

Affordability Criteria

FY23 Program Year

Affordability Index results are shown in the following pages. All 39 RI municipalities have been indexed along with selected drinking water and wastewater entities. Additional drinking water and wastewater entities can be indexed on an as-needed basis.

Eligible systems shall be tiered as follows:

- systems with an Affordability Index **70% or less** of the state average shall be in **tier 1**;
- systems with an Affordability Index **71% to 85%** of the state average shall be in **tier 2**;
- systems with an Affordability Index **86% to 100%** of the state average shall be in **tier 3**.

Domestic limited liability companies and domestic profit corporations, excepting cooperatives, are not eligible for tiers 1 through 3. Additionally, to qualify for drinking water tiering, entities must be a community Public Water System or a school.

The table below describes the FY23 Tiers with eligible entities listed. Entities not listed are either not eligible or have not been indexed.

Table: FY23 Tiers with eligible communities (% = Community Index as Percentage of State Index)

Tier 1 Affordability Index 0-70%	Tier 2 Affordability Index 71 - 85%	Tier 3 Affordability Index 86 - 100%
City of Central Falls 49% Woonsocket Water 58% City of Woonsocket 58% Woonsocket WWTF 67% City of Providence 68% Small systems: Tiverton Wastewater District	City of Pawtucket 71% Pawtucket Water Supply Board 73% Narragansett Bay Commission 75% Town of West Warwick 81% Providence Water Supply Board 83% Town of North Providence 83% Town of Warren 83% West Warwick Sewer 84% City of East Providence 84% Small Systems: Kingston Water District Smithfield Water Supply Board Greenville Water District* Pascoag Utility District*	New Shoreham 88% Newport 94% Newport WWTF 95% Johnston 98% Small systems: Block Island Water Note: Funding only available in this tier if no ready-to-proceed projects remain in Tier 1 and Tier 2

*Income survey planned; results needed to qualify system under a tier. As income survey planning has already started, these communities can qualify for loan forgiveness following the previous version of RI DWSRF's additional subsidization for small systems qualification process for projects starting before December 31, 2022.

Allocating Principal Forgiveness

Projects closing loans shall be allocated principal forgiveness according to the following table.

Table: FY23 Tiers with thresholds and principal forgiveness

Tier	Index Threshold	DW SRF Principal Forgiveness	CW SRF Principal Forgiveness
Tier 1	0-70% of state average	40% of project cost for projects meeting priority dates	40% of project cost for projects meeting priority dates
Tier 2	71-85% of state average	15% of project cost for projects meeting priority dates	15% of project cost for projects meeting priority dates
Tier 3	86-100% of state average	Funding possible in this tier if no ready-to-proceed projects remain in Tier 1 and Tier 2	Funding possible in this tier if no ready-to-proceed projects remain in Tier 1 and Tier 2
All projects listed on PPL		Up to \$100,000 for systems serving less than 10,000 users; Up to \$200,000 for systems serving school districts; Emergency generators may receive principal forgiveness for a portion or the entirety of the project cost.	Forgiveness available for Green Project Reserve projects by order of PPL ranking; 25% of GPR project cost

Priority Dates

Priority financial application date: June 10, 2022

Priority loan closing date: December 31, 2022

The Bank strives to accommodate all borrowers. Projects meeting both priority dates shall be allocated principal forgiveness first; any remaining principal forgiveness shall be allocated in the order in which ready-to-proceed financial applications are received. Principal forgiveness amounts are contingent upon funding availability and readiness to proceed.

Rhode Island Affordability Index Calculation Results - FY23

Systems indexed at 70% or less of the statewide average shall be designated a tier 1 entity;
 Systems income between 71% and 85% of the statewide average shall be designated a tier 2 entity;
 Systems between 86% and 100% of the state average shall be designated a tier 3 entity. Tier 1 and tier 2 communities are eligible for priority funding.
 This list is not comprehensive and does not include all eligible systems. Additional systems shall be indexed on an as-needed basis.

