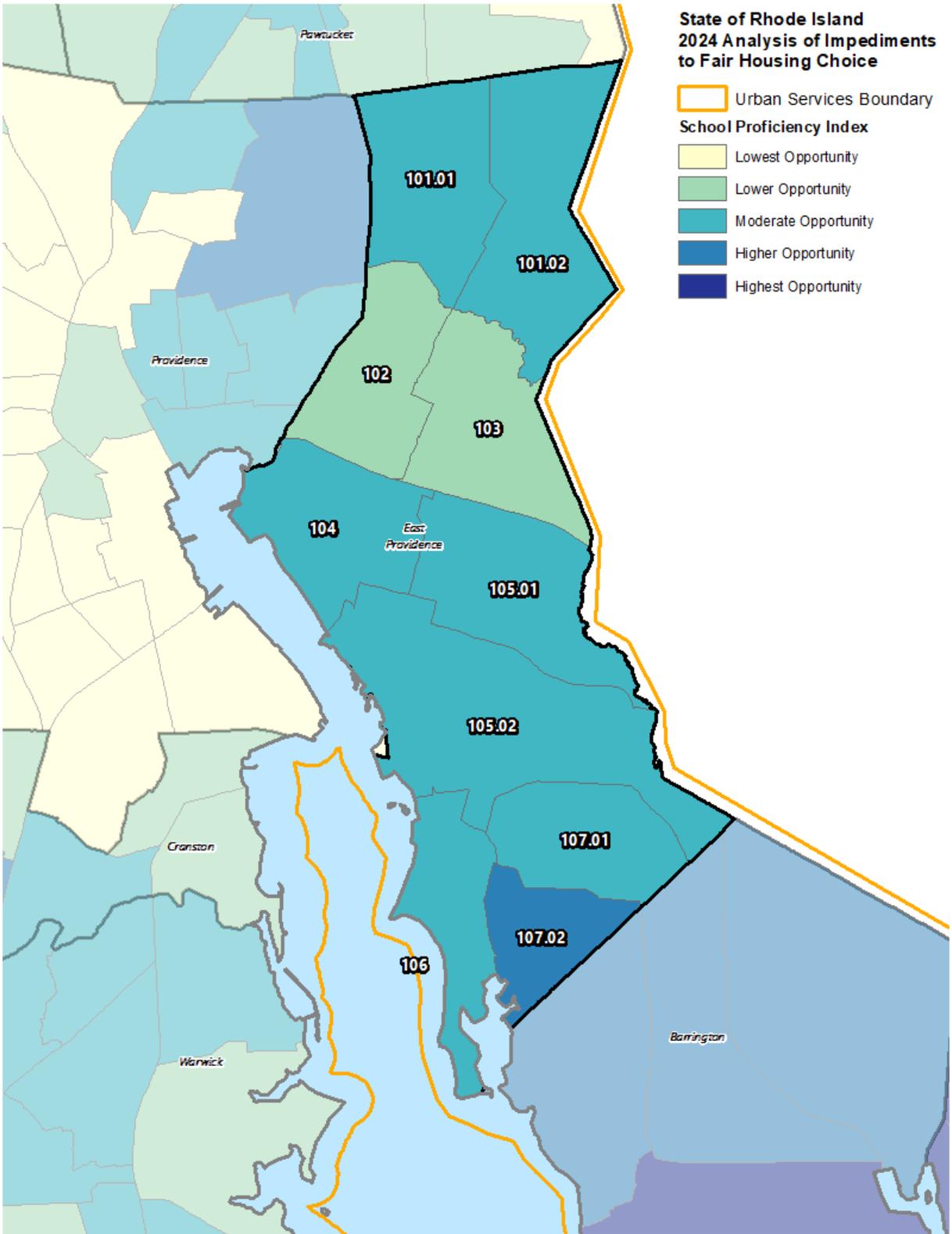


School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Overall, East Providence's schools fall in the middle in terms of performance between all schools in the State. The lowest performing schools are located north of I-195, which also corresponds with areas with relatively high poverty rates. Similarly, the only area with relatively high performing schools is located along the border with Barrington, south of Crescent View/ Willett Avenue.

Map 107 School Proficiency Index, East Providence

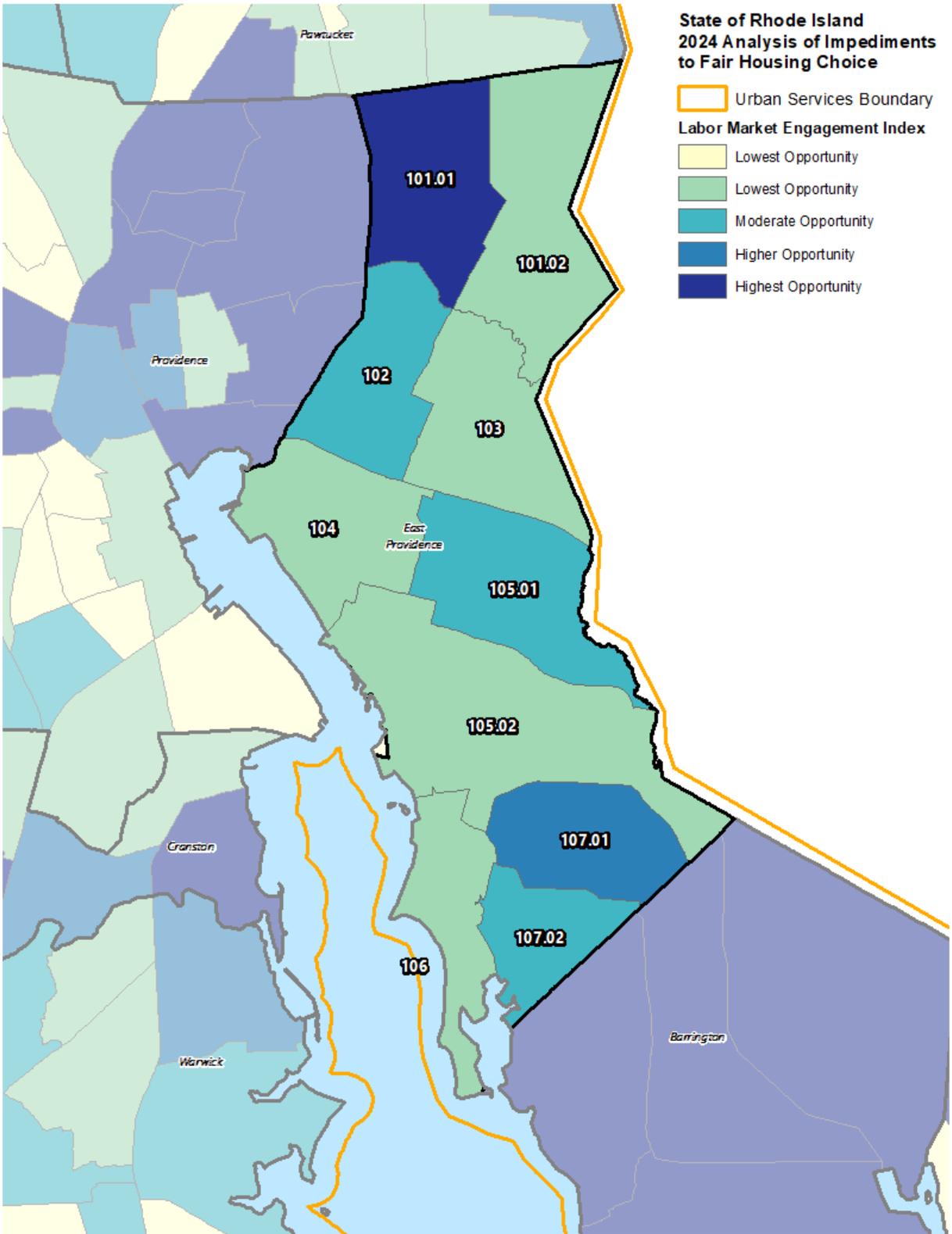


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial. The methodology used matches that of the AFFH-T.

East Providence has a relatively weak labor market when compared to the rest of the state. However, there are high performing areas in the northern parts of the city west of Newport Avenue (Census Tract 101.01) and south of Forbes Street in the south (Census Tract 107.01).

Map 108 Labor Market Engagement Index, East Providence

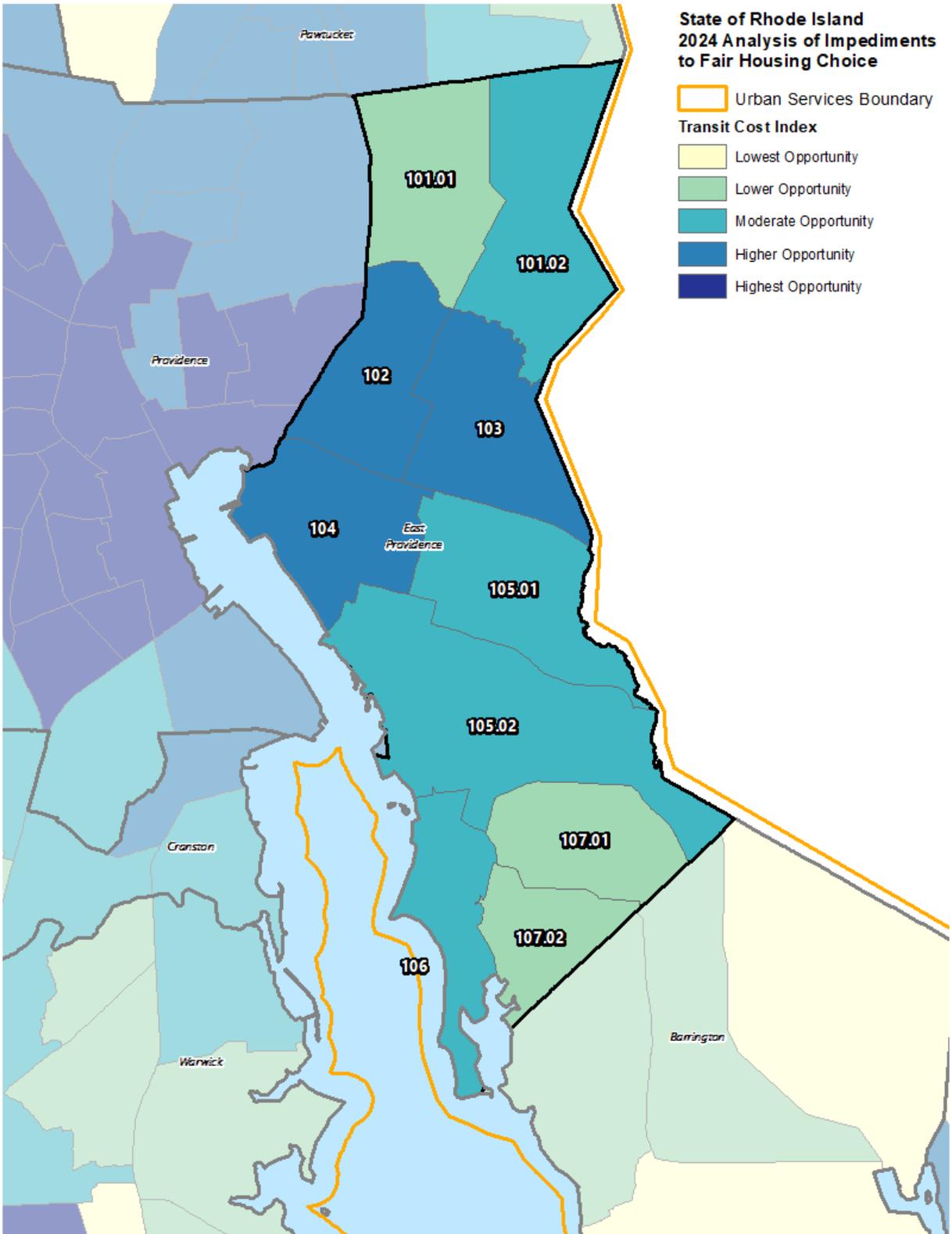


Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2019 ACS and LEHD data.

Transportation costs appear closely linked to proximity to Providence. Census Tract 101.01, however, stands out in terms households spending more on transportation while being relatively close to the City of Providence.

Map 109 Low Transportation Cost Index, East Providence

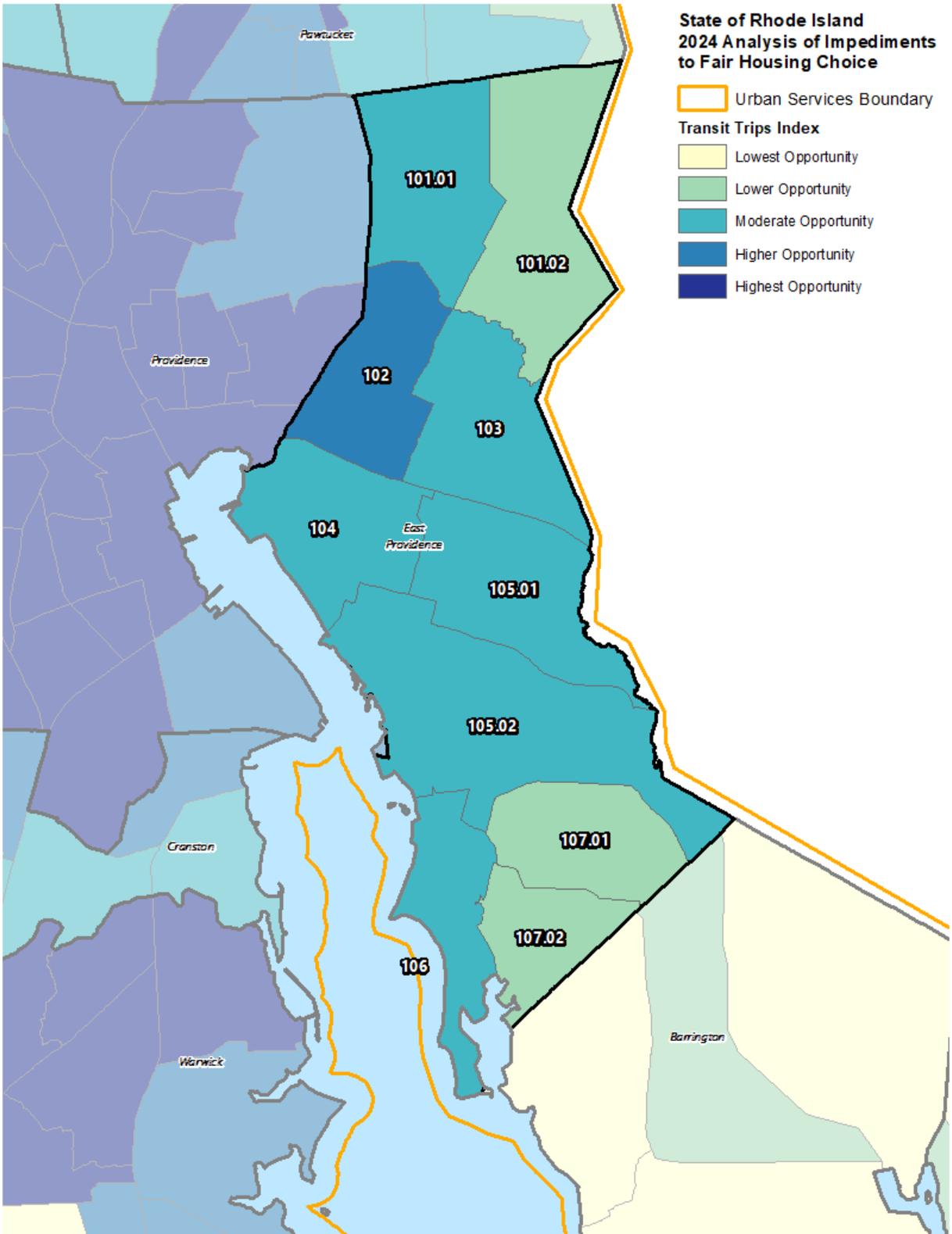


Transit Trips Index

The Transit Trips Index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less.

Similar to transportation cost, areas of East Providence close to Providence tend to utilize public transit more often than households that reside further away.

Map 110 Transit Trips Index, East Providence

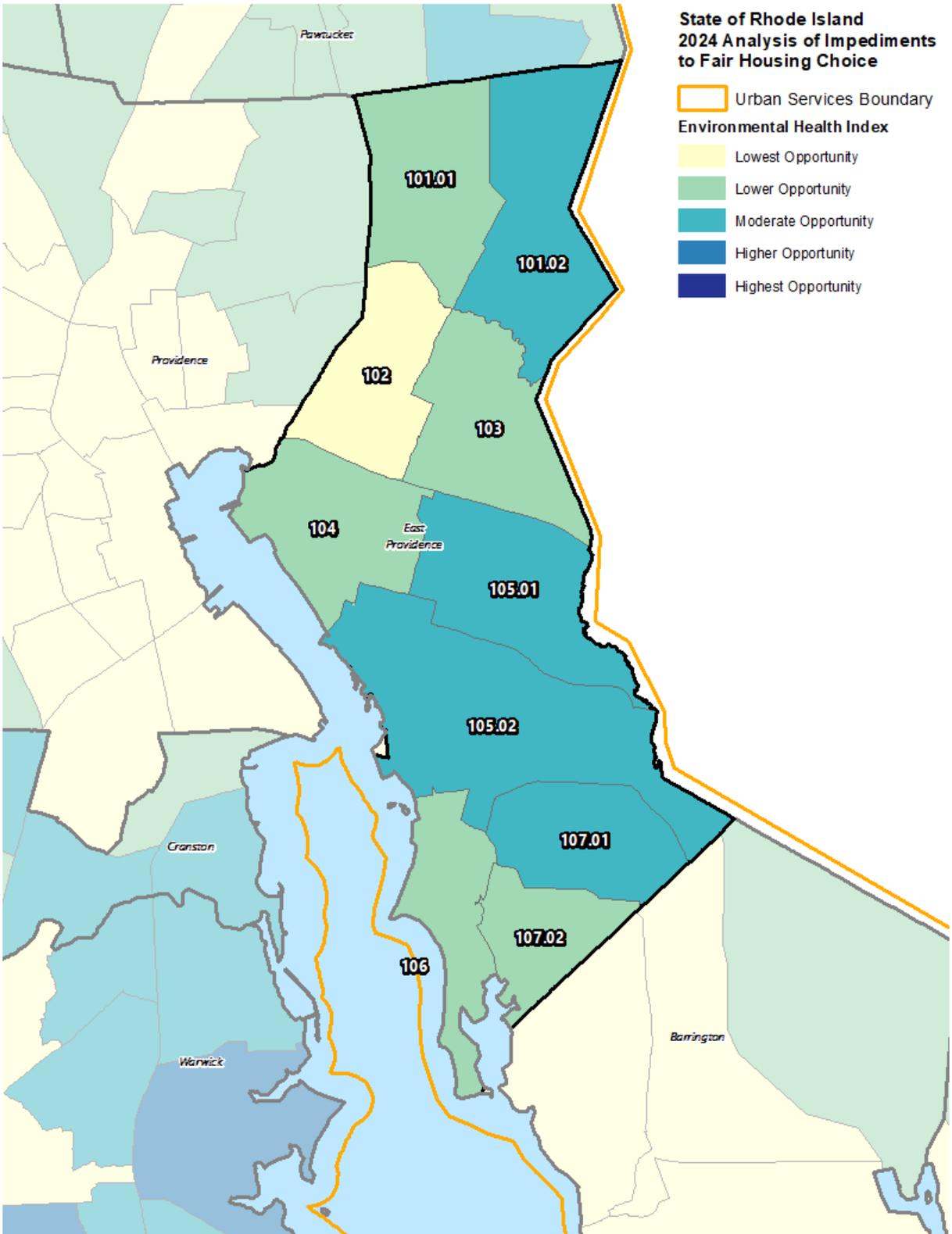


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract.

East Providence scores low to moderate in terms of environmental health. Areas with the poorest environmental health scores are closer to Providence and improve as you move further away.

Map 111 Environmental Health Index, East Providence



Pawtucket

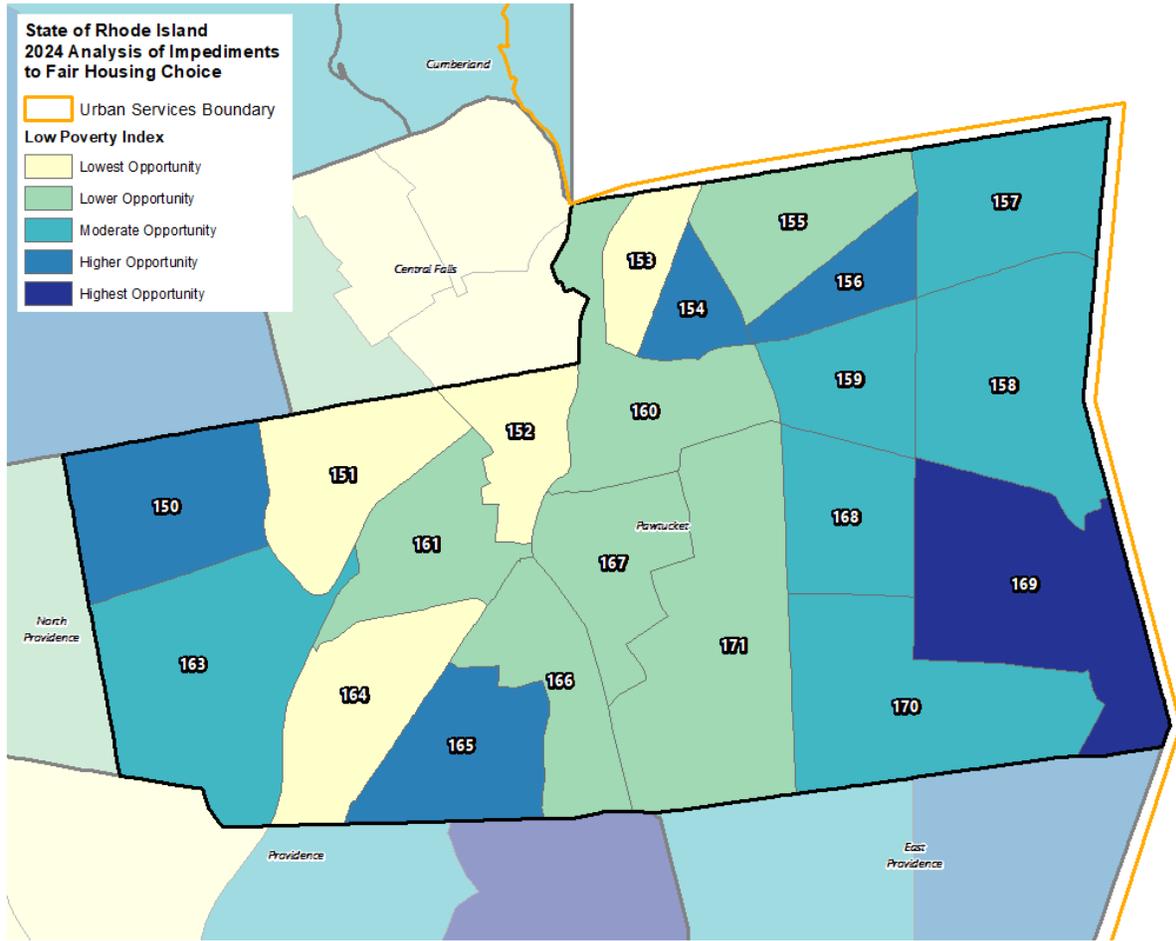
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

Poverty varies through the City of Pawtucket. Areas with low concentrations of poverty can be found in Fairlawn and adjacent to East Avenue and Newport Avenue. Areas with higher levels of poverty are primarily found near I-95.

Map 112 Low Poverty Index, Pawtucket

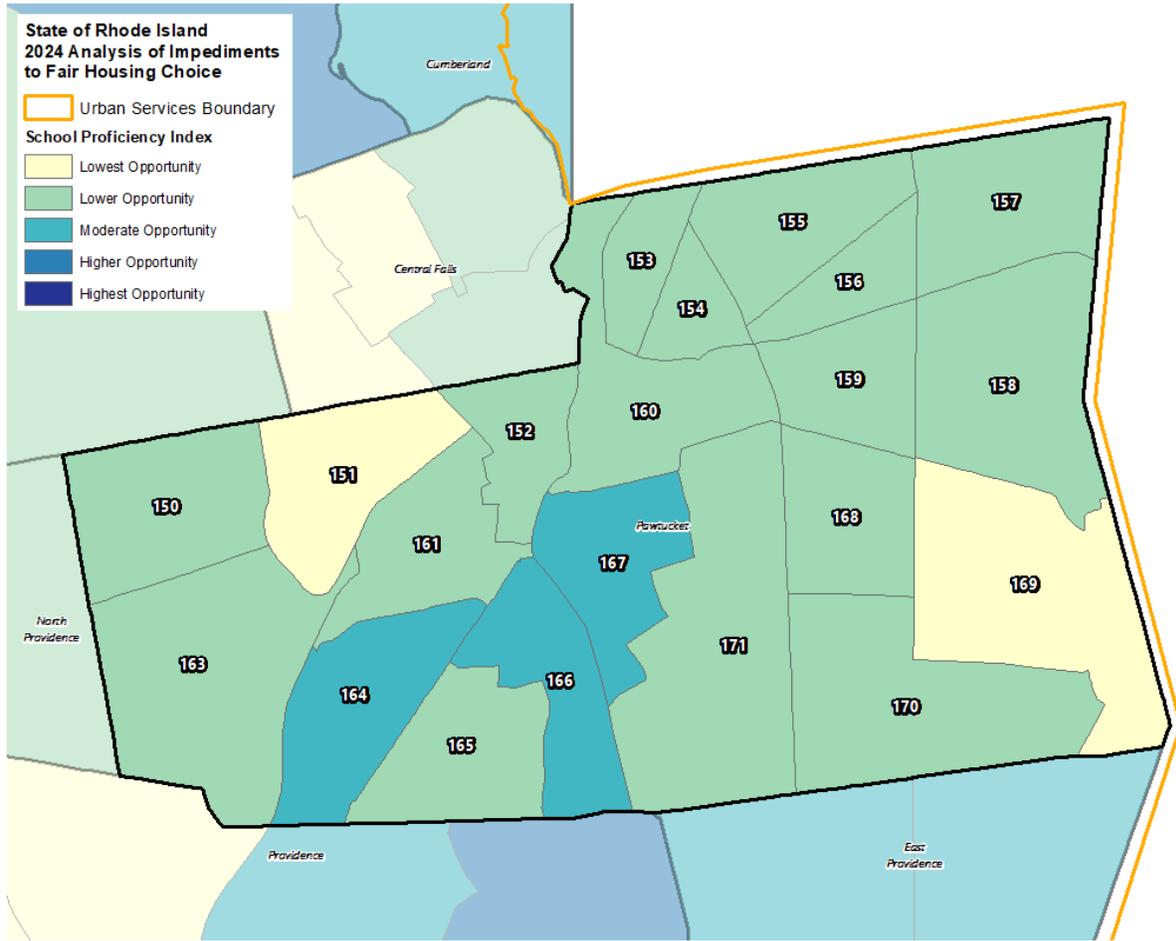


School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Pawtucket schools score relatively low when compared to the State of Rhode Island as a whole. Neighborhoods with the lowest performing schools are located near Lonsdale Ave adjacent to Central Falls and near the Ten Mile River.

Map 113 School Proficiency Index, Pawtucket

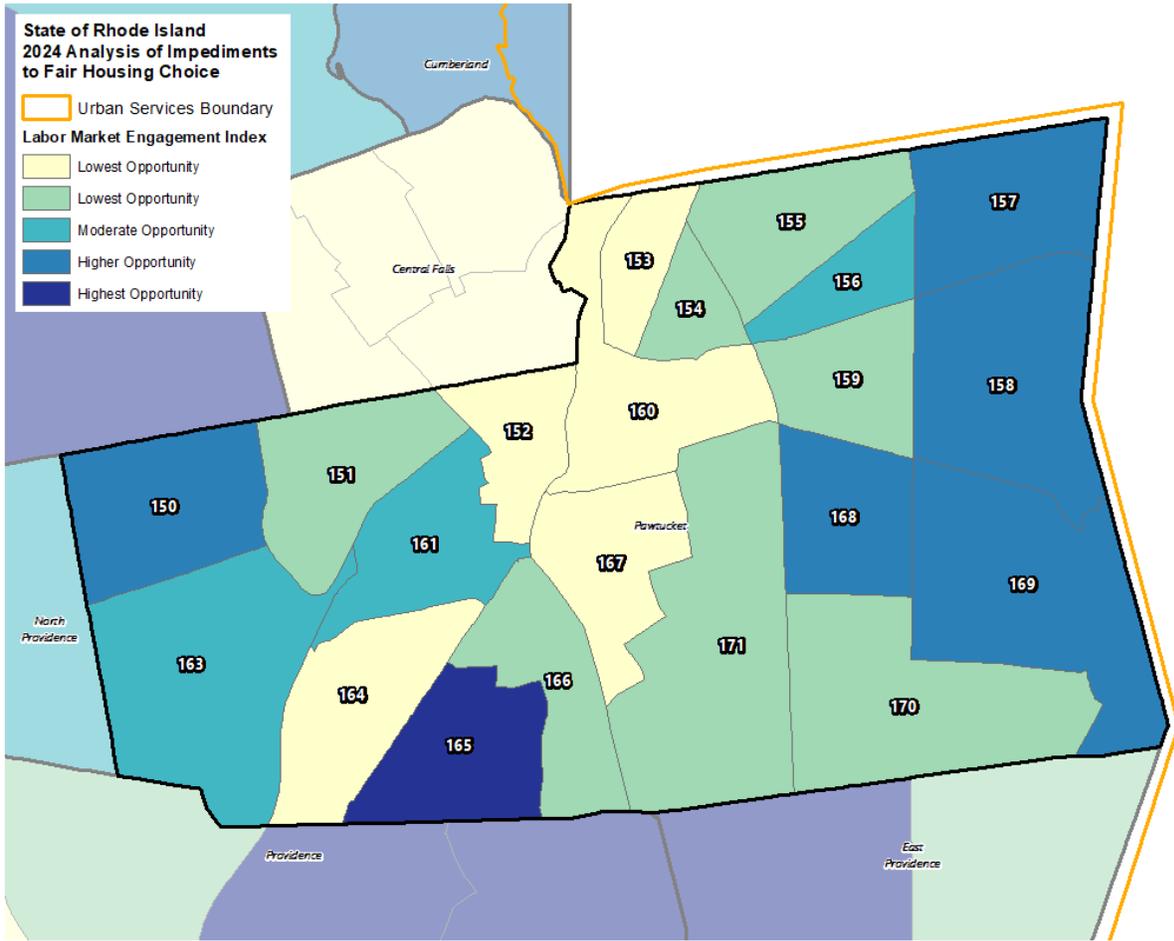


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial.

Pawtucket's labor market engagement closely follows similar trends as its low poverty index. Areas with low rates of poverty (Fairlawn and adjacent to East Avenue and Newport Avenue) have stronger labor markets. Weaker labor markets are located close to I-95.

Map 114 Labor Market Engagement Index, Pawtucket

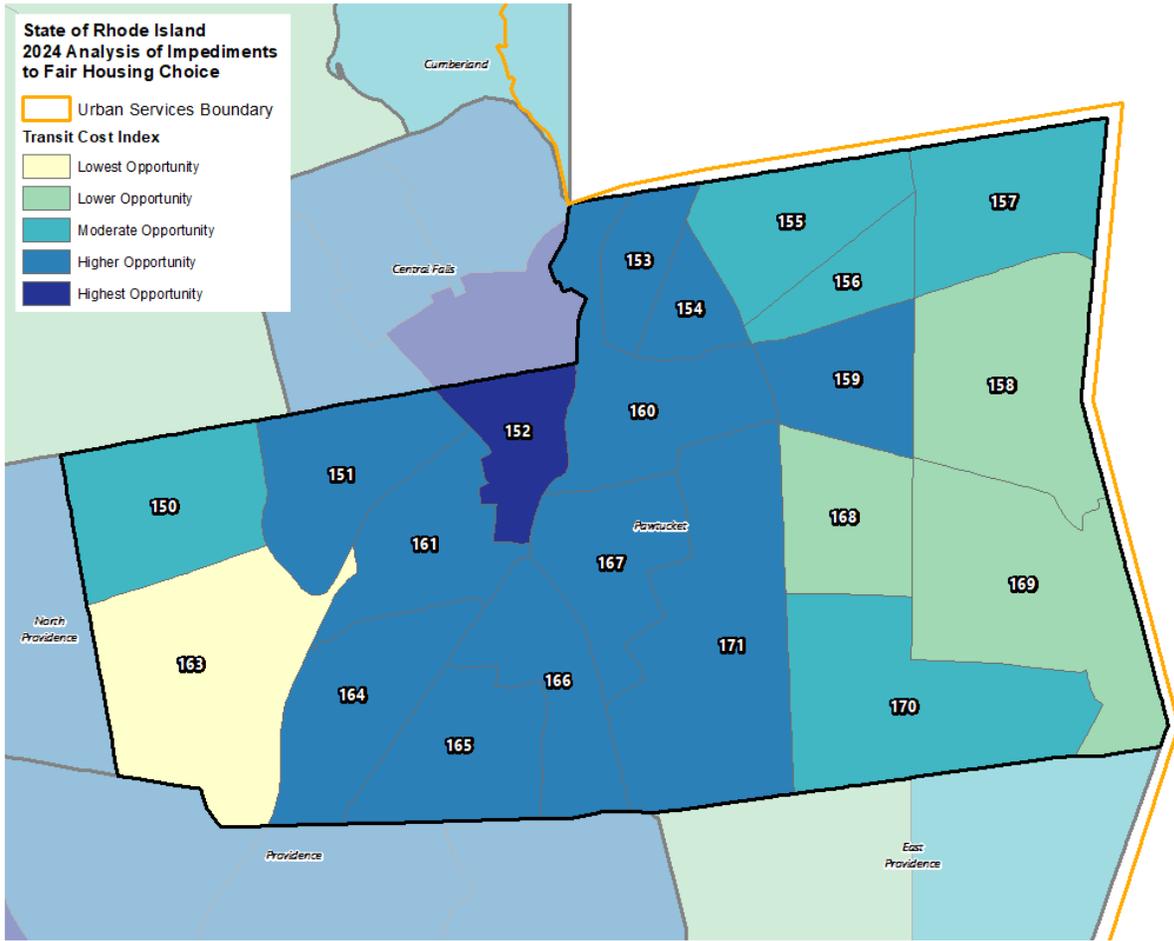


Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2019 ACS and LEHD data.

Pawtucket households tend to spend very little on transportation relative to their income. Similar to most of Rhode Island, areas closer to the City of Providence and Central Falls tend to spend less on transportation than those further away. However, households in the southern half of Fairlawn have some of the highest levels transit cost burden in the state.

Map 115 Low Transportation Cost Index, Pawtucket

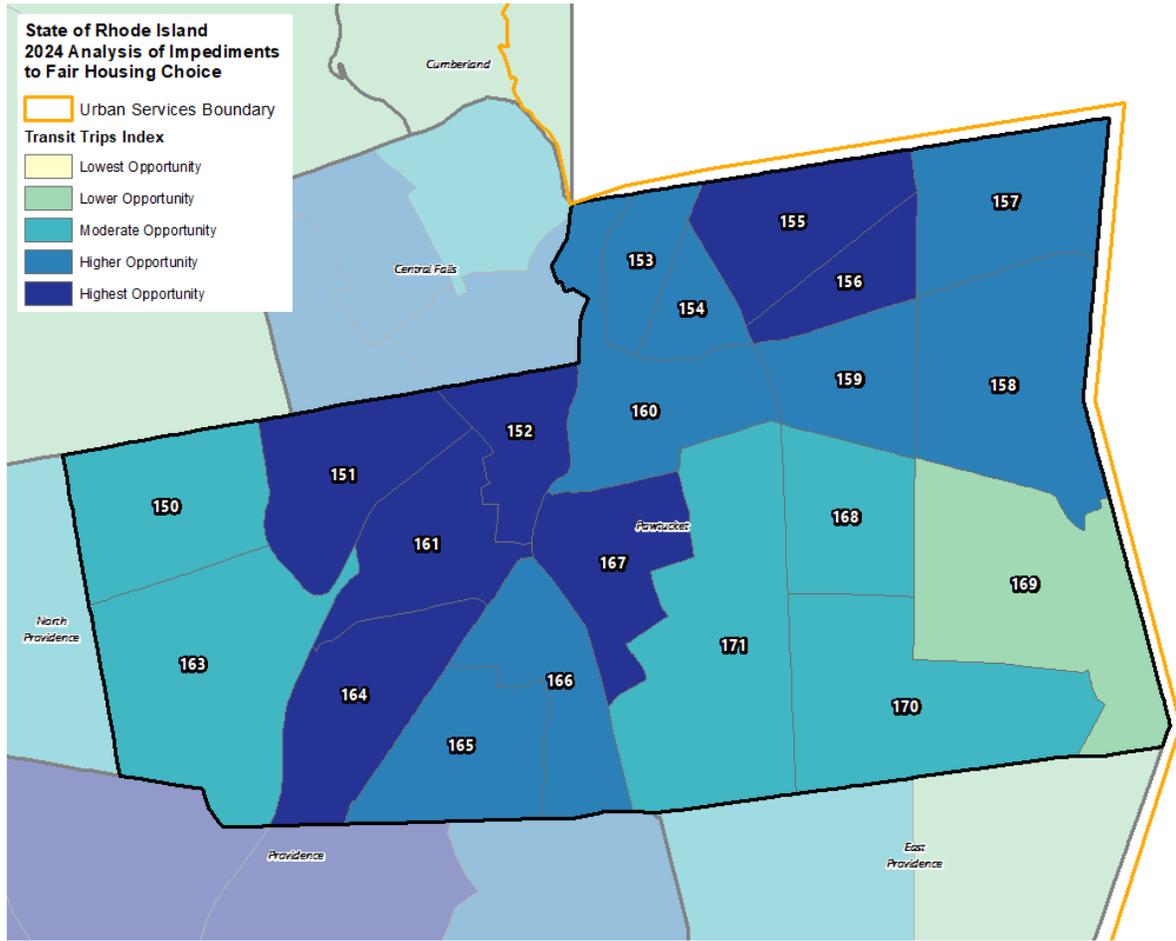


Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less.

