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Chapter I: General Requirements

Chapter I: General Requirements/Introduction

A. Lead Agency Description

Rhode Island Housing is a self-sustaining quasi-public agency established by the General Assembly in 1973. Rhode Island Housing works to ensure that all people who live or work in Rhode Island can afford a safe, healthy home that meets their needs. As the state’s Housing Finance Agency, Rhode Island Housing provides low-interest loans, grants, education, advocacy and consumer counseling to help Rhode Islanders buy and retain their homes. They also offer special programs to ensure that these homes are safe and healthy.

Rhode Island Housing was designated the State Principal Housing Agency in 1991. It is responsible for administering most state and federal funds for the development of affordable homes. These include federal Low-Income Housing Tax Credits, HOME funds and Lead Hazard Reduction Program funds as well as stimulus funding through the Tax Credit Assistance Program (TCAP) and the Tax Credit Exchange Program (TCEP). Through Memoranda of Understanding, Rhode Island Housing also administers the state’s portion of the federal Neighborhood Stabilization Program as well as the state’s affordable housing programs, including Building Homes RI, the Neighborhood Opportunity Program, and the state Lead Hazard Reduction Program. Rhode Island Housing also acts as the lead agency in the application for the state’s Continuum of Care application to HUD as well as the reporting agency for HUD’s Consolidated Plan and its related annual reports. Rhode Island Housing also acts as the state’s Housing Authority, administering the Section 8 voucher program for 15 municipalities.

Rhode Island Housing has also been assigned certain statutory and regulatory roles by the General Assembly, including various responsibilities under the state’s Low- and Moderate-Income Housing Act, and responsibility for the implementation of the Madeline Walker Act.

B. Significant Aspects of the Process

This document represents a new five-year Consolidated Plan for the State of Rhode Island (2010-2015), replacing the 2005-2010 Plan. The Consolidated Plan is a collaborative process through which a state or local jurisdiction identifies its housing, homeless and community development needs and establishes goals, priorities and strategies for addressing those needs.

Every five years, the US Department of Housing and Urban Development (HUD) requires states and local jurisdictions to prepare a Consolidated Plan in order to receive funding from four HUD programs. The Plan serves as an application for the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Shelter Grant Program (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). In Rhode Island, the State’s plan does not cover the application for HOPWA funds, which is prepared by the City of Providence. The Consolidated Plan also serves as a broad planning document that sets priorities for allocating funding received through these programs throughout Rhode Island.

Three overarching national goals drive the consolidated planning process, principally geared towards low- and moderate-income persons. These include:
Chapter I: General Requirements

1) To provide decent housing,
2) To provide a suitable living environment, and
3) To expand economic opportunity

Four specific goals provide the framework for the Rhode Island Consolidated Planning process. These include:

- To gain an understanding of how the housing environment and trends have changed since the 2005-2010 plan was developed;
- To gain a broad and in-depth input from citizens about their housing and community development needs and goals;
- To update available data from the previous plan, in the absence of a new decennial Census; and,
- To identify the unique objectives and outcomes for affordable housing in Rhode Island.

Based on HUD guidelines, the components of the Consolidated Plan are organized into eight major sections, including:

I. General Requirements/Introduction
II. Executive Summary
III. Citizen Participation Plan
IV. Housing and Homeless Needs Assessment
V. Housing Market Analysis
VI. Strategic Plan
VII. Action Plans
VIII. Monitoring

While the first five sections listed above are submitted to HUD once every five years, the Action Plans and Certifications must be updated and submitted to HUD annually. Each Action Plan describes how Rhode Island anticipates awarding the program funds it receives that year.

C. Identification of Participants

The submission and preparation of the Consolidated Plan is a joint effort between Rhode Island Housing and the State’s Office of Housing and Community Development. Rhode Island Housing has lead responsibility for completing the plan and concentrating on the state's housing issues; the Office of Housing and Community Development, Housing Resources Commission focuses on Rhode Island's community development issues.

D. Description of State’s Consultations

Throughout the Consolidated Plan development process, Rhode Island Housing and its partners consulted and met with many other public and private agencies to gather data and discuss the state's housing and community development needs and priorities to be included in the plan. These agencies included: health and social services agencies; non-profit organizations; public housing authorities; state, city and town representatives; housing developers and providers; and members of the business community.
Chapter I: General Requirements

During the summer of 2009, Rhode Island Housing facilitated seven focus groups held at different locations throughout the state, to gather input from citizens and agency professionals to help redefine Rhode Island’s housing and community development needs. Each focus group covered issues pertaining to:

- Healthy Homes
- Family Housing
- Homelessness
- Housing for Elderly Citizens
- Housing for Individuals with Disabilities
- Fair Housing
- Community Development and Housing

In their entirety, the focus groups were attended by 126 individuals representing nearly 90 different organizations, government agencies, interest groups and businesses affiliated with Rhode Island organizations, and members of the public, who provided valuable input on the current housing and community development needs, for input into the Plan. A record of the focus group meetings, including dates, attendees and meeting notes is included in the appendix.

Public Hearings
Four public hearings were held in different areas of the state during the Consolidated Plan planning process, to provide input into the plan and help further define the state’s housing and community development needs. Two public hearings were held in mid-October 2009, to provide input into the draft plan, one at the Newport Heights Housing development in Newport, Rhode Island, and one at Rhode Island Housing’s offices in Providence. Two additional public hearings were held in mid-December 2009, to provide input into the final draft plan, one at Heritage Village in North Kingstown, and the second at Rhode Island Housing’s offices in Providence. Non-profit agencies, community representatives, public housing agencies and the public were invited to comment on the plan at public hearings.

Comment Period
The Draft Consolidated Plan was issued on December 14, 2009 for a 30-day public comment period.

Access to Information
Rhode Island solicited comments on the draft Consolidated Plan by announcing its availability and the deadline for the 30-day comment period in the statewide newspaper and two minority newspapers. The draft Consolidated Plan was also posted on Rhode Island Housing’s webpage and notice of its availability was provided directly to all focus group participants.

When completed, copies of the Consolidated Plan, as submitted to HUD, will be sent to the Rhode Island State House library. The Consolidated Plan will also be available to private citizens upon request.
Chapter II: Executive Summary

The State of Rhode Island’s 2010-2015 Consolidated Plan is submitted pursuant to a U. S. Department of Housing and Urban Development (HUD) rule (24 CFR 3/13/2006) as a single submission covering the planning and application aspects of HUD’s Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Investment Partnership (HOME) programs.

A. Objectives and Outcomes

The State of Rhode Island’s 2010-2015 Consolidated Plan outlines the main objectives, including priorities and strategies for the delivery of funds to address housing and community development needs for low- and moderate-income households. There are several overarching priorities that Rhode Island will continue to evaluate and address during the period covered by this Consolidated Plan. These include:

- increasing production of affordable rental homes in key geographic locations for priority populations;
- focusing on the need for affordable homes linked to supportive services;
- addressing the negative impacts of the foreclosure crisis, particularly for minority and low- and moderate-income households and hard hit urban communities;
- ensuring that Rhode Island’s aging housing stock is safe, healthy and energy efficient;
- reducing barriers to the development of affordable homes; and
- preserving our natural resources by working together to prioritize development in areas close to jobs, transportation, infrastructure and services.

Rhode Island continues to make headway into its many affordable housing needs despite significant setbacks over the last five years. On the heels of the historic rise in housing prices, the recent foreclosure crisis coupled with the state’s second-place unemployment ranking at 12.7% (U.S. Bureau of Labor Statistics, November 2009) has placed enormous pressures on the state and its residents to meet housing needs. However, the strategies set forth in the Consolidated Plan for the coming five years seek to address these issues, including new construction and rehabilitation of 1,900 affordable apartments and homes; prioritization of supportive housing, including the creation of 250 new Permanent Supportive Housing units; community revitalization, especially in areas most devastated by the foreclosure crisis; an increased emphasis on all aspects of Healthy Homes, to complement lead-based paint abatement efforts; and a continued commitment to breaking down barriers to affordable housing, including the promotion of Fair Housing and implementation of Affirmative Fair Marketing, as well as supporting anti-poverty efforts. These strategies are especially aimed to address the needs of extremely and very low-income households, special needs populations and homeless populations as discussed below.

The State’s progress in achieving the goals outlined above will be measured through specific objectives, outcome measures and indicators in accordance with the March 7, 2006 Performance Measurement Final Rule established by HUD.
Chapter II: Executive Summary

B. Evaluation of Past Performance

The time period covering the 2005-2010 Consolidated Plan saw major challenges for increasing affordable housing and homeownership opportunities in Rhode Island. The state’s housing market reached an historic peak during 2005 and 2006. While increasing the state’s homeownership rates, it made housing increasingly unaffordable for many low- and moderate-income households. More recently, the economic recession, the state’s foreclosure crisis, and market difficulties affecting such programs as the Low-Income Housing Tax Credit, continues to threaten the viability of many of the state’s communities and homeowners.

The activities and strategies funded through the Consolidated Plan 2005-2010 made an important impact on Rhode Island’s housing, homeless, and community development needs. The goal of providing safe, decent affordable housing and a suitable living environment continues to be accomplished by housing development and supportive service programs administered by both Rhode Island Housing and the State’s Housing Resources Commission. The goal of expanding economic opportunities for low- and moderate-income persons continues to be met through the State’s CDBG economic development program. The demand for programs funded under CDBG, HOME, and ESG, continues to remain greater than available funding.

During Program Years 2005 to 2009 Rhode Island Housing and its partners accomplished many of the goals set forth in the 2005-2010 Consolidated Plan. While the Consolidated Annual Performance Evaluation Report for 2009-2010 will be submitted in May 2010, a summary of accomplishments for the 2005-2010 Consolidated Plan includes:

Aging Population
- 534 units of elderly low- moderate income assisted housing were created during the years 2005 to 2009.
- The Rhode Island Housing homeownership division assisted 199 elderly homeowners with reverse mortgages.

CDBG
- Of the more than $20 million received for the State’s CDBG program, more than half was used for housing rehabilitation and development.

Homeless Needs
- The ESG program provided funds for shelters to provide over 888,000 bed nights for more than 26,000 homeless individuals with emergency housing.

Homeownership strategy
- Rhode Island Housing’s homeownership division assisted 4,890 households, including 3,703 first mortgages, 339 second mortgages, and 200 reverse mortgages for elderly homeowners.
- The HOME program created 177 long-term affordable homes for moderate-income Rhode Island households below 80% MFI.
- Established in November 2007, over 6,000 Rhode Island homeowners have contacted the Help Center for assistance, and over 3,300 have met with counselors
Chapter II: Executive Summary

**Housing Opportunities for Extremely Low-Income Families and Individuals**
- Despite a severe State budget crisis, funding continued for the Neighborhood Opportunities Program (NOP), creating housing opportunities for extremely low-income families and individuals.
- The HOPWA program allowed for the administration of 46 units of permanent supportive housing for persons with AIDS.
- HOME funds allowed for the creation of 426 units of affordable rental apartments, including units for permanent supportive housing.

**Lead-Based Paint Hazards**
- 765 housing units made lead safe through the State lead program, 23,000 units into compliance with the Lead Hazard Mitigation Standard; 837 lead hazard units were rehabilitated by Rhode Island Housing using Lead Hazard Reduction funds.
- 19,000 rental units received Certificates of Conformance and 4,000 received Presumptive Compliance Status.

**Neighborhood Revitalization and Smart Growth**
- State neighborhood revitalization initiatives have been conducted in 18 (55%) of Rhode Island's 33 non-entitlement communities; additional comprehensive programs are being considered by municipalities.

**Rural Development**
- Affordable Housing Plans were approved for all 29 of the state’s rural and suburban communities.
- 978 affordable rental and homeownership housing units were developed in suburban and rural municipalities, working towards the mandate of 10% low- to moderate-income in all 39 of the states municipalities.
Chapter III. Citizen Participation Plan

A. Summary of Citizen Participation Process

This Citizen Participation Plan describes how the State of Rhode Island will actively encourage and enable its citizens to participate in the development, amendment and annual performance reporting for the State of Rhode Island Consolidated Plan, 2010-2015.

The Consolidated Plan, 2010-2015 is a strategic planning document and detailed funding application submitted by the State of Rhode Island to the U.S. Department of Housing & Urban Development (HUD). States and local communities must develop a HUD-approved Con Plan in order to receive annual allocations of Federal funds under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Shelter Grants (ESG) programs.

The Consolidated Plan describes the state’s housing and community development needs, and summarizes how Federal funds will be spent to achieve identified goals, priorities and strategies. The Consolidated Plan does not regulate how state and local funds are spent, however the availability of state and local funding must be described in the state’s Consolidated Plan.

Public Hearings
At least two public hearings will be held during the program year, to solicit citizens’ views on housing and community development needs, respond to proposals and questions, and review program performance. At least one of the public hearings will be held before the proposed consolidated plan is published for comment, to allow the public an opportunity to respond to proposed activities and provide input into the Consolidated Plan.

Once a proposed Consolidated Plan has been developed, the State will publish a brief summary in local newspapers. The entire Consolidated Plan will also be available on the Internet. The summary will describe the contents and purpose of the Consolidated Plan and will include a list of places where full printed copies can be examined. Full copies of the proposed plan will be made available in public facilities (e.g. libraries, town halls) in order to allow citizens, local governments, public agencies and interested parties a reasonable opportunity for review and comment. A reasonable number of free copies of the full Consolidated Plan will also be made available to those who request them. There will be at least 30 days allowed for public comment on the proposed Consolidated Plan. The State will consider all written and oral testimony received by the end of the comment period. A summary of all comments received, including those not accepted and the reasons therefore, will be included in the final adopted Consolidated Plan.

Annual Action Plans
Prior to the start of each program year (March 1), the State will hold a public hearing to solicit citizens’ views on the actions, activities, and programs receiving Federal assistance. Documents will be made available for review by the public through Rhode Island Housing. The notice will be published at least two (2) weeks before the actual hearing date in a general circulation newspaper, as well as newspapers that primarily serve minority communities. Public notices will also be provided to directors of assisted and public housing facilities to be made available for viewing by residents. All hearings will be held at a time and place that is convenient to potential beneficiaries, and will accommodate persons with disabilities and non-English speakers.
Chapter III: Citizen Participation Plan

Amendments to the Consolidated Plan
The State will apply the following criteria when deciding what types of changes in planned or actual activities constitute a substantial amendment to the Consolidated Plan:

1. Changes in allocation priorities;
2. Changes in the method of distribution of funds;
3. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan; and
4. Change in the purpose, scope, location, or beneficiaries of an activity.

Under any of these conditions, citizens and units of general local government will be given reasonable notice and an opportunity to comment on substantial amendments. Notice will be published in a newspaper of general circulation, as well as newspapers targeted to minority communities. The State will provide a period of at least 30 days to receive comments on the substantial amendment before the amendment is implemented. The State shall consider any comments or views of citizens and units of general local government received in writing, or orally at public hearings, if any, in preparing the substantial amendment to the Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the substantial amendment.

Performance Reports
After the end of each program year, the State of Rhode Island will develop an “Annual Performance Report” in accordance with HUD regulations. This report will describe the State’s progress in carrying out its strategic and action plan, including a description of the resources made available, the investment of available resources, the geographic distribution and location of investments, the families and persons assisted (including the racial and ethnic status of persons assisted), actions taken to affirmatively further fair housing, and other actions indicated in the strategic plan and the action plan.

Citizens will be provided with reasonable notice and an opportunity to comment on the Performance Report prior to its submission. This will be accomplished by announcing the availability of the report, and a 30-day comment period, in the statewide newspaper and minority newspapers, and other relevant agencies. Copies of the Performance Report will also be available to private citizens upon request. The State will consider any comments or views of citizens received in writing, or orally at public hearings in preparing the Performance Report. A summary of these comments or views shall be attached to the Performance Report.

Public Availability & Access to Information
The adopted Consolidated Plan, substantial amendments and the Performance Report will be made available to the public upon request, including materials in a form accessible to persons with disabilities. These documents will be available to the public in both electronic and paper format, and will be made available in public facilities and on the Internet via agency web sites. The State will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the State’s use of assistance under covered programs during the preceding five years.
Chapter III: Citizen Participation Plan

Complaints
The State will use appropriate and practical procedures to handle complaints from citizens related to the Consolidated Plan, amendments, and the Performance Report. Verbal complaints will be discussed and, when possible, answered by appropriate program and policy staff at the time they are received. The State will also provide a timely, substantive written response to every written citizen complaint, within 15 working days, where practical.

Structure & Timeline of the Consolidated Plan
The Consolidated Plan is composed of five (5) major written elements:

1. Housing & Homeless Needs Assessment
2. Housing Market Analysis
3. Strategic Plan (Goals, Priorities & Strategies)
4. Annual Action Plan
5. Certifications

Elements 1, 2 and 3 are submitted to HUD once every five years. Elements 4 and 5 are submitted at the start of each program year. In addition, the State is required to report progress in achieving its goals in an “Annual Performance Report” to HUD at the end of each program year.

The current Consolidated Plan covers the period from March 1, 2005 to February 28, 2010. As required by HUD regulations, a new Consolidated Plan must be developed for the upcoming five-year period starting March 1, 2010 and ending February 28, 2015.

B. Public Comments Received
Public comments are included in the Final Consolidated Plan, following the 30-day comment period, as Appendix F.

C. Efforts to Broaden Citizen Participation
Citizen participation activities are encouraged during (1) development of the Consolidated Plan, (2) any substantial Consolidated Plan amendments, as well as (3) development of the Annual Performance Report at the end of each year.

The State will actively seek to maximize opportunities for citizens to participate in each of these processes. Special emphasis will be placed on encouraging participation by low and moderate-income (LMI) and minority persons, disabled and non-English speaking residents, residents of public and assisted housing developments, and residents of targeted revitalization areas. Rhode Island Housing and the Office of Housing and Community Development, working with the Rhode Island Housing Resources Commission, will facilitate discussion of the State’s housing and community development needs and priorities through public hearings and consultation. Agencies to be consulted will include, but not be limited to, health and social services agencies, public housing authorities, fair housing agencies, municipal representatives and housing providers.

Focus Groups
During the summer of 2009, Rhode Island Housing facilitated seven focus groups held at different
locations throughout the state, to gather input from citizens and agency professionals to help redefine Rhode Island’s housing and community development needs. Each focus group covered issues pertaining to:

- Healthy Homes
- Family Housing
- Homelessness
- Elderly Housing
- Disabled Housing
- Fair Housing
- Community and Economic Development

In their entirety, the focus groups were attended by 126 individuals representing nearly 90 different organizations, government agencies, interest groups and businesses affiliated with Rhode Island organizations, and members of the public, who provided valuable input on the current housing and community development needs, for input into the Plan. A record of the focus group meetings, including dates, attendees and meeting notes is included in the Appendix C.
Chapter IV. Housing and Homeless Needs Assessment

A. General Summary

Data Sources
Data for this report was derived from the US Census Bureau, and other existing sources, listed in entirety in the Bibliography section. As required by HUD, data for the Housing and Homeless Needs tables was based on 2000 Comprehensive Housing Affordability Strategy (CHAS) data, the most recent year for which CHAS data is currently available as of this December publication. CHAS data is a special tabulation of American Community Survey (ACS) data that is not available through standard Census products. These special tabulations provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits, and household types of particular interest to planners and policy-makers, amongst others.

To gain an understanding of more current economic and housing trends in the state, annual Census-based American Community Survey (ACS) data was used as a supplement to the 2000 CHAS data. Research for this document also relied on ACS Public Use Microdata Sample (PUMS) data; PUMS data differs from ACS data in that they are extracts taken from the full confidential ACS microdata file, in a manner that avoids disclosure of information about households or individuals. Because each record remains un-aggregate, unlike the ACS, PUMS data is useful for cross tabulating data, such as the relationship between cost burden and race, very useful for this report. In terms of geographic coverage ACS and the PUMS data also differ. Whereas ACS files are available for the state and Rhode Island’s four largest cities, PUMS data is available for the state and county level, in addition to the city of Providence.

i. Cost Burden and Severe Cost Burden

The following cost burden analysis is based on data from the Census Bureau’s 2008 American Community Survey (ACS), the most recent year that data is available. The ACS data is seen as a supplement to the 2000 CHAS data which is required by HUD in the analysis and submission of the 2010-2015 Consolidated Plan. The ACS data is useful in highlighting more recent housing and demographic trends. The 2000 CHAS data provides a baseline for comparison, and is included at the end of the section.

Renter Cost Burden
Housing affordability is commonly measured by the amount of household income a person pays towards gross rent. Measures of housing affordability such as the “moderate and severe housing cost burdens,” the “affordability gap,” and the “Housing Wage,” commonly used in research and policy making, each use an upper threshold housing cost-to-income ratio (HCIR) of 30%. For the purposes of this report, the following analysis is based on a 30% threshold as an affordable cost burden, and a 50% threshold for severe cost burden.

Based on the 2008 American Community Survey, 47.1% of Rhode Island renters paid 30% or more of their monthly income towards rent, ranking Rhode Island the 10th least affordable in the nation, and is just above the national average of 45.6%. In New England, only Connecticut and
Chapter 4: Housing and Homeless Needs Assessment

Massachusetts exceed Rhode Island in terms of percent of residents who pay more than 30% of their income towards rent.

Data showing the percentage of renters paying more than 50% of their income towards rent is available from the 2008 American Community Survey PUMS data. Displayed in Table 4.1, half of the state’s renters paid more than 30% of their income towards rent in 2008, and a quarter of renters paid more than 50% of their income towards rent.

Table 4.1 Rental Cost Burden, 2008

<table>
<thead>
<tr>
<th>Region</th>
<th>Over 30%</th>
<th>Over 50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island</td>
<td>49.7%</td>
<td>24.6%</td>
</tr>
<tr>
<td>Providence city</td>
<td>57.0%</td>
<td>31.4%</td>
</tr>
<tr>
<td>Providence County (excluding city)</td>
<td>48.4%</td>
<td>20.2%</td>
</tr>
<tr>
<td>Newport &amp; Bristol Counties</td>
<td>50.1%</td>
<td>31.6%</td>
</tr>
<tr>
<td>Kent County</td>
<td>45.5%</td>
<td>23.7%</td>
</tr>
<tr>
<td>Washington County</td>
<td>38.6%</td>
<td>19.4%</td>
</tr>
</tbody>
</table>

Source: 2008 American Community Survey, PUMS data

Renters in Providence had the highest housing cost burden; 57% of city residents paid more than 30% of their income towards rent in 2008, while 31.4% of city residents paid over 50% of their income towards rent. Among the state’s counties, renter cost burden was highest in Newport and Bristol Counties, and least in Washington County. The larger number of low-income residents in Providence likely attributes to a higher cost burden, while residents of Newport and Bristol Counties are affected by the higher cost of housing in these areas.

Elderly Cost Burden

Housing cost burden is often greater for elderly renters and homeowners. As people get older, incomes decrease while health care needs and costs tend to increase, leaving less money for housing costs. While many older people wish to remain in their homes as they age (aging in place), elderly owners are faced with the extra burden of housing costs, in addition to other concerns such as mobility, and maintenance. As the following sections describe, elderly renters in the state had a higher cost burden in both 2000 and 2008, compared to other age groups.

Elderly Renters in 2000

Table 4.2 shows the cost burden for elderly renters in 2000, as required by HUD. As one would expect, elderly households whose income fell below 30%MFI had the most severe cost burden; more than half (53%) paid over 30% of their income towards rent, while 33.0% paid 50% or more of their income towards rent. For elderly renters between 31-50% of MFI, 47.7% still paid more than 30% of their income towards rent in 2000. A third of elderly renters at 51-80% MFI paid more than 30% of their income towards rent.

2008 Renter Update

The ACS data is not categorized by median family income (MFI); nevertheless, the cost burden at both the 30 and 50 percent thresholds remains consistent with the elderly cost burden in 2000, as seen in Figure 4.1. In 2008, just over half of renters over aged 65 pay more than 30.0% of their income towards rent. A quarter of renters paid 50% or more of their income towards rent.
income towards rent, and over 30% of persons aged 65 and older paid more than 50% of their income towards rent.

**Elderly Owners**

2000 data for older aged is not shown in the required Table 4.2. Figure 4.1 shows owner cost burden by age for 2008. The housing cost burden for elderly homeowners is significantly less than that of renters. In 2008, nearly 30% of homeowners over aged 65 paid more than 30.0% of their income towards rent, while under 10% of persons paid more than 50% of their income towards rent. This may be due in part to the fact that many elderly homeowners have paid off their mortgages and many communities offer property tax relief to elderly homeowners.

![Figure 4.1 Cost Burden for Renters and Owners by Age, 2008.](image)

Source: American Community Survey, 2008 PUMS data

**Family Cost Burden**

Cost burden is especially significant for families. The number of people in families impacted by the lack of adequate rental housing is far greater than that for non-family households. Families must pay more for larger units, in addition to the increased living expenses associated with larger households. Given the state of the economy in Rhode Island, and the large number of foreclosures, it is also no surprise that homeowners are cost burdened.

Cost burden data for families in Rhode Island shows that small family renters are still slightly more cost burdened than large family renters. Overall however, as of 2008 the percent of severely cost burdened families shows an increase since 2000. Comparisons between the two data sets are limited, because the 2000 CHAS data is categorized by income categories, whereas the 2008 data is not.
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Family Renters in 2000

Table 4.2 displays the state’s cost burden data, based on renter income categories available from the 2000 CHAS data, the most recent year CHAS data is available. In 2000, both small and large families at 0-30% of MFI had the largest renter cost burden; approximately 75% of these households reported paying more than 30% of their income towards rent; while about 50% of were severely cost burdened in 2000. Also significant in 2000 were the large percentage of small families in the low-moderate income category, who paid more than 30% of their income towards rent -55.6%. At 34.2% large families in this category were also moderately cost burdened in 2000, as Table 4.2 shows.

2008 Rental Update

As of 2008, 40.8% of small families and 42.4% of large families still had a moderate rental cost burden, paying more than 30% of their income towards rent. Small family renters had a greater severe cost burden; 14.9% paid more than 50% of their income towards rent, compared to 13.8% for large families, percentages significantly higher than the severe cost burden in 2000.

Owners

In 2008, over 40% of large families paid more than 30% of their income towards housing costs, compared to just over 25% of small families. In the severe cost burden category, 14% of large families paid more than 50% of their income towards homeowner costs.
Housing Wage
Rhode Island’s Housing Wage of $18.76 ranks 13th among all states based on a comparison of the full-time hourly wage needed to be able to afford HUD’s Fair Market Rents (FMR), paying no more than 30.0% of gross income for housing costs. The housing wage is established each year by the National Low Income Housing Coalition, and published annually in their Out of Reach report. Rhode Island’s Housing Wage is $11.36 higher than the State minimum wage of $7.40. The Housing Wage has increased 64.0% since 2000, the second highest rate of increase in the nation, behind Hawaii.

Workforce Housing Affordability Gap
Most of the state’s largest occupational categories, in terms of number of employees, do not pay enough to afford average rents in the state. A shortage of affordable workforce housing threatens to hamper workforce and business growth. When local employees can’t live close to where they work everyone loses: traffic increases, families lose time together, employers have a harder time finding quality employees and keeping them, and local businesses lose revenue when workers spend dollars earned outside the community.

Figure 4.3 shows the disparity, or gap, between what workers can afford to pay for rent, and the actual average rent for select Rhode Island workers based on the 30% of income affordability threshold. Only salaries for workers in five categories meet the affordability threshold for the average two-bedroom rent, and three categories meet the threshold for average three bedroom rent, based on a one-income household. The affordability gap is particularly troubling in the state’s most desirable communities where land and housing costs, including seasonal housing, are at a premium, reducing the availability and development of affordable housing. A chart of average rents by community can be found in Appendix B1.
Figure 4.3 The Gap Between Affordable vs. Actual Housing Prices for Selected RI Workers

Source: Rhode Island Department of Labor & Training 2007, Rhode Island Housing Rent Survey

ii. Overcrowding

Overcrowded housing is an indicator of a lack of housing affordability, and indirectly homelessness since persons in temporary or transient housing can be considered at risk of homelessness. HUD defines 'overcrowded' as housing units with more than one person per room, and "severely overcrowded" when the ratio of occupants to rooms exceeds 1.5. According to 2000 Census data, the last year for which definitive overcrowding data was available, 2.9% of Rhode Island households were overcrowded and 0.9 percent were severely overcrowded.

Table 4.3 Overcrowded Housing in Providence, 2008

<table>
<thead>
<tr>
<th>Rooms</th>
<th>Percent Overcrowded</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5.6%</td>
</tr>
<tr>
<td>2</td>
<td>4.7%</td>
</tr>
<tr>
<td>4</td>
<td>3.5%</td>
</tr>
<tr>
<td>5</td>
<td>2.9%</td>
</tr>
<tr>
<td>6</td>
<td>2.1%</td>
</tr>
<tr>
<td>3</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

Source: 2008 American Community Survey, PUMS files

2008 Update

Table 4.3 shows the rate of overcrowding in 2008 in the city of Providence. PUMS estimates show that one-room units have the highest rate of overcrowding- 5.6%. This was followed by two-room units at 4.7% overcrowded. Three-room units in Providence show the least rate of overcrowding, 0.9% in 2008.
iii. Substandard Housing Conditions

The link between condition of housing and health has received increased attention in recent years. In 2008, approximately one in three homes in US metropolitan areas have at least one problem such as water leaks, peeling paint, holes or rodents that could harm resident health or safety. Residents of New England cities, particularly those who live in areas with older housing, are particularly vulnerable to these kinds of problems.

Rhode Island has adopted the following definitions pertaining to substandard Housing Conditions: 1) Substandard Condition: Dwelling units that do not meet the Rhode Island Maintenance and Occupancy Code Standards or the Minimum Housing Code for the municipality in which the units are located, 2) Substandard Condition but Suitable for Rehabilitation: Dwelling units that do not meet standard condition but are both financial and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work. 3) Standard Condition: Housing that meets the HUD standards as described in the Section 8 guidelines.

Healthy Homes

Substandard housing poses a risk to the health of children and adults. Increased health care costs, poor school performance and missed school days among children, poor work performance and missed work days among adults can be caused by substandard housing, contributing towards an increased financial burden for the state.

The major health issues attributed to the condition of housing include:

- Asthma, and other respiratory infections
- Lead poisoning
- Injuries and burns (falls, fires, poisonings, etc.)
- Cancer (radon and neurotoxin exposures)
- Decreased intellectual capacity (IQ), fewer economic opportunities
- Poor birth outcomes, such as premature births and low birth weight

Since 2007, the Healthy Housing Collaborative, which includes the Rhode Island Department of Health, the Rhode Island Housing Resource Commission, Rhode Island Housing, and other agencies, has been meeting to further the goal of providing housing that supports a person’s growth, development, and physical and mental health, and the opportunity to achieve a positive quality of life.

In 2008, an outcome of that collaboration was two one-hour Healthy Housing presentations that were facilitated by Rhode Island Housing and presented to residents in Newport, Jamestown, and East Providence. Topics covered in the presentation included energy efficiency, carbon monoxide and radon concerns, pest control, mold, and lead. A Healthy Homes focus group was also facilitated during the summer of 2009 as part of the public participation outreach for this Consolidated Plan; comments and concerns generated at the focus group are included in their entirety in Appendix C1.

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1 National Center for Healthy Housing, State of Healthy Housing, 2009.
B. Categories of Persons Affected

i. Number and Type of Households in the State

As described in the previous pages, nearly all housing groups in the state suffer from some housing problems, including affordability. According to the 2000 CHAS data, there are more than nearly 43,000 households in the state below 50% MFI that pay more than 50% of their monthly income to housing costs, of this number more than half are renters below 30% median income, who are considered at risk for homelessness.

Of the renter households, more than 60% of small families (8,905) and other households (9,247) below 50% MFI pay more than 50% of their monthly income to housing costs; followed by large renter households at 50% (1,652) and elderly households (7,249) at 48%. Of owner households, approximately 86% of households below 50% MFI, representing nearly 16,000 households, pay more than 50% of their monthly income to housing costs.

Household Trends

The number and type of households in the state has a direct correlation to the number of housing units needed. Table 4.4 displays the trends for types of household in Rhode Island over the past decade. Based on this table, overall household trends observed for Rhode Island from 2000 to 2008 show:

- Decrease in married and family households
- Increase in people living alone
- Decrease in female-headed households
- Increase in male-headed households
- Increase in family size

The number of family households in Rhode Island decreased by 4.4% from 2005 to 2008, while correspondingly, the number of single-person households increased by 5.5%. From 2005 to 2008, average family size increased by 2.2%. Female-headed households decreased by nearly 5.0%, while the number of male-headed households increased by a notable 14.2%. Older aged households increased by only 1.5% from 2005 to 2008, however are expected to increase significantly during the decade 2010 to 2020, discussed later in this chapter.

Table 4.4 Rhode Island Household Trends, 2000, 2005, 2008

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2000</th>
<th>2005</th>
<th>2008</th>
<th>Change 05-08</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Family Households</td>
<td>265,000</td>
<td>259,048</td>
<td>247,759</td>
<td>-4.4%</td>
</tr>
<tr>
<td>Families w/ Children</td>
<td>125,000</td>
<td>119,016</td>
<td>113,673</td>
<td>-4.5%</td>
</tr>
<tr>
<td>Married Couples</td>
<td>197,000</td>
<td>190,076</td>
<td>180,723</td>
<td>-4.9%</td>
</tr>
<tr>
<td>Married Couples w/ Children</td>
<td>86,000</td>
<td>79,854</td>
<td>74,975</td>
<td>-6.1%</td>
</tr>
<tr>
<td>Female Head-of-Household w/ Children</td>
<td>32,000</td>
<td>31,607</td>
<td>30,071</td>
<td>-4.9%</td>
</tr>
<tr>
<td>Male Head-of-Household w/ Children</td>
<td>7,300</td>
<td>7,555</td>
<td>8,627</td>
<td>14.2%</td>
</tr>
<tr>
<td>Households One or More Person Over 65</td>
<td>107,335</td>
<td>100,426</td>
<td>102,125</td>
<td>1.7%</td>
</tr>
<tr>
<td>Living Alone</td>
<td>116,597</td>
<td>118,456</td>
<td>124,927</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

Average Family Size

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2005</th>
<th>2008</th>
<th>Change 05-08</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.07</td>
<td>3.17</td>
<td>3.24</td>
<td>2.2%</td>
</tr>
</tbody>
</table>

Source: Census2000; 2005, 2008 American Community Survey
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ii. Racial/Ethnic Disparities

To the extent that any racial or ethnic group has a disproportionately greater housing need in comparison to the housing needs of the category as a whole, documentation of the need is required by HUD for this plan. For this analysis, a disparity exists when the need is at least 10% greater than the percentage of persons as a whole.

Racial Disparity in 2000

Table 4.5 shows major racial groups in Rhode Island experiencing housing problems, based on 2000 CHAS data. Housing problems are defined by HUD as overcrowding and/or without complete kitchen or plumbing facilities. Income and racial groups showing a 10% greater need than the category as a whole are highlighted in bold text.

A greater than 10% disparity as defined by HUD was present for four categories of renters: 1) 77% of Asian renters below 30% AMI, 2) 71.8% of Asian renters below 50% AMI, 3) 24.6% of Hispanic renters and 20.7% of Asian renters greater than 80% AMI, and 4) 55.2% of all Hispanic renters and 51.2% of all Asian renters.

Table 4.5 Household by Type, Income, & Housing Problem

<table>
<thead>
<tr>
<th>Housing Problem</th>
<th>African-American Renters</th>
<th>Hispanic Renters</th>
<th>Asian Renters</th>
<th>All Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Household Income &lt;=50% MFI</td>
<td>6,200</td>
<td>13,295</td>
<td>2,090</td>
<td>81,966</td>
</tr>
<tr>
<td>2. Household Income &lt;=30% MFI</td>
<td>4,240</td>
<td>8,665</td>
<td>1,435</td>
<td>51,427</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>60.4%</td>
<td>75.2%</td>
<td>77.0%</td>
<td>66.0%</td>
</tr>
<tr>
<td>3. Household Income &gt;30 to &lt;=50% MFI</td>
<td>1,960</td>
<td>4,630</td>
<td>655</td>
<td>30,539</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>56.9%</td>
<td>54.9%</td>
<td>71.8%</td>
<td>58.9%</td>
</tr>
<tr>
<td>4. Household Income &gt;50 to &lt;=80% MFI</td>
<td>2,055</td>
<td>3,660</td>
<td>770</td>
<td>35,548</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>21.2%</td>
<td>30.6%</td>
<td>29.2%</td>
<td>23.2%</td>
</tr>
<tr>
<td>5. Household Income &gt;80% MFI</td>
<td>1,895</td>
<td>2,665</td>
<td>1,104</td>
<td>45,738</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>12.7%</td>
<td>24.6%</td>
<td>20.7%</td>
<td>6.3%</td>
</tr>
<tr>
<td>6. Total Households</td>
<td>10,150</td>
<td>19,620</td>
<td>3,964</td>
<td>163,252</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>42.9%</td>
<td>55.2%</td>
<td>51.2%</td>
<td>38.8%</td>
</tr>
</tbody>
</table>

Source: 2000CHAS data

2008 Update

Analysis of cost burden data for ethnic and racial categories in 2008 shows a similar trend. In the moderate cost burden category (30% threshold), just over half of Hispanic renters (51.4%) are cost burdened, followed by 48.9% of Asian renters, 48.4% of African-American renters, and 41% of White renters.

In terms of severe cost burden (50% threshold), in 2008 African-American renters (21.8%) showed the highest cost burden, followed by 14.7% of White renters, 14.5% of Hispanic renters, and 8.1% of Asian renters.
C. Homeless Needs

i. Summary of Homelessness

Homelessness in Rhode Island remains a significant cause for concern. Many families and individuals in the state still face the threat of homelessness, initially as a result of the state’s high housing costs during the housing boom years, and most recently due to the state’s poor economy, high rate of unemployment, and foreclosure crisis.

The homeless needs section is separated into two sections, the first contains a narrative covering general aspects of homelessness in the state, including an overview of rural homelessness and the chronically homeless, and the second section covers the housing and homeless needs derived from Rhode Island’s Homeless Continuum of Care as required by HUD.

The following information is derived from the state’s HMIS system.

Figure 4.5 Trends in Shelter Use, 2001 to 2008

Source: RI Emergency Shelter Annual Report, 2008
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Shelter use in Rhode Island increased significantly during the first half of this decade, as seen in Figure 4.5 above. In 2006, at the height of the housing market boom, the state experienced the largest number of shelter nights. In 2008, over 218,000 nights of shelter use were provided by Rhode Island’s shelter system. The average length of stay per client remained unchanged at 34 nights. While the annual report has not yet been conducted for 2009, an increase in numbers of homeless is expected given the impact of foreclosures and unemployment in the state.

Reasons for Homelessness

Over the years, several reasons have dominated when clients have been asked why they need shelter: lack of income, rent costs, domestic violence, family separation, and relocation from outside Rhode Island. The table below shows their answers to this question for the last four years.

The most common reason for seeking shelter, mentioned by 30% of clients in 2008, is having no income. The next most common reason for seeking shelter in 2008 was housing costs, cited by 19% of clients. Other housing issues such as evictions and landlord tenant disputes are also commonly mentioned by shelter clients. The percentage of clients affected by legal eviction has risen to the highest level since 2001-2002. Domestic violence, typically a common reason for seeking shelter, is cited by only 5% of clients because data for these shelter clients is no longer included in the database; based on past years it is estimated this percentage would be more around 13%. As in past years, a large number of clients, 15% in 2008, mentioned “other” reasons for seeking shelter.

Men continue to outnumber women in the emergency shelter system. Of adults 17 years or older, an estimated 2,637 (56.5%) men were sheltered in 2008, down slightly from 61.2% in 2007. The number of homeless adult women in the shelter system was 2,030, or 43.4% in 2008.
Age
The average age of clients in the shelter system declined from 32.3 years to 30.2 years from 2007 to 2008. Individuals aged 18 to 50 accounted for 59% of all shelter clients, a slight decrease from 62% in the 2007 year. The percentage of homeless individuals over the age 50 decreased slightly from 15% to 14% during the same time period.

Rural Homelessness
While the majority of homeless find themselves living within the major cities, there is a growing population of rural homeless, especially in the southern region of the state. As shelters continue to be full, these homeless find themselves living in camp grounds in the summer and motels in the off-season. Emergency motel vouchers are the primary response to family homelessness. In the southern part of the state, where there are only two shelters for individuals, 20 families requiring shelter stayed in motels through the use of vouchers. A small transitional program can assist 5 families and has 14 beds for individuals. These programs are full with long waiting lists. The RoadHome program has been used to provide 6 units for families in Westerly, but only 1 for individuals. Identifying potential development parcels for permanent supportive housing to address the needs of the rural homeless is started with the South County pipeline committee with RIH development officers participating.

Chronically Homelessness
The current inventory for beds for chronically homeless in Rhode Island totals 435. There are 64 beds currently under development. According to the Housing Inventory Chart there is an unmet need or gap of 220 beds for the chronically homeless.

Homeless Children
From 2005 to 2008, the percentage of children in the emergency shelter system increased by 30.8%, ending at 27.0% of all individuals; the estimated 1,770 children under the age of eighteen in the shelter system is the highest number reported during a single program year. Figure 4.7 shows the trend in the number of sheltered children over the last eleven years.

Figure 4.7 Children in RI Shelters, 2000 to 2008

Source: RI Emergency Shelter Information Project Annual Report, 2008
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ii. Need for Facilities and Services

Housing Gap Analysis
The following discussion and two tables, Tables 4.6 and 4.7, are based on HUD’s Table 1: Housing and Homeless and Special Needs, which can be found in entirety in Appendix B2. Data is derived from the Housing Inventory Chart and the annual Point in Time Count, explained in detail below.

<table>
<thead>
<tr>
<th>Table 4.6 Continuum of Care: Housing Gap Analysis Chart (HUD Table 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Inventory</td>
</tr>
<tr>
<td>Individuals</td>
</tr>
<tr>
<td>Beds</td>
</tr>
<tr>
<td>Emergency Shelter</td>
</tr>
<tr>
<td>Transitional Housing</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Chronically Homeless</td>
</tr>
<tr>
<td>Persons in Families with Children</td>
</tr>
<tr>
<td>Beds</td>
</tr>
<tr>
<td>Emergency Shelter</td>
</tr>
<tr>
<td>Transitional Housing</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: 2009 Housing Inventory Chart

Housing Inventory Chart
The Housing Inventory Chart (HIC) is a required section for the Continuum of Care application, and is also used as documentation of housing and homeless needs for the 2020-2015 Consolidated Plan. The HIC documents the total number of emergency shelter beds, transitional housing beds and permanent supportive housing units in the state regardless of whether the organization receives money from the Continuum of Care. This data is used to assess the usage and statistical relevance of information gathered in the Homeless Management Information System (HMIS) through the Annual Homeless Assessment Report (AHAR). The HIC and data gathered through HMIS provide the continuum with information regarding over and under-use of the various responses to homelessness. Because of its importance, the accuracy of this bed count is monitored every quarter to ensure that the addition or loss of beds is documented.

Unmet need is calculated by HUD, and takes into account the current inventory of homeless population and the current use of the emergency housing system.

Emergency Shelter Beds
According to the 2009 Housing Inventory Chart, emergency shelter beds in Rhode Island include 533 beds for individuals and 339 beds for persons in families with children, for a total of 872 beds. No beds are currently under development. There is an unmet need or gap of 593 beds for individuals and 330 beds for persons in families with children.

Transitional Housing
Beds for individuals in transitional housing total 205, and 356 for persons in families with children, for a total of 561. No beds for transitional housing are currently under development. According to
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the Housing Inventory Chart there is an unmet need or gap of 161 for transitional beds for individuals and 247 for persons in families with children.

Permanent Supportive Housing
Beds for individuals in permanent supportive housing total 646, and 641 for persons in families with children, for a total of 1,287. There are 17 beds for permanent supportive housing currently under development for individuals, and 64 for persons in families with children. According to Housing Inventory Chart there is an unmet need or gap of 643 for permanent supportive housing beds for individuals, and 569 for persons in families with children.

iii. Homeless Population and Subpopulations

Table 4.7 Homeless Continuum of Care: Homeless Population and Subpopulation Chart

<table>
<thead>
<tr>
<th>Part 1: Homeless Population</th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Emergency</td>
<td>Transitional</td>
<td></td>
</tr>
<tr>
<td>Number of Families with Children (Family Households)</td>
<td>99</td>
<td>103</td>
<td>0</td>
</tr>
<tr>
<td>1. Number of Persons in Families with Children</td>
<td>203</td>
<td>265</td>
<td>0</td>
</tr>
<tr>
<td>2. Number of Single Individuals and Persons in Households without Children</td>
<td>616</td>
<td>472</td>
<td>51</td>
</tr>
<tr>
<td>(Add lines Numbered 1 &amp; 2 Total Persons)</td>
<td>918</td>
<td>840</td>
<td>51</td>
</tr>
<tr>
<td>Part 2: Homeless Subpopulations</td>
<td>Sheltered</td>
<td>Unsheltered</td>
<td>Total</td>
</tr>
<tr>
<td>a. Chronically Homeless</td>
<td>215</td>
<td>50+</td>
<td>265</td>
</tr>
<tr>
<td>b. Seriously Mentally Ill</td>
<td>163</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Chronic Substance Abuse</td>
<td>193</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Veterans</td>
<td>112</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Persons with HIV/AIDS</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Victims of Domestic Violence</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Unaccompanied Youth (Under 18)</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: 2009 Point in Time Count

Point in Time Count
The Point-in-Time (PIT) Count is a state-wide one-day, statistically reliable, unduplicated count of sheltered and unsheltered homeless individuals and families in the state. Conducting a state-wide Point-in-Time count is required by the US Department of Housing and Urban Development (HUD) and is important to all communities. The count is a tally of who is homeless on a given night and provides a snapshot of who experiences homeless throughout the year. Identifying the state’s sheltered and unsheltered homeless population is crucial in identifying and applying for housing and services funding. This count will help the state have access to new avenues for local, state, federal and other funding sources or donations from businesses, foundations, private citizens, clubs, and organizations.
Chapter 4: Housing and Homeless Needs Assessment

**Homeless Population**
The following analysis is relies on above Table 4.7, and is based on the Point in Time count.

Rhode Island’s 2009 Point in Time count, conducted on January 29th, 2009, documented a total of 1,556 families and individuals experiencing homelessness either in the state’s emergency shelter or transitional housing system. Of these 30.1% or 468 were family households and 70.0% or 1,088 were single individuals experiencing homelessness.

**Families Households**
Part 1, Section 1 of the Homeless Population and Subpopulation Chart shows a total of 203 family households in the state’s emergency shelters system, and 265 family households living in transitional housing, for a total of 468 homeless family households experiencing homelessness in Rhode Island on a given (Point in Time) night. There were no unsheltered family households.

**Single Individuals and Households**
Part 1, Section 2 shows a total of 616 single individuals in the emergency shelters system, and 472 single individuals living in the transitional housing, for a total of 1,088 single homeless individuals experiencing homelessness in Rhode Island on a given (Point in Time) night. There were at least 51 unsheltered individuals and persons in households without children.

**Total Homeless Population (persons in families and individuals)**
In total, the 2009 PIT count documented 819 homeless persons (children and adults) in emergency shelters, and 737 in transitional housing, for a total of 1,556 homeless persons (children and adults) on a given night.

Rhode Island’s 2009 Point in Time count, conducted on January 29th, 2009, documented a total of 718 sheltered individuals shown in Part 2 of the Table 4.7.

The state continues to see a high rate of chronic homelessness; of the sheltered individuals, 215, or 29.9% were considered chronically homeless; unsheltered chronically homeless totaled at least 50 on a given night. A chronically homeless person is defined by HUD as an unaccompanied disabled individual who has been continuously homeless for over one year or has had at least four episodes of homelessness in the past three years. Of the sheltered individuals, 193 or 26.9% were chronic substance abusers, 163 or 22.7% were seriously mentally ill, 112 or 15.5% were veterans, and 25 or 3.5% were victims of domestic violence.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Chronically Homeless</td>
<td>275</td>
<td>26.3%</td>
<td>90</td>
<td>19.0%</td>
</tr>
<tr>
<td>Severely Mentally II</td>
<td>328</td>
<td>31.3%</td>
<td>114</td>
<td>24.1%</td>
</tr>
<tr>
<td>Chronic Substance Abuse</td>
<td>243</td>
<td>23.2%</td>
<td>108</td>
<td>22.8%</td>
</tr>
<tr>
<td>Veterans</td>
<td>100</td>
<td>9.6%</td>
<td>59</td>
<td>12.5%</td>
</tr>
<tr>
<td>Persons with HIV/Aids</td>
<td>ND</td>
<td>0.0%</td>
<td>2</td>
<td>0.4%</td>
</tr>
<tr>
<td>Vict. Domestic Violence</td>
<td>101</td>
<td>9.6%</td>
<td>91</td>
<td>19.2%</td>
</tr>
<tr>
<td>Unaccompanied Youth</td>
<td>0</td>
<td>0.0%</td>
<td>9</td>
<td>1.9%</td>
</tr>
<tr>
<td>Total</td>
<td>1,047</td>
<td>100.0%</td>
<td>473</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Table 4.8 shows the trend in Point in Time data from PY2006 to PY2009. Overall, the PIT total has decreased by 31.4%, from 1,047 individuals in 2006 to 718 individuals in 2009. Most significant, the year 2009 saw the highest rate of chronic homeless and the highest rate of veterans in the Rhode Island shelter system. Severely mentally ill and chronic substance abusers show fairly consistent numbers during the years 2006 to 2009. Optimistically, in terms of victims of domestic violence, from a high of 101 individuals in 2006, the number in the shelter system has decreased to 25 in 2009, a difference of 75.2%.

### iv. At-Risk for Homelessness

The below table shows the income categories of persons affected based on the CHAS data for Rhode Island. Extremely low-income households (0-30% of MFI) that are paying more than 50% of their monthly income toward housing are considered at risk for homelessness. A total of 33,137 Rhode Island households fall into this category. Of this number, nearly 10,000 small and large renter households that may contain children constitute a high priority for the state.

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Elderly</th>
<th>Small Renter</th>
<th>Large Renter</th>
<th>Other Renter</th>
<th>Total Renter</th>
<th>Owner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 30% of MFI</td>
<td>5,888</td>
<td>8,116</td>
<td>1,611</td>
<td>7,850</td>
<td>23,451</td>
<td>9,686</td>
<td>33,137</td>
</tr>
</tbody>
</table>

Source: 2000CHAS data

### v. Race

The state’s major racial and ethnic groups continue to remain disproportionally over-represented in the shelter system. While 49.2% shelter clients were non-Hispanic White in 2008, the lowest percentage since shelter reports, compared to the population in the state as a whole, non-Hispanic White’s actually have the lowest rate of shelter use. As Table 4.11 shows, Native-Americans, African-Americans, and Hispanics had the highest rates of shelter use.

Figure 4.8 Racial Profiles of Shelter Clients

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate per 1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native-Americans</td>
<td>43.7%</td>
</tr>
<tr>
<td>Blacks</td>
<td>26.1%</td>
</tr>
<tr>
<td>Child under age 5</td>
<td>12.2%</td>
</tr>
<tr>
<td>Hispanics</td>
<td>12.2%</td>
</tr>
<tr>
<td>Adult Men</td>
<td>6.7%</td>
</tr>
<tr>
<td>Rhode Island Resident</td>
<td>6.1%</td>
</tr>
<tr>
<td>Adult Women</td>
<td>4.7%</td>
</tr>
<tr>
<td>Whites</td>
<td>3.9%</td>
</tr>
<tr>
<td>Asian-Americans</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: RI Emergency Shelter Information Project Annual Report, 2008

Source: RI Emergency Shelter Annual Report, 2008
**D. Other Special Needs Populations**

<table>
<thead>
<tr>
<th>Sub-population</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly Individuals (Aged 75+)</td>
<td>77,532</td>
</tr>
<tr>
<td>Frail Elderly (Aged 80+ Homeowners and Renters)</td>
<td>32,397</td>
</tr>
<tr>
<td>Severe Mental Illness</td>
<td>21,294</td>
</tr>
<tr>
<td>Developmentally Disabled</td>
<td>-</td>
</tr>
<tr>
<td>Physically Disabled</td>
<td>69,485</td>
</tr>
<tr>
<td>Persons w/ Alcohol/Other Drug Addictions</td>
<td>13,297</td>
</tr>
<tr>
<td>Persons w/HIV/AIDS</td>
<td>NA</td>
</tr>
<tr>
<td>Victims of Domestic Violence</td>
<td>10,233</td>
</tr>
<tr>
<td>Other (Grandparents Taking Care of Grandchildren)</td>
<td>18,887</td>
</tr>
</tbody>
</table>

**Elderly Individuals**

The number of elderly individuals (75 years or older) in the state was estimated at 77,532, according to the 2008 ACS. As previously mentioned, the aging of the baby-boomer generation will result in a significant increase in older aged residents during the next decade; persons aged 65 to 79 years are expected to increase by 18.9% from 2010 to 2015, and by 20.0% during the years 2015 to 2020.

For many active and independent seniors, the demand for aging in one’s own home (aging in place) as opposed to entering a nursing home, is high. However, as people age, health care needs and costs tend to increase, resulting in an increased housing cost burden. In recent years, Rhode Island has been relatively successful in attracting HUD funding to finance the development of affordable housing for the elderly. Many communities also have elderly housing in place that was developed 20-30 years ago. Because of that existing housing stock, the wait for elderly affordable housing has been relatively low compared to the wait for affordable family housing. With the rapid increase in numbers of elderly residents, we can expect the wait list numbers to begin to change.

**Frail Elderly**

According to the 2008 American Community Survey, Rhode Island’s population of persons aged 80 or older was 32,397. The frail elderly population in the state will be one of the fastest growing segments of the population over the next decade.

Housing for the frail elderly, many of whom are disabled, often requires on-site supportive services. This will be an increasing challenge for housing, health and social service providers to integrate supportive housing and home modifications within existing housing options.

