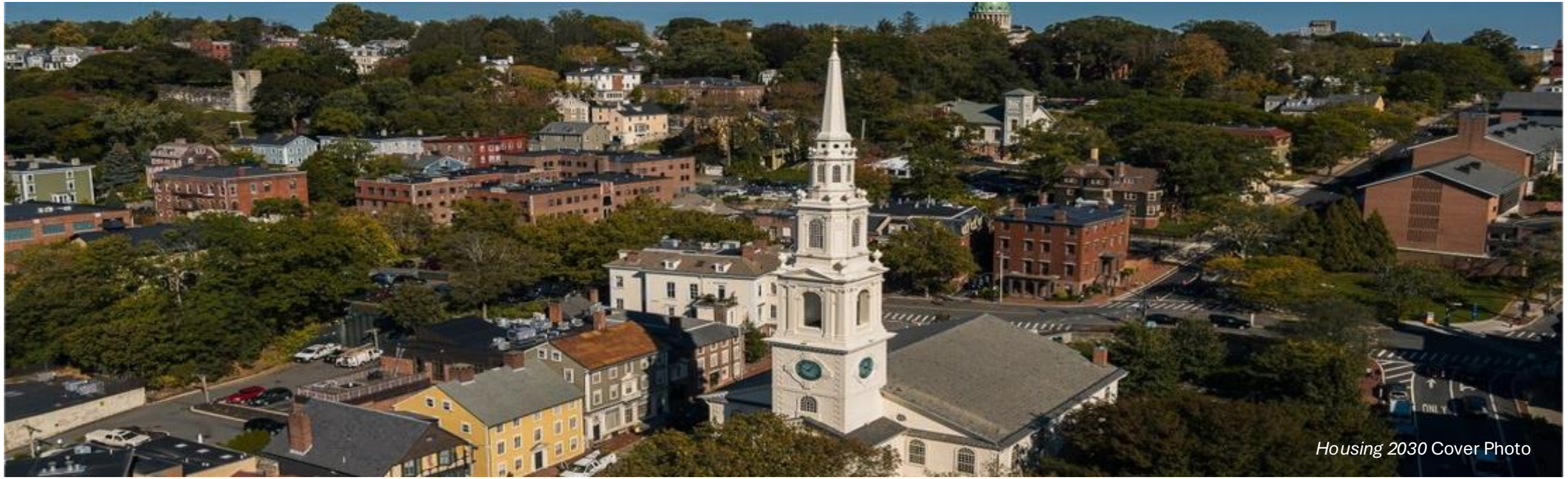


Housing 2030 Cover Photo

Addressing Rhode Island's Housing Challenges

Rhode Island Executive Office of Housing

Council of State Community Development Agencies (COSCDA)

Annual Training Conference – *October 6, 2026*

RHODE ISLAND

Rhode Island Executive Office of Housing

Mission:

Our mission at the Executive Office of Housing is to create housing solutions that strengthen communities and foster thriving households, ensuring every Rhode Islander has access to safe, affordable, and sustainable homes.

Vision:

We strive to create a more prosperous Rhode Island, where thoughtful housing solutions ensure access to safe, affordable homes—the foundation for thriving households and stronger communities.

Core Values:

Accessibility, Accountability, Collaboration, Humanizing Data and Communication, Inclusivity, Transparency

Need for a State Housing Agency

Rising Development Costs:

- Since February 2020, the cost of construction materials has **increased 40%.**
- From 2012-2022, land values in RI **increased 81%.**

