

2011 Housing Profile: Providence, RI

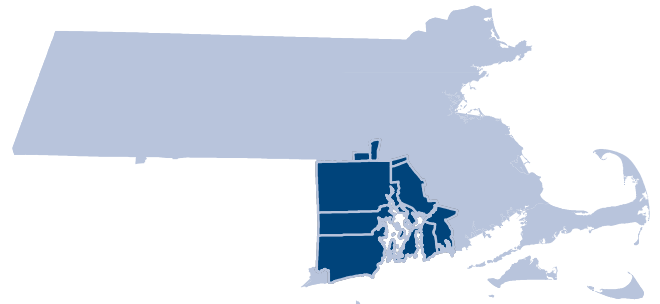
American Housing Survey Factsheets

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OUR HOMES ARE MORE THAN WHERE WE LIVE

Owning or renting your own place is a milestone for many. Our homes may be investments, or sometimes financial burdens. Whether it's a gathering place

for friends and family or a sanctuary where you relax, our homes are important. That is why the American Housing Survey (AHS) is a valuable survey, allowing us to learn more about the types of homes in which we live and the size and composition of the housing inventory.

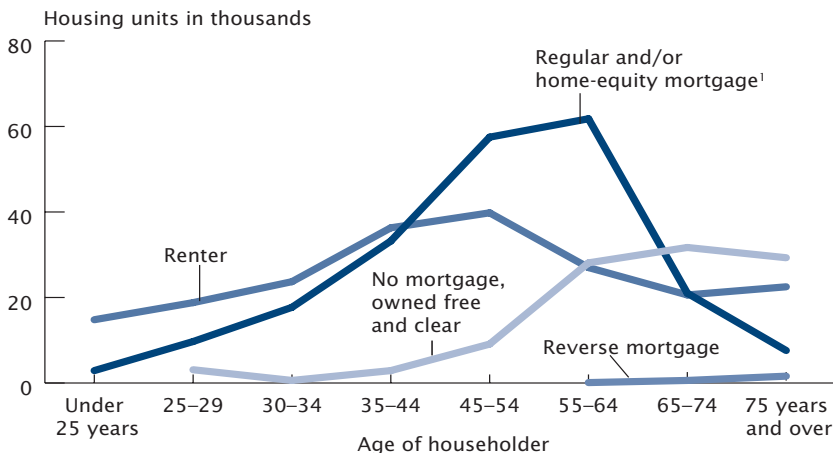


Number of housing units interviewed: 3,941

In the AHS, every housing unit represents itself and about 148 other units.

The AHS coverage of the **Providence Metro Area** does not match the 2009 Office of Management and Budget (OMB) definition. The AHS uses a Minor Civil Division (MCD)-based definition, whereas OMB's is county-based.

WHO RENTS OR PAYS A MORTGAGE?



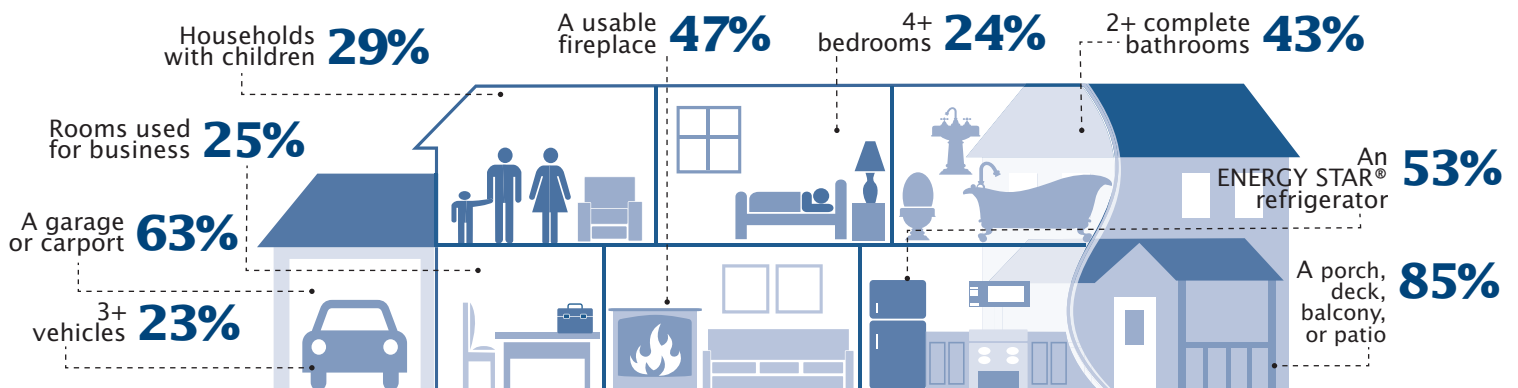
¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	583,000	100.0
Owner-occupied units	318,600	54.6
Renter-occupied units	203,500	34.9
Vacant units	54,600	9.4
Seasonal units	6,300	1.1