Legend	
Community List	Column Headers
Eligible community (tier 1 or 2)	Original data: used directly / used for calculation
Non-eligible community	Calculated data

Data sources

(1) Median Household Income

Municipalities and drinking water/wastewater systems serving over 10,000: Data is from the Rhode Island Department of Labor and Training (RI DLT) site <https://dlt.ri.gov/labor-market-information/data-center/census-data> accessed February 2022. Data source: Census Bureau, 2015-2019 American Tables S1901 Median Income in the Past 12 Months (2019 Inflation-Adjusted Dollars).

Drinking water and wastewater systems serving 10,000 or less: Data is from an income survey or census tract data. If a system serves multiple census tracts, the census tract with the lowest income is used. Data source: Census Bureau, 2015-2019 American Tables S1901 Median Income in the Past 12 Months (2019 Inflation-Adjusted Dollars). Link: https://data.census.gov/cedsci/map?q=S1901%3A%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20%28IN%202019%20INFLATION-ADJUSTED%20DOLLARS%29&q=0400000US44.44%241400000&tid=ACSSST5Y2019.S1901&cid=S1901_C01_012E&layer=VT_2019_140_00_PY_D1&mode=thematic&loc=41.9169_-71.4531_z10.0269

(2) Employment data is from the RI DLT site <https://dlt.ri.gov/labor-market-information/data-center/unemployment-ratelabor-force-statistics-laus> accessed February 2022. Data source: RI DLT, Labor Market Information, updated 3/2021.

(3) Population Change data is from RI DLT site <https://dlt.ri.gov/labor-market-information/data-center/census-data> accessed February 2022. Source: US Census Bureau, 2010 Census and 2000 Census.