**Mentally Ill**

People with mental illnesses are much more likely to become homeless than the general population.\(^2\) Nationally, 20 to 25% of the homeless population suffers from some form of severe mental illness.\(^3\) In Rhode Island, the number of unique clients served by all State-funded providers of mental health services in FY2009 was 21,294, according to the Rhode Island Department of Mental Health and Retardation (MHRH). According to MHRH, 3.7 to 7.1 percent of persons in Rhode Island aged 18 or older have a serious mental illness.

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\(^2\) Mental Illness and Homelessness, National Coalition for the Homeless, July 2009
\(^3\) National Institute of Mental Health, 2009
Chapter 4: Housing and Homeless Needs Assessment

Through a Memorandum of Understanding with the MHRH and the Office of Housing and Community Development, patients within mental health institutions cannot be discharged into homelessness. MHRH supports the Housing First model through PATH and SAMSHA grants as a way to provide permanent housing for those who refuse treatment; provides resources to increase permanent supportive housing; and works with the Office of Homelessness to advocate for increased community based housing. In 2009 Housing First RI received $690,000 from PAYH and SAMSHA to fund its services and provides housing for 135 people through S + C vouchers, RoadHome rental assistance and mainstream subsidized housing.

Disabled Population

Disabled persons often have limited choices in finding adequate and affordable housing. This can be due to a lack of affordable or accessible units, a disparity between disability assistance and high housing costs, and discrimination, despite federal and state fair housing laws making it illegal to discriminate in rental and sales of housing based on disability.4

Approximately 152,293 persons in Rhode Island had one or more physical disabilities, according to the 2007 ACS. Nearly 35% of males and 40% of females over the age of 65 reported a disability. As Figure 4.9 shows, more than 50% of disabled renters pay more than 30% of their income for rent, compared to 40% for non-disabled renters.

Figure 4.9 Disabled Cost Burden, Renters and Owners, 2007.

For disabled persons relying solely on public assistance, Supplemental Security Income (SSI), the cost burden is among the highest of all persons. In 2008 an estimated 19,235 persons in the state received SSI, receiving on average $8,410 annually. A 1998 study found that in every part of the country, a person whose income is limited to SSI must pay more than 30 percent of monthly income to rent a one-bedroom apartment at HUD’s Fair Market Rent. As Figure 4.9 shows, based on 30% of monthly SSI income in Rhode Island, a disabled person would pay 358% of their gross income for a studio apartment and 400% for a one-bedroom.

Persons with Alcohol and Other Drug Addictions
In recent years, rates of substance and alcohol abuse in Rhode Island have consistently been among the highest in the nation. Because rates of substance abuse are especially high among homeless populations, combined with a poor economy, these persons can be seen as an at-risk in terms of housing needs and the threat of homelessness.

While it is difficult to truly gage how many people in the state fall into this at-risk category, in FY2009 there were 13,297 unique clients served by all State-funded providers of substance abuse services.

Victims of Domestic Violence
There is a strong link between domestic violence and homelessness; nationally, of all homeless women and children, 60.0% have been abused by age 12, and 63% have been victims of intimate partner violence as adults. Victims of domestic violence often find it difficult to secure stable housing, and advocates and survivors consistently report that housing issues are a major barrier for victims seeking to end abusive relationships.

According to the Rhode Island Coalition Against Domestic Violence, 10,233 persons in the state sought services from their six member agencies in 2007. Of these, 678 adults and children sought relief from abuse at one of Rhode Island’s six domestic violence emergency shelters.

In Rhode Island, approximately 4.7% of emergency shelter clients reported domestic violence as their reason for seeking emergency shelter, a significant decrease from 10.7% in 2003, and 18.2% in 2000.

Grandparents Taking Care of Grandchildren
The transitions and challenges of finding adequate and affordable housing for older people taking care of young family members can be especially difficult; older persons are already burdened by

6 Housing, Homelessness and Domestic Violence, National Network to End Domestic Violence, September 2004
increased living costs and subsequently have a higher cost burden. Grandparents taking care of grandchildren are therefore considered a high-need household, and these families are often left with few good alternatives outside of public housing.

In Rhode Island according to the 2008 ACS, there were approximately 18,887 grandparents taking care of grandchildren, a relatively significant amount when considering that the elderly (75+) population in the state totaled about 75,000 as of 2008.

**Homeless Veterans**
Veterans are at risk of homelessness due to poverty, lack of support from family and friends, and lack of adequate housing. According to the US Department of Veteran Affairs, there were 77,000 veterans in Rhode Island as of August 2009. According to a national study by the Alliance to End Homelessness, Rhode Island’s veterans have the fifth highest housing cost burden among the fifty states.

In Rhode Island, according to the Emergency Shelter report, 8.9% of adults and 14% of adult males who used Rhode Island shelters stated they were military veterans in 2008, a three to four percent decrease compared to 2007.

**Homeless Students**
The burden of homelessness faced by persons still in school is especially difficult. As of the 2008-2009 school years, there were 457 homeless students in Rhode Island public schools, according to fall enrollment reports from the RI Department of Education. Table 4.12 below shows the top 10 school districts in terms of numbers of enrolled students who are homeless. The high number of homeless students in relatively low density communities such as North Kingstown and Middletown can be attributed to the location of homeless shelters in these communities.

<table>
<thead>
<tr>
<th>Community</th>
<th>Enrolled Homeless</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Kingstown</td>
<td>126</td>
</tr>
<tr>
<td>Providence</td>
<td>118</td>
</tr>
<tr>
<td>Middletown</td>
<td>61</td>
</tr>
<tr>
<td>Westerly</td>
<td>46</td>
</tr>
<tr>
<td>Newport</td>
<td>21</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>15</td>
</tr>
<tr>
<td>West Warwick</td>
<td>12</td>
</tr>
<tr>
<td>Warwick</td>
<td>10</td>
</tr>
<tr>
<td>Burrillville</td>
<td>9</td>
</tr>
<tr>
<td>East Providence</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: RI Department of Education, 2008-2009 Fall Enrollment Reports

**Public Housing Residents**
There are twenty-five housing authorities in Rhode Island administering 9,695 units of public housing and 3,608 units of Section 8 housing. In addition, Rhode Island Housing acts as the housing authority for municipalities where no housing authority exists, administering the second largest
Chapter 4: Housing and Homeless Needs Assessment

Section 8 program in the state with 1,609 vouchers. Of the state’s total public housing units, 65.7% are for elderly or disabled households, and 34.3% are for family households. Of the Section 8 housing units, 43.3% are for elderly or disabled households, and 56.7% are for family households.

There is a high demand for both public and Section 8 housing; many communities have waitlists ranging from 500 to 1,500 persons waiting for public housing with a length of wait ranging from 5 to 10 years. Specific waitlist numbers for several of the state’s larger public housing authorities can be found in Appendix B3.

As of 2008, there were 2,186 households waiting for rental assistance in Rhode Island Housing’s Section 8 waitlist. The waitlist for Section 8 housing is often closed, since when a unit does become available there is a very quick turnaround time for the unit to be filled.

As of December 2009, $8.5 billion in Federal funding has been approved for Section 8 Project Based Vouchers in the nation, including Rhode Island. Further information regarding numbers of units of public housing and Section-8 units are included in the Low- and Moderate-Income Housing by Community Chart in Appendix B4.

E. Lead Based Paint Hazards

Rhode Island has made significant strides in reducing the incidence rate of lead poisoning over the past decade. Since the passage of the 2002 State Lead Hazard Mitigation Act and subsequent initiatives to address lead hazards, the number of new cases of children screened positive for lead poisoning has declined dramatically from 6.9% in 1999 to 1.1% in 2008, as shown in Figure 4.11. Yet at 1.1% in 2008, this means that 330 children were poisoned for the first time.

![Figure 4.11 Incident/Rate of Lead Poisoning Statewide 1999 to 2008](image)

Source: RI Department of Health

The large amount of old housing in the state continues to pose a risk of lead poisoning, especially for children. Rhode Island is second only to Massachusetts in terms of amount of housing stock...
Chapter 4: Housing and Homeless Needs Assessment

built before 1939. Of the 300,000 units in the state built before 1978, approximately 270,000 units can be made lead safe through mitigation, the remaining 30,000 units are considered high risk and in urgent need of lead hazard reduction. Much of the older housing is located in urban areas with the largest number of low and moderate-income children; however older housing in rural communities also poses a risk.

Geographically, rates of lead poisoning are highest in the state’s urban core communities, 1.8% incidence rate of lead poisoning versus 0.5% in non-urban communities as of 2008. In fall 2009, 7.4% of children entering kindergarten in Providence who screened positive for lead poisoning had confirmed elevated blood levels; 6.0% of children screening positive in Central Falls had elevated blood levels. More rural communities also show the risk; children in Charlestown (4.6%) and Glocester (4.5%) had elevated blood lead levels in fall 2009. Additional lead testing levels by community can be found in Appendix B5.

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8 Childhood Lead Poisoning in Rhode Island: The Numbers 2009 Edition
9 RI Kids Count 2009 Fact book
Chapter V. Housing Market Analysis

The following section provides a summary of economic and population trends experienced in Rhode Island during the past decade.

A. General Characteristics of the State’s Housing Market

Rhode Island is the nation’s smallest state. As of 2008, the state retained its ranking as the second most densely populated state, 1,016 persons per square mile, exceeded only by New Jersey. Despite having one labor market, commuting patterns extend across the borders into Massachusetts and Connecticut. The Providence Metropolitan Statistical Area (MSA), designated by the US Census, includes Fall River and New Bedford, Massachusetts, and thirty-five of Rhode Island’s thirty-nine cities and towns. The four remaining towns of Middletown, Newport and Portsmouth, and New Shoreham, fall under the Non-Metropolitan Counties category.

With a geographic area of 1,545 square miles, Rhode Island is bordered by Massachusetts on the North and East, Connecticut to the West, New York to the Southwest and the Rhode Island Sound and North Atlantic Ocean to the South. Despite the state’s high population density, approximately 60% of the land is forested, since the majority of the population lives in the urban/suburban corridor along Narragansett Bay, and in the Blackstone and Pawtucket river valleys.

Rhode Island is comprised of 39 municipalities; ten are designated urban communities, which is defined by the state as a municipality with a population density of 2,500 or more persons per square mile and 50% or more of the land area within the municipality is classified as developed land. These include: Central Falls, Cranston, East Providence, Newport, North Providence, Pawtucket, Providence, Warwick, West Warwick and Woonsocket. The remaining twenty-nine communities are nearly equally divided between suburban and rural.

Population Growth
Population growth in Rhode Island has remained flat during the past decade, and in more recent years has experienced a slight decline. From 2005 to 2008, the state’s total population declined by an estimated 1.3%. Population decline was greatest in Newport (-4.4%) and Middletown (-3.4%); in the state’s urban core communities, population declined by less than 1.5% during 2005 to 2008. Only six Rhode Island communities experienced a growth in population from 2005 to 2008: West Greenwich (12.9% increase) and North Smithfield (3.5% increase); the populations of Burrillville, Lincoln, Cumberland, and Foster, communities closest to the Boston metro area, increased by just under 1.0%.

Population Projections
Over the long term the state’s population is expected to increase. Based on 2004 population projections, from 2000 to 2030 Rhode Island’s population is projected to grow by 8.8%, an increase of 92,224 persons. Figure 5.1 shows the percent change in population projected for the state and counties during this time period. Most of the population growth is expected to take place during the years 2005 to 2015. The percent change in population projected in Washington County, displayed using the orange line, is most dramatic; from 2005 to 2015, the population is expected to grow by 6.9%. Population growth is expected to be least in Newport County, with 1.4% growth projected during the same time period.
Like most other parts of New England, Rhode Island will experience an aging of the population as baby boomers, those born generally during the years 1946 to 1955 near old age. Table 5.1 shows the projected growth of the state’s population of 65 to 79 year olds, the older age cohort. The greatest period of growth will be during the years 2010 to 2020. From 2005 to 2015, the numbers of frail elderly in the state is expected to increase by 13.4%, from 25,773 to 29,229 individuals.

Table 5.1 Projected Growth of the Older Age Cohort

<table>
<thead>
<tr>
<th></th>
<th>Aged 65 to 79</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>97,495</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>99,521</td>
<td>2.1%</td>
</tr>
<tr>
<td>2015</td>
<td>118,319</td>
<td>18.9%</td>
</tr>
<tr>
<td>2020</td>
<td>141,977</td>
<td>20.0%</td>
</tr>
<tr>
<td>2025</td>
<td>164,586</td>
<td>15.9%</td>
</tr>
<tr>
<td>2030</td>
<td>177,074</td>
<td>7.6%</td>
</tr>
</tbody>
</table>

Rhode Island’s population is also expected to become more diverse. From 2000 to 2030 the non-white population in Rhode Island is expected to increase by 71.2%, or 111,916 persons. Conversely, the white-population is expected to decrease by 2.2% or 19,692 persons. By 2030 it is expected that non-white persons will account for 30.9% of the state’s total population. Further details regarding race and ethnicity in Rhode Island are discussed in the following section.
Chapter V. Housing Market Analysis

Table 5.2 Cumulative Estimates of the Components of Resident Population Change for Counties of Rhode Island: April 1, 2000 to July 1, 2008

<table>
<thead>
<tr>
<th>Geographic Area</th>
<th>Total Population Change</th>
<th>Natural Increase</th>
<th>Vital Events</th>
<th>Net Migration</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Births</td>
<td>Deaths</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>2,469</td>
<td>24,100</td>
<td>103,887</td>
<td>79,787</td>
</tr>
<tr>
<td>Bristol County</td>
<td>-813</td>
<td>-432</td>
<td>3,778</td>
<td>4,210</td>
</tr>
<tr>
<td>Kent County</td>
<td>968</td>
<td>902</td>
<td>14,897</td>
<td>13,995</td>
</tr>
<tr>
<td>Newport County</td>
<td>-4,955</td>
<td>1,377</td>
<td>7,208</td>
<td>5,831</td>
</tr>
<tr>
<td>Providence County</td>
<td>4,551</td>
<td>19,977</td>
<td>67,820</td>
<td>47,843</td>
</tr>
<tr>
<td>Washington County</td>
<td>2,718</td>
<td>2,276</td>
<td>10,184</td>
<td>7,908</td>
</tr>
</tbody>
</table>

Source: US Census Bureau, Current Population Survey

Immigration
Rhode Island has a history rich in ethnic and cultural diversity. One of the first states in the nation to industrialize, the burgeoning manufacturing centers attracted many immigrants looking for work. Despite the subsequent decline in manufacturing in New England during the late 20th century, Rhode Island continues to attract residents from other nations, though at significantly lower rates.

Table 5.3 Rhode Island Immigration Statistics, 1990 to 2007.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>1,003,464</td>
<td>1,048,319</td>
<td>1,057,832</td>
<td>0.9%</td>
</tr>
<tr>
<td>Foreign Born</td>
<td>95,088</td>
<td>119,277</td>
<td>134,823</td>
<td>11.5%</td>
</tr>
<tr>
<td>Percent Foreign Born</td>
<td>9.5%</td>
<td>11.4%</td>
<td>12.7%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Percent U.S. Citizen</td>
<td>44.9%</td>
<td>47.1%</td>
<td>46.5%</td>
<td>-0.6%</td>
</tr>
<tr>
<td>Illegal Aliens (INS est.)</td>
<td>9,000</td>
<td>16,000</td>
<td>35,000</td>
<td>2.8%</td>
</tr>
<tr>
<td>Legal Immigrants</td>
<td>NA</td>
<td></td>
<td>29,218</td>
<td></td>
</tr>
</tbody>
</table>


Table 5.3 shows the immigrations statistics for Rhode Island. From 2000 to 2007 the number of foreign-born residents increased by only 1.3%, and as of 2007 account for 11.5% of the state's total population. The rate of increase for foreign-born residents was only slightly more than the rate of increase for the entire population, however was significantly less than the 25.4% increase of foreign-born residents during the decade 1990 to 2000. The state’s more urbanized locations were the most popular destination for international and domestic migration, as displayed in Table 5.2. Providence County absorbed by far the most immigrants, followed by Kent County.

Ethnicity
Table 5.4 shows the national and ethnic origins of Rhode Island’s foreign-born residents; 80.0% of foreign-born residents have migrated to the state from ten countries or regions. In 2007, the country or region most represented by the state’s foreign born residents was the Caribbean, followed by Portugal, and Central America. As of the 2007 ACS, the Dominican Republic is not included separately as a country of origin, and now falls under the Caribbean designation. It should also be noted that for this analysis, the region of origin was included to gain a more accurate profile of the ethnic origin and nativity of the state’s foreign residents as opposed to country alone.
Table 5.4 Top Ten Countries/Regions Foreign-born

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Portugal</td>
<td>21,016</td>
<td>Caribbean</td>
<td>22,426</td>
</tr>
<tr>
<td>Dominican Republic</td>
<td>16,382</td>
<td>Portugal</td>
<td>19,607</td>
</tr>
<tr>
<td>Guatemala</td>
<td>9,049</td>
<td>Central America</td>
<td>15,071</td>
</tr>
<tr>
<td>Colombia</td>
<td>6,496</td>
<td>West Africa</td>
<td>14,621</td>
</tr>
<tr>
<td>Italy</td>
<td>4,502</td>
<td>South America</td>
<td>10,620</td>
</tr>
<tr>
<td>Canada</td>
<td>4,015</td>
<td>Canada</td>
<td>6,687</td>
</tr>
<tr>
<td>Cambodia</td>
<td>3,335</td>
<td>South East Asia</td>
<td>6,131</td>
</tr>
<tr>
<td>U.K.</td>
<td>3,120</td>
<td>China</td>
<td>4,795</td>
</tr>
<tr>
<td>China</td>
<td>2,954</td>
<td>Colombia</td>
<td>4,382</td>
</tr>
<tr>
<td>Laos</td>
<td>2,602</td>
<td>Eastern Europe</td>
<td>4,131</td>
</tr>
<tr>
<td>All Others</td>
<td>45,806</td>
<td>All Others</td>
<td>26,352</td>
</tr>
<tr>
<td>TOTAL</td>
<td>119,277</td>
<td>TOTAL</td>
<td>134,823</td>
</tr>
</tbody>
</table>

Source: US Census, 2007 American Community Survey

Racial Concentration

Like many parts of the nation, Rhode Island’s population is becoming more racially diverse. The increased diversity in the state’s population can be attributed to in-migration and population growth among non-White populations. Since 1990, growth rates for African-American, Asian and Hispanic populations have far surpassed those of the white population.

Table 5.5 shows the racial profile and trend for the years 2000 to 2007. Non-Hispanic white persons accounted for 78.8% of the entire population in 2007, followed by Hispanics at 11.2%, African-American’s at 4.9%, and Asian’s at 2.8%. Since 2000, the Hispanic population experienced the largest increase—31.5%; the African-American population increased by 27.0%, while the Asian population increased by 24.1%. Conversely, white non-Hispanic persons decreased by 2.9% during the same time period.

Table 5.5 Rhode Island Race Profile and Percent Change, 2000 to 2007.

<table>
<thead>
<tr>
<th>Race</th>
<th>2000</th>
<th>2007</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White (non-Hispanic)</td>
<td>858,665</td>
<td>833,827</td>
<td>-2.9%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>41,023</td>
<td>52,102</td>
<td>27.0%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>90,452</td>
<td>118,934</td>
<td>31.5%</td>
</tr>
<tr>
<td>Asian</td>
<td>23,521</td>
<td>29,197</td>
<td>24.1%</td>
</tr>
<tr>
<td>Other</td>
<td>30,315</td>
<td>20,915</td>
<td>-31.0%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau; Census2000, 2007 American Community Survey

The state’s more urban areas are home to the largest percentage of minority residents. Non-White residents account for more than 60.0% of the population in Providence, 40.0% of the population in Pawtucket, and 20.0% in Woonsocket, based on the American Community Survey’s (ACS) 2005-2007 three-year estimate for cities over 20,000 in population. The city of Central Falls also contains a large Hispanic population, however is not part of the 2005-2007 ACS survey.
Chapter V. Housing Market Analysis

Table 5.6 Minority Residents by Community

<table>
<thead>
<tr>
<th>Community</th>
<th>2000 Estimate</th>
<th>05-07 Estimate</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pawtucket</td>
<td>30.9%</td>
<td>40.2%</td>
<td>9.3%</td>
</tr>
<tr>
<td>North Providence</td>
<td>6.4%</td>
<td>15.2%</td>
<td>8.8%</td>
</tr>
<tr>
<td>Providence</td>
<td>54.2%</td>
<td>61.1%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Cranston</td>
<td>9.4%</td>
<td>15.8%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Johnston</td>
<td>2.5%</td>
<td>8.0%</td>
<td>5.5%</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>3.1%</td>
<td>8.4%</td>
<td>5.3%</td>
</tr>
<tr>
<td>West Warwick</td>
<td>4.5%</td>
<td>9.5%</td>
<td>5.0%</td>
</tr>
<tr>
<td>Cumberland</td>
<td>2.4%</td>
<td>7.2%</td>
<td>4.8%</td>
</tr>
<tr>
<td>Coventry</td>
<td>1.5%</td>
<td>5.2%</td>
<td>3.7%</td>
</tr>
<tr>
<td>East Providence</td>
<td>14.5%</td>
<td>16.8%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Lincoln</td>
<td>3.4%</td>
<td>5.7%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Warwick</td>
<td>3.6%</td>
<td>5.7%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Westerly</td>
<td>3.7%</td>
<td>5.6%</td>
<td>1.9%</td>
</tr>
<tr>
<td>South Kingstown</td>
<td>7.2%</td>
<td>8.4%</td>
<td>1.2%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>20.2%</td>
<td>20.4%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Newport</td>
<td>18.3%</td>
<td>17.2%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>State Average</td>
<td>18.1%</td>
<td>21.0%</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau; Census2000, 2005-2007 American Community Survey

Economy

Rhode Island’s economy, like others that historically relied on manufacturing as its base, is struggling to reposition itself in the new millennium. The current economic downturn has affected the state particularly hard. The state budget crisis, increased energy costs and the housing and credit collapses are taking a toll on companies and job seekers.

The transition from manufacturing to more of a service-based economy in the state, has however led to increased diversification and a rise in the service, retail, and financial sectors. As of 2007, Rhode Island five largest industries in terms of private sector employment were: Health Care and Social Assistance (18.2%), Retail Trade (12.3%), Manufacturing (12.2%), Food Service and Accommodations (10.3%), and Finance and Insurance (6.3%).

Overall, Rhode Island’s economy is comprised of many smaller companies employing a small number of workers. As of 2007, Rhode Island ranked 37th in the nation in the percentage of large establishments (100 employees or more) located within the state. The largest employers, those with 1,000 or more employees, numbered 33 and employed just 16.9 percent of Rhode Island’s private sector workforce.

Wages in Rhode Island are lower than both the national and regional average. Rhode Island reported the fourth highest average annual wage in New England, trailing behind Connecticut, Massachusetts, and New Hampshire. The average wage for a private sector worker in Rhode Island was $39,827 in 2007, compared to the national average of $44,355. Three of the state’s five largest industries have average annual wages lower than the state’s overall average private sector wage; these include: Health Care & Social Assistance, Food Service & Accommodations, and Retail Trade. The industry sectors that paid above the state’s average annual private sector wage included Construction, Manufacturing, Mining, and Education.
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During the first half of this decade, Rhode Island’s private sector job growth rate exceeded all New England states except for New Hampshire. From 2002 to 2006, private sector jobs in the state increased by 16,700. However, as gas prices and the number of housing foreclosures in the state began to increase, employers began cutting back. By the end of 2007, employment was down 6,551, and during the first six months of 2008 the state lost 8,600 jobs. More sobering, 60% of the job losses reported between 2006 and 2007 were in industries that paid more than the national average wage.

Unemployment

The tight labor market in Rhode Island is reflected by a job vacancy rate lowest among the New England states, and one of the nation’s highest unemployment rates. As of November 2009, Rhode Island’s unemployment rate was 12.7%, ranking second in the nation just under Michigan. From May 2007 to May 2009 the unemployment rate in Rhode Island rose by 7.0 percentage points, higher than the 4.8 percentage point increase for the nation, and the 3.9 percentage point increase for New England during the same time period.

Patterns of job growth have been higher in non-urban areas, more than triple that of urban communities. Between 1992 and 2002, non-urban areas saw a 30% increase in job growth compared to 7.7% in urban areas. Urban to non-urban job growth continues to have a dramatic impact on housing, particularly workforce housing. Jobs must be located in areas accessible to lower income families or housing must be built in proximity to those jobs to ensure that the State is meeting the housing needs of its labor force.

Figure 5.2 Rhode Island Unemployment, 1995 to 2009

Patterns of job growth have been higher in non-urban areas, more than triple that of urban communities. Between 1992 and 2002, non-urban areas saw a 30% increase in job growth compared to 7.7% in urban areas. Urban to non-urban job growth continues to have a dramatic impact on housing, particularly workforce housing. Jobs must be located in areas accessible to lower income families or housing must be built in proximity to those jobs to ensure that the State is meeting the housing needs of its labor force.

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Economic Outlook
According to the Rhode Island Department of Labor and Training, from 2006 to 2016, employment in the state is estimated to increase by 9.1%, slightly less than the 10.7% growth rate experienced during the 1996-2006 decade. The largest numbers of job openings are estimated to take place in the Food Preparation & Serving Related Occupations, Office & Administrative Support Occupations, Sales & Related Occupations, and Healthcare Practitioners & Technical Occupations.

As of November 2009, Moody’s Analytics forecasts that as the nation shows signs of pulling out of the recession, Rhode Island will also emerge, however slowly. Unemployment claims continue to rise, and foreclosures in the state will remain high through 2010, pushing down housing prices. From 2010 to 2012 as the nation recovers, Rhode Island’s growth in income will lag behind that of the nation. ²

So with the economic crisis expected to continue into 2011, low- and moderate-income households in Rhode Island in particular, will continue to experience economic hardship, financial strain, and lack of opportunity in terms of affordable housing and homeownership. These conditions put Rhode Islanders in an extremely vulnerable position and more than ever in need of Rhode Island Housing’s help.

Income
Rhode Island’s 2008 median household income of $55,701 ranks third in New England behind Vermont and Maine, and is nearly 18% lower than that of neighboring Massachusetts. Since 2005, Rhode Island’s median household income grew by 8.2%, as shown in Table 5.7. Household income in the state’s urban core communities is among the lowest in the state. However, among the four communities for which more recent data is available, the geographic disparity is evident. The 2008 median household income for more suburban Cranston and Warwick was $55,190 and $60,974 respectively, while the 2008 median household income for Providence and Pawtucket was only $36,426 and $41,391. Pawtucket saw the largest increase (13.7%) from 2005 to 2008, while the city of Cranston actually experienced a 1.6% decline in household income.

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2008</th>
<th>change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhode Island</td>
<td>$51,458</td>
<td>$55,701</td>
<td>8.2%</td>
</tr>
<tr>
<td>Cranston city, Rhode Island</td>
<td>$56,070</td>
<td>$55,190</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Pawtucket city, Rhode Island</td>
<td>$36,407</td>
<td>$41,391</td>
<td>13.7%</td>
</tr>
<tr>
<td>Providence city, Rhode Island</td>
<td>$34,202</td>
<td>$36,426</td>
<td>6.5%</td>
</tr>
<tr>
<td>Warwick city, Rhode Island</td>
<td>$57,153</td>
<td>$60,974</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

Source: 2008 American Community Survey

Despite the overall increase in household income, the state’s middle and lower income residents have not benefited as compared to wealthier residents of the state. The income gap between the state’s most wealthy residents and least wealthy residents continued to widen during the middle part of this decade. A 2006 report by the Center on Budget and Policy Priorities states that the ratio of income between the richest 20.0% of families in Rhode Island and poorest 20.0% grew from 4.7 to 6.8 in the early 2000’s, ranking 15th in the nation in terms of growth of the income gap. In terms of

² Moody’s Analytics U.S. and Rhode Island Economic Outlook, November 2009.
the income gap between the richest 20.0% of families in Rhode Island and the middle 20.0% grew from 1.9 to 2.4, ranking 12th in the nation in terms of rate of growth.

The overall purchasing power for the state’s residents has also declined; per-capita personal income in Rhode Island declined by 4.9% from 2000 to 2007, ending at $27,777. Among the New England states, Rhode Island ranked 4th in per-capita income, trailed by only Vermont and Maine, as Table 5.8 shows.

Table 5.8: Personal Per-capita Income by New England State

<table>
<thead>
<tr>
<th>State</th>
<th>2000</th>
<th>2007</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>$41,495</td>
<td>$35,904</td>
<td>-13.3%</td>
</tr>
<tr>
<td>Maine</td>
<td>$25,972</td>
<td>$24,977</td>
<td>-3.8%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$37,756</td>
<td>$32,822</td>
<td>-13.1%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>$33,398</td>
<td>$30,517</td>
<td>-8.6%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$29,216</td>
<td>$27,777</td>
<td>-4.9%</td>
</tr>
<tr>
<td>Vermont</td>
<td>$27,680</td>
<td>$26,735</td>
<td>-3.4%</td>
</tr>
<tr>
<td>NE Average</td>
<td>$32,586</td>
<td>$29,789</td>
<td>-9.4%</td>
</tr>
</tbody>
</table>

Source: Census2000, 2007 American Community Survey

Poverty

In 2008, the percent of people in Rhode Island living below the poverty level was 11.7%, ranking 31st in the nation, down from 12.3% in 2005. Poverty is not equally distributed throughout the state. Census Bureau estimates show the highest percent of poverty in Providence County as of 2007; 14.9% of Providence County residents were below the poverty level, followed by just over 8% of Newport County residents, while just under 6% of Kent and Washington Counties were below poverty level.

Figure 5.3 Individual Poverty Rate, RI Counties, 2007.

Source: American Community Survey, 2007. *includes Bristol County
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Child Poverty
In 2008 the percent of children in Rhode Island living below the poverty level was 15.5%, ranking 30th in the nation, a significant improvement from 19.5% in 2005 and a rank of 17th in the nation. Compared to other New England states, Rhode Island’s child poverty rank is now second to Maine, having been first during most of the past decade.

While the child poverty rate in Rhode Island remains high, fewer children receive governmental cash assistance. As of December 2008, there were 13,973 children in Rhode Island receiving cash assistance through Rhode Island Works program (RI Works), an 87% decrease since 2003. Almost seven out of ten people receiving assistance through RI Works in 2008 were children. In Rhode Island’s core cities (Providence, Pawtucket, Central Falls, Woonsocket, West Warwick and Newport) 11% of children receive cash assistance though RI Works as compared to 23% in 2003. However, the numbers of children receiving cash assistance in the remainder of the state’s communities has increased, from 3.8 percent in 2003, to 6.0% in 2008.

Housing Foreclosures
Foreclosure activity in Rhode Island has ranked among the highest in New England and the nation. The reasons for this can be attributed in part to the steep escalation of home prices during the housing boom, the proliferation of subprime and Low-Doc (low documentation of income requirements) or No-Doc loans, and the state’s rapid economic downturn as the national recession took hold.

Figure 5.4 shows the percent of all loans in foreclosure for the second quarter of 2006 and 2009. As of Q209, the percent of loans in foreclosure in the state was 4.08, ranking 11th in the nation. Rhode Island ranked 9th in the same category during Q208, and 15th in Q207. According to the Federal Reserve Bank of Boston, the default of subprime adjustable loans was the largest contributor to Rhode Island’s increasing foreclosure rate.

![Figure 5.4 Percent of Loans in Foreclosure, Rhode Island and New England](image-url)

Source: Mortgage Bankers Association, National Delinquency Survey"
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As the foreclosure crisis gained hold, Rhode Island Housing began to track and analyze the state’s foreclosure activity. Up to this point, data from national foreclosure “clearinghouses” provided only a rough snapshot of the foreclosure activity actually taking place in Rhode Island. Detailed foreclosure data was received from the Warren Group, the major repository for distressed property information in New England, in addition to several newspaper sources covering additional communities in the state. A relatively complete pool of foreclosure listing sources materialized in spring 2009, just as the state was experiencing its highest rates of foreclosure initiations.

Figure 5.5 Rhode Island Foreclosure Initiations, April to October 2009.

In tracking the state’s foreclosure activity, data on foreclosure initiations -the ‘start’ of the foreclosure process for a homeowner, was used as a basis for analysis. While not all foreclosure initiations result in an actual foreclosure, the initiations are useful in showing the severity of the foreclosure crisis affecting homeowners and communities of the state. From January to October 2009 alone, an estimated 9,100 foreclosure initiations occurred in Rhode Island. Of these, 6,500 initiations took place from April to October 2009.

Mirroring trends across the nation, Rhode Island’s urban areas have been hit hardest by foreclosure, accounting for the majority of foreclosure in the state. As a result, in 2008 eleven communities in the state were designated as Neighborhood Stabilization Program (NSP) communities. NSP was set up for the purpose of assisting in the redevelopment of abandoned and foreclosed homes and stabilizing communities. Rhode Island’s eleven NSP communities include: Central Falls, Cranston, Cumberland, East Providence, Johnston, North Providence, Pawtucket, Providence, Warwick, West Warwick, and Woonsocket. Figure 5.5 shows the number and percent of NSP foreclosure initiations relative to the state’s total. Maps of foreclosure initiations in the state can be found in the appendices D1 and D2.
The percentage of actual foreclosures taking place in the eleven communities NSP census tracks was also analyzed, used as a basis for allocating NSP funding. Table 5.9 shows the percentage of homes in each of the census tracks that resulted in an actual foreclosure during January to September 2008.

### Table 5.9 Actual Foreclosures in NSP Target Areas

<table>
<thead>
<tr>
<th>Municipalities</th>
<th>% of Target Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providence</td>
<td>44.61%</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>12.01%</td>
</tr>
<tr>
<td>Cranston</td>
<td>8.91%</td>
</tr>
<tr>
<td>Central Falls</td>
<td>3.99%</td>
</tr>
<tr>
<td>Warwick</td>
<td>8.95%</td>
</tr>
<tr>
<td>East Providence</td>
<td>2.65%</td>
</tr>
<tr>
<td>Cumberland</td>
<td>2.40%</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>5.29%</td>
</tr>
<tr>
<td>Johnston</td>
<td>4.03%</td>
</tr>
<tr>
<td>North Providence</td>
<td>4.03%</td>
</tr>
<tr>
<td>West Warwick</td>
<td>3.13%</td>
</tr>
</tbody>
</table>

### i. Supply

**Existing Housing Inventory**

As of 2008, Rhode Island’s total housing stock was estimated at 451,770 housing units. Providence County contained the most housing units overall, accounting for 56.8% of all units, while Bristol County contained the least with only 4.5% of the state’s housing units. Of the total units, 248,404 or 55% were single-family detached structures, while 185,378 or 41% consist of 2 or more units, as Table 5.10 shows. The greatest percent of multi-family units are located in the state’s urbanized communities. Detailed unit information by municipality is available in 3-year aggregate for 17 of the 30 municipalities, and is located in Appendix B6.

### Table 5.10 Units in Structure

<table>
<thead>
<tr>
<th>Total housing units</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-unit, detached</td>
<td>55.0%</td>
</tr>
<tr>
<td>1-unit, attached</td>
<td>2.9%</td>
</tr>
<tr>
<td>2 units</td>
<td>11.0%</td>
</tr>
<tr>
<td>3 or 4 units</td>
<td>14.0%</td>
</tr>
<tr>
<td>5 to 9 units</td>
<td>5.4%</td>
</tr>
<tr>
<td>10 to 19 units</td>
<td>3.3%</td>
</tr>
<tr>
<td>20 or more units</td>
<td>7.3%</td>
</tr>
<tr>
<td>Mobile home</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: 2008 American Community Survey

Based on the total number of occupied housing units (402,538 in 2007) 63.6% were owner-occupied and 36.3% were renter-occupied. Rental housing in Rhode Island is fairly equally distributed.
between one, two, and three-bedroom apartments, as shown in the below table. Two bedroom apartment are most represented at 39.1%, while studio apartments are least represented at 2.8% of all occupied rental units. The percent of rental units with three or more bedrooms was 27.0% in 2007. The majority of owner-occupied housing in the state is made up of two or more bedroom units, which is what one would expect in single-family housing.

Table 5.11 Characteristics of Occupied Housing Stock, 2007.

<table>
<thead>
<tr>
<th></th>
<th>Renter-occupied</th>
<th>Owner-occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Studio</td>
<td>4,053</td>
<td>2.8%</td>
</tr>
<tr>
<td>1 BR</td>
<td>45,685</td>
<td>31.2%</td>
</tr>
<tr>
<td>2 BR</td>
<td>57,258</td>
<td>39.1%</td>
</tr>
<tr>
<td>3+</td>
<td>39,509</td>
<td>27.0%</td>
</tr>
<tr>
<td>Total Units</td>
<td>146,505</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: 2007 American Community Survey

Residential Construction

Building permit and housing unit data is derived from the Census Bureau’s American Housing Survey. The number of building permits is regularly updated as municipalities release construction information and cannot be considered a definitive number of actual housing units. In addition, not every building permit issued by a municipality may result in an actual developed unit on the ground. Municipal level data treats each building permit as one housing unit.

Like many other states, housing construction activity in Rhode Island has experienced a recent decline due to the current economic recession. Figure 5.6 displays the number of new single-family and multi-family building permits issued during the years 2002 to 2008. The number of single-family permits issued declined from 2,182 to 874 during these years, falling off most significantly from 2006 to 2008 as the economic recession took hold.
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Multi-family building construction has typically taken place at much lower rates than single-family home construction, although the volume of housing units produced is generally higher. From a high of 197 in 2006, only 52 multi-family building permits were issued in 2008, a decline of 73.6% or 385 multi-family housing units.

Figure 5.6: Building Permits/Unit Activity, 2002 to 2008.

Residential Construction by Municipality
Rhode Island’s 39 communities vary in terms of annual numbers of building permit activity. The three communities with the highest number of single-family permits issued from 2004 to 2008 were Westerly (505 permits), Coventry (396 permits), and Cumberland (330 permits). The three communities with the least number of single-family permits issued from 2004 to 2008 are Central Falls (18 permits), Hopkinton (25 permits), and Warren (31 permits). Charts showing single-family and multi-family building permit activity by municipality are located in Appendix B7.

Multi-family (2 or more units) construction also varies by community. The three communities with the highest number of multi-family permits issued during 2004 to 2008 were Providence (465 permits), West-Greenwich (300 permits), and South Kingstown (247 permits). While some of the state’s more rural communities have developed significant amounts of multi-family housing, seven communities in the state did not construct any multi-family housing between 2005 and 2008.

Public and Assisted Housing
Rhode Island has 25 Public Housing Authorities (PHA’s) operating 9,604 units of public housing and Section-8 tenant based assistance. Of the 9,604 public housing units, 3,298 are reserved for families and 6,306 are reserved for elderly and disabled households. The majority of public family housing is located in the communities of Providence, Pawtucket, Woonsocket, and Newport; public elderly housing is significantly more dispersed throughout the state. Together, these units are a valuable source of affordable housing for Rhode Island’s extremely low- and low-income populations.

Over the years, PHA’s have begun providing a number of services to their residents. Sixteen Rhode Island PHA’s have implemented Family Self-Sufficiency programs enabling participants to utilize homeownership and online education, and job training opportunities, and to establish employment...
goals that will help them become economically independent. Some PHA’s provide meal sites, Resident Services Coordinators, health services and recreational programs for elderly and disabled residents. These services, combined with an affordable rent, make living in public housing desirable for many Rhode Islanders.

Assisted Units
Many different local, state, and Federal programs and funding sources contribute to the development of assisted, or low- moderate income housing in Rhode Island. As of 2008, there were 36,281 assisted housing units in the state, according to the 2008 Low-Moderate Income Housing chart, prepared annually by Rhode Island Housing. Figure 5.7 shows the breakdown by type of assisted unit in the state.

![Figure 5.7 Assisted Housing Units, Statewide Total, 2008.](image)

Of the total statewide assisted units, elderly assisted housing accounts for 53.5%, or 19,405 units; family assisted housing accounts for 36.3%, or 13,183 units; and special needs assisted housing accounts for 10.2%, or 3,693 units. The amount of assisted housing in Rhode Island varies greatly by community (see the Appendix for Low and Moderate Income Housing by Community).

From 2005 to 2008, 1,435 units of new assisted (low-moderate income housing) units were developed; 353 units of elderly housing, 854 units of family housing, and 228 units of special needs housing. (See Appendix B8 for 2005 to 2008 Low and Moderate Income Housing Production by Community)
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At-Risk Units
As developments that were financed in the past reach the end of their terms of affordability, some may be at risk of conversion to market-rate apartments depending on their location and condition, and most are in need of rehabilitation and refinancing. Rhode Island Housing has been working with the owners of these properties to refinance and rehabilitate them and to assure long term affordability and financial feasibility. Already over 10,000 affordable apartments in the state have been preserved. Affordability restrictions on 4,566 units are scheduled to expire between FY2010 and FY2015. Most owners are expected to seek to renew their contracts. However, if market conditions changed in such a way as to make conversion to market rate housing attractive, the loss of any of these deeply subsidized units would be very difficult to replace.

ii. Demand
Figure 5.8 shows the number of sales for single and multi-family homes in Rhode Island during the years 1999 to 2008. In recent years, following the economic downturn and softening of the housing market, single-family homes sales in have considerably decreased. From a high of 9,982 in 2004, single-family sales decreased by 33.4% to 6,648 in 2000. Multi-family sales, historically far less in volume than single-family sales, decreased 49.4% from 2004’s high of 2,478, to totaled 1,254 in 2007. Since then, multi-family sales have increased 33.2%, down 48.3% ending at 1,670 in 2008.

Homeowner Vacancy Rates
Vacancy rates are an indicator of housing demand; lower vacancy rates suggest a higher demand for housing, while higher rates suggests a lower demand. It should be noted however, that many other factors independent of vacancy data also have a bearing on housing supply and demand.

Rhode Island’s homeowner vacancy was 2.1% in 2008, slightly higher than the rate for the Providence MSA at 1.9%, but lower than the national rate of 2.8%. Vacancy rates in the state and
Chapter V. Housing Market Analysis

Providence MSA decreased from 2006 and 2007, as Figure 5.9 shows. Overall however, vacancy rates show an upward trend that mirrors the national trend.

Figure 5.9 Homeowner Vacancy Rates, 1996 to 2008.

Rental Vacancy Rates
Rental vacancy rates followed a similar pattern, dropping from 1996 to 2001 and then increasing significantly from 2002 to 2007, rising to just below national vacancy rates. From 2001 to 2004, the state’s vacancy rates have been 3 to 4 percentage points below the national rental vacancy rate. In 2008, Providence posted the highest rental vacancy rate in New England, according to HUD’s Q408 Housing Market Conditions report. Factors that impact increasing vacancy rates include the increased foreclosures of single and multi-family properties, the inability of renters and buyers to pay housing costs, and the conversion of the state’s rental stock to condos.

Figure 5.10 Rental Vacancy Rates, 1996 to 2008.
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Homeownership Rates
Rhode Island’s homeownership rate has historically ranked in the bottom tier of the nation. In 2008, the state’s homeownership rate was 62.4%, ranking 46th in the nation, the lowest rate in New England, and just below Massachusetts at 64.5%. In recent years, Rhode Island’s rate has increased closer to that of the Northeast, as seen in Figure 5.11. Following a 2.2% decrease in homeownership from 2000 to 2001, Rhode Island’s rate rose steadily during the housing boom years, reaching a high of 64.9% in 2007. At this time however, Rhode Island’s homeownership rate was still 5.0% percentage points lower than the US rate of 66.6%.

Figure 5.11 Homeownership Rates in the US, Northeast, and Rhode Island, 1996 to 2008

Source: US Census Bureau Homeownership Estimates

Homeownership and Race
Homeownership rates for the state’s major racial or ethnic groups are slightly higher than the Northeast, but lag behind national rates of homeownership by race, as Figure 5.12 shows. Overall minority households are less likely to own their own homes in Rhode Island, compared to the white, non-Hispanic population. Only 33.6% of Hispanic households in the state owned their own home in 2008, compared to 41.2% of African-American households and 60.5% of Asian households. Still, rates of homeownership for minority groups have improved since 2005, and are discussed in the following section.
Table 5.12 shows the 2005 to 2008 trend for homeownership rate by race in Rhode Island. The rate for African-American households was 41.2% in 2008, an increase of 8.0 percentage points since 2005. Homeownership among Hispanic households increased by 4.0 percentage points; from 29.5% in 2005 to 33.6% in 2008. Homeownership rates for Asian households also increased by 4.0 percentage points. Homeownership rates for white, non-Hispanic households decreased slightly during the same time period.

<table>
<thead>
<tr>
<th>Race</th>
<th>2005</th>
<th>2008</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Alone</td>
<td>68.1%</td>
<td>67.2%</td>
<td>-0.9</td>
</tr>
<tr>
<td>Hispanic</td>
<td>29.5%</td>
<td>33.6%</td>
<td>+4.1</td>
</tr>
<tr>
<td>African-American</td>
<td>33.2%</td>
<td>41.2%</td>
<td>+8.0</td>
</tr>
<tr>
<td>Asian</td>
<td>55.3%</td>
<td>60.5%</td>
<td>+4.1</td>
</tr>
</tbody>
</table>

Source: 2005, 2008 American Community Survey

### iii. Cost

#### Rental Housing Prices

The cost of rental housing in the Rhode Island, while not comparable to metropolitan Boston and Connecticut markets, is still unaffordable for many Rhode Islanders. After a modest fall off in 2007 as the recession took hold, as of 2009 average rents had returned to levels on par with those at the height of the housing boom in 2005 and 2006. The lack of any significant decrease in rents has been attributed in part to the significant number of rental properties lost to foreclosure and the increase in renters seeking housing as a result of homeowners who lost their homes to foreclosure.

Figure 5.13 shows the average rent increase by bedroom size from 2000 to 2008. Since 2000, Rhode Island Housing has conducted an annual rent survey, tracking average rents across the state. From 2000 to 2006 (the housing boom years), the average rent for a two bedroom apartment in Rhode Island increased 92.0%, from $863 to $1,172. In 2008, the average monthly rent including utilities was $1,232 for a two-bedroom apartment and $1,406 for a three-bedroom apartment. The three-
bedroom rent in 2008 was only slightly lower than the average rent for a three-bedroom at the peak of the housing market in 2006. Average advertised rents for one and two-bedroom apartments reached their highest average level in 2008 at $944 and $1,232 respectively following a slight decline in 2007.

Figure 5.13 Average Rents by Bedroom Size, 2000 to 2008.

Rents vary dramatically by geographic location. Coastal communities had the highest rents in 2008; the three highest for a two bedroom were: Newport ($1,545), Jamestown ($1,512), and Narragansett ($1,508). Urban core communities had the lowest rents, including: Central Falls ($937), Woonsocket ($976), and Pawtucket ($1,068), based on data for those communities with significant numbers of rental listings. (See Appendix B1 for a list of 2009 rents by community.)

Many Rhode Island communities are still not affordable for renters below area median income. Rental problems are exacerbated for extremely low, low and moderate-income renters due to the scarcity of affordable rental housing outside of the urban core and its immediate suburbs. This is especially problematic for families.

**Fair Market Rents**

HUD designated Fair Market Rents (FMR) are intended to be set high enough to allow for a selection of rental units in an HUD Metro Fair Market Rent Area (HFMA), but low enough to serve as many low-income families as possible. From 2000 and 2008, FMR’s increased by an average of 35.0%, as seen in Figure 5.14. The Newport County MSA experienced the largest FMR increase in recent years, 34.8% from 2005 to 2009, from $901 to $1,215. FMR’s decreased in the Providence-Fall River-Warwick MSA, dropping 6% from $1,020 to $956 during 2008 to 2009.
Figure 5.14 Fair Market Rents, 2000 to 2008.

![Graph showing Fair Market Rents, 2000 to 2008.]

Source: HUD Fair Market Rents

Figure 5.15 shows the trend over time for a two-bedroom unit at FMR versus the average two-bedroom rent in the state. As the average two-bedroom rent in the state steadily increased during the first half of this decade, the two-bedroom FMR was relatively flat. In more recent years, the average two-bedroom rent has flattened, while the two-bedroom FMR has increased to allow for more selection of units.

![Graph showing Comparison of Average Two-bedroom Rents in the Private Market vs. HUD Fair Market Rents, Rhode Island, 2000 to 2008.]

Source: Rhode Island Housing Rent Survey, National Low Income Housing Coalition

Each year the National Low Income Housing Coalition ranks states in terms of housing affordability by using HUD Fair Market Rents and levels of Area Median Income. In Rhode Island in 2009, an extremely low income household (earning $22,002, 30% of the Area Median Income of $73,339) can
afford monthly rent of no more than $550. A minimum wage earner earning $7.40 per hour must work 101 hours per week in order to afford the two-bedroom FMR of $976.

Broken down by geographic location, in the Newport-Middletown-Portsmouth HMFA an extremely low income household earning $25,110 (30% of $83,700 AMI) can afford monthly rent of no more than $628. In the Providence HMFA an extremely low income household earning $21,750 (30% of $72,500 AMI) can afford monthly rent of no more than $544; in the Westerly-Hopkinton HMFA an extremely low income household earning $23,130 (30% of $77,100 AMI) can afford monthly rent of no more than $578. These minimum rents, however, are considerably lower than average rents in the state.

Home Prices
Despite the recent downtrend, median home prices in the state have increased significantly during the past decade, especially when compared to median-household income as Figure 5.16 shows. From 1999 to 2006 the median sales price for single-family home increased from $126,000 to $283,500, a difference of 125%. Since the economic downturn and collapse of the national housing market, median sales prices have decreased considerably. By 2008, the median sales price for a single family home dropped to $234,900, a 17.1% decrease since 2006. A map of 2008 single-family median-sales prices for all 39 communities is located in Appendix D3.

The recent decline in home values varies among the state’s 39 municipalities. Urban centers contain lower value homes than in the surrounding areas due, in part, to the age, condition and size of urban structures. In addition, factors including perceptions of safety, quality of education, neighborhood amenities and tax rates, decrease housing values in Rhode Island’s urban communities. Conversely, Rhode Island’s coastal communities contain some of the state’s most desirable properties; these locations have seen much lower decrease in home values compared to the urban areas.
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From 2005 to 2008 single-family median home prices declined by 41.2% in Providence, 21.1% in Warwick, and 16.9% in Cranston. Rural communities also experienced considerable decline in home prices; Foster and Tiverton experienced a 30.8% and 25.7% respective decline in median home prices during the same time period. The state’s most desirable, coastal communities saw the least decline in median home prices; Barrington and Jamestown experienced a 6.0% decrease in median single-family home prices from 2005 to 2008.

Multi-Family Properties
Multi-family sales prices in Rhode Island have followed a trend similar to single-family homes, seen in Figure 5.17. From 1999 to 2005 the median sales price for a multi-family property rose $96,000 to $290,000 in 2005, an increase of 202%. Since then, the median sales price has decreased by 53.5% ending at $135,000 in 2008. The sharp escalation of prices earlier in the decade contributed to a subsequent increase in rental prices. More recently, the state’s many foreclosures continues to push down prices for multi-family properties, potentially threatening their viability, possibly impacting many low- and moderate- income renters.

Figure 5.17 Median Sales Price for a Multi-Family Home, 1999 to 2008

Source: 2008 American Community Survey; RI Association of Realtors
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iv. Condition

Rhode Island possesses one of the nation’s oldest housing stocks. As of 2008, the median age of for housing in the state was 1956. Just over 34% of the state’s housing stock was built prior to 1939, ranking second in the nation behind Massachusetts. About 40% of housing was built between 1940 and 1979, and 24% was built post 1980.

An aging housing stock can lead to blight and health and safety issues if not properly maintained. The state's higher rate of lead poisoning is related to the age of housing stock since many units built before 1979 still contain lead-based paint. These issues are discussed in more detail under Condition of Housing and Lead Based Paint Needs.

In developing new housing units or rehabilitating existing units, Rhode Island Housing is committed to ensuring that housing is affordable and healthy for residents. As described in the monitoring section, the affordable housing development programs administered by Rhode Island Housing include standards for quality and maintenance that Rhode Island Housing is charged with monitoring and enforcing. All housing units developed through Rhode Island Housing programs must also be Lead Safe. Rhode Island Housing has also developed a home repair program to assist with addressing code issues in conjunction with lead hazard remediation activities. Rhode Island Housing is a member of the New England Asthma Regional Council (ARC) and assisted in the development of healthy building guidelines. Most of the practices outlined in the guidance are standard requirements under Rhode Island Housing’s development programs. The Housing Resources Commission also participates in the development and implementation of the State Asthma Plan and the work plan of its Office of Community Development includes promoting the development of healthy housing. The Section 8 voucher program also requires landlords to meet the program’s housing quality standards in order to participate.

B. Homeless Facilities and Services Inventory

The statewide emergency shelter system consists of 26 facilities providing 872 shelter beds for individuals and families. This system also includes 6 domestic violence shelters. The agencies in the emergency shelter system provide direct services to help clients move through a continuum of housing and service delivery options. Several are also community soup kitchens and/or pantries.

Through Rhode Island's transitional housing programs, individuals and families can access temporary housing for up to two years. Rhode Island has 561 transitional housing units and 1,287 permanent supportive housing units for the homeless. There are at least 2,161 beds/units targeted to homeless Rhode Islanders in need of shelter.

<table>
<thead>
<tr>
<th>Type of Shelter</th>
<th>Beds/Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency</td>
<td>872</td>
</tr>
<tr>
<td>Transitional</td>
<td>561</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>1,287</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,161</strong></td>
</tr>
</tbody>
</table>

Source: Housing Inventory Chart, Rhode Island Housing
Chapter V. Housing Market Analysis

**Rental Assistance**
Rhode Island Housing administers federal Shelter Plus Care funding for the state which is currently providing rental assistance to 152 homeless disabled Rhode Islanders, up from 126 individuals in 2008. The state has coupled this rental assistance with services provided through the state’s Housing First program to provide permanent supportive housing to eligible homeless Rhode Islanders.

Rhode Island Housing established the RoadHome program in 2007 to meet a growing need for deeply subsidized housing opportunities. The Road Home is designed to integrate rental assistance and supportive services for populations who are homeless, or provide limited cash assistance for those at risk of homelessness. The intent of the Program is to reduce the population of shelters. The program is intended to replace the old State RAP program as developments in the program are preserved and refinanced. Since launching the program in July 2007, 360 people have rental assistance and services. Of the current 226 program participants, 23% have been housed for more than 2 years, 26% for more than 1 year and 38% between 6 months and 1 year.