OWNER-OCCUPIED HOUSING UNITS WITH:



WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account. National data are collected every other year and metropolitan area data are collected on a rotating basis.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2011

Characteristics	Total	Owner-occupied	Renter-occupied
One unit, detached (percent)	57.9	84.6	16.1
Cooperative or condo (percent)	5.0	5.8	3.8
Median:			
Year built	1962	1965	1955
Square footage per unit	1,800	1,800	1,600
Percentage using:			
Well water (primary source)	14.1	21.2	3.0
Public sewer	73.2	61.6	91.4
Main house heating fuel (percent):			
Electricity	9.2	4.6	16.6
Piped gas	45.5	39.6	54.8
Other	45.2	55.9	28.6
Percentage with:			
Central air	20.9	27.9	9.8
Warm-air furnace (main heating)	29.8	29.4	30.4
Unsafe drinking water	8.9	6.8	12.0
Working carbon monoxide detectors	67.8	73.6	58.7
Separate dining room	47.2	59.7	27.7
Swimming pool	11.8	15.6	6.0
Signs of rodents in last 12 months	14.9	18.7	8.8
Mold in last 12 months	3.4	2.9	4.2
Wheelchair-accessible ramps	0.8	0.9	0.7
Missing roofing material ¹	1.7	1.7	1.5
Leakage from outside structure	13.7	17.5	7.7

¹ Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2011

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2006	2010	2004	2003	2004	2002
Purchase price (dollars)	130,000	423,000	195,000	175,000	38,500	62,500
Home value (dollars)	238,000	300,000	119,000	200,000	250,000	230,000
Current total loan as percentage of value (percent)	70.0	84.0	47.0	80.0	37.0	69.0
Ratio of value to current income	3.3	2.6	1.8	3.5	6.3	35.7
Percentage with:						
No mortgage, owned free and clear	32.9	13.6	5.7	16.7	66.4	67.7
Regular and/or home equity mortgage ¹	66.4	81.8	94.3	82.5	31.2	25.6
Line-of-credit only	9.5	—	2.3	3.3	6.9	1.3
Refinanced primary mortgage	29.8	31.8	19.5	19.2	11.4	10.3
Two or more regular and/or home equity mortgages ¹	11.4	4.5	2.3	14.2	1.4	1.8
Median monthly expenditures (dollars)						
Total housing	1,309	1,819	1,167	1,686	705	794
Mortgage payment	1,337	1,652	313	1,600	1,200	985
Property insurance	75	67	50	50	75	80
Real estate taxes	267	324	232	212	233	267
Routine maintenance	42	—	42	42	42	42
Electricity	98	153	82	75	85	66
Trash removal	23	30	42	11	25	26

— Represents or rounds to zero.

¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2011 AHS, using weighting consistent with Census 2010. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/housing/ahs/methodology>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more <www.census.gov/housing/ahs>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <[ahsn@census.gov](mailto:ahsn@ census.gov)> with any inquiries about these data.