Pawtucket households utilize public transit more often than most Rhode Island households. It is more utilized near central Pawtucket and in areas close to Central Falls and Providence. Public transit usage falls off starting east of the George Bennett Highway and south of Armistice Boulevard.

Map 116 Transit Trips Index, Pawtucket

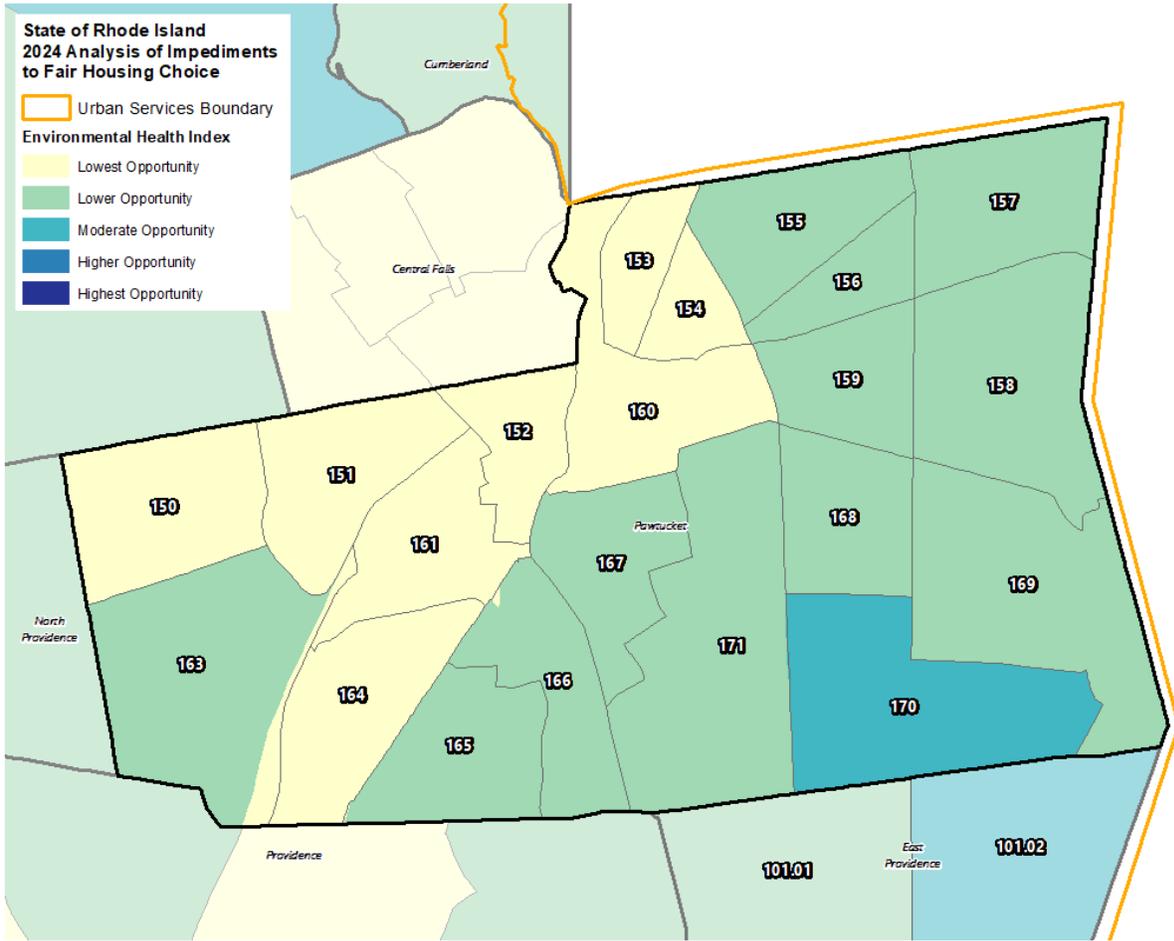


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract.

Pawtucket generally has below-average environmental health scores, which can primarily be attributed to I-95 cutting through the city. Areas located directly north of I-95 have the lowest scores in the state. Environmental health conditions improve as you get closer to East Bay.

Map 117 Environmental Health Index, Pawtucket



Providence

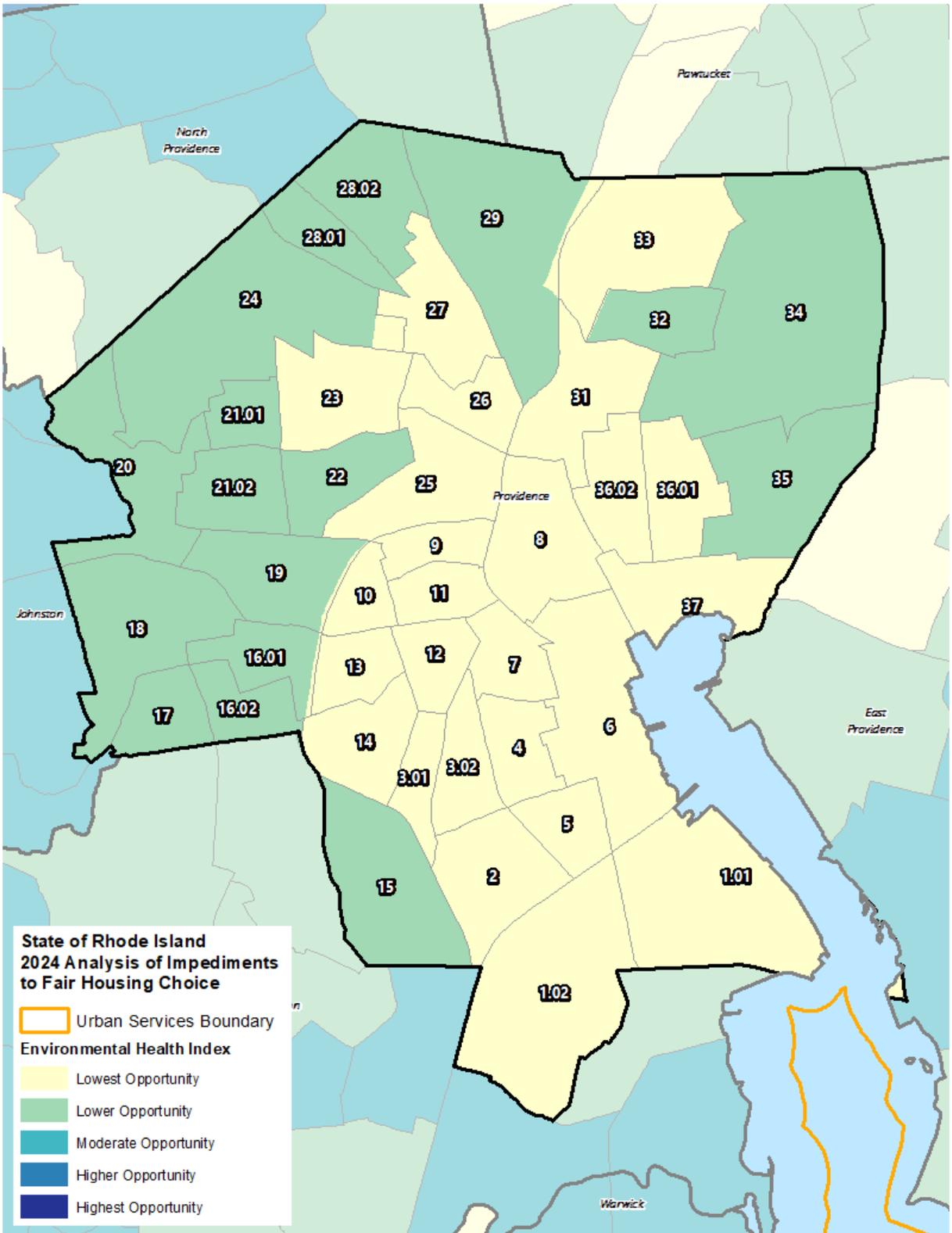
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

The City of Providence has the highest levels of poverty in the state. This may be linked to a lack of affordable housing options, generational poverty, and large student populations. However, the concentration of services and amenities within the city and proximity to public transit and employment opportunities also serve as a boon for vulnerable populations living in Providence.

Map 118 Low Poverty Index, Providence

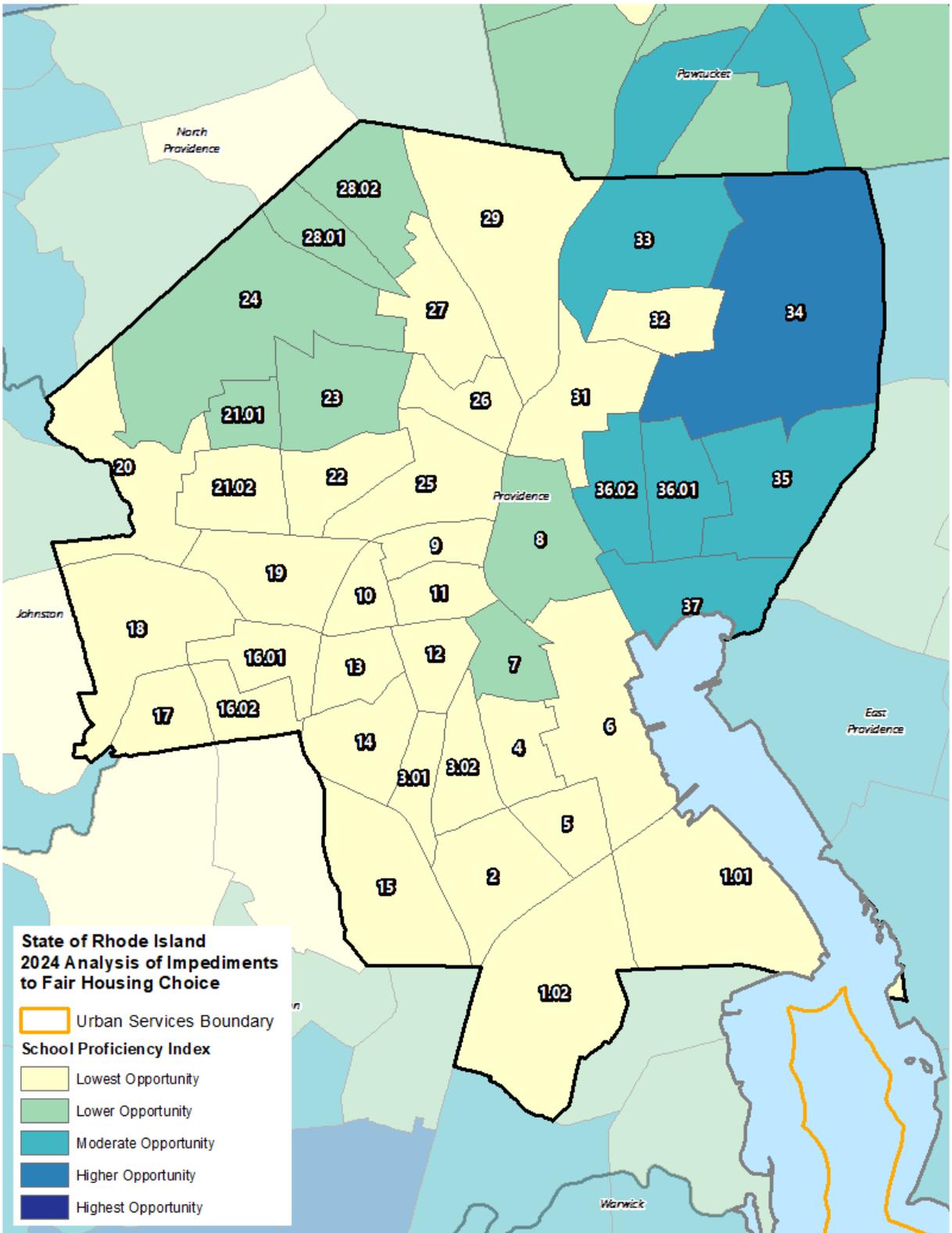


School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Providence has some of the lowest performing schools in the state, with most of the city scoring in the lowest quintile in terms of performance. All areas with high poverty rates are also associated with low performing schools. However, high performing schools can also be found in parts of Providence near North Providence and along the Providence River.

Map 119 School Proficiency Index, Providence

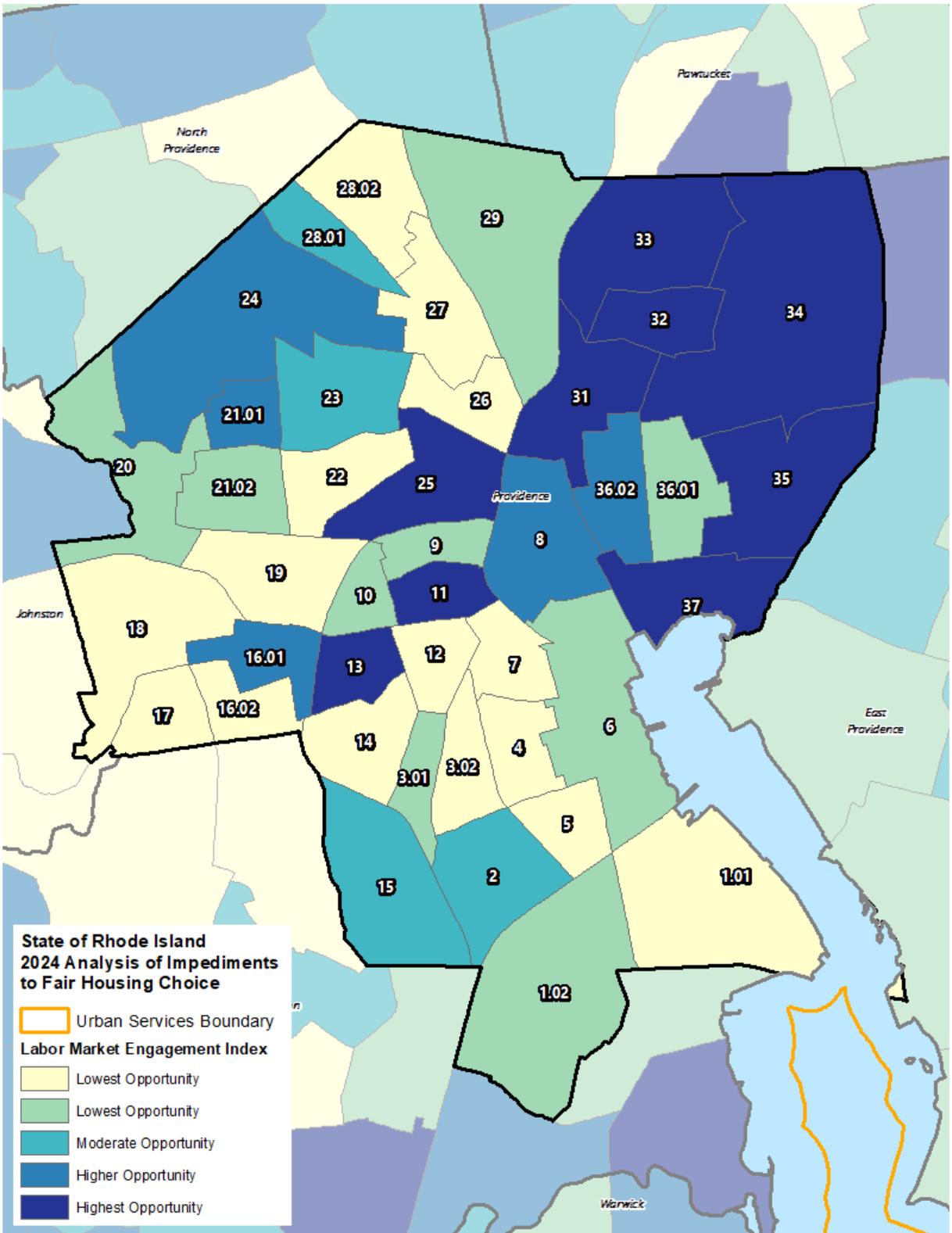


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial.

The strength of Providence's labor market relative to the state can be found at both extremes. The strongest labor markets are concentrated around Downtown Providence and its northeastern neighborhoods. Major centers of employment and universities can be found in these communities, including Brown University, Providence College, Roger Williams Medical Center and Southside Medical Center. However, areas with weak labor markets are in areas with high concentrations of poverty in primarily residential areas.

Map 120 Labor Market Engagement Index, Providence

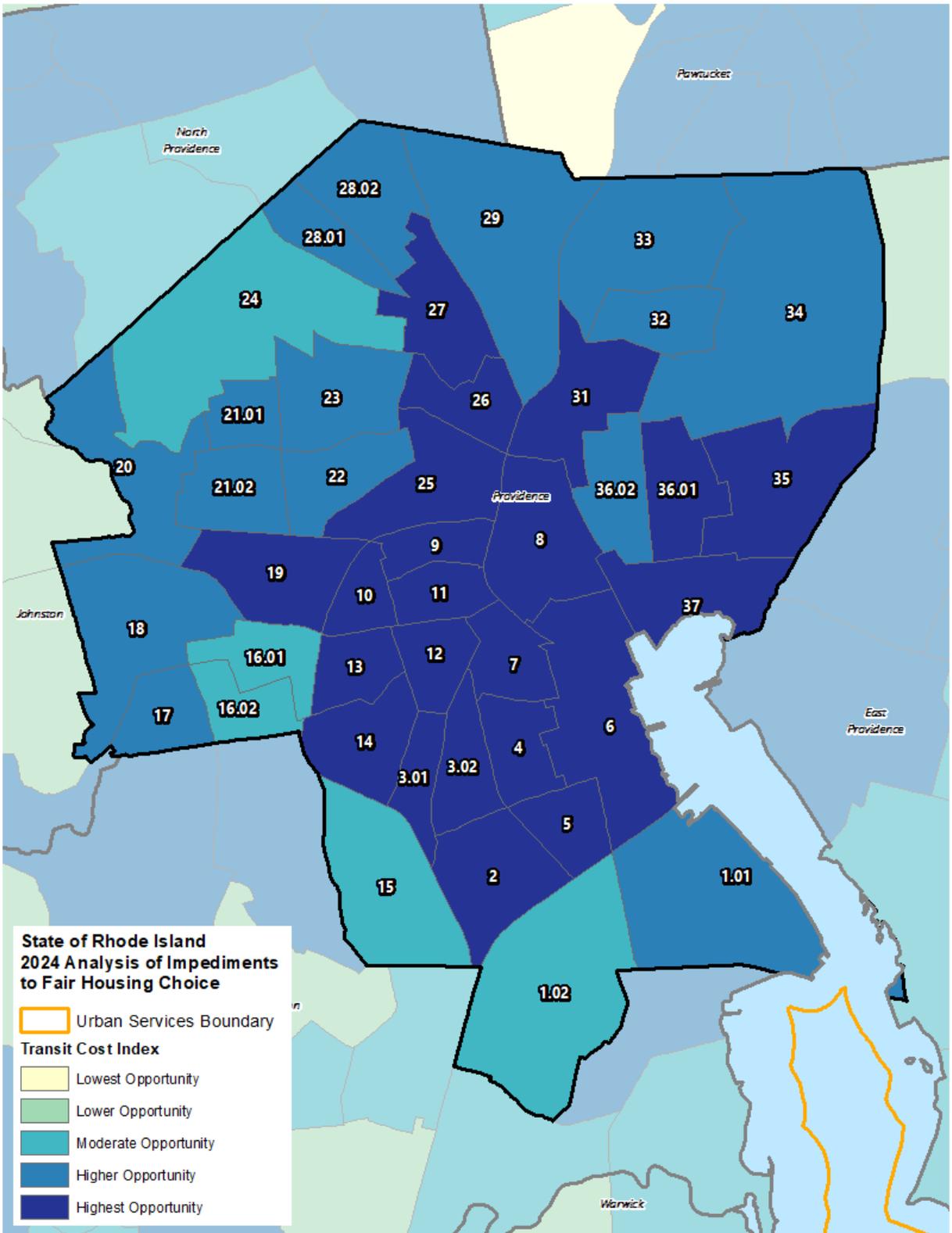


Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2019 ACS and LEHD data.

Given the dense, urban nature of Providence relative to the state, Providence households spend the least on transportation compared to other Rhode Island households. Households located closer to Downtown Providence and in the city's southern neighborhoods (Federal Hill, West End, Elmwood, Lower South Providence) and the East Side score particularly high. Areas near the perimeter of the city tend to spend more on transportation.

Map 121 Low Transportation Cost index, Providence

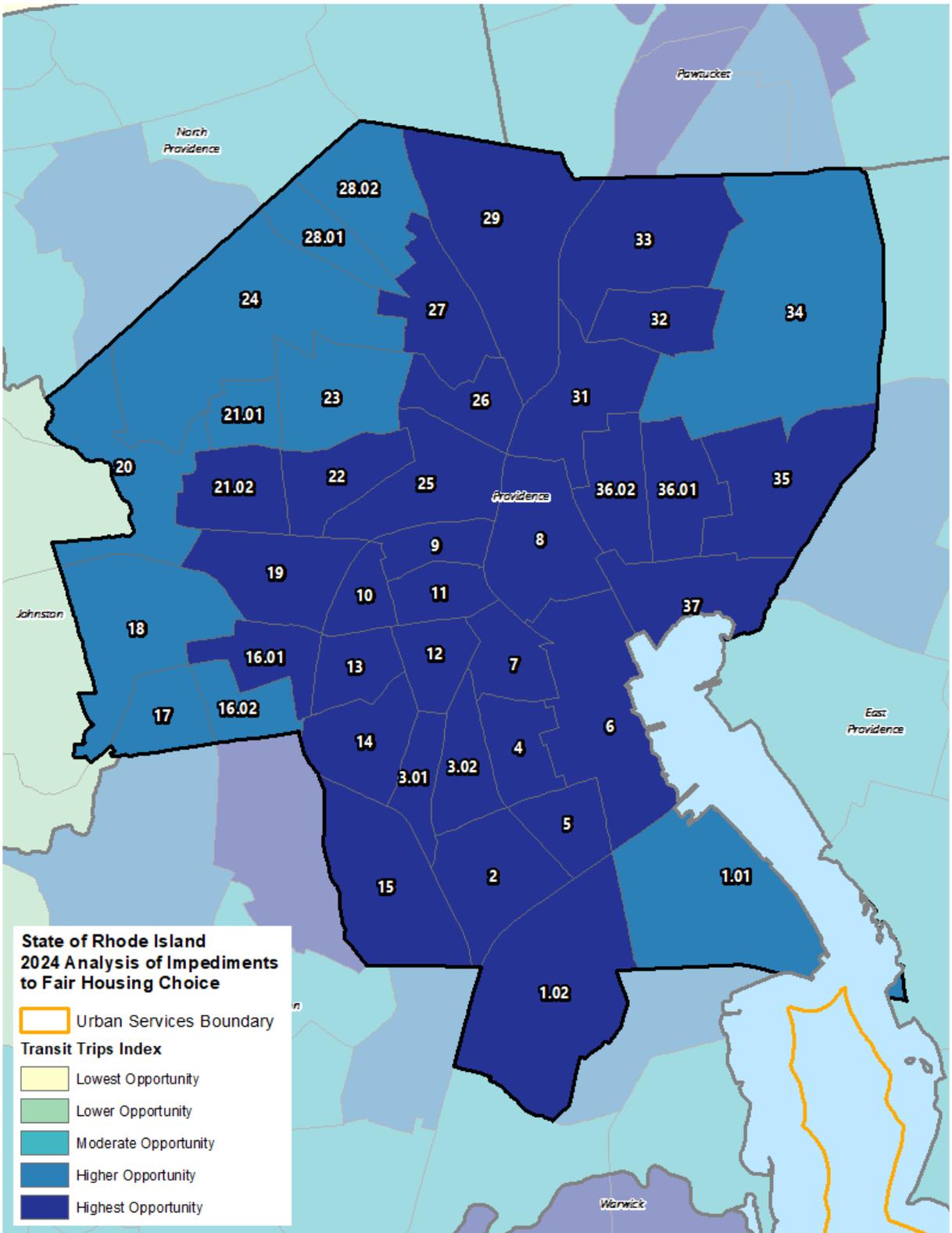


Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less.

Public transit usage is expectedly very high overall throughout Providence given the city's density and better access to public transit. Public transit usage slightly declines as one approaches the city's western boundary, Blackstone, and Washington Park.

Map 122 Transit Trips Index, Providence

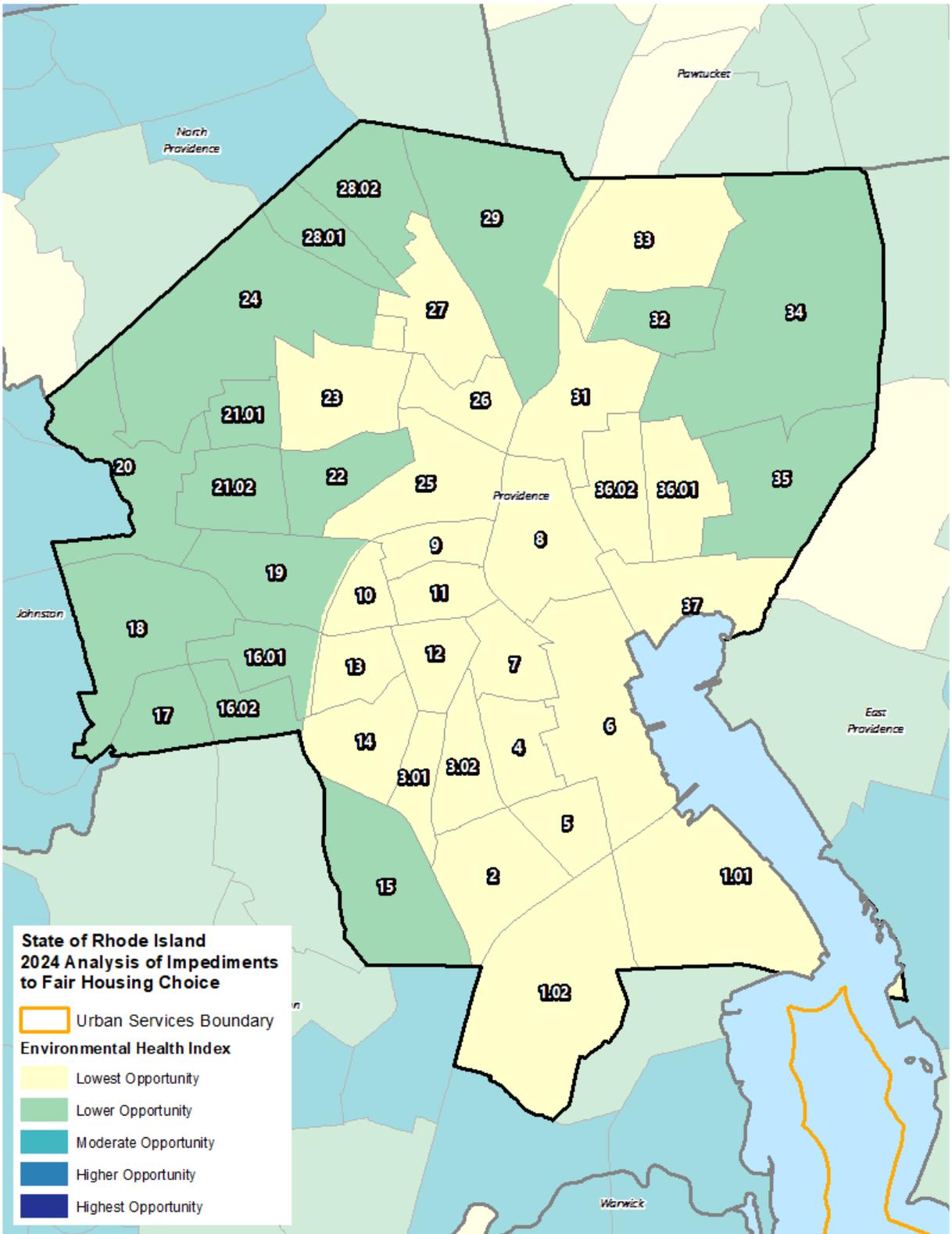


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract.

Providence has some of the lowest environmental health scores in the state. This can be primarily attributed to the large number of highways and traffic that crosses the city, including I-95, I-195, and the Huntington Expressway. Environmental health conditions improve as you move further way from these thoroughfares.

Map 123 Environmental Health Index, Providence



Warwick

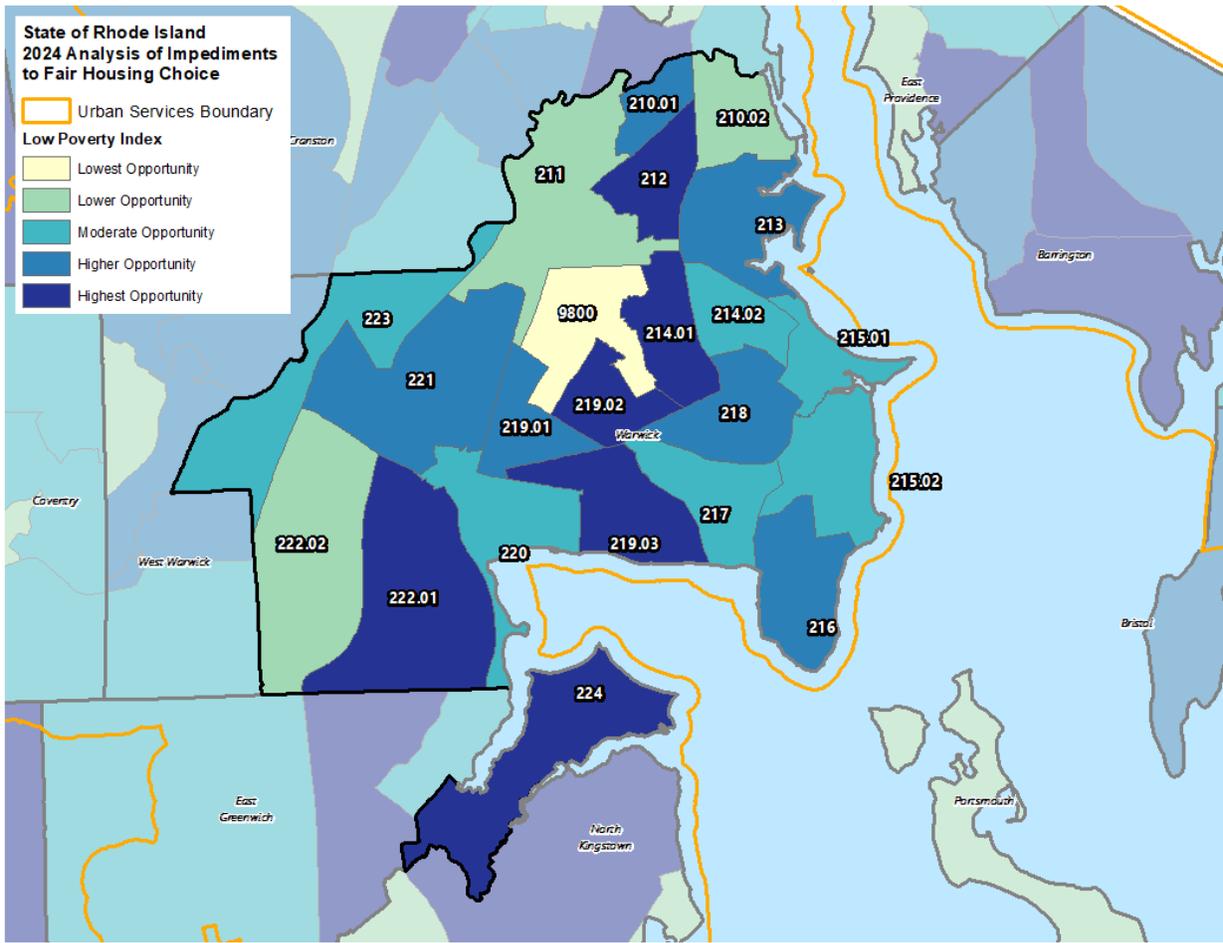
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

Warwick has relatively low concentrations of poverty when compared to the rest of the state. There is a portion of Warwick that is considered to have the highest poverty rates, but the majority of that area consists of the Rhode Island T. F. Green International Airport. Areas of Warwick with relatively high rates of poverty are located near its borders with West Warwick and Cranston.

Map 124 Low Poverty Index, Warwick

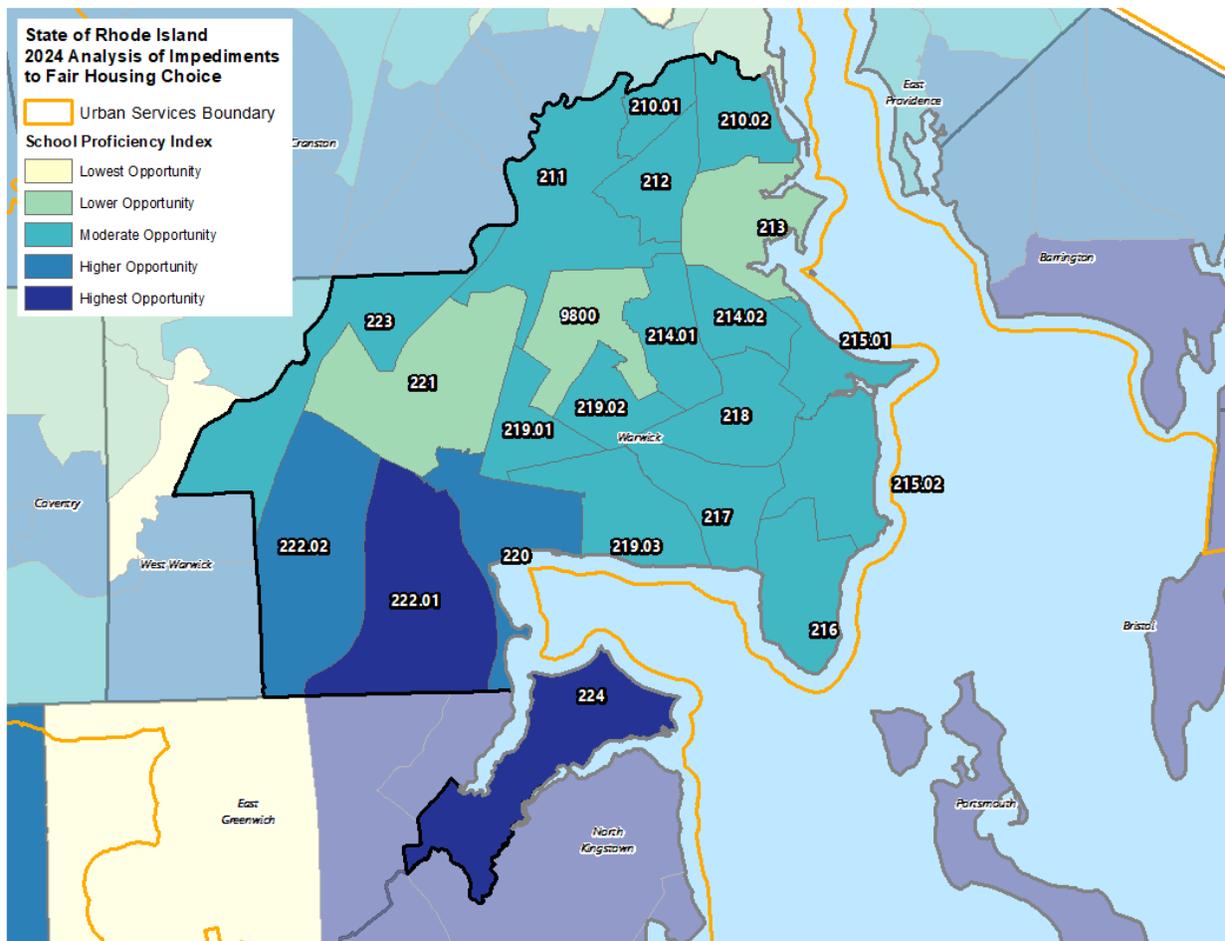


School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Warwick residents have access to moderate to high-performing schools. The highest performing schools in Warwick are located in the southern parts of the city near its border with East Greenwich. Areas with lower performing schools are found west of the airport (Census Tract 221) and near Gaspee Point.