In 2009 the Emergency Housing Assistance Program was incorporated into RoadHome. This Rhode Island Housing financed program provides up to $1,200 for security deposits, first months rent or mortgage assistance to Rhode Islanders who are homeless or at risk of homelessness and can demonstrate that they will be able to maintain their housing costs moving forward. After years of relatively stable demand, requests for assistance have spiked during the current economic downturn. In PY2009 1,570 families were assisted through the RoadHome program, a 30% increase over PY2008. So far in PY2010, 1,046 families in need have already been assisted. The new federal Homelessness Prevention and Rapid Re-housing program (HPRP) should help to meet this increased need by providing a source of short-term rental and utility assistance to Rhode Islanders who would be homeless but for the program. Both programs are distributed primarily through the state’s community action agencies and homeless providers.

A complete inventory of emergency, transitional and permanent supportive housing is included in Appendix E.

**C. Special Needs Facilities and Services**

As of 2008, there are 3,693 assisted units in the state for special needs populations. In addition, the state maintains 2,449 group home beds for special needs populations. These special needs homes include 341 units for the disabled funded through HUD’s 811 program, 467 transitional units, and 436 units funded through HUD’s permanent supportive housing program and various other sources, according to the 2008 Low-Moderate income Housing Chart.

**Special Needs Rental Production Program**
Rhode Island Housing established the Special Needs Rental Production Program in 2006 to provide resources for the production of rental housing for homeless, disabled and/or very low-income individuals and families. Under the program, Rhode Island Housing provides amortizing and deferred loans to developers for the acquisition and development of housing with supportive services for special needs populations. Initially funded with $2,000,000 the Program received an additional allocation of $2,000,000 in 2007. Over $3 million has been awarded to partnerships between housing developers and social service agencies to develop 88 units of special needs rental
housing. All projects must include a Service Plan ensuring that Social Services will be provided to residents of these Developments. Social services are not funded by the program.

**Neighborhood Opportunities Program**
Established in 2000, the state’s Neighborhood Opportunity Program (NOP) was designed to provide funding for capital and operating costs for the development of permanent supportive housing for the homeless, housing for working families earning minimum wage, and affordable homeownership. However, due to significant budget cuts in recent years, only $2.5 million in operating support for Permanent Supportive Housing has been provided. The Permanent Supportive Housing Fund (PSH) provides gap financing and operating support for the acquisition, construction, or rehabilitation of rental housing for individuals and families who have a determination of disability by a qualified professional and who require on-going supportive services. The primary purpose of the PSH is to produce units of permanent affordable rental housing for families and individuals with very low income (at or below 40% of State median income) who are homeless or at risk of being homeless.

**Thresholds Program**
The Thresholds program, funded by MHRH and administered by Rhode Island Housing, provides approximately $400,000 annually in capital funds for the development of affordable homes for people with mental disabilities. This funding is usually coupled with other capital and operating funds to ensure affordability for the residents. Funding for permanent rental housing for persons with mental illness, provided $706,492 in capital development funding of nine units in PY 2008.

**D. Barriers to Affordable Housing**

**Land Cost/Availability**
A basic impediment to affordable housing in Rhode Island is its compact size of 1,045 square miles, and the limited availability of public water and sewer. The limitations to the amount of easily developable land contributes to the fact that approximately 45% of the cost of a new home in Rhode Island is attributable to land acquisition and infrastructure—as opposed to 34% nationwide. Even with the state’s recent drop in home prices due to the foreclosure crisis, development and land costs remain a significant impediment to the development of affordable homes.

While many municipalities have formerly industrial sites that have sat idle for years, the costs for brownfield assessment and remediation makes converting these structures to affordable housing a challenge. Moreover, given the contamination that may be involved in a brownfield site and the fact that many of these sites are located in lower-income urban communities, it is important that any brownfield site redeveloped as affordable housing meet all applicable state and federal environmental standards and that the developer follow all public notification and participation procedures required under Law, which adds to the cost and time required for development.

**Limited Funding**
One of the greatest obstacles to eliminating the cost barriers to affordable housing is the limited availability of federal and state resources. Rhode Island maximizes these limited resources by:

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4 RIPEC report 2003
working with other stakeholders and leveraging all sources of funding. However, given the number of households who cannot afford current housing costs and the size of that affordability gap, there is simply not enough funding available to meet the state’s needs. The current economic downturn has exacerbated this problem by further widening the gap between what housing costs and what households can afford and pushing many families and individuals who may have previously been able to afford their housing costs, into housing crisis. Even as new funding sources like the National Housing Trust Fund become available, state resources such as the housing bond and NOP are threatened by the state’s dire economic situation.

Recent changes to the state’s Low and Moderate Income Housing Act provided municipalities with the authority and incentive to subsidize the development of affordable homes through density bonuses, fee waivers and other tools. To date, ten Rhode Island communities have utilized this authority to create 109 affordable units. These changes also expanded development capacity in the state by attracting for-profit developers, whereas most affordable housing development is being carried out by non-profit community development corporations with often limited capacity and geographic focus. However, the current turmoil in the housing and financial markets is likely to dampen both the effectiveness of these subsidies and the interest of for-profit developers for several years.

**Zoning and Land Use Regulations**

One of the most often cited barriers to development of affordable homes is the state and local regulatory framework that makes the process expensive and time consuming. The State’s Constitution grants municipalities the right to determine the manner in which they develop their land, and many recognize the importance of having land-use laws to facilitate the development of housing for persons of different economic means. However, many of Rhode Island’s suburban and rural municipalities have instituted “large-lot” zoning policies that relegate much buildable land to parcels of one-half acre or larger, with a large percentage of these parcels zoned for two acres or more. This zoning reduces the number of buildable parcels, which in turn increases the cost of development. Additionally, many municipalities do not permit zoning by-right for multi-family housing and have stringent land-use policies that forbid the mixing of commercial and residential uses. In effect, this split has served to further segregate the state’s highly diverse population along urban-suburban and exurban lines. Further exacerbating this split is the limited availability of public transportation outside of the commercial core. Many of the historic villages that are considered some of Rhode Island’s most scenic and popular places could not be replicated in most communities today due to the existing zoning and land-use controls. Both of these issues not only further complicate the costs for the developer, but they also serve to limit housing choices and convenient locations for those who are seeking housing.

A number of Rhode Island municipalities continue to use growth caps as well as added various fees and charges to the development process. In an effort to manage what they cite as the harmful impact of unsustainable growth, particularly with regard to their local schools, growth caps limit developments in some municipalities to as few as 20-25 building permits per year, divided evenly per quarter sometimes requiring builders to wait 3-6 months before proceeding on their permit to build.

**Impact fees** are charged for each newly constructed unit to cover the cost of increased services, including schools and recreation facilities. In 2000, Rhode Island passed legislation enabling cities and towns to impose impact fees and creating a standardized process for municipalities to calculate the amount of the fee based on the potential impact that additional residential development will
have on the municipality’s ability to provide services. The impact fees can range from a few hundred dollars to almost $8,000 per unit. The Rhode Island Supreme Court acknowledged, in a decision addressing an appeal from a State Housing Appeals Board decision, that “…the imposition of these (impact) fees upon low and moderate income housing initiatives may have a deleterious effect on the development of affordable housing in the community.”

The Housing Act of 2004 required every municipality in the state that had not yet achieved its 10% affordable housing goal to develop an affordable housing plan to identify how the community will achieve that goal. Many towns proposed revising zoning ordinances to allow for denser development, especially in their town centers, or permitting density bonuses in new subdivisions. However, while some communities have implemented their proposed zoning changes, and fee and growth cap waivers, most have not.

As of 2008, most of the communities have moved forward on at least some ordinance changes that could reduce barriers to development. However, many more strategies that were identified in the affordable housing plans have not yet been implemented.

**Building Codes**

Building codes are necessary in order to assure quality structures that are free from defect and assure the health and safety of occupants. They also provide consumer protections for buyers of real estate. However, they also add additional cost to development. Fire codes and historic preservation requirements in particular are often identified as contributing to significant cost increases, development delays and design challenges. The State has also taken other steps to reduce barriers to affordable housing development. It has revised its building code language regarding housing rehabilitation, following the New Jersey model, to allow developers to rehabilitate older buildings without having to meet all currently mandated fire and building safety codes. The State is currently in the process of adopting the International Rehabilitation Code.

**Return on Investment**

Market forces are the primary determinant for a developer’s ability to maximize his/her return on investment (ROI). However, a number of the cost factors and regulations cited above have been cited by developers as adversely affecting their ROI. Some of the strategies towns are adopting to encourage the development of affordable homes may have the opposite effective if they are not accompanied by incentives adequate to offset the costs for the developer. For example, many communities have adopted inclusionary zoning ordinances as part of the implementation of their affordable housing plans. However, some developers have argued that the density bonuses and other incentives included in the ordinance are not sufficient to offset the additional cost to the developer of building the affordable units.

As stated above, the current instability in housing and financial markets is also a significant barrier to the development of affordable homes, particularly by for-profit developers. Development financing is now much more difficult to secure and the price potential purchasers or renters are willing or able to pay for housing is still very much in flux.
Chapter VI: Rhode Island State Strategic Plan 2010-2015

The State of Rhode Island Strategic Plan is divided into two parts per Section 91.315’s organization. The first part describes the state’s overall General Priorities and Rationale as well as its Priority Needs, Obstacles to Meeting Underserved needs and a Summary of its projected accomplishments for 2010-2015. It also contains specific objectives for categories b-f of Section 91.315:

- Affordable housing (b);
- Public housing (c);
- Homelessness (d);
- Other special needs (e); and
- Non-housing community development needs (f).

The second part examines the categories g-m of Section 91.315 and provides narratives and objectives describing those issues.

PART I: Rhode Island’s Priorities and Objectives

A. General Priorities and Rationale

There are several overarching priorities that Rhode Island will continue to evaluate and address during the period covered by this Consolidated Plan. These include:

- increasing production of affordable rental homes in key geographic locations for priority populations;
- focusing on the need for affordable homes linked to supportive services;
- addressing the negative impacts of the foreclosure crisis, particularly for minority and low- and moderate-income households and hard hit urban communities;
- ensuring that Rhode Island’s aging housing stock is safe, healthy and energy efficient;
- reducing barriers to the development of affordable homes; and
- preserving our natural resources by working together to prioritize development in areas close to jobs, transportation, infrastructure and services.

Rhode Island continues to make headway into its many affordable housing needs despite significant setbacks over the last five years. On the heels of the historic rise in housing prices, the recent foreclosure crisis coupled with the state’s second-place unemployment ranking at 12.7% (U.S. Bureau of Labor Statistics, November 2009) has placed enormous pressures on the state and its residents to meet housing needs. However, the strategies set forth here for the coming five years seek to address these issues, including new construction and rehabilitation; prioritization of supportive housing; community revitalization; an increased emphasis on all aspects of Healthy Homes, to complement lead-based paint abatement efforts; and a continued commitment to breaking down barriers to affordable housing as well as supporting anti-poverty efforts. These strategies are especially aimed to address the needs of extremely and very low-income households, special needs populations and homeless populations as discussed below.

Rhode Island’s geographic priorities reflect the unique geography of the state. Being the smallest of 50 states, yet the third most densely populated, the state seeks to maximize opportunities for...
affordable housing that best uses its existing public infrastructure and provides ready access to services and amenities. At the same time, however, the statewide need for affordable housing is acknowledged and supported by the HOME program scoring system, which gives extra points to projects in areas that have not met the state’s statutory 10 percent goal for low and moderate income housing. Rhode Island has consistently awarded funding throughout the State and expects to do so again during the term of the Consolidated Plan (for an example of funding patterns, see the HOME Action Plan).

There are numerous obstacles in achievement of affordable housing goals for extremely low-income families and individuals Rhode Island. Among these is the gradual decrease in Federal funding, particularly in relation to the Section 8 housing voucher program, which has traditionally been relied upon, along with public housing, to meet the needs of the extremely low-income population that is not homeless and does not have special needs. Rhode Island will continue to make the most effective use of these programs to meet the needs of these households. However, without increased Federal support it will be difficult to maintain, let alone increase housing support for extremely low-income residents.

When developing priorities and strategies, consideration was given to the availability of other funding sources for each strategy. Specific objectives and strategies are included in the Strategic Plan. This plan includes a discussion of how the market influences the use of funds available for rental assistance, production of new units, rehabilitation or acquisition. Rhode Island will use its HOME, CDBG and ESG distribution to leverage other funds to meet its priority needs. This distribution of funds, when used to implement Rhode Island’s strategies in accordance with the relative priorities described below, will help Rhode Island meet its housing and community development goals.

Table IV-1 below, which is HUD’s required Table 2A (Parts 2 and 3), relies on the data available through the HUD CHAS last updated in 2000 along with the updated housing market analysis provided in Chapter V.

**Basis for Priority**
Rhode Island assigned relative priority based on the analysis of the housing market and the severity of housing problems faced by renters and owners in each income group. Rhode Island has developed scoring systems for the HOME, CDBG and ESG proposals that address the State’s priority needs. Through this system, Rhode Island will address its highest priority needs first. Each household category, including the **basis for the priority** assigned, is discussed further below.

**Rental Housing**

*Extremely Low-income Households* (0-30 percent of MFI) and *Low-income* (31-50% of MFI). Rhode Island has assigned a relative need of “High” to all extremely low-income and low-income households because of the limited supply of affordable housing available to these households. The needs of Rhode Island’s extremely low-income households will continue to be addressed through rental assistance and public housing.

*Families.* Due to the State’s shortage of affordable family rental housing, increasing housing opportunities for families remains a high priority in Rhode Island. Within the rental housing
category, both small related and large related households received high priority in each income category. This is due to the shortage of family assisted housing available in Rhode Island’s current housing stock, as described in the Housing Needs and Homelessness Assessment. Rhode Island anticipates creating a fairly equal number of two and three bedroom units for families and a limited number of four bedroom units. Rhode Island’s greater proportion of small family renters than large family renters dictated this distribution. Rehabilitation is a priority for rental units. Even in rural areas, where there are fewer opportunities for rehabilitation, re-use of mill and other buildings is a priority.

**Elderly.** Because the majority of Rhode Island’s assisted and public housing is elderly (53%), this category will be a medium priority for the term of this Consolidated Plan. However, because the frail elderly population is projected to grow, projects that address the needs of this population, such as assisted living, and programs that will help the elderly age in place, will receive high priority.

The growth in Rhode Island’s elderly population, especially its frail elderly, will continue to accelerate through 2020. In addition to the expected need for medical services, the evolution in the diversity of this population and their household compositions drive a need for housing units that are able to accommodate caregivers and sometimes grandchildren as well as for units that support aging in place.

**Other.** Other renter households at extremely-low and low-incomes, which include individuals with special needs, unrelated households and non-elderly single persons, will continue to receive high priority. While growing in number, there is still insufficient permanent supportive housing in Rhode Island relative to the population’s needs, therefore, increasing the supply of affordable housing of this type remains a priority.

**Owners**

**Extremely Low-income (0-30% of MFI) and Low-income (31-50% of MFI).** These income groups are a medium priority for homeownership because although they do not typically have sufficient funds to purchase a home, many current homeowners in these income groups, including many elderly, are struggling to maintain their homeownership.

**Moderate-Income (51-80% MFI).** This income group is a medium priority for Rhode Island’s homeownership programs for both new and existing homeowners as this population generally has sufficient income to purchase and maintain a home. This is the target group for Rhode Island Housing’s mortgage programs.

**Elderly.** Rhode Island will continue to help the elderly remain in their homes by offering reverse mortgages to elderly homeowners. This continues to be a medium priority for Rhode Island as it helps the elderly age in place.
Table 6-1
Table 2A, Pts 1-2 (Required): State Priority Housing/Special Needs/Investment Plan Table

<table>
<thead>
<tr>
<th>PART 1. PRIORITY HOUSING NEEDS</th>
<th>Priority Level: Indicate High, Medium, Low, checkmark, Yes, No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% High</td>
</tr>
<tr>
<td>Renter</td>
<td></td>
</tr>
<tr>
<td>Small Related</td>
<td>31-50% High</td>
</tr>
<tr>
<td></td>
<td>51-80% High</td>
</tr>
<tr>
<td>Large Related</td>
<td>0-30% High</td>
</tr>
<tr>
<td></td>
<td>31-50% High</td>
</tr>
<tr>
<td></td>
<td>51-80% High</td>
</tr>
<tr>
<td>Elderly</td>
<td>0-30% High</td>
</tr>
<tr>
<td></td>
<td>31-50% Med</td>
</tr>
<tr>
<td></td>
<td>51-80% Med</td>
</tr>
<tr>
<td>All Other</td>
<td>0-30% High</td>
</tr>
<tr>
<td></td>
<td>31-50% High</td>
</tr>
<tr>
<td></td>
<td>51-80% Med</td>
</tr>
<tr>
<td>Owner</td>
<td>0-30% Med</td>
</tr>
<tr>
<td></td>
<td>31-50% Med</td>
</tr>
<tr>
<td></td>
<td>51-80% Med</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PART 2 PRIORITY SPECIAL NEEDS</th>
<th>Priority Level: High, Medium, Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly</td>
<td>Med</td>
</tr>
<tr>
<td>Frail Elderly</td>
<td>High</td>
</tr>
<tr>
<td>Severe Mental Illness</td>
<td>High</td>
</tr>
<tr>
<td>Developmentally Disabled</td>
<td>High</td>
</tr>
<tr>
<td>Physically Disabled</td>
<td>High</td>
</tr>
<tr>
<td>Persons w/ Alcohol/Other Drug Addictions</td>
<td>High</td>
</tr>
<tr>
<td>Persons w/HIV/AIDS</td>
<td>High</td>
</tr>
<tr>
<td>Victims of Domestic Violence</td>
<td>High</td>
</tr>
<tr>
<td>Other</td>
<td>Med</td>
</tr>
</tbody>
</table>
Table 2A, Part 3 (Optional): State Priority Housing Activities/Investment Plan Table

<table>
<thead>
<tr>
<th>PART 3 PRIORITY HOUSING ACTIVITIES</th>
<th>Priority Level</th>
<th>Indicate High, Medium, Low, checkmark, Yes, No</th>
</tr>
</thead>
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<td></td>
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<tr>
<td>Acquisition of existing rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Production of new rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Rehabilitation of existing rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Rental assistance</td>
<td>Low</td>
<td></td>
</tr>
<tr>
<td>Acquisition of existing owner units</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>Production of new owner units</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>Rehabilitation of existing owner units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Homeownership assistance</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>HOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisition of existing rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Production of new rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Rehabilitation of existing rental units</td>
<td>High</td>
<td></td>
</tr>
<tr>
<td>Rental assistance</td>
<td>Low</td>
<td></td>
</tr>
<tr>
<td>Acquisition of existing owner units</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>Production of new owner units</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>Rehabilitation of existing owner units</td>
<td>Low</td>
<td></td>
</tr>
<tr>
<td>Homeownership assistance</td>
<td>Med</td>
<td></td>
</tr>
<tr>
<td>HOPWA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Rental assistance</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Short term rent/mortgage utility payments</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Facility based housing development</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Facility based housing operations</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Supportive services</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

Obstacles to Meeting Underserved Needs
The primary obstacle in meeting the underserved needs of the state of Rhode Island is insufficient financial capital. While obstacles such as land-use restrictions and NIMBY reactions, as described in the barriers sections, also play a significant role, the lack of sufficient funds to create additional affordable apartments and homes in the state is the primary obstacle to serving the approximately 43,000 Rhode Island households that earn less than 50% AMI and pay more than 50% of their monthly income toward housing costs.

Falling in the “small state” category for its tax credit funding, Rhode Island’s needs far outstrips its ability to create new affordable housing opportunities. The state’s $50 million affordable housing bond, passed overwhelmingly by the voters in 2006, is entering its fourth and final year. While advocates discuss a campaign for a new bond as well as restoring, if not increasing, the state’s Neighborhood Opportunities Program, which serves rental households up to 40% AMI, the state’s dire economic situation, threatens the future of both programs. Although dollars from all programs are proven to be leveraged $8 to $1, it is simply not enough to increase production to meet housing
needs.

Adding to these dismal circumstances, Rhode Island has ranked in the top ten for foreclosures since the housing crisis first began in 2007. In its wake, its core municipalities, and especially its capital city of Providence, are scarred with vacant and abandoned single- and multi-family homes and have lost the tax revenues and economic activity these properties and their residents once generated. The state did receive $19.6 million for the Neighborhood Stabilization Program (NSP) to acquire and rehabilitate foreclosed properties or help homebuyers purchase foreclosed homes, and Rhode Island Housing submitted an application for additional funds through Round 2 of the program. However, the scale of foreclosures’ impacts on the state far outstrip the funding available to address it.

Rhode Island Housing along with the state’s Office of Housing and Community Development and Housing Resources Commission continue to cooperate and seek new opportunities for funding and leveraging to meet the underserved needs of the state. Each agency has sought the federal opportunities recently made available through stimulus programs, including the U.S. Department of Treasury’s bond program for state housing finance agencies, the Tax Credit Exchange Program (TCEP) and the Tax Credit Assistance Program (TCAP); and the NSP, NSP2, and Homelessness Prevention and Rapid Re-housing (HPRP) program.

However, clearly additional resources or a reordering of the state economy will be needed to fully address the housing needs of Rhode Islanders.

Summary of Priorities and Specific Objectives
In summary, as noted in the tables above and the pages to follow, the state’s objectives seek to prioritize the needs of its extremely-low and low-income residents, especially with affordable rental and supportive apartments. However, acknowledging the added resources needed to meet these needs, the state intends to balance meeting these needs while not ignoring opportunities to create affordable rental apartments and, when appropriate, ownership opportunities for moderate-income households, which require less investment and helps strengthen the economic and social fabric of the state’s municipal neighborhoods.

The priority for the state is to meet these needs primarily in the areas where public water and sometimes public sewers are available, especially when they are near amenities such as shopping, jobs, public transportation, schools, libraries and other cultural and religious opportunities. The state is also committed to providing affordable housing opportunities across the state and to helping all municipalities meet their affordable housing goal of 10% of their housing stock, and will seek opportunities in municipalities that lack public infrastructure by the most sound environmental means.

As indicated in the charts below, with estimated funding over the next five years of $77,709,284, it is the state’s intention to create at least 1,827 new units of affordable rental and ownership housing. Its lead and weatherization programs will assist an additional 1,046 units.
Table IV-2

Estimated Five-Year Funding Levels for Affordable Homes in Rhode Island, 2010-15

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>HOME Rental</td>
<td>$3,400,000</td>
<td>$3,400,000</td>
<td>$2,975,000</td>
<td>$2,975,000</td>
<td>$2,555,000</td>
<td>$15,305,000</td>
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<tr>
<td>HOME Homeownership</td>
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<td>$850,000</td>
<td>$1,275,000</td>
<td>$1,275,000</td>
<td>$1,695,000</td>
<td>$5,945,000</td>
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<tr>
<td>HOME DPA</td>
<td>$150,000</td>
<td>$120,000</td>
<td>$100,000</td>
<td>$75,000</td>
<td>$75,000</td>
<td>$520,000</td>
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<tr>
<td>BHRI</td>
<td>$13,080,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIHTC (allocation only)</td>
<td>$2,430,000</td>
<td>$2,551,500</td>
<td>$2,679,075</td>
<td>$2,813,029</td>
<td>$2,953,680</td>
<td>$13,427,284</td>
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<tr>
<td>TCAP</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>TCEP</td>
<td>$8,262,000</td>
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<td></td>
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<tr>
<td>NSP</td>
<td>unknown</td>
<td>unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$77,709,284</td>
</tr>
</tbody>
</table>

Table IV-3

Estimated Five-Year Unit Production of Affordable Homes in Rhode Island, 2010-15

<table>
<thead>
<tr>
<th>Program Production Estimates</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>Totals</th>
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</thead>
<tbody>
<tr>
<td>HOME Rental</td>
<td>150</td>
<td>150</td>
<td>130</td>
<td>130</td>
<td>50</td>
<td>610</td>
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<td>HOME Homeownership</td>
<td>24</td>
<td>24</td>
<td>44</td>
<td>44</td>
<td>100</td>
<td>236</td>
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<tr>
<td>HOME DPA</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>19</td>
</tr>
<tr>
<td>BHRI</td>
<td>248</td>
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</tr>
<tr>
<td>LIHTC</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>500</td>
</tr>
<tr>
<td>TCAP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TCEP</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>50</td>
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<tr>
<td>NSP</td>
<td>94</td>
<td>70</td>
<td></td>
<td></td>
<td></td>
<td>164</td>
</tr>
<tr>
<td><strong>SUBTOTAL NEW UNITS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>State Lead</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>210</td>
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<tr>
<td>Multi Family Weather.</td>
<td>650</td>
<td>150</td>
<td>36</td>
<td></td>
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<td>836</td>
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<tr>
<td><strong>TOTAL PROGRAM UNITS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2873</td>
</tr>
</tbody>
</table>
B. Affordable Housing

Rhode Island’s objectives for affordable housing fall into three broader categories:

I. Increasing the supply of affordable housing;
II. Meeting the unique needs of the elderly; and
III. Sustainable affordable housing.

Within each of these categories there are one to four specific objectives.

I. INCREASING THE SUPPLY OF AFFORDABLE HOUSING

Numerous studies over the years cite the lack of housing affordable as a contributing factor in a number of social and economic problems. Nearly one-half of Rhode Island’s low-income renter households, approximately 60,000 households, report one or more housing problems. These families often experience associated problems, from childhood asthma and lead poisoning to longer commutes, poor schools, and inability to afford decent child care.

As described in the market section of this Plan, despite Rhode Island’s recent drop in housing prices, a gap persists between what average workers can afford and what it costs to own or rent a home in the state. In suburban and rural areas the stock of rental houses is often quite limited, while in the less expensive markets, multi-family properties are more likely to be in poor condition.

While some inroads have been made, securing local approvals for affordable housing in rural and non-metro areas continues to be difficult. Especially for family housing, the “not-in-my-back-yard” phenomenon as well as fears of stretched school capacity and increased property taxes have slowed development and even blocked projects. Overcoming these beliefs requires public education and working collaboratively to look at affordable homes as critical element of the broader community. The state will continue to work with its partners to increase outreach efforts in local communities to promote mixed-income homes.

HOME Program funds will be used to assist in the financing of substantial rehabilitation and new construction of homes affordable to working families particularly those with income that qualify them as very low and low-income. The development of mixed-income, mixed-use, and family housing will all be supported through this activity. HOME funds are often used in conjunction with Low-Income Housing Credits, or as a subsidy for projects developed by Community Housing Development Organizations (CHDO) and other not-for-profit developers. Other activities, including the financing of soft costs, mortgage guarantees, and construction of infrastructure, may also be undertaken, to help reduce project costs and make units more affordable to targeted income groups.

Several communities in Rhode Island have struggled to redevelop low-income or economically stagnant areas. Concentrations of poverty and a high incidence of housing problems exist in many of these communities, including in many non-participating jurisdictions. Housing investments can be a catalyst for community renewal efforts. New housing construction and housing renovation generates economic activity beyond the actual construction expenditures. It often stimulates additional investment in the neighborhood or community, as other residents and owners gain confidence from seeing the improvements that are made. As new owners and more stable renter families establish
social capital and become active participants in the community, crime rates may fall, participation in civic activities may increase, and even school performance may improve.

HOME Program funds will be used as development subsidies for infill new construction and substantial rehabilitation of existing underutilized properties. Rental and homeownership projects will be developed or sponsored by CHDOs, non-profit development organizations and for-profit development organizations.

Rental housing developed with HOME funds as part of this initiative will primarily be intended for occupancy by very-low income households. Any homeownership housing developed with HOME funds as part of this initiative will be primarily intended for sale to low-income households.

Objective I.1:
Rehabilitate and re-use existing residential and commercial buildings for additional affordable homes while eliminating health and safety hazards, with a specific priority on foreclosed properties

Rhode Island Housing, the HRC and the Office of Housing and Community development, along with our many community-based partners, recognize the opportunity that foreclosed, vacant, and abandoned properties represent to increase the supply of affordable housing in the State. Across the state under-utilized and/or abandoned residential and commercial stock exists that could be converted to safe, healthy and affordable homes. Re-use and rehabilitation represents a pragmatic and responsible use of the state’s scarce geographic resources allowing us to preserve greenspace whenever possible while preserving the character of our communities.

Recognizing the value of its existing housing stock, Rhode Island has made the acquisition and rehabilitation of housing for rental, homeownership and special needs populations a priority under the HOME program. Reuse and rehabilitation of existing properties is also a priority under the state’s Qualified Action Plan (QAP) which governs the allocation of low-income housing tax credits. The 2010 tax credit round also gives special consideration to projects that involve the rehabilitation of foreclosed properties.

Rhode Island Housing has also developed a Land Bank program to allow nonprofit developers to respond more quickly when potential properties go on the market. Through the program, Rhode Island Housing purchases the property and holds it for up to twelve months (and sometimes longer) while the nonprofit puts together a financing and development package. The program has allowed many nonprofits to purchase properties for affordable housing that would otherwise have gone to market rate housing development.

Although Rhode Island had its own Historic Preservation Investment Tax Credit program to encourage reuse of historic properties for residential or commercial uses, the program was ended in 2008 because of concerns about the cost of the program at a time when the state was facing significant budget shortfalls. Project still in the pipeline at that time received reduced benefits and were required to pay a fee to receive the benefits of the tax credit. In its original form, the credit provided 30% income tax credit for individuals and organizations substantially rehabilitating commercial historic buildings. The credit went into effect in 2002 and provided financing to more than 100 projects around the state, including a number of affordable housing developments in Providence and other communities.
Preservation and re-use of existing structures will continue to be priorities for the HOME Program funds. All health and safety hazards that exist in assisted units must be addressed when developing work scopes for buildings to be assisted. These include lead paint hazards, building code violations (including electrical hazards, fire hazards, and other life-safety issues), mold and moisture problems, and environmental health concerns.

Training and technical assistance will be provided to non-profit staff that apply for HOME-funded programs. Training will focus on construction management and cost estimating techniques, building science/building performance, techniques for disability access, and, increased contractor outreach and training to advance quality of work.

The mix of re-use and rehabilitation activities should increase affordable housing opportunities for low- and moderate-income residents.

**Proposed Accomplishments**
Rehabilitate and/or re-use 1,425 units over the next five years, which represents 75% of the state’s production goal of 1,900 units of affordable rental and homeownership units

These units will serve the following percentages of income populations:
- 20% extremely low (≤30% AMI)
- 55% low (≤31-50% AMI)
- 25% Moderate (≤51-80% AMI)

These goals are dependent upon the State continuing to receive sufficient funding from State and federal sources. Some housing developed as part of the assisted projects will be market-rate rental and home ownership units as necessary to cross-subsidize lower-cost units and achieve mixed-income housing, although such market-rate units will not directly receive any Federal subsidies.

**Objective I.2:**

*Increase production of affordable homes through new construction, especially family rental units and supportive housing*

While focusing on reuse and rehabilitation of existing properties is a priority for the state, particularly given our limited land resources and the impact foreclosures is having on many communities, new construction of affordable homes is also needed. Often new construction may be coupled with rehabilitation activity, filling in “missing tooth” vacant lots. Other existing properties may be too far gone for rehabilitation to be economically feasible in which case they may need to be demolished and new homes built in their place. In addition, many communities in the state will not be able to meet their 10% affordable housing goal solely through reuse and rehabilitation. In these communities, whenever possible new construction should be targeted to those areas with existing infrastructure and development so that these residents will have easy access to jobs, public transportation, and services.

All of Rhode Island’s available resources for affordable homes for families are used to some extent for construction. These resources include both federal and state programs: Low-Income Housing Tax Credit, the HOME program, Neighborhood Opportunities Program (NOP), and Building...
Homes Rhode Island (BHRI). As with the previous reuse and rehabilitation goal, the state will prioritize proposals to construct new affordable housing that targets very low and low-income residents, and rental housing for families. Priority consideration will also be given to projects that best reflect the smart growth approach outlined in the state’s Land Use 2025 plan and Rhode Island Housing’s KeepSpace Initiative.

**Proposed Accomplishments**

Construct 475 units over the next five years, which represents 25% of the state’s production goal of 1,900 units of affordable rental and homeownership units

These units will serve the following percentages of income populations:

- 20% extremely low (\(<\!/=30\%\) AMI)
- 55% low (\(<\!/=31-50\%\) AMI)
- 25% Moderate (\(<\!/=51-80\%\) AMI)

These goals are dependent upon the State continuing to receive sufficient funding from State and federal sources. Some housing developed as part of the assisted projects will be market-rate rental and home ownership units as necessary to cross-subsidize lower-cost units and achieve mixed-income housing, although such market-rate units will not directly receive any Federal subsidies.

**Objective I.3:**

**Preserve existing, affordable housing stock**

Rhode Island continues to make strides in the preservation of its existing affordable housing stock throughout the state. Since the inception of the state’s efforts more than 10,000 units have been preserved. In the next five years approximately 4,500 units may need to be refinanced and rehabilitated to preserve affordability. The preservation of approximately 1,500 units is already under discussion, and the state will seek to preserve all of these units over the next five years. Most owners are expected to seek to renew their contracts. However, if market conditions changed in such a way as to make conversion to market rate housing attractive, the loss of any of these deeply subsidized units would be very difficult to replace.

The Rhode Island Housing Preservation Program was first established in 1992 to provide owners of existing Section 8 housing developments with incentives to maintain them as affordable housing. The regulations allow owners to access existing reserves to facilitate a sale or transfer of the property. Rhode Island Housing provides both taxable and tax-exempt mortgage financing and low-income housing tax credits, depending on the resources that are needed and available, to finance the new transaction. In exchange for new financing, owners must agree to maintain the property as affordable for at least an additional forty years, enforced by a regulatory agreement. This program has seen a significant increase in activity over the last several years.

The state also requires that any units proposed to be demolished or removed from public housing stock by PHAs within its jurisdiction be replaced one-for-one.

While the development of new affordable housing is sometimes met with opposition at the local level, preservation of existing affordable housing is generally very well received. Through this process the properties themselves are usually improved and made more attractive and energy efficient.
efficient, and existing residents have the piece of mind that comes from knowing that their homes will remain affordable for the long-term. One challenge we do face with both the development of new affordable homes and the preservation of the existing affordable stock is the current instability in financial markets. Housing credits and tax-exempt bonds are the state’s primary tool for building and preserving affordable homes. Unfortunately, those tools are no longer functioning effectively as investors have pulled out and the Federal government has been obliged to step in and try to stabilize the market. However, the preservation of existing units continues to be a high priority for the state, and we will leverage the resources available as effectively as possible to accomplish this objective.

**Proposed Accomplishments:**

Refinance and rehabilitate at least 1,500 units to preserve affordability for low and extremely low income households

**Objective I.4:**

Work toward the creation of new rental assistance opportunities

The passage of a $50-million affordable housing bond in 2006 added an important new resource for the state to develop affordable housing, particularly rental units. The bond has contributed $12.5 million a year toward the development of affordable homes from 2007-2011, of which 80% is dedicated to the development of rental housing. However, first the rapid appreciation in housing costs, and then the economic downturn and accompanying increase in unemployment, have left even more Rhode Islanders unable to afford their housing costs. As noted previously, there are insufficient Federal capital subsidies to increase the supply of affordable housing to address the problems of all those with cost burdens. In addition, many households with the lowest incomes cannot afford operating costs of housing units even if capital subsidies eliminate all housing debt service payments. For these people rental subsidies or other income enhancements are needed to eliminate cost burdens.

While the housing bond and other development subsidy programs like HOME and Housing Credits reduce the cost of a home, for an increasing number of Rhode Islanders, an even deeper subsidy is needed. That is one of the reasons why the state’s Neighborhood Opportunity program (NOP), now celebrating its 10th anniversary, is so important. In addition to providing capital funding, NOP has traditionally providing operating support through its Permanent Supportive Housing fund, essentially making an apartment affordable to tenants whose only income is social security disability insurance (SSDI). Unfortunately, a worsening budget deficit has resulted in this critical program being cut from a high of $7.5 million a year to $2.5 million limited to supporting operating expenses in Permanent Supportive Housing for the homeless. The loss of this funding is a severe blow to the state’s ability to meet the needs of residents earning less than 40% AMI, which represents a significant amount of Rhode Island’s lower wage workforce. It is the state’s objective, later in this Plan, to seek restoration of NOP funding to at least $7.5 million.

Another alternative to meet the housing needs of very low-income families and individuals is rental assistance where tenants living in market rate apartments pay 30% of their income for rent and the remaining costs are picked up by the rental assistance program. In the past, the federal Section 8 voucher program has filled this role, and indeed the program remains the largest source of tenant-based rental assistance. However, funding for section 8 vouchers has continued to decline in recent years while demand for rental assistance has not.
In response to this rising need for rental assistance, the state has engaged in the creative use of vouchers to address the needs of some of its most vulnerable populations.

In 2007 Rhode Island Housing began its Road Home is a program which was designed to integrate rental assistance and supportive services for populations who are homeless, or provide limited cash assistance for those at risk of homelessness. The intent of the Program is to reduce the population of shelters. The program is funded through Rhode Island Housing’s operations and is intended to replace the State RAP program as developments subsidized through that program are refinanced and rehabilitated. Since launching RoadHome in July 2007, 360 people have been assisted through the program. Of the current 226 tenants, 23% have been housed for more than 2 years, 26% more than 1 year and 38% between 6 months and 1 year.

Other sources of rental assistance that the state will continue to seek to build on are the Shelter + Care Program, which is also administered by Rhode Island Housing and rental assistance vouchers that are made available for veterans, family re-unification and other targeted populations.

For Rhode Islanders that need short-term rental assistance or assistance getting into an apartment that they will be able to maintain moving forward, the State will continue to provide assistance through RoadHome Emergency Housing Assistance (RHEHA) and the new federal Homelessness Prevention and Rapid Rehousing Program (HPRP). RHEHA provides up to $1,200 for security deposits, first months rent or mortgage assistance to Rhode Islanders who are homeless or at risk of homelessness and can demonstrate that they will be able to maintain their housing costs moving forward. HPRP provides a source of short-term rental and utility assistance to Rhode Islanders who would be homeless but for the program.

**Proposed Accomplishments**

- Secure 250 additional rental assistance vouchers over the next five years

All of this assistance will be provided to extremely-low income households.

**Objective I.5:**

- Promote development of affordable homes in communities that lack affordable housing stock

One of the primary goals of the State of Rhode Island’s Consolidated Plan is to provide more affordable housing opportunities in every municipality. Changes to the State’s Low and Moderate Income Housing Act in 2004 required Rhode Island’s 29 rural and suburban municipalities to adopt affordable housing plans detailing local strategies to increase their supply of affordable housing to 10% of their housing stock. All of these plans have now been adopted by the local communities and approved by the State.

In the last five years, strides have been made toward greater production of affordable rental and homeownership units in these 29 municipalities, with an estimated production of nearly 700 units. Though original affordable housing plan goals have not been met for this timeframe, the groundwork has been set in most municipalities for future production. Affordable housing committees have been formed and technical assistance from the state and advocacy organizations has been made available. CDBG and HOME as well as other state programs prioritize use of
funding toward affordable housing programs in these 29 municipalities.

HOME funding used in these municipalities will continue to target primarily low-income renters (50% and 60% AMI) and moderate-income homebuyers (up to 80% AMI). The programmatic uses of the state’s affordable housing bond, known as Building Home Rhode Island (BHRI), apportions 80% of its funding toward rental development and 20% for homeownership. While some of the funding for rental may sometimes fill gaps for units serving extremely low-income households, the primary population for this funding are moderate-income renters (up to 80% AMI) and middle-income homebuyers (up to 100% AMI).

Proposed Accomplishments:
Approximately 40% of the state’s affordable housing to be built between 2010-15 will be developed among these 29 municipalities—an anticipated goal of 700 units. Of that goal, approximately 500 units will be rental for low-to-moderate income households, and 200 units will be homeownership for moderate-to-middle income households.

II. MEETING THE UNIQUE NEEDS OF THE ELDERLY

Objectives:

II.1 Preserve affordable senior housing
II.2 Accommodate evolving needs and household structures of senior households with larger units to care for grandchildren or live-in aides and full-time nurses
II.3 Promote universal design in affordable housing development
II.4 Help seniors maintain and afford existing homes to age in place

Seniors have distinct housing needs. While some may have mobility limitations, and many of the very old are frail elderly, others are capable of living independently. Some will prefer communities comprised only of seniors, while others prefer age-integrated areas. Many low-income seniors have affordability issues. Renters living on fixed incomes need the security of safe affordable housing, while owners face rising taxes and maintenance costs. For those owners who choose not to remain in their homes, Rhode Island continues to support the construction of affordable rental housing reserved for seniors in areas where they can thrive.

Due to the projected increase in Rhode Island’s elderly population, the State has begun preparing housing options to meet the needs of its growing aging population. In the course of this Consolidated Plan, RI’s Statewide Planning Program estimates that the 65-79 year-old age cohort will grow nearly 19%. Programs that help the elderly age in place as well as programs that promote assisted living have become a priority for Rhode Island for the period covered by this Consolidated Plan. Rhode Island will continue to access funding from the Section 202, Supportive Housing for the Elderly program to meet the needs of its aging population. This funding provides very low-income and low-income elderly households with options that allow them to live independently but in an environment that provides supportive activities such as cleaning, cooking and transportation. Successful implementation of the 202 program has led to the development of over 350 units of elderly housing in Rhode Island since 2005. However, recent changes in the federal allocation represent a challenge to matching that performance during the term of this Plan.

As important as the development of affordable units reserved for elders, however, is the design and
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nature of those units and the communities they comprise. While aging-in-place remains of primary importance for the senior community and advocates, the evolution of a diversity of lifestyles among the ever-widening age range of elders is anticipated over the next five years. It is the objective of RI’s Consolidated Plan to meet these needs as much as possible.

Aging in Place
A major component of allowing seniors to age-in-place will be the state’s implementation of the nation’s first use of the Global Waiver. The RI Global Consumer Choice Compact Waiver, or “Global Waiver”, was approved by the Centers for Medicare & Medicaid Services on January 16, 2009. The Global Waiver establishes a new five year Federal-State compact that intends to provide the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders.

In accordance with legislation passed in 2006 (and updated in years since) entitled the “Long Term Care Reform Act”, the Global Waiver will focus on “Re-balancing” the care system for people as they age with a focus on a “Continuum of Care” model. This will involve increasing access to alternatives to institutional care, which includes home care, adult day care, shared living, and assisted living.

There is a growing awareness that housing is the foundation on which an effective and cost-efficient long term care system can be developed and is a critical need for those transitioning out of institutions. Discussions on rate reform for Medicaid Assisted Living and other community based programs are ongoing, signifying an effort to invest in these programs for seniors with low incomes. The Global Waiver also gives permission to the State to allow persons receiving in home services through Medicaid to receive a higher maintenance and personal needs allowance that could offset the cost of housing in the community. However, due to budget constraints the State has not implemented this provision.

This new focus on de-institutionalization has already begun to create an increased need for additional assisted living residences and access to affordable housing in the community. However, there continues to be lack of affordable housing for seniors in the community. Many subsidized housing programs have lengthy waiting lists, which creates a significant barrier to transitioning individuals from institutions to the community. In addition, advocates continue to be concerned about the growing demand by residents in market-rate assisted living residences who have “spent-down” their assets and now need a Medicaid waiver to remain in their unit. State budget constraints are also having a substantial impact on available funding allocated towards the rebalancing effort and increased demand for community based care programs.

To help meet the needs of the growing frail elderly population, Rhode Island Housing continues to coordinate with the Executive Office of Health and Human Services (EOHHS) on the Rhode Island Assisted Housing Living Waiver program, which is now part of the “Global Medicaid Waiver”. The 151 units in the three developments in the Rhode Island Assisted Housing Waiver maintain funding under the reorganization of all Medicaid waivers into one single “Global Waiver”. Now that Assisted Living has become a service under the Global Waiver, the EOHHS has the authority to confirm an unlimited number of community based services (including Assisted Living, Adult Day Services and Homecare) to people who meet the newly established Level of Care (LOC) as long as the State has budgeted the available funds in the Global Waiver.
In addition, Rhode Island Housing will continue to promote increased affordable housing options for the elderly through its Home Equity Conversion Mortgage, discussed previously, and through the HOME program, which awards HOME funds to rehabilitate substandard units for the elderly. This will help ensure that housing units are in adequate condition for those elderly aging in place.

Rhode Island Housing will also work aggressively to preserve all subsidized elderly developments with expiring affordability restrictions. In communities where there is a demand for subsidized rental units available to the elderly, new construction will be considered.

Accommodate evolving needs and household structures
The RI Department of Elderly Affairs estimates that nearly 19,000 households in the state are headed by persons over age 65 with minor children. Moreover, there are more than 32,000 frail elderly households, who increasingly require assistance with daily needs. Between the responsibilities of providing a home for their grandchildren or the need for space for a care provider, there is a growing trend for units that are larger than a typical one-bedroom apartment as well as developments that allow for children.

There has been a growth in the number of developments across the state requiring residents to be 55+. Programmatically, this is not a priority for the state’s HOME funding. However, in cases where HOME is provided, those units provide for family households without age restriction, enabling more inter-generational developments and choice of housing accommodation for seniors caring for grandchildren.

Universal design
The recognition of the importance and advantages of universal design have grown tremendously since the last Consolidated Plan. While it continues to be of special significance to the elderly population, its applicability more broadly is being recognized by developers and investors. More features of universal design are becoming mainstream and incorporated into federal and state subsidized housing developments.

Proposed Accomplishments
- Develop 200 rental units reserved for extremely-low and low-income seniors over the next five years. These projects will include a mix of unit types and sizes, including units accessible to persons with disabilities and other special needs populations.
- Increase the number of elderly who are able to remain in their homes or in assisted living or other community-based housing with the assistance of Medicaid and other state and federal supports.

III. SUSTAINABLE AFFORDABLE HOUSING

Objective III.1:
Promote development of affordable homes in areas where residents will have access to jobs, services, and public transit

A measure of the long-term success of affordable housing is the positive impact on the lives of its
residents and its footprint on the community. The most successful developments are incorporated into the fabric of the community and provide means for residents to improve their lives. With this in mind, the state of Rhode Island has two strategic planning documents that complement each other and promote the kind of “smart growth” strategies that emphasize the sustainability of affordable housing by developing near jobs, services and public transit.

The State’s *Land Use 2025* and its Strategic Housing Plan both provide blueprints for how the state should develop its scarce land. Already starting out as the smallest state in the country with substantial underground water further limiting land supply, Rhode Island also has limited public infrastructure to support highly dense housing. Its Urban Services Boundary (USB), which defines the boundary of its public infrastructure, provides residence to more than 75% of the state’s population. Outside the USB, the state’s development pattern is one of villages—a vestige of its long history of mills. The state’s objective is to retain this pattern of development whenever possible enabling the maximum financial feasibility for development while providing for the easiest access for residents to jobs, services and public transit.

Key to this effort is a more effective, convenient and financially secure public transportation system. While Rhode Island Housing’s HOME and LIHTC programs and the state’s Building Home RI and Neighborhood Opportunity Program give priority to housing development proposals with access to public transportation, this goal is sometimes difficult to achieve in the rural areas of the state, especially where bus routes sometimes only run once a day often from Park & Ride stations, which require the use of personal transportation. Transportation to employment, shopping and services are necessary features for well-planned affordable housing. Non-profit housing developers and advocates for the homeless and seniors regard the lack of regular public transportation as a major deterrent to developing affordable housing outside the major urban corridor. It also provides an oft-cited reason for rural towns to not accommodate proposed affordable housing development.

To further the objective of promoting a more sustainable development pattern in the state and establishing a new philosophy of collaboration and coordination between the state and local partners that are needed to achieve that goal, in 2007, Rhode Island Housing and an Advisory Committee made up primarily of state agencies and statewide housing, smart growth and environmental organizations, launched KeepSpace. This groundbreaking initiative complements the smart growth focus of *Land Use 2025* while promoting a collaborative approach to achieving those goals. The initiative brings together a wide range of partners at the local, regional and state level to work collaboratively toward the goal of creating communities where neighbors meet, people work and children play. There are 6 key elements to a KeepSpace Community. They are: a Good Home, A Healthy Environment, Strong Commerce, Sensible Infrastructure, Positive Community Impact, and Integrated Arts, Recreation, Culture and Religion. In 2008 the Advisory Committee selected the first four pilot KeepSpace Communities following a competitive application process. Those four communities are Pawtucket/Central Falls, the Olneyville neighborhood of Providence, the Cranston Print Works site and surrounding neighborhood in Cranston, and downtown Westerly. These communities and the collaborative approach that is being taken to revitalize them are a model for future community development in Rhode Island.

The importance of combining the provision of affordable housing with community development, neighborhood revitalization and environmental protection is reflected in the priorities of both the HOME program and the Small Cities Community Development Block Grant (CDBG) program. Activities that are part of a neighborhood plan, including those in Enterprise Zones, Growth
Centers and that embody the KeepSpace elements are given priority for funding under both programs and coordination is encouraged between HOME and CDBG funding sources.

**Proposed Accomplishments:**

90% of affordable homes developed will be in the Urban Services Boundary (USB) and/or near villages/growth centers outside the USB or in KeepSpace Communities

**Objective III.2:**

Increase the health and sustainability of affordable homes through improved energy efficiency, use of healthy materials and systems, and low-impact design

Improvements in technology and the growing importance of energy efficiency have brought about an increased use of healthy and sustainable practices not just in the provision of market-rate housing, but also in affordable housing. In fact, it is sometimes the projected savings from these practices over the course of a project’s lifetime that may ensure its financial feasibility. The state is committed to maximizing the energy efficiency and healthy housing qualities of the affordable homes it finances while responsibly considering up front development costs as well as long-term potential savings.

**Proposed Accomplishments:**

- All new production of affordable homes will meet Energy Star standards
- 836 existing affordable apartments will be weatherized
- All rehabilitated properties will be lead-free, lead-safe, or lead-mitigated
**C. Public Housing**

The State of Rhode Island does not directly own or administer Federal public housing. Therefore the requirements of this section do not apply to the State’s Consolidated Plan. While Rhode Island Housing acts as the Housing Authority for municipalities without their own Authority, there are an additional 24 housing authorities administering 9,695 units of public housing and 8,468 units of Section 8. Given the importance of public housing and housing authorities in meeting the state’s affordable housing needs, three objectives relative to public housing are outlined below.

**OBJECTIVE 1:**

**Support resident leadership initiatives**

The emergence of resident leadership initiatives in the late 1960s proved a sea change to the management and performance of public housing developments across the country. Though sometimes challenging, the investment of residents in the life of their communities has proven a boon to the quality of life and a benefit to the surrounding community as personal responsibility for the safety and attractiveness of public housing developments improved. The movement has grown and matured tremendously over the last nearly four decades with more formal training available for resident leaders. Even in developments where no formal resident body exists, a culture of participation for other programs—like daycare, healthcare, senior activities—has emerged. Rhode Island fully supports and participates in these initiatives.

The Rhode Island Public Housing Tenants Association, Inc. (RIPHTA) was formed in 1996. The purpose of RIPHTA is to provide public housing residents in Rhode Island with education, technical assistance and support to establish or strengthen public housing resident councils, so public housing residents can participate intelligently with their housing authorities in decisions being made about their housing, including potential economic opportunity. A major activity for the organization was established with passage of the new Public Housing Law in October 1998. RIPHTA is working with Resident Advisory Boards (RAB) to assist the housing authorities and make written recommendations regarding the development of the authorities’ Five-Year and Annual Plans.

Beyond such formal activities as the RABs, the attitude of self-sufficiency is promoted further outside the setting of public housing by the Housing Choice Voucher program, which supports the Family Self-Sufficiency program. Rhode Island Housing has a Family Self Sufficiency program, which is discussed further in the Anti-Poverty Strategy, for residents Certificate and Voucher holders throughout the State. Fourteen PHAs, including Rhode Island Housing, have implemented FSS programs. Others offer job training/education and homeownership programs. Housing Authorities with active FSS programs include: Bristol, Central Falls, Coventry, Cumberland, East Greenwich, East Providence, Johnston, Narragansett, North Providence, Pawtucket, Portsmouth, Providence and Warren. Through the FSS program, participants establish contracts that establish education, job training and employment goals that will help them become economically independent. At the same time, housing authorities establish escrow accounts in which residents deposit a portion of their income if it increases due to these activities. While residents are encouraged to use their escrow accounts to purchase houses, they can use their savings for education or other purposes.
PROPOSED ACCOMPLISHMENTS:
Rhode Island will continue its support of resident leadership initiatives and seek opportunities to collaborate and/or sponsor activities of resident boards

OBJECTIVE 2:  
Work with PHAs to preserve stock of public housing

Per Department of Housing and Urban Development (HUD) regulations, PHAs are now required to submit one year and five year Agency Plans outlining their policies and anticipated future activities. These plans must be consistent with the Consolidated Plan in effect for that community. For PHAs in nonentitlement communities, agency plans must be consistent with the State’s Consolidated Plan.

Rhode Island recognizes the need for allowing PHAs flexibility in developing their Agency Plans. To reconcile this need for flexibility with the responsibility of ensuring that statewide affordable housing needs are met for all Rhode Island populations, Rhode Island Housing has developed a general policy for certifying PHA Agency Plans. The underlying premise is that if a PHA is addressing the needs of all Rhode Islanders eligible for its housing, either directly, or by providing alternate housing opportunities, the plan will be consistent with this document.

More and more PHAs in Rhode Island are also creating non-profit subsidiaries to develop affordable housing. Rhode Island Housing works closely with the PHAs to fund housing development through its various financing programs including HOME and LIHTC.