Municipalities

Community/System	Median Household Income (1)		Resident Employment (2)		Employment Rate	2010 Population (3)	2000 Population (3)	Population Change	Index	Percent of State Index
		Labor Force (2)								
Rhode Island	\$ 67,167	541,680	490,845	0.906	1,052,567	1,048,319	100.4%	61,110	100.0%	
Barrington	\$ 125,431	7,944	7,457	0.939	16,310	16,819	97.0%	114,178	186.8%	
Bristol	\$ 72,610	11,418	10,516	0.921	22,954	22,469	102.2%	68,317	111.8%	
Burrillville	\$ 84,680	8942	8193	0.916	15,955	15,796	101.0%	78,368	128.2%	
Central Falls	\$ 32,982	8571	7525	0.878	19,376	18,928	102.4%	29,642	48.5%	
Charlestown	\$ 78,209	4018	3622	0.901	7,827	7,859	99.6%	70,214	114.9%	
Coventry	\$ 73,392	18117	16573	0.915	35,014	33,668	104.0%	69,821	114.3%	
Cranston	\$ 72,017	40701	36763	0.903	80,387	79,269	101.4%	65,966	107.9%	
Cumberland	\$ 91,726	19261	17759	0.922	33,506	31,840	105.2%	88,998	145.6%	
East Greenwich	\$ 114,147	6674	6094	0.913	13,146	12,948	101.5%	105,821	173.2%	
East Providence	\$ 59,142	23809	21500	0.903	47,037	48,688	96.6%	51,595	84.4%	
Exeter	\$ 84,919	3,729	3,448	0.925	6,425	6,045	106.3%	83,456	136.6%	
Foster	\$ 89,844	2,772	2,547	0.919	4,606	4,274	107.8%	88,964	145.6%	
Glocester	\$ 89,391	5,888	5,524	0.938	9,746	9,948	98.0%	82,162	134.4%	
Hopkinton	\$ 90,134	4,406	4,045	0.918	8,188	7,836	104.5%	86,466	141.5%	
Jamestown	\$ 111,110	3,064	2,898	0.946	5,405	5,622	96.1%	101,034	165.3%	
Johnston	\$ 65,125	15,492	13,949	0.900	28,769	28,195	102.0%	59,832	97.9%	
Lincoln	\$ 81,045	12,164	11,158	0.917	21,105	20,898	101.0%	75,079	122.9%	
Little Compton	\$ 89,353	1,791	1,666	0.930	3,492	3,593	97.2%	80,780	132.2%	
Middletown	\$ 73,609	7,662	6,993	0.913	16,150	17,334	93.2%	62,593	102.4%	
Narragansett	\$ 86,920	8,469	7,977	0.942	15,868	16,361	97.0%	79,403	129.9%	
New Shoreham	\$ 59,423	690	601	0.871	1,051	1,010	104.1%	53,859	88.1%	
Newport	\$ 67,102	13,178	12,069	0.916	24,672	26,475	93.2%	57,270	93.7%	
North Kingstown	\$ 91,796	14,132	13,077	0.925	26,486	26,326	100.6%	85,459	139.8%	
North Providence	\$ 57,135	17,845	16,040	0.899	32,078	32,411	99.0%	50,828	83.2%	
North Smithfield	\$ 78,617	6,725	6,225	0.926	11,967	10,618	112.7%	82,017	134.2%	
Pawtucket	\$ 50,476	36,306	32,145	0.885	71,148	72,958	97.5%	43,582	71.3%	
Portsmouth	\$ 100,453	8,456	7,774	0.919	17,389	17,149	101.4%	93,644	153.2%	
Providence	\$ 45,610	85,714	75,906	0.886	178,042	173,618	102.5%	41,420	67.8%	
Richmond	\$ 95,391	4,086	3,859	0.944	7,708	7,222	106.7%	96,154	157.3%	
Scituate	\$ 96,179	6,087	5,547	0.911	10,329	10,324	100.0%	87,689	143.5%	
Smithfield	\$ 85,337	11,044	10,192	0.923	21,430	20,613	104.0%	81,875	134.0%	
South Kingstown	\$ 89,917	15,496	14,421	0.931	30,639	27,921	109.7%	91,825	150.3%	
Tiverton	\$ 75,295	8,351	7,638	0.915	15,780	15,260	103.4%	71,213	116.5%	
Warren	\$ 59,926	5,534	5,027	0.908	10,611	11,360	93.4%	50,847	83.2%	
Warwick	\$ 73,757	44,390	40,640	0.916	82,672	85,808	96.3%	65,058	106.5%	
West Greenwich	\$ 119,688	3,231	2,959	0.916	6,135	5,085	120.6%	132,246	216.4%	
West Warwick	\$ 55,927	15,872	14,296	0.901	29,191	29,581	98.7%	49,710	81.3%	
Westerly	\$ 70,784	10,710	9,548	0.892	22,787	22,966	99.2%	62,612	102.5%	
Woonsocket	\$ 42,595	18,946	16,677	0.880	41,186	43,224	95.3%	35,726	58.5%	

Large drinking water and wastewater systems (serving over 10,000)

Index represents weighted average of municipal data based on flow data or population served. Wastewater population served data from DEM Wastewater Treatment Facility list, available at: <http://www.dem.ri.gov/programs/water/wwtf/wwtf-officials.php>. Drinking water population served data obtained from water systems.