Map 125 School Proficiency Index, Warwick

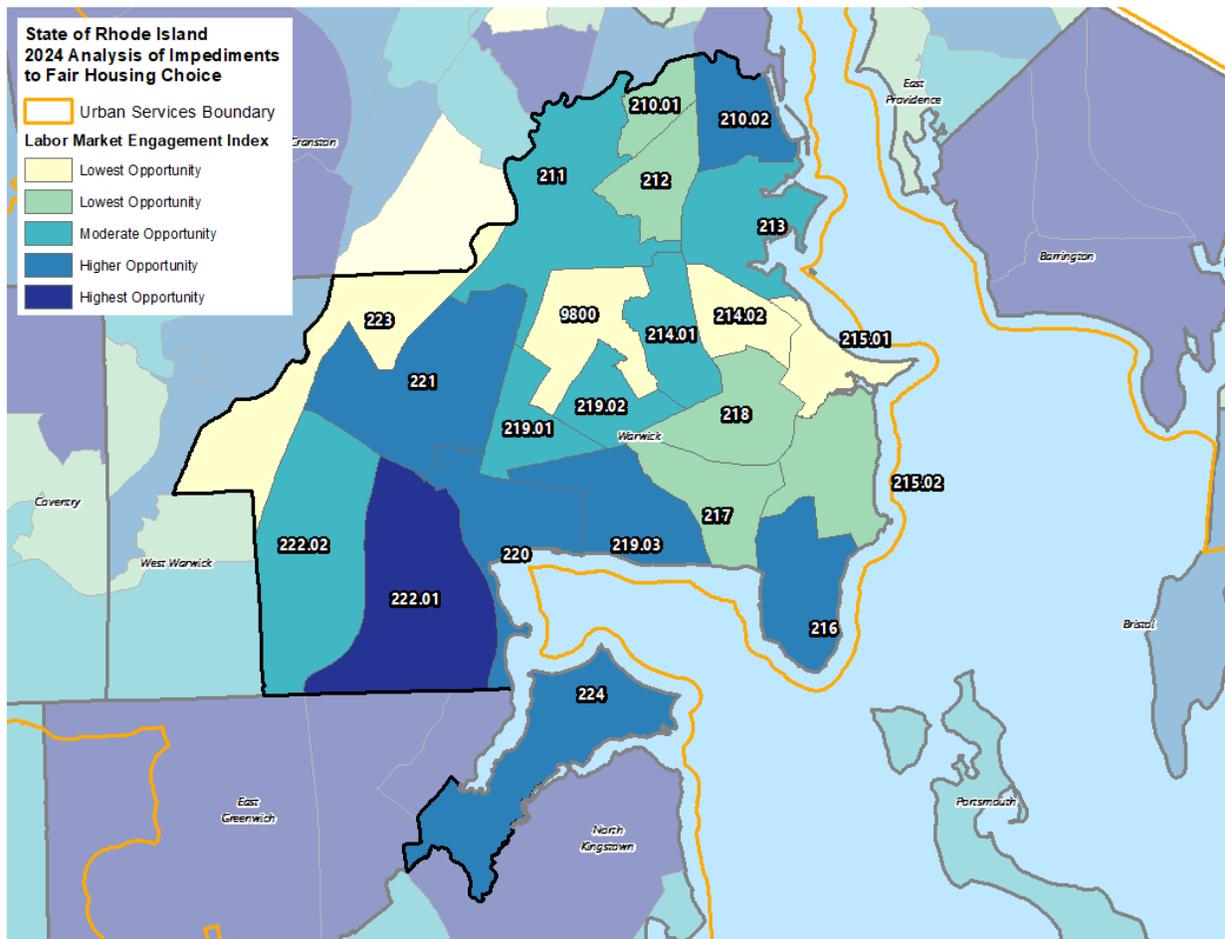


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial.

Warwick's labor market varies throughout the city, with the strongest labor markets located around and south of Apponaug and near Pawtuxet Village. The weakest labor markets are located west of Bald Hill Road and in Conimicut.

Map 126 Labor Market Engagement Index, Warwick

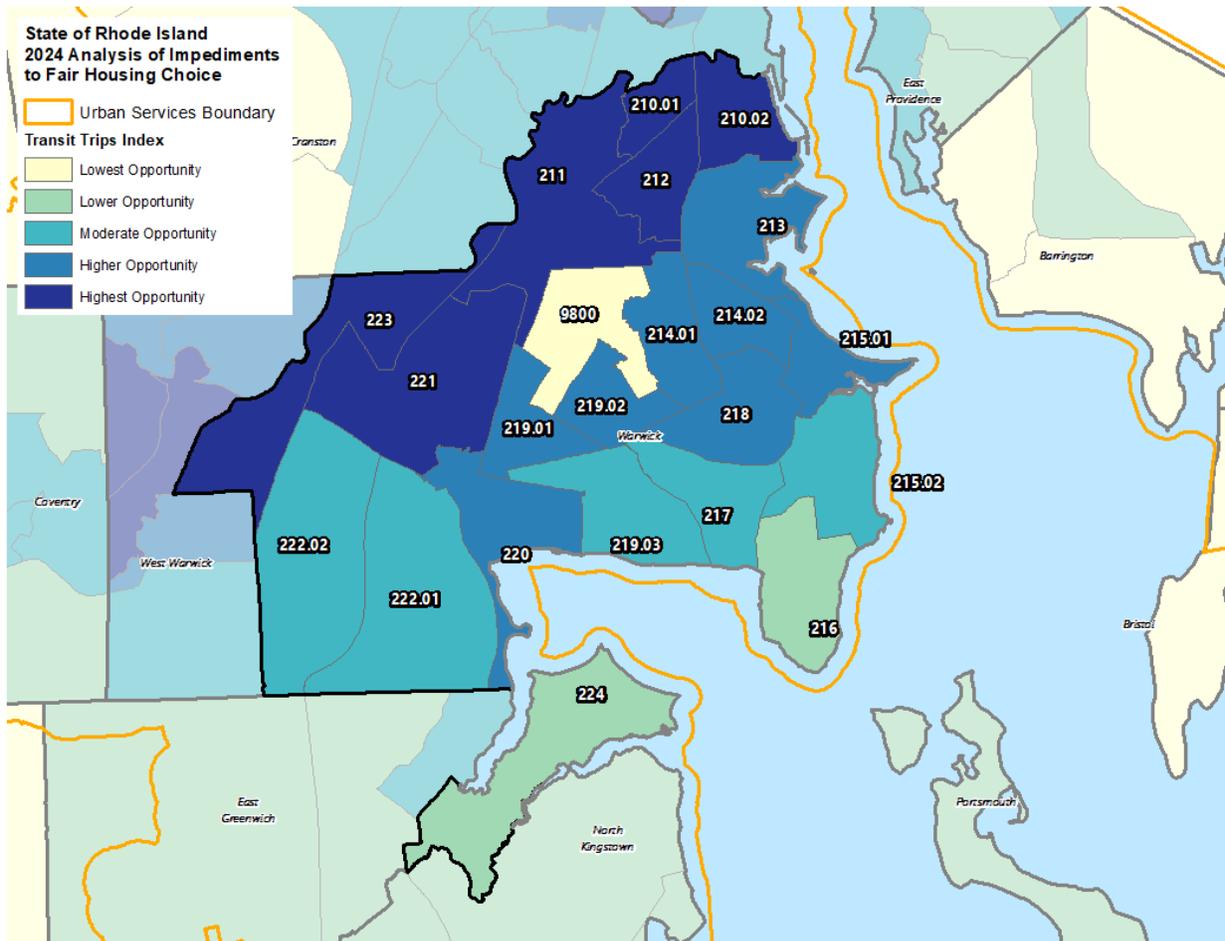


Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less.

Warwick highly utilizes public transit throughout most of the city, especially along its northern boundary. Neighborhoods in Warwick further south tend to utilize public transit less than other parts of the city.

Map 128 Transit Trips Index, Warwick



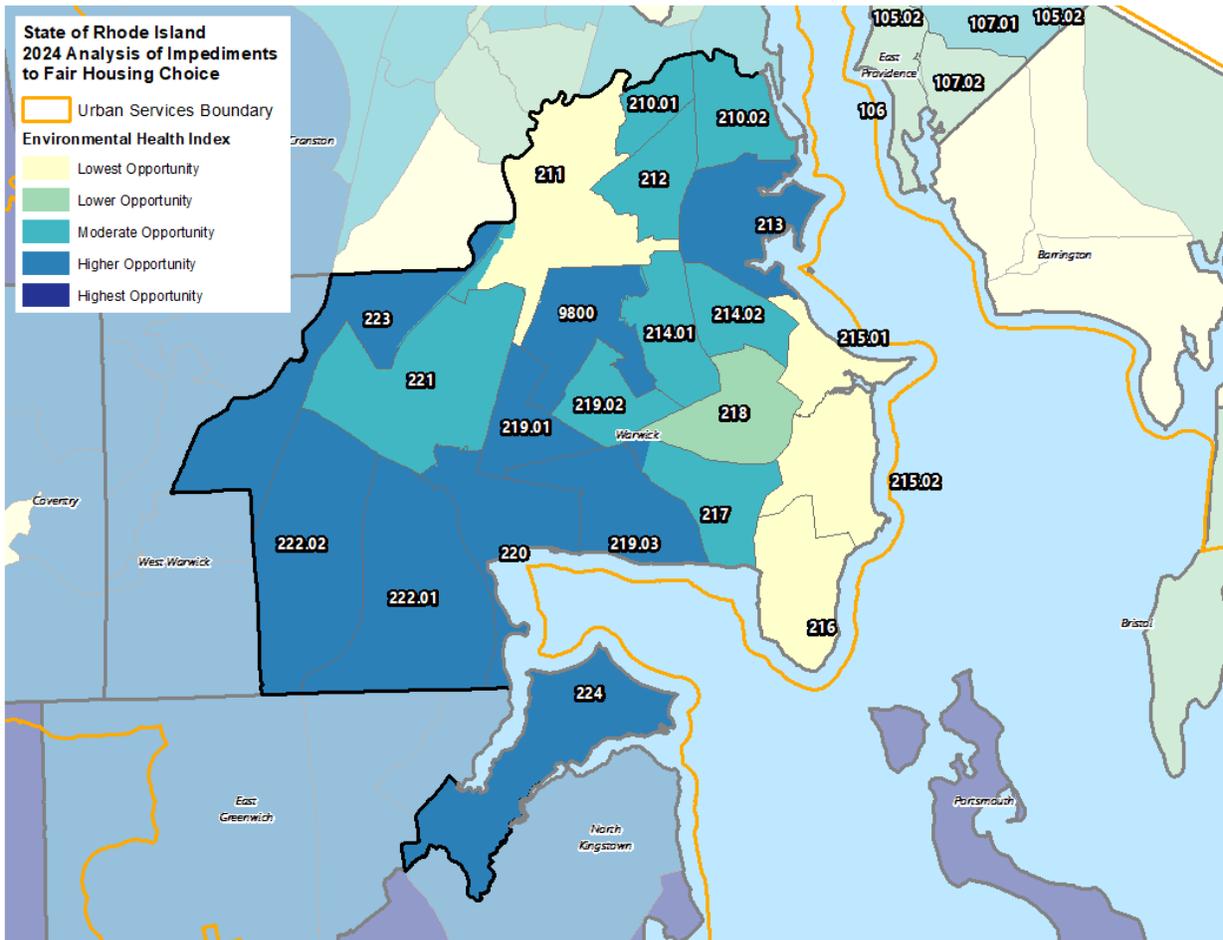
Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards with indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract.

The environmental health index for Warwick varies throughout the city. While communities southwest of the airport have relatively good environmental health outcomes, some of the poorest health outcomes can be found just north of the airport and in communities along the Narragansett Bay. Concerns about the potential effect of airport traffic and associated air pollutants have been a point of concern for several decades, with there being some awareness of increased cancer rates in some Warwick neighborhoods¹⁰. While the airport may not necessarily be a cause of poor environmental health outcomes, it may have adverse effects. Program investments in these areas should be carefully considered to promote health equity and environmental justice.

¹⁰ Vanderslice R, Fulton JP. Neighborhood health differentials in Warwick, RI: an analysis of risk factors. *Med Health R I.* 2012 Oct;95(10):331-3. PMID: 23155852; PMCID: PMC3593586.

Map 129 Environmental Health Index, Warwick



Woonsocket

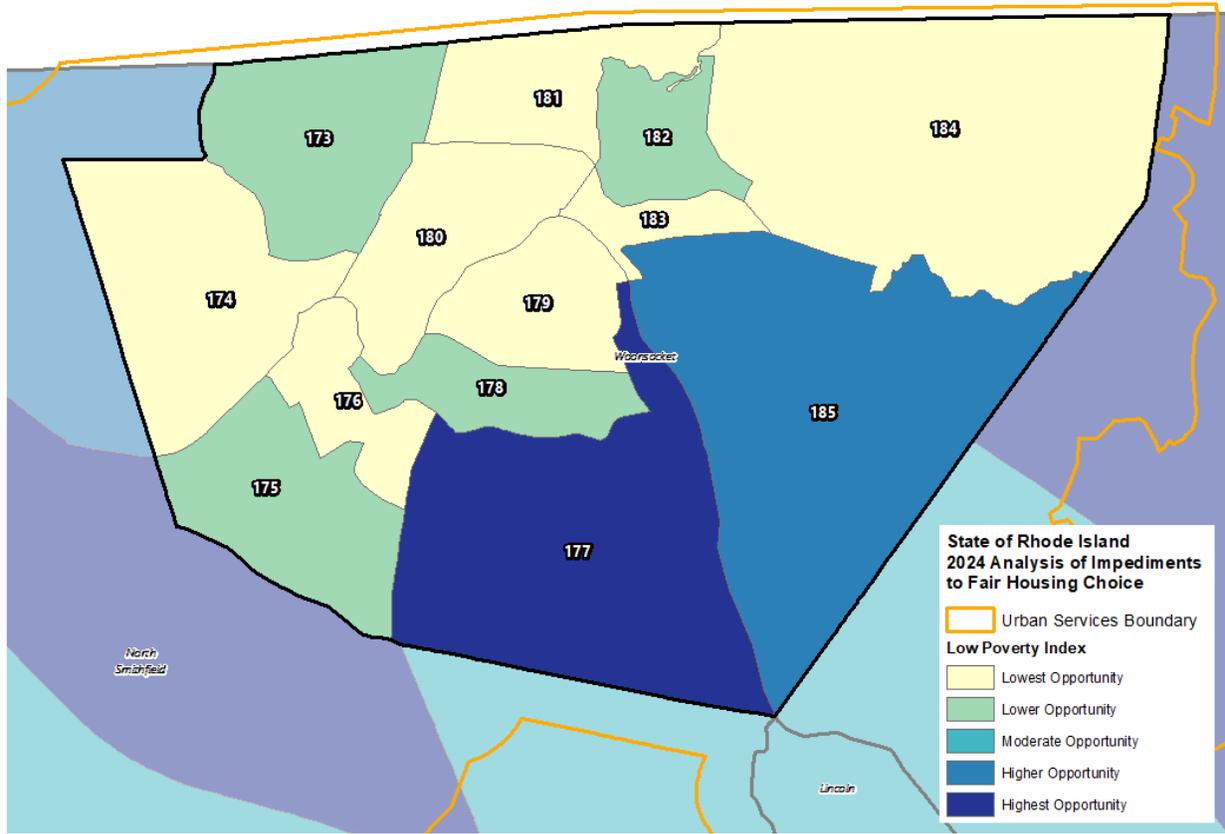
Low Poverty Index

The low poverty index captures the depth and intensity of poverty in a given neighborhood. Areas of concentrated poverty are often linked to other outcomes such as crime, lower educational achievement, and worse physical and mental health. The higher the score, the less exposure to poverty in a neighborhood.

Areas in Rhode Island with high levels of poverty lack local employment opportunities, have lower performing schools, and rely more on public transit.

Woonsocket shows high rates of economic disparity. Areas with low rates of poverty are in the southern half of the city, which includes proximity to major businesses and industrial parks, including CVS headquarters. These areas also have some of the lowest poverty rates in the entire state. Conversely, most of the remaining neighborhoods in Woonsocket have some of the highest poverty rates in the state.

Map 130 Low Poverty Index, Woonsocket

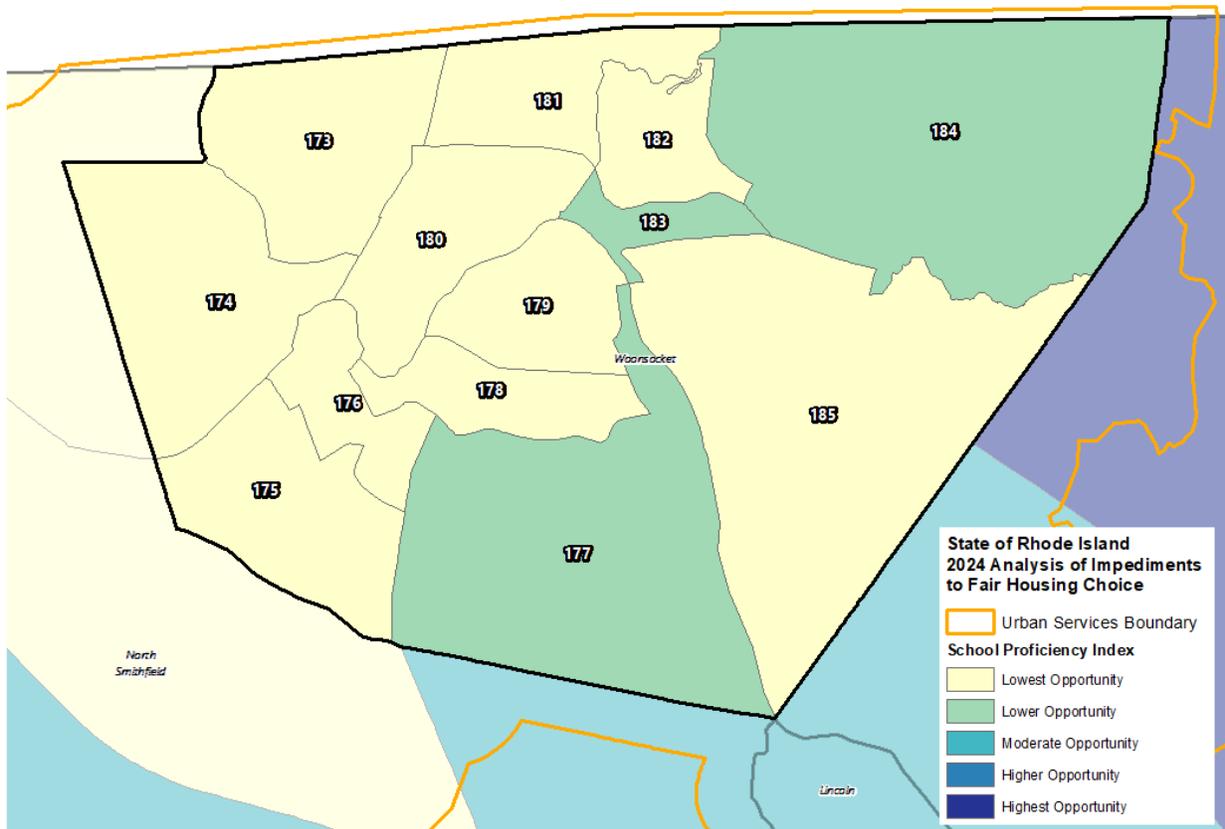


School Proficiency Index

The School Proficiency Index describes which neighborhoods have high-performing school districts. The AFFH-T uses school-level data on the performance of 4th grade students on state exams for this evaluation. A census tract's school proficiency score is based on the average performance for up to three schools within four miles of the tract's centroid. Census tracts with no schools within four miles have their index based on the single closest school.

Woonsocket has some of the lowest performing schools in the state and now schools performing above the 40th percentile. Neighborhoods in the southern and eastern parts of the city scored slightly higher, likely a result of their proximity to schools in Cumberland.

Map 131 School Proficiency Index, Woonsocket

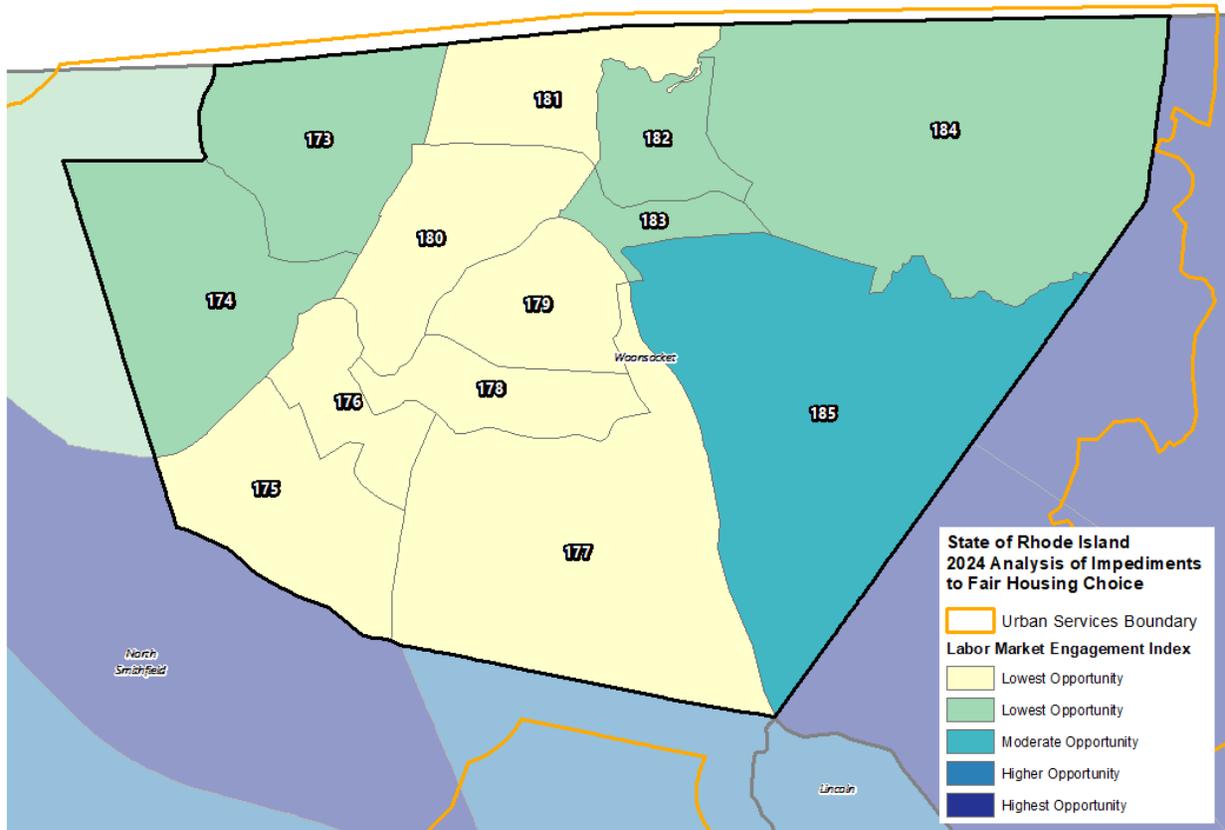


Labor Market Engagement Index

The Labor Market Engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment (bachelor's degree or higher) in a census tract. In other words, this index can be used to identify areas where economic development activities, such as employment programs or special skills training, might be most beneficial.

Woonsocket has a relatively weak labor market compared to that of the state. The strongest labor market is located in Census Tract 185, large area covering southeastern Woonsocket. Notably, this tract contains Highland Corporate Park, which has major offices for CVS, Johnson & Johnson, Procter & Gamble, and other major businesses.

Map 132 Labor Market Engagement Index, Woonsocket

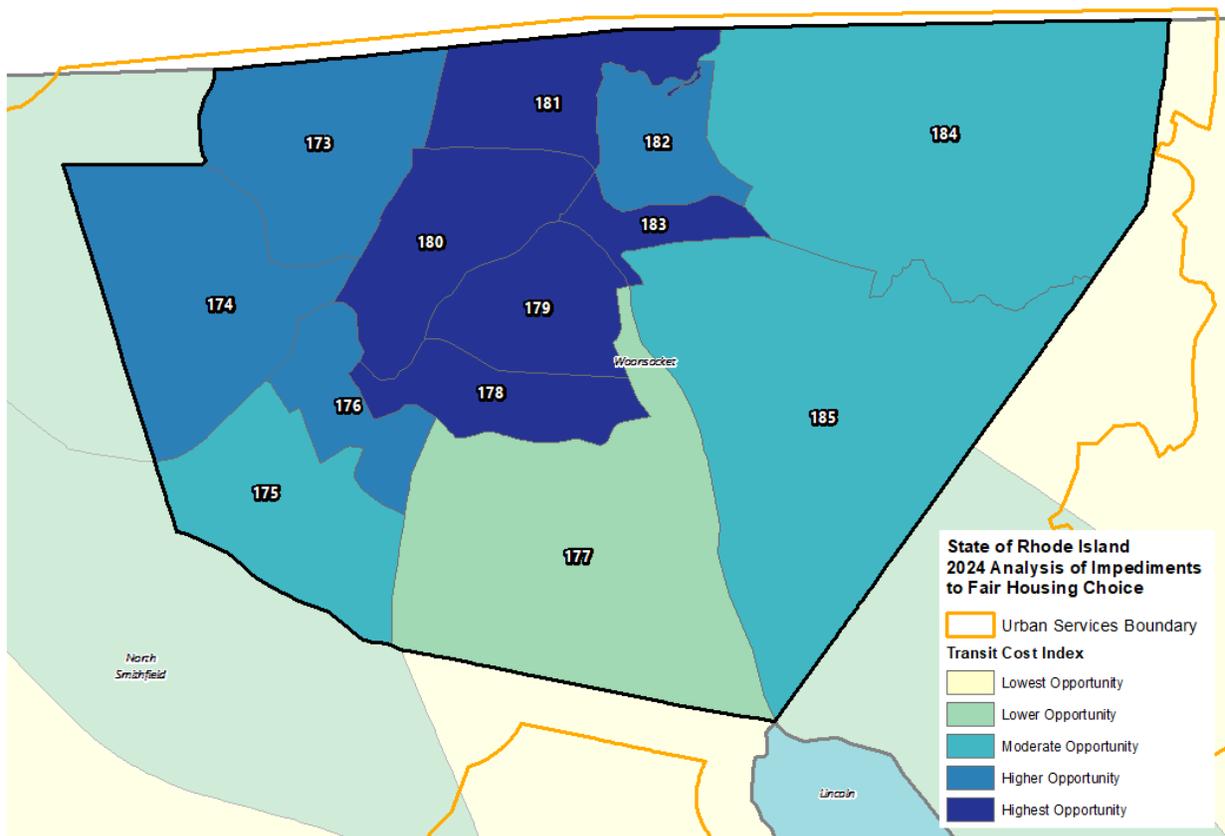


Low Transportation Cost Index

The Low Transportation Cost index is based on estimates of transportation costs as a percentage of income for a moderate-income household earning 80% AMI or less using the Center for neighborhood Technology's Housing and Transportation Affordability Index, which utilizes 2020 ACS and LEHD data.

Woonsocket, despite being located further away from Providence than the other HUD Entitlements, scores very well in terms of household spending on transportation. Areas with the lowest transportation costs are well-served by RIPTA near the city's core. Areas further away from this core see larger portions of their income being spent on transportation, implied to be fuel for automobiles.

Map 133 Low Transportation Cost Index, Woonsocket

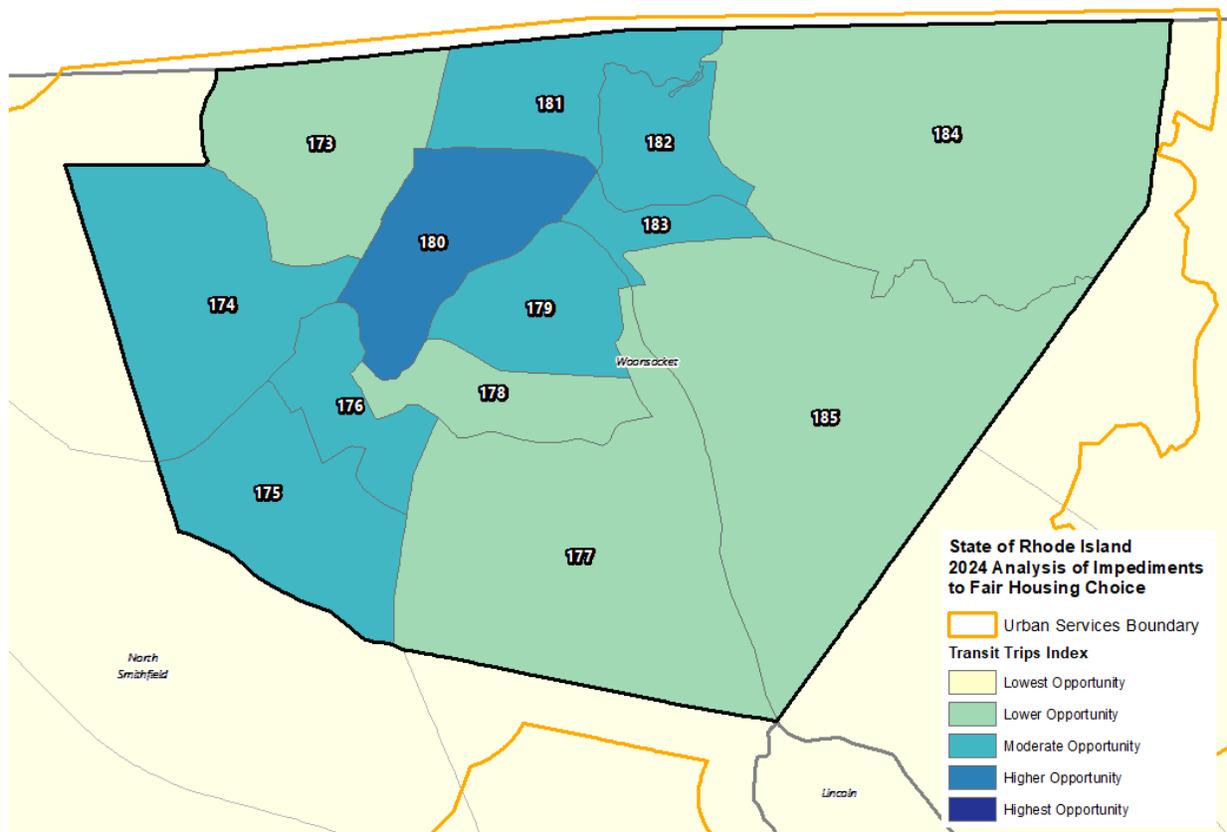


Transit Trips Index

This index is based on estimates of public transit trips taken by a moderate-income household earning 80% AMI or less. The higher the value, the more likely residents in that neighborhood utilize public transit. Like the Low Transportation Cost Index, this differs from the AFFH-T, which utilizes similar metrics but provides a broader context, including all households that earn 80% AMI or less.

The number of public transit trips Woonsocket households make corresponds with transportation costs; areas with high usage of public transit also tend to spend less on transportation. Areas near RIPTA transit stops show a higher number of transit trips taken annually. While public transit usage is lower than that of other cities in Rhode Island, Woonsocket is also smaller and further away from Providence than the other HUD Entitlements, which may have impacted its transit trips score.

Map 134 Transit Trips Index, Woonsocket

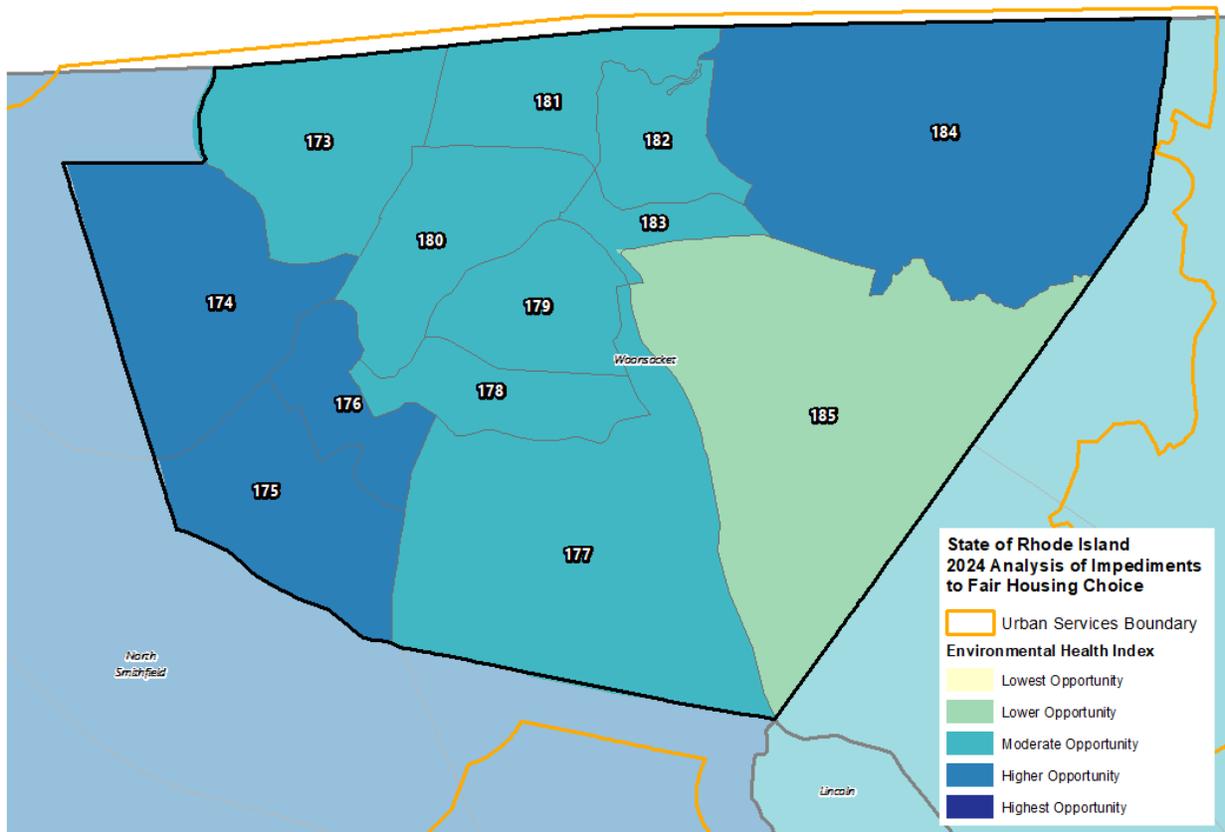


Environmental Health Index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards indexing census tracts. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood or census tract.

Woonsocket has an above average environmental health index score compared to its peers, with the healthiest communities located further away from the city's core near the western and northeastern perimeter. Census Tract 185 has a relatively low environmental health score, likely a result of the concentration of manufacturers and industrial spaces in the area.

Map 135 Environmental Health Index, Woonsocket



Public Sector Policy Review

The analysis of impediments is a review of impediments to fair housing choice in the public and private sector. Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin. Policies, practices or procedures that appear neutral on their face, but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status or national origin may constitute such impediments.

An important element of the AI includes an examination of public policy in terms of its impact on housing choice. This section evaluates the public policies in Rhode Island and its entitlement cities to determine opportunities for furthering the expansion of fair housing choice.

Key Findings

Zoning and Risk Assessment

This section reviews the zoning process from an administrative and policy standpoint that may impact protected classes and their access to housing.

The zoning codes for the entitlement cities of Rhode Island were evaluated based on how the ordinances:

- Define “family” inclusively, without a cap on the number of unrelated persons and with a focus on functioning as a single housekeeping unit
- Define “group home” for persons with disabilities or similarly named land use compared to single family dwellings
- Allow up to 6 unrelated people with disabilities to reside in a group home without requiring a special use/conditional use permit or public hearing
- Regulate the siting of group homes as single-family dwelling units without an additional regulatory provision
- Have a “Reasonable Accommodation” provision or allows for persons with disabilities to request reasonable accommodation/modification to regulatory provisions
- Permit multi-family housing of more than 4 units per structure in one or more residential zoning districts by-right
- Do not distinguish between “affordable housing/multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed with private funds)
- Provide residential zoning districts with minimum lot sizes of 4,000 square feet or less
- Do not include exterior design/aesthetic standards for all single-family dwelling units regardless of size, location, or zoning district
- The date that the ordinance was last amended/updated.