The issue of replacement of the preservation of public housing units receives particular attention in the review of the PHA plans. Currently, public housing represents over a quarter of the state’s 36,281 units of affordable housing. If a PHA is planning to decrease its public housing units, through demolition, conversion to Section 8 vouchers, designation of housing for a particular population, or any other action that will result in a net loss of units or a loss in housing opportunities for any specific population, the PHA must provide a clear statement as to how it will address this loss of housing or loss of housing opportunity to meet current and future need with a plan for “one for one” replacement of lost units. As a general rule, PHAs should replace lost units with units of comparable size, amenities, rent levels and tenant protections. Any changes to waiting list, selection and placement criteria must be in accordance with the State’s Fair Housing Plan. For example, a plan for income targeting would need to include viable affordable housing opportunities for those households that will lose affordable housing opportunities due to this action. If units are demolished, the plan would need to include provisions for the replacement of such housing. This includes the provision of alternative opportunities for those that may be displaced as well as those on the waiting list. If housing is designated for a particular population, alternative housing options must be identified for those populations excluded from eligibility.

A PHA may still receive support from the State to undertake an activity that may appear to conflict with the Consolidated Plan, if it provides adequate alternatives for the populations that will be affected by such activities. There are several programs available—many through Rhode Island Housing—that PHAs could access to help develop housing alternatives for such activities. Rhode Island Housing will continue to be available to explain the options available to PHAs interested in accessing these alternatives.
PROPOSED ACCOMPLISHMENTS:

- Work with PHAs to preserve existing public housing units. Areas within the state’s jurisdiction of the Consolidated Plan must demonstrate one-for-one replacement of any public housing units proposed to be eliminated.

OBJECTIVE 3:

Upgrade energy efficiency and address healthy housing issues in PHA stock

Although the state has no direct ownership or oversight of public housing, the contribution of these units to the overall provision of affordable housing in the state merits the state’s dedication to the continued upgrade and safety of these units for the residents.

Each year each housing authority receives Capital Fund Program funds from the U.S. Department of Housing and Urban Development for capital improvement projects. Upon passage of the American Recovery and Reinvestment Act, each housing authority received a supplemental amount of “stimulus” funds through HUD based on the Capital Fund Program formula. In Rhode Island $18,812,906 was distributed to twenty-five housing authorities. Projects included interior upgrades as well as more than a dozen authorities using the funds toward energy efficiency efforts, such as replacing windows and heating systems, improving ventilation; and improved safety and accessibility features, including elevators and ADA modifications.

Additionally, several housing authorities applied for and were successful in receiving $1.78 million of funding through a competitive round. Three housing authorities that received the additional funding are working on projects that include installation of solar panels to provide heat and hot water; building repairs that include new energy efficient windows; and improved accessibility for residents with mobility problems.

Rhode Island Housing and the state’s Housing Resources Commission are both members of the state’s Department of Health (HEALTH) Healthy Housing Collaborative, which has taken on the task of working with PHAs to improve and eliminate health risks at their developments.

One such initiative is between the State’s Department of Health and the Newport Public Housing Authority and its development Newport Heights, where clinicians have worked with residents to improve their environment relative to their asthma needs. In 2005, the Healthy Residents, Healthy Homes (HRHH) Coalition was formed to design, oversee, and evaluate an intervention to reduce the burden of asthma among residents of the Newport Housing Authority. The Coalition was formed in response to the Housing Authority Director’s concern about the use of the emergency department (ED) by NHA residents. The HRHH intervention began in 2006 and continued through October 2009. Its goal was to reduce asthma ED visits and hospitalizations among the NHA residents with asthma through environmental intervention in the home and increasing access to asthma care and education. A multidisciplinary Response Team implemented the HRHH intervention. Team members included a NHA social worker, housing authority maintenance staff and housing managers, and a RI Parent Information Network (RIPIN) Parent Consultant. The RIPIN Consultant served as the Response Team coordinator.

The multifaceted intervention had seven major components. Key overall outcomes among participants of the intervention included the following:
• Reduced environmental asthma triggers and improved health care access
• Improvements in asthma symptoms & quick relief medical usage
• Reductions in composite “asthma out of control”
• Data too limited on ED and hospitalizations to draw conclusion
• Smoke-free housing policy developed and due to go into effect April 1, 2010

Funding for the intervention was provided by the CDC-funded RI Department of Health Asthma Control Program, the Environmental Protection Agency, Region 1 (EPA), the US Agency for Healthcare Research and Quality (AHRQ), and the Newport Housing Authority. Key partners included: American Lung Association of New England; Asthma Regional Council of NE; East Bay Community Action Program; Hasbro Children’s Hospital; Neighborhood Health Plan of New England; Newport Chamber of Commerce; Newport Hospital; RI Asthma Control Coalition; RI Department of Health’s Tobacco, Asthma, and Healthy Homes Programs; RI Healthy Housing Collaborative; RI Parent Information Network; and the Southern RI Area Health Education Center.

The HRHH intervention contributes to the RI Department of Health’s commitment to eliminate asthma disparities based on income, race/ethnicity, and geographic location. Newport is one of Rhode Island’s core cities. Rhode Island defines a core city as any city where the child poverty rate exceeds 15%. Funded by the US Department of Housing and Urban Development (HUD), the NHA provides affordable housing to eligible low-income families, the elderly, and persons with disabilities. HUD sets the lower income limits at 80% and very low-income limits at 50% of the median income for the county or metropolitan area where the public housing is located. Most public housing residents have incomes at or below 200% of the federal poverty threshold.

PROPOSED ACCOMPLISHMENTS:
The state’s housing agencies will continue to participate in the Healthy Housing Collaborative and to support and leverage resources, when available, toward the energy efficiency and health of public housing developments.
D. Homelessness

Rhode Island has been addressing homelessness through a cooperative Continuum of Care effort led by the State Housing Resources Commission’s (HRC’s) Office of Homelessness. The Office of Homelessness coordinates the statewide Continuum of Care planning process, working year round to plan and coordinate an effective response to homelessness. The full Office of Homelessness, with wide representation from public and private organizations and individuals representing the range of service providers and homeless constituencies, meets quarterly to evaluate trends in the needs of the homeless, the effectiveness of current strategies, and progress in implementing the 10 year plan to end homelessness. A Coordinating Committee meets monthly to review and help coordinate the work of the various sub-committees and plan for quarterly meetings of the Office of Homelessness. There are a number of subcommittees, focused on specific issues like data quality, employment and training, and the Continuum of Care application, that meet regularly and whose work informs the Office of Homelessness. Rhode Island Housing, which co-chairs the Office of Homelessness and the Continuum of Care Subcommittee, is responsible for preparing and submitting the annual Continuum of Care Application and overseeing the grants provided by HUD through the Supportive Housing Program and Shelter Plus Care. Rhode Island Housing is also the grantee for the State’s HMIS grant and contracts with the system provider to maintain a statewide HMIS system.

Because of its size, Rhode Islanders, including the homeless, move readily between cities and towns to accomplish activities of daily living. Services tend to be centralized and most agencies have statewide or regional service delivery areas. Due to the unique geography and close relationships among service providers in Rhode Island, the Office of Homelessness and community providers continue to promote a coordinated statewide Continuum of Care as the best system for addressing homelessness in the state. The Continuum of Care strategy is an outgrowth of initiatives that have been underway through statewide planning and funding entities such as the HRC, Rhode Island Housing, and the United Way of Rhode Island since the early 1990s.

In 1996, a broad survey of community providers, in conjunction with a series of community meetings, laid the basis for the current gaps analysis and the priorities for the State’s Continuum of Care. These priorities were supplemented by an assessment conducted in 1997 and focus groups held for the Consolidated Plan in 1998, 2004 and again in 2009. The priorities and goals continue to be refined each year through the Office of Homelessness as well as through meetings of the shelter and housing providers network and the Rhode Island Coalition for the Homeless (RICH).

The Office of Homelessness assigned high priorities to the following activities:

- Supporting continued funding to create Permanent Supportive Housing for people with disabilities who are chronically homeless
- Seamless provision of supportive services for chronically homeless persons with addictions and persons with mental illness from shelter to permanent housing
- Increase income of chronically homeless population through SOAR program and other mainstream opportunities
- Provide Permanent Supportive Housing for veterans
- Rapid re-housing and reducing length of shelter stays for families.
The Office of Homelessness assigned medium priorities to: State inter-departmental cooperation with regards to discharge policies; education of social service providers on locating and financing housing; prevention and maintaining current inventory of affordable housing. The Office of Homelessness assigned low priority to increasing knowledge of public benefits and developing new sources of funding.

A group of ten representatives from Rhode Island attended a policy academy in the spring of 2003 to begin planning for the end of chronic homelessness. After a year of work with an expanded group of funders and providers and review by federal agencies, the State’s Interagency Council on Homelessness and Affordable Housing, chaired by the Housing Resources Commission, adopted a Nine Point Strategic Plan to End Chronic Homelessness as outlined below which supports the priorities identified above. This action plan is targeted at individuals who are frequent users of homeless services.

1. Establish clear leadership on homelessness in the State.
2. Promote economic benefits to gain state and local support.
3. Identify, outreach, and engage target population.
4. Create a coordinated, seamless system of care.
5. Increase access to mainstream services.
6. Provide 100 targeted individuals and families with permanent housing within two years.
7. Collaborate to develop new permanent supportive housing for 500 individuals or families.
8. Measure outcomes.
9. Enlist Policy Academy Technical Assistance to support the implementation process.

In 2005, ten representatives from Rhode Island attended a policy academy to plan for ending family homelessness. This group determined that a single integrated plan, including the above strategies, would best serve the needs of all homeless Rhode Islanders. This plan was adopted in February 2006 and was updated in December 2009.

Rhode Island will continue to use the programs below to address homeless priorities.

- Supportive Housing Program: The SHP program is the primary source of funding that supports the existing network of transitional and permanent supportive housing as well as some services only programs for Rhode Island’s homeless. It is also one of the few programs available to support development and operating costs of new transitional and permanent supportive housing.

- Shelter Plus Care: Shelter + Care is the primary source of rental assistance for homeless disabled persons in Rhode Island. Because of the flexibility the program offers in where clients can be housed and the speed with which new vouchers can be put into place, this program has become a key tool in implementing the Housing First model.

- Neighborhood Opportunities Program: The State’s Neighborhood Opportunities Program will continue to be used to support construction and operation of permanent supportive housing for disabled persons who are homeless or at risk of being homeless.
• RoadHome: Like Shelter + Care, RoadHome provides flexible rental assistance and supportive services to the homeless. The program offers additional flexibility by giving the homeless a wide variety of service providers from which to choose to complete their individual self sufficiency plan.

In 2005, Rhode Island instituted the Housing First model through ACCESS RI, Riverwood Mental Health Services and House of Hope. The goal was to place 50 chronically homeless individuals in housing using the ‘Housing First’ model and evaluate the success both in the improved quality of life for the individuals and the cost savings for the State’s institutions. An evaluation showed an annual savings of over $9,000 per placement. This research provided the catalyst to expand the program. As of 2009, there are approximately 180 people participating in HousingFirst RI, with funding coming from SAMSHA, MHRH-PATH, the United Way and the Office of Housing and Community Development to pay for services and Rhode Island Housing for rental assistance through Shelter Plus Care and RoadHome as well as project based Section 8 and supportive housing programs. Housing First is a housing and treatment model, and due to its success is being adopted by Mental Health agencies statewide.

In addition to the overall objectives identified above, the Interagency Council has identified specific objectives in the following HUD required categories:

Emergency Shelters
Rhode Island will continue to assess its emergency shelter resources to ensure that an adequate and high quality system of emergency shelter for families and individuals is available throughout the state. To do so, the HRC will continue to monitor current shelters for overtaxed capacity and where possible, resolve problems through mergers or emergency expansion plans. In 2002 Rhode Island Housing provided $1 million to improve the health and safety of the state’s emergency shelter system by addressing code problems in the shelters. In 2008, an emergency operating fund was established to assist emergency shelters that were struggling with operating budget deficits but had a plan in place to balance their budgets moving forward. To increase the capacity of shelter providers, the HRC advocates continued and expanded training and information sharing opportunities.

According to the HRC Office of Homelessness, areas for further development for emergency shelter are:

• Review shelter funding process and increase state support to maintain current shelter capacity;
• Provide increased training and technical assistance to shelter providers;
• Maintain the statewide HMIS to help meet the administrative data requirements of individual providers as well as the policy and planning needs of the state; and
• Outreach to new programs that develop through private and/or faith-based organizations to participate in statewide networking and training activities through RICH.

In addition, in its October 2004 report to the Governor, the Interagency Council recommended that all shelter funding in the state be consolidated within the Housing Resources Commission. The consolidation of the HUD emergency shelter grants, Title XX funding for shelters, and Housing Resources Commission funding for shelters under the Consolidated Homeless Fund was implemented in FY07 creating a more coordinated system of funding with a rational, competitive funding process. The consolidated system has helped to insure that providers do not duplicate
services and has allowed the HRC to target resources to fill gaps in existing services. Shelter providers have benefited from the combined application process which has eliminated the need to prepare numerous separate applications for funding.

Rhode Island will continue to provide funding to its emergency shelters through the Emergency Shelter Grant (ESG). Rhode Island will accept applications for ESG funding for conversion, rehabilitation or renovation of buildings as emergency shelters, operating expenses, essential services and homeless prevention in accordance with the priorities identified in the ESG scoring system. Rhode Island will continue to use these funds in conjunction with McKinney Program funds to better complete the strategies of its Continuum of Care.

**Transitional Housing**
For transitional housing, the HRC Office of Homelessness identified priorities for:

- Maintenance of existing units and development of additional units, especially for single, multi-needs individuals;
- Identification of new state and municipal resources to support existing programs;
- Continuation of funding for transitional housing through mainstream programs such as HOME;
- Continued and enhanced technical assistance to transitional housing providers.

**OBJECTIVE 1:**
Prioritize development of more permanent supportive housing, including the Housing First model

According to the Office of Homelessness, affordable, safe and supportive (where needed) permanent housing is the ultimate goal of the Continuum of Care for every homeless person in Rhode Island. For this reason, increasing permanent housing was given high priority by the Office of Homelessness and the Consolidated Plan. The Office of Homelessness has identified the following areas for further development:

- continued identification of new state and municipal resources to increase funding for permanent housing programs;
- continued encouragement of collaborative approaches to serve homeless individuals and families with supportive services needs;
- continued technical assistance to new or potential permanent housing providers through Rhode Island Housing, Corporation for Supportive Housing and RICH;
- expanded technical assistance, including the provision of financial and program models to assist sponsors in initiating or expanding their permanent supportive housing activity;
- continuation and expanded use of mainstream housing programs such as HOME, CDBG and the Low-income Housing Tax Credit to increase permanent supportive housing, and enhanced state and entitlement city funding of permanent supportive housing services;
- enhancing state and entitlement city funding of permanent supportive housing and services.
Rhode Island will continue to seek assistance for the development of new Permanent Supportive Housing through the Continuum of Care application. The Office of Homelessness has prioritized new funding applications that provide permanent supportive housing and consistently ranked such projects as their first priority in the annual funding application, especially those programs that serve the chronically homeless.

In addition, many of the state and federally financed housing development programs administered by Rhode Island Housing and the Housing Resources Commission prioritize projects that serve very low income populations or those with special housing needs. HOME gives high priority to projects serving the lowest income residents. Annually approximately 20 permanent rental housing for homeless and special needs units are financed through the HOME program. The Qualified Allocation Plan (QAP) used to rank applications for Housing Tax Credits also gives priority to developments which provide housing for those with incomes below 40% of AMI and to developments that provide housing for special needs groups and which provide appropriate and needed supportive services for residents in conjunction with housing. Rhode Island Housing’s Special Needs Rental Production Program provides additional gap financing for projects targeting tenants who are homeless or earn less than 40% of AMI. The state’s Neighborhood Opportunities Program provides operating support to allow apartments financed through traditional development programs reach tenants at very low incomes.

Stimulus programs have provided another important source of funding for the development of permanent supportive housing. The Neighborhood Stabilization Program (NSP) and CDBG-R are administered by the State Office of Housing and Community Development and staff of the Office of Homelessness. At least 25% of the housing created by NSP will be targeted to those whose incomes do not exceed 50% of the AMI including 13 units for homeless veterans and 19 units for the re-entry population. Rhode Island Housing received $36,811,103 through ARRA in Housing Tax Credit Exchange Program (TCEP) funds and $11,933,403 under the Tax Credit Assistance Program (TCAP). Rhode Island Housing used the criteria in its approved QAP to evaluate proposals. Five developments were awarded funding under TCEP including two which will set aside 22 units for tenants who are homeless, disabled, or earning less than 40% of AMI. Another TCEP funded development will create 19 units of affordable rental housing for formerly incarcerated individuals in Providence. Two developments include a total of 58 section 8 project-based vouchers and will provide housing to the lowest income Rhode Islanders. Four projects were awarded TCAP funding including Kingstown Crossing, which will create 58 units of permanent supportive housing for families.

Rhode Island is also creating new permanent supportive housing opportunities through the use of rental assistance vouchers. To date, 35 HUD VASH vouchers have been used by CoC agencies to move veterans into permanent housing. The Continuum has also in recent years given priority in the Continuum of Care application to new Shelter + Care vouchers which provide permanent supportive housing for homeless, disabled Rhode Islanders. As discussed earlier in this chapter, in 2007 Rhode Island Housing launched the RoadHome Program which provides service enriched rental assistance to homeless individuals and families.

PROPOSED ACCOMPLISHMENTS:
- 250 units of new Permanent Supportive Housing will be created in 5 years
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OBJECTIVE 2:
Update 10-year plan to end homelessness

The 10-year plan to end homelessness guides the vision and strategies of the Office of Homelessness. As such, it is critical, not only that the strategies in the plan be implemented in a timely manner, but also that the plan itself be constantly reviewed and updated to reflect changing conditions, new opportunities and resources, and learning from the effectiveness of programs that have been implemented. The Housing Resources Commission has restructured the Office of Homelessness to allow for more effective oversight of the 10-year plan. The full Office of Homelessness, which meets quarterly, is responsible for reviewing progress in the implementation of the strategies in the plan. A Coordinating Committee, which meets monthly, reviews trends in homelessness and program outcomes which informs the Office of Homelessness meetings.

Goals of the 10-year plan include:
- Establish political will, clear leadership and coordinated effort to promote permanent supportive housing and engage local government and the community in efforts to end homelessness;
- Collect and use data on homelessness in a coordinated, useful way that measures effectiveness;
- Match people in shelters with NOP units and other subsidized projects;
- Identify federal and state funding for production of very low income and supportive housing;
- Create rental assistance programs to subsidize rent in privately owned housing;
- Create a coordinated, effective, accessible service system and link it to housing;
- Prioritize use of mainstream services in health and mental health care;
- Collaborate to provide services for prisoner re-entry;
- Increase healthy housing stock and preserve existing housing stock;
- Identify and intervene with those at risk of becoming homeless and provide financial assistance to prevent homelessness.

The Office of Homelessness has completed the process of updating the 10-year plan which was submitted to HUD in 2009.

PROPOSED ACCOMPLISHMENTS:
Update 10-year plan to end homelessness in 2012, and at least every 3 years thereafter

OBJECTIVE 3:
Continue to provide operating support for Permanent Supportive Housing through the state’s Neighborhood Opportunities Program

In 2000, Rhode Island initiated the Neighborhood Opportunities Program (NOP) to support the development of family and permanent supportive housing for very low-income families. An annual appropriation through the Rhode Island Housing Resources Commission provides capital and operating funds to develop housing that is affordable to Rhode Island’s lowest income renters, and provides the support they need to live independently. One component of the NOP is the Permanent Supportive Housing Program (PSH). Under the PSH, funds are provided for acquisition,
construction, or rehabilitation of rental housing for individuals/families who have a determination of disability by a qualified professional and who require on-going supportive services. The primary purpose of the PSH is to produce units of permanent affordable rental housing for disabled families and individuals with very low incomes who are homeless or at risk of being homeless. The PSH provides capital, operating, and supportive service funds for sponsors of supportive housing. As of December 1, 2009, 371 units had been financed through the Family Housing Fund, and 125 units had been financed through the Permanent Supportive Housing Fund.

Initially, NOP was funded at an annual appropriation level of $1.5 million which was increased to $5 million from FY02-FY05, and again to $7.5 million from FY06-FY07. Unfortunately, since FY08, as the state has struggled to balance its budget, funding for the program has been slashed to $2.5 million and limited to providing operating support for permanent supportive housing. However, the program continues to be a critical resource, one of the few available, to provide the deep operating subsidy necessary to develop permanent supportive housing for our most vulnerable residents.

PROPOSED ACCOMPLISHMENTS:

- Restore NOP funding to at least $7.5 million with allowed use for capital and operating costs

OBJECTIVE 4:

Work to connect people in shelters to permanent supportive housing to ensure long-term success

Given the rising number of homeless that Rhode Island is experiencing, and the continuing shortage of housing affordable to this population, quickly and effectively connecting the homeless to those resources that are available is essential. Some homeless avoid the shelter system and some have multiple issues that need to be addressed which requires more intense outreach and engagement. According to the HRC Office of Homelessness, objectives for outreach, assessment and intake, as referenced in the Continuum of Care goals, include: provide technical assistance to shelters for utilization of the new HomeLocatorRI.net Special Needs tool; support CSH’s effort to create partnerships between homeless providers and CDCs; institute a uniform assessment tool to streamline case managers intake; continue to enroll the homeless in the SOAR program; and, through the case management committee of the Office of Homelessness, create wrap around services with a single point of contact for homeless individuals and families.

The Coordinating Committee of the Continuum of Care monitors placements in supportive housing and utilization of shelters to ensure a seamless process. The committee works to match people to beds and has created a pipeline report with new available and under construction units for the homeless. The Coordinating Committee, monitors monthly reports on the status of transitional housing clients and identifies areas that need to be addressed to increase the percentage of homeless in permanent housing. The committee will identify agencies which fall behind and assist with technical support and work with the housing locator committee and other State agencies to identify more housing opportunities. A Medicaid Global Waiver Housing Task Force has also been established by the state to develop housing strategies and programs to allow the elderly and disabled to age in place with financial assistance through Medicaid. The Office of Homelessness will working
with the task force to promote more housing first units so that those in transitional housing programs can transition into Medicaid assisted community based units when appropriate.

In 2007 the United Way of Rhode Island initiated a 2-1-1 system in the State to provide a central location where residents in emergency situations can access information about resources available around the State to assist them, including shelter and housing. Rhode Island also has a new tool available to assist in connecting residents of shelters and transitional housing to permanent housing. In 2008 Rhode Island Housing, in partnership with Rhodes to Independence, the Housing Network and the Rhode Island Public Housing Authorities Association launched HomeLocatorRI.net. This web-based housing locator provides real time information on housing vacancies throughout the state. Managed and updated by SocialServe.com, the website has a special needs housing locator tool which provides registered case managers with access to information on housing units where landlords have indicated they would be willing to lease to those with special needs. The tool has been available since April, 2009.

Outreach teams are another tool used to reach out to homeless persons, evaluate their needs and connect them with resources. In the 2002 Continuum of Care application, HUD funded the ACCESS RI program. The ACCESS program is a national model that serves people with a history of homelessness who are suffering from mental illness and/or substance abuse disorders. The program provides outreach, case management, housing placement, alcohol and drug abuse services, mental health and counseling services and transportation. One of the priorities of the nine point strategy is to identify, outreach to, and engage the long term homeless population through ACCESS, the Providence Center, People to End Homelessness and other existing outreach efforts.

In 2005, the state of Rhode Island and the United Way of Rhode Island created the Housing First program to address chronic homelessness in the state by housing 50 homeless single adults in subsidized apartments and by providing those clients with the services they needed to stay housed. The program was designed according to “Housing First” principles which involve rapid access to permanent housing with voluntary access to a variety of services. Riverwood Mental Health Services provides the case management to program clients. In that role, the agency does extensive outreach to homeless individuals with mental illness in shelters and on the street to link them with housing and supportive services.

Crossroads Rhode Island, the state’s largest provider of housing and services to the homeless, also has staff dedicated to providing outreach to the unsheltered homeless, in addition to the large number of homeless they provide housing counseling to through their main facility in Providence.

Rhode Island is also using Rhode Island Housing’s RoadHome program and stimulus funding through the Homelessness Prevention and Rapid Re-housing Program (HPRP) to help move the homeless into permanent housing. The RoadHome program’s primary goal is to reduce the time spent in shelters. Participants access the program through shelters and agencies which assist the homeless and receive rental assistance in private apartments where services are also provided. Most placements are straight from shelter. Another component of RoadHome is Emergency Housing Assistance (RHEHA). This program is designed to provide short-term assistance with rent or security deposits for households who are homeless or at risk of homelessness and will be able to sustain their housing costs moving forward.
The Homelessness Prevention and Rapid Re-Housing Program (HPRP) has funds for short and medium term rental assistance, to rapidly re-house people who are in shelter. The state awarded funding under HPRP in September 2009 to housing and service providers across the state. Those agencies are currently in the process of ramping up their programs.

**PROPOSED ACCOMPLISHMENTS:**
- Case managers will be trained in the use of HomeLocatorRI.net.
- All new subsidized affordable homes in the state will be required to list on the site.
- Coordinating Committee of the Office of Homelessness will create and maintain a pipeline report with new available and under construction units for the homeless and will coordinate with emergency shelter and transitional housing providers to match the homeless to available beds.
- Utilize HPRP to move people from shelter to permanent supportive housing

**OBJECTIVE 5:**
**Continue to expand utilization of HMIS and use data to improve homeless programs and service**

The Rhode Island Continuum of Care was awarded funding in 2001 to implement an Homeless Management Information System (HMIS). On July 1, 2003 the HMIS was implemented in all emergency shelters, Transitional Housing, Permanent Supportive Housing and agencies that receive Supportive Service only grants. Participation in HMIS is also required of all recipients of Emergency Shelter Grants, HPRP and RoadHome. Road Island already has a high participation rate in HMIS with over 80% of emergency shelter and transitional housing beds utilizing the system as of December 2009.

The Office of Homelessness relies on the information provided through the HMIS system and point-in-time count to evaluate trends in homelessness and the effectiveness of the State’s current strategies and programs. Therefore it is essential that the system be utilized by as many homeless providers as possible and that the information they enter be accurate and complete. To achieve this goal a Data Quality sub-committee of the Office of Homelessness is being formed which is comprised of sub-grantees and representatives from non-funded agencies which serve the homeless. The responsibilities of the sub-committee will be: to investigate the causes for poor quality and recommend training for the HMIS Steering Committee to conduct; review software generated reports and research any poor data quality issues with pertinent agency staff; assess technical needs of agencies who utilize the system and assist with upgrades; and look for additional funds for the system. The committee will review the skills and education required for successful use of the system and work with agencies to ensure new staff meet the requirements, promote the use of reporting tools to increase data quality and timely inputs of data and will monitor AHAR data by running reports quarterly to identify problems and to resolve those issues that are uncovered.

**PROPOSED ACCOMPLISHMENTS:**
- New Data Quality Committee will review data on a quarterly basis
- Improve bed coverage to 90%
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E. Other Special Needs

Objective 1:

Maintain and expand services for those at risk of becoming homeless

The current foreclosure crisis and the accompanying economic recession has left many families and individuals without the financial resources to support their housing costs. Since 2007 an increasing number of Rhode Islanders have sought assistance saving their home from foreclosure, seeking alternative housing when the apartment they were living in was foreclosed upon, or finding a more affordable home when their income was reduced as a result of job loss or reduced hours. Rhode Island has relied on a number of existing programs as well as new funding programs and initiatives to help meet this rising level of need.

Since the mid 1980s, Rhode Island has had an Emergency Housing Assistance Program financed by Rhode Island Housing to help persons in temporary crisis make rental or mortgage payments or establish themselves in a housing unit. Assistance is limited to two months rent for those who demonstrate that they are able to continue paying rent once they are in housing. In 2009, Emergency Housing became a component of Rhode Island Housing’s RoadHome program and was expanded to allow participation by people who are already homeless or are facing the loss of housing as a result of foreclosure.

As of June 2009, the RoadHome Emergency Housing Assistance Program (RHEHA) and its predecessor, EHAP has assisted 27,205 households. The program has helped 18,916 Rhode Islanders remain in housing and has helped 8,287 homeless Rhode Islanders find permanent housing. Over the past nine years, this program has served approximately 3,000 households per year. Of these households, more than half were single parents with an average of two children and over one third were minorities. Additionally, over 1,100 households assisted over the last four years have been Family Independence Program recipients. RHEHA is available to households below 80% of median income.

The newly created Housing Prevention and Rapid Re-Housing Program (HPRP), which is administered by the State’s Office of Housing and Community Development, provides longer term assistance to those that would be homeless but for that assistance. A three year grant, the program has combined all the State’s HPRP funds (State, Providence, Pawtucket and Woonsocket) to prevent homelessness and to rapidly re-house those that are currently homeless. Rental assistance of up to 18 months is available, but participants must be self sufficient after the 18 months. Case management and financial literacy education are required to access the rental and prevention assistance.

The State’s Community Action Programs (CAPs) also provide case management, and assistance accessing food, RHEHA funds, health care, employment and training to low-income families. Many CAPs are now also providing HPRP funding and counseling to clients at risk of homelessness.

Rhode Island is one of the states that has been hit hardest by the foreclosure crisis. In response to a rapid increase in homeowners and tenants facing foreclosure, Rhode Island Housing opened its HelpCenter in 2007. The Help Center is staffed by trained housing counselors experienced in loan servicing who work directly with clients to determine the solution that is right for them and negotiate with their loan servicers to restructure their mortgage whenever possible. Since the
HelpCenter opened its doors over 6,000 Rhode Islanders have requested assistance and more than 2,500 have completed counseling or are actively receiving counseling. Of those that have completed counseling, more than 1,100 were able to remain in their home, a success rate much higher than the federal loan restructuring initiatives have achieved. The HelpCenter works closely with HUD approved housing counselors based at the Housing Network of Rhode Island and their member community development corporations which also provide foreclosure prevention counseling in the community to their clients. The work of the HelpCenter has been supported by federal funding through the Neighborworks Foreclosure Mitigation Counseling Program (NFMC) and the United Way of Rhode Island.

Another program that is helping keep homeowners in their homes was established by the Madeline Walker Act in 2006. Under the program, cities, towns, and other taxing authorities are required to notify Rhode Island Housing of delinquent liens prior to tax sale. Rhode Island Housing is then given a right of first refusal to purchase the lien on any owner-occupied 1-4 unit property.

This program allows Rhode Island Housing (and the Department of Elderly Affairs, in the case of elderly homeowners) a greater opportunity to get involved with at risk homeowners early enough in the process to determine the underlying reasons that they have not paid their taxes and to offer counseling and financial assistance where appropriate. Many times these homeowners are also struggling with other financial issues (including foreclosure), and receive assistance or referrals so that they can sustain their housing costs moving forward.

Since the inception of this act, Rhode Island Housing has provided outreach to more than 13,000 homeowners facing tax sale and exercised its right of first refusal by acquiring 1,808 tax liens totaling more than $5 million in 49 taxing authorities. Through September 30, 2009, 627 homeowners have redeemed their properties statewide.

As foreclosures of multi-family units are increasing, the concern of increased family homelessness is already being realized. The Continuum of Care has established a homeless families subcommittee to insure all resources are working together effectively and efficiently as well as to create linkages for those at risk of homelessness to existing services and resources. The members of the subcommittee will include HPRP agencies, the Department of Children Youth and Families (DCYF), the Department of Education, family shelters, consumers and local LEAs (homeless children liaisons at the Department of Education). The subcommittee will gather data to determine which homeless families are receiving services through programs that they qualify for. With this data the subcommittee will be able to better identify where homeless families are located and what assistance they need. The subcommittee will also work with the Coordinating Committee to ensure that the permanent housing pipe line includes adequate family units with various bedroom sizes to meet identified needs.

**PROPOSED ACCOMPLISHMENTS**

- Assist 3,000 households per year through RHEHA
- Utilize HPRP to prevent 1,000 Rhode Islanders from becoming homeless over 3 years
- Provide assistance through the HelpCenter to 2,000 households over the next five years
OBJECTIVE 2:
Increase housing opportunities for veterans and their families

For years veterans have been disproportionately represented among the homeless in Rhode Island and nationally. The current economic recession combined with the increasing number of veterans returning from Iraq and Afghanistan has only increased ranks of homeless vets. Rhode Island has two non-profit organizations which serve only veterans: Veterans Action Center and Operation Stand Down. These agencies have excellent outreach and engagement programs for homeless veterans, which ensure utilization of vouchers and supportive housing. It is anticipated that as the Veterans Administration provides service grant opportunities for community based organizations these two agencies will be well positioned to assist our returning veterans. Conversations to increase collaborations between these agencies and mental health and substance abuse organizations are already occurring to ensure a full range of services for the veterans.

The Veterans Administration is increasing programs for veteran’s services and housing and this increased support is expected to continue. Providence Housing Authority has already applied for and received 35 VASH vouchers for chronically homeless veterans. As additional requests for proposals are released for these vouchers, housing authorities around the state will continue to apply for rental assistance to assist veterans.

Veterans are also a priority population under the state’s Continuum of Care. In 2007 Rhode Island was awarded a new Supportive Housing Program grant to develop 14 units of permanent supportive housing for veterans and their families with services to be provided on-site. Operation Stand Down has also recently completed fourteen units of housing for veterans.

PROPOSED ACCOMPLISHMENTS
- Provide housing assistance to an additional 300 veterans in the next five years

OBJECTIVE 3:
Work with Department of Corrections to expand housing opportunities for individuals re-entering the community

Rhode Island is also a national leader in the areas of reentry and discharge planning policy. On March 1, 2004 the Governor of Rhode Island formed a Reentry Steering Committee which is responsible for coordinating reentry initiatives statewide, developing policy and overcoming policies and practices that impede successful reintegration. The Rhode Island Department of Corrections has received a grant from the Department of Justice totaling $3.5 million to provide housing for people being discharged from the criminal justice system.

The Department of Corrections has created a strong foundation within its discharge planning for those leaving prison to find adequate housing and employment. This includes: allowing community based agencies to assist discharge planners in anticipation of release; developing an assessment tool which follows inmates from initial intake through a successful discharge; having the Department of Labor and Training (DLT) provide green jobs training within the prison – with prisoners receiving requisite certifications prior to discharge; DLT generated tax credits for employers who hire those
discharged; job coaching of ex-offenders paid for by DLT; and a bonding program which insures the ex-offenders, relieving the employer of this burden. This proactive, multi-agency approach is just gearing up and should have measurable outcomes by 2015.

The Department of Corrections continues to advocate for Re-Entry Supportive Housing for those returning to the community, particularly those transitioning out of either foster care or corrections. Emphasis is placed on semi-structured environments where members can learn or re-learn life skills and access support and contact of peers who have faced similar trauma. Coordinated supportive services will help to minimize or mitigate issues involving persistent mental health, substance use and other chronic health challenges, as well as those at risk of homelessness. Such options provide alternatives to being forced to find emergency housing amongst vulnerable populations, cohabitating with others in substandard housing or returning to the prison system.

OPEN DOORS, formerly the Family Life Center, is the only nonprofit organization in the state dedicated to assisting people re-entering the community. The organization has received funding to develop 19 units of permanent supportive housing targeted to this population which should be completed by 2011.

PROPOSED ACCOMPLISHMENTS
- Continue to support development of affordable housing for re-entry population
- Continue to implement strategies and recommendations of the Governor’s Council on Re-entry
F. Non-Housing Community Development

Overview

U.S. Department of Housing and Urban Development regulations at 24 CFR Part 91.315 require that an assessment of non-housing community development needs be completed by recipients as part of its Consolidated Plan process. Rhode Island's needs were determined through the analysis of past application/proposals received, review of locally prepared Comprehensive Plans, completion of past Community Development Focus Groups and examination of comments received through the Citizens Participation Process outlined herein.

Priorities

The CDBG program is a locally-driven program under which priorities are generally set by units of general local government (UGLG) through completion of their citizens' participation process, which takes into account local conditions and needs. These local priorities are detailed in each community's annual application submitted to the State. However, the State has adopted overarching statewide priorities based on its own research/analysis and consultation process.

The primary purpose of the Housing and Community Development Act of 1974 is the development of viable "urban" communities by providing decent housing, expanding economic opportunity and creating a suitable living environment principally for persons of low/moderate income. This statement generally defines the State's overall intent of the State CDBG program. The State has adopted certain specific priority activities/concepts under this program to encourage successful efforts, as detailed below.

Within the context of the statutory purpose of the HCDA, the State funds a myriad of eligible activities all designed to address at least one the following national objectives:

- Predominate benefit to low/moderate income persons;
- Prevention/elimination of slums and blight; and
  - Elimination of serious and imminent threats to public health and welfare.

The primary national objective is predominate benefit to low/moderate income persons. Minimally, 70% of CDBG funds distributed will predominately benefit low/moderate income persons in accordance with federal regulations.

Within the broad categories of eligibility under the CDBG program, the State has adopted the following priority activities relative to its CDBG program:

- Housing;
- Economic Development; and
- Neighborhood Revitalization

Activities

Consolidated Plan regulations state that non-housing community development needs must be
described by CDBG eligibility categories. State CDBG regulations (24 CFR Part 570) reference the Housing and Community Development Act of 1974 (Section 105(a)), as amended, for such a list of eligible activities.

The following generally lists eligible activities as defined by Section 105(a) of the Housing and Community Development Act of 1974.

- Acquisition of Real Property
- Public Facilities and Improvements and Privately-Owned Utilities
- Code Enforcement
- Clearance, Rehabilitation, Reconstruction and Construction of Buildings (including Housing)
- Architectural Barrier Removal
- Loss of Rental Income
- Disposition of Real Property
- Public Services
- Payment of the Non-Federal Share
- Relocation
- Planning and Capacity Building
- Program Administration Costs
- Activities Carried Out Through Nonprofit Development Organizations
- Economic Development Assistance to For-Profit Businesses
- Technical Assistance
- Housing Services
- Assistance to Institutions of Higher Education
- Microenterprise Assistance
- In-Rem Housing
- Homeownership Assistance

**PRIORITY - Neighborhood Revitalization**

Neighborhood revitalization is defined as a concentrated investment of resources, federal, State and otherwise, for the purpose of making demonstrable improvements in a designated distressed area.

The State's Community Development Block Grant Program defines "designated distressed area" as any area which is predominately, greater than 51%, low/moderate income. The target area boundaries must be consistent with and encompass the entire true "neighborhood". The State does NOT restrict its revitalization areas to those which are consistent with the HUD-defined Community Revitalization Strategy Areas (CRSA). A community may opt for such designation, permitting regulatory flexibilities, at their discretion. Although some target areas could likely qualify as a HUD CRSA/NRSA, none have requested such designation.

Neighborhood Revitalization is a central focus in the State's attempt to foster community development. The impact of activities in such comprehensive "holistic" treatments is dramatically increased.

Comprehensive programs can consist of a multitude of activities, designed to serve the needs of a
predominately low/moderate income area and its residents. These activities may include:

- Housing Development and/or Rehabilitation
- Public Facility Improvements
- Community Infrastructure Improvements
- Economic Development Activities
- Human Services
- Among others...

To effectively prepare for the above projects, it is essential that sufficient planning also be supported to guide local efforts. To this end, the State has made its Community Development Block Grant program Technical Assistance monies available for these purposes.

Predominately low/moderate income areas which do not have an active revitalization program are considered potential opportunities for such efforts. However, often such area census tract/block group boundaries are not consistent with the true neighborhood and therefore ineligible for funds. Also appended to this document are maps showing the general location of CDBG revitalization areas.

There are other efforts throughout the State which target resources to particular areas. These include the following:

- State Enterprise Zone/Enterprise Communities
- Brownfields Areas
- Neighborhood Opportunities Program
  - Building Better Communities Revitalization Areas
- Rhode Island Housing Housing Neighborhood Revitalization Strategy Areas
- Historic Districts
- Locally designated Redevelopment Areas/Districts
- Rhode Island Main Street Areas
- Governor's Growth Centers Initiative
- The KeepSpace Initiative

The State will attempt to coordinate these efforts with CDBG funded revitalization programs wherever possible. The purpose/goals of these programs may differ from the CDBG program. However, in many cases, coordination of these program efforts can improve the success of both.

**PRIORITY - Economic Development**

Because of the limited resources available under the CDBG program, the State rarely funds large-scale economic development activities which are designed to create/retain jobs. In meeting its Economic Development priority, the State broadly identifies economic development as activities designed to assist businesses, create jobs and/or improve the job readiness of low/moderate income persons. Therefore, certain activities which are considered "public services" by HUD regulation may qualify as a State priority under this category.
Housing is a clear high priority for community development funds. However, the provision of employment/training assistance is a necessary element to an effective system of support for housing, particularly with regard to the homeless. The provision of permanent housing alone, without assuring assisted individuals have the ability to sustain such housing opportunities, cannot be expected to succeed, transitioning households from dependence to self-sufficiency. The State has therefore designated economic development as a priority activity. Such efforts directly tied to housing opportunities will be particularly competitive.

An analysis of State unemployment data at October, 2009 reveals the State's unemployment rate of 12.2 significantly exceeds the national (9.5) and New England (8.3) unemployment rates. The State CDBG program will promote job creation/retention and development activities throughout the State's non-entitlement areas, particularly in those communities with comparatively high unemployment rates.

Census 2000 information indicates a large percentage of employed persons in Rhode Island are in the "Educational, Health and Social Services" industry (23%). Retail (12.1%) and Manufacturing (16.4%) also account for significant portions of the employment industry. Training opportunities, to the maximum extent practicable, will be directed towards those occupations with the greatest chance of employment, including industries identified by the State's Economic Development Corporation (EDC).

PRIORITY - Coordination

The CDBG program is a primary funding resources available to municipalities in meeting their non-housing community development needs. However, many other programs are also available to meet community development objectives, including, but not limited to:

- Rhode Island Housing
  Various housing programs including HOME and Housing Tax Credits
- Division of Planning, Housing Resource Commission
  Building Homes Rhode Island
  Neighborhood Opportunities Program
  Homeless Prevention and Rapid Re-Housing Program
- Department of Transportation
  Transportation Enhancement Funds... among others
- Department of Environmental Management
  Trees Program... among others
- Department of Elderly Affairs
- Department of Human Services
  Title XX Funds... among others
- Economic Development Corporation
  Mill Redevelopment Program... among others
- US Department of Housing and Urban Development
  McKinney Homeless, Section 108... among others
- Foundations and Non-Profit Organization' Programs
  Rhode Island Foundation, United Way, etc.
The State emphasizes coordination of resources for communities and for communication amongst providers in the implementation of community development plans. It is a priority of the State to strengthen and expand such partnerships in housing and community development. Vehicles for communication and coordination include:

- State participation in conferences and trainings for housing and community development sponsored by other State agencies, federal departments and non-profit projects sponsors;
- Participation of program administrative staff in supplementary program evaluation committees;
- Fostering direct connections between local code enforcement efforts, landlord tenant counseling and local residential rehabilitation programs.

**Analysis of Community Development Needs**

Past CDBG applications may be the best gauge of local priority needs available. However, such may not detail those activities that, while a local priority, are able to be funded from other sources. Applications would also not detail those activities which, although local priorities, are not eligible under CDBG guidelines.

An analysis of past CDBG application received revealed the following general local priorities:

- Housing Rehabilitation/Operating
- Streets-Streetscapes
- Parks/Recreation Facilities
- Public Services (various)
  - especially senior, youth/child, housing and transportation related
- Public Facilities (various)
  - especially health, senior, homeless, neighborhood
- Water/Sewer Projects
- Planning and Administration

Locally prepared Comprehensive Plans detail the need for additional housing opportunities; orderly growth/development taking into account natural resources/historic character; economic development; and park/recreation facilities/programs.

An analysis of applications received and awards made under the CDBG program over the past five program years has revealed the following general priorities:

<table>
<thead>
<tr>
<th>Area</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>High Priority</td>
</tr>
<tr>
<td>Economic Development</td>
<td>High Priority</td>
</tr>
<tr>
<td>Public Improvements</td>
<td>Medium-High Priority</td>
</tr>
<tr>
<td>Public Facilities</td>
<td>Medium Priority</td>
</tr>
<tr>
<td>Public Services</td>
<td>Medium Priority</td>
</tr>
<tr>
<td>Planning</td>
<td>Medium-Low Priority</td>
</tr>
</tbody>
</table>

In development of previous plans, communities were surveyed to detail activities which although
they are not fundable under the Community Development Block Grant program are a local non-housing community development priority. The following items were consistently mentioned:

- Improvements to Unit of General Local Government (UGLG) buildings (non-handicap access);
- School Renovations (non-handicap access/non-LMI)
- Tourism Activities (non-planning)
- Local signage, community pride (non-LMI)
- Expansion of local GIS systems
- Interior fire compliance rehabilitation for local businesses (not LMI)

It should be noted that although the above activities are local priorities, they can not and will not be supported with State CDBG funds due to regulatory restrictions.

**Conclusion (Specific High/Low Priority Items)**

After analysis of all materials reviewed, including the chart shown above, the following can generally be determined to be HIGH-priority activities:

- Rehabilitation Programs
  - (Private residences including multi-family rental)
  - Lead Paint Abatement
  - Mobile Home Park - Unit Rehabilitation/Replacement
  - Individual septic rehabilitation
- Housing Services
  - Rehabilitation Program Administration/Operating
  - Landlord-Tenant Counseling
  - Code Enforcement
  - Fair Housing
- Infrastructure
  - Potable Water Improvements
  - Wastewater Management
  - Streetscapes/Streets
- Services/Service Facilities for:
  - Transportation
  - Child Care
  - Health Care
  - Seniors
  - Homeless/Housing
- New Housing Development/Substantial Rehabilitation
- Planning, particularly in neighborhoods

**Past Applications Funded**

An analysis of past applications funded by the State during the FY'05 through FY'09 funding cycles, includes the funds that were awarded to the following activity classifications in the noted proportions.
It is difficult to project the need for the various activities over the next five years as local conditions may change. The below projections are based on past applications funded.

<table>
<thead>
<tr>
<th>Activity</th>
<th>5-Year Estimated Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighborhood Revitalization*</td>
<td>$16,081,584</td>
</tr>
<tr>
<td>Housing Rehabilitation Programs</td>
<td>9,500,000</td>
</tr>
<tr>
<td>Housing Development/Projects</td>
<td>4,500,000</td>
</tr>
<tr>
<td>Economic Development</td>
<td>2,500,000</td>
</tr>
<tr>
<td>Community Facilities</td>
<td>9,500,000</td>
</tr>
<tr>
<td>Public Services</td>
<td>3,000,000</td>
</tr>
<tr>
<td>Planning</td>
<td>500,000</td>
</tr>
<tr>
<td>Demolition</td>
<td>500,000</td>
</tr>
</tbody>
</table>

**Long and Short Term Objectives**

- The State is now implementing a Performance Measures assessment tool in IDIS. Communities are required to report on specific performance measures that will be tracked to evaluate the effectiveness of the funded program(s). 100% of funded revitalization areas will identify and track performance measures relative to activities funded and will report the status of such annually to the State CDBG program.

- The State will encourage comprehensive programs. The State's objective is to have active/implemented programs in a minimum of 75% of the predominately low/moderate income neighborhood (based upon HUD's LMISD and the true neighborhood boundaries concept) at some point during the next five years. This objective may be achieved by promoting planning efforts in these areas tied to future applications.

- The State will encourage coordination of resources with other funding sources through various mechanisms. A minimum of 10% of each year's allocation will be expended on activities for which other State/federal funds are committed.

- The State will continue to support and promote local housing rehabilitation programs. The State will rehabilitate a minimum of 100 units per year (500 units over the next five years) through CDBG-funded local rehabilitation programs. Although this unit goal is less than current annual accomplishments, the State is now promoting more comprehensive rehabilitation of units addressed. It is estimated the total costs of rehabilitation of these units will be in excess of $1 million annually/$5 million over the next five years.

**Objectives:**

- Increase economic opportunities
  - Focus on job training in specialized industries and for special populations, such as the disabled/homeless;
  - Provide for microenterprise assistance in CDBG non-entitlement communities;
  - Prioritize economic development activities that create or retain jobs for local residents.
• Create suitable living environments
  o Consistent with the concept of promoting comprehensive programs, invest in infrastructure and public facilities which enable or improve access to basic needs;
  o Support essential services, particularly those services associated with the State priorities of housing and economic development. Examples might include job-readiness training, housing counseling, education services or day care supports.

Accomplishments:

• Annually support a minimum of four activities/projects which promote the strategy of increasing economic opportunities. These may include microenterprise programs, job training-readiness services and/or direct assistance to for-profit businesses.

• Encourage the concept of comprehensive programs by supporting the development, stabilization or continuation of revitalization initiatives in a minimum of 50% of low/moderate income neighborhoods in non-entitlement jurisdictions.

• Support a minimum of four activities/projects annually which provide essential services to priority populations and/or consistent with State program priorities.
PART II: OTHER OBJECTIVES

In the following sections, the state of Rhode Island examines those categories within the Strategic Plan that regard:

- Community Revitalization (g);
- Barriers to affordable housing (h);
- Lead-based paint (i);
- Anti-poverty strategy (j);
- Institutional structure (k);
- Coordination (l); and
- Low-income housing tax credit (m).

While these categories do not specify numeric achievements and timeframes, they set out objectives, which complement to a large extent the work set out in the first half of the state’s plan as detailed in this chapter.
G. Community Revitalization

During the 1980s and 1990s Rhode Island, like other states across the country, experienced a redistribution of population, investment and wealth across the state from the cities to the suburbs. However, over the past decade, through a combination of concentrated investment of state and federal housing and community development resources, and a hot housing market, Rhode Island’s urban core communities began to recover. The number of vacant and abandoned properties in many low-income neighborhoods declined significantly. A generous state historic tax credit program stimulated the redevelopment of many vacant or underutilized urban mills into apartments and commercial spaces. Median prices of single family homes increased faster in the five urban core communities than in the state as a whole and gentrification, rather than disinvestment, became a serious concern.

Unfortunately, significant ground has been lost in the last few years as these same neighborhoods have been hit the hardest by the meltdown of the financial markets. Foreclosed properties are now threatening the stability of low-income urban communities that only three or four years ago were on the rise. In 2008, Rhode Island applied for funding under the Neighborhood Stabilization Program (NSP) to address the foreclosure crisis in those areas of the state that were hardest hit. The program targeted census tracts in 11 communities with a HUD-predicted foreclosure rate of at least 6.5% and which contained at least 1.4% of the State’s subprime mortgage loans. Based on the state’s analysis, almost 90% of the foreclosures in Rhode Island from January-September 2008 took place in the 11 targeted communities focused in largely low income census tracts of urban or urban ring communities. The State of Rhode Island received $19.6 million in NSP funding which has been used to help homebuyers purchase foreclosed homes, land bank foreclosed properties, and rehabilitate those properties as affordable homes. Developers seeking to use NSP funding to land bank or rehabilitate foreclosed properties must identify the target area(s) in which they plan to invest and how that investment is part of an overall strategy to stabilize the neighborhood. This funding is being leveraged by other resources as well including HOME and Low-Income Housing Tax Credits and the State’s Neighborhood Opportunity Program and housing bond funding. In our FY2010 Low-Income Housing Tax Credit funding round, proposals that focused on rehabilitation, and foreclosed properties in particular were given priority.

Because of the state’s small size and limited land development opportunities, the issue of neighborhood revitalization in Rhode Island is inextricably linked to smart growth. In 2002, the Governor’s Growth Planning Council recommended that Rhode Island communities identify their “Growth Centers”, areas where they would like future development to occur. These Growth Centers are envisioned as areas with a mix of commercial and residential development with access to services, transportation and adequate water and wastewater infrastructure. To date, two Rhode Island Communities, Burrillville and East Providence, have approved Growth Centers.

In 2005, the state finalized and adopted Land Use 2025, as the major connective State Guide Plan element in Rhode Island’s planning and development system. The Plan articulates the State’s overarching goals, objectives, and strategies to guide and coordinate the land use plans and regulations of municipalities and State agencies and to direct good, strategic projects at both the State and municipal level. Land Use 2025 identifies an Urban Services Boundary, based upon a detailed land capability and suitability analysis that demonstrates the capacity of this area to accommodate future growth. The Plan directs the State and communities to concentrate growth inside the Urban Services Boundary and within locally designated centers in rural areas, and to pursue significantly different
Chapter VI: Rhode Island State Strategic Plan 2010-2015

land use and development approaches for urban and rural areas. The plan promotes a regional approach through stronger, interconnected, statewide systems of greenspace and natural resources, public highways, and utility infrastructure. It advocates for a network of well-designed communities composed of centers of various sizes and types, neighborhoods, and special places. The plan establishes 25 objectives and over 90 strategies, under goals for Sustainability, Greenspace, Community Design, Infrastructure, and Implementation. Among the priority objectives:

- Sustain Rhode Island’s unique character through use of the Urban Services Boundary, rural centers, and holistic approaches to planning.
- Permanent Greenspace throughout the rural, urban, and waterfront areas.
- Development concentrated in well-designed centers, neighborhoods, and special places.
- A diverse and affordable housing stock.
- Public infrastructure maximized and coordinated with development.
- Reform of the property tax system in a manner that supports this plan.
- Excellent land use information and technology systems.

The Office of Statewide Planning is now working with municipalities to help them bring their own comprehensive plans into consistency with the goals and objectives of Land Use 2025. The State is also exploring opportunities to more clearly tie state funding decisions to consistency with the Plan.

In 2007, Rhode Island Housing and an Advisory Committee made up primarily of state agencies and statewide housing, smart growth and environmental organizations, launched KeepSpace. This groundbreaking initiative complements the smart growth focus of Land Use 2025 while promoting a collaborative approach to achieving those goals. The initiative brings together a wide range of partners at the local, regional and state level to work collaboratively toward the goal of creating communities where neighbors meet, people work and children play. There are 6 key elements to a KeepSpace Community. They are: a Good Home, A Healthy Environment, Strong Commerce, Sensible Infrastructure, Positive Community Impact, and Integrated Arts, Recreation, Culture and Religion. In 2008 the Advisory Committee selected the first four pilot KeepSpace Communities following a competitive application process. Those four communities are Pawtucket/Central Falls, the Olneyville neighborhood of Providence, the Cranston Print Works site and surrounding neighborhood in Cranston, and downtown Westerly. Working Groups have been formed in these communities that are currently in varying stages of developing comprehensive community designs that reflect the input of key stakeholder groups at the state and local level. These communities and the collaborative approach that is being taken to revitalize them, are a model for future community development in Rhode Island.