System	Median Household Income (1)	Labor Force (2)	Resident Employment (2)	Employment Rate	2010 Population (3)	2000 Population (3)	Population Change	Percent of State Index	Percent of State Index
Narragansett Bay Commission Bucklin Point & Fields Point	\$ 50,674			0.889			101%	45,634	74.7%
		<i>Pop. Served</i>	<i>% of Total</i>						
		Central Falls	19,400	6%					
		Cumberland	11,100	3%					
		East Providence	8,900	3%					
		Lincoln	9,400	3%					
		Pawtucket	72,600	21%					
		Smithfield	150	0%					
		Johnston	15,900	5%					
		North Providence	32,100	9%					
		Providence	178,000	51%					
West Warwick WWTF	\$ 57,315			0.902			99%	51,143	83.7%
		<i>Pop. Served</i>	<i>% of Total</i>						
		Coventry	1,200	3.8%					
		Cranston	200	0.6%					
		East Greenwich	20	0.1%					
		Warwick	930	2.9%					
		West Greenwich	30	0.1%					
		West Warwick	29,200	92.5%					
East Providence WWTF	\$ 80,280			0.914			97%	71,551	117%
		<i>Pop. Served</i>	<i>% of Total</i>						
		East Providence	31,400	68%					
		Barrington	14,700	32%					
Newport WWTF	\$ 68,172.77			0.915			93%	58,146	95%
		<i>Pop. Served</i>	<i>% of Total</i>						
		Middletown	5,200	16%					
		Newport	26,400	84%					
		<i>System also serves 10,000 at the U.S. Navy Base, not included in this calculation</i>							
South Kingstown WWTF	\$ 88,208.18			0.94			102%	84,743	139%
		<i>Pop. Served</i>	<i>% of Total</i>						
		Narragansett	13,000	57%					
		South Kingstown	9,800	43%					
		<i>System also serves 6,600 at the University of RI, not included in this calculation</i>							
Woonsocket WWTF	\$ 46,631.95			0.885			97%	40,914	67.0%
		<i>Pop. Served</i>	<i>% of Total</i>						
		North Smithfield	5,200	11%					
		Woonsocket	41,200	89%					
		<i>System also serves 5,000 in Massachusetts, not included in this calculation</i>							

Bristol County Water Authority (BCWA)	\$ 88,988		0.925	98%	81,184	133%
		<i>Annual Flow (million gal.)</i>	<i>% of Total</i>			
		Barrington	435	36%		
		Bristol	519	43%		
		Warren	253	21%		
Pawtucket Water Supply Board	\$ 50,774		0.887	99%	44,850	73.4%
		<i>Annual Flow (million gal.)</i>	<i>% of Total</i>			
		Pawtucket	1,789	74%		
		Central Falls	426	18%		
		Cumberland	198	8%		
Providence Water Supply Board	\$ 55,306		0.893	102%	50,426	82.5%
		<i>Pop. Served</i>	<i>% of Total</i>			
		Providence	181,339	57%		
		North Providence	28,279	9%		
		Cranston	72,435	23%		
		Johnston	26,810	8%		
		Smithfield	7,750	2%		
Woonsocket Water Department	\$ 44,635.48		0.883	96%	38,327	58.1%
		<i>Pop. Served</i>	<i>% of Total</i>			
		Woonsocket	43,240	94%		
		North Smithfield	2,462	5%		
		Cumberland	97	0%		
		<i>System also serves approximately 100 in Massachusetts, not included in this calculation</i>				

Small and very small systems: systems serving 10,000 residents or less

Tiering to be based on median household income. Data can come from an income survey or census tract data (if a system serves multiple census tracts, using the census tract with the lowest median household income). Systems with income 70% or less of the statewide average shall be designated a tier 1 entity; systems with income between 71% and 85% of the statewide average shall be designated a tier 2 entity; systems between 86% and 100% of the state average shall be designated a tier 3 entity.

Greenville Water District (income survey planned)	<i>Small water system serving approximately 9,500 residents in Smithfield. All census tracts in Greenville Water District's service area have a median household income above 85% of the statewide average. An income survey is planned and may result in Greenville Water District qualifying for a tier.</i>
Pascoag Utility District (income survey planned)	<i>Small water system serving approximately 1,200 customers in Burrill ville. All census tracts in Pascoag Utility District (PUD)'s service area have a median household income above 85% of the statewide average. An income survey is planned and may result in Pascoag Utility District qualifying for a tier.</i>
Kingston Water District	<i>Small water system serving approximately 3,968 in South Kingstown. Kingston Water District's service area includes census tracts with a median household income between 71-85% of the state average. Therefore, Kingston Water District is a Tier 2 entity.</i>
Smithfield Water Supply Board	<i>Small water system serving approximately 9,460 in Smithfield. Smithfield Water Supply Board's service area includes census tracts with a median household income between 71-85% of the state average. Therefore, Smithfield Water Supply Board is a Tier 2 entity.</i>
Tiverton Wastewater District	<i>Small wastewater district serving approximately 950 customers in a portion of Tiverton. Tiverton Wastewater District (TWWD)'s service area includes census tracts 416.01 and 416.02. Census tract 416.01 has a median household income below 70% of the state median household income. Therefore, TWWD is a Tier 1 entity.</i>