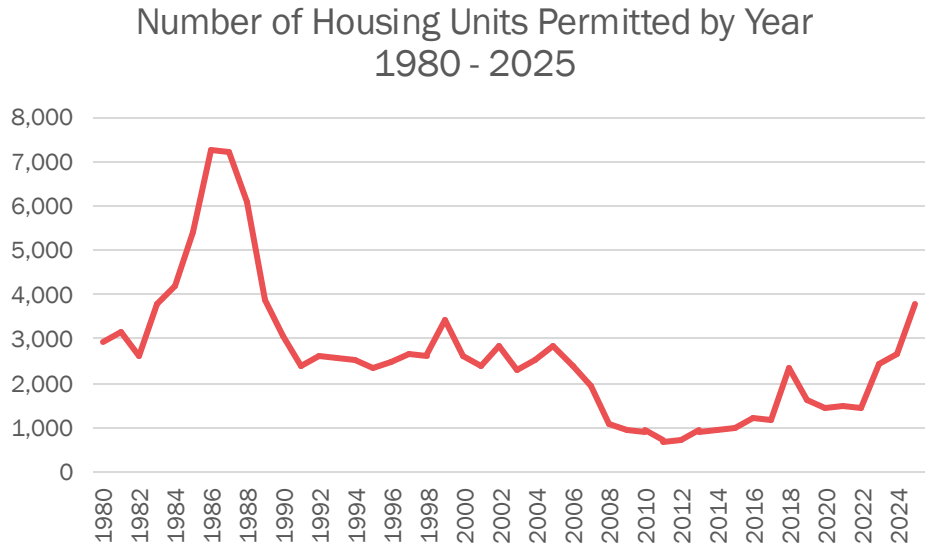
Economics 101:

Between 2018 & 2024:

- Home sales prices **increased 65%**
- Rents **increased 60%**
- Wages **increased only 29%**

Not Building Enough Homes:

- Over the past decade, RI's **rate of permitting has ranked last** in the nation.
- **79%** of residents agreed that RI **needs more housing.**