The importance of combining the provision of affordable housing with community development, neighborhood revitalization and environmental protection is reflected in the priorities of both the HOME program and the Small Cities Community Development Block Grant (CDBG) program. Activities that are part of a neighborhood plan, including those in Enterprise Zones, Growth Centers and that embody the KeepSpace elements are given priority for funding under both programs and coordination is encouraged between HOME and CDBG funding sources.

Not only can neighborhood revitalization efforts help preserve and improve a community’s existing housing stock but they can also lead to new opportunities for the creation of affordable housing. Neighborhood revitalization requires a combination of homeownership and rental rehabilitation. It is important to promote owner occupancy where feasible. However, to stimulate investment in hard
hit urban neighborhoods and meet the needs of lower income residents, it is often necessary to complete major rehabilitation of rental housing first to establish new markets for homeowners. Older urban areas contain existing units that can be rehabilitated to provide both homeownership and rental housing opportunities for lower income households. In suburban and rural areas, neighborhood villages often contain the only existing structures appropriate to be renovated for rental housing. Rehabilitation of these units for extremely low-income households, especially families, will continue to be a priority.

Rhode Island will continue to combine state and federal funds for the development of scattered site housing in neighborhoods undergoing revitalization and in Growth Centers and KeepSpace Communities. The State will continue to link the development of affordable homes with social services as part of its neighborhood revitalization strategy. Rehabilitating foreclosed and abandoned properties is critical to neighborhood revitalization because it is often the initial major investment in run down neighborhoods and can help prevent a slide into disinvestment in communities being hit hard by the foreclosure crisis. Rehabilitating foreclosed properties will remain a focus for the State. Many vacant or abandoned properties in urban areas are difficult to develop because of environmental contamination or other constraints. Continued investment in these “Brownfield” sites will be needed if they are to be returned to productive use.

As the KeepSpace initiative illustrates, physical improvements alone will not ameliorate the deterioration of many Rhode Island communities. Residents need improved economic opportunities to help neighborhoods prosper. The creation of jobs through financing neighborhood businesses, training opportunities, and education will significantly contribute to the long-term viability and stability of Rhode Island’s neighborhoods. In addition to jobs, improved transportation, child care opportunities, recreation facilities, social services, and health facilities are essential to thriving neighborhoods. The State will continue to pursue opportunities through KeepSpace and other initiatives to strategically coordinate resources for homes, jobs, transportation, infrastructure, recreation and other essential services. These strategies are discussed in the Nonhousing Community Development Plan and under the Coordination Section.

**OBJECTIVES:**

- Promote development of Growth Centers and KeepSpace Communities throughout the State to diversify and improve economic development opportunities
- Prioritize state funding decisions for projects that align with Land Use 2025; e.g., smart growth and KeepSpace principles
- Coordinate resources to revitalize areas significantly impacted by foreclosures
H. Barriers to Affordable Housing

Since the passage of the Housing Act of 2004 and its mandate to achieve a goal of 10% long-term affordable housing in each municipality, there has been an increased awareness of the barriers to the provision of affordable housing. The barriers represent a variety of issues from local municipalities and regulation to market and public perception causes. This section puts forth objectives to address two broad categories of barriers—cost and regulatory barriers, and fair housing—in order to ameliorate their negative effects on the provision of affordable housing.

I. COST AND REGULATORY BARRIERS

Objectives:

I.1. Streamline regulatory process for development of affordable homes, particularly in areas that are consistent with Land Use 2025, smart growth and KeepSpace principles

I.2. Improve collaboration at state and local agencies in the review and approval for the development of affordable homes

Although the state has little to no control over some of the barriers discussed in Chapter V, the state is committed through its relationships with municipalities and other stakeholders to remove or ameliorate the negative effects of the policies, such as prohibitive zoning and growth caps, excessive fees and charges, and land-use control issues.

The state of Rhode Island has a Comprehensive Planning and Land Use Law that provides direction for municipalities in achieving their communities’ planning goals, including the provision of affordable housing. The law works in concert with the state’s Low and Moderate Income Housing Act and the State Guide Plan, Land Use 2025, in order to ensure that development across the state happens in the most responsible way to support economic and environmental benefits at all levels—municipal, regional and state. For example, the Statewide Planning Program has issued guidelines on Growth Centers, which encourages municipalities to either build on or establish new denser village areas for housing and economic growth.

Additionally, the Low and Moderate Income Housing Act, which provides for a streamlined permitting process for developments that reserve at least 25% of the units as affordable housing, has recently been joined by a new statute that describes an expedited regulatory review process across state agencies for housing developments that meet the 25% threshold but also fill a “critical housing need.” These developments also have other threshold requirements to assure the law’s use in the most appropriate areas without overburdening the regulatory agencies’ that must provide the expedited review.

Since the passage of the Low and Moderate Income Housing Act, ten municipalities have created 109 units of affordable housing through the use of municipal subsidies, especially in municipalities where there is little to no affordable housing. While some communities have consistently opposed projects submitted through the comprehensive permitting process, others have embraced the process as a tool to expedite the approval of proposed developments that the community supports. Even in municipalities where the law has not been embraced, the process provides for an opportunity, along with the affordable housing plans, for the state to encourage communication between developers and municipalities on how to achieve their affordable housing goals.
As has been discussed earlier, the cost of land in Rhode Island is a significant impediment to the development of affordable homes. The current downturn in the housing market, while difficult for homeowners who bought at the peak of the market, presents a real opportunity for the development of affordable homes. Community-based development corporations (CDCs), which are responsible for the majority of affordable homes produced in the state, can now acquire properties to rehabilitate as affordable homes for significantly less than was the case even two years ago, particularly in areas hard hit by foreclosures. In addition, focusing on rehabilitation and infill development makes the most effective use of the remaining open space and natural resources in the state. Rhode Island Housing’s Land Bank Program and the Neighborhood Stabilization Program Land Bank can help CDCs acquire these properties and hold them while financing is secured for their rehabilitation as safe, healthy, affordable homes.

Finally, there is growing recognition at the state and federal level that our shared goals of creating vibrant, healthy and sustainable communities where people can live, work and play can best be achieved by working together. Traditionally, regulatory and funding agencies have focused specifically on their mission whether that is protecting the environment, creating jobs, or building affordable homes. This narrowly focused approach has often led to a confrontational, time-consuming and expensive development process. The goal of the KeepSpace Initiative, described earlier, is to create a more coordinated and collaborative approach to land use in Rhode Island. The initiative brings together a wide range of partners at the local, regional and state level to work collaboratively toward the goal of creating communities where neighbors meet, people work and children play. In 2008 the Advisory Committee selected the first four pilot KeepSpace Communities following a competitive application process. Working Groups have been formed in these communities that are currently in varying stages of developing comprehensive community designs that reflect the input of key stakeholder groups at the state and local level. These communities and the collaborative approach that is being taken to revitalize them are a model for future community development in Rhode Island.

II. FAIR HOUSING

Objectives:

II.1 Promote affirmative marketing strategies
II.2 Provide training, resources and information to elected officials, PHAs, developers, and the public about fair housing

Among the most insidious and pervasive barriers regarding fair housing is the prevalent negative public attitude toward the development of affordable housing commonly referred to NIMBY-ism, for “Not in My Backyard.” The social phenomenon describes the attitude that while many people are supportive of affordable housing in theory; they do not want developments located near them in practice. This is a major barrier to the development of affordable homes as many active “concerned citizens” groups have formed over the years and provide a major force at local public hearings for affordable housing developments, proposed zoning or other land management changes, and affordable housing plans. Public officials representing community residents have also raised objections in many Rhode Island communities to the development of affordable rental and homeownership opportunities.
As a state with a large immigrant population, residents whose English language skills are limited, or who are unfamiliar with formal financial transactions may be vulnerable to predatory lending practices or victims of fraud when purchasing property. They also may not understand their rights and responsibilities as tenants and/or landlords. If programs do not reach out to them where they live and provide information in the language in which they are fluent, ethnic households also can miss out on opportunities to become homeowners or to identify resources to meet their housing needs.

Over the course of the last five years, Rhode Island has engaged in a number of proactive activities to promote Fair Housing:

- Fair Housing Initiative Program grants: Both Rhode Island Housing and the Housing Network of Rhode Island engaged in education and outreach to a variety of stakeholders including developers and municipalities. Rhode Island Housing’s grant resulted in the production of a Technical Assistance Kit, which was distributed statewide and remains available on the website at FairHousingRI.org, which was also established with the help of the grant.
- Fair Housing stakeholders meetings: To celebrate the 40th anniversary of the Fair Housing Law, Rhode Island Housing, in collaboration with the state’s Office of Housing and Community Development and the Housing Resources Commission, held public- and private-stakeholders’ meetings to analyze the impediments to fair housing. The combined notes from the two meetings are included along with the documentation of the Consolidated Plan public process in Appendix C.
- State policy on Affirmative Marketing of Low- and Moderate-Income Housing: In June 2009, Rhode Island Housing and the state’s Office of Housing and Community Development issued a policy statement asserting the requirement that all housing that meets the state’s definition of Low- and Moderate-Income Housing must be affirmatively marketed, including listing on the statewide housing locator website and listings in minority newspapers as well as one of general circulation.
- HomeLocator RI: In 2008, Rhode Island Housing and a number of its public and non-profit partners launched a housing search website both to provide easier access to housing that is affordable to all Rhode Islanders as well as enhance the ability to affirmatively market affordable homes in the state.

In preparing for the Consolidated Plan the focus group session on Fair Housing provided feedback which is reflected in the plan’s proposed objectives. In addition, next spring, the state will use the input from the efforts identified above as well as that of the Focus Group to revise and update the State’s Analysis of Impediments to Fair Housing.

The State of Rhode Island is committed to combating all forms of discrimination. Funding for fair housing education and outreach activities is provided through the State’s CDBG program. However, as the focus group meetings clearly accentuated, more needs to be done to educate the public about their rights and responsibilities under state and national fair housing laws, and to enforce these laws. The focus groups also urged adoption of State legislation to ban discrimination on the basis of source of income and discussed the need to remove barriers to accessing affordable housing for ex-offenders.
I. Healthy Homes and Lead-based Paint

Enormous gains continue to be made in reducing the incidence of lead poisoning and addressing existing lead hazards in Rhode Island homes. In the period covered by this Consolidated Plan, it is the state’s intention to expand its objectives regarding the health aspects of its housing. There are numerous health and quality of life issues that are affected by where one lives. Issues like asthma, mold and carbon monoxide in addition to lead paint hazards, are all “healthy homes” related concerns. This section expands the Consolidated Plan’s traditional focus on lead to put forth more holistic objectives that look at the broader category of healthy homes, including Lead-based Paint issues.

I. EVALUATION AND REDUCTION OF LEAD-BASED PAINT HAZARDS

Objectives:

I.1 Eliminate lead hazards in 210 existing homes in the next five years
I.2 Increase landlord and homeowner awareness of lead mitigation programs through multi-lingual pamphlets, lead centers, and training sessions
I.3 Continue to promote training for property owners, and certification for contractors to mitigate lead hazards
I.4 Continue implementation of lead mitigation plan and update

According to the Census, Rhode Island has 163,274 renter-occupied units of which 135,654 were built before 1978 when lead-based paint was banned. Rhode Island has the 4th oldest housing stock in the nation and this stock requires proper maintenance and rehabilitation, to mitigate the hazards posed by the wide spread use of lead based paint.

During the 1998 legislative session, Rhode Island appropriated $1.75 million through the Housing Resources Commission for a State lead abatement program. This funding was allocated to establish a Lead Abatement Revolving Loan Fund. Since the inception of the fund, the State has appropriate an average of $1.5 million per year to finance lead hazard reduction activities.

Because of Rhode Island’s older housing stock, lead poisoning has been problematic throughout the state. The greatest obstacle to addressing Rhode Island’s lead-based paint hazards is the sheer number of homes affected. In response to this challenge, the legislature adopted the Lead Hazard Mitigation Act of 2002, landmark lead mitigation legislation that, for the first time in Rhode Island, takes a preventative approach to lead poisoning. This legislation required property owners to properly maintain their units rather than relying on an enforcement response once a child is lead poisoned. One of the provisions of the Act was to task the HRC with the development and implementation of a four year strategic plan for addressing the state’s lead paint hazards. In May 2003, after a nine-month participatory process, the Comprehensive Strategic Plan Committee (the Committee) of the Housing Resources Commission (HRC) completed the strategic plan. The Committee proposed a plan which included the following key elements:

- lead education/lead hazard reduction programs
- coordination of enforcement action, and
- coordination of efforts
The HRC is responsible for informing landlords and tenants of their rights and responsibilities under the law. It is illegal in Rhode Island for a property owner to retaliate against families who report lead hazards. The State has developed fact sheets for property owners and tenants describing their rights and responsibilities. In 2004, HRC received a 3-year Lead Outreach Grant which supported the establishment of a Technical Assistance Center that supported the distribution of these fact sheets to landlords and tenants, answered questions, and investigated tenant complaints about the failure of property owners to address lead hazards in their units. Since the Lead Hazard Mitigation Act was adopted, 23,500 rental units have received Certificates of Conformance with the lead mitigation standard and approximately 5,000 have received Presumptive Compliance status. It is projected that in the timeframe covered by this Consolidated Plan another 20,000 units will be brought into conformance as well.

The U.S. Department of Housing and Urban Development (HUD) has funded a number of lead hazard reduction programs in Rhode Island. The State and the cities of Providence, East Providence, Woonsocket, Pawtucket and Warwick have been awarded funding in the past. There are currently four active lead programs in Rhode Island including the State program and those operated in the cities of Providence, Woonsocket and Warwick, however all but the Providence program and the portion of the statewide program funded by the state will end by June 2010. It is the intent of Rhode Island Housing to re-apply for federal Lead Hazard Reduction Program funds in the coming year for statewide lead hazard reduction activities.

The LHRP provides deferred loans to finance lead hazard reduction for low and moderate-income borrowers as well as owners of investment properties occupied by low-income tenants with children under the age of six. Nonprofit agencies rehabilitating older housing as affordable housing for families are also eligible. Eligible work includes cleaning, exterior and interior painting and window and door replacement. Priority is given to households with children with elevated blood levels. Universal screenings coupled with relocation of families during the mitigation phase are core components of LHRPs. From 2005-2008 the State LHRP invested over $4.5 million to make 765 units lead safe.

Property owners participating in one of the state or local lead programs are encouraged to access other funding sources such as local CDBG housing rehabilitation programs and the Rhode Island Housing Home Repair program to address code violations. In 2004, Rhode Island Housing established a program to assist participants in the LHRP to correct minimum code violations and address health and safety issues.

As the administrator of the State’s Section 8 program, Rhode Island Housing has used its relationships with landlords to enroll Section 8 units in the lead hazard reduction program. Activities are coordinated directly through the Section 8 department, making outreach easier and participation more attractive to landlords. The population living in family Section 8 units has been targeted because many are occupied by lower income families with children living in older housing.

Over the past ten years Rhode Island Housing has partnered with five organizations in different areas of the state to conduct community-based lead hazard education. This outreach, coupled with the opening of new lead centers in Providence, Pawtucket and Warwick, has increased awareness on lead issues throughout the state. These lead centers provide temporary housing referrals, counseling, medical referrals, resource referrals and housing search assistance to families with lead poisoned children. This activity has been financed by the federal funding the state has received in the past for
lead hazard reduction and will be continued if federal funds are received to support the state program in the future.

Given the age of Rhode Island’s housing stock, increasing lead education and promoting lead safe work practices and proper maintenance can reduce the chances of lead exposure. The HRC continues to distribute mitigation literature and conduct education and outreach efforts to property owners, realtors, housing agencies, the insurance industry and the general public on the Law.

In June 2005, the Attorney General reached an agreement with the Dupont Corporation to settle its case in the state’s lawsuit against the manufacturers of lead-based paints. As a result, with funds funneled from the Children’s Health Forum and administered by the Healthy Kids Collaborative, there is $6.6 million to abate lead hazards in 600 homes. CLEARCorps, a national non-profit working on children’s environmental health issues, was chosen to abate the 600 units in six block groups in Providence, Woonsocket, Pawtucket, and Central Falls. Rhode Island Housing is partnering with CLEARCorps and the City of Providence to make the most effective use of these funds in conjunction with the state lead funding it administers.

II. SUPPORTING HEALTHY HOMES

Objectives:

II.1 Institute a healthy homes checklist for use by organizations that perform home visits (e.g., VNA, Head Start, weatherization) to provide families with additional information and to provide feedback on the Department of Health’s “7 Steps” Model: Keep it dry, Keep it clean, Keep it pest-free, Keep it well-ventilated, Avoid contaminants, Keep it safe, Keep it well-maintained

II.2 Support Healthy Homes Collaborative implementation of workplan for affordable homes

II.3 Educate property owners and municipalities on healthy homes resources, including weatherization and home repair funding

In 2005, under the leadership of the Rhode Island Department of HEALTH and the Rhode Island Housing Resources Commission, the Healthy Housing Collaborative was established to provide a statewide forum for discussing and promoting healthy housing goals. The Collaborative brought together parallel efforts of HEALTH and the HRC to take a more holistic approach to health hazards in the home rather than focusing on lead paint hazards separately from other housing based health and safety issues. Through their independent efforts, HEALTH had developed a healthy housing vision and the HRC restructured its Committee that had been focused almost exclusively on the lead program under the new title, the Office of Healthy Housing. This re-named Committee adopted the following mission:

“To work in promoting safe and healthy homes for all Rhode Islanders with a primary focus on lead hazard mitigation. In partnership with stakeholders, the Office will promote and develop programs that seek to prevent health hazards in homes throughout the state.”

Initially involving about a dozen partners, the group has grown to 24 representing a broad range of interests including state health, housing and environmental protection agencies, hospitals and other
health care providers, higher education, and non-profits involved in lead hazard reduction and weatherization. The Collaborative meets quarterly and has developed a workplan. Current efforts underway include:

- developing a standardized system/procedures and testing for first responders when dealing with carbon dioxide incidences;
- addressing housing issues affecting refugees;
- developing a statewide healthy housing database;
- forming a committee to address the problem of bedbugs, particularly in shelters;

Other issues the Collaborative is focusing on include better coordinating lead and weatherization funds, carbon monoxide detection, addressing mold, contaminated water supplies, and health and safety issues in foreclosed properties.

Energy efficiency is an important healthy housing feature. In addition to the cost of shelter, the cost of utilities, particularly energy, represents an increasing burden to low-income families in Rhode Island. To help address increasing utility costs, Rhode Island Housing has worked with its housing development partners to produce homes that meet Energy Star standards. Rebates received for energy-efficient appliances and systems have helped defray development costs. Rhode Island Housing also offers funding through its home repair and Purchase Plus mortgage program to finance home repairs which may include energy efficiency improvements. The State’s weatherization program is also a key partner in making energy efficiency improvement for low-income households.

In 2009 the State received federal stimulus funding to supplement its existing weatherization program, including $6 million which was dedicated to improving the energy efficiency of existing affordable apartments. Rhode Island Housing is currently in the process of working with the State Energy Office to allocate these funds. Priority will be given to projects that leverage other funding sources and will result in the most significant improvement in energy efficiency.
J. Anti-poverty Strategy

According to the 2000 Census, 11.5 percent of Rhode Island’s total population is below the poverty level. According to the 2008 American Community Survey, this number has since risen slightly to 11.7 percent.

In 2000, there were 40,117 children living in poverty in Rhode Island, accounting for 17 percent of all Rhode Island children. This is an increase from the 1990 Census figure when 14 percent of children lived in poverty. Rhode Island has a higher rate of child poverty than any other New England state. As of 2007, 17.5% of children under the age of 18 were below the poverty level, ranking 21st in the nation, and just under the national rate of 18.0%. Tied with Maine at 17.1%, the child poverty rate in Rhode Island has increased by 0.2 percentage points since 2000. Three quarters of these children are concentrated in Rhode Island’s six core cities.

The State is committed to reducing the number of families living in poverty. Housing advocates and social service providers are collaborating to produce affordable housing as well as provide the social and economic support that is necessary to keep individuals and families out of poverty. While many of the factors that impact poverty are out of the State’s control, Rhode Island has initiated or supported a number of initiatives designed to reduce the number of households in poverty.

Rhode Island’s minimum wage increased on January 1, 2007 to $7.40 per hour. Despite this increase, minimum wage workers still have a very difficult time renting apartments or purchasing homes in the State. According to data compiled by HousingWorks RI, a worker would need to earn more than $21/hour in order to keep the average rent of a 2-bedroom apartment in the state’s capital of Providence at 30% of the household’s gross monthly income.

Through the objectives described below, Rhode Island hopes to reduce poverty significantly over the five-year period covered by this Consolidated Plan.

Objective 1:
- Evaluate outcomes of current anti-poverty efforts and build on successful programs and strategies

As the State of Rhode Island’s poverty rate increases and the state’s budget deficit grows anti-poverty strategies have focused on moving families to work opportunities and self sufficiency.

The Department of Human Services renamed the Family Independence Program (FIP) to the Rhode Island Works Program in 2008. The program still offers temporary cash assistance, health coverage, child care assistance, and help finding job training or a job. The lifetime time limit for assistance was reduced from 60 to 48 months, and a 24-month limit in any 60-month period was imposed.

The program enacted a Work First strategy which required participants to first engage in an intensive job search. If a job could not be found with current skills, job training/education plan would be created. Those that fall into a certain income bracket may still qualify for some cash assistance and other important benefits including health care coverage, child care subsidies and food assistance.
This program is available for pregnant women and adults with children under age 18 (or under age 19 if child is a full-time student). Services are available statewide. Linkages between the Community College, Department of Labor and Training and the recipients are coordinated to ensure that maximum assistance is provided to achieve self-sufficiency.

The plans for this strategy have been challenged by the dramatic increase in unemployment from below 5% as recently as September 2007 to a current 12.9%. In March 2009, the Department of Labor and Training received $17.2 million in federal stimulus money, which will allow the state to expand some programs, do some things differently and help 3,500 Rhode Islanders enter the job market with new skills. These programs are just beginning to be implemented.

In 2007, the City of Providence released *Pathways to Opportunity*, an extensive research and analysis performed by a group of community and business leaders. Their recommendations focus on providing targeted opportunities for the poor to get ahead, including adult education, job skills training, exposure and access to jobs with career paths, and work supports to help low-wage earners meet their basic needs.

Picking up on a national strategy to Reduce the High Cost of Being Poor, the document recommends efforts to help Providence residents receive health insurance, child care subsidies, and the Earned Income Tax Credit.

Additional strategies are targeted around connecting youth to jobs and college, and providing resources to help youth complete high school with the necessary skills to succeed, enroll in and graduate from college, and gain access to career exploration and development services. It also outlined a number of steps the state could take to further the strategies. These included: raising the minimum wage to a living wage, increasing the amount of assistance the Rhode Island Works program provides, increasing the EITC percentage to 5%, maintaining health insurance for children and increasing child care subsidies to name a few.

It is well recognized that Rhode Island requires a better educated work force to shift from the previous manufacturing economy to a knowledge based economy. Efforts to address this include: increasing the number of charter schools; increasing adult education opportunities through community based agencies and CCRI; researching a more equitable method of funding schools and a suggestion to use the Food Stamp Employment Training (FSET) funds for implementing workforce development and career pathways programs for low-income individuals receiving food stamp benefits.

The Family Self Sufficiency Program (FSS) continues to incent HCVP participants to meet personal financial goals. This program deposits tenant payment increases due to increased income into an escrow account. After five years of no state cash assistance and the meeting of pre-established personal and financial goals, the participant is able to withdraw the money. This program has been successful in making savings possible for these very low income households.
Objective 2:

- Maintain emphasis on mitigation of foreclosures through loan modifications, including the Making Home Affordable program, and mediation with lenders

Starting in the fall of 2006, Rhode Island Housing began tracking the state’s foreclosure initiations. By the time of the market crash in the fall of 2008 Rhode Island had already climbed to the top ten in the nation with regard to mortgage defaults, and has held that position consistently since that time.

The causes and impacts of the foreclosure crisis are discussed in detail in Chapters IV and V. In November 2007, Rhode Island Housing opened its HelpCenter to help with the wave of literally thousands of homeowners who were seeking assistance in avoiding foreclosure and overwhelming our network of non-profit partners.

Since then over 6,000 Rhode Islanders have contacted the HelpCenter and nearly 3,300 have met face-to-face with counseling staff. Of the nearly 2,500 who have completed the process over 45% have maintained ownership of their homes through a loan modification or other financial resolution, and only 7% ended in foreclosure.

The HelpCenter is partially funded through the NeighborWorks America National Foreclosure Mitigation Counseling program. It is the state’s intention to continue in this program for as long as funding is available and necessary. Given the volume experienced in the last couple of years, but with the expectation that there will be a very gradual recovery. The state anticipates serving another 2,000 clients through the HelpCenter in the term of this Consolidated Plan.
K. Institutional Structure

Rhode Island delivers its housing programs through an array of public agencies, not-for-profit organizations and the private sector. Public agencies consist of State offices, quasi-public corporations, housing authorities and local governments. The private sector includes banks and other investors, and residential construction contractors both large and small. Non-profit organizations help to develop affordable housing, counsel homebuyers and provide services to residents. As described in the assessment of the existing institutional structure, this comprehensive network of organizations is critical to the effective implementation of the state’s housing policies and programs.

State Agencies, Quasi-Public Corporations and Public Authorities

RI State Department of Administration, Division of Planning

In the Housing Act of 2004, the state reorganized its planning and housing programs to be centrally managed and located within its Department of Administration. As such the State’s Division of Planning is now home to the Office of Housing and Community Development, which includes the state’s Housing Resources Commission, and the Statewide Planning Program. Most of the state’s housing development programs are funded through the Housing Resources Commission and administered by Rhode Island Housing through a Memoranda of Understanding.

**Office of Housing and Community Development (OHCD)**

The Rhode Island Office of Housing and Community Development (including the Housing Resources Commission) has been organized to be the housing planning, standards, policy and programs agency of the State. The primary purpose of the office is the development of communities by providing decent, safe, affordable housing opportunities; creating a suitable living environment; and expanding economic opportunities principally for low- and moderate-income Rhode Islanders. This mission is accomplished, in part, by coordinating housing functions and selected community development activities of agencies and subdivisions of the State. OHCD has responsibility for administering the Community Development Block Grant for 33 non-entitlement municipalities, the Emergency Shelter Grant and Title XX funding through the Consolidated Homeless Fund. It is also the grantee for the federal Neighborhood Stabilization Program and the Homelessness Prevention and Rapid Rehousing Program.

**Housing Resources Commission (HRC)**

The Rhode Island Housing Resources Commission is the planning and policy, standards, and programs division of the Rhode Island Housing Resources Agency. Established in 1988, by Chapter 128 of Title 42 of the Rhode Island General Laws, the HRC was created to provide a coherent policy direction to Rhode Island’s housing programs within various departments, agencies, commissions and corporations. Its mission is to provide housing opportunities for all Rhode Islanders, to maintain the quality of housing in Rhode Island, and to coordinate and make effective the housing opportunities of the agencies and subdivisions of the state. The HRC is a 27 member board, representing a wide range of constituents, including government agencies, housing advocates and the private sector.

The HRC oversees the State’s Building Homes RI, Neighborhood Opportunities Program
and Lead Hazard Reduction Program. The HRC also leads the state’s Continuum of Care and underwrites 85 emergency family units, and provides funding for the operation of emergency winter shelters. The Chair of the Housing Resources Commission leads the Governor’s Interagency Council on Homelessness and has seats on various housing policy boards and commissions including the State Planning Council. Rhode Island Housing administers the housing programs of the HRC through a Memoranda of Understanding.

The HRC also plays a key role in promoting achievement of the state’s affordable housing goals and produces an annual report on the implementation of municipal affordable housing plans. It also is the state agency responsible for the recently enacted expedited permitting for “Projects of Critical Concern to Meet Emergency Need,” which allows affordable housing developments to receive priority regulatory review at state agencies.

**Statewide Planning Program (SPP)**

The Statewide Planning Program is charged with preparing and maintaining plans for the physical, economic, and social development of the state; encouraging their implementation; and coordinating the actions of state, local and federal agencies and private individuals within the framework of the state's development goals and policies. As such, SPP also addresses housing and land-use issues by assisting cities and towns with compliance with the Comprehensive Plan legislation, zoning and other issues critical to the development of affordable housing. SPP is responsible for approving local Comprehensive Plans, which contain the Housing Element describing a municipality’s affordable housing goals. SPP also houses the Rhode Island Geographic Information System which is a useful tool for neighborhood and regional planning.

**Rhode Island Housing**

Rhode Island Housing is a self-sustaining quasi-public agency established by the General Assembly in 1973. Rhode Island Housing works to ensure that all people who live or work in Rhode Island can afford a safe, healthy home that meets their needs. As the state’s Housing Finance Agency, Rhode Island Housing provides low-interest loans, grants, education, advocacy and consumer counseling to help Rhode Islanders buy and retain their homes. They also offer special programs to ensure that these homes are safe and healthy.

Rhode Island Housing was designated the State Principal Housing Agency in 1991. It is responsible for administering most state and federal funds for the development of affordable homes. These include federal Low-Income Housing Tax Credits, HOME funds and Lead Hazard Reduction Program funds as well as stimulus funding through the Tax Credit Assistance Program (TCAP) and the Tax Credit Exchange Program (TCEP). Through Memoranda of Understanding, Rhode Island Housing also administers the state’s portion of the federal Neighborhood Stabilization Program as well as the state’s affordable housing programs, including Building Homes RI, the Neighborhood Opportunity Program, and the state Lead Hazard Reduction Program. Rhode Island Housing also acts as the lead agency in the application for the state’s Continuum of Care application to HUD as well as the reporting agency for HUD’s Consolidated Plan and its related annual reports. Rhode Island Housing also acts as the state’s Housing Authority, administering the Section 8 voucher program for 15 municipalities.
Rhode Island Housing has also been assigned certain statutory and regulatory roles by the General Assembly, including various responsibilities under the state’s Low- and Moderate-Income Housing Act, and responsibility for the implementation of the Madeline Walker Act.

**Other State Agencies and Commissions**

Other state agencies play key roles related to housing via their oversight of issues like health, transportation and the environment as well as those that serve vulnerable populations like the elderly, disabled and veterans.

Below is a list of those state agencies most often engaged in housing related issues. It is a key element of this Consolidated Plan, as described in the next section, that Rhode Island continue to improve coordination among agencies to better serve its housing needs and the population it serves.

**Rhode Island Department of Human Services (DHS):** DHS seeks to provide opportunities, working hand-in-hand with other resources in Rhode Island, to offer a full continuum of services for families, adults, children, elders, individuals with disabilities and veterans. DHS offers medical and financial aid, food stamps and social services to Rhode Islanders in need. DHS also works in partnership with Rhode Island Housing to administer the Assisted Living Medicaid waiver program which supports the operation of three affordable assisted living facilities in the state.

**Rhode Island Department of Mental Health, Retardation and Hospitals (MHRH):** MHRH is committed to assuring access to quality services and supports for Rhode Islanders with developmental disabilities, mental health and substance abuse issues, and chronic long term medical and psychiatric conditions. Its mission includes addressing the stigma attached to these disabilities as well as planning for the development of new services and prevention activities. MHRH operates group homes across the state for disabled Rhode Islanders and funds the Thresholds Program, which is administered by Rhode Island Housing and provides capital for the development of affordable homes for Rhode Islanders with mental and physical disabilities.

**Rhode Island Department of Health (HEALTH):** HEALTH seeks to prevent disease and to protect and promote the health and safety of the people of Rhode Island so that all people in Rhode Island will have the opportunity to live a safe and healthy life in a safe and healthy community. The Department of Health co-chairs the Healthy Housing Collaborative and is responsible for enforcing the rules and regulations for Lead Poisoning Prevention, the lead real estate disclosure rule, and the lead pre-renovation education rule.

**Rhode Island Department of Elderly Affairs (DEA):** DEA seeks to ensure excellence in service, advocacy and public policy dedicated to the needs of older Rhode Islanders and their caregivers through a single, visible and responsive agency. DEA is the state’s primary agency devoted to the development, implementation and monitoring of a comprehensive system of community-based programs and services for seniors. The DEA is also designated as the state’s single planning and services area agency on aging under the provisions of the Older Americans Act. DEA works with Rhode Island Housing to reach out to seniors who are facing the potential loss of their home due to delinquent property taxes under the state’s...
Madeline Walker Act. Rhode Island Housing and DEA also work closely together to help seniors remain in their homes through reverse mortgages and other assistance.

**Rhode Island Department of Corrections (RIDOC):** The mission of the Rhode Island Department of Corrections (RIDOC) is to contribute to public safety by maintaining a balanced correctional system of institutional and community programs that provide a range of control and rehabilitative options for criminal offenders. RIDOC leads the Governor’s Reentry Council and supports programs to prepare those leaving the Corrections system for reentry into the community.

**Rhode Island Department of Children, Youth and Families (DCYF):** The Department was established by the state legislature in 1980 by merging children's programs previously administered by 4 different state agencies. The Director of DCYF is also a member of the RI Children's Cabinet, which addresses cross-departmental issues relating to children’s needs and services. DCYF is one of a small group of states that integrate the 3 major public responsibilities for troubled children, youth and families in one agency: Child Welfare, Children's Behavioral Health, and Juvenile Corrections.

**Rhode Island Department of Labor and Training (DLT):** DLT is responsible for administering state unemployment funds and offers a variety of job training and employee assistance programs and services.

**Rhode Island Public Transit Authority (RIPTA):** RIPTA is a quasi-public, independent authority. Established in 1966 RIPTA is authorized to operate public transit services throughout the state of Rhode Island.

Other state agencies such as the Rhode Island Department of Transportation, the Rhode Island Department of Environmental Management, the Economic Development Corporation and the Department of Business Regulation also play important roles in developing the infrastructure that supports homes and communities, ensuring that the state’s environmental resources and the health of its residents are protected, supporting job growth, and providing for consumer protections and the regulation of residential and financial transactions.

The **RI Commission for Human Rights (RICHR)** is one of the oldest state antidiscrimination law enforcement agencies in the country. The Rhode Island General Assembly established the Commission in 1949 with the understanding that “[t]he practice or policy of discrimination against individuals …is a matter of state concern”, and that “discrimination foments public strife and unrest, threatens the rights and privileges of the inhabitants of the state, and undermines the foundations of a free democratic state”. R.I.G.L. § 28-5-2. The Commission’s major program activities include: outreach and education; intake, investigation and settlement of discrimination charges; administrative hearings. The Commission is not empowered as an advocacy organization. Rather, the Commission's role is to educate the public on discrimination laws/issues and to conduct objective investigations of charges filed.
Public Housing Authorities
The State of Rhode Island has 24 additional housing authorities that maintain nearly 9,700 units of public housing, in addition to nearly 8,500 Section 8 vouchers. Of these 24, six are in Entitlement Communities subject to their own local Consolidated Plans and represent nearly 70% of the state’s public housing stock. The remaining 18, however, are subject to review and consistency with this Consolidated Plan. While it is beyond the scope of this plan to mandate activities with housing authorities beyond the state’s jurisdiction, it is crucial to the state’s affordable housing goals that this critical housing stock continues to provide safe, decent and affordable housing to Rhode Island’s neediest populations.

Local Entities

Municipal Governments
Local governments play an extremely important role in the State’s housing delivery system. They administer local housing programs, as well as State-funded programs and projects. They are responsible for local planning, are knowledgeable about their local housing markets, and are acutely aware of housing issues and needs in their communities.

The size and capacity of local governments in Rhode Island vary greatly, from Providence’s capital city government, which operates the largest municipal housing programs in the state, to the smaller municipalities which do not operate housing programs. As mentioned earlier, of Rhode Island’s 39 municipalities, there are six Entitlement Communities and four Participating Jurisdictions (including the state). The largest cities directly administer CDBG, HOME, ESG and HOPWA programs, along with other Federal programs, and have staff capable of administering local programs and projects. Smaller communities participate through the State’s programs, and may apply for funding under the Small Cities Program. They combine local staff administrative capability with consultants and local non-profits to administer community development and housing program activities when grants are received.

Of particular importance at the municipal level, are the local affordable housing committees, which have recently emerged with the passage of the affordable housing plans. While these groups are new and relatively inexperienced, they represent an important opportunity at the local level to foster local support and education on the need for affordable homes.

The Consolidated Plan, and the CDBG, HOME and ESG Programs are built on the premise that local officials are most knowledgeable and capable of determining the activities that best serve local needs. The State recognizes that premise by operating its CDBG, HOME, and ESG Programs through competitive procurement in which local governments and community-based organizations may propose projects and programs that are best suited to local needs.

Participating Jurisdictions
According to HUD, a “Participating Jurisdiction” (PJ) is any State or unit of general local government that has been designated by HUD to receive and administer funds directly in accordance with the HOME Program Allocation Formulas. In Rhode Island, there are currently 4 Participating Jurisdictions: State of Rhode Island; Providence; Woonsocket; and Pawtucket.
Entitlement Communities
In addition to its four PJs’ receipt of HOME funding, the State of Rhode Island receives local CDBG funding through six Entitlement Communities: Cranston; East Providence; Pawtucket; Providence; Warwick; and Woonsocket.

Non-Profit Organizations
The small state of Rhode Island is very rich in its non-profit community, though state budget cuts and overall reduced charitable giving during the current economic crisis threaten many organizations’ viability. Among this sector, affordable housing is served by a significant array of organizations that meet various needs from homeless advocacy, to affordable housing development, to providing housing and services to special needs populations.

Below is a roster and brief description of some the principal nonprofit organizations with affordable housing as part of their primary mission:

**Community Housing Development Organizations (CHDOs)**
Under the Federal HOME Program, Rhode Island is required to reserve a minimum of fifteen percent of each year’s allocation of HOME funds for projects developed, owned, or sponsored by community housing development organizations (CHDOs). Federal program regulations set forth the requirements that an organization must meet to qualify as a CHDO. A CHDO is a community-based not-for-profit organization that has or intends to retain staff with the capacity to develop affordable housing for the community it serves.

A CHDO must maintain at least one-third of its governing board’s membership for residents of low-income neighborhoods, other low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations. It also must provide a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, development, and management of all HOME assisted affordable housing projects.

Currently, Rhode Island has 19 organizations certified as CHDOs. While they primarily represent a mix of Community Development Corporations (CDCs) who serve as non-profit housing developers; they have also evolved from homeless providers as well non-profit organizations that have been developed from local housing authorities and Community Action (CAP) agencies.

**GrowSmart RI** is a statewide public interest group representing a broad coalition of partners fighting sprawl and leading the charge for better-managed growth through innovative policies and programs to revitalize city, town and village centers; preserve cultural and natural resources; expand economic opportunity for all Rhode Islanders. Its Advisory Council represents 55 offices and organizations from the federal, state and municipal government as well as the interests of corporate, community development, environmental, historical preservation, higher education and non-profit organizations. It serves on the KeepSpace Advisory Committee and has been a long-standing partner with the state’s governmental and non-profit communities in the advocacy for affordable homes and a key partner in the provision of technical assistance to municipalities.
**Housing Action Coalition** is a group of 70 organizational members dedicated to promoting, preserving and increasing affordable homes throughout Rhode Island. They advocate on the state and national level on behalf of tenants and homeowners.

**Housing Network of RI** is the state association of 20 non-profit community development corporations. Its members have developed and built thousands of affordable homes throughout the state and initiated numerous revitalization efforts in neighborhoods across Rhode Island. The Housing Network exists to support the work of its members, and to promote public awareness and policies that address Rhode Island’s housing and community economic needs.

**HousingWorksRI** is a coalition of over 100 members/organizations and campaign intended to end the state’s severe shortage of quality, affordable homes. HousingWorks RI’s vision is a state with communities that embrace a variety of housing choices so Rhode Islanders, regardless of income, can live in quality, affordable homes in vibrant and thriving neighborhoods. To this end, HousingWorks RI publishes research and informational briefs, convenes public education sessions and offers presentations to municipalities and Chambers of Commerce on the importance of affordable homes to Rhode Island’s economy.

**Rhode Island Coalition for the Homeless (RICH)** is organized to promote and preserved the dignity and quality of life for men, women and children by pursuing comprehensive and cooperative solutions to the problems of housing and homelessness. This is accomplished through advocacy, education, collaboration, technical assistance, and selected direct services provided to homeless individuals and families, coalition members, elected officials and the community at large. It is comprised of 49 members representing 32 service agencies that provide direct support and services to the homeless, and 17 supporting agencies, whose missions and work support services to the homeless of Rhode Island.

Rhode Island is fortunate to house local offices for two national non-profit organizations that have a profoundly important impact on the institutional structure of our affordable housing delivery for Rhode Islanders:

The **Corporation for Supportive Housing (CSH)** is a national nonprofit organization and community development financial institution that helps communities create permanent housing with services to prevent and end homelessness.

The **Local Initiatives Support Corporation (LISC)** is dedicated to helping community residents transform distressed neighborhoods into healthy and sustainable communities of choice and opportunity — good places to work, do business and raise children. LISC mobilizes corporate, government and philanthropic support to provide local community development organizations with: loans, grants and equity investments; local, statewide and national policy support; technical and management assistance. LISC is a national organization with a community focus.

Beyond local and national non-profit organizations, two very important philanthropic organizations serve as cornerstones to the funding of a number of housing efforts in the state:
The Rhode Island Foundation works to build a better Rhode Island as a philanthropic resource for people, communities, organizations, and programs. The Foundation provides evaluation of community issues and makes strategic grants; promotes and builds effective philanthropy; stewards permanent endowments, honoring donor intent and current needs; builds the strengths and capacity of the nonprofit sector; provides leadership to and a forum for civil dialogue on important issues; and grows its endowment through disciplined and quality investments. Its local impact is felt throughout the non-profit community among CDCs and social service organizations. It also plays a vital role in serving as a founding partner and home to HousingWorks RI.

The United Way of Rhode Island (UWRI) is the local affiliate of the international United Way organization, which was founded in the late 1800s, and advances the common good, creating opportunities for a better life for all, by focusing on education, income and health through its network of nearly 1,800 community-based United Ways in 45 countries and territories. In Rhode Island, beyond its critical funding role, UWRI has served as the leader and convener in a number of efforts to combat homelessness, poverty and provision of social services through its roles in the Rhode Island Emergency Food and Shelter Board; 2-1-1; Earned Income Tax Credit Volunteer Income Tax Assistance (VITA). UWRI was also a founding partner and is a continuing supporter of HousingWorks RI.

Private Sector

Last but not least in the examination of Rhode Island’s institutional structure of housing are the private sector entities that tie the entire network of state and quasi-public agencies and non-profit organizations to the broader economy of the state and its residents.

The private sector in Rhode Island includes the stakeholders throughout the housing process from construction and financing of housing development to mortgage financing and cooperation with realtors, attorneys, appraisers, etc. Many private professionals also participate by sitting on boards of directors of non-profit organizations.

Private construction companies are utilized to construct affordable housing, and are responsible for completion time lines, quality of construction and completion of the housing within a prescribed budget. As a result, private industry influences the cost of housing construction. As more efficient ways to manufacture goods for the housing industry are developed, construction time frames are reduced, and better ways to manage the construction process are developed by the private sector, the cost of housing will be affected.

Private corporations outside the construction industry have become major investors in low income housing through the Low-Income Housing Tax Credit program. The developer of housing benefits through the infusion of equity funds to a project while the investor benefits from the use of the credits. The credit is a dollar-for-dollar reduction in the investor’s federal tax liability.

The private sector as well as government and non-profit organizations are important components in the institutional structure through which the State will carry out its housing plan. Clearly, without any one of these components the entire structure would be weakened.
Assessment of Present Institutional Structure
The institutional structure of public, private, and non-profit agencies that presently implements Rhode Island’s housing strategy is comprehensive. While many organizations are involved and the delivery of housing is targeted toward many specific populations, a multitude of organizations must work together to appropriately implement this Consolidated Plan.

Strengths
- Rhode Island’s small size makes it possible and beneficial for organizations serving similar populations and/or housing needs to work together collaboratively to leverage resources and share best practices. There are several task forces and collaborative efforts among agencies serving similar populations. These meetings are used to discuss strategies to improve and better coordinate programs and projects.
- State agency staff are committed to their organizational missions and to efficiently and effectively delivering programs and services to the clients they serve.
- Rhode Island’s partnership with local governments and organizations is an important part of the State’s efforts to expand affordable housing opportunities. This partnership provides the State with excellent information on the housing needs of the communities.
- The extensive network of private and non-profit organizations that are involved in housing activities in the State helps to ensure that a wide variety of housing needs are being examined and served. These groups work closely with the state to develop affordable housing.

Weaknesses
- While a diverse and comprehensive structure is generally a strength, it can also be a challenge when providers must apply to many different agencies and programs, all with their own rules, requirements and applications to undertake a project.
- The lack of staff and adequate funding at the state’s Housing Resources Commission is a hindrance to effective implementation of the state’s affordable housing goals.
- While a number of formal collaborations exist among state agencies and non-profit organizations working on similar issues, more communication across population types and service lines would provide for more innovation and effective delivery systems.
- Public/private partnerships in the development of affordable housing need to be expanded. The maximum participation by both sectors is the key to successfully building housing at the lowest possible cost that is affordable to low and moderate income people.
- Significant retirements and a hiring freeze necessitated by the state’s budget woes have resulted in many state agencies losing a great deal of institutional knowledge and hard-pressed to effectively deliver required programs and services.
- The current economic downturn has put great pressure on Rhode Island’s extensive non-profit network which has always operated on a very small margin.

Closing Gaps in the Institutional Structure
The coordination of State, Federal, and private resources will improve access to housing and community development resources and the targeting of these resources to high priority areas and initiatives.
Rhode Island will continue to analyze the delivery system of affordable housing to identify areas of problem and issues. Recommendations will be made on how to improve the administration of programs by State agencies. Closer communication ties among agencies with housing programs will be pursued to improve program coordination. Periodic meetings of the State agencies would improve the coordination of current funding programs as well as implementation of new housing policies and programs. The goal is to operate the most efficient and effective programs possible.

The private sector will be encouraged to continue to participate in the development of affordable housing. Local housing providers will be encouraged to solicit participation by the private business community whether it be financial, expert advice or sitting on boards of non-profit organizations. These public/private partnerships must be strengthened.

The efficiency of the government approval process, local, state or federal, should be examined. Coordination of these approval processes could shorten the time needed to review a project. Technical assistance to housing providers could help ease their frustration, help them design better projects, and improve relations with community leaders. Similarly, technical assistance to municipalities should be addressed by assistance from public and private entities.
Chapter VI: Rhode Island State Strategic Plan 2010-2015

L. Coordination and Engagement

Rhode Island emphasizes coordination with public and assisted housing providers and private and governmental health, mental health, and service agencies. It is a priority of the state to strengthen and expand partnerships in housing and community development. These partnerships include all public and assisted housing providers as well as private and governmental health, mental health and service agencies that do business with the State’s housing programs. It is also a priority for the state to assure that residents and other public stakeholders participate in the implementation of the Consolidated Plan. To that end, Rhode Island Housing and its partners will actively seek the engagement of the interested public and those most affected by the state’s affordable housing programs.

As described in Section (d), Rhode Island addresses its homelessness through a cooperative Continuum of Care effort led by the State Housing Resources Commission’s (HRC’s) Office of Homelessness. The Office of Homelessness coordinates the statewide Continuum of Care planning process, working year round to plan and coordinate an effective response to homelessness. The full Office of Homelessness, with wide representation from public and private organizations and individuals representing the range of service providers and homeless constituencies, meets quarterly to evaluate trends in the needs of the homeless, the effectiveness of current strategies, and progress in implementing the 10 year plan to end homelessness. A Coordinating Committee meets monthly to review and help coordinate the work of the various sub-committees and plan for quarterly meetings of the Office of Homelessness. There are a number of subcommittees, focused on specific issues like data quality, employment and training, and the Continuum of Care application, that meet regularly and whose work informs the Office of Homelessness.

Because of its size, Rhode Islanders, including the homeless, move readily between cities and towns to accomplish activities of daily living. Services tend to be centralized and most agencies have statewide or regional service delivery areas. Due to the unique geography and close relationships among service providers in Rhode Island, the Office of Homelessness and community providers continue to promote a coordinated statewide Continuum of Care as the best system for addressing homelessness in the state.

Relative to the implementation of the Consolidated Plan through coordination with local governments, the state’s size is a tremendous benefit. Having only 39 municipalities allows a level of familiarity statewide with planning and community development offices as well as administrative managers and elected officials. The state has made it a priority to involve municipalities on many of its committees that oversee land-use and housing, and municipalities feel comfortable calling on a number of state and housing officials in seeking advice and technical assistance. Ultimately, housing is a very local issue, and interaction and coordination with municipalities is critical to the plan’s success.

Because of the limited resources available under the CDBG program, the State rarely funds large-scale economic development activities which are designed to create or retain jobs. In meeting its Economic Development priority, the State broadly identifies economic development as activities designed to assist businesses, create jobs and/or improve the job readiness of low/moderate income persons. Therefore, certain activities which are considered “public services” by HUD regulation may qualify as a State priority under this category.
In accomplishing these activities, the state relies on its relationship with RI Economic Development Corporation, the quasi-public agency charged with the state’s economic development, as well as seeking input from a variety of private-sector partners at the local level.

The state is committed growing this goal in this Consolidated Plan. With the advent of initiatives such as KeepSpace and partners like GrowSmart RI and HousingWorks RI, Rhode Island is making a concerted effort to cement the relationship between housing and economic development. The state’s financial and employment situations dictate an improvement of economic development in order to enhance the lives and well-being of all low- and moderate-income Rhode Islanders.

Beyond the efforts above, the theme of “coordination” emerged across each of the seven Focus Groups convened through the Citizen Participation process as a means of enhancing all of the objectives to produce more affordable housing and to serving its residents.

Most broadly the two objectives sought by the focus groups were:

- Build inter-organizational communication
- Allow for broad-based information sharing

Both of these objectives fit within the intentions of what the state seeks to accomplish in the next five years and will be promoted throughout all of the plan’s activities.

However, several other coordination objectives emerged relative to the specific topics as well. These were:

**OBJECTIVE 1:**

**Improve coordination between state agencies to align priorities and coordinate resources for the preservation or creation of affordable homes**

As mentioned in previous sections, a key opportunity to improve coordination at the state, regional and local level is the KeepSpace Initiative. By bringing together a range of state agencies involved in housing and community development, the initiative provides an opportunity to think beyond individual agency silos and consider the needs of the community as a whole. By working together, this collaboration could result in reduced cost and development delays for housing and community projects, and improved planning and design for the community. Improved state agency coordination also provides the opportunity to better leverage resources and target efforts by focusing on areas and initiatives that are high priorities for the community and the state.

Other inter-agency collaborative efforts should also be continued and expanded including agency participation in the Housing Resources Commission and its various committees, the Inter-Agency Council to End Homelessness, the Healthy Housing Collaborative and the Governor’s Reentry Council.

**OBJECTIVE 2:**

- Build collaboration between housing and service providers to develop empowerment programs for low- and moderate-income Rhode Islanders

Social service and housing providers have increasingly been collaborating to ensure that low and
moderate income individuals and families find stable, affordable housing. This collaboration is essential to the success of efforts to increase the supply of permanent supportive housing in the state. The RoadHome and HousingFirst programs required these linkages between housing providers and service agencies. Nearly 350 people are currently being assisted through these programs.

HPRP funds have been awarded to 10 social service agencies which will provide services to families at risk of homelessness, working with landlords and assisting with finding more affordable housing. The requirements to link the services and housing will expand the collaborations beyond the program.

The Family Self Sufficiency program works with HCVP participants. In the program, the coordinator works with participants to establish goals for improving their finances and increasing income. The coordinator collaborates with many social service agencies to help the participant get the supportive services needed to meet the goals. These linkages will continue to strengthen through this program.

Empowerment of low- and moderate-income Rhode Islanders relies heavily on the enhancement of their knowledge and skills. Through the coordination of services between housing and social service providers, programs serving this population can achieve greater results. The state will continue to seek opportunities to improve and grow coordination between housing and social service providers.

**OBJECTIVE 3:**
Coordination of housing resources with other supports through CAPs

The Community Action Programs (CAP) in the state represent an important network of information and services for many Rhode Islanders. CAP agencies provide access to heating assistance, emergency housing funds, weatherization as well as numerous other programs that help improve the lives of residents in the communities they serve. By coordinating these resources with programs and services provided by other agencies and organizations, such as lead hazard reduction programs, housing counseling and access to affordable homes, we can all better serve the needs of low and moderate-income Rhode Islanders.

**OBJECTIVE 4:**
Improve coordination between lead mitigation program with other healthy housing resources, such as weatherization and CDBG rehabilitation

The involvement of the State’s Department of Health has truly enriched the quality of the affordable housing efforts in Rhode Island, especially its lead mitigation program. Through this model it is the state’s intention to expand the programs that utilize this beneficial relationship to include weatherization and CDBG rehabilitation, in order to bring a fuller complement of health improvements to the state’s housing stock.
M. Low-Income Housing Tax Credit Use

The Low-income Housing Tax Credit Program (LIHTC) is administered by Rhode Island Housing and is closely coordinated with the allocation of HOME funds as well as other federal and state resources. Rhode Island receives just over two million dollars in competitive Low Income Housing Tax Credits annually. Applications are accepted each year and staff responsible for a wide variety of funding sources jointly evaluate and rank development proposals. The LIHTC program has several identified priorities including the revitalization of distressed urban areas and the creation of affordable housing in areas of the State with a very limited supply.

The State’s strategy will continue to focus on combining the LIHTC with available public subsidies on the Federal, state and local levels. It is through this combination that most of the low-income rental housing developed attains financial feasibility and viability. A predictable flow of LIHTC allows the state to forecast the amounts and types of government subsidies that can be leveraged through use of the LIHTC. This predictability also permits the state to forecast by way of its goals and priorities, the types of subsidies that will be most effective in meeting the housing needs of the State over the next five years.
Chapter VII: Action Plans

A. Summary

In the pages that follow, Rhode Island has developed Action Plans for its CDBG, HOME and ESG programs. These Action Plans describe anticipated activities, matching requirements, and priorities for the use of federal funds.

Rhode Island anticipates having $15.7 million annually in federal funds available to address the priority needs and specific objectives identified in the Strategic Plan. This includes funding from HOME, CDBG, ESG and the Continuum of Care Supportive Housing and Shelter Plus Care programs.