Rhode Island City/Town 2020 Annual Average Labor Force Statistics

	Labor Force	Resident Employment	Resident Unemployment	Rate
Rhode Island	541,680	490,845	50,835	9.4%
Barrington	7,944	7,457	487	6.1%
Bristol	11,418	10,516	902	7.9%
Burrillville	8,942	8,193	749	8.4%
Central Falls	8,571	7,525	1,046	12.2%
Charlestown	4,018	3,622	396	9.9%
Coventry	18,117	16,573	1,544	8.5%
Cranston	40,701	36,763	3,938	9.7%
Cumberland	19,261	17,759	1,502	7.8%
East Greenwich	6,674	6,094	580	8.7%
East Providence	23,809	21,500	2,309	9.7%
Exeter	3,729	3,448	281	7.5%
Foster	2,772	2,547	225	8.1%
Glocester	5,888	5,524	364	6.2%
Hopkinton	4,406	4,045	361	8.2%
Jamestown	3,064	2,898	166	5.4%
Johnston	15,492	13,949	1,543	10.0%
Lincoln	12,164	11,158	1,006	8.3%
Little Compton	1,791	1,666	125	7.0%
Middletown	7,662	6,993	669	8.7%
Narragansett	8,469	7,977	492	5.8%
New Shoreham	690	601	89	12.9%
Newport	13,178	12,069	1,109	8.4%
North Kingstown	14,132	13,077	1,055	7.5%
North Providence	17,845	16,040	1,805	10.1%
North Smithfield	6,725	6,225	500	7.4%
Pawtucket	36,306	32,145	4,161	11.5%
Portsmouth	8,456	7,774	682	8.1%
Providence	85,714	75,906	9,808	11.4%
Richmond	4,086	3,859	227	5.6%
Scituate	6,087	5,547	540	8.9%
Smithfield	11,044	10,192	852	7.7%
South Kingstown	15,496	14,421	1,075	6.9%
Tiverton	8,351	7,638	713	8.5%
Warren	5,534	5,027	507	9.2%
Warwick	44,390	40,640	3,750	8.4%
West Greenwich	3,231	2,959	272	8.4%
West Warwick	15,872	14,296	1,576	9.9%
Westerly	10,710	9,548	1,162	10.8%
Woonsocket	18,946	16,677	2,269	12.0%

Rhode Island City & Town Resident Population from Census 2010

City/Town	2010 Population	2000 Population	Numeric Change	Percent Change
State	1,052,567	1,048,319	4,248	0.4%
Bristol County	49,875	50,648	-773	-1.5%
Barrington	16,310	16,819	-509	-3.0%
Bristol	22,954	22,469	485	2.2%
Warren	10,611	11,360	-749	-6.6%
Kent County	166,158	167,090	-932	-0.6%
Coventry	35,014	33,668	1,346	4.0%
East Greenwich	13,146	12,948	198	1.5%
Warwick	82,672	85,808	-3,136	-3.7%
West Greenwich	6,135	5,085	1,050	20.6%
West Warwick	29,191	29,581	-390	-1.3%
Newport County	82,888	85,433	-2,545	-3.0%
Jamestown	5,405	5,622	-217	-3.9%
Little Compton	3,492	3,593	-101	-2.8%
Middletown	16,150	17,334	-1,184	-6.8%
Newport	24,672	26,475	-1,803	-6.8%
Portsmouth	17,389	17,149	240	1.4%
Tiverton	15,780	15,260	520	3.4%
Providence County	626,667	621,602	5,065	0.8%
Burrillville	15,955	15,796	159	1.0%
Central Falls	19,376	18,928	448	2.4%
Cranston	80,387	79,269	1,118	1.4%
Cumberland	33,506	31,840	1,666	5.2%
East Providence	47,037	48,688	-1,651	-3.4%
Foster	4,606	4,274	332	7.8%
Glocester	9,746	9,948	-202	-2.0%
Johnston	28,769	28,195	574	2.0%
Lincoln	21,105	20,898	207	1.0%
North Providence	32,078	32,411	-333	-1.0%
North Smithfield	11,967	10,618	1,349	12.7%
Pawtucket	71,148	72,958	-1,810	-2.5%
Providence	178,042	173,618	4,424	2.5%
Scituate	10,329	10,324	5	0.0%
Smithfield	21,430	20,613	817	4.0%
Woonsocket	41,186	43,224	-2,038	-4.7%
Washington County	126,979	123,546	3,433	2.8%
Charlestown	7,827	7,859	-32	-0.4%
Exeter	6,425	6,045	380	6.3%
Hopkinton	8,188	7,836	352	4.5%
Narragansett	15,868	16,361	-493	-3.0%
New Shoreham	1,051	1,010	41	4.1%
North Kingstown	26,486	26,326	160	0.6%
Richmond	7,708	7,222	486	6.7%
South Kingstown	30,639	27,921	2,718	9.7%
Westerly	22,787	22,966	-179	-0.8%