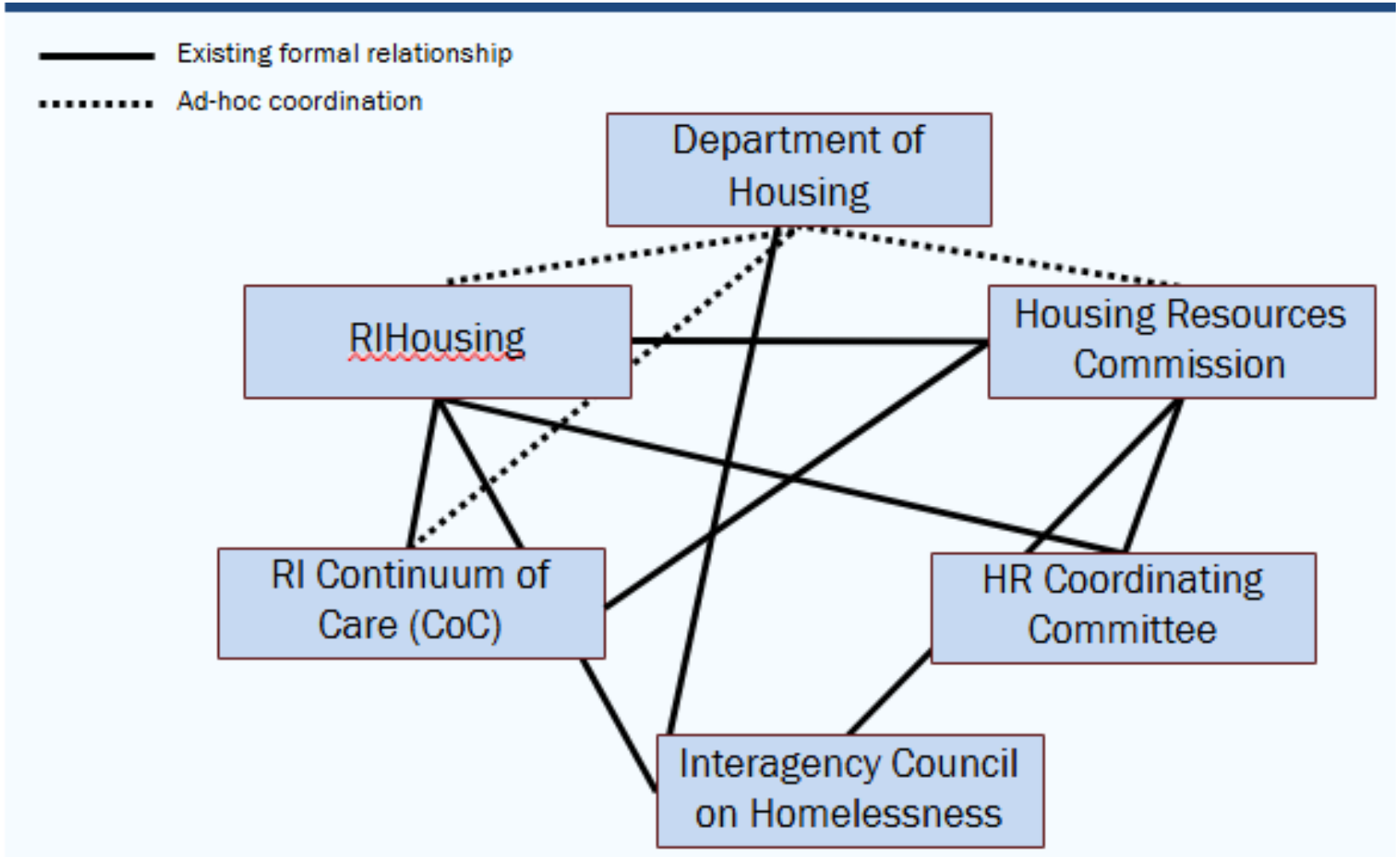


Source: Executive Office of Housing, HousingWorks RI, U.S. Census Bureau

Recent Progress: *In the last few years, permitting has increased, achieving pre-Great Recession highs.*

In 2025, a total of 3,778 permits were issued – the highest recorded in the state since the 1980s.

Phase 1: Landscape Analysis



Phase 2: Opportunity Criteria

Ensure Role Clarity

Reduce complexity for system users and establish clear roles, responsibilities and relationships among housing and homelessness entities.

Be Proactive, Not Reactive

Boost proactive and coordinated planning, program evaluation, innovation, and data activities;

Maximize Resources & Streamline Operations

Ensure alignment in budgets, financing, programs, and State entities' work on housing and homelessness;

Ensure Transparency & Accountability

Clarify and streamline processes and systems for decision-making.

Phase 4: Recommendations

Evolve the Department to the Executive Office of Housing

- Consolidate authority for housing/homelessness
- Drive interagency coordination
- Coordinate financing to achieve strategic plan goals
- Support municipalities in navigate state systems and technical assistance

Appoint the Secretary of Housing as Statutory Chair of RI Housing

- Tie between policymaking and financing
- Size and balance of RI Housing maintained

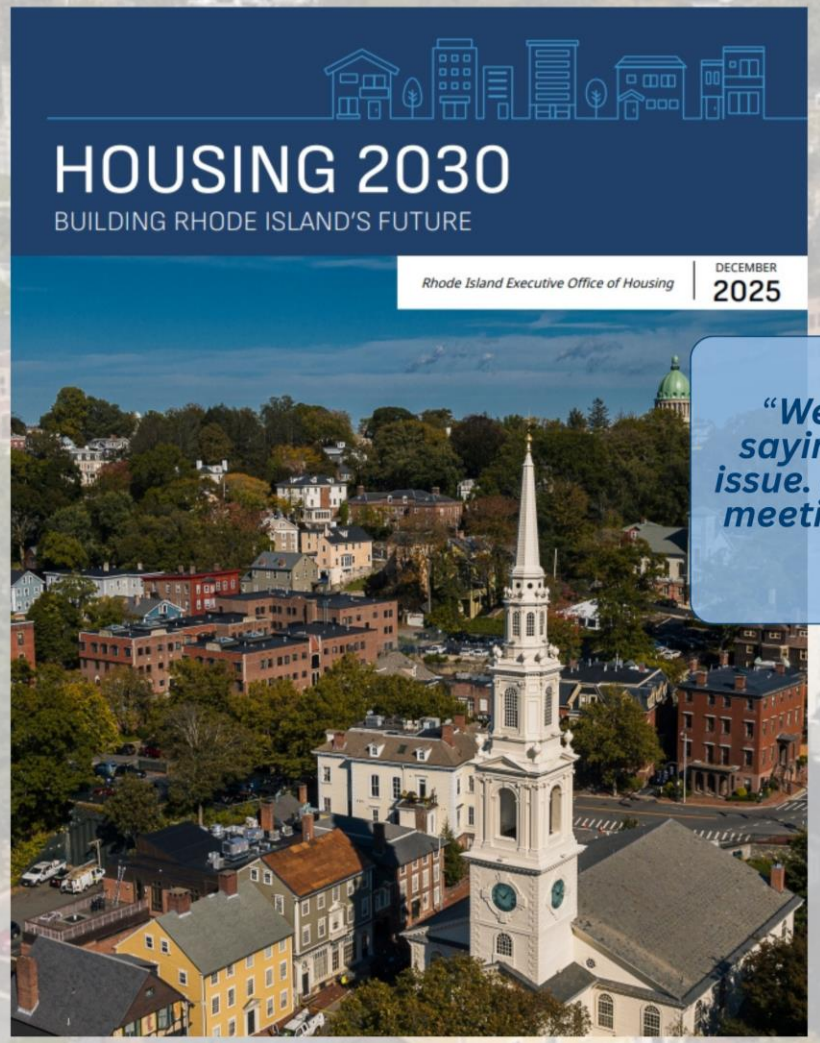
Establish Two Interagency Councils to Drive Coordination