Rhode Island will use federal and state funds to leverage additional resources to meet priority needs. This includes approximately $1.48 million from the State Homelessness funding, $650,000 in State lead abatement and outreach of education funds, annual funding of approximately $2 million per year in Low Income Housing Tax Credits, $688,826 in HOPWA funds administered by Rhode Island Housing, $1.4 million in RHEHA funds and $2.5 million from the State’s NOP funds. For the first year of this plan, the state will also have an estimated $13 million in Building Homes Rhode Island funds to use. The State will continue to apply or encourage others to apply for grant funds where appropriate.

Rhode Island’s homeless and other special needs activities are discussed in the Strategic Plan and in the Action Plans. Rhode Island will continue to implement the activities identified in its Continuum of Care strategy, which includes the renewal of its transitional and permanent housing facilities, and will supplement these programs with the creation of more permanent family and supportive housing, both of which are supported by the priorities of the Action Plans.

As discussed in the Strategic Plan, over the next year, Rhode Island will continue to take the actions identified in the strategic plan to address barriers to affordable housing; implement its anti-poverty strategy; and continue its lead hazard reduction program.

Additionally, Rhode Island will continue to develop institutional structure and enhance coordination between public and private agencies. The Housing Resources Commission plays a critical role in bringing together representatives from government, public and private agencies to address the State’s housing needs and priorities. The Commission will help ensure that Rhode Island has a coordinated effort to meeting its housing needs.
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B. CDBG Action Plan for PY 2010
(Effective 3/1/2010)

PROGRAM OUTLINE

State Administrative Organization

The Community Development staff of the Department of Administration, Division of Planning, Office of Housing and Community Development administers the State's Community Development Block Grant Program.

To serve as a support element for the program, a Steering Committee has been formed with representation from the Governor's Office, the Economic Development Corporation, Rhode Island Housing, Department of Transportation, Division of Planning, Department of Administration (Housing Resources Commission/Office of Housing and Community Development) and two citizens appointed by the Governor with expertise or interest in housing, economic and community development issues. The committee is advisory to the Governor and Community Development staff and participates in the evaluation of applications. An additional representative from the State's Department of Environmental Management will be sought for this committee and/or consulted on relevant proposals.

Available Funding

The total funding available for the Rhode Island program is estimated at $5,229,149. From this total, the amount of $204,582 will be set aside as the maximum amount for state use in program administration; $100,000 requiring no match plus an additional $104,582 (2%) matched by the State on a 50/50 basis. In addition, $52,291 (1%) will be set aside as State technical assistance and/or administrative monies. Funds will then be set aside, at the State's discretion, to defease repayments on defaulted Section 108 loan guarantees.

The remainder, approximately $4,972,276 (excluding amounts for necessary for defaulted Section 108 loan guarantee), will be available to distribute to eligible subrecipients, as follows:

1. Small City/Mini Entitlements are eligible for a minimum allocation of $400,000/each. This amount will be reserved from the above for eligible activities contained in the community's application.

2. The progress of communities in the second/third year of a previously funded multi-year neighborhood revitalization programs will be assessed and FY'2009 funds will be committed as determined appropriate.

3. In accordance with the Low/Moderate Income Housing Act, communities with State-approved affordable housing plans will receive priority funding for housing and community development funds.

4. Technical Assistance funds set aside will be distributed, on an ongoing basis, to eligible activities in accordance with HUD CPD Notice 99-09. Provided in this notice are examples of how funds can be utilized in meeting the technical assistance needs of CDBG recipients,
including ways the State can assist Public Housing Authorities (PHA's) in fulfilling their PHA plan obligations under the Quality Housing and Work Responsibility Act and ways the State can provide assistance to troubled PHAs. Such assistance may be accomplished through the provision of Technical Assistance resources to troubled PHA's to help them improve their operations. In this example, requests for assistance must be submitted to the State through the eligible non-entitlement municipality served by the PHA.

(5) The State has setaside up to $500,000 to fund activities designed to address the foreclosure crisis in non-entitlement municipalities. Those efforts comprehensively addressing the needs of an area highly impacted by foreclosures will be prioritized.

Remaining monies, after the deduction of (1), (2), (3), (4) and (5) above, will fund applications on a competitive basis. Any uncommitted funds recaptured, reallocated, or otherwise available from prior program years or uncommitted program income earned which becomes available prior to grant awards will be used to defease repayments on defaulted Section 108 loan guarantees or will be applied to projects proposed in the annual application cycle, at the State's discretion. Communities are reminded that the CDBG application process is highly competitive. The State intends to fund the best activities in the neediest communities, however all communities are not guaranteed an annual award.

Any additional funds recaptured, reallocated or otherwise available subsequent to grant awards or any program income received subsequent to that date shall be used to repay defaulted Section 108 loan guarantees or will be reserved, at the State's discretion.

If sufficient funds become available, the State may, at its discretion, open a special application cycle to distribute these funds for housing, economic development and community revitalization activities or use such monies to repay defaulted Section 108 loan guarantees.

Preliminary applications for available funds received after the application cycle will be reviewed by the staff for compliance with community development requirements, threshold criteria, and State procedures. Full applications will then be reviewed by the Steering Committee for feasibility and effectiveness. The Steering Committee will make a recommendation for funding to the Governor. Although there will be no funding limits imposed, acceptance of applications and funding decisions are subject to the availability of funds at the time the application is submitted.

If more than one application is under consideration and insufficient funds are available, priority will be given to proposals based on the criteria outlined in the State's rating and ranking process, as detailed in the Application Handbook.

PROGRAM OBJECTIVES AND PRIORITIES

National Objectives

The primary objective of this program is "the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunity;
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principally for persons of low and moderate income”. To be consistent with this primary objective, local community development programs must give maximum priority to activities which will:

1. benefit low and moderate income families and individuals; or

2. aid in the prevention or elimination of slums or blight.

Local community development programs may also include activities designed to address other documented community development needs where a serious and imminent threat to the public health and welfare can be demonstrated, where no other financial resources are available to meet such needs, and where the condition or threat has developed or become critical within 18 months of the application's certifications.

The statute defines low and moderate income as those limits (50% and 80% of median respectively) developed for the Section 8 Assisted Housing Programs. These limits will be provided when made available by HUD.

Low and Moderate Income Benefit

The aggregate use of State Program funds over a three-year allocation period (FY’2008, FY’2009 and FY’2010) shall principally benefit low and moderate income families and individuals in that not less than 70% of the funds are to be used for the benefit of low and moderate income persons over that period.

To achieve this 70% benefit over the three-year period, the State of Rhode Island will accordingly establish benefit to low and moderate income families and individuals as the program priority. It is estimated that eighty percent or greater of program funds will be expended to support activities primarily serving low/moderate income persons.

State Consolidated Plan

Within the framework of the national objectives, the State of Rhode Island has set forth a Consolidated Plan which generally identifies the State's housing and non-housing community development needs and objectives.

Recipient Review

The State will review its subrecipient communities for compliance with applicable State and federal regulations, including, but not limited to, national objective, eligibility, environmental, labor standards and procurement. Review will be conducted in-office through the examination of required documents such as progress/close-out reports and applications. In addition, on-site reviews will be conducted by program staff. The State will utilize a risk-based approach in identifying those communities which it will monitor. However, all programs are monitored prior to close-out.
Priority Activities

Within the context of the national objectives and the State Consolidated Plan and recognizing the commitment of 70% benefit to low and moderate income families and individuals, the State has established benefit to low and moderate income families and individuals as the primary state objective. Consequently, priority will be given to activities which will result in the following benefits to low and moderate income families and individuals.

1. Provision of activities, which may include any of the below, consistent with a community revitalization plan.
2. Provision of/or the improvement of housing opportunities.
3. Provision of employment opportunities.
4. Provision of community facility improvements. (particularly those in areas with current or planned affordable housing projects)
5. Provision of services.

Housing Consortia

Among grant and loan programs intended to rehabilitate units primarily for low and moderate income persons, extra consideration is given in the evaluation and scoring system to those communities which agree to jointly fund a rehabilitation staff. For example, a community may contract with another community with an existing staff, contract with a non-profit agency to provide housing services, or several communities may jointly establish a consortium to hire staff and contract for services to each of the communities.

In order to meet Community Development requirements, the contract must specify that Community Development funds awarded to a city or town by the State be utilized for the benefit of that particular community. Each eligible community must submit a separate application for funds. However, communities may jointly contract with a rehabilitation staff to provide housing services within their towns. In establishing a consortium, one community may be designated as the lead community for administrative purposes. The state will provide technical assistance to communities to assist them in establishing appropriate administrative arrangements.

The objectives in encouraging the funding of housing consortia are two-fold. The State of Rhode Island is somewhat unique in that there are no county governmental or regional planning districts to provide administrative assistance to local governments. As a result, a number of small communities do not have the administrative capacity to undertake a rehabilitation program and rehabilitation funds are therefore not available to those local residents in need of assistance.

Secondly there are insufficient funds to maintain a rehabilitation staff in each and every community in Rhode Island. There is a potential danger of losing the current experienced staff in local communities to budget cuts while other communities continue to be unable to provide needed housing services. The State's goal is to provide incentives to encourage a more cost-effective delivery of housing services, and particularly rehabilitation services.

The State encourages rehabilitation offices to maintain all rehabilitation programs (ie. grants/loans) at one location, so that they can be coordinated and offered in a cafeteria format to applicants. This
method better serves the individuals seeking assistance and provides for more effective operation of programs.

**ACTIVITIES AND APPLICATIONS**

**Eligible Activities**

Activities authorized for State CDBG grants under the Housing and Community Development Act of 1974, as amended, are eligible for funding under this program. Applicants, however, will be cautioned that each proposed activity must meet National Objectives as heretofore stated. This, combined with the commitment for 70% benefit to low and moderate income families and individuals, will result in certain activities competing more favorably for funding.

Cities and town may also apply for funds for the operation of a home repair program capitalized by the RI Housing and Mortgage Finance Corporation, provided that their program will primarily benefit low and moderate income families and individuals.

**Applications**

1. **Funding Limits**

   a. The community development needs section for the rating system will be utilized in developing three categories of applicants. **Those who may apply for $250,000, $400,000 and $500,000.** For a more comprehensive description see Attachment CD-A. This chart is updated in December of each year.

   b. Applications for assistance to specific private for-profit businesses must be submitted as part of the town's application, but will not be counted as part of the application funding limit and may be awarded in excess of the funding limit. This provision is intended to fund specific proposals that are complete and ready for implementation.

   c. Applications for housing development activities, which increase the number of housing units permanently available to low/moderate income persons, may not, at the municipalities' discretion, be counted as part of the application funding limit and may be awarded in excess of the funding limit. This provision is intended to fund specific and special development proposals that are complete and ready for implementation.

   d. Proposals submitted under b. and c. above should be reasonable and must include documentation relative to other funds committed to the project. Proposals under b. and c. above will not be funded as special projects if they consist solely of planning and/or predevelopment costs.

   e. The State may, at its discretion, commit future funds to multi-year projects. Subsequent year awards would be contingent upon the receipt and availability of future CDBG allocations. This provision is intended for specific
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Community/neighborhood revitalization efforts which include a variety of activities planned phased over a multi-year period. Multi-year commitments will be contingent upon adherence to the development plan and substantial expenditure of previous year(s) funding. The State reserves the right to review multi-year comprehensive plans, make changes as deemed necessary or appropriate and to make funds received by the community contingent upon the State's approval of the plan. Communities that seek renewal of 3-year programs will be required to submit detailed achievement and progress reports in a format prescribed by OHCD.

f. Communities eligible to receive a Small City/Mini Entitlement award are entitled a minimum allocation of $400,000 to be expended on eligible activities in the communities predominately low/moderate income areas, consistent with a comprehensive plan approved by OHCD. The State may impose conditions relative to the municipality's community organizing effort and plan. The State reserves the right to review this plan, make changes as deemed necessary or appropriate and to make small city entitlement funds received by the community contingent upon the State's approval of the plan and to State imposed conditions. Small City Entitlement communities will be allowed to submit a single application up to a cap of $700,000. The typical OHCD distribution process will be utilized to determine those specific activities to be funded, including those funded by the "entitlement"/minimum allocation. It should be noted that the $400,000 is a minimum allocation; a community's individual award may exceed this amount. Small City Entitlement communities will not be permitted to submit "Over the Cap" requests.

g. Operating support for communities which host regional housing and community development programs may not be counted as part of a community's application funding limit and may be awarded in excess of the funding limit.

i. Special projects assisting tenants in the purchase and improvement of mobile home parks may not be counted as part of the community's application funding limit and may be awarded in excess of the funding limit.

To be considered under this provision, it is understood that activities supportive of such tenant-acquisitions of mobile home parks must be an integral part of the acquisition plan.

j. Applications for assistance relative to the foreclosure setaside, must be submitted as part of the town's application, but will not be counted as part of the application funding limit and may be awarded in excess of the funding limit.

2. Duration

All grant awards will be made for a 12 month period. Extensions may be granted by the State when satisfactory progress toward completion of the projects is evident.

All communities are required to spend all monies awarded within four years of award date. Any funds remaining after four years may be deobligated and recaptured by the State.
3. Scope of Review

Communities are reminded that the CDBG application process is highly competitive. The State intends to fund the best activities in the neediest communities, however all communities are not guaranteed an annual award. In reviewing an application and awarding grants, the State may eliminate or modify a proposed activity or modify proposed funding where it is determined that such changes are necessary to comply with program requirements, national objective, and threshold requirements, or where certain activities are not competitive in relation to other applications under review. In reviewing requests for assistance to provide for-profit businesses, the State reserves the right to negotiate directly with the private participating parties to substantiate the economic feasibility of the proposed project and to determine the appropriate amount of public financing required.

Each application is reviewed twice. The application evaluation scoring system is a vertical competition between entire applications. The steering committee evaluation is a horizontal review between comparable activity groupings (ie. housing rehabilitation, economic development, public facility improvements). This system is designed to achieve a reasonable balance between community development needs and individual project competitiveness and to fulfill the state's intended purpose stated above.

INTERIM FINANCING/FLOAT-FUNDING

The State may utilize funds earmarked for distribution under the regular components of the Fiscal Year 2009 program for short-term interim loans to further assist business expansion and job development and for acquisition and construction related to the provision of housing or community facilities for low and moderate income persons. The state would grant short-term financing to communities to loan to companies or non-profits for interim financing (eg. construction financing). Eligible project applications from local communities will be carefully screened for suitability. The program will be used as a tool for locating, expanding or retaining a large number of jobs in Rhode Island as well as for temporary financing necessary for the provision of housing or community facilities for low and moderate income persons. The total amount of program income expected to be received would match the total amount of Interim Financing plus any interest charged. Each individual float-funded activity will be individually listed and described in the State's annual performance report, in the same manner as activities funded under the State's allocation.

The Interim Financing Program would be implemented as follows:

1. The local government will apply to the Office of Housing and Community Development for approval for a specific project and, in the case of economic development activities, for a specific company. Applications will be accepted on a continuous basis. Application forms and procedures will mirror those requirements of the annual competitive application.

2. Each project will initially be reviewed for eligibility and compliance with national objectives by OHCD staff.
3. Each applicant company or owner must have an irrevocable line of credit or other interim and permanent financing arranged and documented prior to state approval. The company or owner must secure such letter, payable to the state, through the locality.

4. Projects will be reviewed for financial feasibility to determine the amount necessary and appropriate for the state's participation. The state will participate at the minimum level in order to limit the state's exposure in the project. Upon approval, the state will draw funds as needed by the applicant from HUD. All expenses and vouchers must first be approved by the community prior to submission to the state. Although no grant limits will be applied to Interim Financing, the amount requested must be reasonable to assure that repayment is guaranteed. Monies may only be granted to a site specific project; it is not the intention of this program to fund general local financing programs.

5. The interim loan will be a demand note which, when called, conventional financing will replace for any remaining expenses.

6. For purposes of the Interim Financing Program, the State defines "same activity" as the same activity for the same purpose, company and location. Therefore, as appropriate, the loan principal will be returned to the state for its designated use under the regular CDBG Program.

7. All CDBG Program regulations that normally apply to the State CDBG program will apply to the Interim Financing Program including, but not limited to, adherence to national objective, low-moderate income benefit requirements, environmental review, citizens participation and Davis-Bacon labor standards.

8. Cognizant that the availability of funds for subsequent use in the regular program will depend on the return of funds from the initial user and thus potentially reduce the amount available for awards in the normal grant cycle, the program will be governed by an "iron clad" contract between local government, participating bank and company or non-profit agency which will ensure repayment and State recapture of funds.

9. As this is not a competitive process, projects may not be subjected to the rating system or presented to the Steering Committee. However, projects will be reviewed for compliance with threshold requirements.

10. Short-Term: The term of the Interim Financing loan may range from a 1-day to a maximum of 2.5-years. The specific term length will be mutually agreed upon by the community and the State and shall be made part of each contract agreement.

11. Default: Liens and other suitable encumbrances shall be placed on sponsoring agencies to cover obligations in the unlikely event of default. Within 30 days of a float-funded activity's failure to generate the projected amount of program income on schedule, the full amount of the default/shortfall will be reimbursed to the State's line of credit. As a last resort, if liens/encumbrances noted above are insufficient/unavailable, the State would use unobligated subsequent year CDBG allocations to cover the loan loss. The State may prohibit an applicant community in default on repayment of an Interim Financing Loan from applying under the regular CDBG annual application cycle.
12. Interest: Interest may be charged on Interim Financing loans from 0%-3% per annum. The specific rate will be mutually agreed upon by the community and the State and shall be made part of each contract agreement. The State may allow local governments to retain interest payments for eligible CDBG activities or may require the return of such to support the operation of the Interim Financing program.

13. The State is cognizant of the fact that in many cases, particularly those involving acquisition, loan funds are often necessary by a specific date (ie. the purchase closing date). Every reasonable effort will be made by the State to provide funds granted under Interim Financing in a timely fashion to recipients.

Threshold Requirements

In recognition of State development policy, threshold requirements are established for this program. The Division of Planning will review each application for consistency with the following:

1. Local Plan Compliance

   All proposed activities must be in compliance with local development policy set forth in the local state-approved Comprehensive Community Plan and with local development ordinances and regulations. The Administrative Officer/Planner for the local Planning Board or Commission (or authorized official if no Administrative Officer/Planner for the local Planning Board/Commission exists) shall certify that all proposed activities are in compliance with the Comprehensive Plan. For communities without a State-approved Comprehensive Plan, the Administrative Officer for the local Planning Board and Commission shall indicate how the proposal is consistent with each element of the State Guide Plan relevant to the project.

   Proposed projects must be consistent with the State Land Use Plan, Municipal Affordable Housing Plan, and the State Strategic Affordable Housing Plan, or meet the general standards and principles set forth in the aforementioned plans applicable to the activity.

   Communities will be asked to map each project to demonstrate consistency with the State Land Use Plan. A narrative explanation of impact and consistency with the plan should be submitted for any activity proposed outside of locally-identified growth centers or State urban service boundaries.

2. Flood Plains

   New development will not be approved within the 100 year flood plain as defined on mapping provided by the Federal Emergency Management Agency unless such development is designed to mitigate or to be compatible with the flood hazard. This shall not apply to the reuse or rehabilitation for use of existing structures or to the development of shore or waterfront facilities where appropriate flood-proofing and flood protection measures are implemented and where hazards to other property is not increased. In addition, where required/deemed appropriate, any such investment shall be protected by flood insurance.
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The local Building Official or other appropriate local official shall certify that the proposed project is consistent with National Flood Insurance program requirements and with the above statement.

3. Planned Transportation Actions

No program will be approved which includes the construction development or rehabilitation of a facility or structure in a location which conflicts with a planned major transportation action or investment. Reference is made to transportation elements of the State Guide Plan and to the Environmental Action Plan of the Rhode Island Department of Transportation for the definition of a "major transportation action".

4. Stream Discharges

No activity which will result in discharges in Class A/SA or B/SB waters will be approved without the written consent of the Department of Environmental Management.

5. Historic Resources

The application must include documentation that the Rhode Island Historical Preservation Commission and the Narragansett Indian Tribal Historic Preservation Office have been notified of all proposed activities. No activity will be approved without documentation demonstrating compliance with all applicable procedures.

6. Ground Water Aquifers and Recharge Areas

No activity which will result in waste water discharge into an identified major ground water aquifer or principal recharge area will be approved unless such activity is served by public sewers or is designed to ensure protection of the ground water resource and is approved by an agency of jurisdiction. Reference is made to the State of Rhode Island "208" Areawide Water Quality Management Plan-Map of Water-Related Sensitive Areas.

7. Farmland

No construction or development will be approved in a location where more than 50% of the site consists of soil which are rated as prime farmlands or important farmlands of statewide significance in the 1981 Soil Survey of Rhode Island unless one or more of the following can be demonstrated:

a. No other location is feasible.

b. The land cannot be part of a viable farm unit and has not been in farming use for a period of five years.

c. Urban development has taken place within a 1/2 mile of the location and urban utilities such as public water and sewerage are available within 1/4 mile of the locations.
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Housing and Community Development Needs Identification

Each applicant must submit, as part of its application, a statement identifying "its housing and community development needs, including those of low and moderate income persons, and the activities to be undertaken to meet such needs". Provisions for this statement will be made in the Application Handbook. Failure to submit this statement will result in the elimination of the application from further consideration. This statement should, where applicable, outline the community's plans for concentrated investment in a community or neighborhood revitalization program, and for multi-year commitment of CDBG funds.

Permitting Procedures

No expenditure for construction or development, excluding the costs generally associated with site design and predevelopment, will be authorized until all reviews, permits, clearances, and/or statements of non-applicability have been received as required by any applicable Federal, State or local regulatory or permitting process such as the Fresh Water Wetlands Act, the Coastal Resources Management Act, the program of the U.S. Army Corps of Engineers or the U.S. Environmental Protection Agency. Applicants will be required to identify any such applicable systems in their submission.

Displacement and Relocation

It is the policy of this program to minimize displacement due to the implementation of any program activity. Relocation shall be governed by the Uniform Relocation Act. For any other involuntary or permanent displacement with respect to residential or non-residential property, not covered by this Act, grantees will be required to utilize the general standards of said Act by providing equivalent benefits. The State will require prior approval of any potential displacement and relocation resulting from any approved activity. Each grantee must certify that it will follow the State of Rhode Island residential anti-displacement and relocation assistance plan.

Program Income

Any income resulting from the implementation of any approved program activity shall be returned to the State program unless such income is applied by the grantee to continue the approved program activity from which such income was derived. Upon request, the State may grant permission for the use of such income funds for another eligible program activity. All requirements placed on the expenditures of regular CDBG funds shall be applied to the expenditure of such income. Relative to revolving loan funds, "same activity" is defined as continuation of the same type of revolving loan activities (such as housing or commercial rehabilitation).

The State has adopted a very conservative definition of "same activity" relative to non-revolving loan program income. In such instances, it is defined as the same activity, same location. All program income generated, even those amounts that fall below the federal threshold of $25,000 annually, which do meet this definition for reuse will be returned to the State for redistribution.

Although amounts repaid a local subgrantee may not be considered program income in accordance with the federal definition, OHCD and local governments require that these amounts be distributed
in accordance with all rules and regulations applicable to the CDBG program. Any waiver of these regulations may be requested of the OHCD by the community and non-profit subgrantee.

Section 108 Loan Guarantees

The State does intend to aid nonentitlement units of general local government in applying for guaranteed loans under 24 CFR part 570, Subpart M (Section 108 Loans) in accordance with Attachment CD-B.

Prior Program Performance

A grant award will be contingent upon satisfactory completion of prior State Small Cities CDBG projects, or, if not completed at the time of application review, satisfactory progress toward completion by the scheduled completion date with no discernible problems and in compliance with financial management, civil rights, labor standards and other program requirements.

To be eligible to apply for FY’2009 funds each applicant must have drawdown at least 50% of its FY’2007 grant, at least 75% of its FY’06 & FY’05, 90% of its FY’04 and 100% of its FY’03 and prior year awards by March 31, 2009. Any community may submit written exemption from the Threshold requirement to the Office of Housing and Community Development. The specific reason(s) for delay in implementation should be detailed in the letter of request. OHCD will consider such a request and grant approval if it deems projects funded in the subject grant year are proceeding in a timely fashion.

State Enterprise Zones

Pursuant to 42.64.3-5.1 of the General Laws; the State, to the maximum extent possible, will provide special assistance to proposed activities to be located in State Enterprise Zones. Special consideration by the steering committee will be granted to the City of Central Falls, and those portions of Lincoln, Cumberland, Warren, Bristol and West Warwick located in approved State enterprise zones.

One-for-One Replacement

In accordance with the Section 104(d) of the Housing and Community Development Act of 1974, as amended, and implemented at 24 CFR Part 42.375, all Occupied and Vacant Occupiable Lower-income dwelling units that are demolished or converted to a use other than as Lower-Income dwelling units in connection with an assisted activity must be replaced with comparable lower-income dwelling units.

Replacement units must be sufficient in number and size to house no fewer than the number of occupants who could have been housed in the units that are demolished or converted.

Financially feasible for rehabilitation is defined as follows: Residential structures that can be rehabilitated to code within the maximum subsidy per unit limits for HUD's 221(d)(3) program. Any unit which does not meet the requirements of condemnation under the State Building Code for
reasons directly attributable to deteriorated major building systems is hereby determined to be Structurally Feasible for Rehabilitation.

Recipients must certify to the State that it has in effect and is following a residential antidisplacement and relocation assistance plan and that it will minimize displacement. The municipality will certify to the requirements stated herein by signing the Residential Antidisplacement and Relocation Assistance Plan as part of its grant agreement.

Prior to the obligation/expenditure of funds, communities which plan demolition activities must submit to OHCD a "One for One Replacement of Lower-income Dwelling Units" plan which details how units which are planned to be demolished will be replaced. Said plan should include a list of structures to be demolished, those identified as financially and structurally feasible for rehabilitation and how such units will be replaced if demolition is to occur.

The one-for-one replacement requirements may not apply, based upon objective data, if it is determined there is an adequate supply of vacant low/moderate income dwelling units in standard condition available on a nondiscriminatory basis within the jurisdiction of the grantee. A community may request such exception from the State in accordance with the regulation, who will evaluate the request and required supporting documentation submitted, and submit such to HUD along with its recommendation.

THE APPLICATION AND AWARDS PROCESS

Outline of Application Procedure

The general steps in the application and review process are as follows:

1. Notification to eligible communities of their funding limit and the availability of funds and transmittal of an Application Handbook with the final date for application submission. An application workshop will be scheduled.

2. Convening of a public hearing by prospective applicants to obtain the views of citizens on local housing and community development needs.

3. Publication by the applicant of the proposed application including a statement of community development objectives and the projected use of funds. A second public hearing shall be conducted before the proposed application.

4. Completion of the application incorporating comments and views obtained from citizens. The final application shall be made available for public inspection.

5. Submittal of activities to the applicant's planning board or commission for review to determine compliance of proposed activities with local planning and development policy as set forth in the local Comprehensive Community Plan. Certification of compliance is required prior to the award of funds.
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6. Completion of the application and all necessary certifications with all supporting materials and submitted to the CD staff at the Office of Housing and Community Development by the required deadline.

7. General application review as follows

   a. Review by CDBG staff for general compliance with program and application requirements (including Program Thresholds), national objectives and eligible activities.

   b. Referral to the Division of Planning for review and evaluation of threshold criteria.

   c. CD staff may, at its discretion, consult with other state agencies, including but not limited to the Department of Elderly Affairs, the Economic Development Corporation and the Department of Health, for advice relative to requests for assistance in their areas of expertise.

   d. During the review period, the CDBG staff may request additional information or documentation from applicants and may request minor modifications to the proposal in order to meet program requirements, national objectives, and threshold criteria. The Economic Development Subcommittee may also request additional marketing and financial information directly from the private participating parties. Applicants will not be allowed to make substantial changes or modification to their applications which would necessitate public notice and comment. Applicants will be allowed no more than two weeks to submit requested material. Although the State may, at its discretion and/or the request of the evaluation committee, contact communities for additional application information, it is imperative that communities provide clear, accurate and complete information in their applications to assure its proposals are given proper consideration.

   e. Application of the evaluation scoring system by the CD staff.

   f. Applications ranked by evaluation scores, and comments from the Division of Planning or any other consulted agency/committee will be submitted to the Steering Committee for review.

   g. Applications which are not in compliance with program requirements (including Program Thresholds), national objectives, or threshold requirements, will not be submitted to the Steering Committee for further review.

8. Qualitative review by the Committee as outlined below, assisted by CDBG staff. Development by the Committee of recommendations for funding, with any appropriate conditions, for transmittal to the Governor, who is responsible for the final decision on grant awards.
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Application Evaluation and Entire Scoring System

To assist the Steering Committee in its review of applications, an evaluation and scoring system will be applied to each application. The specific scoring criteria will be detailed in the State's CDBG Application Handbook. The following general areas of each application will be covered in this system:

1. General Community Needs

Scoring is based on community population, family income, unemployment, public assistance, per capita criteria and housing condition indicators.

2. Anticipated Project Benefits

Economic development activities are rated based on the cost per job to be created/retained, community priority ranking, community revitalization effort, and leveraged funding.

Housing activities are rated based on the cost per unit to be rehabilitated or developed, the community priority ranking, community revitalization effort and past housing rehabilitation program performance (this will include past amounts drawndown and whether the community participates in a housing consortium). Extra consideration will be granted to communities with approved Affordable Housing Plans, in particular those activities consistent with such plans.

Community facilities and services are rated based on the cost per low/moderate person to be served, community priority ranking and community revitalization effort.

Activities for the prevention or elimination of slums and blight are rated based on the cost per number of dilapidated structures or blighting influences to be eliminated, community priority ranking and community revitalization effort.

Urgent community development needs are evaluated on the extent to which the threat will be eliminated and the adequacy of documentation to demonstrate the project is unable to be financed from other sources.

(The community revitalization criteria noted above will take into account three areas: Whether the projects is located or serves an Enterprise Zone/Enterprise Community, the projects consistency with the State Consolidated Plan's housing/non-housing community development needs, and the extent of the project's involvement in a comprehensive community/neighborhood revitalization effort.)

(A multi-purpose application will be scored under each applicable subpart and the scores proportioned according to the percent of total funds allocated to each type of activity.)

Steering Committee

The Steering Committee will undertake a qualitative review assisted by State staff. The Steering Committee will base its deliberations on the rating system and select the strongest proposals from
comparable groupings of activities. The Steering Committee's recommendation to the Governor should reflect a reasonable balance between community development needs and effective competitiveness of individual project proposals.

The review will consist of a project by project analysis grouped by activity type (i.e., Housing Rehabilitation, Housing Development, Economic Development, Public Services/Facilities and Planning). The Steering Committee will weigh its consideration on the following priorities - housing, economic development and community revitalization proposals. The analysis will consider: 1. cost effectiveness of the proposals, including leveraged funds; 2. extent to which the proposed activities address community development needs identified by the community in the Community Development Plan; 3. extent to which the activity represents a coordinated approach to community/neighborhood revitalization; and 4. adequacy of the proposed management plan as well as priority program performance, including resolution of monitoring or audit findings.

The Steering Committee will also consider the following in determining awards:

1) Are other non-CDBG funds potentially available to support the proposed activity and have such resources been pursued?
2) Is the information reported in the application accurate, realistic and meet program requirements?
3) Will the activity proceed in a timely fashion. If funds are unlikely to be drawdown within one year, justification for commitment at this time must be detailed?
4) Has the activity received proper reviews from other State agencies involved in the project?
5) Is all information contained in the application accurate?

All committee committee and processes shall be spelt out in the application handbook.

Final awards by the Governor shall be based on recommendations of the Steering Committee. Modification to the recommendations may be made based on the following criteria.

1. The recommendations are not consistent with this action plan.
2. Activities conflict with other State projects or priorities.
3. Activities duplicate other State projects.

Small City/Mini Entitlement Distribution System

In FY'2009, the State will continue it's Small City/Mini CDBG Entitlement program. Under this program, Mini-Entitlement communities will be eligible for a minimum allocation of $400,000. Funds will be distributed for specific eligible CDBG activities, contained in the community's overall application, consistent with the State's Action Plan in the municipality's predominately low/moderate income areas, which meet minimum concentration requirement.

The State promotes comprehensive neighborhood revitalization strategies. Under this program, CDBG and other resources will be invested in a focused manner to achieve demonstrable improvements in designated distressed areas.

Various criteria have been utilized in designating Small City/Mini CDBG Entitlement communities. It will be determined which communities are eligible to receive a Small City/Mini entitlement by the
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total number and percentage as well as concentration of low/moderate income persons in areas within the municipality. Specifically, a community must have: 1) a Census Tract/Block Group area (may be contiguous CT/BGs) with a concentration of low/moderate income persons exceeding 70% of the total population for the area, and such that the total number of low/moderate persons in this area exceeds 2000 and 2) the community must have, in total, at least 5000 low/moderate income persons in predominately (at least 50%) low/moderate income CT/BT areas.

To ensure targeting of CDBG resources to the most needy areas, entitlement communities will be encouraged to request assistance for activities, focusing on those area(s) that met the criteria established by the State as outlined above. It is this distressed area(s) which is empowering the municipality to become a Small City CDBG Entitlement and therefore should be the area(s) concentrated upon for distribution of funds.

Receipt of a Small City/Mini CDBG Entitlement award is contingent upon the completion of local plans, outlining the needs of the municipality's distressed area(s) and how proposed actions can be accomplished to address those needs. Requests for assistance by entitlement communities must be based on this plan for the designated area(s) and consistent with the State's CDBG Consolidated Plan/Action Plan priorities. If the community's application contains insufficient fundable activities, as determined by the CDBG Application Steering Committee, to meet the minimum allocation of $400,000, funds may be deferred to subsequent rounds and/or committed to other fundable activities in other communities in the current funding round.

The following requirements, consistent with the HUD requirements placed on the State CDBG program, are being imposed on the distribution of local Entitlement funds. No more than 15% of activities funded (not including operating and administrative funds) may be retained for local administration/planning costs. No more than 20% of the overall application may be requested in support of public services. Clear documentation on national objective must be demonstrated for each project proposed. Unless otherwise approved through the Preagreement provision, CDBG funds may not be used to reimburse the local government for any obligations made prior to award date. State staff and the Application Steering Committee will determine compliance with Plan and program requirements based upon materials submitted in the application.

The State reserves the right to review the plan, as required above, to make changes as deemed necessary or appropriate and to make any entitlement funds received contingent upon the State's approval of such plan. Communities may request waiver of requirements placed upon Entitlement programs. OHCD will consider the impact of granting such waiver and permit/deny such as it deems appropriate.

The balance of State Small Cities CDBG funds will be distributed to communities for activities on a competitive basis.

Preagreement Costs

The State intends to utilize the provisions of 24 CFR Part 570.489(b) relating to Reimbursement of Pre-agreement Costs.

The State has adopted procedures which permits a unit of local government to incur costs for CDBG activities prior to the establishment of a formal grant relationship between the State and the
unit of general local government and to charge these pre-agreement costs to the grant, provided that the activities are in accordance with procedures adopted by the State, are eligible and are undertaken in accordance with the requirements of this subpart and 24 CFR Part 58. The UGLG must submit a written request for preagreement consideration along with backup documentation sufficient to assure consistent with State/federal requirements and priorities. The process for requesting such preagreement-cost approval will be detailed in the State's CDBG Application Handbook.

Recipient Review/Monitoring

The State of Rhode Island has developed and implemented a recipient review system. The purpose of this system is to determine whether recipients have carried out CDBG activities in a timely manner and in accordance with the primary objectives, applicable laws, regulations and executive orders.

In designing the review system, special attention was given to Rhode Island's rather unique situation. As a state in which no community is more than 45 minutes away and there are only 33 communities eligible for the Small Cities Community Development program, Rhode Island affords the State community development staff the opportunity to be familiar with each eligible recipient, as well as the impact of each project on the local area.

The State has developed a CDBG Management Handbook that instructs communities on the various regulations of the program and requires program recipients to submit written progress reports, the primary of which are the Semi-Annual Progress and Close-Out Reports.

The Progress report includes data relative to the extent to which persons or households have benefitted from CDBG activities as well as status narratives. The program Close-Out report requires recipients to provide all accomplishment information at the completion of funded activities.

Tracking and review of these reports constitutes a major portion of the off-site recipient review. This system permits state staff to remain current relative to recipient progress and to identify problem areas that require special attention.

The State Community Development staff makes every effort to visit each recipient several times during the grant period. The staff reviews all reports and requests for technical assistance, and gives weight to each of the following criteria (risk-based approach) when scheduling on-site monitoring in an effort to ensure that visits take place at the most optimum time.

CRITERIA:
1. Towns with serious problems
2. Close-Out requests reviewed
3. New Recipients
4. Stalled programs
5. Complexity of the projects
6. Projects with no prior review
7. Town with audit findings
8. Requests for assistance
9. Standing of grants, percentages of funds drawn
10. Community's past performance
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On-site monitoring visits are documented in a monitoring report. This report is submitted with a cover letter summarizing any finding and indicating actions necessary to resolve them.

**Timeliness**

Although no timeliness standard is currently imposed on State CDBG Recipients (with the exception of the 15-month obligation criteria) by HUD, Rhode Island will impose the following drawdown requirements on its recipients to assure the timely distribution of funds.

∀ To be eligible to apply for FY'2009 funds each applicant must have drawdown at least 50% of its FY'2007 grant and at least 75% of its FY'06 & FY'05, 90% of its FY'04 and 100% of its FY'03 and prior year awards by March 31, 2009. Any community may submit written exemption from the Threshold requirement to the Office of Housing and Community Development. The specific reason(s) for delay in implementation should be detailed in the letter of request. OHCD will consider such a request and grant approval if it deems projects funded in the subject grant year are proceeding in a timely fashion.

∀ Communities are required to spend all monies awarded within four years of award date. Any funds remaining after four years may be deobligated and recaptured by the State.
ATTACHMENT CD-A

FY'2009 CDBG Application Rating System

COMMUNITY DEVELOPMENT NEEDS (50%)

POPULATION
Population

FAMILY INCOME
Percent of households with annual income below HUD's LMI levels.
Number of households with annual income below HUD's LMI levels.

HOUSING STOCK
Housing Conditions as defined by Consolidated Plan.
Housing Affordability
Local Affordable Housing Plan Need Criteria

ECONOMIC INDICATORS
Percent of Population Receiving Public Assistance.
Percent of Population Unemployed.

PER CAPITA/PROPERTY VALUE INDICATORS
Per Capita Income
Percent of Personal Income to Full Value of Property:
Per Capita Full Value of Property:

ANTICIPATED PROJECT BENEFITS (50%)

Economic development activities are rated based on the cost per job to be created/retained - businesses assisted (or LMI Percentage of area served), community priority ranking, community revitalization effort, and leveraged funding.

Housing activities are rated based on the cost per unit to be rehabilitated or developed (range 0-15000 per unit equal), the community priority ranking, community revitalization effort and past housing rehabilitation program performance (% of past grants drawn & housing consortium). Extra consideration will be provided to rehabilitation programs which are comprehensive in nature. Extra consideration will be granted to activities in communities with approved Affordable Housing Plans, in particular those activities consistent with such plan.

Community facilities and services are rated based on the cost per low/moderate person to be served, community priority ranking and community revitalization effort.

Activities for the prevention or elimination of slums and blight are rated based on the cost per number of dilapidated structures or blighting influences to be eliminated, community priority ranking, community revitalization effort and the extent to which the activity eliminates a documented condition of slums and blight.
Urgent community development needs are evaluated on the extent to which the threat will be eliminated and the adequacy of documentation to demonstrate the project is unable to be financed from other sources.

**BONUS POINTS**

Any bonus point available will be spelled out in the CDBG Application Handbook.

(The community revitalization criteria noted above will take into account three areas: Whether the projects is located or serves an Enterprise Zone/Enterprise Community, the projects consistency with the State Consolidated Plan's housing/non-housing community development needs, and the extent of the project's involvement in a comprehensive community/neighborhood revitalization effort.)

(A multi-purpose application will be scored under each applicable subpart and the scores proportioned according to the percent of total funds allocated to each type of activity)
Rhode Island Section 108
Loan Guarantee Program

The Office of Housing and Community Development recognizes that non-entitlement communities find it difficult to access large scale funding for specific economic and housing development activities. The National Affordable Housing Act of 1990 amended Section 108 of the Housing and Community Development Act to enable non-entitlement communities to apply to the State and to HUD to finance revenue producing activities that meet the accepted CDBG national objectives and eligibility criteria.

The State of Rhode Island will pledge up to $25 million of future CDBG allocation in support of eligible activities.

Eligible Activities

Guaranteed loan funds may be used for the following activities, provided that said activities are designed to produce revenue.

1. Acquisition of improved or unimproved real property in fee or by long-term lease, including acquisition for economic development activities.

2. Rehabilitation of real property owned or acquired by the entity applicant, city or town or its designated public agency.

3. Payment of interest on obligations guaranteed under the 108 program.

4. Relocation payments and other relocation assistance.

5. Clearance, demolition and removal, including movement of structures to other sites, or building and improvements on real property acquired or rehabilitated pursuant to numbers 1 and 2 above.

6. Site preparation, including construction, reconstruction or installation of public improvements, utilities or facilities (other than buildings) related to the redevelopment or use of the real property acquired or rehabilitated pursuant to paragraphs and above.

7. Payment of issuance, underwriting, servicing and other costs associated with private sector financing of notes or other obligation guaranteed under this subpart.

8. Economic development programs including acquisition, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures or other real property, equipment and improvements. Assistance may be provided to private-for-profit, and private or public nonprofit subrecipients where assistance is appropriate to carry-out the economic development activity.
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9. Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities (except for buildings for the general conduct of government), site improvements, and utilities, for an economic development purpose.

10. A debt service reserve in accordance with requirements.

National Objectives

Activities must be designed to comply with one of the following national objectives:

Benefit to low and moderate income families and individuals or,

aid in the prevention or elimination of slums and blight.

Applicants are reminded that the state is committed by HUD requirements to fund activities that provide a 70% benefit to low and moderate income persons.

Application Period and Grant Limitations

The state will accept applications throughout the year. Total state exposure will not exceed $25 million dollar at any one time. Local accrued awards shall be limited to $10 million dollars at any one time.

There are no application minimum or maximums.

Evaluation Criteria

Successful applicants will receive project money from HUD, but the repayment of those funds is guaranteed by State CDBG. The state pledges that future CDBG grant monies will repay the federal government should a non-entitlement recipient of a Section 108 Loan guarantee default. Because of this provision the state will develop an application that provides for stringent review with the following criteria:

- Clear definition of the project goals and activities.
- Effective and capable local management.
- Analysis of secondary economic and fiscal impacts.
- Revenue projections and firm financial information on the proposed project.
- Total housing units developed for permanent affordable housing.
- Percent of low/moderate jobs created over the fifty-one percent National Objective minimum.
- Percent of jobs to be documented as "taken by" low/moderate income persons.
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Ratio of loan guarantee dollars to the number of low/moderate income persons.

Percent of permanent affordable housing units developed over the fifty-one percent national objective minimum.

Ratio of loan guarantee dollars to permanent affordable units developed.

Leverage of non-government funding

Extent of Consolidated Plan/CHAS/local Affordable Housing Plan consistency.

The state will grant special consideration and encourage applicants that:

Are located in or directly benefit the state and federal enterprise zones.

Are part of the comprehensive community or neighborhood revitalization program.

Provide for linkages between housing development and supportive services.

Risk Management and Controls

(Note: For terms longer than 10 years or where in any one year the 108 payment exceed the annual State CDBG entitlement HUD will also exert itself into project underwriting.)

The local jurisdiction will complete its own underwriting/analysis of each project with recommendation for approval to the state and be accompanied by the chief elected official's signed certification required by HUD

The State shall complete its underwriting of the project and shall require: quality collateral/security reasonably consistent with conventional lending practices for similar project with respect to loan to value (LTV) ratios. After project stabilization and a good payment history, collateral can be reduced by the applicants request and State and Local approval.

The City or Town and State must conclude that the project is likely to...a) produce both the National Objective and forecasted public benefits and b) evidence that the net operating income will be sufficient to meet debt service.

Under certain circumstances where overwhelming public benefit are forecasted the State and locality can mutually decide to accept...

a. impaired collateral
b. reduced interest rates
c. poor cash flow and/or credit risks

provided, however, that the State and Locality can mutually agree to financial sanctions against the local jurisdiction relative to the future CDBG applicants/foregoing funding in event of default or missed payment(s) by the recipient.
Outcome Measures

In accordance with Federal Register Notice dated March 7, 2006, ever activity funded will be designated a minimum of one projected outcome measure. Compliance with this measurement must be tracked by the local recipient.

Every activity will have a designated "general objective category". The choices are 1) Decent Housing, 2) Suitable Living Environment, and 3) Economy Opportunity. Every category will have a designed "general outcome category". The choices are 1) availability/accessibility, 2) affordability, and 3) sustainability.

The State will preliminarily designate the follow measures for certain classes of activity (examples shown below). If a community feels an alternative measure is more appropriate, it must return justification for its assertion along with its annual contract agreement.

Housing Rehabilitation:
   Decent Housing - Availability/Accessibility

Affordable housing projects/developments:
   Decent Housing - Affordability

Neighborhood Revitalization/Facilities:
   Suitable Living Environment - Availability/Sustainability

Services:
   Dependent upon nature of services.

Job Creation Activities:
   Economic Opportunity - Availability
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B. HOME Action Plan for PY2010
(Effective 3/1/2010)

*Program Administration*

For Program Year 2010, the State of Rhode Island anticipates receipt of approximately $5,400,000 in Federal HOME funds that will be administered by Rhode Island Housing.

Administrative expenditures for the HOME program are capped at 10% of the total fiscal year HOME award. Rhode Island Housing incurs administrative costs at the minimum necessary to cover overall program administration as well as those of eligible sub-recipients. In addition, up to 5% of the fiscal year HOME award can be expended to pay reasonable operating expenses of eligible Community Housing Development Organizations (CHDO), subject to further regulatory limitations. During 2009, Rhode Island Housing allocated $270,000 to eligible CHDOs for allowable operating expenses.

Funding that is not appropriated for administrative or CHDO operating costs is available for direct project funding. Funding will be distributed through a competitive application process open to all eligible entities, including cities and towns, nonprofit housing organizations, for-profit developers and Public Housing Authorities. Rhode Island Housing staff review project applications to ensure their compliance with all federal and state regulations and to assess overall project feasibility. Applications are scored based upon the criteria shown later in this section. Scored applications are submitted to the HOME Program Advisory Committee, which reviews each proposal and recommends funding of specific activities to the Board of Commissioners. Contracts are then awarded by Rhode Island Housing to HOME sponsors.

Since funds are awarded on the basis of competitive applications, it is not yet possible to identify which specific groups will be assisted during the upcoming program year. Two competitive HOME funds were held in 2009. $5,054,053 (93% of the total) was awarded for the development of 133 rental units, 109 of which will serve households with incomes not exceeding 50% of area median. Seven percent (7%), or $395,000, was awarded to CHDOs and non-profit organizations for the development of 24 homeownership units for sale to low-income buyers. All recipients of HOME funds in 2007 were non-profit organizations or municipalities.

The housing crisis clearly altered the distribution of HOME funds in 2009. Prior to 2009 the percentage of funds awarded for rental and homeownership activities was generally within a 60%/40% range. Assuming a somewhat similar distribution in Program Year 2010 HOME funds will likely be expended as shown below. These amounts are estimates only; the exact amount of the State’s HOME award is not yet known, nor are the specific funding applications that will be received. Amounts shown also do not include “program income” generated by project-related activities that may be used by Rhode Island Housing or eligible sub-recipients for additional activities.
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**Total Anticipated 2010 Grant** $5,400,000

- Administration (10%) $ 540,000
- CHDO Operating Expenses (maximum of 5%) $ 270,000

**Estimated Project Funds Available** $ 4,590,000

- Rental Housing (80%) $ 3,672,000
- Homeownership (20%) $ 918,000

**Geographic Distribution of Funds**

Funding is available to all communities in the State, with the general exception of Providence, Pawtucket and Woonsocket, which receive HOME allocations directly from HUD. However, applicants from these three communities may be eligible for State HOME funding if the entitlement entities do not have funds available for a specific activity and the City can document that it has obligated all the funds it had previously budgeted for that activity. The geographic areas of the State where 2008 funds will actually be expended have not yet been identified. However, the scoring system favors communities with the lowest percentage of affordable housing units to encourage a more equitable distribution of affordable housing throughout the State.

HOME obligations and commitments during 2009 are listed by community in the following table.

**2009 HOME OBLIGATIONS AND COMMITMENTS**

<table>
<thead>
<tr>
<th>Community</th>
<th>Units</th>
<th>Amount</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Compton</td>
<td>6</td>
<td>$300,000</td>
<td>New construction of 6 rental units.</td>
</tr>
<tr>
<td>Little Compton</td>
<td>1</td>
<td>$50,000</td>
<td>New construction of a single family home.</td>
</tr>
<tr>
<td>Tiverton</td>
<td>2</td>
<td>$100,000</td>
<td>New construction of a duplex property with two ownership units.</td>
</tr>
<tr>
<td>Providence</td>
<td>3</td>
<td>$268,280</td>
<td>Rehabilitation of three rental units in abandoned property.</td>
</tr>
<tr>
<td>Providence</td>
<td>2</td>
<td>$53,000</td>
<td>New construction of two single family homes.</td>
</tr>
<tr>
<td>Providence</td>
<td>11</td>
<td>$330,000</td>
<td>Rehabilitation of vacant building to provide 11 rental units.</td>
</tr>
<tr>
<td>Providence</td>
<td>4</td>
<td>$408,500</td>
<td>Rehabilitation of two cottages to provide four rental units.</td>
</tr>
<tr>
<td>Providence</td>
<td>11</td>
<td>$500,000</td>
<td>Redevelopment of abandoned commercial building to provide 11 rental units for homeless veterans.</td>
</tr>
<tr>
<td>Providence</td>
<td>2</td>
<td>$46,000</td>
<td>New construction of a duplex property with two ownership units.</td>
</tr>
<tr>
<td>Location</td>
<td>Units</td>
<td>Amount ($)</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>Providence</td>
<td>11</td>
<td>$340,000</td>
<td>Acquisition of a former Bed &amp; Breakfast to provide rental units for homeless and disabled individuals.</td>
</tr>
<tr>
<td>Providence</td>
<td>2</td>
<td>$108,300</td>
<td>Rehabilitation of a foreclosed property to provide two rental units.</td>
</tr>
<tr>
<td>Bristol</td>
<td>5</td>
<td>$475,000</td>
<td>New construction of 5 units within a larger condominium.</td>
</tr>
<tr>
<td>West Warwick</td>
<td>2</td>
<td>$112,000</td>
<td>Rehabilitation of foreclosed property to provide two rental units.</td>
</tr>
<tr>
<td>West Warwick</td>
<td>2</td>
<td>$100,000</td>
<td>Rehabilitation of foreclosed property to provide two rental units.</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>11</td>
<td>$500,000</td>
<td>New construction of 11 rental units.</td>
</tr>
<tr>
<td>Central Falls</td>
<td>4</td>
<td>$397,000</td>
<td>New construction of four rental units.</td>
</tr>
<tr>
<td>Central Falls</td>
<td>3</td>
<td>$70,000</td>
<td>Rehabilitation of foreclosed property to provide three rental units.</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>3</td>
<td>$40,000</td>
<td>Rehabilitation of three rental units.</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>1</td>
<td>$100,000</td>
<td>Rehabilitation of one unit within 33-unit development.</td>
</tr>
<tr>
<td>Pawtucket</td>
<td>2</td>
<td>$46,000</td>
<td>New construction of two homeownership units.</td>
</tr>
<tr>
<td>Barrington</td>
<td>11</td>
<td>$100,000</td>
<td>New construction of 11 units for homeownership.</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>1</td>
<td>$65,000</td>
<td>New construction of a single family home.</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>2</td>
<td>$305,221</td>
<td>Rehabilitation of abandoned property to provide two rental units.</td>
</tr>
<tr>
<td>Newport</td>
<td>4</td>
<td>$145,000</td>
<td>Rehabilitation of four rental units.</td>
</tr>
<tr>
<td>Lincoln</td>
<td>1</td>
<td>$30,000</td>
<td>New construction of a single family home.</td>
</tr>
<tr>
<td>Warwick</td>
<td>5</td>
<td>$50,000</td>
<td>Development of five rental units for homeless and disabled families.</td>
</tr>
<tr>
<td>Warwick</td>
<td>1</td>
<td>$75,000</td>
<td>Rehabilitation of abandoned single family home for rent to a homeless family.</td>
</tr>
<tr>
<td>Warwick</td>
<td>1</td>
<td>$55,000</td>
<td>Rehabilitation of owner-occupied single family home.</td>
</tr>
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</table>
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**Performance Measures**

In accordance with the Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs dated March 7, 2006, Rhode Island Housing evaluates HOME Program investment using the IDIS Outcome Performance Measurement System.

The HOME Program objective is Providing Decent Affordable Housing through acquisition, rehabilitation and new construction of rental units and homeownership opportunities. The HOME Program outcome is Affordability.

Non-profit developers in Rhode Island have been unable to access private financing this year. As a consequence, only four activities were completed between March 1, 2009 and October 19, 2009. Of the four activities one was a new construction project for homeownership; the other three activities were all rehabilitations of rental projects for low and very low-income households.

Objectives met included:

- 61% of completed HOME units are Energy Star compliant. The rehabilitated properties were not able to achieve full compliance.
- One handicapped accessible unit (5%)
- All HOME-assisted units, rental and homeownership, are subject to a minimum 30-year affordability period
- All housing units originally constructed pre-1978 and requiring more than $5,000 rehabilitation must receive Lead-Safe Certificates.

For homeownership activities, HOME funds both homeownership development and, through ADDI, homebuyer assistance. Although ADDI funds are no longer allocated, during the 2009 Program year we committed 3 ADDI loans totaling $26,000.