It may also be noted that there has been legislation enacted through 2025 that is expected to have a significant impact on what is buildable regarding modifications, setback requirements, lot mergers, etc. These changes will impact municipality scores on these dimensions going forward.

Cranston

The City of Cranston’s Zoning Ordinance is at low-risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered family to under three people, the definition of “community residence” that restricts the type and number to be included, and the restriction of minimum lot sizes of no less than 6,000 square feet in residential zones.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 35 Cranston Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit <i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>	Yes (1)	No (2)	2
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	2
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes (1)	No (2)	1
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	2
TOTAL SCORE			12

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

In general, the older the zoning ordinance, the less effective it could be as older zoning ordinances may not have evolved to address changing land uses, lifestyles, and demographics. However, the age of the zoning ordinance does not necessarily mean that the regulations impede housing choice by members of the protected classes. The City of Cranston's Zoning Ordinance was amended as recently as February 25, 2025.

Definition of Family and Household

Restrictive definitions of family may impede unrelated individuals from sharing a dwelling unit. Defining family broadly advances non-traditional families and supports the blending of families who may be living together for economic purposes that limit their housing choice. Restrictions in the definition of family typically cap the number of unrelated individuals that can live together. The restrictions from the cap can impede the development of group homes, effectively impeding housing choice for the disabled. Caps on unrelated individuals residing together may be warranted to avoid overcrowding, thus creating health and safety concerns.

In Cranston, "family" is defined as "a person or persons related by blood, marriage or other legal means." There is a separate definition for "household" which is "one or more persons living together in a single dwelling unit, with common access to and common use of, all living and eating areas and all areas and facilities for the preparation and storage of food within the dwelling unit." The definition of household is further clarified by:

- 1) "A family, which may also include servants and employees living with the family; or
- 2) A person or group of unrelated persons living together, the number of which shall not exceed three. This shall not apply in any educational zone in the city of Cranston."

These definitions are inclusionary in terms of allowing unrelated individuals to operate as a single household unit. However, placing limitations on the number of unrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Group homes are residential uses that do not adversely impact a community. Efforts should be made to ensure group homes can be easily accommodated throughout the community under the same standards as any other residential use for persons without disabilities. Of concern are those that serve members of the protected classes such as people with disabilities. Because a group home for people with disabilities, as defined by the federal Fair Housing Act, serves to provide a non-institutional experience for its occupants, imposing additional and burdensome conditions are contrary to the purpose of a group home. More importantly, the restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes, restrict housing choice for persons with disabilities, and are inconsistent with the Fair Housing Act.

There is no definition of the specific term “group home” in the Cranston zoning ordinances. Cranston ordinances adhere to the Rhode Island General Laws as they pertain to a “community residence”, the term most applicable to group homes. This is defined as a “home or residential facility where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities.” The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six “mentally challenged children or adults” and a group home of no more than eight “mentally disabled or mentally handicapped or physically handicapped persons.” However, “community residences” are allowed by right in any residential zone.

Permitted Residential Lot Sizes and Types

A lack of affordable housing may impede housing choice by members of the protected class as members of the protected classes are often also in low-income households. Excessively large lot sizes may deter development of affordable housing. A balance should be struck between areas with larger lots and those for smaller lots that will more easily support the creation of affordable housing. The City of Cranston does not permit lot sizes of less than 6,000 sq. ft. residential zones without modification.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes. Residential zones in Cranston range from agricultural and low-density districts to dense districts for multifamily dwelling units. “Community residences” are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units. The only discriminatory risk in housing choice in Cranston is as it relates to permitted minimum lot sizes.

East Providence

The City of East Providence’s Zoning Ordinance is at low-risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered a household to under four people, the definition of “community residence” that restricts the type and number to be included, and the restriction of minimum lot sizes of no less than 5,000 square feet in residential zones.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 36 East Providence Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit <i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>	Yes (1)	No (2)	2
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	2

3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes (1)	No (2)	1
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	2
TOTAL SCORE			12

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

The City of Cranston’s Zoning Ordinance was amended as recently as February 25, 2025.

Definition of Family and Household

In East Providence, “family” is defined as “a person or persons related by blood, marriage or other legal means, including, but not limited to, a child, parent, spouse, mother-in-law, father-in-law, grandparents, grandchildren, domestic partner, sibling, care recipient, or member of the household.” This definition is inclusionary in terms of allowing unrelated individuals to operate as a single household unit and does not place a limit on the number of persons that can be included in the family. However, it does specify that the persons should be legally- or blood-related.

The definition of “household” specifies:

- 1) A family, which may also include servants and employees living with the family; or
- 2) A person or group of no more than four unrelated persons living together as distinguished from persons occupying a boardinghouse, lodging house, club, motel or hotel.

The limitation of four nonrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Like Cranston, there is no definition of the specific term “group home” in the East Providence zoning ordinances. The closest term is “community residence” which is defined by the Rhode Island General Laws as a “home or residential facility where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities.” The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six “mentally challenged children or adults” and a group home of no more than eight “mentally disabled or mentally handicapped or physically handicapped persons.” However, “community residences” are allowed by right in any residential zone.

Permitted Residential Lot Sizes and Types

The City of East Providence does not permit lot sizes of less than 5,000 sq. ft. residential zones without modification.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes. Residential zones in East Providence range from agricultural and low-density districts to denser residential districts. “Community residences” are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units. The only discriminatory risk in housing choice in East Providence is as it relates to permitted minimum lot sizes. Additionally, there is one residential district (R-5) where multi-family structures are permitted by-right without special provisions, and this limitation may restrict housing choice more than if these structures were permitted to be constructed in multiple districts.

Pawtucket

The City of Pawtucket’s Zoning Ordinance is at low-risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered a household to under four people, the definition of “community residence” that restricts the type and number to be included, the restriction of minimum lot sizes of no less than 5,000 square feet in residential zones, and the lack of a reasonable modification provision.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 37 Pawtucket Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit	(1)	(2)	2

<i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>			
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	1
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes (1)	No (2)	1
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	1
TOTAL SCORE			10

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

The City of Pawtucket’s Zoning Ordinance was amended as recently as August 21, 2024.

Definition of Family and Household

In Pawtucket, “family member” is defined as “A person, or persons, related by blood, marriage or other legal means, including but not limited to, a child, parent, spouse, mother-in-law, father-in-law, grandparents, grandchildren, domestic partner, sibling, care recipient, or member of the household.”

Household is defined as “one or more persons living together in a single dwelling unit” that also includes:

- A. A family, which may also include servants and employees living with the family; or

- B. A person or not more than five unrelated persons occupying a single household or dwelling unit.

The limitation of five nonrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Like Cranston and East Providence, there is no definition of the specific term “group home” in the Pawtucket zoning ordinances. The closest term is “community residence” which is defined by the Rhode Island General Laws as a “home or residential facility where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities.” The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six “mentally challenged children or adults” and a group home of no more than eight “mentally disabled or mentally handicapped or physically handicapped persons.” However, “community residences” are allowed by right in any residential zone. These residences must be state-licensed.

Although Pawtucket does not explicitly define “group homes” as single-family dwellings in their zoning ordinance, this means that they also generally do not regulate them as a dwelling type within themselves. For example, a “group home” may be located within a single-family structure or a multi-family structure and will be regulated in the zoning ordinance as such, not as a dwelling in itself, but as the structure that it is housed within.

Permitted Residential Lot Sizes and Types

The City of Pawtucket does not permit lot sizes for new subdivisions of less than 5,000 sq. ft. residential zones without modification. Lots for multifamily dwellings (at least 4 units) must be 3,000 sq. ft. per dwelling unit. However, with oversized lot subdivision provisions passed by the Rhode Island State Legislature, many lots in the City may be subdivided in size to as low as 3,000 sq. ft. Combined with the adopted ADU provisions, two dwelling units could effectively be located on 3,000 sq. ft. lots in many parts of the City. Pawtucket may still consider lowering or abolishing lot minimums in some zoning districts for the sake of simplifying the review process.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes. Residential zones in Pawtucket range from lower-density districts (with a minimum lot size 9,000 sq. ft.) to denser residential districts. “Community residences” (which must be state licensed) are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units.

Additionally, there are two residential districts (RM and RD3) where multi-family structures are permitted by-right without special provisions Multi-family housing is also permitted by-right in all commercial districts and in the Industrial Open (Light Industrial) district. The City may consider

allowing multi-family structures to be constructed by-right in more residential districts to advance Fair Housing choice even further.

Providence

The City of Providence’s Zoning Ordinance is at low-risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered a household to under four people, the definition of “community residence” that restricts the type and number to be included, the restriction of minimum lot sizes of generally no less than 5,000 square feet in residential zones, and the lack of a reasonable modification provision.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 38 Providence Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit <i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>	Yes (1)	No (2)	2
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	2
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes (1)	No (2)	1
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	1
TOTAL SCORE			11

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

The City of Providence's Zoning Ordinance was amended as recently as January 12, 2024.

Definition of Family and Household

In Providence, "family" is defined as "A person, or persons, related by blood, marriage or other legal means."

Household is defined as "one or more persons living together in a single dwelling unit" that also includes:

- A. A family, which may also include servants and employees living with the family; or
- B. A person or not more than three unrelated persons occupying a single household or dwelling unit.

The limitation of three nonrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Like the other entitlement cities, there is no definition of the specific term "group home" in the Providence zoning ordinances. The closest term is "community residence" which is defined by the Rhode Island General Laws as a "home or residential facility licensed by the state pursuant to Rhode Island General Laws Chapter 24 of Title 40.1 where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities." The providence zoning ordinance divides this definition into "Community Residence Type I" (the above definition) and "Community Residence Type II," which further limits the number and type of residents. The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six "mentally challenged children or adults" and a group home of no more than eight "mentally disabled or mentally handicapped or physically handicapped persons." However, "community residences" are allowed by right in any residential zone. These residences must be state-licensed.

Permitted Residential Lot Sizes and Types

The City of Providence permits residential lot sizes with no minimum square footage for existing lots. New subdivisions must typically have a minimum lot size of 5,000 sq. ft. Exceptions include the R-4 mixed-use residential district, which permits lots of a minimum of 3,500 sq ft, and row homes, which may be built on 1,667 or 700 sq. ft. lots, depending on the district.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes.

Residential zones in Providence range from agricultural and low-density districts to denser residential districts. “Community residences” (which must be state licensed) are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units. The only discriminatory risk in lot size and type in Pawtucket relates to permitted minimum lot sizes. Additionally, there are two residential districts (RM and RD3) where multi-family structures are permitted by-right without special provisions, and this limitation may restrict housing choice more than if these structures were permitted to be constructed in more residential districts.

Warwick

The City of Warwick’s Zoning Ordinance is at moderate risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered a household to under four people, the definition of “community residence” that restricts the type and number to be included, the restriction of minimum lot sizes of generally no less than 7,000 square feet in residential zones, the prohibition of multifamily dwellings in residential zoning districts, and the lack of a reasonable modification provision.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 39 Warwick Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit <i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>	Yes (1)	No (2)	2
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	2
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1
5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	2
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes	No	1

	(1)	(2)	
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	2
TOTAL SCORE			13

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

The City of Warwick’s Zoning Ordinance was amended as recently as June 4, 2024.

Definition of Family and Household

In Warwick, “family member” is defined as “A person, or persons, related by blood, marriage, or other legal means, including, but not limited to, a child, parent, spouse, mother-in-law, father-in-law, grandparents, grandchildren, domestic partner, sibling, care recipient, or member of the household.” This definition is inclusionary in terms of allowing unrelated individuals to operate as a single household unit and does not place a limit on the number of persons that can be included in the family. However, it does specify that the persons should be legally- or blood-related.

The definition of “household” specifies:

- 1) A family, which may also include servants and employees living with the family; or
- 2) A person or group of no more than four unrelated persons living together.

The limitation of four nonrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Like the other entitlement cities, there is no definition of the specific term “group home” in the Warwick zoning ordinances. The closest term is “community residence” which is defined by the Rhode Island General Laws as a “home or residential facility where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities.” The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six “mentally challenged children or adults” and a group home of no more than eight “mentally disabled or mentally handicapped or physically handicapped persons.” However, “community residences” are allowed by right in any residential zone. These residences must be state-licensed.

Permitted Residential Lot Sizes and Types

The City of Warwick does not permit lot sizes of less than 7,000 sq. ft. residential zones without modification.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes. Residential zones in Warwick range from agricultural and low-density districts to denser residential districts. “Community residences” (which must be state licensed) are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units. Discriminatory risks in lot size and type in Warwick relates to permitted minimum lot sizes. Additionally, there are two districts (City Center Warwick Gateway and Intermodal) where multi-family structures are permitted by-right without special provisions. Intermodal District is intended to be a mixed-use development district, and Gateway is intended to serve as a transitional area leading to the Intermodal district. Neither of these are designated residential districts. This limitation may restrict housing choice more than if these structures were permitted to be constructed in more residential districts.

Woonsocket

The City of Woonsocket’s Zoning Ordinance is at low risk relative to discriminatory provisions for housing and members of the protected classes. Potential risks of discriminatory practices include the limit on the number of unrelated individuals to be considered a household to under five people, the definition of “community residence” that restricts the type and number to be included, the restriction of minimum lot sizes of generally no less than 6,000 square feet in residential zones, and the lack of a reasonable accommodation provision.

Scoring: 1 – low risk for discrimination; 2 – high risk for discrimination

Table 40 Woonsocket Zoning Risk Assessment

Zoning Ordinance Regulatory Provision	Yes	No	Score
1. Ordinance defines “family” inclusively, without cap on number of unrelated persons, with focus on functioning as a single housekeeping unit <i>Ex: Two or more persons who live in the same dwelling unit and function as a single housekeeping unit</i>	Yes (1)	No (2)	2
2. Ordinance defines “group home” or similarly named land use as “a single-family dwelling unit”	Yes (1)	No (2)	2
3. Ordinance allows up to 6 unrelated people with disabilities to reside in a group home without requiring a special use / conditional use permit or public hearing	Yes (1)	No (2)	1
4. Ordinance regulates group homes as single-family dwelling units without any additional regulatory provisions	Yes (1)	No (2)	1

5. Ordinance has a Reasonable Accommodation provision or allows for persons with disabilities to request reasonable accommodation / modification to regulatory provisions	Yes (1)	No (2)	2
6. Ordinance permits multi-family housing of more than 4 units/structure in one or more residential zoning districts by-right	Yes (1)	No (2)	1
7. Ordinance does not distinguish between “affordable housing / multi-family housing” (i.e., financed with public funds) and “multi-family housing” (i.e., financed without any public funds)	Yes (1)	No (2)	1
8. Ordinance provides residential zoning districts with minimum lot sizes of 4,000 square feet or less	Yes (1)	No (2)	2
TOTAL SCORE			12

8-12: Ordinance is at LOW risk relative to discriminatory provisions for housing and members of the protected classes.

13-14: Ordinance is at MODERATE risk relative to discriminatory provisions for housing and members of the protected classes.

15 and higher: Ordinance is at HIGH risk relative to discriminatory provisions for housing and members of the protected classes.

Date of Ordinance

The City of Woonsocket ’s Zoning Ordinance was amended as recently as April 21, 2025.

Definition of Family and Household

In Woonsocket, “family” is defined as “A person or persons related by blood, marriage or other legal means. See also “household.” This definition is inclusionary in that it does not place a limit on the number of persons that can be included in the family. However, it does specify that the persons should be legally- or blood-related.

The definition of “household” specifies:

- 1) A family, which may also include servants and employees living with the family; or
- 2) A person or group of up to five (5) unrelated persons living together.

The limitation of five nonrelated persons who can live as a family unit may be discriminatory against persons or groups in circumstances that do not allow them to meet these conditions, such as financial burden or disabilities.

Group Homes/Community Residences

Like the other entitlement cities, there is no definition of the specific term “group home” in the Woonsocket zoning ordinances. The closest term is “community residence” which is defined by the Rhode Island General Laws as a “home or residential facility where children and/or adults reside in a family setting and may or may not receive supervised care. This shall not include halfway houses or substance abuse treatment facilities.” The examples given in the ordinance for included residence types are listed for no more than eight adults or children, and in the case of adults, include

transitional housing limited to a length of no more than two years. The ordinance does explicitly permit up to six “[mentally challenged] children or adults” and a group home of no more than eight “mentally disabled or mentally handicapped or physically handicapped persons.” However, “community residences” are allowed by right in any residential zone. These residences must be state-licensed.

Permitted Residential Lot Sizes and Types

The City of Woonsocket does not permit lot sizes of less than 4,000 sq. ft. residential zones without modification.

Like excessively large lots, restrictive forms of land use that exclude any form of housing, particularly multi-family housing, discourage the development of affordable housing. Allowing varied residential types reduces potential impediments to housing choice by members of the protected classes. Residential zones in Woonsocket range from lower-density districts to relatively denser residential districts. “Community residences” (which must be state licensed) are permitted in all residential districts by right. Additionally, the ordinance makes no distinction between affordable, assisted housing and market-rate units. Discriminatory risks in lot size and type in Woonsocket relate to permitted minimum lot sizes. Additionally, there are two districts (R-4 and MU-1, which is not residential but mixed-use) where multi-family structures are permitted by-right without special provisions. This limitation may restrict housing choice more than if these structures were permitted to be constructed in more residential districts.

Planning Documents

This section will review local planning initiatives as it relates to affordable housing, desegregation, elimination of poverty, and fair housing policies established since the previous AI was established.

State of Rhode Island

State Housing Plan (Housing 2030)

The State Housing Plan is meant to be an actionable plan developed to make meaningful progress toward achieving stated housing-related goals and strategies. Specifically, this plan is intended to inform tools for Rhode Island communities to use, to serve as a roadmap for policy and budget proposals for FY2026 and beyond, to guide the State's use of federal funds, and inform municipal planning efforts. The Plan includes a comprehensive analysis of the housing need of the State, barriers to meeting those needs, production and preservation goals, strategies for achieving housing goals, and a plan for implementing these strategies. Five strategies were identified, along with their estimated impact on unit production, theory of change, relative costs/resources, and lead agency:

- 1) Establish municipal housing production goals and strengthen incentives for municipalities;
- 2) Address zoning and regulatory barriers;
- 3) Strategically invest in infrastructure, housing production, and preservation;
- 4) Build and sustain key partnerships; and
- 5) Support homeownership and housing stability.

These strategies and the action items contained within directly relate to the impediments identified in this AI. Most closely applicable are 2A) Provide technical assistance to municipalities to assist them in adjusting zoning code regulations; 2B) Identify pro-housing reforms; 3E) Create an inventory of existing properties with expiring use and affordability restrictions; 3F) Proactively identify properties at risk of losing affordability restrictions; 3H) Continue to invest in home repair funds; 4F) Support for non-profit developers; 4G) Explore and advocate for solutions to the rising operating costs; 5A) Partner with employers to encourage homeownership programs for workers; and 5F) Reduce barriers to shared housing. Accomplishing these goals will create progress toward advancing Fair Housing in Rhode Island.

Cranston

Comprehensive Plan

The most recent iteration of Cranston's Comprehensive Plan was adopted by City Council on September 30, 2024. The Comprehensive Plan serves as a blueprint for the future development and growth of the City, outlining the community's vision, goals, and policies that will shape Cranston over the next twenty years.

The Plan details the progress made since the publication of the 2010 comprehensive plan. Specifically in regards to housing, Cranston has made strides toward their goals, including 1) creating a Housing Commission with the purpose of coordinating and advocating for affordable housing programs; 2) creating a CDBG grant program to provide funding for correction of serious code violations, 3) creating a CDBG program to provide rehabilitation loans for rental housing for lower income families, and 4) developing an inventory of vacant city-owned, tax title lots, which would be suitable for development. All of these accomplishments will work toward furthering fair housing goals through increasing the City's affordable housing stock.

Cranston's Comprehensive Plan also sets several goals that are designed to guide the policy actions of the City over the next two decades. The Housing Action Plan section specifically details twenty-one actions to increase the supply of affordable housing and make housing more accessible. Examples of action items most closely related to Fair Housing include: H-1) Enact inclusionary zoning to increase affordable housing in most new subdivisions and development projects, as appropriate, through incentives and bonuses; H-7) Review zoning in existing residential neighborhoods to ensure the zoning matches, as closely as possible, what has already been built. Revise in terms of dimensions and unit types, unless site constraints or specific needs determine otherwise; H-16) Enact land use regulations, which encourage alternative group living arrangements, especially for elderly and handicapped; and H-21) Require inclusionary housing regulations that require affordable housing for new housing projects. Many other action items relate to Fair Housing insofar as promoting and encouraging affordable housing.

East Providence

Comprehensive Plan

The draft of the update to the 2025-2035 Update to the East Providence Comprehensive Plan was made available to the public for viewing in February 2025. The Department of Planning and Economic Development serves as the steward to the Plan, monitoring progress and leading many of the items on the goals and actions list.

The Housing section of the implementation plan contains three major goals with several supporting policies and specific action items to address these policies. The three overarching goals include: H1) Preserve the quality of the existing residential neighborhoods while encouraging growth; H2) Increase housing options in proximity to parks, bike paths, public transit, and commercial corridors; and H3) Decrease the number of cost burdened households.

Subordinate goals within these three broader goals will work to address some of the impediments identified within this document. For example, policy H1.1 is to "Establish mixed-use overlay zoning in carefully selected areas of the City's commercial corridors to allow higher densities, mixed-use districts, and non-traditional forms of housing such as live/work spaces and mixed-use developments." If accomplished, this goal will help to alleviate some of the shortage in housing caused by prohibitive zoning provisions. Additionally, policy H3.5 is to "Encourage housing options for the City's elderly population, including opportunities to age in place, that are compatible with the limits of their resources and their ability to live independently." Stakeholders engagement sessions repeatedly stressed the increasing need for housing that is affordable and accessible for seniors to age in place while remaining in their familiar communities.

Pawtucket

Comprehensive Plan

The last Comprehensive Plan was adopted by the City of Pawtucket in March 2017. The Plan states six overall actions support housing. Most relevant to this AI are H4) Analyze updated Census information to determine areas of the City where there are concentrations of poverty and develop programs targeting assistance to those areas; and H6) Investigate opportunities to convert underutilized and/or obsolete commercial/industrial structures to residential use at appropriate densities. Pawtucket should update and expand this Comprehensive Plan.

The City also utilizes 19 housing policies described in the Comprehensive Plan as the basis for the review of new development projects. Many of these policies are related to advancing Fair Housing Choice, but the most relevant this AI include: H4) Ensure that a consistent portion of the City's rental housing stock remains affordable and is in compliance with the provisions of the State of Rhode Island Low and Moderate Income Housing Act; H7) Support appropriately scaled housing that meets the needs of the displaced and homeless population as well as the development of transitional housing; H8) Promote and enforce the federal Fair Housing Law throughout the City; H11) Utilize HOME funds to provide affordable housing opportunities to low and moderate-income persons and families; and H15) Allow the subdivision of lots with two existing primary structures into undersized lots.

These policies were derived from four overarching goals, including, H1) Provide Pawtucket residents from all socio-economic groups with safe, decent and affordable housing; H2) Ensure that residential growth does not adversely affect environmental, recreational and cultural resources; H3) Protect the quality of life and character within established residential neighborhoods; H4) Accommodate increased residential density in the designated Growth Center and mill redevelopment projects. Relevant concrete Objectives that these goals and policies were designed to address include: H1) Increase the amount of affordable units by 100 in 20 years; and H2) Expand homeownership in all neighborhoods by 10% in 20 years.

Providence

The City of Providence adopted and approved its current comprehensive plan on November 22, 2024. Housing serves as a key policy in the comprehensive plan. The primary goal is to grow, improve and preserve Providence's housing stock to expand affordable, accessible, healthy, and sustainable housing options for all residents.

The plan mentions the establishment of its Anti-Displacement and Comprehensive Housing Strategy Plan (ADCHSP) and the previous update to the Analysis of Impediments to Fair Housing Choice (AI) as important documents for giving all residents the opportunity to have a wide number of options to live in safe, habitable homes. The ADCHSP conducted a thorough feasibility study to understand current and projected needs in Providence to explore future funding, policy, and programmatic strategies.

Housing challenges the city is facing include rising housing and construction costs, stagnant household incomes, and increased demand for special needs housing to accommodate disabilities and aging-in-place. To address these issues, Providence has dedicated both CDBG and HOME funds through housing rehabilitation and construction, receiving \$5 million in CDBG funds and \$1.5 million in HOME funds. These funds are also leveraged with other public and private funding sources to amplify the impact these projects can have. This includes Low Income Housing Tax Credits (LIHTC), which is primarily used for the creation and preservation of rental housing in neighborhoods throughout the city. Additionally, a rehabilitation Revolving Loan fund was created in 2023 to provide lending for code violations. These funds are generated through Housing Court fine revenue and will allow for violators with financial hardship to overcome code deficiencies.

New housing production in the plan is focused on providing diverse housing options that are safe, sanitary and appropriately priced. This includes creating more specialized housing for the elderly, disabled, and student populations; rehabilitating older commercial and office buildings for adaptive

reuse; enabling and encouraging the development of accessory dwelling units (ADUs) and “missing middle” housing to increase density.

The plan also emphasizes the importance of housing and transit services. Providing residents improved access to amenities such as parks, schools, job centers, and grocery stores will help maximize public investment and quality of life. Strategies include amending the zoning ordinance to better allow for medium- and high-density development in transit-oriented development areas in line with the State’s Transit Forward 2040 Plan and strategically place new residential developments conducive to increase ridership and better access to jobs and services.

Coordination and collaboration with local and regional agencies can help encourage projects addressing housing need while efficiently leveraging limited resources. Agencies include RIHousing, the State’s Department of Housing, Providence Housing Authority, non-profit and for-profit developers, and community development corporations (CDCs).

Overall, Providence’s comprehensive plan plainly shows its commitment to actively promoting fair housing by understanding groups that need more specialized housing in the city, identifying current future funding sources and partners to efficiently leverage resources for the development and rehabilitation of housing, and planning local policy changes with the intent of positively impacting the city’s housing market.

Warwick

The City of Warwick is currently in the process of updating its comprehensive plan, with draft chapters publicly available through the city’s website. The housing chapter conducts an analysis of the city’s current demographic and housing inventory and the trajectory it appears to be heading.

Notably, the city has noticed its current housing stock is aged and predominantly single-family homes. Warwick is seeing an increasing number of non-family households that include a growing elderly population and homeless population in need of permanent supportive housing that may require home modifications. As a result, other housing types are needed. Opportunities for overcoming this challenge include redeveloping potential and underutilized land, zoning updates to allow for a wider variety of housing options in areas with access to public transit and infrastructure, along with continuing to fund local programs. These programs include home repair loans, lead hazard mitigation, and sewer tie-in assistance.

Woonsocket

The City of Woonsocket updated its latest comprehensive plan in 2024. The Plan is under State review and will soon be approved. Like many other cities in Rhode Island, community feedback showed a concern for the high cost of housing for both renters and homeowners, the city’s growing elderly population, an old housing stock, and the need for rehabilitation for poorly maintained homes and for non-residential structures that can be converted to housing.

Woonsocket has identified its current housing inventory and flexible zoning ordinance as strengths to diversifying housing choice and meeting the needs of current and future residents. With less than a quarter of the city’s housing stock being single-family homes, the city can readily adapt to the changing needs of its population, which includes growing households along with more non-family households. Additionally, there are policies in place to allow for government buildings to be

redeveloped into residential use; this can be expanded to non-government buildings to adaptively reuse underutilized structures for housing. By revising the existing zoning ordinance and exploring new zoning options, the city looks to encourage the development of workforce housing or middle income residents, accessory dwelling units, and the conversion of non-residential and underutilized buildings to housing.

To ensure safe, decent, and affordable housing and improved quality of life, the city will continue leveraging federal, state, and local funds for rehabilitation programs, energy efficiency improvements, and improved code enforcement to ensure that minimum housing requirements and building codes are maintained. Partnerships with neighborhood-level organizations to promote community-based initiatives such as crime watches, beautification efforts, and cleanups will also help improve quality of life and create a sense of community investment.

Finally, maintaining affordability for the low- to moderate-income (LMI) households. Woonsocket Housing Authority is a major asset to ensuring long-term affordability for this vulnerable population. Additionally, non-profit developers such as NeighborWorks Blackstone River Valley provide not only housing but also educational and financial planning resources for prospective homeowners.

Language Access Plan

The US Department of Justice provides guidance on complying with Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons of the Civil Rights Act of 1964 through the LEP Safe Harbor Threshold. This provision stipulates that for each LEP group that meets a threshold of either 1,000 individuals or 5% of the population to be served (whichever is less), the written translation of vital documents must be provided for these non-English users. The largest LEP language spoken through Rhode Island is Spanish, followed by Portuguese.

Rhode Island Housing

HUD grantees are responsible for serving persons with LEP and who may be income-eligible for services and programs in accordance with Title VI of the Civil Rights Act of 1964. Preparation of a Language Access Plan (LAP) is the most effective way to achieve compliance. The Rhode Island Statewide Planning Program prepares and maintains plans to be implemented through state departments, including the State's LEP Plan.

The most up-to-date version of the LAP was established in February 2023, outlining how the State identifies LEP individuals who need language assistance, reaches out to community organizations that serve LEP persons, and processes for language assistance measures such as translation and interpretation. The document clearly identifies all LEP populations that meet the safe harbor threshold, identifying nine languages for which written translations must be provided. Processes streamlining how to respond and assist LEP persons, translate written materials, and provide oral language services are detailed step-by-step.

The primary method of providing notice of available language services to LEP persons is to provide notices of public hearings and workshops on the Statewide Planning's website in other languages, as well as providing notice that key documents can be made available in other languages upon request. They also publish notices on local Spanish radio stations and provide notice of language interpreter availability by advanced request for all meetings and events.

The LAP is mentioned to be reviewed and updated annually, including conducting surveys of staff for language capabilities and updating important contact information. A Title VI and LEP complaint procedure is also detailed for any person who believes that he or she, or any specific class of persons, has been subjected to discrimination or retaliation. All complaints must be filed within 180 days after the date of discrimination to the Title VI Manager in writing.

Cranston

Currently, the City of Cranston does not have a publicly accessible LAP in place. According to the ACS 2023 5-Year Estimates, Cranston has a Spanish speaking LEP household population of 4,205, meeting the safe harbor threshold.

East Providence

Currently, the City of East Providence does not have a publicly accessible LAP in place.

Pawtucket

The City of Pawtucket does not currently have a publicly available LAP. However, in May 2024, the City announced a partnership with three local translation services that would translate any public-facing documents such as advertisements, public notices, flyers, and other information. Interpretation services would also be retained for use throughout the courts as well as public meetings when requested.

Providence

Providence adopted a city-wide Language Access Toolkit in July 2019 to integrate language access into departments' programming and budget planning. The document makes clear that providing language access services is critical to keeping Providence thriving and inclusive as a long-term goal. Using the Safe Harbor threshold, the toolkit makes clear the LEP populations that will be provided free written and oral language services: Spanish/Spanish Creole, Mon-Khmer/Cambodian, Chinese, and Portuguese/Portuguese Creole. Department roles in terms of in-language outreach, event interpretation, and document translation are clearly outlined along with how to plan projects with language access in mind. Multiple points of contact for technical assistance and inquiries are provided. Additionally, the city also considers areas that may have a higher concentration of persons with LEP with a map identifying census tracts with large concentrations of individuals born outside of the United States.

Oral Interpretation and translation services are provided through a blanket contract across city departments. Interpreters are available both in-person and by phone, and various types of interpretation services (simultaneous, consecutive, and summary) can be provided for events as needed. Processes for planning interpretation services are clearly outlined with a timeline with necessary steps. Similar steps are also provided for translation services.

- In addition to these services, the City of Providence also provides:
- Shared interpretation equipment
- Language banks to ensure consistency in communications when working with outside vendors and community interpreters
- In-language media lists for identifying in-language media outlets for outreach, in-language media strategies, and designing in-language media ads

- A city website that is available in all safe-harbor languages, providing information on key initiatives, news, and services

Staff training is provided by the Providence Human Relations Commission.

Warwick

The City of Warwick does not have a designated Language Access Plan. However, the CDBG Policies and Procedures Manual contains a Limited English Proficiency Access policy. The policy requires subrecipients to provide “meaningful access to their programs and activities by people who do not speak English as their primary language...”. If 25% or more of a program’s service clientele has Limited English Proficiency the program must provide key documents translated in that population’s language. If 50% or more has LEP, the program must make every attempt to provide assistance in that language, either by providing translation/interpretation, or by employing staff who speak that language. Any services providing counseling, mental health services, medical services, and/or case management MUST provide the services in the client’s native language, regardless of the service population size.

Woonsocket

The City of Woonsocket’s Language Access Policy was created on July 1, 2024. The Policy specifies that it shall be updated every two years at minimum. According to the 2023 ACS 5-Year Estimates, 5.5% of the Woonsocket population speak English “less than very well” and list Spanish as their primary language. The Policy maintains that the following services will be provided to those with Limited English Proficiency:

- Language services procedures, including
 - Bilingual/Multilingual staff
 - In-person interpreters
 - Telephonic/Video remote interpreters
- Translation of vital documents for the most frequently encountered languages
- Notice of sign language services in visible locations in the form of signage
- Prohibition against children as interpreters
- An interpreter and translator code of ethics, which includes rules for interpreters, including:
 - Accuracy
 - Impartiality
 - Confidentiality
 - Protocol and demeanor
 - Maintenance and improvement of skills and knowledge
 - Accurate representation of credentials
 - Impediments to compliance
- Staff compliance procedures, such as:
 - Training
 - Monitoring and assessment
- A complaint process for alleged denial of accessible services or the quality of language accessible services that may be made in person or in writing

Anti-Displacement and Relocation Plan

Anti-displacement and Relocation Plans serve to advance the interests of lower-income individuals and households at risk of displacement due to neighborhood changes in various sectors, such as housing, businesses, and infrastructure. The replacement plan is compliant with HUD regulation 24 CFR § 42 and 24 CFR § 570 outlining plans and strategies for addressing displacement.

RIHousing

RIHousing has a published Relocation Handbook containing policies to be followed from relocation that may occur as result of CDBG, HOME, or HTF funding, but is applicable to other public funding sources and programs as well. The detailed guide includes an overview of the Uniform Relocation Act (URA), Section 104 of the Housing and Community Development Act, Relocation Policies and Procedures, Relocation Process and Project Management Guidance and Resources, as well as an Appeals Process and Monitoring and Compliance procedures. The policies and procedures enumerated in the Handbook follow the Core Principles of Relocation, which include:

- Take all practical measures to minimize displacement of all persons including residential occupants and business, not for profit, and farming organizations through the development and preservation of housing and the redevelopment of property for housing and community development purposes.
- Minimize disruption for residents and take all practical measures to eliminate hardships for residential occupants and business, not for profit, and farming organizations
- Adequately and accurately assess the needs of all persons impacted including residential occupants and business, not for profit, and farming organizations.
- Create meaningful relocation plans based on the adequate and accurate assessment of the needs of all persons impacted including residential occupants and business, not for profit, and farming organizations.
- Execute relocation plans in a manner that protects the rights and dignity of all persons impacted including residential occupants and business, not for profit, and farming organizations.

Cranston

The City of Cranston does not have a publicly available residential anti-displacement and relocation assistance plan in place.

East Providence

East Providence does not have a publicly available Anti-Displacement/Relocation Plan.

Pawtucket

As a recipient of CDBG funds, the City of Pawtucket has a residential anti-displacement and relocation assistance plan in place for permanent and temporary relocations as a result of CDBG, HOME, and Section 108-assisted projects, including:

- Considering whether displacement will occur during feasibility determinations
- Identifying potential relocation workload and resources early
- Assuring, whenever possible, that residential occupants of buildings rehabilitated are offered an opportunity to return

- Planning rehabilitation projects to include “staging” where this would eliminate temporary displacement
- Following notification procedures carefully so that families do not leave because they are not informed about planned projects or their rights.

Providence

It is the policy of the City of Providence Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs to take all reasonable steps to minimize displacement as a result of CDBG-and HOME-assisted projects, including:

- Considering whether displacement will occur during feasibility determinations
- Identifying potential relocation workload and resources early
- Assuring, whenever possible, those residential occupants of buildings rehabilitated are offered an opportunity to return
- Planning rehabilitation projects to include “staging” where this would eliminate temporary displacement
- Following notification procedures carefully so that families do not leave because they are not informed about planned projects or their rights.

When a project does require relocation, in order to facilitate the timely issuance of information notices to displaced households, etc., staff of the City of Providence Division of Housing & Community Development will ensure that all notices are sent in compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) by the developer. Developers seeking assistance from CDBG or HOME to renovate occupied housing or that will otherwise trigger URA must submit a Relocation Plan as part of their funding application to be reviewed for conformance with URA.