Source: US Census Bureau, 2010 Census & 2000 Census

**RI City & Town Income from
American Community Survey 5-Year Estimates
2015-2019**

City/Town	Median Household Income¹	Median Family Income¹	Per Capita Income²
Rhode Island	\$67,167	\$86,258	\$36,121
Barrington	\$125,431	\$147,849	\$65,777
Bristol	\$72,610	\$95,422	\$36,960
Burrillville	\$84,680	\$99,019	\$35,127
Central Falls	\$32,982	\$34,623	\$15,519
Charlestown	\$78,209	\$92,246	\$44,597
Coventry	\$73,392	\$91,004	\$37,216
Cranston	\$72,017	\$88,700	\$33,974
Cumberland	\$91,726	\$109,169	\$43,603
East Greenwich	\$114,147	\$153,475	\$62,337
East Providence	\$59,142	\$78,400	\$33,091
Exeter	\$84,919	\$110,929	\$40,802
Foster	\$89,844	\$104,679	\$36,839
Glocester	\$89,391	\$101,250	\$38,174
Hopkinton	\$90,134	\$99,545	\$40,169
Jamestown	\$111,110	\$125,375	\$66,010
Johnston	\$65,125	\$91,760	\$35,307
Lincoln	\$81,045	\$107,146	\$43,573
Little Compton	\$89,353	\$100,938	\$59,999
Middletown	\$73,609	\$87,442	\$41,675
Narragansett	\$86,920	\$131,548	\$49,277
New Shoreham	\$59,423	\$66,071	\$36,812
Newport	\$67,102	\$95,078	\$44,386
North Kingstown	\$91,796	\$113,950	\$47,120
North Providence	\$57,135	\$78,703	\$34,495
North Smithfield	\$78,617	\$100,488	\$39,523
Pawtucket	\$50,476	\$60,984	\$27,799
Portsmouth	\$100,453	\$122,738	\$55,858
Providence	\$45,610	\$53,659	\$26,560
Richmond	\$95,391	\$108,148	\$40,232
Scituate	\$96,179	\$112,024	\$47,911
Smithfield	\$85,337	\$103,711	\$38,514
South Kingstown	\$89,917	\$112,978	\$38,927
Tiverton	\$75,295	\$89,250	\$40,365
Warren	\$59,926	\$94,093	\$37,303
Warwick	\$73,757	\$92,368	\$39,653
West Greenwich	\$119,688	\$120,331	\$46,008
West Warwick	\$55,927	\$74,649	\$32,176
Westerly	\$70,784	\$97,107	\$40,999
Woonsocket	\$42,595	\$54,129	\$24,957

Source: US Census Bureau, 2015-2019 American Community Survey 5-Year Estimates
Tables S1901 & B19301

1: Median Income in the Past 12 Months (2019 Inflation-Adjusted Dollars)

2: Per Capita Personal Income in the Past 12 Months (2019 Inflation-Adjusted Dollars)