**Threshold Application Requirements**

- Eligible activities;
- Eligible entity;
- A minimum award of $1,000 per unit or family assisted;
- A maximum award of $500,000 per applicant per municipality per fiscal year;
- Proposals must meet all HUD regulations for the HOME program as published in the Federal Register at 24 CFR Part 92;
- The proposal is feasible as presented; and
- Cities and towns applying for funding must demonstrate that they are maintaining a level commitment to housing. A proposed Community Development Block Grant budget indicating a level of funding consistent with assistance provided to housing over the last three years is considered evidence of maintenance of effort.

**Scoring Criteria**

Scoring of applications is based on the following factors:

1. The extent to which the application addresses one of the priorities of the HOME program as established in the FY 2005-2010 Rhode Island Consolidated Plan.
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a. High Priorities (20 points)
   - Acquisition and/or substantial rehabilitation and/or new construction to provide rental units for very low-income families.
   - Acquisition and/or substantial rehabilitation and/or new construction to provide homeownership opportunities for low-income families.
   - Acquisition and/or rehabilitation and/or new construction of housing units for homeless and special needs populations in conjunction with supportive services.

b. Medium Priorities (15 points)
   - Preservation of the existing affordable housing stock through rehabilitation, acquisition, or other eligible assistance. (Properties eligible for assistance under 24 CFR part 248, "Prepayment of Low Income Housing Mortgages" are ineligible for HOME Program assistance.)
   - Acquisition and/or rehabilitation and/or new construction to provide units for low and very-low income one and two-person households.
   - Acquisition, and/or rehabilitation and/or new construction to provide rental units for low and very low-income elderly residents.

c. Low Priorities (10 points)
   - Moderate rehabilitation of rental units for low and very low-income families (as defined by HUD) throughout the State including the elimination of lead based paint hazards, correction of code violations, the provision of handicapped access for persons with disabilities and for the elderly, and to increase the energy efficiency of units occupied by lower income families.
   - Rehabilitation of owner-occupied units for lower income households and units intended to be owner-occupied. Assistance will be provided particularly for large families and minorities and to expand housing opportunities for these groups to alleviate overcrowding and to provide a wider range of housing choices as an alternative to concentrations of minorities.
   - Proposals for rental assistance for:
     a) periods up to two years for homeless families graduating from transitional housing programs where a program of services will be available for the term of the rental assistance provided that the proposal includes a plan for the provision of permanent housing after the 24 month period.
     b) emergency situations and to minimize involuntary displacement.
HOME Program Funds may also be used to create additional affordable housing units to assure no net loss of units as a result of demolition, conversions to homeownership, prepayment or voluntary termination of State or Federally assisted mortgages. Direct homeownership assistance, downpayment and closing costs assistance, which do not include housing development, are not among the priorities of the HOME Program.

d. **Additional (Bonus) Priorities.** Points are awarded for proposals that:

- Make use of property owned, held, or controlled by State or federal agencies or authorities.

- Develop units with four or more bedrooms.

1. Utilize Neighborhood Opportunities Program Family Housing or Permanent Supportive Housing Funds

- Site development within a Revitalization Area, Growth Center, Community Affordable Housing Plan, Enterprise Zone or create in-fill housing in urban neighborhoods.

- Guarantee an Affordability Period that exceeds the required thirty (30)-year minimum.

2. The extent to which the proposal promotes a more equitable distribution of affordable housing throughout the State. Scoring will be based on the percentage of low and moderate income housing in the community in which the funds will be spent.

3. Benefit to low income families and individuals. Scoring will be based on the number of very low-income households to be served and the number of low and very low-income units per HOME dollar invested.

4. Commitment of funds. Private resources to be leveraged by the proposal. Other public funding committed to the activity. The availability of matching funds. (Required in 1993 and subsequent years.)

5. Capacity of the applicant to undertake the proposed activity. Capacity includes the track record of the applicant in implementing housing proposals, identification of current housing activities and the experience and success of the staff or development team in implementing similar proposals. The “cycle time” of previously funded HOME activities, and the number of very low and low-income units produced over the past five year using HOME Program funds.

6. Timing and readiness to proceed. Applications will be ranked in accordance with the degree to which they are ready to proceed. Factors to be considered are site control, financial commitments, identification of financial resources, identification of the population to be served, appropriate zoning, environmental factors, appropriate location in accordance with HUD site and neighborhood standards at 24 CFR 92.202.
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7. **Term of Affordability.** All proposals are required to be affordable for a minimum of 30 years. Points are awarded only for proposals that exceed the 30-year affordability minimum.

8. **Forms of investment.** Priority will be given to applications that propose financing in the form of a loan as opposed to a grant.

Funds will be committed to proposals ready for construction or implementation within 6 months. Funds may be reserved for up to 12 months for proposals from sub-recipients or State recipients to fund on-going programs in which sites or beneficiaries cannot immediately be identified. Any funds not committed at that time will be available for additional proposals that are ready to proceed.

Competitive funding rounds are generally held twice a year; more often if all program funds are not committed following the second competitive round. Applications are reviewed for compliance with program regulations, feasibility, and readiness to proceed. Applications are scored by staff and reviewed by the HOME Program Advisory Committee. The Committee recommends a commitment of funds to the Rhode Island Housing Board of Commissioners commensurate with the availability of funding.

**Community Housing Development Organizations (CHDOs):**

**Definition:** A Community Housing Development Organization is a nonprofit housing organization that meets the definition at 24 CFR 92.2. In summary, it must meet the following requirements:

- A tax exempt ruling from the IRS under 501(c).
- Does not include a public body.
- Is not sponsored by a for-profit entity whose primary purpose is the development or management of housing.
- Meets standards of financial accountability.
- Includes as one of its objectives the goal of providing affordable housing.
- Accountability to the lower income community with one-third of its board members representing low-income neighborhood organizations, or who are residents of low-income neighborhoods.
- Demonstrated capacity to develop housing.
- History of serving the community for at least one year.

**Funding:** By regulation, up to 15% of the total HOME grant may be allocated to applicants designated as CHDOs. This amount is commonly referred to as the “CHDO set-aside.” Although 15% of the grant will be reserved for activities proposed by CHDOs, it is likely that a substantially greater portion of the funding will be committed for CHDO projects. In 2009, CHDOs received $3,322,301 or sixty-one percent (61%) of available project funding. Rhode Island Housing currently has certified 21 nonprofit organizations as CHDOs. Up to 10% of the CHDO set-aside may be loaned for technical assistance and site control or project-specific seed loans for activities with site control and financial commitments.
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Coordination:
Rhode Island Housing will notify all nonprofit housing organizations of the availability of funds under the HOME program. Technical assistance and predevelopment funding will be available to organizations that meet the CHDO definition. Rhode Island Housing will encourage their participation and will work with CHDOs to help them understand the regulations and submit competitive applications. CHDOs apply for funds in the general competition and may apply for any eligible activity. Although 15% of the funding has been reserved for activities proposed by CHDOs, it is possible that they could receive a substantially greater portion of the funding depending on the competition. In FY2009, CHDOs received 61% of the total funding. Currently, 21 nonprofit organizations have been certified as CHDOs by Rhode Island Housing.

Rental Production
The development of affordable rental housing for very low-income households and special needs populations including the homeless is a constant and urgent need for the State. In FY 2009 83 units or 49% of all units will serve very-low income households whose incomes do not exceed 50% of area median. A minimum of 90% of all rental units developed with State HOME funds are rented to households with incomes at or below 60% of area median.

To increase production of rental units, HOME funds are frequently coupled with Low Income Housing Tax Credits and/or the State Neighborhood Opportunities Program (NOP). NOP (explained elsewhere) provides an operating subsidy to assist agencies that serve households not exceeding 40% of area median income. Rental housing for special needs populations and the homeless are generally funded with both HOME, Supportive Housing Program funds and Rhode Island Housing’s Special Needs Rental Production Program.

All projects funded with State of Rhode Island HOME funds must now meet a 30-year affordability minimum.

Homeownership Opportunities
Increasingly, Rhode Island Housing funds agencies/developers that acquire and rehabilitate or construct homes for sale to low-income households. The cost of housing in Rhode Island, rising at three times the national average, makes the development of affordable units exceedingly difficult. Homeownership offers nonprofits a financially feasible way to develop affordable housing. These properties are sold to homebuyers whose incomes do not exceed 80% of area median.

A popular homeownership model involves the sale of a two unit property to a low-income buyer. The rental units, restricted to households at or below 60% of area median income, must comply with all HOME rental regulations and are annually monitored for compliance by Rhode Island Housing HOME staff.

In general the long-term affordability of these homes is maintained by a Deed Restriction that requires subsequent purchasers to meet the 80% income limitation and to use the property as their primary residence. All State of Rhode Island HOME projects must meet a 30-year affordability requirement. Many non-profits provide for longer-term affordability through the use of land trusts or ground leases that ensure affordability virtually in perpetuity.
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Direct funding of homeowners through downpayment assistance or other direct assistance in the acquisition of housing is not a priority of the HOME Program since there are other resources available for that purpose. (See American Dream Downpayment Initiative below.)

American Dream Down Payment Initiative (ADDI)

Rhode Island Housing has established a low-income, first-time homebuyers program that utilizes ADDI funds as well as Corporation funds. ADDI and Corporation funds are used to provide downpayment and closing cost assistance and, beginning with FY 2004 ADDI funds, home repair costs for qualifying homebuyers. ADDI funds assist homebuyers whose incomes do not exceed 80% of area median; Corporation funds assist those homebuyers whose incomes exceed 80% of area median but do not exceed 115%. ADDI and Corporation funds assist only those homebuyers purchasing homes from nonprofit affordable housing developers. In 2007, 22ADDI loans totaling $220,000 were committed to first-time, low-income homebuyers, all of whom are purchasing properties from non-profit organizations.

Forms of Investment

HOME funds may be awarded in the form of equity investments, interest bearing loans or advances, non-interest bearing loans or advances, interest subsidies, deferred payment loans and grants. Funds awarded to CHDOs for technical assistance or seed money will be in the form of a zero interest loan repayable upon receipt of construction or permanent financing. Applications for loans will receive extra credit in the rating system as indicated above.

Affirmative Marketing

The HOME Program will be administered by Rhode Island Housing in accordance with the requirements of regulations at 24 CFR Part 92.351 and 92.350 with regard to the affirmative marketing requirements and the use of Minority Business Enterprises and Women’s Business Enterprises. Cities and Towns awarded funds as sub-recipients will be obligated to comply with these procedures and will be responsible for enforcing compliance with regard to participants in their programs. Rhode Island Housing will monitor local programs to ensure the implementation of program requirements.

All other agencies funded under the HOME program, except Public Housing Authorities, must agree to comply with the procedures required by the regulations. Owners of properties with 5 or more housing units must take actions to attract eligible persons from all racial, ethnic and gender groups and must comply with the following affirmative marketing procedures. Rhode Island Housing will provide all sub-recipients and grantees with a copy of its written affirmative marketing policy and information with regard to fair housing law.

- All owners must make every effort to reach “those least likely to apply” for housing vacancies. A list of minority media outlets is provided to owners who also advertise in schools, churches, community centers, and directly to other nonprofit agencies, particularly shelters and transitional housing groups.

- All outreach efforts will be language-appropriate and every effort will be made by agencies to be physically accessible to all groups. All notices, advertisements, and communications shall contain equal housing and handicapped accessibility logos. To solicit applications from those least likely to
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apply, owners will be required to send a letter to organizations on an outreach list prepared by Rhode Island Housing. The letter shall state the owner's fair housing policy and encourage minority households to apply. If there is an inadequate response, vacancies may be made available through radio announcements or by speaking to community groups. To notify handicapped persons of the availability of units, a letter must be mailed to organizations which serve the handicapped.

**Record Keeping:**

*Assessment to determine the success of the policy and corrective actions required:*

Upon project completion, all recipients of HOME funds must submit documentation of contracts awarded, third-party verification of homebuyer and tenant income, lead-safe certification, and Certificate of Occupancy or final Housing Quality Standard inspection. During the affordability period Rhode Island Housing annually monitors both the physical condition of HOME-assisted rental units and compliance with HOME rental regulations and restrictions. Poorly performing recipients are provided with one-on-one training and follow-up. Recently developed Performance Measures will allow staff to evaluate the effectiveness of monitoring and compliance procedures and to assess recipient compliance and performance over the extended affordability period.

*Minority Business Enterprise/Women's Business Enterprise:*

Rhode Island Housing will continue its present efforts to utilize minority and women’s business enterprises (WBEs and MBEs). All contracts for the procurement of property and services awarded by Rhode Island Housing under the HOME program and all such contracts awarded by subrecipients and grantees shall, to the maximum extent possible, be awarded to businesses owned by minorities and women.

The State of Rhode Island maintains a listing, published annually, of minority and women’s business enterprises including identification of services and products. The HOME Program is providing this list to all agencies that received PY 2009 HOME project funds. In order to implement an outreach program, all solicitations by Rhode Island Housing for the procurement of services shall be published on the State website. Rhode Island Housing maintains a listing of all minority media outlets. Minority media are notified of HOME competitive funding rounds and can provide appropriate contacts to HOME recipients.

HOME recipients with projects under construction are required to report annually on all awarded contracts. Information that includes the dollar value of the contract, contractor name, gender, ethnicity and race, is being compiled into a Corporation-wide database and will be used to encourage increased utilization of minority and women-owned enterprises. The database became completely functional in December of 2006.
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D. Emergency Shelter Grant (ESG) Action Plan for PY2010
(Effective 3/1/2010)

The State of Rhode Island will be allocated (an estimated) $351,914 through the Emergency Shelter Grants Program administered by the U.S. Department of Housing and Urban Development. In accordance with program regulations at 24 CAR Part 576, published on Tuesday, November 7, 1989, and revised through streamlining regulations published on October 2, 1996, the State will distribute these funds to Rhode Island cities and towns, private nonprofit organizations and Indian Tribes to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals, and to help restrict the increase of homelessness through the funding of preventive programs and activities.

Eligible Activities

Grants may be used for one or more of the following activities related to emergency shelters for the homeless:

1. Renovation, major rehabilitation or conversion of buildings for use as emergency shelters.
2. Up to 30 percent of the State's allocation may be used for the provision of essential services including but not limited to those concerned with employment, health, substance abuse, education, food or assistance in obtaining housing. Provision of essential services as limited by the rule at 24 CAR 576.21(b)(2).
3. Payment of maintenance and operations (including rent, repair, security, fuels, equipment, insurance, utilities and furnishing). Staff costs may also be provided up to ten percent of the State's allocation.
4. Homeless prevention assistance may be provided up to a maximum of 30 percent of the state's allocation.

Grant Requirements

1. Every city and town in Rhode Island is eligible to apply for a grant as well as private non-profit organizations and Indian Tribes who are eligible to apply directly to the Office of Housing and Community Development provided that the unit of local government certifies approval of the project.
2. Local governments may distribute all or part of their grant amount to non-profit recipients to be used for emergency shelters.
3. In accordance with the ESGP streamlining regulations published on October 2, 1996, the State is required to award it's funds to subrecipients within 65 days of its award from HUD, or in this instance May 5, 2009. State recipients are required to obligate funds made available to them within 180 days of the date on which the State made the grant amounts available to the recipient. Recipients with homeless prevention activities must obligate grant amounts within 30 days of the date on which the State made the grant amounts available to them.
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Each State recipient must spend all of its grant amounts within 12 months of the date on which the State made the grant amounts available to the State recipient. In the case of homeless prevention activities, State recipient must spend such sums within 6 months of the date on which the State made the grant amounts available to the recipient.

4. Any building for which emergency shelter grants are used for rehabilitation must be maintained as a shelter for the homeless for not less than a three year period, or for not less than a 10 year period if the grant amounts are used for major rehabilitation or conversion of buildings. If funds are used or the provision of services, maintenance or operating costs, the building must continue to be used as shelter for the duration of the grant agreement.

5. Any building for which emergency shelter grants are used for renovation, conversion or major rehabilitation must meet the local government standards of being safe and sanitary.

6. Homeless individuals should be given assistance in obtaining supportive services including permanent housing, medical and mental health treatment, counseling, supervision and other services essential for achieving independent living and other federal, state, local or private assistance available for the homeless.

7. Grant recipients must certify compliance with the certifications and assurances in the regulations at 24 CAR Subpart 585 - Subpart C.

8. Grants must be administered in compliance with the regulations at 24 CAR Part 576.

Method of Distribution

Funds will be made available to the State of Rhode Island by the U.S. Department of Housing and Urban Development for the Emergency Shelter Grants Program of which 5% may be set aside for program administration. This program will be administered by the Department of Administration, Division of Planning, Office of Housing and Community Development, One Capitol Hill - 3rd Floor, Providence, R.I. 02908-5873. At the discretion of the Office of Housing and Community Development, administration funds may, in whole or in part, be made available to fund emergency situations serving the homeless.

Administration funds may be shared with local governments to the extent that they participate in administering the program. Each of the state's 39 cities and towns as well as private non-profit organizations and Indian tribes are eligible to apply for funding. In order to insure timely distribution of these funds, the Office of Housing and Community Development will mail requests for proposals to each of the cities and towns as well as to each of the shelters, Community Action agencies and Indian Tribes in the State. Each city, town or agency may submit one application. There is no restriction on the maximum amount an applicant may request.

Priority will be given to application from non-formula cities and towns. However, consideration will be given to applications from formula cities which demonstrate that they have insufficient funding to meet their needs. Funds will be granted to nonprofit organization and Indian Tribes only when the local government certifies that it approves the proposed project.
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Among municipalities subject to the provisions of subsection 45-53-3(ii) of State Rhode Island General Laws, priority will be provided to applicants with an approved affordable housing plan.

Homeless Prevention

In order to assist in preventing homelessness, the State may distribute up to 30% of its grant to assist in preventing families from becoming homeless. A total amount up to 30% of the State's allocation may be made available to implement homeless prevention activities.

If funds are used for homeless prevention efforts to assist families that have received eviction notices or notices of termination of utility services, the following conditions must be met.

1. The inability of the family to make the required payments must be the result of a sudden reduction in income or sudden increases in non-recurring expenses.
2. The assistance must be necessary to avoid eviction of the family or termination of services to the families.
3. There must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time.
4. The assistance must not supplant funding for pre-existing homeless prevention activities from any other sources.

Review Process

The State will appoint a Review Committee which will consist of minimally representation from the Rhode Island Department of Human Services, the Governor's Policy staff, Rhode Island Housing and Mortgage Finance Corporation, Housing Resource Commission, Office of Homelessness and Affordable Housing and the Office of Housing and Community Development or his/her designee. At the State's discretion, a public member with expertise in housing/homelessness issues may also be member of the application review committee. Applications will be rated by OHCD based on the following criteria:

1. Number of clients served/Dollars requested.
2. Population served (preference given to shelters/service providers which serve homeless families and to those agencies serving the chronically homeless)
3. Services provided within shelter and to those agencies effectively utilizing mainstream services/resources (preference given to shelters which most comprehensively meet the supportive service needs of the homeless).
4. Location of shelter (preference given to applications from non-formula cities/towns and to those cities which have an elevated need)
5. Extra consideration will be given to applications which facilitate a quantifiable increase in the services/bed capacity of the agency.
6. Extra consideration will be given to applications which fill gaps identified in the Statewide continuum of care system and the Consolidated Plan/10-year plan to end homelessness.
7. Extra consideration will be given to applicants who document employment of homeless individuals.
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8. Extra consideration will be given to those agencies which have been effective in their discharge of clients/consumers.

9. Vacancy rates for agencies will be considered in the evaluation process.

Following rating and review by the Office of Housing and Community Development staff for compliance with state and federal program requirements, all proposals will be evaluated by the Review Committee. The Committee will recommend funding to the Governor, who will then make the grantee awards.

Priorities

- Projects which include the provision of services or the coordination of services for the homeless towards establishment of a continuum of care system.
- Projects that address shelter and related needs for homeless families and individuals.
- Proposals to fund activities which are not eligible for funding from other sources.
- Projects which will provide additional beds/services to areas currently inadequately served.
- Emergency situations which require immediate funding.
- Funding necessary to meet documented code deficiencies.
- Prevention of homelessness.

Ineligible Activities

1. Acquisition or construction of an emergency shelter for the homeless.

2. Rehabilitation services performed by the staff of the grantee or recipient, such as preparation of work specifications, loan processing, or inspections.

Matching Funds

Each recipient under this subtitle that is a state shall be required to supplement the assistance provided under this subtitle with an amount of funds from sources other than this subtitle equal to the difference between the amount received under this subtitle and $100,000. If the amount received by the State is $100,000 or less, the State may not be required to supplement the assistance provided under this subtitle. A grantee may comply with this requirement by providing the supplemental funds itself, or through supplemental funds or voluntary efforts provided by any state recipient or nonprofit recipient. Therefore, recipients may be required to match their grant. In calculating the amount of supplemental funds, there may be included the value of any donated building or material, the value of a lease on a building, any salary paid to staff of the grantee or to any state recipient in carrying out the emergency shelter program, determined at the rate of $5 per hour. The match requirement will be waived for those agencies least capable of providing additional funds.
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Definitions

"Emergency Shelter" means any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

"Homeless" means:

1. An individuals or family which lacks a fixed, regular, and adequate nighttime residence; or

2. An individual or family which has a primary nighttime residence that is:
   
   (a) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing for persons with mental illness);

   (b) An institution that provides a temporary residence for individuals intended to be institutionalized; or

   (c) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. The term does not include any individual imprisoned or otherwise detained pursuant to an Act of the Congress or a State Law.

Employment of Homeless Individuals

Grantees shall, to the maximum extent practicable, involve homeless individuals and families in constructing, renovating, maintaining and operating facilities and in providing services for occupants of facilities assisted under this program.

Recipient Review/Monitoring

The State utilizes a rink-based approach to monitoring its subrecipients under the McKinney Emergency Shelter Grants Program. Recipient programs are tracked in-house through the completion of annual progress reports and review of information funded agencies have provided to other State/quasi-governmental agencies, as appropriate. Regular interaction is maintained with those recipients who receive sizable awards. On-site monitoring of recipients is completed as deemed necessary by State CD staff and is often coordinated with the efforts of the State's McKinney Continuum of Care performance reviews.

Coordination with Other Resources, Consolidated Homeless Fund

The State will take actions to coordinate its program and distribution system with other State/local homeless programs. Funds will be distributed utilizing a common application and cycle.
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Rhode Island Housing in cooperation with the Rhode Island Housing Resources Commission will monitor the progress in meeting the goals and priorities of the Consolidated Plan and assures that federal funds are expended in a timely manner. The State also assures compliance with regulatory requirements by reviewing the performance of subrecipients and agencies administering programs.

Monitoring procedures are in place for the Community Development Block Grant Program, which is administered by the Office of Housing and Community Development (OHCD) under the state's Department of Administration. All cities and towns receiving CDBG funds are monitored annually for compliance with program requirements including environmental review, labor standards, procurement and financial management, national objectives, equal opportunity and administrative/recordkeeping requirements. The program review also includes an assessment of the recipient’s timeliness in administering CDBG funds. OHCD also administers and monitors the Emergency Shelter Grant Program.

Rhode Island Housing is responsible for the Consolidated Plan and for administering the HOME program on behalf of the State. For the Consolidated Plan, monitoring requirements include reviewing and certifying the consistency of applications for HUD funding in communities covered by the State Consolidated Plan. This process enables Rhode Island Housing to track federal funds and to review the household characteristics of proposed beneficiaries. Throughout the year, Rhode Island Housing tracks projects to evaluate the State’s progress in meeting its one-year goals, and prepares an annual performance report and a new one-year plan annually that details progress made in attaining the quantitative goals set forth in the Consolidated Plan. Rhode Island Housing will also work closely with the Housing Resources Commission to review progress in implementing the plan’s strategies and achieving its goals.

Compliance with the statutory and regulatory requirements of the HOME Program is the responsibility of Rhode Island Housing. The Corporation will monitor the performance of subrecipients of HOME funds through an annual site visit and a review of their administrative records. HOME projects that are funded directly by Rhode Island Housing include a more intensive monitoring process. Various site visits are conducted during the implementation of the project. A review of the project is also done at the completion of project work to ensure compliance with the program requirements and follow up is conducted to ensure continuing affordability. Rhode Island Housing is also responsible for the online Integrated Disbursement and Information System. Data on the information system is reviewed on a near-daily basis to commit and draw down HOME funds and to provide activity completion data on costs and beneficiaries of HOME-assisted housing. Various reports are monitored monthly and quarterly, and progress in meeting the State’s goals are examined frequently throughout the year and formally through the annual Consolidated Annual Performance Evaluation Report (CAPER) to HUD.

Rhode Island Housing is responsible for the allocation of Low-income Housing Tax Credits (LIHTC) in the State and monitoring all LIHTC developments during the compliance and extended-use period. The Loan Servicing Division is responsible for compliance monitoring and ensuring that developments meet the requirements outlined in the Housing Credit Program Compliance Monitoring Manual. Developments are monitored on an annual basis to insure that income, and program affordability requirements are being met and that units meet Uniform Physical Condition Standards.
Chapter VIII: Monitoring

In 1994 Rhode Island Housing, acting on behalf of the State, received a Shelter Plus Care Grant, which has been renewed through the Continuum of Care process. Rhode Island Housing also administers two Housing for People with AIDS (HOPWA) grants and carries out its related grantee responsibilities for these two programs. Rhode Island Housing also has responsibility for oversight and management of 47 supportive housing grants.
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Appendix A: Definitions
Commonly Used Terms and Acronyms

**AARP:** American Association of Retired Persons

**Access Independence:** Rhode Island Housing administers this program, which provides low-interest loans and grants to low- and moderate-income homeowners to remodel their home for individuals with physical limitations or disabilities.

**ACS (American Community Survey):** Reports on population and housing trends produced every year by the US Census Bureau.

**ADA (Americans With Disabilities Act):** This federal law prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, State and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of TDD/telephone relay services.

**Affordable Housing:** the total annual rent/mortgage expense and other housing payments (including utilities) should not exceed 30% of gross household income. According to RIGL 42-128-8.1(d)(1) -- means residential housing that has a sales price or rental amount that is within the means of a household that is moderate income or less. In the case of dwelling units for sale, housing that is affordable means housing in which principal, interest, taxes, which may be adjusted by state and local programs for property tax relief, and insurance constitute no more than thirty percent (30%) of the gross household income for a household with less than one hundred and twenty percent (120%) of area median income, adjusted for family size. In the case of dwelling units for rent, housing that is affordable means housing for which the rent, heat, and utilities other than telephone constitute no more than thirty percent (30%) of the gross annual household income for a household with eighty percent (80%) or less of area median income, adjusted for family size. Affordable housing shall include all types of year-round housing, including, but not limited to, manufactured housing, housing originally constructed for workers and their families, accessory dwelling units, housing accepting rental vouchers and/or tenant-based certificates under Section 8 of the United States Housing Act of 1937, as amended, and assisted living housing, where the sales or rental amount of such housing, adjusted for any federal, state, or municipal government subsidy, is less than or equal to thirty percent (30%) of the gross household income of the low and/or moderate income occupants of the housing.

**Aging in Place:** Not having to move from one's present residence in order to secure necessary support services in response to changing need.

**AI (Analysis of Impediments to Fair Housing Choice):** A document prepared by Rhode Island Housing that analyzes policies and practices that may inhibit the ability of residents to secure housing in an environment free of discrimination.

**AMI:** Area Median Income

**ARRA (American Recovery and Reinvestment Act):** The economic stimulus package passed in February of 2009 to provide additional federal funding to a wide range of projects across the
country. The bill includes about $1 billion in additional HUD grants devoted to low-income housing production and maintenance. For more information, visit www.recovery.gov.

**ART (Advanced Reporting Tool):** A comprehensive electronic system which produces reports on homeless trends based on HMIS data input.

**Assisted Living:** In Rhode Island, a publicly or privately operated residence that provides personal assistance to meet the resident's changing needs and preferences, lodging, and meals to two (2) or more adults (Rules and Regulations for the Certification of Administrators of Assisted Living Residences (R23-17.4-ALA)).

**BHRI (Building Homes RI):** A $50 million state housing bond passed in 2006 to support the construction of new affordable housing units across Rhode Island through loans administered by the Housing Resources Commission.

**CAPER (Consolidated Annual Performance and Evaluation Report):** A document submitted annually to HUD which includes information on accomplishments and performance outcomes for activities funded by HUD during the recently completed program year.

**CDBG (Community Development Block Grant):** This program, funded by HUD, allocates funding for general community and housing development programs, principally for persons of low and moderate income.

**Continuum of Care:** A document submitted to HUD as an application for homeless-targeted housing resources and services, containing a strategic plan for addressing the needs of homeless individuals and assessing the availability and efficacy of existing resources and programs.

**Cost-burdened:** Describes families whose housing costs, including utilities, exceed 30% of the household’s gross monthly income. Severely cost-burdened families spend over 50% of their gross monthly income on housing costs.

**DEA:** Department of Elderly Affairs

**DEM:** Rhode Island Department of Environmental Management

**DHS:** Department of Human Services

**Disparate Impact:** Civil-rights laws specifically forbid deliberate acts of discrimination. Most federal appeals courts also hold that racially neutral policies with discriminatory effects violate fair housing laws. The term commonly used to describe these sorts of unlawful activities is “disparate impact.” For example, a selection preference for local residents that does not state a racial preference may still be illegal if it effectively precludes participation by qualified racial minorities. It is important to be aware of not only specifically prohibited acts but also acts that might unintentionally result in discrimination.

**DOA:** Rhode Island Department of Administration
DOT: Rhode Island Department of Transportation

EHAP (Emergency Housing Assistance Program): The program provides emergency assistance to households in temporary financial crisis to help them pay rent, a mortgage payment or establish themselves in a housing unit.

Energy Block Grant: Funded by the American Recovery and Reinvestment Act and administered by HUD, this program provides grant funding for weatherization, energy efficiency projects, waste reduction programs, and other initiatives aimed at improving resource conservation and efficiency.

ESG (Emergency Solutions Grant): This grant, provided by HUD and formerly known as the Emergency Shelter Grant, allocates money for the rehabilitation or remodeling of shelter buildings, operations and maintenance at those sites, supportive services, homeless prevention, and grant administration.

Fair Housing Law: The Federal Fair Housing Act, 42 U.S.C. Section 3601-56, can be found at www.hud.gov. Rhode Island’s Fair Housing Practices Act, Title 34, chapter 37 of the General Laws of RI, can be viewed at www.sec.state.ri.us.

FHEO (Fair Housing and Equal Opportunity) Office: The HUD office that administers and enforces federal fair housing laws and establishes policies that make sure all Americans have equal access to the housing of their choice. For more information about the office’s policies and handling of fair housing violation claims, visit http://www.hud.gov/offices/fheo/.

FMR: Fair Market Rent.

FOSH (Foundations of Senior Health): A program run by Rhode Island Housing that enables frail elderly, handicapped, and disabled individuals, who live in Rhode Island Housing-financed developments, to live in the least restrictive environment possible through the provision of home-based aid and assistance.

GrowSmart RI: GrowSmart Rhode Island is a statewide public interest group representing a broad coalition of partners fighting sprawl and leading the charge for better-managed growth through innovative policies and programs to revitalize city, town and village centers, preserve cultural and natural resources, and expand economic opportunity for all Rhode Islanders.

HCBS (Home and Community Based Services): Specially funded programs that allow elderly citizens to use Medicaid waivers to receive care in their home or local community without being admitted to a long-term care facility.

HMIS (Homeless Management Information System): A tracking program which collects data about shelter stays and homeless individuals for use in data analysis aimed at improving the efficacy of homelessness-prevention programs.

HOME: The HOME Investment Partnerships Act provides grants to States and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.
**HOPWA (Housing Opportunities for Persons with HIV/AIDS):** This federally funded program provides grants projects including the acquisition, rehabilitation, or new construction of housing units, costs for facility operations, rental assistance, and short-term payments to prevent homelessness, and a range of supportive services for individuals with HIV/AIDS.

**HRC (Housing Resources Commission):** A state commission comprised of a wide range of housing providers, advocates, and government officials and run through the Housing and Community Development branch of the Department of Administration’s Division of Planning. The commission coordinates a wide range of efforts to provide housing opportunities to all Rhode Islanders and to maintain the quality of the state’s housing stock.

**HUD:** U.S. Department of Housing and Urban Development.

**Land Use 2025:** Coordinated by the Division of Planning, this is the major State Guide Plan in Rhode Island’s planning and development system. The plan articulates the state’s overarching goals, objectives, and strategies to guide and coordinate the land-use plans and regulations of municipalities and state agencies and to direct good strategic projects at both state and municipal levels.

**LIHEAP (Low Income Home Energy Assistance Program):** This federal program assists low income households, particularly those with the lowest incomes that pay a high proportion of household income for home energy, in meeting their immediate home energy needs.

**LIHTC (Low Income Housing Tax Credit):** A funding program administered by Rhode Island Housing to facilitate revitalization of distressed urban areas and the creation of affordable housing in areas of the State with very limited supply.

**Low- and Moderate-Income Housing** –by RIGL 45-53-3(5) means any housing whether built or operated by any public agency or any nonprofit organization or by any limited equity housing cooperative or any private developer, that is subsidized by the federal, state, or municipal government under any program to assist the construction or rehabilitation of housing affordable to low or moderate income households, as defined in the applicable federal or state statute, or local ordinance and that will remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state, or municipal subsidy program but that is not less than thirty (30) years from initial occupancy.

**McKinney-Vento Programs:** Programs funded by the McKinney-Vento Act which provides support for shelter and supportive services as well as provisions to support the rights and educations of homeless children. Please visit the HUD website (www.hud.gov) for more information about the bill.

**NOP (Neighborhood Opportunities Program):** This state program was created in 2001 to subsidize the cost of constructing, rehabilitating, and acquiring affordable housing units so that building managers are able to offer lower rents to needy tenants. This program includes a permanent supportive housing program that provides subsidies for units intended for individuals with disabilities. It is administered by the HRC in collaboration with Rhode Island Housing.
**NORC (Naturally Occurring Retirement Community):** By the AARP definition, NORCs are communities that were originally built to serve a mix of families and young households, where low turnover of households has led to the transformation of these communities into neighborhoods consisting largely of older residents who are aging in place. A NORC can be a building or buildings, a single-family neighborhood or a section of a neighborhood. NORCs exist in urban, suburban, and rural areas.

**Operation Stand Down:** A national organization committed to addressing homelessness among the veteran population. In Rhode Island, the group manages a 7-unit facility with a full range of supportive services for homeless veterans.

**PHA (Public Housing Agency/Authority):** The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. Rhode Island Housing fills the role in communities which do not have their own PHA.

**Poverty Threshold:** The 2009 poverty threshold, as defined by the US Department of Health and Human Services, is $22,050 for a family of four.

**Providence MSA (Metropolitan Statistical Area):** Census unit of approximately 1.6 Million people which includes all of Rhode Island as well as parts of Southern Massachusetts such as Fall River and New Bedford.

**PSH (Permanent Supportive Housing):** An approach to housing individuals with disabilities or particular needs that connects affordable units to a range of supportive services.

**PUMS (Public-Use Microdata Samples):** Files from the American Community Survey that show a wide range of population and housing unit responses collected on individual ACS questionnaires.

**Reverse Mortgage:** A loan available to seniors that allows them to turn the equity in their homes into monthly income while maintaining ownership.

**RI Global Consumer Choice Compact Waiver:** The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

**RICH:** Rhode Island Council for the Humanities.

**RICHR:** Rhode Island Commission on Human Rights.

**RIH:** Rhode Island Housing
RoadHome EHAP (Emergency Housing Assistance Program): The program, initiated, funded, and administered by Rhode Island Housing, provides emergency assistance to households in temporary financial crisis to help them pay rent, make a mortgage payment or establish themselves in a housing unit.

SAMHSA: Substance Abuse and Mental Health Services Administration.

Section 202/811: Federal programs funded by the U.S. Department of Housing and Urban Development that provide funding and vouchers targeted at providing affordable housing for elderly citizens and individuals with disabilities.

Section 8: A federal program which provides families with vouchers to subsidize rent costs in order to allow them access to units listed at the fair-market rate.

Senior Agenda Coalition: A coalition of activists and groups, which advocate for the elderly, organized to develop a common agenda to improve the quality of life of older Rhode Islanders.

SNRP (Special Needs Rental Production): Rhode Island Housing administers this program, which provides cash flow and deferred loans to developers for the acquisition and development of rental homes and related supportive services for homeless, disabled and/or very low-income individuals and families.

SSI (Supplemental Security Income): A stipend paid to individuals with disabilities by the federal government. For 2008, the base rate was $637 per month.

State Strategic Housing Plan: The Comprehensive Housing Production and Rehabilitation Act of 2004 requires the Rhode Island Housing Resources Commission to develop, and the State Planning Council to adopt this Strategic Housing Plan that quantifies housing needs, identifies implementation strategies to address these needs, and provides guidelines for higher density residential development.

TDD: Telecommunications Device for the Deaf, also referred to as TTY. Rhode Island Housing’s TDD/TTY number is 401-450-1394.

Thresholds: A state program administered by Rhode Island Housing that uses refinancing and development assistance and supportive services to help providers increase the supply of housing for individuals with serious and persistent mental illness. The program’s language is currently being expanded to include assistance for individuals with developmental disabilities.
Appendix B: Additional Data and Statistics
### Rhode Island Rent Survey, Year End 2008 vs. Year End 2007

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<td>Average of all towns shown</td>
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**Change in Average Rents**

- **Utility Cost Allowance ($)**
  - Heat: 100
  - Cooking: 13
  - Electricity: 27
  - Hot Water: 18
  - Providence (citywide): 180

**Important Notes:**

- This rent survey is compiled from a sample of unfurnished apartments advertised in local newspapers and online listings. Listings for particular bedroom sizes in specific communities are often limited, and only those bedroom sizes with four (4) or more listings in a community are displayed. Listings are included in the survey based only on bedroom size and community; individual listings may differ dramatically in their quality and amenities.

- Furnished and/or seasonal units are not included. Due to the larger overall sample size, statewide data tend to contain less sampling variability than that of individual cities and towns. Rents quoted in newspaper ads are assumed to exclude utilities unless otherwise indicated.

- For more information, contact Rhode Island Housing at 401-457-1267.

- All rents have been adjusted (using HUD utility allowances) to include heat, cooking fuel, electricity and hot water.

- *All rents have been adjusted using HUD utility allowances to include heat, cooking fuel, electricity and hot water.*

- *Percent Change 2007-2008*
Table 1: Housing, Homeless and Special Needs (Required)

### Housing Needs

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<th>Large Renter</th>
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<td>16,758</td>
<td>68,185</td>
</tr>
<tr>
<td>%Any housing problem</td>
<td>53.8</td>
<td>77.3</td>
<td>86.6</td>
<td>67</td>
<td>66.6</td>
<td>82.8</td>
<td>70.6</td>
</tr>
<tr>
<td>%Cost burden &gt; 30</td>
<td>53</td>
<td>74.2</td>
<td>76.4</td>
<td>65.3</td>
<td>64.3</td>
<td>82.5</td>
<td>68.8</td>
</tr>
<tr>
<td>%Cost Burden &gt; 50</td>
<td>33</td>
<td>54.6</td>
<td>49.8</td>
<td>50.7</td>
<td>45.6</td>
<td>57.8</td>
<td>48.6</td>
</tr>
<tr>
<td>31 - 50% of MFI</td>
<td>8,724</td>
<td>10,120</td>
<td>2,745</td>
<td>8,950</td>
<td>30,539</td>
<td>21,384</td>
<td>51,923</td>
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<tr>
<td>%Any housing problem</td>
<td>48.8</td>
<td>59.8</td>
<td>71</td>
<td>64.1</td>
<td>58.9</td>
<td>56.3</td>
<td>57.8</td>
</tr>
<tr>
<td>%Cost burden &gt; 30</td>
<td>47.7</td>
<td>55.6</td>
<td>34.2</td>
<td>62.9</td>
<td>53.6</td>
<td>55.2</td>
<td>54.2</td>
</tr>
<tr>
<td>%Cost Burden &gt; 50</td>
<td>15.6</td>
<td>7.8</td>
<td>1.5</td>
<td>15.6</td>
<td>11.8</td>
<td>28.2</td>
<td>18.5</td>
</tr>
<tr>
<td>51 - 80% of MFI</td>
<td>5,650</td>
<td>13,300</td>
<td>3,098</td>
<td>13,500</td>
<td>35,548</td>
<td>41,938</td>
<td>77,486</td>
</tr>
<tr>
<td>%Any housing problem</td>
<td>29.9</td>
<td>16.5</td>
<td>45</td>
<td>22.1</td>
<td>19.3</td>
<td>44.7</td>
<td>34.9</td>
</tr>
<tr>
<td>%Cost burden &gt; 30</td>
<td>29</td>
<td>11.2</td>
<td>6.1</td>
<td>20.9</td>
<td>17.3</td>
<td>43.2</td>
<td>31.3</td>
</tr>
<tr>
<td>%Cost Burden &gt; 50</td>
<td>6.8</td>
<td>1</td>
<td>0.1</td>
<td>2.2</td>
<td>2.3</td>
<td>10.5</td>
<td>6.8</td>
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</table>

### Homeless Continuum of Care: Housing Gap Analysis Chart

<table>
<thead>
<tr>
<th>Example</th>
<th>Current Inventory</th>
<th>Under Development</th>
<th>Unmet Need/Gap</th>
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</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>533</td>
<td>0</td>
<td>593</td>
</tr>
<tr>
<td>Transitional</td>
<td>205</td>
<td>0</td>
<td>161</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>646</td>
<td>17</td>
<td>643</td>
</tr>
<tr>
<td>Total</td>
<td>1384</td>
<td>17</td>
<td>1,377</td>
</tr>
<tr>
<td>Chronically Homeless</td>
<td>435</td>
<td>60</td>
<td>220</td>
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</table>

### Continuum of Care: Homeless Population and Subpopulations Chart

#### Part 1: Homeless Population

<table>
<thead>
<tr>
<th>Number of Families with Children (Family Households)</th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency</td>
<td>103</td>
<td>0</td>
<td>202</td>
</tr>
<tr>
<td>Transitional</td>
<td>265</td>
<td>0</td>
<td>468</td>
</tr>
<tr>
<td>Permanent Supportive</td>
<td>472</td>
<td>51</td>
<td>1,139</td>
</tr>
<tr>
<td>Total</td>
<td>918</td>
<td>840</td>
<td>1,809</td>
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</tbody>
</table>

#### Part 2: Homeless Subpopulations

<table>
<thead>
<tr>
<th>Subpopulation</th>
<th>Sheltered</th>
<th>Unsheltered</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Chronically Homeless</td>
<td>215</td>
<td>265</td>
<td></td>
</tr>
<tr>
<td>b. Seriously Mentally Ill</td>
<td>163</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Chronic Substance Abuse</td>
<td>193</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Veterans</td>
<td>112</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Persons with HIV/AIDS</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Victims of Domestic Violence</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Unaccompanied Youth (Under 18)</td>
<td>1</td>
<td></td>
<td></td>
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</tbody>
</table>
### Table 2A, Pts 1-2 (Required): State Priority Housing/Special Needs/Investment Plan Table

#### PART 1. PRIORITY HOUSING NEEDS

<table>
<thead>
<tr>
<th>Renter</th>
<th>Priority Level</th>
<th>0-30%</th>
<th>31-50%</th>
<th>51-80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Related</td>
<td>High</td>
<td>High</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td>Large Related</td>
<td>High</td>
<td>High</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td>Elderly</td>
<td>High</td>
<td>Med</td>
<td>Med</td>
<td>Med</td>
</tr>
<tr>
<td>All Other</td>
<td>High</td>
<td>High</td>
<td>Med</td>
<td>Med</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Owner</th>
<th>Priority Level</th>
<th>0-30%</th>
<th>31-50%</th>
<th>51-80%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Med</td>
<td>Med</td>
<td>Med</td>
<td>Med</td>
</tr>
</tbody>
</table>

#### PART 2 PRIORITY SPECIAL NEEDS

<table>
<thead>
<tr>
<th>Priority Level: High, Medium, Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly</td>
</tr>
<tr>
<td>Frail Elderly</td>
</tr>
<tr>
<td>Severe Mental Illness</td>
</tr>
<tr>
<td>Developmentally Disabled</td>
</tr>
<tr>
<td>Physically Disabled</td>
</tr>
<tr>
<td>Persons w/ Alcohol/Other Drug Addictions</td>
</tr>
<tr>
<td>Persons w/HIV/AIDS</td>
</tr>
<tr>
<td>Victims of Domestic Violence</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>PART 3 PRIORITY HOUSING ACTIVITIES</td>
</tr>
<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>CDBG</td>
</tr>
<tr>
<td>Acquisition of existing rental units</td>
</tr>
<tr>
<td>Production of new rental units</td>
</tr>
<tr>
<td>Rehabilitation of existing rental units</td>
</tr>
<tr>
<td>Rental assistance</td>
</tr>
<tr>
<td>Acquisition of existing owner units</td>
</tr>
<tr>
<td>Production of new owner units</td>
</tr>
<tr>
<td>Rehabilitation of existing owner units</td>
</tr>
<tr>
<td>Homeownership assistance</td>
</tr>
<tr>
<td>HOME</td>
</tr>
<tr>
<td>Acquisition of existing rental units</td>
</tr>
<tr>
<td>Production of new rental units</td>
</tr>
<tr>
<td>Rehabilitation of existing rental units</td>
</tr>
<tr>
<td>Rental assistance</td>
</tr>
<tr>
<td>Acquisition of existing owner units</td>
</tr>
<tr>
<td>Production of new owner units</td>
</tr>
<tr>
<td>Rehabilitation of existing owner units</td>
</tr>
<tr>
<td>Homeownership assistance</td>
</tr>
<tr>
<td>HOPWA</td>
</tr>
<tr>
<td>Rental assistance</td>
</tr>
<tr>
<td>Short term rent/mortgage utility payments</td>
</tr>
<tr>
<td>Facility based housing development</td>
</tr>
<tr>
<td>Facility based housing operations</td>
</tr>
<tr>
<td>Supportive services</td>
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<tr>
<td>Other</td>
</tr>
</tbody>
</table>
### PHA Waitlists as of January 2010

<table>
<thead>
<tr>
<th>City</th>
<th>Voucher list open</th>
<th># of people</th>
<th>How long is the wait</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Falls</td>
<td>No</td>
<td>900</td>
<td>4-5 yrs</td>
</tr>
<tr>
<td>Cranston</td>
<td>No</td>
<td>unknown</td>
<td>7-10 yrs</td>
</tr>
<tr>
<td>East Providence</td>
<td>No</td>
<td>800</td>
<td>5 yrs</td>
</tr>
<tr>
<td>Newport</td>
<td>No</td>
<td>762</td>
<td>5 yrs</td>
</tr>
<tr>
<td>Providence</td>
<td>No</td>
<td>500</td>
<td>7-10 yrs</td>
</tr>
<tr>
<td>Warwick</td>
<td>No</td>
<td>700</td>
<td>5 yrs</td>
</tr>
<tr>
<td>Woonsocket</td>
<td>No</td>
<td>1300</td>
<td>5 yrs</td>
</tr>
</tbody>
</table>
## Table of Low- and Moderate-Income Housing by Community

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Total Housing Units (2000) (minus seasonal)</th>
<th>2008: Overall LMIH %</th>
<th>Elderly Sum</th>
<th>Family Sum</th>
<th>Special Needs Sum</th>
<th>Group Home Beds</th>
<th>HUD 811</th>
<th>Transient Units</th>
<th>RHS Specifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>LMIH Grand Total</td>
<td>36,281</td>
<td>8.52%</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barrington</td>
<td>96</td>
<td>1.56%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Bristol</td>
<td>505</td>
<td>5.89%</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Burrillville</td>
<td>501</td>
<td>8.80%</td>
<td></td>
<td></td>
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<tr>
<td>Central Falls</td>
<td>855</td>
<td>11.7%</td>
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<tr>
<td>Coventry</td>
<td>682</td>
<td>5.30%</td>
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<tr>
<td>Cranston</td>
<td>1,803</td>
<td>5.64%</td>
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<tr>
<td>Cumberland</td>
<td>746</td>
<td>5.95%</td>
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</tr>
<tr>
<td>East Providence</td>
<td>2,322</td>
<td>21.6%</td>
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<tr>
<td>Exeter</td>
<td>33</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foster</td>
<td>35</td>
<td>2.23%</td>
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<tr>
<td>Gloucester</td>
<td>80</td>
<td>2.20%</td>
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<tr>
<td>Hopkinton</td>
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<td>Johnston</td>
<td>1,005</td>
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<tr>
<td>Lincoln</td>
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<tr>
<td>Little Compton</td>
<td>2</td>
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<tr>
<td>Middletown</td>
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<td>Narragansett</td>
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<td>New Shoreham</td>
<td>56</td>
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<tr>
<td>Newport</td>
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</tr>
<tr>
<td>North Kingstown</td>
<td>858</td>
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<td>North Providence</td>
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<tr>
<td>North Smithfield</td>
<td>376</td>
<td>9.27%</td>
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<td>Pawtucket</td>
<td>2,722</td>
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<tr>
<td>Portsmouth</td>
<td>190</td>
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<tr>
<td>Providence</td>
<td>10,041</td>
<td>67.52%</td>
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<tr>
<td>Rhode Island</td>
<td>66</td>
<td>2.55%</td>
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<tr>
<td>Scituate</td>
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</tr>
<tr>
<td>Smithfield</td>
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</tr>
<tr>
<td>South Kingstown</td>
<td>392</td>
<td>5.79%</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Tiverton</td>
<td>236</td>
<td>3.76%</td>
<td></td>
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</tr>
<tr>
<td>Warren</td>
<td>226</td>
<td>4.62%</td>
<td></td>
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</tr>
<tr>
<td>Warwick</td>
<td>1,978</td>
<td>5.41%</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>West Greenfield</td>
<td>54</td>
<td>1.79%</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>West Warwick</td>
<td>1,307</td>
<td>11.15%</td>
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<td></td>
</tr>
<tr>
<td>Westerly</td>
<td>547</td>
<td>5.53%</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woonsocket</td>
<td>3,082</td>
<td>16.74%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Public Housing are rental units owned & administered by local public housing authorities. Rhode Island Housing units include Low-Income Housing Tax Credit rentals, HUD 202 (rental & homeownership), development loans, project-based Section 8 rental units, Special Needs Rental Program, as well as administration of the State's Neighborhood Opportunities Program (NVP) and Building Homes Rhode Island (BHRI). RHS515 are rental units funded through the Rural Housing Service. HUD Section 8 are project-based rental subsidies, not portable tenant subsidies, RHS202 and 811 are rental funding programs for the elderly and disabled, respectively. Other subunits include municipally administered CDBG5 and municipally government subunits. Group Home Beds are residential facilities licensed by the state's DCYF and FMH agencies. Towns shaded in black have low and moderate-income units in excess of 10% of all housing units. Towns shaded in gray have at least 5,000 occupied rental units that comprise at least 25% of all housing units, and the town’s low- and moderate-income rental units exceed 15% of the occupied rental units. Seasonal housing is not reflected in the number of total (actual) housing units for each municipality.

**Updated 3/23/2009**
## 2008 Incidence of Lead Poisoning

### By City and Town

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Number of Children with BLL &gt; 10 µg/dL for the First Time</th>
<th>Total Number of Children Screened With No Previous Confirmed Elevated BLL</th>
<th>Incidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>25</td>
<td>1500</td>
<td>0.0%</td>
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### Single-family/Multi-family Units by Municipality, (2006-2008) 3-Year Aggregate

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| Coventry           | 10,829        | 79.2%
| South Kingstown    | 9,678         | 78.1%
| Warwick            | 26,939        | 72.1%
| Westerly           | 8,566         | 69.4%
| Johnston           | 8,121         | 69.3%
| North Kingstown    | 7,745         | 67.7%
| Smithfield         | 5,099         | 67.5%
| Cranston           | 20,095        | 62.6%
| Bristol            | 5,474         | 60.9%
| Lincoln            | 5,050         | 56.7%
| East Providence    | 10,722        | 51.7%
| North Providence   | 7,304         | 49.6%
| West Warwick       | 6,323         | 45.2%
| Newport            | 5,230         | 40.1%
| Pawtucket          | 10,850        | 34.3%
| Woonsocket         | 4,714         | 24.7%
| Providence         | 15,199        | 22.0%

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| Providence         | 53,666          | 77.8%
| Woonsocket         | 14,360          | 75.3%
| Pawtucket          | 20,435          | 64.5%
| Newport            | 7,695           | 59.0%
| West Warwick       | 7,619           | 54.5%
| North Providence   | 7,436           | 50.4%
| East Providence    | 9,935           | 47.9%
| Lincoln            | 3,820           | 42.9%
| Bristol            | 3,514           | 39.1%
| Cranston           | 11,955          | 37.3%
| Smithfield         | 2,430           | 32.2%
| Johnston           | 3,591           | 30.7%
| Westerly           | 3,707           | 30.0%
| North Kingstown    | 3,262           | 28.5%
| Warwick            | 10,238          | 27.4%
| South Kingstown    | 2,398           | 19.4%
| Coventry           | 2,051           | 15.0%

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**STATE TOTAL (2)** | 1,680 | 595 | 1,800 | 695 | 1,777 | 967 | 1,781 | 567 | 1,350 | 522
**STATE TOTAL (3)** | 1,903 | 629 | 1,808 | 1,028 | 1,801 | 569 | 1,395 | 543 | n/a | n/a

* Records not submitted by local authority
(1) Cumulative year to date. December 2009
(2) State totals are the combined number of units attributed to each community, and may differ from Annual State Totals published by the Census Bureau.
(3) State totals are Annual State Totals published by the Census Bureau, and may contain estimates with imputations.