Warwick

The City of Warwick has a publicly accessible Displacement, Relocation, Acquisition, & Replacement of Housing plan as part of their CDBG Policies and Procedures Manual, last updated January 2025. The plan dictates that, when contemplating any project or program, Subrecipients shall:

- Gather complete information identifying all tenants and owners who might be affected.
- Immediately notify the City if any action under your grant might result in an owner or tenant, business or residential, moving either temporarily or permanently.
- Immediately inform any tenant or owner that they are entitled to information and counseling and they should not move unless specifically required to do so and until they have received formal notices. Inform them that moving before that has occurred may cause them to give up rights.

The policy denotes specific actions that the City might take in the event that a resident is displaced due to real property voluntary acquisition, real property involuntary acquisition, residential displacements, nonresidential displacements, the acquisition of vacant property, and replacement of affordable housing.

Woonsocket

The City of Woonsocket includes the Anti-Displacement Policy and Relocation Plan as part of their Citizen Participation Plan. The Policy specifies that in the event of a potential permanent or temporary relocation caused by CDBG or HOME programs, the City will take all reasonable steps to minimize displacement, including:

- Considering whether displacement will occur during feasibility determinations
- Identifying potential relocation workload and resources early
- Assuring, whenever possible, that residential occupants of buildings rehabilitated are offered an opportunity to return
- Planning rehabilitation projects to include “staging” where this would eliminate temporary displacement
- Following notification procedures carefully so that families do not leave because they are not informed about planned projects or their rights.

Federal Funding Sources and Programs

The State of Rhode Island receives funding through HUD's Office of Community planning and Development's (CPD) formula programs: Community Development Block Grants (CDBG); HOME Investment Partnerships Program (HOME); Emergency Solutions Grants (ESG); Housing Opportunities for Persons With AIDS (HOPWA); and Housing Trust Fund (HTF). Additionally, the following six cities are HUD entitlement communities and that receive formula-based program allocations: Cranston, East Providence, Pawtucket, Providence, Warwick, and Woonsocket.

As CPD program participants, each jurisdiction is required to prepare a Five-Year Consolidated Plan (CP) to implement any federal programs that fund housing, community development and economic development within the community. In 2025, The State of Rhode Island received \$5,755,637 in CDBG funds, \$3,557,637.50 in HOME funds, \$743,402 in ESG funds, and \$3,001,259.36 in HTF

RIHousing

Over the past five years, RIHousing constructed or rehabilitated 3,857 housing units, utilizing CPD funds and leveraging a number of resources, including but not limited to:

- Low-Income Housing Tax Credits (LIHTC)
- RIHousing Property Acquisition and Revitalization Program
- Affordable Housing Trust
- Building Homes Rhode Island
- Capital Magnet Fund
- Construction and Bridge Financing
- Deferred development fees
- Federal Historic Tax Credit Proceeds
- State Historic Tax Credit Proceeds
- Federal Earmarks
- Federal Home Loan Bank (FHLB) Affordable Housing Program
- Housing Production Fund (HPF)
- Middle Income Loan Program
- Preservation Loan Fund Program
- Preservation Revitalization Deferred Loan Program
- State American Rescue Plan Act (ARPA) funds
- Workforce Housing Innovation Challenge

Given the diverse funding sources that RIHousing can leverage, many of their housing activities are not limited to their HUD jurisdiction; 1,376 units were developed or rehabilitated in Providence alone. When considering only the State's HUD jurisdiction, areas where assisted housing is being developed or rehabilitated include Newport (404 units), West Warwick (342 units), and North Providence (222 units). These areas account for over 70% of RIHousing's program investments and tend to have higher levels of poverty, lower access to jobs, but more accessible and affordable transit options. This makes sense given the income-eligibility requirements and the need to ensure these households have adequate access to services and amenities that they may need to access.

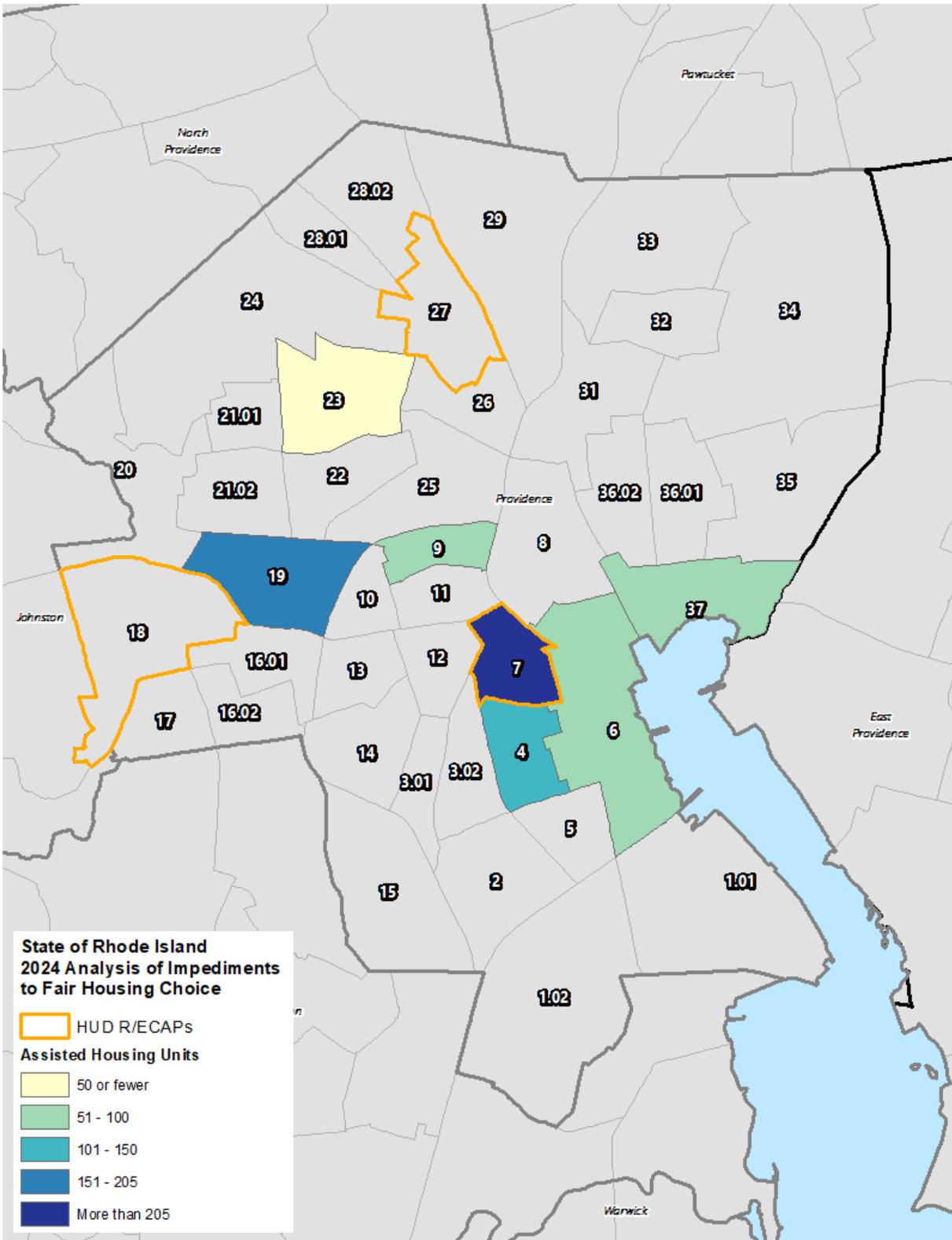
Providence

The City of Providence is designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). Through this designation, the City receives annual funding from the following four programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). These funds assist the City in creating viable urban communities through the provision of quality affordable housing, creating suitable living environments, and expanding economic opportunities for the City's low- and moderate-income residents. In 2025, the City of Providence received \$5,227,138 in CDBG funds, \$1,414,533.27 in HOME funds, \$476,119 in ESG funds, and \$1,484,128 in HOPWA funds. According to the City of Providence's 2023 Consolidated Annual Performance Evaluation Report (CAPER), the city rehabilitated 692 rental units and 53 owner-occupied housing units and constructed 4 new rental units and 7 homeowner housing from 2020 through 2023.

The Providence Department of Inspection and Standards (DIS) in partnership with the Providence Revolving Fund (PRF) announced a new program to help income-eligible homeowners who have incurred multiple housing code violations make essential repairs to their homes at no cost. This helps vulnerable homeowners who may be at-risk of homelessness maintain their houses and bring substandard housing up to code. The types of repairs covered by the fund include essential services that significantly impact the safety and wellbeing of residents, such as roofing, plumbing, electrical work, and structural repairs. Fines collected by DIS are placed into a designated fund specifically for this program.

Additionally, the Providence Redevelopment Agency serves to eliminate and prevent blight and substandard areas along with fostering economic development in these areas. Over the past five years, PRA created 1,102 new housing units and preserved 241 existing units with 94% of these units being affordable housing. These projects were primarily funded through the Providence Housing Trust Fund via ARPA funds and bond funding. Most of these assisted units (684 units or 54.2% of PRA units) are located in Census Tract 7, which meets HUD's definition of an R/ECAP. The remaining units are located outside of R/ECAPs, with Census Tract 37 in Providence's Fox Point neighborhood having relatively higher levels of opportunity. This balanced investment in housing throughout Providence gives income-eligible households the opportunity to maintain and live in their current residence or live in affordable housing in higher opportunity areas.

Map 137 Program Investments by the Providence Redevelopment Agency 2020-2024



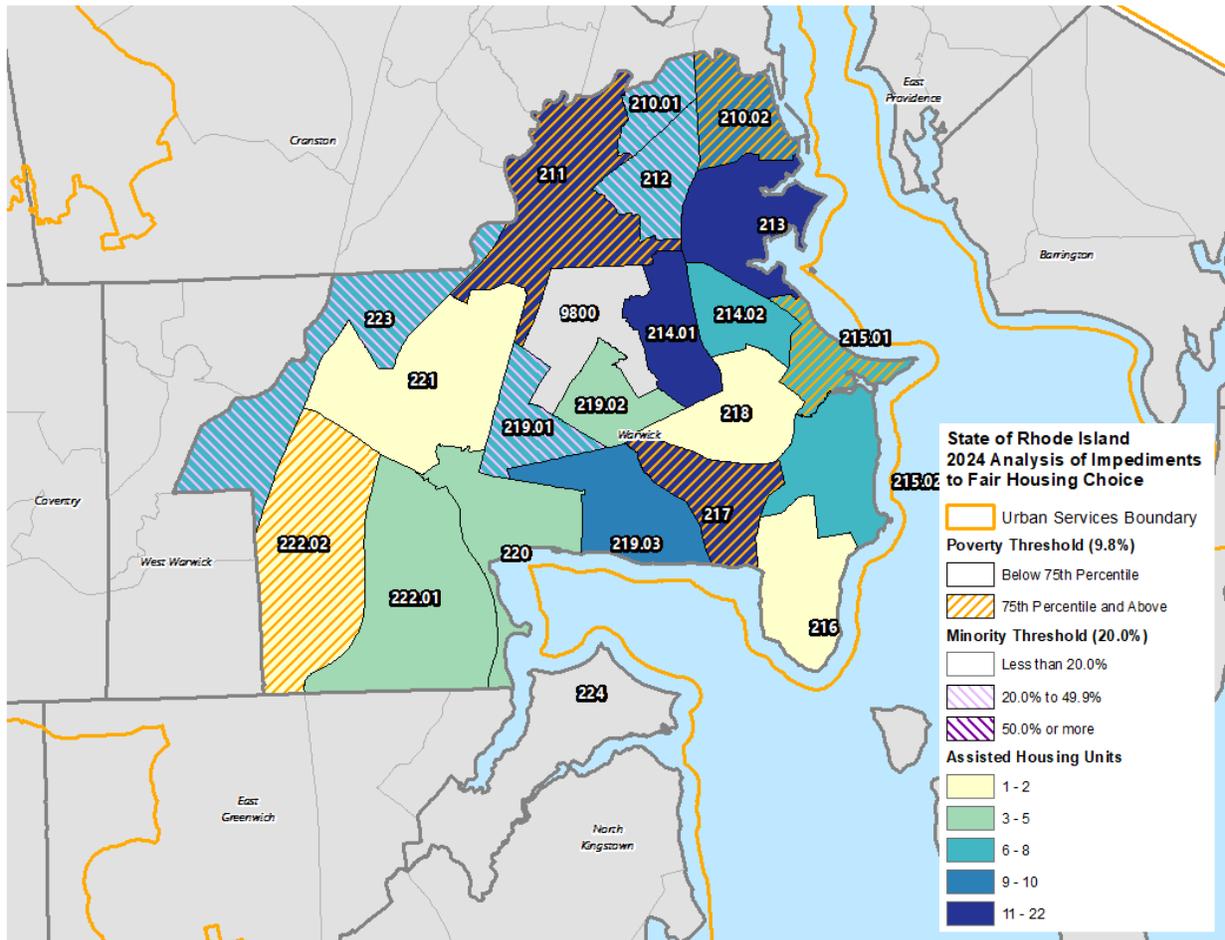
Source: Providence Redevelopment Agency (PRA)

Warwick

The City of Warwick use of CDBG funds for housing-related activities over the past five years are allocated toward Westbay Community Action's Small Home Repair Program, which provides housing rehabilitation grants for income-eligible households for minor/emergency repairs. Additionally, Warwick's Office of Housing & Community Development (OHCD) utilizes CDBG funds for housing rehabilitation loans for income-eligible households. In 2025, the City of Warwick received \$948,131 in CDBG funds.

Over the course of Warwick's 2020-2024 Consolidated Plan, the city assisted 127 households through home repairs and improvements. While Warwick does not have any identified R/ECAPs, the distribution of households receiving assistance are widely distributed throughout the city. Most households receiving assistance resided outside of areas with high levels of poverty (more than 9.8% poverty rate or above the 75th percentile) or minority concentration, accounting for giving low-to moderate-income households improved opportunities to resources related to education, wealth building, and employment. These accounted for 65 of the 127 households (51.2%) receiving home repairs over the past five years. In areas with high levels of poverty (more than 9.8% poverty rate or above the 75th percentile), 53 households were assisted, and 26 in households were assisted in areas that have a relatively high concentration of minorities. Overall, the City of Warwick's housing program investments have a balanced approach to providing assistance, improving the quality of life for residents who want to remain in their neighborhoods and in areas that will provide advantages for families and individuals.

Map 138 Program Investments by the City of Warwick by Housing Unit, 2020-2023



Source: City of Warwick, Community Development Office

Private Sector Policy Review

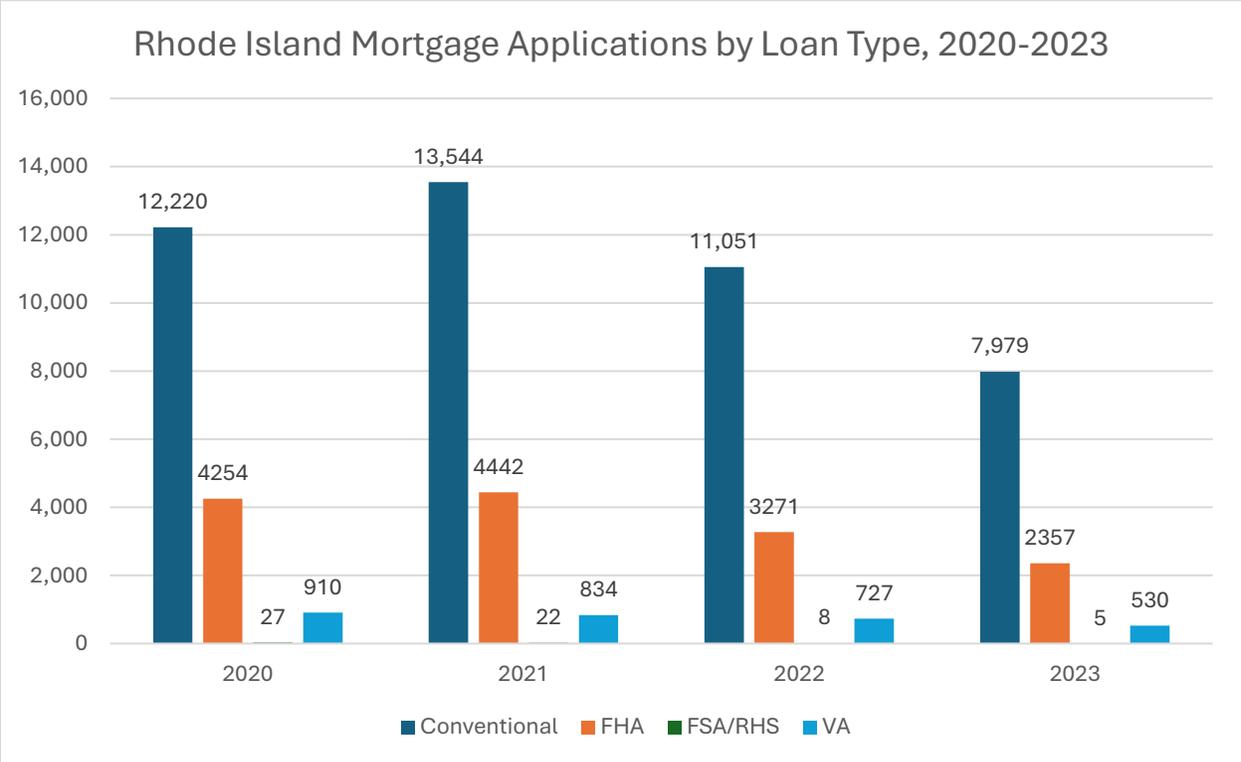
HMDA Analysis

Mortgage Lending

Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The HMDA regulations require most institutions involved in lending to comply and report information on loans denied, withdrawn, or incomplete by race, sex, and income of the applicant. The information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. The data also helps to identify possible discriminatory lending practices and patterns.

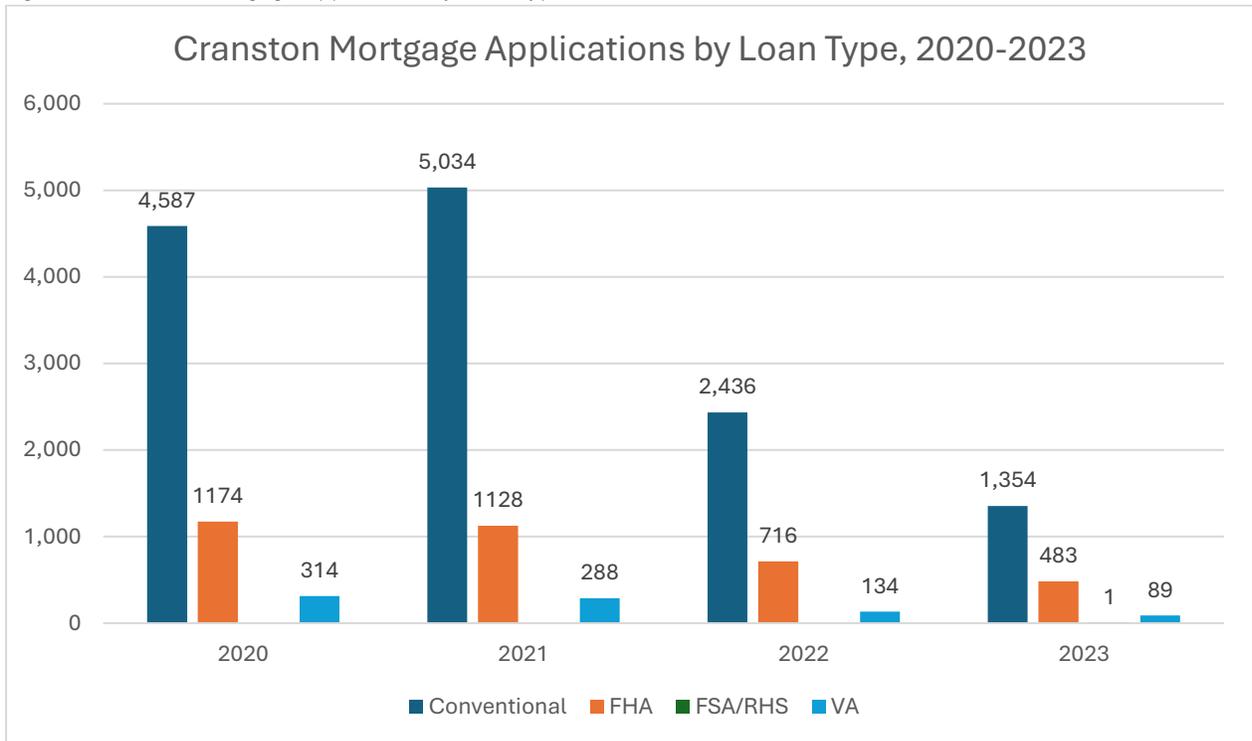
The charts below display the number of first lien mortgage applications by loan type for the entire state and each of the entitlement cities for the most recent four years of available data, 2020-2023. Conventional loans make up the overwhelming majority of applications in the State of Rhode Island (72%). For the State and for each of the entitlement cities, the total number of loan applications reaches a peak in 2021 and is at their lowest in 2023. In Rhode Island, the number of loans in 2023 was 57.5% of 2021. This phenomenon is likely a result of the relatively lower interest rates that resulted from the COVID-19 pandemic and the subsequent rise of these rates over time. Each individual loan type generally follows this trend as well.

Figure 60 Rhode Island Mortgage Applications by Loan Type, 2020-2023



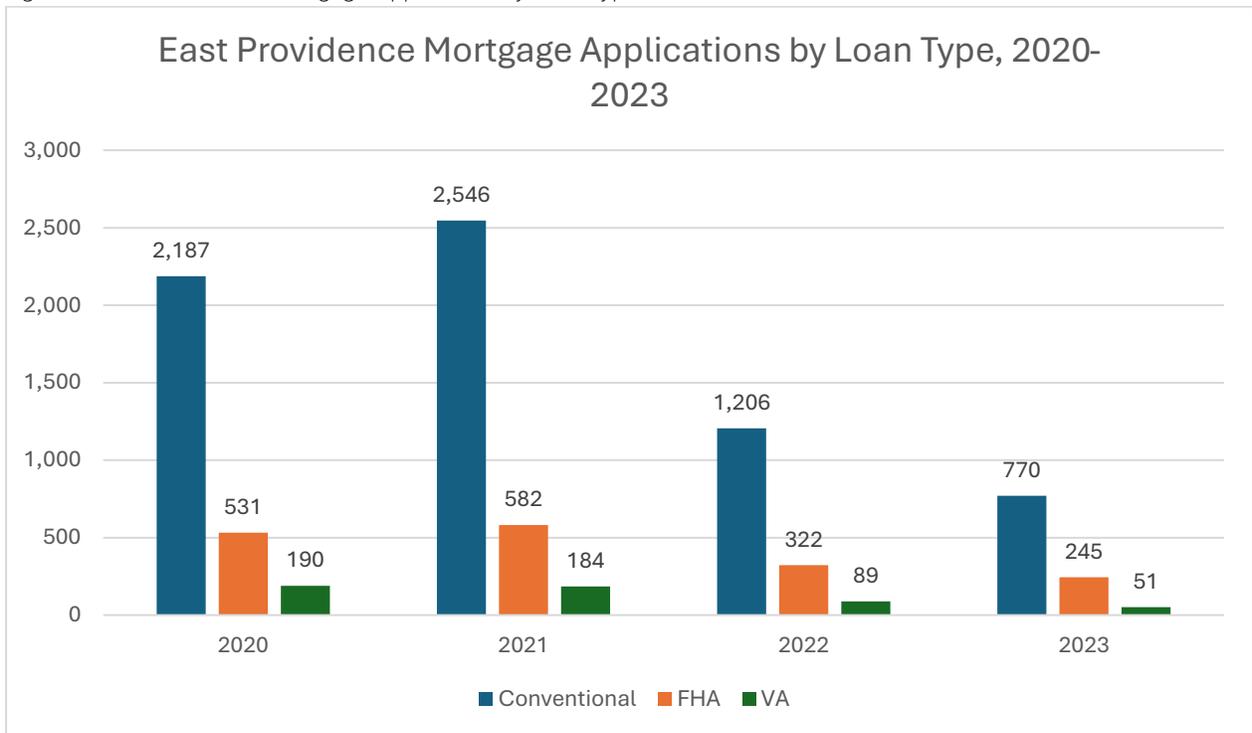
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 61 Cranston Mortgage Applications by Loan Type, 2020-2023



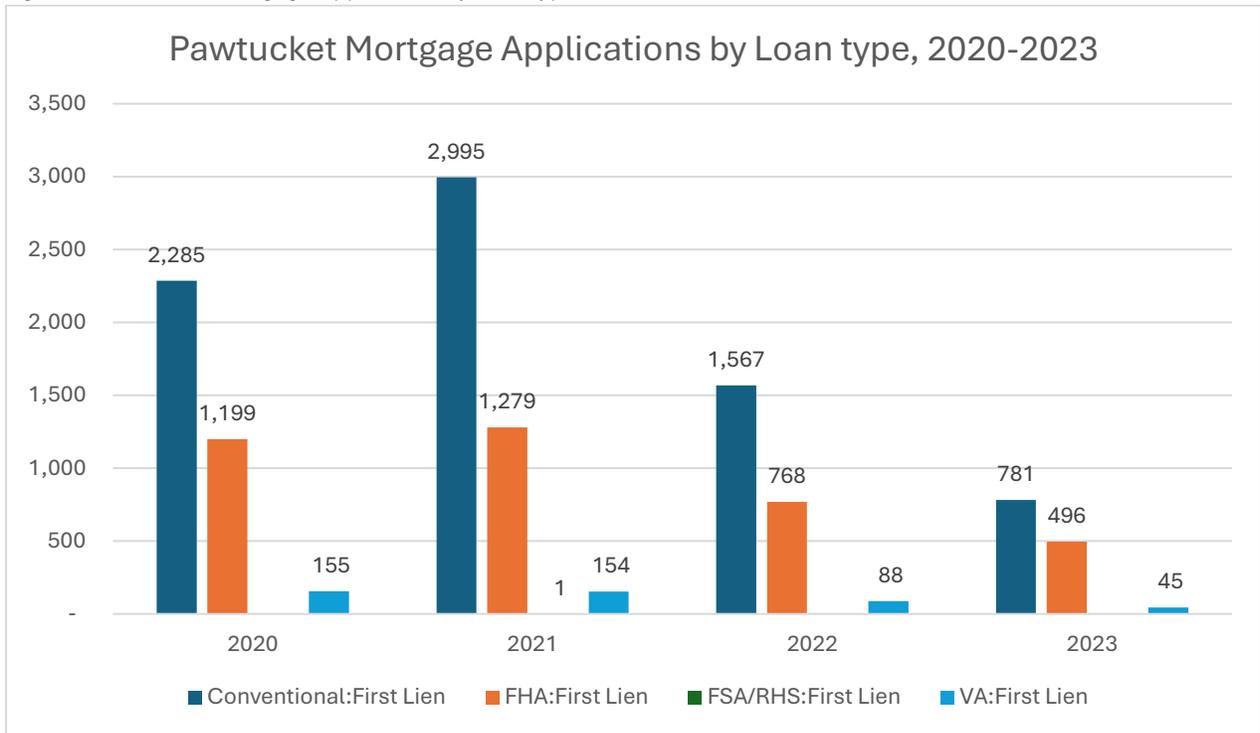
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 62 East Providence Mortgage Applications by Loan Type, 2020-2023



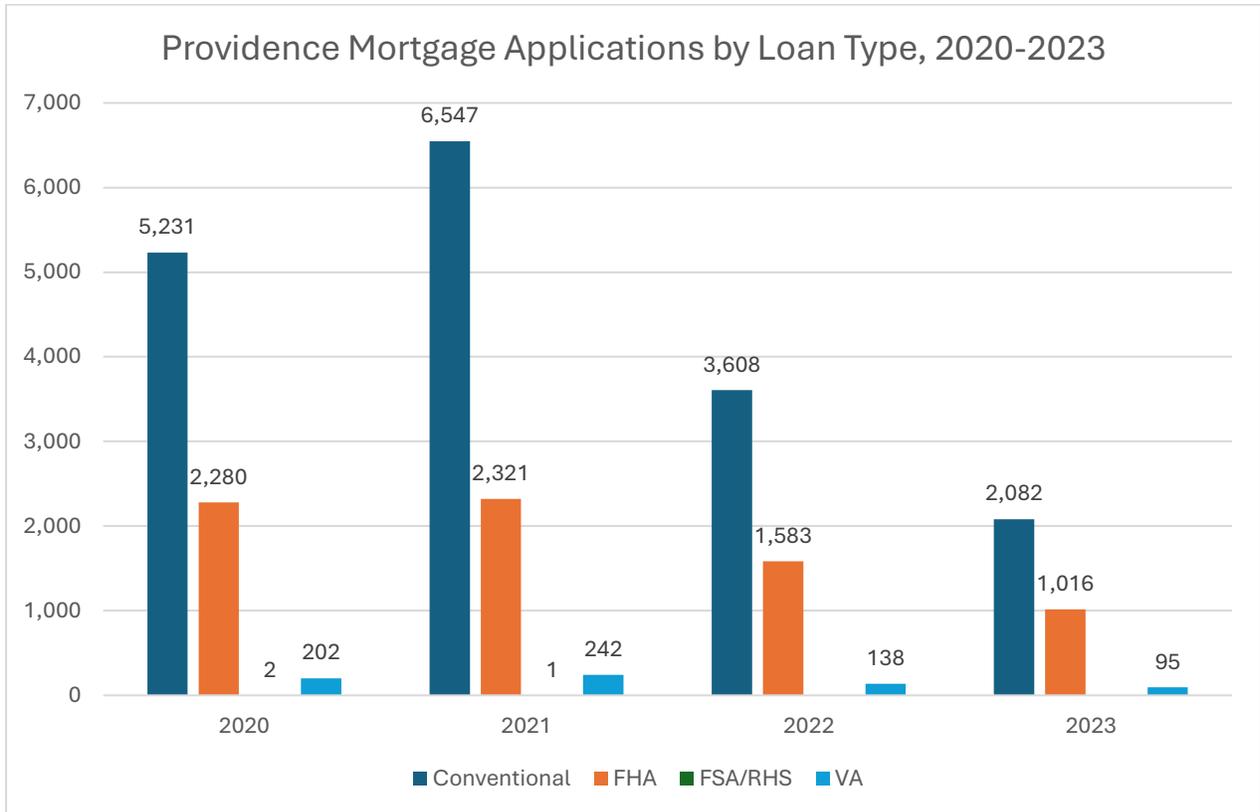
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 63 Pawtucket Mortgage Applications by Loan type, 2020-2023



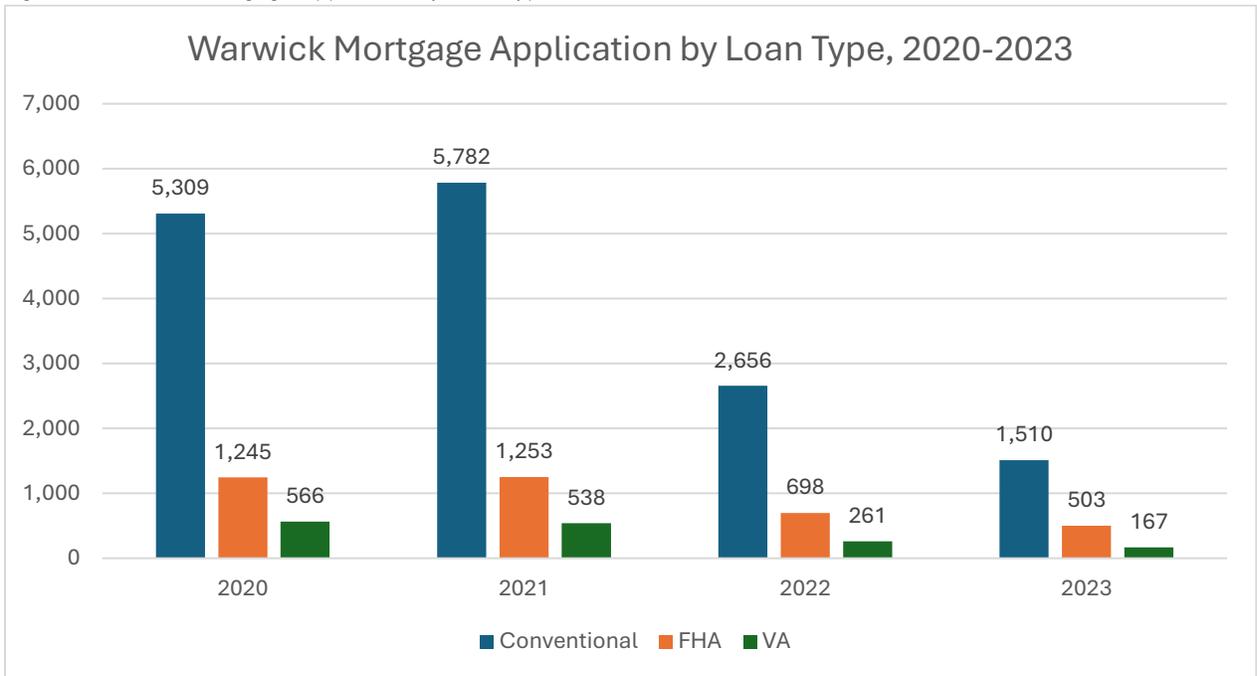
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 64 Providence Mortgage Applications by Loan Type, 2020-2023



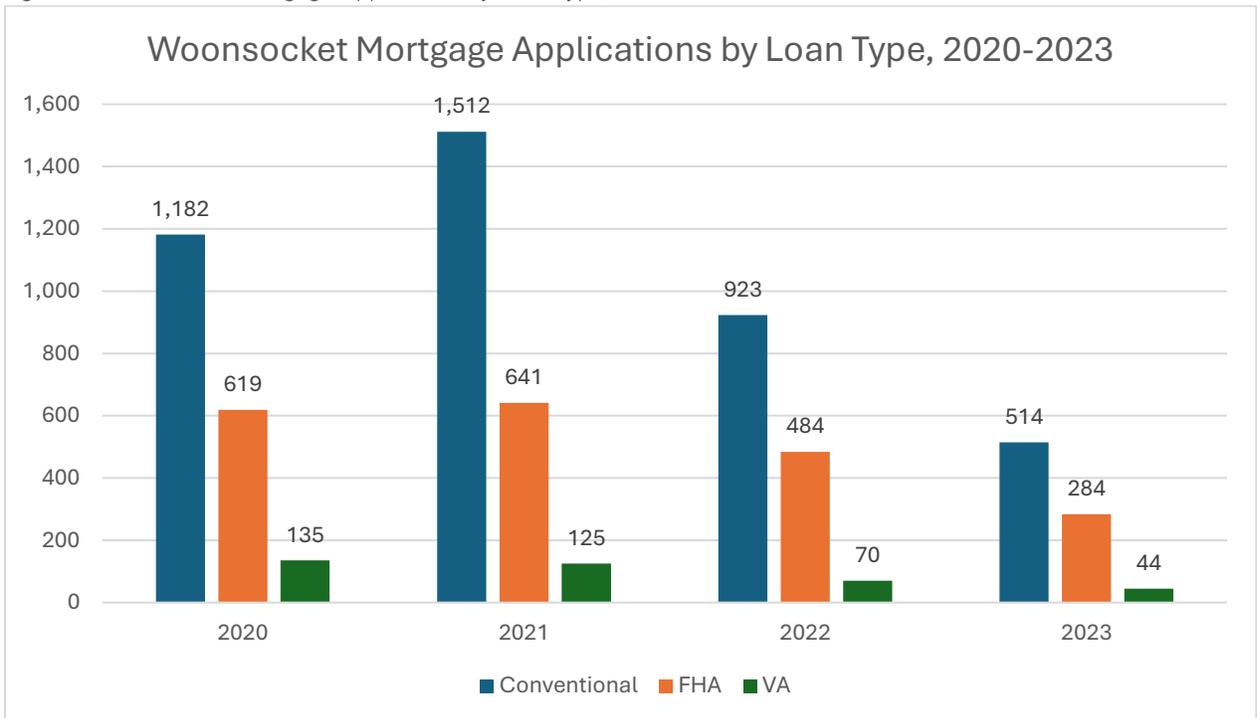
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 65 Warwick Mortgage Application by Loan Type, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 66 Woonsocket Mortgage Applications by Loan Type, 2020-2023



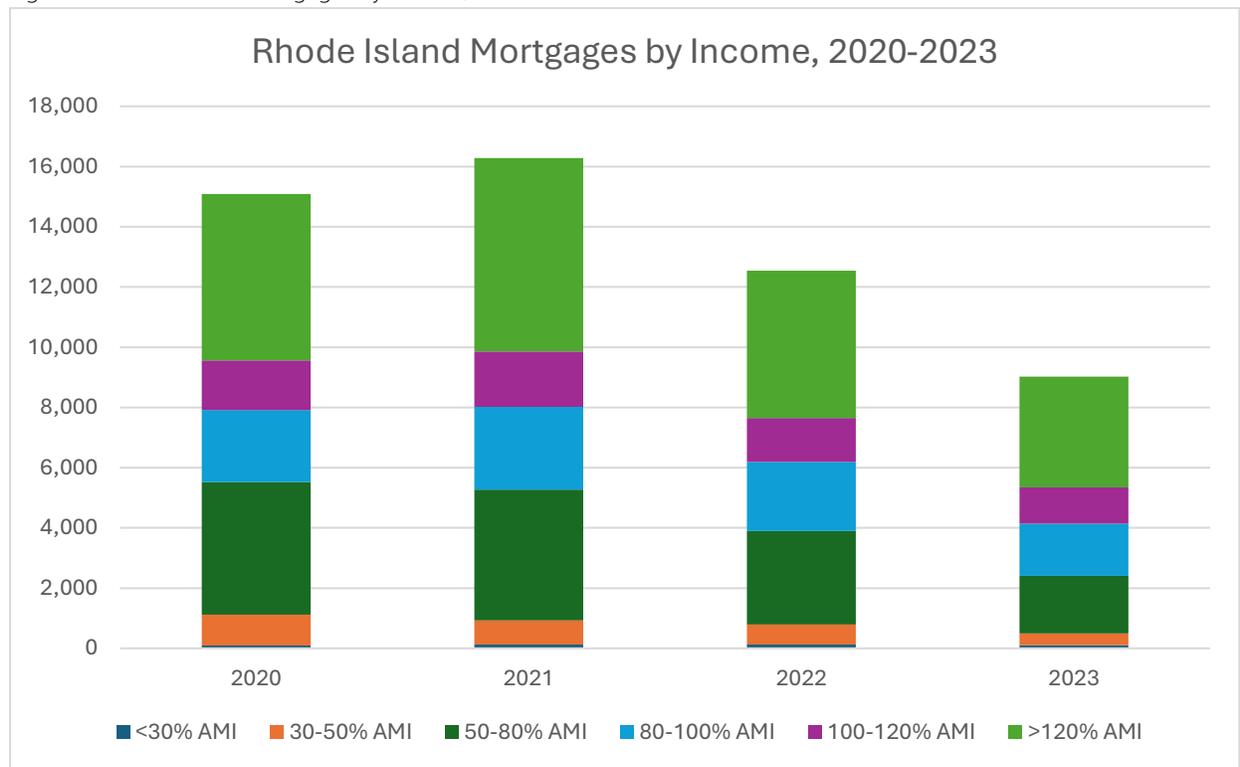
Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgages by Income

The charts below display the numbers of mortgage applications for home purchase or improvement that were approved and originated by income as a percentage of the Area Median Income (AMI). Over the years of 2020-2023 in the State of Rhode Island, the highest percentage of mortgages (37.7%) was originated by those earning over 120% of AMI, followed by those earning 50-80% AMI (25.3%). These proportions are generally true for each year individually, regardless of the number of mortgages originated.