- Reactivate Interagency Council on Homelessness
- Create Interagency Council on Housing Production & Preservation

Consolidate the Housing Resources Commission (HRC) and the Advisory Council to the Interagency Council on Homelessness into an overarching Advisory Council on Housing and Homelessness.

Eliminate the Housing Resources Commission Coordinating Committee (HRCC), with Dept. of Housing taking on responsibility for interagency coordination and the Housing Production Fund.

Recommend the RI COC consider potential updates to governance charter to align with State organizational plan.



"We need small affordable houses as starter homes for first time home buyers." We need more affordable options in general, though primarily affordable options for home ownership as homeownership is currently unattainable for the majority of Rhode Island residents."

— Resident survey response

"We are seeing a majority of people saying that housing is the number one issue. People come to comment at public meetings to say we want more housing."

- Municipal leader

"There is such low inventory (of housing). If it is affordable, it requires significant work to be done on it."

— Municipal leader

"People don't return calls, prices are through the roof, the apartments to choose from are scarce and the same prices as buying a [home]."

— Resident survey response

Housing 2030 Goals

By 2030, proposing to...	*This would mean more housing options and would...*
Permit 15,000 new homes	Slow housing cost growth and put Rhode Island on a path to healthier vacancy rates
Create 1,000 low-cost homeownership units	Increase inventory of for sale homes that cost less than $400k
Triple recent production of ADUs	Expand lower cost options that more families, seniors, and our workforce can afford
Increase permitting of middle-market units by 100%	Build a variety of home types that meet community needs
Permit 2.250 affordable rental units	Support low- and moderate-income Rhode Islanders and include 375 permanent supportive housing and 500 extremely low-income homes
Preserve affordable homes	Maintain affordability that already exists
Navigate towards 2030 goals	Complement efforts to improve education, create a healthier RI, address climate change, and build a Rhode to Prosperity

Strategy: Establish Municipal Permitting Goals

A key strategy for advancing the goals of *Housing 2030* is the establishment of municipal housing production (permitting) targets for every city and town. Each municipality falls into one of three growth categories:

Continued Growth

- Limited job and transit access
- Expected to permit **0.4%** of existing housing stock per year (5-year average)

Modest Growth (Job-Rich)

- Above-average job concentration
- Expected to permit **0.6%** of existing housing stock per year (5-year average)

Strategic Growth

- Above average job concentration **and** strong public transit
- Expected to permit **0.8%** of existing housing stock per year (5-year average)