Source: U.S. Census Bureau 2/26/2009
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Source: Rhode Island Housing
## EXISTING SINGLE-FAMILY HOME SALES
AND MEDIAN SALES PRICE
YEAR-END COMPARISON

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<th>2007</th>
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|                                    | 8648     | 7800     |

Information is provided by State-Wide Multiple Listing Service, Inc. Readers are cautioned that the median sales price — with half the prices higher and half lower — generally reflects the quality and the mix (type and size) of the properties being sold at the time and is not an true measure of home values. Information deemed reliable but is not guaranteed.
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Source: 2008 Emergency Shelter Report
### Point in Time Trend

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### Overcrowding

**Providence city, 2008.**

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### Percent of overcrowding per Room

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Source: 2008 American Community Survey, PUMS files
Appendix C    Documentation of Public Hearings
## CONSOLIDATED PLAN 2010-2015 SCHEDULE

### FOCUS GROUPS

#### JUNE

Focus Group #1
- **HEALTHY HOMES** – DaVinci Center, Providence  
  4:00 - 6:00  
  Thurs, Jun 11

Focus Group #2
- **FAMILY HOUSING** – Pawtucket Library  
  6:00 – 8:00  
  Tue, Jun 16

Focus Group #3
- **HOMELESSNESS** – Casey Foundation, Providence  
  9-11am  
  Thurs, Jun 25

#### JULY

Focus Groups # 4
- **ELDERLY** – Warwick Sandy Lane Library  
  9-11am  
  Thurs, July 9

Focus Groups # 5
- **DISABLED** – Cranston William Hall Library  
  3:00 to 6:00  
  Tue, July 14

Focus Groups # 6
- **FAIR HOUSING** – DaVinci Center, Providence  
  4:00 - 6:00  
  Wed, July 22

#### AUGUST

Focus Groups # 7
- **COMMUNITY DEVELOPMENT & HOUSING**, Warwick Sandy Lane Library  
  3:30 - 5:30  
  Wed, Aug 5

#### SEPTEMBER

FIRST DRAFT CON PLAN DUE  
Sept 30

### PUBLIC HEARINGS

#### OCTOBER

- **DRAFT PUBLIC HEARING #1**, Newport  
  Oct 14

- **DRAFT PUBLIC HEARING #2**, Providence  
  Oct 15

  *Public Notices posted 14 days prior

  Sept 23-30

#### DECEMBER

- **FINAL PUBLIC HEARING #1**, Providence  
  (30 days prior to final)  
  Dec 7-11

- **FINAL PUBLIC HEARING #2**, North Kingstown  
  (30 days prior to final)  
  Dec 14-18

  *Public notice posted 14 days prior

  Nov 18-25

#### JANUARY 2010

FINAL CON PLAN REPORT DUE TO HUD  
Jan 15
Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #1: Healthy Homes

The DaVinci Center, 470 Charles St., Providence
June 11, 2009, 4-6pm

On June 11, Rhode Island Housing, in conjunction with the Housing Resources Commission, convened the first of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Healthy Homes discussion
- a list of acronyms and terms commonly used regarding Healthy Homes
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What issues pertain to healthy homes?
   - Structural problems – fall hazards
   - Hot water burns
   - Use of alternative heating methods – stoves, ovens
   - Healthy architecture, planning, and urbanism
     o Bioclimatic architecture
     o Integration of broader environmental issues with housing
       ▪ Water quality
     o Permaculture
   - Asbestos in the demolition and rehabbing of neighborhoods
     o Reducing density in some old housing stocks
       ▪ Parks, neighborhood assets, community gardens, mixed use

2. Which additional data sources or publications provide information on healthy homes?
   - Department of Health lists of organizations which perform home visits
   - Emergency room statistics
   - New Canadian standards for retro-fitting
   - Call To Action To Promote Healthy Housing
It is important that the Consolidated Plan pursues goals in concert with this document

• National Center for Healthy Housing
• San Francisco and Healthy Development

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?

• Institute a healthy homes checklist for use by organizations which perform home visits to provide families with additional information and feedback
  o Train groups like VNA, Head Start, Nurse Family Partnership to evaluate homes on healthy homes standards
  o Allocate funds for more numerous and more frequent home visits
  o Collect home inspection results in a ‘healthy homes database’ to track properties inspected using the check-list and measure improvements over time

• Facilitate healthy homes education in schools
  o Teach students about the “7 steps to a healthier home”
    ▪ Keep it dry, keep it clean, keep it pest-free, keep it well ventilated, avoid contaminants, keep it safe, keep it well-maintained
    ▪ Utilize video and other multimedia resources which currently exist

• Establish state-wide healthy homes standard as a condition of occupancy in rental properties
  o Institute statutory regulations

• Identify and mitigate barriers to healthy homes in public housing units –
  o Work with agencies to update regulations to facilitate better bed-bug management, garbage disposal, ventilation

• Align “green” and weatherization programs with Carbon Monoxide or indoor air pollution programs

• Ensure that within 5 years, every unit funded through HUD or Rhode Island Housing should be certified as a “healthy home”
  o Use standards set forth by a healthy homes checklist

• Offer “healthy home” accreditation to landlords who undergo healthy homes inspections
  o Provide incentives for people to have their property evaluated

• Build inter-organizational communication

• Work with lead centers to increase awareness of healthy homes issues and improve distribution of carbon monoxide detectors

• Remove barriers for undocumented aliens who may be hesitant to seek help in creating a healthy home

• Promote integrated pest management
Facilitate collaboration between landlords and tenants
Work with groups to improve public education about avoiding harmful products and house-keeping practices
  - Middle School students in the Hartford Projects in Providence have received funding from the EPA to make a video about minimizing toxic exposure in the home

Healthy Homes Terms
These terms appear in the Healthy Homes PowerPoint and related discussions.

AHEC: Area Health Education Centers.

DEM: Department of Environmental Management.

DHS: Department of Human Services.

EPA: Environmental Protection Agency.

ETS (Environmental Tobacco Smoke): Also called secondhand smoke.

LHM (Lead Hazard Mitigation) Act: State law passed in 2002 which funds significant lead mitigation, landlord training, and lead hazard removal programs throughout Rhode Island under the guidance of the Housing Resources Commission (see general terms).

NHPRI: Neighborhood Health Plan of Rhode Island.

RIDOH: The Rhode Island Department of Health.

RI Works: A program which replaces FIP (Family Independence Program) in using both state and federal funding to provide welfare assistance to families. It is administered by the RI Department of Human Services.

WIC (Special Supplemental Nutrition Program for Women, Infants and Children): A federal assistance program for healthcare and nutrition of low-income pregnant women, breastfeeding women, and infants and children under the age of five.

VNA: Visiting Nurse Association.
VOC (Volatile Organic Compound): A potentially harmful gas or vapor emitted by some adhesives, building materials, paints, etc. which contributes to indoor air pollution.

**Attendees**

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<th>First Name</th>
<th>Organization</th>
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<td>Sarah</td>
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<td>Magaly</td>
<td>RI DOH</td>
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On June 16, Rhode Island Housing convened the second of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:

- a summary of the Family Housing discussion
- a list of acronyms and terms commonly used regarding Family Housing
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at [www.rhodeislandhousing.org](http://www.rhodeislandhousing.org).

### 1. What trends are emerging and what is important to take into account?

- Families are staying longer in shelters due to lack of affordable housing
- 3000 families will be timed out of RI Works with new income restrictions
- Lack of quality units due to lead, lack of weatherization, poor energy efficiency
  - Investors are forced to buy poor quality, sub-standard units
- Many suburban municipalities have very few rental units large enough for families
- Many affordable developments are not connected to transportation routes
  - There are no RIPTA routes servicing units in Albion, Manville
  - Cuts in Woonsocket prevent people from getting across town
- Unemployment and loss of income prevent people from paying rent even in subsidized units
- Wages, state budgets, and municipal funding are shrinking
- Rental prices are increasing due to demand
- Foreclosures are distorting market forces and trends
  - Federal policies and impacts are difficult to predict
  - Long-term strategies are lacking due to focus on emergency efforts
- Smart growth projects are difficult to implement in urban core areas
- There is a need to assist individuals re-entering the community and the reunification of families
- Are there additional numbers of families in need of shelters?
2. Which additional data sources or publications can provide information on family housing?

- Homeless information: HMIS, Point In Time (PIT) Count, Project Homeless connect
- PHAs management companies at tax credit sites
- Unemployment and food stamp applications
- Foreclosure sources
- HousingWorks RI Factbook
- Regional research centers: Donahue Institute at UMass, Federal Reserve Institute, Joint Center for Housing Studies, Department of Commerce indices, poverty institutes, National Conference for Housing Policy
- Providence Plan housing maps

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?

- Improve coordination between agencies for the distribution of stimulus funding
- Identify tools which allow CDCs and other development groups to perform mod-rehab instead of gut-rehab
  - Develop rehab standards which allow CDCs to fix units without tearing everything out
- Support and increase ‘Sweat Equity’ programs
  - Example: Amos House carpentry training
- Utilize state tax incentives to help businesses promote job training
- Develop workforce training programs which bolster neighborhood revitalization and poverty alleviation efforts
- Emphasize a holistic approach to housing families using a broad range of supportive services
- Standardize deed restriction practice and policies
- Enact penalties for communities which fail to reach affordable housing development goals
- Streamline data collection processes to allow for the use of the most up-to-date information
- Begin to collect information on the need for follow-up and supportive services across the state
- Track how long people can maintain housing between shelter visits
- Find creative solutions for developing more family units
  - Encourage rent-to-own programs
    - Transition triple-decker rentals into condominiums
Help landlords turn extra space into additional units

- Support programs with proven track records of success
  - Advocate for more permanent supportive housing, NOP, and Housing First, Section 8 funding
- Improve connection between housing and other services/agencies
  - Food stamps, credits, schools, churches, weatherization programs
- Track and measure outcomes of programs like YouthRAP
- Develop asset development programs to help people leave subsidized housing
- Enforce housing occupancy codes and federal Section 3 rules more effectively
  - Section 3 currently requires that recipients of federal public housing funding direct job training, contract opportunities, and employment to low-income residents whenever possible.
- Allocate funding for emergency rehabilitation
- Improve and offer landlord and tenant courses
  - Raise awareness of rights regarding tenancy and quality housing
- Support diverse housing and developments near transit sites
  - Accessory housing: in-law units, starter homes
- Work to ensure the preservation of affordable units
- Improve counseling services for families, landlords with poor credit
- Promote Home Locator system and other available resources
  - SNAP (food stamps) – increased training to collect information to expedite process
  - Cross-train front-line workers
    - Centralize case worker activities to facilitate efficient enrollment and eligibility determination for a wide range of activities – ‘one stop shopping’
- Improved housing opportunities for veterans and their families
  - Vietnam and older vets as well as those returning from the Iraq War

Family Housing Terms
These terms appear in the Family Housing PowerPoint and related discussions.

CDC: Community Development Corporation

Family: A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. Beginning with the 1980 Current Population Survey, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members. The number of families is equal to the
number of family households, however, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household.

**Family Group:** A family household is a household maintained by a householder who is in a family (as defined above), and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. An unrelated subfamily may include people such as guests, partners, roommates, or resident employees and their spouses and/or children. The number of unrelated subfamily members is included in the total number of household members, but is not included in the count of family members. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. See the definition of family.

**Home Locator System:** An online tool that helps families and individuals locate a home either for rental or purchase which meets their financial and other criteria. In Rhode Island, this resource can be accessed at www.homelocatorri.net.

**RICH:** Rhode Island Coalition for the Homeless.

**RIPTA:** Rhode Island Public Transit Authority.

**SNAP (Supplemental Nutrition Assistance Program):** A federal program that provides food-buying assistance for low-income families.

**Sweat Equity:** A type of program that allows families or individuals to defray the cost of purchasing a home by contributing their labor to its construction.

**YouthRAP (Youth Resident Activities Program):** Originated by Rhode Island Housing, this program provides job-training, academic achievement support, and other resources to low-income children living in rental communities funded by Rhode Island Housing.
Consolidated Plan 2010-2015:
Family Housing Focus Group
June 16, 2009
Page 5

### Attendees

<table>
<thead>
<tr>
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<th>First Name</th>
<th>Organization</th>
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<td>Whit</td>
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On June 25, Rhode Island Housing convened the third of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Homelessness discussion
- a list of acronyms and terms commonly used regarding Homelessness
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at [www.rhodeislandhousing.org](http://www.rhodeislandhousing.org).

1. **What trends are emerging and what is important to take into account?**
   - New veterans are returning from Iraq/Afghanistan with PTSD (Post-Traumatic Stress Disorder), brain, physical injuries
   - Adolescents and others with special needs are not being captured in data reports
     - Sex workers
       - Criminalization can make it difficult for them to seek help
     - Human trafficking
     - Illegal immigration
   - Elderly citizens are running out of money and can not afford assisted living, but can not live on their own
   - Individuals 50+ lose are losing their jobs and having difficulty securing new employment
   - Structurally unemployed individuals (never employed): widows, new high school or college graduates
   - Individuals are being timed out of benefits
   - The economy is collapsing unevenly across the state
     - Communities with more foreclosures are having more trouble
   - There are many types of families coming to shelters: male-headed, two-parent families
     - Many families have never accessed shelters or supportive services previously
• Increase in the appearance of individuals with previously secure housing, no history of drug abuse, no criminal records
• The economy is driving some people towards substance abuse, mental health problems
• Many agencies have old computers which are in need of upgrading
  o Makes data entry and electronic record-keeping difficult

2. Which additional data sources or publications can provide information on homelessness?
   - HMIS
     o How can it be made more user-friendly, easy to use, efficient, simple, quick?
     o Will an increased HUD reliance on HMIS mean that agencies are forced to serve numbers instead of people?
     o Work with agencies to make sure they are using HMIS regularly
     o Make sure that HMIS reports and inputs are compatible with programs
       ▪ Are agencies not using HMIS because it either does not cover their needs or accommodate the data they do collect?
       ▪ Develop survey for agencies to evaluate HMIS
  • How can it be changed to better suit their needs?
    o Educate service providers about advanced technology tools to improve their tracking and secure real-time information
    o Continuum of Care application evaluates the realization of HMIS
      ▪ More agencies using the system means more points
  • Complete the Point In Time count more efficiently and more than once a year
  • Use neighborhood centers to identify people in need and homeless populations missed by current programs and counts
    o Improve communication between silos
  • Count homelessness in places other than shelters
    o Questions about homelessness, housing should be asked at other locations
      ▪ Food pantries, police stations
    o Are there other community organizations which run services which could provide additional data on the homeless population?
  • Use bar codes (House of Hope) or IDs (Crossroads)
  • Military discharge numbers
  • Community Action Agencies
  • Voting records of elected officials
    o Identify lawmakers who support homelessness programs

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
• Assess outreach efforts in communities – how well are agencies reaching the homeless community?
  o Talk to mental health agents on the streets
  o Communicate with programs run through churches, faith groups
• Develop more supportive housing
  o Shelter and Care type program for drug and alcohol abusers
    ▪ Housing First, “wet house” model which provides housing even if individuals struggle to beat an addiction
    • Successful model in Chicago
• Develop more SROs or rooming house-style units
  o Food prepared, communal facilities, socialization
• Emphasize mitigation of foreclosure crisis
  o Educate consumers about lease-to-buy models
  o Publicize the broad range of services available to individuals in need
• Bolster hotel voucher program
  o Match case management with temporary housing programs to prevent people from continuously cycling through the system
  o Improve follow-up procedures to ensure that people can move towards self-sufficiency
• Improve agencies’ ability to track long-term housing stability
  o Increase funding for long-term tracking programs
  o Work to move people into permanent housing, SROs to prevent return to shelters – ensure long-term success
• Collect information on agency programs from constituents – are programs giving them the tools they need?
  o Train a pool of licensed people who can assist agencies with data entry and feedback collection
    ▪ General technical/data collection training
    ▪ RICH is training Brown U. students to administer new client/constituent feedback tool
• Develop programs to provide better housing opportunities for individuals re-entering the community
  o Sex offenders
  o Individuals with children
  o Combat discrimination which prevents ex-offenders from securing housing
  o Utilize Second Chance funds for re-entry
    ▪ Providence has applied, but other cities and the state haven’t
      • Entitlement cities only?
  o Reevaluate BCI checks to facilitate voucher issuance to ex-offenders
Many are denied vouchers based on criminal backgrounds
What are the related regulations?

- Use new HPRP money to shift the structure of homelessness prevention and assistance
  - Shelter State to Housing State
    - Fewer shelter beds and more permanent supportive housing
- Direct funds towards programs with proven records of success
- Improve coordination between state agencies and governments
  - More forums for Project Homeless Connect, more working groups, more codified plans in communities
- Develop mechanisms which market hard-to-house individuals so that they can secure housing
- Emphasize employment programs (with jobs above minimum wage) to move people towards economic independence and self-supported housing
- Ensure that programs which are not HUD-funded are still monitored
  - Use standards similar to HUD’s
    - Will allow agencies to integrate data across monitoring levels and funding sources
- Determine and share best-practices across communities, state, regionally, nationally
  - Annual forum
- Standardize reporting time frames
  - Currently, reports and evaluations cover different time frames and therefore present different, often irreconcilable data
**Homelessness Terms**

*These terms appear in the Homelessness PowerPoint and related discussions.*

**ART (Advanced Reporting Tool):** A comprehensive electronic system that produces reports on homeless trends based on HMIS data input.

**BCI:** Bureau of Criminal Identification.

**Continuum of Care:** A funding application and evaluation submitted to HUD for homeless-targeted housing resources and services. The Continuum of Care measures the how the state serves its homeless population using shelters and transitional units, measure progress against Rhode Island's 10-Year Plan to End Homelessness. Additionally, it evaluates providers’ usage of HMIS and the quality of their data input, and it serves as both a renewal application for existing grants and a request for new program funding.

**HMIS (Homeless Management Information System):** A tracking program which collects data about shelter stays and homeless individuals for use in data analysis aimed at improving the efficacy of homelessness-prevention programs.

**Housing First:** A method of alleviating homelessness through permanent supportive housing, functioning under the assumption that homeless individuals can make better use of supportive services if they have their own permanent homes instead of cycling in and out of shelters.

**HPRP (Homeless Prevention and Rapid Re-housing Program):** A component of the ARRA bill (see general terms), which was passed in February of 2009, that contains about $1.5 billion in funding from the federal government to supplement ESG funding (see general terms).

**McKinney-Vento Programs:** A set of programs funded by HUD through the McKinney-Vento Act which provides federal support for shelter and supportive services as well as provisions to support the rights and educations of homeless children. In May of 2009, congress passed the **Hearth Act**, a bill which reauthorizes, expands, and works to centralize the programs funded by McKinney-Vento. The Hearth Act also extends the definition of homelessness to cover individuals at imminent risk of homelessness.

**Point In Time Count:** A census of the sheltered and unsheltered homeless population in Rhode Island carried out over a one-day period in each municipality. Counts are compiled and submitted to HUD as an assessment of funding need in the state.
Project Homeless Connect: A one-day event that brings together in one place services for homeless families and individuals.

RICH: Rhode Island Coalition for the Homeless.

SAMHSA: Substance Abuse and Mental Health Services Administration.

Second Chance Act: A federal law passed in 2007 to provide grants to state and local governments to be used in helping individuals re-enter their communities following incarceration.

SRO (Single Room Occupancy): A multiple tenant building that provides single rooms to individuals, often at low rents for low-income people or individuals with disabilities.
## Attendees

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<tr>
<th>Last Name</th>
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<tbody>
<tr>
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<td>Garland</td>
<td>Rev. Betsy</td>
<td>Rhode Island Council of Churches</td>
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<td>Husband</td>
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<td>Roy</td>
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<td>Dept. of Mental Health, Retardation and Hospitals</td>
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<td>Ryczek</td>
<td>Jim</td>
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On July 9th, Rhode Island Housing convened the fourth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:

- A summary of the Housing for Elderly Citizens discussion
- A list of acronyms and terms commonly used regarding Elderly Housing
- A list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?

- Long wait lists for affordable units
  - Slow development of new projects, maintaining wait lists
  - Elderly are forced to move into regular public housing units
- Families who had been supporting elderly parents are in foreclosure or losing income
  - Can no longer provide housing
  - Can not provide financial support
- Slow development of new projects
- Growth in numbers of homeless seniors
- Grandparents raising grandchildren face numerous obstacles
  - Transition to elderly housing requires grandparents to give up Section 8 vouchers
    - Financial difficulty
  - Many elderly developments lack the space for elderly people with dependents
    - Also, some have rules against children living with their grandparents in those subsidized units
- Problems arise when disabled and elderly housing units are in close proximity
  - Different populations with different needs, lifestyles
- Growing Hispanic and other immigrant populations may have worked for many years without receiving Social Security payments and now cannot qualify for Medicaid or other programs
  - Latino community is especially underserved due to language barriers and rapid population increases
- Aging housing stock
  - Elderly have difficulty repaying re-financing loans that they may need for housing upkeep
- Increased need for affordable assisted living, dementia care
- Aging Baby Boom population has different needs and wants
  o Aversion to big-box elderly housing
  o Want internet, computer capability, wireless connectivity, technology availability
  o There is a need to identify the needs of the population that will qualify as elderly within the next decade

- Elderly population is remaining active, mobile, healthy for longer
- Fixed incomes vs. escalating costs of living
  o Rising property taxes
  o High costs are forcing elderly to relocate to other areas like Florida, North Carolina
- Increase in long-distance care-giving
  o Relatives living out-of-state are hiring caretakers and providing financial support to elderly citizens in Rhode Island
  o Eldercare Locator
- Elderly citizens want to age in place
  o Give seniors options other than nursing homes
    ▪ Where do agencies direct people diverted from assisted living?
  o Requires more services accessible in their homes
  o More live-in aides
  o How can programs be more accessible to people who want to remain in their homes, cannot drive?
    ▪ Will the Global Medicaid Waiver provide the needed flexibility?
- The Green/Smart Growth movement has many aims which are good for elderly housing
  o Compact and walkable
  o Prevents isolation from community, services, activities
- Towns are beginning to embrace mixed-use zoning
  o Combines services, commercial, residential space
    ▪ Good opportunity to develop elderly units near the services they need
- Current housing market means that elderly people who need to sell their homes are unable to find buyers and can’t cover costs or transition to assisted living
- Increasing healthcare costs
  o The Medicare “donut”
  o Many seniors are being forced to choose between medication, their homes, food on the table, and other necessities
- Many individuals fall into gaps between service cut-offs
  o Not sick enough for nursing/hospital, but unable to live alone and can not afford assisted living
  o Just above income cut-offs so that they do not qualify for certain programs and must look for housing in the next bracket up
    ▪ Financially impossible
    ▪ Are income cut-offs realistic assessments of need and poverty?
- Some seniors have assets (house, savings) but are still on a fixed income and are nervous or unwilling to draw down their savings
  o How do agencies assess financial need
    ▪ Fixed income with assets vs. fixed income with no assets
    ▪ Section 8 vs. public housing
• Programs use different formulas to determine financial situation and need
  - Abuse and vulnerability in elderly communities
    o ID theft
    o Abuse, poor care at some facilities or with home services
  - There is no affordable, reliable, or efficient long-term care insurance
  - Government funding does not give facilities enough funding per consumer to offer the ideal range and quality of services
  - Section 8 vouchers often do not meet the needs of seniors who want to live in close proximity to other elderly citizens
  - High and increasing demand for RSCs

2. Which additional data sources or publications can provide information on housing for elderly citizens?
   - Department of Education
     o Identifying grandparents caring for grandchildren
   - Kidscount Factbook
   - American Society on Aging – Generations Publication
     o What are seniors looking for in their housing?
       ▪ For designers, builders
   - AARP Policy Institute
   - Housing Authorities – age data, wait list information
   - CIS – diminished capacity to collect data
     o 19 down to 7
   - Department of Human Services
     o Surveys of service availability
       ▪ Completed in preparation for Medicaid Waiver reform
   - Homelessness tracking systems and shelter demographic information

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
   - Develop multigenerational housing to allow elderly to care for grandchildren
     o Services need to accompany multigenerational units
   - Develop more user-friendly applications for programs like food stamps, especially for elderly citizens for whom English is not a first language
   - Identify room for improvement in licensing procedures for service providers
     o Are licensing processes making it difficult for organizations to provide services?
     o How can providers bring their services to poor elderly in public housing?
   - Work with architects, funders, builders to ensure that accessibility, elderly-friendly design is incorporated into the construction of the units from the early planning stages
     o Wheelchair accessible, zero-thresholds
     o Eliminate the need for later retrofitting
   - Explore the feasibility of developing emergency and homeless shelters specifically for elderly citizens
   - Develop units with the space and capacity to accommodate the growing number of live-in aides and full-time nurses
- Evaluate and standardize the age cut-off for elderly status
  - Is 62 the correct age?
- Transform some elderly public housing units into assisted care units
  - Dedicate a floor or series of apartments to more intensive services
- Provide more information to seniors about program eligibility
  - SNAP
  - Other programs which cover out-of-pocket expenses
  - Some eligibility requirements are difficult for seniors to work through
- Work with municipalities, CDCs, and other agencies to improve the siting of elderly housing
  - On transit routes
  - Within walking distance of services
  - Avoid sprawl
- Develop additional Section 202 units
- Support and bolster programs that provide holistic services
  - Diet help, transportation, medical care
  - In Warwick, one facility offers food assistance, laundry, housekeeping
    - But, many cannot get into the program through Medicaid and cannot afford to pay privately
    - Serves approximately 200 seniors currently
- Create emergency housing solutions for elderly
  - Sometimes, seniors need to sell their home, need income, need to move into subsidized units or assisted living but do not realize that wait lists can be as long as 5 years in some municipalities
- Offer estate planning services to seniors which allow them to plan ahead and manage their assets
  - Reverse mortgage assistance
  - Tax abatement programs
  - Program which allows seniors to sign over their house’s deed, allowing it to become an affordable property
- Develop ways to merge funding sources in order to couple community development, housing development, and service provision

**Elderly Housing Terms**
*These terms appear in the Elderly Housing PowerPoint and related discussions. More general terms, which do not appear here, can be found in the “General Terms” document.*

**AARP:** American Association of Retired Persons.

**Aging in Place:** Not having to move from one's present residence in order to secure necessary support services in response to changing need.

**Assisted Living:** In Rhode Island, a publicly or privately operated residence that provides personal assistance to meet the resident's changing needs and preferences, lodging, and meals to two (2) or more adults [Rules and Regulations for the Certification of Administrators of Assisted Living Residences (R23-17.4-ALA)].
CIS (Community Information Specialist): Specialist trained by DEA to answer questions, provide information and referral, and offer counsel regarding the issues surrounding growing older in Rhode Island.

DEA: Department of Elderly Affairs.

DHS: Department of Human Services.

FOSH (Foundations of Senior Health): A program run by Rhode Island Housing that enables frail elderly, handicapped, and disabled individuals, who live in Rhode Island Housing-financed developments, to live in the least restrictive environment possible through the provision of home-based aid and assistance.

HCBS (Home and Community Based Services): Specially funded programs that allow elderly citizens to use Medicaid waivers to receive care in their home or local community without being admitted to a long-term care facility.

NORC (Naturally Occurring Retirement Community): By the AARP definition, NORCs are communities that were originally built to serve a mix of families and young households, where low turnover of households has led to the transformation of these communities into neighborhoods consisting largely of older residents who are aging in place. A NORC can be a building or buildings, a single-family neighborhood or a section of a neighborhood. NORCs exist in urban, suburban, and rural areas.

Reverse Mortgage: A loan available to seniors that allows them to turn the equity in their homes into monthly income while maintaining ownership.

RI Global Consumer Choice Compact Waiver: The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

RSC (Resident Service Coordinator): An individual who works with elderly residents of assisted living or other elderly communities to connect seniors with services, activities, and opportunities to maintain their quality of life.

Senior Agenda Coalition: A coalition of activists and groups, which advocate for the elderly, organized to develop a common agenda to improve the quality of life of older Rhode Islanders.

SNAP (Supplemental Nutrition Assistance Program): A federal program that provides food-buying assistance for low-income families.

“The Donut”: Also known as “The Donut Hole”, this term refers to the gap in Medicare’s prescription drug program between the initial coverage limit and the catastrophic coverage threshold, in which the beneficiary pays 100% of the cost for their medication.
<p>| Attendees | | | |
|---|---|---|
| Austin | Jeffrey | Stop Wasting Abandoned Properties |
| Bonéy | Adrian | RI Foundation |
| Bourassa | Nicole | North Kingstown Town Hall |
| Bourne | Annette | Rhode Island Housing |
| Buhler | Jessica | Rhode Island Housing |
| Calcina | Justine | Rhode Island Housing |
| Creem | Elaine | Shalom Housing, Inc. |
| DeClerq | Wendi | HousingWorks RI |
| Dumin | Diana | Kent Center for Human &amp; Organizational Development, Inc |
| Evangelista | Daniel | Office of Veteran Affairs |
| Fayerweather | Hal | Ocean State Center for Independent living (OSCIL) |
| Flynn | Bill | Senior Agenda Coalition of RI |
| Gavidia | Nelly | Urban League of Rhode Island |
| Gomes | Janice | Tiverton Senior Center |
| Grele | Janice | RI Department of Elderly Affairs |
| Grimaldi | Lawrence | RI Department of Elderly Affairs |
| Hannifan | Chris | Housing Network of RI |
| Hennedy | Marie | League of Women Voters of RI/ E. Greenwich Affordable Housing Taskforce |
| Horowitz | Steven | St Elizabeth Community |
| Jennings | Sharon | Crossroads RI |
| Knapman | Marie | East Bay Community Development Corporation |
| Knutton | Linda | Warwick Senior Services |
| Leddy | Julie | Coventry Housing Authority |
| Loxley | Linda | St Martin dePorres Center |
| Martins | Claire | Warren Housing Authority |
| Medeiros | Kevin | Fellowship Health Resources, Inc |
| Miller | Deborah | AARP RI |
| Morisseau | Margaux | NeighborhoodWorks Blackstone Valley |
| Murphy | Theresa | Cranston Dept. of Senior Services |
| Nimmo | John | Housing Network of RI |
| Nyberg | Jim | Rhode Island Association of Facilities and Services for the Aging |
| Palumbo | Jane | Bristol Housing Authority |
| Pansa | Candace | Bristol Housing Authority |
| Rutledge | Jessica | RI Foundation |
| Solano-Sanchez | Lisa | Rhode Island Housing |</p>
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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #5: Housing for Individuals with Disabilities

William Hall Library, 1825 Broad St., Cranston
July 14, 2009, 3-5pm

On July 14th, Rhode Island Housing convened the fifth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Housing for Individuals with Disabilities discussion
- a list of acronyms and terms commonly used regarding Disabled Housing
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?
   - Criminal background checks are inhibiting ability to obtain housing
     - Overcrowding in prisons leads to large parole/probation populations with criminal records
     - Is the state, in effect, criminalizing mental health problems and their related behavior?
   - People with disabilities need long-term housing
     - As much as 50 or 60 years in the same unit
   - Individuals with disabilities are hesitant to confront landlords with requests for minor accessibility modifications
     - Many need assistance to pursue self-advocacy
   - The weak economy means that more people have weak credit histories and poor money management skills
     - Difficult to receive financial assistance or loans for retro-fitting
   - There are numerous conflicts and complications that arise when elderly are housed with younger, disabled individuals
   - Homeownership is out of reach for many
     - Especially for families that have to care for disabled relatives
   - Growing elderly population, shrinking youth population
     - Fewer people to provide and pay for increased demand for services
   - Increased emphasis on aging in place for both disabled and elderly populations
   - Single females and other individuals with disabilities can have trouble sustaining shelter after they leave temporary housing
     - Need for after-care, follow-up services
   - Youth with disabilities are removed from DCYF programs when they turn 18
- Lack of universal design accessibility means that individuals with mobility impairments may not be able to visit family, visit potential units, perform tasks
- Job losses can lead to family violence and disintegration
  - Need for more units, often on short notice
- Housing options are often not near transit hubs, which disabled populations rely on heavily
- A retro-fitting loan gap exists for people who neither qualify for Medicare nor can afford to repay market loans that are available
- Overcrowding of units by unrelated individuals to make living expenses more manageable
- If disabled individuals transition from assisted living, group homes, supportive housing into traditional public housing, they have no access to services
- Not all business models work for providing housing and services
  - Group homes have a maximum capacity of 6, but often they struggle to be financially viable when they house fewer than 6 individuals

2. Which additional data sources or publications can provide information on housing for individuals with disabilities?
   - DCYF, DHS, RIPIN
     - Information on disabled children and families caring for children with disabilities
   - Find additional information on:
     - Intellectual disabilities and traumatic brain injury
     - Intersection of disability and substance abuse
     - The specific breakdown of disability type frequency
       - How does the type of disability influence poverty?
   - Advocacy groups
   - Universal design guides
     - Congress for New Urbanism

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
   - Identify supportive services and programs for disabled youth to ensure that they do not leave DCYF programs and end up in prison
   - Increase the supply of larger units (more bedrooms) to house families
   - Increase the supply of subsidized assisted units with services for elderly and disabled populations
   - Promote compact communities, public transportation, short walking distance to services
     - New Urbanism
   - Develop more mixed population units, built into communities with a range of tenants of different ages
     - Constitution Hill in Woonsocket
   - Develop more units which include housing for full- or part-time nursing assistance
     - Blackstone Ark in Pawtucket
     - L’arche communal model
   - Universalize accessible, disabled-friendly design features for all new units
     - Even those not specifically designed for individuals with disabilities
     - Ensure that fair housing laws are being observed
     - Elevators, wide doorways, chair lifts, etc.
   - Work with developers to limit urban sprawl
Adaptive re-use of garages, warehouses to create first-floor units
- Emphasize the importance of including accessibility information in HomeLocator RI listings
- Identify ways to merge and coordinate HUD 811 and Medicare funding streams to better support service providers and individuals
- Analyze Continuum of Care and discuss how it can address special needs
- Promote wraparound services
- Facilitate meetings for providers and advocates to network, share strategies
  - Gateway for Pawtucket group meets monthly
- Centralize PHA applications and ensure that they are also available online
  - In general, better education of consumers about available programs, units, and resources to help them secure housing and services

**Disabled Housing Terms**
*These terms appear in the Housing for Individuals with Disabilities PowerPoint and related discussions.*

**Access Independence:** Rhode Island Housing administers this program, which provides low-interest loans and grants to low- and moderate-income homeowners to remodel their home for individuals with physical limitations or disabilities.

**ADA (Americans with Disabilities Act):** This federal law prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, State and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of TDD/telephone relay services.

**DCYF:** Department of Children, Youth, and Families.

**DHS:** Department of Human Services

**FMR:** Fair Market Rent.

**L’arche Communal Model:** A model, which arose out of France in the 1960s, that advocates for communities in which individuals with developmental disabilities live full-time with their care-givers.

**RI Global Consumer Choice Compact Waiver:** The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

**RIPIN (Rhode Island Parent Information Network):** An organization which provides information, support, and training to help families get more involved in their child's life to help youth and adults with disabilities or chronic illnesses advocate for themselves and their families.

**Operation Stand Down:** A national organization committed to addressing homelessness among the veteran population. In Rhode Island, the group manages a 7-unit facility with a full range of supportive services for homeless veterans.
**SNRP (Special Needs Rental Production):** Rhode Island Housing administers this program, which provides cash flow and deferred loans to developers for the acquisition and development of rental homes and related supportive services for homeless, disabled and/or very low-income individuals and families.

**SSI (Supplemental Security Income):** A stipend paid to individuals with disabilities by the federal government. For 2008, the base rate was $637 per month.

**Thresholds:** A state program administered by Rhode Island Housing that uses refinancing and development assistance and supportive services to help providers increase the supply of housing for individuals with serious and persistent mental illness. The program’s language is currently being expanded to include assistance for individuals with developmental disabilities.

**TDD:** Telecommunications Device for the Deaf, also referred to as **TTY**. Other technologies exist to assist deaf individuals including captioned telephones and instant messaging. However, for maximum convenience, Rhode Island Housing maintains a TDD/TTY line, which can be reached at 401-450-1394.

**Wraparound Services:** A term used to describe a process by which service providers collaborate to improve the lives of children, families and adults by creating, enhancing, and accessing a coordinated system of support. Wraparound is specifically designed to address crisis concerns and keep an individual adult or child in their home and community.

**Attendees:**

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Rhode Island Consolidated Plan, 2010-2015  
Public Focus Group #6: Fair Housing  
The DaVinci Center, 470 Charles St., Providence  
July 22, 2009, 4-6pm

On July 22nd, Rhode Island Housing convened the sixth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
  • a summary of the Fair Housing discussion
  • a list of acronyms and terms commonly used regarding Fair Housing
  • a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at [www.rhodeislandhousing.org](http://www.rhodeislandhousing.org).

1. **What trends are emerging and what is important to take into account?**

   - Increasing silent discrimination
     - Even though overt discrimination is decreasing
     - Subtle ways to separate groups, keep some people out
   - Landlords are asking potential tenants if they are citizens before showing units
   - Discrimination against Section 8 Vouchers
     - Landlords are asking for additional payments to supplement vouchers
       - PHAs know about these bribes, but are quiet in order to ensure that landlords continue to accept the vouchers
   - Foreclosures and unemployment are making people more vulnerable to fair housing violations
     - Forced to move, downsize, become renters
   - High minority concentrations in urban areas
     - Becoming the majority-minority municipalities
   - Challenges still exist for individuals with disabilities
   - There are many vacant apartments, but they are not affordable
     - Meanwhile, people are homeless or can’t find acceptable housing
   - Could the inclusion of more protected classes by law be leading to more complaints?
   - Registration requirements for sex offenders makes it difficult for them to secure housing
   - Implementation of inclusionary zoning that includes local preference
   - Increasing range of recognized disabilities
     - Recovering addicts, brain injured veterans
   - Groups that manage both affordable and market-rate units will steer low-income people towards more expensive units, not showing affordable properties
   - Increase in non-print advertising, which is more difficult to monitor
- Advent of homelocatorri.net which can help people find housing
- Need for more public education on fair housing laws and rights
  - Many public school students in the state already receive some level of awareness outreach
- Some barriers are being broken down
- HRC is getting as many as 40 calls each week about landlord-tenant issues

2. Which additional data sources or publications can provide information on fair housing?
- More in-depth analysis of RICHR’s complaint records
- Analysis of surveys given at HRC’s lead classes
- FHEO trends data
- Fair Housing Alliance
  - Annual analysis
- National Low Income Housing Coalition
- Building Better Communities Network
  - NIMBY Report
- Scholarly journals
  - Journal of Housing and Community Development
  - Journal of Housing Studies
- HMDA
- Registration and survey data from homebuyer training classes
  - Newport, Narragansett
- Numbers of realtors who receive fair housing training

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
- Link funding sources and education requirements
  - Require owners, tenants, managers, realtors, developers, etc. who receive funding to complete some level of fair housing training
- Compose a fair housing agreement that commits large institutions (housing-related, government, banks, and general private sector) to providing fair housing training for employees
  - Improve fair housing training across the board
    - Continuing education
      - One-time training is not sufficient
- Develop an online tool for first time renters that provides basic information about what is, and is not allowed, when they are looking for units
- Promote affirmative marketing strategies
- Make waiting lists public
- Explore possibility of allowing individuals to file complaints without identifiers
  - Confidentiality may decrease fear of retribution
- Close the knowledge gap between elected officials, PHAs, administrators, and other groups about fair housing
- Increase general public information about fair housing policy
- Ensure that policies and regulations are being enforced
- Examine current landlord training sessions  
  o Are some teaching only federal law and not state law?  
  o Set standards for training curricula  
- Fund and open a state fair housing center  
- Increase funding for RICHR to allow them to do proactive work, not just reactive work  
- Develop procedures that require cited landlords to undergo training that includes a segment on fair housing  
- Improve access to information and resources  
  o HRC website should have clearer links  
  - Post slides from training classes  
- Expand fair housing law to potentially include:  
  o Source of income  
  o Ex-offender status  
- Improve communication and conflict resolution training  
  o Many complaints come from communication errors  
  o Include mediation skills in realtor, homebuyer, landlord, housing administrator trainings  
- Increase legal support for fair housing issues  
- Empower affected populations  
  o Develop ways to help groups combat fair housing violations, voice concerns, and file complaints  
- Include a statement on lease contracts that cites fair housing regulations and protections and acknowledges awareness  
- Streamline and expand coordination between agencies  
- Use HPRP and stimulus money to assist fair housing programs  
  o Train funding applicants  
  o Train residents in funding-related units  
  o Help agencies certify, record their fair housing work  
- Encourage increased reporting of fair housing concerns and violations  
- Identify the role RSCs can play in promoting fair housing

Fair Housing Terms
These terms appear in the Fair Housing PowerPoint and related discussions.

AI (Analysis of Impediments to Fair Housing Choice): A document that analyzes policies and practices that may inhibit the ability of residents to secure housing in an environment free of discrimination.

Disparate Impact: Civil-rights laws specifically forbid deliberate acts of discrimination. Most federal appeals courts also hold that racially neutral policies with discriminatory effects violate fair housing laws. The term commonly used to describe these sorts of unlawful activities is “disparate impact.” For example, a selection preference for local residents that does not state a racial preference may still be illegal if it effectively precludes participation by qualified racial minorities due to the locality’s demographic composition. It is important to be aware of not only specifically prohibited acts but also acts that might unintentionally result in discrimination.

OFHEO (Office of Fair Housing and Equal Opportunity): The HUD office that administers and enforces federal fair housing laws and establishes policies that ensures all Americans have equal access to the housing of their choice. For more information about the office’s policies and handling of fair housing violation claims, visit [http://www.hud.gov/offices/fheo/](http://www.hud.gov/offices/fheo/).

HMDA (Home Mortgage Disclosure Act): Enacted by Congress in 1975 and implemented by the Federal Reserve Board’s Regulation C, this act requires lending institutions to report public loan data.

HPRP (Homeless Prevention and Rapid Re-housing Program): A component of the ARRA bill (see general terms), which was passed in February of 2009, that contains about $1.5 billion in funding from the federal government to supplement ESG funding (see general terms).

Inclusionary Zoning: A mandatory or voluntary zoning ordinance that sets aside a certain percentage or portion of new residential construction be reserved for low- or moderate-income families. Inclusionary zoning ordinances take a wide range of forms. For instance, some include local preference, a mandate that a proportion of the income-restricted units is reserved for individuals who currently reside or work in the municipality.

RICHR: Rhode Island Commission on Human Rights.

RSC (Resident Service Coordinator): An individual who works with residents of assisted living, subsidized, or other special needs communities to connect residents with services, activities, and opportunities to maintain their quality of life.

**Attendees:**

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Rhode Island Consolidated Plan, 2010-2015
Public Focus Group #7: Housing and Community Development

Warwick Public Library, 600 Sandy Lane, Warwick
August 5, 2009, 3:30-5:30pm

On August 5th, Rhode Island Housing convened the last of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:
- a summary of the Housing and Community Development discussion
- a list of acronyms and terms commonly used regarding Housing and Community Development
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at www.rhodeislandhousing.org.

1. What trends are emerging and what is important to take into account?
   - Changing demographics mean changing needs and desires
     - Aging population
   - Census 2010 will reveal new trends
   - There is significant diversity of housing stock
     - Age, tenure, associated supportive services
   - Problems for elderly population who need funding to age in place and require access to neighborhood health centers
   - Increased acceptance of high-concentration development centers in some communities
     - More re-use, less new construction
     - More interest in compact, efficient development
     - Fewer sprawling subdivisions with large single-family homes
   - Public transportation is emerging as a central issue
     - People are seeking alternatives to car travel for environmental or financial reasons
     - Want to be able to bike or walk
   - The “young senior” population is economically vulnerable
     - People are being forced to apply for elderly housing because they can’t afford their own homes
     - Borrowed-against or lost equity
     - Never planned to enter assisted living
   - Increasing real estate taxes are pushing some resident out of RI
   - Politics is becoming more involved in planning innovations and discussions
   - In current economic climate, economic development is extremely important
     - Significantly affects housing stocks and needs
   - Only 1% of CDBG goes to planning (only 1% is requested for planning)
Planning is listed at the bottom of CDBG planning applications

2. Which additional data sources or publications can provide information on housing and community development?
   - Do we know enough about:
     o Homelessness trends?
       ▪ Are people staying longer in shelters
     o Migration trends?
       ▪ There are high vacancy rates in many areas for both homeownership and rental units
   - HousingWorks Fact Book, pgs. 50-53
     o Housing research journals listed on pgs. 52-53, along with online tools and websites
   - There is a need for better data collection between decennial censuses
     o Should there be a statewide data collection program?
     o ACS
       ▪ States should report standardized community profiles to assist with cross-municipality comparisons and trend analysis
     o There are often discrepancies between how the federal government, state government, and municipalities count and collect data
       ▪ Neighborhood Stabilization Program 2 identified additional eligible areas
         • But, state and federal each defined areas with different standards
   - Data should be collected and analyzed related to:
     o Public transportation
       ▪ Mapping access and trip length
     o School quality and type
     o Mapping affordable housing

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
   - Improve communication and collaboration between municipalities
     o Regionalization
       ▪ Can municipalities work together to order services together from the state
     o Expand this idea to look at resources and collaborations in other states and across New England
   - Provide some basic level of planning education/awareness to children
     o Educate their teachers too
   - Maintain existing housing stock
     o Rehabilitate and redevelop older structures
   - Evaluate real estate taxing formulas, which are making development and residency very difficult in some areas
     o Leading to displacement
       ▪ Phenomenal growth in senior housing applications
   - Link new housing development to existing transportation networks
     o Transportation Authorization Act may help fund planning
   - Push for financial planning education for first time home buyers
     o Multilingual programs
   - Develop additional rental units across the state
- Improve coordination between state agencies
  - Ensure that they are using the same data, working off the same assumptions
- Encourage housing authorities to take advantage of depressed prices to pursue scattered-site affordable housing opportunities
- Emphasize the development of supportive housing
- Continue to work towards ending homelessness
- To bolster economic development, support basic adult education
  - English training, GED
- Build enthusiasm, interest, and commitment among elected officials on the topic of planning, smart growth, and new economic development
- Focus on growth centers
  - Examine the criteria for identifying growth centers around the state
    - Is it just the center of the town? Can it really accommodate the growth?
  - Target funds for planning, infrastructure improvement, and technical assistance to these areas
- Differentiate between strategies for rural and urban communities
  - Incentives for smart growth will be different based on the municipal profile
- Reverse trends of big-lot development
  - State should take the lead in cluster/conservation development instead of incentivizing traditional subdivisions

**Housing and Community Development Terms**
*These terms appear in the Housing and Community Development PowerPoint and related discussions.*

**DEM:** Rhode Island Department of Environmental Management

**DOA:** Rhode Island Department of Administration

**DOT:** Rhode Island Department of Transportation

**Energy Block Grant:** Funded by the American Recovery and Reinvestment Act and administered by HUD, this program provides grant funding for weatherization, energy efficiency projects, waste reduction programs, and other initiatives aimed at improving resource conservation and efficiency.

**GrowSmart RI:** GrowSmart Rhode Island is a statewide public interest group representing a broad coalition of partners fighting sprawl and leading the charge for better-managed growth through innovative policies and programs to revitalize city, town and village centers, preserve cultural and natural resources, and expand economic opportunity for all Rhode Islanders.

**Land Use 2025:** Coordinated by the Division of Planning, this is the major State Guide Plan in Rhode Island’s planning and development system. The plan articulates the state’s overarching goals, objectives, and strategies to guide and coordinate the land-use plans and regulations of municipalities and state agencies and to direct good strategic projects at both state and municipal levels.

**LIHEAP (Low Income Home Energy Assistance Program):** This federal program assists low income households, particularly those with the lowest incomes that pay a high proportion of household income for home energy, in meeting their immediate home energy needs.
LMISD: Low/Moderate Income Summary Data

State Strategic Housing Plan: The Comprehensive Housing Production and Rehabilitation Act of 2004 requires the Rhode Island Housing Resources Commission to develop, and the State Planning Council to adopt this Strategic Housing Plan that quantifies housing needs, identifies implementation strategies to address these needs, and provides guidelines for higher density residential development.

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August 12, 2009

Richard Godfrey
Executive Director
Rhode Island Housing
44 Washington Street
Providence, RI 02903

Dear Richard:

We are writing to both congratulate and thank you and your team for the successful series of 2010-2015 Consolidated Plan Focus Groups.

We commend the practical structure given to the Focus Groups, appreciate the space you created to listen to stakeholders’ perceptions and record their contributions, as well as the resources, time and all the professional effort invested in every meeting.

We were certainly pleased to attend and participate in all Focus Groups. We also appreciate your willingness to share related information both prior and after the Focus Groups.

We are confident that your dedicated efforts will result in a thoughtful, comprehensive and forward-thinking 2010-2015 Consolidated Plan for Rhode Island.

Sincerely,

Nellie M. Gorbea
Wendi DeClercq
Juan F. Gallo

Cc: Susan Bodington
    Amy Rainone
    Annette Bourne
    Justine Calcina
    Toby Stein
    Mark Noble
On April 28, 2008 Rhode Island Housing hosted two training/discussion sessions in the hopes of engaging representatives of the public and private sectors of housing to identify existing impediments of fair housing and potential actions steps to overcome those impediments. The private sector included developers, management agency staff, realtors, lenders and landlords while the public sector session included partners of Rhode Island Housing, state and municipal officials, nonprofit agencies, monitoring agents, public housing authorities and member of municipal boards and commissions. Despite the differences in objectives and goals of the two groups both were able to identify similar barriers that they'd observed in the course of their work that make equal and fair housing opportunities difficult at times. Material gathered at the sessions will play a role in creating actions steps in the state’s Analysis of Impediments to Fair Housing document as well as the state’s Consolidated Plan, both of which will be updated in the coming year. The following are the barriers identified at the discussion tables and the corresponding action steps.

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<th>IMPEDIMENTS</th>
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<td>Lack of services on statewide basis</td>
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<td>Availability of credit</td>
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<td>Lack of public transportation</td>
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<td>• Employer coordinated car pooling</td>
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<td>• Better access to suburbs, extended routes</td>
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<td>Few networking opportunities</td>
<td>• Create a network of providers</td>
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<td>• Better data sharing among agencies</td>
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<td>Lack of education around Fair Housing</td>
<td>• Change public perception through education</td>
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<tr>
<td></td>
<td>• Target tenants, landlords, property managers, developers</td>
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<td></td>
<td>• Employers educating workforce</td>
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<td>• Better distribution of information among providers</td>
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<td>• More outreach to “public” to understand true barriers, impacts and ideas for resolution</td>
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<td>• Include abutters early on in process to gather support, increased understanding</td>
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<tr>
<td>Lack of affordable housing, housing choice</td>
<td>• Mitigate energy costs to help keep rents affordable</td>
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<td>• Implementation of housing plans</td>
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<td></td>
<td>• How does local preference impact housing choice?</td>
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<td>Vacant REO properties bring down neighborhoods value</td>
<td>• Rehab programs</td>
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<td>• Tax credit</td>
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<td>• Fines for lenders who allow the property to become run down</td>
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<tr>
<td>Easier way to file claim</td>
<td>• Hotline for discrimination, multi lingual</td>
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<td>• Sensitivity to relationships between person filing claim and person who</td>
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<td>discriminated against them</td>
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<td></td>
<td>• Timeliness of claims</td>
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<td>Healthy homes</td>
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<td>• Partner with RIPTA to get the word out</td>
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<td>• Continually update and redefine marketing strategies to target</td>
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<td>appropriate client</td>
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<td>• Incentives to exceed minimum</td>
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<td>Criminal records</td>
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<td>• Better clarification for ex-offenders about the housing choices available</td>
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<td>to them</td>
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<td>• Better clarification for service and housing providers about housing</td>
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<td>choice available to ex-offenders</td>
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<td>Immigration</td>
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<td>• Improved language services, breaking down cultural barriers</td>
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<td>Familial status (single, children etc)</td>
<td>• Reduce prejudices towards people with more than average number of</td>
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<td>Zoning</td>
<td>• Rules and regulations of towns make it extremely difficult for certain</td>
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<td>(income)</td>
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</table>
| Abandoned properties                      | • Take them for development of affordable housing  
• Increased regulation around maintenance of property and payment of taxes |
| Predatory lending                          | • Offer more homebuyer/credit education classes  
• Increased education around lending and what is “standard” terms  
• Legislation to create protections and recourse for victims |
| Foreclosures: People don’t know where help is available and what services are | • Increase outreach efforts to make people aware of what services are available to help and what the criteria are for qualification  
• Make it more clear that it is very important for people to seek help before it’s too late  
• Help tenants understand their rights when rental is foreclosed on |
Appendix D  Maps
Rhode Island Foreclosure Initiations
April 2009 to October 2009

Source: The Warren Group, Kent County Times,
Rhode Island Housing

Legend
- October 2009: 890 Initiations
- April 2009 to September 2009: 5,610 Initiations
Low- Moderate-Income Housing Production
2005 to 2008

Source: Rhode Island Housing 2008 Low- Moderate-Income Housing Chart
Appendix E  Homeless Inventory
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<td>Women's Resource of Newport and Bristol County</td>
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Appendix F:

State of Rhode Island Consolidated Plan 2010-2015

Public Comments Received:

As previously noted, two public hearings were held in October for the draft Consolidated Plan and two public hearings were held in December for the final draft Consolidated Plan's 30-day comment period. At the December meetings, participants included staff from partner state agencies as well as the Executive Director of the Housing Action Coalition, a statewide advocacy group. Additionally the draft final Plan was on the Rhode Island Housing website since December.

The nature of the comments from state offices requested clarification and expansion of goals related to the Lead Hazard and Healthy Homes section of the Strategic Plan. Further communication with these partners included some technical changes to the Homelessness and Other Special Needs sections as well. All of these changes were accepted and made.

Only one public email was received with comments reiterating what had been stated at the December 14th public hearing from the Executive Director of the Housing Action Coalition. All of these changes have been addressed in this final Consolidated Plan.
Hi, thank you for the opportunity to comment on the consolidated plan. I wanted to reiterate some of the comments that I made at the hearing on Monday evening.

1. The bond funding on page 4 does not look correct – as we discussed, it might be because of differences in reporting cycles.
2. I support the recommended changes that Doris made to the Supporting Healthy Homes section on Page 11.
3. Other than in the Public Housing Section, there is no mention of resident/stakeholder outreach or engagement in any of this work. As suggested, maybe the coordination section on page 11 can be retitled and expanded.
4. I did not raise it at the Public hearing but I notice that you do not mention foreclosures at all. On page 8 perhaps section 91.315 could be expanded to add assistance through the HELP Center (and I would add other community partners such as HN members) for foreclosure counseling and homelessness prevention through the HELP Center.

Thanks for all of your work on this. I thought that the community meetings were well-organized and productive.

Brenda J. Clement, ED
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