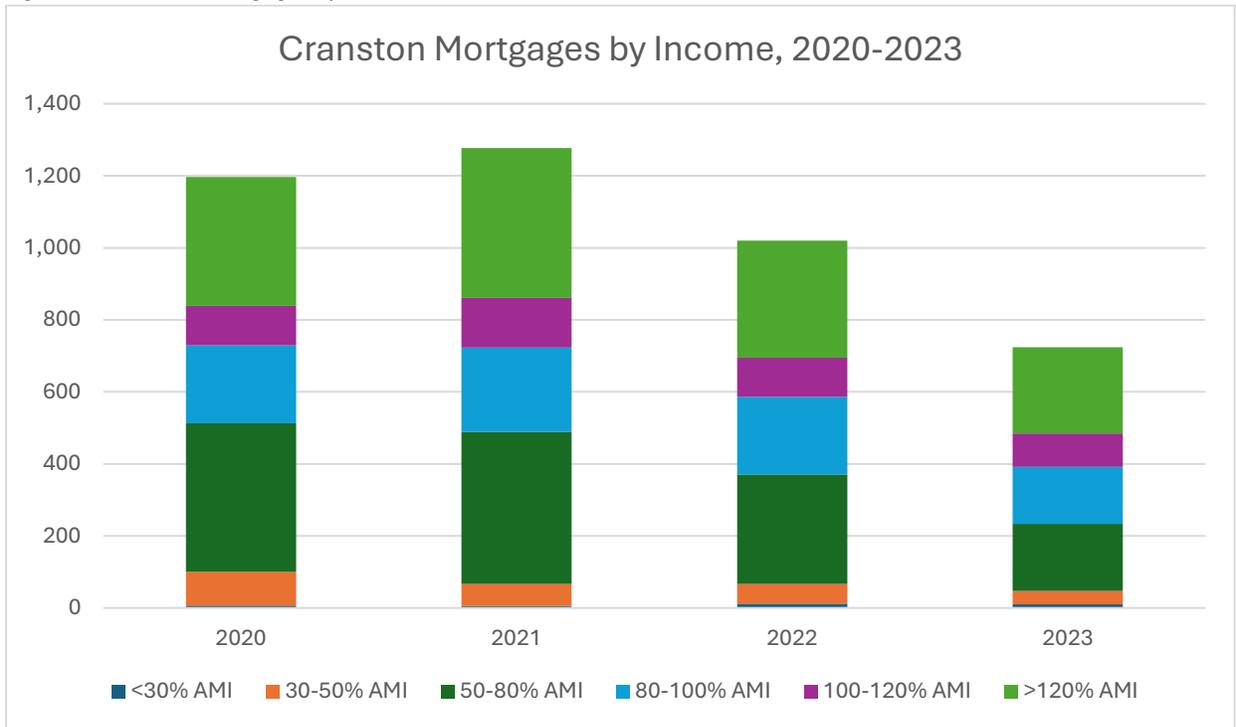
This pattern is generally repeated among the entitlement cities. For Pawtucket and Woonsocket, the highest proportion of mortgages are originated by those earning 50-80% AMI, followed by those earning 80-100% AMI.

Figure 67 Rhode Island Mortgages by Income, 2020-2023



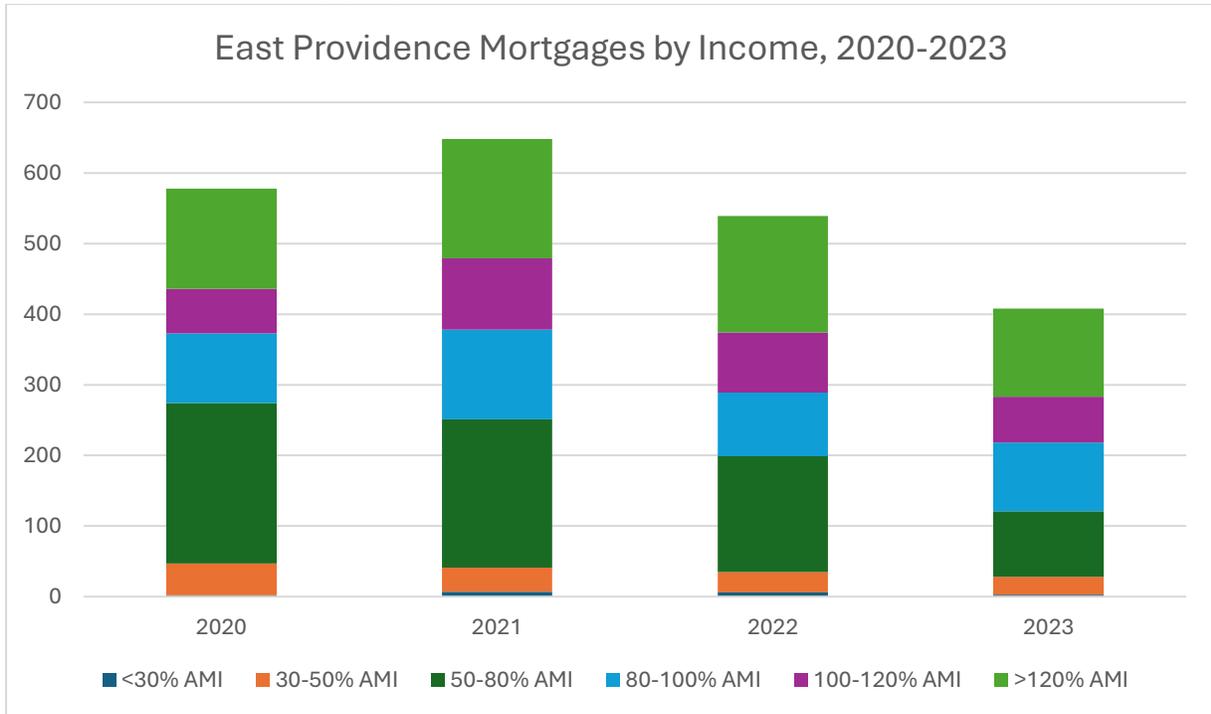
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 68 Cranston Mortgages by Income, 2020-2023



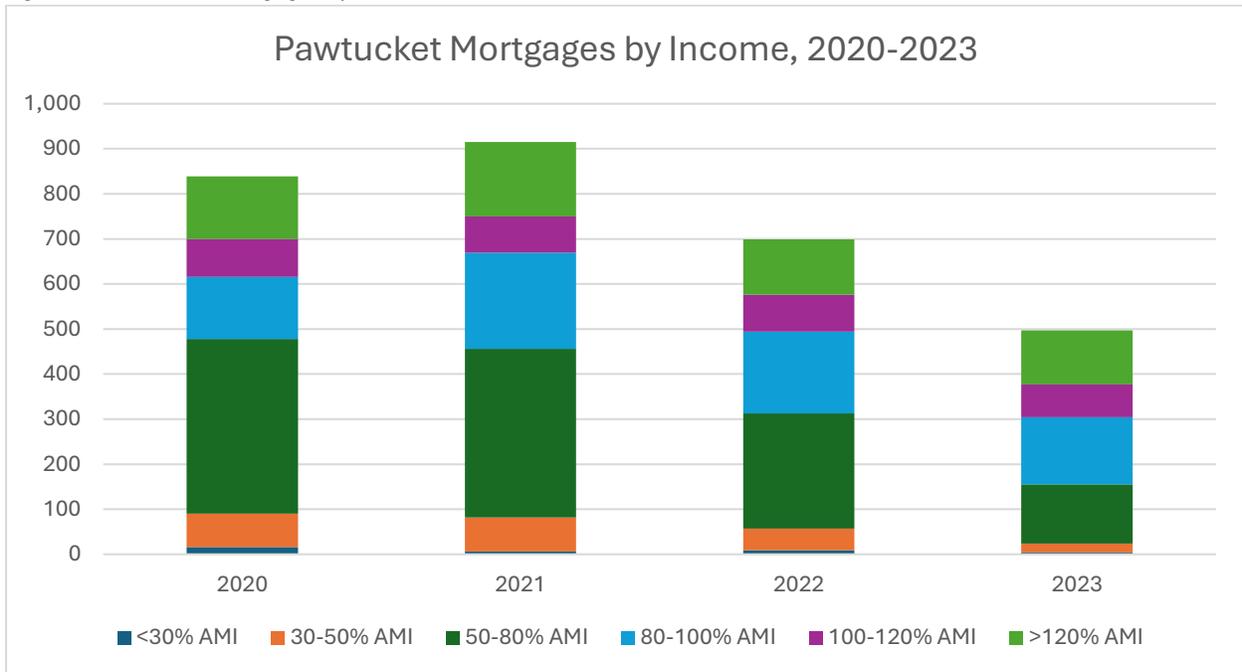
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 69 East Providence Mortgages by Income, 2020-2023



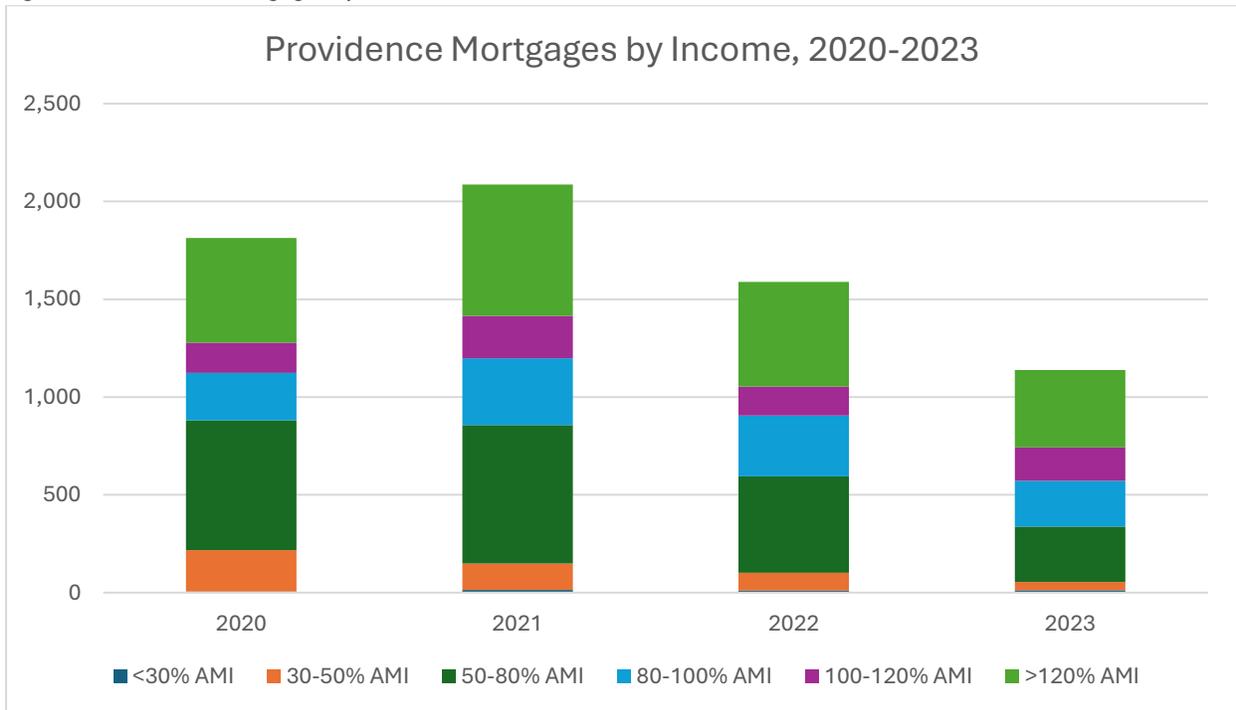
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 70 Pawtucket Mortgages by Income, 2020-2023



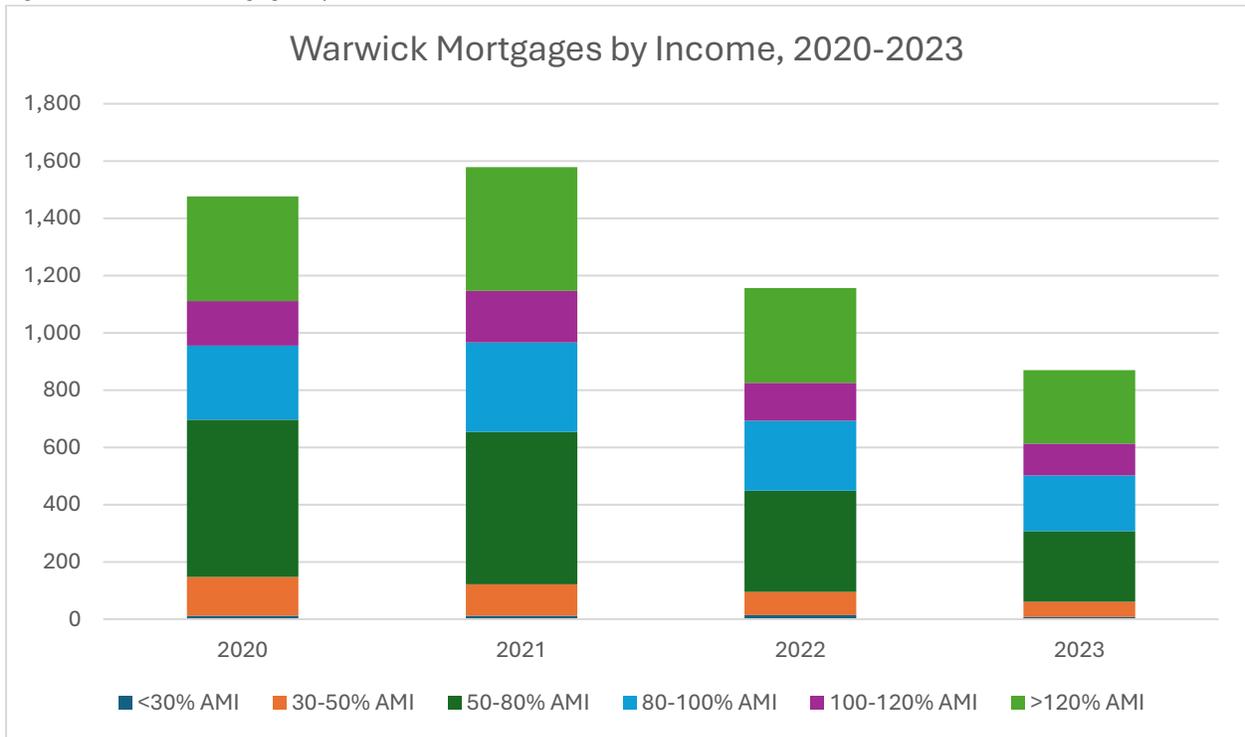
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 71 Providence Mortgages by Income, 2020-2023



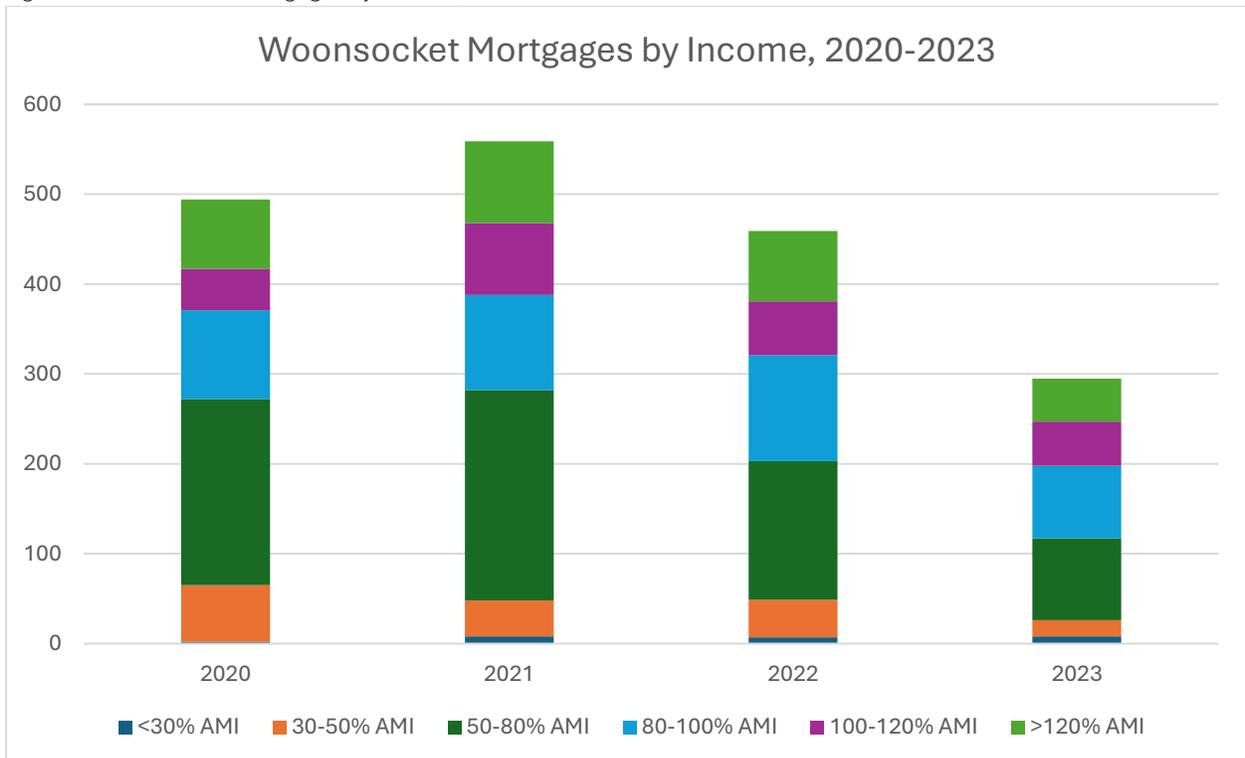
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 72 Warwick Mortgages by Income, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 73 Woonsocket Mortgages by Income, 2020-2023

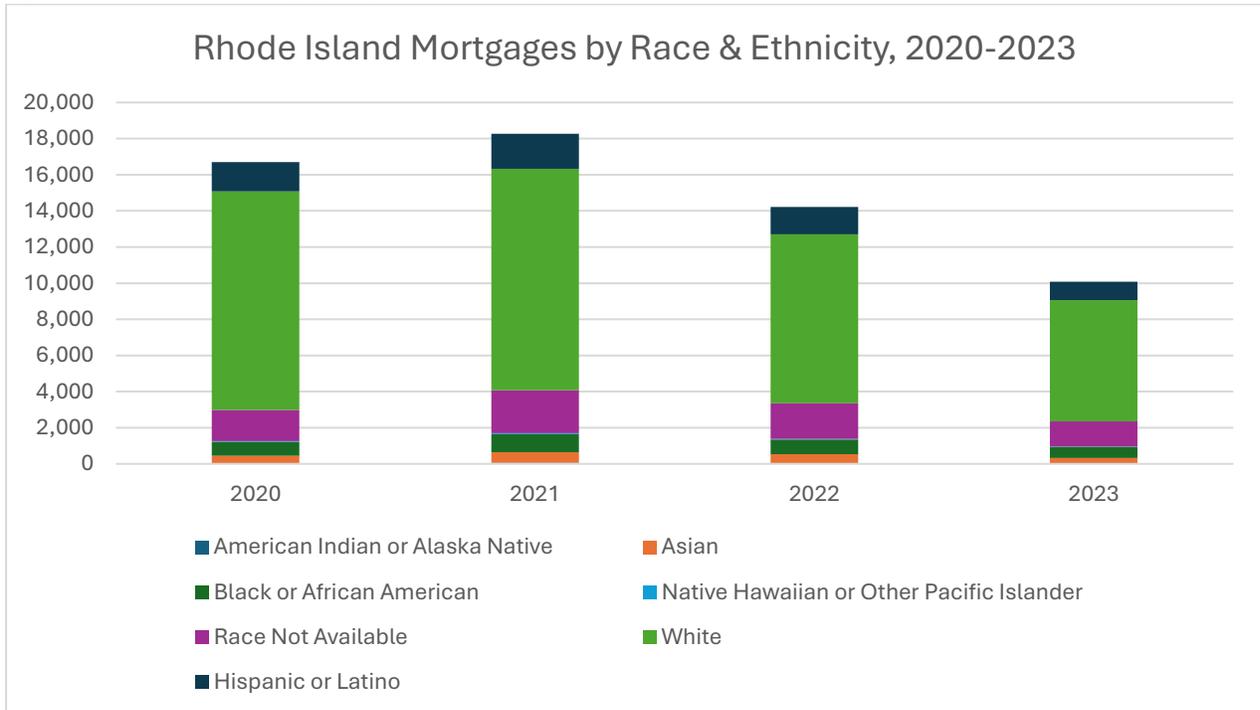


Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgages by Race and Ethnicity

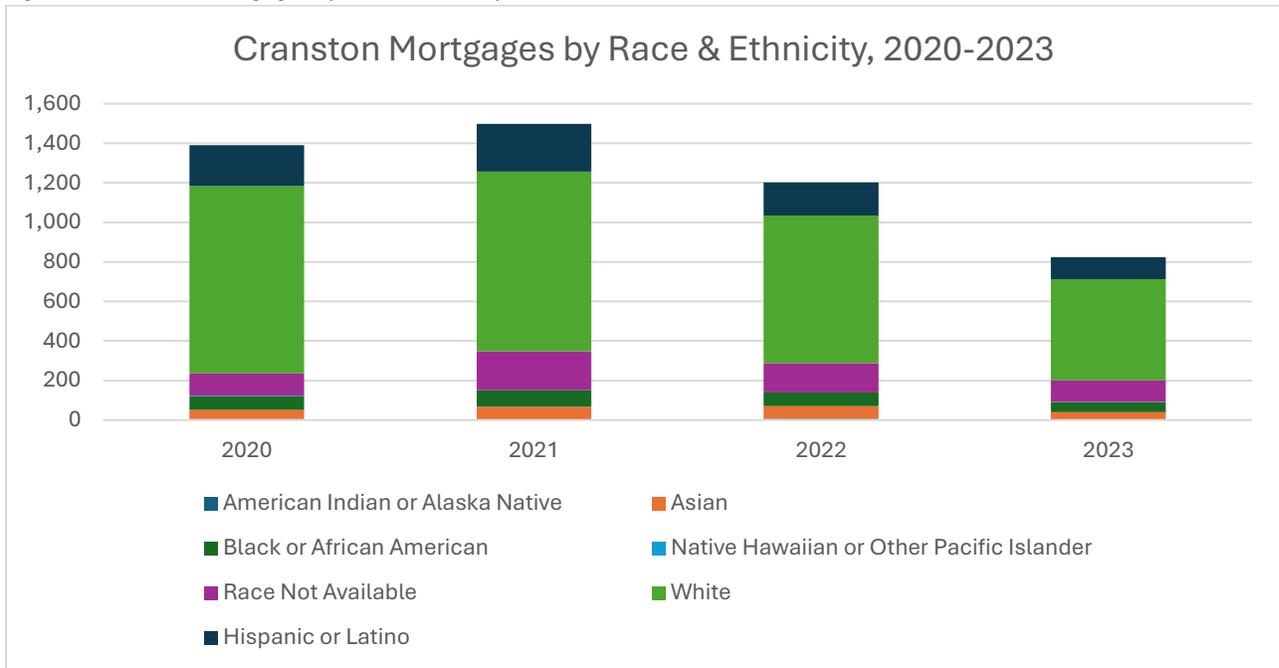
In Rhode Island the majority of home purchase loans are awarded to White applicants (74.2%), who make up 74.9 % of the population. Loans for other races were distributed roughly proportionally to their presence in the State population. This is true among Black applicants (5.9% of mortgages compared to 6.2% of the population) and Asian applicants (3.3% of mortgages compared to 3.5% of the population), while Hispanics applicants were slightly underrepresented compared to their population (making up 11.2% of mortgages and 16.8% of the population). However, it should be noted that a significant portion of applications did not provide this information (13.7%).

Figure 74 Rhode Island Mortgages by Race & Ethnicity, 2020-2023



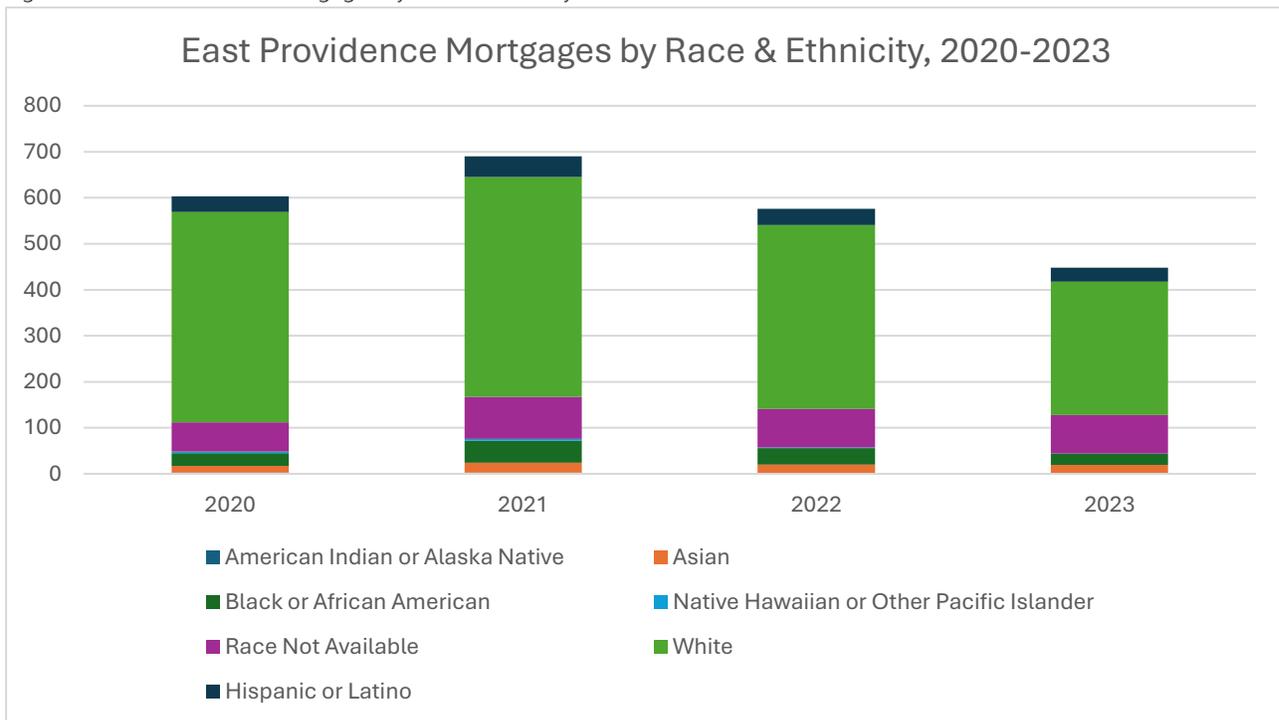
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 75 Cranston Mortgages by Race & Ethnicity, 2020-2023



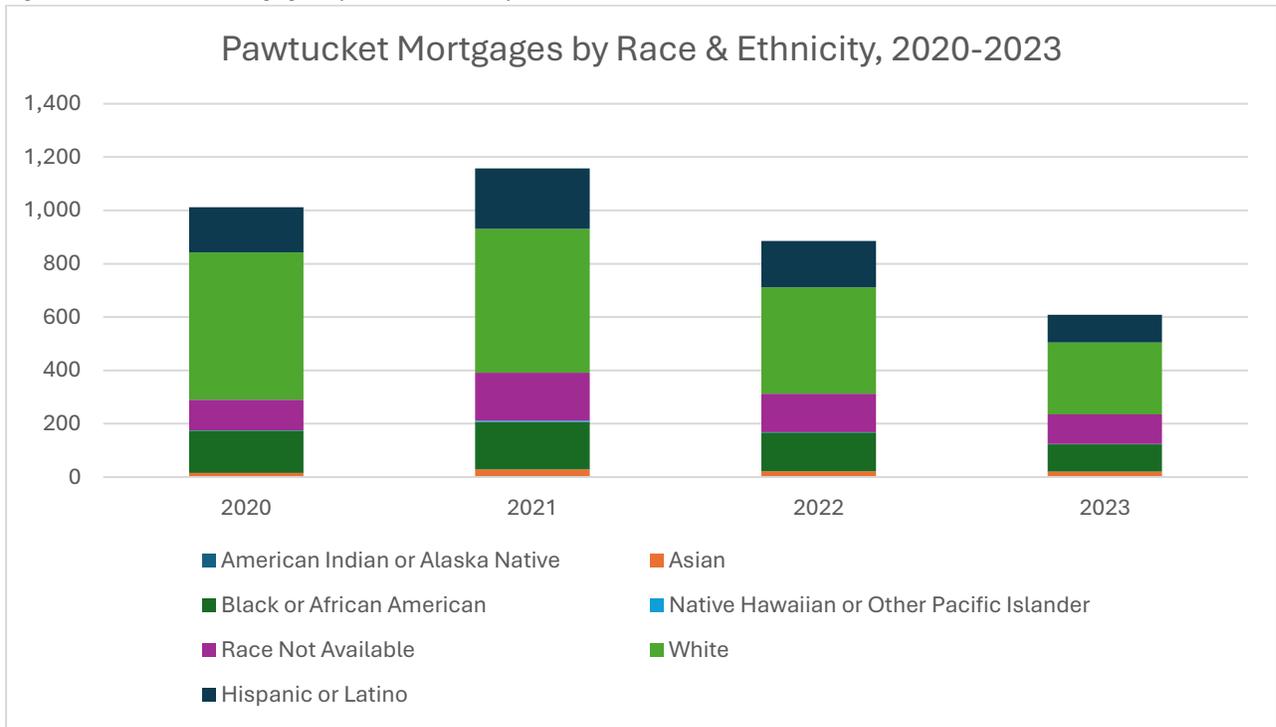
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 76 East Providence Mortgages by Race & Ethnicity, 2020-2023



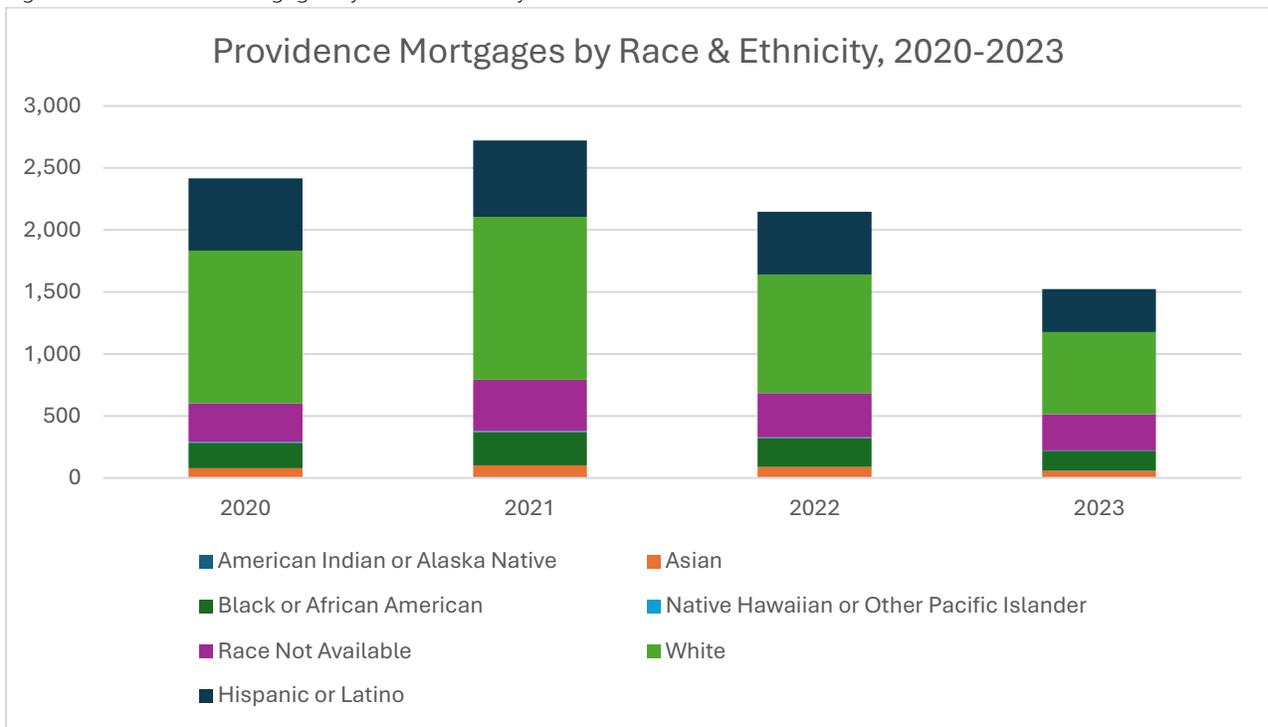
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 77 Pawtucket Mortgages by Race & Ethnicity, 2020-2023



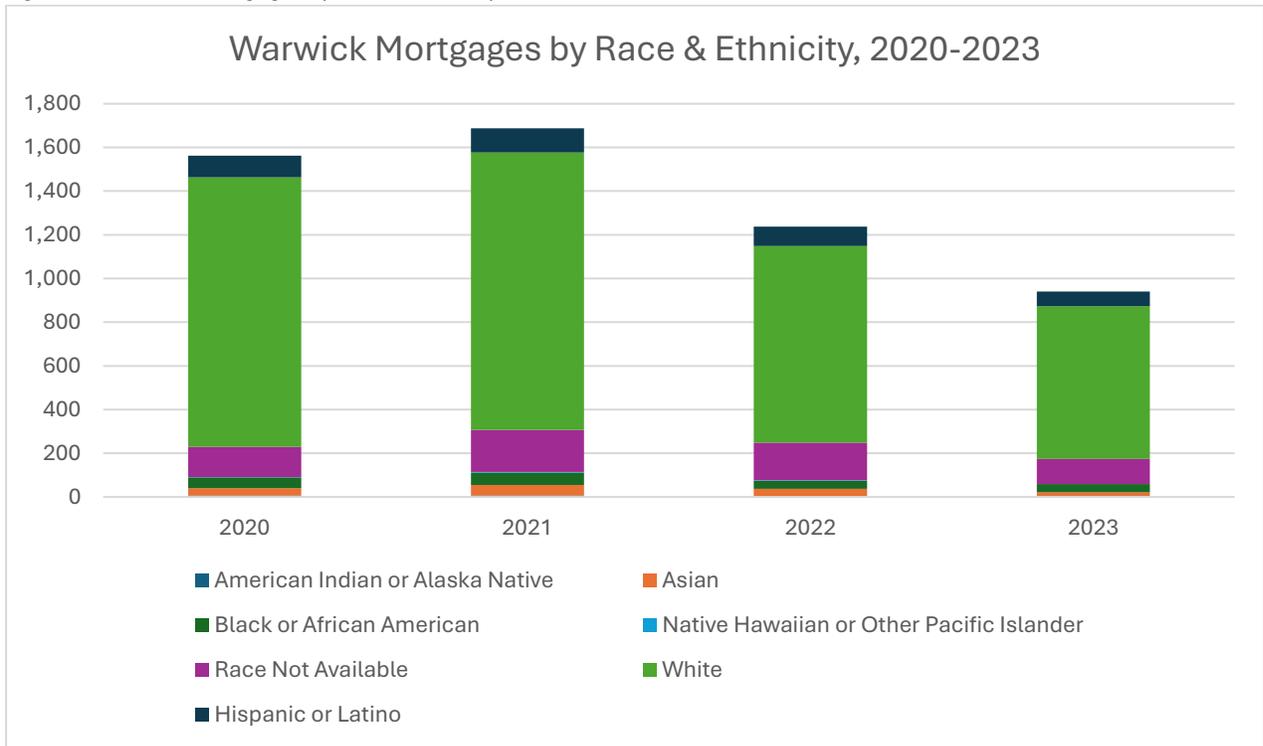
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 78 Providence Mortgages by Race & Ethnicity, 2020-2023



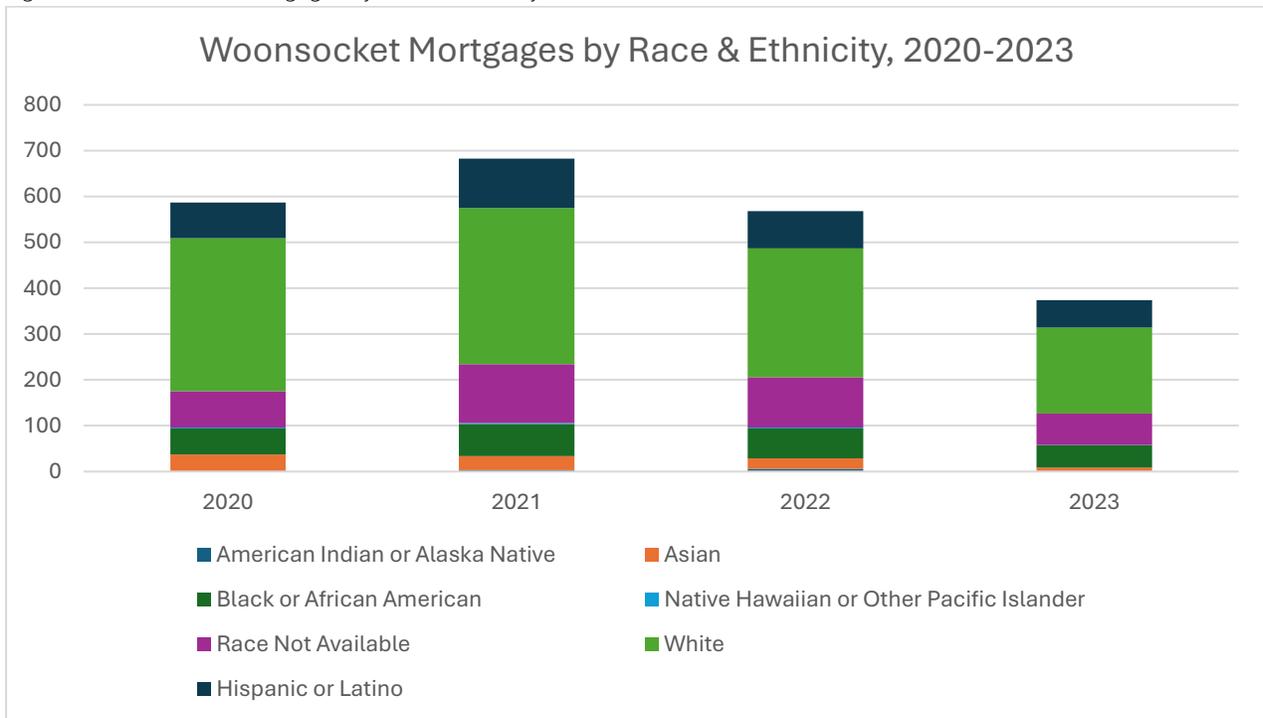
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 79 Warwick Mortgages by Race & Ethnicity, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 80 Woonsocket Mortgages by Race & Ethnicity, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgage Denials

For the State and each of the entitlement communities, either American Indian/Alaska Native or Native Hawaiian/Pacific Islander applicants had the highest mortgage denial rates. However, both of these groups represent very small portions of the overall number of applications, and so this analysis may not be statistically significant. While no racial group is disproportionately represented among mortgage denials, denial rates for Asian, Black, and Hispanic/Latino applicants tend to be higher than those for White applicants.