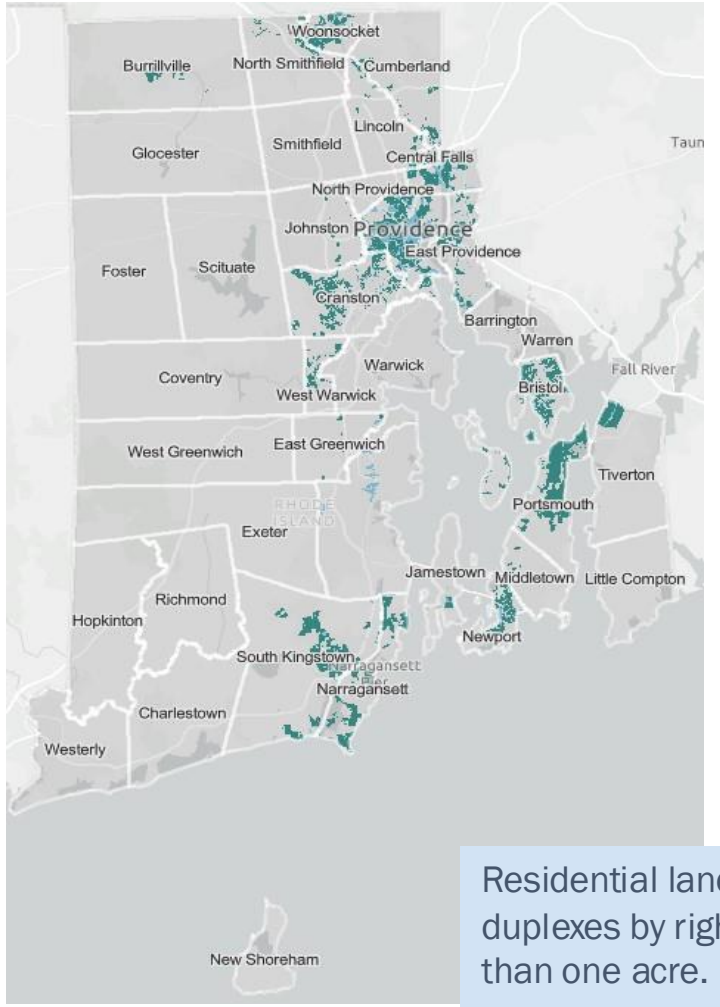
Goal Setting Methodology

- **Production**: Goal was calculated by multiplying the # of existing housing units by the % assigned to the community's growth category.
- **LMIH**: Based on whether a municipality has already met its 10% LMIH goal.
  - Met: Affordable goal = 10% of production goal
  - **Not met: Affordable goal = 15% of production goal**

Strategy: Addressing Zoning & Regulatory Barriers

We don't allow the homes we need to be built by right

- Local zoning ordinances present barriers to middle market housing production
  - Require extra review
  - Require large minimum lot sizes
- 96% of Rhode Island is zoned for single-family by right
- 22% of Rhode Island is zoned for 2-family by right
- 10% of all residential land allows 3-family by right
- 9% of all residential land allows 4+-family by right



Residential land zoned for duplexes by right on less than one acre.

Source: RI Zoning Atlas (Housing Works RI)

Strategy: Strategically Invest

In 2024, a $120 million housing bond was approved by Rhode Island voters and became the largest housing bond in the state's history. Since its approval, EOH has been focused on deploying this funding to maximize the impact of the bond.

Development and Preservation of Affordable Housing

Program	Overview
Housing 2030 Small Scale Program	Supports a new set-aside for the development of new affordable rental housing between 5 and 30 units in rural, smaller, and infill communities where traditional financing is limited.
Housing 2030 Permanent Supportive Housing Program	Supports a new set-aside for the development of small-scale permanent supportive housing with wraparound services for households needing support to maintain housing.
Housing 2030 Preservation Program	Preserves and rehibilitates existing affordable housing nearing the end of its affordability period. This amount includes $5 MILLION in non-bond funding, provided by RIHousing Affordable Trust.
Housing 2030 Public Developer Program	Enables Public Housing Authorities and their nonprofit affiliates to develop and preserve affordable rental housing statewide.

Homeownership

Program	Overview
Housing 2030 Entry-Level Homeownership Program	Expands access to affordable homeownership for low- and moderate-income Rhode Islanders while accelerating the development of new, entry-level homes.

Strategy: Strategically Invest

In 2024, a $120 million housing bond was approved by Rhode Island voters and became the largest housing bond in the state's history. Since its approval, EOH has been focused on deploying this funding to maximize the impact of the bond.

Infrastructure

Program	Overview
Housing 2030 Infrastructure Program	Helps municipalities and developers cover costs for essential infrastructure (water, sewer, septic, roads) to unlock housing development potential. Original amount was $4 million, but in response to consistent feedback from municipalities that infrastructure costs are a barrier to housing development, the initial amount was doubled.