Table 41 Mortgage Denial Rates by Race & Ethnicity, 2020-2023

Race	Denial Rate						
	Rhode Island	Cranston	East Providence	Pawtucket	Providence	Warwick	Woonsocket
Amer. Indian/Alaska Native	23.1%	5.9%	25.0%	28.6%	35.6%	10.5%	25.0%
Asian	11.9%	12.9%	4.0%	16.7%	15.2%	11.5%	14.3%
Black/African Amer.	14.9%	15.7%	15.2%	14.0%	15.8%	13.2%	15.4%
Native Hawaiian/Pac. Islander	20.4%	50.0%	11.1%	42.9%	24.1%	22.2%	22.2%
Race Not Available	13.1%	12.2%	10.7%	14.6%	15.5%	12.2%	15.1%
White	9.1%	9.5%	7.7%	10.5%	12.8%	8.4%	10.9%
Hispanic/Latino	15.1%	14.3%	13.1%	13.4%	18.2%	13.5%	17.0%
Overall	10.2%	10.5%	9.0%	12.3%	14.0%	9.2%	12.6%

Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgage denial rates for those earning below 30% AMI are disproportionately higher than any other income group. In general, denial rates tend to decrease as income increases. Overall, Warwick has the lowest mortgage denial rate, with the highest being in Providence.

Table 42 Mortgage Denial Rates by Income, 2020-2023

Income	Denial Rate						
	Rhode Island	Cranston	East Providence	Pawtucket	Providence	Warwick	Woonsocket
<30% AMI	53.7%	58.8%	50.0%	50.7%	63.6%	55.2%	41.9%
30-50% AMI	22.7%	20.8%	24.4%	24.9%	27.9%	20.2%	16.7%
50-80% AMI	11.5%	9.9%	8.0%	12.5%	15.0%	8.3%	13.3%
80-100% AMI	8.6%	8.3%	8.5%	8.6%	11.5%	6.8%	9.4%
100-120% AMI	7.6%	9.6%	5.1%	7.4%	10.3%	6.6%	10.2%
>120% AMI	6.6%	7.5%	5.0%	10.2%	8.8%	6.1%	12.0%
Overall	10.2%	10.5%	9.0%	12.3%	14.0%	9.2%	12.6%

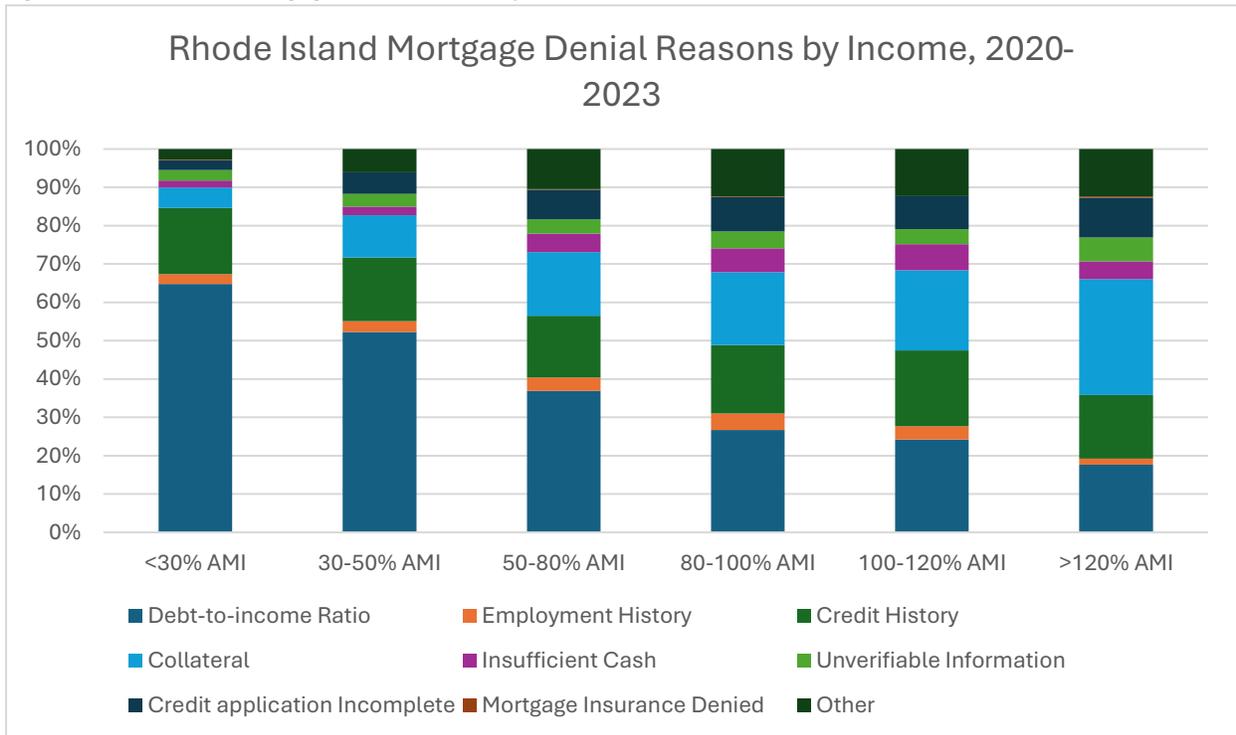
Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgage Denial Reasons by Income

In the State of Rhode Island, the most common mortgage denial reason for those earning less than 30% AMI is the debt-to-income ratio (63.8%), followed by credit history (17.1%). As applicants earn more money, this category shrinks, and insufficient collateral becomes a more common denial reason. Among those earning over 120% AMI, collateral is the most common denial reason, making up 30% of all denials for that income category.

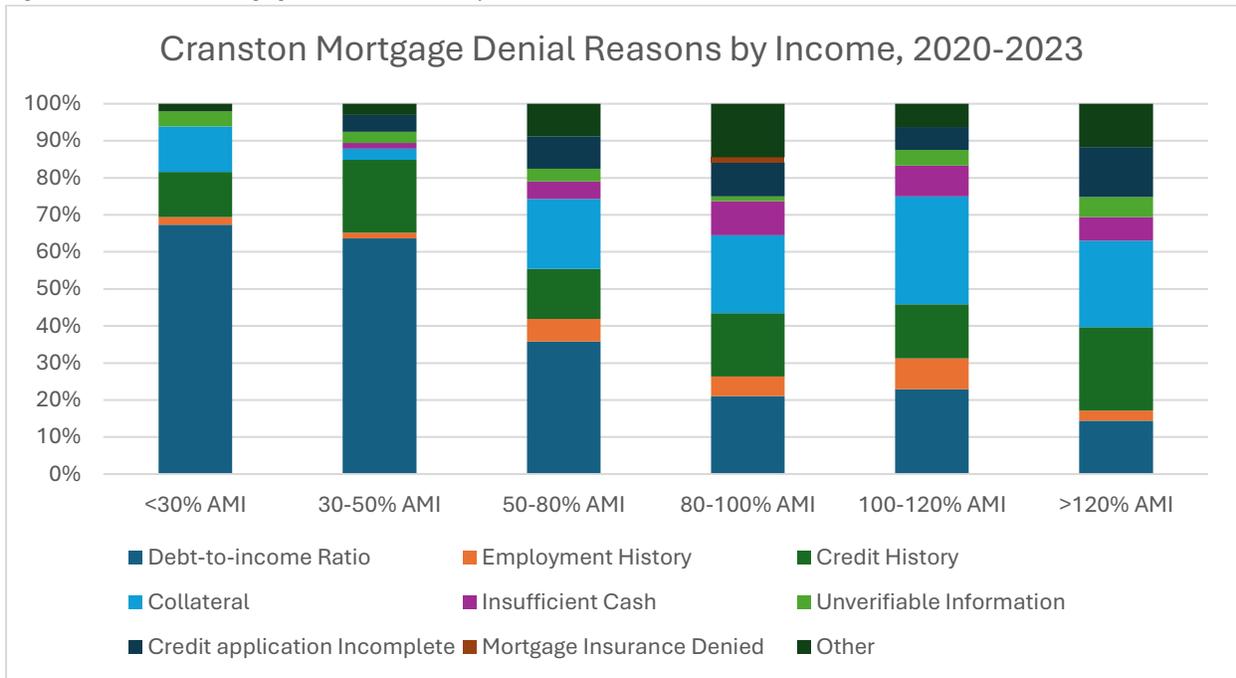
This trend is generally repeated among the entitlement cities. Debt-to-income ratio makes up a large portion of the denials in the lowest income categories but becomes less common as income goes up. For East Providence, the occurrence of denial for credit history increases as income increases.

Figure 81 Rhode Island Mortgage Denial Reasons by Income, 2020-2023



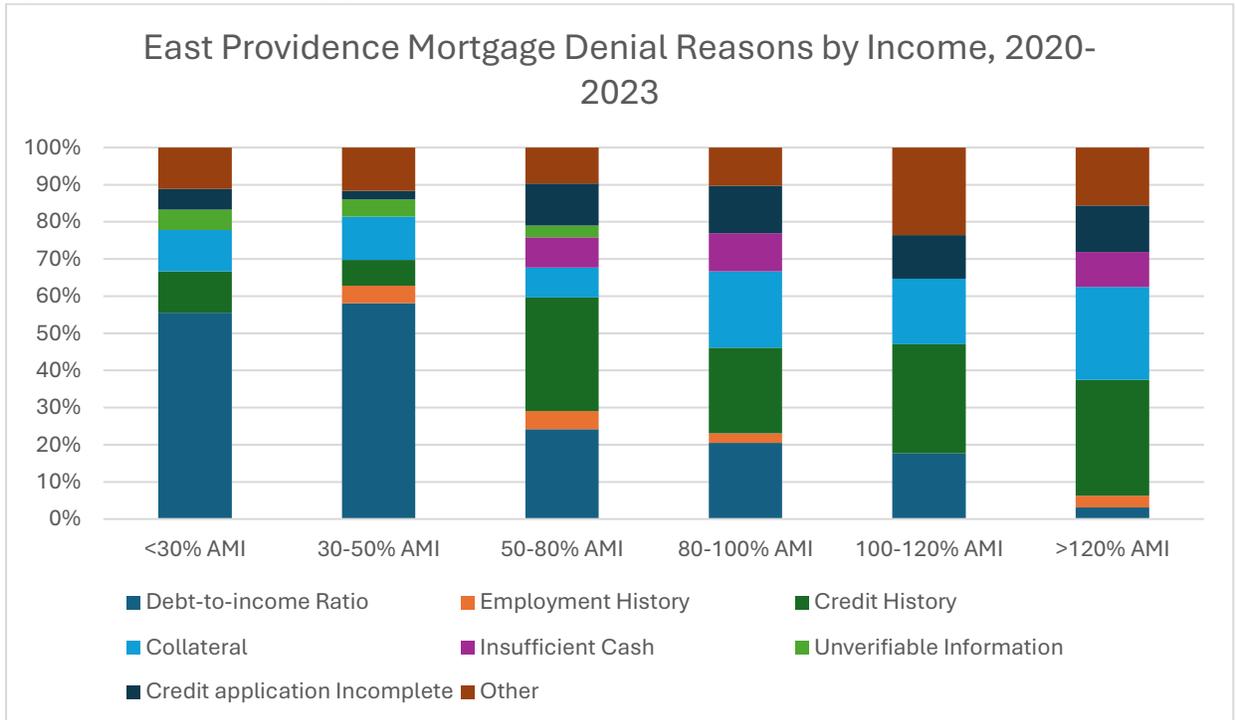
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 82 Cranston Mortgage Denial Reasons by Income, 2020-2023



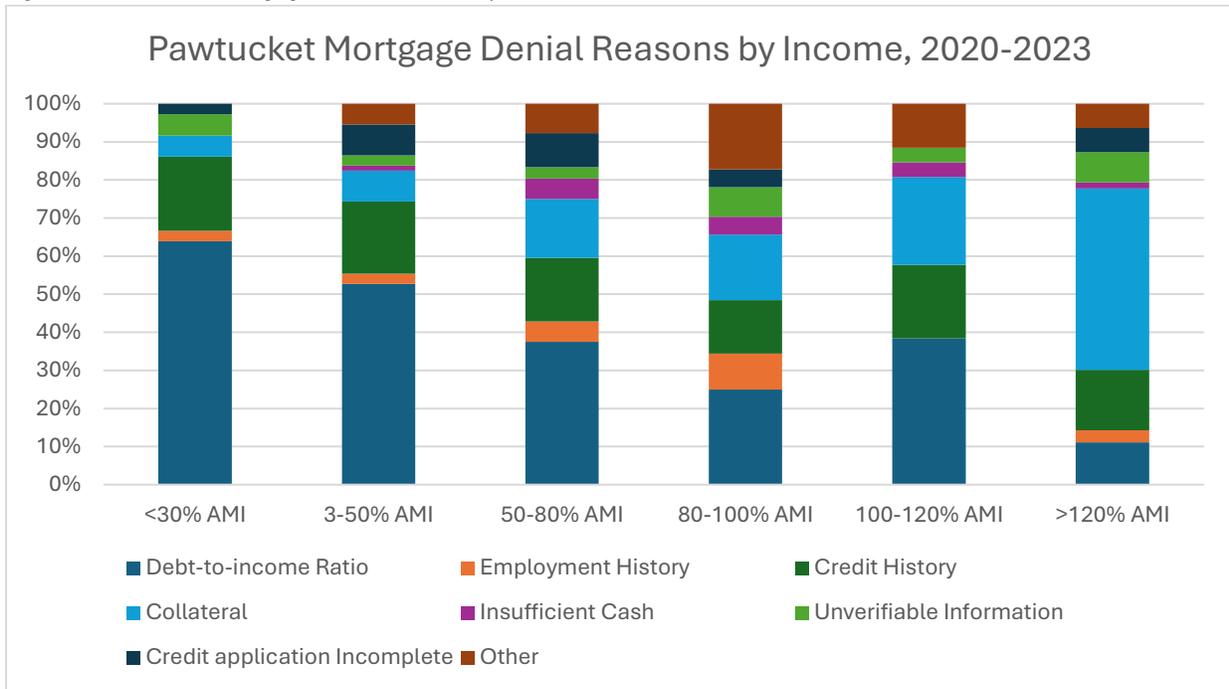
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 83 East Providence Mortgage Denial Reasons by Income, 2020-2023



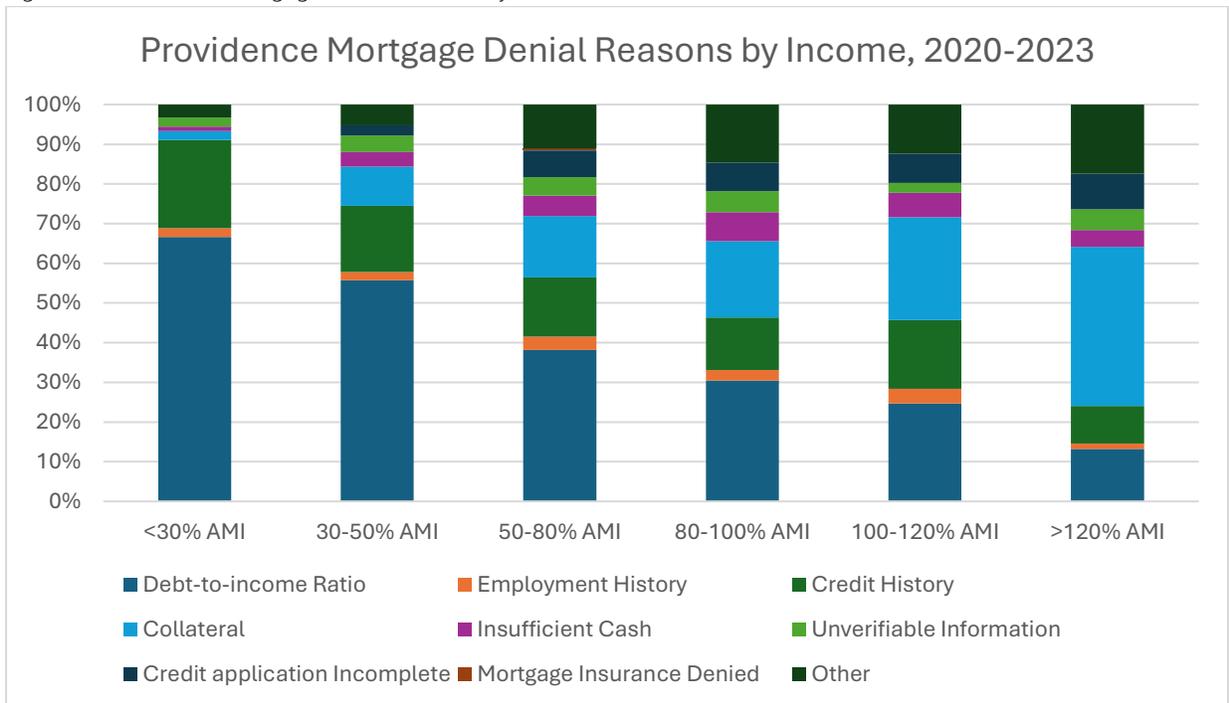
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 84 Pawtucket Mortgage Denial Reasons by Income, 2020-2023



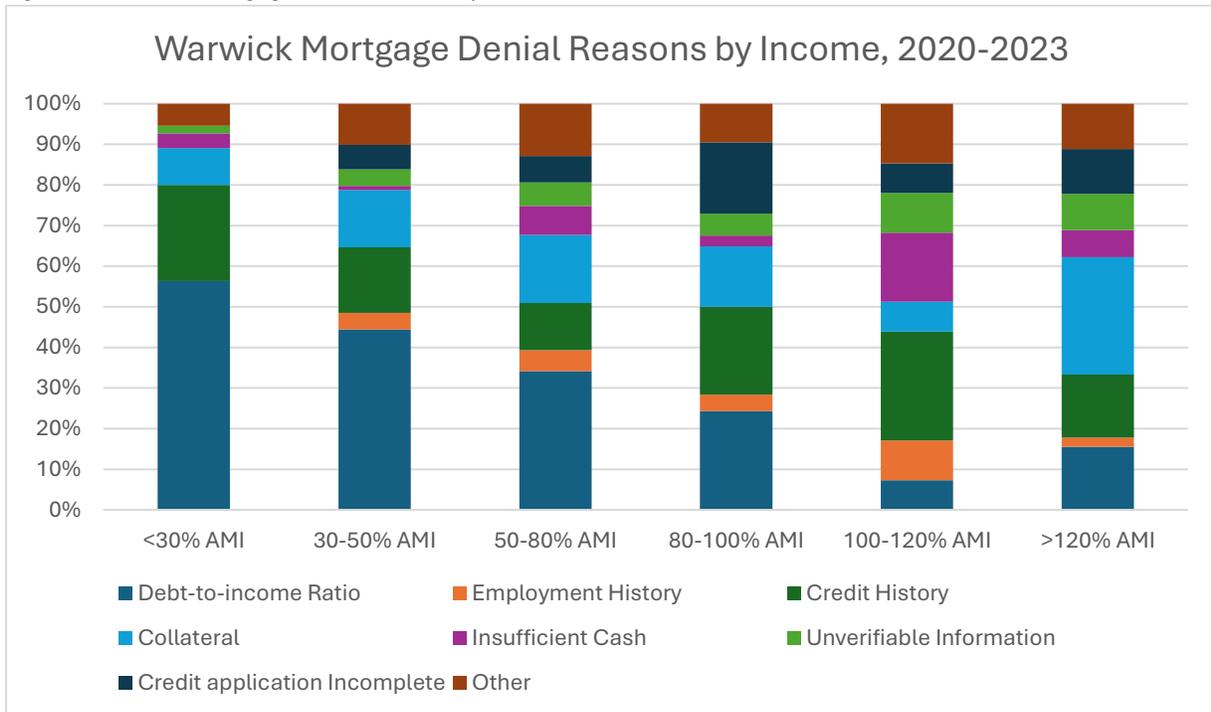
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 85 Providence Mortgage Denial Reasons by Income, 2020-2023



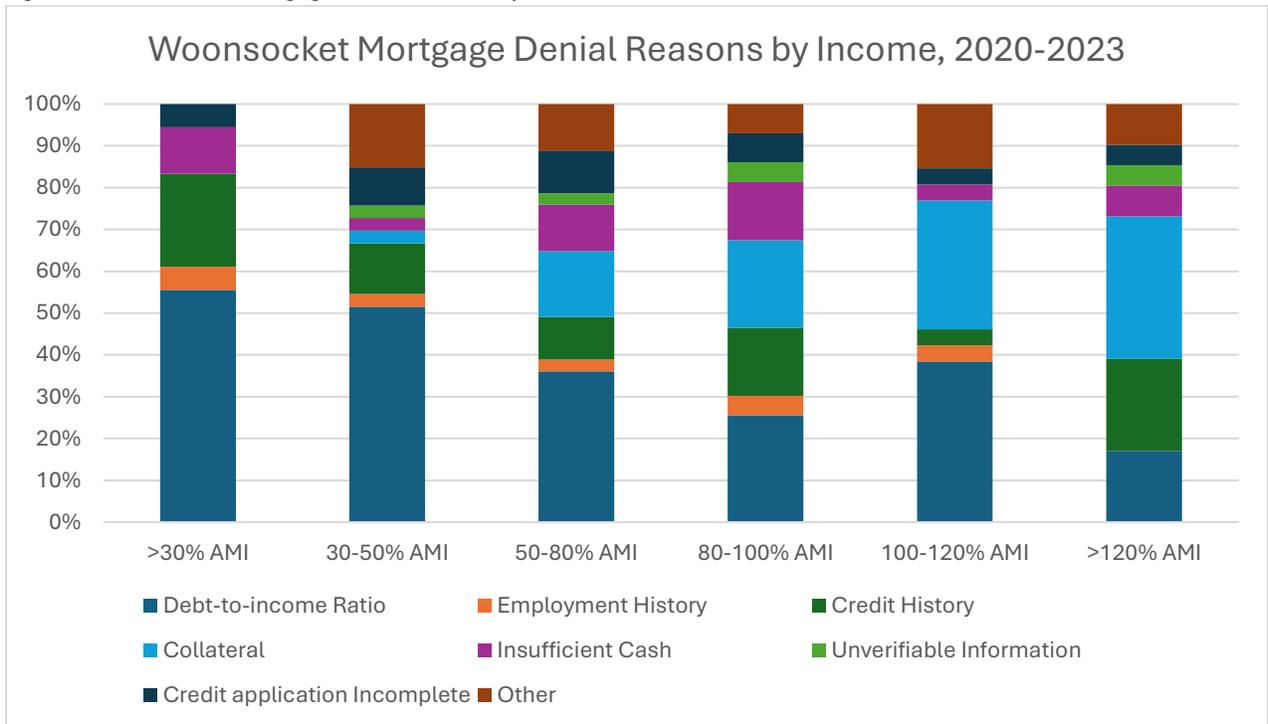
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 86 Warwick Mortgage Denial Reasons by Income, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 87 Woonsocket Mortgage Denial Reasons by Income, 2020-2023



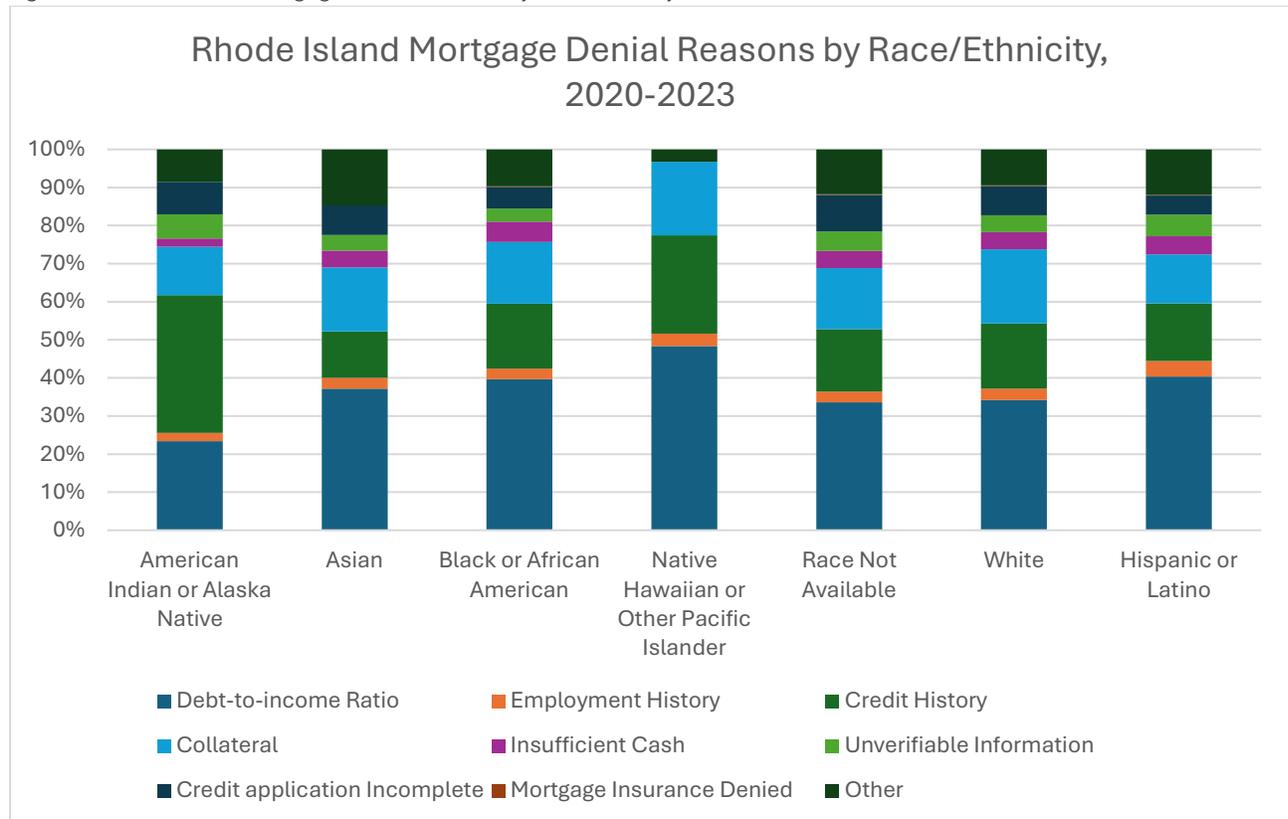
Source: Home Mortgage Disclosure Act Data, 2020-2023

Mortgage Denial Reasons by Race

The most common reason for mortgage denial is debt-to-income ratio for all races other than American Indian/Alaska Native applicants, for whom credit history is the most common denial reason. However, this group makes up a relatively small number of all mortgage denials for the State (0.8%).

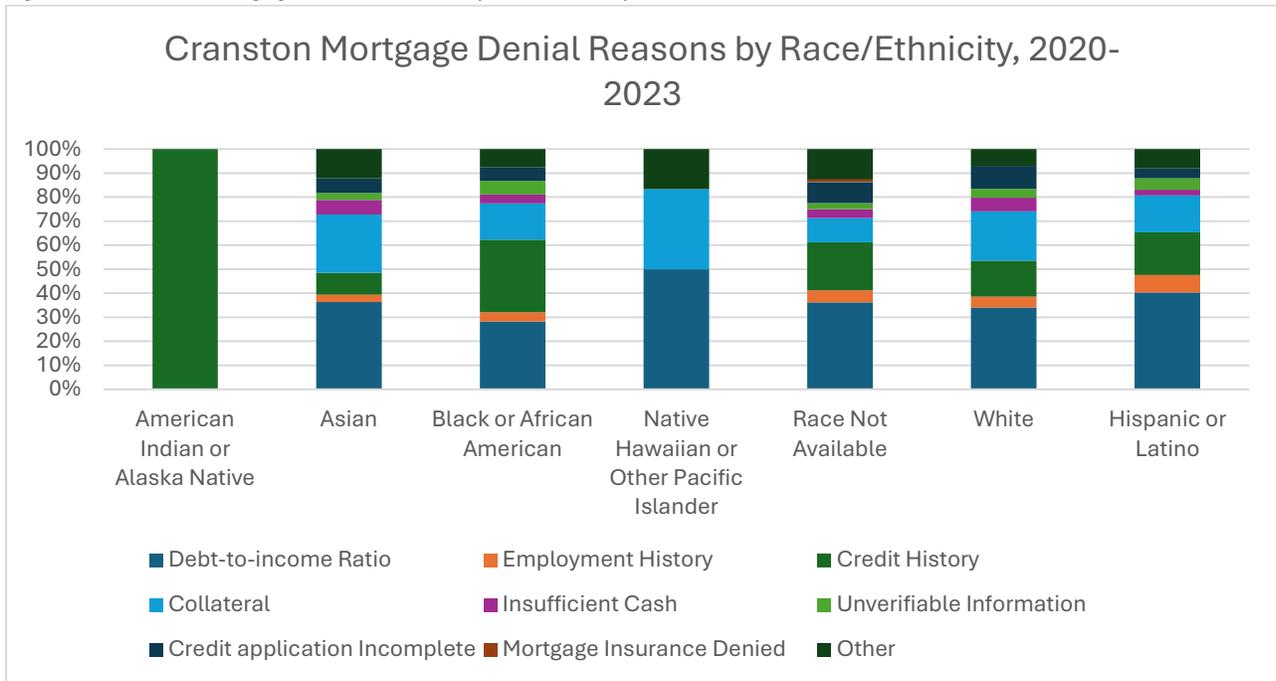
Debt-to-income ratio makes up a large portion of the mortgage denials for the entitlement cities as well. Credit history also factors in significantly, making up the largest portion of denials for Black applicants in Cranston, and for White applicants in East Providence.

Figure 88 Rhode Island Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



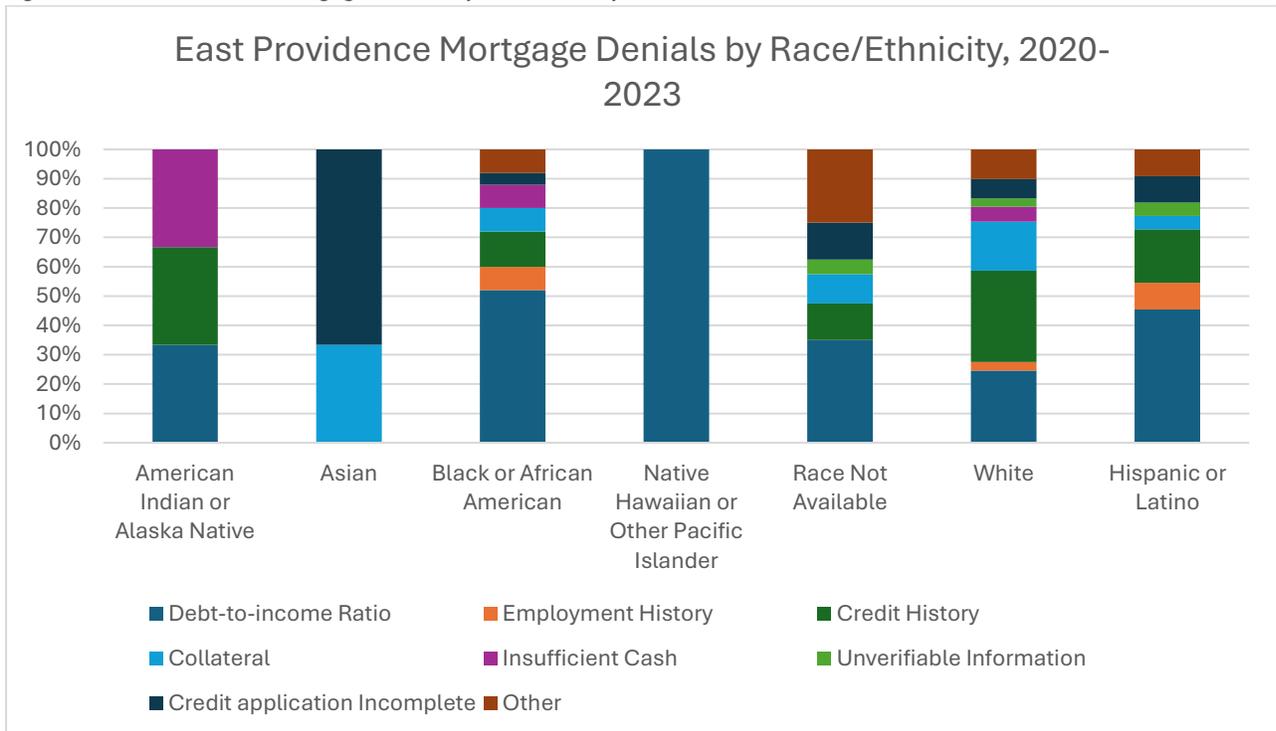
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 89 Cranston Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



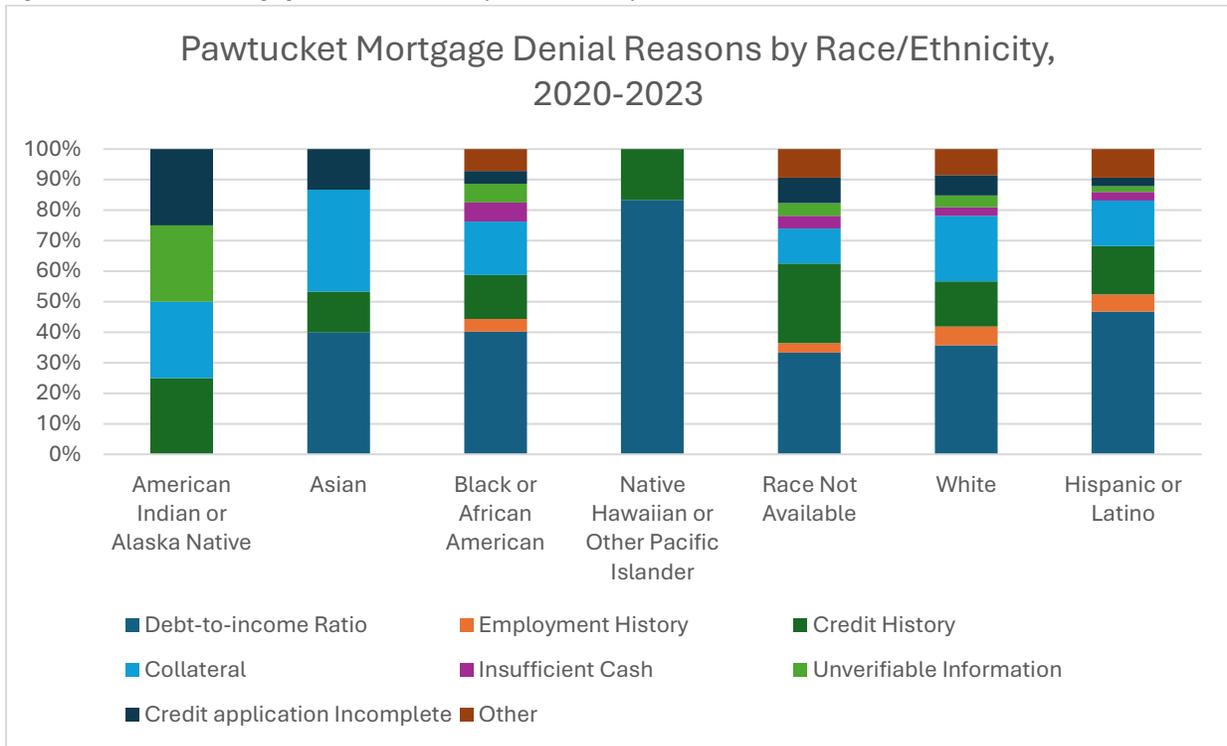
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 90 East Providence Mortgage Denials by Race/Ethnicity, 2020-2023



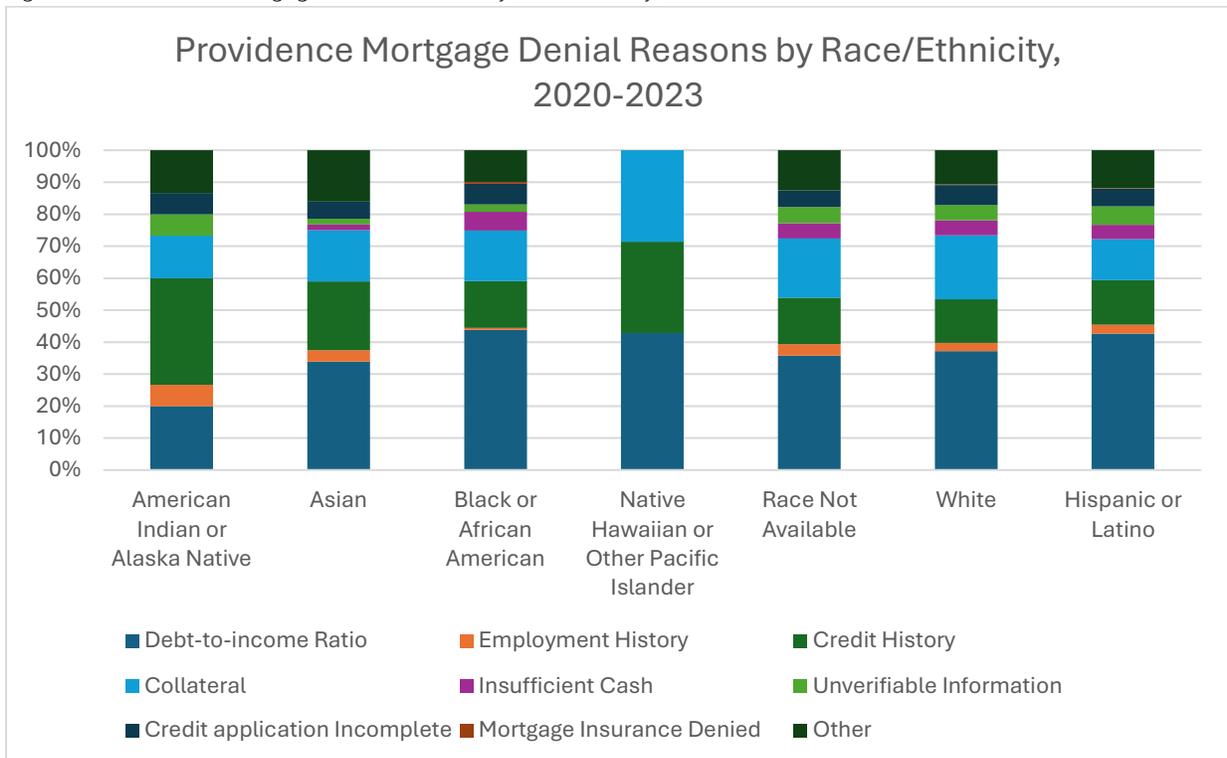
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 91 Pawtucket Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



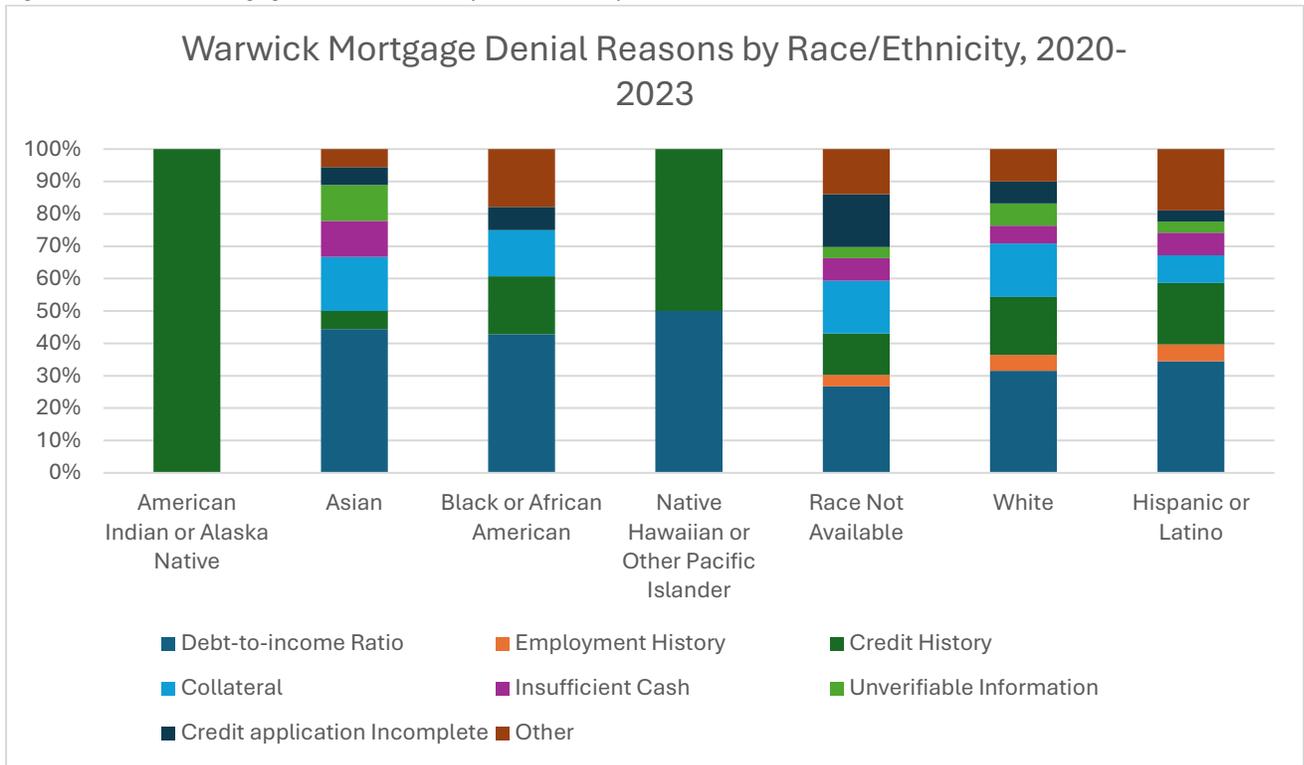
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 92 Providence Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



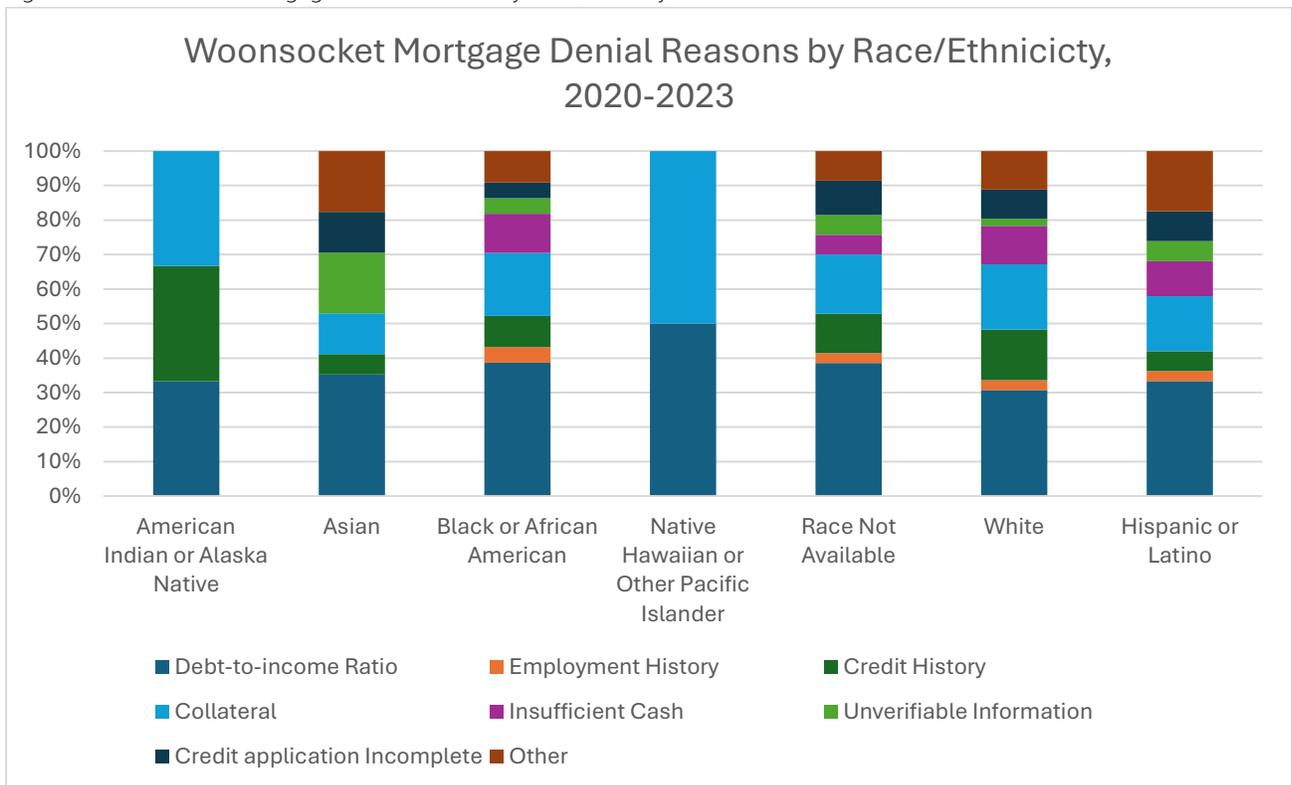
Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 93 Warwick Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Figure 94 Woonsocket Mortgage Denial Reasons by Race/Ethnicity, 2020-2023



Source: Home Mortgage Disclosure Act Data, 2020-2023

Fair Housing Statutes

Federal Statutes

Several federal statutes protect people from housing discrimination or from being denied participation in federally funded programs. These include:

- The federal **Fair Housing Act** protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. The Act prohibits discrimination in housing based a person's race, skin color, national origin, religion, sex (including gender identity and sexual orientation), familial status and disability. In very limited circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations and private clubs that limit occupancy to members.
- **Title VI of the Civil Rights Act of 1964** provides that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance. Title VI applies to programs or activities receiving federal financial assistance from HUD.
- **Section 504 of the Rehabilitation Act of 1973** prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. Titles II and III of the Americans with Disabilities Act prohibit discrimination on the basis of disability in all programs, services, and activities of public entities and by private entities that own, operate, or lease places of public accommodation.
- **Title I of Section 109 of the Housing and Community Development Act of 1974** prohibits discrimination on the basis of race, color, national origin, disability, age, religion, and sex within Community Development Block Grant (CDBG) programs or activities.

U.S. Department of Housing & Urban Development

The Office of Fair Housing & Equal Opportunity (FHEO) of HUD administers federal laws and establishes national policies to ensure that all Americans have equal access to the housing of their choice. HUD has several programs through which it engages state and local entities through intergovernmental partnerships. The Fair Housing Assistance Program (FHAP) provides funding to state and local units of government who enact fair housing laws that are substantially equivalent to the federal Fair Housing Act and apply to HUD for certification as a FHAP. FHAP certification means that "all phases of complaint processing, from accurate identification of issues at intake, through complete and sound investigations, to following through on administrative or judicial enforcement

to ensure that victims of unlawful housing discrimination obtain full remedies and the public interest is served.”

The Fair Housing Initiative Program (FHIP) is also a HUD program whose grantees can assist with investigation of housing discrimination complaints including using “testers” to identify where housing discrimination is occurring. There is only one FHIP in Rhode Island: The CIC Providence. This organization is part of the Private Enforcement Initiative (PEI), which offers a range of assistance to fair housing groups to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

Rhode Island Human Rights Commission

The Rhode Island Commission for Human Rights (“Commission”) is the substantially equivalent agency under HUD’s Fair Housing Assistance Program (FHAP). As a FHAP agency, the Commission receives non-competitive grant funding from HUD to assist in the enforcement of the federal Fair Housing Act. The Commission also receives some financial and operational assistance from HUD’s Fair Housing and Equal Opportunity office to enforce the Rhode Island Fair Housing Practices Act under R.I. Gen. Laws § 34-37-1. Major program activities of the Commission include outreach and education; intake, investigation, and settlement of discrimination charges; and administrative hearings.

Existence of Housing Discrimination Complaints

A lack of filed complaints does not necessarily indicate a lack of housing discrimination. Some persons may not file complaints because they are not aware of how to go about filing a complaint or where to go to file a complaint. In a tight rental market, tenants may avoid confrontations with prospective landlords. Discriminatory practices can be subtle and may not be detected by someone who does not have the benefit of comparing his treatment with that of another home seeker. Other times, persons may be aware that they are being discriminated against, but they may not be aware that the discrimination is against the law and that there are legal remedies to address the discrimination. Finally, households may be more interested in achieving their first priority of finding housing and may prefer to avoid going through the process of filing a complaint and following through with it. Therefore, education, information, and referral regarding fair housing issues remain critical to equip persons with the ability to reduce impediments.

The Office of Fair Housing & Equal Opportunity (FHEO) at HUD receives complaints from persons regarding alleged violations of the federal Fair Housing Act. Fair housing complaints originating in Rhode Island were received beginning with filing dates starting in January 2019 and ending May 2024. During this time, 311 cases were filed, with 79 cases remaining open as of May 2024. While geographic distribution of municipality was provided, it is important to note that substantial differences in size and demographic composition of cities and regions make comparisons difficult between; complaints over time may be a more useful measure. Since the previous AI, the net number of complaints appeared to have declined, with 331 cases between January 2015 through

January 2020 compared to 311 from 2019 through 2024. Much of this decrease can be attributed to Providence, which saw 31 less complaints than in the previous AI. Cranston and the State of Rhode Island’s HUD jurisdiction also saw a decrease in fair housing complaints to a lesser degree. In terms of time of filing, most complaints were filed in 2019 and 2021, which coincides with the COVID-19 pandemic and the end of the eviction moratorium in August 2021.

Figure 95 FHEO Complaints by Location, 2019-2024

Originating Location	2015-2020		2019-2024		Change	
	Cases Filed	% of Cases	Cases Filed	% of Cases	#	%
Rhode Island	331	100.0%	311	100.0%	-20	94.0%
Cranston	27	8.2%	21	6.8%	-6	-22.2%
East Providence	7	2.1%	11	3.5%	4	57.1%
Pawtucket	26	7.9%	22	7.1%	-4	-15.4%
Providence	96	29.0%	65	20.9%	-31	-32.3%
Warwick	20	6.0%	24	7.7%	4	20.0%
Woonsocket	21	6.3%	25	8.0%	4	19.0%
Remainder of State	155	46.8%	143	46.0%	-12	7.7%

Source: Office of Fair Housing & Equal Opportunity, HUD

Figure 96 FHEO Complaints by Year, 2019-2024

Year Filed	Cases Filed
2019	79
2020	44
2021	64
2022	59
2023	46
2024	19

Source: Office of Fair Housing & Equal Opportunity, HUD

Of the 311 cases filed discrimination against disability status were included on the majority of cases (66.2%), followed by race (18.0%), and retaliation (16.4%). Of all closed cases, nearly half found no cause determination (49.1%) followed by successful conciliation or settlement (33.6%). Please note in the figures below that many cases have multiple bases for alleged discrimination or split rulings; the sum of all bases will be larger than the number of processed cases

Figure 97 FHEO complaints by basis of alleged discrimination, 2019-2024

Basis of Complaint	#	%
Color	38	12.2%
Disability	206	66.2%
Familial Status	25	8.0%

National Origin	24	7.7%
Race	56	18.0%
Religion	8	2.6%
Retaliation	51	16.4%
Sex	34	10.9%

Source: Office of Fair Housing & Equal Opportunity, HUD

Figure 98 FHEO complaints by closure reason, 2019-2024

Closure Reason	#	%
ALJ consent order entered after issuance of charge	1	0.4%
Complainant failed to cooperate	3	1.3%
Complaint withdrawn by complainant after resolution	22	9.5%
Complaint withdrawn by complainant without resolution	8	3.4%
Conciliation/settlement successful	78	33.6%
FHAP judicial consent order	4	1.7%
FHAP judicial dismissal	2	0.9%
No cause determination	114	49.1%

Source: Office of Fair Housing & Equal Opportunity, HUD

In terms of specific issues for filing a fair housing complaint, more than half mentioned the failure to provide reasonable accommodation, as previously mentioned. With discrimination on the basis of disability status being the most common reason for filing a complaint, further education for housing providers on providing reasonable accommodations and modifications may need to be considered. Other issues commonly mentioned include discrimination in terms of the terms and conditions of renting the property; discriminatory acts under Section 818, which includes coercion, intimidation, threats, or interference with anyone’s fair housing rights, and just simply denying or making housing unavailable to the complainant. A breakdown of all issues cited in Rhode Island are listed in the following figure.

Figure 99 FHEO complaints by issue, 2019-2024

Issue	#	%
Failure to make reasonable accommodation	161	51.8%
Discrimination in terms/conditions/privileges relating to rental	96	30.9%
Discriminatory acts under Section 818 (coercion, Etc.)	82	26.4%
Discriminatory terms, conditions, privileges, or services and facilities	80	25.7%
Otherwise deny or make housing unavailable	71	22.8%
Other discriminatory acts	69	22.2%
Discriminatory refusal to rent	59	19.0%
Discriminatory advertising, statements and notices	24	7.7%
Failure to permit reasonable modification	12	3.9%
Discrimination in services and facilities relating to rental	11	3.5%
Discriminatory advertisement - rental	8	2.6%
Discriminatory refusal to negotiate for rental	5	1.6%
Discriminatory refusal to rent and negotiate for rental	4	1.3%
Discrimination in terms and conditions of membership	3	1.0%
Discrimination in terms/conditions/privileges relating to sale	3	1.0%
Discrimination in the appraising of residential real property	3	1.0%
Discriminatory refusal to sell	2	0.6%
False denial or representation of availability - rental	2	0.6%
Discrimination in the terms/conditions for making loans	2	0.6%
Restriction of choices relative to a rental	2	0.6%
Discrimination in the making of loans	1	0.3%
Steering	1	0.3%
Using ordinances to discriminate in zoning and land use	1	0.3%

Source: Office of Fair Housing & Equal Opportunity, HUD

Fair Housing Impediments and Action Steps

The conditions that create or foster impediments to fair housing choice generally have existed for many years, in some cases, many decades. Actions required to resolve or eliminate those conditions could also require years or decades. The first step to eliminating barriers to housing choice for members of the protected classes is to identify effective actions that can be implemented by each entity participating in this AI.

In most cases, the impediments to fair housing choice identified in the previous AI for the State and Entitlements remain today and are, therefore, included in the 2025 AI update. However, progress has been achieved over the past five years toward removing some of the policy barriers that have restricted housing choice across Rhode Island. Although much work remains, the participating entities in this AI are committed to continuing their efforts to eliminate discriminatory actions and expand housing choice.

This section describes the impediments to fair housing choice that emerged from the data analysis, public engagement/outreach initiatives, and policy review discussed throughout the AI planning process. The impediments are the results of primary and secondary research that define the underlying conditions, trends, and context for fair housing planning in Rhode Island. Also included is a series of recommended actions which, if implemented, would work toward eliminating or resolving the impediments.

Impediments

The primary impediments to fair housing choice across Rhode Island are common to all AI participants and exist across jurisdictional boundaries, which implies a continuing need for collaboration at the regional level where resources can be pooled to share the costs—much the same way in which the cost for this State AI was shared. The primary impediments identified in the AI include the following:

- An **inadequate supply of affordable housing** that: is accessible to seniors and persons with disabilities, provides a healthy home environment, is located in higher opportunity areas
- An inadequate level of public transportation to efficiently connect people with employment and other important community assets
- Public opposition to new affordable housing developments
- An inadequate level of funding to address affordable housing throughout Rhode Island
- Discriminatory behavior toward members of the protected classes in their search for housing and their attempts to maintain their housing

Each of these impediments is discussed below.

Inadequate supply of affordable housing

Rhode Island's inventory of housing affordable to households up to 80% of AMI is significantly inadequate to meet the demand as evidenced by:

- Cost Burden – 25.1% of Rhode Island's homeowners and 41.7% of renters are cost burdened, spending above 30% of their income on housing. Among the entitlement communities, Woonsocket has the highest percentage of cost burdened renters with 45.3% and Providence has the highest percentage of cost burdened homeowners with 37.6%.
- Age and Condition of Housing – Nearly half of all housing (49%) in the State was built before 1960. Indeed, Rhode Island has the third oldest housing stock in the Country after only New York and Washington, DC. Older housing units tend not to be accessible to persons with disabilities, contain lead-based paint, and many are in substandard condition.
- While 70% of RIHousing's program investments are located in low opportunity areas, this makes sense given income-eligibility requirements. However, nearly all program investments were made in areas with accessible and affordable transit, allowing for these households to access services and amenities that they may need. Program investments made in Providence and Warwick were equally distributed in R/ECAPs and higher opportunity areas, giving vulnerable households the chance to remain in their homes or reside in higher opportunity areas.

These trends impact members of protected classes disproportionately due to the likelihood that they generally have lower incomes and either need to spend a larger proportion of it on housing or can only secure housing that is aging or in substandard condition. Demographic trends that contribute to adverse outcome for housing include:

- Seniors on fixed incomes can have difficulty finding affordable housing that is accessible in a community where they would like to age in place.
- Persons with disabilities participate in the labor force at lower levels than those without disabilities, are more likely to be unemployed, and earn a median income that is roughly two-thirds that of non-disabled residents.
- Female-headed households with children live in poverty at much higher rates than male-headed households with children and married couples with children.
- Black and Hispanic residents of Rhode Island are more likely to be unemployed than other groups.
- Non-white households tend to be larger than White households, requiring larger housing units that cost more.

Inadequate level of public transportation

Generally, towns close to Providence or those that have a developed downtown core, such as Westerly and Newport, show households with the lowest transportation costs. More rural areas outside of the Urban Service Boundary have the highest transportation costs. This means that for

low-income households not served by transportation, the cost of private vehicle ownership and maintenance utilizes a considerable portion of earnings that could be spent toward food, childcare, clothing, healthcare, and other essential living expenses. Attendants of stakeholder and public engagement meetings repeatedly stressed the need for increased transit services in areas where private vehicle ownership is virtually mandatory to access services and employment. Having the ability to commute daily is a prerequisite to maintaining stable employment, which in turn, determines the ability to secure stable housing. In addition to the reasons listed above for affordable housing, inadequate public transit impacts members of protected classes disproportionately when they are only able to find affordable housing in areas outside of a downtown core served by public transit.

Public opposition to new affordable housing developments

Stakeholders, including residents and public developers, reported that proposed new affordable housing developments in some communities draw opposition from nearby residents. This notion was echoed by interviews taken as part of the Public Development and Ownership of Housing: A Feasibility Study for Rhode Island, published in August 2024. Some oppose the density, others oppose the type of tenants, and others have misinformed notions about the deleterious effects of developments on the value of their properties. Because members of the protected classes—families with children, people with disabilities, non-White households—are more likely to need affordable housing as detailed above, this becomes a fair housing issue that restricts housing choice if new development plans are denied or put through a more onerous review process based solely on public opposition.

Inadequate funding level

Throughout Rhode Island, there are extremely limited resources to finance affordable housing development and preservation. Federal funding from the Community Development Block Grant and HOME programs provided to RIHousing, the Department of Housing, and the six Entitlement cities are beneficial resources, but barely address demand. The LIHTC and HTF programs are also available, but again, do not address the growing demand for affordable housing. The state has made progress in recent years, dedicating over \$330 million in ARPA State Fiscal Recovery Funds (SFRF) to housing and homeless programs since FY2022. The state also created a dedicated funding stream capitalized with an initial \$25 million with ongoing funding from a supplemental conveyance tax on high value properties. These resources have been targeted to affordable housing development and preservation, operating support to enable developments to serve lower-income populations and technical assistance to municipalities to help them remove barriers to housing development. In 2023 the Governor and General Assembly also authorized \$30 million per year for 5 years for a State Low-Income Housing Tax Credit Program to fill funding gaps in federal LIHTC funded developments and maximize the state's utilization of 4% LIHTC resources. In 2024, Rhode Island voters also approved a \$120 million housing bond, the largest in the state's history. However, years of underinvestment have left the state with a significant deficit of affordable housing and the SFRF funds have all been committed. Increasing development costs are also eroding the number of units that can be built or preserved with existing resources. Increased investment will be needed to meet the production goals in the state's Housing 2030 plan.

Disparate outcomes in private mortgage lending

Information from the HMDA statements assists in determining whether financial institutions are serving the housing needs of their communities. In Rhode Island and each of the individual

entitlement cities, the rate of mortgage denials was higher for Black and Hispanic residents than the jurisdiction as a whole. Because these groups also tend to have higher rates of unemployment and lower incomes and are denied mortgages for this reason, this is a fair housing issue. Although mortgage lenders may not be explicitly denying mortgages to Black and Hispanic borrowers, there is nonetheless a disparate impact on these groups, leading to a racial imbalance in the households that are able to become homeowners. This also demonstrates a need to fair housing education, outreach, and enforcement. A well-informed citizenry who understands their rights under fair housing law is better able to recognize housing discrimination as illegal and knows there are local and regional entities that can assist in filing complaints, mediating resolutions, and seeking redress, when appropriate. This is especially the case for persons with disabilities; more than half of all fair housing complaints filed were made on the basis of disability discrimination and were mostly related to landlords not willing to provide reasonable accommodations or modification.

Lack of publicly accessible Language Access Plans and Anti-Displacement/Relocation Plans

The US Department of Justice provides guidance on complying with Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons of the Civil Rights Act of 1964 through the LEP Safe Harbor Threshold. Some entitlement cities do not have updated publicly accessible Language Access Plans or Anti-Displacement/Relocation Plans on file. Language access is imperative for promoting an ensuring that those who do not speak English are educated on their Fair Housing rights.

Fair Housing Action Plans

The following charts include recommendations for each of the AI participants.

RIHousing and the Department of Housing			
Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Prioritize investment in higher opportunity areas that are not currently meeting affordable housing needs and in lower opportunity areas identified as strategic growth communities in Housing 2030.	Increased housing development in high opportunity areas and areas identified as strategic growth communities in Housing 2030.	2025-2029
	Identify and preserve assisted housing developments whose period of affordability expires within five years, with priority given to developments in growth and high opportunity areas	Prepare plan outlining locations in strategic growth / high opportunity areas, potential partners and funding resources two years before expiration of each development.	2025-2029
	Address home repair and health and safety issues in older homes occupied by lower income households	Continue the lead abatement and accessibility CDBG and HOME housing rehabilitation programs. Continue funding for the statewide home repair program. Provide funding for lead hazard mitigation program administered by the Dept. of Health and RIHousing.	2025-2029
	Expand the Housing Choice Voucher Program to growth / opportunity areas	Continue to seek out landlords in growth/opportunity areas to participate in the program. Explore additional landlord incentives.	2025-2026

	Expand homeownership opportunities	Continue downpayment assistance program. Continue homebuyer education program.	Ongoing
Inadequate level of public transportation	Encourage new multi-family rental production in TODs or along bus routes	Prioritize financing of developments connected to transit or close to jobs and services	2025-2029
	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning	Ongoing
	Support efforts toward encouraging alternative methods of transportation	Support other efforts laid out in the Long Range Transportation Plan, including the Bicycle Mobility Plan and Congestion Management Plan	Ongoing
Public opposition to new affordable housing development in some municipalities	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with Rhode Island Commerce to develop outreach strategy	2025-2026
	Explore opportunities to streamline development processes that do not overprioritize the concerns of vocal minorities	Discourage municipalities from allowing new developments to go through a costly legal fight due to local opposition, thereby driving up the construction cost per unit	Ongoing
	Address legitimate public concerns raised at the local level	Develop information campaign to combat misinformed public concerns about affordable housing development	2025-2026

	Support vocal pro-housing organizations' efforts to advance development of new housing at the local level.	Identify YIMBY (Yes In My Back Yard) pro-housing organizations supporting local multi-family and affordable housing development. Collaborate and provide State-level support for organization efforts.	2025-2029
Inadequate funding level	Support efforts to increase state investment in housing development and preservation.	Work to identify additional state funding sources for housing production beyond the bonds issued to Building Homes Rhode Island	Ongoing
Disparate outcomes in mortgage lending	Continue to collaborate with entitlement cities on statewide fair housing education, outreach, and legislative efforts	Sponsor regional fair housing trainings. Increase access to housing counseling for mortgage applicants who have been denied. Refer cases to RI Legal Services and other resources, as appropriate.	Ongoing
City of Cranston			
Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue local partnerships to create new affordable housing, abate lead in older homes, assist homebuyers with home purchases, and rehabilitate owner-occupied homes. Continue effective code enforcement among rental properties.	Ongoing

	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification. Remove limitations on the number of unrelated persons that can be considered part of a "household."	2025-2026
Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning	Ongoing
Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Increase access to housing counseling for mortgage applicants who have been denied. Refer cases to RI Legal Services and other resources, as appropriate. Provide Fair Housing training to planning commission members.	Ongoing
Lack of publicly accessible Language Access Plans and Anti-Displacement/Relocation Plans	Create an Language Access Plan, including a Four-Factor Analysis	Create a Language Access Plan, including a Four-Factor Analysis	2025-2026
City of East Providence			
Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue to abate lead in older homes. Continue effective code enforcement among rental properties.	Ongoing

	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification. Remove limitations on the number of unrelated persons that can be considered part of a "household."	2025-2026
Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning	Ongoing
Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Increase access to housing counseling for mortgage applicants who have been denied. Refer cases to RI Legal Services and other resources, as appropriate. Provide Fair Housing training to planning commission members.	Ongoing
Lack of publicly accessible Language Access Plans and Anti-Displacement/Relocation Plans	Create a Language Access Plan, including a Four-Factor Analysis and an Anti-Displacement Plan	Create a Language Access Plan, including a Four-Factor Analysis. Create an Anti-Displacement/Relocation Plan. Create an Anti-Displacement Plan	2025-2026
City of Pawtucket			
Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue to abate lead in older homes. Continue effective code enforcement among rental properties.	Ongoing

	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification. Remove limitations on the number of unrelated persons that can be considered part of a "household."	2025-2026
	Develop/Update a Comprehensive Plan	Create a process to update the City's Comprehensive Plan, last published in March 2017.	2025-2029
Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning	Ongoing
Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Continue fair housing education for homebuyers with Central Falls Partnership. Refer cases to RI Legal Services and other resources, as appropriate. Provide Fair Housing training to planning commission members.	Ongoing

Lack of publicly accessible Language Access Plans and Anti-Displacement/Relocation Plans	Create an Language Access Plan, including a Four-Factor Analysis	Create a Language Access Plan, including a Four-Factor Analysis. Refine the anti-displacement plan to include concrete notification and appeal procedures and timelines	2025-2026
City of Providence			
Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue to abate lead in older homes. Continue effective code enforcement among rental properties. Continue home repair program to address health and safety issues. Continue new housing development initiative inside and outside of R/ECAPS.	Ongoing
	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification in all residential zones. Remove limitations on the number of unrelated persons that can be considered part of a "household."	2025-2026
Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026

Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning. Continue supporting and promoting the Shared Micromobility Program.	Ongoing
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Continue fair housing education for homebuyers. Refer cases to RI Legal Services and other resources, as appropriate. Provide Fair Housing training to planning commission members.	Ongoing

City of Warwick

Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue to abate lead in older homes. Continue effective code enforcement among rental properties. Continue home rehabilitation program to address health and safety issues.	Ongoing
	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification in all residential zones. Remove limitations on the number of unrelated persons that can be considered part of a "household."	2025-2026
Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026

Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning. Continue supporting and promoting the Shared Micromobility Program.	Ongoing
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Continue fair housing education for homebuyers. Refer cases to RI Legal Services and other resources, as appropriate. Provide Fair Housing training to planning commission members.	Ongoing

City of Woonsocket

Impediment	Actions	Measurable Benchmarks	Timeframe
Inadequate Supply of Affordable Housing	Expand affordable, accessible and healthy housing units	Continue to abate lead in older homes. Continue effective code enforcement among rental properties. Continue home rehabilitation program to address health and safety issues.	Ongoing
	Work toward reducing zoning barriers to affordable and fair housing	Amend zoning ordinance to permit minimum lot sizes on 4,000 sq ft. without modification in all residential zones. Remove limitations on the number of unrelated persons that can be considered part of a "household." Allow multi-family structures to be built in all residential districts by right.	2025-2026

Public opposition to new affordable housing development	Create an educational campaign on affordable housing as an economic development tool / incentive	Collaborate with the RI Department of Housing and the business community to develop outreach strategy	2025-2026
Inadequate level of public transportation	Support expanded transit efforts	Continue to engage in the Transit Master Plan (Transit Forward RI 2040) and other transportation planning initiatives by RIPTA, RIDOT, and Division of Statewide Planning. Continue supporting and promoting the Shared Micromobility Program.	Ongoing
Disparate outcomes in mortgage lending	Collaborate with State agencies on fair housing education and outreach efforts	Sponsor City fair housing trainings. Continue fair housing education for homebuyers. Provide Fair Housing training to planning commission members.	Ongoing