Site Acquisition

Program	Overview
Housing 2030 Site Acquisition Program	Seeds a revolving loan fund that will help nonprofit developers compete in the market for properties across Rhode Island. This program is administered and operated by the Rhode Island Foundation, who has made a 2:1 match, bringing the total for this program to $15 million.

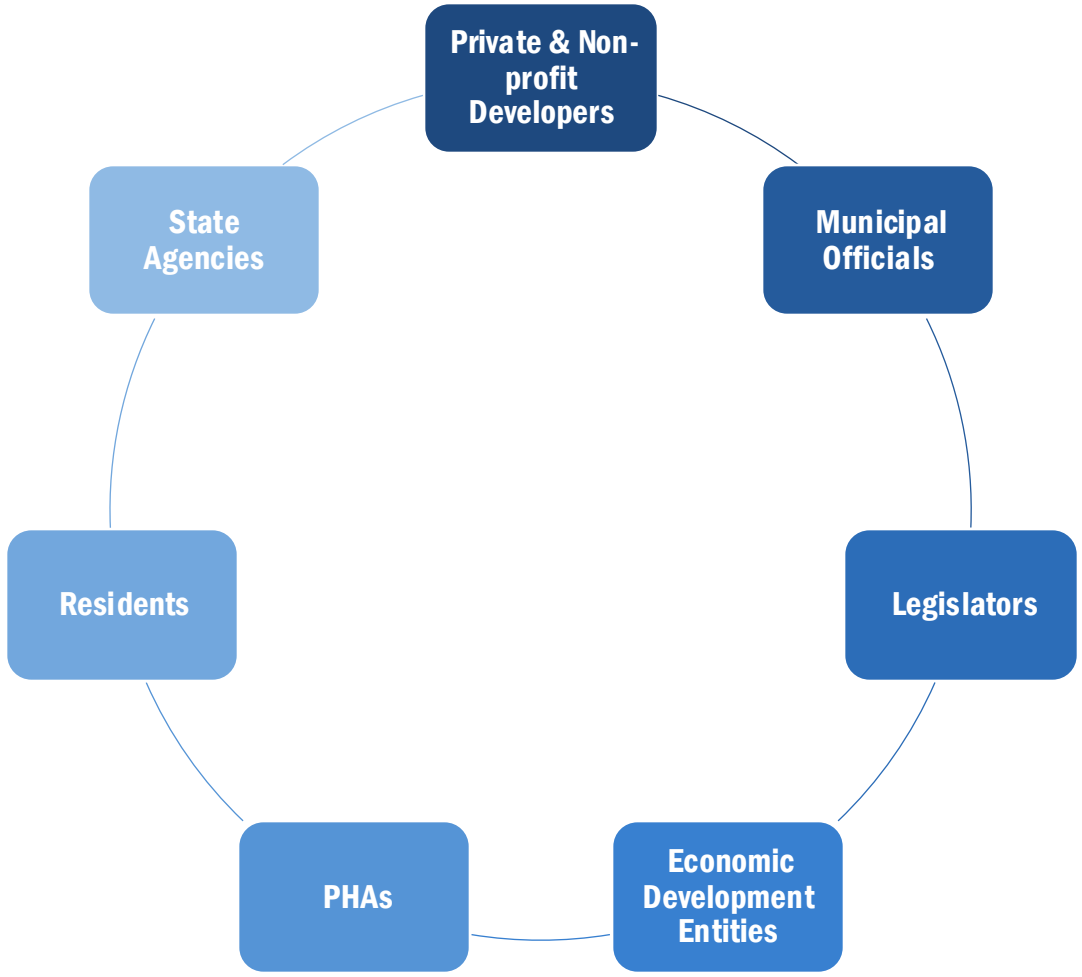
Municipal Assistance

Program	Overview
Housing 2030 Municipal Infrastructure Design Initiative	Supports municipalities with architectural and engineering work to advance infrastructure to support housing development aligned with Housing 2030.

Strategy: Build & Sustain Partnerships

Achieving the state's housing goals will require the collaborative efforts of many stakeholders.

As part of Housing 2030, the state is supporting a range of partnership efforts tailored to the unique roles and needs of each of the partners.



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